

BEEES

ANNUAL REPORT
2024-2025



years
OF IMPACT AND RESILIENCE

Working together towards
a better future
since 1975



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1975-1984: FORMATION AND FOUNDATION



1985-1994: INTEGRATED DEVELOPMENT AND DIVERSIFICATION



1995-2004: CONSOLIDATION AND RECOGNITION



2005-2014: EXPANSION AND TECHNOLOGICAL ADVANCEMENT



2015-2025: GROWTH, IMPACT AND RESILIENCE



PROGRAM HIGHLIGHT

MICRO -

BRANCHES
337

SUB-ZONE
52

ZONE
24

AGRICULTURE

SAPLING DISTRIBUTION
2,400

FARMERS SUPPORTED
6030

HOMESTEAD GARDENS
100

AGRO-FOREST TREES
DISTRIBUTED
12,000

HEALTH

POPULATION COVERAGE
260,200

STATIC CLINICS
4,485

SATELLITE CLINICS
3,502

ANC SERVICE
8,212

DIAGNOSTIC TESTS
16,817

AGRICULTURE

MICROFINANCE

HEALTH

RIGHTS OF FY 2024-25

FINANCE

MEMBERS
604,434

BORROWERS
487,488

PORTFOLIO (BDT CRORE)
3173.46

EDUCATION

STUDENTS
1,200

**HIGHER EDUCATION
SCHOLARSHIPS**
94

**PRE-PRIMARY STUDENTS
TRANSITIONED TO PRIMARY**
1145

EDUCATION

SOCIAL SAFETY NET

FLOOD RECOVERY SUPPORT
2000

DISTRIBUTED BLANKETS
2000

FUNERAL SUPPORT
97

ELDARLY ALLOWANCE
385

SOCIAL SAFETY NET



Acronyms & Abbreviations

ABM:	Assistant Branch Manager
ANC:	Antenatal Care
AO:	Accounts Officer
BBS:	Bangladesh Bureau of Statistics
BCC:	Behavioral Change Communication
BDT:	Bangladesh Taka
BM:	Branch Manager
BMI:	Body Mass Index
CMC:	Central Management Committee
CRR:	Cumulative Recovery Rate
CRWRC:	The Christian Reformed World Relief Committee
COVID-19:	Coronavirus Disease 2019
CIDA:	Canadian International Development Agency
EPI:	Expanded Programme on Immunization
FDR:	Fixed Deposit Reserve
FO:	Field Officer
FSS:	Financial Self Sufficiency
FY:	Fiscal Year
GDP:	Gross Domestic Product
GNI:	Gross National Income
GO:	Government Organization
HIV/AIDS:	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
Hb:	Hemoglobin
HR:	Human Resource
IFAD:	International Fund for Agricultural Development
IEC:	Information Education Communication
IEDCR:	Institute of Epidemiology, Disease Control and Research
IGA:	Income Generating Activities
IT:	Information Technology

LGED:	Local Government Engineering Department
LLP:	Loan Loss Provision
MF:	Microfinance
MFI:	Micro Finance Institute
MIS:	Management Information Systems
MRA:	Microfinance Regulatory Authority
MT:	Metric Ton
NBFI:	Non-Banking Financial Institution
NGO:	Non-Government Organization
OD:	Over Due
OSS:	Operational Self Sufficiency
OTR:	On Time Realization
PAR:	Portfolio at Risk
PKSF:	Palli Karma Sahayak Foundation
PNC:	Postnatal Care
RAKUB:	Rajshahi Krishi Unnoyan Bank
R/E:	Routine/Examination
SDG:	Sustainable Development Goal
TNA:	Training Need Assessment
UHC/UHFWC:	Upazila Health Complex/ Upazila Health and Family Welfare Complex
UK:	United Kingdom
UWE:	University of the West of England
UNAIDS:	United Nations Programme on HIV/AIDS
UNDP:	The United Nations Development Programme
UNICEF:	United Nations International Children's Emergency Fund
VC:	Vermicompost
WCAD:	WaterCredit Adoption
WatSan:	Water and Sanitation
WFP:	The World Food Program



ANNUAL REPORT **2024-2025**

BANGLADESH EXTENSION EDUCATION SERVICES (BEES)

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The small initiative in **1975** under the Christian Reformed World Relief Committee (CRWRC) in Bogura has now grown into an organization **serving millions of people!** This milestone is not only a marker of time, it's a reflection of our shared resilience, commitment, and vision for a better future.

- Saiful Islam, Founder & Executive Vice Chairman, BEES

EXECUTIVE VICE CHAIRMAN'S NOTE

As the Founder and Executive Vice Chairman of BEES, it is my honor to present this annual report in a historic year—our Golden Jubilee. For 50 years, BEES has walked alongside the people of Bangladesh with dedication and purpose. The small initiative in 1975 under the Christian Reformed World Relief Committee (CRWRC) in Bogura has now grown into a national organization, working in 55 districts and serving millions of people. This milestone is not only a marker of time, but also a reflection of our shared resilience, commitment, and vision for a better future.

Over the past five decades, our commitment—"To Be Beside the Poor (the underserved population fighting for socio-economic emancipation)"—has remained unchanged. Through Microfinance, Agriculture, Health, Education, and Social safety net programs, BEES has worked relentlessly to empower communities holistically to move towards dignity, resilience, and sustainable growth. This approach has allowed us to remain relevant in changing times, adapting to the evolving needs of the people we serve.

The year under review has once again reminded us of the unpredictability of the global environment. Prolonged conflicts such as the Russia-Ukraine war, unrest in the Middle East, and other geopolitical tensions continue to destabilize economies worldwide. Global inflation, disruptions in supply chains, and tightening international financial markets have posed significant challenges, particularly for developing countries like Bangladesh. The consequence has been rising costs of essentials, reduced fiscal space, and increased vulnerability among marginalized populations. Amongst all the challenges, BEES has ensured its growth through resource mobilization, innovative financing, and strong partnerships.

At the same time, BEES recognizes that true progress cannot be measured only in financial terms. Education for the next generation, accessible healthcare for all, and social protection for the most vulnerable remain the foundations of sustainable development. Our efforts to integrate these services alongside microfinance have set BEES apart as a holistic development organization—capable of responding not just to economic hardship but to the multidimensional challenges faced by communities.

In the era of climate change, Bangladesh is among the most exposed nations, and BEES is committed to expanding climate-resilient agriculture, promoting green livelihoods, and strengthening community-based adaptation mechanisms.

As we mark 50 years, we also look forward to the future. The next phase of BEES will focus on institutional strengthening, digital transformation, environmental sustainability, and global collaboration. We aim to leverage international best practices and align our initiatives with the Sustainable Development Goals (SDGs), ensuring that our work remains impactful, accountable, and future-oriented.

On this historic occasion, I extend my deepest gratitude to our board members, development partners, financial institutions, regulatory bodies, and especially, our staff—whose tireless commitment, teamwork, and unyielding spirit have been the driving force behind every success story of BEES. Together, we have built an organization that not only withstood crises but transformed them into opportunities for innovation and resilience. I would also like to express my heartfelt gratitude towards our clients, for whom we are here to serve, who are the reason behind our existence and our drive for growth, those who strengthen our commitment to reach the most remote corner and provide the best within our capabilities.

As we step into the next decade, BEES re-affirms its commitment to remain beside the under-served—empowering lives, fostering resilience, and contributing to a more equitable and sustainable Bangladesh within a challenging global context.

Thank you.



Saiful Islam (Robin)
Founder & Executive Vice Chairman, BEES



BEES has always believed that sustainable change begins with people—when they are empowered with knowledge, resources, and opportunities.

– Iqbal Ahammed, Executive Director, BEES

EXECUTIVE DIRECTOR'S NOTE

It is with immense honor and pride that I present this note on the occasion of BEES completing 50 years of its remarkable journey in development. This Golden Jubilee is not just a celebration of time—it is a testament to the vision of our Founder and Executive Vice Chairman, Mr. Saiful Islam (Robin), the guidance of our respected Board Chairman and members, and the unwavering trust and support of the Government of Bangladesh, PKSF, our development partners, financial institutions, and well-wishers. I extend my heartfelt gratitude to all of you for being an integral part of this half-century journey.

From its inception in 1975, BEES has been committed to the empowerment of marginalized communities. What began as a small initiative has grown into a multidimensional development organization, impacting the lives of more than six million people across Bangladesh. Over the decades, BEES has evolved to address emerging challenges—poverty, unemployment, climate change, health inequities, and education gaps—while always keeping inclusivity and resilience at the core of its mission.

In this reporting year, BEES has continued to strengthen its five flagship programs—Microfinance, Agriculture, Health, Education, and Social Safety Nets. Our Microfinance program remains the cornerstone of our success, empowering hundreds of thousands through savings, credit, and income-generating opportunities. Agriculture initiatives have promoted climate-smart technologies, ensuring food security and resilience in the face of global climate uncertainties. Our Health program has expanded its reach to vulnerable groups, promoting nutrition, safe water, and maternal and child health. The Education program has nurtured young learners with creativity and critical thinking, while the Social Safety Net program has advanced awareness on pressing issues such as human rights, adolescent wellbeing, and climate adaptation. Together, these programs have not only changed individual lives but also contributed significantly to national and global development priorities, including the Sustainable Development Goals (SDGs).

As we reflect on this 50-year journey, what stands out most is the resilience of the communities we serve and the dedication of our staff who work tirelessly to make transformation possible. BEES has always believed that sustainable change begins with people—when they are empowered with knowledge, resources, and opportunities.

Looking ahead, our vision is clear: to continue innovating, expanding, and integrating climate resilience and digital solutions into our services, ensuring that BEES remains relevant and impactful in the decades to come.

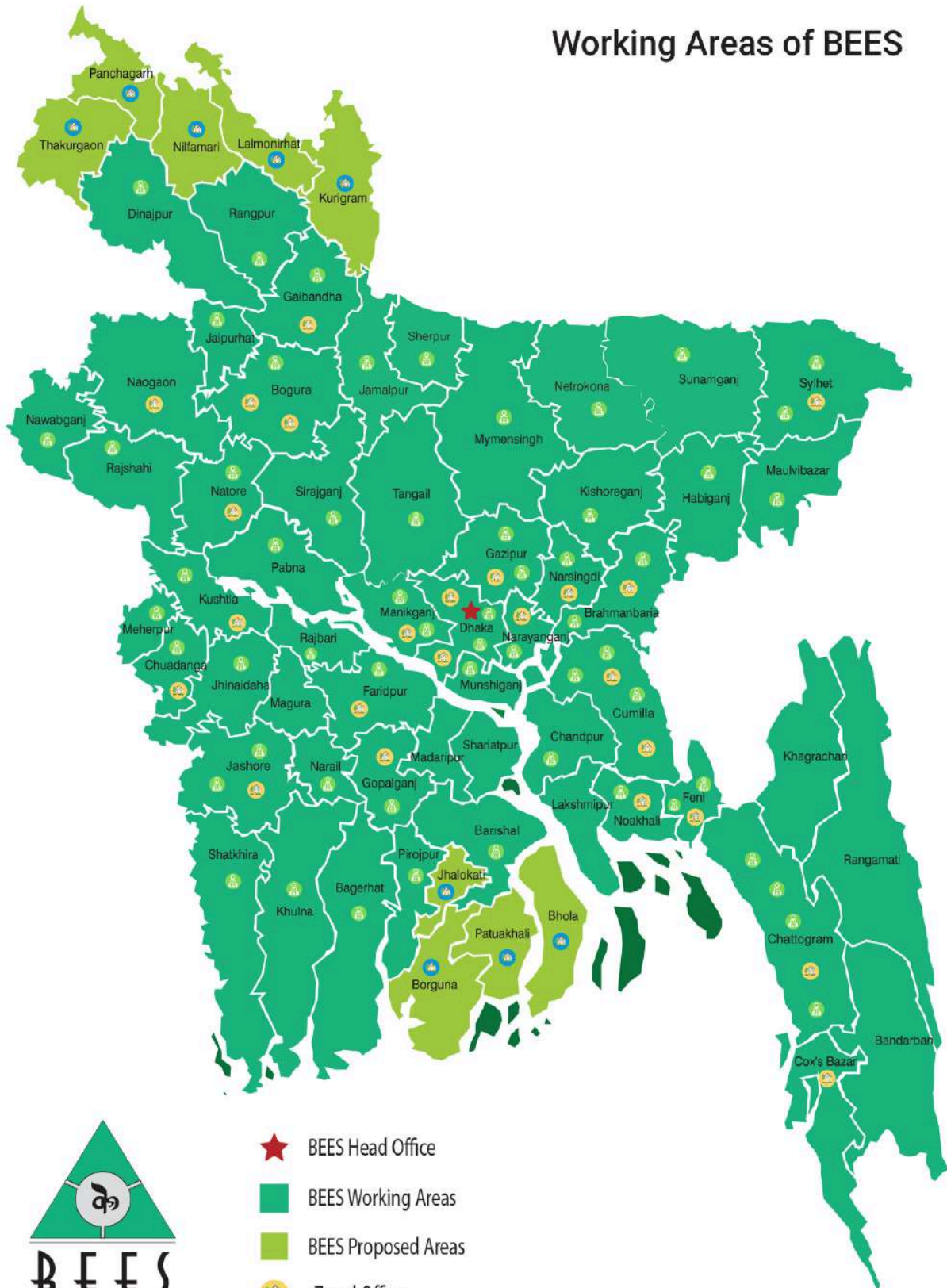
On this Golden Jubilee, I call upon all our stakeholders, staff, and beneficiaries to carry forward the legacy of BEES with renewed energy and hope. Together, let us build a more inclusive, resilient, and prosperous Bangladesh for generations to come.

With deepest gratitude,

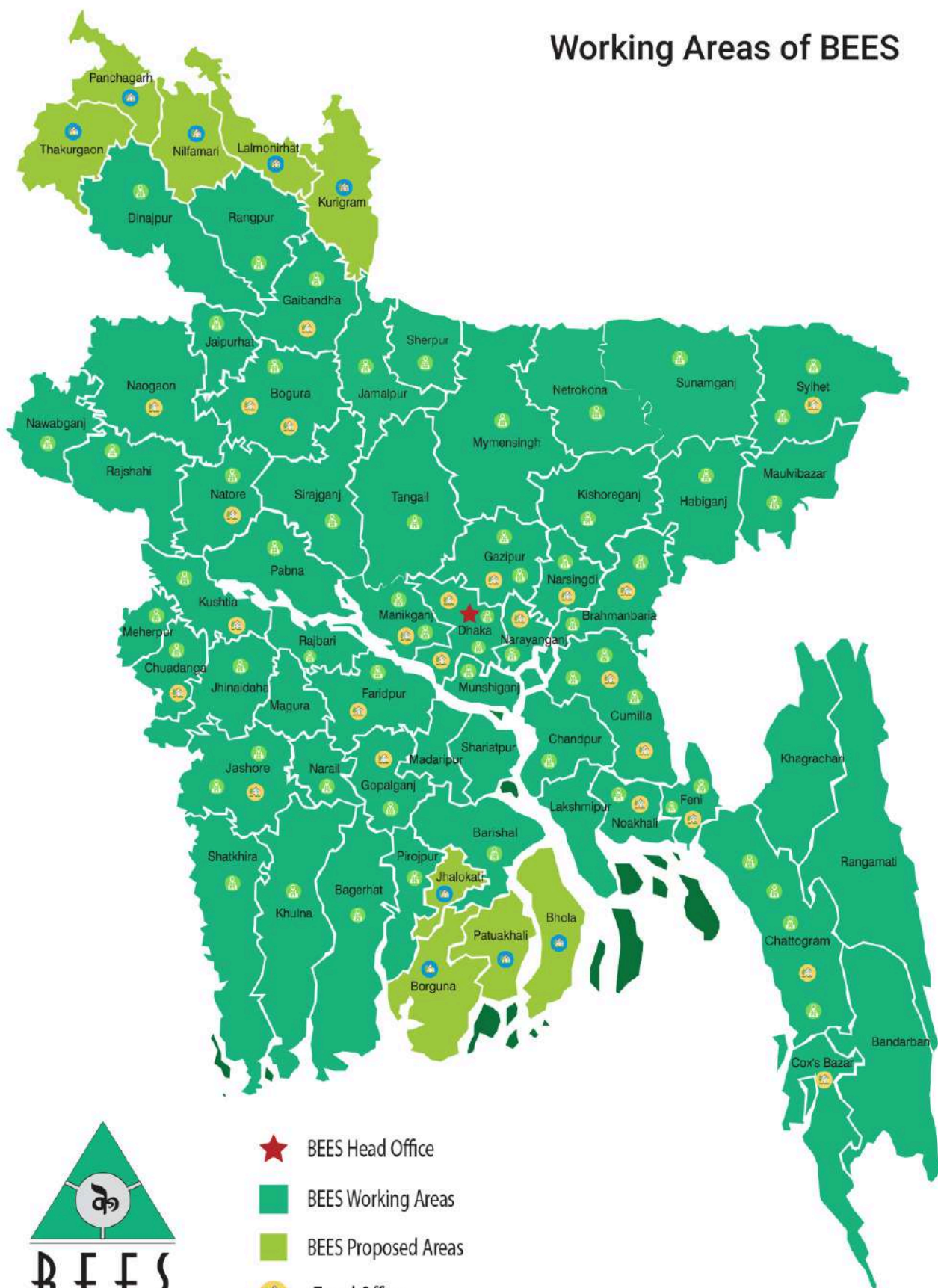


Iqbal Ahammed
Executive Director (ED), BEES

Working Areas of BEES



Working Areas of BEES



- ★ BEES Head Office
- BEES Working Areas
- BEES Proposed Areas
- 🏠 Zonal Office
- 🏠 Sub-Zonal Office
- 🏠 Proposed Office



CHAPTER 1 ORGANIZATIONAL PROFILE

About BEES

BEES is a nationally registered NGO with over 50 years of experience in need-based human development activities. It began in 1975 as the Bogura Rural Development Project (BRDP) under the Christian Reformed World Relief Committee (CRWRC) and the Ministry of Agriculture. After CRWRC's withdrawal, BEES emerged as an independent organization dedicated to improving the lives of the poor.

Initially focusing on agriculture, health, sanitation, education, and women's skill development, BEES has since expanded its services across multiple sectors to promote sustainable development and improve community wellbeing. It is registered with the Department of Social Welfare, Directorate of Family Planning, Joint Stock Companies & Firms, MRA, and NGO Affairs Bureau.

Guided by its mission to empower marginalized populations—especially women and children—BEES currently supports over 6.8 million people through programs in literacy, health and nutrition, personal hygiene, rights, governance, and livelihood development.

BEES has implemented numerous projects in partnership with government ministries and maintains comprehensive policies and manuals to ensure effective program delivery and accountability.

BEES Strategy

BEES focuses on empowering disadvantaged communities through need-based, multidimensional programs. Believing that people can determine their own development paths, BEES provides technical and financial support where such resources are lacking. Programs are tailored to specific populations, and strategies are reviewed periodically based on impact assessments. In certain intervals, the positive impact and negative impact are analyzed and strategies are reviewed accordingly. BEES is moving gradually from the Non-Government Organization style of operation to the result-driven corporate management style.

So, the whole system is being transformed in order to scale up and expand as needed. BEES is self-driven development organization. For uplifting the livelihood status of the target population, BEES operates the credit plus facility through its microfinance program to ensure that the most essential need-based services are right outside their door. Additionally, developmental services are now included into the microfinance program to quickly uplift the living conditions. We believe, any development drive must be backed up by capital. This is how BEES holistically ensures the capital as well as technical support on health, agriculture, education, social safety net issues and other interventions through its microcredit plus program.

Analyzing the situation, BEES modified their approach to make the time productive for its customers. The somity meeting place has now been transformed into a somity office. BEES has been offering its clients assistance regarding agriculture, health, education, social safety net and other interventions through the somity offices. Each somity office functions as a business cluster, and everyone within that cluster is regarded as a client; some are already clients, while the remainder is prospective clients who have not yet joined the somity'. Eventually, the respective clients will rely more on their somity offices receiving a variety of demand-based services at their doorstep, and from a specific point. In this approach, BEES contributes to uplift the standard of living and economic situation of the targeted population.

To maintain service quality, BEES invests in staff capacity through continuous training—including gender equity, integrity, and business management—and adopts overseas learning opportunities. A robust in-house IT team has developed web-based systems, making BEES nearly paperless, transparent, and efficient.

BEES values participatory decision-making and regularly consults staff and stakeholders when adopting new ideas. Through ongoing training and teamwork, BEES continues to strengthen its impact and organizational growth.

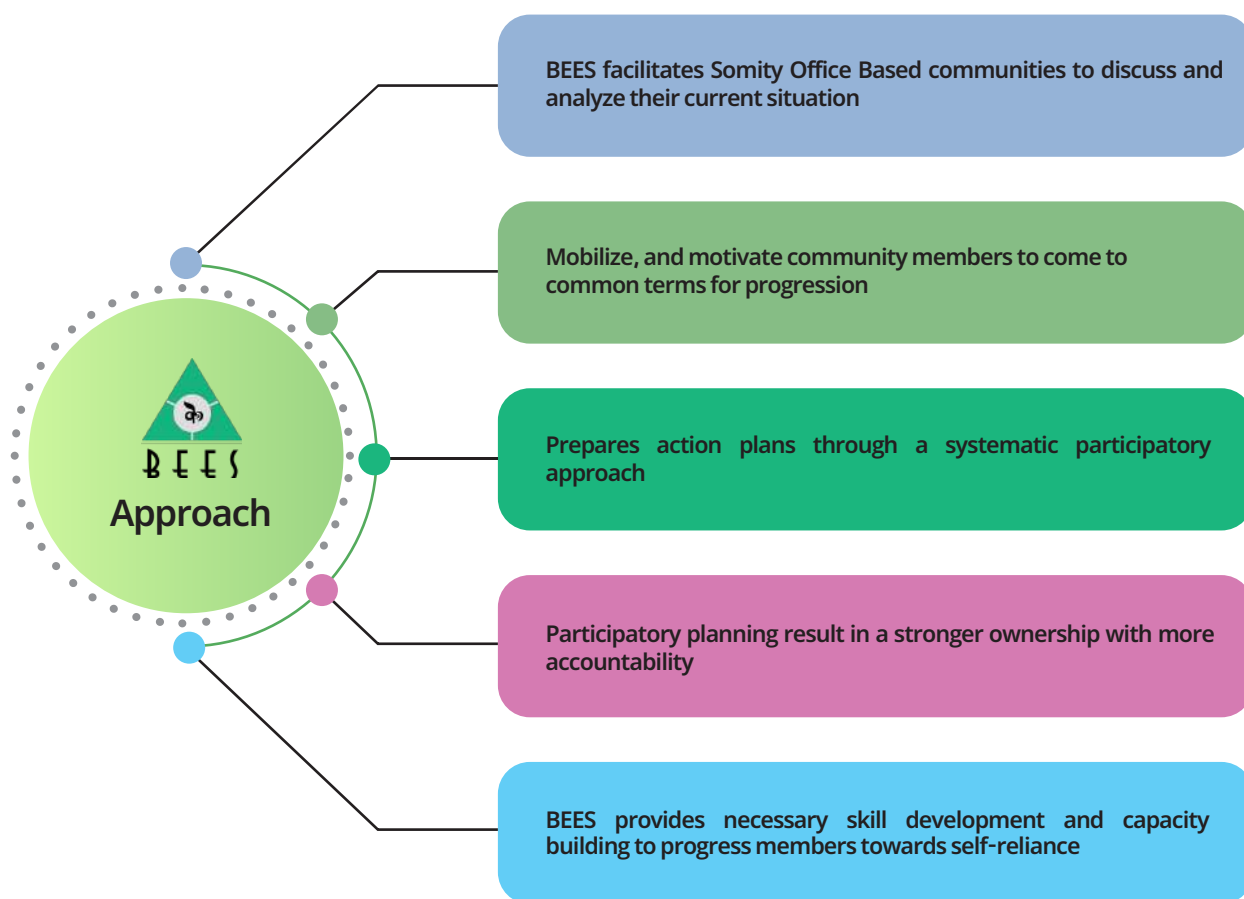
How we Work

Mission

BEES aims to bring socio-economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially women and children through empowerment and improvement of their standard of living.

Vision

BEES's vision is to establish a society where both men and women can work together to manage their own affairs and achieve a higher and sustainable standard of living.



What We Do

BEES has designed a wide range of diversified and interlinked programs, keeping human resource development at the center to empower underprivileged communities towards social and economic emancipation. Additionally, BEES's services specifically cover a number of SDG-aligned programs' incorporating the well-defined target groups.

Legal Entity

Registration Authority	Registration No.	Date of Registration
i) Microcredit Regulatory Authority (MRA)	00572-02517-00263	08-06-2008
ii) NGO Affairs Bureau	527	26-08-1991
iii) Dept. of Social Services	Dha - 02278	10-05-1989
iv) Directorate of Family Planning	Paa Paa Awa/Pari/92/56/1(11)	05-11-1992
v) Registrar of Joint Stock Companies & Farms (RJSC)	No. S-982/52 of 1984-1985	13-02-1985

BEES Staff

BEES employs a large and diverse workforce to execute its various development programs effectively. As of June 2025, the organization had a total staff strength of 4,133 reflecting its capacity to manage extensive operations across multiple sectors.

Among the total workforce:

- 2,980 employees (72.10%) are male: This indicates a significant male representation, which is typical for development organizations operating in certain roles or regions.
- 1153 employees (27.90%) are female: It highlights BEES' commitment to promoting gender diversity and inclusion within its workforce. Women's participation in the organization is particularly important for programs focused on empowering female beneficiaries or addressing gender-specific challenges in communities.

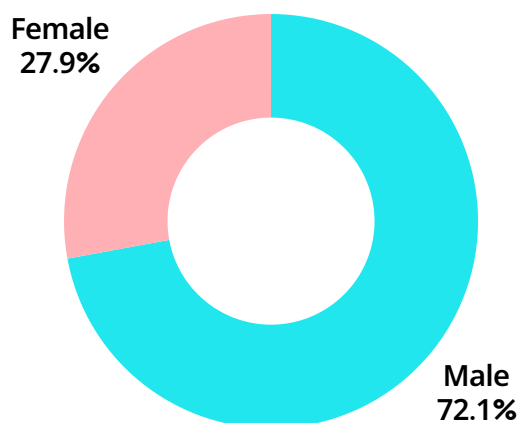
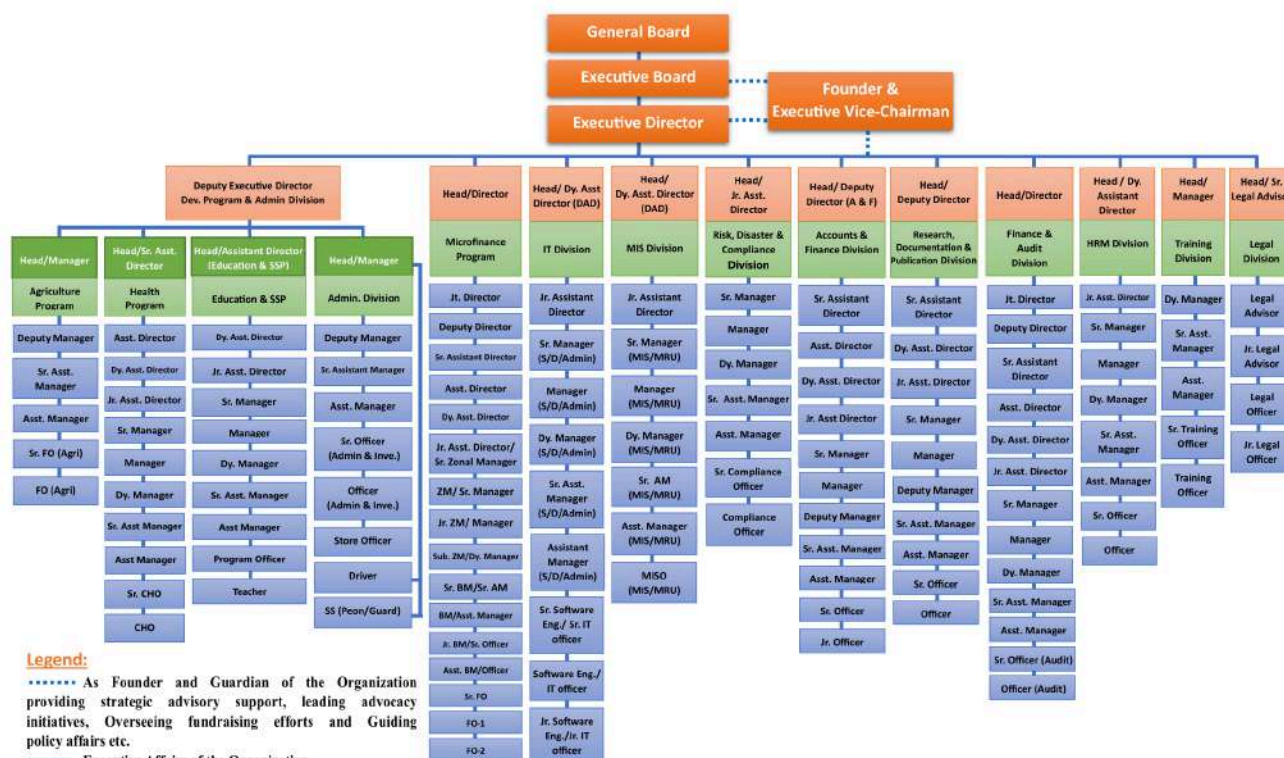


Figure-01: BEES Staff Ratio FY 2024-25

This gender composition demonstrates BEES' ability to balance operational needs with a focus on inclusivity, ensuring that staff members bring diverse perspectives and skills to their respective roles. It also reflects the broader context of workforce dynamics in the development sector in Bangladesh, where organizations often strive to improve female participation in both managerial and field-level roles.



BEES Organogram



Legend:

ABM	: Assistant Branch Manager	MF	: Microfinance Program
AD	: Assistant Director	MRU	: Member Relationship Unit
AM	: Assistant Manager	HRM	: Human Resource Management
Asst.	: Assistant	Inve.	: Inventory
AO	: Admin Officer	IO	: Inventory Officer
BM	: Branch Manager	IT	: Information Technology
CHO	: Community Health Officer	Jr.	: Junior
DAD	: Deputy Assistant Director	Jt.	: Joint
DD	: Deputy Director	MIS	: Management Information System
DM	: Deputy Manager	SS	: Support Staff
Dy.	: Deputy	Sr.	: Senior
Edu & SSP	: Education & Social SafetyNet Program	S/D/Admin	: Support/Development/Administration
Eng.	: Engineer	SAD	: Senior Assistant Director
FO	: Field Officer	ZM	: Zonal Manager

POLICY FORMULATING STRUCTURE

A 7-member Executive Board makes policy related decisions of BEES who are elected by a 17-member General Board.

Executive Board Members



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Md. Monjurul Islam	Director (Microfinance)
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Kaberi Sultana	Deputy Director (RDP)
Kh. Shafiq-ud-Darain	Deputy Director (Accounts & Finance)
Dr. Nurrat Jahan	Senior Assistant Director (Health)
Md. Monirul Islam	Senior Assistant Director (Microfinance)
Abdullah-Al- Maeed	Senior Assistant Director (Microfinance)
Md. Motiur Rahman	Senior Assistant Director (Microfinance)
Md. Mizanur Rahman	Assistant Director (Microfinance)
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Md. Abdul Jalil	Deputy Assistant Director (Microfinance)
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Sazzad Hasan Tuhin	Deputy Assistant Director (MIS)
Gazi Shakil Tanvir Ahmed	Deputy Assistant Director (Accounts & Finance)
Md. Shameem Reza	Deputy Assistant Director (HRM)
Md. Shahidur Rahman	Junior Assistant Director (RDC)
Nur Fathiha Tahiat	Senior Manager (Research)
Md. Mehedi Hasan	Manager (Admin)
Md. Tozammel Haque	Manager (Training)



CHAPTER 2

MICROFINANCE PROGRAM

Overview

Since 1988, BEES's Microfinance program has significantly contributed to improving the socio-economic condition of its target population. Originating in 1980 as a CRWRC project in collaboration with Bangladesh Bank and later RAKUB, microfinance is now BEES's core program. It provides essential capital for income-generating activities, promoting poverty reduction, self-employment, and human resource development. Each year, the program fosters wage-based jobs and supports entrepreneurs with microenterprise loans, creating a cycle of economic upliftment. It adopts an inclusive approach by integrating health, education, agriculture, and social safety net services. As demand for microfinance grows, BEES meets client needs by borrowing from commercial banks, NBFIs, and PKSF to expand its loan portfolio and support long-term sustainability.

Goal of Microfinance

Enhancing the scope of social-economic uplift and empowering the disadvantaged people especially women through Microfinance.

Objectives:

BEES designed its Microfinance Program based on social realities in order to obtain sustainable development. The major objectives of MF program are:

- Generates self and wage-based employment
- Promotes social equity and fundamental human rights
- Enhances life skills and expands livelihood opportunities for the underprivileged
- Reduces poverty by building community resilience
- Contributes to overall sustainable development

Performance of 2024-2025

Business Plan and Achievement

Respective divisions of BEES prepare the plan in each year and all concern staff try to implement all of the activities accordingly. Following table (Table 1) shows the achievement status of FY 2024-2025:



Table 1: Plan and Achievement Status (2024- 25)

Sl. No	Descriptions	Position June'24	FY 2024-25			Position June'25
			Plan	Achievement	% Achieved	
1	Number of Branches	307	29	30	103.44	337
2	Number of Staff	3442	552	691	12.50	4133
3	Number of Member	494902	100000	109532	109.53	604434
4	Number of Borrower	391491	70000	95997	137.13	487488
5	Saving (BDT Crore)	972.18	250.50	267.18	106.87	1239.36
6	Disbursement (Cumulative in BDT Crore)	15967.17	5050.50	4953.69	98.08	20920.86
7	Loan Recovery (Cumulative in BDT Crore)	13571.08	4350.50	4176.32	96.00	17747.40
8	Portfolio (BDT Crore)	2396.09	700	777.37	111.05	3173.46
9	Over Due (BDT Crore)	40.72	13.46	22.4	166.56	63.14
10	Cum. Recovery Rate	99.70	0.01	-0.05	500	99.65
11	LLP Balance (BDT Crore)	55.77	14.00	15.01	107.14	65.87
12	PKSF Loan (BDT Crore)	93.06	50.00	12.62	25.24	105.68
13	Bank Loan (BDT Crore)	725.15	0	205.64	0	930.79
14	FDR (BDT Crore)	175.97	55.05	78.14	141.94	254.11
15	Income-yearly (BDT Crore)	500.11	593.34	648.42	109.28	648.42
16	Expenditure-yearly (BDT Crore)	422.33	482.70	535.15	110.90	535.15
17	Surplus/ Equity-yearly (BDT Crore)	77.78	110.64	113.27	102.37	113.27

Table 2: Performance Trend of BEES Microfinance Program

Description	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Branch	258	259	283	307	337
Member	220394	299609	401072	494902	604434
Borrower	181329	247258	324310	391491	487488
Savings (BDT Crore)	241.38	418.15	733.74	972.18	1239.36
Disbursement (BDT Crore)	1092.4	1980.72	3137.64	3902.41	4953.69
Portfolio (BDT Crore)	753.29	1237.84	1847.76	2396.09	3173.46
Cum. Recovery Rate	99.66	99.72	99.66	99.70	99.65
Surplus (BDT Crore)	10.07	20.15	55.39	77.78	109.35
Equity (BDT Crore)	86.05	106.20	161.59	239.38	348.73

Microfinance Statistics 2024 - 2025

Total
337
BRANCHES

Around
604,434
MEMBERS

Total
487,488
BORROWERS

Total
3173.46
PORTFOLIO (IN BDT CRORE)

Figure-02: Year-wise Branch Expansion

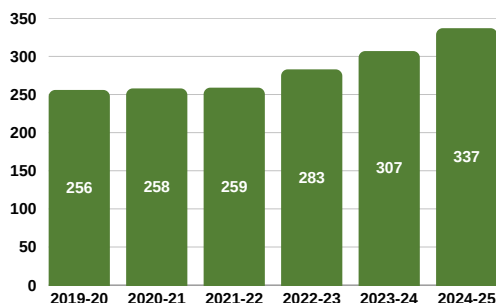


Figure-03: Member Vs. Borrower Trend

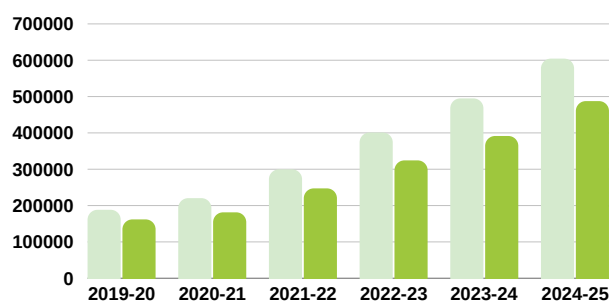


Figure-04: CRR trend

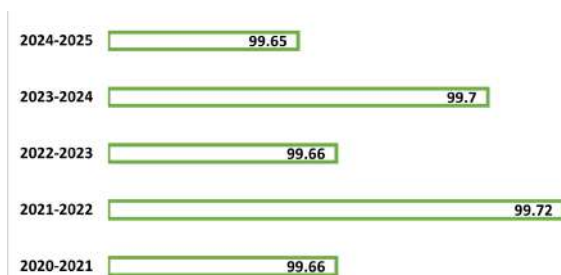


Figure-05: Portfolio growth over the years

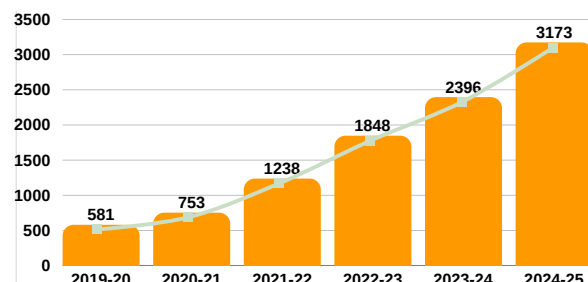


Figure-06: Savings trend

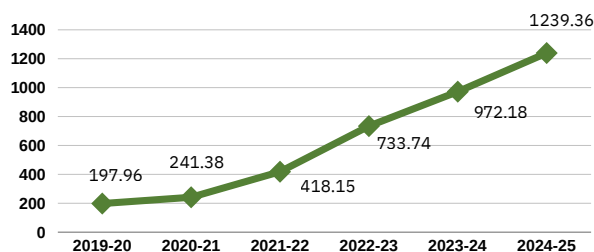


Figure-07: Yearly surplus

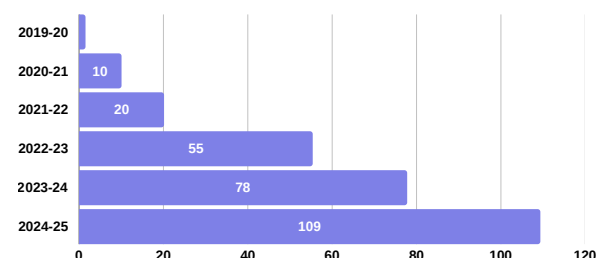


Figure-08: Disbursement trend

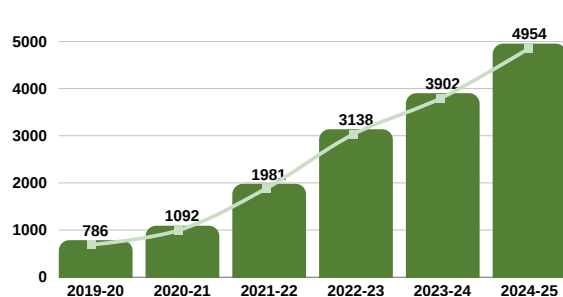
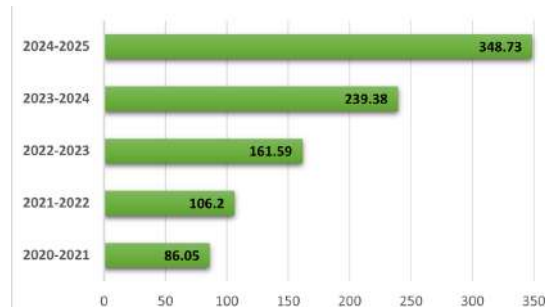


Figure-09: Equity trend





Components of Microfinance Program

BEES Microfinance Program is a packaged program for socio-economic development and poverty reduction. The components of this program are:

- Savings component
- Credit component
- Member Welfare Fund
- Social services component

BEES organized the rural and urban poor people under a formal somity office following certain rules and regulations under Microfinance Program.

Savings Component

BEES Microfinance Program has three types of savings components, which are:

1. Compulsory savings (weekly & monthly basis)
2. Voluntary savings
3. Term deposits

Compulsory Savings-Weekly:

Depending on the loan size, each member deposits BDT 100 to 400 each week. BEES pays the accounts BDT 6 as interest per year; 25% of the yearly deposit may be withdrawn twice each year. The member may leave BEES at any time by withdrawing the full amount of their savings, once the loan has been completely paid to BEES.

Compulsory Savings-Monthly:

This is a General Savings-Monthly product for BEES members. It is an opportunity for those members who are interested to receive Microenterprise Loan and want to be an entrepreneur. Members can deposit BDT 100 to 20000 on a regular monthly basis. The interest rate is 12% per annum.

Voluntary Savings

This is another optional savings product for BEES members. Every member can deposit any amount. They are eligible to withdraw any amount whenever they want from their available balance. If any member leaves BEES, he/she can withdraw the total amount after recovering all the dues. The interest rate is the same as Compulsory Savings-Weekly.

Term Deposit:

This is another optional savings product for BEES members. Any member can deposit TK. 20,000 or more. They are eligible to withdraw their deposited amount whenever they want from their available balance. Upon leaving BEES, staff can withdraw the total amount after recovering all the dues. Interest rate is the same as Compulsory Savings-Monthly.

Loan Component

Credit is the most significant component of microfinance program. The members receive capital through credit facilities to fight against poverty. BEES has nine different loan products; these are:

- Jagoron (Basic credit facilities for rural and urban poor people);
- Agroshor (Enterprise loan facilities for rural and urban small entrepreneur);
- Sufolon (Agricultural credit facilities for the farmers);
- Buniad (Credit facilities for the ultra-poor people);
- Sahosh (Disaster recovery credit facilities at subsidized rate).
- LRL (Livelihood Restoration Loan)
- LIF (Livelihood Improvement Financing)
- WASH (Water, Sanitation and Hygiene)
- Stimulus (Stimulus package program)

Jagoron (Basic credit facilities for rural and urban poor people)

This component is for the poor of Rural and Urban areas who have cultivatable land less than 50 decimals. This is the major component of BEES Microfinance program. The individual loan range of the component is up to BDT 99,000. Borrowers can invest this loan in any legal income generating activities for their betterment.

Agroshor (Enterprise loan facilities for rural and urban small entrepreneur)

This component is especially designed for the members who graduate from BEES's programs and manage to come out of the poverty trap. Individual loan range of the component is BDT 100,000 to 2,500,000. The program aims to create small entrepreneurs who will create wage based employment alongside self-employment. Through this program BEES promotes small enterprise, and businesses that creates subsequent employment opportunities in both rural and urban areas.

Sufolon (Agricultural credit facilities for the farmers)

BEES, through this component disburses loan to the farmers for crop, livestock, fisheries and agriculture

related business. Moreover, BEES disburses installment and seasonal loan based on the installment made by the loaner. BEES provides seasonal agriculture loans to its borrowers at the beginning of a particular season and collects it from farmers after harvesting. Therefore, the farmers can utilize agricultural inputs properly and avail materials to increase their production day by day.

Buniad (Credit facilities for the ultra-poor people)

BEES observed throughout the past years that, although the Microcredit program covers a large number of beneficiaries', but in many cases, the ultra-poor remained deprived for multiple reasons. From our experiences, we realized that this sector required extra assistance and attention to come out of shadow of poverty. Thus, BEES initiated a specialized program that targets extreme poor including landless people at a subsidies rate. BEES also have provided IGA training to them.

Sahosh (Disaster recovery credit facilities at subsidized rate)

Ultra-Poor, Moderate Poor and Pro-Poor, these groups get affected first by any disaster. Therefore, BEES has targeted these groups on a priority basis under Microfinance program. This program is specially designed to help the affected people to fight against all the natural calamities. To mitigate disaster, BEES provides loan to the affected borrowers at a yearly interest rate of 4 %. BEES also initiates relief and rehabilitation program for them.

LRL (Livelihood Restoration Loan)

Main objective of Livelihood Restoration Loan (LRL) is to regenerate the economic activities of Covid-19 affected beneficiaries, including the creation of self-employment opportunities. Under this credit component, BEES is providing credit support for generating self-employment and rejuvenate the economic activities through considering the following areas:

- Agriculture and related small entrepreneurs
- Small & cottage industry-related entrepreneurs
- Trained youth

- Unemployed youth, and
- Returning migrant workers

LIF (Livelihood Improvement Financing)

Under the operating areas of BEES, this component is for any client who wants to improve his livelihood status and can take credit from this component as per certain loan policy.

WASH (Water, Sanitation and Hygiene)

To improve Water, Sanitation and Hygiene status for the clients, to reform institutions and improve WASH services, BEES introduced a new credit component named WASH. The major objectives of this component are to improve access and quality of water supply, sanitation, and hygiene (WASH).

Stimulus (Stimulus package program)

Bangladesh government has announced a stimulus package for the people as well as different individual sectors those are affected by covid-19. The package includes liquidity support for producers, exporters as well as small, medium, and large factories and business enterprises to boost up the domestic economy and cope up with the changing COVID-19 pattern. BEES is mobilizing fund from the investors like banks and disburses to the borrowers to make the program fruitful.

Micro-enterprise Financing and Credits Enhancement Project (MFCE)

The Micro-enterprise Financing and Credits Enhancement Project (MFCE) is a new initiative introduced by BEES, designed to support aspiring entrepreneurs who have little to no access to financial assistance. This is a collaborative initiative, adopted from the Palli Karma-Sahayak Foundation (PKSF) with financial and technical support from the Asian Development Bank (ADB).

The MFCE project aims to strengthen the microfinance sector in Bangladesh by expanding access to financial services for small, unbanked, and underbanked businesses.

It is particularly focused on micro-enterprises owned by women and those in regions vulnerable to climate change.

The operation begins by dividing the working areas of BEES branches into four clusters. This clustering allows for more targeted and effective interventions. Within these clusters, specific projects that align with the project's goals are selected and funded according to established guidelines.

Key Principles and Focus Areas

- **Targeted Project Selection:** The MFCE project emphasizes funding projects that are permanent and visible, ensuring that the loans provided have tangible and lasting impacts.
- **Environmental Responsibility:** The project is committed to environmental and climate protection. Careful attention is given to avoid financing projects that could harm the environment.
- **Sustainable Employment and Economic Growth:** By focusing on targeted areas and projects, the MFCE project aims to create sustainable employment opportunities and contribute significantly to improving the local economy.
- **Funding Flow:** Funds for the MFCE project are channeled through PKSF, a state-owned wholesale microfinance and development organization. PKSF then lends these funds to its partner microfinance institutions (MFIs), including BEES, which in turn provide loans to the micro-entrepreneurs. Besides, BEES also contributes its own fund to operate the project well.

Through this structured and responsible approach, the MFCE project strives to make a lasting positive impact on individual livelihoods and the broader economy in Bangladesh, fostering the growth of resilient and sustainable micro-enterprises.



BEES AT WORK: HOW INTEGRATED MICROFINANCE & HEALTH CHANGED NOHA'S LIFE

In the northeast of Bangladesh lies Sunamganj, a wetland-surrounded region where seasonal floods and limited access to healthcare often make life uncertain. Jagannathpur village under Surma Union reflects this reality – a remote community where medical help is frequently out of reach.

Yet, from this remote village comes a story that shows how integrated community services can transform a family's life. It is the story of eleven-year-old Noha Akter, a fourth-grade student at the local primary school and the youngest of four children of Harish Mia and Surma Begum. Surma Begum is an active member of the "Jagannathpur Mohila Samiti," a women's group supported by Bangladesh Extension Education Services (BEES) through its microfinance and social development program.

For two long months, little Noha suffered from a severe ear condition. Pus would discharge from her ear, while her nose constantly ran – classical symptoms of a chronic ear infection. Her worried parents bought medicines from a local pharmacy, but her condition did not improve.

On Tuesday, 22 May 2025, Surma Begum learned from the group leader, Shapla Begum, that a BEES static clinic would be held at the house of a villager named Hadis Mia, where a Community Health Officer, Poppy Rani Roy, would be attending patients. Wasting no time, Surma took her daughter there with her husband.

After examination, Poppy Rani Roy suspected Chronic Otitis Media, a chronic middle-ear infection. She provided the necessary medicines and explained how to administer them properly. Surma Begum followed the instructions strictly. She gave the medicines to Noha on time, and on 17 June 2025 brought her back to the next BEES static clinic for a follow-up. This time, the diagnosis brought relief – Noha had fully recovered.

Noha's recovery tells a bigger story than just medical treatment. It is a testament to how integrated interventions combining microfinance support with healthcare services can change the lives of rural families. Through BEES, Surma Begum not only secured microfinance support for improving her family's financial stability, but also received access to essential health services for her children. Together, these supports created a pathway for the family toward a healthier, more aware, and economically resilient life.

From one small village, this single story illustrates how a well-coordinated NGO intervention can touch a child's life, uplift an entire family, and indirectly improve the health and economic well-being of a whole community.

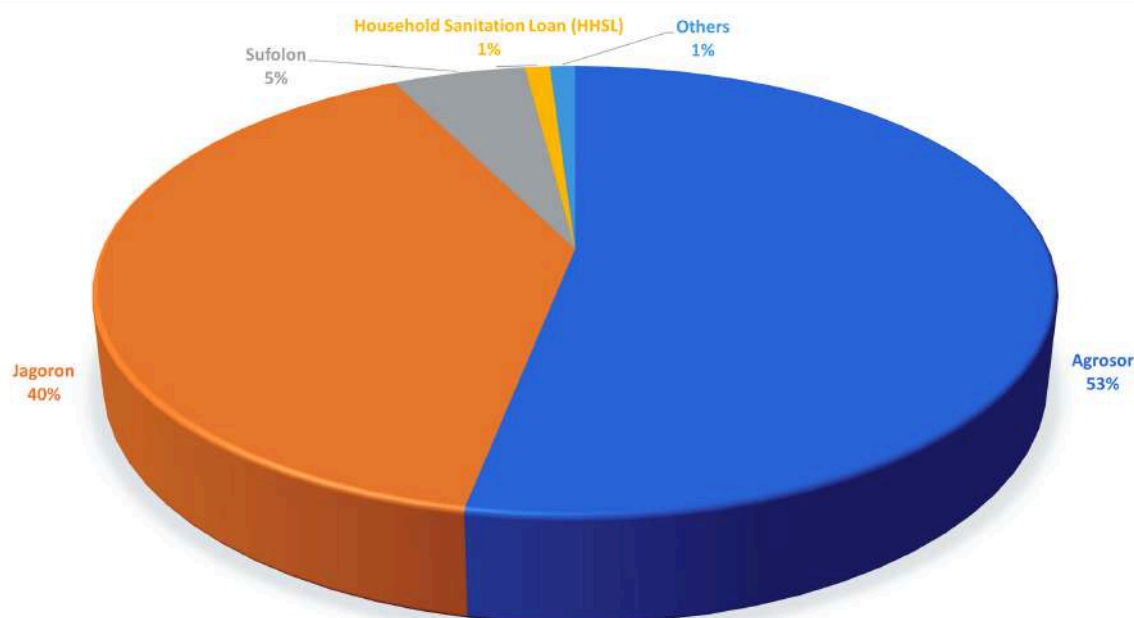
Product wise Loan Portfolio:

The Microfinance Program of BEES maintain the product-wise loan portfolios which includes services like Jagoron, Agrosor, Sufolon, Buniad and many more. Following table (Table 3) shows the product wise loan portfolio of the fiscal year 2023-2024 briefly.

Table 3: Product wise Loan Portfolio; June 2024

Sl. No	Name of Product	Portfolio (TK.)	Portfolio (%)
1	Jagoron	12554512374	39.561
2	Agrosor	16843219293	53.075
3	Sufolon	1697858597	5.350
4	Buniad	13043298	0.041
5	Enrich-IGA	7648575	0.024
6	Enrich-Asset Creation	256886	0.001
7	Enrich-Livelihood Development	0	0.00
8	Sahos	25404055	0.080
9	Livelihood Restoration Loan (LRL)	13402095	0.042
10	Livelihood Restoration Loan (LRL) 2nd phase	7104557	0.022
11	KGF Sufolon	3570968	0.0113
12	Household Water Loan (HHWL)	62922728	0.198
13	Household Sanitation Loan (HHSL)	315988164	0.996
14	Microenterprise Financing & Enhancement(MFCE)	189715479	0.598
Total(TK)		31734647069	100

Figure-10: Product wise Loan Portfolio; June 2025



Member Welfare Fund (MWF)

MWF is a credit risk/insurance scheme under which BEES deducts 1% from the loan amount as a welfare fund. If a borrower or their family's main earner dies, the remaining loan is covered by this fund. After adjustment, members receive a refund of their total savings. This year, BEES has adjusted 276,845,962 taka from 5,763 people.

Social Services Components

To improve the socio-economic condition of its members, BEES provides awareness programs, IGA training, and primary health care services. To strengthen these efforts, BEES has introduced a Member Charter, which encourages members to:

- Follow BEES guidelines and use loans wisely to overcome poverty
- Attend group meetings regularly and encourage others
- Save more to prepare for emergencies
- Avoid overdue loans and unnecessary borrowing
- Resolve conflicts through discussion, not disputes
- Avoid using fingerprints; educate children
- Register newborns with local authorities
- Use sanitary latrines and maintain hygiene
- Feed colostrum and exclusively breastfeed for six months
- Ensure child immunization within the first year
- Prevent early marriage (before 18 years) of girls
- Grow fruit, herb, and medicinal trees
- Raise livestock and poultry using modern methods
- Provide equal care and nutrition to sons and daughters
- Say no to dowry to build a dowry-free society
- Vote independently in all elections
- Use BEES health services for a healthy life

Innovative Programs

Beside Microfinance, BEES initiated following support and evaluation program for strengthening and evaluating the main program.

Automation

To make the work smoother and faster, BEES started automation for microfinance program through a web-based software named Infracsoft Tech. It has own software developed by its IT team. Developing required software, maintaining the software and ensuring the smooth connection of head office & all branch offices with BEES's central server are the major responsibilities of the team.

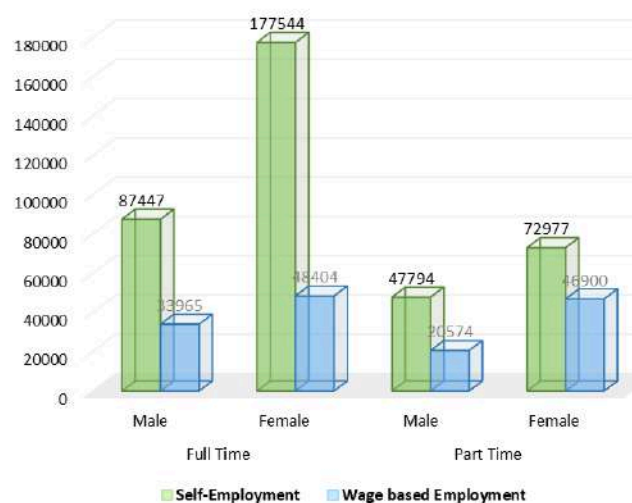
Employment Creation

Employment creation plays a significant role in reducing poverty. BEES has been creating self and wage based employment through disbursing loan to achieve its goal. A current list of employment creation is given below:

Table 4: Employment creation list

Employment Type	Male	Female	Total
Self-Employment	135241	250521	385762
Wage based Employment	54539	95304	149843
Total Employment	189780	345825	535605

Figure-11: Gender proportions in job creations





Future Directions

Future direction of Microfinance program encompasses on promoting community participation, formation of groups, skill development, prioritizing income raising support, saving collection for making capital, collecting fund from financial institutes, donor agencies and, thus providing credit support at less cost. More emphasize will be given to support the micro enterprise to create more employment opportunities headway.

Projection for Next Five Years

BEES has experienced and qualified work force to achieve its target and goal. A well designed plan will help in future implementations which will bring success every year on a regular basis.

Table 5: Next five year's plan of BEES Microfinance Program

Description	Position in June'25	2025-2026 June' 26	2026-2027 June'27	2027-2028 June'28	2028-2029 June'29	2029-2030 June'30
Number of Branch	337	390	415	440	465	490
Number of MF Staff	4133	4680	5188	5610	6045	6370
Number of Member	604434	701869	747000	792000	837000	882000
Number of Borrower	487488	555693	597600	633600	669600	705600
Savings (BDT Crore)	1239.36	1481.50	1739.22	2012.46	2301.22	2605.51
Bank balance (crore)	930.79	1023.87	1126.26	1238.88	1362.77	1499.05
PKSF and other loan balance	1017.22	1322.39	1719.10	2234.83	2905.28	3776.87
Disbursement-yearly (BDT Crore)	4953.68	6022.19	7527.74	9033.28	10839.94	13007.93
Loan Outstanding	3173.46	4005.10	5206.63	6508.29	8070.28	9684.33
Net Surplus-yearly (BDT Crore)	109.44	150.75	253.32	336.80	437.36	577.02
Equity (BDT Crore)	348.82	499.57	752.89	1089.70	1527.05	2104.08

Five Years' Business Projection 2025-2030

Figure-12: Projected branch expansion trend

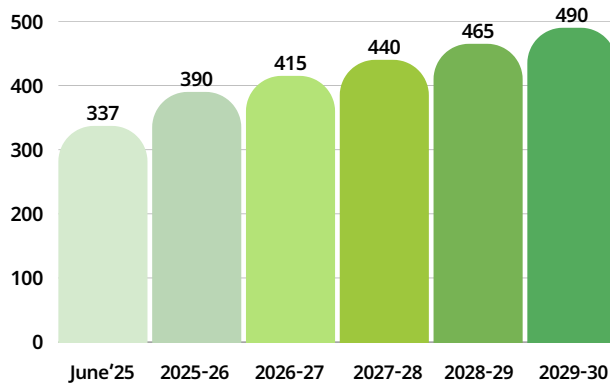


Figure-13: Projected members vs. borrowers trend

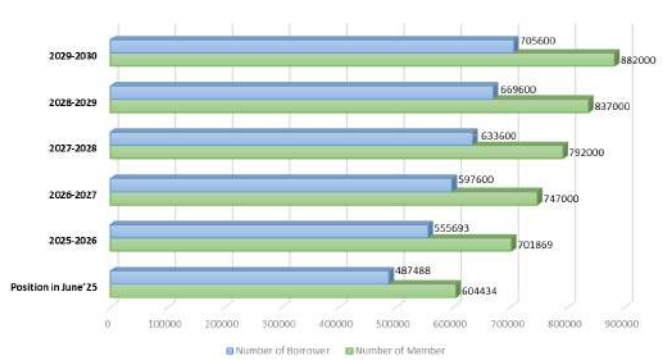


Figure-14: Projected Savings vs. Disbursement trend

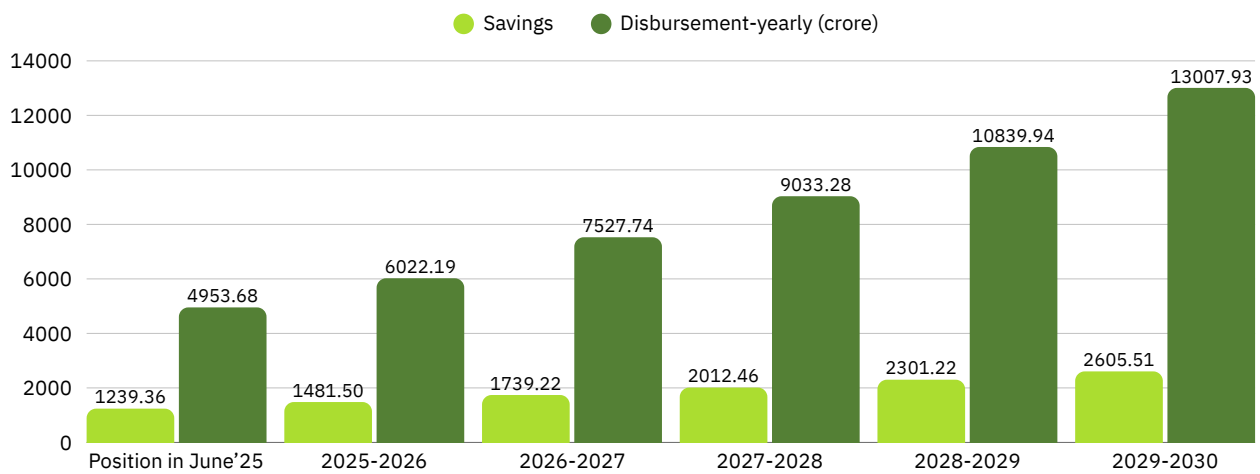


Figure-15: Projected Net Surplus

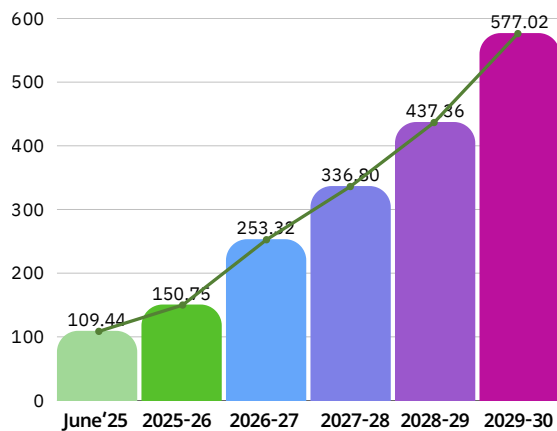


Figure-16: Projected Equity (in crore)

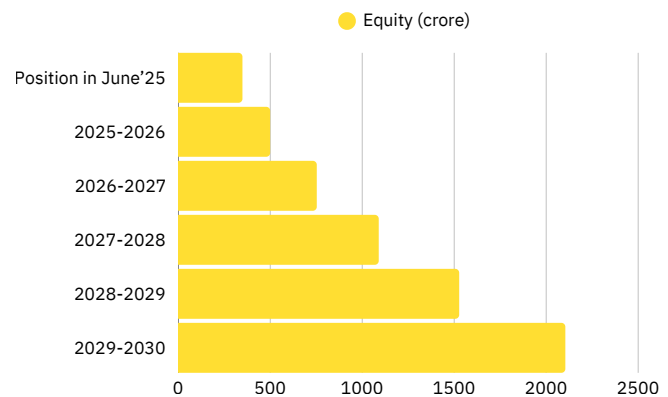
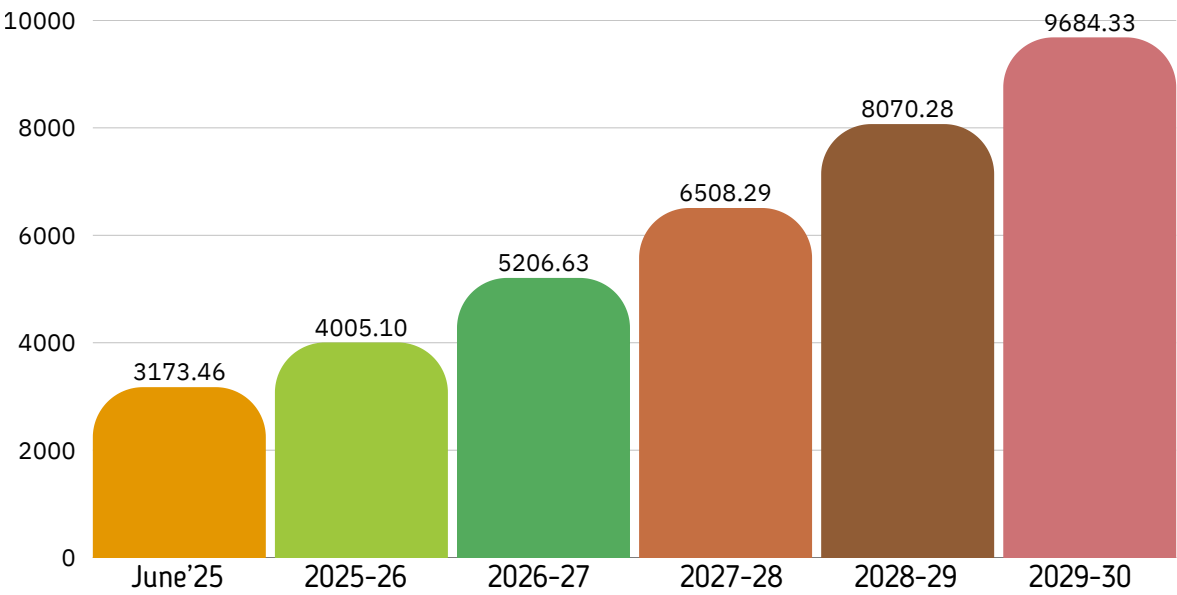


Figure-17: Projected Loan Outstanding (in crore)



Social Impact of MF Program

Since 1988, the Microfinance Program has reached a large number of beneficiaries nationwide, playing a vital role in improving their socio-economic conditions. The program has brought about several notable social changes, including:

- **Increased Financial Inclusion:** The program has extended financial services to marginalized and underserved populations with limited access to traditional banking, helping them improve their livelihoods.
- **Women and Family Empowerment:** Women have gained empowerment through starting or expanding small businesses, generating income, and improving their family's living standards.
- **Enhanced Gender Equity:** Financial independence and increased mobility of women have contributed to a reduction in gender discrimination.
- **Strengthened Social Cohesion:** Close collaboration with local communities has fostered greater social unity and collective development.
- **Improved Financial Literacy:** Clients have developed better financial knowledge and skills for managing small enterprises.
- **Entrepreneurship and Asset Growth:** Many beneficiaries have become entrepreneurs, growing their assets, creating jobs for others, and increasing their purchasing power—thereby enhancing their social dignity and recognition.





CHAPTER 3 HEALTH PROGRAM

Overview

Since 1979, BEES has been implementing Health and Nutrition program in collaboration with Ministry of Health and Family Welfare (MOH&FW). Health care is one of the most important needs to the rural poor. Centralized clinics are expensive and serve only a few. These are beyond the reach of the target population. BEES believes that the target population should have access to health, nutrition and family planning services at a reasonable cost.

BEES has been engaged in basic health care, nutrition and family planning activities for many years. The core activities include health & nutrition education, family planning, immunization, vitamin A distribution, antenatal care, safe delivery & postnatal care and access to safe water, sanitation, hygiene etc. These services are provided to the rural poor, particularly women and the children.

Since July 2002, BEES has been implementing various development activities under its Health Program to enhance the physical wellbeing of target beneficiaries. The program aims to improve the quality of life of underprivileged people and create a healthier environment for raising their living standards. The primary beneficiaries include members of the Microfinance Program and local community people in the intervention areas.

Goal

Improve health status and develop standard of living among the target families in BEES intervention areas.

Objectives:

To strengthen preventive and curative health services and enhance knowledge on health, nutrition, sanitation & personal hygiene, HIV/AIDS prevention and other relevant issues.

Target beneficiaries:

Family members of Microfinance program and community people especially women (reproductive age) and children (under 5) in the working areas.

Working areas:

Narsingdi, Kishorganj, Brahmanbaria, Bogura, Gaibandha, Gopalganj, Gazipur, Sylhet and Dhaka District of Bangladesh.

The core activities of this program include preventive and curative care on health and nutrition education, maternal and child health & family planning (MCH-FP), treatment of general illnesses, and referral services. BEES implements Behavior Change Communication (BCC) session under this program and distributes BCC materials to beneficiaries through Community Health Officers (CHOs), who also provide health care services via static and satellite clinics.

In case of emergencies or critical conditions, patients are referred to nearby health facilities with which BEES maintains strong collaboration. Additionally, BEES offers counseling on maternal and child health, family planning, nutrition education, and various social issues—such as women's rights, early marriage, dowry, and child labor—through intensive communication, social mobilization, and advocacy to raise awareness among the target communities.

Services under Health Program

- Antenatal and postnatal care
- Counseling mothers on colostrum feeding and exclusive breastfeeding
- Growth monitoring of children under five
- Ensuring immunization for children under two years and women of reproductive age
- Family planning counseling for newlyweds and fertile couples
- Disease diagnostic test
- Treatment of general illnesses and provision of essential medicines
- Referral services to nearby health facilities like UHC/UHFWC, or private clinics
- BMI measurement for pregnant women and adolescent girls
- Adolescent reproductive health services
- Advocacy sessions with mothers and adolescents on health, nutrition, and social issues
- Observing national and international health days (e.g., Vitamin-A Campaign, Hand Washing Day, World Health Day) in collaboration with local government.

Table 6: Performance of BEES Health Program 2024-2025

Sl. No.	Planned activities	Annual Target	Achievement	% Achievement
1	Population coverage	205128	207750	101.00
2.	No. of Static clinic organized	5040	4544	90.00
3.	No. of Satellite clinic organized	3780	3742	99.00
4.	Mothers received ANC services	9072	9147	101
5.	Mothers received PNC services	4536	3725	82.00
6.	Children exclusively breastfed up to 6 months	7560	6126	81.00
7.	Children (0-18 months) vaccinated under EPI program	11088	11738	106.00
8.	Children under GMP (Growth Monitoring and Promotion) services (<5yrs}	12600	13019	103.00
9.	Adolescent girls under BMI (Body Mass Index)	7560	6215	82.00
10.	Patients received preventive and curative services	50400	53857	107.00
11.	Fertile couples received family planning services	16380	14930	91.00
12.	Patients referred to the local health facilities	As per need	2976	As per need
13.	Adolescents received awareness session on reproductive health (RH) and other issues	24192	15617	65.00
14.	No. of BCC session conducted on health and nutrition issues with beneficiaries.	2016	1412	70.00
15.	No. of BCC session conducted on Reproductive health and other issues with adolescents.	1008	786	78.00
16.	Number of patients received treatment at health camp	360	395	110.00
17.	No. of patients received treatment at eye camp	125	109	87.00
18.	No. of patients received cataract operation	20	20	100.00
19.	Provided diagnostic test (Pregnancy, urine R/E albumin, Hb% screening, blood sugar etc.)	18900	20922	111.00
20.	No. of Adolescents participated in BCC Sessions	12096	7882	65.00
21.	Health Card distributed to beneficiaries	21924	30877	141.00

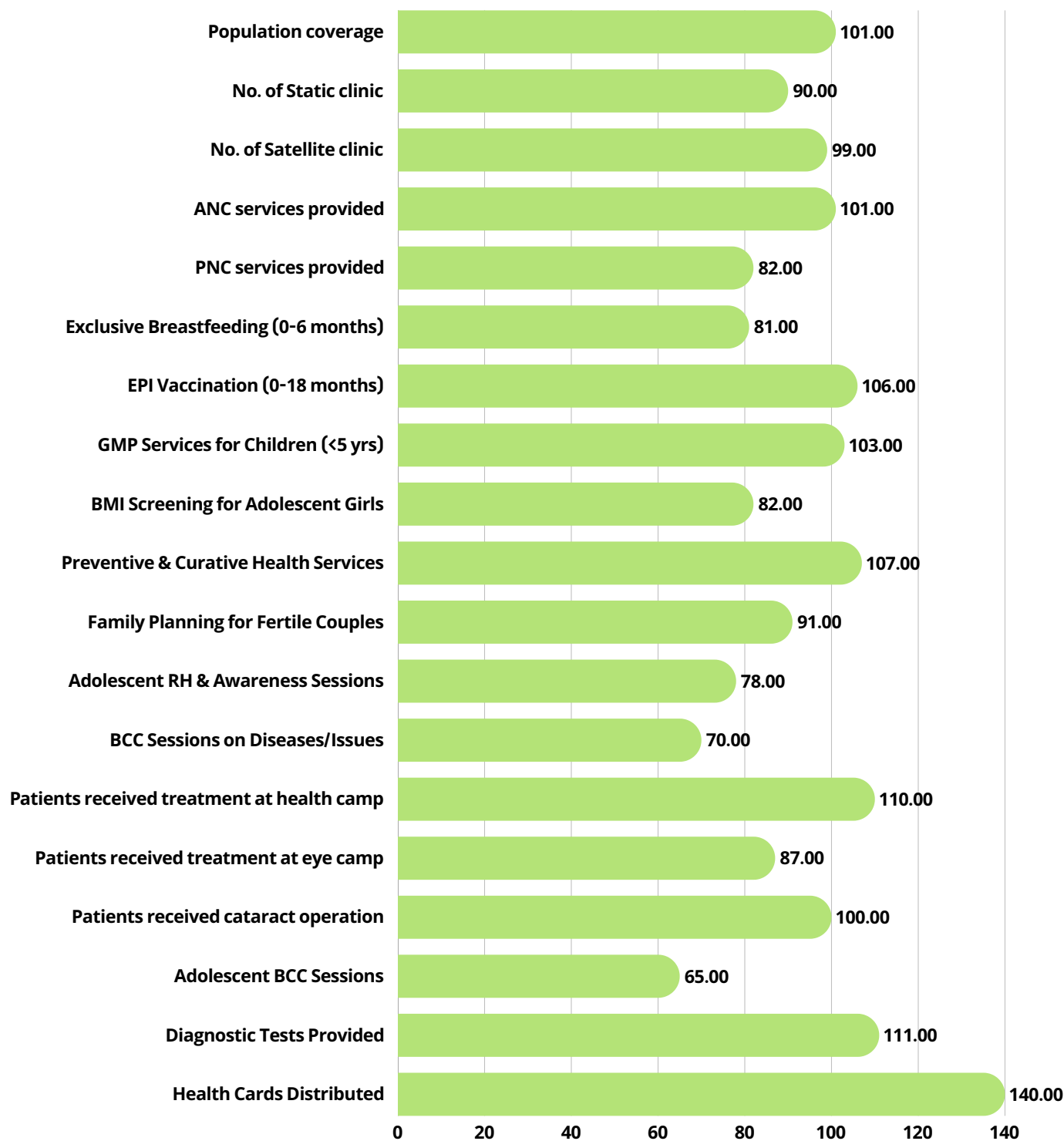
Figure-18: Program performance of BEES Health Program

Table 7: Achievement of BEES Health Program over the last 5 years

SL	Planned Activities	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024	FY 2024-2025
1	Population coverage No. of	121088	272874	186405	260200	207750
2	No. of Static clinic conducted	2263	3960	6240	4485	4544
3	No. of Satellite clinic conducted	1696	2676	4680	3502	3742
4	Mothers received ANC services	5392	5183	11232	8212	9147
5	Mothers received PNC services	1962	1872	5616	3447	3725
6	Children exclusively breastfed up to 6 months	5481	3392	4097	5780	6126
7	Children (0-18 months) vaccinated under EPI program	7057	7054	9906	9968	11738
8	Children under GMP (Growth Monitoring and Promotion) services (<5 yrs)	10216	10227	9024	5780	13019
9	Adolescent girls under BMI (Body Mass Index) services	2730	3094	6451	9968	6215
10	Patients treatment for General Diseases	35675	33266	41694	5780	53857
11	Fertile couples received family planning services	13611	9173	11336	9968	14930
12	Patients referred to the local health facilities	2817	1686	2318	2066	2976
13	Target people participated in Advocacy session on Safe water, Sanitation, Hygiene, COVID-19 and other health and nutrition issues.	5300	33960	32052	19435	15617
14	Adolescents received awareness session on reproductive health RH) and other Health, Nutrition with social issues	2650	3545	6221	18169	7882
15	No. of diagnostic test provided Pregnancy, urine R/E albumin, Hb% screening, Blood Sugar etc.)	4140	6775	16817	19435	20922
16	Health Card distributed to beneficiaries	6975	10033	19607	25615	30877



Health Program Statistics

207,750
Population coverage

20,922
Diagnostic test provided

30,877
Health card distributed

Figure-19: Population coverage

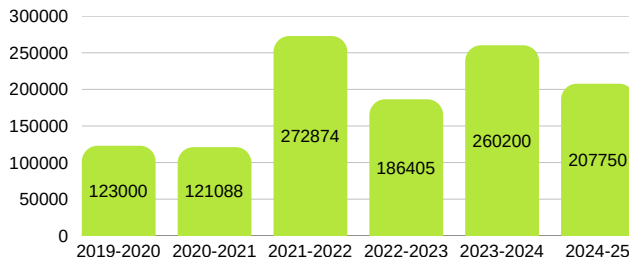


Figure-20: No. of Static clinic Vs. Satellite clinic

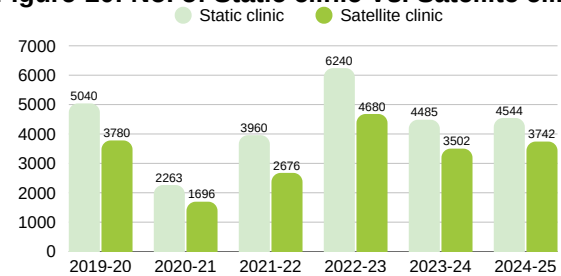


Figure-21: ANC Vs. PNC Services provided

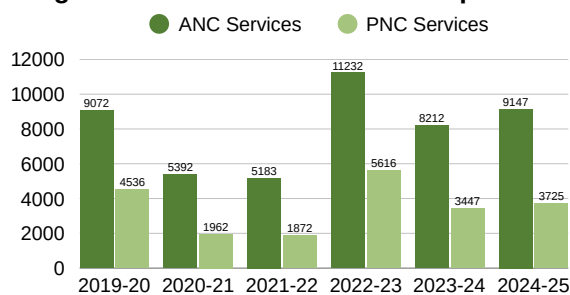


Figure-22: No. of Health Cards Distributed

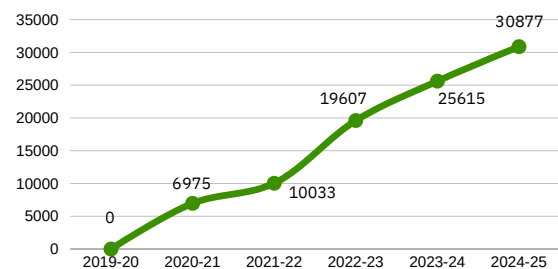


Figure-23: Advocacy session on WASH & other Health Issues

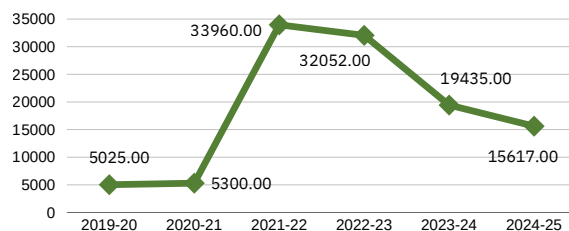


Figure-24: Children under GMP services

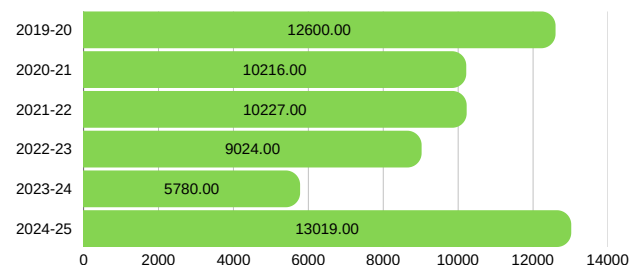


Figure-25: No. of Adolescent Awareness sessions

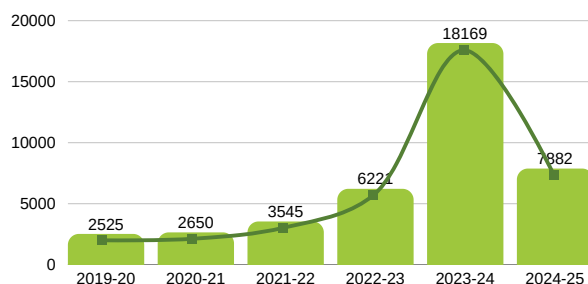
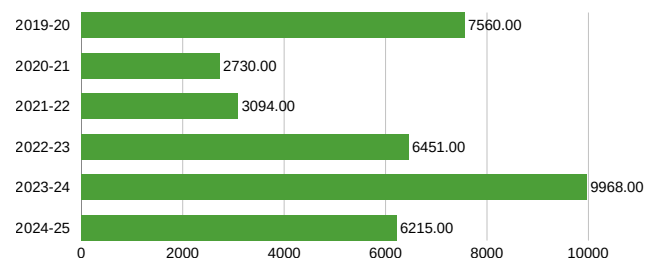


Figure-26: Adolescent girls under BMI services



SOCIAL IMPACT OF BEES HEALTH PROGRAM

BEES Health Program is implemented through the Samity office in BEES Microfinance working areas. Community Health Officers provide door-to-door health services to MF members and other local residents. The program offers various need-based health services at affordable rates, maintaining coordination with local government and stakeholders. It is funded through the CSR income of BEES Microfinance Program.

- Underserved and marginalized community members are pleased to receive health services near their homes through BEES Health Centres.
- Awareness on safe water, sanitation, and hygiene has significantly increased.
- Knowledge on balanced diets has improved, supporting better nutrition.
- Overall health has improved due to ongoing awareness campaigns and vaccination programs.
- With guidance from BEES health staff, community members are accessing proper treatment for critical illnesses from government and non-government services.
- Enhanced maternal and child healthcare has improved the well-being of mothers and children.
- Community Health Officers are now better equipped, ensuring sustainable primary healthcare at the grassroots level.



Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (HCD) Project



In March 2022, BEES started implementing the activities of BD WASH and HCD project. This project has been implementing by Palli Karma Sahayak Foundation (PKSF) and Department of Public Health Engineering (DPHE) with the financial support of World Bank & Asian Infrastructure Investment Bank (AIIB) in 182 upazilas of 30 districts in eight divisions of the country. As a partner organization of PKSF, BEES has been serving to the beneficiaries through 114 branches of Microfinance program for ensuring the WASH services. It is providing the services to the beneficiaries of 77 upazilas of 19 districts under seven divisions.

Goal:

Ensure availability and sustainable management of water and sanitation for all (SDG: 6)

Objectives:

To improve access to 'safely managed' water supply and sanitation in selected areas of rural Bangladesh and to strengthen sector institutional capacity for water and sanitation.

Target beneficiaries:

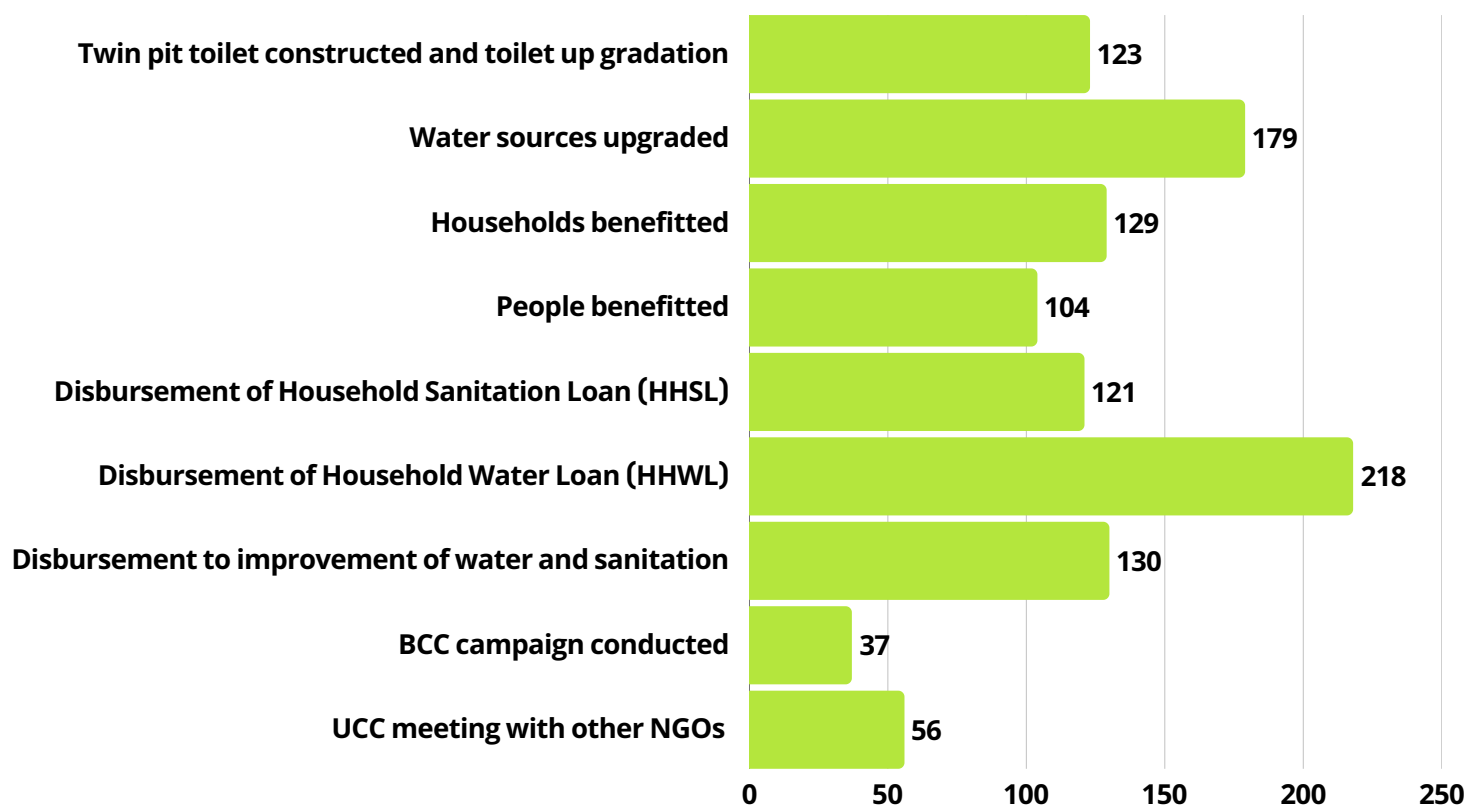
Family members of Microfinance program and community people in the working area.

Working areas:

A total 114 branches of MF Program under Brahmanbaria, Chandpur, Chapainawabganj, Chattogram, Cumilla, Feni, Gaibandha, Hobiganj, Jhenaidah, Lakshmipur, Noakhali, Magura, Manikganj, Moulvibazar, Mymensingh, Pabna, Rajbari, Sunamganj and Sylhet districts (Total 19 districts).

Table-8: Target versus achievement based on the planned activities during the period of July 2024 to June 2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2024-2025)
1	Number of twin pit toilet constructed and toilet up gradation	11400	13996	123
2	Number of water sources upgraded	1368	2448	179
3	Number of Households benefitted from toilet construction and water source up gradation	12768	16444	129
4	Number of people benefitted from toilet construction and water source up gradation	66528	68939	104
5	Disbursement of Household Sanitation Loan (HHSL)	446,400,000	539,971,000	121
6	Disbursement of Household Water Loan (HHWL)	44,640,000	97,476,000	218
7	Total disbursement to improvement of water and sanitation	491,040,000	637,447,000	130
8	Number of BCC campaign conducted	9000	3336	37
9	No. of UCC meeting with other NGOs	9	5	56

Figure-27: Target and achievement status of FY 2024-25

CHAPTER 4

AGRICULTURE PROGRAM



বসতভিটায় বহুমুখী কৃষি ক

সদস্যের নাম : মোসা: রাশিদা বেগম

সদস্য কোড : ১৮১৭১১৩

সমিতি অফিসের নাম ও কোড : চন্দনদিয়া মহিলা সমিতির অফিস

ঠিকানা : চন্দনদিয়া, শিবপুর, নরসিংদী

বসতভিটায় জমির পরিমাণ : ৫ শতক

বাস্তবায়নকৃত কার্যক্রম : বহুমুখী সবজী উৎপাদন

ব্যবস্থাপনায়:



বিজ কৃষি

Overview

Bangladesh's economy largely relies on agriculture, contributing 12.44% to GDP in 2019-20, 12.09% in 2020-21, 11.66% in 2021-22 (Statistical Yearbook Bangladesh 2022) and 11.38% in 2022-2023 (Quarterly Report on Crop Statistics and Agricultural Labour Wage, April-June 2024). However, cultivable land is shrinking due to industrialization and urbanization. Despite fertile soil and favorable climate, natural disasters like floods, cyclones, and droughts pose challenges. To meet the food demand of the growing population, initiatives are needed to boost agricultural productivity. Social forestry can also support ecological balance, poverty reduction, and climate resilience. Since 1975, BEES has been implementing its Agriculture Program, promoting crop diversification, livestock development, fish culture, technology transfer, and modern farming practices to support farmers.

Background and Purpose

BEES initiated its agriculture program with the aim of ensuring farmers' easy access to essential agricultural products while promoting economic self-reliance in farming. Subsequently, a community forestry program was introduced to address and mitigate the adverse impacts of climate change.

Goal:

Ensure food security, increase income and improve target farmers' livelihoods and environmental condition through different agricultural sub sectors activities in the working area.

Objective:

To enhance the economic security and nutritional wellbeing through emphasizing organic farming and to create employment opportunity in the program intervention area.

Specific objectives:

1. Promote cultivation of multiple climate-resilient vegetables and other agro-crops among target farm families.
2. Support selected individuals in producing vermicompost to generate income and create employment opportunities.
3. Encourage livestock development and fish farming to enhance household income.
4. Provide training to producers and entrepreneurs to improve their knowledge and skills in implementing various income-generating activities (IGAs).
5. Conduct agro-demonstrations in the project area to transfer technology to farmers and relevant stakeholders.
6. Facilitate the adoption of sustainable agro-technologies to improve the livelihoods of producers and entrepreneurs.

Target beneficiaries:

Poor, marginal and small farmers within the program area.

Working area:

Polashbari, Sadullapur & Gobindaganj upazila of Gaibandha, Pirgacha upazila of Rangpur, Tungipara upazila of Gopalganj district, Bhawal Mirzapur upazila of Gazipur district and Sadar upazila of Narshingdi district.

Output and Achievements

To meet the objectives and reach its target, the organization has completed activities such as selection of land owned by the beneficiary farmers, conducted relevant technical training, provided agricultural micro credit for supply of inputs, follow up and technical co-operation, coordination with government and other agencies etc.

Services of Agriculture Program

- Provided vegetable seeds and agroforestry saplings.
- Established home gardens and organic, climate-resilient demo plots.
- Developed model farm families and promoted organic farming.
- Supported vermicompost production and small/medium agro-farm initiatives.
- Assisted in fish culture, livestock, poultry, and fruit tree cultivation.
- Encouraged adoption of modern agro-technologies.

Key Outcomes

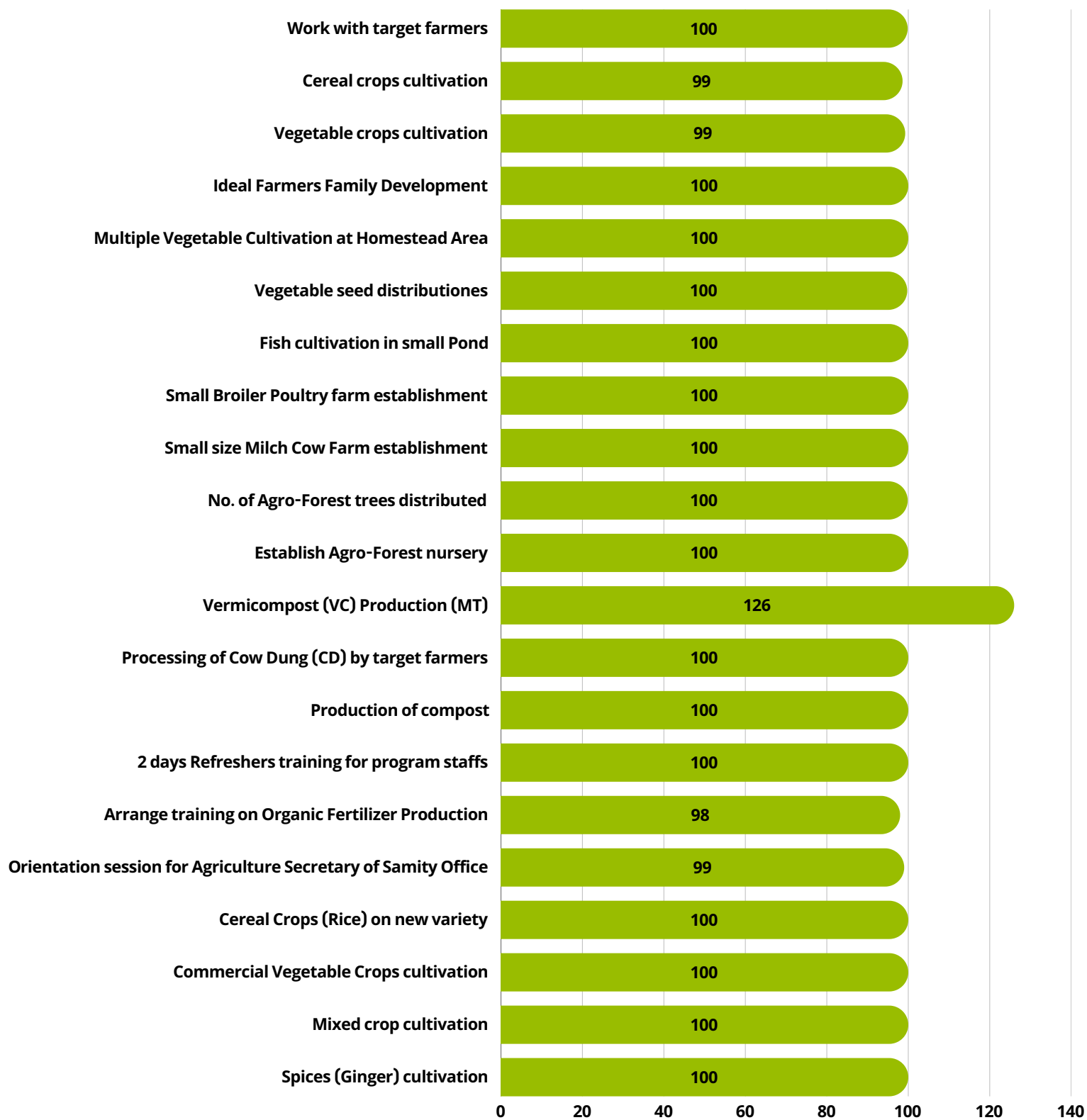
- Improved household nutrition through home-grown vegetables and fruits.
- Increased use of organic manure and reduced chemical dependency.
- Higher community demand for organic produce due to quality and taste.
- Beneficiaries saved money and improved household income by reducing market purchases.





Table-9: Performance of Agriculture Program 2024-2025

Sl. No.	Performance Activities	Target	Achievement	% Achievement (2024-2025)
1	Work with target farmers	10005	9990	99.85
2	Cereal crops cultivation with target farmers	6000	5916	98.6
3	Vegetable crops cultivation with target farmers	3600	3573	99.25
4	Ideal Farmers Family Development	90	90	100
5	Multiple Vegetable Cultivation at Homestead Area	150	150	100
6	Vegetable seed distribution to the target farmers	6500	6484	99.75
7	Fish cultivation in small Pond	23	23	100
8	Small Broiler Poultry farm establishment with at least 200 poultry per farm	18	18	100
9	Small size Milch Cow Farm establishment	30	30	100
10	No. of Agro-Forest trees distributed among the target farm families (2 trees/family)	19000	18974	99.86
11	Establish Agro-Forest nursery	12	12	100
12	Vermicompost (VC) Production (MT)	540	678	126
13	Processing of Cow Dung (CD) by target farmers	150	150	100
14	Production of compost by target farmers (Heap method)	90	90	100
15	Arrange 2 days Refreshers training for program staffs	7	7	100
16	Arrange training for target farmers on Organic Fertilizer Production (Cow-dung and compost)	240	236	98
17	Arrange orientation session for Agriculture Secretary of Samity Office	240	239	99.58
18	Cereal Crops (Rice) on new variety	18	18	100
19	Commercial Vegetable Crops cultivation	60	60	100
20	Mixed crop cultivation	18	18	100

Figure-28: Program performance of BEES Agriculture Program



SOCIAL IMPACT OF AGRICULTURE PROGRAM

- Nutritional level has been improved getting different types of vegetables and fruits from their kitchen garden.
- Increased agricultural productivity and income.
- Utilization of organic manure has been increased in the vegetable and crop field
- Considering the quality and taste of organic vegetables and fruits market demand has increased in the community.
- Beneficiaries are able to save money as they have not to purchase their regular vegetables and fruits from the market. So, their economic status has increased.
- Increased technical knowledge among the targeted farmers



CHAPTER 5

EDUCATION PROGRAM



Overview

Education is a fundamental human right and a cornerstone of individual and societal development. It plays a vital role in fostering moral growth and driving economic progress. In Bangladesh, particularly in rural areas, many people still suffer from illiteracy, which limits their opportunities and keeps them in poverty.

To address this, BEES launched a Functional Education Program in 1984 for its group members. Recognizing the broader need, it introduced the Non-Formal Primary Education (NFPE) program in 1996 to support underprivileged children excluded from the formal education system.

These initiatives aim to equip beneficiaries with basic literacy and numeracy skills, helping them apply reading, writing, and calculation in practical ways to improve their lives. BEES believes that education enhances earning capacity, reduces dependency on superstitions, and builds self-confidence. It actively collaborates with NGOs and government agencies to expand and improve its education services each year.

Pre-primary Education Program:

BEES launched its Pre-Primary Education Program in June 1996 by establishing 50 schools. Currently, it operates 52 schools under this program. The primary objective is to enhance literacy rates and raise awareness on gender equity and human rights from an early age.

To achieve this, BEES undertakes key activities including:

- Selection of students
- Recruitment of teachers
- Establishment of education centers

- Delivery of basic and refresher trainings
- Preparation and collection of curriculum
- Distribution of learning materials and regular follow-up

These efforts aim to build a trained workforce and empower community members, especially children, through education.

Initially, BEES's education efforts focused on adult members. However, it soon recognized that the children of its beneficiaries were also being left behind. In response, BEES piloted a child-focused initiative for those excluded from formal schooling. The program integrates education, nutrition, health, child safe guarding and social awareness for children aged 4-6, fostering early learning and self-motivation for future schooling.

Teaching materials are carefully designed to familiarize children with letters, numbers, and classroom habits, preparing them for entry into formal primary schools. BEES is committed to equitable education, ensuring children of all races, genders, ethnicities, and socio-economic backgrounds have equal access.

Currently, the pre-primary program is being implemented in the following upazilas:

- Gaibandha District: Polashbari, Sadullapur
- Rangpur District: Pirganj
- Dinajpur District: Ghoraghat
- Bogura District: Sherpur, Dhunot, Gabtali
- Gopalganj District: Tungipara, Gopalganj Sadar

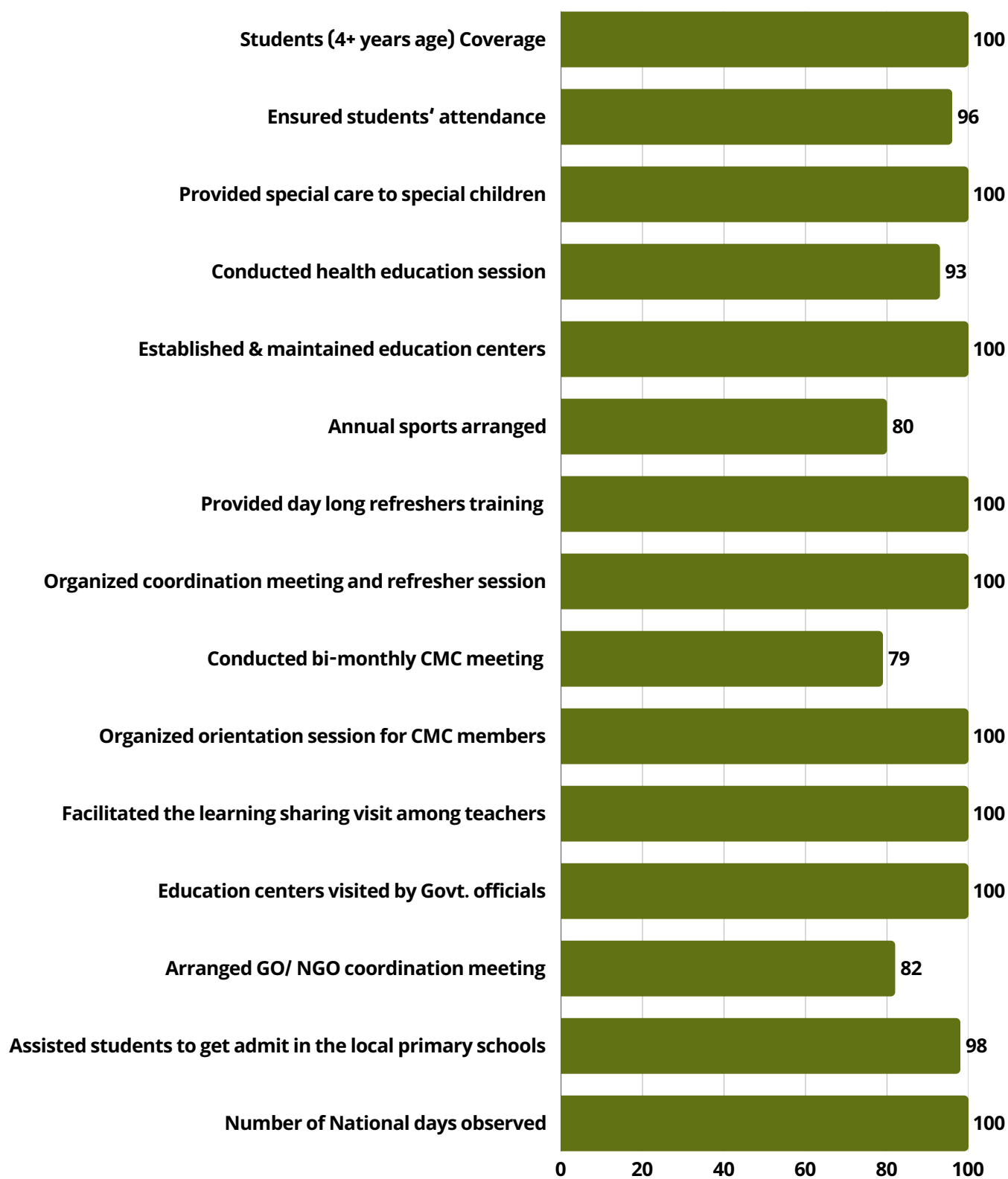
BEES plans to gradually expand the program to more remote and vulnerable areas affected by poverty and natural disasters, ensuring that no child is left behind in their journey toward education.



Table-10: Major target and achievement of Pre-Primary Education Program 2024-2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2024-2025)
1	Students (4+ years age) Coverage	1560	1560	100
2	Ensured students' attendance at the class	1560	1495	96
3	Provided special care to the identified special children	20	20	100
4	Conducted health education session for students	552	512	93
5	Established & maintained education centers	52	52	100
6	Number of annual sports arranged	5	4	80
7	Provided day long refreshers training to the existing teachers	5	5	100
8	Organized coordination meeting and refresher session with the Education Facilitators	36	36	100
9	Conducted bi-monthly CMC meeting	276	217	79
10	Organized orientation session for CMC members	52	52	100
11	Facilitated the learning sharing visit among teachers	25	25	100
12	Number of education centers visited by Govt. officials	26	26	100
13	Arranged GO/ NGO coordination meeting	33	27	82
14	Assisted students to get admit primary schools in class I	1200	1173	98
15	Number of National days observed	3	3	100



Figure-29: Program performance of BEES Education Program

Primary Education Program

BEES initiated the primary education program in April 2018. Seven primary schools with 987 students were operating in Shantiganj upazila of Sunamganj district.

Goal:

Ensure quality primary education for the community children

Objectives:

Provide quality education to the children from pre-primary to Class-V through seven non-government primary schools.

Table-11: Major target and achievement of Primary Education Program 2024-2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2023-2024)
1	Number of Primary School established	8	8	100
2	Number of students selected	1155	975	84
3	Conducted quarterly meeting with SMC members	32	32	100
4	Conducted 3 days training for teachers	25	25	100
5	Established homestead gardens	8	8	100
6	Organized cultural events in schools	96	94	98
7	Celebrated national days	3	3	100
8	Ensured home visit by teachers	192	160	83
9	Organized mother's assembly	16	16	100
10	Arranged parents meeting	16	16	100
11	Arranged annual sports	2	2	100
12	Students were enrolled in local high schools at class VI	130	120	92
13	Participate in the Union Education, Health & Family Planning Standing Committee	24	18	75
14	Attended Monthly GO & NGO Coordination Meeting	24	24	100
15	School visit by Government officials	14	14	100
16	Coordination meeting with all Head Teachers	12	12	100
17	Half yearly/quarterly coordination meeting with all teachers	4	4	100

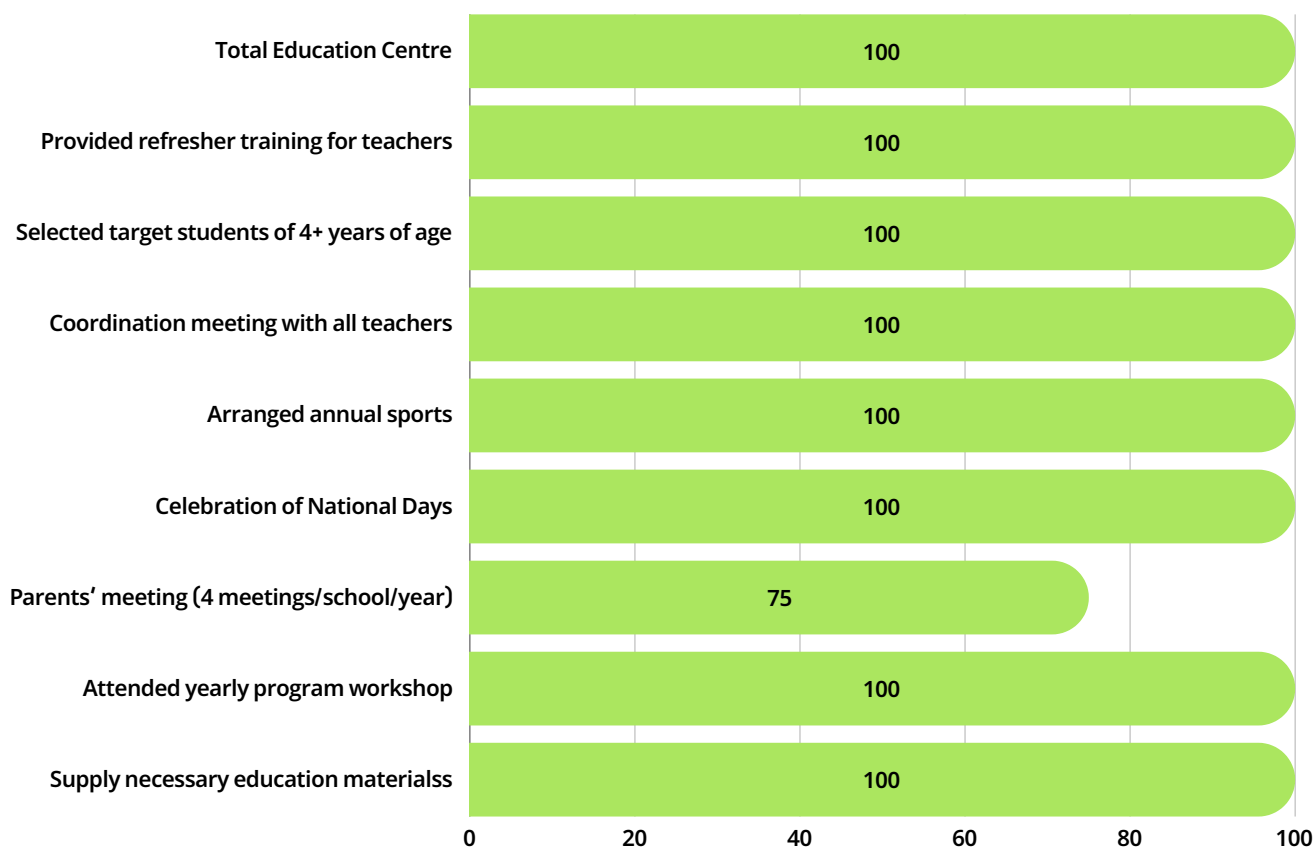
Boikalik Shikkha:

Goal: Ensure quality primary education for the community children.

Objective: Provide quality education to children from pre-primary to class II through 16 education support centers in respected government primary schools area.

Table-12: Major target and achievement of Primary Education Program 2024-2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2024-2025)
1	Total Education Centre	16	16	100
2	Provided refresher training for teachers	16	16	100
3	Selected target students of 4+ years of age	400	400	100
4	Coordination meeting with all teachers	4	4	100
5	Celebration of National Days	2	2	100
6	Attended yearly program workshop	1	1	100
7	Arranged annual sports (16 schools - 2 spots)	4	4	100
8	Supply necessary education materials in all education centers	16	16	100
9	Parents' meeting (4 meetings/school/year)	64	48	75

Figure-30: Program performance of BEES Boikalik Shikkha Program



SOCIAL IMPACT OF BEES EDUCATION PROGRAM

- The marginalized community children are getting access to quality education, and the parents are happy giving the facility to their children
- Almost all children of the locality can be competent to get enroll in the high schools
- Pre-primary school students are developing their habits of attending school regularly through the pre-primary education program
- Student dropout rate has been reduced
- Students of pre-primary and primary programs show the better performance than other students
- Students are enhancing their knowledge about the historical days through participating in different national days of the country
- Children of pre-primary schools are growing with confidence, so it seems that they will be the country's resources.



CHAPTER 6

SOCIAL SAFETY NET PROGRAM

Overview

To ensure promoting healthy lives and human rights of community people through promotional activities, BEES introduced an individual program titled "Social Safety Net Program" in this year. Previously, the activities of social safety net were inbuilt in other programs. With the objective to raise awareness on MCH-FP, nutrition, education, food, human rights and other social issues, the concerned program personnel are planning and implementing different activities giving emphasize the program as an individual program. The target beneficiaries are group members of MF program and other community people of the working areas. Bangladesh is prone to natural disasters; therefore, emergency response is critical here. The special programs are made for managing natural disaster emergencies. Having 50 years of experience in emergency response, BEES can initiate restoration and recovery programs fast, efficiently, and effectively. Recently, Bangladesh has been experiencing more frequent and severe natural disasters. This is why BEES moved beyond relief and rehabilitation into institutionalized preparedness, risk reduction, and proper management as a long-term strategy.

Goal:

Promote healthy lives and human rights of community people through promotional activities.

Objective:

Raise awareness on MCH-FP, nutrition, education, food, human rights, awareness on epidemic & pandemic diseases and other social issues.

Target beneficiaries:

Group members of microfinance program and other community people of working areas including school, madrasa & youth club.

Scholarships

BEES Higher Education Scholarship:

BEES initiated the scholarship program for economically vulnerable but meritorious students in higher education as "BEES Higher Education Scholarship 2020". Since July 2021, BEES has been providing the scholarship to the students of several public universities and colleges. In 2025, BEES provided scholarship to 61 students of public universities, colleges and madrasas. Based on the requirement each student received TK. 3000 to Tk. 5000 per month as scholarship. The students were in graduation level, they were mainly from the course of MBBS, Civil, Chemical and Mechanical Engineering, Finance & Banking, Agriculture, Genetic Engineering and Biotechnology, Social Science, Management, Electronics & Telecommunication Engineering, Computer Science and Engineering, Law and of other basic subjects. Among 61 students, there were 21 (34.43%) female and 40 (65.57%) male students who were getting Higher Education Scholarship from BEES

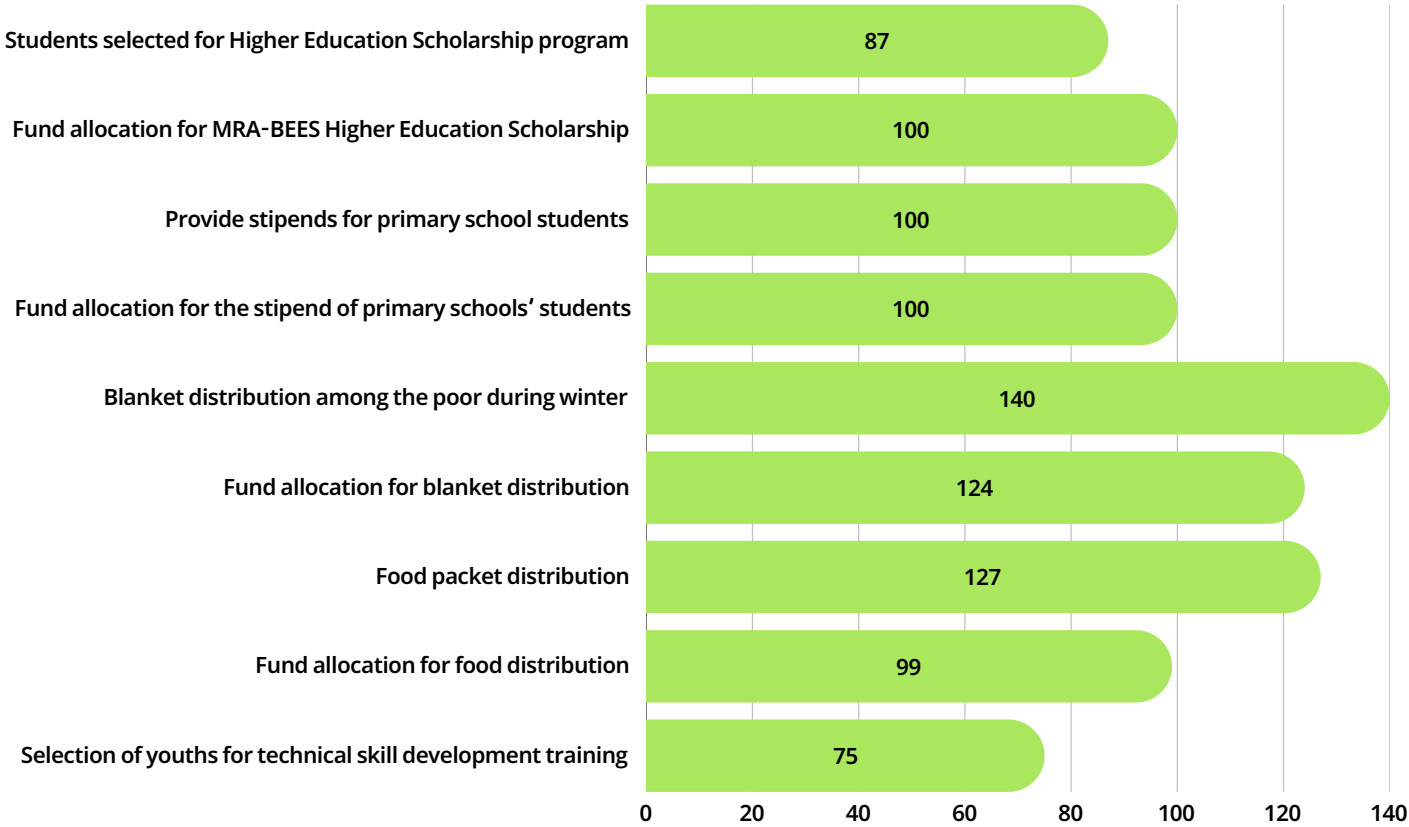
Scholarship for primary school students:

The FY 2023-2024 is a year when BEES initiated for the first time to provide the scholarship for the students of primary school for encouraging the talent students of primary level. The selection criteria were based on the top performers in the final exams of class four. One student from each of the seven primary schools was selected, so a total of 8 students (6 girls and 2 boys) from BEES operating seven primary schools received the scholarship. Each student was awarded Tk. 500 per month, so a total of Tk. 48,000 had been distributed by BEES among 8 students.

Table-13: Major target and achievement of Social Safety Net Program 2024-2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2023-2024)
1	Number of students (graduation level) selected for Higher Education Scholarship program	70	61	87
2	Fund allocation for BEES Higher Education Scholarship	2424000	2424000	100
3	Provide stipends for primary school students	8	8	100
4	Fund allocation for the stipend of primary schools' students (500*8*12=48000)	48000	48000	100
5	Blanket distribution among the poor during winter	300	420	140
6	Fund allocation for blanket distribution	120000	149030	124
7	Food packet distribution on the occasion of Eid/Durga Puja among 300 vulnerable children of BEES working areas	300	380	127
8	Fund allocation for food distribution	150000	148360	99
9	Emergency food distribution among cyclone affected families		48360	
10	Selection of youths as the participants of technical skill development training	100	75	75

Figure-31: Major target and achievement of Social Safety Net Program 2024-2025





RELIEF AND REHABILITATION

Since 1975, BEES has been implementing relief and rehabilitation programs, supported by the agencies like CIDA, CRWRC, UNAID, UNDP, UNICEF, WFP, and others. Even when donor funding was unavailable, BEES independently financed initiatives through its Risk and Disaster Department to assist disaster-affected communities.

To restore livelihoods post-COVID-19, BEES continued the Livelihood Restoration Loan (LRL) program—promoting self-employment, training youth, and encouraging returnee migrants to pursue income-generating activities in agriculture and small-scale industries.

In 2024–2025, BEES–

- Distributed blankets to 420 rural poor in Sundarganj of Gaibandha and Pirganj of Rangpur district during winter.
- Provided food and clothes to 115 street children in Dhaka city.
- Delivered elderly allowance to 35 individuals, facilitated cataract surgeries for 20 patients of Nawabganj, and supported funeral costs for two deceased families under the Social Safety Net Program.
- Distributed 30 walking sticks among the elderly and physically challenged 30 poor people
- Rehabilitated one beggar under the social safety net program
- Distributed 2 wheel chairs at Gopalganj sadar of Gopalganj and Bandura of Nawabganj upazilla.



CHAPTER 7 SPECIAL PROGRAMS



ENRICH (SHAMRIDDHI)

'ENRICH (Shamriddhi)' is a special program of Microfinance to reduce the poverty and uplift the livelihood status of program's beneficiaries. Followings are the detailed about the program:

ENRICH is a program of holistic approach to address the multidimensional poverty, which means- "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty." BEES has been implementing the program at Nayonsree Union of Nawabganj Upazila in Dhaka District since July 2014 with the support of PKSF. This program is designed to cover the whole population of the Union.

Goal

To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty sustainable development at the household level in the unions under the program



Objectives

- Attaining total development of each household as well as the whole community participating in ENRICH.
- Ensuring freedom from all 'un-freedom' and human dignity for all members of all households under ENRICH.
- Empowering the poor households so that they can pursue a pathway that would lead them towards the goal
- Ensuring access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, health services, essential institutional facilities, appropriate technologies and so on.

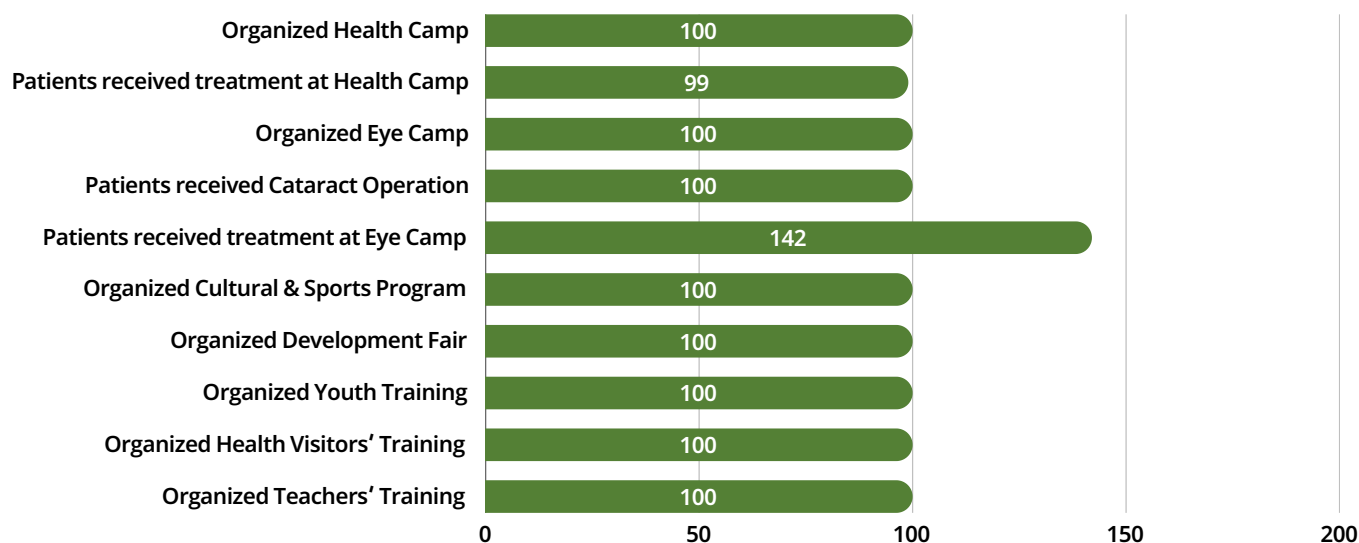
Target beneficiaries: The community people participating in ENRICH.

Working area: Nayansree Union, Nawabganj Upazilla, Dhaka

Table-14: Target and Achievement of ENRICH Program of BEES during 2024-2025

SL. No	Planned activities	Target	Achievement	% Achievement (2024-2025)
1	Organized Health Camp	2	2	100
2	Patients received treatment at Health Camp	200	198	99
3	Organized eye camp	1	1	100
4	Patients received cataract operation	15	15	100
5	Patients received treatment at eye camp	100	142	142
6	Organized cultural and sports program for students	2	2	100
7	Organized development fare	1	1	100
8	Organized youth training	100	100	100
9	Organized health visitors' training	9	9	100
10	Organized Teachers' training	18	18	100

Figure-32: Achievements of ENRICH Program





ADOLESCENT PROGRAM

Goal

By involving youths in sports and cultural activities, the program aims to create awareness against crimes like terrorism, social ills like harassing women, drug abuse and violence against women.

Objectives

To create awareness among the youth and adolescent's generation against all sorts of crimes as terrorism, sexual harassment, drug abuse and women-violence or oppression etc.

Target beneficiaries

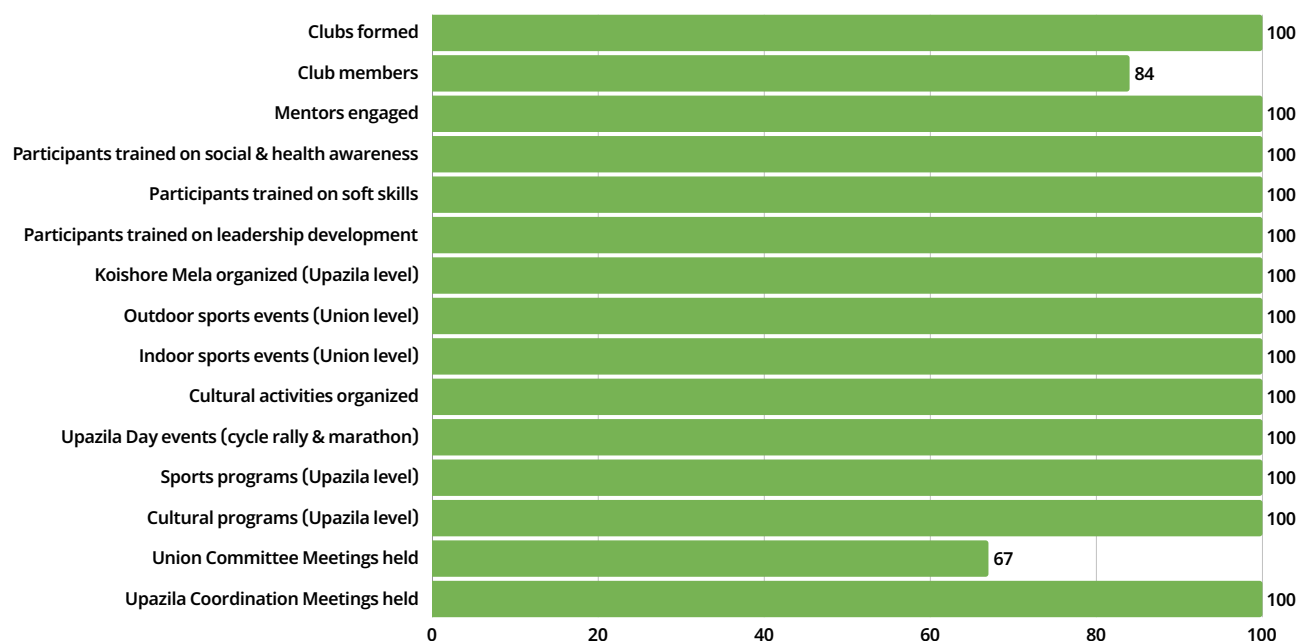
Adolescent boys and girls of the program area.

Working area

Gopalganj Sadar & Tungipara upazila of Gopalganj district.

Table-15: Target and Achievement of Adolescent Program July 2024 to June 2025

Sl. No.	Planned activities	Target	Achievement	% Achievement (2024-2025)
1	Number of clubs formed	396	396	100
2	Number of members in clubs	1476	1246	84
3	Number of mentors	2	2	100
4	Number of participants received training/orientation on social & health awareness program	22	22	100
5	Number of participants received soft skill training	22	22	100
6	Participants received leadership development training	22	21	95.45
7	Number of Koishore mela organized at upazila level	1	1	100
8	Number of outdoor sports organized at union level	22	22	100
9	Number of indoor sports organized at union level	22	22	100
10	Number of cultural activities organized	45	45	100
11	Number of Upazilla Day observed through organizing cycle rally and marathon	1	1	100
12	Number of sports program organized at upazila level	1	1	100
13	Number of cultural program organized at upazila level	1	1	100
14	Number of Union Committee Meeting held	132	88	67
15	Number of Upazila Coordination Meeting held	4	4	100





ENVIRONMENT AND CLIMATE CHANGE

BEES actively addressed environment and climate change challenges within its operational areas. It assisted clients in tree planting and management, producing organic fertilizers, especially compost and processing cow dung by the target farmers utilizing in their own land. provided technical guidance for establishing seasonal homestead gardens and demonstration plots, and supported the production and marketing of vermicompost. Additionally, BEES offered basic health services and raised awareness on relevant issues. These initiatives directly contribute to reducing the impacts of climate change and enhancing resilience.

Vermicompost

Since 2012, BEES has been supporting contract producers in the production of vermicompost, which improves soil structure, texture and porosity, enhances water holding capacity, drainage & aeration and helps reduce erosion. These benefits contribute to healthier plant growth, leading to higher productivity and directly reducing climate change vulnerability. In 2023-2024, 30 farms in Polashbari and Sadullapur upazilas of Gaibandha district, as well as Pirganj upazila in Rangpur district, produced approximately 497 metric tons of vermicompost. This was distributed nationwide to sale to meet the clients' demand. The primary raw materials for the vermicompost were cowdung and specific types of worms.

Composting cow dung

Adding the decomposed cow dung is the traditional and common practice to enrich the soil organic matter and make the cultivable land more productive. BEES encourages beneficiary farmers to utilize cow dung effectively through its agriculture program. BEES staff also assist beneficiaries in maintaining the carbon nitrogen ratio by using straw, dry leaves or wood. During the reporting year, BEES trained 150 farmers on proper cow dung decomposition, promoting traditional organic fertilization to improve soil fertility.

Organic homestead gardening

Climate change is one of the most critical challenges facing agriculture and food security. To adapt to climate change, BEES established 150 organic gardens using vermicompost, organic manure, and climate-resilient crops in Gaibandha and Gazipur districts.

Sapling distribution

18974 saplings were distributed to 600 families. Five nurseries were set up to supply climate-resilient fruit and timber saplings, enhancing biodiversity and household resources.

Nursery establishment

Five nurseries were set up in different locations, considering local community demand, and selecting climate-resilient, eco-friendly species. The nurseries offered a variety of fruits and timber saplings in different sizes, making it convenient for the community, who were pleased to have easy access to the saplings.

Income Generating Activities

BEES supported poultry and dairy farming by providing credit and training. Eighteen poultry farms (200 birds each) and 30 dairy farms (3 cows each) were established using both native and crossbreeds.

Sanitation and hygiene

Climate change and sanitation & hygiene are interconnected in several ways. Lack of sufficient water supply, sanitation is not possible to maintain. In present climatic condition frequent and strong storm damages the poor structured sanitation fixtures and spreads water-borne and vector borne diseases. Considering these, Acknowledging the link between climate and hygiene, BEES promotes sanitation through the BD Rural WASH, ENRICH, and Health Programs to combat water- and vector-borne diseases exacerbated by extreme weather.





GENDER AND DEVELOPMENT

BEES is very concern for establishing the gender aspect in the organization to reduce the gap of discrimination among the male and female staff. So, BEES attempted to undertake the necessary steps to mainstream the gender perspective for promoting the gender equality within the organization's culture and structure. BEES is always concern to incorporate the gender issue in its core programs and various projects since 1996. In 2007, BEES published a gender policy titled 'Gender Policy of BEES' for the first time. After that it was further reviewed and updated.

Goal

To enable BEES to work as a gender sensitive organization through gender responsive institutional culture, operations and practices, projects and programs and partnership by reducing gender disparity and inequality.

Objective

The main objective of this policy is to increase the organizational capacity in planning projects and programs from gender perspective and to ensure women's equal participation at all levels. It also aims to create a safe and respectable working environment for all staff specially women.

Achievements:

To establish the organization as a gender sensitive and sexual harassment free organization, the training cell of BEES incorporated the training topic titled 'Gender Equity and Sexual Harassment'. The training division conducted the session, reaching 711 Field Officers through 18 batches. Trainees gained awareness on gender issues and committed to promoting a respectful, inclusive workplace.



CHAPTER 8

SUPPORT SERVICES: DRIVING FORCE BEHIND THE MACHINE

TRAINING

BEES firmly believes that skilled human resources are key to organizational development. Since 1975, it has been conducting various training programs throughout the year. A dedicated Training & HR Department, led by an expert Manager, manages all training operations with the support of his team members and 47 core master trainers.

To ensure quality, the curriculum includes both job-specific topics (e.g., Microcredit, IGA, Enterprise Development, MCH-FP, Poultry & Livestock, etc.) and broader development issues such as Gender, Good Governance, Anti-Money Laundering, and Integrity. The department uses modern training tools, conducts regular Training Needs Assessments (TNA), and evaluates sessions based on participant feedback.

In FY 2024-2025, BEES trained a number of staff and beneficiary members, the status of which is mentioned in following table

Table-16: Program/Project wise training details

Program Area	Course Titles	Number of Participants		
		Target	Achievement	Achievement (%)
Microfinance Program	Foundation Training on Samity Office Operations & Management (FO-1, FO-2)	840	711	85
Health Program	Basic Training on Daily Accounts Software Operation (AOs)	280	72	26
	Basic Management Training (ABM, JBM, BM)	400	324	81
	Monitoring & Supervision Training (COs)	24	48	200
	Auditor Skill Development Training	26	24	92
	Sub-Zone Operations & Basic Management Training	52	52	100
	PKSF/CDF Training	11	22	200
	Pre-Foundation & Sub-Zone Training	2400	4024	168
Agriculture Program	Agricultural Program Capacity Building (BEES Staff)	7	7	100
	Agricultural Program Orientation (Clients)	239	239	100
	Organic Fertilizer Production & Use Training (Clients)	236	236	100
	Poultry-Based Self-Employment Training (Clients)	75	75	100
Education Program	Refresher Training for Pre-Primary Teachers	129	129	100

HUMAN RESOURCE MANAGEMENT

The department is responsible for staff recruitment, placement of newly appointed and promoted employees, annual performance appraisals, monitoring staff turnover, regularly updating the staff list, salary fixation, and legal affairs.

Table 17: The following table presents the recruitment of new staff and promotions of existing staff during FY 2024-2025.

Program/Project	Name of Position/Post	Staffs recruited	Staffs Promoted
Micro Finance Program	Zonal Manager/ Sub-ZM		5
	Sr. Compliance Officer		0
	Sr. Branch Manager/ BM/ jr. BM		26
	Asstt. Branch Manager		63
	Sr. Field Officer/ FO Grade-1	452	336
	Field Officer-Grade-02	779	0
Others			32
Total		1234	462

Table 18: Five Years Performance Trend of Human Resource Management Division

Particular	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Total Staff	2167	2393	3054	3442	4133
MF Staff	1741	2248	2753	3191	3833
Recruitment	653	381	1050	934	1307
Promotion	240	382	1431	362	462

In addition to the above responsibilities, the cell also oversees the legal affairs of the organization, aiming to protect BEES from potential losses due to irregular or unlawful activities. In cases of misconduct involving any part of BEES, necessary legal actions are promptly taken. To ensure effective legal management, an experienced full-time Legal Adviser (Lawyer) has been appointed, supported by a dedicated staff member. To further strengthen legal operations, a highly qualified and experienced Barrister has been engaged on a part-time basis to provide guidance on complex legal matters as needed. A Central Legal Committee also meets monthly to review progress and determine future legal strategies.

FINANCE AND AUDIT DIVISION

The Finance & Internal Audit division plays an active role for ensuring transparency and accountability of microcredit and development programs of BEES in operational, financial, accounting and environmental aspects. The primary auditing units are BEES branches and related somity offices. Reporting and follow-up of any loopholes in asset protection, staff protection and customer protection are the primary objectives of internal audit. Different departments & units of BEES head office are also audited on a consultation basis with ED.

Goal:

To ensure organizational goal, achieve employee and client protection by establishing accountability, internal control, risk identification, asset protection and follow-up.

Objectives:

- To bring accountability for business plan targets and achievements in terms of most important productivity indicators (MIPI) through audit and follow-up.
- To examine proper and timely accounting entry of transactions in order to rightly reflect budget variance.
- To adopt balance sheet and income statement approach for auditing and identify any misrepresentation and misappropriation
- To examine due diligence of loan documentation and administration of loan recovery by identifying existential faulty transactions in pass-book, collection sheet, vouchers, software, bank statement, if any
- To safeguard and protect of all kinds of organizational assets in the samity office, branch offices and head offices.
- To ensure value for money in procurement and transparency in recruitment and retention

Achievements

The division was originally formed in 1997 under the Administration and Audit Division with a four-member team. Upon departure of Director-Admin and Audit in July 2019, the eleven members audit team was handed over to Director -Finance. Six Area managers were added in September and one later, the audit manpower increased to eighteen. At the beginning of FY 2023-2024, the audit manpower was twenty two. The target manpower of this FY-2023-24 was 26. But one auditor was closed in the first month and the number reduced to 21 and continued as such till September 2023. From October 2023, deficit of five new members were replenished from the field staffs making the target filled up to 26. In 2024-25, there was a target to add six audit officers in order to provide extended coverage of microfinance and that was achieved in May 2025. Now the audit manpower stands at 31. They have been working under the supervision of Director (Finance and Audit) who also look after bank and non-bank loans and deposits and works for strengthening banking relations. In this FY 2024-25, 318 branch offices under 52 subzones were audited onsite along with 15906 somity offices were, that was stunning more than hundred percent achievement. All the audit units were audited at least once in a year. In addition, auditing of contributory provident fund (CPF), gratuity fund, BSS, Bank fund, staff security, final payment etc. were audited and several special audits or investigations were also carried out by the team. Branch Manager and Accounts officer audited 72% somity offices under supervision of audit team. Besides, offsite audit and follow-up audits are regularly held based on the software data and previous audit reports to solve pending problems effectively and efficiently.

RESEARCH, DOCUMENTATION AND PUBLICATION (RDP) DIVISION

The Research, Documentation and Publication (RDP) Division plays a vital role in BEES's public relations efforts, managed by a dedicated team of four members. The team is responsible for preparing, designing and publishing the BEES Annual report in each year, which serves as a comprehensive summary of the organization's key insights. This report is an important tool for building strong relationships with banks, NGOs and other potential stakeholders. Additionally, RDP has enhanced BEES's visibility, credibility, and accessibility through a modern, continuously updated website, ensuring that BEES's story reaches a wider audience. Our digital presence has also expanded with the launch of a YouTube Channel, LinkedIn profile and Facebook page.

Goal:

To ensure the accurate, clear & ethical management and dissemination of research findings for better implementation of current & upcoming projects/programs and to ensure effective documentation, publication support; archive various developmental issues of BEES.

Objective:

- Provide a clear picture of what the organization wants to achieve and how the organization plans to achieve
- To preserve the documents and records and also serve as guideline
- To make the documents available to the relevant stakeholders

Achievements

This year, the RDP division created a range of communication materials, including 'Mathchitra' and greeting cards for special occasions like Eid as well as English and Bangla New year. These publications along with the Annual Report are instrumental in enhancing the organization's public image and increasing national recognition by highlighting its activities and achievements. In response to increasing climate change vulnerabilities, the RDP division has collected environment and climate change related documents from individual programs and shared those across various social media platforms, including the organization's website. The division also designed and disseminated a poster on heat stroke via social media and the quarterly newsletter.

Like previous years, the division published BEES Desk and wall calendars, the quarterly newsletter "Mathchitra", Info-boards and somity office maps. These publications have played a vital role in helping staff better understand about BEES's mission and focus more effectively on their work.

In the reporting year, the division prepared the programs' profile and organizational profile. It prepared an awareness video on dengue fever, reviewed and updated the existing video documentary and prepared a script for new video documentary with updated data. It also published a smart notebook that provides an overview of the organization along with key contact numbers and addresses for easy access. Like the previous years, the RDP division maintained a comprehensive photo archive to capture the

INFORMATION TECHNOLOGY (IT)

The IT department of BEES is committed to using technology to enhance socio-economic development. In 2012, it was moved the micro-finance program from a paper-based system to an automated, paperless process. Now, a team of eight engineers, guided by a skilled Program Manager, drives ongoing digitization efforts at BEES.

Since December 2020, BEES has been utilizing its self-developed software, "Micro Credit Controller (MCC)." This software includes modules for Microfinance, HR, Payroll, Inventory, Budget Control, Fixed Assets, Accounts, Cheque Control, Document Archiving, and Reporting. Beside this, for customer satisfaction with provide an android mobile application named BEES FinTrack. The Microfinance module includes a robust set of features such as budget control, customer and samity mapping, samity office audits, compliance, and development programs. The budget control feature enables detailed budget planning, expenditure tracking, and real-time financial performance analysis.

The HR module manages employee life cycle, including regularization, transfers, promotions, and leave, with automated documentation and notifications. The payroll module handles salary calculations, deductions, and benefits, while the Fixed Asset module tracks assets, depreciation, and disposal, ensuring accurate records and efficient management. The Accounts module manages financial transactions, ensuring accurate records and reconciliations. The cheque Control module manages all banking information, the Report module provides insights through customized financial and operational reports, supporting both corporate users and field operations. Additionally, it aids audit and monitoring teams in ensuring compliance and policy adherence.

BEES IT team not only manages data but also drives informed decision-making. They respond to the needs of BEES management, MRA, PKSF, banks, CDF, audit bodies, and other stakeholders, providing reports that are essential for effective decision-making.

MANAGEMENT INFORMATION SYSTEM (MIS)

The MIS Department of BEES ensures smooth operations by managing technology and information, serving as a central data hub that provides real-time reports to support informed decisions for staff, regulators, and funders.

The MIS Department, led by the MIS Head and a team of five, manages BEES's hardware, software, servers, networks, and databases, ensuring smooth operations, data security, and accuracy. Beyond technical management, the team prepares regular reports and visualizations for management, regulators, banks, PKSF, and other stakeholders to support informed decision-making.

In short, the MIS department at BEES is a key driver of efficiency, transparency, and organizational impact, with their dedication to leveraging technology for social change forming the foundation of BEES's success.

ADMINISTRATION AND LOGISTIC SUPPORT

Led by the Deputy Executive Director, the Administration and Logistics Department ensures timely procurement and logistic support for head office and field offices in line with approved programs and budgets. Responsibilities include acquiring equipment, managing rentals and contracts, overseeing transport operations, maintaining fixed asset inventories, providing secretarial support, and coordinating with donors and government agencies. All administrative records and procurement activities are meticulously maintained in coordination with the procurement committee.

ange related documents from individual programs and shared those across various social media platforms, including the organization's website. The division also designed and disseminated a poster on heat stroke via social media and the quarterly newsletter.

ACCOUNTS & FINANCE MANAGEMENT

BEES's financial management system is software-based and decentralized, with branch accounts officers and their teams managing local and head office operations. Guided by approved manuals, the system ensures transparency, accountability and efficiency. Monthly asset-liability meetings assess financial health, while a central accounts team monitors daily operations. External audits by MRA-listed firms are approved by the AGM, and internal audits are conducted annually across branches.

RISK, DISASTER & COMPLIANCE

Established in 2020, the Risk, Disaster & Compliance Department of BEES identifies and manages risks issues to ensure smooth organizational operations, particularly in microfinance services. Its key objectives include advising on potential threats, early detection of risks or non-compliance, conducting field inspections, ensuring fully operational and overdue-free somity offices, and monitoring branch-level profitability. The department comprises four core members, supported by 25 Compliance Officers across zones. During the reporting period, it regularly monitored compliance activities, inspected branch and somity offices, analyzed audit reports, shared findings with senior management and stakeholders, and maintained relations with regulatory authorities.

LEGAL SUPPORT

BEES initiated the legal support from very beginning of the organization through its Legal Support Unit. It is now staffed with an in-house full-time lawyer and a part-time barrister for providing legal support and vetting on various legal issues. BEES has also got contract with lawyers in different courts of law for providing legal support in various cases to establish rule of law and financial discipline. It provides the support to its staff as well as its beneficiaries. BEES's Legal Support Unit has been playing a key role in reducing financial irregularities at a significant level. This strengthens the loan activities, and public assets are protected.


CHAPTER 9







SDG INDICATORS







Table-19: Indicators and Achievements of specific SDGs

SDG	Indicators	Achievements up to June 2025
	1) Posters prepared and distributed for awareness of Health, Nutrition & Family and Wash 2) Posters prepared and distributed for awareness of various social issues like early marriage, drug addiction, dowry, HIV-AIDS, Covid 19 etc. 3) Posters prepared and distributed on child education 4) Prepared leaflets and stickers on Wash	1) 152,000 2) 103,000 3) 12,000 4) 24,000
	1) BEES staff received training on agro-tech 2) Families received agro-technology and technical assistance 3) Families received vegetable seeds 4) Established homestead gardens among farm families 5) Families received agricultural inputs 6) Established demonstration plots 7) Established nurseries in the working area 8) Distributed fruits, forest, and medicinal plants among target families 9) Farm families increased agricultural productivity 10) Farm families involved in vermicompost production 11) Vermicompost produced by target farmers in MT since 2012	1) 747 2) 611,213 3) 918,405 4) 2336 5) 610,231 6) 916 7) 130 8) 3,663,024 9) 1,159,063 10) 1359 11) 3653
	1) Mothers received ANC (Antenatal Care) services 2) Mothers received PNC (Postnatal Care) services 3) New born children received colostrum 4) Children received under exclusive breast feeding up to 6 months 5) Children received complementary feeding from 6 - 24 months	1) 189,799 2) 91263 3) 73,216 4) 172,345 5) 188,786

SDG	Indicators	Achievements up to June 2025
	<p>6) Children under growth monitoring and promotion (GMP)</p> <p>7) Pregnant mothers and adolescent girls under BMI (Body mass Index)</p> <p>8) Vaccinated children (0-18 months)</p> <p>9) Patients received preventive and curative services</p> <p>10) Newly married and fertile couples received family planning services</p> <p>11) Patients referred to the local health complex</p> <p>12) Satellite clinics operating by paramedics</p> <p>13) Static clinics operating by paramedics</p> <p>14) Patients undergoing low cost lab test (Blood pressure, pregnancy, urine R/E, albumin, Hb%, blood sugar etc.)</p>	<p>6) 218,562</p> <p>7) 36,877</p> <p>8) 243,319</p> <p>9) 253,644</p> <p>10) 351,143</p> <p>11) 90,739</p> <p>12) 348,120</p> <p>13) 84,021</p> <p>14) 174,954</p>
	<p>Pre-Primary Education Program</p> <p>1) Students received educational materials</p> <p>2) Teachers received training to enhance their skill</p> <p>3) Center Management Committee (CMC) to manage the education center</p> <p>4) Students participated in cultural and sports program</p> <p>5) Students passed from the education center</p> <p>6) Students enrolled in class I at local primary school</p> <p>Primary Education Program</p> <p>1) Students received education materials</p> <p>2) Teachers received training to enhance their skill</p> <p>3) School Management Committee (SMC) to manage the education center</p> <p>4) Students participated in cultural and sports program</p> <p>5) Class based enrolled students</p> <p>6) Class based passing students (in%)</p> <p>7) Students enrolled in class VI at high school after passing from class V</p>	<p>1) 14,1600</p> <p>2) 453</p> <p>3) 672</p> <p>4) 7731</p> <p>5) 12,382</p> <p>6) 12,111</p> <p>1) 3408</p> <p>2) 73</p> <p>3) 60</p> <p>4) 2042</p> <p>5) 5135</p> <p>6) 95%</p> <p>7) 1507</p>

SDG	Indicators	Achievements up to June 2025
	1) Field staff were trained on gender & equity 2) More females were recruited in different positions 3) Select females as beneficiaries 4) Provide life skill training to the adolescents	1) 4335 2) 28% 3) 98.11% 4) 480
	1) Target beneficiaries participated in awareness session on safe water, hygiene and sanitation	1) 100,153
	1) Entrepreneurs and Microfinance loan recipients who achieve higher levels of economic productivity through Microfinance loan support 2) Employment creation for men and women 3) Youth education, training or employment creation 4) Eradicate forced Child labour, end modern slavery through social safety net program	1) 409984 2) 43,536 3) 5440 4) 402067
	1) Support domestic technology development, research and innovation through In-house software development and research. 2) Facilitate smart financial, technological and technical support through innovation	In-house developed software named "Micro-credit Controller (MCC)"
	1) Women empowerment through the social, economic inclusion 2) Ensure enhanced representation and voice in decision-making of economic and financial institutions	1) 98.12% 2) 223 female AOs
	1) Beneficiaries received assistance to establish bio gas plant 2) Farm families received technical support to produce vermicompost 3) Farm families produced vermicompost	1) 6 2) 608 3) Around 4516 MT

SDG	Indicators	Achievements up to June 2025
	<p>4) Farm families used cow dung as raw material of vermicompost instead using as fuel</p> <p>5) Farm families received technical support to establish organic homestead gardens</p> <p>6) Farm families produced climate resilient crop species</p> <p>7) Farm families received technical assistance to establish organic demonstration plots</p> <p>8) Beneficiaries received fruits and timber saplings</p> <p>9) Farm families received technical assistance to establish semi scavenging poultry farm with climate resilient variety of poultry</p> <p>10) Beneficiaries received support to establish IGA with climate resilient species of livestock and poultry</p>	<p>4) 255</p> <p>5) 144</p> <p>6) 46</p> <p>7) 127</p> <p>8) 6425</p> <p>9) 21</p> <p>10) 18</p>
	<p>1) Ensure the conservation, restoration and sustainable use of lands through Organic Homestead gardening</p> <p>2) Restore degraded land and soil with Vermicompost production</p> <p>3) Tree plantation and sapling distribution activities</p>	<p>1) 208</p> <p>2) 4516 MT</p> <p>3) 40974</p>
	<p>1) End abuse, exploitation, trafficking and all forms of violence against and torture of children through BCC materials</p> <p>2) Building capacity at all levels through trainings, leaflet distributions</p>	<p>1) 401,072</p> <p>2) 404,119</p>
	<p>1) Have partnership with USAID Climate Finance for Development Accelerator (CFDA) for Climate Finance Investment Networking (CFIN)</p> <p>2) Contribution to CDC's Global WASH program being supported by Palli Karma Sahayak Foundation (PKSF) and Department of Public Health Engineering (DPHE) with the financial support of World Bank & Asian Infrastructure Investment Bank (AIIB).</p> <p>3) World Visions' ENRICH program contribution with the support of PKSF</p>	<p>1) Access to the Strategic Global Platform and Opportunities for Catalytic Support</p> <p>2) Working in 77 upazilas of 19 districts in 7 divisions of Microfinance Program</p> <p>3) Population coverage: 36326</p>

A close-up photograph of a person's hand holding a thick stack of white papers. The papers are held together by three black binder rings. The background is a soft, out-of-focus light blue and white, suggesting an office environment. The text 'CHAPTER 10' and 'AUDIT REPORT' is overlaid on the right side of the image.

CHAPTER 10

AUDIT REPORT

S. F. AHMED & CO.
Chartered Accountants | since 1958

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Annexure-1

Independent Auditor's Report To the Director of Bangladesh Extension Education Services (BEES)

Report on the Audit of the Financial Statement

Opinion

We have audited the accompanying financial statements Micro Finance Program of Bangladesh Extension Education Services (BEES), which comprises the Statement of Financial Position as at 30 June 2025, Statement of Profit & Loss and Other Comprehensive Income, Statement of Receipts & Payments, Statement of Cash Flows and Statement of Changes in Equity year ended and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Bangladesh Extension Education Services (BEES) as at 30 June 2025, and of its financial performance and its Cash Flows for the year ended in accordance with International Financial Reporting Standards (IFRS), the accounting policies summarized in Note-03 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 in accordance with the ethical requirements that are relevant to our audit of the financial statements in and we have fulfilled our other ethical responsibilities in accordance with these requirements. 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

Bangladesh Extension Education Services (BEES) management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRS), the accounting policies summarized in Note-03 and internal control system as management determines is necessary to enable the preparation of financial statements free from material misstatement and free from fraud or error.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's 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 in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



WE ARE AN INDEPENDENT MEMBER OF
THE GLOBAL ADVISORY
AND ACCOUNTING NETWORK

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

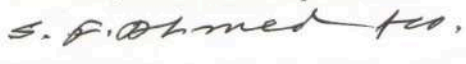
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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.
- Obtain an understanding of internal control relevant to the audit 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 Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 gives a true and fair view.

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.

Report on other Legal and Regulatory Requirements

In accordance with the Micro Credit Regulatory Authority (MRA) Act, 2006 and the Micro Credit Regulatory Authority (MRA) Rules, 2010, 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 purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Bangladesh Extension Education Services so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.
- d) Guidelines on prevention of money laundering and terrorist financing issue by Bangladesh Bank have been complied with.

Firm's Name	:	S. F. Ahmed & Co., Chartered Accountants
Firm's Registration No.	:	10898 E.P, under Partnership Act 1932
Signature	:	
Engagement Partner Name	:	Md. Enamul Haque Choudhury, FCA Senior Partner/Enrollment No. 471
DVC Number	:	2508260471AS704965
Date	:	26 August 2025



Annexure-A1/2

Bangladesh Extension Education Services (BEES)

Micro Finance Program

Statement of Financial Position

As at June 30 2025

ASSETS	Notes	Amount in Taka	
		June 30 2025	June 30 2024
Non-Current Assets			
Property, Plant and Equipment	6	124,248,205	109,348,385
Intangible Assets	6A	8,630,297	9,589,219
		132,878,502	118,937,604
Current Assets			
Investments in FDR	7	3,034,238,746	2,122,750,106
Loan to Members	8	31,734,647,069	23,960,930,509
Loan to Other Programs	9	3,852,449	6,356,461
Advance Deposits & Prepayments	10	121,428,778	70,544,866
Unsettled Advance	11	26,706,522	42,448,868
Account Receivables	12	811,000,907	535,211,226
Cash and Cash Equivalents	13	2,049,883,883	1,925,508,814
		37,781,758,354	28,663,750,850
Total Assets		37,914,636,856	28,782,688,455
CAPITAL FUND & LIABILITIES			
Capital Fund			
Cumulative Surplus	14	3,130,243,525	2,149,115,519
Statutory Reserve	15	357,923,584	244,650,603
		3,488,167,110	2,393,766,122
Non-Current Liabilities			
Borrowing from Different Sources(LT)	16	14,728,282,680	11,156,326,422
Term Savings Deposits	17	1,062,947,100	1,049,562,100
		15,791,229,780	12,205,888,522
Current Liabilities			
Borrowing from Different Sources(ST)	18	4,772,759,778	3,641,227,661
Members Savings Deposits	19	11,330,628,677	8,672,231,007
Loan Loss Provision	20	708,601,146	574,009,320
Account Payables	21	221,491,042	46,806,238
Provident Fund	22	757,290,597	544,306,415
Gratuity Fund	23	437,469,105	297,916,324
Staff Security Deposit	24	118,669,620	100,290,304
Other Liabilities	25	288,330,002	306,246,543
		18,635,239,966	14,183,033,811
Total Capital & Liabilities		37,914,636,856	28,782,688,455

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Head of Finance & Accounts



Dated, Dhaka;
26 August 2025

Executive Director

Chairman

Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No.: 2508260471AS704965

Bangladesh Extension Education Services (BEES)

Annexure-A1/3

Micro Finance Program

Statement of Comprehensive Income
for the year ended 30 June 2025

Notes	Amount in Taka	
	30 June 2025	30 June 2024
Income		
Service Charges on Members Loan	26 6,424,676,001	4,965,352,375
Pass book/Form sales	3,176,224	2,975,484
Admission Fees	2,321,630	2,088,250
Written off Loan Recovery	2,005,776	1,151,671
Donation/Reimbursement from PKSf	1,555,385	4,460,745
Bank Interest	3,207,068	3,125,258
Bank Interest on FDR	41,192,489	20,414,417
Other Operational Income	27 6,054,842	1,614,548
Total	6,484,189,415	5,001,182,748
Expenditure		
A. Financial Expenses :		
Service Charge of PKSf Loan	60,466,772	45,589,459
Interest of Banks/NBFIs Loan	683,750,769	609,718,341
Other Loan Interest	993,757,957	683,900,587
Interest on Member's Savings	979,378,796	666,954,922
Total Financial Expenses	2,717,354,294	2,006,163,309
B. General and Administrative Expenses:		
Salaries and Allowances	28 2,003,575,174	1,621,540,472
Staff Insurance Premium	677,347	627,909
Branch Staff Food Allowance	40,973,822	37,881,600
Travelling Allowance	29,165,623	27,035,404
Printing & Stationery	29,951,011	24,931,994
Office Rent	44,177,109	35,431,726
Training/Staff Development Expenses	7,576,000	10,007,239
Telephone, Mobile, Internet Bills	15,963,729	14,226,749
Fuel & Lubricants	36,168,470	31,574,498
Utility Bills	14,527,502	12,223,877
Meeting & Seminar	6,497,611	4,882,704
Board Member's Honorarium	1,302,730	874,400
Income Tax expenses	19,570,302	21,276,154
VAT	4,730,160	2,701,032
Bank Charges & Commissions	18,975,235	41,211,933
MRA Annual Fees	17,375,258	6,023,613
Amortization	958,922	958,921
Audit Fees	1,917,122	1,118,032
Depreciation	11,101,054	9,912,725
Repair & Maintenance	18,121,278	11,219,898
Provision for Unsettled Staff Advance	15,612,704	10,241,233
Assorted Expenditure	29 99,982,518	106,400,263
Corporate Social Responsibility (CSR)	-	-
Total General and Administrative Expenses	435,325,507	410,761,904
C Total Operating Expenses	5,156,254,975	4,038,465,685
Losses on Service charge Receivable	45,070,112	12,629,823
Loan Loss Provision Expenses(LLPE)	150,134,514	140,000,000
TOTAL EXPENDITURE(A+B+C)	5,351,459,601	4,191,095,508
Excess of Income Over Expenditure	1,132,729,814	810,087,240
Transfer to Statutory Reserve	113,272,981	81,008,724
Transfer to Accumulated Surplus	1,019,456,833	729,078,516
Total	6,484,189,415	5,001,182,748

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Head of Finance & Accounts

Executive Director

Chairman

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

Dated, Dhaka;
26 August 2025

S. F. Ahmed & Co.
Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No. : 2508260471AS704965

Annexure-A1/4

Bangladesh Extension Education Services (BEES)

Micro Finance Program

Statement of Receipts and Payments
for the year ended 30 June 2025

	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Opening Balance			
Cash in Hand		301,001,412	115,120,171
Cash at Bank		1,624,507,402	523,425,543
		<u>1,925,508,814</u>	<u>638,545,714</u>
RECEIPTS			
Loan from PKSF	30	677,000,000	655,000,000
Loan from Banks/NBFIs	31	11,020,380,050	7,857,506,729
Loan recovery from Members	32	37,863,166,142	30,663,957,042
Members Savings	33	10,430,499,011	8,416,995,533
Service Charges on Members Loan	34	5,273,493,436	4,196,221,919
Inter Projects/Programs Loan	35	2,778,187,803	3,677,506,494
Others Liabilities	36	528,069,702	411,174,616
Advance Received	37	33,465,736	26,819,132
FDR encashment	38	127,500,000	85,000,000
Account Receivables	39	32,949,330	14,348
FDR Interest Receivable	40	43,122,313	8,980,860
Bank Interest	41	4,279,031	3,144,302
Other Operational Incomes	42	54,949,067	7,737,891
Total Receipts		<u>68,867,061,621</u>	<u>56,010,058,865</u>
Total		<u>70,792,570,435</u>	<u>56,648,604,579</u>
PAYMENTS			
Loan Disbursement to Members	43	49,536,873,000	39,024,054,000
PKSF loan refund	44	550,783,335	439,166,543
Banks /NBFIs Loan Refund	45	8,974,184,504	6,671,467,839
Interest paid to PKSF Loan	46	60,466,897	45,589,459
Interest paid to Banks/NBFIs loan	47	915,795,527	588,252,951
Inter Projects/Programs Loan	48	283,765,287	1,476,982,255
Loan to other programs	49	6,554,507	5,134,182
Provision Paid/Adjustment	50	3,074,777,954	2,206,687,782
Members Saving Refund	51	3,929,024,641	3,186,721,780
FDR Investment	52	915,949,632	604,000,000
Capital Expenditure	53	26,137,017	17,938,143
Advance Payment	54	57,709,221	84,554,102
Operating Expenses	55	282,302,198	271,583,463
Social Programs/ Activities	56	14,981,071	13,264,363
Asserted Expenditure	57	113,381,761	87,698,903
Total Payments		<u>68,742,686,552</u>	<u>54,723,095,765</u>
Closing Balance			
Cash in Hand		259,294,164	301,001,412
Cash at Bank		1,790,589,719	1,624,507,402
Closing Balance		<u>2,049,883,883</u>	<u>1,925,508,814</u>
Total		<u>70,792,570,435</u>	<u>56,648,604,579</u>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Head of Finance & Accounts



Executive Director


Chairman



Dated, Dhaka;
26 August 2025

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


Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No. : 2508260471AS704965

Annexure-A1/5

Bangladesh Extension Education Services (BEES)

Micro Finance Program
Statement of Cash Flows
for the year ended 30 June 2025

	Amount in Taka	
	June 30 2025	30 June 2024
A. Cash Flows from Operating Activities :		
Excess of income over expenditure (Surplus)	1,132,729,814	810,087,240
Add: Amount considered as non cash item	-	-
Loan Loss Provision Expenses(LLPE)	150,134,514	140,000,000
Losses on Service charge Receivable	45,070,112	12,629,823
Income Tax	-	-
Depreciation	11,101,054	9,805,008
Amortization	958,922	958,921
Non-cash expenses	682,489,591	814,517,118
Bank Interest on FDR	(41,192,489)	(20,414,417)
Receivables	32,949,330	14,348
Non-cash income	(1,067,045,364)	(764,683,358)
Sub total of non-cash item	947,195,484	1,002,914,683
Loan disbursed to Members	(49,536,873,000)	(39,024,054,000)
Loan recovery from Members Loan	37,863,166,142	30,663,957,042
Members Savings received	10,430,499,011	8,416,995,533
Members Savings refund	(3,929,024,641)	(3,186,721,780)
Net cash used in operating activities	(4,225,037,004)	(2,126,908,523)
B. Cash Flow from Investing Activities:		
Acquisition of Property, Plant & Equipment	(26,137,017)	(17,938,143)
Investment(FDR)	(915,949,632)	(604,000,000)
FDR encashment	127,500,000	85,000,000
Advance received	33,465,736	26,819,132
Advance payment	(57,709,221)	(84,554,102)
Livelihood Support Loans(LSL)	-	-
Net cash used in investing activities	(838,830,134)	(594,673,113)
C. Cash Flow from Financing Activities:		
Loan from PKSF	677,000,000	655,000,000
Loan refund to PKSF	(550,783,335)	(439,166,543)
Loan from Banks/NBFIs	11,020,380,050	7,857,506,729
Loan refund to Banks/NBFIs	(8,974,184,504)	(6,671,467,839)
Loan from other programs received	-	-
Loan to other programs payments	(6,554,507)	(5,134,182)
Other liabilities received	528,069,702	411,174,616
Other liabilities payments	-	-
Inter project/Program loan received	2,778,187,803	3,677,506,494
Inter project/Program loan refund	(283,765,287)	(1,476,982,255)
Net cash used in Financing Activities	5,188,349,922	4,008,437,020
D. Net increase/decrease (A+B+C)	124,482,785	1,286,855,384
E. Cash & Bank Balance at the beginning of the year	1,925,401,098	638,545,714
F. Cash & Bank Balance at the end of the year	2,049,883,883	1,925,401,098

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Head of Finance & Accounts

Executive Director

Chairman



Dated, Dhaka;
26 August 2025

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

Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No. : 2508260471AS704965

Bangladesh Extension Education Services (BEES)
Micro Finance Program
Statement of Changes of Equity
for the year ended 30 June 2025

Annexure-A1/6

	FY 2024-2025				FY 2023-2024			
	Cumulative Surplus	Statutory Reserve Fund	CSR	Total Equity	Cumulative Surplus	Statutory Reserve Fund	CSR	Total Equity
Opening Balance	2,149,115,519	244,650,603	65,646,682	2,393,766,122	1,452,334,388	163,641,879	33,349,297	1,615,976,267
Add: Surplus /(Deficit) during the year	1,132,729,817		38,328,826	1,094,400,988	810,087,240		32,297,385	777,789,855
Add: Transfer from fund								
Total	3,281,845,333	244,650,603	103,975,508	3,488,167,110	2,262,421,628	163,641,879	65,646,682	2,393,766,122
Less: Transfer to Statutory Reserve Fund /CSR	(151,601,807)	113,272,981			(113,306,109)	81,008,724		
Closing Balance	3,130,243,525	357,923,585	103,975,508	3,488,167,110	2,149,115,519	244,650,603	65,646,682	2,393,766,122

Details of Corporate Social Responsibility (CSR)/Social Activities Expenses are shown in Annexure- A/10

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith


Head of Finance & Accounts



Executive Director


Chairman



Dated, Dhaka,
26 August 2025

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Md. Enamul Haque Choudhury, FCA
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BEEs Inclusive Development Program (BIDP)

BANGLADESH EXTENSION EDUCATION SERVICES (BEEs)





Bangladesh Extension Education Services (BEES)

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