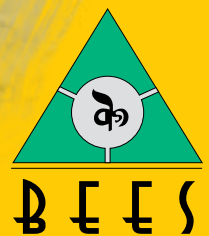


B E E S

ANNUAL REPORT
2017-2018

43 years

Working together
towards a better future...





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BEES REPORT 2017-2018

BANGLADESH EXTENSION EDUCATION SERVICES



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Executive Director's Note

BEES has stepped into 43 years of its journey. Being the Founder Executive Director, I had the privilege to witness every footstep that BEES has taken in the long way of the socio-economic development of Bangladesh since day one. We are constantly striving to employ and improve human resources in pursuit of combating against poverty in a sustainable manner. Utilizing human resources for their own development has been one of the major goals of BEES. Thus we are transforming the poor and vulnerable community as a change-maker of their own fate.

Along with the consecutive accomplishments of our Microcredit program in 2017-2018 we have successfully completed MaMoni-HSS project, one of the major health interventions of BEES since June, 2013. This project was successfully implemented in 8 Upazillas of Noakhali district in collaboration with Save the Children Bangladesh, which has added a new height in the health sector of Bangladesh. The Government has taken the project design as a model for rural health operation. BEES was appreciated and recognized as the best performing NGO in implementing MaMoni-HSS project in 2017. BEES has successfully concluded the project in July, 2018.

Microfinance, the core program of BEES is under a fully automated monitoring and reporting system where a cloud based technology is implemented in all the branches connected with the Head Office for proper monitoring, quicker response and taking instantaneous action regarding any issues. This is a time effective system which speeds up the operation of microfinance program with a transparent and disciplined way. Hopefully our system will be 100% paperless by the end of this year once we can manage to provide android phones to all of our members. Easy monitoring and taking required actions for different level of emergency in the program are easier and quicker now. It certainly has brought eloquence to our whole monitoring and reporting system.

BEES believes in 'Credit Plus' development approach because solely Microfinance cannot bring out the consistent and sustainable change in the living standard of the target people. Therefore, working on the other sectors of development such as education, health etc for the betterment of the underprivileged community can change the nation socially and economically as a whole.

Parallel to financial support, the underprivileged people should widen their periphery of knowledge and ability to fulfill the social requirements for a standard living. BEES's Credit Plus approach through Sheba supports them for other decisive services like basic health and nutrition, education and training which have straight impact on their wellbeing.

The health program grows parallel to the escalation of microcredit as it provides the necessary financial support within the policy framework of MRA to the development programs. We have set 30 health centers to provide services to the beneficiaries under the fold of the health program. In addition, referral service was also provided to the patients (beneficiaries) that required special attention (surgical, delivery and other serious health conditions) which immensely helps the patients especially the pregnant women to get relief from severe pain and sufferings. Our intention in the future is to provide health services through all our branches as our financial support from microcredit grows.

The three major drives in the development- health, education and agriculture are the basic rights that should be available for the total population in reasonable way in the context of Bangladesh. Therefore BEES has started self-sustaining pre-school, health and agriculture related services for the population we work for. With a vision of bring out a change in the live standard of the underprivileged people, BEES has been implementing its self-sustaining development programs in cooperation with the community people

and ensuring the continuity of the program having no lifecycle as any other donor supported programs. BEES is now providing developmental services on its own fund without waiting for the donors' support. BEES has already expanded its surface all over the country with a view to making a sustainable contribution in the development field through implementing its unique integrated holistic need based development approaches and improving the life standard of the underprivileged people, especially empowering the women with a view to doubling the development of the nation.

2017-18 was one of the toughest years for the whole Microcredit sector of Bangladesh. The sector has suffered the financial crisis due to the inability of the financing institutions who failed to provide funds as committed. This financial instability has created a negative impact not only on BEES, but also on the borrowers' installment, thereby the annual income decreased radically. These led BEES to go for maintenance of budget which has affected its self supported development program initiatives i.e Health, Agriculture, Pre-school etc. We hope that the FY 2018-19 will bring good news and possibilities to recover and continue the holistic development programs.

No one said that it would be easy to be here, where we stand with pride and share our success stories with the world today, but the dream was always big and the dedication has never lost its way. We have seen unsuccessful years which fueled up our courage to do better. Alternatively, we have seen magnificent years that boosted up our determination for keeping the success consistent. Overcoming different constraints including staff dropout and some fund constraint situations, we are working with sheer dedication and stepping towards to bring up the changes in the livings of poor backwards and underprivileged population of our society, specially the rustic poor community of Bangladesh.

I want take this opportunity to express my earnest gratitude to the donors, development partners and other financial institutions for their support and mutual aids so far. I am out of my words to express my sheer gratefulness to the members of the Executive & General Board of BEES for their continuous support and keeping their faith in my decisions for the betterment of the organization and the people we are working for. I am beholden to all my colleagues for their commitment, sincerity and hard work to ensure the resolute journey towards understanding its clear vision and mission.

Saiful Islam (Robin)
Founder Executive Director



Chapter 1

ORGANIZATIONAL PROFILE

ORGANIZATIONAL PROFILE



About BEES

BEES is registered as a national NGO with more than 43 years of experience in multifarious need based human development activities since inception. The development drive now being executed by BEES was started as Bogura Rural Development Project (BRDP) under Christian Reformed World Relief Committee (CRWRC) in 1975. CRWRC decided to discontinue the project and subsequently handed over its management to BEES to continue the activities undertaken by CRWRC. Since then, the organization has been scaling up both vertically and horizontally, bringing in need based development services for sustainable development and thereby increasing the wellbeing of the population of the organization is working with. BEES is now registered with the Department of Social Welfare, Directorate of Family Planning, Joint Stock Company, Micro-credit Regulatory Authority (MRA) and the NGO Affairs Bureau.

With the mission for bringing about socio-economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially children & women, of the society through empowerment of their life style, BEES enhances self-reliance efforts of more than 5.8 million people. BEES sets forth its activities with the objectives of accomplishing the factors that promote or boost up the development by giving emphasis on sustainability, behavioral change and women empowerment in terms of universal literacy. Major emphasis is given on creating access to health care including WatSan, promotion of personal hygiene & sanitation, nutrition education, family planning, gender, rights & governance and income & employment generation for livelihood development. BEES own development initiative 'SHEBA' undertaken

health, education and agriculture program financed from surplus income of microfinance to ensure continuity.

BEES was formed with a spirit to alleviate poverty and empower the rural and urban underprivileged people of the destabilized society. BEES facilitates it's beneficiaries to participate in different programs on health, nutrition, education, gender, 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 respective 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 population.

The organization is fully conversant with working procedures of government and various donors. It has 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 Govt. of Bangladesh. During the period of planning and implementation of any project, BEES coordinates and makes liaison with the respective department from union level to district level. Besides, in every project area, BEES has 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 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, 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 in that help us to find sustainable solutions towards the developmental challenges. BEES believes that people have the ability to analyze their situation to identify their own developmental priorities and find appropriate solution. Unfortunately, due to unavailable technical

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

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

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



Mission

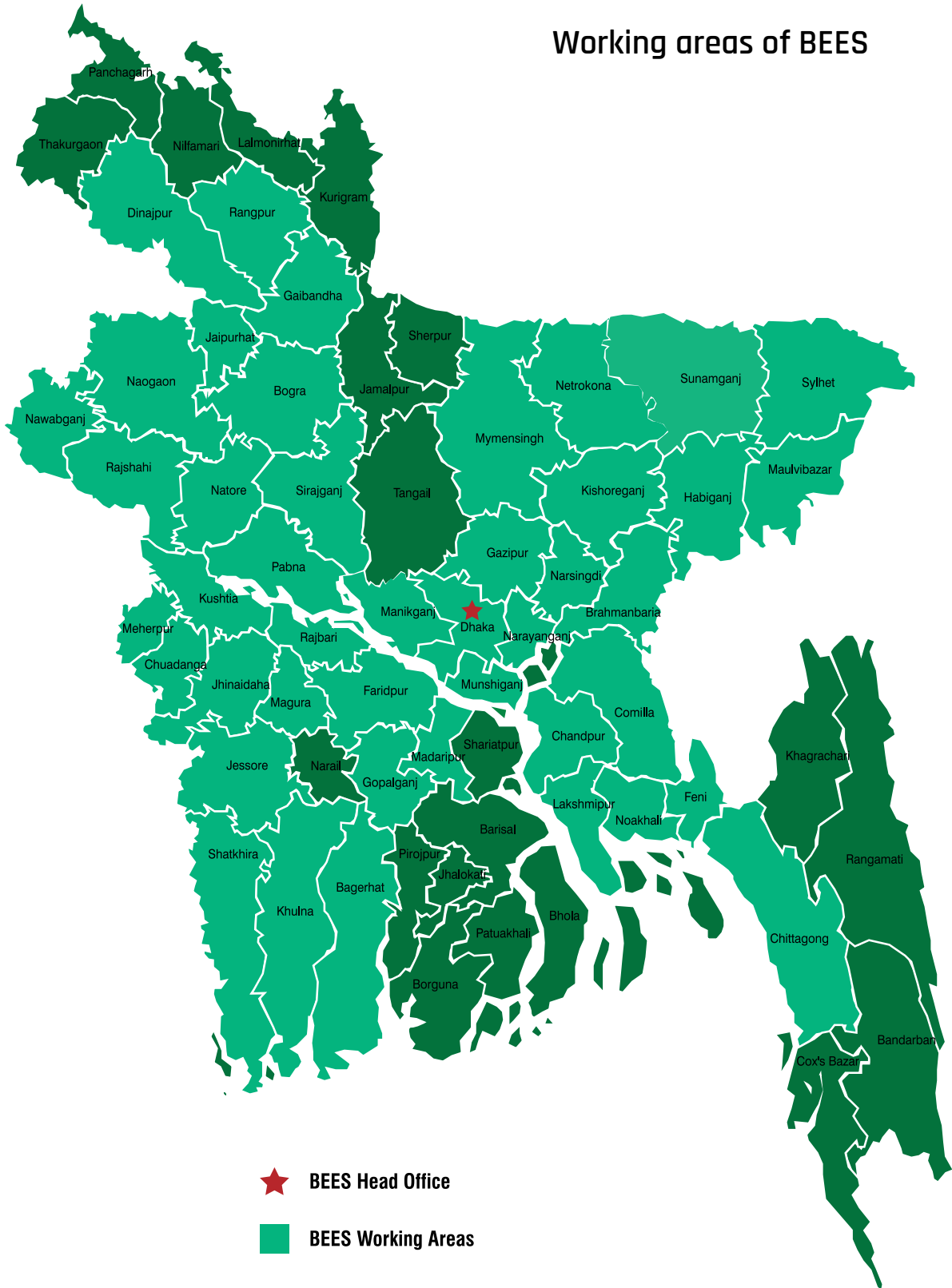
BEES endeavors to bring about socio-economic changes in the lives of the poor, illiterate, neglected, unskilled and malnourished people, especially women and children of the society through empowerment and improvement of their standard of living.

Vision

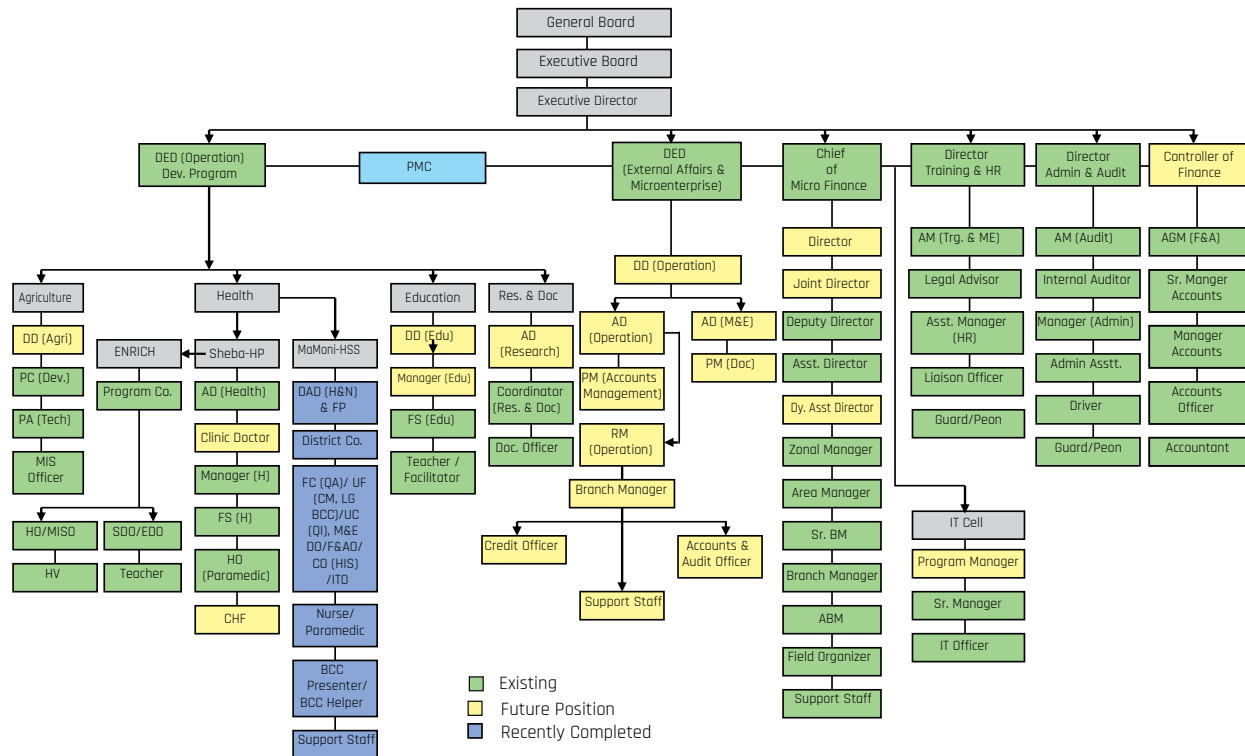
BEES's vision is to establish a society where both men and women can work together to manage their own affairs and achieve a higher and sustainable standard of living.



Working areas of BEES



BEES Organogram:



Legend

- | | | |
|--|---|--|
| AD - Assistant Director | F&A - Finance & Accounts | MIS - Management Information System |
| AED - Assistant Executive Director | FC - Field Coordinator | PA - Program Assistant |
| AGM - Assistant General Manager | FP - Focal Person | PC - Program Coordinator |
| AM - Area Manager | FS - Field Supervisor | PM - Program Manager |
| BCC - Behavioral Change & Communication | H&N - Health & Nutrition | PMC - Project Management Committee |
| BM - Branch Manager | HO - Health Officer | QA - Quality Assurance |
| CHF - Community Health Facilitator | HSS - Health System Strengthening | QI - Quality Improvement |
| CHP - Community Health Promoter | HP - Health Program | RM - Regional Manager |
| CM - Community Mobilizer | HV - Health Visitor | SDO - Social Development Officer |
| CO - Coordinator | ITO - Information Technology Officer | UC - Upazila Coordinator |
| DD - Deputy Director | LG - Local Government | UF - Upazila Facilitator |
| DED - Deputy Executive Director | M&EDO - Monitoring & Evaluation, Documentation Officer | ZM - Zonal Manager |
| EDO - Enterprise Development Officer | ME - Microenterprise | |

Policy Formulating Structure

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

Executive Board Members

Chairman

Dr. Mokbul Ahmed Khan

Chairman, Fortune Zipper Ltd. &
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

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.

Member

Mr. A.F.M. Golam Hossain

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

General Board Members

Member

Prof. Dr. Nazmul Ahsan Kalimullah

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

Member

Mrs. Jeyaun Nahar Begum

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

Member

Professor Jahanara Huq

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

Member

Mr. Shah Jikrul Ahmed

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

Member

Mr. A.Y.M Mosharraf Hossain

Ex-Joint Secretary, Ministry of Establishment.
Member, Bangladesh Public Service Commission (BPSC).
Ex-Director (CEO), Bangladesh Shishu Adhikar Forum (BSAF).
Ex-Counselor (Labour), Bangladesh High commission Kuala Lumpur, Malaysia.
Ex-Director, NGO Affairs Bureau.
Secretary, WASA-Chittagong.

Member

Mr. Mohammad Ismail

Chairman, Bangladesh Krishi Bank
Ex-Additional secretary,
Ex-PD, Seed industries development project.
Ex. Chairman & CEO,
Bangladesh Agricultural Development Corporation

Member

Mr. A.K.M. Abdul Awal

Advocate, Supreme Court, Dhaka. & Social Worker

Member

Dr. Md. Abdul Hai Majumdar

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

Member

Mr. Md. Sikander Ali Mondal

Ex-Additional Divisional Commissioner (ADC), Rajshahi,
Ex-CEO, BSCIC, Ex-Chairman (BARD)
Ex-DG, Bangladesh Cooperative Academy (BCA),
Ex-MD, Bangladesh Municipal Development Fund (BMDF)
Ex. Director, Land Administration Training Center (LATC)

Member

Mr. Niranjana Roy

Income Tax Adviser
&
Social Worker



Chapter 2

MICROFINANCE PROGRAM

MICROFINANCE PROGRAM



Overview

Microfinance, though a later entry in BEES's developmental activities, has been playing a vital role in changing the socio-economic condition of the target people since 1988. Earlier in 1980 as a project of CRWRC, in collaboration with Bangladesh bank and later with Rajshahi Krishi Unnoyan Bank (RAKUB), BEES has started to work under microfinance program. Currently, Microfinance is the major program of BEES and provides the much needed capital to the beneficiaries to implement in various fields of 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 wellbeing, the demand of Microfinance fund has been 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 clients.

Goal of Microfinance

Enhancing the scope of socio-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 whole.

Performance of 2017-2018

BEES has passed this FY somewhat undesirably comparing to the previous years. The whole Microcredit sector of Bangladesh has suffered inevitably due to the inability of the financing institutions in providing fund as they committed. Therefore, the Microfinance program of BEES was affected by the whole financial crisis which can be seen in the overall output of the annual performance shown in table 1.

Table 1: Performance of 2017-2018 under BEES's Microfinance program

Sl. No.	Description	Cumulative Position		Change This Year	Changing Rate (%)
		Up to June/17	Up to June/18		
1	Total Branch	219	256	37	17
2	Total Staff	1464	1683	219	15
3	Field Organizer	881	1013	132	15
4	Member	252613	223556	-29057	-12
5	Borrower	209327	189759	-19568	-9
6	Savings	1430055459	1568747530	138692071	10
7	Portfolio	5140516984	4992118745	-148398239	-3
8	Disbursement	32201689000	41469599000	9267910000	29
9	Overdue loan	121822905	156437583	34614678	28
10	Classified Loan	153156688	231857519	78700831	51
11	Total Income	1095920661	1486877347	390956686	36
12	Total Expenditure	863422024	1296660741	433238717	50
13	Surplus	232498637	190216606	-42282031	-18
14	Equity	502162019	693827433	191665414	38

Ratio Analysis

Beside quantitative change we also have ensured quality which can be proven through the following ratio analysis:

Table 2: Ratio analysis regarding quantitative and qualitative change

Sl. No.	Subject	Position (2016-2017)	Position (2017-2018)	Difference	Change (%)
1	Yield (%)	24.15	27.54	3.39	14.04
2	OTR (%)	98.5	98.13	-0.37	-0.38
3	CRR (%)	99.55	99.50	-0.05	-0.05
4	Delinquency Rate (%)	2.37	3.13	0.76	32.07
5	PAR (%)	2.98	4.64	1.66	55.70
6	FO: Other staff (%)	66.17	66.14	-0.03	-0.05
7	Savings: Loan (%)	27.82	31.42	3.6	12.94
8	FO: Member	287	221	-66	-23.11
9	FO: Borrower	238	187	-51	-21.29
10	FO: Loan Portfolio (crore)	0.58	0.49	-0.09	-15.03
11	Operational Income (crore)	95.43	141	45.57	47.75
12	Operational Expenses (crore)	78.78	124	45.22	57.40
13	Operational Surplus	16.65	17.02	0.35	2.10
14	OSS (%)	125.15	112.2	-12.95	-10.35
15	Debt Equity Ratio (%)	10.2	7.29	-2.91	-28.53
16	FSS	124.42	104.85	-19.57	-15.73

Business Plan and Achievement

BEES starts a new year after preparing a standard business plan. It is a participatory plan. All the stakeholders from Field Organizer to Executive Director take part to prepare the plan. After preparing the plan we utilize full resources to implement it. Despite facing all the financial instability caused by the financial institutions' in 2017-18 we tried our best to implement the plans. However the outcome was not satisfactory. The plan and achievement status of FY 2017- 2018 is shown in table 3.

Table 3: Plan and achievement status (2017- 2018)

SI No	Descriptions	Position June/17	Plan 2017-2018			Position June/18
			Plan 2017-18	Implement	Implementation Rate	
1	Number of Branches	219	81	37	45.68	256
2	Number of Staffs	1464	550	219	39.82	1683
3	Number of FO's	881	370	132	35.68	1013
4	Number of Members	252613	95000	-29057	-30.59	223556
5	Number of Borrowers	209327	80750	-19568	-24.23	189759
6	Savings (Crore)	143.01	90	13.87	15.41	156.87
7	Disbursement (Crore)	3220.17	1500	926.78	61.79	4146.96
8	Portfolio (Crore)	514.05	385.95	-14.84	-3.85	499.21
9	OD (Crore)	12.18	2.82	3.46	122.70	15.64
10	OTR	98.5	0.25	-0.37	-148.00	98.13
11	CRR	99.55	0.03	-0.05	-166.67	99.5
12	Classified Loan(Crore)	12.32	4	7.87	196.75	23.19
13	LLP Balance (Crore)	14.18	4.12	3.25	78.88	17.43
14	PKSF Loan (Crore)	14.15	10	10.7	107.00	24.85
15	Bank Loan (Crore)	363.45	244.57	-43.14	-17.64	320.3
16	FDR (Crore)	54.9	15	18.4	122.67	73.30
17	Income (Crore)	421.26	175	148.68	84.96	569.98
18	Expenditure (Crore)	371.06	137	129.66	94.64	500.06
19	Surplus/ Equity (Crore)	50.2	38	19.02	50.05	69.38

Trend analysis of BEES Microfinance Program

BEES has been getting better gradually year by year. The trend of five years of the improvement is shown below:

Table 4: Year wise trend analysis regarding Branch, Member, Borrower & Savings

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Branch	101	125	165	219	256
Member	108901	151985	200566	252613	223556
Borrower	90695	124971	173723	209327	189759
Savings	537721652	737078992	1036463730	1430055459	1568747530

Chart-1: Growth trend of member and borrower

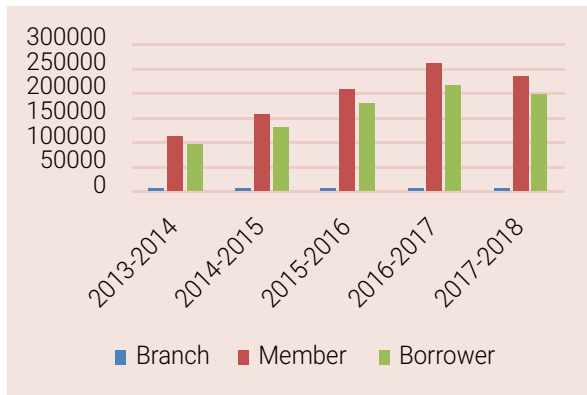


Chart-2: Growth trend of Savings

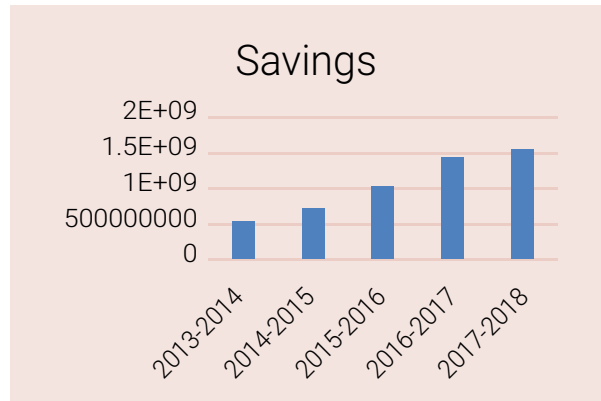


Table 5: Year wise trend analysis regarding Disbursement, Portfolio, Recovery Rate, Income, Expenditure and Surplus

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Disbursement	2567797000	3794673000	5930188000	8414641000	9267910000
Portfolio	1445684303	2327635366	3521217964	5140516984	4992118745
Recovery Rate	98.13	99.64	99.58	99.55	99.5
Income	1865270033	2368231599	3116738749	4213144149	5699868322
Expenditure	1787538289	2228795656	2847231258	3710982130	5006040889
Surplus	42434623	61704199	130071548	232498637	190216607
Equity	77731744	139435943	269507491	502162019	693827433

Chart-3: Growth trend of Disbursement & Portfolio.

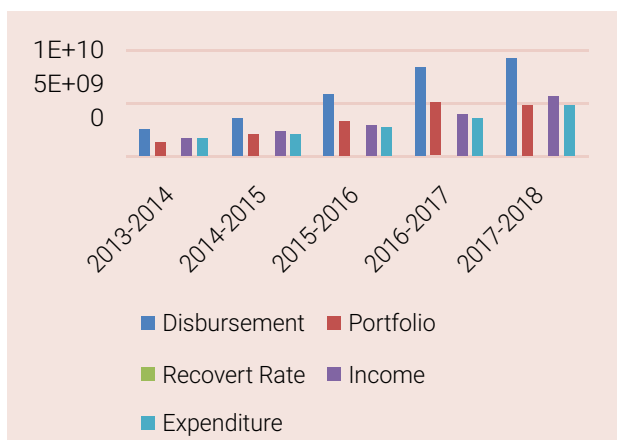
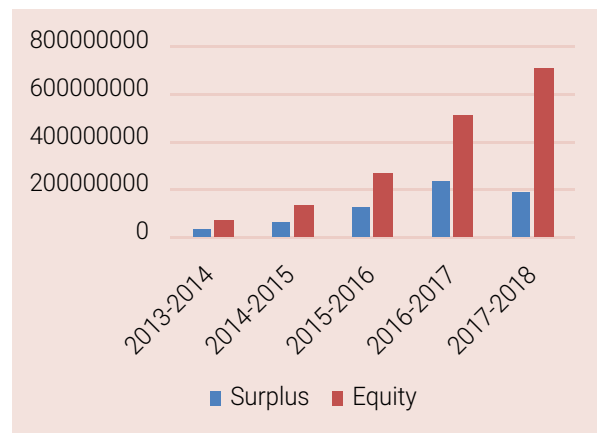


Chart-4: Growth trend of Equity & Surplus



Components of Microfinance Program

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

- Savings components
- Credit components
- Insurance components
- Social services components

BEES organized 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 saving accounts; General Savings and Emergency Savings. Moreover, BEES enjoys the opportunity to keep up an optional savings which is called Enterprise Development Savings Program (EDSP). Under these product, BEES members have deposited BTD 143,00,55,459 which is 28% of their received loan.

General Savings

It is a compulsory savings 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 savings 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 savings 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 five different loan products, these are:

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

Jagoron

This component is for the moderate poor of Rural and Urban areas who have cultivatable land less than 50 decimals. This is the major component of BEES Microfinance program. The individual loan range of the component is up to BDT 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.

Sufolon

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

Buniad

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

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.

Product wise loan Portfolio:

Table 6: Product wise loan Portfolio

Sl. No	Name of Product	Portfolio
1	Jagoron	1546448447
2	Agrosor	2164983318
3	Sufolon	1244759022
4	Consumer Loan	32856294
5	Enrich-IGA	2865007
6	Enrich-Asset Creation	196770
7	Enrich-Livelihood Development	9887
Total (BDT)		4992118745

IGA wise loan disbursement:

BEES's vision is to increase productivity of the country, therefore BEES emphasizes on providing loans to productive sectors. It can be seen in the following table (7)

Table 7: Year wise loan disbursement regarding different categories of IGAs

SI No	Particulars	Category wise disbursement				
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
1	Rice Cultivation	37	40	40	40	40
2	Other Cereal	7	7	7	7	7
3	Potato Cultivation	2	2	2	2	2
4	Vegetable Production	3	4	4	4	4
5	Banana Production	1	1	1	1	1
6	Beef Fattening	3	2	2	2	2
7	Cow rearing	3	2	2	2	2
8	Goat Rearing	2	1	1	1	1
9	Broiler Rearing	2	2	2	2	2
10	Layer Rearing	1	1	1	1	1
11	Chick Rearing	1	1	1	1	1
12	Nursery establishment	2	2	2	2	2
13	Fish Production	2	2	2	2	2
14	Food Processing	3	2	2	2	2
15	Agro-Inputs Business	2	3	3	3	3
16	Argo-Machinery Business	1	1	1	1	1
17	Small Enterprises	11	10	10	10	10
18	Handicrafts	2	2	2	2	2
19	Small Trades	13	13	13	13	13
20	Others	2	2	2	2	2
Total		100	100	100	100	100

A pie chart on category wise disbursement of last Year (2017-2018) has given below:

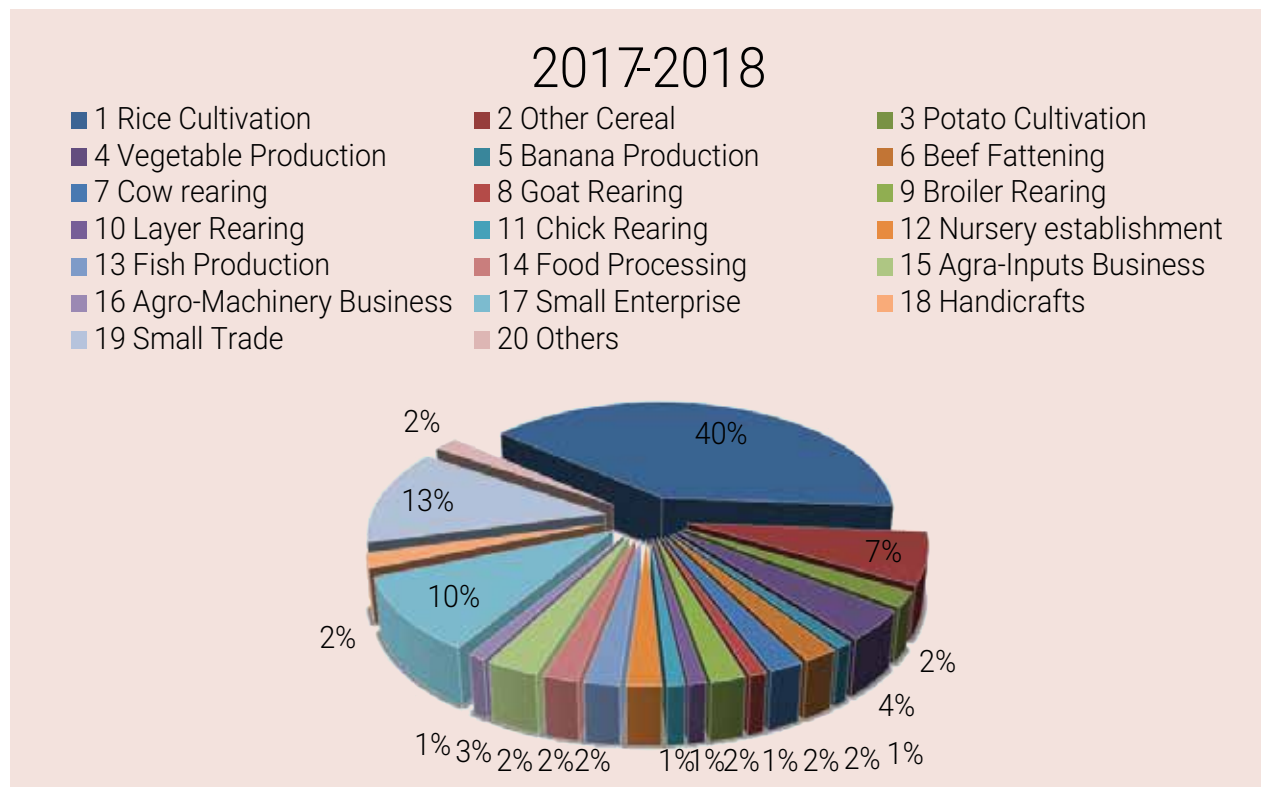


Chart 5: Category wise disbursement status

Special Program

Currently, there is one special program to reduce poverty as well as livelihood development under Microfinance. That is 'ENRICH (Shamriddhi)'.

ENRICH (Shamriddhi)

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 July 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

Table 8: Major target and achievement of ENRICH (Shamriddhi) program of BEES during 2017 to 2018**Major Targets and Achievements**

SL	Performed Activities	Target	Achievement
1	No. of staff	43	42
2	Population covered	26769	31150
3	Household covered	6010	7086
4	Organized static clinic	384	388
5	No. of patients treated in static clinic	3840	4836
6	Organized satellite clinic	96	96
7	No. of patients treated in satellite clinic	2400	2804
8	Organized Health camp	4	4
9	No. of patients treated in health camp	600	824
10	Organized eye camp	1	1
11	No. of patients treated in eye camp	130	128
12	Cataract surgery	15	17
13	Organized blood grouping camp	150	119
14	Distribution of health card (80% of total households)	4808	3988
15	Diabetes test	3000	2146
16	Organized courtyard meeting	576	655
17	Malnourished children taking Pustikona	35	35
18	Established Education centre	24	24
19	No. of total students in education centers	720	631
20	Distribute of household sanitary latrines	100	100
21	Installed shallow tube-well in Enrich centre	9	9
22	Built sanitary latrine in Enrich centre	9	9
23	Beggar rehabilitation	2	2
24	Established Enrich home	10	10
25	Organized youth & adolescents group	10	8
26	Special savings	5	5
27	Vermi-Compost plants	10	8
28	Ward committee meeting	108	89
29	Union committee meeting	2	2
30	Organized service week	1	1
31	Vegetable seeds distributed among the farmers	30	26
32	Organized health officer training on health care and nutrition issues	2	2
33	Organized staff training (all staff) on youth self-realization leadership-development and doing	42	42
34	Organized teachers training on subject-based basic training	24	24
35	Organized health visitor training on health care and nutritional issues	13	13
36	Organized youth training on youth self-realization leadership-development and doing	180	180
37	Organized clients training on cow rearing	25	25
38	Organized clients training on poultry keeping	50	50
39	Organized clients training on beef-fattening (cow)	25	25
40	Organized clients training on vegetable farming in organic method	25	25
41	Organized clients training on vermi-compost plants	25	25
42	Loan disbursement, (Tk. in Lac)	55	34.89

Phase out Project of BEES MF Program

The Microfinance Program of BEES has operated a few donor based Credit Plus Projects which are now phased out. Those projects have played a significant role in reducing poverty as well as livelihood development. We use the positive experiences from those projects in implementing our regular programs. Brief descriptions of the phase out projects are given below:

Micro-Finance and Technical Support (MFTS)

Apart from micro credit facilities, BEES provides necessary technical support to its group members. The members receive training on modern techniques to enhance their skill related to agricultural products, livestock management and poultry development. Initially PKSP extended its financial support to that project up to its closing in July 2011..Currently, BEES is continuing to provide Credit & Technical support to the beneficiaries of its project under BEES Agricultural Credit Program (BACP)

Micro Finance for Marginal & Small Farmers (MFMSF)

This facility was designed specifically for marginal and small farmers to provide them credit with necessary technical support. This project was funded by PKSF and ended in July 2011 as well. Subsequently, we have been continuing to facilitate the beneficiaries of this project under BEES Agricultural Credit Program (BACP).

Smallholder Agricultural Improvement Project (SAIP)

SAIP was a specialized agricultural project for improving livelihood of landless, marginal and small farmers and 'Adibashi' (indigenous) people through boosting agricultural productivity through effective training and technology transfer. The project was financed by IFAD through the Department of Agricultural Extension.

The SAIP program has been phased out in June, 2006. Currently, we are continuing this project under BEES Agricultural Credit Programme (BACP).

Insurance component

BEES has two insurance components for its borrowers. Those 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 Components

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

- Follow the rules of BEES and overcome poverty by receiving and proper utilizing necessary amount of loan from BEES.
- Attend every group meeting on time and inspire all members to do the same.
- Save more and protect ourselves from any difficulties.
- Don't increase loan burden and never have overdue.
- Don't 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 colostrums 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 throw your daughter's life in risk 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 Infracsoft Tech. BEES has its own server. Including Head office, all branch offices of BEES are now under the automation service. As a result, 90% of paper works of the branch level has been reduced significantly. 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:

Table 9: Status of employment creation due to loan disbursement

Self-Employment			Wage based Employment			Total Employment		
Male	Female	Total	Male	Female	Total	Male	Female	Total
89461	224070	313531	51730	69736	121466	141191	293806	434997

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 emphasize will be given to support the micro enterprise to create more employment opportunities headway.

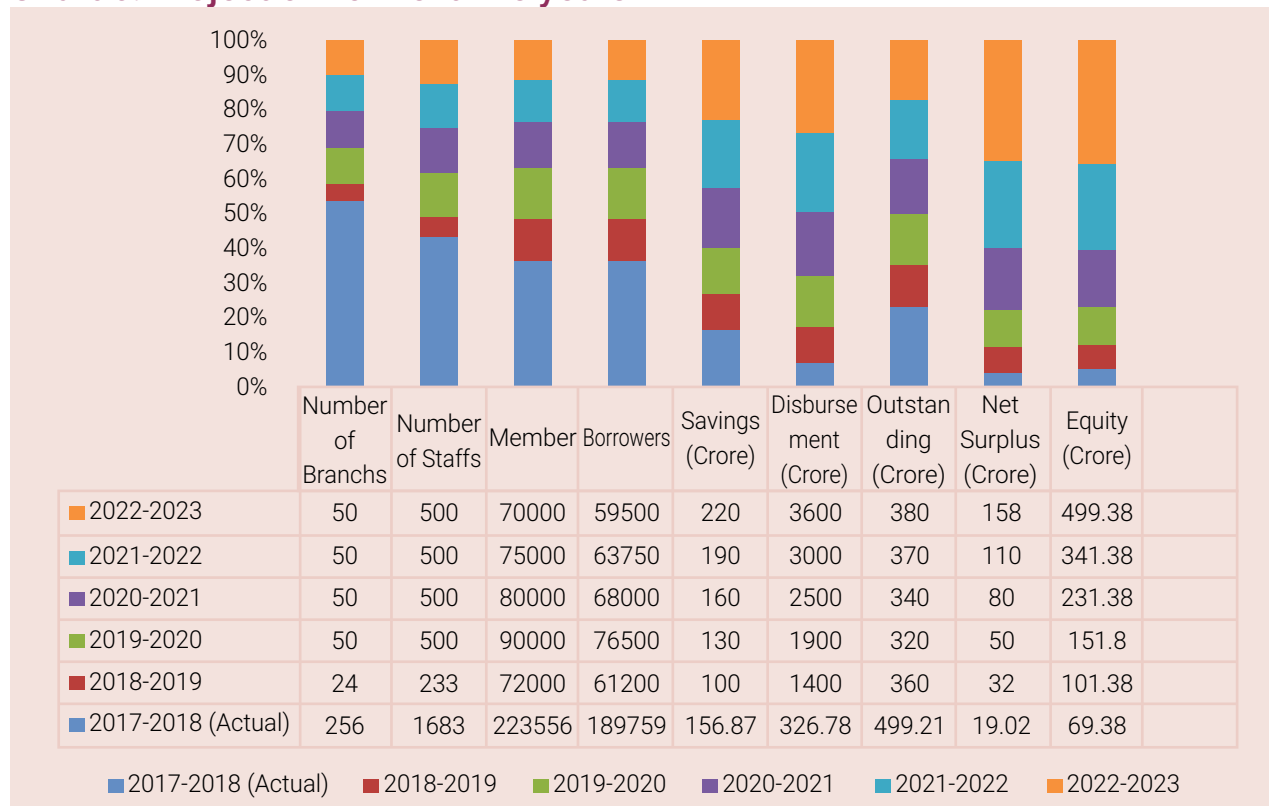
Projection for next five years

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

Table 10: Five year's projection of microfinance program of BEES

Description	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of Branch	256	24	50	50	50	50
Number of Staff	1683	233	500	500	500	500
Number of Member	223556	72000	90000	80000	75000	70000
Number of Borrower	189759	61200	76500	68000	63750	59500
Savings (Crore)	156.87	100	130	160	190	220
Disbursement (Crore)	926.78	1400	1900	2500	3000	3600
Outstanding (Crore)	499.21	260	320	340	370	380
Net Surplus (Crore)	19.02	32	50	80	110	158
Equity (Crore)	69.38	101.38	151.8	231.38	341.38	499.38

Chart 6: Projection for next five years



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 members become Entrepreneurs
- Entrepreneurs are creating wage based 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 Immunization target are achieved
- 90% Primary schooling target are achieve

- Health care capacity and willingness has increased
- Family planning receiving rate have 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
- 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 is now long-term AA- and short term ST-1. It is boosting our spirit to work more dedicatedly in achieving our goal. The past review shows that, the microfinance program of BEES is playing a significant role in fulfilling the target to achieve its goal. Beside institutional development, a large number of people are improving their socio-economic position. It is creating a large number of employments opportunities every year. We believe that BEES will serve its target population more dedicatedly and achieve its aspiration in the way of making a poverty free Bangladesh.





Chapter 3

HEALTH AND NUTRITION PROGRAM

HEALTH AND NUTRITION PROGRAM



Overview

Since 1979 BEES has been implementing this program in collaboration with Ministry of Health and Family Welfare. To the rural poor and the women in particular health care is one of the most important needs. Centralized clinics are expensive and serve only a few. These are beyond the reach of the target population. BEES visualized that the target population should have access to health care and family planning services at a reasonable cost.

BEES has been engaged in basic health care, nutrition and family planning activities for many years. Its essential health program includes several basic needs of the rural poor, particularly women and the children include health, education, nutrition, family planning, immunization, vit-A distribution, antenatal care, safe delivery & postnatal care, food and nutrition and access to safe water, sanitation, etc.

MaMoni- Health System Strengthening Project

MaMoni-HSS was one of the major projects of BEES. With the financial support of USAID, BEES started working in Noakhali district of Bangladesh in June 2013 to strengthen the GoB health systems and delivery of key maternal and newborn care services up to the ward level to improve the utilization of integrated MNCH/FP/N services. It was implemented in collaboration with Ministry of Health and Family Welfare and Save the Children Bangladesh under USAID's Global Maternal and Child Health Integrated Program (MCHIP). Till June 2018, the project served for

the target beneficiaries (eligible couples, pregnant women, newborn and children) covering 25,98,409 population of eight upazilas named Begumgonj, Companigonj, Senbagh, Subarnachar, Chatkhil, Sunaimuri, Sadar and Kabirhat of Noakhali district.

The core activities of the project were to scale up the evidence based high impact maternal, newborn, family planning and nutrition interventions; advocacy workshop, community micro planning, CAG meeting, critical gap management, strengthen key health system including capacity building of project and GOB.

Moreover, BEES has successfully managed to strengthen 19 UH&FWC for 24/7 MNH service with the support of H & FP Department and Local Government. SBAs increased the number of conducting delivery up to 54% from the base of 28%. During the project period, a total of 4861 NVD was conducted in Durgapur Union, which was the highest in number comparing to all other areas. 150 patients received the services especially on ANC, PNC, NVD, FP method and on general diseases on an average. A total of 17 newborn babies received Kangaroo Mother Care service to mitigate any risk due to low birth weight. A total of 5972 new-born children less than 2 months received extra care to recover their health condition, and 18 Severely Acute Malnourished children were treated. MaMoni supported 18 CHW, 10 Paramedics/FWV and 3 Nurses only for SCANU support at DH to fill-in the critical human resource gaps of GOB service providers to cover the underprivileged population of the target areas. It also provided technical support through MaMoni-HSS project, thus 100% QI committee has been functioned at all UH&FWC, UHC, MCWC, DH and taken positive step in increasing the staff capacity in identifying gaps and implementing actions to address them.

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 district level health systems.

IR-4: Identify and reduce barriers to access 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 at 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 implemented this project in collaboration with the local health and family planning department under MOHFW. BEES has worked 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.

Table 11: Major Target and Achievement of MaMoni- Health System Strengthening Project (2017-2018)

Sl.	Performed activities	Target	Achievement
1	No. of staff	40	40
2	Population covered	2,494,066	2,494,066
3	Upazila covered	8	8
4	Training provided to project staff	24	29
5	Training provided to GOB staff	915	875
6	Number of Pregnant Women Identified/Registered	90944	21482
7	ANC-1 services provided to target women	90944	85498
8	ANC-4 and 4+ services provided to target women	90944	48527
9	Number of Pregnant women received Misoprostol	90944	39305
10	SBA delivery service provided to pregnant women	90944	27014
11	PNC service provided to target mothers(Total)	-	38273
12	Number of delivery at union level 24/7 delivery Facilities	-	6413
13	Number of Newborn received 7.1% Chlorhexidine	-	16047
14	Number of Eligible couple received contraceptive method	421550	396009
15	CAG meeting conducted with target people	67236	4046
16	Conducted community micro planning meeting	5868	4046
17	Union Follow-up Meeting held	492	547

Sl.	Performed activities	Target	Achievement
18	BCC activities (video show) demonstrated	144	28
19	BCC activities (advocacy meeting with pregnant women) at facility.	240	80
20	BCC activities (school advocacy meeting) at school.	36	08
21	BCC activities (Miking).	36	65
22	CV refreshers orientation	6301	1600
23	Advocacy workshop conducted at district level	01	01
24	Coordination meeting with GOB (H&FP) personnel	168	144
25	Advocacy meeting conducted with UP personnel	80	19
26	Health issues related days observation/celebration	5	5
27	Recruited staff for critical gap management (Paramedics, Nurse, Aya & guards).	27	27
28	Coordination meeting at district level with project staff	12	12
29	Standard based management and recognition (SBMR) performed.	5	5
30	Start 24/7 delivery center& functioning.	16	19

Sheba Program

BEES has been implementing numerous development activities under Sheba program since July 2002 to improve the physical wellbeing of the target 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 carryout 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 (BEES Self Supported Development Program)

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

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

Target beneficiaries: Family members of Microfinance program and community people especially women (reproductive age) and children (<5 years) in the working area.

Working areas: Narsingdi, Kishorganj, Gopalganj, Bogura & 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-Health Program

- Anti-natal care and post natal care
- Counseling the mothers about colostrums feeding, exclusive breast feeding & weaning food.
- Monthly growth monitoring of the children (less than five years)
- Promoting immunization for children under 2 years and reproductive women
- 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.

Table 12: Major Targets and Achievements of Sheba-Health Program of BEES

SL	Planned activities	Target	Achievement
1	Population covered	123000	117170
2	Static and satellite clinic operated by no. of paramedics	18	18
3	Organized satellite clinic	1080	919
4	Organized static clinic	2592	2351
5	Provided Antenatal care to pregnant mothers-	7560	6728
6	Provided Post natal care to Lactating mothers	5670	4256
7	Ensured Colostrums feeding of Newborn baby	5292	5027
8	Ensured Exclusive breast feeding of children of 0-6 months	5292	4604
9	Ensured EPI services for Children <1 yrs.	5520	5400
10	Ensured Weaning food for children of 7 month to 2 yrs	5520	5238
11	Provided Growth monitoring services to children <2 yrs	10800	10993
12	Measurement of BMI of Pregnant mothers, Adolescent girls	4094	3956
13	Provided limited curative cares to general patients	73470	61714
14	Conducted food demonstration session with pregnant mothers and mothers of children <2 yrs	432	393
15	Expanded family planning services to fertile couples	6480	7139
16	Facilitated referral services of complicated patients to the nearest UHC/UHFWC or Private Clinics	3240	2818
17	Conducted awareness session on health & nutrition	648	491
18	Ensured Lab test of pregnant mothers, Children <5yrs and of all general patients	62450	60759
19	Established homestead gardening	360	234



Chapter 4

AGRICULTURAL PROGRAM

AGRICULTURAL PROGRAM



Overview

The economy of Bangladesh is predominantly agrarian, with the agriculture sector accounting for about 35% 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 over populated 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 as well as mitigate the climate change a while.

Objectives

The prime objective of the program is to increase crop production introducing climate resilient crop varieties, 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, new varieties 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 farmers' 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's agriculture program is enhanced by better supervision and enough technical support services. After identification of a Marginal Farmer, field staffs of BEES 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 have 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 Program

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 program 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 2017-2018 year, vegetables seeds were distributed to 1,94,730 target beneficiaries and agro forest saplings were distributed to 2,43,814 beneficiaries. Beside this, 12 home gardens, 12 vegetable demonstration plots with application of vermi-compost and 5 papaya gardens were established in the farmers' land. Additionally, 426 tons vermi-compost fertilizer was produced in the year.

Besides, BEES started multiple vegetable production activities in rented land of 2.8 acres at Polashbari Upazila of Gaibandha district for assessing productivity & profitability as organic crop. In the reporting year 21 types of vegetables were cultivated as trial where 11 types performed well which were cherry tomato, country bean, Chinese cabbage, red cabbage, cauliflower, carrot, eggplant and broccoli. For intensive gardening, in the border side of the farm, seedless lemon and papaya were cultivated which production was also agreeable.

Table 13: Major Target and Achievement of Agriculture and Social Forestry Program of BEES

Sl.	Performed activities	Target	Achievement
1.	Vegetable seed distribution to beneficiaries	2,15,000	1,94,730
2.	Provide training to staff on agro-technology	55	55
3.	Provide training to beneficiaries on food crops production	1050	895
4.	Establish home gardening	12	12
5.	Establish Papaya Garden	3	5
6.	Saplings distribution to beneficiaries	2,50,000	2,43,814
7.	Participate in agro-fair	14	14
8.	Establish vegetable demonstration plots with application of vermi-compost (winter-8 and summer-6)	12	12
9.	Production of vermi-compost fertilizer	477	426
10.	Production of foreign vegetables in the rented farm	19	21

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 brings 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 support services 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's heads are small in size, health condition is very poor and most of them suffer from worm infection. However 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 adding a few 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 amongst them

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

- Selection of beneficiaries: BEES selects 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 been contributing 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 2017-2018, a total loan of Tk 37,10,50,000 has distributed to 26503 target beneficiaries to undertake poultry and livestock Project in working area. The income level of the target beneficiaries has increased Tk. 3260 from their baseline income.

Table 14: Major Target and Achievement of Poultry and Livestock program

Sl.	Performed activities	Target	Achievement
1.	Selection of target beneficiaries	20,500	17,673
2.	Provide training to staff	250	173
3.	Provide training to beneficiaries	20,500	17,672
4.	Increase of income per month	3,100	3,104
5.	Loan disbursement	25,00,00,000	22,81,70,000





Chapter 5

EDUCATION PROGRAM

EDUCATION PROGRAM



Overview

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

However, unfortunately the people of Bangladesh, especially from the rural areas are still suffering from the curse of illiteracy and ignorance. Very often it is their lack of education that holds them back from social and economic progress and getting themselves away from the poverty line. BEES believes that if people progress on the educational ladder, the economic and political stability of the society can be restored. Therefore, initially it has started executing functional education program in 1984 to its group members in response to the need of target groups in working areas. Learning crucial life skills such as the ability to read write or calculate, significantly helped its beneficiaries.

Considering the importance of education, the Non-Formal Primary Education program was pioneered in 1996. Since then, BEES has been continuing 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, workers 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 of BEES expect from these activities are: trained workers, members and children from the education courses. Education has been a very important program to BEES that, it is embodied in the name of the organization.

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 of children 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 care development project are chosen to familiarize children with letters and numbers and preparing them for conventional primary schooling.

In 2017-2018, 15 centers were established under the education program of BEES and 91% attendance of the 450 enrolled students was earned. 15 Center Management Committees have been established in this FY and going beyond the target 89% of the students were admitted to class-I of Primary school.

Table 15: Major Target and Achievement of Early Childhood Care and Development (ECD) program

Sl.	Planned activities	Target	Achievement
1.	Establishment of education centre	15	15
2.	Enrolment of learners (5+years age)	450	450
3.	Formation of Center Management Committee (CMC).	15	15
4.	Attendance %	98%	91%
5.	Admitted to class-I at local Govt. Primary schools	97%	89%

Primary Education Program

BEES has initiated the primary education program in April, 2018. Five primary schools with 783 students have already been inaugurated in Sunamganj, Sylhet. In addition, followed by an intensive discussion with the State Minister of Finance and Planning, Bangladesh and the Local Government, the Executive Director of BEES has decided to start three more primary schools in Sunamganj from January, 2019 for the underserved community people.

Goal: To ensure quality primary education for the community children

Objectives:

- Select and train the teachers for ensuring quality education
- Ensure the enrollment of all the community students
- Formation of School Management Committee (SMC)
- Conduct SMC and teachers meeting
- Conduct meeting with the guardians of the students
- Linkage building with the local govt schools to ensure the enrollment of the students after the completion of primary education
- Supervise the activities of the teachers and monitor the performance of the students



Chapter 6

SPECIAL PROGRAM

SPECIAL PROGRAM



OVERVIEW

Bangladesh is prone to natural disasters; therefore, emergency response is critical here. The special programs are made for managing natural disaster emergencies. Having 42 years of experience in emergency response, BEES can initiate restoration and recovery programs fast, efficiently, and effectively. Recently, Bangladesh has been experiencing more frequent and severe natural disasters. This is why BEES moved beyond relief and rehabilitation into institutionalized preparedness, risk reduction, and proper management as a long term strategy.

Relief and Rehabilitation

Over the past 43 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.

In 2017-2018 FY, BEES has served the cold affected people in Gaibandha District distributing blanket and helped 1500 flood affected families in Haor area of Sunamganj distributing food and groceries in collaboration with the local govt.

Climate Change

Globally, climate change is one of the most burning issues. Due to the geographical location, Bangladesh is one of those countries which are most vulnerable to climate change which puts the environmental sustainability at risk. Majority of the population of Bangladesh lives on agriculture, and it's the largest employment sector of the country. However, because of the climate change, we are now facing the peril of producing agricultural crops, eliminating poverty and achieving the sustainable development accordingly. Having the concern regarding climate change issues, BEES has been implementing environmentally sustainable programs regarding micro-climactic conditions by lowering temperature, instigating rainfalls, helping ground water re-charge by intercepting rain, and preventing soil erosion Since 1975.

During the last fiscal year, 243,814 saplings of different timber and fruit trees were distributed to the beneficiaries of respective areas which are more vulnerable to climate change. Moreover, 12 homestead gardens were also established under the agriculture and social forestry program.

Currently, BEES is redeveloping and improving its team to be well skilled & equipped to deal with any future risks. It is expanding the institutional capacity

through skill development of the communities. BEES's staffs work closely with the communities and people for gathering knowledge about the effect of climate change, and improving the risk reduction responses & adaptation.

Cultural & Sports Program

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, PKSf has undertaken the 'Cultural and Sports Program' for the children and the young generation. The aim of this Program is to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole.

The Program has started in March, 2016 along with 10 Partner Organizations (POs). Considering the positive impacts of overall poverty reduction and capacity of the organizations the program has been extended to 60 POs across the country since July 2017.

The expenditures of the program are being borne jointly by PKSf and its concerned POs. PKSf executes the cost from its Special and Program-Support Fund; while POs bear their part with surplus money from their credit programs.

As one of the partner POs, BEES is implementing the 'Cultural & Sports Program' for children and young people in collaboration with PKSf. BEES was enlisted as a PO under this program since July 2017.

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

Objective: To create awareness among the young and adolescents generation against all sorts of crimes as terrorism, sexual harassment, drug abuse and women-violence or oppression etc.

Core Activities

- Arrange Cultural competition such as Drawing, Hand Writing, Wall Magazine, Essay Writing, Recitation, Story-telling, Tagore and Nazrul Songs, Folk Songs, Regional Songs, Acting, Dance and Debate competition
- Arrange sports competition, such as Table Tennis, Football, Cricket, Handball, Volleyball, Badminton, Chess, Kabaddi, Swimming, Sprint, Sack-race, Cow Cart Racing, Boat Racing, Mini Marathon, Cycling and other local traditional sports
- Patronize and promote school-based activities to raise cultural affinity and sportsmanship among the youth

Target Areas: Gopalganj Sadar & Tungipara Upazila

Table 16: Major Target and Achievement of Cultural Activities under Cultural & Sports Program (2016-2017)

SL	Planned Activities	No of Target Institutions	Achievement
1	Recitation Competition	11	15
2	Instant Speech Competition	8	6
3	Story Telling Competition	8	1
4	Singing Competition (National Anthem)	8	25
5	Hand Writing Competition	3	3
6	Wall Magazine Festival	10	0
7	Acting Competition	8	20
8	Dance Competition	8	21
9	Art Competition	8	15
10	Singing Competition (Patriotic Song)	8	4
11	Singing Competition (Tagore Song)	8	2
12	Reciting AL-Quran Competition	0	3
13	Singing Competition (Islamic Song)	0	3
14	Debate Competition	12	0
15	Awareness Activities	2	0
16	Clean Environment & Tree Plantation	10	10
17	Story Writing, Quiz & Instant Speech	50	39



Chapter 7

SUPPORT SERVICES

SUPPORT SERVICES



Overview

BEES has a strong support department and other facilities to perform all projects and programs 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, organizes training courses for staff and target beneficiaries and prepares training reports and other documents.

The R&D cell communicates develop IEC/BCC related information, messages, means and materials and utilizes 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 conducts procurements for all programs and maintains internal administration and audit of the organization and the finance and accounts department prepares budget, finance reports & necessary documents, conducts audit for programs and organization by hiring external audit firm.

Training and HR Management

BEES strongly believes that organizational improvement, mostly requires skilled manpower. Since 1975, many diversified training programs has been conducting round the year by BEES. Currently, BEES

has an independent 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 Microfinance 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), RBM (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 equipment 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.

Table 18: Target and achievement of conducted training under Training and HR Management department of BEES

SL	Name of Program	Target		Achievement			
		Staff	Beneficiaries	No. of Staff	%	Beneficiaries	%
1.	MF Program	868	-	928	107	-	-
2.	Sheba Package	84	-	18	21	-	-
3.	MaMoni-HSS Project	122	3460	232	190	4218	122
4.	ENRICH	53	584	161	304	150	26
5.	Agriculture Program	-	-	-	-	-	-
6.	Livestock Program	-	-	-	-	-	-

Month and Program Wise Recruitment Report

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.

Table 19: Month and Program wise recruitment report

SL	Month	Microfinance Program
1.	July'17	72
2.	August'17	71
3.	September'17	198
4.	October'17	117
5.	November'17	77
6.	December'17	54
7.	January'18	115
8.	February,18	61
9.	March'18	27
10.	April'18	52
11.	May'18	41
12.	June'18	10
Total		895

Research and Documentation

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 43 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 BEES's 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.

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 logistic (computers and peripherals software resources, transport, communication and other equipment) 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 takes necessary actions against the fraudulent and corrupted staffs & beneficiaries through this legal support unit.





Chapter 8

AUDIT REPORT

Annexure –A1/1

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

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 2018 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 2018 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 2018 and its financial performance and its cash flows for the year then ended 30 June 2018 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- 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.
- 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
- 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;
 30 September 2018



S. F. Ahmed
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 2018**

Notes	30-Jun-18			30-Jun-17		
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
ASSETS						
Non-Current Assets						
Property, Plant and Equipment	40,763,433	16,152,925	56,916,358	65,674,195	13,585,550	79,259,745
Investments	543,311,755	189,811,705	733,123,460	411,409,009	137,711,705	549,120,714
	584,075,188	205,964,630	790,039,818	477,083,204	151,297,255	628,380,459
Current Assets						
Loan to Beneficiaries	2,726,553,074	2,265,565,671	4,992,118,745	3,270,543,853	1,869,973,131	5,140,516,984
Other Loans	451,853,151	12,807,817	464,660,968	223,314,461	9,932,338	233,246,799
Advance & Prepayments	27,400,048	6,383,366	33,783,414	22,436,707	4,949,083	27,385,790
Unsettled Staff Advance	29,837,621	8,170,628	38,008,249	26,007,688	3,892,951	29,900,639
Accounts Receivable	121,158,091	27,390,543	148,548,634	82,000,223	11,715,513	93,715,736
Consumer Product Stock	9,448,739	12,707,458	22,156,197	-	-	-
Cash and Cash Equivalents	121,238,969	99,265,353	220,504,322	89,268,380	35,925,772	125,194,152
	3,487,489,693	2,432,290,836	5,919,780,529	3,713,571,312	1,936,388,788	5,649,960,100
Total Assets	4,071,564,881	2,638,255,466	6,709,820,347	4,190,654,516	2,087,686,043	6,278,340,559
Capital & Liabilities						
Capital And Reserves						
Capital Fund Account	443,834,243	180,755,327	624,589,570	346,512,543	106,882,081	453,394,624
Statutory Reserve Fund	47,355,912	21,881,950	69,237,862	36,542,390	13,673,812	50,216,202
Depreciation Fund	-	-	-	20,411,581	1,643,764	22,055,345
	491,190,155	202,637,277	693,827,432	403,466,514	122,199,657	525,666,171
Non-Current Liabilities						
Loan from PKSF	248,500,000	-	248,500,000	141,500,000	-	141,500,000
Loan from Commercial bank-long term	937,516,909	649,884,148	1,587,401,057	1,325,311,187	598,901,637	1,924,212,824
	1,186,016,909	649,884,148	1,835,901,057	1,466,811,187	598,901,637	2,065,712,824
Current Liabilities						
Loan from Commercial bank-short term	1,177,008,103	438,548,409	1,615,556,512	1,089,178,548	621,000,000	1,710,178,548
Loan from Non-PKSF/PKSF	-	438,200,135	438,200,135	-	208,517,768	208,517,768
Loan Loss Provision (LLP)	108,305,585	65,948,002	174,253,587	104,668,059	37,096,841	141,764,900
Savings	943,348,681	625,398,849	1,568,747,530	989,194,942	440,860,517	1,430,055,459
Accounts Payable	39,674,242	33,135,886	72,810,128	24,881,232	13,740,947	38,622,179
Provident Fund	4,871,143	69,260,368	74,131,511	2,710,000	-	2,710,000
Gratuity Fund	8,504,404	25,898,287	34,402,691	900,000	-	900,000
Security Deposit	37,824,377	7,626,023	45,450,400	26,528,258	3,129,305	29,657,563
Other Liabilities	74,821,282	81,718,082	156,539,364	82,315,776	42,239,371	124,555,147
	2,394,357,817	1,785,734,041	4,180,091,858	2,320,376,815	1,366,584,749	3,686,961,564
Total Capital & Liabilities	4,071,564,881	2,638,255,466	6,709,820,347	4,190,654,516	2,087,686,043	6,278,340,559



Executive Director

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



AGM (Finance & Accounts)



Dated, Dhaka;
30 September 2018

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 2017 to 30 June 2018

Amount in Taka

Notes	2017-2018			2016-2017		
	PKSF	Non-PKSf	Total	PKSF	Non-PKSf	Total
Income						
MCP Loan Service Charges	818,914,589	576,471,006	1,395,385,595	711,392,396	334,495,073	1,045,887,469
Bank Interest	52,306	21,217	73,523	134,904	17,046	151,950
Sales of form & Pass book	1,229,640	1,364,569	2,594,209	1,668,794	1,200,296	2,869,090
Admission Fee	474,168	729,134	1,203,302	726,090	709,265	1,435,355
FDR Interest	42,373,200	16,932,337	59,325,537	21,593,250	6,599,250	28,192,500
Recovery of Written off Loan	1,413,018	485,980	1,898,998	597,505	723,595	1,321,100
Income from Agri & Health Program	870,981	86,804	957,785	286,178	16,200	302,378
Others Income	18,052,911	7,385,487	25,438,398	12,034,690	3,726,129	15,760,819
Total	883,380,813	603,496,534	1,486,877,347	748,433,807	347,486,854	1,095,920,661
Expenditure						
Service Charge Paid to PKSf	12,317,500	-	12,317,500	16,305,742	-	16,305,742
Service Charge Paid to Banks	248,677,034	128,893,617	377,570,651	194,062,435	74,950,845	269,013,280
Service Charge to Others(PF & Gratuity)	1,325,505	9,430,137	10,755,642	3,610,000	-	3,610,000
Salary & Bonus	266,393,127	222,593,783	488,986,910	196,630,850	104,926,859	301,557,709
Printing & Stationery	11,211,093	4,745,454	15,956,547	10,828,981	3,553,166	14,382,147
Office Rent	17,060,375	16,863,965	33,924,340	14,458,096	9,366,249	23,824,345
Training Expenditure	3,654,508	3,261,681	6,916,189	6,916,189	1,508,995	4,155,809
Traveling, Allowance & Conveyance	15,295,039	10,703,314	25,998,353	10,795,979	5,183,878	15,979,857
Telephone, Mobile, Internet Bill	3,916,816	3,685,313	7,602,129	3,031,158	1,628,007	4,659,165
Fuel & Lubricants	2,326,800	-	2,326,800	2,315,689	403,572	2,719,261
Electricity Bill	2,589,144	1,588,068	4,177,212	2,192,892	823,325	3,016,217
Entertainment	1,922,087	920,760	2,842,847	1,497,352	521,874	2,019,226
Food allowance	5,745,231	6,355,476	12,100,707	5,140,062	3,458,827	8,598,889
Interest on Savings	51,060,566	26,510,245	77,570,811	47,963,046	15,353,849	63,316,895
Bank Charge & Commission	3,889,125	1,710,472	5,599,597	3,039,200	799,717	3,838,917
Insurance Premium(Staff)	477,484	-	477,484	384,617	-	384,617
Meeting & Semminar	1,186,962	221,232	1,408,194	1,156,752	160,393	1,317,145
Income Tax (Staff)	3,343,600	-	3,343,600	1,596,094	-	1,596,094
Advance income tax(AIT)	424,435	14,524	438,959	202,199	-	202,199
VAT	1,629,356	156,715	1,786,071	1,649,951	15,368	1,665,319
PF Contribution	11,598,448	8,782,606	20,381,054	8,206,289	3,697,683	11,903,972
Gratuity Contribution	17,648,980	12,926,589	30,575,569	12,418,276	5,518,998	17,937,274
LLPE	30,247,378	39,333,045	69,580,423	32,143,364	16,123,595	48,266,959
DMFE	-	-	-	-	-	-
Audit Fee & Internal Audit	281,500	-	281,500	264,900	-	264,900
Depreciation	6,476,681	2,085,854	8,562,535	4,067,119	1,000,468	5,067,587
Repair & Maintenance- Office & Vehicle	4,454,269	1,947,317	6,401,586	2,528,702	1,145,441	3,674,143
Consultancy Fees	288,200	-	288,200	178,500	-	178,500
Development Expenditure	12,802,679	582,485	13,385,164	4,773,803	197,408	4,971,211
Miscellaneous	37,001,669	18,102,498	55,104,167	20,257,660	7,288,178	27,545,838
Sub Total	775,245,591	521,415,150	1,296,660,741	604,346,522	257,626,695	861,973,217
Excess/(Deficit) of Income Over Expenditure	108,135,222	82,081,385	190,216,607	144,087,285	89,860,159	233,947,444
Transfer to Statutory Reserve	10,813,522	8,208,138	19,021,661	14,408,729	8,986,016	23,394,744
Transfer to Accumulated Surplus	97,321,700	73,873,246	171,194,946	129,678,557	80,874,143	210,552,700
Total	883,380,813	603,496,534	1,486,877,347	748,433,807	347,486,854	1,095,920,661


 Executive Director

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


 AGM (Finance & Accounts)

Signed in terms of our report of even date annexed

Dated, Dhaka;
 30 September 2018




 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 2018

Amount in Taka

	2017-2018			2016-2017		
	PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
A. Cash flow from Operating Activities :						
Excess of income over expenditure (Surplus)	97,321,700	73,873,246	171,194,946	128,374,631	80,874,143	209,248,774
Add: Amount considered as non cash item						
LLP provision	3,637,526	28,851,161	32,488,687	32,143,364	16,123,595	48,266,959
DMF provision	-	-	-	-	-	-
Depreciation for the year	(20,411,581)	(1,643,764)	(22,055,345)	3,747,622	962,609	4,710,231
Statutory Reserve Fund	10,813,522	8,208,138	19,021,660	14,263,848	8,986,016	23,249,864
Sub total of non cash item	91,361,167	109,288,781	200,649,948	178,529,464	106,946,363	285,475,827
Loan to Beneficiaries	543,990,779	(395,592,540)	148,398,239	(661,604,624)	(957,694,396)	(1,619,299,020)
Other Loans	(228,538,690)	(2,875,479)	(231,414,169)	(56,113,338)	(4,558,706)	(60,672,044)
Advance & Prepayments	(4,963,341)	(1,434,283)	(6,397,624)	(5,547,943)	(2,132,901)	(7,680,844)
Interest on FDR	(39,157,868)	(15,675,030)	(54,832,898)	(17,996,081)	(8,491,357)	(26,487,438)
Consumer Product Stock	(9,448,739)	(12,707,458)	(22,156,197)	-	-	-
Unsettled Staff Advance	(3,829,933)	(4,277,677)	(8,107,610)	-	-	-
Accounts Payable	7,298,516	58,873,650	66,172,166	23,891,338	20,738,302	44,629,640
Net cash from/Used in operating Activities	356,711,891	(264,400,036)	92,311,855	(538,841,184)	(845,192,695)	(1,384,033,879)
B. Cash Flow from Investing Activities:						
Fixed Assets purchased	24,910,762	(2,567,375)	22,343,387	(6,285,495)	(8,159,399)	(14,444,894)
Fixed Assets transfer to PKSF	-	-	-	-	-	-
Investment	(131,902,746)	(52,100,000)	(184,002,746)	(96,801,534)	(77,000,000)	(173,801,534)
LLP FDR	-	-	-	-	-	-
DMF FDR	-	-	-	-	-	-
Dep. FDR	-	-	-	-	-	-
LLPI	-	-	-	-	-	-
DMFI	-	-	-	-	-	-
DRFI	-	-	-	-	-	-
General Fund	-	-	-	-	-	-
Net cash Used in Investing Activities	(106,991,984)	(54,667,375)	(161,659,359)	(103,087,029)	(85,159,399)	(188,246,428)
C. Cash Flow from Financing Activities:						
Loan from PKSF	107,000,000	-	107,000,000	(70,166,345)	-	(70,166,345)
Loan from C Banks, Long Term	(387,794,278)	50,982,511	(336,811,767)	424,837,475	321,123,859	745,961,334
Loan from C Banks, Short Term	87,829,555	(182,451,591)	(94,622,036)	135,276,806	354,500,000	489,776,806
Other loan	-	229,682,367	229,682,367	-	51,942,022	51,942,022
Savings Deposits	(45,846,261)	184,538,332	138,692,071	178,388,819	215,202,910	393,591,729
Interest on DFI	-	-	-	-	-	-
Provident Fund	2,161,143	69,260,368	71,421,511	2,710,000	-	2,710,000
Gratuity Fund	7,604,404	25,898,287	33,502,691	900,000	-	900,000
Security deposit	11,296,119	4,496,718	15,792,837	6,097,843	1,066,794	7,164,637
Land revaluation reserve	-	-	-	-	-	-
Fund in transit	-	-	-	-	-	-
Net cash used in Financing Activities	(217,749,318)	382,406,992	164,657,674	678,044,598	943,835,585	1,621,880,183
D. Net increase/decrease (A+B+C)	31,970,589	63,339,581	95,310,170	36,116,385	13,483,491	49,599,876
E. Cash & Bank Balance at the Beginning of the Year	89,268,380	35,925,772	125,194,152	53,151,995	22,442,281	75,594,276
F. Cash & Bank Balance at the End of the Year	121,238,969	99,265,353	220,504,322	89,268,380	35,925,772	125,194,152



Executive Director



AGM (Finance & Accounts)

Signed in terms of our report of even date annexed

Dated, Dhaka;
30 September 2018



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 2018, the Statement of 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 2018, 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;
 31 October 2018

S. F. Ahmed
S. F. Ahmed & Co.
 Chartered Accountants

Bangladesh Extension Education Services (BEES)
General Fund
Statement of Financial Position
as at 30 June 2018

	Notes	Amount in Taka	
		30 June 2018	30 June 2017
Assets			
<i>Non-current assets:</i>			
Property, plant and equipment	3	201,679	231,088
Total non-current assets		201,679	231,088
<i>Current assets:</i>			
Account receivables	4	136,058	136,058
Other receivable	5	8,217,120	5,338,904
Advances deposits and prepayment	6	-	61,000
Cash and cash equivalents	7	2,135,900	1,097,313
Total current assets		10,489,078	6,633,275
Total assets		10,690,757	6,864,363
Equity and liabilities			
<i>Capital & reserve:</i>			
Capital fund	8	(1,010,489)	(3,553,224)
Vehicle fund	9	-	1,612,900
Poor disaster rehabilitation fund	10	758,000	758,000
Total equity		(252,489)	(1,182,324)
<i>Non-current liabilities:</i>			
Long-term borrowings (PKSF)	11	-	-
Borrowing from vehicle fund	12	-	1,022,337
Total non-current liabilities		-	1,022,337
<i>Current liabilities:</i>			
Account payables	13	10,943,245	7,024,349
Total current liabilities		10,943,245	7,024,349
Total equity and liabilities		10,690,757	6,864,363

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;
31 October 2018


S. F. Ahmed & Co.
Chartered Accountants

Bangladesh Extension Education Services (BEES)

General Fund

Statement of Comprehensive Income
for the year ended 30 June 2018

	Notes	Amount in Taka	
		2017-2018	2016-2017
Income			
Miscellaneous income	14	-	116,679
Total income		<u>-</u>	<u>116,679</u>
Expenditure			
Salaries & benefits		-	-
Bonus		-	-
Audit fees		57,500	75,000
Bank charge		5,593	2,571
Depreciation		29,409	34,049
Total expenditure		<u>92,502</u>	<u>111,620</u>
Net Surplus/(Deficit) for the year transferred to Capital Fund		<u>(92,502)</u>	<u>5,059</u>
Total		<u>-</u>	<u>116,679</u>

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;
31 October 2018



S. F. Ahmed & Co.
Chartered Accountants

Mission

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

Vision

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



Bangladesh Extension Education Services (BEES)

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