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COVER

COMMUNITY RESILIENCE & LIVELIHOODS PROJECT (CRLP) — Back to INDEX

Budget vs Actual (BVA) Report

Implementing organisation	Sadia Foundation (fictional national NGO)
Donor	Global Resilience Fund — GRF (fictional)
Grant reference	GRF-2025-BD-0147
Project period	1 Oct 2025 – 30 Sep 2026 (12 months)
Reporting period	1 Oct 2025 – 30 Jun 2026 (Months 1–9)
Report date	15-Jul-26
Reporting currency	USD
Months elapsed	9
Project duration (months)	12
Time elapsed %	75.0%
Indirect cost recovery (ICR) rate	7.0%
Total grant budget	**$468,232**

KEY ASSUMPTIONS & RULES

Budget flexibility rule: variations of up to 10% per budget line may be absorbed without prior donor approval, provided the total grant amount is not exceeded. Variations above 10%, or any new budget line, require a written realignment request.

Cost eligibility follows the grant agreement: costs must be incurred within the project period, directly attributable to the project, supported by documentation, and within approved rates. Ineligible items identified during the period are flagged in the Commentary tab.

Presentation of expenditure headings is aligned with INPAS Practice Guide 1 — Harmonised Grant Reporting (fixed input-based headings; see INPAS roll-up on the BVA Report tab). Terminology is consistent with IPSAS-based non-profit reporting practice.

All amounts in USD. Actuals are drawn from the project ledger and reconcile to the organisation's accounting records.

LEGEND

Blue text = hardcoded input / source data

Black text = formula

Green text = link to another tab

SAMPLE FOR PORTFOLIO DEMONSTRATION — all organisations, donors and figures are fictional but modelled on realistic donor-funded project structures. Prepared by Munia Ali, Finance & Impact Specialist.

BUDGET

DETAILED PROJECT BUDGET — Back to INDEX

Code	Budget line	Category	INPAS heading	Unit (Text)	Unit	Qty	%	Unit cost	Total budget	Notes
1. PERSONNEL										
1.2	Finance & Admin Officer (100% LOE)	Personnel	Employment	month	1	12	100%	$1,400	$16,800	
1.3	MEAL Officer (50% LOE)	Personnel	Employment	month	1	12	50%	$1,800	$10,800	
1.4	Field Officers (4 positions)	Personnel	Employment	person-month	4	12	100%	$950	$45,600	
1.5	Community Mobilizers (6 positions)	Personnel	Employment	person-month	6	12	100%	$450	$32,400	
	Subtotal — Personnel								**$139,200**	
2. ACTIVITIES										
2.1	Livelihoods skills training (24 sessions)	Activities	External services and other	session	1	24	100%	$1,800	$43,200	
2.2	Cash grants to vulnerable households	Activities	Grants and donations to others	household	1	600	100%	$120	$72,000	
2.3	Agricultural input kits	Activities	Supplies and materials	kit	1	800	100%	$65	$52,000	
2.4	Market linkage workshops	Activities	External services and other	workshop	1	8	100%	$1,500	$12,000	
2.5	Community infrastructure micro-projects	Activities	Grants and donations to others	project	1	10	100%	$4,500	$45,000	
2.6	Beneficiary transport & per diems	Activities	Travel and subsistence	month	1	12	100%	$800	$9,600	
	Subtotal — Activities								**$233,800**	
3. M&E										
3.1	Baseline survey (external)	M&E	External services and other	study	1	1	100%	$8,500	$8,500	
3.2	Quarterly monitoring visits	M&E	Travel and subsistence	month	1	12	100%	$600	$7,200	
3.3	Post-distribution monitoring	M&E	External services and other	round	1	4	100%	$1,200	$4,800	
3.4	Endline evaluation (external)	M&E	External services and other	study	1	1	100%	$12,000	$12,000	
	Subtotal — M&E								**$32,500**	
4. ADMIN & SUPPORT										
4.1	Field office rent (shared)	Admin & Support	External services and other	month	1	12	100%	$750	$9,000	
4.2	Utilities & communications	Admin & Support	External services and other	month	1	12	100%	$350	$4,200	
4.3	Office supplies	Admin & Support	Supplies and materials	month	1	12	100%	$200	$2,400	
4.4	Vehicle running costs	Admin & Support	Travel and subsistence	month	1	12	100%	$900	$10,800	
4.5	Bank charges & transfer fees	Admin & Support	External services and other	month	1	12	100%	$100	$1,200	
4.6	Project audit fee	Admin & Support	External services and other	audit	1	1	100%	$4,500	$4,500	
	Subtotal — Admin & Support								**$32,100**	
	TOTAL DIRECT COSTS								**$437,600**	
	Indirect cost recovery (7%)		**Support costs**						$30,632	
	TOTAL GRANT BUDGET								**$468,232**	

ACTUAL EXPENDITURE

Code	Budget line	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Total YTD	Remarks
ACTUAL EXPENDITURE												Back to INDEX
Oct 25 to Jun 26												
Source: project ledger extract (fictional sample data)												
1.1	Project Manager (100% LOE)	$2,800	$2,800	$2,800	$3,024	$3,024	$3,024	$3,024	$3,024	$3,024	$26,544	
1.2	Finance & Admin Officer (100% LOE)	$1,400	$1,400	$1,400	$1,512	$1,512	$1,512	$1,512	$1,512	$1,512	$13,272	
1.3	MEAL Officer (50% LOE)	$900	$900	$900	$972	$972	$972	$972	$972	$972	$8,532	
1.4	Field Officers (4 positions)	$3,800	$3,800	$3,800	$4,104	$4,104	$4,104	$4,104	$4,104	$4,104	$36,024	
1.5	Community Mobilizers (6 positions)	$1,800	$2,700	$2,700	$2,916	$2,916	$2,916	$2,916	$2,916	$2,916	$24,696	
2.1	Livelihoods skills training (24 sessions)	-	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$28,000	
2.2	Cash grants to vulnerable households	-	-	-	$18,000	-	$18,000	-	$14,400	-	$50,400	
2.3	Agricultural input kits	-	-	-	-	-	-	$13,600	$10,200	-	$23,800	
2.4	Market linkage workshops	-	-	$1,480	-	$1,520	$1,500	-	$1,450	$1,510	$7,460	
2.5	Community infrastructure micro-projects	-	-	-	-	$4,300	$4,600	$4,500	$4,400	$4,550	$22,350	
2.6	Beneficiary transport & per diems	$300	$650	$700	$780	$820	$850	$900	$950	$890	$6,840	
3.1	Baseline survey (external)	-	$8,350	-	-	-	-	-	-	-	$8,350	
3.2	Quarterly monitoring visits	$550	$600	$580	$620	$610	$590	$630	$600	$615	$5,395	
3.3	Post-distribution monitoring	-	-	-	-	$1,150	-	$1,180	-	$1,200	$3,530	
3.4	Endline evaluation (external)	-	-	-	-	-	-	-	-	-	-	
4.1	Field office rent (shared)	$750	$750	$750	$750	$750	$750	$750	$750	$750	$6,750	
4.2	Utilities & communications	$320	$340	$360	$355	$370	$365	$380	$375	$360	$3,225	
4.3	Office supplies	$210	$180	$190	$205	$195	$185	$200	$210	$190	$1,765	
4.4	Vehicle running costs	$880	$920	$940	$960	$980	$1,010	$1,020	$1,040	$1,030	$8,780	
4.5	Bank charges & transfer fees	$95	$110	$105	$120	$410	$115	$125	$130	$120	$1,330	
4.6	Project audit fee	-	-	-	-	-	-	-	-	-	-	
	Total direct costs	**$13,805**	**$27,000**	**$20,205**	**$37,818**	**$27,133**	**$43,993**	**$39,313**	**$50,533**	**$27,243**	**$287,043**	
	Indirect cost recovery (7% of direct)	$966.35	$1,890.00	$1,414.35	$2,647.26	$1,899.31	$3,079.51	$2,751.91	$3,537.31	$1,907.01	########	
	TOTAL EXPENDITURE	**$14,771**	**$28,890**	**$21,619**	**$40,465**	**$29,032**	**$47,073**	**$42,065**	**$54,070**	**$29,150**	**$307,136**	

BVA (Budget Vs Actual)

Code	Budget line	INPAS heading	Full budget	Pro-rata (75%)	Actual YTD	Variance $	Var %	Burn %	Status	Note
BUDGET vs ACTUAL										Back to INDEX
Oct 25 to Jun 26										
1. PERSONNEL										
1.1	Project Manager (100% LOE)	Employment	$33,600	$25,200	$26,544	$1,344	5.3%	79.0%	On track	
1.2	Finance & Admin Officer (100% LOE)	Employment	$16,800	$12,600	$13,272	$672	5.3%	79.0%	On track	
1.3	MEAL Officer (50% LOE)	Employment	$10,800	$8,100	$8,532	$432	5.3%	79.0%	On track	
1.4	Field Officers (4 positions)	Employment	$45,600	$34,200	$36,024	$1,824	5.3%	79.0%	On track	
1.5	Community Mobilizers (6 positions)	Employment	$32,400	$24,300	$24,696	$396	1.6%	76.2%	On track	
	Subtotal — Personnel		**$139,200**	**$104,400**	**$109,068**	**$4,668**	**4.5%**	**78.4%**	On track	
2. ACTIVITIES										
2.1	Livelihoods skills training (24 sessions	External services and other	$43,200	$32,400	$28,000	($4,400)	(13.6%)	64.8%	Underspent	
2.2	Cash grants to vulnerable households	Grants and donations to others	$72,000	$54,000	$50,400	($3,600)	(6.7%)	70.0%	On track	
2.3	Agricultural input kits	Supplies and materials	$52,000	$39,000	$23,800	($15,200)	(39.0%)	45.8%	Underspent	*Procurement delayed (tender re-issued)*
2.4	Market linkage workshops	External services and other	$12,000	$9,000	$7,460	($1,540)	(17.1%)	62.2%	Underspent	
2.5	Community infrastructure micro-project	Grants and donations to others	$45,000	$33,750	$22,350	($11,400)	(33.8%)	49.7%	Underspent	*5 of 10 completed*
2.6	Beneficiary transport & per diems	Travel and subsistence	$9,600	$7,200	$6,840	($360)	(5.0%)	71.3%	On track	
	Subtotal — Activities		**$233,800**	**$175,350**	**$138,850**	**($36,500)**	**(20.8%)**	**59.4%**	Underspent	
3. M&E										
3.1	Baseline survey (external)	External services and other	$8,500	$6,375	$8,350	$1,975	31.0%	98.2%	Overspent	*Completed M2*
3.2	Quarterly monitoring visits	Travel and subsistence	$7,200	$5,400	$5,395	($5)	(0.1%)	74.9%	On track	
3.3	Post-distribution monitoring	External services and other	$4,800	$3,600	$3,530	($70)	(1.9%)	73.5%	On track	
3.4	Endline evaluation (external)	External services and other	$12,000	$9,000	-	($9,000)	(100.0%)	-	Underspent	*Phased — scheduled M12*
	Subtotal — M&E		**$32,500**	**$24,375**	**$17,275**	**($7,100)**	**(29.1%)**	**53.2%**	Underspent	
4. ADMIN & SUPPORT										
4.1	Field office rent (shared)	External services and other	$9,000	$6,750	$6,750	-	-	75.0%	On track	
4.2	Utilities & communications	External services and other	$4,200	$3,150	$3,225	$75	2.4%	76.8%	On track	
4.3	Office supplies	Supplies and materials	$2,400	$1,800	$1,765	($35)	(1.9%)	73.5%	On track	
4.4	Vehicle running costs	Travel and subsistence	$10,800	$8,100	$8,780	$680	8.4%	81.3%	On track	*Fuel price increase since M4*
4.5	Bank charges & transfer fees	External services and other	$1,200	$900	$1,330	$430	47.8%	110.8%	Overspent	*Incl. $180 ineligible item — see Commentary*
4.6	Project audit fee	External services and other	$4,500	$3,375	-	($3,375)	(100.0%)	-	Underspent	*Phased — scheduled M12*
	Subtotal — Admin & Support		**$32,100**	**$24,075**	**$21,850**	**($2,225)**	**(9.2%)**	**68.1%**	On track	
	TOTAL DIRECT COSTS		**$437,600**	**$328,200**	**$287,043**	**($41,157)**	**(12.5%)**	**65.6%**	Underspent	
	Indirect cost recovery (7%)	Support costs	$30,632	$22,974	$20,093	($2,881)	(12.5%)	65.6%	Underspent	

ACTION TRACKER

ACTION TRACKER							Back to INDEX
Code	**Budget line / area**	**Status**	**Root cause**	**Action required**	**Responsible Person**	**Deadline**	**Donor flexibility / compliance status**
1.1–1.5	Personnel (all lines)	Overspent	Unbudgeted organisation-wide salary adjustment from M4 (+8%	Include +$7.5K in the M10 realignment request, offset from training savings and	Finance & Admin Officer	15 Jul 26	Projected +5.4% at completion — WITHIN the 10% per-line rule; notification only, no prior approval required.
2.1	Livelihoods skills training	Underspent	2 sessions slipped (Eid break, venue availability); unit cost $50/session below budget.	Lock venue bookings for the remaining 8 sessions across M10–M12; confirm schedule with communities.	Project Manager	10 Jul 26	Projected −2.8% at completion — within rule; savings earmarked as realignment offset.
2.3	Agricultural input kits	Underspent	First tender cancelled M4 (single compliant bid), re-issued; deliveries only began M7. Price $68 vs $65	Weekly delivery tracking on remaining 450 kits (due M10–M11); trigger voucher fallback if slippage passes mid-M11.	Procurement / Logistics Officer	Weekly from 07 Jul 26	Projected +4.6% at completion — within the 10% rule; price increase covered in the M10 realignment.
2.5	Community micro-projects	Underspent	Community agreements for the second batch signed late; 5 of 10 completed at M9.	Propose reduced scope of 9 projects to the donor now rather than a no-cost extension at M11; mobilise remaining sites in parallel.	Project Manager	20 Jul 26	Cost within rule, but scope change is PROGRAMMATIC — requires donor approval regardless of %.
3.4	Endline evaluation	Underspent	Correct phasing — fieldwork scheduled M12; no spend expected	Sign evaluation contract in M10 to protect the M12 timeline (avoid repeating the 2.3	MEAL Officer	31 Jul 26	Timing only — no flexibility issue; flagged so the Q4 spike is not misread.
4.4	Vehicle running costs	Overspent	Fuel price increases since M4; monthly cost trending up.	Consolidated field movement plan from M10; review monthly against forecast.	Admin / Logistics Officer	From 07 Jul 26	Projected +9.9% at completion — just inside the 10% rule; monitor monthly, escalate if breached.
4.5	Bank charges & transfer fees	Overspent	$280 FX/transfer fee on mid-year tranche (eligible, under-budgeted) + $180 charge belonging to another project, posted in error	Raise reversal journal for the $180 in M10 and evidence it in the next report; add bank-charge eligibility screen to the monthly close checklist; include ~$200 in realignment.	Finance & Admin Officer	15 Jul 26	Projected +15.8% at completion (post-reversal) — EXCEEDS the 10% rule: line included in the M10 realignment request. $180 excluded from donor charge.
4.6	Project audit fee	Underspent	Correct phasing — audit contracted for M12 per grant agreement.	No action; confirm auditor availability at M11.	Finance & Admin Officer	31 Aug 26	Timing only — no flexibility issue.

COMMENTARY

LINE-LEVEL COMMENTARY (flagged where variance vs pro-rata exceeds 10% or $5,000)			
Code	**Budget line**	**Status**	**Commentary**
1.1	Personnel (all lines)	Overspent	All five lines run ~5% above pro-rata due to the unbudgeted salary adjustment from M4. Each line individually stays within the 10% flexibility rule at completion (projected +5.4%), so no formal realignment is strictly required — but the donor should be notified in this report, and the overspend must be offset within the total grant. Eligible: adjustment follows the organisation's approved salary scale policy, applied consistently across funding sources.
2.1	Livelihoods skills training	Underspent	16 of 24 sessions delivered vs 18 planned — two sessions slipped due to the Eid break and venue availability. Average cost per session is $1,750 vs $1,800 budgeted (competitive venue rates). Remaining 8 sessions scheduled M10–M12; projected to complete $1.2K under budget.
2.3	Agricultural input kits	Underspent	Largest variance in the report: 46% burn vs 75% time. The first tender was cancelled in M4 (only one compliant bid) and re-issued; the new supplier began deliveries in M7. 350 of 800 kits distributed at $68/kit vs $65 budgeted (price inflation on seed stock). Supplier is contracted to deliver the remaining 450 kits in M10–M11. Projected outturn $54.4K — $2.4K (4.6%) over budget, within the flexibility rule. Key risk is delivery timing, not cost: any slippage past M11 compresses distribution and post-distribution monitoring into the final month.
2.5	Community infrastructure micro-projects	Underspent	5 of 10 micro-projects completed; burn 50% vs 75% time. Community agreements for the remaining 5 are signed and mobilisation has started, but completing 5 projects in 3 months is a genuine delivery risk. Recommendation: agree with the donor now a fallback scope of 9 projects (releasing ~$4.5K) rather than request a no-cost extension in M11.
3.1	Baseline survey	On track*	Shows +31% vs pro-rata only because the full study was correctly completed and paid in M2 — front-loaded by design, $150 under budget. No action.
3.4	Endline evaluation	Underspent (phased)	Zero spend is correct phasing: fieldwork is scheduled for M12 with the contract to be signed in M10. Flagging now so the M12 spike is not misread as a control issue.
4.4	Vehicle running costs	Overspent	8% above pro-rata and trending up on fuel prices since M4. Projected outturn $11.9K — 9.9% over, just inside the flexibility rule. Mitigation: consolidated field movement plans from M10; monitor monthly.

FORECAST

FORECAST TO COMPLETION							
Code	**Budget line**	**Category**	**Full budget**	**Actual YTD**	**Forecast outturn**	**Var at completion**	**Var %**
1.1	Project Manager (100% LOE)	Personnel	$33,600	$26,544	$35,616	$2,016	6.0%
1.2	Finance & Admin Officer (100% LOE)	Personnel	$16,800	$13,272	$17,808	$1,008	6.0%
1.3	MEAL Officer (50% LOE)	Personnel	$10,800	$8,532	$11,448	$648	6.0%
1.4	Field Officers (4 positions)	Personnel	$45,600	$36,024	$48,336	$2,736	6.0%
1.5	Community Mobilizers (6 positions)	Personnel	$32,400	$24,696	$33,444	$1,044	3.2%
2.1	Livelihoods skills training (24 sessions)	Activities	$43,200	$28,000	$42,000	($1,200)	(2.8%)
2.2	Cash grants to vulnerable households	Activities	$72,000	$50,400	$72,000	-	-
2.3	Agricultural input kits	Activities	$52,000	$23,800	$54,400	$2,400	4.6%
2.4	Market linkage workshops	Activities	$12,000	$7,460	$11,960	($40)	(0.3%)
2.5	Community infrastructure micro-projects	Activities	$45,000	$22,350	$44,700	($300)	(0.7%)
2.6	Beneficiary transport & per diems	Activities	$9,600	$6,840	$9,200	($400)	(4.2%)
3.1	Baseline survey (external)	M&E	$8,500	$8,350	$8,350	($150)	(1.8%)
3.2	Quarterly monitoring visits	M&E	$7,200	$5,395	$7,190	($10)	(0.1%)
3.3	Post-distribution monitoring	M&E	$4,800	$3,530	$4,730	($70)	(1.5%)
3.4	Endline evaluation (external)	M&E	$12,000	-	$12,000	-	-
4.1	Field office rent (shared)	Admin & Support	$9,000	$6,750	$9,000	-	-
4.2	Utilities & communications	Admin & Support	$4,200	$3,225	$4,305	$105	2.5%
4.3	Office supplies	Admin & Support	$2,400	$1,765	$2,355	($45)	(1.9%)
4.4	Vehicle running costs	Admin & Support	$10,800	$8,780	$11,870	$1,070	9.9%
4.5	Bank charges & transfer fees	Admin & Support	$1,200	$1,330	$1,390	$190	15.8%
4.6	Project audit fee	Admin & Support	$4,500	-	$4,500	-	-
	Total direct costs		**$437,600**	**$287,043**	**$446,602**	**$9,002**	**2.1%**
	Indirect cost recovery (7%)		$30,632	$20,093.01	$31,262.14	$630	2.1%
	TOTAL GRANT		**$468,232**	**$307,136**	**$477,864**	**$9,632**	**2.1%**

CHARTS — DATA & VISUALS

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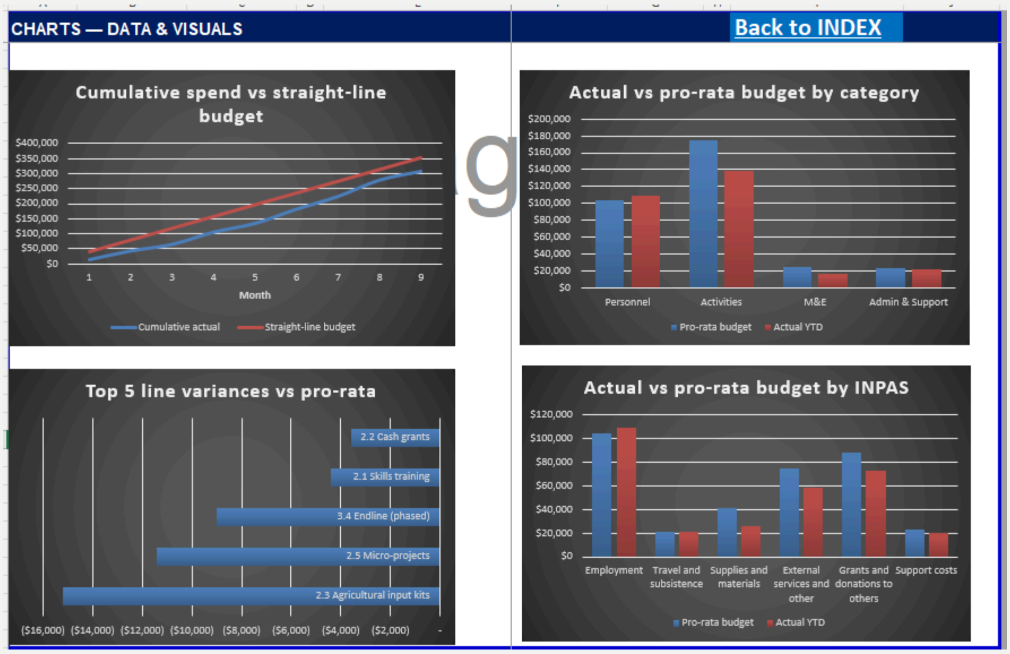
Month	Cumulative actual	Straight-line budget
1	$14,771	$39,019
2	$43,661	$78,039
3	$65,281	$117,058
4	$105,746	$156,077
5	$134,778	$195,097
6	$181,851	$234,116
7	$223,916	$273,135
8	$277,986	$312,155
9	$307,136	$351,174

Category	Pro-rata budget	Actual YTD
Personnel	$104,400	$109,068
Activities	$175,350	$138,850
M&E	$24,375	$17,275
Admin & Support	$24,075	$21,850

INPAS heading	Pro-rata budget	Actual YTD
Employment	$104,400	$109,068
Travel and subsistence	$20,700	$21,015
Supplies and materials	$40,800	$25,565
External services and other	$74,550	$58,645
Grants and donations to others	$87,750	$72,750
Support costs	$22,974	$20,093

Top 5 variances vs pro-rata	Variance $
2.3 Agricultural input kits	($15,200)
2.5 Micro-projects	($11,400)
3.4 Endline (phased)	($9,000)
2.1 Skills training	($4,400)
2.2 Cash grants	($3,600)

CHARTS



Community Resilience & Livelihoods Project (CRLP)

BudgetvsActualReport—Month9of12 | GrantGRF-2025-BD-0147 | GlobalResilienceFund (fictional)

Total grant	Time elapsed	Spend to date	Burn rate	Projected outturn	Status
$468.2K	**75%**	**$307.1K**	**66%**	**$477.9K (+2.1%)**	**Realignment due M10**

Executive summary

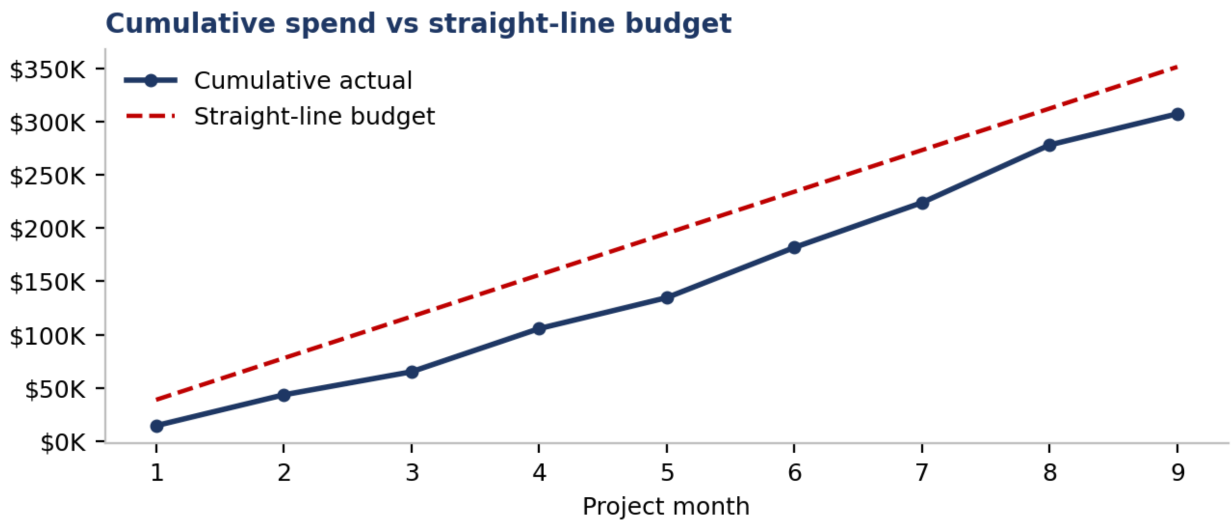
At the end of Month 9, with 75% of the project period elapsed, cumulative expenditure stands at 66% of the total grant, an underspend of $44.0K against the pro-rata budget. The underspend is largely a matter of timing rather than saving. It is concentrated in the re-tendered agricultural input procurement, the second phase of the community micro-projects, and two activities scheduled for the final quarter — the endline evaluation and the project audit.

Personnel cost is running approximately 5% above the pro-rata budget. An organisation-wide salary adjustment took effect in Month 4, after the budget was approved, and was not provided for in the original figures. On current run-rate, staff costs are projected to close the year around 5.4% over budget in few lines. This remains within the 10% per-line flexibility permitted under the grant agreement, on the condition that the overspend is offset from underspend other salary line.

On present trends, the project is forecast to close at $477.9K against a ceiling of $468.2K, a projected overspend of 2.1% in the absence of corrective action. A budget realignment is proposed for Month 10, drawing on training savings and a reduction in the micro-project scope from ten to nine sites, which brings the forecast back within the ceiling and keeps every budget line within the flexibility rule.

One compliance matter is reported for transparency. A $180 bank charge relating to another project was posted to this grant in Month 5. The charge is ineligible and has been reversed; it will not be presented to the donor.

Identifying and correcting such items within the reporting cycle, rather than at audit, is consistent with the control approach applied throughout the project.



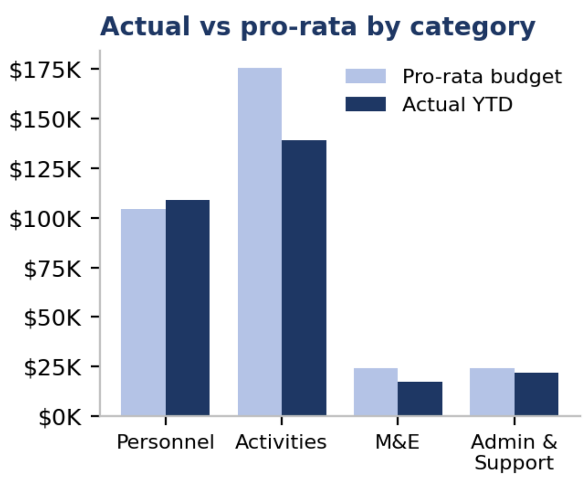
BVA summary — by budget category

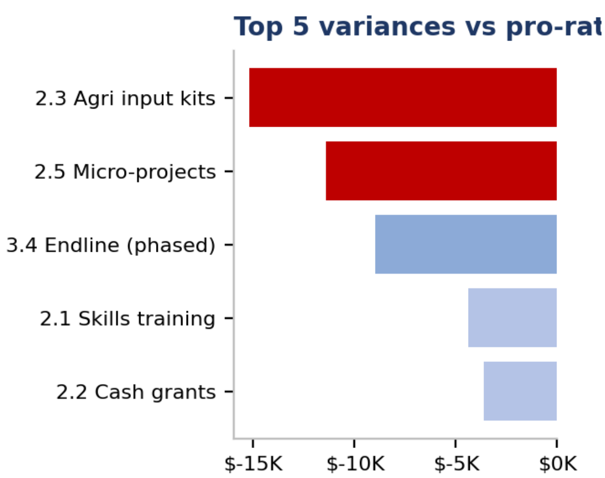
Category	Full budget	Pro-rata (75%)	Actual YTD	Variance $	Var %	Status
Personnel	$139,200	$104,400	$109,068	$4,668	4.5%	On track
Activities	$233,800	$175,350	$138,850	$36,500	20.8%	Underspent
M&E	$32,500	$24,375	$17,275	$7,100	29.1%	Underspent
Admin & Support	$32,100	$24,075	$21,850	$2,225	9.2%	On track
Total direct	**$437,600**	**$328,200**	**$287,043**	**$41,157**	**12.5%**	
ICR (7%)	**$30,632**	**$22,974**	**$20,093**	**$2,881**	**12.5%**	**Underspent**
TOTAL GRANT	**$468,232**	**$351,174**	**$307,136**	**$44,038**	**12.5%**	

INPAS harmonised roll-up (Practice Guide 1)

INPAS heading	Budget	Actual YTD
Employment	$139,200	$109,068
Travel and subsistence	$27,600	$21,015
Supplies and materials	$54,400	$25,565
External services and other	$99,400	$58,645
Grants and donations to others	$117,000	$72,750
Support costs	$30,632	$20,093
Total expenses	**$468,232**	**$307,136**

Fixed input-based headings per INPAS Practice Guide 1 — Harmonised Grant Reporting: standard expenditure headings, the NPO's own currency and financial year, and the same accounting treatment as the audited accounts. The roll-up reconciles line-for-line to the detailed BVA.





What the variances mean — flagged lines

2.3 Agricultural input kits — UNDERSPENT

This is the largest variance in the report, at 46% expenditure against 75% of the period elapsed. The initial tender was cancelled in Month 4, as only one compliant bid was received, and was subsequently re-issued, with deliveries commencing in Month 7. To date, 350 of 800 kits have been distributed, at $68 per kit against a budget of $65. The remaining 450 kits are under contract for delivery in Months 10–11, and the line is projected to close approximately $2.4K over budget (+4.6%), within the flexibility rule. The principal exposure on this line is delivery timing rather than cost, and deliveries are being monitored weekly.

2.5 Community micro-projects — UNDERSPENT

Five of ten micro-projects have been completed. Community agreements for the remaining five are signed, though completing five projects within three months represents a material delivery risk. It is recommended that a reduced scope of nine projects be agreed with the donor at this stage, releasing approximately $4.5K, in preference to a no-cost extension request in Month 11.

Personnel (all lines) — OVERSPENT (projected)

All lines are running approximately 5% above the pro-rata budget following the salary adjustment effective from Month 4 (+8% on national scales). Each line is projected to close within the 10% rule, at around +5.4%. The cost is eligible, as the adjustment follows the organisation's approved salary policy and is applied consistently across all funding sources. The donor is notified through this report, and the overspend is offset within the proposed realignment.

4.5 Bank charges — OVERSPENT

This line has already exceeded its full-year budget at Month 9. Two factors apply: an eligible but under-budgeted transfer fee of $280 on the mid-year tranche, and the $180 charge posted in error, which is ineligible, reversed in Month 10, and excluded from the forecast.

3.4 Endline & 4.6 Audit — PHASED

Nil expenditure on both lines is correct, as they are scheduled for Month 12. They are flagged at this stage so that the anticipated Quarter 4 expenditure is not misinterpreted. The endline evaluation contract should be signed in Month 10; procurement lead time was the cause of the input-kit delay, and the same exposure should be avoided on the evaluation.

Recommended actions (Month 10)

1. Submit the budget realignment in Month 10.

The realignment should cover the projected personnel overspend (+$7.5K) and the input-kit price increase (+$2.4K), funded from training savings (–$1.2K) and the reduction to nine micro-projects (–$4.5K). The residual of approximately $4.2K is to be absorbed through running-cost discipline in the final quarter. On this basis every line remains within the 10% rule and the grant remains within its ceiling.

2. Monitor input-kit deliveries weekly.

450 kits are scheduled for Months 10–11. Should delivery slip beyond mid-Month 11, the agreed fallback (partial delivery with voucher top-up) should be triggered in place of an extension request.

3. Complete the compliance correction.

The $180 reversal should be processed in Month 10 and evidenced in the next report. A bank-charge eligibility check should be added to the monthly close routine.

4. Sign the endline evaluation contract early.

Procurement lead time already delayed the input kits by three months; the Month 12 evaluation should not carry the same exposure.

About this report

This is a portfolio demonstration built on fictional but realistic data: a 12-month, $468K donor-funded livelihoods project reported at Month 9. The full Excel workbook behind this summary holds the detailed budget, a nine-month actuals ledger, a formula-driven BVA with Overspent/Underspent flags, an action tracker with owners and deadlines, an INPAS Practice Guide 1 harmonised roll-up, and a commitments-based forecast to completion — the pack a donor and a board can both read.

Prepared by **Munia Ali** — Finance & Impact Specialist. 12+ years humanitarian and corporate finance: donor reporting and compliance, budgeting and variance analysis, audit-readiness.

MUNIA ALI

Finance&ImpactSpecialist · Finance systems that survive audits and serve decisions
Dhaka,Bangladesh(remote,global) · munia.ali1125@gmail.com · +8801886487026 · linkedin.com/in/munia-ali-4831aa183

USD 20M+ multi-donor portfolio led, Rohingya refugee response	**100%** on-time donorfinancial reporting acrossgrants	**12+ yrs** humanitarian & corporate finance experience	**10+** donors served,UNand non-UN (UNHCR, UNICEF, ECHO, SIDA...)

WHO I HELP

NGOs, social enterprises, and small & medium businesses — especially organizations that manage donor or investor money without a full internal finance team. I set up the systems, produce the reports, and prepare you for the audit, so your team can focus on the mission.

SERVICES

- **Cloud accounting setup & migration** — QuickBooks, Xero, Wave: chart of accounts, project & donor tracking, clean opening balances
- **Donor financial reporting & compliance** — UN and non-UN formats, budget-vs-actual analysis, burn-rate monitoring, variance narrative
- **Audit preparation & internal controls** — documentation review, control gap fixes, audit response support
- **Budgeting & forecasting** — proposal budgets, master budgets, reforecasting, cash flow forecasting
- **Books cleanup & catch-up** — reconciliations, backlog clearing, data migration to cloud platforms
- **Finance SOPs & team training** — process design, capacity building for finance and non-finance staff

SELECTED EXPERIENCE

- **Save the ChildrenInternational** — Finance Lead, Cox's Bazar refugee response: led finance oversight of a USD 20M+ multi-donor portfolio with 100% on-time reporting and strengthened audit readiness across field operations.
- **BRAC** — Senior Officer, Finance & Accounts: donor project close-outs, partner financial monitoring, statutory compliance (GAAP, IFRS).
- **SME & corporate finance** — 7 years in management accounts, payroll, tax/VAT, and financial reporting for small business decision-making.

HOW WE WORK TOGETHER

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If your books are behind or a donor report is looming — email munia.ali1125@gmail.com. I reply within 24 hours.