



BEES Inclusive Microfinance Program

Leading the way towards a sustainable future!



Bangladesh Extension Education Services (BEES)

Working together towards a better future since 1975...



Editorial Advisor

Saiful Islam (Robin),
Founder & Senior Advisor, BEES
Iqbal Ahammed,
Executive Director (ED), BEES

Editor

Md. Monjurul Islam,
Director (Microfinance), BEES
Kaberi Sultana
Deputy Director (Research, Documentation and Publication), BEES

Content Preparation, Graphics and Layout

Nur Fathiha Tahiat Seeum
Senior Manager (Research, Documentation and Publication), BEES
Tahmina Akter
Research Officer (Research, Documentation and Publication), BEES

Photography

Rakib Hasan Sumon
Assistant Manager (Research, Documentation and Publication), BEES

Published By

Research, Documentation and Publication Division,
Bangladesh Extension Education Services (BEES)
House- 8/B, Road-29, Gulshan-1,
Dhaka-1212, Bangladesh.
Tel: +8802 222289732-3, +8802-226601535-9
Email: info@beesbd.org, beesbd@gmail.com,
Website: www.beesbd.org

Organizational Background

BEES is a registered national NGO with more than 50 years of experience in multifarious need based human development activities since inception. The development drive now being intervened and executed by BEES was started as Bogura Rural Development Project (BRDP) under Christian Reformed World Relief Committee (CRWRC) in 1975 with the Ministry of Agriculture Bangladesh. After CRWRC decided to discontinue the project, BEES, as a newly formed organization, shouldered all the responsibilities with the goodwill to be beside the poor to increase their sustainability in living. At the beginning, BEES initiated providing the services on several developmental initiatives especially on Agri-research, agriculture development, health, nutrition, personal hygiene, sanitation education and women's skill development.

Since then, the organization has been scaling up both vertically and horizontally, bringing in need based development services for sustainable development and increasing the wellbeing of the population the organization is working with. Having the mission for bringing about socio-

economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially women and children of the society through empowerment of their life style, BEES enhances self-reliance efforts of more than 6.1 million people. BEES sets forth its activities with the objectives of accomplishing the factors that promote or boost development by giving emphasis on sustainability, behavioral change and women empowerment in terms of universal literacy, access to health care including WatSan, promotion of personal hygiene & sanitation, nutrition education, rights & governance and income & employment generation for livelihood development.

As a development organization, BEES has several policies regarding HRM, Gender, Staff Recruitment, Procurement, Finance & Accounts and Child Safe Guarding. It has also Sheba Manual, Microcredit Manual, Training Manual & Curriculum, Training Aids & Materials and Program Wise Strategies & Guidelines to run the respective programs/projects activities efficiently to achieve organizational goal.

Legal Certifications

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 shares a long-standing trusted partnership with Palli Karma-Sahayak Foundation (PKSF). Through this partnership, BEES has been implementing the BD Rural WASH for HCD Program and the Kuwait Goodwill Fund (KGF) program, reaching underserved rural communities with integrated financial, technical, and social services. This partnership has played a vital role in improving livelihoods, strengthening food security, and enhancing health and sanitation outcomes across rural Bangladesh. BEES is also a partner organization of The USAID Climate Finance for Development Accelerator (CFDA) initiative aiming to combat climate change vulnerabilities efficiently.

Until now, BEES has implemented different programs and projects activities in collaboration with Ministry of Health and Family Welfare, Department of Agricultural Extension (DAE), Department of Livestock Services (DLS), Ministry of Women's and Child Affairs, Ministry of LGED, Ministry of Labor and Employment, Department of Social Welfare, Ministry of Food and Disaster Management, Ministry of Education, Ministry of Finance, Ministry of Land and Ministry of Communication.

BEES has the
experience of

51
Years

Uplifted the lives of

6.3
Million People





Vision

BEES 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.

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.

HOW WE WORK

Skill Development

BEES provides necessary skill development and capacity building to progress members towards self-reliance

Somity Office Formation

Participatory Somity Office Formation results in a stronger team, and ownership with more accountability

Solution and Action Plan Creation

Prepares action plans through a systematic participatory approach



Area Selection

BEES carefully does area selection considering the remote areas and analyzes their current situation

Problem Analysis

Mobilize, and motivate community members to come to common terms for progression

Idea Generation

BEES helps the communities to come up with a possible solution or a path to move forward and upgrade their lifestyle



- Primary Member (PM) = 300
- Savings Member (SM) = 42
- Loanee Member (LM) = 33



Program Goals:

Gradually Bring 100% Family/Households Under BEES Program Coverage in BEES Somity Area



BEES Somity Office Working Area

BEES Somity Office Based Community/Business Cluster/Business Market



Total Population Approx 1265 in the BEES Somity Area
Total number of Family/Households Approx 300



Essential materials and documents

- Table-Chair
- Signboard, Portrait of Founder & Senior Advisor
- Member passbook, Member KYC, Loan Proposal Form (LPF), Loan Agreement Form (LAF)
- Resolution Khata
- BEES Program Circle
- Rules of all Programs
- Information of all Programs



Somity Office Management Committee (consisting of 9 members)

- Office Managed By = FO/ABM, BEES
- President = 1
- General Secretary = 1
- Treasurer = 1
- Agriculture Secretary = 1 (Block Leader-A)
- Health Secretary = 1 (Block Leader - B)
- Education Secretary= 1 (Block Leader-C)
- Social SafetyNet Secretary= 1 (Block Leader-D)
- Executive Member = 2

The Somity office must have at least 20 members, including both savers and borrowers.



Somity Office Working Area:
Approx 1/2 Kilometer around the somity office.
Total Area: Approx 1 Square Kilometer

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. Moreover, through its services well defined target groups of BEES are specifically covered under several initiatives synchronized with SDGs.

PROGRAMS OF BEES

Besides the Microfinance program, BEES also operates several other programs including:

- Agriculture,
- Health,
- Education and
- Social Safety Net program

in its operating areas. It works on climate change issues through its Agriculture, Health and Education program and also works on water, sanitation and hygiene.

Microfinance Program

- **Savings Products**
 - Compulsory savings which is weekly & on monthly basis
 - Voluntary savings
 - Term deposit
- **Credit Products**
 - 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)
 - KGF (Kuwait Goodwill Fund)
 - WASH (Water, Sanitation and Hygiene)
 - Stimulus (Stimulus package program)
 - Micro-enterprise Financing and Credits Enhancement (MFCE)
- **Member Welfare Fund (MWF)**
- **Social Services Products**

Development Programs

- **Health program**
- **Agriculture program**
- **Education program**
 - Pre-Primary Education Program
 - Primary Education Program
 - Under-graduation Program
 - Graduation Program
- **Social Safety Net program**
 - Relief and Rehabilitation Program
 - Elderly allowance and Death allowance
 - Assisted device for physically retarded elderly
- **Special program**
 - ENRICH
 - Adolescent Program
 - Environment and Climate Change
 - Gender and Development
- **Support Services**
 - HR Management
 - Training
 - Finance and Audit
 - Research, Documentation & Publication (RDP)
 - Administration
 - Accounts and Finance
 - Risk, Disaster & Compliance (RDC)
 - Management Information System (MIS)
 - Information Technology (IT)

MICROFINANCE

BEES's Microfinance Program has been playing a vital role in changing the socio-economic condition of the target people since 1988. Earlier in 1980 as a project of CRWRC, in collaboration with Bangladesh Bank and later with Rajshahi Krishi Unnoyan Bank (RAKUB), BEES started working on Microfinance Program. Currently, Microfinance is the major program of BEES and it provides the much needed capital to the beneficiaries to implement in various fields of development activities which help them generate income for their families. It has truly orchestrated a way for poverty alleviation through microfinance along with human resource development, income generation and other supporting activities.

Beside self-employment, a large number of wage based employment opportunities are created every year. The beneficiaries are graduating every year receiving micro enterprise loan as entrepreneurs. The small businesses are creating employment prospects for the target population. This cycle is creating multiple positive impacts to reduce poverty. Microfinance now works in inclusive approach by providing health, education and agricultural support services. For increasing the self-sustainability and thereby improving the lives of marginalized people, the demand of Microfinance fund has increased over years. Due to need and growth of this sector, BEES is borrowing from commercial banks including PKSF to increase the total outstanding gradually to meet the demand of its clients.



GOALS AND OBJECTIVES

01

Goal

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

02

Objectives

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

- Creation of self and wage-based employment.
- Contribution towards establishing social equity and fundamental human rights
- Improvement of life skills and unbundling livelihood opportunities for the underprivileged people
- Reduction of poverty through building resilience.
- Improvement of livelihood with women empowerment and financial literacy.
- Ultimately, supplement sustainable development as a whole

INTERVENTION AREAS OF BEES

BEES is a registered national NGO-MFI established in **1975**.

BEES works across the disciplines:



MICROFINANCE



AGRICULTURE



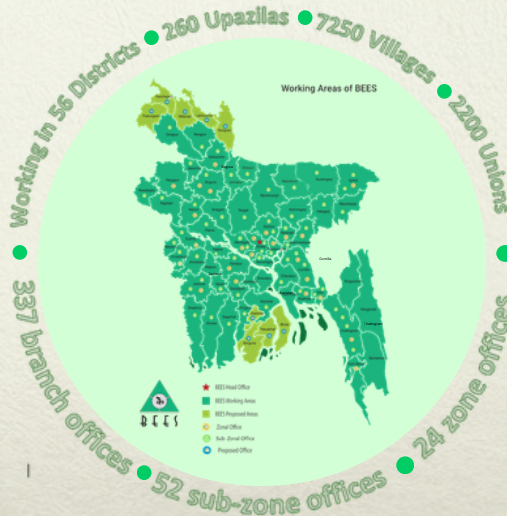
HEALTH



EDUCATION



SOCIAL SAFETYNET



BEES working areas include:



DROUGHT PRONE AREAS



COASTAL AREAS



HAOR AND HILLY AREAS



FLOOD PRONE AREAS



OTHER REMOTE AND BACKWARD AREAS

Program Approach

BEES passionately strives to empower and uplift disadvantaged communities through a client-centric and inclusive Microfinance program. Our commitment extends beyond traditional NGO models as we embrace a corporate management style, enabling us to scale up and expand our impact. Recognizing the evolving needs of our clients, we continually identify and provide tailored services, meticulously analyzing positive and negative impacts at regular intervals to refine our strategies.

At the heart of our transformation is a self-driven approach to development. While seeking donor funds aligning with client requirements, BEES operates a dynamic credit plus facility through its

Microfinance program, fostering not just financial stability but holistic development. Our program integrates vital services in health, agriculture, education, and social safety nets, aiming to rapidly elevate living conditions.

In response to changing dynamics, BEES has innovatively adapted the concept of 'somyity.' Understanding the evolving interests of our clients and foreseeing a shift in effectiveness, we transformed somity meeting places into dedicated somity offices. Each somity office functions as a thriving business cluster, embracing every individual within as a valued client. Some are existing clients, while others are prospective clients yet to join the somity.

Through these transformed somity offices, BEES delivers comprehensive assistance in agriculture, health, education, social safety nets, and various interventions.

This client-centric approach ensures that clients receive demand-based services conveniently at their doorstep. As we foster a sense of community and cooperation within each somity office, we contribute significantly to uplifting the standard of living and improving the economic situation of the targeted population. This reflects BEES' unwavering dedication to making a positive and lasting impact on the lives of those we serve.

PRODUCTS AND SERVICES OF MICROFINANCE PROGRAM

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

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

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

Savings Products

BEES Microfinance program has three types of savings Products, 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 paid.

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 same as Compulsory Savings-Weekly.

Term Deposits

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. If any of the members leave BEES, he/she can withdraw the total amount after recovering all the dues. The interest rate is same as Compulsory Savings-Monthly.

Loan Products

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 Product is for the moderate poor of Rural and Urban areas who have cultivatable land less than 50 decimals. This is the major Product of BEES Microfinance program. The individual loan range of the Product 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 Product 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 Product 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, businesses and creates subsequent employment opportunities in both rural and urban areas.

A large number of members become graduated from normal program and come out of the poverty trap. This Product is especially designed for them. Individual loan range of this service is BDT 100,000 to 2,500,000. The aim of the program is to create small entrepreneurs who will create wage based employment beside self-employment. Through this program, BEES promotes small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas.

Sufolon (Agricultural credit facilities for the farmers)

BEES, through this Product disburses loan to the farmer 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 loan 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 they can 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 subsidised rate. BEES also have provided IGA training to them.

Throughout the past years, BEES observed that even though its Micro-credit programs cover a large number of beneficiaries, but in many cases the ultra-poor remained left out due to a variety of reasons. From our experiences, we have realized that this sector required extra assistance and attention to come out of the shadow of poverty. Thus, BEES initiated this program that targets extreme poor including landless people.

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.

Ultra-Poor, Moderate Poor and Pro-Poor, these groups get affected first by any disaster. Therefore, BEES have targeted these groups 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 Product, 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 and cottage industry-related entrepreneurs
- Trained youth
- Unemployed youth, and
- Returning migrant workers

KGF (Kuwait Goodwill Fund)

As a Partner Organization, BEES implements the KGF program by delivering flexible agricultural finance alongside hands-on technical support, enabling smallholder farmers—especially women—to adopt sustainable practices and strengthen food security at the grassroots level.

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 Product named WASH. The major objectives of this Product 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.



MEMBER WELFARE FUND

Member Welfare Fund is a risk mitigation component, through which BEES collects and deposits 1% amount during disbursing loan to the beneficiaries. It is deposited as welfare fund for that respective member and her families. It is credit insurance. If any of the borrowers or prime earning person of borrower's family dies, rest of their loan amount will be adjusted by the Member Welfare Fund. Members will be eligible to get refund of their total savings after adjustment of remaining loan amount by this fund.

SOCIAL SERVICES COMPONENTS

To improve the socio-economic condition, BEES also provides awareness and capacity building training, IGA training and primary health care services. To improve these social services BEES has a Member Charter of following points:

- Follow BEES's guideline and overcome poverty by receiving and properly utilizing necessary amount of loan from BEES.
- Attend every group meeting on time and inspire all members to do the same

- **Save more and protect ourselves from any difficulties**
- **Don't increase loan burden and never have overdue**
- **Increase digital and financial literacy**
- **Don't engage in any dispute with each other; every different opinion can be solved by discussion**
- **Never use finger print; teach children**
- **Register new born child at Union Perished/ Municipality/ City Corporation**
- **Use sanitary latrine and wash hands clearly after using it**
- **Feed colostrum to new born baby and provide breast feed at least six months**
- **Provide immunization to children within a year**
- **Don't put the life of your daughter at risk by early marriage (before 18 years old)**
- **Grow more fruit, herb and medicinal trees**
- **Rear livestock and poultry through modern methods and increase income & nutrition supply for the family**
- **Take equal care of son and daughter and provide them nutritious food**
- **Stop giving or receiving dowry to establish a dowry free society**
- **Take part in all the elections and cast vote by your own decision**
- **Receive BEES health services to stay healthy**



Employment Creation

BEES' views employment creation as a necessary force in poverty eradication. This approach catalyzes lifestyle improvements, providing means for better healthcare and education. The program strategically targets youth, cultivating entrepreneurship and skills for sustainable development. Particularly committed to women's empowerment, BEES ensures financial independence, elevating decision-making roles. Social sustainability is integral; economic stability enhances community resilience. Thus, BEES' Microfinance Program strategically integrates employment creation, envisioning a holistic impact on poverty, lifestyle, youth, women, and community well-being.

Status of Employment Creation due to Loan Disbursement

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

Figure-1: Self-Employment Vs. Wage-based Employment

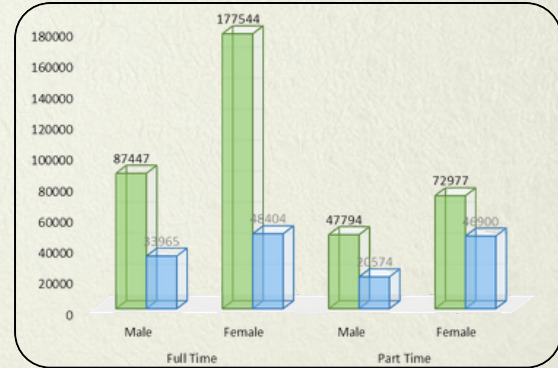
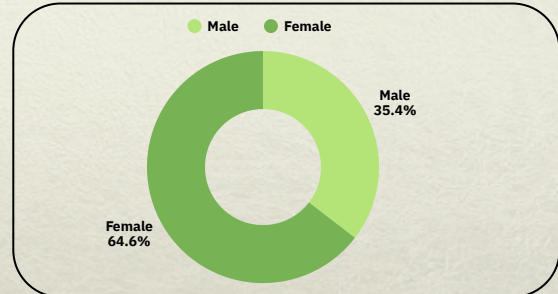


Figure-2: Gender proportions in job creations



Annual performance of Microfinance Program (2024- 25)

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	Cum. Recovery Rate	99.70	0.01	-0.05	500	99.65
10	LLP Balance (BDT Crore)	55.77	14.00	15.01	107.14	65.87
11	PKSF Loan (BDT Crore)	93.06	50.00	12.62	25.24	105.68
12	Bank Loan (BDT Crore)	725.15	0	205.64	0	930.79
13	FDR (BDT Crore)	175.97	55.05	78.14	141.94	254.11
14	Income-yearly (BDT Crore)	500.11	593.34	648.42	109.28	648.42
15	Expenditure-yearly (BDT Crore)	422.33	482.70	535.15	110.90	535.15
16	Surplus/ Equity-yearly (BDT Crore)	77.78	110.64	113.27	102.37	113.27

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 2019-2025

CURRENT STATUS
AS OF
JUNE 2025

Total
337
Branches

Around
604,434
Members

Total
487,488
Borrowers

Total
3173.46
Portfolio (in BDT Crore)

Total
348.73
Equity (in BDT Crore)

Figure-01: Year-wise Branch Expansion

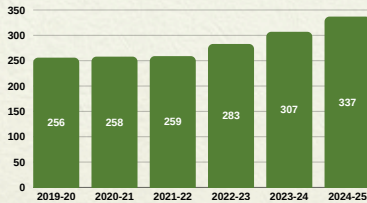


Figure-02: Member Vs. Borrower Trend

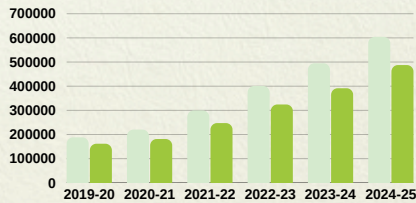


Figure-03: Portfolio growth

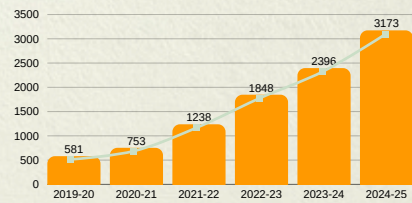


Figure-04: Savings Trend of last 5 years

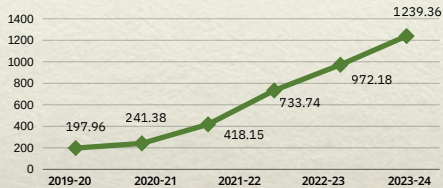


Figure-05: Yearly surplus status of last 5 years

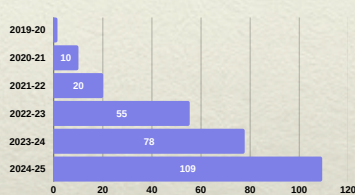
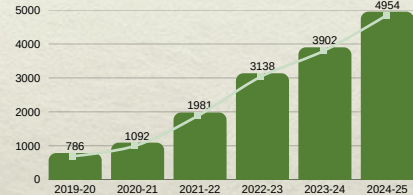


Figure-06: Disbursement Trend of last 5 years



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.

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. Next five year's plan of BEES Microfinance is given as follows:

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

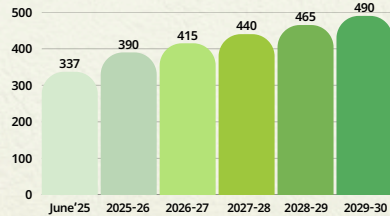


Figure-13: Projected members vs. borrowers trend

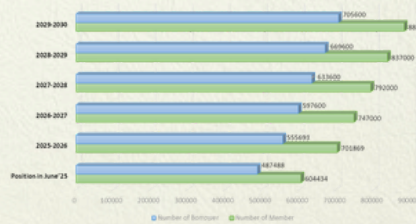


Figure-14: Projected Savings vs. Disbursement trend

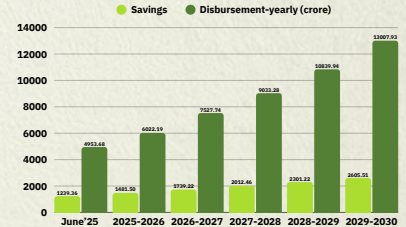


Figure-15: Projected Net Surplus

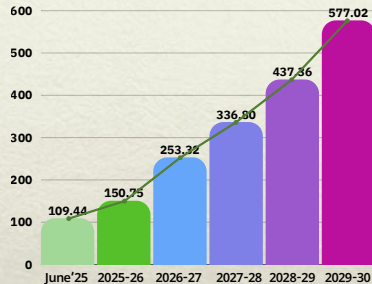


Figure-16: Projected Equity (in crore)

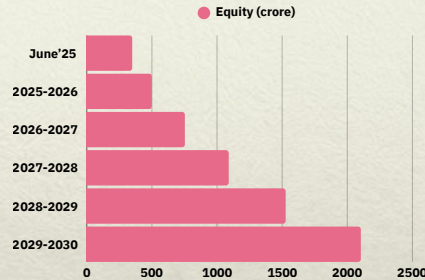
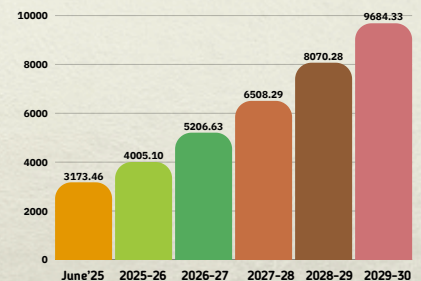


Figure-17: Projected Loan Outstanding (in crore)



Development Program Highlights (FY 2024-25)

AGRICULTURE

SAPLING DISTRIBUTED
18,974

FARMERS SUPPORTED
9,487

HOMESTEAD GARDENS
ESTABLISHED
3,783

AGRO-FOREST NURSERY
ESTABLISHED
12

HEALTH

FAMILIES SERVED
207,750

STATIC CLINICS ORGANIZED
4,544

SATELLITE CLINICS ORGANIZED
3,742

HEALTH CARD PROVIDED
30,877

DIAGNOSTIC TESTS DONE
20,922



EDUCATION

STUDENT COVERAGE
2,935

HIGHER EDUCATION
SCHOLARSHIP PROVIDED
61

HEALTH EDUCATION
SESSION CONDUCTED
512

SPECIAL CHILDREN
SUPPORTED
20

SOCIAL SAFETY NET

FLOOD RECOVERY
SUPPORT PROVIDED
48,360

BLANKETS & ASSISTIVE
MATERIALS DISTRIBUTED
1,130

FUNERAL SUPPORT PROVIDED
97

ELDARLY ALLOWANCE PROVIDED
385



Social Impacts of Microfinance Program

01

Financial Inclusion

Bridging the gap for marginalized and underserved populations by providing financial services to communities who have a limited access to traditional banking.

02

Social Empowerment

Increasing empowerment, particularly for women and families, through the initiation or expansion of small businesses, generating income, and elevating living standards.

03

Less Gender Discrimination

Fostering financial independence among females, leading to increased mobility and a notable reduction in gender discrimination

Community Collaboration

Strengthening social cohesion and fostering collective development through close collaboration with local communities.

04

Entrepreneurship & Job Creation

Enabling a significant number of clients to establish themselves as entrepreneurs, resulting in increased assets, job creation, and heightened purchasing power.

05

Youth Development

Prioritizing youth development by nurturing entrepreneurship and skills, providing a pathway for the younger generation to actively participate in economic activities.

06





07

Poverty Alleviation

Directly contributing to poverty alleviation by empowering individuals to create sustainable livelihoods, breaking the cycle of poverty in communities.

08

Financial Literacy

Elevating clients' financial literacy by providing trainings and supporting income generating activities to effectively operate their small enterprises.

09

Digital Inclusion

Embracing increased digitalization to broaden financial inclusion, ensuring that even those in remote areas can access and benefit from the Microfinance Program.

10

Social Sustainability

Increasing the societal sustainability by not only improving their economic standing but also by providing community services as a whole.

BEES Inclusive Development Program



BANGLADESH EXTENSION EDUCATION SERVICES (BEES)
working together towards a better future since 1975

Int'l Investors
Dev. Agencies

Banks
Non-Banks
Financial
Institutes

MRA
Government
Departments
Ministers

PKSF
Local Govt.
Agencies



Bangladesh Extension Education Services (BEES)

House- 8/B, Road-29, Gulshan-1, Dhaka-1212, Bangladesh.

Tel: +8802 222289732-3, +8802-226601535-9

Email: info@beesbd.org, Website: www.beesbd.org