

Arsenic Mitigation & Research Foundation

Annual Report 2018

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Arsenic Mitigation and Research Foundation

The Arsenic Mitigation and Research Foundation (AMRF) was established in 2001 as a joint effort between researchers (initially from Delft University of Technology and currently from the University of Amsterdam), medical doctors and development practitioners from local Non-Governmental Organisations, including BASSA, PRIDE and AITAM.

The challenge is one of implementation and governance. It is necessary to suggest viable long-term strategies and discourage damaging development programs and policies. So far, we have worked in three districts (Gopalganj, Jessore and Munshiganj) and we are looking to expand our work to other districts (Satkhira). The geo-morphological and social variation between the regions has helped us formulate recommendations relevant for arsenic-affected areas across Bangladesh. We have worked on sharing our experiences and research findings with (inter)national platforms and networks.

Objectives

Arsenic contamination was declared as a national environmental health crisis in the mid-90s. Naturally occurring arsenic was discovered in shallow groundwater, which is the source of water for virtually every household. Groundwater tube-wells were put in place in the 1970s and 1980s with the aim to cast aside polluted and irregular sources of surface water. Instead, between 35 and 77 million people are now chronically exposed to dangerous levels of arsenic, which has been linked to neurological disorders, heart disease, cancers of the liver, kidney, bladders and skin. It has been estimated that one in five die, or die earlier, from drinking arsenic-contaminated water in Bangladesh. According to a conservative estimate, around 20 million people (12.6% of households) are still drinking arsenic contaminated water. AMRF has a long experience in facilitating social mobilisation processes to ensure long-term access to safe water from community-based Deep Tube-Wells (DTWs). DTWs draw water from below the contaminated groundwater aquifers.

However, arsenic poisoning cannot effectively be addressed without also tackling other health problems: organs affected by arsenicosis will be less resistant to other diseases, and vice versa. Poor sanitation and hygiene are further compounding the arsenic problem. People commonly use pond water for bathing, washing clothes and kitchen utensils. These ponds also collect pollutants originating from agricultural, industrial, domestic and municipal sources, both locally and from upstream districts. The World Health Organization lists the following three major surface water quality hazards: toxins from cyanobacteria; pathogens from human and animal faeces; and chemical contaminants from agricultural/industrial pollution. Every year, this results in around half a million casualties from communicable diseases such as diarrhoea and cholera. Pond water pollution is also a reproductive health hazard. Based on a recent survey of 2500 women in the project, AMRF and AITAM found that 30% is suffering from Reproductive tract

infection (RTI). Water use is an important factor in the transmission of this disease. We found that 73% of the women who are using ponds for bathing are suffering from RTI.

To combat these public health challenges, an integrated approach combining arsenic safe drinking water with sanitation and hygiene practices is needed. In this project, AMRF will facilitate community-based interventions in water, sanitation, hygiene and reproductive health care. AMRF in collaboration with its donors has gained much experience in the social mobilization processes required for the implementation of such community-based approaches.

Community based water supply facilities implemented by AMRF in the aforementioned PROWSHAR project provided a successful way to expand the reach of a single DTW to more households. Outputs of this project included well-organized direct beneficiary groups supported by maintenance committee and elected through community-based organisations.

The aforementioned AMCP project successfully installed a number of community washing facilities (CWFs) adjacent to the DTWs in Jessore district. This was prompted by the identification of (non-arsenic-related) skin and reproductive tract diseases caused by the day-to-day use of polluted surface water. According to the users expressed, the CWFs had significantly improved access to personal hygiene as well as reduced the incidence of water borne diseases. In this project, women will select appropriate (private) place for the CWFs. CWFs will be connected to existing shallow tube-wells—as arsenic does not pose a risk through bathing water. This will maximise the use of existing facilities in a village and reduce pressure on deep water aquifers.

In our working district of Munshiganj, over 85% of shallow tubewells in the are affected by arsenic concentrations above the Bangladeshi standard ($>50 \mu\text{g/l}$); more would be contaminated above the stricter WHO standard ($>10 \mu\text{g/l}$). Deep tube-wells, on the other hand, were found to be safe—even according to WHO guidelines (GAP 2018). In this proposed project, we will target the following project locations: Patabhog and Tantar unions in Sreenagar Upazilla, Munshiganj district. These areas are part of a wider area in which AMRF has worked for many years. The most recent data is dated (from 2004), but indicates that 79.21% of tube-wells are arsenic contaminated according to Bangladeshi standards (National Resource Centre 2011).

Based on initial survey visits, it is clear that hygiene and sanitation situation is poor. There is no data available from the local government on arsenic contamination in these two unions. However, based on our knowledge of arsenic contamination in the surrounding unions, we can assume that the contamination will also be unacceptably high in the selected unions.

In short, communities will be assisted in addressing the interconnected problem of unsafe drinking water, lack of access to sanitation and hygiene practices. We will do so through

an integrated and participatory process of implementation of deep tube-wells, community washing facilities and sanitation facilities. Alongside these installations, the project will include a range of supporting activities, such as training and awareness on sanitation and hygiene practices, health care for patients suffering from arsenicosis and RTI, and the development of local institutions that will ensure the sustainability of the installations.

These objectives and activities were implemented through three different projects by the country office of AMRF in Bangladesh. In 2018, AMRF wrapped up a project that started in 2017, and started implementing two new projects. These were funded by Penny Appeal UK. These projects were direct collaborations between the AMRF country office registered in Bangladesh and Penny Appeal (so not through AMRF in the Netherlands).

1. 1/12/2017 - 31/5/2018: Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshiganj, Phase 1. Henceforth, PA phase 1.
2. 1/7/2018- 30/6/2019: Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshiganj, Phase 2. Henceforth, PA phase 2.
3. 1/11/2018- 30/4/2019: Integrated WASH pilot project. Henceforth IWAPP.

Financial reporting

Financial statement for AMRF Netherlands

The Arsenic Mitigation and Research Foundation, registered in the Netherlands, has a country office registered in Bangladesh (henceforth AMRF/BD). In 2018, no funds were received by AMRF in the Netherlands. The main costs for AMRF Netherlands during 2018 was to renew the registration of AMRF/BD with NGO Affairs Bureau (Government of Bangladesh) in Bangladesh. This amount had to be paid in 4 tranches due to maximum transfers allowed by Western Union. See table below.

Date	Amount	Balance (in Euro)	Description
2018-01-01		18.230,90	
2018-01-04	-32,78	18.198,12	Bank charges. Period 01-10-2017 t/m 31-12-2017
2018-03-12	-1.020,00	17.178,12	AMRF Bangladesh registration, part 1/4
2018-03-29	-2.000,00	15.178,12	AMRF Bangladesh registration, part 2/4
2018-03-31	-1.500,00	13.678,12	AMRF Bangladesh registration, part 3/4
2018-04-05	-30,43	13.647,69	Bank charges. Period 01-01-2018 t/m 31-03-2018
2018-07-04	-29,93	13.617,76	Bank charges. Period 01-04-2018 t/m 30-06-2018
2018-07-27	-2.000,00	11.617,76	AMRF Bangladesh registration, part 4/4
2018-10-02	-30,27	11.587,49	Bank charges. Period 01-07-2018 t/m 30-09-2018
2018-12-31		11.587,49	

See Appendices for financial overview from our Bank.

The board of AMRF in the Netherlands worked on an unpaid and voluntary basis to attract funding for AMRF/BD. As a result, AMRF/BD received funding directly from our funding partner organisation (Penny Appeal UK) to work on three projects in the course of 2018 mentioned earlier. Again, no funding for these projects was received by AMRF in the Netherlands.

Financial statement for AMRF Bangladesh (in taka, local currency)

The table below provides an overview of the funds received for all three projects that were funded directly by the donor organisation (Penny Appeal) to AMRF Bangladesh. Again, no payments were received by AMRF Netherlands. Penny Appeal collaborated directly with the AMRF Bangladesh. Financial details per project are provided in the following sections. The full proposals and audit reports have been included in the appendix.

<i>Project</i>	Project period	Funds received (in taka)
<i>PA phase 1</i>	1/12/2017 - 31/5/2018	1,826,808
<i>PA phase 2</i>	1/7/2018- 30/6/2019	3,716,111
<i>IWAPP</i>	1/11/2018- 30/4/2019	2,589,816

Details PA Phase 1 report



Toha Khan Zaman & Co.
Chartered Accountants

<p>ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF) PROMOTING ACCESS TO SAFE DRINKING WATER AND SANITATION FOR THE RURAL POOR IN ARSENIC AFFECTED AREA IN MUNSHIGONJ</p> <p>FUNDED BY: PENNY APPEAL, UK</p> <p>STATEMENT OF RECEIPTS AND PAYMENTS FOR THE PERIOD FROM 01 DECEMBER 2017 TO 31 MAY 2018</p>		
PARTICULARS	NOTE	2017-2018
RECEIPTS:		
Fund Received from Penny Appeal, UK	6.00	1,826,808
Bank Interest		3
Loan Receipts from General Fund		390,000
Total Taka:		2,216,811
PAYMENTS:		
Deep Tube Well Installation		1,098,632
Travel and Per diem Out of Project Area		4,380
Peer Training (6 Batch 180 peer)		18,080
Caretaker Training		2,904
Advocacy Meeting with UP		3,869
Office Sign Board with Indicating Board		3,200
Rent for Information Centers		14,400
Communication (Mobile, Internet etc.)		13,200
Fuel, Oil, Maintenance (Bike & Generator)		3,000
Office Stationary and Supplies		3,650
Photocopy and Printing		2,725
Newspaper Bill		2,200
Office Equipment Maintenance		2,300
Manpower Cost		534,000
Bank Charge		465
CBO Training/Volunteer Training (2 Batch 60 CBO)		7,500
Travel and Per diem Community Mobilizer		24,000
Contingency (5%)		67,455
Total Payments:		1,805,960
Loan paid to General Fund		390,000
Closing Balance:		
Cash in Hand	4.00	12,002
Cash at Bank	4.00	8,849
Total Taka:		2,216,811
<p>1.00 Figures have been rounded off to the nearest taka. 2.00 Annexed notes form part of the financial statements.</p> <p>(Md. Magfurul G Khan) Project Manager</p> <p>Signed in terms of our separate report of even date annexed.</p> <p>Dated, Dhaka 24 January 2019</p> <p>(Dr. Zahed Md. Masud) Assistant Country Representative</p> <p>(Md. Waliuzzaman FCA) Partner</p>		



Details PA Phase 2 report

Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

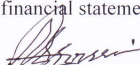
PROMOTING ACCESS TO SAFE DRINKING WATER AND
SANITATION FOR THE RURAL POOR IN ARSENIC-AFFECTED
AREAS IN MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2019


PARTICULARS	NOTE	2018-2019
RECEIPTS:		
Fund Received from Penny Appeal, UK	7.00	3,716,171
Loan Received from AMRF	6.00	780,482
Bank Interest		7,429
Total Taka:		4,504,082
PAYMENTS:		
Salary and Benefit	8.00	2,168,562
Training Cost	9.00	62,518
Administrative Expenditure	10.00	217,276
Program Expenses	11.00	59,728
Running Cost	12.00	395,277
Activities Cost	13.00	1,576,454
Total Payments:		4,479,815
Closing Balance:		
Cash at Bank	4.00	24,267
Total Taka:		4,504,082

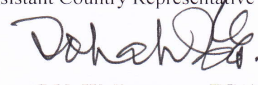
- 1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


(Md. Belayet Hossain Meah)
Program Head

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 October 2019


(Dr. Zahed Md. Masud)
Assistant Country Representative


(Md. Waliuzzaman FCA)
Partner



Details IWAPP report



Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 NOVEMBER 2018 TO 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
RECEIPTS:		
Fund Received from Penny Appeal, UK	4.00	2,589,816
AMRF Contribution		56,373
Total Taka:		2,646,189
PAYMENTS:		
Salary and Benefit	5.00	843,000
Deep Tube Well Installation		713,525
Kit Box (Water Testing for Arsenic)		14,400
Lab Test (Only for New Tube Well)		27,600
Color for Tube well Scan (Pound)		880
Community Wash Facilities (CWF) Installation		136,355
Support for RTI Care for Women		21,442
Sanitary Latrine Installation for Union Level		276,986
Program Induction Workshop at Union level		5,895
Staff Foundation Training		4,750
Peer Group Training on Wash Issue (30 Person 1 Batch)		9,210
CBO Training of DTW Management Committee		4,500
Training of DTW Management Committee		7,385
School Hygiene Session		12,150
IEC Materials Preparation on Wash Issue		99,751
Community Situation Analysis (CSA)		19,836
Monthly Program Review Meeting		11,965
Workshop for Dissemination of Project Finding		100,000
Laptop with Operation System		52,395
Digital Camera		27,000
Information Center Rent		7,500
Communication (Mobile, Internet etc.)		27,000
Fuel, Oil, Maintenance (1 Bike & Generator)		19,000
Officer Stationery and Supplies		9,165
Office Maintenance & Cleaning Materials		8,250
Photocopy and Printing		11,989
Office Utility Bills		9,000
Audit Fees		20,000
Entertainment Cost		3,890

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Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 NOVEMBER 2018 TO 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
Bank Charge		525
Office Equipment Maintenance		15,195
Indirect & Contingency -5%		125,650
Total Payments:		2,646,189
Closing Balance:		
Cash at Bank	6.00	0
Total Taka:		2,646,189

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.

(Md. Magfurul G Khan)
Supervision & Monitoring Officer

(Dr. Zahed Md. Masud)
Assistant Country Representative

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
22 July 2019

(Md. Waliuzzaman FCA)
Partner



Acknowledgement

We would like to acknowledge those involved in funding the AMRF program in Bangladesh and thank them for their generous support over the years.

More information

Reports and publications

Several program reports can be found on the website: <http://www.peopleandwater.org>

Contact

For further queries, please contact us at:

Office Netherlands:

Fuchsiastraat 2

1214GJ Hilversum, The Netherlands

Phone: +31-624621771, Fax: +31-848311449

Country Office:

Village - Shologhar, P.S. Srinagar (Bikrampur)

District - Munshiganj, Bangladesh

Phone: +880-1711391521

E-mail: info@peopleandwater.org

Appendix 1: Financieel jaaroverzicht 2018 (Rabobank)

Rabobank Zuid-Holland Midden



Bankcode
3582

Financieel Jaaroverzicht 2018

Rabobank

Mocht u nog vragen hebben kijk dan op
www.rabobank.nl en kies voor Nieuws
of neem contact op met onze bank.

Postbus 55, 2600 AB Delft

Telefoon (015) 275 00 00

STICHTING AMRF
GELRESTRAAT 73
1079 MZ AMSTERDAM

E-mail particulieren.zhmidden@rabobank.nl

Datum 2019-01-02

Pagina 1

Onze referentie 0275052

Geachte klant,

Hierbij ontvangt u een Financieel Jaaroverzicht over het afgelopen jaar met de gegevens van uw rekeningen en eventuele financieringen. Deze informatie kunt u gebruiken bij het invullen van uw belastingaangifte.

Als tegoeden op de rekeningen onder het depositogarantiestelsel vallen, wordt dat per rubriek vermeld en treft u bij dit Financieel Jaaroverzicht één of meerdere informatiebladen aan.

Meer informatie over het depositogarantiestelsel kunt u vinden op www.rabobank.nl/dgs-zakelijk.

Hier vindt u ook de voorwaarden voor uitkering onder het depositogarantiestelsel.

Als u verzekeringen of beleggingen heeft, ontvangt u hiervan aanvullende jaaropgaven.

Met vriendelijke groet,

Rabobank Zuid-Holland Midden

Betalen

De tegoeden op de rekeningen in deze rubriek vallen onder het depositogarantiestelsel. Zie voor meer informatie het 'Informatieblad depositogarantiestelsel (DGS)' van de Coöperatieve Rabobank U.A.

NL59 RABO 0313 4172 45 EUR Zakelijke rekening	:	
Saldo 01-01-2018	:	18.230,90 C
Saldo 31-12-2018	:	11.587,49 C
Door u ontvangen rente in 2018	:	0,00
Door u betaalde rente in 2018	:	0,00

KL9999 nov-16

De informatie op dit Financieel Jaaroverzicht geeft u inzicht in uw financiële gegevens. Afhankelijk van uw fiscale positie kunt u deze informatie ook gebruiken bij uw belastingaangifte. Hoewel de informatie met zorg is samengesteld, kunt u hieraan geen rechten ontleen. Wij kunnen geen aansprakelijkheid aanvaarden voor het gebruik van deze informatie.

Appendix 2: Project Proposals for AMRF Bangladesh



Penny Appeal Request For Partnership Grants (RFPG) Application Proposal Form

Penny Appeal
Victoria Chambers
40 Wood Street
Wakefield
WF1 2HB
United Kingdom
Website: www.pennyappeal.org

Request For Partnership Grant (RFPG) Application

Please submit all applications via email to: craig.willis@pennyappeal.org

Note:

1. This form is to be filled by an applicant organisation only if applicant qualifies the eligibility criteria set for funding assistance under RFPG as explained in Application Guidelines.
2. Provide complete information including supporting documents. **Incomplete applications will NOT be processed further.**
3. The space given under each category of the application template is indicative. Applicants are required to use as much space as needed.
4. While preparing applications, the applicants should ensure that the timeline for proposed projects should begin approximately 6 weeks after submission of an application (to allow for the grant's processing time).

Date of Application: 28 March 2017

Section A: The Organisation

I. Contact information

a.	Organisation Name	Arsenic Mitigation and Research Foundation
b.	CEO	Dr C.F. Rammelt (country representative)
c.	Postal Address	Village: Shologhar Upazila: Sreenagar District: Munshigonj Bangladesh
d.	Office Phone Numbers:	+8801711391521 +8801715799664
e.	Mobile Number (CEO)	+31624621771
f.	Fax	
g.	Email	info@peopleandwater.org
h.	Website	www.peopleandwater.org
i.	Key Contact Person – Name And Designation	Dr Zahed Md Masud (director)
j.	Key Contact Person – Number	+8801711391521

2. Registration Details of the Applicant Organisation: Please attach a copy of the registration certificate.

Registration Date:	1844	Validity of Registration (date):	19 June 2018
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3. Legal Status: (If Applicable)

AMRF is registered as a non-profit non-governmental organisation under NGO Affairs Bureau in Bangladesh.
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4. Organisational Funding Sources

What are the major funding sources of your organisation? Please Tick the relevant categories:

Donor Organisations – National And International	<input checked="" type="checkbox"/>
Endowment	<input checked="" type="checkbox"/>
Government – Federal And/Or Provincial	<input type="checkbox"/>
Philanthropists/Individual Donations	<input checked="" type="checkbox"/>
Member's Fee And Contributions	<input type="checkbox"/>
Others – Specify	<input type="checkbox"/>

5. Details of On-going & Completed Projects/Interventions

Enlist all ongoing and completed projects during the last two years, placing the latest projects at the top.

Project	Donor/ Funding Source	Major Outputs	Project Duration (From – To)	Total Budget (£/BDT)
Promoting Safe Water and Sanitation Access and Hygiene Motivation among Rural Poor in Arsenic Affected areas of Munshigonj Water Aid	WaterAid Bangladesh	Strengthening and Advocacy; <ul style="list-style-type: none"> The Upazila health officials, Education official; Elected representatives of the Union Parisads (UP), UP Standing Committee members; Capacity development of the; <ul style="list-style-type: none"> School Management Committee and Teachers on school WaSH; Leadership training to CBO members; 	April 2013 – February 2018	323606 £ 32600000 BDT

Bangladesh (PROWSHAR) Project.		<ul style="list-style-type: none"> Organize women sessions at community level to increase women's participation/ practice in WaSH. Peer training on basic WASH and WASH Rights, Community Mobilization Paramedic training on Arsenic Training to Rural Medical Practitioners (RMP) <p>Hardware Intervention</p> <ul style="list-style-type: none"> Deep Tube-well Installation Platform Construction Renovation of Tube-well Rain water harvesting system Water facility at educational institution Ring well installation. <p>Sanitation Facilities Intervention</p> <ul style="list-style-type: none"> Latrine installation at House Hold Level Latrine Renovation at House Hold level DAP friendly latrine installation Solid waste disposal system. 			
Arsenic mitigation and Community Participation (AMCP)	Own endowment	<ul style="list-style-type: none"> Advocacy with The Upazila health officials, Education official; Organize women sessions on Arsenic. Treatment of arsenicosis patient. Health care systems through treatment of arsenicosis, 	2013 Ongoing	-	Varies, rough estimate ~1000 £ ~101000 BDT
Hospital for Women and Children:	Japan Government and the peoples of Japan	<ul style="list-style-type: none"> To establish a well equipped hospital to provide sustainable and quality health care facilities. To provide health care services especially for women and children in the project area. To provide reproductive health care (Pregnancy care and safe delivery, RTI/STI services, both out /indoor services). To cover the whole area under National vaccination program to prevent 6 communicable diseases. 	2012 Ongoing	-	490000 £ 5000000 BDT
Paving the Way for Fee Based Testing of 10 million Tube wells for Arsenic in	Columbia University	<ul style="list-style-type: none"> Raising awareness among the community people Organizing social mobilization Tube –well testing 	October 2014 - September 2016	-	18500 £ 1864852 BDT

Bangladesh		<ul style="list-style-type: none"> • Involvement of local testers and quality-control of water quality test. • Tube- well data collection. • Develop referenced database of approximately 41,000 well tests for arsenic in addition to household response surveys in a subset of villages. • National networking and contacts 		
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Experience of Implementing Similar Projects -;

Enlist all projects undertaken by the applicant, prior to the last two years, that are similar to the proposed project intervention.

Project	Donor/ Funding Source	Major Outputs	Project Duration (From – To)	Total Budget (£/BDT)
PROWSHAR (see above)	see above	see above	Started April 2013	32600000 BDT
AMCP (see above)	United Protestant Churches, Netherlands	see above	2002– 2004	~4300000 BDT/Y
AMCP (see above)	Private charities	see above	2005– 2013	~4300000 BDT/Y
Paving the Way for Fee Based Testing of 10 million Tube wells for Arsenic in Bangladesh	see above	see above	Started October 2014	1864852 BDT

Section B: The Proposed Project

Project Title:	Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshigonj
Project Duration:	6 months
Total Budget	£111,800
Total Funds Requested:	£14,613

Project Location(Division/ District/ Subdistrict/ Union Council):

Dhaka Division / Dhaka District / Srinagar Subdistrict / Atpara and Kukutia Unions

I. Project Rationale/Justification:

Describe in detail the situation/circumstances which have led to the need to develop the proposed project. Please give complete and appropriate statistics/ references where required. Please provide the criteria for selection of geographical location as well as for the population benefiting from it.

Arsenic contamination was declared as a national environmental health crisis in the mid-90s. Naturally occurring arsenic was discovered in shallow groundwater, which is the source of water for virtually every household. Groundwater tube-wells were put in place in the 1970s and 1980s with the aim to cast aside polluted and irregular sources of surface water. Instead, between 35 and 77 million people are now chronically exposed to dangerous levels of arsenic that have been linked with neurological disorders, heart disease, cancers of the liver, kidney, bladders and skin. It has been estimated that one in five die, or die earlier, from drinking arsenic-contaminated water in Bangladesh. Around 20 million people (12.6% of households) are still drinking arsenic contaminated water. Sanitation and hygiene are further compounding the problem. Still every year around half million children and adult die from communicable diseases (Diarrhoea, Cholera) in Bangladesh. Safe water alone could not give the ultimate solution; a combination of safe water and sanitation practice can help to achieve the goal (Rammelt et al. 2011, 2014).

Arsenic mitigation effort cannot be successful unless the problem is addressed in a holistic manner with an active involvement of a wider range of stakeholders, from local communities to government bodies (Rammelt 2012, 2014).

The problem is largely a problem of poverty. People most exposed to arsenic contamination are also those that have least capacity to mitigate the problem by their own resources, awareness, technical knowledge and financial ability. The project will exclusively serve disadvantaged rural poor living in the arsenic-affected areas of two unions: Atpara and Kukutia Unions of Srinagar Subdistrict, District: Dhaka and Division Dhaka. The project is expected to serve 1250 water users and 3000 sanitation users as direct beneficiaries of the project over a period of 6 months.

Beneficiaries will be selected considering socio-economic and water-sanitation vulnerability conditions. Households who live below the poverty line and are suffering or at risk of arsenic contamination and poor sanitation condition are considered as direct beneficiaries. Female-headed households, youths and disable people will be given priority.

Sources:

Rammelt, C. F., Masud, Z. M., Masud, F., & Boes, J. (2011). Beyond medical treatment, arsenic poisoning in rural Bangladesh. *Social Medicine*, 6(1), 22–30. Retrieved from <http://www.socialmedicine.info/index.php/socialmedicine/article/viewArticle/472>

Rammelt, C. F. (2012). The uncertainties and inequalities of groundwater use in Bangladesh. In J. Merson, R. Cooney, & P. Brown (Eds.), *Conservation in a Crowded World: Case studies from the Asia-Pacific* (pp. 147–166). Sydney: UNSW Press. Retrieved from <http://www.amazon.com/Conservation-Crowded-World-Studies-Asia-Pacific/dp/1742233457>

Rammelt, C. F. (2014). Participatory Action Research in Marginalised Communities: safe drinking water in rural Bangladesh. *Systemic Practice and Action Research*, 27(3), 195–210. <http://doi.org/10.1007/s11213-013-9280-1>

Rammelt, C. F., Masud, Z. M., Boes, J., & Masud, F. (2014). Toxic injustice in the Bangladesh water sector: a social inequities perspective on arsenic contamination. *Water Policy*, 16(S2), 121–136. <http://doi.org/10.2166/wp.2014.103>

2. Project Objectives and Logical Framework

Please complete the annexed logical framework and provide details of the key project results for every objective (in case of multiple objectives) along with a list of activities. The objectives must be SMART i.e. Specific, Measurable, Achievable, Realistic and Time-bound.

Please give narrative explanation of each objective. Please give two lines maximum per objective.

Project Objective	
Objective No. 1: To set up gender-based participation in social mobilization programs for the realization of sustainable long-term solutions for safe water and sanitation.	Safe, inclusive and durable access to drinking water (incl. arsenic contamination) and sanitation are much less technical challenges than they are social. The main challenge revolves around involving vulnerable groups, particularly women, in the implementation process.
Objective No. 2: To optimize and develop a field level affordable and accessible drinking water and sanitation technologies thereby facilitating the role of women as domestic water manager.	The urgency of the problem requires immediate solutions. Our approach is based on the idea that the short-term installation and optimisation of technologies can be used to trigger the establishment of people's institutions that will ensure long-term accessibility of those same technologies.

3. Implementation Methodology:

Please give a detailed implementation methodology (preferably supported with a process flow chart) while focusing on the following:

- How will your organisation implement the project (this should cover details like who, what, where, when, why and how);
- Provide a sequential flow of proposed interventions/activities.
- In case the proposed project is implemented in collaboration with other stakeholders, explain in detail the distribution of roles and responsibilities.

We will implement our project according to the following methodology.

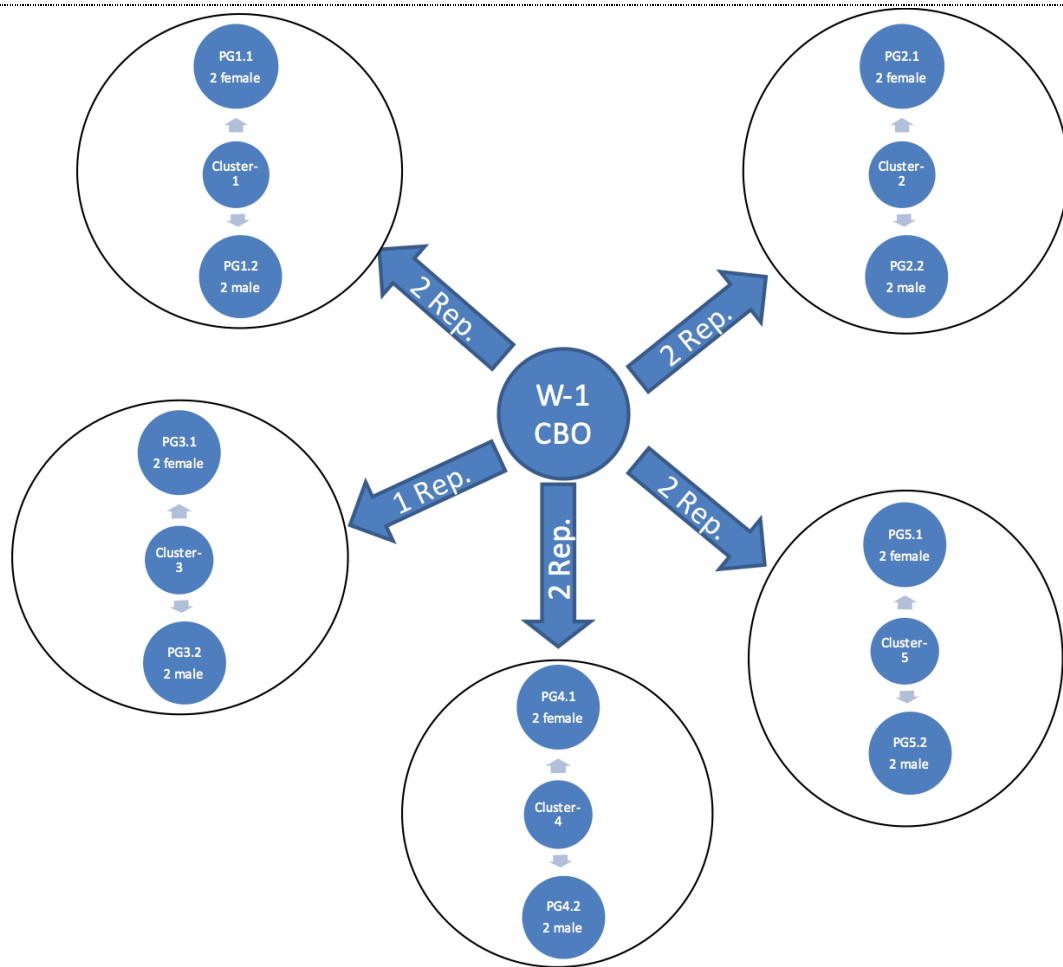
1. Union-level information centre establishment

In both working unions, a centre will be established and provided with information materials on arsenic contamination and WASH. These centres will be used for training and information dissemination. In each centre, a Field Organizer will be responsible to facilitate the implementation activities.

2. Peer group formation

A union typically consists of 9 wards. Each ward can be divided again in about 5 clusters depending on the size of the union. A cluster consists of a few hundred households. In each cluster, two Peer Groups (PGs) will be formed by the direct beneficiaries on a voluntary basis, one for the men (2 men), one for the women (2 women). We will therefore mobilise a total of 20 PG members per ward (4x5); 180 PG members per union (20x9); 360 PG members for the entire project (2x180).

PGs will include students, youths, teachers, village practitioners and other active members of the community. PGs will act as intermediate beneficiaries and will be trained for campaigning on WASH and arsenic awareness to disseminate information to the direct beneficiaries in schools, at community events, through existing social networks, and at the household level. PGs will also be involved in mobilization of the community for various activities within their cluster. They will report to the ward-level Community-Based Organisation (see below). As PGs are also responsible for the maintenance of the DTWs (see below), they will also receive basic technical training.



3. Awareness campaigning

Awareness activities, such as courtyard meetings, PG and CBO training sessions, and household visits, will be organized to bring knowledge about arsenic contamination, sanitation and hygiene practices.

4. Community Situation Analysis

Targeted communities will be identified considering the severity of arsenic contamination, the lack of sanitation and hygiene facilities, the lack of arsenic free drinking water options, and their poor socio economic conditions. For this, the project will rely on the union-level offices of the Department of Public Health Engineering—the national lead agency for provision of drinking water supply and water management in the country. The project will seek assistance from DPHE and rely on their databases. The Union Councils not only have information about arsenic hotspots, but also about socio-economic conditions in their unions. AMRF has well-established collaborations with them.

5. Screening and colour-coding tube-wells

Arsenic contaminated tube-wells may still be used safely for purposes other than drinking water and cooking, e.g., for laundry or washing. Simple colour coding ("traffic lights") can have a significant impact on arsenic exposure as long as it is carefully and continuously backed up by awareness raising and educational activities by the CBOs and PGs. Furthermore, colour-coding would have to be monitored carefully over time, as tube-wells with previously safe test results may be later found to contain increased levels of arsenic. Local government agencies will be sensitized about the importance of ongoing testing and labelling of tube-wells, and of the importance of collaborating with the PGs and CBOs. AMRF will also test and colour-code the newly installed deep tube-wells within this project (see below).

6. Installation of arsenic safe water options

In areas where there is severe arsenic contamination, alternative water options are urgently needed. From previous experiences, AMRF found that the social acceptance of arsenic treatment plants (Sono filter, SIDkO, Shapla filter) is generally limited due to their expensive maintenance cost and technological limitations. Moreover, rainwater harvesting technologies are not culturally-accepted and have capacity limitations as a community-based solution (AMRF 2007, Rammelt 2012). In areas where most or all shallow tube-wells are arsenic contaminated, the simplest and most immediate achievable option is the sharing of Deep Tube Wells (DTWs), which are found to be safe (according to existing drinking water standards) (BGS and DPHE 2001, DPHE and JICA 2010, Johnson and Bretzier 2015).

In our project, DTWs will not be installed in all wards; we will focus only on the most vulnerable ones (as identified in collaboration with the Union Councils). As the DTWs are installed at ward-level in one or more of the clusters, a PG member from that particular cluster will be responsible for maintenance of the DTW (and will receive training for this). For repairs, the PG member will rely on financial contributions from the direct beneficiaries

7. Improving sanitation conditions

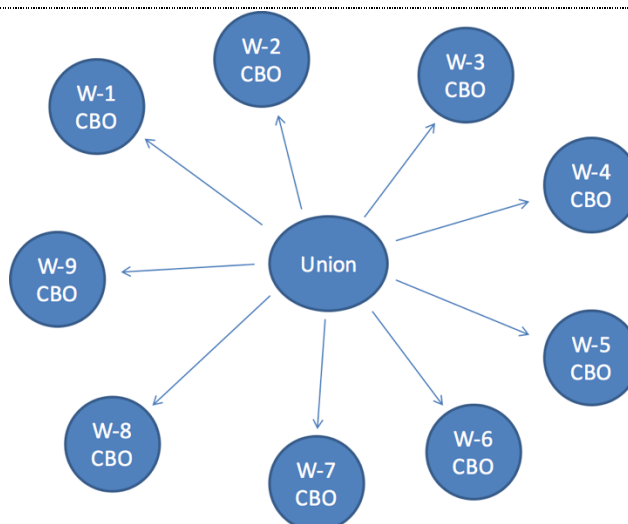
Adverse health conditions can be mutually reinforcing: arsenicosis affects various organs that may be further weakened if the patients suffer from other diseases caused by poor sanitation (and the other way around). The sanitation condition in the target district is poor due to lack of knowledge, affordability and waterlogging. Campaigning activities in the targeted community will raise the general awareness about hygiene and sanitation. Technical support and knowledge will be provided to the most vulnerable households in the targeted communities to establish and improve existing sub-standard latrines into sanitary latrines (AMRF will not directly fund installation of sanitation technologies).

8. Establishment of community-based organisations

One CBO will be established in each ward. As there are 9 wards per union, and we are working in two unions, we will facilitate the establishment of a total of 18 CBOs. Each cluster-level PG will select one of its members to represent the PG in the CBO. AMRF staff is trained to deal sensitively with these selection procedures so as not to interfere with the democratic process. At the same time, AMRF staff will strive stimulate and encourage women to come forward.

The role of the CBOs is mainly for advocacy and lobbying (as the PGs will be responsible for the operation and maintenance of the DTWs). CBO members will receive training on leadership development, financial management and community mobilization. The long-term sustainability of the CBOs will be ensured by trained PG members that will continue their local activities after completion of the project.

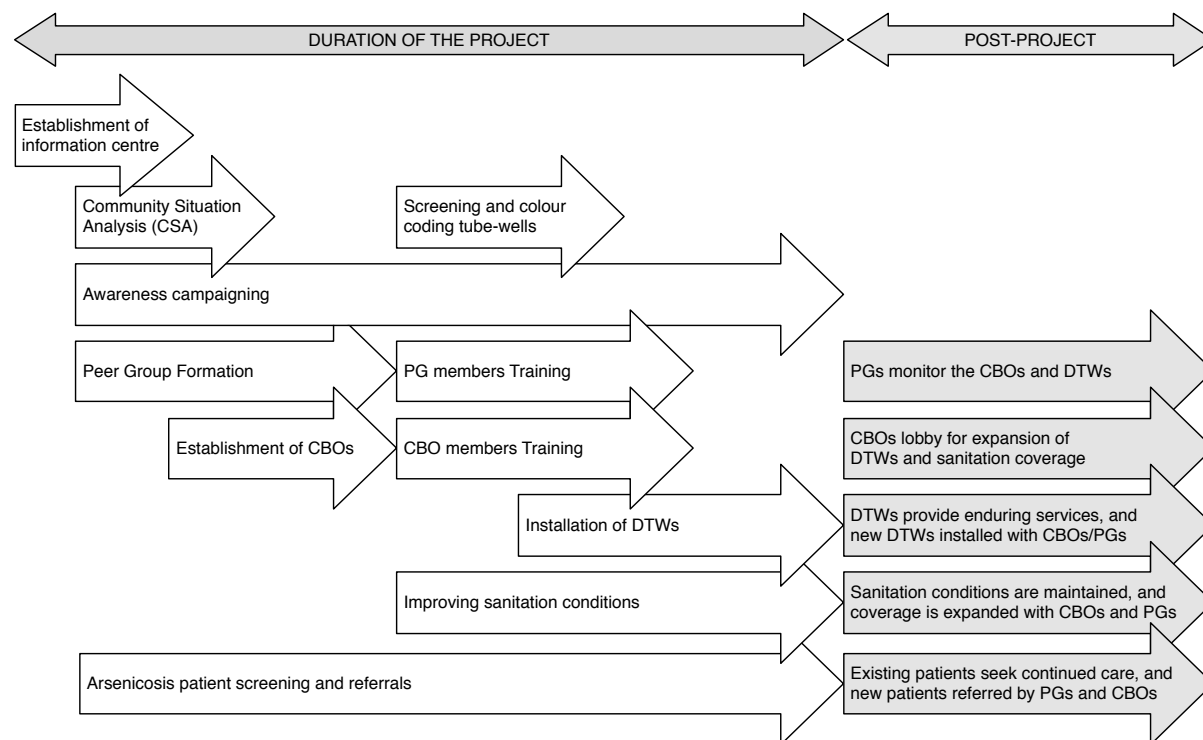
Another action that can contribute to long-term success is to involve local government institutions (without transferring power to them). It is standard procedure for every Union Council of the government to include ward-level representatives (that are locally elected). These representatives will become honorary members of our CBOs. This is done to help encourage enduring relationships between the CBOs and the local government, and so as to create an avenue for our CBOs to undertake advocacy and lobbying activities in the future (e.g. to lobby for DTWs and improved latrines in the wards that we could not cover in this project).



9. Arsenicosis patient screening and referrals

Access to arsenic free drinking water is not enough to detoxicate the body from long-term exposure. Treatment must also be provided. The suspected cases of arsenicosis will be referred to the 'Arsenic Mitigation and Community Participation' (AMCP) project of AMRF (see Post-Project Management below).

Diagram of sequential flow of proposed activities:



Sources:

Arsenic Mitigation and Research Foundation & AITAM Welfare Organisation. (2007). *Sustainability of the arsenic mitigation projects in the perspective of peoples participation in tenguria jele para of sirajdikhan upazila under munshiganj district* (p. 11). Dhaka: AMRF & AITAM.

British Geological Survey & Department of Public Health and Engineering. (2001). *Arsenic contamination of groundwater in bangladesh*. Dhaka: BGS and DPHE.

Department of Public Health Engineering, & Japan International Cooperation Agency. (2010).

Situation analysis of arsenic mitigation, 2009. Dhaka: DPHE and JICA.

Rammelt, C. F. (2012). The uncertainties and inequalities of groundwater use in Bangladesh. In J. Merson, R. Cooney, & P. Brown (Eds.), *Conservation in a Crowded World: Case studies from the Asia-Pacific* (pp. 147–166). Sydney: UNSW Press. Retrieved from <http://www.amazon.com/Conservation-Crowded-World-Studies-Asia-Pacific/dp/1742233457>

Johnson, A., & Bretzier, A. (2015). *Geogenic contamination handbook, addressing arsenic and fluoride in drinking water*. Dübendorf, Switzerland: Eawag: Swiss Federal Institute of Aquatic Science and Technology.

4. Proposed Project Beneficiaries

- a. Please elaborate how the proposed beneficiaries (individuals, households, institutions etc.) will be selected.
- b. Provide gender disaggregated details of the proposed beneficiaries.
- c. Will this project benefit minorities, disabled and other disadvantaged groups? (If yes, please elaborate briefly).

a. The project will exclusively serve disadvantaged rural poor living in the arsenic affected areas of selected working unions. Beneficiaries (households) will be selected on the basis of a Community Situation Analysis and tube-well screening data (see above). Selected households will be those that do not have the ability to mitigate the problem by their own resources in terms of awareness, technical knowledge and financial ability.

b. The project is expected to serve 1250 (individual) water users and 3000 sanitation users as direct beneficiaries—half will be women. Additionally, the project will mobilise 360 (individual) Peer Group members as intermediate beneficiaries (training and general empowerment) (part of those will also act as CBO members).

c. Households who are below poverty line and are at risk of arsenic contamination and poor sanitation condition will be given priority, both as direct and intermediate beneficiaries. They will be invited to become members of the PGs and CBOs. They will also include those living in social isolation due to disability, age or floating livelihood status, as well as disadvantaged female- and single-headed households.

5. BoQ and Technical Specification

Please provide the BoQ (bill of quantities) including cement base/platform of well and technical specifications i.e. the material to be used, machinery etc.

Sl. No.	Item	Specification	Unit	Quantity	Unit Cost	Amount (Taka)	Amount (BGP)
A. Pump & well Materials							
1	Pump Head Assembly	# 6 Hand Pump Head complete set of approved quality Brand: RFL Samrat /Gazi Samrat	Nos.	1	2500	2500	25
2	38mm GI Pipe	38 mm dia G.I pipe (2.9 mm thick, weight 3.517kg/m, Leangh-5ft of approved quality in/c welded with 10mm dia MS rod for fixing in platform block.	rft	5	130	650	6
3	PVC pipe	Dia 38mm., Thickness 2.5-3.0 mm. Class-D.	rft	680	22	14960	148
4	Adaptor	Dia 38mm,PVC materials,Thickness 5.0mm, Length 150mm.	Nos.	1	280	280	3
5	Strainer/Filter	Length 6m. Dia 38mm, Thickness 2.5-3.0 mm, Width of slot 0.18-0.20mm., Slot pitch 1.5mm.	Nos.	2	600	1200	12
6	Sand trap with End cap	Length 1.52m. Dia 38mm	rft	5	80	400	4
7	Solvent cement	RFL/I pot containing 500gm.	Nos.	1	520	520	5
8	Sealing of Borhole	Sylhet sand	cft	15	140	2100	21
9	Wash Out	Complete Development of DTW by water pump	LS	1	2000	2000	20
10	Head Cover	MS sheet cover (As per design)	Nos.	1	110	110	1
11	Pump head security Tie	10 mm MS pump head security tie setting with Platform	Nos.	1	200	200	2
Sub Total:						24920	247
B. Boring & Installation							
1	Boring & Installation	Boring & installation labour cost (0-680 ft)	rft	700	40	28000	277
2	Mobilization	Boring Equipment Mobilyzation	set	1	2000	2000	20
Sub Total:						30000	297
C. Platform Construction							
1	Platform 6' x 5' size including 1.5' width footrest along with 3' long drain. 3" RCC work (1:2:4) with net cement finishing, 200mmX200mmX450mm CC block at the bottom of the flange/GI pipe over platform as per drawing.		Nos.	1	7000.00	7000	69
Total (A+B+C)						61920	613
VAT & Tax (5%)						3096	31
Grand Total (A+B+C)						65016	644

6. Monitoring Strategy

Please explain how your organisation will ensure following:

- A. Operational transparency (programmatic & financial).
- B. Information management for reporting purposes and improvement of proposed interventions.

A. Operational transparency

For monitoring the projects from the central level, coordinators from the AMRF head office will visit the working areas on a monthly basis (and they will be in phone contact of a daily-weekly basis). These visits and meetings focus on discussing both the successes and the mistakes. This learning experience is central to the long-term objectives of AMRF. The findings are reported to donors and to AMRF Netherlands (the research part of AMRF). The coordinators from Bangladesh and the Netherlands are in regular contact over email and phone.

Most importantly, the question whether the interventions are appropriate must also be assessed from the perspective of the local community. Some of our budget therefore goes towards facilitating meetings with the community and engaging in discussions about monitoring and evaluating the activities and the programme as a whole. All this will be recorded by our staff in monthly and three-monthly reports. At the end of the project an evaluation will be done to know the effectiveness of the project. So, the project will adopt a participatory monitoring approach.

B. Information management

Monitoring tools: Minutes of monthly and three-monthly meetings, Training Schedule, Attendance sheet, Awareness meeting forms, Pictures

At the field level, a Monitoring Officer for the project will be responsible to monitor the project. S/he will develop and use different monitoring tools. S/he will prepare a monthly monitoring plan and prepare a report by using case study, interviews and collecting data from field and will submit to project manager.

Besides, beneficiaries will be responsible for monitoring their own project activities. PGs will regularly monitor water, sanitation and hygienic issue of their concerned communities and will update it in monthly meeting organized by AMRF.

7. Post-Project Management and Sustainability

Explain how your organisation plans to ensure that the project interventions and benefits will sustain after the completion of project. Enlist concrete measures that your organisation will take in the post-project period to monitor project interventions and provide assistance to project beneficiaries. Also indicate recurring cost, if any, needed to manage post-project operations and indicate how this cost will be managed by your organisation.

Monitoring of the long-term impacts, **sustainability of the new technologies and CBOs**, will take more than 6 months, but as our headquarters are nearby, we will be able to monitor the projects beyond the 6 months duration (we are doing this for other previous projects too).

Another necessary long-term activity is the **provision of medical treatment and support for arsenicosis patients** that will be identified in this project. For this we will rely on the 'Arsenic Mitigation and Community Participation' (AMCP) project of AMRF. Under AMCP project Urine and Blood samples will be collected and with the collaboration of AITAM Welfare organization (Local NGO in Sreenagor) and Bnongo Bondhu Sheikh Mujibur Rahman Medical University (PG Hospital) diagnosis will be confirmed. After that AMRF will register those as Arsenicosis patient and will provide free treatment. Funding for this will be provided through our existing donations (also currently done in Munshiganj district).

8. Itemised Budget Details of the Proposed Project(Bangladeshi Taka (BDT) and British Pound(£)). Specify each activity, total estimated cost and cost share. Please carefully read the instructions before budget preparation.

Please see attached excel for detailed budget in GBP.

Activity	Unit Type	Unit No.	Unit Cost	Total Estimated Cost	Funds requested from Penny Appeal	Applicant Cost Share *
A.Program Cost **						
<i>A.1. Sector : Water</i>						
Deep Tube Well Installation	Deep Tube Well	13	65000	845000	760500	84500
Kit box (Water testing for Arsenic)	Kit box	2	7500	15000	13500	1500
Lab test (only for new tube well)	Lab test	10	750	7500	6750	750
Colour for Tube well Scane (Pound)	Colour	2	200	400	360	40
Sub total				867900	781110	86790
<i>A.2. Policy advocacy(WPA)</i>						
Advocacy Meeting with UP	Workshop	2	4000	8000	7200	800
Sub total				8000	7200	800
<i>A.3. Sector effectiveness(SSE)</i>						
Caretaker Training	Training	1	3600	3600	3600	
Peer training (6 Batch 180 peer)	Training	6	27000	27000	27000	
CBO Training /Volunteer training (2 Batch 60 CBO)	Training	1	9000	9000	9000	
Sub total				39600	39600	
<i>A.4. Man Power (Staff)</i>						
Community Mobilizer (4 Person)	Months	24	11000	264000	264000	
Sub total				264000	264000	
<i>A.5. Travel and per diem</i>						
Community Mobilizer	Months	24	1000	24000	24000	
Travel and Perdiem out of Project area		6	800	4800	4800	
Sub total				28800	28800	
<i>A.6. Equipment and Furniture</i>						
Table and Chair for senior staff (2 staff)	Number	2	20000	40000		40000
Table and Chair for CM	Number	6	10000	60000		60000
Visitor Chair	Number	10	800	8000		8000
Shelf	NO	2	8000	16000		16000
File Cabinate	NO	2	25000	50000		50000
Almira	NO	2	30000	60000		60000
Desktop Computer	NO	1	65000	65000		65000
Laptop	NO	2	50000	100000		100000
Printer	NO	2	10000	20000		20000
Motor Cycle including Registration	NO	2	165000	330000		330000
Display Board	NO	5	1000	5000		5000

White Board	NO	5	1000	5000		5000
Modem	NO	2	500	1000		1000
Water filter	NO	1	4000	4000		4000
Pen drive	NO	2	1000	2000		2000
Helmet	NO	4	2000	8000		8000
Raincote	NO	2	1000	2000		2000
Sub total				776000	0	776000
<i>A.7. Office Running cost</i>						
Rent for Information centres (2 x 6 months)		12	1200	14400	14400	
Office Sign Board with indicating board)	NO	1	3000	3000	3000	
Communication (Mobile, internet etc)	LS	6	2200	13200	13200	
Postage	LS	6	250	1500	1500	
Fuel, Oil, Maintenance (Bike & Generator)	LS	12	1500	18000	18000	
Office stationary and supplies	LS	6	500	3000	3000	
Office maintenance & cleaning materials	LS	6	300	1800		1800
Photocopy and printing	LS	6	750	4500	4500	
Office utility bills	LS	6	1000	6000		6000
Audit fees	LS	1	20000	20000	20000	
Bank Charge	LS	6	250	1500	1500	
Office equipment maintenance	LS	6	500	3000	3000	
Newspaper bill	LS	6	400	2400	2400	
Sub total				92300	84500	7800
B.Administrative Cost ***						
Project Manager (40%)	1	6	50000	300000	105000	195000
Finance Officer (65%)	1	6	30000	180000	117000	63000
Office Assistant	1	6	8000	48000	48000	
Sub total				528000	270000	258000
Grand total				2604600	1475210	1129390
C.Organisation/Community Share ***						1129390
Total				2604600	1475210	1129390
Total in GBP	Exchange Rate Applied			£1 = 100.95 BDT	14613	11188

9. Project Implementation Plan

S. No.	Activity	Total Targets	Month-wise Implementation Timeline					
			1	2	3	4	5	6
1	Office set up	1						
2	Staff recruitment	6						
3	Staff orientation	6						
4	Working area visit	2						
5	Advocacy Meetings with Union Councils	2						
6	Rent for Information centre	2						
7	Community Situation Analysis	18 ward						
8	Peer group formation	90 Peer						
9	CBO formation	18 CBO						
10	Peer training on Basic WASH & Arsenic (6 batches)	180 Peer						
11	CBO Training on WASH rights, and CBO role & responsibilities (2 batches)	60 CBO						
12	CBO Leadership Development and financial management training	90 CBO						
13	Arsenic screening data collection	90 CBO						
14	CBO Training on Community Mobilization	90 CBO						
15	Caretaker Training (1 Batch 30)	1						
16	Courtyard Meeting	96			24	24	24	24
17	Household Visit	3200			800	800	800	800
18	DTW Installation	13						
19	Kit box (water testing for Arsenic) purchasing	2						
20	Sample Water testing for Arsenic	180						
21	Lab test (only for new tube-well)							
22	Color-coding tube-wells							
23	Latrine installation	350						
24	Latrine renovating	250						
25	Monthly progress review meeting	5						
26	Monitoring of the long-term impacts	Ongoing						

Section C: Declaration from the Applicant


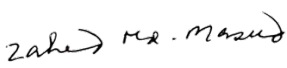
S. No.	Statements	Yes	No.	N/A
1.	The organisation will need necessary permissions such as: No Objection Certificate (NOC)/Letter of Commitments (LoC)/Memorandum of Understanding (MOU) from government and/or other stakeholders to implement the project, and the same have been provided.			X
2.	The organisation will be able to implement the proposed project without creating any local conflict.	X		
3.	The organisation will fully comply with PENNY APPEAL's branding & marking requirements.	X		
4	The organisation declares that none of its office bearers hold any political office or is involved in supporting or carrying out terrorism activities and that Penny Appeal's supports and funds will not be misused for any negative activities.	X		

Section D: Application Checklist

S. No.	Particulars	Yes	No	N/A
1	All sections of the applications have been filled as per given directions.	X		
2	Copy of valid registration certificate is attached.	X		
3	Last Financial Audited Report is attached (if any) (latest 2016 is not ready, 2015 report is attached)	X		
4	Necessary permissions/NOCs/LoCs/MOUs (if required) have been obtained and attached.			X
5	Detailed and itemised budget is attached.	X		

To the best of my knowledge, I declare that all of the above information is true and accurate.

Sincerely,

Name:	Designation:
Dr C.F. Rammelt Dr Zahed Md Masud	
Signatures:	Date: 28 March 2017
 	



Penny Appeal Request For Partnership Grants (RFPG) Application Proposal Form

Penny Appeal
Victoria Chambers
40 Wood Street
Wakefield
WF1 2HB
United Kingdom
Website: www.pennyappeal.org

Request For Partnership Grant (RFPG) Application

Please submit all applications via email to: craig.willis@pennyappeal.org

Note:

1. This form is to be filled by an applicant organisation only if applicant qualifies the eligibility criteria set for funding assistance under RFPG as explained in Application Guidelines.
2. Provide complete information including supporting documents. **Incomplete applications will NOT be processed further.**
3. The space given under each category of the application template is indicative. Applicants are required to use as much space as needed.
4. While preparing applications, the applicants should ensure that the timeline for proposed projects should begin approximately 6 weeks after submission of an application (to allow for the grant's processing time).

Date of Application: 10 March 2018

Section A: The Organisation

I. Contact information

a.	Organisation Name	Arsenic Mitigation and Research Foundation
b.	CEO	Dr C.F. Rammelt (country representative)
c.	Postal Address	Village: Shologhar Upazila: Sreenagar District: Munshigonj Bangladesh
d.	Office Phone Numbers:	+8801711391521 +8801715799664
e.	Mobile Number (CEO)	+31624621771
f.	Fax	
g.	Email	info@peopleandwater.org
h.	Website	www.peopleandwater.org
i.	Key Contact Person – Name And Designation	Dr Zahed Md Masud (director)
j.	Key Contact Person – Number	+8801711391521

2. Registration Details of the Applicant Organisation: Please attach a copy of the registration certificate.

Registration Date:	1844	Validity of Registration (date):	19 June 2018
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3. Legal Status: (If Applicable)

AMRF is registered as a non-profit non-governmental organisation under NGO Affairs Bureau in Bangladesh.
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4. Organisational Funding Sources

What are the major funding sources of your organisation? Please Tick the relevant categories:

Donor Organisations – National And International	<input checked="" type="checkbox"/>
Endowment	<input checked="" type="checkbox"/>
Government – Federal And/Or Provincial	<input type="checkbox"/>
Philanthropists/Individual Donations	<input checked="" type="checkbox"/>
Member's Fee And Contributions	<input type="checkbox"/>
Others – Specify	<input type="checkbox"/>

5. Details of On-going & Completed Projects/Interventions

Enlist all ongoing and completed projects during the last two years, placing the latest projects at the top.

Project	Donor/ Funding Source	Major Outputs	Project Duration (From – To)	Total Budget (£/BDT)
Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshigonj	Penny Appeal	Capacity development and advocacy: <ul style="list-style-type: none"> Mobilisation of local communities through establishment of CBOs and peer groups. Capacity development of the CBOs through leadership training to CBO members. Increased participation and WaSH practice of women through women sessions at community level. Capacity development through Peer training on basic WASH, 	December 2017 – May 2018	16790 £ 1861766 BDT

		<p>WASH Rights and Community Mobilisation.</p> <ul style="list-style-type: none"> Improved advocacy through elected representatives of the Union Parisads (UP), UP Standing Committee members. <p>Hardware Intervention</p> <ul style="list-style-type: none"> Deep Tube-well Installation <p>Sanitation Facilities Intervention</p> <ul style="list-style-type: none"> Latrine installation at House Hold Level Latrine Renovation at House Hold level <p>Strengthening and Advocacy;</p> <ul style="list-style-type: none"> The Upazila health officials, Education official; Elected representatives of the Union Parisads (UP), UP Standing Committee members; <p>Capacity development of the;</p> <ul style="list-style-type: none"> School Management Committee and Teachers on school WaSH; Leadership training to CBO members; Organize women sessions at community level to increase women's participation/ practice in WaSH. Peer training on basic WASH and WASH Rights, Community Mobilization Paramedic training on Arsenic Training to Rural Medical Practitioners (RMP) <p>Hardware Intervention</p> <ul style="list-style-type: none"> Deep Tube-well Installation Platform Construction Renovation of Tube-well Rain water harvesting system Water facility at educational institution Ring well installation. <p>Sanitation Facilities Intervention</p> <ul style="list-style-type: none"> Latrine installation at House Hold Level Latrine Renovation at House Hold level DAP friendly latrine installation Solid waste disposal system. 		
Promoting Safe Water and Sanitation Access and Hygiene Motivation among Rural Poor in Arsenic Affected areas of Munshigonj Water Aid Bangladesh (PROWSHAR) Project.	WaterAid Bangladesh		April 2013 -February 2018	323606 £ 32600000 BDT
Arsenic mitigation and Community	Own endowment	<ul style="list-style-type: none"> Advocacy with The Upazila health officials, Education official; Organize women sessions on 	2013 Ongoing	- Varies, rough estimate

Participation (AMCP)		<ul style="list-style-type: none"> Arsenic. Treatment of arsenicosis patient. Health care systems through treatment of arsenicosis, 		~1000 £ ~101000 BDT
Hospital for Women and Children:	Japan Government and the peoples of Japan	<ul style="list-style-type: none"> To establish a well equipped hospital to provide sustainable and quality health care facilities. To provide health care services especially for women and children in the project area. To provide reproductive health care (Pregnancy care and safe delivery, RTI/STI services, both out /indoor services). To cover the whole area under National vaccination program to prevent 6 communicable diseases. 	2012-Ongoing	490000 £ 50000000 BDT
Paving the Way for Fee Based Testing of 10 million Tube wells for Arsenic in Bangladesh	Columbia University	<ul style="list-style-type: none"> Raising awareness among the community people Organizing social mobilization Tube –well testing Involvement of local testers and quality-control of water quality test. Tube- well data collection. Develop referenced database of approximately 41,000 well tests for arsenic in addition to household response surveys in a subset of villages. National networking and contacts 	October 2014 - September 2016	18500 £ 1864852 BDT

Experience of Implementing Similar Projects -;

Enlist all projects undertaken by the applicant, prior to the last two years, that are similar to the proposed project intervention.

Project	Donor/ Funding Source	Major Outputs	Project Duration (From To)	Total Budget (£/BDT)
PROWSHAR (see above)	see above	see above	Started April 2013	32600000 BDT
AMCP (see above)	United	see above	2002–	~4300000

	Protestant Churches, Netherlands		2004	BDT/Y
AMCP (see above)	Private charities	see above	2005–2013	~4300000 BDT/Y
Paving the Way for Fee Based Testing of 10 million Tube wells for Arsenic in Bangladesh	see above	see above	Started October 2014	1864852 BDT

Section B: The Proposed Project

Project Title:	Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshigonj phase -2
Project Duration:	12 months (1 Year)
Total Budget	£ 61669
Total Funds Requested:	£ 44396

Project Location (Division/ District/ Subdistrict/ Union Council):

Dhaka Division / Dhaka District / Srinagar Subdistrict / Atpara, Kukutia and Bhagyakul Unions

I. Project Rationale/Justification:

Describe in detail the situation/circumstances which have led to the need to develop the proposed project. Please give complete and appropriate statistics/ references where required. Please provide the criteria for selection of geographical location as well as for the population benefiting from it.

Arsenic contamination was declared as a national environmental health crisis in the mid-90s. Naturally occurring arsenic was discovered in shallow groundwater, which is the source of water for virtually every household. Groundwater tube-wells were put in place in the 1970s and 1980s with the aim to cast aside polluted and irregular sources of surface water. Instead, between 35 and 77 million people are now chronically exposed to dangerous levels of arsenic, which has been linked to neurological disorders, heart disease, cancers of the liver, kidney, bladders and skin. It has been estimated that one in five die, or die earlier, from drinking arsenic-contaminated water in Bangladesh. According to a conservative estimate, around 20 million people (12.6% of households) are still drinking arsenic contaminated water. Sanitation and hygiene are further compounding the problem. Every year, around half a million children and adults in Bangladesh die from communicable diseases such as diarrhoea and cholera. Safe water alone could not give the ultimate solution; a combination of safe water and sanitation practice can help to achieve the goal (Rammelt et al. 2011, 2014).

Arsenic mitigation effort cannot be successful unless the problem is addressed in an integrated manner with an active involvement of a wider range of stakeholders, from local communities to government bodies (Rammelt 2012, 2014).

The problem is largely a problem of poverty. People most exposed to arsenic contamination are also those that have least capacity to mitigate the problem by their own resources, awareness, technical knowledge and financial ability. The project will exclusively serve disadvantaged rural poor living in the arsenic-affected areas of three unions: Atpara, Kukutia and Bhagyakul Unions of Srinagar Subdistrict, District: Dhaka and Division Dhaka. The project is expected to serve 2800 water users and 3500 sanitation users as direct beneficiaries of the project over a period of 12 months.

Beneficiaries will be selected considering socio-economic and water-sanitation vulnerability conditions. Households who live below the poverty line and are suffering or at risk of arsenic contamination and poor sanitation condition are considered as direct beneficiaries. Female-headed households, youths and disable people will be given priority.

Sources:

Rammelt, C. F., Masud, Z. M., Masud, F., & Boes, J. (2011). Beyond medical treatment, arsenic poisoning in rural Bangladesh. *Social Medicine*, 6(1), 22–30. Retrieved from <http://www.socialmedicine.info/index.php/socialmedicine/article/viewArticle/472>

Rammelt, C. F. (2012). The uncertainties and inequalities of groundwater use in Bangladesh. In J. Merson, R. Cooney, & P. Brown (Eds.), *Conservation in a Crowded World: Case studies from the Asia-Pacific* (pp. 147–166). Sydney: UNSW Press. Retrieved from <http://www.amazon.com/Conservation-Crowded-World-Studies-Asia-Pacific/dp/1742233457>

Rammelt, C. F. (2014). Participatory Action Research in Marginalised Communities: safe drinking water in rural Bangladesh. *Systemic Practice and Action Research*, 27(3), 195–210. <http://doi.org/10.1007/s11213-013-9280-1>

Rammelt, C. F., Masud, Z. M., Boes, J., & Masud, F. (2014). Toxic injustice in the Bangladesh water sector: a social inequities perspective on arsenic contamination. *Water Policy*, 16(S2), 121–136. <http://doi.org/10.2166/wp.2014.103>

2. Project Objectives and Logical Framework

Please complete the annexed logical framework and provide details of the key project results for every objective (in case of multiple objectives) along with a list of activities. The objectives must be SMART i.e. Specific, Measurable, Achievable, Realistic and Time-bound.

Please give narrative explanation of each objective. Please give two lines maximum per objective.

Project Objective	
Objective No. 1: To set up gender-based participation in social mobilization programs for the realization of sustainable long-term solutions for safe water and sanitation.	Safe, inclusive and durable access to drinking water (incl. arsenic contamination) and sanitation represents much less of a technical challenge than a social one. The main challenge revolves around the involvement of vulnerable groups, particularly women, in the implementation process.
Objective No. 2: To optimize and develop a field level affordable and accessible drinking water and sanitation technologies thereby facilitating the role of women as domestic water manager.	The urgency of the problem requires immediate solutions. Our approach is based on the idea that the short-term installation and optimisation of technologies can be used to trigger the establishment of people's institutions that will ensure long-term accessibility of those same technologies.

3. Implementation Methodology:

Please give a detailed implementation methodology (preferably supported with a process flow chart) while focusing on the following:

- How will your organisation implement the project (this should cover details like who, what, where, when, why and how);
- Provide a sequential flow of proposed interventions/activities.
- In case the proposed project is implemented in collaboration with other stakeholders, explain in detail the distribution of roles and responsibilities.

We will implement our project according to the following methodology.

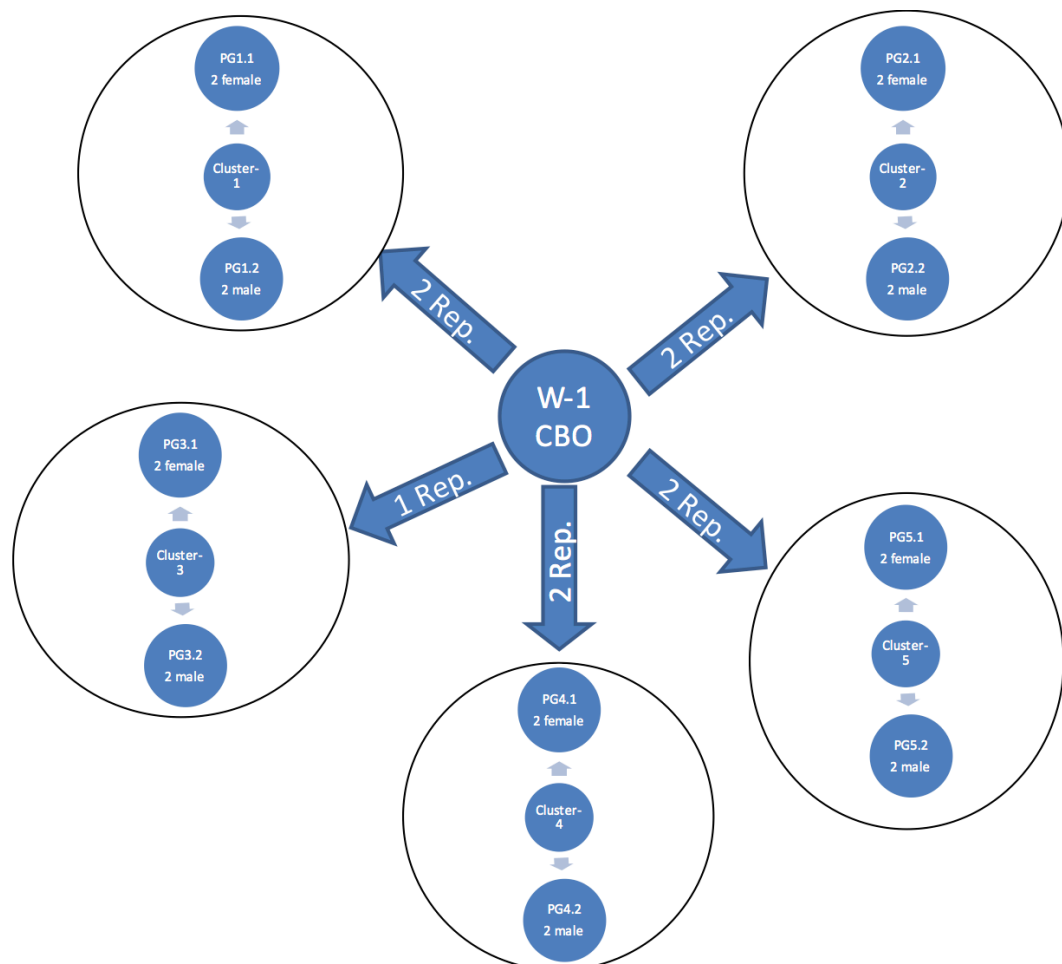
1. Union-level information centre establishment

In each working union, a centre will be established and provided with information materials on arsenic contamination and WASH. These centres will be used for training and information dissemination. In each centre, a Field Organizer will be responsible to facilitate the implementation activities.

2. Peer group formation

A union typically consists of 9 wards. Each ward can be divided again in about 5 clusters depending on the size of the union. A cluster consists of a few hundred households. In each cluster, two Peer Groups (PGs) will be formed by the direct beneficiaries on a voluntary basis, one for the men (2 men), one for the women (2 women). We will therefore mobilise a total of 20 PG members per ward (4x5); 180 PG members per union (20x9); 540 PG members for the entire project (3x180).

PGs will include students, youths, teachers, village practitioners and other active members of the community. PGs will act as intermediate beneficiaries and will be trained for campaigning on WASH and arsenic awareness to disseminate information to the direct beneficiaries in schools, at community events, through existing social networks, and at the household level. PGs will also be involved in mobilization of the community for various activities within their cluster. They will report to the ward-level Community-Based Organisation (see below). As PGs are also responsible for the maintenance of the DTWs (see below), they will also receive basic technical training.



3. Awareness campaigning

Awareness activities, such as courtyard meetings, PG and CBO training sessions, and household visits, will be organized to bring knowledge about arsenic contamination, sanitation and hygiene practices.

4. Community Situation Analysis

Targeted communities will be identified considering the severity of arsenic contamination, the lack of sanitation and hygiene facilities, the lack of arsenic free drinking water options, and their poor socio-economic conditions. For this, the project will rely on the union-level offices of the Department of Public Health Engineering—the national lead agency for provision of drinking water supply and water management in the country. The project will seek assistance from DPHE and rely on their databases. The Union Councils not only have information about arsenic hotspots, but also about socio-economic conditions in their unions. AMRF has well-established collaborations with them.

5. Screening and colour-coding tube-wells

Arsenic contaminated tube-wells may still be used safely for purposes other than drinking water and cooking, e.g., for laundry or washing. Simple colour coding ("traffic lights") can have a significant impact on arsenic exposure as long as it is carefully and continuously backed up by awareness raising and educational activities by the CBOs and PGs. Furthermore, colour-coding would have to be monitored carefully over time, as tube-wells with previously safe test results may be later found to contain increased levels of arsenic. Local government agencies will be sensitized about the importance of ongoing testing and labelling of tube-wells, and of the importance of collaborating with the PGs and CBOs. AMRF will also test and colour-code the newly installed deep tube-wells within this project (see below).

6. Installation of arsenic safe water options

In areas where there is severe arsenic contamination, alternative water options are urgently needed. From previous experiences, AMRF found that the social acceptance of arsenic treatment plants (Sono filter, SIDkO, Shapla filter) is generally limited due to their expensive maintenance cost and technological limitations. Moreover, rainwater harvesting technologies are not culturally-accepted and have capacity limitations as a community-based solution (AMRF 2007, Rammelt 2012). In areas where most or all shallow tube-wells are arsenic contaminated, the simplest and most immediate achievable option is the sharing of Deep Tube Wells (DTWs), which are found to be safe (according to existing drinking water standards) (BGS and DPHE 2001, DPHE and JICA 2010, Johnson and Bretzier 2015).

In our project, DTWs will not be installed in all wards; we will focus only on the most vulnerable ones (as identified in collaboration with the Union Councils). As the DTWs are installed at ward-level in one or more of the clusters, a PG member from that particular cluster will be responsible for maintenance of the DTW (and will receive training for this). For repairs, the PG member will rely on financial contributions from the direct beneficiaries.

7. Improving sanitation conditions

Adverse health conditions can be mutually reinforcing: arsenicosis affects various organs that may be further weakened if the patients suffer from other diseases caused by poor sanitation (and the other way around). The sanitation condition in the target district is poor due to lack of knowledge, affordability and waterlogging. Campaigning activities in the targeted community will raise the general awareness about hygiene and sanitation. Technical support and knowledge will be provided to the most vulnerable households in the targeted communities to establish and improve existing sub-standard latrines into sanitary latrines (AMRF will not directly fund installation of sanitation technologies).

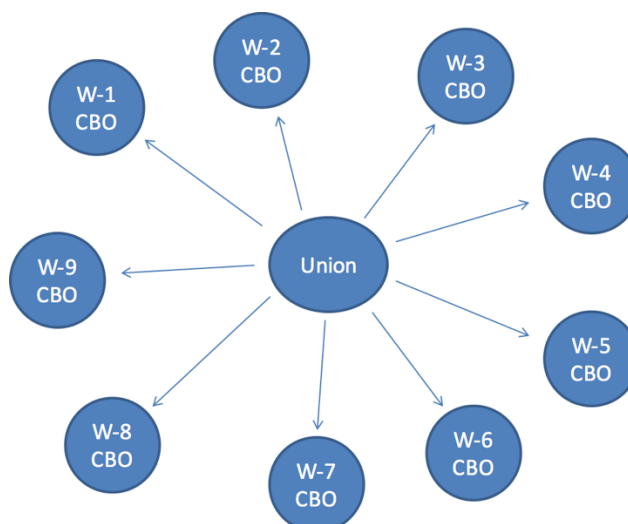
8. Establishment of community-based organisations

One CBO will be established in each ward. As there are 9 wards per union, and we are working in three unions, we will facilitate the establishment of a total of 27 CBOs. Each cluster-level PG will select one of its members to represent the PG in the CBO. AMRF staff is trained to deal sensitively with these selection procedures so as not to interfere with the democratic process. At the same time, AMRF staff will strive to stimulate and encourage women to come forward.

The role of the CBOs is mainly for advocacy and lobbying (as the PGs will be responsible for the

operation and maintenance of the DTWs). CBO members will receive training on leadership development, financial management and community mobilization. The long-term sustainability of the CBOs will be ensured by trained PG members that will continue their local activities after completion of the project.

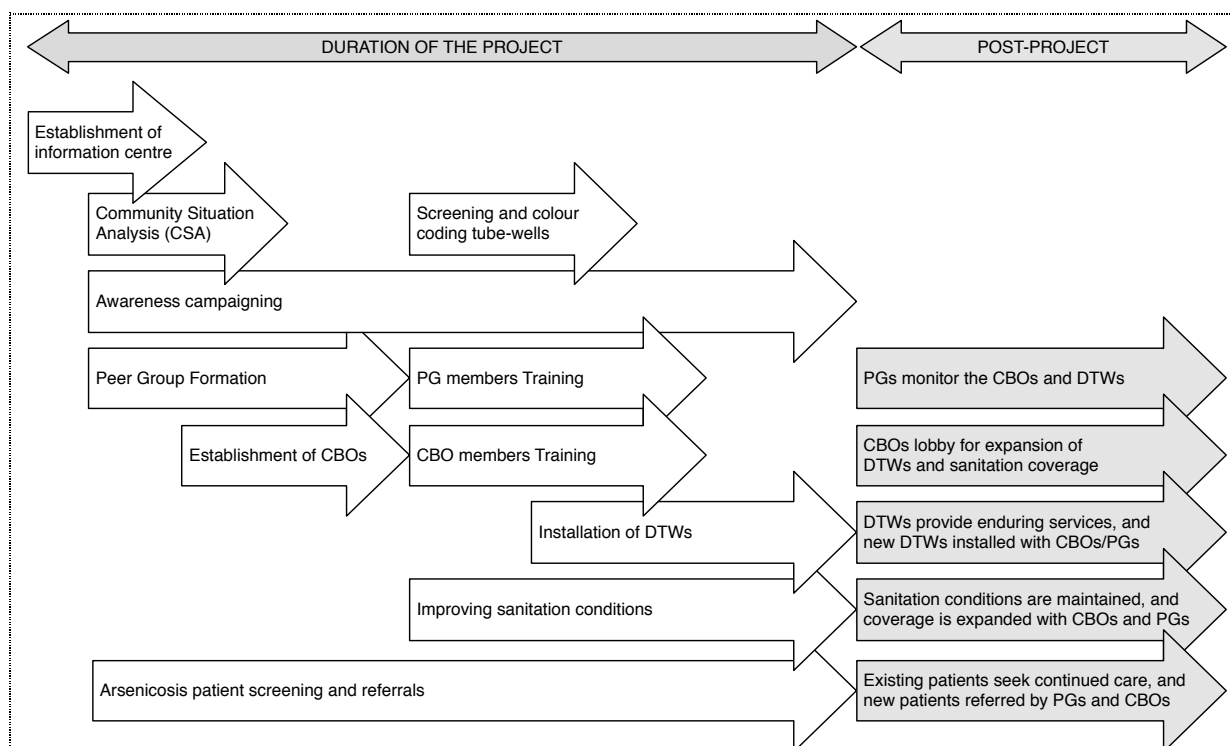
Another action that can contribute to long-term success is to involve local government institutions (without transferring power to them). It is standard procedure for every Union Council of the government to include ward-level representatives (that are locally elected). These representatives will become honorary members of our CBOs. This is done to help encourage enduring relationships between the CBOs and the local government, and so as to create an avenue for our CBOs to undertake advocacy and lobbying activities in the future (e.g. to lobby for DTWs and improved latrines in the wards that we could not cover in this project).



9. Arsenicosis patient screening and referrals

Access to arsenic free drinking water is not enough to detoxicate the body from long-term exposure. Treatment must also be provided. The suspected cases of arsenicosis will be referred to the 'Arsenic Mitigation and Community Participation' (AMCP) project of AMRF (see Post-Project Management below).

Diagram of sequential flow of proposed activities:



Sources:

Arsenic Mitigation and Research Foundation & AITAM Welfare Organisation. (2007). *Sustainability of the arsenic mitigation projects in the perspective of peoples participation in tenguria jele para of sirajdikhan upazila under munshiganj district* (p. 11). Dhaka: AMRF & AITAM.

British Geological Survey & Department of Public Health and Engineering. (2001). *Arsenic contamination of groundwater in bangladesh*. Dhaka: BGS and DPHE.

Department of Public Health Engineering, & Japan International Cooperation Agency. (2010). *Situation analysis of arsenic mitigation, 2009*. Dhaka: DPHE and JICA.

Rammelt, C. F. (2012). The uncertainties and inequalities of groundwater use in Bangladesh. In J. Merson, R. Cooney, & P. Brown (Eds.), *Conservation in a Crowded World: Case studies from the Asia-Pacific* (pp. 147–166). Sydney: UNSW Press. Retrieved from <http://www.amazon.com/Conservation-Crowded-World-Studies-Asia-Pacific/dp/1742233457>

Johnson, A., & Bretzier, A. (2015). *Geogenic contamination handbook, addressing arsenic and fluoride in drinking water*. Dübendorf, Switzerland: Eawag: Swiss Federal Institute of Aquatic Science and Technology.

4. Proposed Project Beneficiaries

- Please elaborate how the proposed beneficiaries (individuals, households, institutions etc.) will be selected.
- Provide gender disaggregated details of the proposed beneficiaries.
- Will this project benefit minorities, disabled and other disadvantaged groups? (If yes, please elaborate briefly).

a. The project will exclusively serve disadvantaged rural poor living in the arsenic affected areas of selected working unions. Beneficiaries (households) will be selected on the basis of a Community Situation Analysis and tube-well screening data (see above). Selected householdswill be those that do not have the ability to mitigate the problem by their own resources in terms of awareness, technical knowledge and financial ability.

b. The project is expected to serve 2800 (individual) water users and 3500 sanitation users as direct beneficiaries—half will be women. Additionally, the project will mobilise 580 (3x180) (individual) Peer Group members as intermediate beneficiaries (training and general empowerment) (part of those will also act as CBO members).

c. Households who are below poverty line and are at risk of arsenic contamination and poor sanitation condition will be given priority, both as direct and intermediate beneficiaries. They will be invited to become members of the PGs and CBOs. They will also include those living in social isolation due to disability, age or floating livelihood status, as well as disadvantaged female- and single-headed households.

5. BoQ and Technical Specification

Please provide the BoQ (bill of quantities) including cement base/platform of well and technical specifications i.e. the material to be used, machinery etc.

Sl. No.	Item	Specification	Unit	Quantity	Unit Cost	Amount (Taka)	Amount (BGP)
A. Pump & well Materials							
1	Pump Head Assembly	# 6 Hand Pump Head complete set of approved quality Brand: RFL Samrat /Gazi Samrat	Nos.	1	2500	2500	25
2	38mm GI Pipe	38 mm dia G.I pipe (2.9 mm thick, weight 3.517kg/m, Length-5ft of approved quality in/c welded with 10mm dia MS rod for fixing in platform block.	rft	5	130	650	6
3	PVC pipe	Dia 38mm., Thickness 2.5-3.0 mm. Class-D.	rft	680	22	14960	148
4	Adaptor	Dia 38mm,PVC materials,Thickness 5.0mm, Length 150mm.	Nos.	1	280	280	3
5	Strainer/Filter	Length 6m. Dia 38mm, Thickness 2.5-3.0 mm, Width of slot 0.18-0.20mm., Slot pitch 1.5mm.	Nos.	2	600	1200	12
6	Sand trap with End cap	Length 1.52m. Dia 38mm	rft	5	80	400	4
7	Solvent cement	RFL/I pot containing 500gm.	Nos.	1	520	520	5
8	Sealing of Borehole	Sylhet sand	cft	15	140	2100	21
9	Wash Out	Complete Development of DTW by water pump	LS	1	2000	2000	20
10	Head Cover	MS sheet cover (As per design)	Nos.	1	110	110	1
11	Pump head security Tie	10 mm MS pump head security tie setting with Platform	Nos.	1	200	200	2
Sub Total:						24920	247
B. Boring & Installation							
1	Boring & Installation	Boring & installation labour cost (0-680 ft)	rft	700	40	28000	277
2	Mobilization	Boring Equipments Mobilization	set	1	2000	2000	20
Sub Total:						30000	297
C. Platform Construction							
1	Platform 6' x 5' size including 1.5' width footrest along with 3' long drain. 3" RCC work (1:2:4) with net cement finishing, 200mmX200mmX450mm CC block at the bottom of the flange/GI pipe over platform as per drawing.		Nos.	1	7000.00	7000	69
Total (A+B+C)						61920	613
VAT & Tax (5%)						3096	31
Grand Total (A+B+C)						65016	644

6. Monitoring Strategy

Please explain how your organisation will ensure following: A. Operational transparency (programmatic & financial). B. Information management for reporting purposes and improvement of proposed interventions.

A. Operational transparency

For monitoring the projects from the central level, coordinators from the AMRF head office will visit the working areas on a monthly basis (and they will be in phone contact of a daily-weekly basis). These visits and meetings focus on discussing both the successes and the mistakes. This learning experience is central to the long-term objectives of AMRF. The findings are reported to donors and to AMRF Netherlands (the research part of AMRF). The coordinators from Bangladesh and the Netherlands are in regular contact over email and phone.

Most importantly, the question whether the interventions are appropriate must also be assessed from the perspective of the local community. Some of our budget therefore goes towards facilitating meetings with the community and engaging in discussions about monitoring and evaluating the activities and the programme as a whole. All this will be recorded by our staff in monthly and three-monthly reports. At the end of the project an evaluation will be done to know the effectiveness of the project. So, the project will adopt a participatory monitoring approach.

B. Information management

Monitoring tools: Minutes of monthly and three-monthly meetings, Training Schedule, Attendance sheet, Awareness meeting forms, Pictures.

At the field level, a Monitoring Officer for the project will be responsible to monitor the project. S/he will develop and use different monitoring tools. S/he will prepare a monthly monitoring plan and prepare a report by using case study, interviews and collecting data from field and will submit to project manager. Besides, beneficiaries will be responsible for monitoring their own project activities. PGs will regularly monitor water, sanitation and hygienic issue of their concerned communities and will update it in monthly meeting organized by AMRF.

7. Post-Project Management and Sustainability

Explain how your organisation plans to ensure that the project interventions and benefits will sustain after the completion of project. Enlist concrete measures that your organisation will take in the post-project period to monitor project interventions and provide assistance to project beneficiaries. Also indicate recurring cost, if any, needed to manage post-project operations and indicate how this cost will be managed by your organisation.

Monitoring of the long-term impacts, **sustainability of the new technologies and CBOs**, will take more than 6 months, but as our headquarters are nearby, we will be able to monitor the projects beyond the 6 months duration (we are doing this for other previous projects too).

Another necessary long-term activity is the **provision of medical treatment and support for arsenicosis patients** that will be identified in this project. For this we will rely on the 'Arsenic Mitigation and Community Participation' (AMCP) project of AMRF. Under AMCP project Urine and Blood samples will be collected and with the collaboration of AITAM Welfare organization (Local NGO in Sreenagor) and Bnongo Bondhu Shekh Mujibur Rahman Medical University (PG Hospital) diagnosis will be confirmed. After that AMRF will register those as Arsenicosis patient and will provide free treatment. Funding for this will be provided through our existing donations (also currently done in Munshiganj district).

8. Itemised Budget Details of the Proposed Project(Bangladeshi Taka (BDT) and British Pound(£)). Specify each activity, total estimated cost and cost share. Please carefully read the instructions before budget preparation.

No.	Project components/activities	Unit	Unit cost (BDT)	Quantity	Total estimated cost (BDT)	Funds requested from donor (BDT)	AMRF contribution (BDT)	Community cost share (BDT)
1	Water supply							
1,1	Deep tube well installation	Item	65.000	24	1.560.000	1.404.000		156.000
1,2	Kit box (water testing for arsenic)	Item	7.500	15	112.500	101.250		11.250
1,3	Lab test (for new tube wells only)	Test	500	24	12.000	10.800		1.200
1,4	Tool box	Item	750	24	18.000	16.200		1.800
1,5	Colour for tube well scan	LS	100	50	5.000	4.500		500
2	Service delivery sub-total				1.707.500	1.536.750		170.750
2	Programme induction workshop at Union level	Workshop	7.000	3	21.000	15.750		5.250
2,1	Prepare annual development plan	Person	6.000	3	18.000	13.500		4.500
2,2	Ward meeting on WASH needs asesment	Meeting	1.000	27	27.000	20.250		6.750
3	Policy advocacy sub-total				66.000	49.500		16.500
3,1	Staff foundation training	Person	1.000	15	15.000	15.000		30.000
3,2	CBO training on roles and responsibilities	Person	200	60	12.000	12.000		24.000
3,3	Peer training (6 Batch 180 peer	Person	175	180	31.500	31.500		63.000
3,4	Caretaker Training	Person	175	48	8.400	8.400		16.800
	Policy advocacy sub-total				66.900	66.900		133.800
4	Sanitation and hygiene							
4,1	Observation of sanitation month and hand-washing day	LS	6.000	3	18.000	16.200		1.800
4,2	UDCC meeting at UP level (by monthly)	LS	2.000	18	36.000	27.000		900.000
	Total for sanitation and hygiene				54.000	43.200		901.800

5	Salary costs							
5,1	Focal Person Special allowance (Partly 15%)	Month	37.500	13	487.500	316.875	170.625	
5,2	Project manager (1)	Month	60.000	13	780.000	585.000	195.000	195.000
5,3	Finance officer (1)	Month	40.000	13	520.000	338.000	118.300	13
5,4	Project officer (6)	Month	13.000	13	1.014.000	1.014.000		
5,5	Office assistant (1)	Month	10.000	13	130.000	97.500	24.375	32.500
	Total salary costs				2.444.000	2.034.500	508.300	227.513
6	Travel and per diems							
6,1	Project manager	Month	1.500	12	18.000	18.000		36.000
6,2	Finance officer (1)	Month	500	12	6.000	6.000		12.000
6,3	Program officer (6)	Month	1.100	12	79.200	79.200		158.400
	Total travel and per diem costs				103.200	103.200		206.400
6	Equipment and furniture							
6,1	Project manager desk (full secretarial)	Item	15.000	1	15.000		15.000	
6,2	Program officer desk (6)	Item	7.000	6	42.000		42.000	
6,3	Revolving chair	Item	15.000	2	30.000		30.000	
6,4	Program officer chair (4)	Item	8.000	6	48.000		48.000	
6,5	Laptop with operating system	Item	60.000	2	120.000		120.000	
6,6	Desktop computer	Item	40.000	2	80.000		80.000	
6,7	Computer table	Item	6.500	2	13.000		13.000	
6,8	Printer	Item	6.500	2	13.000		13.000	
6,9	Scanner	Item	6.000	1	6.000		6.000	
7,0	Digital camera	Item	25.000	1	25.000		25.000	
7,1	Modem with SIM	Item	3.500	2	7.000		7.000	
7,2	Motorcycle including registration and	Item	170.000	2	340.000		340.000	

	protective clothing							
7,3	Visitor chair	Item	1.500	25	37.500		37.500	
7,4	Shelf	Item	10.000	3	30.000		30.000	
7,5	Filing cabinet	Item	20.000	4	80.000		80.000	
7,6	Whiteboard with stand	Item	4.000	2	8.000		8.000	
7,7	Fan	Item	5.000	4	20.000		20.000	
7,8	Display board	Item	3.000	4	12.000		12.000	
7,9	Water filter	Item	4.500	1	4.500		4.500	
	Total equipment and furniture costs				931.000		931.000	
8	Office running costs							
8,1	Union Information center rent (3)	Month	1.500	36	54.000	54.000		108.000
8,2	Project Office rent (1)	Month	7.000	12	84.000		84.000	168.000
8,3	Communication (mobile phones, internet)	Month	6.500	12	78.000	78.000		156.000
8,4	Postage	Month	100	12	1.200	1.200		2.400
8,5	Fuel, oil, maintenance (2 bikes & generator)	Month	3.000	24	72.000	72.000		144.000
8,6	Office stationery and supplies	Month	2.000	12	24.000	18.000	6.000	48.000
8,7	Office maintenance and cleaning materials	Month	500	12	6.000	6.000		12.000
8,8	Photocopying and printing	Month	800	12	9.600	9.600		19.200
8,9	Office utility bills	Month	3.000	12	36.000	18.000	18.000	72.000
9	Audit fees	LS	25.000	1	25.000	25.000		50.000
9,1	Entertainment costs	Month	1.000	12	12.000	6.000	6.000	24.000
9,2	Bank charges	LS	200	12	2.400	2.400		4.800
9,3	Crockery for municipality offices	LS	5.000	2	10.000	5.000	5.000	20.000
9,4	Office equipment maintenance	LS	1.000	12	12.000	12.000		24.000
9,5	Staff recruitment	LS	8.000	1	8.000	4.000	4.000	16.000

9,6	Newspaper bill	Month	600	12	7.200	7.200		14.400
	Total office running costs				441.400	318.400	123.000	882.800
10	Monitoring and evaluation							
10,1	Baseline survey	Survey	50.000	2	100.000	100.000		200.000
10,2	Monthly monitoring meeting	Meeting	1.500	12	18.000	18.000		36.000
	Total monitoring and evaluation costs				118.000	118.000		236.000
	Total				5.932.000	4.270.450	1.562.300	2.775.563
	Management cost @ 5%				296.600	213.523	78.115	138.778
	Grand total				6.228.600	4.483.973	1.640.415	2.914.341
	Total in GBP Exchange Rate Applied (£1 = 101BDT)				61.669	44.396	16.242	28.855

9. Project Implementation Plan

[illegible]

Section C: Declaration from the Applicant


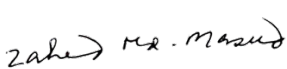
S. No.	Statements	Yes	No.	N/A
1.	The organisation will need necessary permissions such as: No Objection Certificate (NOC)/Letter of Commitments (LoC)/Memorandum of Understanding (MOU) from government and/or other stakeholders to implement the project, and the same have been provided.			X
2.	The organisation will be able to implement the proposed project without creating any local conflict.	X		
3.	The organisation will fully comply with PENNY APPEAL's branding & marking requirements.	X		
4	The organisation declares that none of its office bearers hold any political office or is involved in supporting or carrying out terrorism activities and that Penny Appeal's supports and funds will not be misused for any negative activities.	X		

Section D: Application Checklist

S. No.	Particulars	Yes	No	N/A
1	All sections of the applications have been filled as per given directions.	X		
2	Copy of valid registration certificate is attached.	X		
3	Last Financial Audited Report is attached (if any) (latest 2016 is not ready, 2015 report is attached)	X		
4	Necessary permissions/NOCs/LoCs/MOUs (if required) have been obtained and attached.			X
5	Detailed and itemised budget is attached.	X		

To the best of my knowledge, I declare that all of the above information is true and accurate.

Sincerely,

Name:	Designation:
Dr C.F. Rammelt	Country Representative
Dr Zahed Md Masud	Assistant Country Representative
Signatures:	
 	



Request for Partnership Grants (RFPG)

Application Proposal Form

Penny Appeal
Cross Street Chambers
Cross Street
Wakefield
WF1 3BW
United Kingdom
Website: www.pennyappeal.org

The Organisation	
Organisation Name:	Arsenic Mitigation and Research Foundation
Country of Registration:	Bangladesh
Registration Date:	19/06/2003
Validity of Registration: From - To	19/06/18 to 18/06/28
Registration Number:	1844
CEO:	Dr C.F. Rammelt (Country Representative)
Postal Address:	Village: Shologhar Upazila: Sreenagar District: Munshigonj Bangladesh
Office Phone Number:	+8801711391521 +8801715799664
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Key Contact Person Name and Designation:	Dr Zahed Md Masud (Assistant Country Representative)
Key Contact Person Contact Number:	+8801711391521

Experience of Implementing Similar Projects				
- List examples of projects undertaken by the organisation that are similar to the proposed project intervention				
Project:	Donor/Funding Source:	Major Outputs:	Project Duration: From - To	Total Budget:
Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshigonj	Penny Appeal	Capacity development and advocacy Hardware interventions	December 2017 - May 2018	16790 £ 1861766 BDT
Promoting Safe Water and Sanitation Access and Hygiene Motivation among Rural Poor in Arsenic	WaterAid Bangladesh	Policy and advocacy Hardware interventions Sanitation facilities Interventions	April 2013 -February 2018	323606 £ 32600000 BDT

Affected areas of Munshigonj Water Aid Bangladesh (PROWSHAR) Project.				
Arsenic mitigation and Community Participation (AMCP)	Own endowment	Capacity development and advocacy Hardware interventions Health care interventions	2013 - Ongoing	Varies, rough estimate ~1000 £ ~101000 BDT
Hospital for Women and Children:	Japan Government and the peoples of Japan	Health care interventions Reproductive health care	2012- Ongoing	490000 £ 50000000 BDT
Paving the Way for Fee Based Testing of 10 million Tube wells for Arsenic in Bangladesh	Columbia University	Capacity development and advocacy Tubewell testing and data collection	October 2014 - September 2016	18500 £ 1864852 BDT

The Proposed Project		
Project Title:	Integrated WASH pilot project (IWAPP) I	
Project Duration: From – To	October, 2018 to March, 2019	
Total Budget:	£ 35245.97	Local Currency: Tk. 3,806,565.00
Total Funds Requested:	£ 24,501.75 (Local Currency: Tk. 2,646,189.00)	
<p>Arsenic contamination was declared as a national environmental health crisis in the mid-90s. Naturally occurring arsenic was discovered in shallow groundwater, which is the source of water for virtually every household. Groundwater tube-wells were put in place in the 1970s and 1980s with the aim to cast aside polluted and irregular sources of surface water. While achieving this, between 35 and 77 million people are now chronically exposed to dangerous levels of arsenic, which has been linked to neurological disorders, heart disease, cancers of the liver, kidney, bladders and skin. It has been estimated that one in five die, or die earlier, from drinking arsenic-contaminated water in Bangladesh. According to a conservative estimate, around 20 million people (12.6% of households) are still drinking arsenic contaminated water. Sanitation and hygiene are further compounding the problem. Every year, around half a million children and adults in Bangladesh die from communicable diseases such as diarrhoea and cholera. People commonly use pond water for washing. These ponds collect pollutants originating from agricultural, industrial, domestic and municipal sources, both locally and from upstream districts. The World Health Organisation lists the following three major water-quality hazards: toxins from cyanobacteria; pathogens from human and animal faeces; and chemical contaminants from agricultural/industrial pollution.</p> <p>Arsenic is but one of many water-related challenges. In the rural areas, Reproductive Tract Infection (TRI) is a common suffering for many women. A recent survey conducted by AITAM found that, among 2500 women, at least 30% were suffering from RTI. In a rather conservative rural society, women generally hide these diseases—even to their husbands or parents. Information regarding the disease and its transmission is also not widely disseminated, and moreover, high levels of illiteracy prevail among the women. It is obvious that the environment and water use practices are important factors in the transmission of the disease. In the villages, women usually use surface water for bathing and for washing vegetables, raw</p>		

foods and cooking materials. However, surface water is often stagnant and easily exposed to pollutions from bacteria and chemicals which facilitate the transmission of RTI. A recent survey in Kukutia, one of our project areas, found that out of 50 households (or 214 household members), 73% use stagnant pond water for taking bath and 76% for washing their cooking materials, vegetables and other raw foods. This surface water is the main source of water-borne diseases. The rest of the population in the survey relies mostly on shallow groundwater tube-wells for bathing and washing. Although they are arsenic contaminated, these groundwater sources are not harmful when restricted to bathing and washing only.

Arsenic-safe drinking water, through Deep Tube-Wells (DTWs), alone can not give the ultimate solution to Bangladesh's public health challenges; a combination of safe water, sanitation and hygiene practices is needed. In this pilot, AMRF will facilitate the implementation of an integrated water, sanitation and health system. AMRF in collaboration with its donors has gained much experience in the social mobilisation processes required for the implementation of integrated community-based WASH systems that will include access to safe drinking water, bathing and washing, as well as sanitation services:

1. First, small scale systems implemented by AMRF in the aforementioned PROWSHAR project provided a successful way to expand the reach of a single DTW to more households based on well-organized direct beneficiary groups and backed by maintenance committees elected by Community-Based Organizations (CBOs). In the proposed working area of Chatrishgaon Village, Bejgaon Union, a single DTW will serve 15-20 households. The exact number will vary depending on population density, needs assessment, distance from the nearest DTW and other factors related to the collection of water.
2. Second, the aforementioned AMCP project successfully installed Community Washing Facilities (CWFs) adjacent to the DTWs in Jessore district. This was prompted by the identification of (non arsenic-related) skin problems on people using dirty ponds for washing during the dry season. Women users expressed that the facilities were particularly useful during the dry season when surface water is scarce. Moreover, the washing facilities also seemed to stimulate the use of the DTWs. With these improvements in access to hygienic bathing and washing, indirect health improvements, such as a reduction of cases of pneumonia, diarrhoea, skin diseases or parasitic diseases, and most importantly of Reproductive Tract Infections can be expected. A lesson from the AMCP project was that the facilities should not be too close to the DTW where the presence of men could disturb the women and their use of the facility. In this project, women will select an appropriate place for the facility and it will be connected to a Shallow Tube-Well, which is still safe when used for bathing and washing.
3. Third, both PROWSHAR and AMCP included activities towards the improvement of sanitation. Adverse health conditions can be mutually reinforcing: arsenicosis affects various organs that may be further weakened if the patients suffer from other diseases caused by poor sanitation (and the other way around). The sanitation condition in the target district is poor due to lack of knowledge, affordability and waterlogging. Campaigning activities in the targeted community will raise the general awareness about hygiene and sanitation. Technical support and knowledge will be provided to the most vulnerable households in the targeted communities to establish and improve existing sub-standard latrines into sanitary latrines.

Project Objectives

- Please give narrative summary of each objective defining the specific problem the project will aim to change and resolve

Project Objective:	Results:	Activities
To pilot the implementation of an innovative and integrated WASH system	Safe, inclusive and sustainable access to drinking water through deep tube wells (DTWs); Safe, inclusive and sustainable access to sanitation and hygiene services through improved latrines and community washing facilities (CWFs).	Social mobilisation
		Awareness raising
		Hardware installations (DTW, CWF and sanitation facilities)
		Capacity building and institutional building (maintenance committees and CBOs)

Implementation Methodology:

How will your organisation implement the project (this should cover details like who,	This pilot will follow the community-based DTW implementation process of the project 'Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshigonj phase -2', recently funded by Penny Appeal. That project follows the following steps (for details, please see the proposal for that project):
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<p>what, where, when, why and how);</p>	<ul style="list-style-type: none"> - Community Situation Analysis - Commuenaty maping and survey - Establishment of Community-Based Organisations (CBOs) - Union-level information centre establishment - Peer Group (PG) formation - Training, Awareness, campaign and advocacy beneficiaries including adult and adolescent,local government and other development organizations,. - Screening and colour-coding tube-wells - Installation of arsenic safe water options (DTWs) - Improving sanitation conditions (through awareness and establishment of model sanitation). - Arsenicosis patient screening and referrals <p>A union typically consists of 9 wards. Each ward can be divided again in about 5 clusters depending on the size of the union. A cluster consists of a few hundred households. Per cluster, two Peer Groups (PGs) will be formed by the direct beneficiaries on a voluntary basis, one for the men (2 men), one for the women (2 women). PGs will include students, youths, teachers, village practitioners and other active members of the community. DTWs will not be installed in all wards, but only in the most vulnerable ones (as identified in collaboration with the Union Councils). As the DTWs will be installed at ward-level in one or more of the clusters, a PG member from that particular cluster will be responsible for maintenance of the DTW (and will receive training for this). For repairs, the PG member will rely on financial contributions from the direct beneficiaries. One community-based organisaiton (CBO) will be established in each ward. Each cluster-level PG will select one of its members to represent the PG in the CBO. The role of the CBOs is mainly for advocacy and lobbying (as the PGs will be responsible for the operation and maintenance of the DTWs).</p> <p>Building on aforementioned project, the proposed pilot will start with the selection of a ward where the health, sanitation and hygiene situation is poorest (identified in collaboration with the Union Councils). A cluster of direct beneficiaries of about 20-25 households will be finally listed to have an access to a DTW. Operation and maintenance of the system of each DTW will be maintained by a management committee consisting of the direct beneficiaries. One of them will be given responsibility for ongoing repairs (she/he will be trained and tools will be provided). Overall decision-making for management of the DTWs is undertaken in collaboration with CBOs at the ward level and the individual DTW committtees.</p> <p>Steps for the implementation of DTWs :</p> <ul style="list-style-type: none"> - Needs assessment - Selection of direct beneficiaries and households - Primary of site selection for DTWs - Signed agreement with landowner of the site for DTWs and DTW platforms - Digital RL survey - Formation of DTW management committees - Construction of platform and DTW - Training on installation, operation, maintenance and management <p>AMRF will start with Community Washing Facilities (CWFs) for women (if the model works, we will propose expansions with facilities for men). In the aforementioned projects, CBOs are taking part in the decisions to allocate DTWs to priority clusters. CBOs will therefore also be involved in selecting a cluster for the installation of a CWF. One Peer Group (PG) consist exclusively of women members. This particular PG will facilitate meetings with the community for the selection of an appropriate site and design.</p> <p>Steps for the implementation of CWF include:</p> <ul style="list-style-type: none"> - Participatory site selection - Participatory design of the facility - Site selection close to a Shallow Tube-Well (STW) - Signed agreement with the STW owner well for use by the beneficiaries
<p style="text-align: center;">Proposed Project Beneficiaries</p>	

Direct: Those that will directly benefit:	<ul style="list-style-type: none"> - 12 DTWs will benefit ~210 households, or ~950 people - 6 Community Washing Facilities (CWF) will benefit 150 households, or ~670 people - Improved sanitation systems for 30 households, or ~140 people - School awareness program for 400 students.
Indirect: Those who are secondary beneficiaries:	<p>Total indirect beneficiaries coverage ~2170</p> <p>PGs will act as intermediate beneficiaries and will be trained for campaigning on WASH and arsenic awareness to disseminate information to the direct beneficiaries in schools, at community events, through existing social networks, and at the household level.</p> <p>Indirectly, the project will benefit nearby families. Usually, they are also allowed access to the facilities.</p>
Please elaborate how the proposed beneficiaries will be selected.	DTWs will not be installed in all wards within the union, and not in all clusters within those wards. We focus only on the most vulnerable ones (identified in collaboration with the Union Councils).
Provide gender disaggregated details of the proposed beneficiaries.	Total no. Population in Arial Beligon union 27178, female 13516, male 13662 children 3142 ~2170 beneficiaries include: Men 475, Women 990, Children/Adolescents 530, Elderly 175.
Will this project benefit minorities, disabled and other disadvantaged groups? (If yes, please elaborate briefly).	<p>The project will exclusively serve disadvantaged rural poor living in the arsenic affected areas of selected working unions. Beneficiaries will be selected on the basis of a Community Situation Analysis and tube-well screening data. Selected households will be those that do not have the ability to mitigate the problem by their own resources, or due to a lack of awareness, technical knowledge and financial ability.</p> <p>Households who are below poverty line and are at risk of arsenic contamination and poor sanitation condition will be given priority, both as direct and intermediate beneficiaries. They will be invited to become members of the PGs and CBOs. They will also include those living in social isolation due to disability, age or floating livelihood status, as well as disadvantaged female- and single-headed households.</p>
How have the beneficiaries participated in the planning and design of this action?	From the beginning of the project beneficiaries participate in need assessments, selection of DTW and CWF sites, formation of PGs and CBOs (all members will be elected by the community).
What humanitarian accountability measures will be put in place? For example complaints mechanisms, information provision for beneficiaries and communities	The information provision will be established within the clusters of beneficiaries on arsenic contamination, personal hygiene and public health issues. The committees will be independent and all complaints from the beneficiaries will be heard by the committee and solved by themselves with initial facilitation by AMRF.

Monitoring Strategy:	
- Please explain how your organisation will ensure the following:	
Monitoring and evaluation is carried out during and post implementation including objective learning to improve processes and approaches.	<p>For monitoring the projects from the central level, coordinators from the AMRF head office will visit the working areas on a monthly basis (and they will be in phone contact on a daily-weekly basis). These visits and meetings focus on discussing both the successes and the mistakes. This learning experience is central to the long-term objectives of AMRF. The findings are reported to donors and to AMRF Netherlands (the research part of AMRF). The coordinators from Bangladesh and the Netherlands are in regular contact over email and phone.</p> <p>A dedicated monitoring officer will be recruited for this pilot. He or she will keep track and report on all steps, processes, failures and successes. He or she will conduct regular interviews with PG, CBO and community members about the progress. The information will be recorded in interview notes, photos and short case study reports.</p>
How will beneficiaries participate in project monitoring during and post implementation?	Most importantly, the question whether the interventions are appropriate must also be assessed from the perspective of the local community. Some of our budget therefore goes towards facilitating meetings with the community and engaging in discussions about monitoring and evaluating the activities and the programme as a whole. All this will be recorded by our staff in monthly and three-monthly reports. At the end of the project an

	evaluation will be done to know the effectiveness of the project. So, the project will adopt a participatory monitoring approach.
Operational transparency (programmatic & financial).	Operation transparency will be maintained through joint communication with the AMRF staffs and the community people (Beneficiaries) through the different committees developed during the process. In addition to the communication in the field level with the field staffs, the beneficiaries representative will participate with the AMRF staffs and senior management in the monthly meeting organized in AMRF office.
Information management for reporting purposes and evaluation of proposed intervention / activities.	Monitoring tools: Minutes of monthly and three-monthly meetings, Training Schedule, Attendance sheet, Awareness meeting forms, Pictures At the field level, a Monitoring Officer for the project will be responsible to monitor the project. S/he will develop and use different monitoring tools. S/he will prepare a monthly monitoring plan and prepare a report by using case study, interviews and collecting data from field and will submit to project manager. Besides, beneficiaries will be responsible for monitoring their own project activities. PGs will regularly monitor water, sanitation and hygienic issue of their concerned communities and will update it in monthly meeting organized by AMRF.

Post-Project Management / Sustainability / Exit Strategy	
- Please explain how your organisation plans to ensure that the project intervention and benefits will be sustainable after the completion of the project.	
Define concrete measures that your organisation will take in the post-project period to monitor project interventions and provide assistance to project beneficiaries.	<p>A concrete measure that can contribute to long-term success is to involve local government institutions (without transferring power to them). It is standard procedure for every Union Council of the government to include ward-level representatives (that are locally elected). These representatives will become honorary members of our CBOs. This is done to help encourage enduring relationships between the CBOs and the local government, and so as to create an avenue for our CBOs to undertake advocacy and lobbying activities in the future (e.g. to lobby for DTWs and improved latrines in the wards that we could not cover in this project).</p> <p>Monitoring of the long-term impacts, sustainability of the new technologies, PGs and CBOs, will take more than 6 months, but as our headquarters are nearby, we will be able to monitor the projects beyond the 6 months duration (we are doing this for other previous projects too).</p> <p>Another necessary long-term activity is the provision of medical treatment and support for arsenicosis patients that will be identified in this project. For this we will rely on the 'Arsenic Mitigation and Community Participation' (AMCP) project of AMRF. Under AMCP project Urine and Blood samples will be collected and with the collaboration of AITAM Welfare organization (Local NGO in Sreenagor) and Bnongo Bondhu Shekh Mujibur Rahman Medical University (PG Hospital) diagnosis will be confirmed. After that AMRF will register those as Arsenicosis patient and will provide free treatment. Funding for this will be provided through our existing donations (also currently done in Munshiganj district).</p>
Indicate recurring cost, if any, needed to manage post-project operations and indicate how this cost will be managed by your organisation	See above.
Who will take ownership of tangible outputs, such as constructed facilities or the forming of management committees?	PGs and CBOs with financial contributions from users of the facilities.

<p>Does your organisation have an Exit Strategy? If yes, please define.</p>	<p>Our intention is that proposed 6 months pilot becomes the start of a longer pilot.</p> <p>Other priorities beyond safe drinking water, bathing, washing and sanitation facilities: This could include the establishment of health care systems (e.g. through local health insurance schemes), nutritional projects, water distribution through piped water systems, and so on.</p> <p>The horizon needs to be long-term because the process is largely a social one: how to establish democratic organisations that will not only manage the maintenance of the hardware (DTW, CWF and sanitation facilities), but also facilitate the identification of follow up activities. Moreover, who manages the operation and maintenance of the software (PGs and CBOs)?</p> <p>This social mobilisation process takes time, and this is where the sustainability of many WASH projects can either endure or fail. We need to learn what works and what doesn't.</p> <p>Of course a long-term commitment must also have an exit strategy, but this largely depends on the participatory process, on what the local institutions need (e.g. mental support during lobbying activities or an external agent to help resolve local conflicts over operation or maintenance of the facilities.)</p>
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Project Implementation Workplan								
S. No.	Activity	Total Targets	Month-wise Implementation Timeline					
			1	2	3	4	5	6
1	Office set up	1						
2	Staff recruitment	6						
3	Staff orientation	1						
4	Working area visit /follow up	Ongoing						
5	Advocacy Meetings with Union Councils	1						
6	Rent for Information centre	1						
7	Community Situation Analysis	9 ward						
8	Peer group formation	45 Peer						
9	CBO formation	9 CBO						
10	Peer group training on WASH Issue (30 person 1 Batch)	30 Peer						
11	CBO Training on WASH rights, and role & responsibilities	60 CBO						
12	CBO Leadership Development and financial management training	15 CBO						
13	Arsenic screening data collection	1 Union						
14	Caretaker Training (1 Batch 25)	25 person						
15	Courtyard Meeting	125		25	25	25	25	25
16	Household Visit	1200	200	200	200	200	200	200
17	School Hygiene session	30		6	6	6	6	6
18	DTWs system at community level	12			3	6	3	
19	Community Wash facilities (CWF) Installation	5				3	2	
20	Training,Awareness development and campaign, advocacy Activities for Beneficiaries and different stakeholders.	16 sat. clinics						
21	Sanitary latrine installation for ultra-poor family	25				10	15	
22	Latrine installation (By motivation)	10						
23	Latrine renovating (By motivation)	10						
24	Monthly progress review meeting	5						
25	Monitoring of the long-term impacts	Ongoing						
26	Observation of sanitation month and hand-washing day (At School)							
27	Workshop for dissemination of project finding							
28	IEC Material Preparation on WASH issue							

Risk Management and Mitigation		
Sector	Risks	Risk Reduction Measures
Operational:	<p>Political situation may be a hindrance. This is the election year which is going to be held in December 2018</p> <p>Flood cyclones, floods sometimes becomes a big problem when the whole area goes under water.</p>	<p>Community organizations developed (CBO) may take the leadership to reduce the local political violence and facilitate activities and events to reach the objective.</p> <p>During floods, cyclones and other natural disasters interfere development activities, but that might be for temporary period, can be recovered by time.</p>
Security:	-	
Logistics:	-	
Finance:	-	

Arsenic Mitigation and Research Foundation (AMRF)

Sreenagar, Munshiganj

Detail Budget

Duration 6 Month

Activity	Unit Type	Unit number	Unit Cost	Total Estimate Cost GBPE	Total Estimate Cost Local Currency	Funds Requested from Penny Appeal	Applicant Cost Share
Service Delivery :							
Deep Tube Well Installation		12	65.000	7222,22	780.000	702.000	78.000
Kit box (Water testing for Arsenic)		2	7.500	138,89	15.000	13.500	1.500
Lab test (only for new tube well)		10	4.000	370,37	40.000	36.000	4.000
Colour for Tube well Scane (Pound)		4	300	11,11	1.200	1.080	120
Community Wash facilities (CWF) Installation		5	30.000	1388,89	150.000	135.000	15.000
Support for RTI care for women		25	1.000	231,48	25.000	22.500	2.500
Sanitary latrine installation for ultra-pour family		30	10.000	2777,78	300.000	270.000	30.000
Subtotal of Service Delivery				12140,74	1.311.200	1.180.080	131.120
Policy Advocacy :							
Program Induction Workshop at Union level		1	6.000	55,56	6.000	6.000	-
Observation of sanitation month and hand-washing day (At School)		1	8.000	74,07	8.000	8.000	-
Subtotal of Policy Advocacy				129,63	14.000	14.000	-
Sector Capacity :							
Staff Foundation training		1	5.000	46,30	5000,00	5000,00	-
Peer group training on WASH Issue (30 person 1 Batch)		60	150	83,33	9000,00	9000,00	-
CBO training on WASH Issue (30 person 1 Batch)		30	150	41,67	4500,00	4500,00	-
Training of DTW management committee.		50	150	69,44	7500,00	7500,00	-
School Hygiene session		30	500	138,89	15000,00	15000,00	-
IEC Material Preparation on WASH issue		1	100.000	925,93	100000,00	100000,00	-
Subtotal of Sector Capacity				1305,56	141000,00	141000,00	-
Monitoring, Evaluation ,learning & documentation :							
Community Situation Analysis (CSA)		1	20.000	185,19	20.000	20.000	-
Monthly Program review meeting		5	2.500	115,74	12.500	12.500	-
Workshop for dissemination of project finding		1	100.000	925,93	100.000	100.000	-
Total of M&E and Documentation				1226,85	132.500	132.500	-
Manpower							
Month							
Focal person (1 Person 10%)		6	20.000	1111,11	120.000	-	120.000
Supervision and monitoring officer (1 Person)		6	38.000	2111,11	228.000	228.000	-
Finance Officer (1Person 50%)		6	50.000	2777,78	300.000	150.000	150.000
Program Officer (4 Person)		24	16.000	3555,56	384.000	384.000	-
Office Assistant (1Person)		6	12.000	666,67	72.000	36.000	36.000
Total Manpower Cost				10222,22	1.104.000	798.000	306.000
Travel and per diem :							
Month							
Focal person (1 Person)		6	10.000	555,56	60.000	-	60.000
Supervision and monitoring officer (1 Person)		6	1.000	55,56	6.000	6.000	-
Finance Officer (1Person)		6	500	27,78	3.000	3.000	-
Program officer (4 Person)		24	1.500	333,33	36.000	36.000	-
Total of travel per diem			13.000	972,22	105.000	45.000	60.000
Equipment and Furniture:							
Table for Supervisor (Full Sectary Table)		1	15.000	138,89	15.000	-	15.000
Table for Program organizer (Half Sectary Table)		4	12.000	444,44	48.000	-	48.000
Revolving Chair		4	10.000	370,37	40.000	-	40.000
Chair for Community Mobilizer		2	8.000	148,15	16.000	-	16.000

Administrative Cost**	Visitor Chair	8	1.500	111,11	12.000	-	12.000
	Laptop with operating system	1	75.000	694,44	75.000	56.250	18.750
	Desktop Computer	1	65.000	601,85	65.000	-	65.000
	Computer Table	1	8.000	74,07	8.000	-	8.000
	Printer	1	50.000	462,96	50.000	-	50.000
	Scanner	1	15.000	138,89	15.000	-	15.000
	Digital Camera	1	30.000	277,78	30.000	22.500	7.500
	Modem with SIM	1	1.500	13,89	1.500	-	1.500
	Motorcycle with registration and rain coat, Helmate	1	175.000	1620,37	175.000	-	175.000
	Visitor Chair (union and Upazila)	4	1.500	55,56	6.000	-	6.000
	Shelf	2	10.000	185,19	20.000	-	20.000
	File Cabinet	1	15.000	138,89	15.000	-	15.000
	White board with stand	2	1.500	27,78	3.000	-	3.000
	Fan	2	4.000	74,07	8.000	-	8.000
	Display Board	2	1.500	27,78	3.000	-	3.000
	Water filter	2	3.000	55,56	6.000	-	6.000
	Mat	2	4.500	83,33	9.000	-	9.000
	Total of Equipment and Furniture			5745,37	620.500	78.750	541.750
	Office Running Cost :						
	Office Rent	6	8.000	444,44	48.000	-	48.000
	Information center rent	6	1.500	83,33	9.000	6.750	2.250
	Communication (Mobile, internet etc)	6	4.500	250,00	27.000	27.000	-
	Postage	6	200	11,11	1.200	1.200	-
	Fuel, Oil, Maintenance (1 Bike & Generator)	6	3.000	166,67	18.000	18.000	-
	Office stationary and supplies	6	2.000	111,11	12.000	12.000	-
	Office maintenance & cleaning materials	6	1.000	55,56	6.000	6.000	-
	Photocopy and printing	6	2.500	138,89	15.000	15.000	-
	Office utility bills	6	2.000	111,11	12.000	6.000	6.000
	Audit fees	1	20.000	185,19	20.000	20.000	-
	Entertainment cost	6	500	27,78	3.000	3.000	-
	Bank Charge	6	150	8,33	900	900	-
	Crockeries for union Office	1	10.000	92,59	10.000	-	10.000
	Office equipment maintenance	6	2.500	138,89	15.000	15.000	-
	Total of Office Running Cost			1825,00	197.100	130.850	66.250
	Total			33567,59	3625300	2520180	1105120
	Indirect & Contingency *** @ 5%			1678,38	181.265,0	126.009,0	55.256,0
	Grand Total			35245,97	3.806.565,00	2.646.189,00	1.160.376,00

24.501,75

Statement of Declaration from the Applicant			
Statement:	Yes	No	N/A
<i>The organisation will need necessary permissions such as: No Objection Certificate (NOC)/ Letter of Commitments (LoC)/ Memorandum of Understanding (MOU) from government and/or other stakeholders to implement the project, and the same have been provided.</i>	Y		
<i>The organisation will be able to implement the proposed project without creating any local conflict.</i>	Y		
<i>The organisation will fully comply with PENNY APPEAL's branding & marketing requirements.</i>	Y		
<i>The organisation declares that none of its office bearers hold any political office or is involved in supporting or carrying out terrorism activities and that Penny Appeal's supports and funds will not be misused for any negative activities.</i>	Y		

Application Checklist			
Particulars:	Yes	No	N/A
<i>All sections of the applications have been filled as per given directions.</i>	√		
<i>Copy of valid registration certificate is attached.</i>	√		
<i>Last Financial Audited Report is attached (if any)</i>	√		
<i>Necessary permissions/NOCs/LoCs/MOUs (if required) have been obtained and attached.</i>	√		
<i>Detailed and itemised budget is attached.</i>	√		

I confirm that the information contained in this Request for Partnership Grants (RFPG) form is correct and I am authorised by the organisation to complete this form on its behalf.

Signature:



Full Name:

Dr C.F. Rammelt

Position

Country Representative

Date:

09 sept 2018

Appendix 3: Audit Reports for AMRF Bangladesh

Audit Report for The Project of-

Name of Project: Promoting access to safe drinking water and sanitation for the rural poor in arsenic-affected areas of Munshiganj. Project Period-1st Dec-2017 to 31st May-2018

**ARSENIC MITIGATION AND RESEARCH
FOUNDATION (AMRF)**

Promoting access to safe drinking water and sanitation
for the rural poor in arsenic-affected areas of Munshiganj

FUNDED BY: PENNY APPEAL, UK

**AUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MAY 2018**



**ARSENIC MITIGATION AND RESEARCH
(FOUNDATION (AMRF**

**Promoting access to safe drinking water and sanitation
For the rural poor in arsenic-affected areas of Munshigonj**

FUNDED BY: PENNY APPEAL, UK

**AUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MAY 2018**

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Toha Khan Zaman & Co.
Chartered Accountants

INDEPENDENT AUDITORS' REPORT

Arsenic Mitigation and Research Foundation (AMRF)

Shologhor Bus Stand
Srinagar, Munshigonj-1500

Report on the Financial Statements:

We have audited the accompanying Financial Statement of **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj of Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**, which comprises the Statement of Financial Position (Balance Sheet) as at 31 May 2018, and the Statements of Comprehensive Income (Income and Expenditure Accounts) and Statement of Receipts and Payments for the period from 01 December 2017 to 31 May 2018, and a summary of significant accounting policies and explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entities preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence that we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Opinion:

In our opinion, the financial statements present fairly, in all material respects the financial position of **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj** funded by **Penny Appeal, UK**, as at 31 May 2018, and its financial performance for the period then ended in accordance with the Bangladesh Financial Reporting Standards (BFRS) and complies with applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- In our opinion, the organization as required by law has kept proper books of accounts, so far as it appeared from our examination of those books.
- The financial statements dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka
24 January 2019


(Md. Waliuzzaman FCA)
Partner



Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

PROMOTING ACCESS TO SAFE DRINKING WATER AND SANITATION
FOR THE RURAL POOR IN ARSENIC AFFECTED AREA IN MUNSHIGONJ

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF FINANCIAL POSITION
(BALANCE SHEET) AS AT 31 MAY 2018

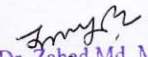
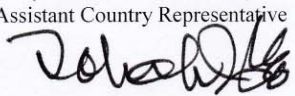
PARTICULARS	NOTE	31-05-2018
PROPERTY AND ASSETS:		
CURRENT ASSETS:		
Cash and Bank Balances	4.00	20,851
Total Taka:		20,851
FUND AND LIABILITIES:		
FUND ACCOUNT	5.00	8,851
CURRENT LIABILITIES:		
Provision for Audit Fees		12,000
Total Taka:		20,851

- 1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.

(Md. Magfurul G Khan)
Project Manager

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 January 2019


Dr. Zahed Md. Masud
Asstt. Country Representative
AMRF, BCU
(Dr. Zahed Md. Masud)
Assistant Country Representative

(Md. Waliuzzaman FCA)
Partner




ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
PROMOTING ACCESS TO SAFE DRINKING WATER AND SANITATION
FOR THE RURAL POOR IN ARSENIC AFFECTED AREA IN MUNSHIGONJ

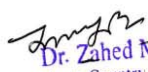
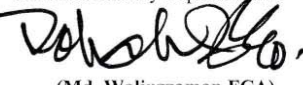
FUNDED BY: PENNY APPEAL, UK

STATEMENTS OF COMPREHENSIVE INCOME
FOR THE PERIOD FROM 01 DECEMBER 2017 TO 31 MAY 2018

PARTICULARS	NOTE	2017-2018
INCOME:		
Fund Received from Penny Appeal, UK	6.00	1,826,808
Bank Interest		3
Total Taka:		1,826,811
EXPENDITURE:		
Deep Tube Well Installation		1,098,632
Travel and Per diem out of Project Area		4,380
Peer Training (6 Batch 180 peer)		18,080
Caretaker Training		2,904
Advocacy Meeting with UP		3,869
Office Sign Board with Indicating Board		3,200
Rent for Information Centers		14,400
Communication (Mobile, Internet etc.)		13,200
Fuel, Oil, Maintenance (Bike & Generator)		3,000
Office Stationary and Supplies		3,650
Photocopy and Printing		2,725
Newspaper Bill		2,200
Office Equipment Maintenance		2,300
Manpower Cost		534,000
Bank Charge		465
CBO Training/Volunteer Training (2 Batch 60 CBO)		7,500
Travel and Per diem Community Mobilizer		24,000
Contingency (5%)		67,455
Provision for Audit Fee		12,000
Total Expenditure:		1,817,960
Surplus/(Deficit) of Income over Expenditure	5.00	8,851
Total Taka:		1,826,811

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


(Md. Magfurul G Khan)
Project Manager


Dr. Zahed Md. Masud
Asstt. Country Representative
(Dr. Zahed Md. Masud)
Assistant Country Representative

(Md. Waliuzzaman FCA)
Partner

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 January 2019

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
PROMOTING ACCESS TO SAFE DRINKING WATER AND SANITATION
FOR THE RURAL POOR IN ARSENIC AFFECTED AREA IN MUNSHIGONJ

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 DECEMBER 2017 TO 31 MAY 2018

PARTICULARS	NOTE	2017-2018
RECEIPTS:		
Fund Received from Penny Appeal, UK	6.00	1,826,808
Bank Interest		3
Loan Receipts from General Fund		390,000
Total Taka:		2,216,811
PAYMENTS:		
Deep Tube Well Installation		1,098,632
Travel and Per diem Out of Project Area		4,380
Peer Training (6 Batch 180 peer)		18,080
Caretaker Training		2,904
Advocacy Meeting with UP		3,869
Office Sign Board with Indicating Board		3,200
Rent for Information Centers		14,400
Communication (Mobile, Internet etc.)		13,200
Fuel, Oil, Maintenance (Bike & Generator)		3,000
Office Stationary and Supplies		3,650
Photocopy and Printing		2,725
Newspaper Bill		2,200
Office Equipment Maintenance		2,300
Manpower Cost		534,000
Bank Charge		465
CBO Training/Volunteer Training (2 Batch 60 CBO)		7,500
Travel and Per diem Community Mobilizer		24,000
Contingency (5%)		67,455
Total Payments:		1,805,960
Loan paid to General Fund		390,000
Closing Balance:		
Cash in Hand	4.00	12,002
Cash at Bank	4.00	8,849
Total Taka:		2,216,811

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.

(Md. Magfurul G Khan)
Project Manager

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 January 2019

(Signature)
Dr. Zahed Md. Masud
Assistant Country Representative
(Signature)
(Md. Waliuzzaman FCA)
Partner

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
PROMOTING ACCESS TO SAFE DRINKING WATER AND SANITATION
FOR THE RURAL POOR IN ARSENIC AFFECTED AREA IN MUNSHIGONJ

FUNDED BY: PENNY APPEAL, UK

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 01 DECEMBER 2017 TO 31 MAY 2018

1.00 BACKGROUND OF THE ORGANIZATION:

Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj is a project of **Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**. **Arsenic Mitigation and Research Foundation (AMRF)** a non-profit earning; non-government voluntary development organization came into existence having registered with the NGO Affairs Bureau, Government of the People's Republic of Bangladesh vide Registration No.1844 dated 19 June 2003 last renewal on 19 June 2018 effective from 22 July 2018.

2.00 OBJECTIVES OF THE PROJECT:

The objective of the project is as follows:

Objective No. 1:

To set up gender-based participation in social mobilization programs for the realization of sustainable long-term solutions for safe water and sanitation.

Objective No. 2:

To optimize and develop a field level affordable and accessible drinking water and sanitation technologies thereby facilitating the role of women as domestic water manager.

3.00 BASIS OF ACCOUNTING:

The financial statements of the project have been prepared in accordance with Bangladesh Accounting Standards (BAS) except on cash basis under historical cost convention. Provisions and accruals are taken into the accounts except otherwise noted in this report.

4.00 CASH AND BANK BALANCE: Tk. 20,851

4.01 Breakup of the above amount is given below:

Particulars	Note	31-05-2018
Cash in Hand		12,002
Cash at Bank	4.02	8,849
Total Taka:		20,851

4.02 Cash at Bank: Tk. 8,849

Breakup of the above amount has given below:

Name of the Bank and Branch	Account No.	Amount	Remarks
NCC Bank Ltd., Sreenagar Br., Munshigonj	SND-0099-0325000032	8,849	Agreed
Total Taka:		8,849	



Toha Khan Zaman & Co.
Chartered Accountants

5.00 FUND ACCOUNT: Tk. 8,851

The above balance has been arrived at as under:

Particulars	31-05-2018
Opening Balance	0
Add: Surplus/(Deficit) of Income over Expenditure	8,851
Closing Balance	Taka: 8,851

6.00 FUND RECEIVED FROM PENNY APPEAL, UK: Tk. 1,826,808

The above amount was received from **Penny Appeal, UK** during the year under audit and was deposited with Mother Account No. C/A-1101015646001 maintained with the City Bank, Jibon Bima Tower, 10 Dilkhusa C/A, Dhaka-1000 and subsequently transferred to Project's Account No. SND-009-0325000032 maintained with NCC Bank Limited, Sreenagar Branch, Munshigonj, details of which are given below:

Particulars	Deposited on	2017-2018
1 st Installment	28-01-2018	1,025,871
2 nd Installment	24-05-2018	800,937
Total Taka:		1,826,808



OTHER IMPORTANT INFORMATION		
01. Managing Committee:	Consists of 05 (Five) Members	
02. Country Representative	Dr. Crelis F. Rammelt	
03. Name of the Organization and Country of origin	Arsenic Mitigation and Research Foundation (AMRF), Bangladesh	
04. Address of the Organization	Shologhor Bus Stand, Srinagar, Munshiganj Phone: 01912-341700, Email-ksfbmc@gmail.com	
05. Approval of the Government	03.07.2666.661.68.049.17-322 date 14-01-2018	
06. Area/Location of Operation:	District	Upazila
	Munshigonj	Sreenagor
07. Source of Fund	Penny Appeal, UK	
08. Name of the Program	Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj	
09. Registration No.	NGO Affairs Bureau, Registration No.1844 dated 19 June 2003 last renewal on 19 June 2018 effective from 22 July 2018	
10. Name of bank and account No.	a. Mother Account: City Bank Ltd., Jibon Bima Tower 10 Dilkhusa C/A, Dhaka-1000 STD Account No. 1101015646001 b. Project Account: NCC Bank Ltd., Sreenagar Branch, Munshigonj, SND-009-0325000032	
11. Name of the persons operating Bank account	i. Mother Account and Project Account: a. Dr. Zahed Md. Masud - Assistant Country Representative b. Md. Meheub Elahi- Coordinator	
12. Statement of accounts enclosed	a. Statement of Financial Position b. Statements of Comprehensive Income c. Statement of Receipts & Payments	

FORM FD-4

We have audited the accounts of **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj** of **Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**, Shologhor Bus Stand, Srinagar, Munshiganj, Phone: 01912-341700, registration No.1844 dated 19 June 2003 and last renewal on 19 June 2018 effective from 22 July 2018 for the period ended 31 May 2018 and examined all relevant books and vouchers and certifies that according to the audited accounts:

- 01 The brought forward foreign donations at the beginning of the year on 01 December 2017 were Tk. Nil.
- 02 The foreign donations amounting to Tk.1,826,808 and Bank Interest Tk.3 were received by the project during the period 31 May 2018.
- 03 The balance of un-utilized foreign donations by the Project was Tk.20,851 (Including Bank Interest Tk.3)
- 04 Foreign donation amounting to Tk.1,805,960 has been utilized for the following purposes:

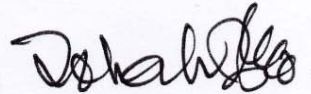
Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj.**

Head of Expenditure	Approved budget	Amount actually spent	Difference Excess/(Shortage)	
			Amounts	%
Pay and Salary	1,613,010	1,632,632	(19,622)	(1.22)
Training	39,600	28,484	11,116	28.07
Seminar/ W. shop /Conference	7,200	3,869	3,331	46.26
Office Accommodation	3,000	3,200	(200)	(6.67)
Traveling and Daily Allowances	46,800	31,380	15,420	32.95
Head Office & Branch Office Expenses	17,400	16,700	700	4.02
Contingencies	88,656	67,455	21,201	23.91
Others	46,100	22,240	23,860	51.76
Total Taka:	1,861,766	1,805,960	43,807	2.35

Reasons for variations with budget have been given in Annexure A-1 attached herewith.

- 05 Certified that, the organization has maintained the accounts of foreign donations and records relating thereto in the manner specified as in section 5 of the Foreign Donations (Voluntary Activities) Regulations, Ordinance 1978 read with rules 6 and 7 to the said Ordinance.
- 06 The information furnished above is correct and checked by us.

Dated, Dhaka
24 January 2019


(Md. Waliuzzaman FCA)
Partner





Toha Khan Zaman & Co.
Chartered Accountants

Annexure: A/1

1. Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj**

2. Date of Govt. approval with Memo. No. 03.07.2666.661.68.049.17-322 date 14-01-2018

3. Funding Period: From 01 December 2017 to 31 May 2018

4. Fund received during the year: Tk.1,826,808 and LC Tk. Nil

SL. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
1	Civil Constructions:	0	0	0	0	
2	Other Material Inputs:					
	Deep Tube well Installation	1,053,000	1,098,632	(45,632)	(4.33)	
	Water Testing for Arsenic	13,500	0	13,500	100.00	
	Lab Test	12,150	0	12,150	100.00	
	Color for Tube Well Scene	360	0	360	100.00	
	Sub Total:	1,079,010	1,098,632	(19,622)	(2)	
3	Pay and Salary:					
	Project Manager	105,000	105,000	0	0	
	Community Mobilizer	264,000	264,000	0	0	
	Finance Officer	117,000	117,000	0	0	
	Office Assistant	48,000	48,000	0	0	
	Sub Total:	534,000	534,000	0	0	
4	Revolving Loan Fund:	0	0	0	0	
5	Training:					
	Peer Training (6 Batch 180 peer)	27,000	18,080	8,920	33.04	
	CBO Training (2 Batch 60 CBO)	9,000	7,500	1,500	16.67	
	Caretaker Training	3,600	2,904	696	19.33	
	Sub Total:	39,600	28,484	11,116	28.07	
6	Seminar/ W. shop /Conference:					
	Advocacy Meeting with UP	7,200	3,869	3,331	46.26	
	Sub Total:	7,200	3,869	3,331	46.26	
7	Office Accommodation:					
	Office Signboard	3,000	3,200	(200)	(6.67)	
	Sub Total:	3,000	3,200	(200)	(6.67)	
8	Office Equipment:	0	0	0	0	
9	Vehicles:	0	0	0	0	
10	Traveling and Daily Allowances:					
	Travel & Per diem	28,800	28,380	420	1.46	
	Fuel Expenses	18,000	3,000	15,000	83.33	
	Sub Total:	46,800	31,380	15,420	32.95	





Toha Khan Zaman & Co.
Chartered Accountants

Annexure: A/I

1. Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj**
2. Date of Govt. approval with Memo. No. 03.07.2666.661.68.049.17-322 date 14-01-2018
3. Funding Period: From 01 December 2017 to 31 May 2018
4. Fund received during the year: Tk.1,826,808 and LC Tk. Nil

SL. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
11	Custom Duty & S. Tax:	0	0	0	0	
12	Head Office & Branch Office Expenses:					
	Rent for Information Centers	14,400	14,400	0	0	
	Office Supervision	3,000	2,300	700	23.33	
	Sub Total:	17,400	16,700	700	4.02	
13	Contingencies:					
	Contingency/ Management Support Cost	88,656	67,455	21,201	23.91	
	Sub Total:	88,656	67,455	21,201	23.91	
14	Others:					
	Communication	13,200	13,200	0	0	
	Postage & Courier	1,500	0	1,500	100.0	
	Stationary	3,000	3,650	(650)	(21.7)	
	Photocopy	4,500	2,725	1,775	39.4	
	Audit Fees	20,000	0	20,000	100.0	
	Bank Charge	1,500	465	1,035	69.1	
	Newspaper	2,400	2,200	200	8.3	
	Sub Total:	46,100	22,240	23,860	51.76	
	Grant Total:	1,861,766	1,805,960	43,807	2.35	





Toha Khan Zaman & Co.
Chartered Accountants

REPORT AS PER TERMS OF REFERENCE PRESCRIBED BY
NGO AFFAIRS BUREAU, GOVERNMENT OF THE PEOPLES
REPUBLIC OF BANGLADESH

1.00 TOR-1: RESPONSIBILITY AND INDEPENDENCE OF AUDITORS:

1.01 Requirements:

In course of audit of NGOs, the audit firm should perform their duties with utmost responsibility remaining fully independent.

1.02 Compliance:

We have conducted the audit in accordance with Bangladesh Standards on Auditing (BSA) and disposed of our obligations with utmost responsibility remaining fully independent.

2.00 TOR-2: COMPLIANCE OF RULES AND REGULATIONS ENACTED FOR THE NGOS AND THE TERMS & CONDITIONS RELATING TO PROJECT APPROVAL:

2.01 Requirements:

- ✦ The audit firm should conduct the audit of NGOs keeping in view whether the project has been implemented in compliance with the following rules and regulations enacted for the NGOs and the terms & conditions relating to project approval:
- ✦ The Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- ✦ FD-6 and Terms and Conditions relating to project approval.

2.02 Compliance:

In course of our audit we observed from our test verification that the NGO has followed the rules and regulations enacted for the NGOs as applicable and the project has been implemented and the expenditure have been incurred in accordance with the provisions of FD-6 and the terms and conditions contained in the project approval.

3.00 TOR-3: AUDIT CERTIFICATION IN FORM FD-4 AND ANNEXURE-A/1:

3.01 Requirements:

The audit firm, along with their audit report, should issue audit certificate as per format FD-4 and annexure A-1 attached thereto prescribed by NGO Affairs Bureau, relating to foreign donation received and expenditure incurred. All the information in FD-4 should be on cash basis not on accrual basis. That means, there should not be any negative amount or receivable against foreign donations. In case of writing the amount in FD-4 against approved budget, actual expenditure and variance between the two, total amounts in taka should be shown. The details of this viz. head-wise approved budget, actual expenditure, variances, percentage and reasons of variances should disclosed in Annexure-A/1. The heads/sub-heads in Annexure-A/1 and budget provisions there-against should be stated as per approved project (as stated in Annexure-C).

3.02 Compliance:

Format FD-4 and Annexure-A/1 as prescribed by NGO Affairs Bureau in respect of foreign donations have been prepared and enclosed herewith and the audit certificate has been issued accordingly. Form FD-4 and Annexure-A/1 have been prepared on cash basis and negative balance or receivable against foreign donation has not been shown in FD-4. The heads/sub-heads in Annexure-A/1 and budget provisions there-against have been stated as per approved project (as stated in Annexure-C).





Toha Khan Zaman & Co.
Chartered Accountants

4.00 TOR-4: PROJECT-WISE AUDIT REPORT FOR EACH PROJECT YEAR:

4.01 Requirements:

Separate audit report should be prepared for each project covering the project year (Maximum 12 months). If there is any local income/grant related to the project should have to be shown separately.

4.02 Compliance:

Separate audit report has been prepared for each project covering the project period from 01 December 2017 to 31 May 2018 (06 months). The project does not have any local income during the project period under audit.

5.00 TOR-5: SUMMARIZED GOALS, OBJECTIVES AND MAIN ACTIVITIES OF THE PROJECT:

5.01 Requirements:

The summarized goals, objectives and main activities of the project should have to be mentioned in the audit report. Name of the project, memo number and date of the project approved by the Bureau, location of the project, duration of the project, total project cost and the project year should have to be mentioned clearly.

5.02 Compliance:

a. Summarized goal and objectives of project:

i. Objectives of Project:

Objective No. 1:

To set up gender-based participation in social mobilization programs for the realization of sustainable long-term solutions for safe water and sanitation.

Objective No. 2:

To optimize and develop a field level affordable and accessible drinking water and sanitation technologies thereby facilitating the role of women as domestic water manager.

ii. Goal of Project:

Ensure gender-based participation in sustainable development for safe water & sanitation and developed an accessible and affordable drinking water and sanitation system.

b. Main activities of the project:

1) Peer Group Formation:

A union typically consists of 9 wards. Each ward can be divided again in about 5 clusters depending on the size of the union. A cluster consists of a few hundred households. In each cluster, two Peer Groups (PGs) will be formed by the direct beneficiaries on a voluntary basis, one for the men (2 men), one for the women (2 women). We will therefore mobilize 20 PG members per ward (4x5); 180 PG members per union (20x9); 540 PG members for the entire project (3x180).

PGs will include students, youths, teachers, village practitioners and other active members of the community. PGs will act as intermediate beneficiaries and will be trained for campaigning on WASH and arsenic awareness to disseminate information to the direct beneficiaries in schools, at community events, through existing social networks, and at the household level. PGs will also be involved in mobilization of the community for various activities within their cluster. They will



report to the ward-level Community-Based Organization (see below). As PGs are also responsible for the maintenance of the DTWs (see below), they will also receive basic technical training.

2) Establishment of Community-based Organisations:

One CBO will be established in each ward. As there are 9 wards per union, and we are working in three unions, we will facilitate the establishment of a total of 27 CBOs. Each cluster-level PG will select one of its members to represent the PG in the CBO. AMRF staff is trained to deal sensitively with these selection procedures so as not to interfere with the democratic process. At the same time, AMRF staff will strive stimulate and encourage women to come forward.

The role of the CBOs is mainly for advocacy and lobbying (as the PGs will be responsible for the operation and maintenance of the DTWs). CBO members will receive training on leadership development, financial management and community mobilization. Trained PG members that will continue their local activities after completion of the project will ensure the long-term sustainability of the CBOs.

Another action that can contribute to long-term success is to involve local government institutions (without transferring power to them). It is standard procedure for every Union Council of the government to include ward-level representatives (that are locally elected). These representatives will become honorary members of our CBOs. This is done to help encourage enduring relationships between the CBOs and the local government, and so as to create an avenue for our CBOs to undertake advocacy and lobbying activities in the future (e.g. to lobby for DTWs and improved latrines in the wards that we could not cover in this project).

3) Awareness Campaigning:

Awareness activities, such as courtyard meetings, PG and CBO training sessions, and household visits, will be organized to bring knowledge about arsenic contamination, sanitation and hygiene practices.

4) Screening and Colour-coding Tube-wells:

Arsenic contaminated tube-wells may still be used safely for purposes other than drinking water and cooking, e.g. for laundry or washing. Simple color coding ("traffic lights") can have a significant impact on arsenic exposure as long as awareness raising and educational activities by the CBOs and PGs. carefully and continuously back it up. Furthermore, color-coding would have to be monitored carefully over time, as tube-wells with previously safe test results may be later found to contain increased levels of arsenic. Local government agencies will be sensitized about the importance of ongoing testing and labelling of tube-wells, and of the importance of collaborating with the PGs and CBOs. AMRF will also test and color-code the newly installed deep tube-wells within this project.

5) Installation of Arsenic Safe Water Options:

In areas where there is severe arsenic contamination, alternative water options are urgently needed. From previous experiences, AMRF found that the social acceptance of arsenic treatment plants (Sono filter, SIDKO, Shapla filter) is generally limited due to their expensive maintenance cost and technological limitations. Moreover, rainwater harvesting technologies are not culturally-accepted and have capacity limitations as a community-based solution (AMRF 2007, Rammelt 2012). In areas where most or all shallow tube-wells are arsenic contaminated, the simplest and most immediate achievable option is the sharing of Deep Tube Wells (DTWs).



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which are found to be safe (according to existing drinking water standards) (BGS and DPHE 2001, DPHE and JICA 2010, Johnson and Bretzier 2015).

In our project, DTWs will not be installed in all wards; we will focus only on the most vulnerable ones (as identified in collaboration with the Union Councils). As the DTWs are installed at ward-level in one or more of the clusters, a PG member from that particular cluster will be responsible for maintenance of the DTW (and will receive training for this). For repairs, the PG member will rely on financial contributions from the direct beneficiaries.

c. Details of the project approved by NGO Affairs Bureau are given below:

Name of the project:	Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic Affected Area in Munshigonj
Total duration of the project:	01 December 2017 to 31 May 2018
Memo number and date of project approval:	03.07.2666.661.68.049.17-322 date 14-01-2018
Memo number and date of fund released:	03.07.2666.661.68.049.17-322 date 14-01-2018
Amount of fund released (including Installment):	One Installment 100% Tk. 1,861,766
Amount of fund received:	Tk. 1,826,808
Whether foreign donation received in mother account before fund released (Yes/No):	No.
Year of Audit (Project year):	From 01 December 2017 to 31 May 2018
Location of the Project (District, Upazila):	Atpara and Kukutia Union of Sreenagar under Munshigonj District
Beneficiaries No.:	Total: 9,242
Date of appointed as auditor:	08 January 2019

6.00 TOR-6: FINANCIAL STATEMENTS:

6.01 Requirements:

Balance Sheet, Income and Expenditure Account and Receipts and Payments Account should be the integral part of the audit report and the NGO authority should sign all these financial statements. If, in any case balances sheet is not required, due explanation should have to be given. Whether, the Receipts and Payments Account are prepared in accordance with the heads of accounts maintained in the ledger book of the NGOs or not should have to be ensured. Notes showing the detailed breakup of the expenditures under the consolidated heads of accounts (such as Contingency and Others) should have to be attached.

6.02 Compliance:

Balance Sheet, Income and Expenditure Account and Receipts and Payments Account have been prepared and attached with the audit report and the NGO authority has duly signed the same.

The Receipts and Payments Account has been prepared in accordance with heads of accounts maintained in the ledger book of the NGO. Notes showing the detailed breakup of the



expenditures under the consolidated head of accounts have been attached herewith wherever found necessary.

7.00 TOR-7: AUTHENTICATION AND SEQUENCE OF THE AUDIT REPORT:

7.01 Requirements:

The competent authority of the audit firm should initial in each page (page number should have to be given) of the audit report and invariably there should be common seal. But, in the audit report at the beginning, balance sheet, account statements, FD-4 certificate and report as per TOR the auditor must give full signature. Full name and designation of the FCA/ACA should have to be given below the full signature of the auditor.

In case of audit reports for the NGOs the following sequence should have to be maintained:

First Part:

Auditors Report containing scope, opinion etc.; Balance Sheet; Statement of Income and Expenditure; Statement of Receipts and Payments; Notes to the Financial Statements; Schedule/Appendix/Others.

Second Part:

FD-4 Certificate; Annexure-A/1; Notes to FD-4 (if any); Report as per TOR of NGO Affairs Bureau (the Conditions of TOR should have to be followed as it is).

7.02 Compliance:

The audit report has been duly prepared, signed and the common seal of the firm has been affixed as per provisions of the Terms of Reference.

8.00 TOR-8: REPORT ABOUT EARLIER YEAR'S AUDIT:

8.01 Requirements:

In case of multiple years' project, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should have to be verified and mentioned in the audit report. In case of continuous project of same name/same type, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should also to be verified and mentioned in the audit report.

8.02 Compliance:

The project is for a single year as such the question of previous year's audit report is not applicable.

9.00 TOR-9: SUBMISSION OF AUDIT REPORT TO NGO AFFAIRS BUREAU:

9.01 Requirements:

The audit firm on completion of the audit, should forward one copy of the audit report in a sealed cover directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka. It may be mentioned here that, the audit report in particular directly submitted to Inspection and Audit Section of the Bureau shall be verifiable.

9.02 Compliance:

One copy of the audit report is being forwarded directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka.

10.00 TOR-10: REGISTRATION AND LAST RENEWAL OF THE NGO:

10.01 Requirements:

The number of first registration of the concerned organization (NGO) with NGO Affairs Bureau along with the date of registration and the date of last renewal should have to be mentioned.

10.02 Compliance:

The particulars of registration of the concerned organization (NGO) with NGO Affairs Bureau, Government of the People's Republic of Bangladesh is given below:

Registration Number:	No. 1844
Date of Registration:	19 June 2003
Date of Last Renewal:	last renewal on 19 June 2018 effective from 22 July 2018

11.00 TOR-11: RECEIPT OF FOREIGN DONATIONS IN A SINGLE BANK ACCOUNT:

11.01 Requirements:

As per provision of Rule-7 of The Foreign Donations (Voluntary Activities) Rules 1978 the NGO is supposed to deposit all the foreign donations received in a single bank account. As per provisions of that Rule whether the NGO has received all the foreign donations through a single bank account or not; or, if the NGO received the foreign donations in different bank accounts deviating the provision of the that Rule the name of bank, account number and amount received should have to be mentioned in the audit report.

11.02 Compliance:

The NGO as per provisions of Rule 7 of The Foreign Donations (Voluntary Activities) Regulation Rules, 1978 has received all the foreign donations through a single bank account.

12.00 TOR-12: PARTICULARS OF BANK ACCOUNTS:

12.01 Requirements:

Bank account number approved by NGO Affairs Bureau to receive foreign donations (mother account), name of the bank and branch, amount of donation received during the project year with date, and name of the donor should have to be mentioned in the audit report. Related project bank account number, name of the bank and branch, bank balances should have to be mentioned. Reconciliation of mother account and project bank account should have to be done and whether the same is in order should have to be mentioned.

12.02 Compliance:

Detailed description of both mother account and project bank accounts along with name of the bank and branch, amount of donation received and name of the donor is given below:

Mother Account:		
1. Name of the bank:	City Bank Limited	
2. Name of branch:	Jibon Bima Tower 10 Dilkhusa C/A, Dhaka-1000	
3. Account number:	C/A-1101015646001	
4. Name of the donor:	Penny Appeal, UK	
Particulars of Installments		Amount in Taka
1 st Installment		28-01-2018 1,025,871
2 nd Installment		24-05-2018 800,937
Total Taka:		1,826,808

Project Bank Account:

- | |
|---|
| 1. Name of the bank: NCC Bank Limited |
| 2. Name of branch: Sreenagar Branch, Munshigonj |
| 3. Account number: SND-0099-0325000032 |
| 4. Balance in bank account as on 31 May 2018: Tk. 8,849 |

Reconciliation of mother account and project bank account has been done and the same is found to be in order.

13.00 TOR-13: DONATION RECEIVED IN KINDS:

13.01 Requirements:

In case if donations are received in kinds, making proper valuation thereof should have to be included with grants receipts shown in FD-4. Statement in respect of its use and description of closing balance should have to be given in prescribed form FD-5;

13.02 Compliance:

As reported by the management no donation in kinds was received during the year under audit.

14.00 TOR-14: BANK INTEREST AND EXCHANGE GAIN:

14.01 Requirements:

Interest earned/exchange gain derived on foreign donations should have to be stated separately in the statement of accounts and whether permission/approval for its utilization has been obtained from NGO Affairs Bureau or not should have to be mentioned in the audit report.

14.02 Compliance:

Interest for an amount of Tk.3 has been earned on foreign donations which are stated separately in the statement of accounts but no exchange gain was drive on foreign donations. Interest earned on foreign donations has not been utilized remaining with closing unspent balance.

15.00 TOR-15: MAINTENANCE OF BOOKS OF ACCOUNTS AND RECORDS:

15.01 Requirements:

Whether the NGO has maintained Cash/Bank Book, Ledger, Stock Register, Assets Register and Other Registers under double entry system of accounting as per requirement of Rule 6 of The Foreign Donation (Voluntary Activities) Regulation Rules, 1978 should have to be mentioned in the report.

15.02 Compliance:

The NGO has maintained Cash/Bank Book, Ledger under double entry system of accounting as per requirement of Rule 6 of The Foreign Donation (Voluntary Activities) Regulation Rules, 1978.

16.00 TOR-16: MAINTENANCE OF ACCOUNTS FOR REVOLVING LOAN FUND:

16.01 Requirements:

In case, where there is Revolving Loan Fund (RLF) against previously and currently implemented projects of the organization, whether separate project/donor-wise accounts are maintained or a consolidated accounts is maintained and whether it is audited separately in each and every year or not should have to be mentioned. If separate consolidated accounts are not maintained for Revolving Loan Funds (RLF) the amount of service charges received from the loan disbursed out of project fund under audit, it should have to be ensured that the service charge income has been shown as receipt.

16.02 Compliance:

The organization does not have any Micro Credit Programme.

17.00 TOR-17: REGISTRATION OF MICRO CREDIT REGULATORY AUTHORITY:

17.01 Requirements:

In order to implement micro credit programme with the fund from foreign donations, whether the concerned NGO possesses certificate from the Micro Credit Regulatory Authority should have to be mentioned.

17.02 Compliance:

The organization (NGO) does not have any micro credit programme.

18.00 TOR-18: UTILIZATION OF FUND IN FOREIGN CURRENCY:

18.01 Requirements:

Whether any amount of donation has been spent in foreign currency and if yes, details of which should have to be mentioned in the audit report.

18.02 Compliance:

As reported by the management; appears from the financial statements and revealed from our test verification that, the NGO did not utilize any part of donation in foreign currency.

19.00 TOR-19: BUDGETARY CONTROL AND BUDGET VARIANCE:

19.01 Requirements:

Whether excess expenditure over the budget has been incurred against particular head of expenditure, adjusted the expenditure of one head with another head, or adjusted the expenditure of an unapproved head with an approved head, and if done, approval of NGO Affairs Bureau against excess expenditure should have to be mentioned in the audit report.

19.02 Compliance:

Excess expenditure over the budget has been incurred, detail description and purpose of which along with the reasons have been given below:

Head of Expenditure	Amount as per Budget	Amount Spent	Excess Expenditure	%	Reasons of Variance
Other Material Inputs:					
Deep Tube well Installation	1,053,000	1,098,632	(45,632)	(4.33)	
Office Accommodation:	3,000	3,200	(200)	(6.67)	
Others:					
Stationary	3,000	3,650	(650)	(21.67)	

From our test verification we observed that, the expenditure of one head has not been adjusted with another head or the expenditure of an unapproved head has not been adjusted with an approved head. Approval of NGO Affairs Bureau against excess expenditure has not been obtained.

20.00 TOR-20: PAYMENT OF SALARY THROUGH BANK ACCOUNT:

20.01 Requirements:

In the Paripatra necessary instruction has been given to pay any amount of salary-allowances of officers/staffs and other payments if exceeds Tk.10,000 through bank account. Deviating the instruction if payments are made in cash should have to be mentioned in the audit report.

20.02 Compliance:

From our test verification we observed that, the salary-allowances of officers/staffs in any amount of payments and other payments exceeding Tk.10,000 are paid by bank cheque.

21.00 TOR-21: RECEIPT OF LOAN TO IMPLEMENT THE PROJECT:

21.01 Requirements:

If the project is implemented by receiving loan, necessary data relating to the source of loan and approval of the Executive Committee should have to be given in the audit report.

21.02 Compliance:

The project has been implemented by receiving loan and the loan has been refund within the project period. Details relating to the source of loan are given below:

Date of Receipt	Source from which loan received	Amount Received	Mode of Receipt (Cash/Cheque)	Approval of Executive Committee
13-05-2018	Loan from General Fund	390,000	Cheque	Yes
Total Taka:		390,000		

22.00 TOR-22: PAYMENT OF SALARY-ALLOWANCE MEMBER OF GB AND EC OR CHIEF EXECUTIVE:

22.01 Requirements:

Whether any member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium and if yes, details of which including approval of Executive Committee should have to be provided. Moreover, if the chief executive of the NGO receives full/part salary-allowances/honorarium out of project fund under audit or other project's fund details of such payment should have to be given.

22.02 Compliance:

From our test verification, we observed that no member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium out of the project fund under audit or other project's fund.

23.00 TOR-23: INTERNAL CONTROL SYSTEM OF THE NGO:

23.01 Requirements:

Whether the Internal Control System of the organization is satisfactory or not should have to be mentioned.

23.02 Compliance:

We have verified the Internal Control System of the organization and observed that the overall Internal Control System of the organization is found to be satisfactory.

24.00 TOR-24: REFUND OF FUND TO THE DONOR:

24.01 Requirements:

Whether any amount has been refunded to the donor agency without prior approval of the NGO Affairs Bureau, and if refunded, details should have to be given in the audit report.

24.02 Compliance:

From our verification, we observed that the organization did not refund any amount to the donor agency during the year under audit without prior approval from NGO Affairs Bureau.

25.00 TOR-25: USE OF REVENUE STAMP AND DEDUCTION OF VAT AND INCOME TAX AT SOURCE:

25.01 Requirements:

In the compliance with the rules and regulation of the government whether revenue stamp has been affixed, whether VAT/income tax has been deducted at source from bill/voucher or not where applicable and whether deducted VAT/income tax has been duly deposited with government exchequer or not – auditors comments in this regard should have to be given. The amount of VAT/income tax deposited with government exchequer should be shown separately.

The amount of deductible, deducted and arrear VAT/income tax are as follows.

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount		Deducted amount		Deposited with government exchequer		Arrear amounts		Treasury/ Mushok challan No.
			VAT	IT	VAT	IT	VAT	IT	VAT	IT	
1											
2											
	Total:										

25.02 Compliance:

The organization has affixed revenue stamp where applicable and income tax and VAT was deducted at source where applicable from the following payments and deposited with government exchequer as per law:

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount	Deducted amount	Deposited with government exchequer	Arrear amounts	Treasury/ Mushok challan No.
1	2	3	4	5	6	7	8
	VAT:						
	Deep Tube well Installation	1,098,632	48,056	48,056	48,056	0	
	Peer Training	17,580	350	350	350	0	
	Total Taka:	1,116,212	48,406	48,406	48,406	0	

Treasury/Mushok Challan No.: Annexure: VAT:

Date	Challan No.	Amounts
12-04-2018	80	7,962
12-04-2018	19	5,302
27-05-2018	73	24,206
14-03-2018	14	10,586
	Total Taka:	48,056



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Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount	Deducted amount	Deposited with government exchequer	Arrear amounts	Treasury/Mushok challan No.
1	2	3	4	5	6	7	8
	Income Tax:						
	Deep Tube well Installation	1,098,632	1,007	1,007	1,007	0	
	Total Taka:	1,098,632	1,007	1,007	1,007	0	

Treasury/Mushok Challan No.: Annexure: Tax:

Date	Challan No.	Amounts
12-04-2018	18	1,007
	Total Taka:	1,007

26.00 TOR-26: SUBMISSION OF INCOME TAX RETURN:

26.01 Requirements:

Whether the concerned NGO as a separate legal entity files income tax returns to the concerned authority of National Board of Revenue in accordance with the provisions of The Income Tax Ordinance 1984 should have to be mentioned. Along with any foreign employee serve in the organization, who have paid income tax regularly and who have completed income tax return in earlier year assessment, should have to be mentioned.

26.02 Compliance:

The organization does not file income tax return as per provision of The Income Tax Ordinance 1984 under Tax Identification Number 138715502012, Tax Circle 101 (Company), Tax Zone-5, Dhaka. Any foreign employee did not serve in the organization under this project.

27.00 TOR-27: INCOME GENERATING ACTIVITIES-IGA:

27.01 Requirements:

Whether there is any Income Generating Activities-IGA under the project implemented by the concerned organization (NGO), if yes, whether income tax is paid on the income earned by the IGA should have to be stated mentioning the name of the IGA or, whether income tax exemption certificate has been obtained from the National Board of Revenue authority, information in this regard should have to be given.

27.02 Compliance:

The organization (NGO) does not have any Income Generating Activities-IGA under this project.

28.00 TOR-28: TOURS IN ABROAD WITH FINANCING OF FOREIGN DONATED FUND:

28.01 Requirements:

Whether any officer/staff/member of the executive committee or general body has availed tour in abroad with the fund received from foreign sources in the form of air ticket/other facilities, if availed description of such tour, and in case of foreign tour whether due permission from NGO Affairs Bureau has been obtained or not – details of which should have to be stated in the report.



28.02 Compliance:

As we were informed by the management and observed from our verification that, none of the officers/staffs/member of the executive committee or general body has availed foreign tour with the fund/air ticket/other facilities received from foreign sources.

29.00 TOR-29: DESCRIPTION OF FIXED ASSETS ALONG WITH VALUE:

29.01 Requirements:

The description of fixed assets along with value held by the organization during the year of audit should have to be attached with the report; and whether the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of the organization should have to be mentioned in the audit report.

29.02 Compliance:

The organization did not procure any fixed assets with the project fund.

From our verification we observed that the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of:

Particulars	Observation from our verification
Fixed Assets	Not Applicable
Deeds	Deeds are in the name of the organization.
House Rent Agreement	House Rent Agreement is name of the organization.
Donated Land	Not Applicable
Vehicles	Not Applicable
Other Assets	Not Applicable

30.00 TOR-30: SALES/TRANSFER OF FIXED/CURRENT ASSETS:

30.01 Requirements:

If purchase any fixed/current assets with the project fund and, if it is sales/transfer, if it done approval of NGO Affairs Bureau should have to be obtained or not mentioned in the audit report.

30.02 Compliance:

The organization did not purchase any fixed/current assets with the project fund and did not sales/transfer of any asset during the period under audit.

31.00 TOR-31: MANAGEMENT LETTER/REPORT:

31.01 Requirements:

At the end of the audit of accounts of the concerned project the audit firm should produce a management letter/report and submit to the management of the organization if the auditors observe any irregularity/illegal expenditure/unapproved expenditure/expenditure without budget approval, one copy of which should have to be forwarded to the Deputy Director (PaONi) along with the audit report. If, this type of letter/report is not required that should also be mentioned.

31.02 Compliance:

Since, in course our audit, we have not observed any such irregularity/illegal expenditure/unapproved expenditure/expenditure without budget approval no management letter/report has been prepared for this particular project.



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32.00 TOR-32: AUDIT OF PROJECTS OF NGO FOR MORE THAN FIVE YEARS:

32.01 Requirements:

An audit firm should not conduct audit of projects of an NGO continuously for more than 5(five) years. For this reason, the CA firm should certify that the NGO under audit has not been audited continuously for more than five years.

32.02 Compliance:

We do hereby certify that the projects of the NGO under audit have not been audited by us continuously for more than 5 five) years.

33.00 TOR-33: LIST OF MEMBERS OF EXECUTIVE COMMITTEE/GOVERNING BODY/ MANAGEMENT COMMITTEE OF THE NGO:

33.01 Requirements:

A list containing the name of the members of the Executive Committee/Governing Body/ Management Committee should have to be given in the audit report.

33.02 Compliance:

List of the members of the Executive Committee/Governing Body/Management Committee is given below:

Sl. No.	Name of the Member	Position
01	Dr. Crelis F. Rammelt	Country Representative
02	Dr. Zahed Md. Masud	Assistant Country Representative
03	Md. Meheub Elahi	Coordinator
04	Dr. Taufiqun Nessa	General Member
05	Dr. Md. Razakul Alam	General Member

34.00 TOR-34: AUDIT RELATED EXPENSES:

34.01 Requirements:

Whether, all the expenses relating to audit has been met out of fund of the concerned project or not, should have to be mentioned.

34.02 Compliance:

The expenses relating to audit has been met and the audit fee reportedly to be paid out of the project fund.

35.00 TOR-35: MEMO NUMBER ALONG WITH DATE OF ENLISTMENT:

35.01 Requirements:

Memo number along with date of enlistment of the audit firm should have to be mentioned in the audit report.

35.02 Compliance:

Memo. No. 03.09.2666.657.043.253.17-1399 (1) dated 23 January 2018 under Serial No.75.





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36.00 PREVENTION OF MONEY LAUNDERING AND TERRORIST FINANCING:

36.01 Requirements:

All the financial activities of the organization are free and fair or not from Money Laundering and Terrorist Financing should be examine and give an opinion.

36.02 Compliance:

In course of our test verification, we did not observe any such act of Money Laundering and Terrorist Financing by the organization. Moreover, we have obtained a management representation letter about Money Laundering and Terrorist Financing and the management has confirmed that, the organization is not involved in any such act of Money Laundering or Terrorist Financing.

Dated, Dhaka
24 January 2019

(Md. Waliuzzaman FCA)
Partner



ARSENIC MITIGATION AND RESEARCH
FOUNDATION (AMRF)


PROMOTING ACCESS TO SAFE DRINKING
WATER AND SANITATION FOR THE RURAL
POOR IN ARSENIC-AFFECTED AREAS IN
MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019



Toha Khan Zaman & Co.
Chartered Accountants

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Chartered Accountants

**ARSENIC MITIGATION AND RESEARCH
FOUNDATION (AMRF)**

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**AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019**



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INDEPENDENT AUDITORS' REPORT
ON THE AUDIT OF THE FINANCIAL STATEMENTS

Arsenic Mitigation and Research Foundation (AMRF)

Shologhor Bus Stand
Sreenagor, Munshigonj-1500

Opinion:

We have audited the accompanying financial statements of Integrated **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project** of Arsenic Mitigation and Research Foundation (AMRF) funded by **Penny Appeal, UK**, which comprises the Statement of Financial Position (Balance Sheet) as at 30 June 2019, and the Statements of Comprehensive Income and Statement of Receipts and Payments for the year ended 30 June 2019, and a summary of significant accounting policies and explanatory information.

In our opinion, the accompanying financial statements give true and fair view of the financial position of the project as at 30 June 2019, and financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion:

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have full filled our other ethical responsibilities in accordance with these requirements of the IESBA Code and the Institution of chartered Accountants of Bangladesh (ICAB) By Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those Charged with Governance for the Financial Statements and Internal Controls:

Management of the project is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Those charged with governance are responsible for overseeing the project financial reporting process.





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Chartered Accountants

Auditor is Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or taken together, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- a. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- e. Obtain sufficient appropriate audit evidence regarding the financial information of the Project to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the project audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.





Toha Khan Zaman & Co.
Chartered Accountants

Report on other Legal and Regulatory Requirements:

In accordance with the Foreign Donation (Voluntary Activities) Regulations Ordinance 1978 and the Foreign Donation (Voluntary Activities) Regulations Act 2016 and other Applicable Laws and Regulation, we also report the following:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c. The Statement of Receipts and Payments for the year then ended dealt with by the report are in agreement with the books of account; and
- d. The expenditure incurred was for the purposes of the project.

(Md. Waliuzzaman FCA)

Partner

Dated, Dhaka
24 October 2019





ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

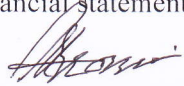
PROMOTING ACCESS TO SAFE DRINKING WATER AND
SANITATION FOR THE RURAL POOR IN ARSENIC-AFFECTED
AREAS IN MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2019

PARTICULARS	NOTE	30-06-2019
PROPERTY AND ASSETS:		
CURRENT ASSETS:		
Cash and Bank Balance	4.00	24,267
Total Taka:		24,267
FUND AND LIABILITIES:		
FUND ACCOUNT	5.00	(756,215)
CURRENT LIABILITIES:		
Loan Received from AMRF	6.00	780,482
Total Taka:		24,267

- 1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


(Md. Belayet Hossain Meah)
Program Head

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 October 2019


(Dr. Zahed Md. Masud)
Assistant Country Representative


(Md. Waliuzzaman FCA)
Partner





Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

PROMOTING ACCESS TO SAFE DRINKING WATER AND
SANITATION FOR THE RURAL POOR IN ARSENIC-AFFECTED
AREAS IN MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
INCOME:		
Fund Received from Penny Appeal, UK	7.00	3,716,171
Bank Interest		7,429
Total Taka:		3,723,600
EXPENDITURE:		
Salary and Benefit	8.00	2,168,562
Training Cost	9.00	62,518
Administrative Expenditure	10.00	217,276
Program Expenses	11.00	59,728
Running Cost	12.00	395,277
Activities Cost	13.00	1,576,454
Total Expenditure Taka:		4,479,815
Surplus/(Deficit) of Income over Expenditure	5.00	(756,215)
Total Taka:		3,723,600

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


(Md. Belayet Hossain Meah)
Program Head

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 October 2019


(Dr. Zahed Md. Masud)
Assistant Country Representative


(Md. Waliuzzaman FCA)
Partner





ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

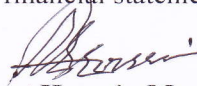
PROMOTING ACCESS TO SAFE DRINKING WATER AND
SANITATION FOR THE RURAL POOR IN ARSENIC-AFFECTED
AREAS IN MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
RECEIPTS:		
Fund Received from Penny Appeal, UK	7.00	3,716,171
Loan Received from AMRF	6.00	780,482
Bank Interest		7,429
Total Taka:		4,504,082
PAYMENTS:		
Salary and Benefit	8.00	2,168,562
Training Cost	9.00	62,518
Administrative Expenditure	10.00	217,276
Program Expenses	11.00	59,728
Running Cost	12.00	395,277
Activities Cost	13.00	1,576,454
Total Payments:		4,479,815
Closing Balance:		
Cash at Bank	4.00	24,267
Total Taka:		4,504,082

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


(Md. Belayet Hossain Meah)
Program Head

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
24 October 2019


(Dr. Zahed Md. Masud)
Assistant Country Representative


(Md. Waliuzzaman FCA)
Partner





ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)

PROMOTING ACCESS TO SAFE DRINKING WATER AND
SANITATION FOR THE RURAL POOR IN ARSENIC-AFFECTED
AREAS IN MUNSHIGONJ PHASE-2 PROJECT

FUNDED BY: PENNY APPEAL, UK

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

1.00 BACKGROUND OF THE ORGANIZATION:

Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 is a project of **Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**. **Arsenic Mitigation and Research Foundation (AMRF)** is a non-profit earning; non-government voluntary development organization came into existence having registered with the NGO Affairs Bureau, Government of the People's Republic of Bangladesh vide Registration No.1844 dated 19 June 2003 last renewal on 22 July 2018 effective from 19 June 2018.

2.00 OBJECTIVES OF THE PROJECT:

The objective of the project is as follows:

- a. Creating awareness regarding safe water and sanitation system
- b. Awareness about the severity of Arsenic contaminated water.
- c. Establishment of arsenic –free safe water source.
- d. People's participation in cleanliness skills development and public health activities.
- e. Setting up resource center for information dissemination, conservation and research.
- f. Develop community organization (CBO, Peer groups) and build capacity for participation in community development.
- g. Assess community situation in relation to safe water and sanitation.
- h. Raise awareness on RTI & STI, water, sanitation and hygiene.
- i. Improve Sanitation and community wash facilities (CWF)
- j. Ensure arsenic free safe drinking water for community people.

3.00 BASIS OF ACCOUNTING:

The financial statements of the project have been prepared in accordance with International Accounting Standards (IAS) except on cash basis under historical cost convention. Provisions and accruals are taken into the accounts except otherwise noted in this report.





4.00 CASH AT BANK: Tk. 24,267

Breakup of the above amount has given below:

Name of the Bank and Branch	Account No.	As per Cash book	As per Bank book	Remarks
NCC Bank Ltd., Sreenagar Br., Munshigonj	SND-0099-0325000032	24,267	24,267	Agreed
Total Taka:		24,267	24,267	

5.00 FUND ACCOUNT: Tk. (756,215)

The above balance has been arrived at as under:

Particulars	30-06-2019
Opening Balance	0
Add: Surplus/ (Deficit) of Income over Expenditure	(756,215)
Closing Balance:	(756,215)

6.00 LOAN RECEIVED FROM AMRF: Tk. 780,482

Breakup of the above amount has given below:

Particulars	Date	30-06-2019
1 st Installment	16-08-2018	10,196
2 nd Installment	26-12-2018	400,000
3 rd Installment	25-06-2019	370,286
Total Taka:		780,482

7.00 FUND RECEIVED FROM PENNY APPEAL, UK: Tk. 3,716,171

The above amount was received from **Penny Appeal, UK** during the year under audit and was deposited with Mother Account No. CA-1101015646001 maintained with the City Bank, Jibon Bima Tower, 10 Dilkhusa C/A, Dhaka-1000 and subsequently transferred to Project's Account No.SND-0099-0325000032 maintained with NCC Bank Limited, Sreenagar Branch, Munshigonj, details of which are given below:

Particulars	Deposited on	2018-2019
1 st Installment	16-08-2018	1,840,000
2 nd Installment	24-02-2019	937,573
3 rd Installment	15-05-2019	938,598
Total Taka:		3,716,171

8.00 SALARY AND BENIFET: Tk. 2,168,562

Breakup of the above amount has given below:

Particulars	2018-2019
Focal Person Special Allowance (Partly 15%)	134,062
Project Manager	585,000
Project Officer	1,014,000
Finance Officer	338,000
Office Assistant	97,500
Total Taka:	2,168,562





9.00 TRAINING COST: Tk. 62,518

Breakup of the above amount has given below:

Particulars	2018-2019
Staff Foundation Training	14,560
Peer Training (6 Batch 180 peer)	31,333
CBO Training on Roles and Responsibilities	9,725
Caretaker Training	6,900
Total Taka:	62,518

10.00 ADMINISTRATIVE EXPENSES: Tk. 217,276

Breakup of the above amount has given below:

Particulars	2018-2019
Audit Fees	25,000
Bank Charge	4,829
Staff Recruitment	4,056
Information Center Rent	54,000
Communication (Mobile, Internet etc.)	61,897
Fuel, Oil, Maintenance (2 Bike)	67,494
Total Taka:	217,276

11.00 PROGRAM EXPENSES: Tk. 59,728

Breakup of the above amount has given below:

Particulars	2018-2019
Baseline Survey	17,873
Monthly Monitoring Meeting	19,190
UDCC Meeting at UP Level (By Monthly)	1,500
Croceries for Municipality Office	4,800
Observation of Sanitation Month and Hand-Washing Day	16,365
Total Taka:	59,728

12.00 RUNNING COST: Tk. 395,277

Breakup of the above amount has given below:

Particulars	2018-2019
Project Manager (One Person) Travel	18,000
Finance Officer (One Person) Travel	6,000
Project Officer (Six Person) Travel	79,200
Office Stationery and Supplies	9,751
Office Maintenance & Cleaning Materials	13,981
Photocopy and Printing	12,781
Office Utility Bills	21,718
Entertainment Cost	6,377
Office Equipment Maintenance	11,890
Newspaper Bill	2,570
Management Cost @5%	213,009
Total Taka:	395,277



13.00 ACTIVITIES COST: Tk. 1,576,454

Breakup of the above amount has given below:

Particulars	2018-2019
Deep Tube Well Installation	1,464,288
Kit Box (Water Testing for Arsenic)	58,320
Lab Test (Only for New tube Well)	8,400
Tool box	13,680
Color for Tube Well Scan	1,480
Program Induction Workshop at Union Level	15,856
Prepare Annual Development Plane	6,200
Ward Meeting on WASH Needs Assessment	8,230
Total Taka:	1,576,454





OTHER IMPORTANT INFORMATION			
01. Managing Committee:	Consists of 05 (Five) Members		
02. Country Representative	Dr. Crellis F. Rammelt		
03. Name of the Organization and Country of origin	Arsenic Mitigation and Research Foundation (AMRF), Bangladesh		
04. Address of the Organization	Shologhar Bus Stand, Sreenagor, Munshiganj Phone: 01711-3915221, Email: ksfbmc@gmail.com		
05. Approval of the Government	03.07.2666.657.68.100.18-388 date 06-08-2018		
06. Area/Location of Operation:	District	Upazila	Union
	Munshigonj	Sreenagor	Atpara, Kukutia, Bhagyakul
07. Source of Fund	Penny Appeal, UK		
08. Name of the Program	Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project		
09. Registration No.	NGO Affairs Bureau, Registration No.1844 dated 19 June 2003 last renewal on 22 July 2018 effective from 19 June 2018		
10. Name of bank and account No.	a. Mother Account: City Bank Ltd., Jibon Bima Tower 10 Dilkhusa C/A, Dhaka STD Account No. 1101015646001		
	b. Project Account: NCC Bank Ltd., Sreenagar Branch, Munshigonj SND-0099-0325000032		
11. Name of the persons operating Bank account	I. Mother Account and Project Account: a. Dr. Zahed Md. Masud - Assistant Country Representative b. Md. Mehebub Elahi- Coordinator		
12. Statement of accounts enclosed	a. Statement of Financial Position b. Statements of Comprehensive Income c. Statement of Receipts & Payments		





Toha Khan Zaman & Co.
Chartered Accountants

FORM FD-4

We have audited the accounts of **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project** of **Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**, Shologhor Bus Stand, Sreenagar, Munshiganj, Phone: 01711-3915221, registration No.1844 dated 19 June 2003 and last renewal on 22 July 2018 effective from 19 June 2018 for the year ended 30 June 2019 and examined all relevant books and vouchers and certifies that according to the audited accounts:

- 01 The brought forward foreign donations at the beginning of the year on 01 July 2018 were Tk. Nil.
- 02 The foreign donations amounting to Tk. 3,716,171 and Bank Interest Tk. 7,429 were received by the project during the year 30 June 2019.
- 03 The balance of un-utilized foreign donations by the Project was Tk. 7,429 (Bank Interest)
- 04 Foreign donation amounting to Tk. 3,716,171 and Loan from AMRF Tk.763,644 (Total Tk.4,479,815) has been utilized for the following purposes:

Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project.**

Head of Expenditure	Approved budget	Amount actually spent	Difference Excess/(Shortage)	
			Amounts	%
Water Supply	1,536,750	1,546,168	(9,418)	(0.61)
Pay and Salary	2,034,500	2,168,562	(134,062)	(6.59)
Advocacy Networking	92,700	48,151	44,549	48.06
Training	66,900	62,518	4,382	6.55
Travel and Per diem	103,200	103,200	0	0
Office Running Cost	318,400	301,144	17,256	5.42
Monitoring and Evaluation	118,000	37,063	80,937	68.59
Contingency/Management Support Cost-5%	213,523	213,009	514	0.24
Total Taka:	4,483,973	4,479,815	4,158	0.09

Reasons for variations with budget have been given in Annexure A/1 attached herewith.

- 05 Certified that, the organization has maintained the accounts of foreign donations and records relating thereto in the manner specified as in section 5 of the Foreign Donations (Voluntary Activities) Regulations, Ordinance 1978 read with rules 6 and 7 to the said Ordinance.
- 06 The information furnished above is correct and checked by us.

(Md. Waliuzzaman FCA)
Partner

Dated, Dhaka
24 October 2019





Annexure: A/1

1. Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project**
2. Date of Govt. approval with Memo. No. 03.07.2666.657.68.100.18-388 date 06-08-2018
3. Funding Year: 01 July 2018 to 30 June 2019
4. Fund received during the year: FD Tk. 3,716,171 and LC Tk. Nil

SL. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
1	Water Supply:					
2	Other Material Inputs:					
	Deep Tube Well Installation	1,404,000	1,464,288	(60,288)	(4.29)	
	Kit Box (Water Testing for Arsenic)	101,250	58,320	42,930	42.40	
	Lab Test (Only for New Tube Well)	10,800	8,400	2,400	22.22	
	Color for Tube well Scan (Pound)	4,500	1,480	3,020	67.11	
	Tool Box	16,200	13,680	2,520	15.56	
	Sub Total:	1,536,750	1,546,168	(9,418)	(0.61)	
3	Pay and Salary:					
	Focal Person Special Allowance (Partly 15%)	316,875	134,062	182,813	57.69	
	Project Manager	585,000	585,000	0	0	
	Project Officer	1,014,000	1,014,000	0	0	
	Finance Officer	338,000	338,000	0	0	
	Office Assistant	97,500	97,500	0	0	
	Sub Total:	2,034,500	2,168,562	(134,062)	(6.59)	
4	Advocacy Networking:					
	Program Induction Workshop at Union Level	15,750	15,856	(106)	(0.67)	
	Prepare Annual Development Plane	13,500	6,200	7,300	54.07	
	Ward Meeting on WASH Needs Assessment	20,250	8,230	12,020	59.36	
	Observation of Sanitation Month and Hand-Washing Day	16,200	16,365	(165)	(1.02)	
	UDCC Meeting at UP Level (By Monthly)	27,000	1,500	25,500	94.44	
	Sub Total:	92,700	48,151	44,549	48.06	
5	Training:					
	Staff Foundation Training	15,000	14,560	440	2.93	
	CBO Training on Roles and Responsibilities	12,000	9,725	2,275	18.96	
	Peer Training (6 Batch 180 Peer)	31,500	31,333	167	0.53	
	Caretaker Training	8,400	6,900	1,500	17.86	
	Sub Total:	66,900	62,518	4,382	6.55	
6	Travel and Per diem:					
	Project Manager (One Person) Travel	18,000	18,000	0	0	
	Finance Officer (One Person) Travel	6,000	6,000	0	0	
	Project Officer (Six Person) Travel	79,200	79,200	0	0	
	Sub Total:	103,200	103,200	0	0	



Annexure: A/1

1. Name of the Project: **Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2 Project**

2. Date of Govt. approval with Memo. No. 03.07.2666.657.68.100.18-388 date 06-08-2018

3. Funding Year: 01 July 2018 to 30 June 2019

4. Fund received during the year: FD Tk. 3,716,171 and LC Tk. Nil

SL. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
7	Office Running Cost:					
	Information Centre Rent	54,000	54,000	0	0	
	Communication (Mobile, Internet etc.)	78,000	61,897	16,103	20.64	
	Office Stationery and Supplies	18,000	9,751	8,249	45.83	
	Fuel, Oil Maintenance	72,000	67,494	4,506	6.26	
	Office Maintenance and Clearing Materials	6,000	13,981	(7,981)	(133.02)	
	Photocopy and Printing	9,600	12,781	(3,181)	(33.14)	
	Office Utility Bills	18,000	21,718	(3,718)	(20.66)	
	Audit Fees	25,000	25,000	0	0	
	Bank Charge	2,400	4,829	(2,429)	(101.21)	
	Entertainment Cost	6,000	6,377	(377)	(6.28)	
	Crockeries for Municipality Office	5,000	4,800	200	4.00	
	Office Equipment Maintenance	12,000	11,890	110	0.92	
	Staff Recruitment	4,000	4,056	(56)	(1.40)	
	Newspaper Bill	0	2,570	(2,570)	0	
	Office Sign Board	3,000	0	3,000	100	
	Postage and Courier	1,200	0	1,200	100	
	Sub Total:	318,400	301,144	17,256	5.42	
8	Monitoring and Evaluation:					
	Baseline Survey	100,000	17,873	82,127	82.13	
	Monthly Monitoring Meeting	18,000	19,190	(1,190)	(6.61)	
	Sub Total:	118,000	37,063	80,937	68.59	
	Contingency/Management Support Cost -5%	213,523	213,009	514	0.24	
	Sub Total:	213,523	213,009	514	0.24	
	Grant Total:	4,483,973	4,479,815	4,158	0.09	

Note: Budget as per Annexure/A in the line item Pay and Salary for an amount of Tk. 2,034,500 but as per summation of the line item Pay and Salary for an amount of Tk. 2,351,375 difference for an amount of Tk. 316,875.



REPORT AS PER TERMS OF REFERENCE PRESCRIBED BY
NGO AFFAIRS BUREAU, GOVERNMENT OF THE PEOPLES
REPUBLIC OF BANGLADESH

1.00 TOR-1: RESPONSIBILITY AND INDEPENDENCE OF AUDITORS:

1.01 Requirements:

In course of audit of NGOs, the audit firm should perform their duties with utmost responsibility remaining fully independent.

1.02 Compliance:

We have conducted the audit in accordance with International Standards on Auditing (ISA) and disposed of our obligations with utmost responsibility remaining fully independent.

2.00 TOR-2: COMPLIANCE OF RULES AND REGULATIONS ENACTED FOR THE NGOS AND THE TERMS & CONDITIONS RELATING TO PROJECT APPROVAL:

2.01 Requirements:

- ✦ The audit firm should conduct the audit of NGOs keeping in view whether the project has been implemented in compliance with the following rules and regulations enacted for the NGOs and the terms & conditions relating to project approval:
- ✦ The Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- ✦ FD-6 and Terms and Conditions relating to project approval.

2.02 Compliance:

In course of our audit we observed from our test verification that the NGO has followed the rules and regulations enacted for the NGOs as applicable and the project has been implemented and the expenditure have been incurred in accordance with the provisions of FD-6 and the terms and conditions contained in the project approval.

3.00 TOR-3: AUDIT CERTIFICATION IN FORM FD-4 AND ANNEXURE-A/1:

3.01 Requirements:

The audit firm, along with their audit report, should issue audit certificate as per format FD-4 and annexure A-1 attached thereto prescribed by NGO Affairs Bureau, relating to foreign donation received and expenditure incurred. All the information in FD-4 should be on cash basis not on accrual basis. That means, there should not be any negative amount or receivable against foreign donations. In case of writing the amount in FD-4 against approved budget, actual expenditure and variance between the two, total amounts in taka should be shown. The details of this viz. head-wise approved budget, actual expenditure, variances, percentage and reasons of variances should have disclosed in Annexure-A/1. The heads/sub-heads in Annexure-A/1 and budget provisions there-against should be stated as per approved project (as stated in Annexure-C).

3.02 Compliance:

Format FD-4 and Annexure-A/1 as prescribed by NGO Affairs Bureau in respect of foreign donations have been prepared and enclosed herewith and the audit certificate has been issued accordingly. Form FD-4 and Annexure-A/1 have been prepared on cash basis and negative balance or receivable against foreign donation has not been shown in FD-4, although the NGO has spent excess expenditure for an amount of Tk. 763,644 Loan from AMRF over the foreign donations received during the project period. The heads/sub-heads in Annexure-A/1 and budget provisions there-against have been stated as per approved project (as stated in Annexure-C).





4.00 TOR-4: PROJECT-WISE AUDIT REPORT FOR EACH PROJECT YEAR:

4.01 Requirements:

Separate audit report should be prepared for each project covering the project year (Maximum 12 months). If there is any local income/grant related to the project should have to be shown separately.

4.02 Compliance:

Separate audit report has been prepared for each project covering the project period from 01 July 2018 to 30 June 2019 (12 months). The local income of the project has been shown separately in the financial statements.

5.00 TOR-5: SUMMARIZED GOALS, OBJECTIVES AND MAIN ACTIVITIES OF THE PROJECT:

5.01 Requirements:

The summarized goals, objectives and main activities of the project should have to be mentioned in the audit report. Name of the project, memo number and date of the project approved by the Bureau, location of the project, duration of the project, total project cost and the project year should have to be mentioned clearly.

5.02 Compliance:

a. Summarized goal and objectives of project:

i. Objectives of Project:

- Creating awareness regarding safe water and sanitation system
- Awareness about the severity of Arsenic water.
- Establishment of arsenic –free safe water source.
- People's participation in cleanliness skills development and public health activities.
- Setting up resource center for information distribution, conservation and research

ii. Goal of Project:

(Specify precise, Measurable, Achievable accuracy and time (SMART). Target for Monitoring). It is very Public)

Awareness in the community for women and men, about the degradation of arsenic associated water and health, and the highest wealth. Use Creation.

b. Main activities of the project:

Sl. No.	Activities	Quantity	Benefits No. of People	Scheduled time
1	Office Establishment	01	20	01 July 2018
2	Staff Appoints	06	06	01 July 2018
3	Training of staff on the project	10	0	15 July 2018
4	Inspection of work areas, Relationship Development and Enter the overall condition of the area.	03	0	15 July 2018
5	Public relations and projects at the union level presentation workshop.	03	0	25 July 2018
6	Establish data Centre	02	2,500	01 July 2018
7	Information about the overall condition of the area	18	0	01 July 2018- August 2018
8	Peer team formation	90	90	01 July 2018- August 2018
9	CBO Formation	18	162	September-18



Sl. No.	Activities	Quantity	Benefits No. of People	Scheduled time
10	Peer Team Training	180	180	September -18
11	CBO Training	60	60	October-2018
12	On Leadership and Account Management CV and Training	90	90	October-2018
13	Discussion of Deep Tube well care committee, discussion and training of Beneficiaries	01	90	October-2018
14	Meeting	192	2,310	10 July 2018 -May 2019
15	Home Inspection	6,000	6,000	10 July 2018 -May 2019
16	Deep tube well Installed	24	3,500	August 2018-April 2019
17	Purchase Arsenic kit Box	24	200	August 2018
18	Arsenic Testing	360	1,620	August 2018-April 2019
19	Lab test	24	3,500	April-May 2019
20	Dye the tube	360	1,620	August 2018-April 2019
21	Installing Healthy Latrine	350	1,750	August 2018-April 2019
22	Healthy Latrine repair	250	1,250	August 2018-April 2019
23	Monthly Adjustment Meeting	11	88	August 2018-April 2019
24	Program Monitoring	Continuou s		August 2018-April 2019

c. Details of the project approved by NGO Affairs Bureau are given below:

Name of the project:	Promoting Access to Safe Drinking Water and Sanitation for the Rural Poor in Arsenic-Affected Areas in Munshigonj Phase-2
Total duration of the project:	01 July 2018 to 30 June 2019
Memo number and date of project approval:	03.07.2666.657.68.100.18-388 date 06-08-2018
Memo number and date of fund released:	03.07.2666.657.68.100.18-388 date 06-08-2018
Amount of fund released (including Installment):	One Installment 100% Tk. 4,483,973
Amount of fund received:	Tk. 3,716,171
Whether foreign donation received in mother account before fund released (Yes/No):	No.
Year of Audit (Project year):	01 July 2018 to 30 June 2019
Location of the Project (District, Upazila):	Munshigonj District: Sreenagor Upazila, Atpara, Kukutia, and Bhagyakul Union.
Beneficiaries No.:	Total: 25,036
Date of appointed as auditor:	12 October 2019

6.00 TOR-6: FINANCIAL STATEMENTS:

6.01 Requirements:

Balance Sheet, Income and Expenditure Account and Receipts and Payments Account should be the integral part of the audit report and the NGO authority should sign all these financial statements. If, in any case balances sheet is not required, due explanation should have to be given. Whether, the Receipts and Payments Account are prepared in accordance with the heads of accounts maintained in the ledger book of the NGOs or not should have to be ensured. Notes



showing the detailed breakup of the expenditures under the consolidated heads of accounts (such as Contingency and Others) should have to be attached.

6.02 Compliance:

Balance Sheet, Income and Expenditure Account and Receipts and Payments Account have been prepared and attached with the audit report and the NGO authority has duly signed the same.

The Receipts and Payments Account has been prepared in accordance with heads of accounts maintained in the ledger book of the NGO. Notes showing the detailed breakup of the expenditures under the consolidated head of accounts have been attached herewith wherever found necessary.

7.00 TOR-7: AUTHENTICATION AND SEQUENCE OF THE AUDIT REPORT:

7.01 Requirements:

The competent authority of the audit firm should initial in each page (page number should have to be given) of the audit report and invariably there should be common seal. But, in the audit report at the beginning, balance sheet, account statements, FD-4 certificate and report as per TOR the auditor must give full signature. Full name and designation of the FCA/ACA should have to be given below the full signature of the auditor.

In case of audit reports for the NGOs the following sequence should have to be maintained:

First Part:

Auditors Report containing scope, opinion etc.; Balance Sheet; Statement of Income and Expenditure; Statement of Receipts and Payments; Notes to the Financial Statements; Schedule/Appendix/Others.

Second Part:

FD-4 Certificate; Annexure-A/1; Notes to FD-4 (if any); Report as per TOR of NGO Affairs Bureau (the Conditions of TOR should have to be followed as it is).

7.02 Compliance:

The audit report has been duly prepared, signed and the common seal of the firm has been affixed as per provisions of the Terms of Reference.

8.00 TOR-8: REPORT ABOUT EARLIER YEAR'S AUDIT:

8.01 Requirements:

In case of multiple years' project, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should have to be verified and mentioned in the audit report. In case of continuous project of same name/same type, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should also to be verified and mentioned in the audit report.

8.02 Compliance:

The project is for a single year as such the question of previous year's audit report is not applicable.





9.00 TOR-9: SUBMISSION OF AUDIT REPORT TO NGO AFFAIRS BUREAU:

9.01 Requirements:

The audit firm on completion of the audit, should forward one copy of the audit report in a sealed cover directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka. It may be mentioned here that, the audit report in particular directly submitted to Inspection and Audit Section of the Bureau shall be verifiable.

9.02 Compliance:

One copy of the audit report is being forwarded directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka.

10.00 TOR-10: REGISTRATION AND LAST RENEWAL OF THE NGO:

10.01 Requirements:

The number of first registration of the concerned organization (NGO) with NGO Affairs Bureau along with the date of registration and the date of last renewal should have to be mentioned.

10.02 Compliance:

The particulars of registration of the concerned organization (NGO) with NGO Affairs Bureau, Government of the People's Republic of Bangladesh is given below:

Registration Number:	No. 1844
Date of Registration:	19 June 2003
Date of Last Renewal:	19 June 2018 effective from 22 July 2018

11.00 TOR-11: RECEIPT OF FOREIGN DONATIONS IN A SINGLE BANK ACCOUNT:

11.01 Requirements:

As per provision of Section 9 of The Foreign Donations (Voluntary Activities) Regulation Act 2016 The NGO is supposed to deposit all the foreign donations received in a single bank account. As per provisions of that section whether the NGO has received all the foreign donations through a single bank account or not; or, if the NGO received the foreign donations in different bank accounts deviating the provision of the that section the name of bank, account number and amount received should have to be mentioned in the audit report.

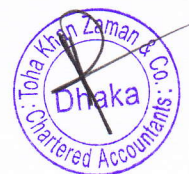
11.02 Compliance:

The NGO as per provisions of Section 9 of The Foreign Donations (Voluntary Activities) Regulation Act, 2016 has received all the foreign donations through a single bank account.

12.00 TOR-12: PARTICULARS OF BANK ACCOUNTS:

12.01 Requirements:

Bank account number approved by NGO Affairs Bureau to receive foreign donations (mother account), name of the bank and branch, amount of donation received during the project year with date, and name of the donor should have to be mentioned in the audit report. Related project bank account number, name of the bank and branch, bank balances should have to be mentioned. Reconciliation of mother account and project bank account should have to be done and whether the same is in order should have to be mentioned.





12.02 Compliance:

Detailed description of both mother account and project bank accounts along with name of the bank and branch, amount of donation received and name of the donor is given below:

Mother Account:		
1. Name of the bank:	City Bank Limited	
2. Name of branch:	Jibon Bima Tower 10 Dilkhusha C/A, Dhaka-1000	
3. Account number:	C/A-1101015646001	
4. Name of the donor:	Penny Appeal, UK	
Particulars of Installments	Date of Receipt	Amount in Taka
1 st Installment	16-08-2018	1,840,000
2 nd Installment	24-02-2019	937,573
3 rd Installment	15-05-2019	938,598
Total Taka:		3,716,171

Project Bank Account:		
1. Name of the bank:	NCC Bank Limited	
2. Name of branch:	Sreenagar Branch, Munshigonj	
3. Account number:	SND-0099-0325000032	
4. Balance in bank account as on 30 June 2019;	Tk. 24,267	

Reconciliation of mother account and project bank account has been done and the same is found to be in order.

13.00 TOR-13: DONATION RECEIVED IN KINDS:

13.01 Requirements:

In case if donations are received in kinds, making proper valuation thereof should have to be included with grants receipts shown in FD-4. Statement in respect of its use and description of closing balance should have to be given in prescribed form FD-5;

13.02 Compliance:

As reported by the management no donation in kinds was received during the year under audit.

14.00 TOR-14: BANK INTEREST AND EXCHANGE GAIN:

14.01 Requirements:

Interest earned/exchange gain derived on foreign donations should have to be stated separately in the statement of accounts and whether permission/approval for its utilization has been obtained from NGO Affairs Bureau or not should have to be mentioned in the audit report.

14.02 Compliance:

Interest was earned on foreign donation for an amount of Tk. 7,429 which are stated separately in the statement of accounts but no exchange gain was derived on foreign donations received during the year under audit. Interest earned on foreign donations have not been utilized remaining with the closing unspent balance.





15.00 TOR-15: MAINTENANCE OF BOOKS OF ACCOUNTS AND RECORDS:

15.01 Requirements:

Whether the NGO has maintained Cash/Bank Book, Ledger, Stock Register, Assets Register and Other Registers under double entry system of accounting as per requirement of Section 12 of The Foreign Donation (Voluntary Activities) Regulation Act, 2016 should have to be mentioned in the report.

15.02 Compliance:

The NGO has maintained Cash/Bank Book, Ledger, Stock Register, Assets Register and Other Registers under double entry system of accounting as per requirement of Section 12 of The Foreign Donation (Voluntary Activities) Regulation Act, 2016.

16.00 TOR-16: MAINTENANCE OF ACCOUNTS FOR REVOLVING LOAN FUND:

16.01 Requirements:

In case, where there is Revolving Loan Fund (RLF) against previously and currently implemented projects of the organization, whether separate project/donor-wise accounts are maintained or a consolidated account is maintained and whether it is audited separately in each and every year or not should have to be mentioned. If separate consolidated accounts are not maintained for Revolving Loan Funds (RLF) the amount of service charges received from the loan disbursed out of project fund under audit, it should have to be ensured that the service charge income has been shown as receipt.

16.02 Compliance:

The organization does not have any Revolving Loan Fund (RLF) against previously and currently implemented projects of the organization.

17.00 TOR-17: REGISTRATION OF MICRO CREDIT REGULATORY AUTHORITY:

17.01 Requirements:

In order to implement micro credit programme with the fund from foreign donations, whether the concerned NGO possesses certificate from the Micro Credit Regulatory Authority should have to be mentioned.

17.02 Compliance:

The organization (NGO) does not have any Micro Credit Program.

18.00 TOR-18: UTILIZATION OF FUND IN FOREIGN CURRENCY:

18.01 Requirements:

Whether any amount of donation has been spent in foreign currency and if yes, details of which should have to be mentioned in the audit report.

18.02 Compliance:

As reported by the management; appears from the financial statements and revealed from our test verification that, the NGO did not utilize any part of donation in foreign currency.





19.00 TOR-19: BUDGETARY CONTROL AND BUDGET VARIANCE:

19.01 Requirements:

Whether excess expenditure over the budget has been incurred against particular head of expenditure, adjusted the expenditure of one head with another head, or adjusted the expenditure of an unapproved head with an approved head, and if done, approval of NGO Affairs Bureau against excess expenditure should have to be mentioned in the audit report.

19.02 Compliance:

Excess expenditure over the budget has been incurred, detail description and purpose of which along with the reasons have been given below:

Head of Expenditure	Amount as per Budget	Amount Spent	Excess Expenditure	%	Reasons of Variance
Water Supply:					
Deep Tube Well Installation	1,404,000	1,464,288	(60,288)	(4.29)	
Advocacy Networking:					
Program Induction Workshop at Union Level	15,750	15,856	(106)	(0.67)	
Observation of Sanitation Month and Hand-Washing Day	16,200	16,365	(165)	(1.02)	
Office Running Cost:					
Office Maintenance and Clearing Materials	6,000	13,981	(7,981)	(133.02)	
Photocopy and Printing	9,600	12,781	(3,181)	(33.14)	
Office Utility Bills	18,000	21,718	(3,718)	(20.66)	
Bank Charge	2,400	4,829	(2,429)	(101.21)	
Entertainment Cost	6,000	6,377	(377)	(6.28)	
Staff Recruitment	4,000	4,056	(56)	(1.40)	
Monitoring and Evaluation:					
Monthly Monitoring Meeting	18,000	19,190	(1,190)	(6.61)	

From our test verification we observed that the expenditure of one head has not been adjusted with another head or the expenditure of an unapproved head has not been adjusted with an approved head. Approval of NGO Affairs Bureau against excess expenditure has not been obtained.

20.00 TOR-20: PAYMENT OF SALARY THROUGH BANK ACCOUNT:

20.01 Requirements:

In the Paripatra necessary instruction has been given to pay any amount of salary-allowances of officers/staffs and other payments if exceeds Tk.10,000 through bank account. Deviating the instruction if payments are made in cash should have to be mentioned in the audit report.

20.02 Compliance:

From our test verification we observed that, the salary-allowances of officers/staffs in any amount of payments and other payments exceeding Tk.10,000 are paid by bank cheque.



21.00 TOR-21: RECEIPT OF LOAN TO IMPLEMENT THE PROJECT:

21.01 Requirements:

If the project is implemented by receiving loan, necessary data relating to the source of loan and approval of the Executive Committee should have to be given in the audit report.

21.02 Compliance:

The project has been implemented by receiving loan and the details relating to the source of loan is given below:

Date of Receipt	Source from which loan received	Amount Received	Mode of Receipt (Cash/Cheque)	Approval of Executive Committee
16-08-2018	Loan Received from AMRF	10,196	Cheque	Yes
26-12-2018	Loan Received from AMRF	400,000	Cheque	Yes
25-06-2019	Loan Received from AMRF	370,286	Cheque	Yes
	Total Taka:	780,482		

22.00 TOR-22: PAYMENT OF SALARY-ALLOWANCE MEMBER OF GB AND EC OR CHIEF EXECUTIVE:

22.01 Requirements:

Whether any member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium and if yes, details of which including approval of Executive Committee should have to be provided. Moreover, if the chief executive of the NGO receives full/part salary-allowances/honorarium out of project fund under audit or other project's fund details of such payment should have to be given.

22.02 Compliance:

From our test verification, we observed that no member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium out of the project fund under audit or other project's fund.

23.00 TOR-23: INTERNAL CONTROL SYSTEM OF THE NGO:

23.01 Requirements:

Whether the Internal Control System of the organization is satisfactory or not should have to be mentioned.

23.02 Compliance:

We have verified the Internal Control System of the organization and observed that the overall Internal Control System of the organization is found to be satisfactory.

24.00 TOR-24: REFUND OF FUND TO THE DONOR:

24.01 Requirements:

Whether any amount has been refunded to the donor agency without prior approval of the NGO Affairs Bureau, and if refunded, details should have to be given in the audit report.

24.02 Compliance:

From our verification, we observed that the organization did not refund any amount to the donor agency during the year under audit without prior approval from NGO Affairs Bureau.





25.00 TOR-25: USE OF REVENUE STAMP AND DEDUCTION OF VAT AND INCOME TAX AT SOURCE:

25.01 Requirements:

In the compliance with the rules and regulation of the government whether revenue stamp has been affixed, whether VAT/income tax has been deducted at source from bill/voucher or not where applicable and whether deducted VAT/income tax has been duly deposited with government exchequer or not – auditor's comments in this regard should have to be given. The amount of VAT/income tax deposited with government exchequer should be shown separately.

The amount of deductible, deducted and arrear VAT/income tax are as follows.

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount		Deducted amount		Deposited with government exchequer		Arrear amounts		Treasury/ Mushok challan No.
			VAT	IT	VAT	IT	VAT	IT	VAT	IT	
1											
2											
	Total:										

25.02 Compliance:

The organization has affixed revenue stamp where applicable and did not make any payment from which income tax is deductible at source but VAT was deducted at source where applicable from the following payments and deposited with government exchequer as per law:

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount	Deducted amount	Deposited with government exchequer	Arrear amounts	Treasury/Mushok challan No.
1	2	3	4	5	6	7	8
	VAT:						
	Deep Tube Well Installation	413,984	20,699	20,699	20,699	0	
	Deep Tube Well Installation	400,000	20,000	20,000	20,000	0	
	Program Induction Workshop at Union Level	3,900	195	195	195	0	
	Photocopy and Printing	6,885	344	344	344	0	
	Office Equipment Maintenance	5,900	295	295	295	0	
	Office Stationery and Supplies	5,350	268	268	268	0	
	Office Stationery and Supplies	2,540	127	127	127	0	
	Peer Training	21,740	3,261	3,261	3,261	0	
	Total Taka:	860,299	45,189	45,189	45,189	0	

Treasury/Mushok Challan No.: Annexure: VAT:

Date	Challan No.	Amounts
04-03-2019	18	20,700
13-03-2019	11	20,000
28-04-2019	05	195
28-04-2019	06	344
28-04-2019	07	127
28-04-2019	08	267
28-04-2019	09	295
14-05-2019	48	3,261
Total Taka:		45,189





26.00 TOR-26: SUBMISSION OF INCOME TAX RETURN:

26.01 Requirements:

Whether the concerned NGO as a separate legal entity files income tax returns to the concerned authority of National Board of Revenue in accordance with the provisions of The Income Tax Ordinance 1984 should have to be mentioned. Along with any foreign employee serve in the organization, who have paid income tax regularly and who have completed income tax return in earlier year assessment, should have to be mentation.

26.02 Compliance:

The organization does not file income tax return as per provision of The Income Tax Ordinance 1984 under Tax Identification Number 138715502012, Tax Circle 101 (Company), Tax Zone-5, Dhaka. Any foreign employee did not serve in the organization under this project.

27.00 TOR-27: INCOME GENERATING ACTIVITIES-IGA:

27.01 Requirements:

Whether there is any Income Generating Activities-IGA under the project implemented by the concerned organization (NGO), if yes, whether income tax is paid on the income earned by the IGA should have to be stated mentioning the name of the IGA or, whether income tax exemption certificate has been obtained from the National Board of Revenue authority, information in this regard should have to be given.

27.02 Compliance:

The organization (NGO) does not have any Income Generating Activities-IGA under this project.

28.00 TOR-28: TOURS IN ABROAD WITH FINANCING OF FOREIGN DONATED FUND:

28.01 Requirements:

Whether any officer/staff/member of the executive committee or general body has availed tour in abroad with the fund received from foreign sources in the form of air ticket/other facilities, if availed description of such tour, and in case of foreign tour whether due permission from NGO Affairs Bureau has been obtained or not – details of which should have to be stated in the report.

28.02 Compliance:

As we were informed by the management and observed from our verification that, none of the officers/staffs/member of the executive committee or general body has availed foreign tour with the fund/air ticket/other facilities received from foreign sources.

29.00 TOR-29: DESCRIPTION OF FIXED ASSETS ALONG WITH VALUE:

29.01 Requirements:

The description of fixed assets along with value held by the organization during the year of audit should have to be attached with the report; and whether the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of the organization should have to be mentioned in the audit report.

29.02 Compliance:

The organization did not procure any fixed assets with the project fund.

From our verification, we observed that the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of:





Particulars	Observation from our verification
Fixed Assets	Not Applicable
Deeds	Deeds are in the name of the organization.
House Rent Agreement	House Rent Agreement is name of the organization.
Donated Land	Not Applicable
Vehicles	Not Applicable
Other Assets	Not Applicable

30.00 TOR-30: SALES/TRANSFER OF FIXED/CURRENT ASSETS:

30.01 Requirements:

If purchase any fixed/current assets with the project fund and, if it is sales/transfer, if it done approval of NGO Affairs Bureau should have to be obtained or not mentioned in the audit report.

30.02 Compliance:

The organization did not purchase any fixed/current assets with the project fund and did not sales/transfer of any asset during the period under audit.

31.00 TOR-31: MANAGEMENT LETTER/REPORT:

31.01 Requirements:

At the end of the audit of accounts of the concerned project the audit firm should produce a management letter/report and submit to the management of the organization if the auditors observe any irregularity/illegal expenditure/unapproved expenditure/expenditure without budget approval, one copy of which should have to be forwarded to the Deputy Director (PaONi) along with the audit report. If, this type of letter/report is not required that should also be mentioned.

31.02 Compliance:

A management letter has been prepared and submitted to the organization (NGO), copy of which is being forwarded to the Deputy Director (PaONi) along with the audit report.

32.00 TOR-32: AUDIT OF PROJECTS OF NGO FOR MORE THAN FIVE YEARS:

32.01 Requirements:

An audit firm should not conduct audit of projects of an NGO continuously for more than 5(five) years. For this reason, the CA firm should certify that the NGO under audit has not been audited continuously for more than five years.

32.02 Compliance:

We do hereby certify that the projects of the NGO under audit have not been audited by us continuously for more than 5 five) years.

33.00 TOR-33: LIST OF MEMBERS OF EXECUTIVE COMMITTEE/GOVERNING BODY/ MANAGEMENT COMMITTEE OF THE NGO:

33.01 Requirements:

A list containing the name of the members of the Executive Committee/Governing Body/ Management Committee should have to be given in the audit report.

33.02 Compliance:

List of the members of the Executive Committee/Governing Body/Management Committee is given below:



Sl. No.	Name of the Member	Position
01	Dr. Crelis F. Rammelt	Country Representative
02	Dr. Zahed Md. Masud	Assistant Country Representative
03	Md. Mehebub Elahi	Coordinator
04	Dr. Taufiqun Nessa	General Member
05	Dr. Md. Razakul Alam	General Member

34.00 TOR-34: AUDIT RELATED EXPENSES:

34.01 Requirements:

Whether, all the expenses relating to audit has been met out of fund of the concerned project or not, should have to be mentioned.

34.02 Compliance:

The expenses relating to audit has been met and the audit fee reportedly to be paid out of the project fund.

35.00 TOR-35: MEMO NUMBER ALONG WITH DATE OF ENLISTMENT:

35.01 Requirements:

Memo number along with date of enlistment of the audit firm should have to be mentioned in the audit report.

35.02 Compliance:

Memo. No. 03.09.2666.657.043.253.17-2875 dated 15 July 2018 under Serial No.79.

36.00 PREVENTION OF MONEY LAUNDERING AND TERRORIST FINANCING:

36.01 Requirements:

All the financial activities of the organization are free and fair or not from Money Laundering and Terrorist Financing should be examine and give an opinion.

36.02 Compliance:

In course of our test verification, we did not observe any such act of Money Laundering and Terrorist Financing by the organization. Moreover, we have obtained a management representation letter about Money Laundering and Terrorist Financing and the management has confirmed that, the organization is not involved in any such act of Money Laundering or Terrorist Financing.

(Md. Waliuzzaman FCA)
Partner

Dated, Dhaka
24 October 2019



ARSENIC MITIGATION AND RESEARCH
FOUNDATION (AMRF)

INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

AUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2019



Toha Khan Zaman & Co.
Chartered Accountants

An exclusive accounting member of



in Bangladesh



Toha Khan Zaman & Co.
Chartered Accountants


**ARSENIC MITIGATION AND RESEARCH
FOUNDATION (AMRF)**

INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

**AUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2019**

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Toha Khan Zaman & Co.
Chartered Accountants

INDEPENDENT AUDITORS' REPORT
ON THE AUDIT OF THE FINANCIAL STATEMENTS

Arsenic Mitigation and Research Foundation (AMRF)

Shologhor Bus Stand
Srinagar, Munshigonj-1500

Opinion:

We have audited the accompanying financial statements of Integrated Wash Pilot (IWAPP) Project of Arsenic Mitigation and Research Foundation (AMRF) funded by Penny Appeal, UK, which comprises the Statement of Receipts and Payments for the period from 01 November 2018 to 30 June 2019, and a summary of significant accounting policies and explanatory information.

In our opinion, the accompanying financial statements give true and fair view for the period ended 30 June 2019 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion:

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements of the IESBA Code and the Institution of chartered Accountants of Bangladesh (ICAB) By Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those Charged with Governance for the Financial Statements and Internal Controls:

Management of the project is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Those charged with governance are responsible for overseeing the project financial reporting process.





Auditor is Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or taken together, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- a. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- e. Obtain sufficient appropriate audit evidence regarding the financial information of the Project to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the project audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.





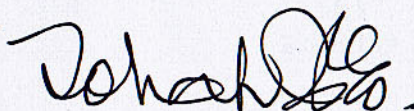
Toha Khan Zaman & Co.
Chartered Accountants

Report on other Legal and Regulatory Requirements:

In accordance with the Foreign Donation (Voluntary Activities) Regulations Ordinance 1978 and the Foreign Donation (Voluntary Activities) Regulations Act 2016 and other Applicable Laws and Regulation, we also report the following:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b. In our opinion, proper books of accounts as required by law have been kept by the Group so far as it appeared from our examination of these books;
- c. The Statement of Receipts and Payments for the period then ended dealt with by the report are in agreement with the books of account; and
- d. The expenditure incurred was for the purposes of the project.

Dated, Dhaka
22 July 2019


(Md. Waliuzzaman FCA)
Partner



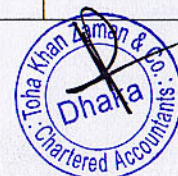


ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 NOVEMBER 2018 TO 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
RECEIPTS:		
Fund Received from Penny Appeal, UK	4.00	2,589,816
AMRF Contribution		56,373
Total Taka:		2,646,189
PAYMENTS:		
Salary and Benefit	5.00	843,000
Deep Tube Well Installation		713,525
Kit Box (Water Testing for Arsenic)		14,400
Lab Test (Only for New Tube Well)		27,600
Color for Tube well Scan (Pound)		880
Community Wash Facilities (CWF) Installation		136,355
Support for RTI Care for Women		21,442
Sanitary Latrine Installation for Union Level		276,986
Program Induction Workshop at Union level		5,895
Staff Foundation Training		4,750
Peer Group Training on Wash Issue (30 Person 1 Batch)		9,210
CBO Training of DTW Management Committee		4,500
Training of DTW Management Committee		7,385
School Hygiene Session		12,150
IEC Materials Preparation on Wash Issue		99,751
Community Situation Analysis (CSA)		19,836
Monthly Program Review Meeting		11,965
Workshop for Dissemination of Project Finding		100,000
Laptop with Operation System		52,395
Digital Camera		27,000
Information Center Rent		7,500
Communication (Mobile, Internet etc.)		27,000
Fuel, Oil, Maintenance (1 Bike & Generator)		19,000
Officer Stationery and Supplies		9,165
Office Maintenance & Cleaning Materials		8,250
Photocopy and Printing		11,989
Office Utility Bills		9,000
Audit Fees		20,000
Entertainment Cost		3,890





Toha Khan Zaman & Co.
Chartered Accountants

ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
INTEGRATED WASH PILOT PROJECT (IWAPP)


FUNDED BY: PENNY APPEAL, UK

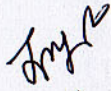
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 NOVEMBER 2018 TO 30 JUNE 2019

PARTICULARS	NOTE	2018-2019
Bank Charge		525
Office Equipment Maintenance		15,195
Indirect & Contingency -5%		125,650
Total Payments:		2,646,189
Closing Balance:		
Cash at Bank	6.00	0
Total Taka:		2,646,189

1.00 Figures have been rounded off to the nearest taka.

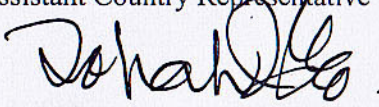
2.00 Annexed notes form part of the financial statements.


(Md. Magfurul G Khan)
Supervision & Monitoring Officer


(Dr. Zahed Md. Masud)
Assistant Country Representative

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
22 July 2019


(Md. Waliuzzaman FCA)
Partner





ARSENIC MITIGATION AND RESEARCH FOUNDATION (AMRF)
INTEGRATED WASH PILOT PROJECT (IWAPP)

FUNDED BY: PENNY APPEAL, UK

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 01 NOVEMBER 2018 TO 30 JUNE 2019

1.00 BACKGROUND OF THE ORGANIZATION:

Integrated Wash Pilot (IWAPP) is a project of **Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**. **Arsenic Mitigation and Research Foundation (AMRF)** a non-profit earning; non-government voluntary development organization came into existence having registered with the NGO Affairs Bureau, Government of the People's Republic of Bangladesh vide Registration No.1844 dated 19 June 2003 last renewal on 19 June 2018 effective from 22 July 2018.

2.00 OBJECTIVES OF THE PROJECT:

The objective of the project is as follows:

- a. Creating awareness regarding safe water and sanitation system
- b. Awareness about the severity of Arsenic water.
- c. Establishment of arsenic –free safe water source.
- d. People's participation in cleanliness skills development and public health activities.
- e. Setting up resource center for information distribution, conservation and research.
- f. Develop community organization (CBO, Peer groups) and build capacity for participation in community development.
- g. Assess community situation in relation to safe water and sanitation.
- h. Raise awareness, RTI & STI, water, sanitation and hygiene.
- i. Improve Sanitation and community wash facilities (CWF)
- j. Ensure arsenic free & safe drinking water for community people.

3.00 BASIS OF ACCOUNTING:

The financial statements of the project have been prepared in accordance with International Accounting Standards (IAS) except on cash basis under historical cost convention. Provisions and accruals are taken into the accounts except otherwise noted in this report.





Toha Khan Zaman & Co.
Chartered Accountants

4.00 FUND RECEIVED FROM PENNY APPEAL, UK: Tk. 2,589,816

The above amount was received from Penny Appeal, UK during the year under audit and was deposited with Mother Account No. C/A-1101015646001 maintained with the City Bank, Jibon Bima Tower, 10 Dilkhusa C/A, Dhaka-1000 and subsequently transferred to Project's Account No.SND-0099-0210007485 maintained with NCC Bank Limited, Sreenagar Branch, Munshigonj, details of which are given below:

Particulars	Deposited on	2018-2019
1 st Installment	13-02-2019	1,034,888
2 nd Installment	11-04-2019	1,048,426
3 rd Installment	04-07-2019	506,502
Total Taka:		2,589,816

5.00 SALARY AND BENIFET: Tk. 843,000

Breakup of the above amount has given below:

Particulars	2018-2019
Supervision and Monitoring Officer (1 Person)	234,000
Finance Officer (1 Person 50%)	153,000
Program Officer (4 Person)	420,000
Office Assistant (1 Person)	36,000
Total Taka:	843,000

6.00 CASH AT BANK: Tk. Nil.

Breakup of the above amount has given below:

Name of the Bank and Branch	Account No.	As per Cash book	As per Bank book	Remarks
NCC Bank Ltd., Sreenagar Br., Munshigonj	SND-0099-0210007485	0	4,424	Reconciled
Total Taka:		0	4,424	





OTHER IMPORTANT INFORMATION

01. Managing Committee:	Consists of 05 (Five) Members	
02. Country Representative	Dr. Crellis F. Rammelt	
03. Name of the Organization and Country of origin	Arsenic Mitigation and Research Foundation (AMRF), Bangladesh	
04. Address of the Organization	Sholghor Bus Stand, Tongibari, Munshiganj Phone: 01912-341700, Email: ksfbmc@gmail.com	
05. Approval of the Government	03.07.2666.661.68.153.18-750 date 14-01-2019 03.07.2666.661.68.153.18-1062 date 14-05-2019	
06. Area/Location of Operation:	District	Upazila
	Munshigonj	Tongibari
07. Source of Fund	Penny Appeal, UK	
08. Name of the Program	Integrated Wash Pilot Project (IWAPP)	
09. Registration No.	NGO Affairs Bureau, Registration No.1844 dated 19 June 2003 last renewal on 19 June 2018 effective from 22 July 2018	
10. Name of bank and account No.	a. Mother Account: City Bank Ltd., Jibon Bima Tower 10 Dilkhusa C/A, Dhaka STD Account No. 1101015646001	
	b. Project Account: NCC Bank Ltd., Sreenagar Branch, Munshigonj SND-0099-0210007485	
11. Name of the persons operating Bank account	I. Mother Account and Project Account: a. Dr. Zahed Md. Masud - Assistant Country Representative b. Md. Mehebab Elahi- Coordinator	
12. Statement of accounts enclosed	a. Statement of Financial Position b. Statements of Comprehensive Income c. Statement of Receipts & Payments	





FORM FD-4

We have audited the accounts of **Integrated Wash Pilot Project (IWAPP) of Arsenic Mitigation and Research Foundation (AMRF)** funded by **Penny Appeal, UK**, Shologhor Bus Stand, Srinagar, Munshiganj, Phone: 01912-341700, registration No.1844 dated 19 June 2003 and last renewal on 19 June 2018 effective from 22 July 2018 for the period ended 30 June 2019 and examined all relevant books and vouchers and certifies that according to the audited accounts:

- 01 The brought forward foreign donations at the beginning of the year on 01 November 2018 were Tk. Nil.
- 02 The foreign donations amounting to Tk.2,589,816 and AMRF contribution Tk.56,373 were received by the project during the period 30 June 2019.
- 03 The balance of un-utilized foreign donations by the Project was Tk. Nil
- 04 Foreign donation amounting to Tk.2,589,816 and AMRF contribution Tk.56,373; Total Tk.2,646,189 has been utilized for the following purposes:

Name of the Project: **Integrated Wash Pilot project (IWAPP).**

Head of Expenditure	Approved budget	Amount actually spent	Difference Excess/(Shortage)	
			Amounts	%
Pay and Salary	843,000	843,000	0	0
Training	16,635	16,635	0	0
Seminar/ W. shop /Conference	11,965	11,965	0	0
Other Material Inputs	1,517,425	1,517,425	0	0
Others	257,164	257,164	0	0
Total Taka:	2,646,189	2,646,189	0	0

Reasons for variations with budget have been given in Annexure A-1 attached herewith.

- 05 Certified that, the organization has maintained the accounts of foreign donations and records relating thereto in the manner specified as in section 5 of the Foreign Donations (Voluntary Activities) Regulations, Ordinance 1978 read with rules 6 and 7 to the said Ordinance.
- 06 The information furnished above is correct and checked by us.

(Md. Waliuzzaman FCA)
Partner

Dated, Dhaka
22 July 2019





Annexure: A/1

1. Name of the Project: **Integrated Wash Pilot Project (IWAPP)**

2. Date of Govt. approval with Memo. No. 03.07.2666.661.68.153.18-750 date 14-01-2019
03.07.2666.661.68.153.18-1062 date 14-05-2019

3. Funding Period: From 01 November 2018 to 30 June 2019

4. Fund received during the year: FD Tk. 2,589,816 and AMRF C Tk. 56,373

SL. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
1	Civil Constructions:	0	0	0	0	
2	Other Material Inputs:					
	Deep Tube Well Installation	713,525	713,525	0	0	
	Kit Box (Water Testing for Arsenic)	14,400	14,400	0	0	
	Lab Test (Only for New Tube Well)	27,600	27,600	0	0	
	Color for Tube well Scan (Pound)	880	880	0	0	
	Community Wash Facilities (CWF) Installation	136,355	136,355	0	0	
	Support for RTI Care for Women	21,442	21,442	0	0	
	Sanitary Latrine Installation for Union Level	276,986	276,986	0	0	
	Program Induction Workshop at Union level	5,895	5,895	0	0	
	Peer Group Training on Wash Issue (30 Person 1 Batch)	9,210	9,210	0	0	
	School Hygiene Session	12,150	12,150	0	0	
	IEC Materials Preparation on Wash Issue	99,751	99,751	0	0	
	Community Situation Analysis (CSA)	19,836	19,836	0	0	
	Workshop for Dissemination of Project Finding	100,000	100,000	0	0	
	Laptop with Operation System	52,395	52,395	0	0	
	Digital Camera	27,000	27,000	0	0	
	Sub Total:	1,517,425	1,517,425	0	0	
3	Pay and Salary:					
	Supervision and Monitoring Officer (1 Person)	234,000	234,000	0	0	
	Finance Officer (1 person 50%)	153,000	153,000	0	0	
	Office Assistant (1 Person)	36,000	36,000	0	0	
	Program Officer (4 Person)	420,000	420,000	0	0	
	Sub Total:	843,000	843,000	0	0	
4	Revolving Loan Fund:	0	0	0	0	
5	Training:					
	Staff Foundation Training	4,750	4,750	0	0	
	CBO Training of DTW Management Committee	4,500	4,500	0	0	





Toha Khan Zaman & Co.
Chartered Accountants

Annexure: A/1

1. Name of the Project: **Integrated Wash Pilot Project (IWAPP)**
2. Date of Govt. approval with Memo. No. 03.07.2666.661.68.153.18-750 date 14-01-2019
03.07.2666.661.68.153.18-1062 date 14-05-2019
3. Funding Period: From 01 November 2018 to 30 June 2019
4. Fund received during the year: FD Tk. 2,589,816 and AMRF C Tk. 56,373

Sl. No.	Head of Expenditure	Approved Budget	Amount spent	Variance	%	Reasons for variation
	Training of DTW Management Committee	7,385	7,385	0	0	
	Sub Total:	16,635	16,635	0	0	
6	Seminar/ W. shop /Conference:					
	Monthly Program Review Meeting	11,965	11,965	0	0	
	Sub Total:	11,965	11,965	0	0	
7	Office Accommodation:	0	0	0	0	
8	Office Equipment:	0	0	0	0	
9	Vehicles:					
10	Traveling and Daily Allowances:	0	0	0	0	
11	Custom Duty & S. Tax:	0	0	0	0	
12	Head Office & Branch Office Expenses:	0	0	0	0	
13	Contingencies:	0	0	0	0	
14	Others:					
	Information Center Rent	7,500	7,500	0	0	
	Communication (Mobile, Internet etc.)	27,000	27,000	0	0	
	Fuel, Oil, Maintenance (1 Bike & Generator)	19,000	19,000	0	0	
	Officer Stationery and Supplies	9,165	9,165	0	0	
	Office Maintenance & Cleaning Materials	8,250	8,250	0	0	
	Photocopy and Printing	11,989	11,989	0	0	
	Office Utility Bills	9,000	9,000	0	0	
	Audit Fees	20,000	20,000	0	0	
	Entertainment Cost	3,890	3,890	0	0	
	Bank Charge	525	525	0	0	
	Office Equipment Maintenance	15,195	15,195	0	0	
	Indirect & Contingency -5%	125,650	125,650	0	0	
	Sub Total:	257,164	257,164	0	0	
	Grant Total:	2,646,189	2,646,189	0	0	





REPORT AS PER TERMS OF REFERENCE PRESCRIBED BY
NGO AFFAIRS BUREAU, GOVERNMENT OF THE PEOPLES
REPUBLIC OF BANGLADESH

1.00 TOR-1: RESPONSIBILITY AND INDEPENDENCE OF AUDITORS:

1.01 Requirements:

In course of audit of NGOs, the audit firm should perform their duties with utmost responsibility remaining fully independent.

1.02 Compliance:

We have conducted the audit in accordance with International Standards on Auditing (ISA) and disposed of our obligations with utmost responsibility remaining fully independent.

2.00 TOR-2: COMPLIANCE OF RULES AND REGULATIONS ENACTED FOR THE NGOS AND THE TERMS & CONDITIONS RELATING TO PROJECT APPROVAL:

2.01 Requirements:

- ✚ The audit firm should conduct the audit of NGOs keeping in view whether the project has been implemented in compliance with the following rules and regulations enacted for the NGOs and the terms & conditions relating to project approval:
- ✚ The Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- ✚ FD-6 and Terms and Conditions relating to project approval.

2.02 Compliance:

In course of our audit we observed from our test verification that the NGO has followed the rules and regulations enacted for the NGOs as applicable and the project has been implemented and the expenditure have been incurred in accordance with the provisions of FD-6 and the terms and conditions contained in the project approval.

3.00 TOR-3: AUDIT CERTIFICATION IN FORM FD-4 AND ANNEXURE-A/1:

3.01 Requirements:

The audit firm, along with their audit report, should issue audit certificate as per format FD-4 and annexure A-1 attached thereto prescribed by NGO Affairs Bureau, relating to foreign donation received and expenditure incurred. All the information in FD-4 should be on cash basis not on accrual basis. That means, there should not be any negative amount or receivable against foreign donations. In case of writing the amount in FD-4 against approved budget, actual expenditure and variance between the two, total amounts in taka should be shown. The details of this viz. head-wise approved budget, actual expenditure, variances, percentage and reasons of variances should have disclosed in Annexure-A/1. The heads/sub-heads in Annexure-A/1 and budget provisions there-against should be stated as per approved project (as stated in Annexure-C).

3.02 Compliance:

Format FD-4 and Annexure-A/1 as prescribed by NGO Affairs Bureau in respect of foreign donations have been prepared and enclosed herewith and the audit certificate has been issued accordingly. Form FD-4 and Annexure-A/1 have been prepared on cash basis and negative balance or receivable against foreign donation has not been shown in FD-4, although the NGO has spent excess expenditure for an amount of Tk. 56,373 from AMRF contribution over the foreign donations received during the project period. The heads/sub-heads in Annexure-A/1 and budget provisions there-against have been stated as per approved project (as stated in Annexure-C).



4.00 TOR-4: PROJECT-WISE AUDIT REPORT FOR EACH PROJECT YEAR:

4.01 Requirements:

Separate audit report should be prepared for each project covering the project year (Maximum 12 months). If there is any local income/grant related to the project should have to be shown separately.

4.02 Compliance:

Separate audit report has been prepared for each project covering the project period from 01 November 2018 to 30 June 2019 (08 months). The local contribution of the project has been shown separately in the financial statements.

5.00 TOR-5: SUMMARIZED GOALS, OBJECTIVES AND MAIN ACTIVITIES OF THE PROJECT:

5.01 Requirements:

The summarized goals, objectives and main activities of the project should have to be mentioned in the audit report. Name of the project, memo number and date of the project approved by the Bureau, location of the project, duration of the project, total project cost and the project year should have to be mentioned clearly.

5.02 Compliance:

a. Summarized goal and objectives of project:

i. Objectives of Project:

- Creating awareness regarding safe water and sanitation system
- Awareness about the severity of Arsenic water.
- Establishment of arsenic –free safe water source.
- People's participation in cleanliness skills development and public health activities.
- Setting up resource center for information distribution, conservation and research

ii. Goal of Project:

- Creating due to the awareness of the conscious, emerging agendas and health deterioration of the population of the men and women, and the highest utilization of resources.

b. Main activities of the project:

Sl. No.	Activities	Quantity	Benefits number of people	Scheduled time
1	Peer team's Follow up follow- up	72	144 persons	May-June-2019
2	Formed CBO's Activities	9	81 persons	May-June-2019
3	School follow up	2	2000 person	May-June-2019
4	Community Home Inspection	200	1000 person	May-June-2019
5	Shallow Tube wells for Bathing & Wash facilities	5	480 persons	May 2019
6	Deep Tube well Management Committee Training	2 Batch	50 persons	May 2019
7	Lab Test	12	1320 person	May 2019
8	Establishment of Community Voice Factices	3	135 Person	May 2019
9	The use of Healthful Closet of the very Poor Family Follow up	30	135 persons	May-June-2019
10	Use of Community Wash Facilities	5	675 Person	May-June-2019
11	Monthly Adjustment			June-2019

c. Details of the project approved by NGO Affairs Bureau are given below:

Name of the project:	Integrated WASH Pilot Project (IWAPP)
Total duration of the project:	01 November 2018 to 30 June 2019
Memo number and date of project approval:	03.07.2666.657.68.153.18-750 date 14-01-2019 03.07.2666.661.68.153.18-1062 date 14-05-2019
Memo number and date of fund released:	03.07.2666.657.68.153.18-750 date 14-01-2019
Amount of fund released (including Installment):	One Installment Tk. 2,646,189
Amount of fund received:	Tk. 2,589,816
Whether foreign donation received in mother account before fund released (Yes/No):	No.
Year of Audit (Project year):	From 01 November 2018 to 30 June 2019
Location of the Project (District, Upazila):	Baligoan union under Tongibari Upazila, Munshigonj District
Beneficiaries No.:	Total: 5,348
Date of appointed as auditor:	07 July 2019

TOR-6: FINANCIAL STATEMENTS:

Requirements:

Balance Sheet, Income and Expenditure Account and Receipts and Payments Account should be the integral part of the audit report and the NGO authority should sign all these financial statements. If, in any case balance sheet is not required, due explanation should have to be given. Whether, the Receipts and Payments Account are prepared in accordance with the heads of accounts maintained in the ledger book of the NGOs or not should have to be ensured. Notes showing the detailed breakup of the expenditures under the consolidated heads of accounts (such as Contingency and Others) should have to be attached.

Compliance:

Receipts and Payments Account has been prepared and attached with the audit report and the NGO authority has duly signed the same. Since, the project does not have any asset and liability and the project has been implemented for a single period of time balance sheet and income and expenditure account has not been prepared.

The Receipts and Payments Account has been prepared in accordance with heads of accounts maintained in the ledger book of the NGO. Notes showing the detailed breakup of the expenditures under the consolidated head of accounts have been attached herewith wherever found necessary.

TOR-7: AUTHENTICATION AND SEQUENCE OF THE AUDIT REPORT:

Requirements:

The competent authority of the audit firm should initial in each page (page number should have to be given) of the audit report and invariably there should be common seal. But, in the audit report at the beginning, balance sheet, account statements, FD-4 certificate and report as per TOR the auditor must give full signature. Full name and designation of the FCA/ACA should have to be given below the full signature of the auditor.

In case of audit reports for the NGOs the following sequence should have to be maintained:



First Part:

Auditors Report containing scope, opinion etc.; Balance Sheet; Statement of Income and Expenditure; Statement of Receipts and Payments; Notes to the Financial Statements; Schedule/Appendix/Others.

Second Part:

FD-4 Certificate; Annexure-A/1; Notes to FD-4 (if any); Report as per TOR of NGO Affairs Bureau (the Conditions of TOR should have to be followed as it is).

7.02 Compliance:

The audit report has been duly prepared, signed and the common seal of the firm has been affixed as per provisions of the Terms of Reference.

8.00 TOR-8: REPORT ABOUT EARLIER YEAR'S AUDIT:**8.01 Requirements:**

In case of multiple years' project, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should have to be verified and mentioned in the audit report. In case of continuous project of same name/same type, whether the audit of the earlier year has been done and audit report has been submitted to NGO Affairs Bureau or not, should also to be verified and mentioned in the audit report.

8.02 Compliance:

The project is for a single year as such the question of previous year's audit report is not applicable.

9.00 TOR-9: SUBMISSION OF AUDIT REPORT TO NGO AFFAIRS BUREAU:**9.01 Requirements:**

The audit firm on completion of the audit, should forward one copy of the audit report in a sealed cover directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka. It may be mentioned here that, the audit report in particular directly submitted to Inspection and Audit Section of the Bureau shall be verifiable.

9.02 Compliance:

One copy of the audit report is being forwarded directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka.

10.00 TOR-10: REGISTRATION AND LAST RENEWAL OF THE NGO:**10.01 Requirements:**

The number of first registration of the concerned organization (NGO) with NGO Affairs Bureau along with the date of registration and the date of last renewal should have to be mentioned.

10.02 Compliance:

The particulars of registration of the concerned organization (NGO) with NGO Affairs Bureau, Government of the People's Republic of Bangladesh is given below:

Registration Number:	No. 1844
Date of Registration:	19 June 2003
Date of Last Renewal:	19 June 2018 effective from 22 July 2018



11.00 TOR-11: RECEIPT OF FOREIGN DONATIONS IN A SINGLE BANK ACCOUNT:

11.01 Requirements:

As per provision of Section 9 of The Foreign Donations (Voluntary Activities) Regulation Act 2016 The NGO is supposed to deposit all the foreign donations received in a single bank account. As per provisions of that section whether the NGO has received all the foreign donations through a single bank account or not; or, if the NGO received the foreign donations in different bank accounts deviating the provision of the that section the name of bank, account number and amount received should have to be mentioned in the audit report.

11.02 Compliance:

The NGO as per provisions of Section 9 of The Foreign Donations (Voluntary Activities) Regulation Act, 2016 has received all the foreign donations through a single bank account.

12.00 TOR-12: PARTICULARS OF BANK ACCOUNTS:

12.01 Requirements:

Bank account number approved by NGO Affairs Bureau to receive foreign donations (mother account), name of the bank and branch, amount of donation received during the project year with date, and name of the donor should have to be mentioned in the audit report. Related project bank account number, name of the bank and branch, bank balances should have to be mentioned. Reconciliation of mother account and project bank account should have to be done and whether the same is in order should have to be mentioned.

12.02 Compliance:

Detailed description of both mother account and project bank accounts along with name of the bank and branch, amount of donation received and name of the donor is given below:

Mother Account:		
1. Name of the bank:	City Bank Limited	
2. Name of branch:	Jibon Bima Tower 10 Dilkhusa C/A, Dhaka-1000	
3. Account number:	C/A-1101015646001	
4. Name of the donor:	Penny Appeal, UK	
Particulars of Installments	Date of Receipt	Amount in Taka
1 st Installment	13-02-2019	1,034,888
2 nd Installment	11-04-2019	1,048,426
3 rd Installment	04-07-2019	506,502
Total Taka:		2, 589,816

Project Bank Account:	
1. Name of the bank:	NCC Bank Limited
2. Name of branch:	Sreenagar Branch, Munshigonj
3. Account number:	SND-0099-0210007485
4. Balance in bank account as on 30 June 2019;	Tk. 4,424

Reconciliation of mother account and project bank account has been done and the same is found to be in order.



13.00 TOR-13: DONATION RECEIVED IN KINDS:

13.01 Requirements:

In case if donations are received in kinds, making proper valuation thereof should have to be included with grants receipts shown in FD-4. Statement in respect of its use and description of closing balance should have to be given in prescribed form FD-5;

13.02 Compliance:

As reported by the management no donation in kinds was received during the year under audit.

14.00 TOR-14: BANK INTEREST AND EXCHANGE GAIN:

14.01 Requirements:

Interest earned/exchange gain derived on foreign donations should have to be stated separately in the statement of accounts and whether permission/approval for its utilization has been obtained from NGO Affairs Bureau or not should have to be mentioned in the audit report.

14.02 Compliance:

No interest was earned and no exchange gain was derived on foreign donations received during the period under audit.

5.00 TOR-15: MAINTENANCE OF BOOKS OF ACCOUNTS AND RECORDS:

5.01 Requirements:

Whether the NGO has maintained Cash/Bank Book, Ledger, Stock Register, Assets Register and Other Registers under double entry system of accounting as per requirement of Section 12 of The Foreign Donation (Voluntary Activities) Regulation Act, 2016 should have to be mentioned in the report.

5.02 Compliance:

The NGO has maintained Cash/Bank Book, Ledger, Stock Register, Assets Register and Other Registers under double entry system of accounting as per requirement of Section 12 of The Foreign Donation (Voluntary Activities) Regulation Act, 2016.

6.00 TOR-16: MAINTENANCE OF ACCOUNTS FOR REVOLVING LOAN FUND:

6.01 Requirements:

In case, where there is Revolving Loan Fund (RLF) against previously and currently implemented projects of the organization, whether separate project/donor-wise accounts are maintained or a consolidated account is maintained and whether it is audited separately in each and every year or not should have to be mentioned. If separate consolidated accounts are not maintained for Revolving Loan Funds (RLF) the amount of service charges received from the loan disbursed out of project fund under audit, it should have to be ensured that the service charge income has been shown as receipt.

6.02 Compliance:

The organization does not have any Micro Credit Programme.





17.00 TOR-17: REGISTRATION OF MICRO CREDIT REGULATORY AUTHORITY:

17.01 Requirements:

In order to implement micro credit programme with the fund from foreign donations, whether the concerned NGO possesses certificate from the Micro Credit Regulatory Authority should have to be mentioned.

17.02 Compliance:

The organization (NGO) does not have any micro credit programme.

18.00 TOR-18: UTILIZATION OF FUND IN FOREIGN CURRENCY:

18.01 Requirements:

Whether any amount of donation has been spent in foreign currency and if yes, details of which should have to be mentioned in the audit report.

18.02 Compliance:

As reported by the management; appears from the financial statements and revealed from our test verification that, the NGO did not utilize any part of donation in foreign currency.

19.00 TOR-19: BUDGETARY CONTROL AND BUDGET VARIANCE:

19.01 Requirements:

Whether excess expenditure over the budget has been incurred against particular head of expenditure, adjusted the expenditure of one head with another head, or adjusted the expenditure of an unapproved head with an approved head, and if done, approval of NGO Affairs Bureau against excess expenditure should have to be mentioned in the audit report.

19.02 Compliance:

No excess expenditure over the approved budget has been observed during the year/period under audit. From our test verification we observed that the expenditure of one head has not been adjusted with another head or the expenditure of an unapproved head has not been adjusted with an approved head.

20.00 TOR-20: PAYMENT OF SALARY THROUGH BANK ACCOUNT:

20.01 Requirements:

In the Paripatra necessary instruction has been given to pay any amount of salary-allowances of officers/staffs and other payments if exceeds Tk.10,000 through bank account. Deviating the instruction if payments are made in cash should have to be mentioned in the audit report.

20.02 Compliance:

From our test verification we observed that, the salary-allowances of officers/staffs in any amount of payments and other payments exceeding Tk.10,000 are paid by bank cheque.

21.00 TOR-21: RECEIPT OF LOAN TO IMPLEMENT THE PROJECT:

21.01 Requirements:

If the project is implemented by receiving loan, necessary data relating to the source of loan and approval of the Executive Committee should have to be given in the audit report.



11.02 Compliance:

To implement the project no loan was received. All the expenditure was met up out of foreign donation.

12.00 TOR-22: PAYMENT OF SALARY-ALLOWANCE MEMBER OF GB AND EC OR CHIEF EXECUTIVE:

12.01 Requirements:

Whether any member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium and if yes, details of which including approval of Executive Committee should have to be provided. Moreover, if the chief executive of the NGO receives full/part salary-allowances/honorarium out of project fund under audit or other project's fund details of such payment should have to be given.

12.02 Compliance:

From our test verification, we observed that no member of the General Body and Executive Committee receives salary-allowance or any sorts of honorarium out of the project fund under audit or other project's fund.

13.00 TOR-23: INTERNAL CONTROL SYSTEM OF THE NGO:

13.01 Requirements:

Whether the Internal Control System of the organization is satisfactory or not should have to be mentioned.

13.02 Compliance:

We have verified the Internal Control System of the organization and observed that the overall Internal Control System of the organization is found to be satisfactory.

14.00 TOR-24: REFUND OF FUND TO THE DONOR:

14.01 Requirements:

Whether any amount has been refunded to the donor agency without prior approval of the NGO Affairs Bureau, and if refunded, details should have to be given in the audit report.

14.02 Compliance:

From our verification, we observed that the organization did not refund any amount to the donor agency during the year under audit without prior approval from NGO Affairs Bureau.

15.00 TOR-25: USE OF REVENUE STAMP AND DEDUCTION OF VAT AND INCOME TAX AT SOURCE:

15.01 Requirements:

In the compliance with the rules and regulation of the government whether revenue stamp has been affixed, whether VAT/income tax has been deducted at source from bill/voucher or not where applicable and whether deducted VAT/income tax has been duly deposited with government exchequer or not – auditor's comments in this regard should have to be given. The amount of VAT/income tax deposited with government exchequer should be shown separately.

The amount of deductible, deducted and arrear VAT/income tax are as follows.

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount	Deducted amount	Deposited with government exchequer	Arrear amounts	Treasury/ Mushok challan
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			VAT	IT	VAT	IT	VAT	IT	VAT	IT	No.
1											
2											
	Total:										

28.02 Compliance:

The organization has affixed revenue stamp where applicable and did not make any payment from which income tax is deductible at source but VAT was deducted at source where applicable from the following payments and deposited with government exchequer as per law:

Sl. No.	Description of head of expenditure in Annexure A/1	Amounts in Expenditure	Deductible amount	Deducted amount	Deposited with government exchequer	Arrear amounts	Treasury/Mushok challan No.
1	2	3	4	5	6	7	8
	VAT:						
	Deep Tube well Installation	257,000	12,850	12,850	12,850	0	
	Deep Tube well Installation	155,039	7,752	7,752	7,752	0	
	Buy Programmer's Food for UP Induction	3,900	195	195	195	0	
	Photocopy & Printing	6,885	344	344	344	0	
	Printer & Scanner	5,900	295	295	295	0	
	Office Stationery	5,350	268	268	268	0	
	Prepare Training Materials	21,740	3,261	3,261	3,261	0	
	Provide Training Materials	65,000	9,750	9,750	9,750	0	
	Office Stationery	2,540	127	127	127	0	
	Laptop	49,900	2,495	2,495	2,495	0	
	Total Taka:	573,254	37,337	37,337	37,337	0	

Treasury/Mushok Challan No.: Annexure: VAT:

Date	Challan No.	Amounts
24-04-2019	13	12,850
29-04-2019	39	7,752
28-04-2019	05	195
28-04-2019	06	344
28-04-2019	09	295
28-04-2019	08	268
14-05-2019	48	3,261
12-05-2019	05	9,750
28-04-2019	07	127
24-04-2019	12	2,495
	Total Taka:	37,337

6.00 TOR-26: SUBMISSION OF INCOME TAX RETURN:

6.01 Requirements:

Whether the concerned NGO as a separate legal entity files income tax returns to the concerned authority of National Board of Revenue in accordance with the provisions of The Income Tax Ordinance 1984 should have to be mentioned. Along with any foreign employee serve in the organization, who have paid income tax regularly and who have completed income tax return in earlier year assessment, should have to be mentation.





01 Compliance:

The organization does not file income tax return as per provision of The Income Tax Ordinance 1984 under Tax Identification Number 138715502012, Tax Circle 101 (Company), Tax Zone-5, Dhaka. Any foreign employee did not serve in the organization under this project.

00 TOR-27: INCOME GENERATING ACTIVITIES-IGA:

01 Requirements:

Whether there is any Income Generating Activities-IGA under the project implemented by the concerned organization (NGO), if yes, whether income tax is paid on the income earned by the IGA should have to be stated mentioning the name of the IGA or, whether income tax exemption certificate has been obtained from the National Board of Revenue authority, information in this regard should have to be given.

02 Compliance:

The organization (NGO) does not have any Income Generating Activities-IGA under this project.

00 TOR-28: TOURS IN ABROAD WITH FINANCING OF FOREIGN DONATED FUND:

01 Requirements:

Whether any officer/staff/member of the executive committee or general body has availed tour in abroad with the fund received from foreign sources in the form of air ticket/other facilities, if availed description of such tour, and in case of foreign tour whether due permission from NGO Affairs Bureau has been obtained or not – details of which should have to be stated in the report.

02 Compliance:

As we were informed by the management and observed from our verification that, none of the officers/staffs/member of the executive committee or general body has availed foreign tour with the fund/air ticket/other facilities received from foreign sources.

00 TOR-29: DESCRIPTION OF FIXED ASSETS ALONG WITH VALUE:

01 Requirements:

The description of fixed assets along with value held by the organization during the year of audit should have to be attached with the report; and whether the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of the organization should have to be mentioned in the audit report.

02 Compliance:

The organization did not procure any fixed assets with the project fund.

From our verification, we observed that the related fixed assets/deeds/house rent agreement/donated land/vehicles and other assets are in the name of:

Particulars	Observation from our verification
Fixed Assets	Not Applicable
Deeds	Deeds are in the name of the organization.
House Rent Agreement	House Rent Agreement is name of the organization.
Donated Land	Not Applicable
Vehicles	Not Applicable
Other Assets	Not Applicable



**00 TOR-30: SALES/TRANSFER OF FIXED/CURRENT ASSETS:****01 Requirements:**

If purchase any fixed/current assets with the project fund and, if it is sales/transfer, if it done approval of NGO Affairs Bureau should have to be obtained or not mentioned in the audit report.

02 Compliance:

The organization did not purchase any fixed/current assets with the project fund and did not sales/transfer of any asset during the period under audit.

00 TOR-31: MANAGEMENT LETTER/REPORT:**01 Requirements:**

At the end of the audit of accounts of the concerned project the audit firm should produce a management letter/report and submit to the management of the organization if the auditors observe any irregularity/illegal expenditure/unapproved expenditure/expenditure without budget approval, one copy of which should have to be forwarded to the Deputy Director (PaONi) along with the audit report. If, this type of letter/report is not required that should also be mentioned.

02 Compliance:

A management letter has been prepared and submitted to the organization (NGO), copy of which is being forwarded to the Deputy Director (PaONi) along with the audit report.

00 TOR-32: AUDIT OF PROJECTS OF NGO FOR MORE THAN FIVE YEARS:**01 Requirements:**

An audit firm should not conduct audit of projects of an NGO continuously for more than 5(five) years. For this reason, the CA firm should certify that the NGO under audit has not been audited continuously for more than five years.

02 Compliance:

We do hereby certify that the projects of the NGO under audit have not been audited by us continuously for more than 5 five) years.

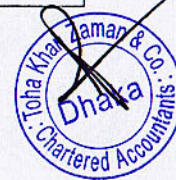
00 TOR-33: LIST OF MEMBERS OF EXECUTIVE COMMITTEE/GOVERNING BODY/ MANAGEMENT COMMITTEE OF THE NGO:**01 Requirements:**

A list containing the name of the members of the Executive Committee/Governing Body/ Management Committee should have to be given in the audit report.

02 Compliance:

List of the members of the Executive Committee/Governing Body/Management Committee is given below:

Sl. No.	Name of the Member	Position
01	Dr. Crelis F. Rammelt	Country Representative
02	Dr. Zahed Md. Masud	Assistant Country Representative
03	Md. Meheub Elahi	Coordinator
04	Dr. Taufiqun Nessa	General Member
05	Dr. Md. Razakul Alam	General Member





00 TOR-34: AUDIT RELATED EXPENSES:

01 Requirements:

Whether, all the expenses relating to audit has been met out of fund of the concerned project or not, should have to be mentioned.

02 Compliance:

The expenses relating to audit has been met and the audit fee reportedly to be paid out of the project fund.

00 TOR-35: MEMO NUMBER ALONG WITH DATE OF ENLISTMENT:

01 Requirements:

Memo number along with date of enlistment of the audit firm should have to be mentioned in the audit report.

02 Compliance:

Memo. No. 03.09.2666.657.043.253.17-2875 dated 15 July 2018 under Serial No.79.

00 PREVENTION OF MONEY LAUNDERING AND TERRORIST FINANCING:

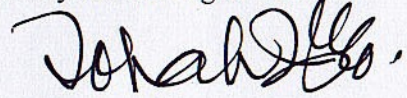
01 Requirements:

All the financial activities of the organization are free and fair or not from Money Laundering and Terrorist Financing should be examine and give an opinion.

02 Compliance:

In course of our test verification, we did not observe any such act of Money Laundering and Terrorist Financing by the organization. Moreover, we have obtained a management representation letter about Money Laundering and Terrorist Financing and the management has confirmed that, the organization is not involved in any such act of Money Laundering or Terrorist Financing.

ed, Dhaka
uly 2019


(Md. Waliuzzaman FCA)
Partner

