

OUR VISION

BEES envisions a society in which men and women can work together to form institutions to attain a higher degree of self-reliance in managing their own affairs and achieve a higher and sustainable standard of living.

OUR MISSION

BEES aims to bring changes in the lives of the poor, illiterate, neglected, unskilled and destitute people, especially women, through their empowerment, self-reliance and improvement of life style by its endeavours for sustainable development.



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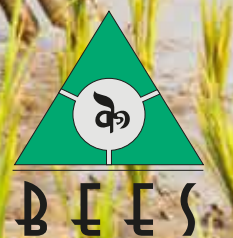
BEES

ANNUAL REPORT 2014-2015



Working together
towards a better future...

40 years



BEES REPORT

2014-2015

BANGLADESH EXTENSION EDUCATION SERVICES

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Executive Director's Note

Time flies, but glories sustain and the hardship behind every success story remains as the soul part of the triumph. While I am wording my earnest thought, while BEES is stepping on its 40th anniversary, my memories are taking me back to the journey from where we have started to rise by inches in changing the socio-economic development. Struggling through every adversity how we brought the changes in the livings of poor backwards and underprivileged population of our society, specially the rustic poor community of Bangladesh.

With the hope of rural economic development and to fight back poverty BEES have been inspiring the inner beings of the underprivileged people through effective programs similar to training, orientation, courtyard meeting to shape up their life skill for livelihood development. BEES is now expanding and spreading its supports countrywide with a view to making a sustainable contribution in development field through implementing its unique holistic integrated development approach and improving life standard of the poor people, especially empowering the women resources and providing the basic education to the children with a view to doubling the development of the nation. Poverty has new faces and dimensions, which are increasing day by day i.e. climate change; human made disaster, natural calamities etc. BEES is working to bring the poor population under one umbrella and preparing them to fight back in every possible ways against all the calamities to strive in any situation and come off the poverty line.

BEES's microfinance program is playing an imperative role in reducing poverty since 1988. It is supporting the under privileged to move out of the vicious poverty line. The motive of microfinance is to provide capital for implementing the ideas to enhance the scope of socio-economic uplift and empowering the disadvantages people and make them self sufficient to ensure their own standard of living. Microfinance program is not only lending money but also providing health, education and agriculture support services by giving basic health (preventive and curative), pre-school for drop out or deprived children to groom them up so that they can join class-1 in primary school, agricultural research quality seeds (vegetable) supply and training to marginal

farmers etc. To make this program more efficient, transparent and accountable, BEES have shifted towards automation. From the past few years, this program is generating basic net supplies which are helping us to continue the basic developmental activities without waiting for the donors' payment. A cloud based technology had already been implemented in 125 branches connected with the Head Office for proper monitoring, quicker response and action. BEES believe that entrepreneurship is one way direction towards the growing employment to make the beneficiaries self reliant while they come out as graduates from our RMC, UPP, UMC, MFTS, MFMSF, FSP, SLP, PRIME programs. It helps generating and creating new opportunities in employment to a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to contribute to their family income while taking care of their households and livestock based task and this is where BEES offers its support to the targeted underprivileged people to bring them out from the destabilized social position.

MaMoni-HSS project, one of the major health interventions of BEES is already being implemented in four upazilas of Noakhali. Activities under this project are carefully orchestrated based on the prevailing situation, grooming government health and family planning and BEES staffs availability for its better performance result. During the reporting year, 44 BEES staffs, 813 health and family planning staff, and 4047 Community Volunteers (CV) were trained to identify community problem and report to Community Action Group (CAG) at the community management meetings for awareness building. We also take decisions for proper actions and to educate mother on various health issues, especially on the use of Misoprostol medicine, which can save mother from post delivery bleeding. The project is being implemented in partnership with Save the Children International (SCI) and financed by USAID. The project is progressing following the plan and will continue progressing up to 2017.

BEES have been working with utter dedication to meet its vision of alleviating poverty and receiving appreciations for its contribution and supports towards the underprivileged people throughout the whole journey. From its inception BEES have received awards from 'Agriculture Technology Transfer Fair' by the Department of Agricultural Extension in different years. It has received the appreciation certificate from the 'Microcredit Summit Campagin-2004' for its active institutional action plan. Moreover, BEES have received 'Performance Audit of NGO's Implemented Activities under the National Nutrition project' award financed by the World Bank under the evaluation of HLSP in 2008 and BEES was ranked as the best performer among the partners. BEES have a rich area of publications including Annual Report, Case Studies, Impact Studies, and Magazines, Donors Reports, Project Reports and Post Project Advocacy Reports etc. Furthermore, BEES has published a book titled 'Kulsums and Karims (A collection of success stories of the disadvantages people)' based on case studies in 2006, which was distributed to different places and received huge response along with appreciation. BEES also serve reports to the international mix market. Some other publications are already on process under the Research and Documentation Cell.

Before wrapping up, I would like to put into words my sheer gratitude to BEES's boards, our donors and development partners for their supports and mutual aids so far. BEES wouldn't have come this far without this unbound team spirit and collaboration. Last but not the least, I am thankful to my co-workers and beneficiaries' for working hard and leaving all the slog behind and bring improvement in the standard of living of the underprivileged people. BEES promises to work and continue its journey headway to alleviate the poverty stricken population to self competent level where they can move on boundlessly from the shadow of poverty to a freedom of belonging.

Saiful Islam Robin

Chapter 1

Organizational Profile





Organization's Background

BEES has more than 40 years experience in multifarious fields of development services. The launching of BEES coincides with the history of the Christian Reformed World Relief Committee (CRWRC), an international relief and development based organization in Bangladesh. The development drive now being intervened and executed by BEES, which was started as Bogra Rural Development Project (BRDP) under CRWRC in 1975 with the Ministry of Agriculture, Bangladesh. As one of its long-term goals, CRWRC also formed a local organization named BEES (Bangladesh Extension Education Services) under the leadership of Saiful Islam Robin, Founder Executive Director, to manage the BRDP. Later, CRWRC handed over the entire management responsibilities and ownership of the project to BEES in 1984. Since then, having the mission of bringing out socio-economic changes in the lives of the underprivileged, poor, illiterate, neglected, unskilled and malnourished people, especially women, of the society through the empowerment of their standard of living. Moreover, BEES enhances self-reliance efforts of 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.

BEES was formed with a spirit to alleviate poverty and empower the rural and urban underprivileged of the destabilized society. Currently, it's providing services to improve the livelihood of more than 4.25 million people of Bangladesh. BEES facilitates the beneficiaries to participate in different Programs on health, nutrition, education, legal rights, agriculture, climate change, disaster preparedness and management, women empowerment, training and credit for income generating activities. BEES's pro-poor Programs are designed to cover widest range of population. The core strategy is to develop self-confidence and unity among the target

groups. Therefore, a participatory approach is adopted where group members lean to be accommodative and respect others opinions. BEES designs promotional interventions comprising training, introduction of behavior change communication, advocacy, and networking as well as widely covered social mobilization to change manners, attitude and practice as well as to extend knowledge and awareness among the target groups.

The organization is fully conversant with working procedures of government and various donors and have evidence of good coordination with development partners and relevant agencies for conducting need assessment through baseline & market survey, planning, implementing, monitoring and evaluating, auditing and impact assessment study in regard of income & livelihood restoration related different Programs and projects. It has experience of working with local government bodies such as Union Parishad, Upazila Nirbahi Office to district level administration representing all the ministries & departments of Government of Bangladesh. During planning and smooth implementation of any project, BEES coordinate and make liaison with the respective department from union level to district level. Besides, in every project area, BEES has a joint collaboration activities i.e. joint planning, supervision and monitoring committees with the local government bodies to monitor its different ongoing Programs & projects activities.

Until now, BEES has implemented different Programs and projects activities in collaboration with ministry of health and family welfare, Department of Agricultural Extension (DAE), Department of Livestock Services (DLS), Ministry of Women's and Child Affairs, Ministry of LGED, Ministry of Labor and Employment, Department of Social Welfare, Ministry of Food and Disaster Management, Ministry of Education, Ministry of Finance, Ministry of Land and also Ministry of communication.

As a development organization, BEES has HR policy, gender policy, staff recruitment policy, procurement policy, finance & accounts policy, Sheba manual, microcredit manual, training manual, curriculum, training aids and materials, Program wise strategies & guidelines to run the organizational activities efficiently.

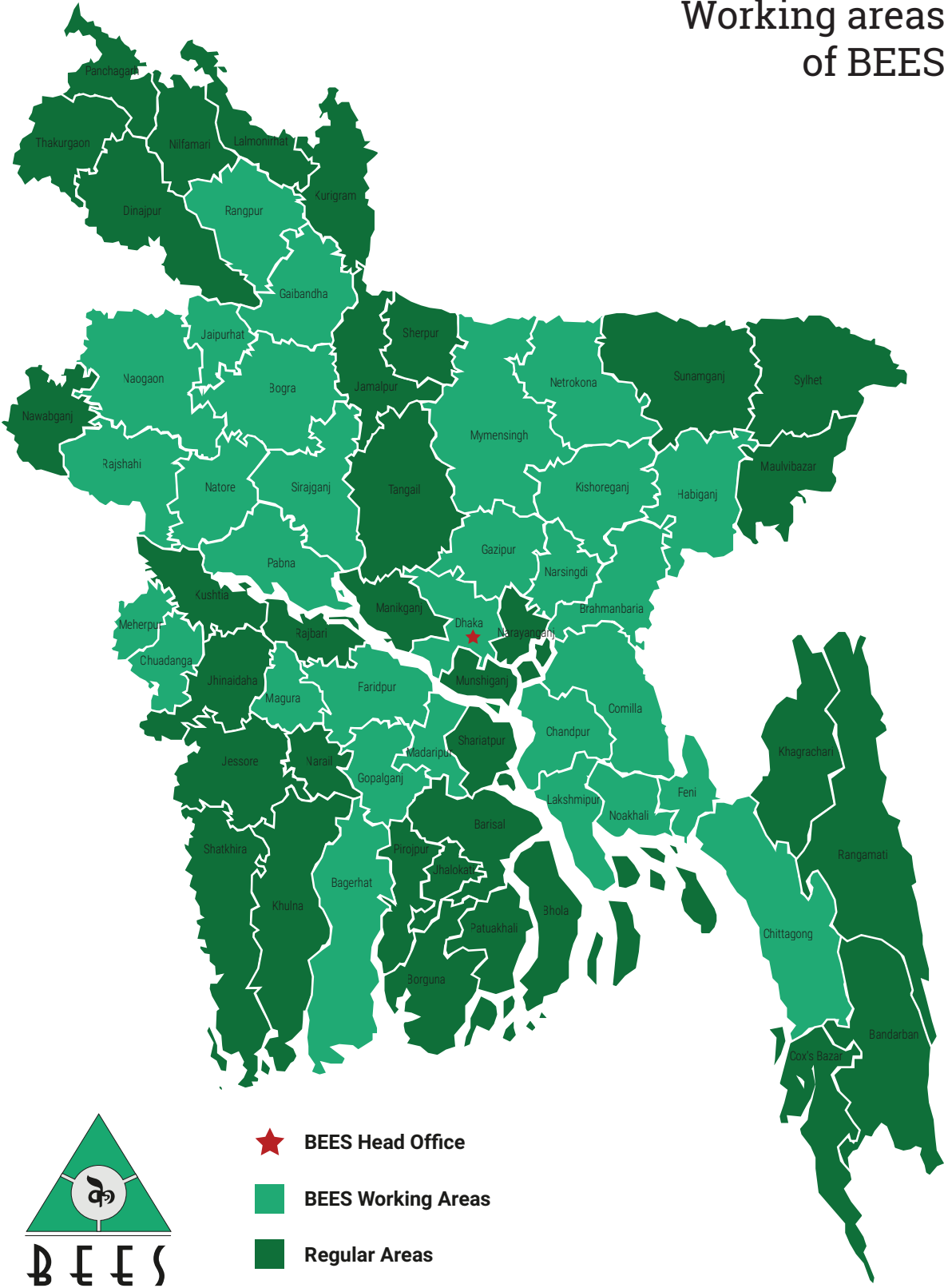
BEES's Strategy

BEES reinforces multidimensional Programs that impact all aspects of the lives of disadvantaged people. The communities we work 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 a lack of information 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 moralization to change behavior, attitude and practices. BEES also hopes to increase knowledge and awareness among target groups. Awareness Programs on human rights, legal support, good governance, gender equality, female 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.

Working areas of BEES



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 form institutions graduating in self-reliance to manage their own affairs and achieve a higher and sustainable standard of living.

How we work

BEES facilitates communities to discuss and analyse their current situation

Motivates community members to come to common terms for progression

Prepares action plans through a systematic Participatory Rural Appraisal (PRA) approach

Participatory planning results in a stronger ownership with more accountability

BEES provides necessary skill development and capacity building to progress members towards selfreliance.

What we do

BEES has designed a wide range of diversified and interlinked programs, keeping human resource development at the centre, 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 synchronised with MDGs.

BEES programs and services at a glance

Microfinance Program

Jagoron (Rural Micro-Credit, Urban Micro-Credit & Non-PKSF Loan)

Agroshor (Micro Enterprise)

Sufolon (Agricultural Microcredit, Seasonal Loan & BEES Agricultural Credit Program)

Buniad (Ultra Poor Program)

Sahosh (Disaster Management Loan)

Programed Initiative for *Monga* Eradication (PRIME)

ENRICH (Shamriddhi)

Non-PKSF Agricultural credit loan financed by Banks

Health and Nutrition Program

MaMoni- Health System Strengthening Project

Sheba Health Program (BEES Self Supported Development Program)

Agricultural Program

Agriculture and Social Forestry

Poultry and Livestock

Education Program

Early Childhood Care and Development (ECD)

Special Program

Relief and Rehabilitation

Climate Change

Support Services

Training and HR Management

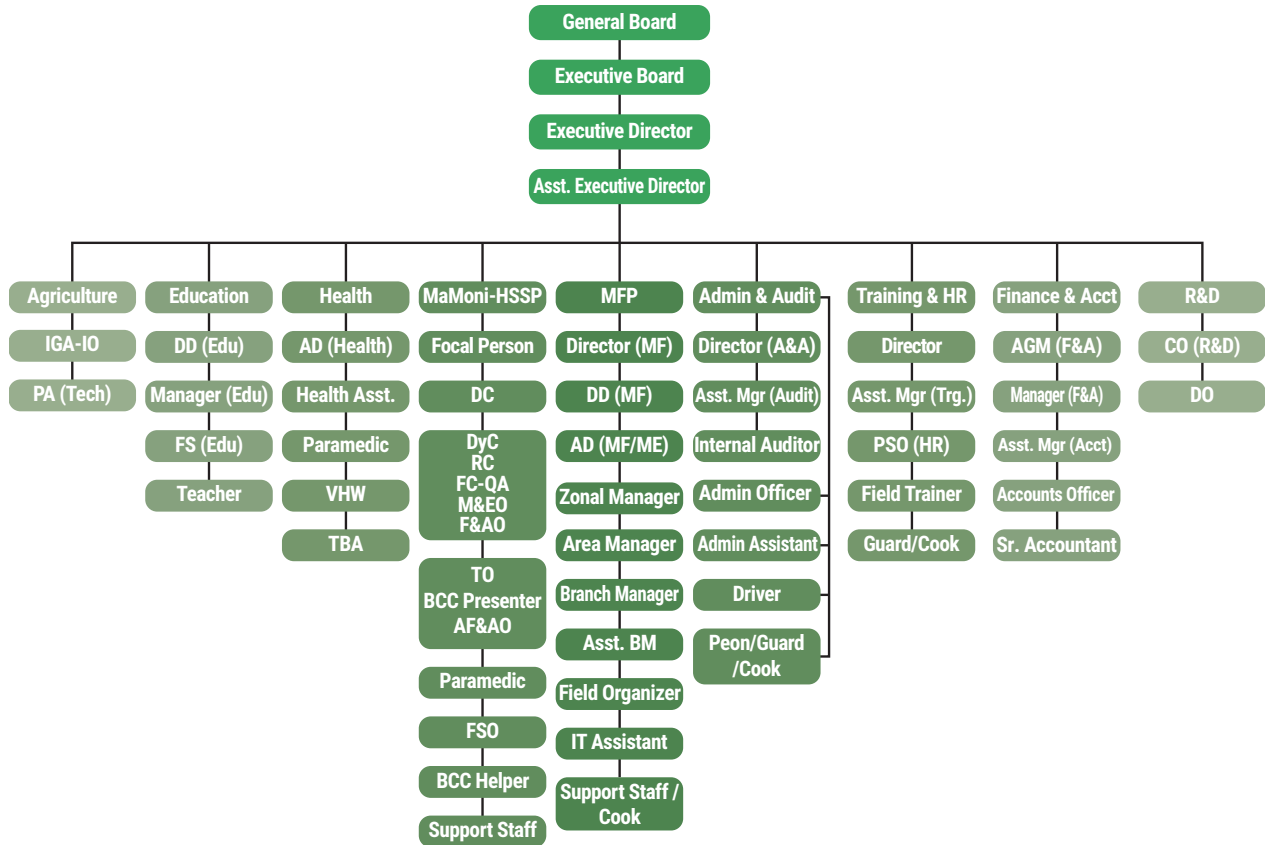
Research and Documentation (R&D)

Monitoring and Evaluation

Finance and Accounts Management

Administration and Logistic Support

BEES Organizational Structure



Legend:

DD	Deputy Director	F&AO	Finance and Admin officer
AD	Assistant Director	DO	Documentation Officer
FS	Field Supervisor	TO	Technical Officer
FSO	Field Support Officer	IT	Information Technology
PSO	Program Support Officer	DC	District Coordinator
TBA	Trained Birth Attendant	DyC	Deputy Coordinator
A&A	Admin and Audit	FC	Field Coordinator
Ag	Agriculture	RC	Referral Coordinator
HR	Human Resource	IDC	Information & Development Communication
MFP	Micro-Finance Program	AF&AO	Assistant Finance and Admin Officer
IGA-IO	IGA Implementation Officer	R&D	Research and Documentation
CO (R&D)	Coordinator Research and Documentation	BM	Branch Manager
M&EO	Monitoring and Evaluation Officer	VHW	Voluntary Health Worker

Policy Formulating Structure

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

Executive and General Board members are:

Executive Board Members

Chairman

Dr. Mokbul Ahmed Khan

Chairman, Fortune Zipper Lt. &
Vice-Chairman, Trustee Board
European University of Bangladesh

Vice-Chairman

Ms. Tahrunnesa Abdullah

Ex. Director, Women's Career Training Institute.
Ex. Joint Director (Women's Program), BRDB.
Ex. Coordinator, Training, BARD.
Ex. Health Education Officer
Directorate of Health Services.
Ex. Instructor, Women's Program, BARD.

Treasurer

Mr. Golam Sarwar

Income Tax Advisor &
Ex. President, Bar association.

Executive Secretary

Mrs. Nilufar Begum

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

Member

Prof. Dr. Nazmul Ahsan Kalimullah

Professor, Department of Public Administration
University of Dhaka (DU)

Member

Mr. Chitta Ranjan Majumdar

Senior Partner
MABS & J Partners, Chartered Accountants

Member

Dr. Khaleda Begum

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

General Board Members

Mrs. Jeyaun Nahar Begum

Ex-Joint Secretary &
Ex-Senior General Manager, Project Design
Division &
Bangladesh Chemical Industries Corporation.

Professor Jahanara Huq

Ex-Principal, Eden Girl's College, Dhaka.
Ex-Principal, Govt. Bangla College
Mirpur, Dhaka.

Mr. Abdul Mannan

Income Tax Practitioner
&
Social worker

Mr. Shah Jikrul Ahmed

Advocate, Income Tax Practitioner
Ex-MP of Govt. of Bangladesh

Mohammad Ismail

Chairman, Bangladesh Krishi Bank &
Ex-Joint secretary MoC,
Ex-PD, Seed industries & development
project

Mr. A.F.M. Golam Hossain

Ex-DG, MoFA ,
Ex-Secretary, MoFA
Former Ambassador in Libya, Tunisia
High Commissioner Malta

Dr. Md. Abdul Hai Majumdar

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

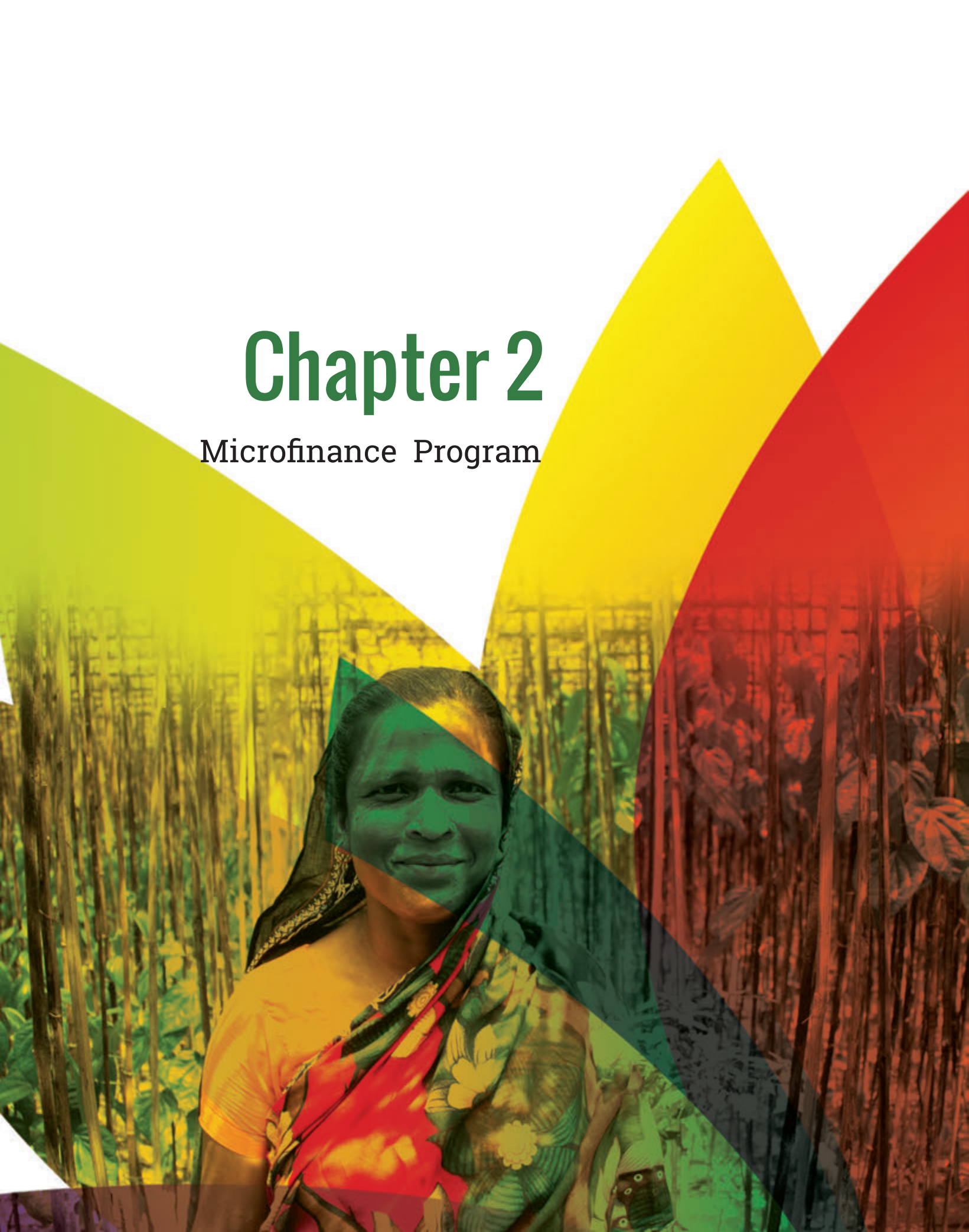
Mr. A.K.M. Abdul Awal

Advocate, Supreme Court, Dhaka. &
Social Worker

Note: Mr. Yeasin Ali (Ex-Treasurer) has resigned from Executive Board & General Board of BEES on 10/04/2015 & Mr. Manoj Dewan, (Ex-Member) died on 2014.

Chapter 2

Microfinance Program



BEES's Microfinance has been leading on the right track toward its goal. It has been playing a significant role in reducing poverty from rural and urban area from the very beginning of this organization in 1988. At present, it is one of the major Programs of BEES. It has truly orchestrated a way for poverty alleviation through microfinance along with human resource development, income generation and other promotional activities. Every year, thousands of poor women and men are getting involved in different income generating activities with the credit facilities of BEES at a reasonable rate and achieving self-reliance through financial and social empowerment. Besides, self-employment and a large number of wage based employments are also being created every year. The underprivileged borrowers are graduating and receiving micro enterprise loan as entrepreneurs. They are creating employments of thousands of deprived lives. The cycle is generating multiple positive impacts to lessen poverty from the society.

GOAL of the Program

Enhancing the scope of social-economic support and empowering the underprivileged people, especially women through Microfinance.

OBJECTIVES of the Program

BEES designed its Microfinance Program through the lens of social pragmatic and sustainable development with the objectives:

- 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, ensuring the sustainable development as a whole



Performance of 2014-2015

BEES has closed the year 2014-2015 with a great achievement. This year will be treated a successful year of BEES's Micro finance history. We have ensured qualitative improvement in all level which will be proved from the following table:

Sl. No.	Description	Cumulative Status		Change	Rate of Change (%)
		As on June/2014	As on June/2015		
1	Total Branch	99	125	26	26.26
2	Total Staff	664	866	202	30.42
3	Field Organizer	376	502	126	33.51
4	Member	108901	151985	43084	39.56
5	Borrower	90695	124971	34276	37.79
6	Savings	537721652	737078992	199357340	37.07
7	Portfolio	1445684303	2327635366	881951063	61.01
8	Disbursement	14062186805	17856859805	3794673000	26.98
9	Overdue loan	47582536	57176802	9594266	20.16
10	Classified Loan	64820642	76526771	11706129	18.06
11	Total Income	376583775	502734448	126150673	33.50
12	Total Expenditure	334149152	441030249	106881097	31.99
13	Surplus	42434623	61704199	19269576	45.41
14	Equity	77731744	139435943	61704199	79.38
15	Equity & Reserve	272730071	348790077	76060006	27.89

BEES Microcredit

Trend Analysis of BEES Microfinance Program

Every year BEES has been improving gradually. The trend of five years of the improvement has shown below table:

Table-1 (Member, Borrower & Savings)

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Member	111641	98057	101934	108901	151985
Borrower	97327	83638	84852	90695	124971
Savings	235862621	329717290	432353778	537721652	737078992

Chart-1: Growth trend of member and borrower

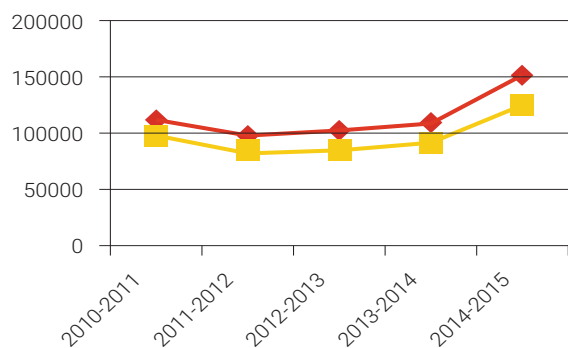


Chart-2: Growth trend of Savings.

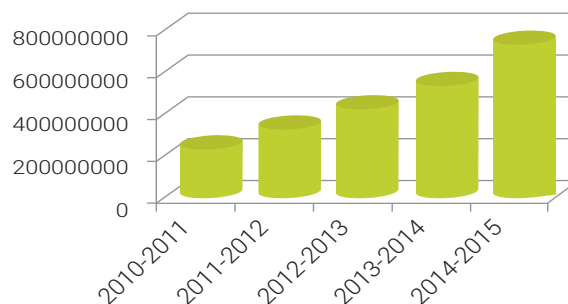


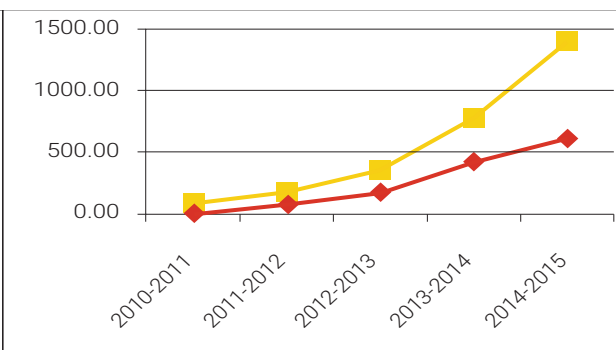
Table-2 (Disbursement, Portfolio, Recovery Rate, Income, Expenditure and Surplus)

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Disbursement	1272050000	1568050000	2069436000	2567797000	3794673000
Portfolio	734832400	872403053	1141829510	1445684303	2327635366
Recovery Rate	98.94	99.09	97.98	98.13	99.64
Income	961953022	1191647676	1488686258	1865270033	2368231599
Expenditure	952381586	1173685742	1453389137	1787538289	2228795656
Surplus	1209774	8390498	17335187	42434623	61704199
Equity	9571436	17961934	35297121	77731744	139435943

Chart-3: Growth trend of Disbursement & Portfolio



Chart-4: Growth trend of Equity & Surplus



Components of Microfinance Program

BEES's microfinance Program is not only credit based but also package of Programs for development and poverty alleviation. The existing components are **1) Savings components; 2) Credit components; 3) Insurance components; 4) Social Components.** BEES organised the rural and urban poor under a formal group by some rules and regulations. Primary members of BEES should be landless (land owner from 0 to <0.50 Acres) and asset-less. Moreover, through this process the members graduate and turn out to be the member of BEES' Micro Enterprise Program.

Savings Components

Every group member of BEES should have to maintain two compulsory savings account; **1) general savings** and **2) Emergency Savings**. Moreover, BEES members also have an opportunity to maintain optional savings, called Enterprise Development Savings Program (EDSP). Under these units, BEES members have deposited BDT 737078992 which is 32% of their received loan.

General Savings

It is a compulsory saving for the members. Every member of BEES deposits Tk.30.00 to 300.00 per week at their Group meeting. They can withdraw 50% of yearly deposit twice in a fiscal year. When a member leaves BEES, she/he can withdraw full amount after recovering the dues. BEES gives 6% interest per Annum to the accounts. Total deposit under this unit is BDT 692541381.

Emergency Savings

It is also a compulsory saving for the members of BEES. Every member deposits Tk.10.00 to any amount per week in their group meeting. They can withdraw any amount at any time from their deposit; and at time of group leaving members can withdraw total amount after recovering the dues. The interest rate is same as the General savings. Total deposit under this unit is BDT 11557223.

Enterprise Development Savings Program (EDSP)

This is an optional and unique saving product for the members of BEES. Members, who are interested in receiving Micro Enterprise loan and want to be an entrepreneur, it is an opportunity for them. Members can deposit any amount on a regular monthly basis. The interest rate is 12.50% per annum. Total deposit under this unit is BDT 32980388.

Credit components

Credit is the most important component for microfinance program. Through credit facilities, members receive capital to fight against the poverty. BEES had 10 different loan units. However, we have consolidated the Program into six components from nine this year. The present and previous components are given below:

Sl.no.	Present components	Previous components
1	Jagoron	Rural Micro-Credit (RMC)
		Urban Micro-Credit (UMC)
		Non-PKSF Loan
2	Agroshor	Micro Enterprise (ME)
3	Sufolon	Agricultural Sector Microcredit (ASM)
		Seasonal Loan Program (SL)
		BEES Agricultural Credit Program (BACP)
4	Buniad	Ultra poor Program (UPP)
5	Sahosh	Disaster Management Loan
6	Non-PKSF	Actually it is agricultural credit program funded by Banks

Nurjahan: Tale of a successful entrepreneur

Nurjahan has fulfilled her father's dream. Nurjahan is a successful entrepreneur of Sarael Upazila in Brahmanbaria district. She is married for last 20 years. Her husband had a small tea stall to earn their livelihood which was not even enough to feed the whole family of eight members. It was even hard for them to dream of a developed life while they are staying. Nurjahan's father had a small bakery. Nurhajan used to work there with her father. Her father always wants her to pursue his business in a wide space. In association with BEES and microcredit provided by the organization, Nurjahan and her husband started their journey with Tk,15000 following her father's dream along with her own experience. Her hard work and determination made 'Titash Bakery' as one of the trusted and standard bakeries in Sarael Upazila of Brahmanbaria district. Now it is an acquainted and time-honored bakery of the district because of its hygienic environment and delicious food items like bread, biscuits, cake and sweets.

Overserving and following her footsteps two other entrepreneurs started their business. Nurjahan helped them in every possible way to start their own business. Titash Bakery is not only the dream of Nurjahan and her husband but also a dream house where 36 more people work to earn their livelihood. The monthly salary range of the workers in Titash Bakery is TK.7000 to TK.11,000. Moreover, she also bears the costs of accommodation, food and treatment of her co-workers.

She bought 23 decimal lands to build her house and bakery and she also bought 72 decimal cultivatable lands off her assets now worth 3 million Taka.

With the cooperation of her husband, the items of her bakery have marketing in the districts/upazilas and local markets through three tempos and 10 vans so that people can get Titash bakery goods easily from every local market.

Nurjahan has a dream to see her son to be graduated and wishes him to expand this business throughout the country. She thinks that if the gas is available, then it's possible to produce more quality products and can supply all over the country and also possible to create more job opportunities.

Jagoron

This component is for the moderate poor of rural and urban areas, those who have cultivatable land (less than 50 decimal). It is the major component of our Microfinance program. Individual loan size of the component is up to 49000. Borrowers can utilize this loan in any legal income generating activities. Recent trend of the component:

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	67	72	80	87	96
Samity	3329	3363	3448	3751	7094
Member	68027	56554	52575	51552	82226
Borrower	59713	48446	44008	43565	68266
Savings	129551172	168393655	187346682	221920326	326215175
Disbursement	519782000	665200000	860357000	769348000	1592930000
Portfolio	381209630	333551591	387532705	446867207	993874192
Recovery Rate (%)	99.17	97.6	98.74	97.67	99.79

Chart-5: Trend of Member & Borrower

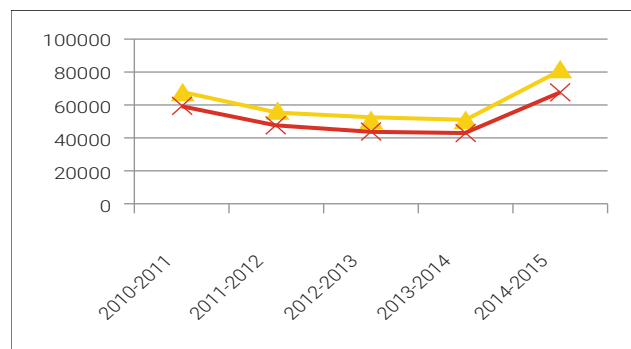
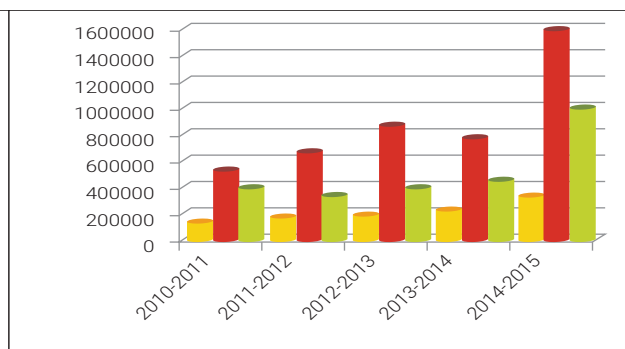


Chart-6: Trend of Savings, Disburse & Portfolio



Agroshor

A large number of members became graduated and cross the poverty line every year. This component is especially designed for them. Individual loan size of the component is BDT 50,000 to 10,00,000 only. The aim of the program is to create small entrepreneurs, those 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. Recent trend of the component:

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	58	76	82	87	94
Samity	1054	1230	1744	2103	3715

Member	6654	7998	12529	17378	19300
Borrower	5843	6854	11024	15821	17057
Savings	34883278	51238327	81230068	105274620	206905404
Disbursement	309575000	463278000	744338000	1085268000	1155071000
Portfolio	178561925	258744568	423067638	605565949	635930967
Recovery Rate (%)	99.01	97.93	98.74	97.93	99.48

Chart-7: Trend of Member & Borrower.

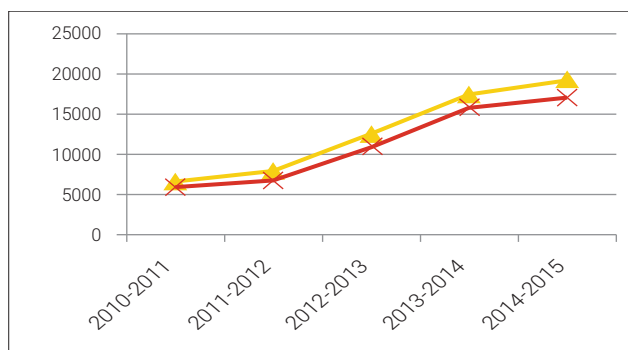
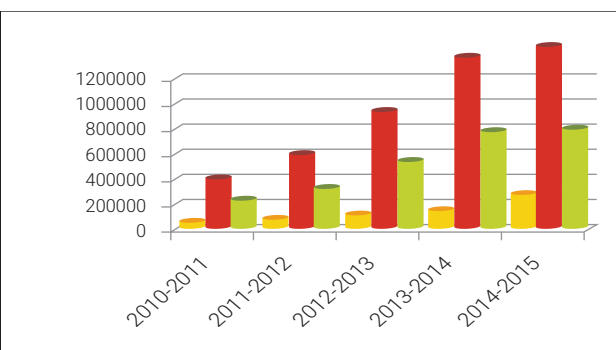


Chart-8: Trend of Savings, Disburse & Portfolio





Sufolon

BEES believes that poverty alleviation is impossible without agricultural development. In this contest, BEES has initiated its agricultural credit Program from 2011 with the financial support of Schedule Bank of Bangladesh. Through this component BEES disburse loan to the farmer for crop, livestock, fisheries and agriculture related business. Under the component BEES disburses instalment based and seasonal loan. BEES provides seasonal agriculture loan to its borrowers at the start of particular season and collects it from farmers after harvest. As a result, farmers can utilize agricultural inputs properly and they can avail materials to increase their production. Basic information of BACP:

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	0	16	41	39	90
Samity	0	336	672	687	1623
Member	0	5157	11617	14014	26631
Borrower	0	5157	10722	12633	24129
Savings	0	0	16578338	36747413	66740492
Disbursement	0	133590000	182307000	233574000	545849000
Portfolio	0	92916892	102452284	131268499	327055890
Recovery Rate (%)	0	99.89	99.55	99.32	99.57

Chart-9: Trend of Member & Borrower.

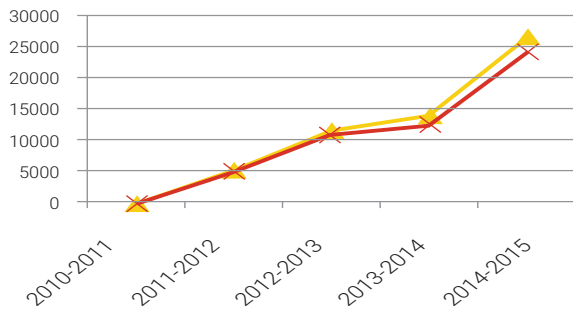
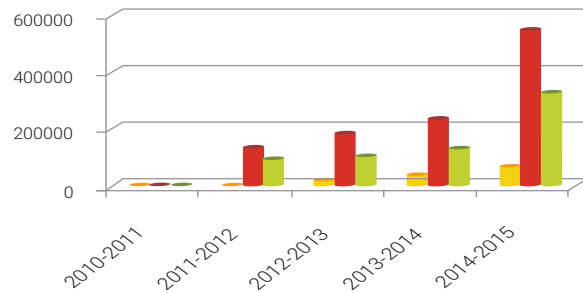


Chart-10: Trend of Savings, Disburse & Portfolio



Buniad

Over the years, BEES observed that even though its Micro-credit Programs covers a huge number of beneficiaries, but in many cases the ultra-poor remained left out due to various reasons. From vast experience we realised that this sector required extra assistance and attention to come out of poverty. Hence, BEES a specialised Program that targets extremely underprivileged including landless people. BEES extends its assistance to the ultra-poor for income generating activities such as cottage industry based on indigenous materials (e.g. bamboo, cane, hogla etc.), livestock and poultry rearing, nursery development, vegetable cultivation and seed production, tailoring, small bicycle or rickshaw repairing shops among other feasible initiatives. BEES has been providing credit to the ultra-poor coupled with motivational counselling and skills development training so that they can become self-employed in a sustainable manner. It's mentionable that the members, borrowers, savings and portfolio of the program have been decreasing gradually. Because, the members are gradually progress and join mainstream microfinance. Trend of the Program:

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	25	28	24	12	11
Samity	1072	978	522	413	283
Member	8191	7272	7503	8210	7569
Borrower	7089	6496	4646	4216	3054
Savings	5723005	6590216	7341000	7692477	6697116
Disbursement	24400000	49203000	35035000	44599000	35228000
Portfolio	15876610	27138046	23301348	25405802	16864019
Recovery Rate (%)	98.61	100	98.31	100	99.85

Chart-11: Trend of Member & Borrower.

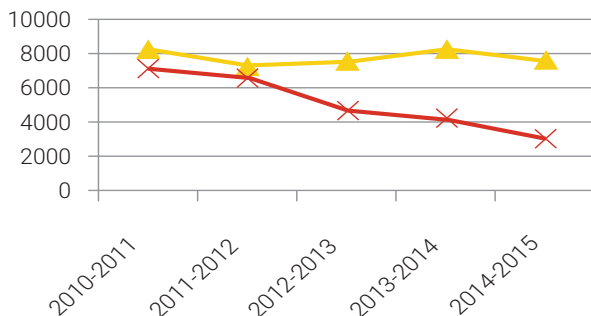
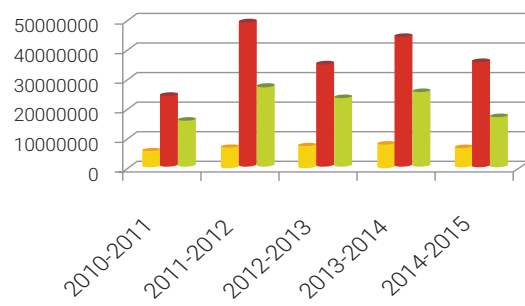


Chart-12: Trend of Savings, Disburse & Portfolio



Sahosh

Target groups of Microfinance Program are Ultra-poor, Moderate poor and Pro-poor. We know these groups are affected by any disaster in the first place. There comes a need of a disaster recovery Program to face disaster. BEES has created fund from 1% of its service charge income, name Disaster Management Fund (DMF). From this fund, we provide soft loan and grant to disaster affected members. Interest rate of the soft loan is only 4% per annum.

Special Program

There are two special Programs running here to reduce poverty as well as the development of standard living. The Programs are 1) Programed Initiative for *Monga* Eradication (PRIME) and 2) ENRICH (Shamridhi).

Programed Initiative for Monga Eradication (PRIME)

BEES has been implementing Programed Initiative for *Monga* Eradication (PRIME) Program of PKSF, as one of its partner organizations in *Monga* was affected since 2008. Under this Program, special initiatives has been taken to create opportunities for alternative wage employment and self-employment with value addition by other components like health service, emergency loan, flexible micro-credit, vocational training for skill development etc. As a result, a large number of beneficiaries has crossed the poverty line and joined mainstream microfinance program.

Trend of PRIME

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	6	6	6	6	6
Samity	301	301	336	340	283
Member	5760	6021	7205	8160	7569
Borrower	4567	4683	4511	4178	3054
Savings	7151580	9629019	11247269	13351681	16697116
Disbursement	32747000	39829000	32538000	44599000	35228000
Portfolio	17484485	22076061	22970823	25338818	16864019
Recovery Rate (%)	99.25	98.93	98.31	99.03	98.29

Chart-13: Trend of Member & Borrower

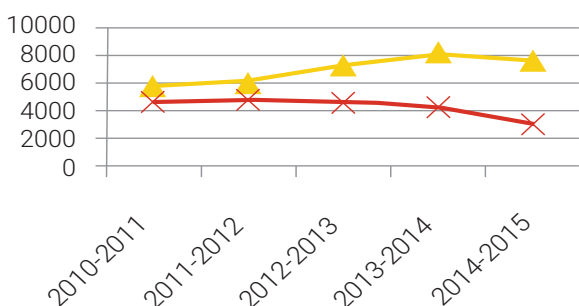
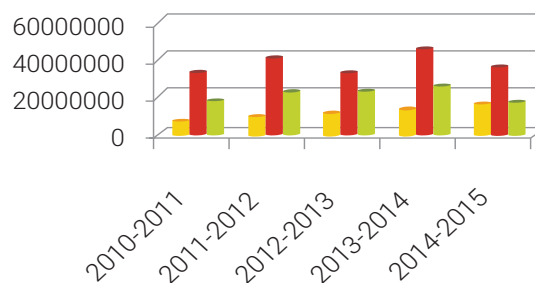


Chart-14: Trend of Savings, Disburse & Portfolio





ENRICH Program

“ENRICH” is a program of holistic approach to address the multidimensional poverty, which means- “Enhancing resources and increasing capacities of poor households towards Elimination of their poverty.” BEES has been implementing the program at Nayonsree Union of Nobabgonj Upazila in Dhaka District since June-2014 under the supervision of PKSf.

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.

Major Target and Achievement

SL.	Performed Activities	Target	Achievement
1	Population covered	26700	25125
2	Organized Static clinic	240	190
3	Organized satellite clinic	48	25
4	Established Education centre	20	20
5	Organized Health Camp	3	3
6	Organized Eye camp	1	1
7	No. of Student in Education Centre	400	347

Non-PKSf Loan

Outside of PKSf support funding program, BEES has been implementing separate credit program by Commercial Bank and its own fund. Most of the fund under this program have utilized as agricultural credit. Trend of non PKSf program:

Description	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Branch	7	7	11	11	30
Samity	421	299	316	366	1430
Member	5281	4111	2514	2285	21355
Borrower	4887	3883	2150	1992	17562
Savings	4167025	6199052	16244865	24173096	76240479
Disbursement	37076000	44095000	128671000	158662000	465595000
Portfolio	24281749	26815792	76057621	95106776	353609163
Recovery Rate (%)	97.32	97.65	97.91	97.97	97.87

Chart-15: Trend of Member & Borrower

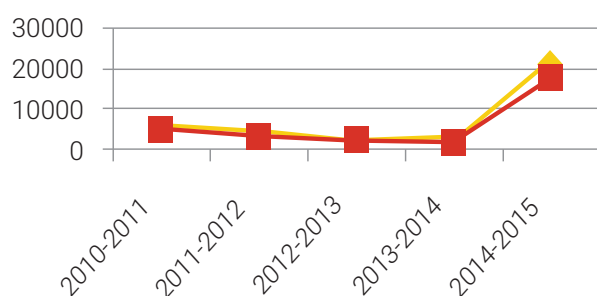
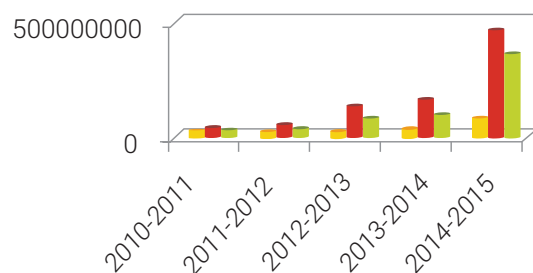


Chart-16: Trend of Savings, Disburse & Portfolio



IGA Wise Loan Disbursement

BEES's vision is to increase productivity of the country and for that reason, emphasizes on providing loans to productive sectors. It is also reflected on the table below.

Sl. No.	Component	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
1	Rice Cultivation	22.19	23.15	35	37	40
2	Other Cereal	9.07	6.5	7	7	7
3	Potato Cultivation	1.97	2	2	2	2
4	Vegetables Production	3.1	3.12	3	3	4
5	Banana Production	1.65	1.7	1	1	1
6	Beef Fattening	7.03	7.08	5	3	2
7	Cow rearing	5.03	5.36	4	3	2
8	Goat Rearing	4.15	4.25	2	2	1
9	Broiler Rearing	3.35	3.56	2	2	2
10	Layer Rearing	2.53	2.96	1	1	1
11	Chick Rearing	1.73	1.8	1	1	1
12	Nursery Production	3.79	3.9	2	2	2
13	Fish Production	3.01	3.07	2	2	2

Sl. No.	Component	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
14	Food Processing	4.57	4.87	3	3	2
15	Agra-Inputs Business	3.11	3	2	2	3
16	Agro-Machinery Business	1.73	1.93	1	1	1
17	Small Enterprise	7.32	7.35	10	11	10
18	Handicrafts	2.37	2.4	2	2	2
19	Small Trade	12.3	12	15	15	15
Total		100	100	100	100	100

Insurance component

All loans of BEES are insured. If any Borrower or prime earning person of borrower's family dies then rest of their loan amount gets adjusted by Insurance Fund. All Borrowers except ultra-poor and PRIME pay 1% of their disbursed amount as insurance premium. Borrowers of Ultra Poor and PRIME Program avail this facility without pay anything.

Social Services Component

Apart from loans, 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 20 points:

- ♦ Follow the rules of BEES and remove poverty by receiving and proper utilized necessary amount of loan from BEES.
- ♦ Attend every group meeting on time and inspire all members to do same.
- ♦ Save more and protect ourselves from any difficulties.
- ♦ Don't increase loan burden and never be overdue.
- ♦ Don't clash each other; every different opinion solve 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 Latrine.
- ♦ Feed colostrums to new born baby and give only breast feed up to six month age.
- ♦ Provide all immunization Vaccine to new baby within a year.
- ♦ Clean our house and wash hand by shop before meal; use pure and arsenic free water at all house work including cooking.
- ♦ Don't send your daughter to death by an early marriage before 18 years old.
- ♦ Family should be small and take all decision through discussion with wife and husband.
- ♦ Grow vegetable at homestead garden; supply nutrition for family member and increase income by selling vegetable.
- ♦ Grow more Fruit, Forest and Medicinal tree.
- ♦ Rear livestock and poultry through modern method and increase income & nutrition for family.
- ♦ Take equal care of son and daughter; give them nutritious food.
- ♦ Stop dowry at the wedding of son & daughter and establish a dowry free society.
- ♦ Take part at all election and cast vote by own decision.
- ♦ Receive BEES's health services and become healthy.

Nurvanu: A Salient Example of success

Nurvanu is a proud female entrepreneur from a family that once struggled to survive but, with the support of her mother-in-law Rahima Begum, set a remarkable example of success. Nurvanu was married off to a family of seven members including her husband, sister-in-law, father-in-law and mother-in-law in 2011 after passing secondary school. The combined regular earning of her husband as a day laborer and her father-in-law as a rickshaw puller was not enough for the entire family and at times they had to starve for days.

Nurvanu convinced her mother-in-law to join BEES's Gramtala women association at Chatara branch on August 2011 with the hope of having another way of earning. In November her mother-in-law got the training by BEES on cultivating vegetables in home yard. Later, Nurvanu started helping her trained mother-in-law's vegetables cultivation in their home yard and managed to earn some money from that. Rahima got microcredit of Tk. 8000 from BEES. In the meantime, BEES had provided all the trainings and guidelines on producing and using vermicompost, setting up a vermicompost farm and preserving earthworm. From that training Nurvanu comes to know that excessive use of fertilizer damages the soil rather the use of Vermicompost can help cultivate in quality crops. Moreover, selling vermicompost can be another earning source to fight poverty.

Initially, she started producing vermicompost in small scale using cow dung and microcredit that was given by BEES in her veranda with eight large earthen managers. In 2014, the unfortunate death of her mother-in-law in a road accident obscured her life and everything for some time. But Nurvanu marched on alone and eventually expanded her firm. From only eight, now they have 664 large earthen managers. Nurvanu received microcredit of TK 2,50,000 from BEES so far to expand her farm. Dealers and customers pre-order vermicompost and pay the full amount while they are ordering it. She engaged her husband and father-in-law to sell vermicompost in different area of Rangpur and Rajshashi district.

For the vermicompost firm Nurvanu and her family were coerced in the social scenario. But, they have earned their respect and fought with the poverty gracefully. Today she owns 33 decimal lands, four cows, built a semi-concreted house and took mortgage of 40 decimal lands from the benefits of her initiation. Along with running the farm Nurvanu started her academic life over gain. Now she is doing her graduation.

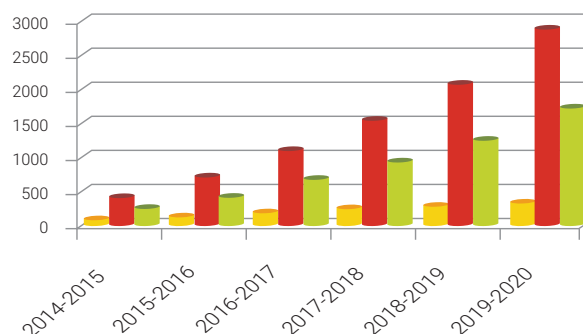
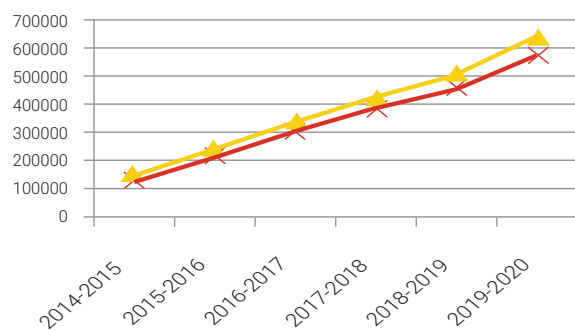
Nurvanu, the name itself is a salient example of success.

Projection for Next Five Years

Over the years, BEES has managed to accumulate a highly experienced and qualified work force and grow steadily. So it always aims for a better year in future than the previous one and met the target. From that perspective, we have prepared the following five years plan:

Description	2014-2015 (Actual)	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Number of Branch	125	140	200	250	300	375
Number of Staff	866	910	1300	1625	1950	2400
Member	151985	240550	340000	425000	510000	637500
Borrower	124971	216495	306000	382500	459000	573750
Savings (Crore)	73.71	111.28	170	212.5	255	318.75
Disbursement (Crore)	379.47	695.84	1071	1530	2065.5	2868.75
Outstanding (Crore)	232.76	406.63	642.60	918.00	1239.30	1721.25
Net Surplus (Crore)	6.17	11.06	22.00	40.00	65.00	100.00
Equity (Crore)	13.94	25.00	47.00	87.00	152.00	252.00

Chart-17: Projection of Member & Borrower. Chart-18: Projection of Savings, Disbursement & Portfolio



Innovative Programs

Beside Microfinance BEES has initiated following support and evaluation Program for strengthening and evaluating the main program. Programs are follows:

Automation This is the Age of technology. Works become smoother and faster by the facilities of technology. In this contest, BEES has started automation for microfinance Program. Its wave based software prepared by an Indian Company named InfracsoftTech. BEES has established a server in its premises to implement software. Already 54 branches and the Head Office has automated up to June/2014. We hope that all branches including Head Office will be automated by December. Then 90% office work of the branch level will be reduced and monitoring system will improve rapidly. We will monitor the branch works to sit any corner of the world. We believe that using this facility our works will be speedy, smooth, corruption free and cost effective.

Employment Creation

Employment creation is the main path to reduce poverty. BEES has been creating self and wage based employment through disbursing loan to achieve the goal.

Self-Employment			Wage based Employment			Total Employment		
Male	Female	Total	Male	Female	Total	Male	Female	Total
105276	110358	216936	36285	12046	48331	141561	122404	263965

Impact Study on Poverty Survey

BEES has been playing a significance role in reducing poverty which is already mentioned in the introductory part. In this connection, BEES measures the poverty level amid its members every year. It uses its own poverty measuring tools which are nearly similar to Grameen Model. We justify their Social Status, Housing, Empowerment, Health, Educational status beside Economic development. Up to last financial year our poverty reduction rate was 60%. Our findings are given below:

- ◆ Every year 10% members cross the poverty line and they become graduated.
- ◆ These 10% graduate member become Entrepreneurs.
- ◆ Entrepreneurs are creating wage best employment which is creating significant role to reduce poverty.
- ◆ Through the process women become empowered both economically and socially.
- ◆ 100% Birth Registration target are achieved due to awareness rising.
- ◆ Child Immunisation target is achieved nearly 100%.
- ◆ Primary schooling target is achieved 90%.
- ◆ Health care capacity and willingness has increased.
- ◆ Family planning receiving rate has increased.
- ◆ Sanitary latrine use rate has increased
- ◆ Women's voting cast rate has increased.
- ◆ Early female child marriage has reduced.
- ◆ Nutritional knowledge has increased.
- ◆ Women's leadership power has increased.

BEES believes that microfinance has been playing a vital role to improve socio-economic condition of its beneficiaries and every year a large number of BEES's beneficiaries are successfully crossing the border line of poverty. So, our microfinance Program is helping to establish our mission and our aim is to successfully continue this progress headway, leaving all the hardship behind.

Rootless Mobarak becomes an business idol

At the age of five, Mobarak Hossain, lost his father and four brothers due to cholera. His mother moved from Shariatpur with surviving children and took shelter at Tangi railway station and started to work as a housemaid. He started to sell fried chickpea in train. Then Liberation war started and they had to move from one village to another for survival. The struggle of Mobarak's life started since childhood but today he is the proud owner of "Marium Enterprise" and one of the most successful entrepreneurs creating employment for others.

After the liberation war they came back to the slum, but found nothing. Here Mobarak started his fight of survival once again. He borrowed 50 taka from one of his friends and set up a small tea-stall near Tangi railway station. When the tea stall was doing well, Mobarak's brother separated him from the business and home without giving him a single penny over a dispute. Along with his newly wed wife he started to live elsewhere and after working a few years he managed to open a grocery shop. In 1986, he has brought 3.5 katha lands and built a house with the profit of his business.

In 1998, he expanded his shop with the loan of Tk. 10,000 from BEES. Hoping for a better life, his in-laws sent him to Malaysia but he failed to manage a job and returned to Bangladesh in 2002. He took another loan from BEES and started to produce board pins using one machine. As time passed by the business started expanding along with the numbers of the employee. He started to produce spoons that are made of steel as well. Now, almost 250 dozens of spoons and 1 lac pins are produced everyday in his factories which are worth of Tk. 50,000. BEES supported his efforts entirely with the loan of almost Tk. 1,200,000 in 18 years.

Around 70 workers are earning their livelihood from his two factories. He has built a four storied building along with a market in 3.5 katha lands that he bought. Moreover, he bought 1.5 katha lands for his factory, 2.5 bigha lands in Pubail and 2.5 bighas land in his wife's name. The worth of his current assets is four crore taka now. Other similar factories have now sprung up in Tangi getting inspired by Mobarak's success. Mobarak, who was once a rootless man, became an business idol for the people.

Chapter 3

Health and Nutrition



জেবা নিন, সুস্থ্য থাকুন।

বিড

BEES (বাংলাদেশ একুটেশন এডুকেশন অর্গানাইজেশন)

স্যাটেলাইট ক্লিনিক

MaMoni- Health System Strengthening Project

Mamoni-HSS project is one of the largest Programs of BEES and works in Noakhali district of Bangladesh. It has been implementing in collaboration with the Ministry of Health and Family Welfare under the guidance of Save the Children. Noakhali was chosen as the intervention area as a consequence of the district's high maternal and child mortality rate. It aims to provide evidence based high impact on maternal, new-born, family planning and nutrition health services. The services are meant to work for a significant reduction in maternal and child mortality in the hopes of achieving MDG 4 and 5. This project is financed by USAID and BEES, who work with Save the Children, as its implementation partner.

Core Activities

- ◆ Formation of networks with different stakeholders in working areas
- ◆ Conduct advocacy meetings with stakeholders at district, Upazila and Union level
- ◆ Technical support on MCH-FP to target people of the project
- ◆ Support training Programs for building capacity among the GoB staff and project staff
- ◆ Strengthening HMIS for health and family planning department in working areas
- ◆ Community micro-planning for strengthening health systems development
- ◆ Enhancing MOHFW ownership, engagement and coordination
- ◆ Capacity building of MOHFW managers for health systems development
- ◆ Conduct mass BCC activities to raise awareness among the target area
- ◆ Activating community engagement in health systems

BEES implements this project in collaboration with the Local Health and Family Planning department under MOHFW. We work with MOHFW to foster community engagement, deliver and facilitate community level services, provide critical gap management, and strengthen key MOHFW and the local government system including capacity building at district level and below.



Major Targets and Achievements

Sl.	Performed Activities	Target	Achievement
1.	No. of union covered	33	33
2.	No. of population covered	1190597	1190597
3.	No. of staff	67	67
4.	Training provided to project staff	50	44
5.	Training provided to GOB staff	813	813
6.	ANC services provided to target women	3500	3228
7.	Delivery services provided to pregnant women	3000	2208
8.	PNC service provided to target mothers	450	643
9.	General patients treatment by paramedic	2000	1790
10.	CV orientation for dropout CV	4047	4047
11.	Advocacy workshop conducted at Upazila & district level	5	4
12.	CAG meeting conducted with target people	5028	3045
13.	Coordination meeting conducted with GOB staff	7540	7020
14.	Advocacy meeting conducted with UP personnel	480	396
15.	Various days observation/celebration	7	7
16.	Critical gap management of Paramedic	10	19
17.	Conducting maternal, child death & reason analysis	8	22
18.	CMPM training for UP personnel	33	33
19.	Form project coordination committee at upazila & district level.	5	5
20.	Standard based management and recognition (SBMR)	3	5
21.	Introduce community micro planning	4744	4752
22.	Introduce union follow up meeting	400	336
23.	Start 24/7 delivery center	3	5
24.	BCC activities (video show)	328	120
25.	Advocacy meeting conducted by BCC presenter	5000	4750

Sheba Health Program

BEES works in health, agriculture and education sectors. BEES believes that these faculties are humans' basic rights to get. Health, education and food security are the basic human rights, therefore BEES has been providing services in these three sectors for last 40 years. Sheba, one of BEES most recent initiatives was started in 2002, focusing on health, agriculture, and education. This Program is financed by the surplus generated income from the Microfinance Program.

Since 1979, BEES is implementing this Program in collaboration with Ministry of Health and Family Welfare. Health care is one of the most important needs for the underprivileged, especially for 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 the access to health care and family planning services at a reasonable cost. BEES has been engaged in basic health care, nutrition and family planning activities for many years. It's essential health Programs includes several basic needs of the rural poor people, specifically women and the children comprising Health Education, Nutrition, family planning, immunization, Vit.-A distribution, antenatal care, safe delivery & postnatal care, food & nutrition and access to safe water, sanitation, etc.



Overview

BEES implements numerous development activities under Sheba to improve the physical wellbeing of the targeted beneficiaries. Sheba was created as an integrated household development approach. Its distinctive services improve the quality of life to build and create an environment which gives the underprivileged people a standard life. Sheba is a holistic approach that integrates health, education, agriculture and insurance for target beneficiaries.

The health Program ensures preventative and curative healthcare services in maternal and child healthcare. This includes family planning services, disease diagnosis, laboratory tests, treatment of general diseases,

distribution of essential medicine, and referral services, etc as well as rising awareness on HIV/AIDS, personal hygiene and sanitation and other social issues. With the help of certified doctors, the branch offices serve as a static clinic which oversees satellite clinics. Trained paramedics also make regular home visits and provide treatment services to the target group and the community people. Moreover, these services can be accessed by everyone in the intervention area. The program on education has been encouraging literacy amid thousands of children. It creates favourable conditions for children to continue their studies in the public school system headway. This process was conducted by hiring local teachers to facilitate classes in the pre-primary education (PPE) centre.

Moreover, the agriculture Program under Sheba, BEES provides vegetable seeds, seedlings and saplings to the target group for establishing small homestead gardens to grow nutritious foodstuff. BEES's staffs also carry out trainings to train the target farmers for increasing their productivity and income. It also expects that the beneficiaries' gardens will contribute the balance of bio-diversity to the environment. Women and children are the most neglected when it comes to healthcare in Bangladesh, Thus, BEES provide maternal, neonatal and child health with the aspiration of reducing vulnerability that comes from common ailment. These health

Programs are a combination of preventative, curative, rehabilitative and promotional health services.

Sheba Health Services

The core activities of this health program are preventative and curative care in Maternal and Child Health and Family Planning (MCH-FP), nutritional education, and essential healthcare. The program also provides referral services for complicated patients. BEES understands that prevention is more effective than curing hence it is important to put that into people's mind-set. BEES introduced Behaviour Change Communication (BCC) which provides intensive interpersonal communication, along with social mobilisation and advocacy. Furthermore, this is provided to the community level for increasing effectiveness.

BEES's branch offices are treated as static clinics where any member of the beneficiaries' family can get the services. The clinics are managed by a skilled team of medical doctors, health and nutrition specialist, field supervisors, paramedics and trained traditional birth attendants (TTBAs).

The paramedics are stationed at the branches offices to provide preventative and selected curative treatments. The emergency cases are referred to local government health facilities. There are satellite clinics under the static clinic. These satellite clinics continuously teach women of all ages about various social issues such as demerits of early marriage, dowry, and child and women's rights using BCC and promotional materials

All Services

- ◆ Monthly growth monitoring for children under five years
- ◆ Counselling the mother on her and her child's health including feeding practices
- ◆ Promoting immunisation for children, and women of reproductive age
- ◆ Distributing de-worming tablet to prevent malnutrition in collaboration with relevant GoB department
- ◆ Cooking demonstrations and nutritional advices for the pregnant mothers, lactating mothers, adolescent girls, and children
- ◆ Family planning advices and distributions of contraceptives in building relationship with FP department
- ◆ Low cost diagnosis, laboratory test, prescription and counselling support
- ◆ Initiative to observe the National and International health days like National Vitamin-A Campaign, and World Health Day
- ◆ Awareness building on personal hygiene, healthy habits, HIV/AIDS and other STDs
- ◆ Provide essential medicines at subsidised rates.

Major Target and Achievement

Sl.	Performed activities	Target	Achievement
1.	Population covered	27,200	25430
2.	Static clinic & satellite clinic operated by no. of paramedic	4	4
3.	Provided Antenatal care to pregnant mothers	1,800	1552
4.	Provided Post natal care to Lactating mothers	1,500	1209
5.	Ensured Colostrums feeding of Newborn baby	1,800	1533
6.	Ensured Exclusive breast feeding of children 0-6 months	1,700	1621
7.	Ensured Weaning food for children of 7 month to 2 yrs	1,750	1590
8.	Provided Growth monitoring services to children <2 yrs	1,400	1284
9.	Measurement of BMI of Pregnant mothers, Adolescent girls	1,500	1396
10.	Provided limited curative cares to general patients	14,400	12639
11.	Conducted food demonstration session with pregnant mothers and mothers of children <2 yrs	80	67
12.	Expanded family planning services to Fertile couples	1,725	1263
13.	Facilitated referral services of complicated patients to nearest UHC/UHFWC or Private Clinic	3,000	2524
14.	Ensured Lab test of pregnant mothers, Children <5yrs and of all general patients as per need	5,400	3892
15.	Established Home gardening at working areas	12	12

The background of the page is a photograph of a rice field. The rice plants are in various stages of growth, with some showing golden-yellow panicles. Overlaid on the image are three large, overlapping triangles. The leftmost triangle is a light green color. The middle triangle is a bright yellow color. The rightmost triangle is a vibrant red color. The triangles overlap in the center, creating a dark green area where they meet.

Chapter 4

Agriculture Program



About

The economy of Bangladesh is predominantly agrarian, with the agriculture sector accounting for about 35 per cent of Gross Domestic Product (GDP). Although the country has rich soil and well suited for farming, it remains highly vulnerable due to devastating flood, cyclones, and droughts. 80% of its population (roughly 15 million households) lives in rural areas, and 75% depend on agriculture for their source of revenue. Higher agricultural productivity is essential for growth and poverty reduction in such an overpopulated which comprises destabilized and underprivileged people and communities.

Alternatively, social forestry can be identified as a tool for bringing about ecological and socio-economic improvements, as well as alleviating poverty in Bangladesh. Ecological changes refer to a greater number of trees, more production of bio-mass and it's beneficial to ecological effects.

To facilitate farmers to overcome the obstacles in the agriculture field through promoting crop diversification, improving nutritional status and enabling them to become financially self-reliance and to bring a favourable ecological balance in the environment, BEES introduced the Agriculture development Program in 1975.

Background and Purpose

After the independence, BEES started agriculture Program with the objective of making farmers economically self-reliant in agriculture and to get rid of economic barrenness and later included community forestry Program. This program has been implemented under RDP Program of BEES.

Objectives

The prime objective of the Program is to increase crop production and to develop and preserve environment. By socio-economic changes BEES ensures improvements in the living standard through the availability of agricultural crops and trees resources both for consumption and commercial sale and employment as well.

These objectives are achieved through providing training, transferring technology, arranging inputs, conducting demonstration, motivating, raising awareness, nursery raising and plantation, providing technical assistance, supervising and monitoring field activities etc.

Output and Achievements

To meet the objectives and reach its target, the organization has completed activities such selection of farmers, arrangement of training, supply of inputs, follow up and technical co-operation, co-ordination, with Government and other agencies and improvement of MIS etc. The result achieved because of the proper completions of the above activities is trained in human resources, increased production, and credit support and agricultural forestry etc.

The agriculture Program is to bring new technology, better cropping system and better utilisation 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 operated with the small and marginal farmers. The criteria of the targeted farmer's are-

- ◆ The farmers must own at least 0.33 acre of cultivable land.
- ◆ Agriculture must be the farmer's main occupation with no other reliable or regular source of income.
- ◆ The farmer must not be a beneficiary of support at any other organization or institution.

Under the Agriculture and Social Forestry 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 to improve skills.

The performance of BEES functions is enhanced by better supervision. After identification of a Marginal Farmer, BEES field staff s pay a visit to the target farmer's field at least once in every ten days. Field staff provides advice and necessary support and identifies the available and needed inputs not only to help increasing the farm's outputs but also to improve the standard of living of the target farm families.

Agriculture plays and will continue to play significant role in the economy of Bangladesh. Almost 80% of Bangladesh's population lives in the rural areas, and 54% of them are involved directly in the agricultural sector. The rural economy is a larger part of the Bangladeshi national GDP. Therefore, alleviation of poverty depends largely on social, economic, political and psychological security of those workers in the agricultural sector.

BEES's agriculture Programs seek to attain food, and economic security, profit and a healthy environment as well as climate change control. Since its initiation, a range of agricultural activities such as, homestead gardening, seed and sapling distribution, community nursery, social forestry, forest conservation, agricultural production, and technology transfer has been designed and implemented for poor farmers to boost their productivity and ensure the development of 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.

Agriculture and Social Forestry

The agriculture and social forestry program is one of the oldest initiatives of BEES. It was implemented after the food crisis in 1975. Since then, BEES has adopted intensive agricultural programs and promotional activities to bring changes in farming practices as well as eating habits. Through research and development, BEES engaged communities in need based activities. The engagement also includes training for farmers and encouraging proper management of natural resources. This has contributed to a better environment. The objectives of the program are as follows:

- ◆ Adopt sustainable agro-technology by targeting beneficiaries
- ◆ Improve beneficiaries' nutritional status and income level
- ◆ Emphasise on crop diversification and increase agricultural production
- ◆ Promote social forestry to bring favourable ecological balance in the environment

BEES uses its demand driven approach which is coupled with effective implementation strategies allowing BEES to constantly re-design its program to be more integrated and extensive. Under this program, support for crop production, modern agro-technology transfer, homestead gardening and distribution of seedlings, saplings, grafting and financial support as loans are being ensured. BEES is also creating awareness on health, nutrition, personal hygiene and sanitation, and family planning to strengthen its overall development initiatives.

Every year, under this program, BEES distributes vegetable seeds and agro-forestry saplings to the beneficiaries of the program. In the 2014-2015 year a total of 1,18,400 beneficiaries received summer and winter vegetable seeds fulfilling 95.5% of the target goal. Agro-forest saplings were distributed to 1,73,750 beneficiaries fulfilling 97.5% of the target goal. Furthermore, a total of 136 BEES staff members received training on agro-technology in food and vegetable production and 1,192 beneficiaries were trained on various crop production using modern technology and training modules as well as other curriculum.

Additionally, 38 compost heap demonstrations were conducted for target farmers. BEES staff participated in 23 agro-fairs organised by the Department of Agriculture Extension at district and upazila level and 159 of BEES' beneficiaries installed the 'Bondhu Chula' at their homes at Patnitola and Porsha upazila of Naogaon district.



Major Target and Achievement

Sl.	Performed activities	Target	Achievement
1.	Vegetable seed distribution to target beneficiaries	1,20,000	1,18,400
2.	Provide training to staff on agro-technology	150	136
3.	Provide training to target beneficiaries on food crops production	1,200	1192
4.	Establish home gardening	50	47
5.	Agro-Forest saplings distribution to target beneficiaries	1,75,000	1,73,750
6.	Establish compost heap demonstration	40	38
7.	Participate agro-fair	25	18
8.	Arrangement of Bondhu Chola for target beneficiaries	400	159
9.	Establish vegetable demo. plots with application of vermi-compost	25	23

Poultry and Livestock

The Poultry and Livestock Sector is an integral part of farming in Bangladesh and it's predominantly a rural activity. It's a source of protein and also generates a substantial cash income for the families who are engaged in this sector. Realizing the promising future of such Program BEES bring out the poultry and livestock project for the rural poor women and landless people. Training and credit was provided to the target population and other necessary arrangements were ensured for improving their livelihood and development. Livestock contributes 6.5% towards the GDP of Bangladesh and it's a major source of animal protein, local variety cattle heads are small in size, health condition is very poor and most of them suffer from worm infection. But these two fields could be a source of gainful income of modern method of rearing and could be imparted to the rural women and landless people through appropriate training. The weak cattle heads could not give effective support as draft Power, other various agricultural operations or as rural transportation.

BEES started its poultry and livestock Program in its very inception and BEES has vast experience in operating this program. Basing on previous experience, in 1997 BEES has started the Program with a developed strategy with some new components and assistance. The objectives of the poultry and livestock program are to:

- ◆ Increasing income particularly of women
- ◆ Reducing poultry and livestock mortality
- ◆ Improving the variety of poultry birds and upgrade the local breeds of livestock through crossbreeding
- ◆ Fulfilling protein need of the rural poor and
- ◆ Generating employment

The poultry and livestock program is implemented with assistance from the government and includes the following components:

- ◆ BEES selects group members and provides different types of training on poultry and livestock rearing
- ◆ BEES arranges vaccines and vaccination equipment from Govt. Livestock and Poultry Dept. and later on distributes to the beneficiaries
- ◆ Program staff ensures need-based credit for poultry and livestock rearing
- ◆ BEES provides technical services to the program beneficiaries by technical staff



Since 1998, the poultry and livestock Program has contributed towards self-employment, better nutritional and livestock resource development. This Program was established for the landless and underprivileged people, focusing on women with no education or formal skills. This program plays a vital role in poverty alleviation by creating income generating activities for the target beneficiaries. We hope that this Program will improve the standard of living of beneficiaries and empower the female beneficiaries in the long run. The beneficiaries who are women can make money by selling milk, eggs and meat. This also leads to a better nutritional status for the beneficiaries' family, and provide the former product for the community's consumption.

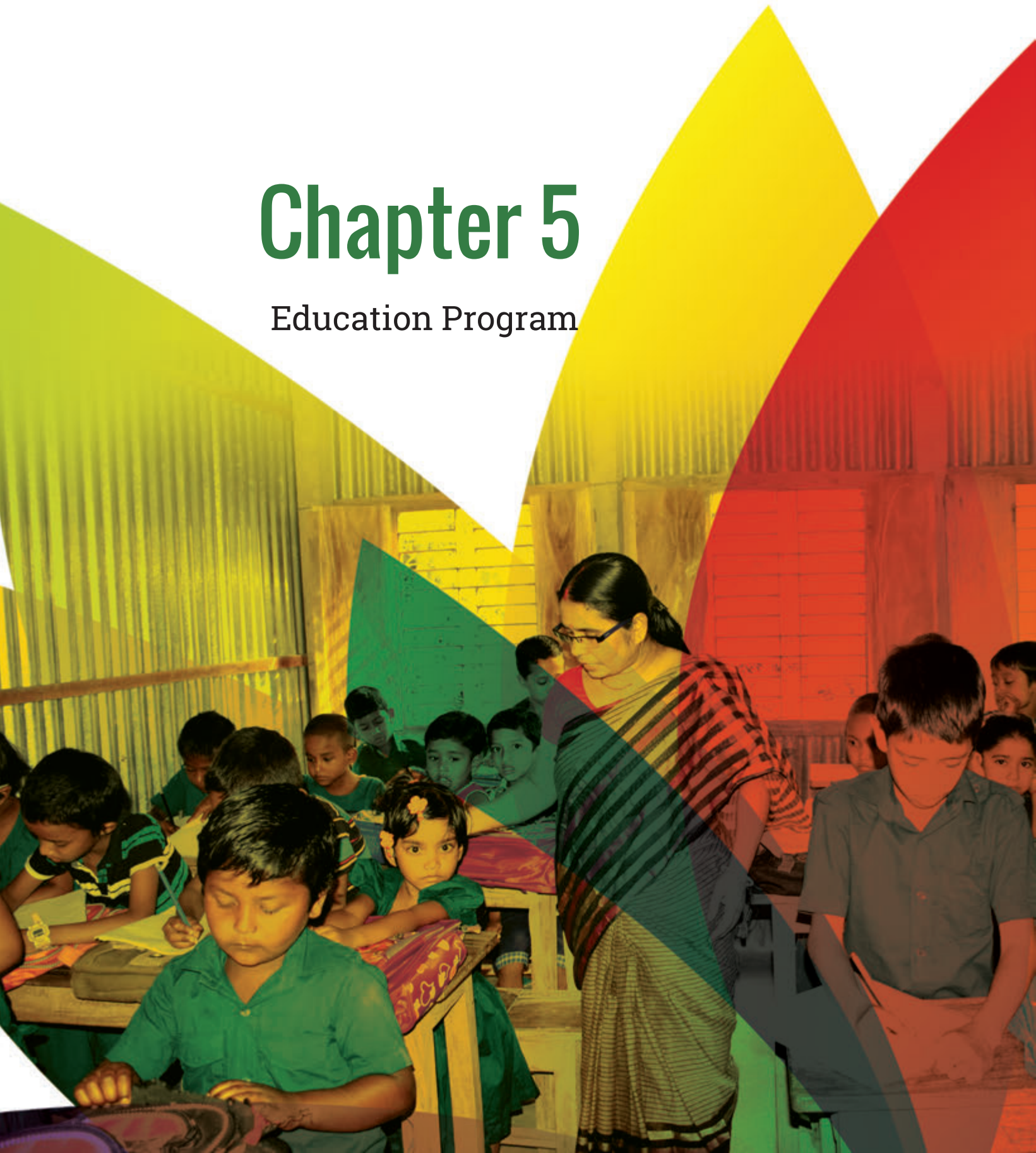
The Poultry and Livestock program offers a range of services, including training on poultry and cattle rearing, supply of healthier and better quality poultry and cattle breeds, vaccination for poultry and livestock, and credit facilities for beneficiaries to start income generating activities (IGAs) effectively. The trainings focus on ways to reduce mortality and improve the breed of poultry and cattle through cross breeding. A total of Tk 2,47,50,000 has been disbursed to 4,125 beneficiaries in 2014-2015 to persist poultry and cattle management activities.

Major Target and Achievement

Sl.	Performed activities	Target	Achievement
1.	Selection of target beneficiaries	15,000	11,425
2.	Provide training to staff	65	57
3.	Provide training to beneficiaries	12,000	10,995
4.	Increase of income per month	3,000	2,875

Chapter 5

Education Program



About

Education is a basic human right, which is an essential element for development that requires no introduction. It is considered as the foundation of a society and indispensable for moral development of any individual. Investing in proper education faculties can bring economic wealth and social prosperity.

However, unfortunately the people of Bangladesh, especially from the 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 getting themselves away from 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 started executing functional education Programs since 1984 to its group members in response to the need of target groups in involved areas. Learning crucial life skills such as the ability to read, write or calculate, greatly 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 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 for a long tear progress headway.

Early Childhood Care and Development (ECD)

BEES gained some experience from an education Program based on the model of adult functional education program of BRAC in 1984. Later, BEES has continued the education Program by introducing 50 schools from June 1996. BEES is firm to continue its education Program in its strategic planning.

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 trainee, posting of male and female teachers, worker and mangers, preparation of course curriculum, establishment of school, conduction of training, preparation and collection of course curriculum, regular follow-up and refresher course arrangement and distribution of education materials. The achievements BEES expect from these activities are: trained worker, members and children from the education courses

Education has been very important Program to BEES that, it is embodied in the name of the organization. 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 up-grading the beneficiaries living status.

The education Program has been brought out on the realisation 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.

Although, BEES's education Programs were helping its members, but a concern was raised when it has observed that the children of the beneficiaries were also growing up as illiterate. Thus, BEES went for a trial run targeting children, especially girls, who were left out from the formal education with only 12 centres in Bogra district. Over the year, it has grown much as per demand.

Nonetheless, according to a 2004 survey, nearly 1.5 million primary school-aged children were out of education in Bangladesh, although 'Early childhood' is considered as the prime time for brain development of

the children. Therefore, BEES designed an inclusive Program combining education with nutrition, health and social awareness during pre-school period.

The Early Child Care and Development initiated by BEES has the major objectives to stimulate and create the scope of early learning at the age of 4-6 years to create 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 development project have been chosen to familiarize children with letters and numbers and preparing them for conventional primary schooling.

BEES has implemented 31 centers to reach out to a higher number of underprivileged children of the community and to provide them with pre-primary education with its own technical and financial resources this year. Almost 927 children, mostly aged around 5-year, were admitted in the reporting year. Moreover, the attendance rate among the pre-school children was raised to almost 97% and out of the enrolled children over 98% was later admitted in class-1 of formal schools in the working area.

Sl.	Planned activities	Target	Achievement
1.	Establishment of centre	31	31
2.	Enrolment of learner	930	927
3.	Formation of Centre Management Committee (CMC)	31	31
4.	Attendance %	98%	97%
5.	Admitted to class-I of Primary School.	100%	98%



Chapter 6

Special Program



About

Bangladesh is prone to natural disasters, so emergency response is critical. The special Programs were made for managing natural disaster emergencies. Due to BEES's 40 years of experience in emergency response, it 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 institutionalised preparedness, risk reduction, and proper management as a long term strategy.

Relief and Rehabilitation

Over the past 40 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. In some cases, when donor funding was not available, BEES has financed its own initiatives. Currently, it has 21 employees who are fully trained in disaster preparedness and management. Additionally, four senior officers have received training in disaster management from UNDP. Besides, a total of 24 staffs were trained on disaster preparedness and management by Bangladesh Disaster Preparedness Centre (BDPC).

BEES provides relief work by providing food, medicine and treatment, and building homes and infrastructure. In 2006, BEES has been selected as a pre-qualified NGO to work with the UN country team in responding to natural disaster emergencies in Bangladesh.

Climate Change

Bangladesh is one of those countries in the world which is most vulnerable to climate change, so the environmental sustainability is at risk.

Since 1975, BEES has been implementing environmentally sustainable Programs developing micro-climactic conditions by lowering temperature, instigating rainfalls, helping ground water re-change by intercepting rain, and preventing soil erosion. In 2014-2015, 173,750 Agro-Forest saplings were distributed to beneficiaries in current climate change working areas. 38 compost heap demonstrations and 47 homestead gardens were established under the agriculture and social forestry Program. The most intensive climate change initiatives are in the Naogaon and Bagerhat districts.

Currently, BEES is reorganizing and improving its team to be well equipped for future risks. By improving the capacities of communities it is expanding the institutional capacity. BEES's staffs work closely with communities and people experiencing the effect of climate change by gathering local knowledge and improving risk reduction responses and adaptation. BEES understands the importance of prioritising climate change and environmental sustainability.

Chapter 7

Support Services



About

BEES has a strong support department and other facilities to perform all projects and program activities effectively. Under these Programs there are 4 cells named- a) Training & HR management, b) Research and Documentation (R&D), c) Admin & Internal Audit and d) Finance & Accounts, which give support to all the ongoing programs and projects in regard of improving quality control of the Programs and projects. These four cells plan and implement different activities by the respective staff of the cell every year. The training & HR cell conduct TNA, organize training courses for staff and target beneficiaries and prepare training reports and other documents. The R&D cell communicates develop IEC/BCC related information, messages, means and materials and utilize optimum efforts to transfer the ideas, skills, and information to the target beneficiaries and others to change their behavior, and develops print and audio-visual materials for awareness raising on different issues. The Admin & Internal Audit cell conduct procurements for all Programs and maintain internal administration and audit of the organization and the finance and accounts department prepare budget, finance reports & necessary documents conduct audit for programs and organization by hiring external audit firm.

Training and HR Management

Since 1975, BEES has been executing training Programs and has a separate well equipped training facility for training for its staff and beneficiaries. BEES has 25 professional trainers. They train on agriculture, poultry and livestock management, health and nutrition, MCH-FP, WatSan, gender and development, rights and governance practices, ADR, non-formal education, livelihood development, microcredit, IGA, monitoring and evaluation, accounts and finance management, and audit systems management. BEES uses training aids, like training manuals, modules, curriculum, journals, reports, magazines, booklets, brochures, posters and other IEC and BCC materials. BEES uses TNA before train up the BEES's staff and target beneficiaries. Training reports and other training related documents are also available. BEES has both internal and external trainers and an array of consultants, advisors, and public employees exist to make the trainings effective. BEES has actively upgraded the professional skills of its staff members by providing them with in-house and regular training.

As BEES believes people's participation in the way of development, training becomes one of the key components of BEES's development activities. BEES used need-based training for its rural poor groups since the very beginning of its inception in 1976. BEES worked out a planned and detailed training program for the members of its agriculture, landless and women groups and for its development workers since 1992. BEES, always has been seeking ways to upgrade its training Program as an important tool for institution building. Now, training has become one of the major support service activities to the rural socio-economic development Programs and projects of BEES.

BEES organizes training courses on income are generating activities, agriculture, credit management, group dynamism, gender development, etc. The training is facilitated with a view to:

- ◆ Training up the planners, senior and mid-level managers and field-level workers of BEES itself and other organizations with updated development information, modern technology, and task-based skills.
- ◆ Providing training to the trainers.
- ◆ Offering refreshers courses on specific package to those beneficiaries and organizations that received basic training.
- ◆ Supporting the staff development program of BEES.
- ◆ Arranging special training courses.

The result the organization expects from such training activities are trained workers, trained group members,

development of, training curriculum, establishment of training cell and development of trainers, etc.

Two types of training courses are arranged for group members: Human Resource Development (HRD) and Occupational Skills Development (OSD). The former includes the social and legal awareness education, leadership development, planning and management of sector Programs; while the latter includes a multitude of courses on agriculture, poultry, livestock, sericulture and other different income generating activities. The staffs of BEES provide both HRD and OSD training and most of the training courses are conducted at the field level (e.g. Zonal Office and Area Office).

Capacity building of the grassroots people and institutions is one of the most important activities and primary policy of BEES's development efforts. It has recognized that lack of adequate human resource slows down the satisfactory development trend. For a complex situation like integrated rural development adequate and appropriate human resource is an essential pre-condition. It has been assessed that the potentiality, Knowledge, attitude and practice of the people lagged behind because of the absence of enlightened and trained people and communicators at the grassroots level. More capable and skilled people at the grassroots are priority concern to now bring a positive change in the sustainable development. And it is not a very easy job. It needs trained communicators and software inputs to deal with such a matter.

Realizing the importance of these facts, BEES has been actively seeking ways to upgrade its training mechanism as an important tool for institution building. BEES conducts need based, job specific and skill oriented courses to develop a skilled workforce both staff and beneficiaries in the development sector. In this regard, BEES has been trying to organize the training courses within its own capacity by giving importance to the needs of BEES's staff as well as its group members. Training courses are planned and arranged as per the need and priority. During the training courses imparted by BEES, knowledge and skills are transferred to trainees as they go through teaching and learning exercises in the class as well as practical experience in the field. As the training Program is considered as a process of sharing and mutual learning BEES follows the participatory approach in conducting the training courses.



Training Conduction

Sl.	Name of Program	Target	Achievement			% of Achievement
			Staff	Beneficiaries	Total	
1.	Microfinance Program	480	447	0	447	93
2.	PRIME project	1,498	0	300	300	20
3.	Sheba Health Program	8	8	0	8	100
4.	MaMoni-HSS project	7111	127	7028	7155	101%
5.	ENRICH Project	34	34	0	34	100
6.	Education	31	31	0	31	100
Total		9,162	647	7328	7975	87

The training facilities also provide recruitments, postings, annual appraisals, personnel promotions for different BEES Programs. BEES makes sure that one Program Support Officer works with the Director Training and Human Resources to make training worthwhile and effective

Research and Documentation (R&D)

Research is the most powerful weapon to change the world. It stimulates all human endeavors to improve the quality of their lives without endangering the material resources, in which they depend on. To promote community based development Program situation analysis and sharing information with different groups of people in the community are extremely important as far as BEES sustainable development experience and concept is concerned. As the expansion of the organization in terms of activity, area and BEES's staffs are giving much priority on information dissemination now and it will prepare itself to start developing information and management system for a long term project. The experience of BEES in the development sectors for the last 40 years reveals that mere support in kinds and cash can hardly change socio-economic, demographic and cultural aspects of the community people. As the rural and urban poor people are the ultimate beneficiary of the BEES, it is the BEES accountability to communicate with them through effective development communication materials. In fact, development communication materials of BEES are the centre of all the activities to promote and enhance the sustainability. The materials, which are developed under the Programs are used in different promotional, informational, information dissemination and training activities are distributed among the beneficiaries. As a result, the target groups receive the up to date messages in right time to know about the development activities.

To promote community based development Program, situation analysis and sharing of information with different groups of people in the community are extremely important as far as BEES sustainable development experience and concept is concerned. Research and Documentation Cell has been established to supply information on development activities of BEES, depiction of a clear picture of the organization and inter-agency Cupertino.

Development communication under the project will be greatly assisted by organizing and designing materials to make communication more effective during group meeting, discussion and other forum. The transfer of knowledge and skills, and communication of messages will be organized so that people can be aware, practice and use those later on. Appropriate facilitation is vital for a sustainable development Program. Development communication activities under the project will establish the capacity and skills necessary to sustain the developmental change. In this regard, BEES will develop its materials in such a manner that help transferring of ideas, skills, information and ways of working.

It is necessary to spread the messages and skills as widely as possible through appropriate materials. The

materials and media will be the focal means to communicate with the community. The materials will be developed in a way that they highlight the positive messages. Alternatively, during the project period the Cell will document various developments in various forms like brochure, case study, reports, booklets, etc. to circulate those among its Program beneficiaries at various levels. Besides, BEES will exchange information through workshops and seminars for sensitizing the Program staffs and management on critical issues.

Monitoring

BEES ensures intensive monitoring for all the Program activities regularly since its inception. Each project/Program of BEES is responsible for monitoring and supervising its Program activities individually. The monitoring system of BEES performs in two levels of implementation and accountability structure:

- ♦ Monitoring of BEES's own performance
- ♦ Monitoring of the performance of the beneficiaries' in regard to knowledge, attitude, practice and behavioral change.

BEES uses hardware and software services to monitor the progress of its program, implemented in an integrated approach. Frequency of computerized monitoring data is collected as per the need of the project management committee and nature of the project and its activities as well.

Evaluation

BEES has practice to conduct evaluation activities for all Programs/projects to review the progress of the respective Program/project. Amid each project, midterm assessment or impact reviews are to conduct in collaboration with donors and supporting agencies. Besides, final evaluation is to conduct at the end of Program/project and this evaluation is to conduct hiring by external evaluation firm / consultant approved by donor agencies.

Finance & Accounts Management

BEES's financial management system is being guided by a financial management manual approved by its General Board. The financial & accounting department is headed by a course completed qualified chartered accountant. The organization has also established internal audit system manned by CA course completed staffs to carry out internal audit regularly. Over and above the organization have its accounts audited annually by external auditor of a reputed chartered accountant firm approved by board in the Annual General Meeting (AGM). Board at the AGM also approves the audited accounts. The organization maintains an efficient, effective and transparent accounting system.

Administration and Logistic Support

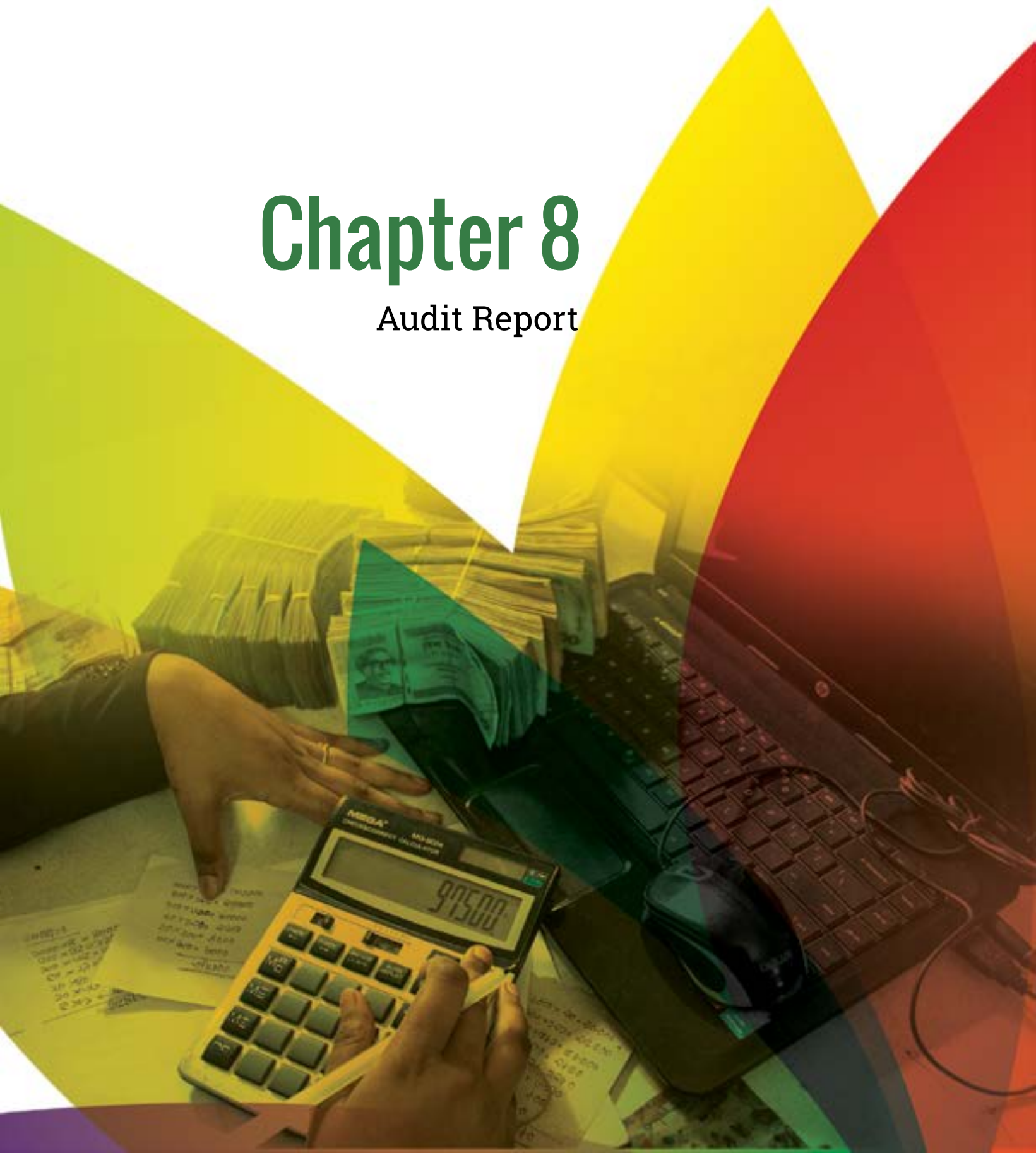
BEES provides logistical (computers and peripherals software resources, transport, communication and other equipments) support to its programs. Financial, secretarial, donor and government liaison, printing and arrangement services are provided to the projects or programs. All administrative records are maintained properly and all procurement activities are performed by a Procurement Committee.

Legal Support

BEES provides legal support to its staff and beneficiaries. BEES also take necessary action against the fraudulent and corrupted staffs and beneficiaries through this legal support unit.

Chapter 8

Audit Report



**Independent Auditor's Report
To the Members of General Body of
Bangladesh Extension Education Services (BEES)**

We have audited the accompanying Financial Statements of **Bangladesh Extension Education Services (BEES)**, which comprise the Statement of Financial Position as at June 30, 2015 and the related Statement of Comprehensive Income, Statement of Receipts and Payment, Statement of Cash Flow and Statement of Changes of Equity for the year then ended June 30, 2015 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial

Bangladesh Extension Education Services (BEES) management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's 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 Bangladesh Extension Education Services (BEES) as at June 30, 2015 and its financial performance and its cash flows for the year then ended June 30, 2015 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

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 MRA Act & Rule have been kept by the management of Bangladesh Extension Education Services (BEES) so far as it appeared from our examination of these books; and
- c) In our opinion, the statement of financial position, statement of comprehensive income, statement of receipts and payment, statement of cash flow and statement of changes of equity dealt with by the report are in agreement with the books of accounts of the organization affairs as of June 30, 2015 and of the results of its operations for the year then ended.

Dated: Dhaka, December 28, 2015



(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS

**Bangladesh Extension Education Services (BEES)
Micro Credit Program funded by PKSF and Non-PKSF
Consolidated Statement of Financial Position
As at June 30, 2015.**

Amount in Taka

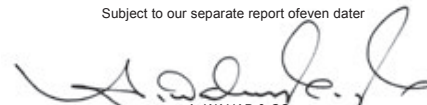
Particulars		30-Jun-15			30-Jun-14		
		PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
ASSETS							
Non-Current Assets							
Property, plant and equipment	6	178,756,993	2,565,249	181,322,242	176,533,008	329,518	176,862,526
Investments	7	272,820,623	60,711,705	333,532,328	376,315,920	10,711,705	387,027,625
		451,577,616	63,276,954	514,854,570	552,848,928	11,041,223	563,890,151
Current Assets							
Loan to Beneficiaries	8	1,974,026,203	353,609,163	2,327,635,366	1,350,577,527	95,106,776	1,445,684,303
Other Loans	9	1,440,911	122,615,350	124,056,261	110,000	5,815,451	5,925,451
Advance & Prepayments	10	14,432,274	1,349,650	15,781,924	11,836,828	258,000	12,094,828
Interest & Other Receivable	11	69,929,581	5,021,220	74,950,801	48,141,366	3,578,581	51,719,947
Loan to Staff	12	8,266,637	3,594,510	11,861,147	7,315,229	481,144	7,796,373
Cash and Cash Equivalents	13	119,751,275	42,893,637	162,644,912	219,828,851	6,674,958	226,503,809
		2,187,846,881	529,083,530	2,716,930,411	1,637,809,801	111,914,910	1,749,724,711
Total Assets		2,639,424,497	592,360,484	3,231,784,981	2,190,658,729	122,956,133	2,313,614,862
Capital & Liabilities							
Capital And Reserves							
Capital Fund Account	14	135,338,085	(9,705,434)	125,632,651	80,690,399	(10,801,874)	69,888,525
Statutory Reserve Fund	15	13,239,540	719,643	13,959,183	7,167,575	597,817	7,765,392
Land Revaluation Reserve	16	129,702,544		129,702,544	129,702,544		129,702,544
Depreciation Fund	17	14,084,391	228,299	14,312,690	11,857,321	78,833	11,936,154
Disaster Management Fund	14	11,309,802	275,518	11,585,320	12,302,395	358,809	12,661,204
Loan Loss Provision (LLP)	19	46,682,007	7,102,133	53,784,140	38,205,236	2,571,016	40,776,252
		350,356,369	(1,379,841)	348,976,528	279,925,470	(7,195,399)	272,730,071
Non-Current Liabilities							
PKSF	20	504,733,014		504,733,014	550,432,683		550,432,683
Bank	21	934,676,113	501,000,000	1,435,676,113	802,235,684	103,027,423	905,263,107
Others Loan	22	122,615,350		122,615,350	5,815,451		5,815,451
		1,562,024,477	501,000,000	2,063,024,477	1,358,483,818	103,027,423	1,461,511,241
Current Liabilities							
Savings	23	660,838,513	76,240,479	737,078,992	513,548,556	24,173,096	537,721,652
Accounts Payable	24	1,935,587	375,975	2,311,562	2,421,525	340,428	2,761,953
Provident Fund	25						
Gratuity Fund	26						
Security Deposit	27	14,825,961	927,961	15,753,922	11,331,270	329,461	11,660,731
Other Liabilities	28	49,443,590	15,195,910	64,639,500	24,948,090	2,281,124	27,229,214
		727,043,651	92,740,325	819,783,976	552,249,441	27,124,109	579,373,550
Total Capital Fund & Liabilities		2,639,424,497	592,360,484	3,231,784,981	2,190,658,729	122,956,133	2,313,614,862

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


Executive Director


AGM (Finance & Accounts)

Subject to our separate report of even date


A. WAHAB & CO.
CHARTERED ACCOUNTANTS

Dated : Dhaka, 31 October 2015



Bangladesh Extension Education Services (BEES)
Micro Credit Program funded by PKSF and Non-PKSF
Statement of Comprehensive Income
For the year ended June 30, 2015

Amount in Taka

Particulars	Notes	2014-2015			2013-2014		
		PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
Income							
MCP Loan Service Charges		414,158,189	39,198,668	453,356,857	314,088,773	28,715,766	342,804,539
Reimbursement from PKSF		5,145,574	-	5,145,574	7,974,687	-	7,974,687
Bank Interest		240,929	29,945	270,874	316,385	-	316,385
Sales of Form & pass book		1,635,233	375,515	2,010,748	1,600,030	42,980	1,643,010
Admission Fee		624,020	211,920	835,940	-	-	-
FDR Interest		28,708,506	3,347,816	32,056,322	14,984,522	1,819,204	16,803,726
Interest from GF		-	-	-	-	-	-
Motor cycle interest		348,123	57,490	405,613	309,767	5,884	315,651
Training income		1,527,842	-	1,527,842	1,004,185	-	1,004,185
House Rent (Employee)		262,426	20,256	282,682	295,469	18,600	314,069
Others income (Non judicial Stamp Sale, News paper Sale, etc.)	29	6,445,745	490,408	6,936,153	5,142,231	265,292	5,407,523
Total		459,096,587	43,732,018	502,828,605	345,716,049	30,867,726	376,583,775
Expenditure							
Service Charge Paid to PKSF		36,257,484	-	36,257,484	24,194,652	-	24,194,652
Service Charge Paid to Banks		114,420,940	13,554,668	127,975,608	62,046,471	9,412,908	71,459,379
Salary & Bonus		127,481,488	13,827,300	141,308,788	107,808,363	4,230,633	112,038,996
Printing & Stationery		6,338,711	605,027	6,943,738	7,480,776	331,461	7,812,237
Office Rent		10,857,228	2,145,716	13,002,944	9,025,435	915,500	9,940,935
Training Expenditure		1,808,811	227,184	2,035,995	6,694,643	13,824	6,708,467
Traveling , Allowance & Conveyance		8,773,883	974,156	9,748,039	7,297,209	239,803	7,537,012
Telephone, Mobile , Internet Bill		2,531,935	296,303	2,828,238	1,313,397	26,050	1,339,447
Fuel & Lubricants		1,856,230	52,048	1,908,278	1,815,032	3,359	1,818,391
Electricity Bill		1,882,555	157,535	2,040,090	1,580,343	50,778	1,631,121
Entertainment		1,087,107	81,728	1,168,835	872,076	13,990	886,066
Interest on Savings		30,841,308	2,084,437	32,925,745	22,205,277	1,063,131	23,268,408
Interest on PF & Gratuity		77,733	512,163	589,896	3,011,468	2,014,368	5,025,836
Bank Charge & Commission		2,062,670	192,934	2,255,604	1,208,377	96,215	1,304,592
Insurance Premium(Staff)		126,891	-	126,891	246,296	-	246,296
Meeting & Semminar		417,284	19,363	436,647	573,864	370	574,234
Income Tax -Staff		1,092,640	-	1,092,640	1,005,974	-	1,005,974
Advance Income Tax(AIT)		96,342	-	96,342	-	-	-
VAT		612,418	21,521	633,939	-	-	-
PF Contribution		5,393,673	437,605	5,831,278	4,487,716	146,469	4,634,185
Gratuity Contribution		7,984,353	707,364	8,691,717	6,815,433	249,331	7,064,764
Deferred expenditure		1,000,000	-	1,000,000	1,000,000	-	1,000,000
LLPE		12,183,311	4,564,864	16,748,175	21,890,456	5,475,954	27,366,410
DMFE		3,484,205	379,816	3,864,021	2,766,720	177,980	2,944,700
Audit Fee & Internal Audit		150,000	-	150,000	379,001	-	379,001
Depreciation		2,227,070	149,466	2,376,536	2,433,751	30,090	2,463,841
Repair & Maintance- Office & Vehicle		2,530,225	265,253	2,795,478	1,870,186	6,065	1,876,251
Consultancy Fees		286,500	-	286,500	178,550	-	178,550
Miscellaneous Expenditure	30	14,513,941	1,257,301	15,771,242	9,135,952	391,282	9,527,234
Sub Total		398,376,936	42,513,752	440,890,688	309,337,418	24,889,561	334,226,979
Excess/(Deficit) of Income Over Expenditure		60,719,651	1,218,266	61,937,917	36,378,631	5,978,165	42,356,796
Transfer to Statutory Reserve		6,071,965	121,827	6,193,792	3,637,863	597,817	4,235,680
Transfer to Accumulated Surplus		54,647,686	1,096,439	55,744,125	32,740,768	5,380,349	38,121,116
Total		459,096,587	43,732,018	502,828,605	345,716,049	30,867,726	376,583,775

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

Executive Director

AGM (Finance & Accounts)

Subject to our separate report of even date.

Dated : Dhaka, 31 October 2015

A. WAHAB & CO.
CHARTERED ACCOUNTANTS



**Bangladesh Extension Education Services (BEES)
Micro Credit Program funded by PKSF and Non-PKSF**

**Statement of Cash Flow
For the year ended June 30, 2015**

Amount in Taka

Particulars	2014-2015			2013-2014		
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
A. Cash flow from Operating Activities :						
Excess of Income over expenditure (Surplus) Add: Amount considered as non cash item	54,647,686	1,096,439	55,744,125	32,740,768	5,380,349	38,121,116
LLP provision	8,476,771	4,531,117	13,007,888	8,275,378	1,281,307	9,556,685
DMF provision	(992,593)	(83,291)	(1,075,884)	2,766,720	177,980	2,944,700
Depreciation for the year	2,227,070	149,466	2,376,536	2,101,455	(56,914)	2,044,541
Statutory Reserve Fund	6,071,965	121,827	6,193,792	3,637,863	597,817	4,235,680
Sub total of non cash item	70,430,899	5,815,558	76,246,457	49,522,184	7,380,538	56,902,722
Loan disbursement to beneficiaries	(623,448,676)	(258,502,387)	(881,951,063)	(284,805,638)	(19,049,155)	(303,854,793)
Receivable	(1,330,911)	(116,799,899)	(118,130,810)	1,856,003	(5,815,451)	(3,959,448)
Advance	(2,595,446)	(1,091,650)	(3,687,096)	1,496,658	136,000	1,632,658
Staff loan	(951,408)	(3,113,366)	(4,064,774)	(133,908)	(94,187)	(228,095)
Interest on FDR	(21,788,215)	(1,442,639)	(23,230,854)	(17,395,632)	(2,130,255)	(19,525,887)
Accounts Payable-bank & others	273,249,890	410,922,910	684,172,800	368,046,873	(6,741,001)	361,305,872
Net cash from/Used in operating Activities	(306,433,867)	35,788,527	(270,645,340)	118,586,540	(26,313,511)	92,273,029
B. Cash Flow from Investing Activities:						
Fixed Assets purchased	(2,223,985)	(2,235,731)	(4,459,716)	(4,055,750)	72,294	(3,983,456)
Fixed Assets transfer to PKSF						
FDR	103,495,297	(50,000,000)	53,495,297	(184,401,629)		(184,401,629)
LLP FDR	-	-	-	-	-	-
DMF FDR	-	-	-	-	-	-
Dep. FDR	-	-	-	-	-	-
LLPI	-	-	-	-	-	-
DMFI	-	-	-	-	-	-
DRFI	-	-	-	-	-	-
General Fund	-	-	-	-	-	-
Net cash Used in Investing Activities	101,271,312	(52,235,731)	49,035,581	(188,457,379)	72,294	(188,385,085)
C. Cash Flow from Financing Activities:						
Loan from PKSF	(45,699,669)	-	(45,699,669)	76,389,995	-	76,389,995
Loan from Banks, Individuals	-	-	-	-	-	-
Savings Deposits	147,289,957	52,067,383	199,357,340	89,745,918	7,738,822	97,484,740
Interest on DFI	-	-	-	-	-	-
Provident Fund	-	-	-	(237,030)	(2,430,680)	(2,667,710)
Gratuity Fund	-	-	-	(22,848)	(169,943)	(192,791)
Security deposit	3,494,691	598,500	4,093,191	1,231,811	33,874	1,265,685
Land revaluation reserve	-	-	-	-	-	-
Fund in transit	-	-	-	-	-	-
Net cash used in Financing Activities	105,084,979	52,665,883	157,750,862	167,107,846	5,172,073	172,279,919
D. Net increase/decrease (A+B+C)	(100,077,576)	36,218,679	(63,858,897)	97,237,007	(21,069,144)	76,167,863
E. Cash & Bank Balance at the Beginning of the Year	219,828,851	6,674,958	226,503,809	122,591,844	27,744,102	150,335,946
F. Cash & Bank Balance at the End of the Year	119,751,275	42,893,637	162,644,912	219,828,851	6,674,958	226,503,809

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


Executive Director


AGM (Finance & Accounts)

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

Subject to our separate report of even date.

Dated : Dhaka, 31 October 2015

(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS



INDEPENDENT AUDITOR'S REPORT

We have audited the accompanying Balance Sheet of **Bangladesh Extension Education Services (BEES), General Fund** as of June 30, 2015 and the related Income & Expenditure Account and Receipts & Payments Account for the year then ended. The preparation of these financial statements is the responsibility of organization's management. Our responsibility is to express an independent opinion on these financial statements based on our audit.

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements prepared in accordance with Bangladesh Accounting Standards (BAS) give a true and fair view of the state of the organization affairs as of June 30, 2015 and of the results of its operations for the year then ended.



(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS

Dated: Dhaka, December 28, 2015

BANGLADESH EXTENSION EDUCATION SERVICES (BEES)
General Fund
Statement of Financial Position
as at 30 June 2015

	Notes	Amount in Taka	
		2014-2015	2013-2014
Assets			
Non-current assets:			
Property, plant and equipment	3	304,614	350,457
Current assets:			
Accounts receivables	4	136,058	136,058
Other receivables	5	1,501,263	1,418,112
Advances deposits and prepayment	6	61,000	136,000
Cash and cash equivalents	7	2,750,369	2,196,657
		4,448,690	3,886,827
Total Assets		4,753,304	4,237,284
Equity and liabilities Capital & reserve:			
Capital Fund	8	(3,859,313)	(2,767,315)
Vehicle fund	9	1,612,900	1,612,900
Poor disaster rehabilitation fund	10	758,000	758,000
Total equity		(1,488,413)	(396,415)
Non-current liabilities:			
Long-term borrowings (PKSF)	11	-	-
Borrowing from vehicle fund	12	1,022,337	1,022,337
		1,022,337	1,022,337
Current liabilities:			
Accounts payable	13	5,219,380	3,611,362
		5,219,380	3,611,362
Total liabilities		6,241,717	4,633,699
Total equity and liabilities		4,753,304	4,237,284

The annexed notes form an integral part of this financial statement.



Executive Director



AGM (Finance & Accounts)

Signed in terms of our separate report of even date annexed

Dated: Dhaka, December 28, 2015



A. WAHAB & CO.
Chartered Accountants



BANGLADESH EXTENSION EDUCATION SERVICES (BEES)

**General Fund
Statement of Comprehensive Income
for the year ended 30 June 2015**

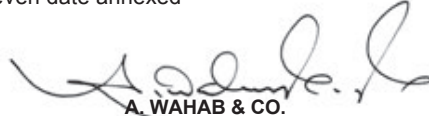
	Notes	Amount in Taka	
		2014-2015	2013-2014
Income			
Miscellaneous income	14	1,051,207	393,422
Total Income:		1,051,207	393,422
Expenditure			
Salaries & benefits		1,779,702	1,584,951
Bonus		199,009	-
Audit fees		75,000	81,000
Bank charge		5,999	3,601
Depreciation		45,843	53,316
Membership fees		-	-
Noakhali Project		-	-
Chandina /sarankhala expenses		-	-
Monohardi health Project		37,652	59,163
Consultancy Fees		-	-
Fuel		-	24,443
Printing & stationeries		-	-
Electricity bill		-	24,616
WASA bill		-	1,420
Gas Bill		-	-
Office Rent		-	474,800
Telephone bill		-	2,714
Repairs and maintenance		-	-
Entertainment		-	-
Misc. Exp		-	-
Honorarium		-	-
Over Time		-	21,032
Advertisement		-	24,900
Registration & renewal fees		-	-
Total Expenditure:		2,143,205	2,355,956
Net Surplus/(Deficit) for the year transferred to Capital		(1,091,998)	(1,962,534)

The annexed notes form an integral part of this financial statement.


Executive Director


AGM (Finance & Accounts)

Signed in terms of our separate report of even date annexed


A. WAHAB & CO.
Chartered Accountants

Dated: Dhaka, December 28, 2015





Editing: Nahid Ferdous Rafe
Planning: Rubaiyat Asif Iqbal
Layout: Ibrahim Khan Moni
Photo: Rubaiyat Asif Iqbal
Printed by: Dot Printing & Packaging