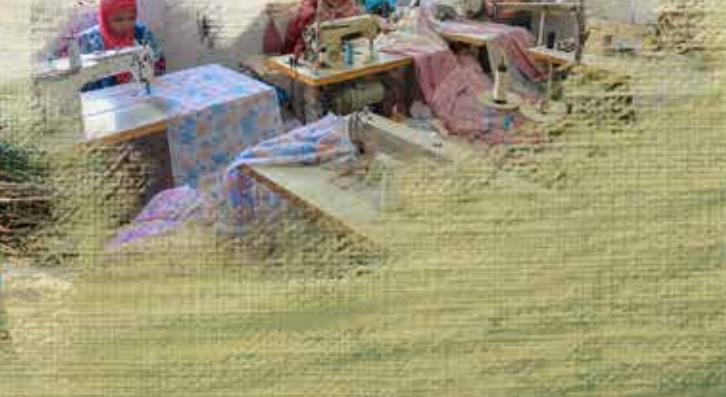


# BEES

ANNUAL REPORT  
2020-2021



**46** years

Working together  
towards a better future...



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# BEES REPORT 2020-2021

BANGLADESH EXTENSION EDUCATION SERVICES (BEES)

# Acronyms and Abbreviations

<b>AO</b>	Accounts Officer
<b>CRR</b>	Cumulative Recovery Rate
<b>BBS</b>	Bangladesh Bureau of Statistics
<b>BMI</b>	Body Mass Index
<b>CIDA</b>	Canadian International Development Agency
<b>EPI</b>	Expanded Programme on Immunization
<b>FDR</b>	Fixed Deposit Reserve
<b>FO</b>	Field Officer
<b>FSS</b>	Financial Self Sufficiency
<b>GDP</b>	Gross Domestic Product
<b>HIV/AIDS</b>	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
<b>HR</b>	Human Resource
<b>IFAD</b>	International Fund for Agricultural Development
<b>IEC &amp; BCC</b>	Information Education Communication and Behavior Change Communication
<b>IEDCR</b>	Institute of Epidemiology, Disease Control and Research
<b>LGED</b>	Local Government Engineering Department
<b>LLP</b>	Loan Loss Provision
<b>MFI</b>	Micro Finance Institute
<b>MT</b>	Metric Ton
<b>NGO</b>	Non-Government Organization
<b>OD</b>	Over Due
<b>OSS</b>	Operational Self Sufficiency
<b>OTR</b>	On Time Realization
<b>PAR</b>	Portfolio at Risk
<b>PKSF</b>	Palli Karma Sahayak Foundation
<b>RAKUB</b>	Rajshahi Krishi Unnoyan Bank
<b>SDG</b>	Sustainable Development Goal
<b>TNA</b>	Training Need Assessment
<b>UHC/UHFWC</b>	Upazila Health Complex/ Upazila Health and Family Welfare Complex
<b>UK</b>	United Kingdom
<b>UWE</b>	University of the West of England
<b>UNAIDS</b>	The Joint United Nations Programme on HIV/AIDS
<b>UNDP</b>	The United Nations Development Programme
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>VC</b>	Vermicompost
<b>WatSan</b>	Water and Sanitation
<b>WFP</b>	The World Food Program

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# Executive Director's Note

The year under reporting was a period of turmoil. It was a period of uncertainty and unrest as COVID19 engulfed the whole World spreading from East to West and the World faced an immense challenge for finding remedy for fighting the unknown virus.

Furthermore, the challenge was how to keep economy rolling. The melt down of economy will multiply negative impact already created by COVID through shutdown and lock down. Our major concern was how best we can protect ourselves in general from COVID and keep fueling and running the economic activities by providing much needed capital support and development services including knowledge against the COVID protection. The strategy by BEES and other MFIs in general under the policy guideline of GoB has helped to some extent to maintain and increase economic growth and Gross National Income (GNI). As a development organization providing credit support, BEES has made much progress towards its organizational goals of sustainability and social services to its members.

Towards the journey of Bangladesh to middle income country, BEES is a national partner with its firm commitments to provide quality services to its members. We uphold the inclusive finance and integrated development approach for its community and working areas. Under microfinance program, we provide general micro-credit, micro-enterprise, agriculture and other loans. BEES also promotes savings habit among its members through compulsory, voluntary and term deposits. As a much needed back-up service, we also provide development services in agriculture, health, education and social security in the community we work with, for increasing their standards of living.

Our clients are mostly self-employed and their livelihoods were seriously affected by COVID-19. Their repayment capacity declined enormously. The business of urban clients was hard hit severely compared to rural clients. In the face of increased demand for loan to restart business and consumption, BEES strengthened its operation for mobilizing other internal and external sources of finance in order to reach and sustain economic scale of operation. In this respect, I greatly

appreciate subsidized loan provided by GoB through MFIs to smoothen the pain and agony of people we work with.

BEES have an advantage of using its own home-grown web-based software which generates real-time report, facilitates monitoring and accounting system. It has established strong off-site and onsite monitoring, supervision, auditing, governance and increased efficiency and ensured transparency.

With the betterment of COVID situation, there is a turnaround of growth outlook for Bangladesh by international bodies. The new GDP forecast is 6.4%. BEES is committed to continue to deliver quality financial and non-financial services to the communities, make sustainable development for itself and its members.

I convey my sincere thanks, good wishes and great success to all the BEES employees, clients, stakeholders and to the BEES board for their timely support as and when required.

**Saiful Islam (Robin)**  
Founder Executive Director



# Chapter 1

## ORGANIZATIONAL PROFILE





## About BEES

BEES is registered as a national NGO with more than 46 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 approval of Ministry of Agriculture, Bangladesh to form a local organization, BEES, to manage the BRDP. Afterward, CRWRC handed over the all-out management responsibilities and ownership of the project to BEES under a separate board in 1984. The development initiatives such as agriculture, health, education, women's skill development etc. were left behind by CRWRC and limited scale micro credit partnering with banks continued to provide the much needed services required in those early days. 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. BEES is now registered with the (i) Department of Social Services, (ii) Directorate of Family Planning, (iii) Joint Stock Companies & Farms, (iv) Micro- Credit Regulatory Authority (MRA) and (v) the NGO Affairs Bureau of Bangladesh.

Since then, having the mission for bringing about socio-economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially women of the society through empowerment of their life style, BEES enhances self-reliance efforts of more than 5.11 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.

Until now, BEES has implemented different programs and projects activities in collaboration with the Ministry of Health and Family Welfare, (MoH&FW) 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.

As a development organization, BEES has several policies regarding HR, Gender, Staff Recruitment, Procurement, Finance & Accounts and Child Safe Guarding. In addition, it has Sheba Manual, Microcredit Manual, Training Manual, Curriculum, Training Aids & Materials and Program wise Strategies & Guidelines to run the organizational activities efficiently.

## BEES's Strategy

BEES reinforces multidimensional programs that impact all aspects of the lives of disadvantaged people. The communities we work in that help us to find sustainable solutions towards the developmental challenges. BEES believes that people have the ability to analyze their situation to identify their own developmental priorities and find appropriate solution. Unfortunately, due to unavailable technical and financial support, they are unable to do so. Hence, BEES offers a series of skill development activities and promotes income and employment generation for the target beneficiaries.

A participatory approach has already been adopted when interacting with target group members. Group members are taught to be accommodative and respectful toward others' opinions. BEES promotes training, advocacy, networking and social mobilization to change behavior, attitude and practices. BEES also hope to increase knowledge and awareness among target groups. Awareness programs on Human Rights, Legal Support, Good Governance, Gender Equality and Women Empowerment are linked with core programs to streamline them with sustainable development. Self-sufficiency, better social understanding and support of BEES lead the beneficiaries to achieve their goal.

The building block of BEES's strategy is the formation and fortification of community based intuitions, focused on empowerment through human resource development. BEES adopts pro-poor, demand responsive and gender sensitive approaches to ensure decentralized service delivery mechanisms and good governance. It aims to establish human rights for social equity and sustainable development. BEES has targeted these areas based on its past experiences and new ideas.

### Mission

BEES endeavors to bring 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 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.



BEES facilitates communities to discuss and analyze their current situation

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

Motivates community members to come to common terms for progression

Prepares action plans through a systematic participatory rural appraisal (PRA) approach

Participatory planning result in a stronger ownership with more accountability

## How We Work

**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.

## Legal Entity

Registration Authority	Registration No.	Date of Registration
i) NGO Affairs Bureau	527	26-08-1991
ii) Dept. of Social Services	Dha – 02278	10-05-1989
iii) Directorate of Family Planning	Paa Paa Awa/Pari /92/56/1(11)	05-11-1992
iv) Joint Stock Companies and Firms	No. S-982/52 of 1984-1985	13-02-1985
v) Microcredit Regulatory Authority (MRA)	00572-02571-00263	08-06-2008

## Category wise BEES Staff:

BEES has a team of competent and dedicated staff for operating its individual programs. As of June 2021, among total of 2168 staff, 1477 (68%) were male and 691 (32%) were female.

There were 12 senior level staff, among them 3 were female. In midlevel, 322 were male and 255 were female. Around 92% Field Officers were male. In the administration, accounts and operation 58 staff were male and only 10 staff were female. And in the other categories, 52 staff were male and 332 were female.

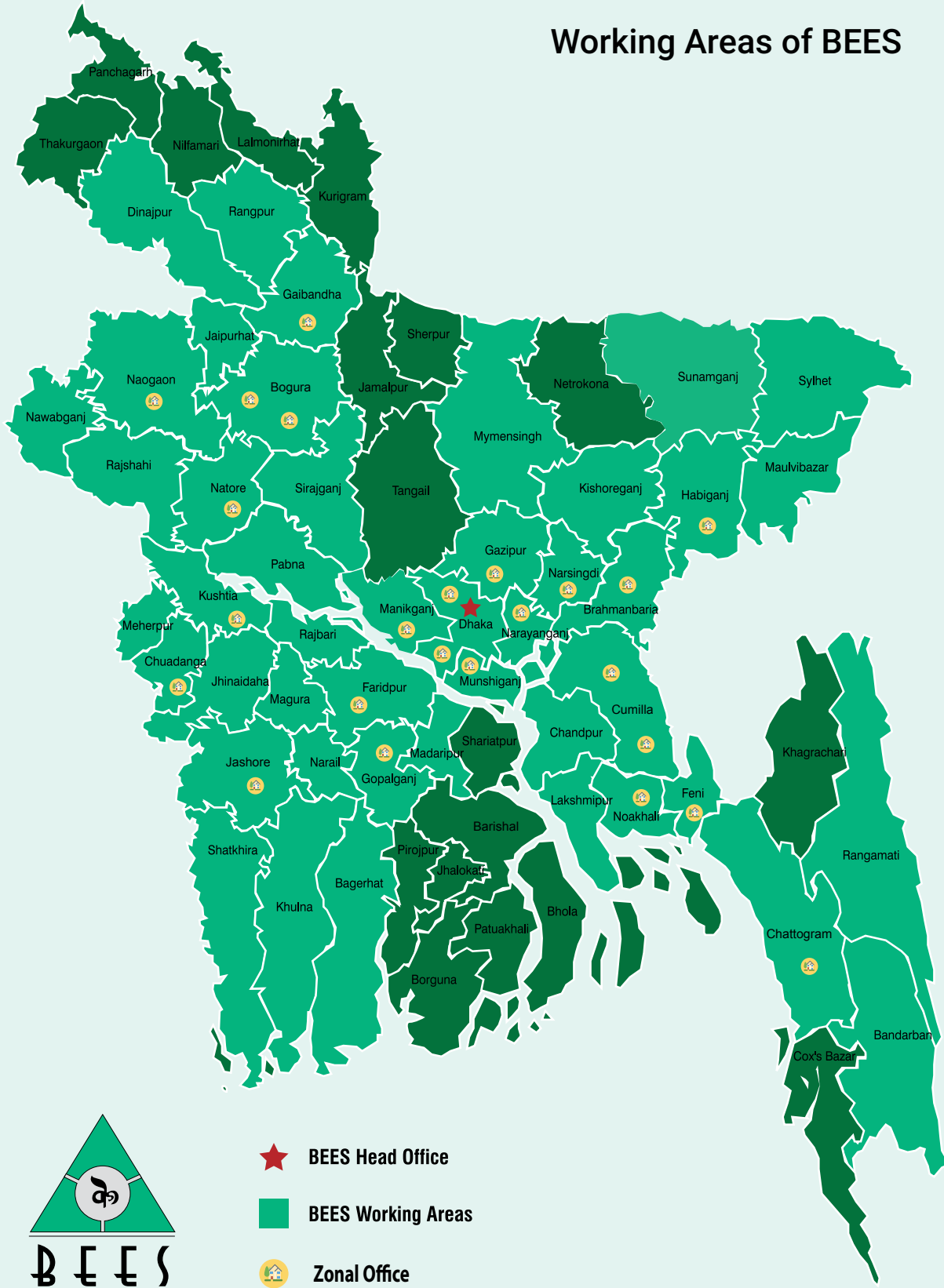
## Programs of BEES:

Besides Microfinance, BEES also operates 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 (WASH).

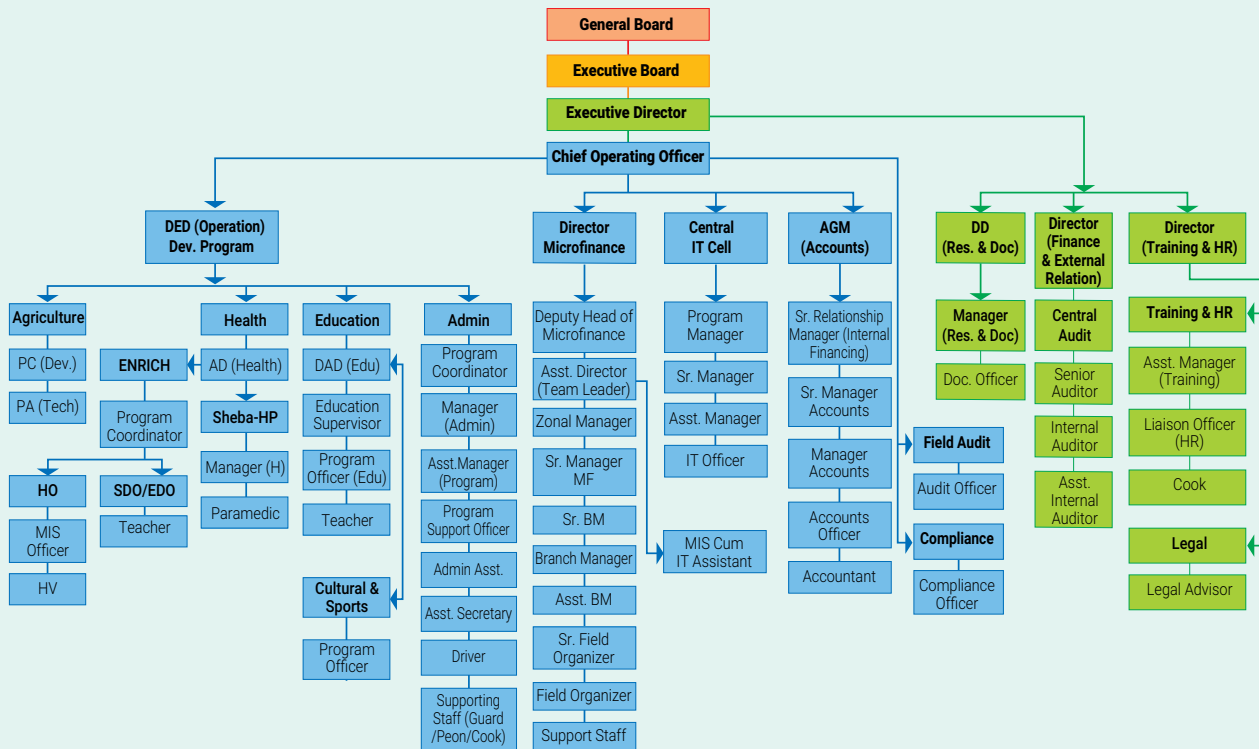
## Area Coverage:

During the reporting year, BEES provided its services to the beneficiaries and relevant community peoples of 45 districts of Bangladesh. For providing the better services, BEES was concern in the area selection. BEES covers the drought and flood prone areas, covers the coastal, haor and hilly areas for providing the services to the people of different geographical locations. It selected Rangpur, Dinajpur, Rajshahi, Pabna, Bogura, Chapai Nawabganj, Joypurhat and Naogaon district as drought prone area, selected Gaibandha as flood prone area, Rangamati and Bandorban as hilly area and Sunamganj, Kishoreganj, Sylhet, Habiganj, Moulvibazar and Brahmanbaria as haor area. BEES reached at those areas with different services emphasizing the prime needs of its valued clients. Currently BEES has 24 zonal offices and 258 branch offices in all over the country.

# Working Areas of BEES



# BEES Organogram



## Legend

- |   |  |
|---|--|
| <b>ABM</b> : Assistant Branch Manager       | <b>FS</b> : Field Supervisor               |
| <b>AD</b> : Assistant Director              | <b>HO</b> : Health Officer                 |
| <b>AGM</b> : Assistant General Manager      | <b>HP</b> : Health Program                 |
| <b>BM</b> : Branch Manager                  | <b>HV</b> : Health Visitor                 |
| <b>DAD</b> : Deputy Assistant Director      | <b>MIS</b> : Management Information System |
| <b>DD</b> : Deputy Director                 | <b>PA</b> : Program Assistant              |
| <b>DED</b> : Deputy Executive Director      | <b>PC</b> : Program Coordinator            |
| <b>Doc.</b> : Documentation                 | <b>Res.</b> : Research                     |
| <b>EDO</b> : Enterprise Development Officer | <b>SDO</b> : Social Development Officer    |
| <b>Edu.</b> : Education                     | <b>Sr. BM</b> : Senior Branch Manager      |

## Policy Formulating Structure

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

## Executive Board Members

### Mr. Shah Jikrul Ahmed

#### Chairman

Advocate, Income Tax Practitioner, Ex-President, Dhaka Taxes Bar Association  
Ex-President, Bangladesh Tax Lawyers Association, Ex-MP, 9th Parliament of Bangladesh

### Mohammad Ismail Vice- Chairman

Ex-Chairman, Bangladesh Krishi Bank (BKB), Ex-Additional Secretary, MoC, Ex-PD, Seed Industries and Development Project

### Md. Abdul Awal Member

Executive Director, Credit & Development Forum (CDF), Ex-DGM, Sonali Bank Limited, Board Member of Muslim Aid Bangladesh & Palli Bikash Kendra

### Dr. Khaleda B Islam Treasurer

Ex-Line Director & DPM Medical Education Directorate of Health, Ex-Consultant, The World Bank

### Ms. Jeyaunnahar Begum Member

Ex-Joint Secretary & Ex-Senior General manager, Project Design Division & Bangladesh Chemical Industries Corporation (BCIC)

### Mr. Saiful Islam Secretary

Executive Director, Bangladesh Extension Education Services (BEES), Member of General Board, CDF

### Md. Abdus Satter Sarker Member

Chartered Accountants & Partner of Mahfel Huq & Co. Board Member, Treasurer & Chairman, Audit & Finance Committee of Action Aid International, Executive Secretary & Officer Bearer of South Asian Federation of Accountants (SAFA), Ex. Head of Finance of BRAC

## General Board Members

### Mr. Shah Jikrul Ahmed Chairman

Advocate, Income Tax Practitioner, Ex-President, Dhaka Taxes Bar Association, Ex-President, Bangladesh Tax Lawyers Association, Ex-MP, 9th Parliament of Bangladesh

### Mohammad Ismail Vice- Chairman

Ex-Chairman, Bangladesh Krishi Bank (BKB), Ex-Additional Secretary, MoC, Ex-PD, Seed Industries and Development Project

### Md. Abdul Awal Member

Executive Director, Credit & Development Forum (CDF), Ex-DGM, Sonali Bank Limited, Board Member of Muslim Aid Bangladesh & Palli Bikash Kendra

### Dr. Khaleda B Islam Treasurer

Ex-Line Director & DPM Medical Education Directorate of Health, Ex-Consultant, The World Bank

### Mr. Saiful Islam Secretary

Executive Director, Bangladesh Extension Education Services (BEES), Member of General Board, CDF

### Ms. Jeyaunnahar Begum Member

Ex-Joint Secretary & Ex-Senior General manager, Project Design Division & Bangladesh Chemical Industries Corporation (BCIC)

### Prof. Dr. Nazmul Ahsan Kalimullah Member

Professor, Dept. of Public Administration, DU  
Ex. Vice-Chancellor, Begum Rokeya University, Rangpur (BRUR)  
Ex-Pro. Vice-Chancellor  
Bangladesh University of Professionals (BUP)

### Md. Abdus Satter Sarker Member

Chartered Accountants & Partner of Mahfel Huq & Co. Board Member, Treasurer & Chairman, Audit & Finance Committee of Action Aid International, Executive Secretary & Officer Bearer of South Asian Federation of Accountants (SAFA), Ex. Head of Finance of BRAC

### Mrs. Nilufar Begum Member

Ex-Director General, Department of Women Affairs (DWA) & Ex-Joint Secretary

### Mr. A.K.M. Abdul Awal Member

Advocate, Supreme Court, Dhaka. & Social Worker

### Mr. Mahmood Morshed Member

Head of Chambers, Golam Morshed & Associates  
Managing Partner, Solution DE Legal

### MM Mohshiuur Rahman Member

Civil & Commercial Mediator, ADRg, UK  
Advocate, Supreme Court of Bangladesh  
Intl. Consultant UWE, Bristol, UK

### Dr. Md. Abdul Hai Majumder Member

Ex-General Manager (Rubber)  
Bangladesh Forest Industries Development Corporation (BFIDC)

### Mr. Abdullah Rayhan Gofar Member

Advocate Supreme Court of Bangladesh, Enrolled in Bangladesh Bar Council & High Court Division

# BEES Management Team

Name	Designation
Saiful Islam Robin	Executive Director
Iqbal Ahammed	Chief Operating Officer
Md. Mazibur Rahman	Deputy Executive Director (Operation)
Md. Abdus Salam	Director (Training & HR)
Shamim Ahmed Choudhury	Director Finance & Audit In-charge
Kaberi Sultana	Deputy Director (Research and Documentation)
Md. Monjurul Islam	Head of Microfinance Program
F.M. Abdul Kuddus	Assistant Director (Team Leader, Microfinance)
Monirul Islam	Assistant Director (Team Leader, Microfinance)
Md. Motiur Rahman	Assistant Director (Team Leader, Microfinance)
Abdullah-Al- Maeed	Assistant Director (Team Leader, Microfinance)
Abdul Aziz Dewan	Assistant Director (Team Leader, Microfinance)
Dr. Nusrat Jahan	Head of Health Program
Mizanur Rahman	Deputy Assistant Director (Team Leader, Microfinance)
Shahi Masuma Akter	Head of Education and Social Safety Net Program
Kh. Shafiq-ud-Darain	Head of Finance and Accounts
Muhammed Anwar Hossain	Head of IT
Md. Adam Ali	Coordinator (M&E)
Saiful Islam Jewel	Senior Manager (MIS)
Sazzad Hasan Tuhin	Senior Manager (MIS)
Gazi Shakil Tanvir Ahmed	Senior Manager (Bank/External Financing)
Md. Mehedi Hasan	Manager (Admin)

# Chapter 2

## MICROFINANCE PROGRAM





## OVERVIEW

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 under microfinance program. Currently, Microfinance is the major program of BEES and 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 promotional activities.

Beside self-employment, a large number of wage based employment opportunities are created every year. The beneficiaries are becoming graduated every year and they are receiving micro enterprise loan as entrepreneurs. The small businesses are creating employment prospects for the target population. The 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 physical wellbeing, 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.

## Goal of Microfinance

Enhancing the scope of socio-economic upliftment and empowering the disadvantaged people especially women through Microfinance.

## Objectives:

BEES designed its Microfinance Program based on social realities and 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
- Ultimately, supplement sustainable development as a whole

## Performance of 2020-2021

BEES passed very critical days in collecting the installment during the whole of the reporting year besides trying to recover the previous year's shortfall.

Due to the pandemic of Covid-19, the operational activities of MF

program remained close for two months, but almost all expenditures of the program had to be continued. And a huge amount of income opportunity had also been lost. For coping that critical situation, BEES developed a strategic plan to utilize the time effectively. During that time, BEES enhanced the capacity of its staff through arranging program based training. As a result, they became more skilled and performed their job confidently, and the qualitative & quantitative changes were found since the starting of regular activities.

## Business Plan and Achievement

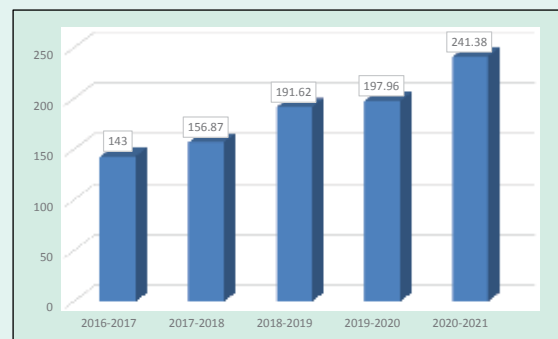
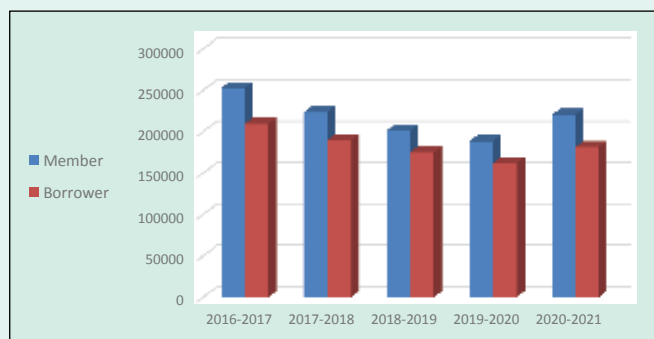
Respective program personnel of BEES prepare the plan in each year and all concern staff try to implement all of the activities accordingly. Following table (**Table 1**) shows the achievement status of FY 2020-2021.

**Table 1: Plan and Achievement Status (2020- 21)**

SI No	Descriptions	Position June'20	FY 2020-21			Position June'21
			Plan	Achievement	% Achieved	
1	Number of Branches	257	1	1	100	258
2	Number of Staff	1700	300	467	155.67	2167
3	Number of FO	933	95	140	147.37	1073
4	Number of Member	188310	32725	32084	98.04	220394
5	Number of Borrower	161884	27816	19445	69.91	181329
6	Savings (Crore)	197.96	100	43.42	43.42	241.38
7	Disbursement (Cumulative in Crore)	5853.99	1309	1092.4	83.45	6946.99
8	Loan Recovery (Cumulative in Crore)	5272.99	1140	920.11	80.71	6193.10
9	Portfolio (Crore)	581	169	172.29	101.95	753.29
10	OD (Crore)	27.28	-0.84	-6.26	745.24	21.02
11	OTR (%)	96.81	2.19	-1.07	-48.86	95.74
12	CRR (%)	99.57	0.16	0.09	56.25	99.66
13	LLP Balance (Crore)	33.8	100%	-8.65	0	25.15
14	PKSF Loan (Crore)	29.79	30	0.18	0.6	29.97
15	Bank Loan (Crore)	356.96	12	14.57	121.42	371.53
16	FDR (Crore)	82.32	10	-16.08	-160.8	66.24
17	Income-yearly (Crore)	151.34	172.61	141.57	82.02	141.57
18	Expenditure-yearly (Crore)	149.8	154.46	131.51	85.14	131.51
19	Surplus/ Equity-yearly (Crore)	1.53	18.15	10.06	55.43	10.06

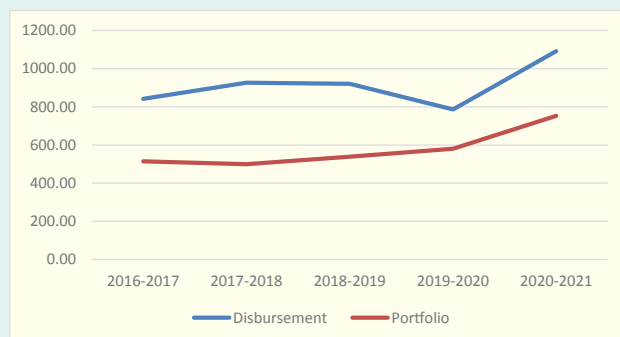
**Table 2: Performance Trend of BEES Microfinance Program**

Description	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Branch	219	256	256	256	258
Member	252613	223556	200876	188310	220394
Borrower	209327	189759	174752	161884	181329
Savings (In Crore)	143.01	156.87	191.62	197.96	241.38
Disbursement (Crore)	841.46	926.79	921.11	785.93	1092.4
Portfolio (Crore)	514.05	499.21	539.30	581.01	753.29
Cum. Recovery Rate	99.55	99.5	99.57	99.54	99.66
Surplus (Crore) yearly	23.25	19.02	5.06	1.53	10.07
Equity (Crore)	50.22	69.38	74.45	75.98	86.05

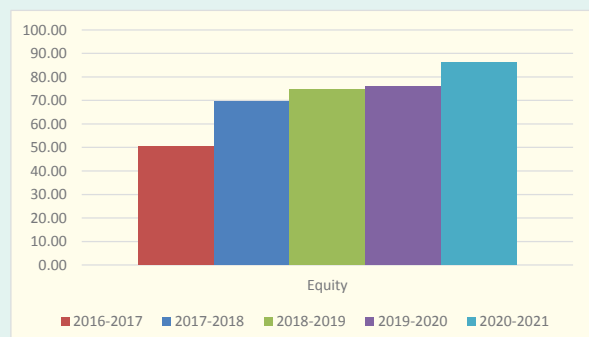


**Fig 1. Year wise growth trend of members and borrowers**

**Fig 2: Year wise growth trend of savings**



**Fig 3: Growth trend of disbursement and portfolio**



**Fig. 4: Year wise trend of equity**

## Components of Microfinance Program

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

- Savings component
- Credit component
- Insurance component
- Social services component

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

### Savings Component

BEES Microfinance program has three types of savings component, which are:

- Compulsory savings which is weekly & on monthly basis
- Volunteer /Emergency savings
- Term deposit

### Compulsory/General Savings-Weekly:

It is a compulsory savings for the members. Every group member of BEES deposits BDT 100 to 400 each week depending on the loan size. BEES gives BDT 6 per annum as interest to the accounts. They can withdraw 25% of yearly deposit twice a year. When the loan amount is paid, the member is free to leave BEES by withdrawing full amount of savings.

### Compulsory/General Savings-Monthly:

### Enterprise Development Savings Program (EDSP):

This is a General Savings-Monthly product for BEES members. It is an opportunity for those members who are interested to receive Micro Enterprise Loan and want to be an entrepreneur. Members can deposit BDT 100 to 20000 on a regular monthly basis. The interest rate is 6-12% per annum for the consecutive three years.

### Volunteer /Emergency Savings

This is another optional savings product for BEES members. Every member can deposit BDT 10 or more per week during the day of their samity office meeting. 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 General Savings-Weekly.

### Term Deposit:

This is another optional savings product for BEES members. Any member can deposit BDT 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 General Savings-Monthly.

### Credit Component

Credit is the most significant component of microfinance program. The members receive capital through credit facilities to fight against poverty. BEES has six 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 moderate 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, 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 component is especially designed for them. Individual loan range of the component 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 component 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 subsidies 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 a specialized 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 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 and 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.

## Product wise Loan Portfolio:

**Table 3: Product wise Loan Portfolio; June 2021**

Sl. No	Name of Product	Portfolio (BDT)	Portfolio (%)
1	Jagoron	2477746548	32.89
2	Agrosor	3728630110	49.50
3	Sufolon	996809643	13.23
4	Livelihood Improvement Financing (LIF)	23306292	0.31
5	Enrich-IGA	16194750	0.22
6	Enrich-Asset Creation	682368	0.01
7	Enrich-Livelihood Development	98879	0.001
8	Stimulus Package (SP)	274661760	3.65
9	Livelihood Restoration Loan (LRL)	7046771	0.09
10	Spiral Foreign Fund	7722598	0.10
<b>Total (BDT)</b>		<b>7532899719</b>	<b>100</b>

## Insurance component

BEES has insurance component for its borrowers, which is:

- Credit Risk Management Fund (CRMF)

## Credit Risk Management Fund (CRMF)

CRMF is a Credit Risk/Insurance Component, through which BEES collect and deposit 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 Credit Risk Management Fund. Members will be eligible to get refund of their total savings after adjustment of remaining loan amount by this fund.

## Social Services Component

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
- 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 hand clearly after using it
- Feed colostrum's 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

## Innovative Programs

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

### Automation

This is the era of digital technology which has made work smoother and faster. BEES started automation for microfinance program through a web-based software named Infrasoftware Tech. Currently It has a strong software development team and has an own developed Software which runs smoothly. Head office and all branch offices are now connected with BEES's own central server. So, paper works has been reduced significantly. To monitor the status manually, concern staff of MF program can monitor data of any branches in anytime.

## 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: Status of Employment Creation Due to Loan Disbursement**

Self-Employment			Wage based Employment			Total Employment		
Male	Female	Total	Male	Female	Total	Male	Female	Total
105808	183679	289487	54921	68582	123503	160729	252261	412990

## Future Directions

BEES emphasizes on the vertical expansion of its microcredit and other programs. It regularly analyzes its own activities, client's needs and standard of its services and modifies its program accordingly. Continuation of existing programs, organizational reforms, development of organizational self-reliance, counting of collective action and more emphasis on women's participation are some of the important strategic directions. Its future direction encompasses on promoting community participation, formation of homogenous 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. Next five year's plan of BEES Microfinance is given below:

**Table 5: Five Year's Projection of Microfinance Program**

Description	Position in June'21	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Number of Branch	258	258	260	260	260	270
Number of MF Staff	1741	2193	2713	3233	3363	3498
Number of Member	220394	310190	370190	440190	520190	610190
Number of Borrower	181329	257656	314662	374162	442162	518662
Savings (crore)	241.38	534.98	945.82	1414.66	1949.7	2687.08
Disbursement-yearly (crore)	1092.40	2300.00	3335.96	4974.42	6760.17	9126.23
Outstanding (crore)	753.29	1354.76	2018.00	2826.00	3842.00	5186.70
Net Surplus-yearly (crore)	10.06	36.82	46.01	101.76	145.47	203.66
Equity (crore)	86.04	122.86	168.87	270.63	416.1	619.76

## Rating

Beside audit report, BEES also assesses the quality and position of the organization by an External Rating Agency. Its Rating performance is now long-term AA- and short-term ST-1. It is boosting our spirit to work more dedicatedly in achieving our goal. The past review shows that the microfinance program of BEES is playing a significant role in fulfilling the target to achieve its goal. Beside institutional development, a large number of people are improving their socio-economic position. It is creating a large number of employments opportunities every year. We believe that BEES will serve its target population more dedicatedly and achieve its aspiration in the way of making a poverty free Bangladesh.

## Social Impact on MF Program:

Microfinance has been providing support to a large number of beneficiaries around all over the country since 1988 for uplifting their socio-economic status. Followings are some significant social changes observed due to operating the MF program:

- Gender discrimination has been reduced in individual and in family level
- Female's empowerment has been increased
- Female's mobility has been significantly increased
- A significant number of beneficiaries established them as entrepreneurs, they could increase their assets, created job for others, their own purchasing power has also been increased. As a result, their dignity in the society has been increased.



## Somon Das: An Enthusiastic Member of Enrich Program



Somon Das, son of Kartik Das and Milon Das was living in Biprotashullya village of Banglabazar union under Nawabganj upazila. He was a helpless and extremely poor man who usually lived by selling labor in someone's else's home. To earn extra income, Somon and his wife produced bamboo and cane made handicrafts and sold. But one day Somon became severely sick and unable to continue his work. So, the family fall into the trouble due to the severe financial crisis as he was the only one earning member of his family. There were four members in his

family including his wife, one daughter and one son. He borrowed a significant amount of money from several neighbors and relatives to carry on his family's expenditure and treatment cost. By that way, he became helpless and afflicted with debts. Then it became impossible for him to bear the expenses of his family and medical expenses. In this situation, he started begging being disappointed & helpless. Local health visitor, rehabilitation activities of Enrich programs informed about the vulnerable situation of Somon Das. After that concerned person of the program discussed about the issue with the local UP Member & Chairman and selected Somon Das as an Enthusiastic Member of Enrich Program.

As a member, Somon received following financial assistance from the rehabilitation program:

1) For purchasing one cow:	Tk. 73,500
2) For purchasing two goats:	Tk. 7,290
3) For doing bamboo and cane made handicrafts:	Tk. 10,897
4) For repairing house:	Tk. 8,313

### **Total**

**k. 100,000**

Since getting the financial assistance from the program of BEES, Somon Das started cow rearing and producing bamboo and cane made handicrafts. Within short time that cow gave birth of a male calf and started giving milk up to 4 liters, and at the same time Somon started to earn money from selling milk and gradually increased economic solvency of his family. He also started repayment the due loans, and after a few days he became debt free. Currently he is able to save some extra amount after expending money for his family and treatment purpose. His social status has been increased since his involvement with BEES. He is very much grateful to PKSF as well as BEES for his such uplift. Currently he has 2 cows, 2 goats, 9 ducks, 12 hens and Tk. 6000 as savings. The present value of these assets is around of Tk. 250,000.

# 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 especially women. Centralized clinics are expensive and serve only a few. These are beyond the reach of the target population. BEES visualized that the target population should have access to health, nutrition and family planning services at a reasonable cost.

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

## Health Program

BEES has been implementing various development activities under BEES Health Program since July 2002 to improve the physical wellbeing of the target beneficiaries. Its distinctive services improve the quality of life to the underprivileged people and create an environment for improving their standard of living.

### Target beneficiaries:

Family members of Microfinance program & community people of the program intervention areas.

## BEES Health Program

**Goal:** Improve health status and develop standard of living among the target families in BEES intervention area.

**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 years) in the working areas.

**Working areas:** Bogura, Gaibandha, Gopalganj, Kishorganj & Narsingdi Districts of Bangladesh.

The core activities of this program are preventive and curative care on Maternal and Child Health & Family Planning (MCH-FP), treatment of general diseases, nutrition education and referral services. Under this program, BEES introduces Behavior Change Communication (BCC) and distributes BCC materials to the beneficiaries by the paramedics who provide services through static and satellite clinics. The emergency or critical cases are also referred to the nearest local health facilities having good collaboration with BEES.

BEES provides counseling through intensive communication along with social mobilization and advocacy for building awareness

among target groups on maternal & child health, nutrition education and different social issues such as women's rights, demerits of early marriage, dowry, child labor etc.

## Core Services of Health Program

- Anti-natal care and post-natal care
- Counseling the mothers about colostrum feeding & exclusive breast feeding
- Growth monitoring of the children (less than five years)
- Ensuring immunization for children under 2 years and reproductive women
- Counseling on family planning methods to new-wed & fertile couples
- Provide lab test and diagnosis of diseases
- Treatment of general diseases and provide essential medicines
- Facilitate referral services to nearest UHC/UHFWC or Private Health Facilities
- Measurement of BMI for pregnant mother and adolescent girls
- Adolescent reproductive health services
- Advocacy session with mothers and adolescent girls on different issues of health, nutrition and social evils etc.
- Celebrate the National and International Health days (National Vitamin-A Campaign, World Health Day etc.) in collaboration with local govt.

**Table 6: Service Component wise Target and Achievement Status of BEES Health Program**

Sl. No.	Planned activities	Target	Achievement	% Achievement (2020-2021)
1.	No. of program staff	17	17	100
2.	Population coverage	123,000	121,088	98.45
3.	Organized satellite clinic	960	848	88.33
4.	Organized static clinic	2,880	2,263	78.57
5.	Provided antenatal care to pregnant mothers	7,248	5,392	74.39
6.	Provided post-natal care to lactating mothers	3,840	1,962	51.09
7.	Ensured colostrums feeding of newborn babies	3,072	2,145	69.82
8.	Ensured exclusive breast feeding of children of 0-6 months	7,247	5,481	75.63
9.	Ensured EPI services for children <1 yrs.	12,705	7,057	55.55
10.	Ensured weaning food for children of 6 months plus to 2-yrs	6,588	6,473	98.25
11.	Provided growth monitoring services to children <2-yrs	9,600	10,216	106.42
12.	Measurement of BMI of pregnant mothers, adolescent girls.	2880	2,730	94.79
13.	Provided limited curative cares	50,823	35,675	70.19
14.	Conducted food demonstration session with pregnant mothers and mothers of children <2-yrs	230	186	80.87
15.	Expanded family planning services to fertile couples	12,480	10,417	83.47

Sl. No.	Planned activities	Target	Achievement	% Achievement (2020-2021)
16.	Facilitated referral services of patients to nearest UHC/UHFWC or private clinics	3,456	2,817	81.51
17.	Conducted awareness session on health & nutrition	230	212	92.17
18.	Provided diabetes and other diagnostic tests of patients (Pregnancy test, urine R/E albumin, Hb% screening)	4,000	4,140	103.5
19.	Established homestead gardening	22	21	95.45

## Activities taken for Covid 19

Covid 19 is an infectious disease which is human transmitted and caused by a new strain of corona virus. This new virus and disease were unknown to all before out breaking in Wuhan, China, in December 2019, and it's a worldwide pandemic disease. In our country, the first three known cases were reported on 8 March 2020 by IEDCR, since then, the pandemic has been spreading day by day throughout the country and the number of affected people has also been increasing as well. The authority of BEES was too aware to prevent the disease transmission among its staff & their families as well as its other valued stakeholders. So, several initiatives were taken by BEES to maintain all protective measures from this infectious disease. Followings were the major initiatives which were taken during the reporting period:

At least 1-meter physical distance has been ensured among its staff and others.

- Installed disinfecting point has been continued at office premises to disinfect the person before entering into the office.
- Teleconference or zoom meeting has been continued rather than physically attend the meeting.
- Mouth and nose covering mask has been ensured for protection from Covid-19 contamination.
- Physical contact like hugging, touching and shaking hands has been restricted.
- Sufficient soap, alcohol-based hand rub has been supplied for washing hand frequently.
- Health sector of BEES operated its static clinics for providing the treatment and counseling following proper health measures. A total of 20407 patients received the services from July 2020 to June 2021 in pandemic situation.
- 6,995 beneficiaries became aware on Covid-19

through the awareness session organized by BEES.

- BEES distributed masks and leaflets containing awareness advice towards 27,827 beneficiaries.
- Awareness advice on Covid-19 prevention and vaccination have also been disseminated from health sector to the staff and beneficiaries in the working areas of BEES.
- Some medical equipment like Pulse Oximeter, Infrared Thermometer, Glucometer, Hand Gloves and Masks have been distributed to 31 health officers to facilitate the work related to Covid-19.
- BEES organized training to 31 health officers to deal with Covid-19 suspicious patients properly and also organized orientation session for BEES staff.
- Local communities are being aware on Covid-19 through miking in the selected working area of BEES.



**Figure 5:** Local communities are being aware on Covid-19 through miking in the working area of ENRICH program of BEES in Nawabganj upazila of Dhaka district.



**Figure 6:** Adolescents in BEES's working area are being showed the systems of wearing a mask to prevent Covid-19.

In addition to the above initiatives, BEES took some more commendable initiatives, under the supervision

of the Assistant Director (Health), a total of 17 paramedics and 15 health workers provided medical services to 7213 patients over the mobile phone with special attention to pregnant mothers, child and elderly people in its respective working areas, which is still ongoing.

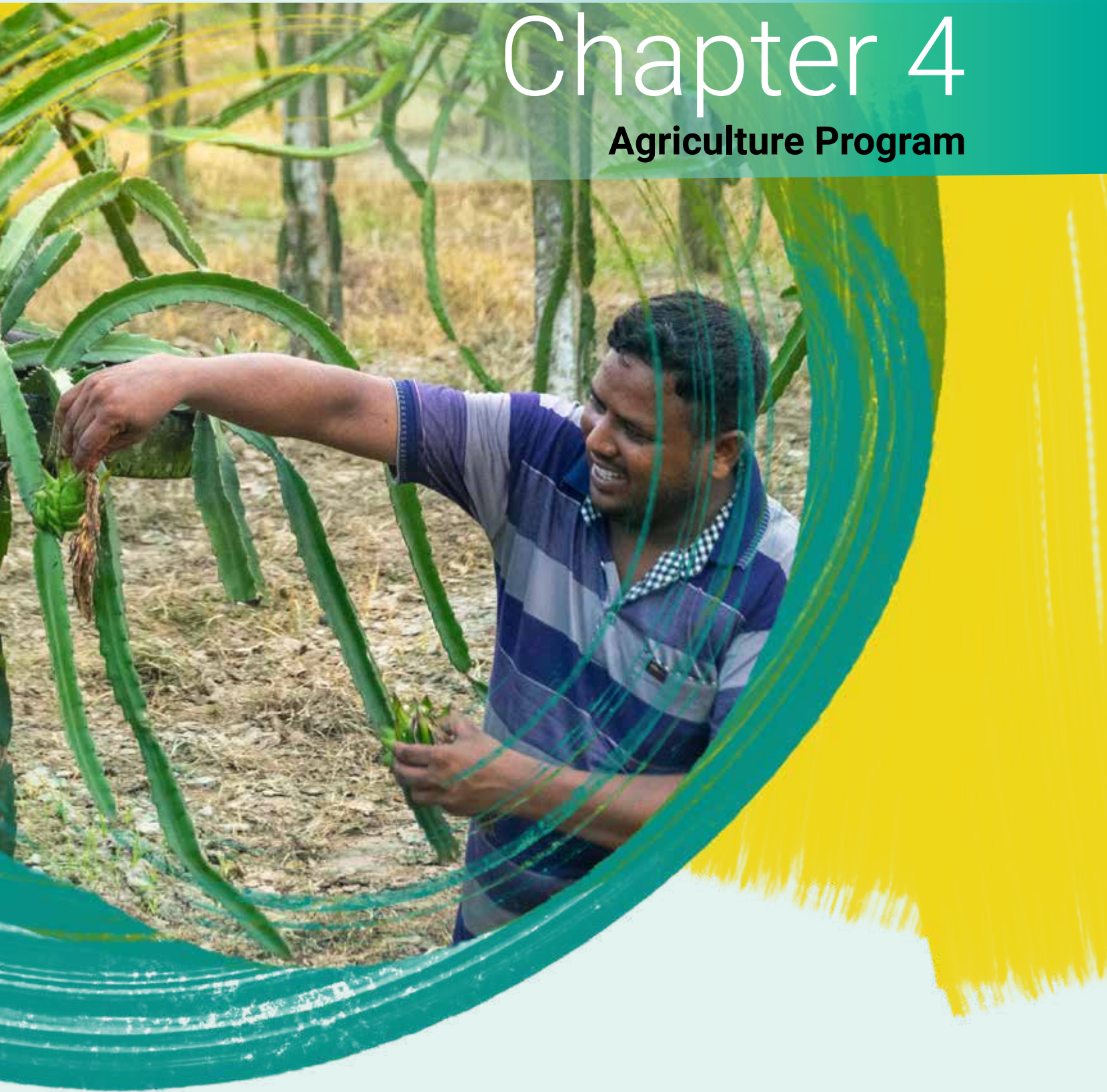
### Social Impact on Health Program:

- Community people seems very happy getting health services from the BEES health centre closer to their living place.
- Beneficiaries' awareness has increased on safe water, sanitation and hygiene.
- Their knowledge has increased on balanced diet to improve the nutritional status.
- Getting advice from BEES health personnel, community people can take better treatment from different government and non-government health services for critical diseases.



# Chapter 4

## Agriculture Program



## OVERVIEW

The economy of Bangladesh mainly depends on agriculture. In 2017-2018, the agricultural sector contributed about 14.10% and in 2018-2019, the sector contributed 13.46% of Gross Domestic Product (BBS 2017-18 & BBS 2018-2019). The cultivable land is being reduced every year due to industrialization and urbanization. Due to fertile land and almost favorable climatic condition, the country is perfect for agricultural farming, though sometimes flash flood, cyclone and drought makes it vulnerable.

Proper initiative is required to take for enhancing the agricultural productivity to meet up the demand of high population of the country. Alternatively, social forestry can be identified as a tool for bringing about ecological and socio-economic improvements, as well as alleviating poverty in Bangladesh. Large numbers of trees produce large amount of biomass and ultimately mitigates the effect of climate change.

BEES has been implementing the Agriculture program since 1975. It facilitates farmers to overcome the obstacles in the agriculture field through promoting crop diversification, technology transfer and improved farming practices.

## Background and Purpose

BEES started agriculture program with the objective to ensure easy access to the farmers in their daily requirements of agricultural products besides economically self-reliant in agriculture. Later, community forestry program was incorporated to mitigate the adverse effect of climate change.

**Goal:** Ensure food security, increase income & develop environmental condition through production of various agro-crops by target producers.

**Objective:** To enhance the economic security and nutritional wellbeing through promoting organic farming applying the vermicompost and other organic manures.

## Specific objectives:

- To grow multiple climate resilient vegetables and other agro-crops among the target farm families in the working area.
- To produce vermi-compost by selected target people for increasing their income and employment creation
- To provide training to target producers/

entrepreneurs for improving their knowledge and skills to undertake different IGAs by them.

- To conduct different types of agro-demonstration at the project working area for transferring technology to the farmers and other relevant stakeholders.
- To adopt sustainable agro-technology by the producers/entrepreneurs for improving their livelihood.

**Target beneficiaries:** Poor, marginal and small farmers in the program area.

**Working area:** Polashbari upazila of Gaibandha, Pirganj upazila of Rangpur and Shantiganj upazila of Sunamganj district.

## Output and Achievements

To meet the objectives and reach its target, the organization has completed activities such as selection of land owned by BEES and by 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. The aim of agriculture program is to bring new technology, better cropping system and better utilization of local and other available resources to marginal farmers, so that agricultural production can be increased and self-sufficiency can be attained. The programs are now operated not only with the small and marginal farmers, but also with medium and large farmers for production and agro process. The criteria of the targeted farmers are-

- The farmers own at least 0.33 acres of cultivable land.
- The principal occupation is agriculture
- The farmer is the beneficiary of BEES not the beneficiary of other organizations

Under the Agriculture Program, efforts are made to perform the following principal functions:

- To produce and distribute high quality seeds.
- To test, demonstrate and transfer technology in agricultural production.
- To facilitate the availability of timely credit to the farmers.
- To arrange the introduction and supply of agricultural equipment.
- To provide training for target farmers to improve their skills.

Through intensive supervision and providing



improved agricultural technologies, BEES expanded agricultural activities. Relevant field staff of BEES visit the target beneficiaries at least thrice a month. They provide advice and necessary support to the beneficiaries so that they can increase their productivity and improve their standard of living. Through the agricultural program beneficiaries can enhance their nutritional status, increase economic security, get a healthy environment and finally can mitigate the climate changing effect.

Since the initiation of this program, different agricultural activities like homestead gardening, seed and sapling distribution, community nursery development, social forestry, agricultural production, and technology transfer have been designed and implemented for the target farmers to boost up their productivity and ensure the development of their livelihood. Extra assistance has been given to the ultra-poor farmers, especially women under this program. BEES encourages women to be involved in agro-based income generating activities (IGAs) through backup credit support for their employment generation.

The activities of social forestry were inbuilt with Agriculture Program. It is one of the oldest initiatives of BEES. It was implemented in 1975 after the food crisis. Since then, BEES has been adopting intensive agriculture program and promotional activities to bring changes in farming practices as well as eating habits. BEES identified the needs of the communities and provided the services accordingly. The services include providing training for farmers and encouraging proper management of natural resources.

The objectives of the initiative are:

- To adopt sustainable agro-technology by targeting beneficiaries
- Improve beneficiaries' nutritional status and income level
- Emphasize on crop diversification and increase agricultural production
- Promote social forestry to bring favorable ecological balance in the environment



**Fig 7:** A farmer is working in his demonstration plot

Every year, under this program, BEES distributes vegetable seeds and agro-forestry saplings to the beneficiaries of the program. In the year of 2020-2021, due to pandemic vegetable seeds were not distributed to target beneficiaries, and only agro forest saplings were distributed to 138,000 beneficiaries. But, 38 homestead gardens and 21 vegetable demonstration plots were established applying the vermicompost. Additionally, 366 M. ton vermicompost was produced in the reporting year (**Table 7**).



**Fig 8:** Vermicompost producing farm at Pirganj upazila of Rangpur district

**Table 7: Target and Achievement of Agriculture Program 2020-2021**

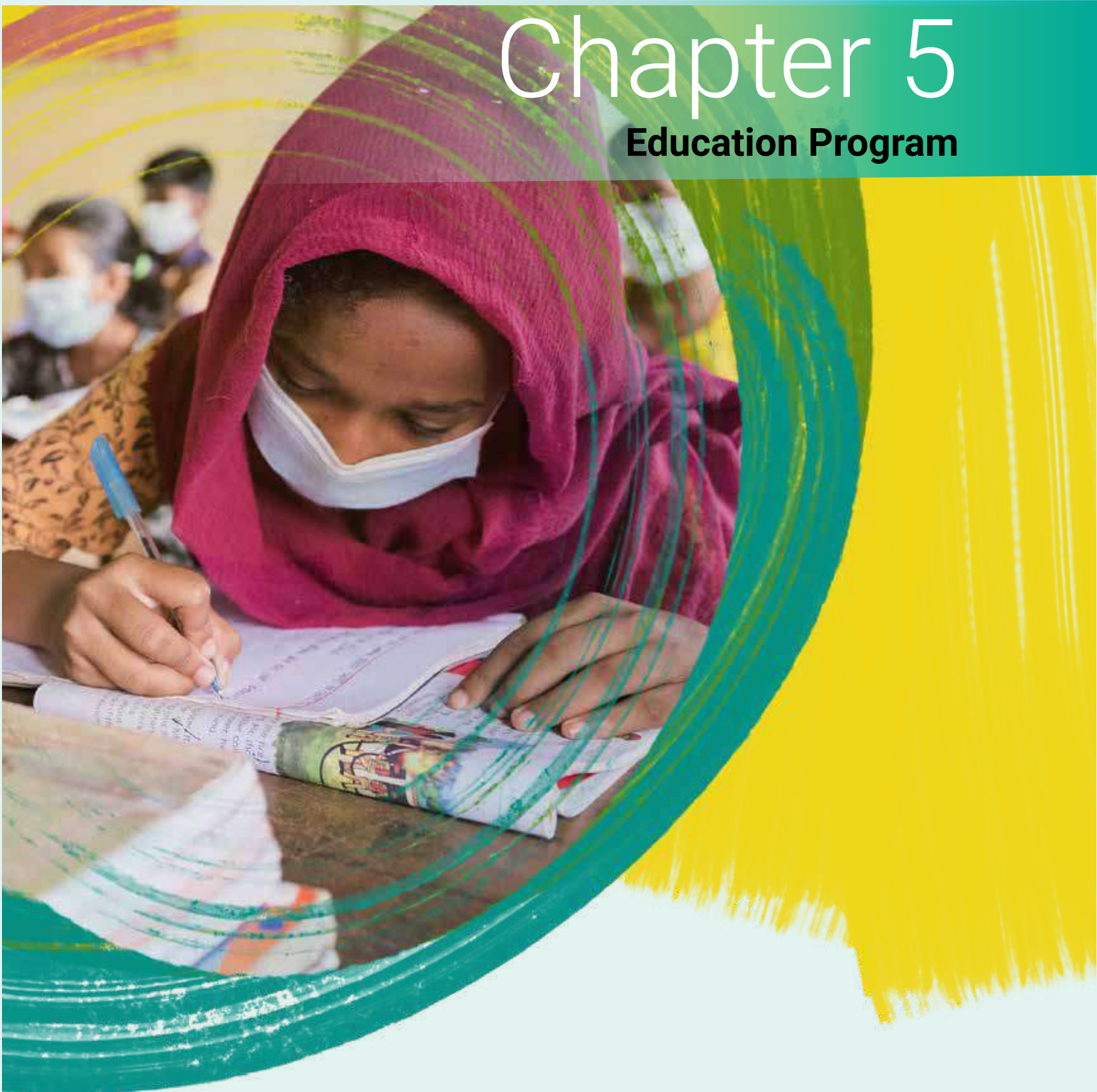
Sl.	Performance activities	Target	Achievement	Causes for not achieving plan
1.	Vegetable seed distribution to target beneficiaries	180,000	179,800	The expected result of the program was not achieved due to Covid-19
2.	Establish home gardening	44	38	
3.	Agro-Forest saplings distribution to target beneficiaries	170,000	138,000	
4.	Establish vegetable demonstration plots with application of vermicompost	36	21	
5.	Production and marketing of vermi-compost	375 MT	366 MT	
6.	Initiate for semi-scavenging poultry rearing	25 families	20 families	
7.	Establish Biogas Plant (home based)	4	5	
8.	Establish Cow Rearing Farm (home based)	6	4	
9.	Establish Poultry Farm	12	5	
10.	Establish Goat Farm	6	3	

### Social Impact on Agriculture Program:

- Nutritional level has been improved getting different types of vegetables and fruits from their kitchen garden.
- 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 a bit.

# Chapter 5

## Education Program





## OVERVIEW

Education is a basic human right, which is an essential element for development that requires no explanation. It is considered as the foundation of a society and indispensable for moral development of any individual. Investing in proper education facilities can bring about economic development and social prosperity. Unfortunately, the people of Bangladesh, especially some rural areas are still suffering from the curse of illiteracy and ignorance. Very often it is their lack of education that holds them back from social and economic progress and keeping themselves under the poverty line. BEES believes that if people progress on the educational ladder, the economic and political stability of the society can be restored. Therefore, initially it has started executing functional education program since 1984 to its group members in response to the need of target groups in working areas. Learning crucial life skills such as the ability to read, write or calculate, significantly helped its beneficiaries.

Considering the importance of education, the Non-Formal Primary Education program was pioneered in 1996. Since then, BEES continued to emphasize on providing education oriented services to underprivileged children deprived of the formal schooling system. Every year, it leads through major progress in its education initiatives. BEES has been maintaining liaison and linkages with other NGOs and GOs to implement more education programs successfully.

The education program is basically to enable its beneficiaries at least to be literate and numerate to the basic level. The objective of this program is not only to provide the people with basic literacy and numeracy skills, but also to help people to learn and practice reading and writing in a manner that can be meaningful, practical and significant to upgrading the beneficiaries living status. The education program has been brought out on the realization that literacy and numeracy are direct causes and consequences of deprivation, unemployment and exploitative social structure, therefore basic education

widens the horizon of people's experiences, increases their earning capabilities, liberates them from superstitions and promotes self-esteem and confidence on their ability.

## Early Childhood Care and Development (ECD) program:

BEES started the Early Childhood Care and Development (ECD) program by introducing 50 schools in June 1996. BEES is continuing the program till now with 30 schools. Undoubtedly, the aim of this program is to increase the rate of literacy and impart knowledge on gender inequity and human rights. To implement this objective, BEES is committed to execute certain activities such as selection of learner, posting of male and female teachers, workers and managers, establishment of education center, conduction of training, preparation and collection of course curriculum, regular follow-up and refresher course arrangement and distribution of education materials. The achievements of BEES expect from these activities are: trained workers, members and children from the education courses. Education has been a very important program to BEES that, it is embodied in the name of the organization.

Although, BEES's education program was helping its members, but a concern has been raised when it is observed that the children of the beneficiaries were also growing illiterate. Hence, BEES went for a trial run targeting children, especially girls, who were left out from the formal education. BEES designed an inclusive program combining education with nutrition, health and social awareness during pre-school period. BEES started the ECD program to stimulate and create the scope of early learning at the age of 4-6 years of children for creating self-interest among them for schooling. BEES intends to continue extending such pre-school program gradually in the more remote and destabilized areas affected by extreme poverty and natural disasters. The teaching materials for the early childhood care development project are chosen to familiarize children with letters

& numbers and preparing them for conventional primary schooling. It's mentionable that BEES believes on equitable education, all children of different races, gender, ethnicity or of different family background get equal opportunity for getting admission in school. Currently BEES is operating the ECD program in Polashbari & Sadullapur upazila of Gaibandha district, Pirganj upazila of Rangpur district and Ghoraghat upazila of Dinajpur district.

In 2020-2021, 25 centers were established under the education program of BEES where 25 teachers had been attached. The teachers regularly communicated with the guardians of enrolled students over cell phone for guiding the students to continue their study at home. In addition, the teachers also aware the guardians as well as students on hand washing, intake nutritional & safe food and drinking safe water. The teachers take extra attention to the malnourished children and suggest their guardians for their children's health checkup.

**Table 8: Major Target and Achievement of Early Childhood Care and Development (ECD) Program 2020-2021**

Sl.	Performed activities	Target	Achievement
1.	Recruitment of teachers	Maintain 25 teachers	25
2.	Establishment of education center	25	25
3.	Select target students (5+ years age)	750	750
4.	Formation of Center Management Committee (CMC)	25	CMC was not formed due to Covid-19.
5.	Ensure attendance of students in the class	100%	0
6.	Conduct CMC meeting (per month per center)	240	Meeting was not conducted due to Covid-19.
7.	Program monitoring and supervision	Regularly	<ul style="list-style-type: none"> <li>Concern persons regularly communicated with parents and teachers</li> <li>Supervisor and Manager always shared the message of Covid-19 to the guardian and teacher to save their lives.</li> </ul>
8.	Performing annual sports and cultural program	15 centers	It was not arranged due to Covid-19.
9.	Students admitted to primary school in class-I	100%	0 (Due to Covid-19)
10.	Coordination meeting with local government	24	9
11.	Vegetable garden	10	4

### Primary Education Program:

BEES initiated the primary education program in April 2018. Seven primary schools with 987 students was operating in Sunamganj, Sylhet. Through an intensive discussion with the State Minister of Finance & Planning, Bangladesh and the Local Government, the Executive Director of BEES decided to start three more primary schools in Sunamganj from January 2020 for the underserved community people. But due to pandemic of covid-19, BEES had to move away from that decision.

**Goal:** To ensure quality primary education for the community children

## Objectives:

Provide quality education to 1045 children from Class-I to Class V through seven non-government primary schools.

**Table 9: Target and Achievement in Primary Education Program 2020-2021**

Sl.	Planned activities	Target	Achievement
1.	Deployment of teachers	Deployed 22 teachers previously	Already recruited 22 teachers
2.	Select students (age 4-12 years)	1045 students	A number of 1045 students are in place in 7 schools
3.	Formation of School Management Committee (SMC).	7 SMC	Already formed 7 SMC
4.	Conduct meeting with teachers & SMC in quarterly.	6 meetings	Meeting was postponed due to Covid-19
5.	Ensure attendance of students at the class.	98%	Schools were closed since 17 March/2020 due to Covid-19
6.	Supervise & monitoring of education program.	Regularly	Schools were closed since 17 March/2020 due to Covid-19
7.	Prepare progress report & submit to head office of BEES.	Regularly	All students of 7 schools received their books from Upazila Education Department in June 2021
8.	Admission of students in local high school at class-VI.	129	125 students admitted at class-VI at nearest high school after auto pass of class-V





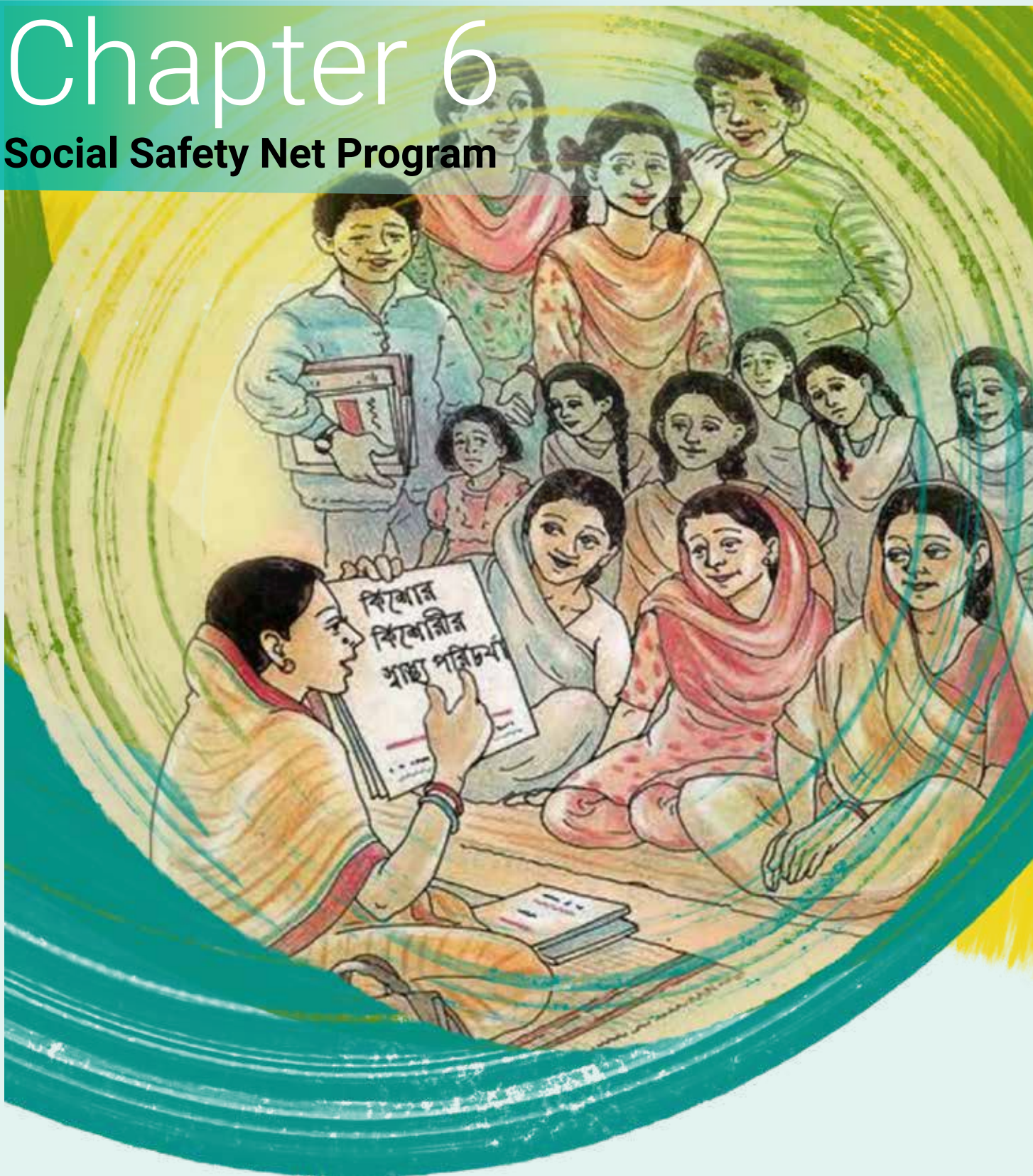
**Fig 9:** Students at class room in Shibpur Primary School of Dakkhin Sunamganj upazila.

### **Social Impact on Education Program:**

- Parents are happy giving the facility of quality education 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.

# 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, covid 19 awareness 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 45 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

### Relief and Rehabilitation

Over the past 46 years, BEES’s relief and rehabilitation programs have been supported and financed by CIDA, CRWRC, UNAID, the Canadian Wheat Bank, World Relief Canada, UNDP, UNICEF, and WFP. BEES financed its own initiatives even when donor fund was not available. A total of 24 trained staff became involved in relief and rehabilitation program. They received training on disaster preparedness and management organized by Bangladesh Disaster Preparedness Centre (BDPC). For all over the world, FY 2019-2020 and FY 2020-2021 were very critical years for out spreading of Covid 19. Through the health and Nutrition Program, BEES aware 6995 beneficiaries on Covid-19 through conducting the awareness session. It also distributed masks and leaflets containing awareness advice towards 27,827 beneficiaries.

### Other Achievement of Social Safety Net Program 2020-2021

In the reporting year, four types of awareness based posters were developed from Social Safety Net Program. The posters display different messages on demerits of early marriage, what should do to protect from Covid 19 and its symptom & treatment, what precautionary measures should take in pregnancy period and what should do to maintain the sanitation and hygiene.

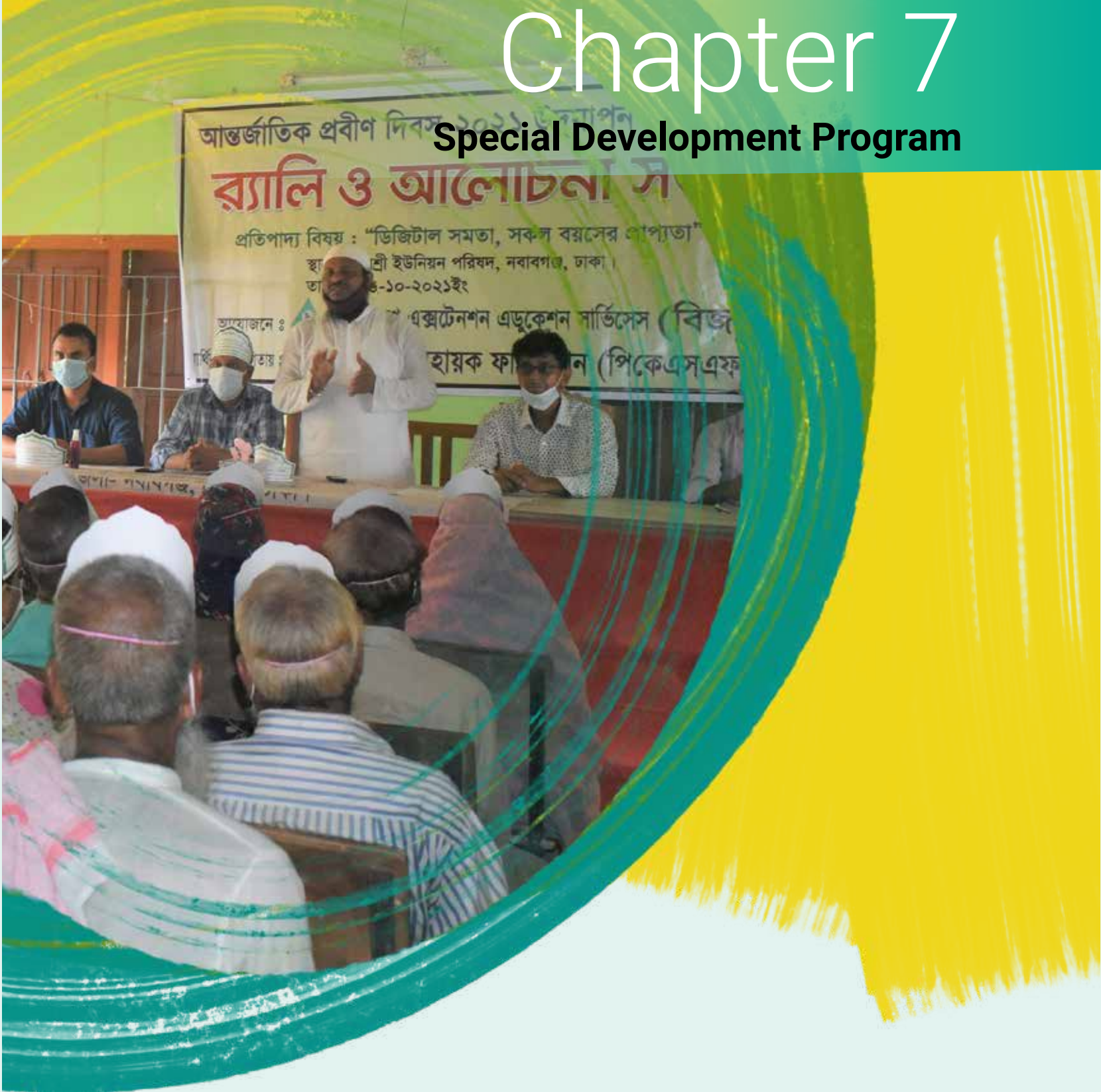


**Fig10:** Awareness posters of Social Safety Net Program

A total of eight posters was planned to prepare and distribute to the working areas to aware the beneficiaries as well as community people. But due to covid 19, it was not possible to achieve the plan. Only four posters and one flyer were designed. The posters and flyers will be printed soon and distributed to the concerned area.

# Chapter 7

## Special Development Program



## ENRICH (Somriddhi)

'ENRICH (Somriddhi)' 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 "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. 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:** Nayonsree Union, Nawabganj Upazilla, Dhaka



**Fig 11:** A group of children in an art competition on the 100 years' celebration of the father of nation Bangabandhu's birth anniversary at Nawabganj upazila

**Table 10: Target and Achievement of ENRICH Program of BEES during 2020-2021**

Sl.	Planned activities	Target Yearly (2019-2020)	Achievement (Up to June'21)	Percentage (%)	Reasons behind positive/negative deviation
No	Planned activities	Target Yearly	Achievement	Achieved (%)	Reasons behind positive/negative deviation
1.	No of staff	45	45	100	
2.	No of household covered	7236	7236	100	
3.	No of population coverage	34835	34835	100	
4.	Organized static clinic	384	331	86.20	
5.	No. of patients treated in static clinic	3840	3237	84.30	
6.	Organized satellite clinics	48	2	4.17	It was postponed by PKSf due to Covid-19 pandemic
7.	No. of patients treated in satellite clinics	1200	87	7.25	„
8.	Organized health camps	2	0	0	„
9.	Organized eye camp	1	0	0	„
10.	Organized blood grouping camps	6	6	100	
11.	No. of clients doing blood grouping	300	285	95	
12.	Distribution of health card	1500	1200	80	
13.	Provided diabetic test	4480	4656	103.93	
14.	Conducted health sessions with beneficiaries through courtyard meeting	695	546	78.56	
15.	Monthly allowance to elderly people	100	85	85	Excluded the elderly people receiving Govt. allowance & who died during the time period
16.	Established education centers	25	25	100	
17.	No. of total students in education centers	625	665	106.4	As government schools were closed, their students were joined in education activities of Enrich program.
18.	Special savings activities	5	5	100	
19.	Distributed vegetable seeds among the farmers	25	25	100	
20.	Organized static clinics providing health services to elderly people for celebration of Mujib Borso	150	141	94	

Sl.	Planned activities	Target Yearly (2019-2020)	Achievement (Up to June'21)	Percentage (%)	Reasons behind positive/negative deviation
21.	Organized competition of writing article, poem, drawing about Bangabandhu among youth groups for celebration of Mujib Borso	135	115	85.19	
22.	Organized ward Committee meetings	27	0	0	The activity was postponed by PKSF due to Covid-19 pandemic
23.	Organized union committee meetings	2	2	100	„
24.	Organized IGA Training: with beneficiaries	100	0	0	„



**Fig 12:** BEES Blood Grouping Camp for the residents of Nawabganj upazila under ENRICH program of BEES.

## Adolescent program

**Goal:** By involving youth 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.

## Target and achievement:

**Table 11: Target and Achievement of Adolescent Program 2020-2021**

SL No.	Performed activities	Target (no)	Achievement (No)	Remarks
1	Value development and social awareness events	90	150	Due to Covid 19, many events like cultural and sports cannot be performed, so during that time the concern program personnel tried to involve more in performing the other events; so, the achievements were higher in comparing to the targets
2	Adolescent health events	42	145	
3	Nutrition and sanitation awareness events	14	28	
4	Leadership skills and integrity events	42	54	
5	Cultural and sports events	124	88	

There were two different types of adolescent clubs, one for boys and another for girls. The number of total boys' clubs was 4 and girls' clubs was 10. There were 130 and 284 members in boys and 10 girls' clubs respectively.

There were five combined school forums, where 95 adolescent boys and 106 adolescent girls were the members. But the forums were inactive during the reporting period for the pandemic.

**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. Due to this concern, BEES attempted to undertake necessary steps for mainstreaming gender perspective to promote gender equality within organization culture, structure as well as its core programs and various projects in 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:** BEES recruited 258 Accounts Officers (AO) who were female for its different branch offices. As almost all of Field Officers were male, so BEES recruited the female AOs. Without the recruitment, the organization confirmed all of new and old AOs as regular staff giving them all facilities according to the organizational policy.

BEES started providing training on gender issue to the new as well as old staff. During February to June 2021, in 4 batches, 95 Accounts Officers received training on Gender Equity and Sexual Harassment from BEES. The ultimate objective of the training was to give a concept on gender to its staff and take the organization forward with the help of a gender sensitized team.

# Chapter 8

## Climate Change







## Climate Change:

Like previous years, BEES was involved with the implementation of several climate changing issues in its operating areas. BEES supported its clients in planting trees & its management, provided technical support in establishing seasonal organic homestead gardening, demonstration plot, biogas plant, semi scavenging poultry rearing and preparing vermicompost & marketing. These all activities are directly contributing in reducing the vulnerability of climate change.

## Biogas plant

Biogas is a clean energy as well as it's renewable. In our country, major raw material of biogas plants is cow dung. The beneficiaries use the biogas for cooking purpose only. Those beneficiaries who have not biogas plant they directly use the cow dung as fuel for cooking, which increases the carbon dioxide (CO<sub>2</sub>) and methane (CH<sub>4</sub>) in air, which has a severe negative impact on climate change. Biogas reduces carbon dioxide (CO<sub>2</sub>) and methane (CH<sub>4</sub>) which are critically important greenhouse gases.

The beneficiaries are using the residues of biogas plant in their crop fields. These residues i.e. decomposed cow dung is environment friendly organic manure.

Concern person of BEES assisted the beneficiaries to establish 4 biogas plants during the reporting period. Among four, one in Polashbari upazila and three in Sreerampur upazila of Bogura district.

## Vermicompost

Since the year 2012, BEES has been assisting the contract producers for producing vermicompost. It helps in improving soil structure, texture, porosity, water holding capacity, drainage & aeration and reducing erosion. It improves plant growth which keeps the impact on higher productivity. It has direct impact on reducing the vulnerability of climate change.



**Fig 13:** Bio gas plant at Polashbari upazila of Gaibandha district

During 2020-2021, there were 35 vermicompost producers under agriculture program produced 366 MT vermicompost.

## Organic homestead garden

Climate change is the most vital concern in agriculture and food security. Due to unpredictable weather for climate change, it's very difficult to get expected yield from agriculture throughout the world. Bangladesh is not the exception from it. So, BEES is always concerned to operate the agricultural activities considering the current climatic condition.

BEES always encourages its beneficiaries as well as other community peoples to do the organic homestead gardening.

Beneficiaries use vermicompost & other organic manure, apply integrated pest management system including using organic pesticide in their homestead gardens. Concern BEES staff assist the clients for selecting the climate resilient crop species for their gardens. During the reporting year, a total of 35 organic homestead gardens were established in 35 different places. Brinjal, okra, red amaranth, stem amaranth, kangkong, raddish, sweet gourd, sponge gourd, country bean, bottle gourd and ash gourd were selected as vegetables and selected papaya, banana, guava and jujube as fruits to grow in those gardens.

## Demonstration plot

In 2020-2021, BEES established 3 demonstration plots in Sadullahpur & Polashbari upazila of Gaibandha district and Pirganj upazila of Rangpur district. Vermicompost & other organic manures were applied in the plots and climate resilient crop varieties were selected, integrated pest control methods were also applied in the demonstration plots considering the present condition of climate. Brinjal, pointed gourd, yard long bean & turmeric were the major crops for demo plots.

## Sapling distribution

As trees absorb carbon from air, protect communities especially of coastal areas, provide shade for all and maintain the wildlife biodiversity, so BEES gives an extra emphasis on tree plantation in its implementing areas. During the year 2020-2021, BEES distributed 20000 fruits and timber saplings among its beneficiary members. Due to climate change, wind comes with more strength than before and destroys plants a lot every year. So, plantation of tree is very important to reduce the vulnerability of climate change.

## Semi Scavenging poultry

Semi scavenging poultry rearing was introduced in BEES since 2006. During 2020-2021, BEES assisted twenty farm families for rearing the poultry in semi scavenging method. Sonali poultry species was selected for those farms. Because this variety is more resistant to our current climatic condition and gives more production (egg, meat) than other species.

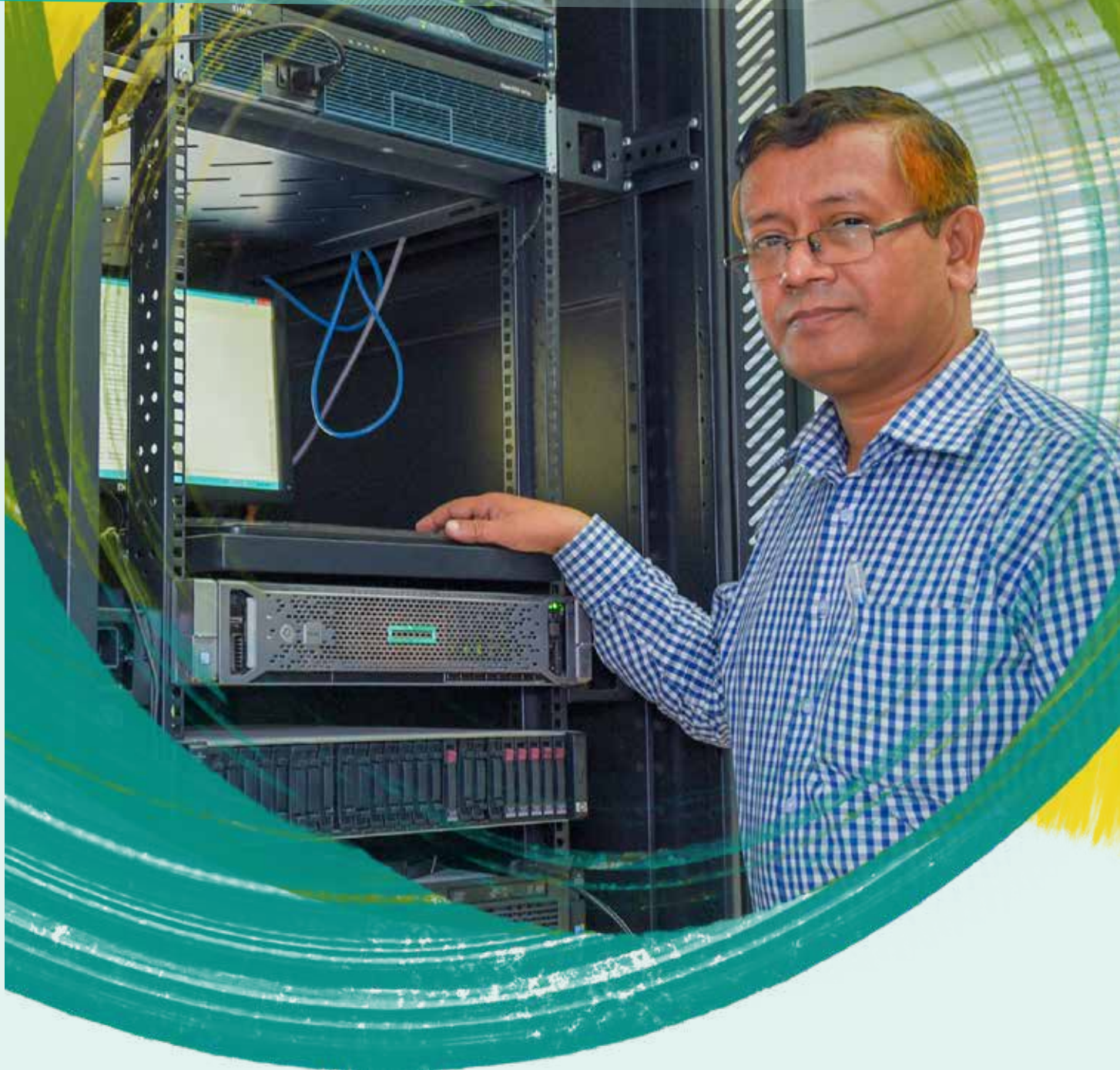
## IGAs

Under the wing livestock & poultry of agriculture program BEES provides credit, required training and other support services to the beneficiaries. BEES always encourages its clients to rear the cross breeds considering the higher production and resistance in the current climatic condition. It also encourages the native breeds of livestock and poultry which are now under the threat of extinction.



# Chapter 9

## SUPPORT SERVICES



## OVERVIEW

BEES has a strong support department and other facilities to perform all projects' and programs' activities effectively. Under this support department there are six support cell/unit named- a) Training & HR management, b) Research and Documentation (R&D), c) Monitoring & Evaluation, d) Admin & Internal Audit, e) Finance & Accounts and f) Legal Support Unit, which give support to all the ongoing programs and projects in regard of improving quality control of the programs and projects. These six cells plan and implement different activities by the respective staff of the cell every year.

### A) Training and HR Management

BEES strongly believes that organizational improvement, mostly requires skilled manpower. Since 1975, many diversified training programs has been conducting round the year by BEES. Currently, BEES has an independent cell which is led by an experienced, skilled, efficient Director (Training & Human Resources). The major objectives of the cell are to hire, placement, ensure formal orientation/training to the newly recruited staff, and to ensure refresher training to the existing staff according to the relevant assessment report. Getting proper orientation/training, the new entrants as well as the existing staff can perform their role and job well with their skills and competencies. So, the Training and HR Management cell has been playing a key role to increase the productivity of the organization.

BEES has its own Training Centre. The Training Centre is situated in a calm and fresh environment. Besides, in order to conduct training on various issues, there are 30 skilled and experienced master trainers at central and field level. Each of these trainers are specialized in different topics like Micro credit, Enterprise Development, IGA Implementation, Supervision, Monitoring and Evaluation, Crop Production and Management, Poultry & Livestock Rearing, Aquatic Resources, Health and Nutrition, MCH-FP, WatSan, Gender and Development, Awareness Development, Non- Formal Education, Livelihood Development, RBM (Result based Monitoring), IAS (International Accounting System) and Financial & Audit Management, etc.

BEES's Training Cell is well enough with sufficient modern training aids, materials, tools, multimedia and other necessary equipment to conduct diversified types of training classes for improving the quality of training courses, and thereby increasing skill of the working staff & beneficiaries, Besides, BEES has a well-managed library at its central office having different subject related books, recent reports, journal & magazines; training manuals & modules; booklets; curriculum; brochure; poster; IEC & BCC promotional materials etc. The training cell always conducts TNA (as per necessity), organizes training courses for staff & target beneficiaries as well as prepares reports & other documents. To conduct different specialized training courses, in-house trainers of BEES and external requisite resource personnel are hired from our panel of consultants & advisers as well as different government organizations.

Pre and post evaluation by the participating trainees have been included in all training curriculum. According to the evaluation report training cell review the concerned issue to enhance the quality of training.

During the reporting year, the cell arranged and provided training to 393 staff. The detailed about the training are shown in the table below:

**Table 12: Number of Trainees on Different Courses in Micro-Finance Program**

Sl. No.	Name of Program/Project	Course Title	No. of Trainees	Remarks
1	Micro- Finance Program	Master Trainer	67	
		Monitoring, Supervision and Management of Microcredit Activities	272	
		Auditing for Internal Auditors	15	
		Microcredit and Office Management	94	
		Foundation Training on Microcredit Activities	15	
	Total		473	



**Fig 14:** Accounts Officers are receiving foundation training from BEES

But due to COVID-19 pandemic different pre scheduled training courses were postponed during the reporting year.

Other than training, the cell has been playing a vital role on staff hiring, placement of newly recruited and promoted staff, annual performance appraisal of concerned existing staff, tracking the staff drop out and updating the staff's list on regular basis.

Two competent as well as dedicated Program Support Officers have been performing their responsibilities under the supervision of Director (Training and HR).

Following table shows the new staff's recruitment and existing staff's promotion status of FY 2020-2021:

**Table 13: Newly Hired and Newly Promoted Staff's Status in Different Position under the MF Program.**

Sl. No.	Name of Program/Project	Name of Position/Post	No. of staff recruited	No. of staff Promoted	Remarks
1	Micro Finance Program	Zonal Manager		6	
		Sr./Branch Manager		2	
		Branch Manager		37	
		Assistant Branch Manager		15	
		Compliance Officer	1	26	
		Senior Field Officer		34	
		Field Officer-1 and Field Officer 2	295	120	
		Accounts Officer	42		
		Peon/Maid	1		
<b>Total</b>			<b>339</b>	<b>240</b>	

In addition to the above, the cell is also responsible to supervise legal sides of the organization. The objective is to make BEES not to loss due to irregular activities. In this part, if any misconduct happens anywhere associated with BEES then necessary measures are taken accordingly. One experienced Lawyer has been engaged for full time as Legal Adviser under this cell. One staff also has been employed to assist the activities. In addition to strengthen the legal activities, one highly educated and well experienced Barrister has also been engaged as part-time who advises on the relevant critical legal issues when required. There is one Central Legal Committee who sits regularly in every month for discussing the progress and future direction to be needed. As of June 2021, 2369 cases against borrowers are continuing amounting Tk. 9.78 crore as well as 121 cases against staff are continuing amounting Tk. 8.52 crore at different courts of Bangladesh. It may be mentioned that Tk. 411.79 crore has been realized since 2020-21 session.

## B) Internal Audit

The internal audit department has been playing an important role for ensuring transparency and accountability of microcredit and other operations of BEES. The department started journey in 1997 with four-member team with 35 BEES branches. In 2019-20, there were 256 branches of BEES, whereas the number of internal auditors were eight only who audited seventy-seven branches. The recruitment

of CA intermediates as internal auditor could not be sustained due to their subsequent drop-out for better job opportunity.

In the current financial year, there was 257 branch offices and 15 internal auditors. The department is led by a Director who reports directly to the Executive Director. There was a business plan for auditing 220 branches of which 145 branches were audited in nine months of the FY 2020-21. This was due to three months COVID-19 restrictions and lock-down, namely, July '20, August '20 and April '21, when on-site auditing did not take place. However, during this time, internal auditors carried offsite audit of eighty branches using software, mobile and online communication system.

In FY 2020-21, the in-house capacity building trainings for the auditors had been arranged for two times, three days each, apart from external training for selected internal auditors in CDF and PKSF. Monthly audit feedback meetings were regularly held under chairmanship of Chief Operating Officer with the participation of departmental heads and team-leaders to inform and take decision on various audit issues that was gathered from internal auditing. The auditors also conduct briefing and closing meeting during the branch level auditing. A strong follow-up system has been developed for solving the audit findings and closing the audit files.

In fact, BEES is transforming internal auditing to be a great learning experience for the staff of branch

and samity offices and its members. In FY 2020-21, less regularities are being observed, the financial operational discipline and samity office discipline are being established and the organization is showing positive trends of growth and profit. The internal audit is acting as a motivational team to help to achieve self-sufficiency and operational efficiency of BEES branches. It also tracks and document the achievement status of double bottom lines of BEES i.e. ensuring agriculture, health, education, social and financial services to the community at samity offices and ensuring economic sustainability of the organization in a transparent way. Clients and Staff protection principles are strictly followed in this respect.

### C) Research & Documentation (R&D)

Research and documentation cell consists of two wings, one is research and another is documentation wing. The cell is very vital among all other cells of BEES. During the reporting year, the research wing was involved mainly with management level research to find out the drawbacks during implementing the programs. It helps the programs in planning, organizing, leading and controlling the programs competently. During the reporting period, the research wing conducted the survey on drop out staff of MF program and prepared the reports. The major objective of that survey was to make the MF program as the most successful program of BEES through reducing the staff dropout rate. 'Causes behind leaving BEES' and 'Ways to overcome the negative factors' were the major areas of findings for the survey, and all findings had been discussed with the concerned stakeholders. The research wing also developed a tool to conduct the survey to find out the job satisfaction and dissatisfaction level of existing staff specially of MF program.

R&D cell prepared the Annual Report 2019-2020 and the documentation wing ensured of designing and publishing of the Annual Report, quarterly newsletter-Mathchitra and Annual Desk Calendar 2020. The documentation wing also ensured in designing and publishing the passbook, resolution khata and BEES circle and regularly updated the official website of BEES incorporating the new information and images. It also maintained photo archive adding more photos of several events including training, meeting and organization's other programs and on field photo walk.

During the reporting period the cell conducted 5

case studies from Enrich program and 4 from MF program. Due to the Covid 19 pandemic, the working opportunity was limited which hampered in preparing and publishing the Microfinance Profile 2020 and BEES profile which were in the last Annual Plan.

### D) Administration and Logistic Support (Admin and Internal Audit)

This department, currently headed by Deputy Executive Director, is responsible for providing procurement and logistic support to its head office and field offices for its inclusive micro-finance programs in a timely manner as per approved program and budget. Examples include but not limited to printing materials, laptop, computer and peripherals, soft-wares, transport, communication and other equipment. It is also responsible for managing rental and other contracts with the house-owners. The transport support department of BEES is also under a manager for scheduling transport operation and maintenance. The department also maintains fixed asset inventory for head office and branches. Secretarial, donor and government liaison are provided to the projects or programs. All administrative records are kept and maintained properly and procurement actions are taken in collaboration with the procurement committee.

### E) Finance & Accounts Management

The financial management system of BEES is basically software-based and decentralized. In each branch, there is an accounts officer in addition to a team of accountants to consolidate and run head office operations, guided by the financial management manual, human resource manual and micro-finance operation manual which are approved by the general board of BEES. The manuals are upgraded regularly to reflect changes in the financial management system. An asset and liability meeting take place on a monthly basis to assess the financial health and risks of the organization. The day to day accounts are maintained and monitored by the central accounts team, headed by an experienced accountant. The team is entrusted to maintain efficient, effective and transparent accounting system. An MRA listed accounting firm is selected for external audit and approved in the annual general meeting of BEES. The audited accounts are approved by the chairman of the Board. The internal audit team also carry out internal audit of various branches and accounts planned on at least yearly basis.



## F) 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.

## G) Information Technology (IT) Development and Management Information System (MIS)

BEES used to maintain micro-finance program and accounts manually. In 2012, it entered into the automated system of maintaining micro-finance. An

eleven members' team headed by a Project Manager was instrumental behind this change. In 2017, the team developed a new software to replace previous software, developed by an international software firm. IT cell published the Enterprise Resource Planning system in 2018 and shifted to new BEES microfinance software system at the end of 2020. The systems were developed based on the organization and MRA policies of loan and savings products. It contained all important information about each customer, their savings and loan status, policies and parameters of savings and loan products, staff administration etc. Corporate users can get their required information by downloading customized report and by quarrying certain parameters and by check the system. They can get progress report and work completion reports. Field operations team can evaluate their own task. It helps audit & monitoring department to evaluate field operation with policy and compliance issues. Based on the demand of BEES management, MRA, PKSF, Bank, CDF, audit and other stakeholders, IT team generates required reports to facilitate decision-making process.







# Chapter 10

**Indicators of SDGs and Achievements of BEES**





**Table 14: Indicators and Achievement on Specific SDGs in the Year 2020-21**



BEES mission and visions are quite aligned with SDG goals. It works for poverty reduction and sustainable living standards of the poor and neglected peoples. Our activities actually impact or touch mainly fifteen sustainable development goals, but most relevant are: Goal -1, Target, 1.1,1.2,1.4; Goal-2, Target 2.2, 2.3 and 2.4; Goal-3; target-3.1,3.2,3.4,3.5,3.7,3.8,3.9 Goal-4, Target-4.1,4.2,4.3; Goal-5, Target-5.1,5.3,5.5,5.6; Goal-6; Target-6.1,6.2. Goal-7, Target-7.1; Goal-8, Target-8.3 and 8.6; Goal-9, Target 9.1 etc. BEES maintains a Research and Documentation department under which various research initiatives are taken. The department also hires independent consultant for measuring impacts of our various activities. Recently we measured the impacts of our Sheba Health Program. Microfinance program is an ongoing concern which makes profit. Therefore, 10% of the surplus income of MFIs can be used for corporate social responsibility as per MRA regulation. BEES maintains inclusive micro-finance program along with agriculture, health, education and social safety net services programs for the communities we work with.

SDG	SDG Target for BEES	BEES Works towards the target
 <p>End poverty in all its forms everywhere.</p>	<p>1.4 BEES ensures that all men and women, in particular, the poor and the vulnerable have equal rights to economic resources as well as access to basic services, natural resources, appropriate new technologies, financial services and microfinance.</p>	<p>BEES acquired 110,200 new female clients and 5,039 male clients, Different kinds of loan and savings products are provided among its clients in collaboration with the Government. It constantly innovates new products for its target beneficiaries such as stimulus loan, micro enterprise, livelihood improvement loans etc. BEES created self-employment and wage-based employment of 3,044,352 persons so far where full time employed were 2,142,477. BEES works to enhance various resources to end poverties in all forms. 144,032 borrowers were under poverty threshold.</p>
 <p>End hunger, achieve food security and improved nutrition and promote sustainable agriculture.</p>	<p>2.3 Increase agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.</p>	<p>BDT 1,092 crore were disbursed among 181,329 clients. Agriculture loan is 33% of total BEES loan portfolio and 44% is the agriculture-linked trade and services for value addition. 14% of the loan were used for consumption purpose in this Corona pandemic period.</p> <ul style="list-style-type: none"> <li>-BEES staff (726) received training on agro-technology and technical assistance to six lac families. Vegetable seeds were distributed to those families as well.</li> <li>- 2000 homestead gardens were established among farm families and 426,000 families received agricultural inputs (Fertilizer, pesticide and others)</li> <li>-565 demonstration plots were established in farmer's field and 105 nurseries were established in the working area and distributed fruits, forest and medicinal plants (34,50000) among target families</li> </ul>

SDG	SDG Target for BEES	BEES Works towards the target
 <p>Ensure healthy lives and promote well-being for all at all ages.</p>	<p>3.2 End preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortalities to at least as low as 25 per 1,000 live births.</p> <p>3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all</p> <p>3.c Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States</p>	<p>-160,368 mothers received ANC (Antenatal Care) services and 79,262 mothers received PNC (Postnatal Care) services</p> <p>-62,205 new born children received colostrum. 152,950 children were under exclusive breast feeding up to 6 months and 165,200 Children received complementary feeding from 6 months to 2 years.</p> <p>-187,717 children under growth monitoring and promotion (GMP) and 185,368 pregnant mothers and adolescent girls under BMI (Body Mass Index)</p> <p>-1,059,575 patients received preventive and curative services and 302,093 newly married and fertile couples received family planning services</p> <p>-81,693 patients referred to the local health complex.</p> <p>-24,542 satellite clinics and 65,627 static clinics were operated by paramedics</p> <p>-120,060 patients undergoing low cost lab test</p> <p>-52,000 posters and 13,000 flyers were prepared and distributed for awareness raising on Health, Nutrition, early marriage, drug addiction, COVID-19 etc.</p>
 <p>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</p>	<p>4.1 Ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes</p> <p>4.2 Ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education</p>	<p>-BEES provides financial literacy training in the community offices to the members of the community. The savings and loan products, its terms and conditions are taught during the product sale. They are also made aware about their rights as clients of BEES.</p> <p>-Implemented scholarships programs for students of SSC, HSC, undergraduate and post-graduate.</p> <p>-10,200 pre-primary students and 1,255 primary students received education materials and 363 teachers received training to enhance their skills. 8,160 Students passed from the education centers and 1,255 enrolled in primary education.</p>

SDG	SDG Target for BEES	BEES Works towards the target
 <p>Achieve gender equality and empower all women and girls.</p>	5.1 End all forms of discrimination against all women and girls everywhere	BEES is an equal opportunity employer and maintains a gender equal-pay policy and procedure for its employees. It encourages women as loan officer. It organizes awareness session on equal rights. BEES have anti-discrimination, anti-violence, complaint management and data protection policy in place.
 <p>Ensure availability and sustainable management of water and sanitation for all.</p>	6.1 Achieve universal and equitable access to safe and affordable drinking water for all 6.2 Achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations	-11,370 target beneficiaries participated in awareness session on safe water, hygiene and sanitation. - Families received safe water product (13,633) and sanitation (28,963) product, in total 42,596. - Educated to reduce environmental footprints such as reduce consumption of water.
 <p>Ensure access to affordable, reliable, sustainable and modern energy for all</p>	7.1 By 2030, ensure universal access to affordable, reliable and modern energy services	-Promote sustainable and modern energy like solar panel, improved cook-stove. - Access financial services for entrepreneurship in this respect.
 <p>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.</p>	8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including	BEES gives emphasis on economic growth and decent job environment. With this end in view, BEES has established office system in the community level for its staff and members. One field officer will have transport and IT facilities to give input in the software and work sitting in the chair of samity offices. Members perform financial transactions and participate in the development discussion. BEES also promotes worker's rights as well as client's rights.
 <p>Reduce inequality</p>	10.2 Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	BEES does not discriminate for providing economic and social services based on age, sex, disables, race, ethnicity, religion or economic status. It provides loan to the transgender and zealous beggars as well to make them self-reliant.

SDG	SDG Target for BEES	BEES Works towards the target
 <p>Make cities and human settlements inclusive, safe, resilient and sustainable</p>	<p>11.1 Ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums</p>	<p>BEES provides loan support for maintenance of houses and upgrading houses as a part of livelihood improvement loan. It considers environmental impact issues and social objectives in its lending decisions.</p>
 <p>Take urgent action to combat climate change and its impacts.</p>	<p>13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning</p>	<p>BEES always monitors environmental effects to reduce environmental footprints through frugal use of gas, electricity and water. It promotes plantation and organic agriculture. Selected farm families (35) received technical support for vermicompost production and 586 farm families are engaged in production, to establish organic homestead gardens and produce climate resilient crop species. Four bio-gas plants and three demonstration plots of vegetable garden were established. Farmers received and planted fruits and timber saplings.</p>
 <p>Conserve and sustainably use the oceans, seas and marine resources for sustainable development</p>	<p>Whereas BEES does not have the opportunity to work directly on marine water, but it contributes to target no 14.1 Prevent and significantly reduce marine pollution of all kinds, in particular <b>from land-based activities</b>, including marine debris and nutrient pollution.</p>	<p>As the main source of marine pollution are the land-based activities, BEES takes different initiatives to reduce such pollution. Rational use of pesticides, biosecurity management of poultry and fish farms, organic kitchen garden etc. keep the environment clean.</p>
 <p>Life on Land</p>	<p>Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.</p>	<p>Tree plantation, sapling distribution, pond fish culture, water and soil quality management for the sake of public health and protect animal rights, BEES is very much conscious and cautious about this and raises awareness among the community.</p>

SDG	SDG Target for BEES	BEES Works towards the target
 <p>Peace and Justice Strong Institutions</p>	<p>Significantly reduce all forms of violence and related death rates everywhere. (SSP, Shuddhachar) End abuse, exploitation, trafficking and all forms of violence against and torture of children. (SSP)</p>	<p>BEES always promotes peace among its targeted beneficiaries, community and takes a very positive role in the conflict management in the community. In fact, BEES follows social development approach through empowerment and skill development of the community. BEES have strong internal and external auditing system to ensure transparency and good governance. Implementation of anti-corruption guidelines is in place and zero tolerance for bribery and financial misappropriation. It has strong departmental roles, such as operations, finance, software, IT, procurement, administration, human resources, legal etc. BEES is very conscious of clients' rights and staff's rights in order to build a sustainable organization.</p>
 <p>Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development</p>	<p>17.7 Sourcing of innovative and environment-friendly technology and its extension</p> <p>17.15 Bangladesh Government has partnership agreement with European Union, ADB, IFAD, World Bank, JIKA etc. and receive fund, provide to MFIs through PKSF, BEES execute at field level through partnership approach.</p>	<p>BEES works in a partnership approach with the community, assesses their needs and links them with the local private and public service providers. For mitigating, disasters and sufferings, BEES opens dialogue with the competent authority for solving such problems. BEES is successfully implementing Government declared incentive package as well as different vaccination programs at local level.</p>



# Chapter 11

## Audit Report





**Independent Auditors' Report  
To the Members of General Body of  
Bangladesh Extension Education Services (BEES)  
for the year ended 30 June 2021**

We have audited the accompanying Consolidated Financial Statements of Bangladesh Extension Education Services (BEES), House-8/B, Road No-29, Gulshan-1, Gulshan, Dhaka-1212, Bangladesh, which comprise the Statement of Financial Position as at 30 June 2021 and the statement of Comprehensive Income, Statement of Cash flows, Statement of Receipts and Payments, Statement of Changes in Equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

**Management Responsibility for the Financial Statements**

BEES Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

**Auditor Responsibility**

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

**Opinion**

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of BEES as at 30 June 2021 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

**We also report that:**

- (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 rules have been kept by BEES 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.

Dated, Dhaka  
04 November 2021



Md. Iqbal Chowdhury FCA  
Managing Partner (Enrollment No. 272)  
M I CHOWDHURY & Co.  
Chartered Accountants  
DVC No2111070272AS263930



**Bangladesh Extension Education Services (BEES)**  
**Consolidated Statement of Financial Position**

As at 30 June 2021

	Notes	Amount in Taka			June 30, 2020
		June 30, 2021			
		MF	GF	Total	
<b>Properties and Assets</b>					
<b>Non-Current Assets</b>					
Property, Plant and Equipment	6	102,464,213	136,447	102,600,660	110,796,520
Investments	7	972,126,467		972,126,467	1,061,829,124
<b>Total Non-Current Assets</b>		<b>1,074,590,680</b>	<b>136,447</b>	<b>1,074,727,127</b>	<b>1,172,625,644</b>
<b>Current Assets</b>					
Loan to Beneficiaries	8	7,532,899,719		7,532,899,719	5,810,075,151
Other Loans	9	19,480,616		19,480,616	25,580,281
Advance & Pre-payments	10	26,018,871		26,018,871	24,998,509
Unsettled Staff Advance	11	89,786,657		89,786,657	76,434,210
Accounts Receivable	12	539,922,958	9,657,608	549,580,566	382,498,114
Consumer Product Stock	13	15,298,092		15,298,092	50,627,510
Cash and Cash Equivalents	14	484207911	34,022,579	518230490	265,728,372
<b>Total Current Assets</b>		<b>8,687,614,823</b>	<b>43,680,187</b>	<b>8,731,295,010</b>	<b>8,635,942,246</b>
<b>Total Properties and Assets</b>		<b>9,762,205,504</b>	<b>43,816,634</b>	<b>9,806,022,138</b>	<b>7,808,567,891</b>
<b>Capital Fund &amp; Liabilities</b>					
<b>Capital Fund</b>					
Capital Fund Account	15	774,569,747	(697,124)	773,872,623	683,967,755
Statutory Reserve Fund	16	85,902,326		85,902,326	75,835,439
<b>Total Capital Fund:</b>		<b>860,472,074</b>	<b>(697,124)</b>	<b>859,774,950</b>	<b>759,803,194</b>
<b>Non-Current Liabilities</b>					
Loan from PKSF long term	17	162,725,000		162,725,000	219,825,000
Loan from bank/NBFI-long term	18	2,072,934,019		2,072,934,019	2,130,340,803
Lease liabilities	19	4,356,908		4,356,908	5,063,075
Loan from others	20	25,850,000		25,850,000	-
		<b>2,265,865,927</b>	<b>-</b>	<b>2,265,865,927</b>	<b>2,355,228,878</b>
<b>Current Liabilities</b>					
Loan from PKSF-short term	17	137,000,000		137,000,000	78,075,000
Loan from bank/NBFI-short term	18	1,642,402,715		1,642,402,715	1,439,313,136
Lease liabilities	19	-		-	5,068,833
Loan from others	20	1,644,417,890		1,644,417,890	400,318,940
Loan from Non-PKSF	21	-		-	-
Loan Loss Provision (LLP)	22	251,553,815		251,553,815	242,526,474
Savings	23	2,413,819,921		2,413,819,921	1,969,628,627
Accounts Payable	24	5,908,475		5,908,475	5,169,307
Provident Fund	25	219,052,309		219,052,309	137,619,827
Gratuity Fund	26	87,986,416		87,986,416	75,946,795
Security Deposit	27	58,696,650		58,696,650	53,123,836
Other Liabilities	28	175,029,313	44,513,757	219,543,070	286,745,045
<b>Total Current Liabilities</b>		<b>6,635,667,504</b>	<b>44,513,757</b>	<b>6,680,381,261</b>	<b>4,683,535,820</b>
<b>Total Capital &amp; Liabilities</b>		<b>9,762,205,504</b>	<b>43,816,634</b>	<b>9,806,022,138</b>	<b>7,808,567,891</b>

The annexed notes form an integral part of these financial statements.

Head of Finance & Accounts  
BEES

Executive Director  
BEES

Chairperson Governing body  
BEES

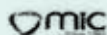
Signed in terms of our report of even date annexed

Dated, Dhaka  
04 November 2021

M I CHOWDHURY & CO.  
Chartered Accountants

DVC No- 2111070272 AS 263930





**Bangladesh Extension Education Services (BEES)**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended 30 June 2021**

Particulars	Notes	Amount in Taka			2019-2020
		2020-2021			
		MF	GF	Total	
<b>Income</b>					
Service charge income	29	1,345,039,802	-	1,345,039,802	1,393,368,702
Pass book & sales of form		2,518,966	-	2,518,966	1,798,332
Admission fees		1,158,590	-	1,158,590	861,938
Writeoff recovery		5,179,894	-	5,179,894	5,971,239
Donation/reimbursement		3,516,902	-	3,516,902	3,926,752
Bank interest		3,361,142	-	3,361,142	180,805
Health program		178,070	-	178,070	693,457
FDR Interest		53,211,568	-	53,211,568	70,453,543
Membership fees		-	7,000	7,000	-
Other income	30	1,617,884	882	1,618,766	36,210,557
<b>Total Income</b>		<b>1,415,782,618</b>	<b>7,882</b>	<b>1,415,790,500</b>	<b>1,513,435,325</b>
<b>Expenditure</b>					
<b>A. Financial Expenses :</b>					
Service charge paid to PKSF		20,226,938	-	20,226,938	14,462,815
Service charge paid to banks		349,840,307	-	349,840,307	465,670,748
Service charge paid to others loan		46,740,444	-	46,740,444	9,994,490
Interest on savings		110,009,753	-	110,009,753	96,873,202
<b>Total Financial Expenses</b>		<b>526,817,442</b>	<b>-</b>	<b>526,817,442</b>	<b>587,001,255</b>
<b>B. General and Administrative Expenses:</b>					
Salaries & benefits	31	624,055,726	-	624,055,726	659,530,212
Staff insurance Premium		413,694	-	413,694	451,243
Branch staff food allowance		11,037,742	-	11,037,742	9,937,134
Travelling allowance		15,681,252	-	15,681,252	19,773,790
Printing & stationeries		10,022,292	-	10,022,292	10,017,113
Office rent		19,208,385	-	19,208,385	36,775,843
Training expenses		755,523	-	755,523	4,803,218
Telephone, mobile, internet bill		7,788,039	-	7,788,039	8,044,466
Fuel & lubricants		4,241,918	-	4,241,918	4,304,803
Utilities bill		6,495,169	-	6,495,169	4,295,871
Entertainment		2,190,037	-	2,190,037	2,411,825
Meeting & seminar		1,174,407	-	1,174,407	1,717,236
Honorarium		565,000	-	565,000	333,000
Income tax expenses		4,671,841	-	4,671,841	15,046,208
VAT		807,255	-	807,255	1,585,426
Bank charge & commission		5,880,116	1,369	5,881,485	4,046,337
MRA annual fees		1,822,458	-	1,822,458	2,249,428
Amortization		676,018	-	676,018	4,049,603
Audit fees		400,000	75,000	475,000	417,500
Depreciation		11,508,962	18,857	11,527,819	7,949,228
Repairs & maintenance		6,468,344	-	6,468,344	5,615,697
Consultancy fees		590,000	-	590,000	267,205
Miscellaneous	32	32,731,013	136,058	32,867,071	47,664,447
Social program activities	33	10,083,764	-	10,083,764	9,689,269
<b>Total General and Administrative Expenses</b>		<b>779,268,955</b>	<b>231,284</b>	<b>779,500,239</b>	<b>860,976,102</b>
<b>C Total Operating Expenses</b>		<b>1,306,086,397</b>	<b>231,284</b>	<b>1,306,317,681</b>	<b>1,447,977,357</b>
Loan loss provision expenses (LLPE)		9,027,341	-	9,027,341	50,121,910
<b>Total Expenditure (A+B+C)</b>		<b>1,315,113,738</b>	<b>231,284</b>	<b>1,315,345,022</b>	<b>1,498,099,267</b>
Excess of income over expenditure		100,668,880	(223,402)	100,445,478	15,336,058
Transfer to statutory reserve		10,069,888	-	10,069,888	1,533,606
Transfer to accumulated surplus		90,601,992	-	90,601,992	13,802,452
<b>Total</b>		<b>1,415,782,618</b>	<b>7,882</b>	<b>1,415,790,500</b>	<b>1,513,435,325</b>

The annexed notes form an integral part of these financial statements.

*Shake*  
 Head of Finance & Accounts  
 BEES

Executive Director  
 BEES

Signed in terms of our report of even date annexed

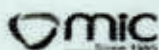
*M. Chowdhury*  
 Chairperson Governing body  
 BEES

M I CHOWDHURY & CO.  
 Chartered Accountants

Dated, Dhaka  
 04 November 2021

DVC No- 2111070272 AS 263931





**Bangladesh Extension Education Services (BEES)**  
**Consolidated Statement of Receipts and Payments**  
**For the period from 01.07.2020 to 30.06.2021**

Particulars	Notes	Amount in Taka			
		2020-2021			2019-2020
		MF	GF	Total	
<b>Opening Balance</b>					
Cash in hand		5,014,006	1,068	5,015,073	7,096,334
Cash at Bank		260,714,367	28,433	260,742,800	102,820,958
		<b>265,728,372</b>	<b>29,501</b>	<b>265,757,873</b>	<b>109,917,292</b>
<b>RECEIPTS</b>					
PKSF loan	34	128,000,000		128,000,000	208,500,000
Bank/NBFI loan	36	3,563,800,000		3,563,800,000	3,284,918,000
Loan recovery	36	7,702,649,582		7,702,649,582	5,722,881,051
Savings received	37	3,065,588,655		3,065,588,655	1,645,609,477
Service charges income	38	905,494,298		905,494,298	851,716,225
Inter project loan	39	4,905,961,274	34,013,675	4,939,974,949	3,914,653,321
Other liabilities	40	914,349,114	287,000	914,636,114	1,239,624,947
Consumer stock	41	79,500,872		79,500,872	63,615,497
Other loans	42	1,969,400		1,969,400	5,346,359
Advance received	43	17,323,671		17,323,671	36,957,113
FDR encashment	44	214,800,000		214,800,000	75,000,000
Accounts receivable	45	26,682,967		26,682,967	5,824,168
FDR interest/bank interest	46	46,042,013		46,042,013	17,150,235
Other income	47	9,566,908	7,000	9,573,908	25,802,423
<b>Total Receipts</b>		<b>21,581,728,754</b>	<b>34,307,675</b>	<b>21,616,036,429</b>	<b>17,095,598,818</b>
<b>Total</b>		<b>21,847,457,126</b>	<b>34,337,176</b>	<b>21,881,794,302</b>	<b>17,205,516,108</b>
<b>PAYMENTS</b>					
Loan disbursement to members	48	10,924,017,000		10,924,017,000	7,859,325,000
PKSF loan refund	49	126,175,000		126,175,000	108,700,000
Bank/NBFI loan refund	50	3,493,162,025		3,493,162,025	3,263,082,467
PKSF service charges paid	51	21,112,626		21,112,626	13,577,127
Bank/NBFI service charges paid	52	281,487,714		281,487,714	302,861,344
Inter project loan	53	4,629,302,240	302,638	4,629,605,078	3,846,368,379
Other liabilities	54	78,035,969	10,390	78,046,359	64,763,521
Other loan	56	1,455,837		1,455,837	5,678,468
Provision paid	56	450,158,092		450,158,092	424,563,002
Savings refund	57	1,006,363,841		1,006,363,841	688,898,830
FDR investment	58	99,000,000		99,000,000	66,000,000
Capital expenditure	59	2,595,851		2,595,851	26,490,884
Advance payment	60	37,276,696		37,276,696	64,748,628
Operating expenses	61	165,695,189	1,369	165,696,558	159,750,140
Social program activities	62	9,111,911		9,111,911	8,605,574
Others expenditure	63	38,299,224		38,299,224	46,374,372
<b>Total payments</b>		<b>21,363,249,215</b>	<b>314,597</b>	<b>21,363,563,812</b>	<b>16,939,787,736</b>
<b>Closing Balance</b>					
Cash in hand		10,723,157	7,230	10,730,387	5,014,005
Cash at Bank		473,484,754	34,015,349	507,500,103	260,714,367
<b>Closing Balance</b>		<b>484,207,911</b>	<b>34,022,579</b>	<b>518,230,490</b>	<b>265,728,372</b>
<b>Total</b>		<b>21,847,457,126</b>	<b>34,337,176</b>	<b>21,881,794,302</b>	<b>17,205,516,108</b>

The annexed notes form an integral part of these financial statements.

*Shafiq*  
 Head of Finance & Accounts  
 BEES

*[Signature]*  
 Executive Director  
 BEES

*[Signature]*  
 Chairperson Governing body  
 BEES

Signed in terms of our report of even date annexed

Dated, Dhaka  
 04 November 2021

*[Signature]*  
 M I CHOWDHURY & CO.  
 Chartered Accountants

DVC No- 2111070272 AS 263930





**Bangladesh Extension Education Services (BEES)**  
**Consolidated Statement of Cash Flows**  
**For the year ended 30 June 2021**

Particulars	Amount in Taka			
	2020-2021			2019-2020
	MF	GF	Total	
<b>A. Cash Flows from Operating Activities :</b>				
Excess of income over expenditure/(Surplus)	100,668,880	(223,402)	100,445,478	15,336,058
Add: Amount considered as non cash item				
LLP provision	9,027,341		9,027,341	50,121,910
Depreciation	11,508,962	16857	11,527,819	7,949,228
Amortization	676,018		676,018	4,049,603
Non-cash expenses	328,036,661	218058	328,254,719	480,246,967
Interest on FDR	(53,211,568)		(53,211,568)	(70,453,543)
Accounts receivable	26,682,967		26,682,967	5,824,168
Non-cash income	(401,467,831)	(7,882)	(401,475,713)	(548,312,899)
<b>Sub total of non-cash item</b>	<b>21,921,430</b>	<b>5,631</b>	<b>21,927,061</b>	<b>(55,238,508)</b>
Loan disbursement to beneficiaries	(10,924,017,000)		(10,924,017,000)	(7,859,325,000)
Loan principal recovery	7,702,649,582		7,702,649,582	5,722,881,051
Savings received	3,065,588,655		3,065,588,655	1,645,609,477
Savings refund	(1,006,363,841)		(1,006,363,841)	(688,898,830)
<b>Net cash from/used in operating activities</b>	<b>(1,140,221,174)</b>	<b>5,631</b>	<b>(1,140,215,543)</b>	<b>(1,234,971,810)</b>
<b>B. Cash Flow from Investing Activities:</b>				
Fixed assets purchased	(2,595,851)		(2,595,851)	(26,490,884)
Investment against FDR	(99,000,000)		(99,000,000)	(66,000,000)
FDR encashment	214,800,000		214,800,000	75,000,000
Advance received	17,323,671		17,323,671	36,957,113
Advance payment	(37,276,696)		(37,276,696)	(64,748,626)
Consumer stock	79,500,872		79,500,872	63,615,497
<b>Net cash used in investing activities</b>	<b>172,751,996</b>	<b>-</b>	<b>172,751,996</b>	<b>18,333,098</b>
<b>C. Cash Flow from Financing Activities:</b>				
Loan from PKSF	128,000,000		128,000,000	206,500,000
Loan refund to PKSF	(126,175,000)		(126,175,000)	(108,700,000)
Loan from commercial banks	3,563,800,000		3,563,800,000	3,284,918,000
Loan refund to commercial banks	(3,493,162,025)		(3,493,162,025)	(3,253,082,467)
Other loan received	1,969,400		1,969,400	5,346,359
Other loan payments	(1,455,837)		(1,455,837)	(5,678,468)
Other liabilities	914,349,114	287,000	914,636,114	1,239,624,947
Other liabilities	(78,035,969)	(10,390)	(78,046,359)	(64,763,521)
Inter project loan received	4,906,961,274	34,013,675	4,939,974,949	3,914,653,321
Inter project loan refund	(4,629,302,240)	(302,838)	(4,629,605,078)	(3,848,368,379)
<b>Net cash used in Financing Activities</b>	<b>1,185,948,717</b>	<b>33,987,447</b>	<b>1,219,936,164</b>	<b>1,372,449,792</b>
<b>D. Net Increase/decrease (A+B+C)</b>	<b>218,479,539</b>	<b>33,993,078</b>	<b>252,472,617</b>	<b>155,811,080</b>
<b>E. Cash &amp; Bank Balance at the beginning of the year</b>	<b>265,728,372</b>	<b>29,501</b>	<b>265,757,873</b>	<b>109,917,292</b>
<b>F. Cash &amp; Bank Balance at the end of the year</b>	<b>484,207,911</b>	<b>34,022,579</b>	<b>518,230,490</b>	<b>265,728,372</b>

The annexed notes form an integral part of these financial statements.

Head of Finance & Accounts  
 BEES

Executive Director  
 BEES

Chairperson Governing body  
 BEES

Signed in terms of our report of even date annexed

Dated, Dhaka  
 04 November 2021

M I CHOWDHURY & CO.  
 Chartered Accountants

DVCNO- 2111070272 AS 26 39 30





**Bangladesh Extension Education Services (BEES)**  
**Consolidated Statement of Changes of Equity**  
**For the year ended 30 June 2021**

PARTICULARS	2020-2021				2019-2020		
	Cumulative Surplus	GF	Statutory Reserve Fund	Total Equity	Cumulative Surplus	Statutory Reserve Fund	Total Equity
Opening Balance	683,967,755	(473,722)	75,835,438	759,329,472	670,165,303	74,301,833	744,467,136
Add: Surplus/(Deficit) during the year	100,668,880	(223,402)	-	100,445,478	15,336,058	-	15,336,058
Add: Transfer from fund	-	-	10,066,888	10,066,888	-	1,533,606	1533605.775
<b>Total</b>	<b>784,636,635</b>	<b>(697,124)</b>	<b>85,902,326</b>	<b>869,841,838</b>	<b>685,501,361</b>	<b>75,835,438</b>	<b>761,336,799</b>
Less: Transfer to Statutory Reserve Fund	10,066,888	-	-	10,066,888	1,533,606	-	1,533,606
<b>Closing Balance</b>	<b>774,569,747</b>	<b>(697,124)</b>	<b>85,902,326</b>	<b>859,774,950</b>	<b>683,967,755</b>	<b>75,835,438</b>	<b>759,803,194</b>

*The annexed notes form an integral part of these financial statements.*

  
 Head of Finance & Accounts  
 BEES

  
 Executive Director  
 BEES

  
 Chairperson Governing body  
 BEES

*Signed in terms of our report of even date annexed*

Dated, Dhaka  
 04 November 2021

  
 M I CHOWDHURY & CO.  
 Chartered Accountants

DVC No- 2111070272 AS 263930





# BEES Inclusive Development Program



## Bangladesh Extension Education Services (BEES)

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