

PROGRAM EXECUTIVE SUMMARY SHEET

Amounts BDT

Item	Description	April 2015		Total up to March 2015		Total up to April 2015	
		Amount	%	Amount	%	Amount	%
<b>I. Area Covered</b>							
1	No of District Covered	0		6		6	
2	No. of Upazillas Covered	0		13		13	
3	No. of Unions Covered	0		459		459	
4	No. of Village Covered	0					
<b>II. Operational Network</b>							
5	No. of Groups	0		-		-	
6	No. of Samities	0		780		780	
7	No. of Branch Offices	0		13		13	
8	No. of Regional Offices	0		2		2	
9	No. of Full time Staff	0		86		86	
10	No. of Part time Staff	0		-		-	
<b>III. (a) Beneficiaries by Gender</b>							
11	No. of Female Beneficiaries	981	100%	39,660	100.00%	40,641	100%
12	No. Male Beneficiaries	0	0%	-	0.00%	-	0%
<b>Total No. of Beneficiaries</b>		<b>981</b>		<b>39,660</b>	100.00%	<b>40,641</b>	<b>100%</b>
<b>III. (b) Repeat Beneficiaries</b>							
13	1st Time Beneficiaries	170	17.30%	3,788	9.60%	3,958	9.70%
14	2nd Time Beneficiaries	146	14.90%	4,173	10.50%	4,319	10.60%
15	More than 2 times Beneficiaries	665	67.80%	31,699	79.90%	32,364	79.60%
<b>Total No. of Beneficiaries</b>		<b>981</b>	<b>100%</b>	<b>39,660</b>	100.00%	<b>40,641</b>	<b>100%</b>
<b>IV. Training</b>							
16	No. of Training Sessions Conducted	13		1,711		1,724	
17	No. of Beneficiaries Attended	890		40,616		41,506	
<b>V. Quard Position (Compared to principal)</b>							
18	Total Fund Received From IDB	0		205,120,922		205,120,922	
19	Total Fund Recycled	18,554,000	9.05%	1,952,670,000	859.00%	1,971,224,000	868%
<b>Total Quard</b>		<b>18,554,000</b>	9.05%	<b>2,157,790,922</b>	959.00%	<b>2,176,344,922</b>	<b>968%</b>
20	<b>No. of Total quard to beneficiaries</b>	<b>981</b>		<b>113,688</b>		114,669	
<b>VI. Quard Recovery (Compared to Total Disbursed)</b>							
21	Total Quard Recovered	18,549,864	0.9%	1,844,619,392	93.60%	1,863,169,256	94.60%
22	Total Delinquent Re-payments on Quards	8,520	0%	12,030,666	0.61%	12,039,186	0.606%
<b>Recovery Rate (Compared to Quards Recovered)</b>							
<b>VII. Fund Balance (With respect of principal)</b>							
23	Current funds with Beneficiaries	108,054,744		108,050,608	53.00%	108,054,744	53.00%
24	Cash at Bank	537,669		543,169	0.30%	537,669	0.50%
25	Operational cost	0		38,017,119	18.53%	38,017,119	18.53%
26	The delinquent amount	20,320		317,825	0.29%	338,145	0.31%
27	Repaid to IDB	0		58,500,487	28.52%	58,500,487	28.52%
28	Cash in Hand	10,903		9,539	0.01%	10,903	0.01%
<b>IDB Funds Balance</b>		<b>108,603,316</b>		<b>108,603,316</b>	<b>53.00%</b>	<b>108,603,316</b>	
<b>VIII. Quard Disbursements By Trade</b>							
29	Agriculture	6,151,000	33.2%	545,026,000	27.90%	551,177,000	28.0%

30	Agro-machinery	862,000	4.6%	31,482,000	1.60%	32,344,000	1.6%
31	Livestock	1,745,000	9.4%	271,582,000	13.90%	273,327,000	13.9%
32	Replacement of Fishing Nets / Boats	396,000	2.1%	11,262,000	0.60%	11,658,000	0.6%
33	Fisheries	2,017,000	10.9%	123,871,000	6.30%	125,888,000	6.4%
34	Small Business	7,383,000	39.8%	969,447,000	<b>49.60%</b>	976,830,000	49.6%
	<b>Total Quard</b>	<b>18,554,000</b>	<b>100.0%</b>	<b>1,952,670,000</b>	<b>100.00%</b>	1,971,224,000	<b>100.0%</b>
	<b>IX. Quard Recovery By Trade</b>						
35	Agriculture	5,894,629	31.8%	530,419,318	28.80%	536,313,947	28.8%
36	Agro-machinery	1,089,787	5.9%	39,092,477	2.10%	40,182,264	2.2%
37	Livestock	2,486,481	13.4%	274,656,793	14.90%	277,143,274	14.9%
38	Replacement of Fishing Nets / Boats	902,238	4.9%	36,247,074	2.00%	37,149,312	2.0%
39	Fisheries	957,650	5.2%	121,370,353	6.60%	122,328,003	6.6%
40	Small Business	7,219,079	38.9%	842,833,377	<b>45.70%</b>	850,052,456	45.6%
	<b>Total Recovered</b>	<b>18,549,864</b>	<b>100%</b>	<b>1,844,619,392</b>	<b>100.00%</b>	<b>1,863,169,256</b>	<b>100.0%</b>

Note: Return on investment: Muslim Aid Bangladesh had no idle money and no any investment to any scheduled Bank.  
So there is no any return on investment amount.

**Islamic Development Bank Fael Khaer Agro-Inputs Program  
Implemented by Muslim Aid Bangladesh  
Annual disbursement Plan 2015**

SL	Particulars	January'15	February'15	March'15	April'15	May'15	June'15	July'15	August'15	September'15	October'15	November'15	December'15	Total
1	No. of beneficiary at the beginning of the month	12,162	12,090	12,020	11,945	11,820	11,695	11,570	11,420	11,170	10,720	10,120	9,420	12,162
2	No. of beneficiary retired during the month	975	950	925	925	900	875	850	900	950	1,000	1,050	1,200	11,500
3	No. of beneficiary take new quard in the month	903	880	850	800	775	750	700	650	500	400	350	275	7,833
4	No. of beneficiary at the end of the month	12,090	12,020	11,945	11,820	11,695	11,570	11,420	11,170	10,720	10,120	9,420	8,495	8,495
5	Cumulative disbursement at the end of last month	1,961,675,000	1,980,645,000	1,999,445,000	2,017,995,000	2,035,000,000	2,051,000,000	2,066,250,000	2,080,300,000	2,093,350,000	2,103,920,000	2,112,500,000	2,120,885,000	1,961,675,000
6	Average amount disbursed per new beneficiary	21,008	21,364	21,824	21,256	20,645	20,333	20,071	20,077	21,140	21,450	23,957	17,636	20,945
7	Disbursement during this month	18,970,000	18,800,000	18,550,000	17,005,000	16,000,000	15,250,000	14,050,000	13,050,000	10,570,000	8,580,000	8,385,000	4,850,000	164,060,000
8	Cumulative disbursement at the end of current month (5+7)	1,980,645,000	1,999,445,000	2,017,995,000	2,035,000,000	2,051,000,000	2,066,250,000	2,080,300,000	2,093,350,000	2,103,920,000	2,112,500,000	2,120,885,000	2,125,735,000	2,125,735,000
9	Average amount of quard per beneficiary	9,057	9,048	9,025	8,907	8,699	8,464	8,136	7,817	7,412	6,891	6,419	5,626	5,626
10	Cumulative recovery at the end of last month	1,851,272,100	1,871,142,600	1,890,693,100	1,910,195,400	1,929,715,900	1,949,266,600	1,968,317,100	1,987,387,600	2,006,038,100	2,024,458,800	2,042,759,700	2,060,415,500	1,851,272,100
11	Recovery during the month (1/12.5th of principal amount of current A/cs)	19,870,500	19,550,500	19,502,300	19,520,500	19,550,700	19,050,500	19,070,500	18,650,500	18,420,700	18,300,900	17,655,800	17,522,500	226,665,900
12	Cumulative recovery at the end of current month (10+11)	1,871,142,600	1,890,693,100	1,910,195,400	1,929,715,900	1,949,266,600	1,968,317,100	1,987,387,600	2,006,038,100	2,024,458,800	2,042,759,700	2,060,415,500	2,077,938,000	2,077,938,000
13	Outstanding amount of Quard (8-12)	109,502,400	108,751,900	107,799,600	105,284,100	101,733,400	97,932,900	92,912,400	87,311,900	79,461,200	69,740,300	60,469,500	47,797,000	47,797,000
14	Total amount of fund	110,850,000	110,550,000	110,230,500	109,750,800	109,220,500	108,850,000	108,588,000	108,050,400	107,570,600	106,750,700	101,060,900	98,060,600	98,060,600
15	Cash held with bank (14-13)	1,347,600	1,798,100	2,430,900	4,466,700	7,487,100	10,917,100	15,675,600	20,738,500	28,109,400	37,010,400	40,591,400	50,263,600	50,263,600