

B E E S

ANNUAL REPORT

2015-2016



Working together
towards a better future...

41 years





BEES REPORT 2015-2016

BANGLADESH EXTENSION EDUCATION SERVICES

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Founder Executive Director's Note

On the occasion of BEES's 41st anniversary my heart flies back to the memories that we made altogether from the very inception of this organization. We have gone through many ups and downs and carried on to achieve the best possible results working very hard hand in hand. We have experienced fear, complication while walking on the path of development holding the thought of bringing up the changes in the livings of poor backwards and underprivileged population of our society, specially the rustic poor community of Bangladesh.

BEES is implementing its self-sustaining development program cooperating with the community people. It is setting the pace of progress for them through getting groomed to win the race of prosperity. In the light of Sustainable Development Goals, BEES's vision is well-defined to cater to the target groups. BEES is now greatly expanding its surface all over the country with a view to making a sustainable contribution in development field through implementing its unique integrated development approach and improving lifestyle of the underprivileged people comprehensively, especially empowering the women with a view to doubling the development of the nation.

With the hope of rural economic development and to fight back poverty BEES have been inspiring the underprivileged people through effective programs similar to developmental 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 target people

Poverty has new faces and dimensions, which are increasing day by day such as climate change; human made disaster, natural calamities etc. We have found out that many people are dying due to misinformation and not having the adequate knowledge to fight back to protect themselves. BEES is giving its utmost effort to spread knowledge about calamities so that the target people can get the correct information and save their life from unfortunate death. BEES is providing relief and other necessary supports so that the affected underprivileged people can start their life again.

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 cycle. Microfinance provides capital to support their economical activities and to create new opportunities what will improve their socio economical condition to improve their own standard of living. Microfinance program is not only lending money but also providing health, education and agriculture (on and off field, especially vegetable) support services by providing basic health service (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. From the past few years, this program is generating a basic net supply which is helping us to provide developmental services without waiting for the donors' support. BEES, in limited way has started its own funding to continue its basic health, education and agricultural programs and does not have any program lifecycle like the donor supported programs.

BEES Microfinance Program has shifted towards automation system. A cloud based technology had already been implemented in 150 branches connected with the Head Office for proper monitoring, quicker response and action.

MaMoni-HSS project, one of the major health interventions of BEES is already being implemented in 4 upazilas of Noakhali district. Activities under this project are carefully orchestrated based on the prevailing situation and grooming government health and family planning started for better performance. The project is being implemented in partnership with Save the Children International (SCI) and financed by USAID. The Project is progressing well and it will continue up to 2017.

BEES has been working with utter dedication to meet its vision of alleviating poverty and received appreciations for its contribution and supports towards the underprivileged people throughout the whole journey from its inception. BEES have received many awards for its contribution in development as one of the best performing NGOs over the years. BEES's Publication Cell continuously publishes Annual Report, Case Studies, Impact Studies, Newsletter, Donors Reports and Project Reports etc. Among all the publications 'Kulsum' and 'Kulsums and Karims' (A collection of success stories of the disadvantages people) were the most appreciated and distributed to different places and received enormous response along with admiration.

To conclude, I want to unleash my gratefulness toward 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 would like to express gratitude towards my colleagues and clients/beneficiaries' for their hard work and support to meet the goal so far. BEES promises to work and continue its journey headway to alleviate the poverty stricken population to self competent level where they can move on freely from the darkness of poverty to freedom of belonging.

Saiful Islam



Chapter 1

Organizational Profile



Organization's Background

BEES has 41 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.

The launching of BEES coincides with the history of the Christian Reformed World Relief Committee (CRWRC) in Bangladesh. The development drive now being intervened and executed by BEES, 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 initiated to a local organization, BEES, to manage the BRDP. Later CRWRC handed over the all out management responsibilities and ownership of the project to BEES in 1984. Since then, having the mission for bringing about socio-economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially women, of the society through empowerment of their life style, BEES enhances self-reliance efforts of more than 51,54,000 people. BEES sets forth its activities with the objectives of accomplishing the factors that promote or boost development, giving emphasis on sustainability, behavioral change and women empowerment in terms of universal literacy, access to health, nutrition, personal hygiene & sanitation, family planning and livelihood development activities. 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 5.15 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 learn 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.

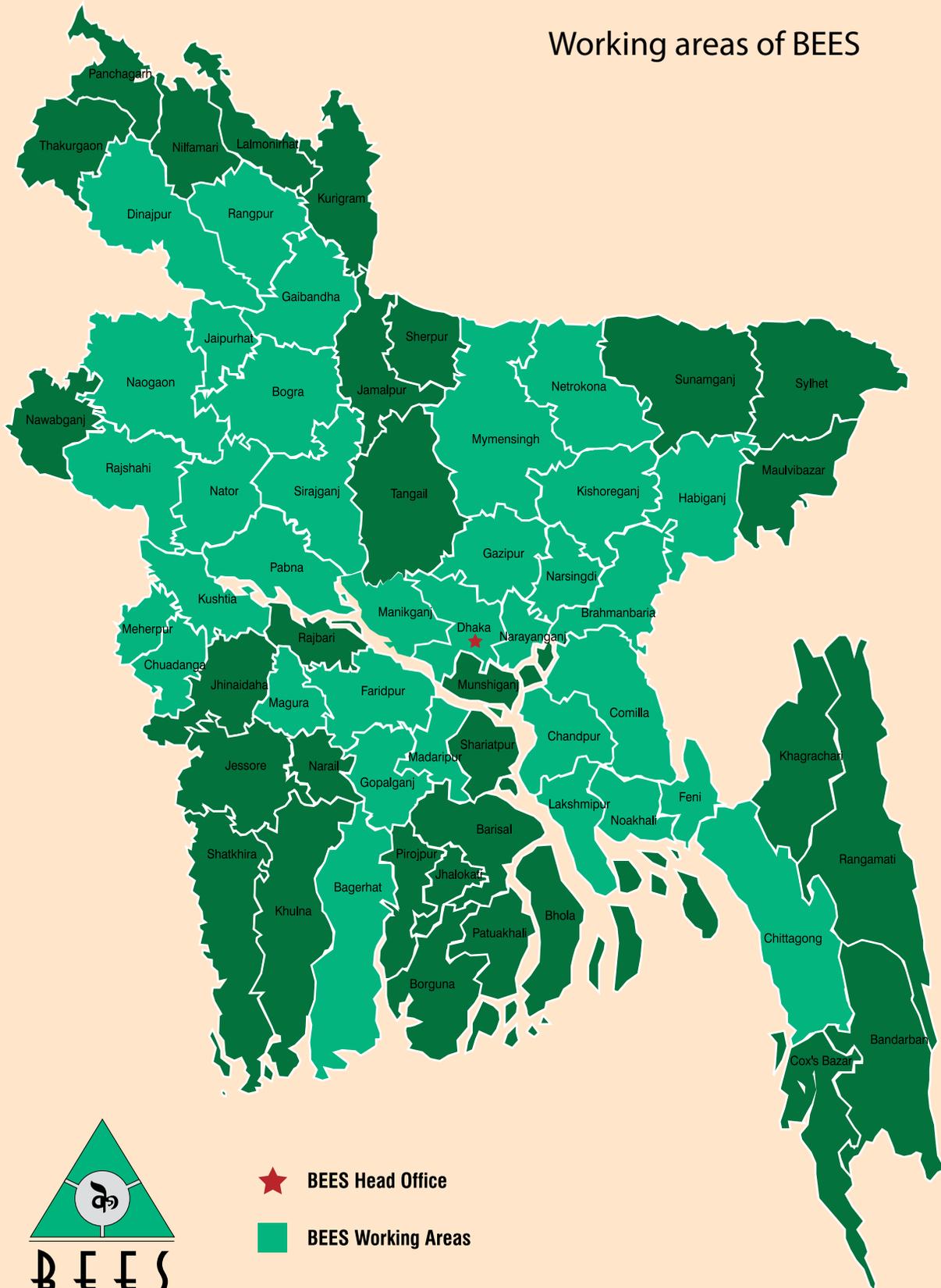
BEES's Strategy

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, technical and financial support, they are unable to do so. Hence BEES offers a series of skill development activities and promotes income and employment generation for the target beneficiaries.

A participatory approach has already been adopted when interacting with target group members. Group members are taught to be accommodative and respectful toward others' opinions. BEES promotes training, advocacy, networking and social 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



- ★ BEES Head Office
- BEES Working Areas



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 analyze 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 self-reliance.

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 synchronized with SDGs.

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)

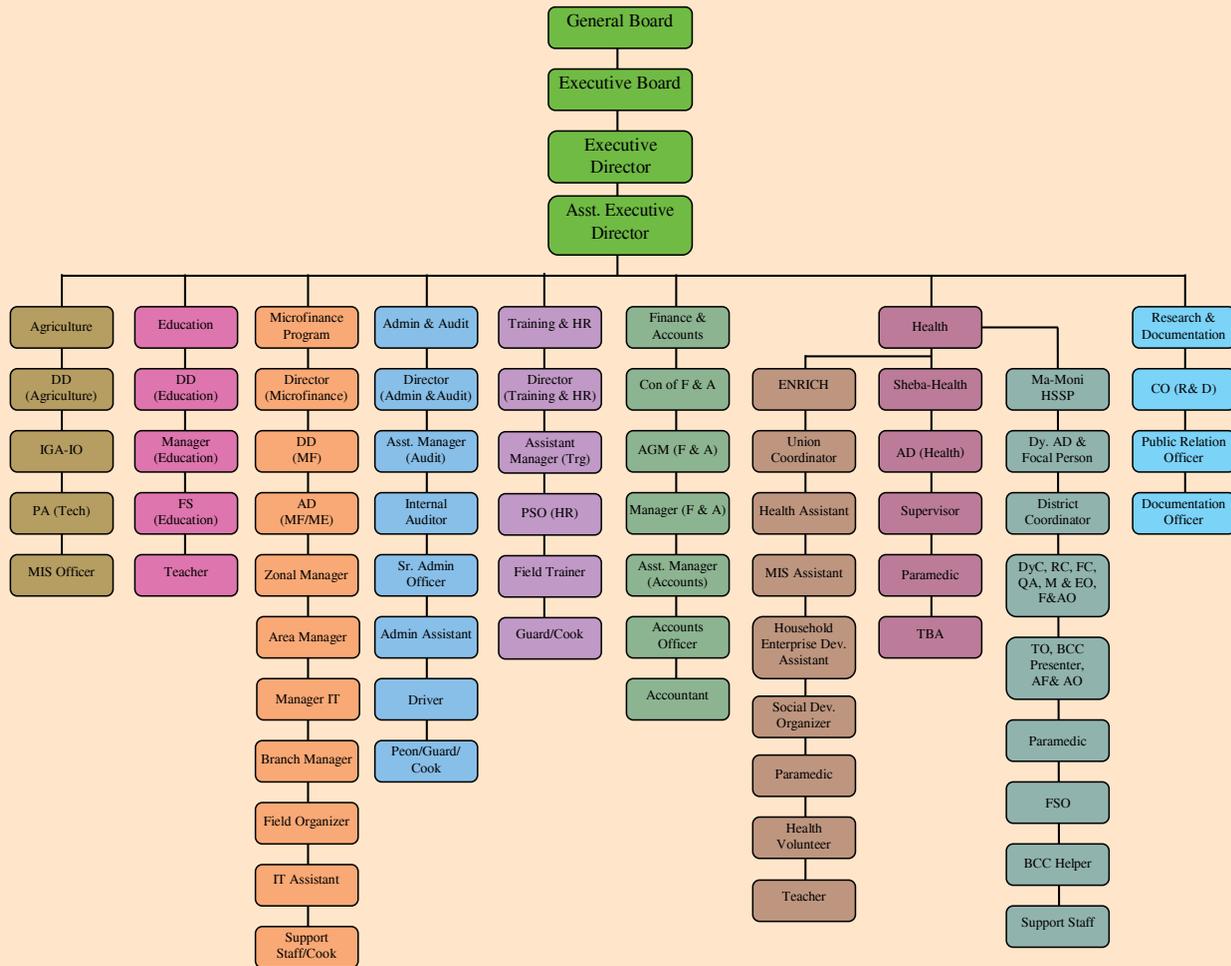
Special Program

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	MF	Micro-Finance
AD	Assistant Director	ME	Micro-Enterprise
Dy. AD	Deputy Assistant Director	IGA-IO	IGA Implementation Officer
AGM	Assistant General Manager	TO	Technical Officer
FS	Field Supervisor	IT	Information Technology
FSO	Field Support Officer	DyC	Deputy Coordinator
PSO	Program Support Officer	FC	Field Coordinator
PA	Program Assistant	RC	Referral Coordinator
TBA	Trained Birth Attendant	F&AO	Finance and Admin Officer
A&A	Admin and Audit	AF&AO	Assistant Finance and Admin Officer
F&A	Finance & Accounts	R&D	Research and Documentation
Ag	Agriculture	BM	Branch Manager
HR	Human Resource	BCC	Behavioral Change Communication
		CO	Coordinator

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-Chancellor
European University of Bangladesh

Vice-Chairman

Ms. Tahrunnesa Abdullah

Ex. Director, Women's Career Training Institute.
Ex. Joint Director (Women's Program), BRDB.

Treasurer

Mr. Golam Sarwar

Income Tax Advisor &
Ex. President, Bangladesh Bar Association.

Executive Secretary

Mrs. Nilufar Begum

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

Member

Prof. Dr. Nazmul Ahsan Kalimullah

Pro Vice-Chancellor,
Bangladesh University of Professionals (BUP)

Member

Mr. Chitta Ranjan Mazumder

Managing 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 Majumder

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

Mr. A.K.M. Abdul Awal

Advocate, Supreme Court, Dhaka. &
Social Worker



Chapter 2

Microfinance Program

Microfinance

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

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

Goal of Microfinance

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

Objectives

BEES designed its Microfinance Program 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, supplement sustainable development as a hole.

Performance of 2015-2016

BEES achievements of 2015-2016 fiscal year is given below:

Sl. No.	Description	Cumulative Position		Variance	% of Variance
		Up to June/15	Up to June/16		
1	Total Branch	125	165	40	32
2	Total Staff	866	1108	242	28
3	Field Organizer	502	666	164	33
4	Member	151985	200566	48581	32
5	Borrower	124971	173723	48752	39
6	Savings	737078992	1036463730	299384738	41
7	Portfolio	2327635366	3521217964	1193582598	51
8	Disbursement	17856859805	23787047805	5930188000	33

Sl. No.	Description	Cumulative Position		Variance	% of Variance
		Up to June/15	Up to June/16		
9	Overdue loan	57176802	84301366	27124564	47
10	Classified Loan	76526771	114629339	38102568	50
11	Total Income	502734448	748642421	245907973	49
12	Total Expenditure	441030249	618570873	177540624	40
13	Surplus	61704199	130071548	68367349	111
14	Equity	139435943	269507491	130071548	93

Ratio Analysis

A Ratio Analysis is given below:

Sl. No.	Description	Position (2014-2015)	Position (2015-2016)	Variance	% of Variance
1	Yield (%)	24.00	23.65	-0.35	-1.46
2	OTR (%)	97.93	98.24	0.31	0.32
3	CRR (%)	99.63	99.64	0.01	0.01
4	Delinquency Rate (%)	2.46	2.54	0.08	3.25
5	PAR (%)	3.28	3.26	-0.02	-0.61

Components of Microfinance Program

BEES microfinance program is a package of Programs for development and poverty reduction. The components of this program are

- 1) Savings components
- 2) Credit components
- 3) Insurance components
- 4) Social Components

BEES organised the rural and urban poor people under a formal group following certain 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 (as described below), the members who become graduated are the members of BEES's Micro enterprise Program.

Savings components

Every group member of BEES needs to maintain two obligatory savings account; 1) general savings and 2) Emergency Savings. Moreover, BEES enjoys the opportunity to keep up an optional savings which is called Enterprise Development Savings Program (EDSP).

General Saving

It is a compulsory saving for the members. Every member of BEES has to deposit Tk.30.00 to 300.00 every week in their Group meeting. They can withdraw 50% of yearly deposit twice a year. When a member leaves BEES, she/he can withdraw full amount recovering the dues properly. BEES gives 6% per Annum as interest to the accounts.

Emergency Savings

This is another compulsory saving for BEES members. Every member has to deposit Tk.10.00 to any amount per week in their Group meeting. They are eligible to withdraw any amount whenever they want. If any of the members leave BEES, he/she can withdraw the total amount after recovering all the dues. The interest rate is same as General savings.

Enterprise Development Savings Program (EDSP)

This is an optional and unique saving product for BEES members. The members those who are interested to receive Micro enterprise loan and want to be an entrepreneur, it is an opportunity for him. Member can deposit any amount on regular monthly basis. The interest rate is initially 6% per annum. But, after three years the members will get additional 2% as grant.

Credit components

Credit is the most significant component of microfinance program. The members receive capital through credit facilities to fight against poverty. BEES has 5 different loan products, they are:

1. Jagoron (Basic credit facilities for rural and urban poor people);
2. Agroshor (Enterprise loan facilities for rural and urban small entrepreneur);
3. Sufolon (Agricultural credit facilities for the farmers);
4. Buniad (Credit facilities for the Ultra poor people);
5. Sahosh (Disaster recovery credit facilities at subsidized rate).

Jagoron

This component is for the moderate poor of Rural and Urban areas those who have cultivatable land less than 50 decimals. This is the major component of BEES Microfinance program. The individual loan range of the component is up to 49000. Borrowers can invest this loan in any legal income generating activities for their betterment.

Agroshor

A large number of members become graduated from normal program and come out of the poverty trap. This component is especially designed for them. Individual loan range of the component is BDT 50,000 to 15,00,000. The aim of the program is to create small entrepreneurs who will create wage based employment beside self-employment. BEES, through this program promotes small enterprise, businesses and creates subsequent employment opportunities in both rural and urban areas.

Buniad

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

Sufolon

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

Sahosh

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

Component wise information of June, 2016 is given bellow:

Description	Jagoron	Agroshor	Sufolon	Buniad
Branch	117	138	99	6
Samity	8165	4976	3907	252
Member	123291	21039	60370	650
Borrower	106231	19164	52640	357
Savings	397770820	229969488	216985438	6497390
Disbursement	2998826000	1440664000	1488319000	2379000
Portfolio	1793983830	874916751	851081465	1212860
Recovery Rate (%)	99.79	99.46	99.36	99.85

Special Program

Currently, here are two running special programs to reduce poverty as well as livelihood development under Microfinance. These programs are: **1) Programmed Initiative for Monga Eradication (PRIME) 2) Enrich (Shamriddhi).**

Programmed Initiative for Monga Eradication (PRIME)

BEES has been implementing Programmed Initiative for Monga Eradication (PRIME) program of PKSF as one of its partner organizations in Monga affected area since 2008. This program has specially designed for Ultra-Poor. Under this program, particular 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' cross poverty line and join mainstream microfinance program.

Enrich (Shamriddhi) Project

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. This program is designed to cover the whole population of the Union. Destabilized and deprived areas normally get selected for the program initiative.



Goal

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

Objectives

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

Target beneficiaries : The community people participating in ENRICH

Working area : Nayonsree Union, Nobabgonj Upazilla, Dhaka.

SL. No.	Performed Activities	Target (2015- '16)	Achievement	Rate of Achievement (%)
1	Population covered	26769	26234	98
2	Organized Static clinic	384	354	92
3	No. of patients treated in Static clinic	3840	3208	84
4	Organized satellite clinic	96	96	100
5	No. of patients treated in Satellite clinic	2400	2630	110
6	Organized Health camp	4	4	100
7	No. of patients treated in Health camp	300	456	152
8	Organized Eye camp	1	1	100
9	No. of patients treated in Eye camp	130	97	75
10	Established Education centre	24	24	100
11	No. of total students in Education centers	600	594	99
12	Promoted building of sanitary latrines at community	115	115	100
13	Distributed shallow Tube well in Public places	9	9	100

Insurance component

BEES has two insurance components for its borrowers. They are:

- (1) Credit Risk Management Fund (CRMF) and
- (2) BEES Micro Insurance (BMI)

Credit Risk Management Fund (CRMF)

All of the borrowers except the Ultra-poor and PRIME should pay 1% of their disbursed amount as an insurance premium. Borrowers under Ultra Poor and PRIME Program can avail these facilities without paying anything. It is credit insurance. Firstly, if any of the borrowers or prime earning person of borrower's family dies rest of their loan amount will be adjusted by the Insurance Fund. Secondly, disaster affected borrowers will get support from this fund as well. Thirdly, the borrowers who are severely affected by any disease are eligible to get support from this fund. Lastly, the loan amount of migrated and disable borrowers will be adjusted from this fund. Members will be eligible to get refund of their savings after adjusting the loan.

BEES Micro Insurance (BMI)

BEES has initiated an especial Micro Insurance policy for its member. It is not obligatory for all its members. Interested members can avail this policy. It is a kind of endowment policy with additional benefits such as agriculture, health, education and early childhood development care as well as death coverage.

Social Services Component

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

- Follow the rules of BEES and overcome poverty by receiving and proper utilising necessary amount of loan from BEES.
- Attend every group meeting on time and inspire all members to do the same.
- Save more and protect ourselves from any difficulties.
- Don't increase loan burden and never have overdue.
- Don't clash with each other; every different opinion can be solved by discussion.
- Never use finger print; teach children.
- Register new born child at Union Perished/Municipality/City Corporation.
- Use Sanitary Latrine and wash hand clearly after using it.
- Feed colostrum to new born baby and give only breast feed up to six month age.
- Provide all immunization Vaccine to new born baby within a year.
- Don't risk your daughter's life by early marriage (before 18 years old).
- Grow more Fruits, herbs and Medicinal trees.
- Rear livestock and poultry through modern methods and increase income & nutrition supply for family.
- Take equal care of son and daughter; give them nutritious food.
- Stop giving or receiving dowry to establish a dowry free society.
- Take part in all the elections and cast Vote by your own decision.
- Receive BEES health Services and stay healthy.

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. Technology has made work smoother and faster. BEES has started automation for microfinance program through a web based software prepared by an Indian Company named InfracsoftTech. BEES has its own server. Including Head office, all branches of BEES are now under the automation service. As a result, 90% of paper works of the branch level has reduced. Currently, our Off-Site monitoring system can monitor all the branches sitting anywhere at any time. It is also time and cost effective. It has made the microfinance program corruption free and increased our work efficiency.

Employment Creation

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

Self-Employment			Wage based Employment			Total Employment		
Male	Female	Total	Male	Female	Total	Male	Female	Total
220976	181314	402290	36459	45177	81639	257435	226494	483929

Future Directions

BEES has been analyzing its own activities, client's needs and standard of its services since its inception. Continuation of existing programs, organizational reforms, development of organizational self-reliance, counting of collective action and more emphasis on women's participation are some of the important strategic directions. BEES intends to expand its microfinance intervention areas depending on need and demand all over the 64 districts of Bangladesh. Towards that aim, its future direction encompasses on promoting community participation, formation of homogenous groups, skills development, prioritizing income raising support, saving collection for making capital, collecting fund from financial institutes, donor agencies and thus providing credit support at less cost. More emphasise will be given to support the micro enterprise to create more employment opportunities headway.

Projection for next Five years

BEES has experience and qualified work force to achieve its target and goal. A well designed plan will help in future implementations which will bring success every year on a regular basis. BEES Microfinance's next five years plan is given below:

Description	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Number of Branch	165	250	300	350	400	500
Number of Staff	1108	1524	2178	2678	3178	3678
Number Member	200566	300995	390566	480566	570566	660566

Description	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Number Borrower	173723	255846	335223	411723	488223	564723
Savings (Crore Taka)	103.65	163.65	215.64	285.64	365.64	455.64
Disbursement (Crore Taka)	593.01	963.00	1450.00	1900.00	2500.00	3200.00
Outstanding (Crore Taka)	352.12	563.50	847.12	1157.12	1497.12	1877.12
Net Surplus (Crore Taka)	13.01	22.00	38.00	70.00	100.00	130.00
Equity (Crore Taka)	26.95	47.00	85.00	155.00	255.00	385.00

Impact study on Poverty Survey

BEES has been playing a significance role in reducing poverty from its inception. Therefore, BEES measures the poverty level among its members and beneficiaries 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 to measure the poverty level. The poverty reduction rate till the last fiscal year was 65%. Our findings are given below:

- Every year 10% of members cross the poverty line and they become graduated.
- These 10% graduated member become Entrepreneurs.
- Entrepreneurs are creating wage best employment which is playing a significant role in reducing poverty.
- Through the process women are becoming empowered both economically and socially.
- 100% Birth Registration target are achieved.
- Nearly 100% Child Immunisation target is achieved.
- 90% Primary schooling target is achieved
- 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 marriage of female children has reduced.
- Nutritional knowledge how has increased.
- Gender sensitivity rate has increased.
- Finally, Women's leadership power has increased.

Rating

Beside audit report, BEES also assesses the Quality and position of the organization by an External Rating Agency. Our Rating performance was **Long-term A+ and short term ST-2 instead of A and St-2** last year. It is boosting our spirit to work more dedicatedly in achieving our goal.

Finally, the last year review shows that BEES microfinance program is playing a significant role in fulfilling its target to achieve its goal. Beside institutional development, a large number of people are improving their socio-economic position. It is creating a large number of employments opportunities every year. We believe that BEES will serve its target population more dedicatedly and achieve its aspiration in the way of making a poverty free Bangladesh.

MaMoni- Health System Strengthening Project

MaMoni-HSS is one of the largest projects 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. Bangladesh Extension Education Services (BEES) has been implementing the MaMoni- HSS project as a partner of the Save the Children International under USAID's Global Maternal and Child Health Integrated Program (MCHIP). The Project aim is to strengthen the Government of Bangladesh (GoB) health systems and the delivery of key maternal and newborn care services through the district, upazila, and union and ward level systems to improve utilization of integrated MNCH/FP/N services.

The project is financed by USAID and through Save the Children, as its implementation partner. The Project is being implemented since June 2013 and will be continued upto February 2018. This project will be expanded at 8 upazilas of Noakhali district.

Intermediate results of the Project

IR-1: Improving service readiness through critical gap management.

IR-2: Strengthen health systems at district level and below.

IR-3: Promote an enabling environment to strengthen districts –level health systems.

IR-4: Identify and reduce barriers to accessing health services.

Main activities under IR-1

- ❖ Increase availability of health service providers.
- ❖ Strengthen capacity of service providers to provide quality services.
- ❖ Strengthen infrastructure preparedness to improve MNCH service utilization.

Main activities under IR-2

- ❖ Improve leadership and management at district level and below.
- ❖ Improve district level comprehensive planning to meet local needs.
- ❖ Strengthen local management information systems.
- ❖ Establish quality assurance system and district level & below
- ❖ Develop comprehensive logistic management systems at district level

Main activities under IR-3

- ❖ Policy reforms in place to promote local planning and need based human resource deployment in the public sector.
- ❖ Strengthen advocacy and coordination for adoption of evidence -based learning in national policy and program.
- ❖ Building strategic partnerships.
- ❖ Documentation, dissemination and communication

Main activities under IR- 4

- ❖ Promote awareness of MNCH through innovative BCC approaches.
- ❖ Strengthen local government planning and engagement in health service provision.
- ❖ Improve local governance.
- ❖ Enhance community engagement in addressing health needs
- ❖ Gender equality

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, providing critical gap management and strengthen key MOHFW and the local government system including capacity building at district level and below:

Major Target and Achievement

Sl	Performance activities	Target	Achievement
1.	No. of staff	74	73
2.	Population covered	1190598	1314204
3.	Upazila covered	4	4
4.	Training provided to project staff	59	62
5.	Training provided to GOB staff	574	574
6.	ANC services provided to target women	3500	28133
7.	SBA delivery service provided to pregnant women	3000	9524
8.	PNC services provided to target mothers	450	8696
9.	CV refreshers training	3000	1987
10.	CV orientation for dropout CV	1075	1075
11.	Advocacy workshop conducted at Upazila & district level	60	200
12.	CAG meeting conducted with target people	66684	30650
13.	Coordination meeting with GOB (H&FP)personal	72	155
14.	Advocacy meeting conducted with UP personal	35	33
15.	Health issues related days observation/celebration	5	5
16.	Recruited staff for critical gap management (Paramedics, Nurse,Aya & guards)	5	5
17.	Team work performed for maternal & child death reason analysis	158	150
18.	Coordination meeting at Upazila & districts level with project staff	24	20
19.	Standard based management and recognition (SBMR) performed	2	5
20.	Conducted community micro planning meeting	4658	4654
21.	Conducted union follow up meeting	492	391
22.	Start 24/7 delivery center & functioning	5	5
23.	BCC activities (video show) demonstrated	228	262
24.	Advocacy Meeting conducted for increasing MNHFPN services	35	33



Sheba Program

BEES has been implementing numerous development activities under Sheba program since July 2002 to improve the physical wellbeing of the targeted beneficiaries. This is a holistic approaching program that integrates health, education, agriculture and insurance for target beneficiaries. Its distinctive services improve the quality of life to build and create an environment which gives the underprivileged people a standard life.

Moreover, the agriculture program under Sheba, BEES provides vegetable seeds, seedlings and saplings to establish small homestead gardens for maintaining nutritional status of target beneficiaries. BEES also carry out training for farmers to increase their productivity and income.

Target beneficiaries: Family members of Microfinance program & community people of the Program intervention areas.

Sheba-Health Program

Goal: To improve maternal and child health, nutrition and general health status of BEES target beneficiaries.

Objectives: To strengthen preventive and curative health services and to increase awareness on health and nutrition education, personal hygiene, HIV/AIDS, Sanitation etc.

Target beneficiaries: Family members of Microfinance program & community people of the Program intervention areas

Working areas: Narsingdi, Kishorganj, Bogra & Gaibandha districts.

The core activities of this health program are preventative and curative care about Maternal and Child Health, Family Planning (MCH-FP), treatment of general diseases, nutrition education and referral services for

complicated patients. Under this program BEES introduced BCC (Behavior Change Communication) which provides intensive interpersonal communication, along with social mobilization and advocacy for building awareness among target groups about health, nutrition education and different social issues such as demerits of early marriage, dowry, child labor and women's rights etc.

The paramedics provide treatment in static and satellite clinics under the supervision of Health supervisor and guidance of Head office..The emergency or complicated cases are referred to local Govt. Health facilities or Clinics through collaboration with them regularly.

Services under Sheba

- Anti-natal care and post natal care
- Counseling the mothers about colostrums feeding, exclusive breast feeding & weaning food.
- Monthly growth monitoring for children less than five years
- Promoting immunization for children under 2 years and women of reproductive age
- Monthly growth monitoring for children less than five years
- Nutrition education for the pregnant mothers, lactating mothers, adolescent girls
- Counseling on Family planning methods to new-wed & fertile couples.
- Low cost laboratory test to disease diagnosis, and prescription with necessary counseling
- Initiative to observe the National and International Health days (National Vitamin-A Campaign, World Health Day etc.)
- Awareness building on personal hygiene, healthy habits, HIV/AIDS and other STDs
- Provide essential medicines at subsidized rates.

Major Targets and Achievements

Sl	Performed Activities	Target	Achievement
1.	Population covered	45000	42470
2.	Static and satellite clinic operate by no. of paramedic	7	7
3.	Provided Antenatal care to pregnant mothers	3920	3145
4.	Provided Post natal care to Lactating mothers	3430	2238
5.	Ensured Colostrum feeding of Newborn Baby	3250	2256
6.	Ensured Exclusive breast feeding of children 0-6 months	3250	2981
7.	Ensured EPI services for Children <1 yrs	3920	3027
8.	Ensured Weaning food for children of 7 months to 2 yrs	3780	2853
9.	Provided Growth monitoring services to children<2 yrs	3250	2869
10.	Measurement of BMI of Pregnant mothers, Adolescent girls	3345	2135
11.	Provided limited curative cares to general patients	21500	17365
12.	Conducted food demonstration session with pregnant mothers and mothers of children <2 yrs	140	135
13.	Expanding family planning services to Fertile couples	5500	3436
14.	Facilitated referral services of complicated patients to nearest UHC/UHFWC or Private Clinics	3550	2764
15.	Ensured Lab test of Pregnant Mothers, Children<5 yrs and of all general patients as per need	2500	1738



Chapter 4

Agricultural 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 favorable 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.

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, coordination, 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 utilization of local and other available resources to marginal farmers, so that agricultural production can be increased and self-sufficiency can be attained. The programs are operated with the small and marginal farmers. The criteria of the targeted farmer's are-

- The farmers must own at least 0.33 acres 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 for target farmers to improve their skills.

The performance of BEES functions is enhanced by better supervision. After identification of a Marginal Farmer, BEES field staffs 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.

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
- Emphasize on crop diversification and increase agricultural production
- Promote social forestry to bring favorable 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.

Every year, under this program, BEES distributes vegetable seeds and agro-forestry saplings to the beneficiaries of the program. In 2015-2016 year, vegetables seeds were distributed to 153277 target beneficiaries and agro forest saplings were distributed to 201520 beneficiaries. Beside this, 40 home gardening, 27 compost heap, 24 vegetable, 31 Shajna, 2 Pineapple and 6 BAU Kool demonstration were established in the farmers' land. Additionally, 11 Solar light were distributed to the target beneficiaries.

Major Target and Achievement

SI.	Performance activities	Target	Achievement
1.	Vegetable seed distribution to target beneficiaries	145000	153277
2.	Provide training to staff on agro- technology	165	161
3.	Provide training to target beneficiaries on food crops production	1000	973
4.	Establish home gardening	40	40
5.	Agro- Forest saplings distribution to target beneficiaries	180000	201520
6.	Establish compost heap demonstration	30	27
7.	Participate agro-fair	20	20
8.	Established vegetable demo, plots with application of vermi compost	24	24
9.	Establish Sajna demonstration at target people land	25	31
10.	Establish Pineapple demonstration at target people land	2	2
11.	Establish BUA kool demonstration at target people land	10	6
12.	Arrangement of Solar bati for target beneficiaries	-	11

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 and creates employments 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, technical support and credit were provided to the target population and other necessary arrangements were ensured for improving their livelihood 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 & other support services. 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 upgrades 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:

- Selection of beneficiaries: BEES select group members and provides different types of training on poultry and livestock rearing and management.
- Arrangement of vaccine: BEES arranges vaccines and vaccination equipment from Govt. Livestock and Poultry Dept. and later on distribute to the beneficiaries.
- Arrangement of credit: Program staff ensures need-based credit for poultry and livestock rearing.
- Technical services: 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 undertake income generating activities (IGAs) effectively. The trainings focus on ways to reduce mortality and improve the breed of poultry and cattle through cross breeding. In 2015-2016, a total of Tk.3,82,25000 loan has distributed to 5825 target beneficiaries to undertake poultry and livestock Project in working area.

Major Target and Achievement

SI.	Performance activities	Target	Achievement
1.	Selection of target beneficiaries	11,500	11,224
2.	Provide training to staff	60	48
3.	Provide training to beneficiary	11,500	11,224
4.	Increase of income per month	3,100	3073
5.	Loan disbursement	4,50,00,000	3,82,25,000



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 facilities 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 has started executing functional education program since 1984 to its group members in response to the need of target groups in working areas. Learning crucial life skills such as the ability to read, write or calculate, 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 the formal schooling system. Every year, it leads through major progress in its education initiatives. BEES has been maintaining liaison and linkages with other NGOs and GOs to implement more education programs successfully 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 the 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 learner, posting of male and female teachers, worker and mangers, preparation of course curriculum, establishment of education centre, 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 a 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 realization that literacy and numeracy are direct causes and consequences of deprivation, unemployment and exploitative social structure, therefore basic education widens the horizon of people's experiences, increases their earning capabilities, liberates them from superstitions and promotes self-esteem and confidence on their ability.

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. 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 Childhood 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 are chosen to familiarize children with letters and numbers and preparing them for conventional primary schooling.

Major Target and Achievement

Si	Performance activities	Target	Achievement
1.	Establishment of centre	30	28
2.	Enrolment of learner	900	770
3.	Formation of Center Management Committee	30	28
4.	Attendance%	98	96.5
5.	Admitted to class-I of primary school	95%	96%





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 institutionalized 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 2015-2016, 201520 Agro-Forest saplings were distributed to beneficiaries in current climate change working areas. 27 compost heap demonstrations and 40 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 prioritizing climate change and environmental sustainability.

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.



Chapter 7

Support Services

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

BEES strongly believes that organizational improvement, mostly requires skilled manpower. From the beginning of its journey in 1975 diversified training programs were and are conducted round the year. Presently, BEES has an independent training cell which is led by experienced, skilled, efficient director (Trg. and HR). In short, the immediate objectives of the cell are to successfully implement various training courses of different BEES Micro- Finance and Development Programs. Bees, however has its own Training Centre. The Training Centre is situated in a calm and fresh environment. Besides, in order to conduct training on various issues there are 30 skilled and experienced core and master trainers at central and field level. Each of these trainers are specialized in different topics like crop production and management, poultry and livestock rearing, aquatic resources, health and nutrition, MCH-FP, WatSan Gender and Development, awareness development, Non- Formal Education, Livelihood Development, Micro credit, Enterprise Development, IGA Implementation, SME (Supervision, Monitoring and Evaluation), PBM (Result based Monitoring), IAS (International Accounting System), Financial and Audit Management, etc.

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

Training Conduction

SL	Name of Program	Target		Achievement			
		Staff	Beneficiaries	No. of Staff	%	Beneficiaries	%
1.	MF Program	875	-	717	81	-	-
2.	Prime Project	10	200	10	100	150	75
3.	Sheba Package	10	-	7	70	-	-
4.	Mamoni-HSS Project	650	-	636	97	-	-
5.	Enrich Project	40	-	37	92	-	-
6.	Agriculture Program	165	1000	161	97	973	97
7.	Livestock Program	60	11500	48	80	11224	97
Total		1810	12700	1616	89	12347	97

Note: Each Training Course, Trainer, Trainee & Session is evaluated regularly.

Month and Program Wise Recruitment Report:

SL	Month	MFP	MaMoni-HSSP	Samriddhi	Sheba	Other	Total
1.	July'15	42	5	-	-	-	47
2.	August'15	114	2	-	-	-	116
3.	September'15	45	-	-	-	1	46

4.	October'15	34	-	-	-	-	34
5.	November'15	39	6	-	-	-	45
6.	December'15	48	-	-	-	1	49
7.	January'16	39	4	-	-	-	43
8.	February'16	40	2	1	-	1	44
9.	March'16	55	1	12	4	2	74
10.	April,16	57	-	2	-	-	59
11.	May,16	56	3	3	-	-	62
12.	June,16	18	5	-	-	-	23
total		587	28	22	4	5	642

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.

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

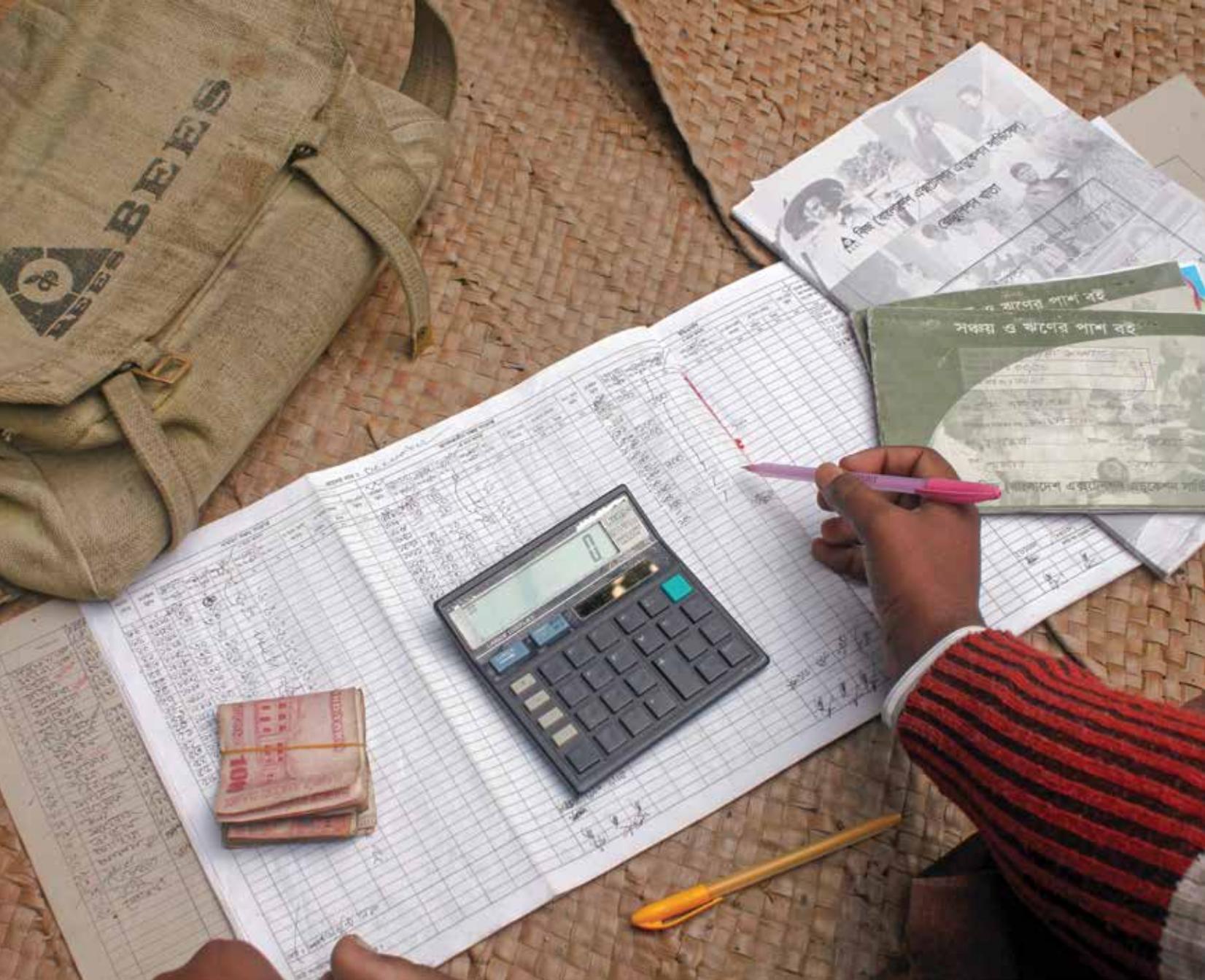
BEES's financial management system is being guided by a financial management manual approved by its General Board. The financial & accounting department is headed by a course completed qualified chartered accountant. The organization has also established internal audit system manned by CA course completed 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)**

Annexure -A/I

We have audited the accompanying Financial Statements of Micro Credit Program funded by PKSf and Non-PKSf of Bangladesh Extension Education Services (BEES), which comprise the Statement of Financial Position as at 30 June 2016 and the Statement of Comprehensive Income, Receipts and Payments Statement, Statement of Cash Flows, Statement of Changes in Equity for the year then ended 30 June 2016 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

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

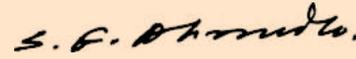
In our opinion, the Financial Statements present fairly, in all material respects, the financial position of Bangladesh Extension Education Services (BEES) as at 30 June 2016 and its financial performance and its cash flows for the year then ended 30 June 2016 in accordance with International Financial 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 BEES so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka;
20 October 2016




S. F. Ahmed & Co.
Chartered Accountants

Annexure-A1/2

Bangladesh Extension Education Services (BEES)
Micro Credit Program funded by PKSF and Non-PKSF
Statement of Financial Position
As at 30 June 2016

Notes	Amount in Taka						
	30-Jun-16			30-Jun-15			
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total	
ASSETS							
Non-Current Assets							
Property, Plant and Equipment	6	59,388,700	5,426,151	64,814,851	178,756,993	2,565,249	181,322,242
Investments	7	314,607,475	60,711,705	375,319,180	272,820,623	60,711,705	333,532,328
		373,996,175	66,137,856	440,134,031	451,577,616	63,276,954	514,854,570
Current Assets							
Loan to Beneficiaries	8	2,608,939,229	912,278,735	3,521,217,964	1,974,026,203	353,609,163	2,327,635,366
Other Loans	9	159,305,712	-	159,305,712	1,440,911	122,615,350	124,056,261
Advance & Prepayments	10	13,552,201	2,343,205	15,895,406	14,432,274	1,349,650	15,781,924
Interest & Other Receivable	11	90,011,830	7,117,107	97,128,937	69,929,581	5,021,220	74,950,801
Loan to Staff	12	9,783,167	5,846,609	15,629,776	8,266,637	3,594,510	11,861,147
Cash and Cash Equivalents	13	53,151,995	22,442,281	75,594,276	119,751,275	42,893,637	162,644,912
		2,934,744,134	950,027,937	3,884,772,071	2,187,846,881	529,083,530	2,716,930,411
Total Assets		3,308,740,309	1,016,165,793	4,324,906,102	2,639,424,497	592,360,484	3,231,784,981
Capital & Liabilities							
Capital And Reserves							
Capital Fund Account	14	216,689,106	26,007,938	242,697,044	135,338,085	(9,705,434)	125,632,651
Statutory Reserve Fund	15	22,278,543	4,687,796	26,966,339	13,239,540	719,643	13,959,183
Land Revaluation Reserve	16	-	-	-	129,702,544	-	129,702,544
Depreciation Fund	17	16,663,959	681,155	17,345,114	14,084,391	228,299	14,312,690
Disaster Management Fund	18	-	-	-	11,309,802	275,518	11,585,320
		255,631,607	31,376,889	287,008,496	303,674,362	(8,481,974)	295,192,388
Non-Current Liabilities							
PKSF	19	211,666,345	-	211,666,345	504,733,014	-	504,733,014
Bank	20	1,854,375,454	544,277,778	2,398,653,232	934,676,113	501,000,000	1,435,676,113
Other loan	21	-	156,575,746	156,575,746	122,615,350	-	122,615,350
Loan Loss Provision (LLP)	22	72,524,695	20,973,246	93,497,941	46,682,007	7,102,133	53,784,140
		2,138,566,494	721,826,770	2,860,393,264	1,608,706,484	508,102,133	2,116,808,617
Current Liabilities							
Savings	23	810,806,123	225,657,607	1,036,463,730	660,838,513	76,240,479	737,078,992
Accounts Payable	24	21,611,547	6,493,705	28,105,252	1,935,587	375,975	2,311,562
Provident Fund	25	-	-	-	-	-	-
Gratuity Fund	26	-	-	-	-	-	-
Security Deposit	27	20,430,415	2,062,511	22,492,926	14,825,961	927,961	15,753,922
Other Liabilities	28	61,694,123	28,748,311	90,442,434	49,443,590	15,195,910	64,639,500
		914,542,208	262,962,134	1,177,504,342	727,043,651	92,740,325	819,783,976
Total Capital Fund & Liabilities		3,308,740,309	1,016,165,793	4,324,906,102	2,639,424,497	592,360,484	3,231,784,981

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

Executive Director



Dated, Dhaka;
20 October 2016

AGM (Finance & Accounts)

Signed in terms of our report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants

Annexure-A1/3

Bangladesh Extension Education Services (BEES)
Micro Credit Program funded by PKSF and Non-PKSF
Statement of Comprehensive Income
For the period from 01 July 2015 to 30 June 2016

Notes	2015-2016			2014-2015		
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
Income						
MCP Loan Service Charges	530,606,434	161,122,888	691,729,322	414,158,189	39,198,668	453,356,857
Reimbursement from PKSF	5,431,115	-	5,431,115	5,145,574	-	5,145,574
Bank Interest	149,133	21,041	170,174	240,929	29,945	270,874
Sales of Form & Pass book	1,613,115	781,300	2,394,415	1,635,233	375,515	2,010,748
Admission Fee	724,004	460,900	1,184,904	624,020	211,920	835,940
FDR Interest	17,997,500	2,058,166	20,055,666	28,708,506	3,347,816	32,056,322
Motor Cycle Interest	398,329	197,814	596,143	348,123	57,490	405,613
Training Income	1,599,046	10,000	1,609,046	1,527,842	-	1,527,842
House Rent (Employee)	310,971	12,300	323,271	262,426	20,256	282,682
Others Income	22,795,473	2,352,892	25,148,365	6,445,745	490,408	6,936,153
29 Total	581,625,120	167,017,301	748,642,421	459,096,587	43,732,018	502,828,605
Expenditure						
Service Charge Paid to PKSF	28,505,292	-	28,505,292	36,257,484	-	36,257,484
Service Charge Paid to Banks	138,969,264	38,032,967	177,002,231	114,420,940	13,554,668	127,975,608
Salary & Bonus	162,292,125	46,782,910	209,075,035	127,481,488	13,827,300	141,308,788
Printing & Stationery	12,201,414	2,589,077	14,790,491	6,338,711	605,027	6,943,738
Office Rent	12,044,846	4,805,059	16,849,905	10,857,228	2,145,716	13,002,944
Training Expenditure	1,956,976	600,029	2,557,005	1,808,811	227,184	2,035,995
Traveling, Allowance & Conveyance	10,066,162	2,313,716	12,379,878	8,773,883	974,156	9,748,039
Telephone, Mobile, Internet Bill	2,991,808	815,017	3,806,825	2,531,935	296,303	2,828,238
Fuel & Lubricants	2,364,456	173,645	2,538,101	1,856,230	52,048	1,908,278
Electricity Bill	2,253,836	476,345	2,730,181	1,882,555	157,535	2,040,090
Entertainment	1,282,274	179,306	1,461,580	1,087,107	81,728	1,168,835
Food allowance	2,293,874	954,139	3,248,013	-	-	-
Interest on Savings	38,739,880	7,570,142	46,310,022	30,841,308	2,084,437	32,925,745
Interest on PF & Gratuity	-	-	-	77,733	512,163	589,896
Bank Charge & Commission	2,417,101	374,429	2,791,530	2,062,670	192,934	2,255,604
Insurance Premium(Staff)	376,461	-	376,461	126,891	-	126,891
Meeting & Semminer	810,610	40,175	850,785	417,284	19,363	436,647
Income Tax (Staff)	1,734,962	-	1,734,962	1,092,640	-	1,092,640
Advance income tax(AIT)	137,413	-	137,413	96,342	-	96,342
VAT	1,442,469	68,576	1,511,045	612,418	21,521	633,939
PF Contribution	6,457,457	1,683,137	8,140,594	5,393,673	437,605	5,831,278
Gratuity Contribution	9,646,650	2,579,854	12,226,504	7,984,353	707,364	8,691,717
Deferred expenditure	-	-	-	1,000,000	-	1,000,000
LLPE	26,542,688	13,171,113	39,713,801	12,183,311	4,564,864	16,748,175
DMFE	1,949,262	492,052	2,441,314	3,484,205	379,816	3,864,021
Audit Fee & Internal Audit	152,600	-	152,600	150,000	-	150,000
Depreciation	2,579,568	452,856	3,032,424	2,227,070	149,466	2,376,536
Repair & Maintenance- Office & Vehicle	3,139,111	363,061	3,502,172	2,530,225	265,253	2,795,478
Consultancy Fees	204,000	-	204,000	286,500	-	286,500
Miscellaneous	17,682,538	2,818,171	20,500,709	14,513,941	1,257,301	15,771,242
30 Sub Total	491,235,097	127,335,776	618,570,873	398,376,936	42,513,752	440,890,688
Excess/(Deficit) of Income Over Expenditure	90,390,023	39,681,525	130,071,548	60,719,651	1,218,266	61,937,917
Transfer to Statutory Reserve	9,039,002	3,968,152.50	13,007,155	6,071,965	121,827	6,193,792
Transfer to Accumulated Surplus	81,351,021	35,713,373	117,064,393	54,647,686	1,096,439	55,744,125
Total	581,625,120	167,017,301	748,642,421	459,096,587	43,732,018	502,828,605

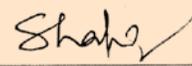
The annexed notes form an integral part of these financial statements.


 Executive Director



Dated, Dhaka;
 20 October 2016

Signed in terms of our report of even date annexed


 AGM (Finance & Accounts)


 S. F. Ahmed & Co.
 Chartered Accountants

Annexure-A1/5

Bangladesh Extension Education Services (BEES)
PKSF and non-PKSF Funded Micro Credit Program
Statement of Cash Flow
For the year ended 30 June 2016

	Amount in Taka					
	2015-2016			2014-2015		
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
A. Cash flow from Operating Activities :						
Excess of income over expenditure (Surplus)	81,351,021	35,713,373	117,064,393	54,647,686	1,096,439	55,744,125
Add: Amount considered as non cash item -						
LLP provision	25,766,851	13,805,113	39,571,964	8,476,771	4,531,117	13,007,888
DMF provision	(11,309,802)	(275,518)	(11,585,320)	(992,593)	(83,291)	(1,075,884)
Depreciation for the year	2,579,568	452,856	3,032,424	2,227,070	149,466	2,376,536
Statutory Reserve Fund	9,039,002	3,968,153	13,007,155	6,071,965	121,827	6,193,792
Sub total of non cash item	107,426,640	53,663,976	161,090,616	70,430,899	5,815,558	76,246,457
Loan disbursement to beneficiaries	(634,913,026)	(558,669,572)	(1,193,582,598)	(623,448,676)	(258,502,387)	(881,951,063)
Receivable	(157,864,801)	122,615,350	(35,249,451)	(1,330,911)	(116,799,899)	(118,130,810)
Advance	880,073	(993,555)	(113,482)	(2,595,446)	(1,091,650)	(3,687,096)
Staff loan	(1,516,530)	(2,252,099)	(3,768,629)	(951,408)	(3,113,366)	(4,064,774)
Interest on FDR	(20,082,249)	(2,095,887)	(22,178,136)	(21,788,215)	(1,442,639)	(23,230,854)
Accounts Payable	829,086,321	219,589,655	1,048,675,976	273,249,890	410,922,910	684,172,800
Net cash from/Used in operating Activities	123,016,428	(168,142,132)	(45,125,704)	(306,433,867)	35,788,527	(270,645,340)
B. Cash Flow from Investing Activities:						
Fixed Assets purchased	119,368,293	(2,860,902)	116,507,391	(2,223,985)	(2,235,731)	(4,459,716)
Fixed Assets transfer to PKSF	-	-	-	-	-	-
FDR	(41,786,852)	-	(41,786,852)	103,495,297	(50,000,000)	53,495,297
LLP FDR	-	-	-	-	-	-
DMF FDR	-	-	-	-	-	-
Dep. FDR	-	-	-	-	-	-
LLPI	-	-	-	-	-	-
DMFI	-	-	-	-	-	-
DRFI	-	-	-	-	-	-
General Fund	-	-	-	-	-	-
Net cash Used in Investing Activities	77,581,441	(2,860,902)	74,720,539	101,271,312	(52,235,731)	49,035,581
C. Cash Flow from Financing Activities:						
Loan from PKSF	(293,066,669)	-	(293,066,669)	(45,699,669)	-	(45,699,669)
Loan from Banks, Individuals	-	-	-	-	-	-
Savings Deposits	149,967,610	149,417,128	299,384,738	147,289,957	52,067,383	199,357,340
Interest on DFI	-	-	-	-	-	-
Provident Fund	-	-	-	-	-	-
Gratuity Fund	-	-	-	-	-	-
Security deposit	5,604,454	1,134,550	6,739,004	3,494,691	598,500	4,093,191
Land revaluation reserve	(129,702,544)	-	(129,702,544)	-	-	-
Fund in transit	-	-	-	-	-	-
Net cash used in Financing Activities	(267,197,149)	150,551,678	(116,645,471)	105,084,979	52,665,883	157,750,862
D. Net increase/decrease (A+B+C)	(66,599,280)	(20,451,356)	(87,050,636)	(100,077,576)	36,218,679	(63,858,897)
E. Cash & Bank Balance at the Beginning of the Year	119,751,275	42,893,637	162,644,912	219,828,851	6,674,958	226,503,809
F. Cash & Bank Balance at the End of the Year	53,151,995	22,442,281	75,594,276	119,751,275	42,893,637	162,644,912



Executive Director



Dated, Dhaka;
20 October 2016



AGM (Finance & Accounts)

Signed in terms of our report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of General Fund of Bangladesh Extension Education Services (BEES), which comprise the Statement of Financial Position as at 30 June 2016, the Statement of Profit or Loss and other Comprehensive Income and the Statement of Receipts & Payments for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Bangladesh Extension Education Services (BEES) management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh 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, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

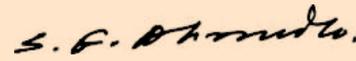
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Bangladesh Extension Education Services (BEES), as at 30 June 2016, and (of) its financial performance and its Receipts & Payments for the year then ended in accordance with Bangladesh Financial Reporting Standards and comply with applicable laws and regulations.



Dated, Dhaka;
30 November 2016

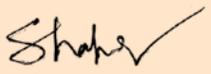

S. F. Ahmed & Co.
Chartered Accountants

Bangladesh Extension Education Services (BEES)
General Fund
Statement of Financial Position
as at 30 June 2016

	Notes	Amount in Taka	
		2015-2016	2014-2015
Assets			
<i>Non-current assets:</i>			
Property, plant and equipment	3	265,137	304,614
		265,137	304,614
<i>Current assets:</i>			
Accounts receivables	4	136,058	136,058
Other receivable	5	7,882,330	1,501,263
Advances deposits and prepayment	6	61,000	61,000
Cash and cash equivalents	7	30,693	2,750,369
		8,110,081	4,448,690
Total Assets		8,375,218	4,753,304
Equity and liabilities			
<i>Capital & reserve:</i>			
Capital fund	8	(3,558,283)	(3,859,313)
Vehicle fund	9	1,612,900	1,612,900
Poor disaster rehabilitation fund	10	758,000	758,000
Total equity		(1,187,383)	(1,488,413)
<i>Non-current liabilities:</i>			
Long-term borrowings (PKSF)	11	30,519	-
Borrowing from vehicle fund	12	1,022,337	1,022,337
		1,052,856	1,022,337
<i>Current liabilities:</i>			
Accounts payable	13	8,509,744	5,219,380
		8,509,744	5,219,380
Total liabilities		9,562,600	6,241,717
Total equity and liabilities		8,375,218	4,753,304

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

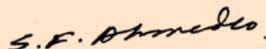

Executive Director


AGM (Finance & Accounts)



Dated, Dhaka;

Signed in terms of our separate report of even date annexed


S. F. Ahmed & Co.

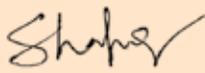
Bangladesh Extension Education Services (BEES)
General Fund
Statement of Profit or Loss and other Comprehensive Income
for the year ended 30 June 2016

	Notes	Amount in Taka	
		2015-2016	2014-2015
Income			
Miscellaneous income	14	767,822	1,051,207
Total Income:		767,822	1,051,207
Expenditure			
Salaries & benefits		346,795	1,779,702
Bonus		10,601	199,009
Audit fees		63,000	75,000
Bank charge		6,918	5,999
Depreciation		39,478	45,843
Monohardi health project		-	37,652
Total Expenditure:		466,792	2,143,205
Net Surplus/(Deficit) for the year transferred to Capital Fund		301,030	(1,091,998)

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;
30 November 2016


S. F. Ahmed & Co.
Chartered Accountants

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.



Bangladesh Extension Education Services (BEES)

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