

DUSHTHA SHASTHYA KENDRA (DSK)

Summary of Proposed Annual Budget : Credit+Programs/Projects+DSK H: FY: 2018-19 (July to June)

Financial Year: 2018-19 (July to June)

Sl. No.	Descriptions	Page (P)/ Note (N)	Proposed budget for 2018-19	Revised (Prop.) budget for 2017-18	Actual Position upto 31.03.2018 (9 months)	Approved budget for 2017-18	% Increase/(Decrease) of Prop. Budget against Revised Bdg.	% Achieved/Utilized in 2017-18 (9 Months) against Revi. Budget	% Increase/(Decr.) of Revised Budget against Approved Budget
			a	b	c	d	e=a-b/b*100	f=c/b*100	g=b-d/d*100
A	Inflows (Receipts)								
1	Micro Credit Program	P-2	15,038,937,129	12,333,421,284	9,058,223,489	13,400,468,646	22%	73%	-8%
2	Programs/Projects	P-14	456,833,414	453,776,130	263,301,280	341,944,151	1%	58%	33%
3	DSK Hospital	P-24	12,972,897	21,295,926	11,270,475	22,111,536	-39%	53%	-4%
	Total Inflows (A)		15,508,743,440	12,808,493,339	9,332,795,244	13,764,524,332	21%	73%	-7%
B	Outflows (Payments)								
1	Micro Credit Program	P-2	14,880,206,571	12,233,549,577	8,986,829,059	13,370,236,413	22%	73%	-9%
2	Programs/Projects	P-14	451,009,525	446,839,768	256,597,292	340,909,390	1%	57%	31%
3	DSK Hospital	P-24	12,971,326	21,280,930	9,261,043	22,038,213	-39%	44%	-3%
	Total Outflows (B)		15,344,187,422	12,701,670,275	9,252,687,394	13,733,184,016	21%	73%	-8%
C	Balance: (A-B)=C		164,556,019	106,823,064	80,107,850	31,340,316			
D	Total of B+C:		15,508,743,440	12,808,493,339	9,332,795,244	13,764,524,332			

Some points:

1 Proposed Total Budget increase

a Increased in comparison to Revised Budget 2,700,250,101

b Increased in comparison to Approved Budget 1,744,219,108

3 Achievement/Utilization rates upto 9 months 73% (Achievement/Utilization are of same % totally)

4 Percentage (%) Growth/Increase of Budget 21%

Dushtha Shasthya Kendra (DSK)
Total Annual Budget - Micro Credit Program
Financial Year: 2018-2019

Sl. No	Head of Accounts	Page (P)	Proposed Budget for 2018-19 (July to June)	Revised (Prop.) budget for 2017-18 (July to June)	Actual Position upto 31.03.2018 (9 months)	Approved budget for 2017-18 (July to June)	% Incr./ (Decr.) of Prop. Budget against Revised Budget
	a	b	c	d	e	f	g=c-d/d*100
A	Inflows/Receipts/Sources of Fund:						
1	Opening balance		99,871,707	129,297,203	129,297,203	89,511,814	-23%
2	Grants from Donors (PKSF)		6,000,000	6,000,000	-	6,000,000	
3	Encashment of FDRs		-	97,961,990	94,161,990	-	-100.00%
4	Loan from Financial Institutions- PKSF		500,000,000	410,000,000	315,000,000	405,000,000	21.95%
5	Loan from Financial Institutions- Banks		1,600,000,000	1,334,000,000	904,000,000	2,000,000,000	19.94%
6	Total Loan Recovery		10,007,065,297	8,173,183,171	5,988,035,965	8,610,948,452	22.44%
7	Savings Collection		1,293,914,827	1,022,523,868	770,428,957	1,024,182,422	26.54%
8	Long Term Investment (LTI)		67,580,000	24,832,500	16,555,000	-	172.14%
9	Insurance Fund/Risk Fund (.70%+.30%)		107,581,110	91,364,060	66,189,005	100,000,000	17.75%
10	Service Charges		1,327,675,474	1,023,977,786	766,257,882	1,136,993,556	29.66%
11	Other Charges & Fees (Note-1)	P-3	29,248,714	20,280,706	8,297,487	27,832,402	44.22%
	Total Inflows/Receipts/Sources (A)		15,038,937,129	12,333,421,284	9,058,223,489	13,400,468,646	21.94%
Sl. No	Head of Accounts	Page (P)	Proposed Budget for 2018-19 (July to June)	Revised (Prop.) budget for 2017-18 (July to June)	Actual Position upto 31.03.2018 (9 months)	Approved budget for 2017-18 (July to June)	% Incr./ (Decr.) of Prop. Budget against Revised Budget
	a	b	c	d	e	f	g=c-d/d*100
B	Outflows/Payments/Uses:						
	Capital Expenditure: Fixed Assets						
1	Furnitures, Equipment, Computers etc.		20,733,000	15,104,664	11,817,120	16,311,000	37.26%
2	Vocational Training Institute/Centre		3,000,000				
3	Land & Building (Including Renovation)		13,000,000	6,000,000	-	6,000,000	116.67%
4	Total Loan Disbursement		11,048,127,000	9,150,723,000	6,711,829,000	10,000,000,000	20.74%
5	Savings Refund		865,208,685	739,200,891	649,288,431	863,946,375	17.05%
6	Loan repayment to PKSF		460,000,000	409,443,328	303,772,498	615,000,000	12.35%
7	Loan repayment to Bank		1,345,573,423	1,193,418,172	767,209,446	1,039,866,667	12.75%
8	Long Term Investment (LTI) Refund		30,000,000	-	-	-	
9	Investment in FDRs		160,000,000	100,000,000	92,500,000	150,000,000	60.00%
10	Insurance Claim settlement- 0.70%		36,727,898	29,852,034	22,256,814	30,324,650	23.03%
11	Health Insurance/Risk Fund for Members (Hospital Cash)-0.30%		25,764,062	12,793,729	9,538,635	18,396,446	101.38%
12	Intt. on Loan from Financial Institutions		198,697,667	156,985,580	125,670,943	177,541,667	26.57%
13	Salary & Allowance		439,838,029	344,351,927	247,925,820	374,928,561	27.73%
14	Interest on Savings		109501681	-	-	-	-
15	Research & Documentation Exp		2,000,000	500,000	-	-	
16	Other Program Exp. (Note-2)	P-4	47,544,626	35,348,539	21,771,358	37,060,480	34.50%
17	Traning Expenses		2,500,000	1,500,000	999,998	1,500,000	
18	Program Supprt Expenses (Note-3)	P-4	30,287,000	18,559,360	11,078,474	22,199,350	63.19%
19	Overhead Expenses (Note-4)	P-4	17,803,500	12,168,354	8,794,509	11,161,218	46.31%
20	Scholarship Expenses		8,000,000	7,600,000	2,231,500	6,000,000	5.26%
21	Income Tax (Organaisation)		15,900,000	-	144,513	-	
	Total Outflows/Payments/Uses (B)		14,880,206,571	12,233,549,577	8,986,829,059	13,370,236,413	21.63%
C	Balance: (A-B=C)		158,730,558	99,871,707	71,394,430	30,232,233	58.93%
D	Total of B+C:		15,038,937,129	12,333,421,284	9,058,223,489	13,400,468,646	21.94%

Some points:

1 Savings Collection increase	271,390,959
2 PKSF Loan increase	90,000,000
3 Bank Loan increase	266,000,000
4 Total Loan Increase	356,000,000
5 Loan Recovery Increase	1,833,882,127
6 Service charge increase	303,697,688
7 Disbursement increase	1,897,404,000
8 Proposed Total Loans - PKSF & Banks	2,100,000,000

Dushtha Shasthya Kendra (DSK)
DSK PROGRAMS/PROJECTS
Proposed Budget for FY 2018-2019

Head of Accounts	WASH						
	WASH 4, Dhaka	WASH 4, Chittagong	WASH Banglabazer, Gazipur	AFD Lot_1,2,& 4	DWASA-Unicef	Water 1st	Sub Total
	1	2	3	4	5	6	1++6
Inflows/Receipts							
Opening balances:	-	-	7,746	-	-		7,746
Grants from donors	31,012,874	20,578,965	37,212,994	38,575,817	8,000,000	65,045,877	200,426,527
Revolving Loan Fund	-	-	-	-	-	49,899,246	49,899,246
Service charge / Subsidy/Other receipts	-	-	-	-	-		-
Own Income	-	-	-	-	-		-
Other Income (Sale of Medicine, Health Cards, Old Paper & Bank Interest)	-	-	25,000	-	-	150,000	175,000
							-
Total Inflows (A)	31,012,874	20,578,965	37,245,740	38,575,817	8,000,000	115,095,123	250,508,519
							-
Outflows/Payments							
Fixed Assets/Cap. Exp:							
Fixed Assets	-	-	-	-	-	650,000	650,000
Sub Total	-	-	-	-	-	650,000	650,000
Program Expenses:							
WASH / Direct delivery/Program cost	12,161,000	7,259,200	29,036,000	29,618,674	6,355,321	58,639,570	143,069,765
Humanitarian activities/Health Service	-	-	-	-	-		-
Salary and allowance	3,140,177	2,725,008	3,940,600	5,145,789	1,087,652	20,948,716	36,987,942
Office/Center/Clinic rent	384,000	360,000	230,000	468,974	200,000	2,692,140	4,335,114
Training expenses	1,903,700	1,373,150	275,000	152,873	45,123	1,584,550	5,334,396
Other Program Expenses	6,277,670	3,744,592	1,800,540	1,157,711	32,145	19,694,281	32,706,939
Total program exp:	23,866,547	15,461,950	35,282,140	36,544,021	7,720,241	103,559,256	222,434,155
Program Support Exp.	6,074,300	4,430,324	425,600	874,521	65,877	2,334,617	14,205,239
Overhead Expenses/Management Cost	1,072,027	686,691	1,538,000	1,157,275	213,882	2,751,250	7,419,125
Total Outflows (B)	31,012,874	20,578,965	37,245,740	38,575,817	8,000,000	109,295,123	244,708,519
Surplus/(Deficit) (A-B=C)	-	-	-	-	-	5,800,000	5,800,000

Dushtha Shasthya Kendra (DSK)
DSK PROGRAMS/PROJECTS
Proposed Budget for FY 2018-2019

Head of Accounts	Emergency project				
	Unicef, Teknaf	IOM_Ukhiya	KNH_Ukhiya	Christianid, Ukhiya	Sub total
	11	12	13	14	11++14
Inflows/Receipts					
Opening balances:	9,977		3,452,467		3,462,444
Grants from donors	70,080,456	15,000,000	-	20,210,186	105,290,642
Revolving Loan Fund					-
Service charge / Subsidy/Other receipts					-
Own Income					-
Other Income (Sale of Medicine, Health Cards, Old Paper & Bank Interest)					-
					-
Total Inflows (A)	70,090,433	15,000,000	3,452,467	20,210,186	108,753,086
					-
Outflows/Payments					
Fixed Assets/Cap. Exp:					
Fixed Assets	-		-	504,588	504,588
Sub Total	-	-	-	504,588	504,588
Program Expenses:					
WASH / Direct delivery/Program cost	60,776,233	9,000,000	2,750,000	16,828,598	89,354,831
Humanitarian activities/Health Service	-				-
Salary and allowance	4,854,854	2,505,439	432,000	1,250,000	9,042,293
Office/Center/Clinic rent	489,754	480,000	40,000	400,000	1,409,754
Training expenses	725,463	235,000	35,000	125,000	1,120,463
Other Program Expenses	1,378,308	745,000	145,631	354,000	2,622,939
Total program exp:	68,224,612	12,965,439	3,402,631	18,957,598	103,550,280
Program Support Exp.	1,265,821	984,561	49,836	300,000	2,600,218
Overhead Expenses/Management Cost	600,000	1,050,000	-	448,000	2,098,000
Total Outflows (B)	70,090,433	15,000,000	3,452,467	20,210,186	108,753,086
Surplus/(Deficit) (A-B=C)	-	-	-	-	-

Dushtha Shasthya Kendra (DSK)
DSK PROGRAMS/PROJECTS
Proposed Budget for FY 2018-2019

Head of Accounts	Other projects					
	DCA-Food Security	OXFAM_JL	Training Cell	WASA Billing project	Vacutag	Sub total
	15	16	17	18	19	15++19
Inflows/Receipts						
Opening balances:		2,947,722	45,800		155,744	3,149,266
Grants from donors	500,000	20,000,000			-	20,500,000
Revolving Loan Fund						-
Service charge / Subsidy/Other receipts				1,000,000	961,928	1,961,928
Own Income			250,000			250,000
Other Income (Sale of Medicine, Health Cards, Old Paper & Bank Interest)			-			-
						-
Total Inflows (A)	500,000	22,947,722	295,800	1,000,000	1,117,672	25,861,194
						-
Outflows/Payments						-
Fixed Assets/Cap. Exp:						-
Fixed Assets		-				-
Sub Total	-	-	-		-	-
Program Expenses:						-
WASH / Direct delivery/Program cost	250,000	15,758,837		258,800	405,615	16,673,252
Humanitarian activities/Health Service						-
Salary and allowance	200,000	3,215,654	190,000	541,200	585,000	4,731,854
Office/Center/Clinic rent	30,000	480,000			36,000	546,000
Training expenses		1,254,874				1,254,874
Other Program Expenses		652,487	25,000	-		677,487
Total program exp:	480,000	21,361,852	215,000	800,000	1,026,615	23,883,467
Program Support Exp.		1,465,870	-		-	1,465,870
Overhead Expenses/Management Cost	20,000	120,000	-	200,000	-	340,000
Total Outflows (B)	500,000	22,947,722	215,000	1,000,000	1,026,615	25,689,337
Surplus/(Deficit) (A-B=C)	-	-	80,800	-	91,057	171,857

Dushtha Shasthya Kendra (DSK)
DSK PROGRAMS/PROJECTS
Proposed Budget for FY 2018-2019

Head of Accounts	Health Program					GrandTotal
	Hellow I Am	Mamoni HSS	Health Camp project, Ukhiya	UBR	Sub total	
	20	21	22	23	20++23	1++23
Inflows/Receipts						
Opening balances:	527,541	-		-	527,541	7,146,997
Grants from donors	8,475,657	9,381,460	6,531,337	15,858,924	40,247,378	397,400,243
Revolving Loan Fund					-	49,899,246
Service charge / Subsidy/Other receipts					-	1,961,928
Own Income					-	250,000
Other Income (Sale of Medicine, Health Cards, Old Paper & Bank Interest)		-			-	175,000
					-	-
Total Inflows (A)	9,003,198	9,381,460	6,531,337	15,858,924	40,774,919	456,833,414
					-	-
Outflows/Payments						
Fixed Assets/Cap. Exp:						
Fixed Assets	-		-		-	1,154,588
Sub Total	-	-	-	-	-	1,154,588
Program Expenses:						
WASH / Direct delivery/Program cost	1,574,081	6,000,000	4,500,000		12,074,081	274,506,954
Humanitarian activities/Health Service					-	-
Salary and allowance	2,378,512	2,050,000	1,150,321	11,581,380	17,160,213	78,407,557
Office/Center/Clinic rent	306,640	611,460	300,000	1,010,724	2,228,824	9,573,233
Training expenses	526,800		25,000		551,800	9,952,523
Other Program Expenses	3,453,433	450,000	145,000	1,914,788	5,963,221	42,786,796
Total program exp:	8,239,466	9,111,460	6,120,321	14,506,892	37,978,139	415,227,063
Program Support Exp.	413,732	-	100,000	-	513,732	20,589,885
Overhead Expenses/Management Cost	350,000	270,000	311,016	1,500,000	2,431,016	14,037,989
Total Outflows (B)	9,003,198	9,381,460	6,531,337	16,006,892	40,922,887	451,009,525
Surplus/(Deficit) (A-B=C)	-	-	-	(147,968)	(147,968)	5,823,889