



Annual Report 2019



BASTOB

Initiative for People's Self-Development

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Vision

BASTOB envisions a peaceful society where disadvantaged people are self-reliant and capable of solving their own problems, and can enjoy a sound ecosystem, social harmony, justice and can exercise their rights.

Mission Statement

Our Mission is to ensure socio-economic development and self-reliance of the people while being consistent with organizational sustainability. BASTOB is committed to follow the ideals of people's participation, institution building, human rights, gender equality, promotion of culture and care for the environment, poverty alleviation and people's sustainability in achieving its goals.

Taking into consideration the fact that development work is a challenging job which requires the combined efforts of many participants involved in the process, BASTOB always encourages partnership and networking with government and like-minded organizations.

BASTOB has been blessed with experienced, energetic, and dynamic workers and members who are committed to achieving its goals. It believes in people's capacity and creativity, and also in participatory management and it is committed to ensure participation at every level.

Core Values

- People's capacity and dignity
- Creativity and innovation
- Cost consciousness
- Honesty and integrity
- Culture and environment friendly development
- Discipline, participation, team work and openness
- Gender equality
- Accountability and transparency
- Justice and fairness
- Striving for excellence







MESSAGE FROM THE CHAIRPERSON

2019 was a good year for BASTOB, full of change and progress. We welcomed new staffs and new Board members, made efforts to strengthen the organization, and have been building partnerships that will have a lasting and positive impact for our organization. We are proud to be working with a wide range of dedicated caring individuals and groups.

In 2018-2019, we continued to strengthen our institutional capability, with further investments in human capital. We also enhanced our governance and risk management frameworks to ensure ongoing compli-

ance with regulatory authorities. At the same time, we continued to implement our social responsibility programme to support the social well-being and economic prosperity of the people of our working areas.

Our success is the community's success. With the ongoing support of our donors, partners, Board and volunteers, BASTOB is ready for all the challenges and achievements stored for it in 2019.

A handwritten signature in black ink, appearing to read 'G. Samdani', with a horizontal line underneath.

Professor Dr. Md. Golam Samdani Fakir
Chairperson
BASTOB Governing Board

EXECUTIVE DIRECTOR'S FOREWORD



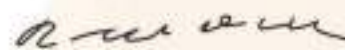
This report highlights the notable achievements of BASTOB during the fiscal year 2018-2019. We are proud to celebrate these achievements and the continued progress in our pursuit of improved programmes. BASTOB carried out impressive work on continuing projects. Our actions were guided by BASTOB's strategic plan, which outlines the vision, mission and goals for the organization. The strategic plan also lists BASTOB's core values. We focused on partners, professionalism, and diversity. The year marked a decade of service for the organization. Our dedicated staff did an incredible job to strengthen our programmes and services. The year 2018-2019 signified an active year for BASTOB. We are proud of all the accomplishments featured in this report.

Regarding the programme goals, it is worth mentioning that we have accomplished the following, besides all regular activities:

- Microfinance was expanded with inclusion of new members and with diverse products and services. We were able to reach 39,290 members in 2018-2019.
- 83 schools/learning centres were in operation for 2,401 children of disadvantaged parents;
- 206 children were provided scholarships to continue their education;
- Primary health care services were strengthened for microfinance members;
- Improved capacity building of Migrant workers and their families in order to make the migration safe;
- -Humanitarian assistance were provided to Rohingya Community who escaped from Myanmar to Bangladesh because of torture by Myanmar army;
- Water facilities and sanitary latrines were built;
- Staff development and policy formulation were initiated for organizational development and good governance.

It is significant to report that our approach to invest in sustainable projects has been identified as the foundation of our partners' success. This was further enhanced by our goodwill and commitment to bring positive changes in the lives of the disadvantaged people in our project areas. At the same time we took care of the sustainability of the organization.

On this occasion, we would also like to thank our partner organizations; Palli Karma-Sahayak Foundation (PKSF), Anukul Foundation, Manusher Jonno Foundation, Deutsch-Bengalische Kinderhilfe e.V., Ashar-Alo e.V., Help e.V., BRAC, NGO Forum for Public Health, Southeast Bank Ltd., AB Bank Ltd., Midland Bank Ltd., Mercantile Bank Ltd., Bank Asia Ltd., Mutual Trust Bank, Ltd., First Security Islami Bank Ltd., IDLC, NRBC, and our other supporters at home and abroad. We extend our thanks to Microcredit Regulatory Authority (MRA), NGO Affairs Bureau, and all concerned authorities of the Government of Bangladesh for their sincere cooperation. As member of various networks/forums, we recognize the supports of Bangladesh Shishu Adhikar Forum (BSAF), Credit Development Forum (CDF), Banking with Poor (BWTP) (Australia), South Asia Microfinance Network (SAMN), Mix Market, International Fellowship of Reconciliation (IFOR), the Netherlands, Control Arms USA, Right to Food Bangladesh, Bangladesh Country Coordinating Mechanism (BCCM), Federation of NGOs in Bangladesh, STI/AIDS Network of Bangladesh, Governance Advocacy Forum and other forums/networks. We remember and do appreciate the contributions of our Board, General Body, staff-members, volunteers, microfinance group members and all the programme participants who have always helped us to stay on track with our development initiatives.


Ruhi Das
Executive Director

1. Programme Areas of BASTOB and Sustainable Development Goals (SDGs)



The Sustainable Development Goals (SDGs), is also called the Global Goals, which were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. There are 17 goals which aim to end poverty, hunger, AIDS and all forms of discrimination against women. The pledge to Leave No One Behind ensures inclusive development for all.

To achieve the societal vision and mission of the organization, BASTOB has been implementing various development programmes, projects and activities to bring positive changes in the lives of the people follow-

ing its strategies and core values. All the programmes of BASTOB directly or indirectly contribute in achieving the Sustainable Development Goals (SDGs). The main Programme Themes of BASTOB are as follows:

- A. Elimination of Poverty and Development of Financial Choices of People Living in Poverty
- B. Provide Quality Education
- C. Ensure the Access of the Poor to Healthcare, Nutrition, Water and Sanitation
- D. Skill Development, Decent Work and Economic Growth
- E. Emergency and Humanitarian Response, Climate Change, Peace and Reconciliation



A. Elimination of Poverty and Financial Choices of People Living in Poverty



A.1. Development Financial Services (DFS):



Introduction: Development Financial Services is the core programme of BASTOB. The main aim of this programme is to create employment opportunities and increase the income of the programme participants. The Development Financial Services programme of BASTOB reached 39,290 families in the fiscal year 2018-2019. To alleviate the poverty of the disadvantaged section of the society, Development Financial Services has been assisting the poor effectively in improving their living status and livelihood. Since the poor people cannot afford any collateral against their loan, the micro-finance services from a Microfinance Institution (MFI) are their only hope to get loan in an easy way without collateral.

Development Financial Services includes the guidelines for group formation, savings, credits, interest rates of savings and loans, insurance and benefits. The Credit manual is followed for field level implementation.



BASTOB started its Development Financial Services programme in 1998, immediately after the flood. BASTOB started DFS with the financial assistance of Hilfe fuer Bangladesh, Liechtenstein. BASTOB became a partner of INCOME PROJECT III of CARE Bangladesh in 2001. As a result of technical and financial support of CARE Bangladesh, the programme became more systematic, structured and visually



acceptable. In 2007, BASTOB became a partner of Palli Karma-Sahayak Foundation (PKSF). With the financial, technical and capacity building activities of PKSF, BASTOB became an effective microfinance institution in Bangladesh. The report of 2018-2019 is focused on total MF programme as well as the initiatives taken during the reporting period.

Components

The Development Financial Services of BASTOB consists of five main components as stated below: (a) Institution Building, (b) Savings Mobilization, (c) Providing Loan Facility, (d) Insurance and (e) Awareness Building and Capacity Development



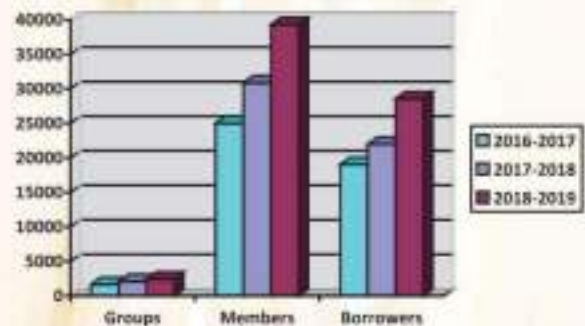
a) Institution Building:

BASTOB is composed of 2 types of groups; a) small groups and b) large groups (Samity). A small group consists of five members with one leader, while a large group consists of 5 to 6 small groups (25-30 members) with 3 executive committee members (Treasurer, Secretary and Chairperson). At the end of June 2018, there were 2094 groups of which 2061 were female and 35 were male.



Groups, Savers, and borrowers – Status of the last three years:

Fiscal Year	Groups			Savers			Borrowers		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
2016-2017	1645	25	1670	24283	712	24283	18531	484	19015
2017-2018	2061	35	2094	30249	616	30865	21644	352	21996
2018-2019	2409	20	2429	38788	502	39290	28329	243	28572



b) Savings Mobilization:

Mobilization of savings from the poor people is a very difficult task, in as much as most of the members are from financially disadvantaged families with multifaceted vulnerabilities. Considering the situation and need of its programme partners, BASTOB developed an inclusive savings system so that everybody can participate in this programme. When members face financial difficulties or critical situation, BASTOB gives opportunity to its members to withdraw their savings according to their need. BASTOB keeps 10% of members' savings as fixed deposit in the scheduled banks and 5% as liquid money to meet the members' needs. The 85% of their savings is used as revolving loan fund to lend to the members. This savings fund is gradually increasing

with the continuous motivational efforts. As of 30th June, 2019, the total savings is Members get a minimum of 6% interest on their savings and it is deposited at their individual accounts at the end of the fiscal year. During the fiscal year 2018-2019, the members deposited Tk. 482,903,398.00, compared to Tk. 446,303,606.00, in 2017-2018. Withdrawal in 2017-2018 reached Taka 263,030,452.00 and in 2018-2019, withdrawal was Tk. 349,188,320.00. Interest paid to members on the savings deposit was Tk. 11,337,740.00 in 2018- 2019; while in 2017-2018, it was Taka 4,652,656.00. During the period from July 2017 to June 2018, there were three types of savings products (1) Regular Weekly

Taka 580,018,788.00 (US\$ 6,136,750.52; 1US\$=84.89 BDT)). The Savings growth was 29.96% in this reporting period. The average savings per member is Taka 14,763.00 (US\$ 173.90).



Savings, (2) Regular Monthly Savings and (3) Voluntary Savings.

Regular mandatory Savings: Every week the members have to deposit a certain amount of money. During the loan period they cannot withdraw this money. But they can withdraw this savings as soon as they pay their loan. Balance of the weekly savings as of June 30, 2019 was Tk. 535,408,239.00

Regular Monthly Savings: The members also deposit

certain amount of money on monthly basis. Under this program they can withdraw their savings at any time. Interest is paid up to 12% per annum. Balance as of June 30, 2019 was Tk. 115,599,587.00

Voluntary Savings: Members can save money in voluntarily savings programmes at weekly meetings as per their ability for an undefined period. This savings can be withdrawn at any time as per their need. Balance on June 30, 2019 is Tk. 29,010,918.00



Savings deposits, withdrawals and net balance in the last three years are as follows:

Year	Opening Savings	Deposit During the year	Interest paid	Savings Refund	Closing Balance	% of increase/ Decrease	No of Savers	Avg. Save, Per Member
2016-2017	191,655,705	289,504,364	1,272,530	185,123,284	297,309,315	55%	24995	11,895
2017-2018	297,309,315	165,620,939	4,652,656	21,279,244	446,303,666	50.11%	30,865	14,459
2018-2019	446,303,666	482,903,398.00	11,337,740.00	349,188,320.00	580,018,788	29.96%	39,290	14,763



Savings Balance in last 3 years





c) Providing Loan Facility:

We provide loans to all potential members as per their needs ensuring their capacity for utilization of the loan. Members need to maintain a minimum of 5% on their savings deposit with us. The loan period is from six months to two years. The repayment systems are: one time full repayment, weekly repayments or monthly repayment. The rate of service charge varies according to the loan products. For the ultra-poor (Buniad), the service charge is 20% decline method and for other loans, the rate of service charge is 25%.

Borrowers need to pay the total amount of loan in 46 installments with a two-week grace period. A regular flow of fund to the economic activities of the members is essential. Demand for these services is gradually increasing both in the number of borrowers and in the amount of loan. During the fiscal year 2018-2019, BASTOB disbursed Tk. 1,878,377,000.00 among 29,038 members and collected Tk. 1,739,792,576.00 Outstanding loans at the end of the year amounted to Taka 1,240,078,879.00.



Cumulative disbursement of microfinance up to June 2019 was Tk. 6,051,239,000.00 and collection of Tk. 6,689,537,121.00 which was disbursed among 66,891 members. The number of loans reached 189,232



Members invested the loan amount in a variety of income generating activities. The performance of loan recovery of the organization was good with Cumulative Recovery Rate (CRR) and On Time Realization (OTR) rate of 99.55% & 96.60% respectively as of June, 2019.

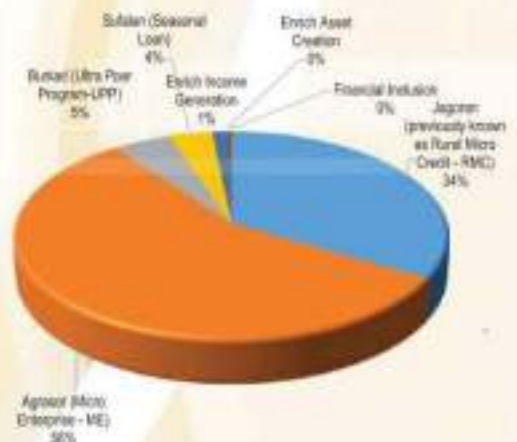


The loans include some specific loan products such as Jagoran (previously known as Rural Micro Credit - RMC), Agrasor (Micro Enterprise -ME), Buniad (Ultra Poor Program -UPP), Sufalan (Seasonal Loan), and Sahos (EFRRAP).

Product- wise Loan Outstanding for the last 3 years

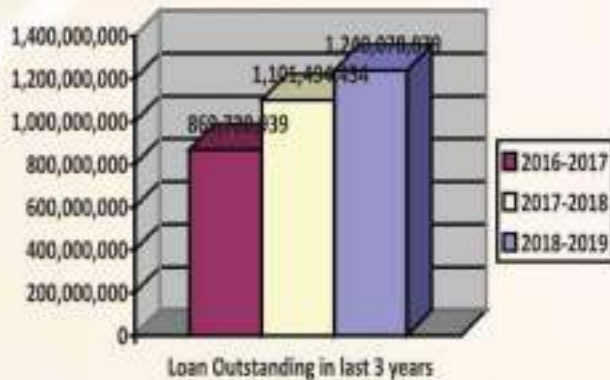
Sl.	Name of Loan Products	Balance on 30.06.2017	Balance on 30.06.2018	Balance on 30.06.2019
1.	Jagoran (previously known as Rural Micro Credit – RMC)	144,607,286	273,514,625	416,072,235
2	Agrasor (Micro Enterprise –ME)	685,517,647	784,919,384	698,401,008
3	Buniad (Ultra Poor Program –UPP)	6,577,015	5,595,267	60,736,892
4	Sufalan (Seasonal Loan)	27,684,669	28,967,271	44,860,696
5	Enrich Income Generation	3,060,308	6,264,990	13,800,029
6	Enrich Livelihood	187,229	737,988	749,914
7	Enrich Asset Creation	2,086,785	1,494,929	1,502,014
8	Financial Inclusion	-	-	3,956,091
	Total	869,720,939	1,101,494,454	1,240,078,879

PRODUCT WISE LOAN OUTSTANDING 30.06.2019



Loan Disbursement, realization and loan outstanding in the last 3 years

Year	Opening Loan Outstanding	Loan Disbursement During the Year	Principal Realization	Service Charge collection	Loan Outstanding	Increase/ Decrease	% of Increase/ Decrease Outstanding
2016-2017	538,970,404	1,325,369,000	994,618,465	149,623,006	869,720,939	330,750,535	61%
2017-2018	869,720,939	1,562,736,000	128,914,073	19,937,889	1,101,494,454	231,773,515	27%
2018-2019	1,101,494,454	1,878,377,000	1,739,792,576	266,558,695	1,240,078,879	138,584,425	13%



d) Members' Welfare Fund:

In case of death or disability of the first and/or second borrowers the outstanding loan amount is cancelled and the total saving amount is refunded to the borrowers' nominees. If the members die without paying any installments, BASTOB provides full benefit to the members' family. The Borrowers have to pay Tk. 10.00 per thousand before

the disbursement of the loan as premium for insurance. BASTOB recovers the risk of 100% unpaid loan amount of the first and second loanee. During the year 2017-2018 and 2018-2019, we collected the total premium of Taka 15,457,418.00 and 20,502,052. Paid as claim in 2017-2018 Taka 14,140,930.00 and in 2018-2019 Taka 10,337,635.



Awareness Building and Capacity Development

BASTOB organized various awareness building sessions on topics such as health, education, dowry, safe labour migration, WatSan, etc. The leaders of the Samity were provided a-day-long leadership training, and they were the ones who conducted the training.

A.2. Vulnerable Group Development (VGD) Programme:



This VGD project started in January 2017, and is funded by the Ministry of Women Affairs. The working areas are Savar and Dhamrai Upazillas of Dhaka District. The number of total programme participants is 2,549. After phasing out this two year programme, new programme started from January 2019 in Kapasia Upazilla of Gazipur District.

A.3. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH)



Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of Poverty (ENRICH) is an integrated project which started in July 2014 with the support of Palli Karma-Sahayak Foundation (PKSF). The ENRICH has been uniquely designed to target issues towards ensuring household-based sustainable development. The ENRICH aims at facilitating the best utilization of the existing capabilities and resources of the poor households and, at the same time, help enhance both their capabilities and resources in order to enable them to come out of poverty and move ahead towards a life of human dignity. By working with the households in association with the local government and other committed service providers, the ENRICH catalyzes the households' efforts to lift themselves out of poverty.

The overall goal of ENRICH is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and provide sustainable development at the household level in the working union. The objectives of ENRICH are to attain total development of each household as well as the whole community participating in ENRICH.



The project is being implemented in Shilkhali Union of Pekua Upazilla in the District of Cox's Bazar. The programme seeks to end poverty of 3,805 households from 33 villages of Shilkhali Union where 17,930 people are living. BASTOB has been working with those poor household members in association with the local government and other committed stakeholders to help them lift themselves out of poverty, so that they can bring changes in their socio-economic condition by themselves. The project deployed 44 staff members which include 1 Union Coordinator, 1 health assistant, 8 health sebika, 1 education supervisor and 30 school teachers for overall development of

the union. During the reporting period the following activities have been carried out:

Health Activities: BASTOB provided healthcare services in Shilkhali union with 8 health sevikas, 1 health assistant and occasionally with MBBS and specialized doctors. The health assistant is conducting static clinic daily except holidays. In the year

2018-2019, a total of 1,897 patients received services from the static clinic and 1,144 patients got received services from the satellite clinic. Health camps were organized with the specialized doctors where 665 people participated. Some medicines such as vitamins, minerals, and deworming substances were also distributed free of cost.

Watsan: During the fiscal year 2018-2019, a total of 100 sanitary latrines were installed in the houses of 100 ENRICH families. All the families were motivated to use sanitary latrines properly. On the other hand 4 Deep Tube-Wells were also installed in 4 suitable places so that people from surroundings can use and drink safe water.



Education:

ENRICH education services primarily address the problems of dropout of children from primary-level education. Students from Classes I & II are tutored in the afternoon at the education assistance centers. They are given lessons on general knowledge and creative education, and helped out to complete their homework. The children also take part in extra-curricular activities such as recitation of poems, dance, singing, drawing etc.

In the year 2018-2019, a total of 779 students (363 males, 416 females) were taken care of in 30 education centres in Shilkhali union. As a result, the drop-out rates of primary schools in Shilkhali has decreased dramatically.

Savings:

ENRICH programme is continuing a special savings scheme with the ENRICH supported families. In the fiscal year 2018-2019, all the members of ENRICH saved an amount of Taka 63.5 lac (6.35 Million Bangladesh Taka).



Loan Disbursement: ENRICH Programme is providing loan facilities to its members on various schemes such as Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). A member can avail of more than one loan at a time. The borrower has to pay a service of Taka 25% (decline) annually which is paid in installment with the principal amount. During the fiscal year 2018-2019, BASTOB disbursed an amount of Taka 283.95 lac (28.39 Million) Bangladesh Taka under these schemes. The outstanding loan was Taka 160.52 lac (16.52 Million Bangladesh Taka). Training courses on Income Generation Activities were provided to 100 participants.



Rehabilitation of Beggars:

To rehabilitate a beggar is a very challenging task. BASTOB took the challenge with courage and rehabilitated 2 beggars. The two beggars stopped begging and started income generating activities. All beggars were provided with an asset of Taka 1.00 lac (10 Million). Two bank accounts also were opened in the name of the beggars.

Enriched Homes:

During the year BASTOB converted 50 normal homes to 50 ENRICH Homes. The ENRICH homes ensure utilization of existing resources of every household. Through proper planning existing homestead lands were utilized as much as possible. Every ENRICH home is furnished with a sanitary latrine and sources of safe water preferably tube well water. To improve the family's income and nutritional level, various economic activities are carried out in the homestead such as livestock rearing, vegetable, fruits and medicinal plants cultivation.





ENRICH Sports and Cultural Activities: BASTOB promoted Sports and Cultural activities in Shilkhali Union. With the participation of children and youths in ward and union level, sports and cultural events were organized. The winners were awarded with prizes. During the year BASTOB organized 1 such event in the ward and union level.

Youth in Development: In the last fiscal year, 2018- 2019, the youth committees organized 54 monthly ward coordination meetings. To develop the capacity of the youth a two-day training Course entitled 'Right Decision-Making, Magical Skills' and 'Self-realization, leadership development and duties of the youth' was organized where 253 youths participated. The youths planted 380 trees in Shilkhali union during the reporting period.



Ward Coordination Meeting: The Ward Coordination Committee meets once in a month. There are 9 such ward committees. They usually discuss the formation of social capital and review development activities. These meetings serve as a very effective platform for community-level coordination. In 2018-2019, the ward coordination committee met 54 times.



IGA Training: To develop the capacity of the IGA loanees we organized one day, two - day & three-day IGA training courses in the last fiscal year. The courses included cow rearing, cow fattening, pisciculture, poultry and duck rearing and vermicompost plant preparing where 248 IGA loanees participated.

B. Providing Quality Education



B.1. SU-CHALA- “Save Urban Children from Hazardous jobs and Assistance for Linking with the Academy”



Su-chala has completed its 6 years of working with working children. At present 32 boys and girls are getting stipends. Each student gets Tk. 500/- per month for study-contingency and yearly Tk. 800/- for school dress and books. Children are selected from BAS-

TOB's project areas and mostly from Keraniganj and Uttara Thana of Dhaka district. Women-headed poor families are considered as priority stakeholders of this project. The major objective of Su-chala is to ensure basic education for the poor working children.



B.2. Ashar-Alo Education Development Project for Poor Children



This is a scholarship Programme implemented in Barisal district. The main aim is to provide financial supports to the poor and meritorious children so that they can continue their studies. This financial supports is preventing school dropout. The project started in 2009 and will continue for longer time. During the fiscal year 2018-2019, a total of 206 students got scholarship privileges under this project. Ashar-Alo e.V., Germany provided financial support for this project since its inception.



B.3. Goethe-Tagore Academy (GTA)



Goethe-Tagore Academy is a joint venture of BASTOB and DEUTSCH-BENGALISCHE KINDERHILFE (DBK). The aim of this project is to maintain a socio-culturally acceptable learning programme of good standard.

The academy helps students learn specific lessons during school hours, so that they don't have pressure of home works. This academy believes that the teachers' active involvement will make the students' basic education strong and will open the windows towards a bright future.



The school started in 2013 with 24 students. In the year 2019, the enrolment rose up to 96 (Play Group - 16, Nursery - 12, KG - 14, Class One - 13, Class Two - 14, Class Three - 12, Class Four 11, Class Five 4). Majority of the parents of the children are garment workers, security guards, house maids, small shop keepers, rickshaw pullers, vegetable sellers, etc.

Other activities accomplished are; 3 parents meetings, one study tour for the children and organized class party. In the year 2019, four students appeared in the Primary Education Completion (PEC) Examination and it is a good news that all of them passed in A Grade.



B.4. Non-Formal Primary Education Programme

BASTOB is implementing Non-Formal Primary and Preprimary Education Programme in partnership with BRAC Education Support Programme (ESP) under BRAC Education Programme (BEP). In the year 2019, we operated 52 schools in Chakaria and Pekua Upazilas under Cox's Bazar district. There were 20 Non-Formal Primary Schools in Chakaria Out of 20 Non-Formal Primary Schools 10 schools are being run on cost recovery. This is a very good example of quality education. Parents of the children paid the salary of teachers and the cost of running the 10 schools.



In these 52 schools, there are 1526 children (696 males, 831 females). The average attendance of the primary schools is 28.97 (out of 29) and for pre-primary, the average is 28.87.

BRAC Education Programme follows a holistic approach to lifelong learning, addressing the real educational needs of the working areas. It adapts curricula and learning methods to ensure that education is accessible for all children.



C. Ensure the Access of Poor to Healthcare, Nutrition, Water and Sanitation



C.1. Primary Health Care Support Project

Aiming to ensure health services for the Microfinance members, BASTOB started “Health Service Centre” project with the support of Anukul Foundation. Eight long years passed (since 1st July, 2011) since the health project’s journey started and it has been a great success so far. The aim of this project is to ensure basic health education and primary treatment of microfinance members and their family members who are living around the BASTOB branch office in Badaldi, Turag, Dhaka. Most significant beneficiaries of this project are women and children, especially pregnant women who are given good support during pregnancy and delivery time.



Under this project, the following activities were carried out during the year 2018-2019:

- Provided direct treatment support to 1063 patients;
 - Provided Health Education and Awareness support through 146 group meetings. Average attendance was 10 persons;
 - A total of 488 patients (356 women, 31 men , 70 children, 31 adolescents) received MBBS doctor treatment;
 - Referred patients received 25-35 % discounts for their treatment which saved their cash;
- A total of 14 Adolescent groups were formed consisting of 205 members;
- A total of 3 Child Groups were formed consisting of 34 Members;

CASE PRESENTATION OF A BENEFICIARY:

Lipi could save her life because of timely decision:

Lipi Rani Das a-27-year old lady is a resident of Chandura village, Turag, Dhaka with her husband Sukumar Chandra Das. She has been a member of BASTOB Samity for 10 years, just after her marriage. She bought a cow by taking loan from BASTOB and she used to pay the loan installments by selling cow’s milk. She also saved some money in BASTOB after paying off her loan and had a monthly savings scheme with BASTOB.

The Paramedic doctor from BASTOB used to visit her weekly during her pregnancy. She got regular check-up and treatment from an MBBS doctor in BASTOB who used to treat her twice per month. She also got some

free medicine and gave birth to her first baby afterward. She named her Mandira Das who is eight years old now.

After eight years she decided to have her second baby. Three months after her second pregnancy, she started to bleed and came to see the doctor at BASTOB. The doctor immediately referred her to the hospital and TBA took her to the Urban Clinic. They gave her five injections but the bleeding didn’t stop. Then the TBA from BASTOB took her to Sohrawardi Hospital but they refused to treat her. Then they went to Ad-deen Hospital immediately. She had an abortion there but they saved her life. The fast and right decision of the doctors, paramedic and TBA from BASTOB saved her life.

C.2. Programme for Uplifting the Quality of the Lives of the Elderly People



Uplifting the Quality of the Lives of the Elderly People Programme is being supported jointly by Palli Karma-Sahayak Foundation (PKSF) and BASTOB. The aim of the programme is to minimize miseries of elderly people in our working areas. BASTOB is implementing this programme in Bilashpur Union of Dohar Upazilla under Dhaka district and Shilkhali Union of Pakua Upazilla under Cox's Bazar district.

The stakeholders of this project are male and female disadvantaged elderly people of Bilashpur and Shilkhali Union. There are 1151 elderly people participating in this programme. The programme assists the elderly people to have easy access to social safety, financial benefits and

health services. The main activities of this programme are:

- Establishing social centres for the elderly people;
- Offering old age allowances and support materials like: walking sticks, canes, blankets, warm clothes, wheel chairs, umbrellas, etc.;
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution for the society made by the elderly persons;
- Awarding the children for their outstanding efforts in looking after their parents;
- Providing appropriate credit and IGAs-based training facilities to the poor elderly people;



- Offering physiotherapy services and geriatric nursing care to the elderly by organizing training for the Physiotherapy Aide.
- Rehabilitation of poor and distressed elderly in the community.

BASTOB firmly believes that the wisdom of elderly people can guide the youth to a better and prosperous future; and that achieving sustainable development goal is not possible by leaving the elderly people behind. The following activities have been carried out during the reporting year 2018-2019:

Formation of Village, Ward and Union Committees: During the reporting year 2018-2019, a total of 33 Village Committees, 17 Ward Committees and 2 Union Committees were formed to ensure their participation and successful implementation of the programme. These committees play a vital role in the implementation of the project.



Allowance for elderly people: 200
Elderly people were provided allowances. Old Age Allowances are provided to the underprivileged elderly people to help them to meet medical and basic needs.

Special Assistance: During the reporting year, BASTOB provided 40 umbrellas, 40 walking sticks, 40 commodes, 100 blankets, 4 wheel chairs and 100 pieces of warm clothes among the distressed elderly people in Bilashpur and Shilkhali Unions.





Assistance for Funeral: Funeral assistance was provided to the families of 16 elderly persons amounting to Taka 2,000.00 per family. Recognition of the Elderly Persons and Best Children: 12 Elderly people and 6 children were awarded with certificates, crests and cash money to recognize their contribution in the society. Hasina Begum a 60 years old widow, daughter of late Kamal Hossain, is an inhabitant of Alampara

Village of Shilkhali Union, Pekua Upazilla under Cox's Bazar District. Hasina is very much passion towards education. She used to teach Arabic to her local boys and girls by sacrificing her personal time. She does not have any children of her own. She takes care of two orphaned girl



and boy. The boy is a student of twelve class in Business Management under Chakaria Government College. It is a story of the struggles of a self-sacrificing widow. She is contributing to develop the youths in her village. BASTOB recognized her with the awards of great elderly lady of Shilkhali.

D. Skills Development for Employment, Decent Work and Economic Growth



Making Migration Safe and Respectful both for the Potential and Returnee Migrants in Bangladesh



The three year new project 'Making Migration Safe and Respectful both for the Potential and Returnee Migrants in Bangladesh' started in January 2019. The project is funded by Manusher Jonnop Foundation (MJF). The working areas are 24 Unions of Dohar, Nawabganj and Keraniganj districts of Bangladesh. Earlier BASTOB implemented a project named Making Migration Better for the Labor Migrants in Bangladesh implemented for a duration of 45 months, starting in October 2013 and completed in June 2017.

The goal of the new project is to protect rights and reduce vulnerabilities of all migrant workers by promoting safe and secured migration as well as by enhancing their economic empowerment. Labour migration has the potential to lift millions out of poverty, provide access to suitable work and foster sustainable development. The number of Bangladeshi workers seeking employment abroad is growing every year.



Between 1976 and 2015, more than 10 million Bangladeshis have migrated to 159 countries in search of better opportunities where over 81% are labour migrants, according to government estimates. Undeniably, these are the people who drive the economic growth of the country, second only to the ready-made garment sector.



In the Fiscal Year 2014-2015, they sent home \$15.31 billion in remittance, which was equivalent to nearly 14 percent of the total GDP. Despite their enormous contribution, the labour migration process in Bangladesh is perforated with legal and structural constraints. Ultimately, these setbacks lead to migration through illegal channels, particularly through maritime routes. Only 20% of Bangladeshi workers migrate through formal channels. As a result, a vast majority frequently fall victims to fraudulent middlemen and exploitative employers, leading to loss of their lifetime savings and assets; harassment; abuse and imprisonment. Sadly, the most vulnerable had been the women. A deeper analysis, however, suggests that irregular labour migration is the outcome of governance failure of both the sending and receiving countries. This irregular labour migration from Bangladesh has become a most controversial and debated issue, and there is a huge outcry about this in and outside the country. In the proposed working areas, functionally formal migration is often expensive, complicated and time consuming. Potential migrants, particularly women and adolescent girls, have been facing fraudulence and various hassles. As a solution, they rely on brokers/agents and various other informal channels. Furthermore, they are not well informed about the safe and regular migration process as well as their rights and entitlements both in their country of origin and in their destination. Survey statistics indicate that 54% of the migrant workers went aboard through dalal (broker), while 32.5% left with the assistance of relatives and friends. In the absence of legal protection, these poor migrants face extreme abuse and exploitation at the hands of brokers,





traffickers and members of law enforcing agencies both in their home country and in their destinations. It was observed that 69% of the returnees depended on the local dalals in processing migration. As a result of such dependence, the victims of fraudulence reported that in almost half of the cases, the dalal absconded with the money that they gave him to process migration. Due to the presence of governance complexities, lack of information and knowledge, they get little or no legal protection. It was observed that although female migration

costs less, they are however vulnerable to greater abuse and exploitation at home and abroad. Thirty percent (30%) of female migrants reported that, they face extreme risks of abuse and exploitation before, during and after migration, and are denied legal rights and protection. The community's attitude towards female migration is extremely negative; where 71% of the people believe that sending women for overseas job violates their purdah, and makes them stray from the religious path.



During the reporting period the following activities have been carried out:

- 8 batches of Pre-decision Training courses were conducted where 200 participants (5 males and 195 females) were present.
- 2 batches of Pre-departure Training courses were conducted with 50 female participants at TTC-Kerani-ganj, Dhaka.
- 24 Union Safe Migration Committees (USMC) were formed, with 21 members in each committee.
- 26 batches of USMC Orientation courses have been conducted with the presence of the Union Chairmen. A

total of 852 participants (596 males and 256 females) participated in the orientation courses. Present during the orientations were the Union Parishad body, return-ee migrants, religious leaders, social workers, journal-ists, disabled people, and NGO workers. Project Goal, Outcomes, Migration process, what is migration were discussed in the orientation.

- 12 Safe Migration Support Point (SMSP) at the union level have been established from where the labour migrants can avail themselves of related information and assistance in order to have safe labour migration.



- The counselors of service point have provided service to 60 migrant people regarding visa checking, securing passport, and proper motivation.
- 1 Upazilla Safe Migration Committee (UzSMC) Meeting has been conducted with the presence of Upazilla Female vice chairperson. A total of 27 participants (14 males and 13 females) were present in the meeting.
- 69 Monthly Meetings were conducted with the presence of UP Chairman. A total of 1689 participants (1070 males, 552 females, 34 boys & 33 girls) were present in the meetings.
- 1 Street Drama & Folk Song at Kalmar char Primary School Ground under Taranagar union in Keraniganj Upazilla was organized. 67 Males, 43 Females, 22 Boys and 35 Girls enjoyed the drama on migration.
- 22 family meetings on migration were organized. A total of 402 Participants (8 males, 310 females, 35 boys and 49 girls) were present in the meetings.
- 19 Meetings with students at High School/Madrassa Level were conducted in three upazillas. A total of 648 students (203 boys & 445 girls) were present in the

- meetings.
- 5 batches of Skill development/ entrepreneurship training courses were conducted at 3 upazillas for support/linkage for returnee migrants from abroad. A total of 116 female participants received this training.
- 3 College/University student volunteers orientation were conducted in 3 different Colleges in 3 upazillas. 453 Students were present in the orientation (155 boys & 298 girls).
- 3 Multimedia video shows were conducted in 3 different places at 3 upazillas. This show was conducted in the evening. 437 gathered (140 males, 80 females, 91 boys and 126 girls) and enjoyed the video show on migration.
- International Women's Day on 8th March was organized with the Upazilla administration in Keraniganj. BASTOB and 9 other organizations participated with 10 stalls at the Woman Development Fair. The UNO of Keraniganj, UWAO, and Upazilla Land Officer were present in the discussion. In the closing session Upazilla Chairman was present as chief guest.

E. Emergency and Humanitarian Response, Climate Change, Culture, Peace and Reconciliation



E.1. Humanitarian Response to Rohingya People:



The Rohingya people were living in Rakhine State of Myanmar the neighbouring country of Bangladesh. On the 25th of August in 2017, the Rohingya refugees started to enter Bangladesh for the first time, due to extreme tortures, violence, raping, killing burning and persecution by the army of Myanmar. About 744,400 Rohingya entered via Teknaf Sub-District of Cox's Bazar District by the river Naf.

BASTOB started relief works from its own fund of microfinance programme. Later on Help, e.V. Germany provided financial supports to work with this community. In the beginning, BASTOB distributed emergency food items. Gradually BASTOB supplied non-food items such as kitchen and washing materials. During the year 2017-2018, BASTOB constructed 60 toilets, 60 bathrooms, 5 rain water harvesting point,



1 water distribution point, and small road repair. BASTOB also initiated a project on disaster risk reduction.

In the year 2018-2019 BASTOB implemented 4 more projects with financial support from International Organization for Migration (IOM), Center for Social Integrity (CSI), Help - Hilfe zur Selbsthilfe e.V. and Semnani Family Foundation (SFF) via BRAC Bangladesh. Details activities are as follows:

E.1.1. Strengthening Community-based Protection and Risk Reduction in Rohingya Camps



The project was financially supported by International Organization for Migration (IOM). The working areas were the Kutupalong Rohingya camps no. 9, 18, 19, 20 and 20 extension. 6,480 male and female refugees of Kutupalong Refugee camps was project participants. The activities carried out were:

- Community based awareness on protection, health

and safety mobilization activities;

- Listening group sessions using BBC media action productions;
- Door to door visit to share information on risk reduction and protection topic
- Distribution of 365 solar lamps among 365 families



E.1.2. Health Promotion and Community Protection Program for Rohingya Community in Cox's Bazar, Bangladesh



The project was financially supported by Center for Social Integrity (CSI). The programme participants were 5,100 male and female in the Rohingya Camps of 11, 12,13,14,15,18,19,20 and 20E. The activities included community- based awareness on protection,

health and safety mobilization activities and distribution of antiseptic bath soap, plastic water bucket, laundry soap, towel, tooth paste, tooth brush, ORS to 1,200 families.



E.1.3. Emergency relief and WASH response for Rohingya Community in Cox's Bazar, Bangladesh



The project was supported by Help - Hilfe zur Selbsthilfe e.V., Germany. 2,500 families of Camp no 24 and 25 are beneficiaries of the project. The activities included:

- Repairing of toilets and remove waste from 60 toilets;
- Repairing of 60 bathhouses ;
- Construction of 10 new double pit latrines
- Construction of 10 bath houses
- Distribution of 400 umbrellas and 120 solar fans;
- Distribution of toilet cleaning materials to 70 toilets;



E.1.4. Sustainable Disaster Risk Reduction, WASH and Gender Based Violence Protection for Rohingya and Host Community of Cox's Bazar District



The project was supported by BRAC Bangladesh with the financial support of Semnani Family Foundation (SFF). 2,073 people of camp13 were beneficiaries of the project. The activity included:

- Construction of 4 double chamber latrines
- Construction of 4 gender segregated bath house:
- Installation of 4 deep tube well:
- Awareness program with child to child: 85 meetings, 1,750 participants.
- Awareness program with men and women: 75 meetings, 1,500 participants



E.2. Cultural and Sports Programme:



The main aim of the cultural and sports programme is to promote indigenous country sports and traditional cultural forms. BASTOB is implementing the Cultural and Sports Programme in Dohar, Nawabganj and Keraniganj Upazilas of Dhaka District. The programme is being financially supported by PKSF as well as the contribution of BASTOB. PKSF bears 60% of the total cost while BASTOB bears the rest 40%. The Programme started in July 2017 and will continue for a longer period.



Organized Cultural Events:

The number of participants in the cultural competitions till June, 2019 were 2,618 which included 916 male and 1,702 female participants. Total winners in the competitions were 418 (142 males, 276 females). Events organized were story-telling, essay writing, wall magazine preparing, drawing and decent hand writing.



Organized Sports Events:

Sports events were organized to promote sports among the young people in the working areas of BASTOB. The total number of participants in sports activities were 3,736, which included 1,962 male and 1,774 female participants. Total winners were 515 which included 256 males and 259 females. Sports events organized in the reporting year 2018-2019 were school based cock fight, jumping, racing, football, cricket and carom.



2. BASIC INFORMATION ABOUT BASTOB

BASTOB – Initiative for People’s Self-Development is a Non-profit, Non-political Voluntary Development Organization founded by a group of committed social activists on 4th July, 1997 in Dhaka, Bangladesh. We believe in people’s self-development on their own initiative. BASTOB gives emphasis on the needs of women, youth, and children, as well as the disadvantaged sectors of the society. BASTOB gives emphasis

on socio-economic development and promotion of culture and peace considering the situation of the people in a society.

Today BASTOB has a staff of about 467 men and women who are working with more than 50,000 disadvantaged families in 9 districts of Bangladesh under its 45 branch offices.



2.1. Historical Evolution of BASTOB

1997	<ul style="list-style-type: none"> • Year of Establishment
1998	<ul style="list-style-type: none"> • Obtained foreign donation registration from the NGO Affairs Bureau. • Sent a cultural team to Germany • Implemented massive relief works for the flood victims • Developed Vision-Mission, Strategies and Core Values of the organization • Started Shilpi Sultan Pathshala Project • Started dressmaking training courses at Khilkhet, Dhaka • Visited by NETZ's Chairperson Mr. Manfred Krueger, Executive Director Mr. Wolf-Matthias Gallien and Mr. Ingo Ritz
1999	<ul style="list-style-type: none"> • BASTOB started Health Project in Dhalghata and Dulahazara with the financial support of NETZ • Provided interest - free loan supports to 310 flood affected farmers and 63 small traders for their rehabilitation. • Started Mobile Trade Training School project • Started project on Bangla-Shur Cultural Training and Organizational Development Programme • Implemented Rehabilitation Programme for the flood victims in Barisal and Dhaka • His Excellency the German Ambassador visited the Health Project in Moheshkhali, Cox's Bazar • Mr. Peter Dietzel and Mr. Manfred Krueger of Netz visited projects of BASTOB • Formal Microfinance started with the financial support of LED, Liechtenstein via Mr. Selim and Mrs. Carmen Howlader • Implemented Rehabilitation Project with financial support from Missio Austria and German Embassy • Started Child to Child Health Education Programme
2000	<ul style="list-style-type: none"> • Started Employment Generation and Children Education Project with the financial assistance of Liechtensteinentwicklungsdienst (LED) via Mrs. Carmen and Mr. Selim Howlader • Started BASTOB infoCARE: training and education on information technology • A Five Year Strategic Plan 2000-2004 was developed • Capacity of staff members were developed through the partnership of NRT-Sampreeti and South Asia Partnership Bangladesh • The Deputy Commissioner of Chanpai Nawabganj District inaugurated BASTOB Mobile Trade Training School in Shibganj, Chanpai Nawabganj • DASCOH started providing Technical support to Health Projects • Organizational development initiative continued • Developed organizational policies on Human Resource Development, Gender and Financial Management Manual • Received a small scale project on Computer Training from German Embassy • Became Partner of CARE Bangladesh INCOME Project III • Became partner of NGO Forum for Public Health
2002	<ul style="list-style-type: none"> • Adolescent Programme was started • Started self-managed Saving and Credit Programme by the village organization and mothers' club members • BASTOB became a partner of ActionAid Bangladesh for implementing REFLECT (Regenerated Freirean Literacy through Community Empowering Technique) in Chakaria, Cox's Bazar • BASTOB jointly started a Microenterprise (Bakery) named New Dhaka Bakery, at Tongi, Gazipur. • New Governing Board 2002-2004 was formed • BASTOB became a partner of FAO to implement its Empowerment of Coastal Fisheries Community (ECFC) project in Chakaria and Pekua Upazillas of Cox's Bazar District. The other funder of the project was UNDP and Govt. of Bangladesh • BASTOB started a joint venture project named 'Women Involvement in the Technology Transferring Process of Vegetable Production through Establishment of Vegetable Resource Base at Village Level.' from Agricultural Services Innovation and Reform Project (ASIRP). BASTOB was the Lead Partner among Mukti Cox's Bazar, PHALS and DAE, Cox's Bazar.

2003	<ul style="list-style-type: none"> • A five year project named “Rural Education and Health Development Project” started in Barisal with the financial support of LED. • Registration obtained from the Registrar of Joint Stock Companies under Societies Act.
2004	<ul style="list-style-type: none"> • Became partner of Bangladesh Shishu Adhikar Forum (BSAF), Credit Development Forum (CDF), International Fellowship of Reconciliation (IFOR) • New Governing Board was formed for the year 2004-2006 • Emergency relief programme implemented for the flood affected victims in Dhaka areas
2005	<ul style="list-style-type: none"> • Insurance system for the microfinance members was introduced • Special emphasis was given on savings mobilization • Micro Enterprise Loan was introduced
2006	<ul style="list-style-type: none"> • New Governing Board was formed for 2006- 2008 • BASTOB recognized Microfinance as core programme and expanded its branches in Joypurhat and Cox’s Bazar district
2007	<ul style="list-style-type: none"> • Became a partner of Palli Karma-Sahayak Foundation (PKSF) • Became a partner of RMMRU to implement “Capacity Building for Ensuring Safe Labour Migration (CABSLAM)” with the financial assistance of Manusher Jonno Foundation • BASTOB undertook relief programme to the cyclone SIDR affected people and started rehabilitation programme for them • Undertook relief works for flood affected people in Nawabganj and Keraniganj areas of Dhaka district
2008	<ul style="list-style-type: none"> • Obtained license from Microcredit Regulatory Authority (MRA)
2009	<ul style="list-style-type: none"> • Implemented a pilot project “Safety at Sea” by Bay of Bengal Programme (BOBP)
2010	<ul style="list-style-type: none"> • Started Sultan Sofa Pataskala (School) at rural areas • BASTOB started Primary Health Care Project with the support of Anukul Foundation and from the microfinance programme • Became a member of the Banking with the Poor (BWTP)
2011	<ul style="list-style-type: none"> • New Governing Board 2011-2014 was formed
2012	<ul style="list-style-type: none"> • BASTOB computerized its accounts and microfinance programme
2013	<ul style="list-style-type: none"> • Climate Change Programme • Goethe-Tagore Academy • Making Migration Better for the Labour Migrants in Bangladesh
2014	<ul style="list-style-type: none"> • Skills Development Project for the Climate Change Victims
2015	<ul style="list-style-type: none"> • Expansion of Microfinance Branches • Linkage established with Commercial Banks to provide Agricultural Loans among the farmers Introduced • Monthly Installment of Loans, and Loan Duration was increased to two years
2016	<ul style="list-style-type: none"> • Expanded the Microfinance Branches and started online of MIS and FIS • Pre-Primary Education in partnership with BRAC
2017	<ul style="list-style-type: none"> • New Governing Board 2017-2020 was formed • Expanded Microfinance Programme.
2018	<ul style="list-style-type: none"> • Formation of IT and online surveillance team to develop the client relationship with the administrative top tier of BASTOB.
2019	<ul style="list-style-type: none"> • Expanded Microfinance and continuing Humanitarian Response to the Rohingya People • Making Migration Safe and Respectful for the Labour Migrants in Bangladesh started with the financial assistance of Manusher Jonno Foundation (MJF)

2.2. Legal Status:

BASTOB – Initiative for People’s Self-Development, is registered with the NGO Affairs Bureau under the Prime Minister’s Office, Registration No. FD-1263/98, dated 6 May 1998. It is also registered with the Societies Act No. S-3161(126)2003 dated 22 May 2003, as well as under Microcredit Regulatory Authority (MRA) License No. 01029-00170-00346 dated 29 October 2008, Tax Identification No.: 340108794091.



2.3. Staff information:

Sl.	Particulars	Type	Male	Female	Total
01.	Programme	Regular	313	31	344
		Part Time	0	109	109
02.	Administration/Management	Regular	12	2	14
		Part Time	0	0	0
03.	Total Staff	Regular	325	33	358
		Part Time	0	109	109
04.	Grand Total Staff	(Regular + Part Time)	325	142	467



2.4. The Organizational Policies/Manual/Guidelines of BASTOB for a Transparent Management and Good Governance:

BASTOB – Initiative for People’s Self-Development, has developed various policies/manuals for good governance and efficient and effective management. The policies/manuals are regularly updated for effective use. Most of the policies/manuals are uploaded in the website, and a hard copy is available in the office. Presently BASTOB has the following policies/manuals:



- Organizational Constitution
- Finance Policies, Accounting Manuals
- Microfinance Management Manuals and Policies
- Service Rule (HRM), Organizational Behaviour
- Gender Policy
- Child Protection Plan
- Information Dislosures Policies
- Staff Provident Fund/Gratuity Policies
- Laptop/Mobile Policies
- Transport Policies
- Citizen Charter
- BASTOB Anti-Terrorism checklist
- BASTOB Anti-Money laundering policy
- BASTOB Anti-terrorism-Policy
- BASTOB Bribery Gift & Hospitality Policy
- BASTOB Conflict of Interest Register-Format
- BASTOB Fraud Register-Format
- BASTOB Risk Register-Format
- BASTOB Safeguarding Policy
- BASTOB Whistle Blowing Policy

2.5. Present Working Areas:

Sl	District	Upazilla/Thana	No. of Upazilla	No. of Unions	No. of Villages
1	Dhaka	Dohar, Nawabganj, Keranigonj, Turag, Uttarkhan, Uttara Paschim, Asulia, Dhamrai, Dhakhkhinkhan, Pallabi, Savar, Hazaribagh, Demra, Jatrabari	14	52	370
2	Cox's Bazar	Cox's Bazar Sadar, Chakaria, Pekua, Ramu, Ukhiya and Teknaf	7	31	168
3	Munshiganj	Sirajdikhan, Sreenagar, Tongibari, Louhojong	4	16	124
4	Gazipur	Tongi, Pubail, Joydebpur, Kaliganj, Kaliakoir, Kasimpur	6	29	178
5	Narshingdi	Polash, Narshingdi Sadar, Madobdi, Shibpur	4	19	112
6	Narayanganj	Arhahazar, Sonargaon, Bandor, Fotulla, Rupgonj, Siddirganj	5	27	178
7	Manikgonj	Singair	1	17	108
8	Bandarban	Lama	1	1	2
9	Barisal	Agailjhara	1	1	2
	Districts 9	Upazillas	43	193	1130



2.6. Governance and Management

The General Body of BASTOB consists of 23 members. This is a diverse group of people in terms of profession, age, geographic residence, etc. This is the supreme policy maker of the organization. All the General Body members believe in the constitution, vision, mission and core values of the organization. They have a firm commitment to help develop the underprivileged people of Bangladesh. The General Body meets in the Annual General Meeting (AGM). The main function of the General Body is to approve the annual work plan, budget, audit report, selection of the Auditor, to elect members of the Governing Board and to amend the Articles and Memorandum of Association of the organization.



Members of General Body:

Sl.	Name	Designation	Profession
1	Prof. Dr. Md. Golam Samdani Fakir	Chairperson	Vice-Chancellor, Green University of Bangladesh
2	Mrs. Sharmind Neelormi	Vice-Chairperson	Associate Professor, Dept. of Eco.) Jahangirnagar University
3	Md. Faruque Ahmed	Treasurer	Proprietor, Mahib Enterprise
4	Mr. Bani Amin Md. Shabuktagin Bhuiyan	Board Member	Manager, Mediacom
5	Mr. Ronjit Halder	Board Member	Project Coordinator, Dhaka Community Hospital
6	Mr. Atatur Rahman Miton	Board Member	Country Director, Hunger Free World
7	Mrs. Masuma Samad	Board Member	Executive Director, VASD
8	Md. Gias Uddin Ahmed	General Body Member	Ex-Vice-principal Mirpur University College
9	Md. Osman Ghoni	General Body Member	Executive Director, Sampreeti
10	Dr. Shamsun Nahar Ahmed	General Body Member	University Teacher
11	Dr. Nilufar Kamorez Jaha	General Body Member	Freelance Consultant
12	Mr. Jiptha Boiragee	General Body Member	Programme Coordinator, The Leprosy Mission
13	Ms. Maksuda Reza	General Body Member	Teacher, Mirpur University College
14	Ms. Agnesh Peris Baby	General Body Member	House wife
15	Ms. Masuma Pervin	General Body Member	Project Officer, The Leprosy Mission
16	Ms. Anima Mukti Gomes	General Body Member	Artist (Singer)
17	Ms. Nasrin Jahan	General Body Member	House wife
18	Mr. Suvash Ch. Mistary	General Body Member	IT Engineer, Lufthansa Airlines, Germany
19	Mr. S.M. Emdadul Haque	General Body Member	IT Professional, Australia
20	Mr. B.S. Sagor Barua	General Body Member	Artist (Singer), France
21	Mr. Mohiuddin Howlader (Selim)	General Body Member	IT Engineer, Liechtenstein
22	Mr. Khalilur Rahman Chowdhury	General Body Member	Executive Director, Endeavour
23	Mrs. Anzuman Akter	General Body Member	Director, The Hunger Free World
	Mr. Ruhi Das	Secretary	Executive Director/ Ex-officio Secretary



Governing Board:

BASTOB has a Governing Board with seven members. The Board consists of 1 Chairperson, 1 Vice-chairperson, 1 Treasurer and 4 members. The General Body elects the Governing Board for a period of three years. The Board meets at least four times a year or more as deemed necessary by the organization. The Board takes the required management decisions and advises the Executive Director in implementing programmes and activities of the organization, in managing its affairs and in safeguarding the interests of the stakeholders involved in the different programmes and levels. The

Executive Director is not a member of the Governing Board but works as an ex-officio member as Secretary. The Executive Director is the Chief Executive Officer (CEO) of the organization. He is responsible for preparing the organizational plan, for overall management, implementation and monitoring the organizational activities and programmes. She/he has to raise funds and ensure its proper utilization. The Executive Director runs the day to day management of the organization with a skilled organizational set up at the central and branch levels.



The Governing Board 2017-2020



Prof. Dr. Md. Golam Samdani Fakir
Chairperson
(Vice-Chancellor, Green University of Bangladesh)



Mrs. Sharmind Nectormi
Vice-Chairperson
(Associate Professor, Dept. of Eco.)
Jahangirnagar University)



Md. Faruque Ahmed
Treasurer
(Proprietor, Mahib Enterprise)



Mr. Bani Amin Md. Shabuktagn Dhuinyan
Board Member
(Manager, Mediacom)



Mr. Ronjit Halder
Board Member
(Project Coordinator,
Dhaka Community Hospital)



Mrs. Masuma Samad
Board Member
(Executive Director, VASD)



Mr. Atatur Rahman Miton
Board Member
(Country Director, The Hunger Free World)



Mr. Rubi Das
Executive Director/ Ex-officio Secretary

Management Team:



Mr. Ruhi Das
Executive Director



Mr. Md. Jamal Hossain
Director, Administration



Mr. Ranjit Ch. Das
Programme Head



Mr. Rustom Ali Mollah
Coordinator, Microfinance



Mr. Hary Narayan Das Roni
Coordinator Internal Audit



Mr. Kingshu Kumer Majumder
Coordinator, Accounts



Mr. Protap Kumar Roy
Asst. Coordinator Microfinance



Mr. Humayun Kabir Chowdhury
Manager, Internal Audit



Mrs. Jahanara Hasan
Admin. Officer



Mirza Abdul Woahid Hossain
Manager, Business Development



Mr. Hosne Mobarak
Asst. Accountant



Mr. Rayhan Howlader
Engineer

2.7. Development Partnership and Networking of BASTOB



BASTOB is maintaining good development partnership and Networking with many national and international organizations since its inception. Presently BASTOB is maintaining partnership and networking with the following organizations

Development Partnership:

- Palli Karma-Sahayak Foundation (PKSF)
- Anukul Foundation
- Manusher Jonno Foundation
- Deutsch-Bengalische Kinderhilfe e.V.
- Ashar-Alo e.V.
- Help e.V.
- BRAC
- NGO Forum for Public Health
- Southeast Bank Ltd.
- Ministry of Women and Children Affairs
- AB Bank Ltd.
- Midland Bank Ltd.
- Mercantile Bank Ltd.
- Bank Asia Ltd.
- Mutual Trust Bank, Ltd.

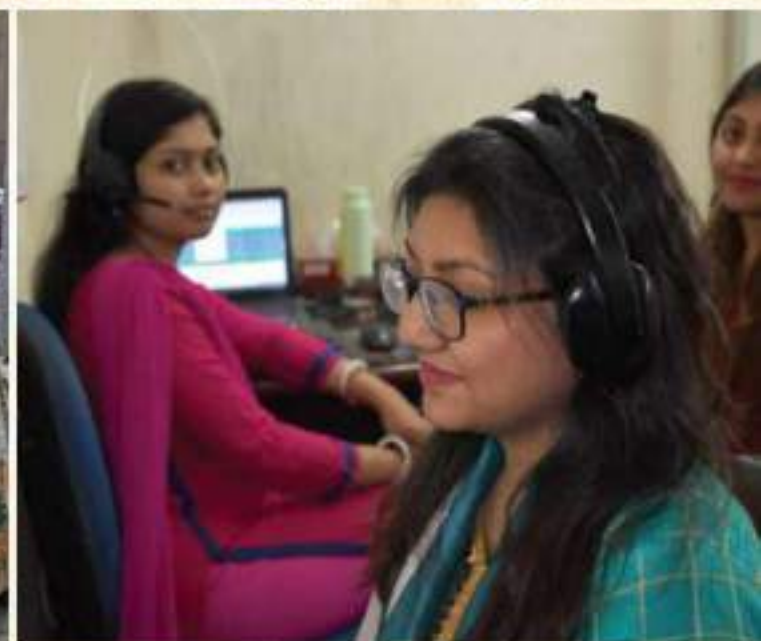
- First Security Islami Bank Ltd.
- IDLC and
- NRBC

Networking:

- Bangladesh Shishu Adhikar Forum (BSAF)
- Credit Development Forum (CDF)
- Banking with Poor (BWTP) (Australia)
- South Asia Microfinance Network (SAMN)
- Mix Market
- International Fellowship of Reconciliation (IFOR), the Netherlands
- Control Arms, USA
- Right to Food Bangladesh
- Bangladesh Country Coordinating Mechanism (BCCM)
- Federation of NGOs in Bangladesh
- STI/AIDS Network of Bangladesh and
- Governance Advocacy Forum



3. ORGANISATIONAL AUDIT REPORT 2018-2019 AND FINANCIAL STATEMENTS



Fact And Key Figure Of BASTOB Microfinance Programme

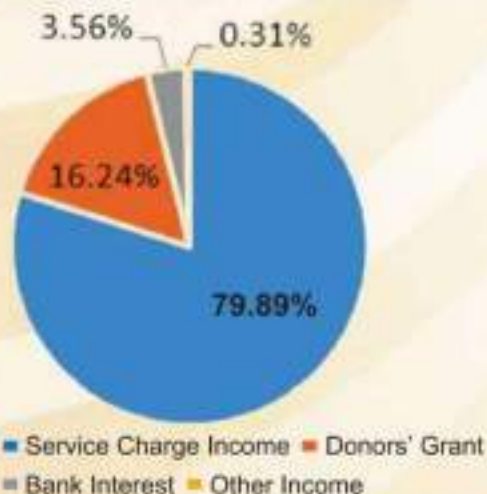
Particulars	Fiscal Year				
	2014-15	2015-16	2016-2017	2017-2018	2018-2019
A. Institutional Profile					
Number of Working Districts	8	9	9	9	10
Number of Upazillas	24	25	24	38	37
Number of Unions	59	92	94	193	111
Number of Villages	357	778	940	1130	915
Number of Branches	18	33	33	45	45
Number of Loans disbursed	11,429	22,582	20,093	22,341	28,572
Total Personnel	96	166	207	280	290
Total Credit Officer	53	106	124	167	169
Number of Members	14,487	26,951	24,995	30,865	39,290
Number of Active borrowers	11,171	21,744	17,723	21,995	27,338
Borrower/Member Ratio	77.06%	80.68%	70.91%	71.26%	69.58%
B Savings Outstanding (BD Taka)					
Yearly Savings Deposit	90,844,530	164,459,082	290,776,894	412,024,803	482,903,398
Cumulative Savings Deposit	373,146,712	537,605,794	867,190,815	1,341,706,776	1,823,254,196
Interest on savings	4,149,240	8,950,044	22,719,399	28,414,399	31,681,426
Yearly Savings Withdrawals	64,394,520	79,476,123	185,123,284	263,030,452	349,188,320
Savings Portfolio	106,672,746	191,655,705	297,309,315	446,303,666	580,018,744
Savings Portfolio Growth	24.80%	44.34%	55.13%	50.11%	29.96%
Savings Portfolio to Total Assets	29.07%	29.92%	28.66%	31.11%	36.19%
Savings Portfolio to Loan Portfolio	39.12%	35.56%	34.18%	40.52%	46.77%
C Loan Portfolio (BD Taka)					
Yearly Loan Disbursed	487,246,000	891,518,000	1,325,369,000	1,562,736,000	1,878,377,000
Cumulative Loan Disbursed	2,270,001,000	3,161,519,000	4,487,898,000	6,051,239,000	7,929,616,000
Yearly Loan Recovered	377,824,012	625,256,499	994,618,465	1,330,962,484	1,739,792,576
Cumulative Loan Recovered	1,997,292,097	2,622,548,596	3,618,177,061	4,949,744,545	6,689,537,121
Loan Portfolio	272,708,903	538,970,404	869,720,939	1,101,494,455	1,240,078,879
Loan Portfolio Growth	48.79%	97.84%	61.37%	26.65%	15.93%
D Assets & Liabilities					
Total Assets	366,908,671	640,639,239	1,037,546,733	1,434,508,399	1,623,290,164
Total Liabilities	316,776,078	568,942,684	909,820,554	1,251,690,190	1,412,153,560
Total Equity	50,132,593	71,696,555	95,332,351	134,633,488	178,487,237
Liquidity on Savings	37.39%	23.13%	28.63%	38.77%	10.15%
E Sustainability/ Profitability					
Return on Equity (ROE)	32.30%	34.94%	30%	34.18%	28.01%
Return on Assets	4.31%	4.22%	9.10%	20.35%	2.88%
Financial Self-Sufficiency	123.27%	118.33%	114%	116.97%	119.12%
Operating Self-Sufficiency	131.90%	126.61%	117%	120.46%	119.12%
F Portfolio Quality					
On Time Recovery Rate (OTR)	97.04%	97.26%	98.96%	98.89%	96.60%
Portfolio at Risk	3.19%	1.75%	1.35%	2.04%	99.55%

G Assets/ Liability Management					
Yield on Gross Portfolio	24.10%	24.38%	22.04%	23.64%	22.77%
Current Ratio	0.65 : 1	1.21 : 1	1.29:1	1.76:1	1.41:1
Annual Growth to Total Assets	35.79%	74.60%	61.95%	72.33	38.19%
H Leverage					
Debt to Equity	6.96 : 1	8.50 : 1	9.54:1	6.73:1	7.17:1
Debt Service Coverage Ratio	1.13	1.06	2.90:1	3.54:1	1.05:1
Equity as Percent of Total Assets	13.66%	11.19%	9.19%	20.35%	11.10%
I Efficiency/Productivity					
Credit Officer (CO) Productivity	53	106	124	167	169
Credit Officer (CO) Loan BDT	5,145,451	5,084,626	7,013,879	6,595,775	7,337,745
Credit Officer (CO) Savings BDT	2,012,693	1,808,073	2,397,656	2,672,477	3,432,064
Loan Disbursed Per Credit Officer (CO)	8,815,962	8,410,547	10,688,460	9,357,701	11,114,657
Average Disbursement Loan Size (BDT)	40,882	39,479	65,962	69,949	64,567
Average Outstanding Loan Size (BDT)	23,861	23,867	49,073	50,079	43,402
Cost of per Loan Made (BDT)	3,796	3,592	7,172	9,218	7,885
Income of per Loan Made (BDT)	5,007	4,548	8,814	11,089	9,393
Cost of per Money Lent Tk.1.00 (BDT)	0.09	0.09	0.1	0.12	0.12

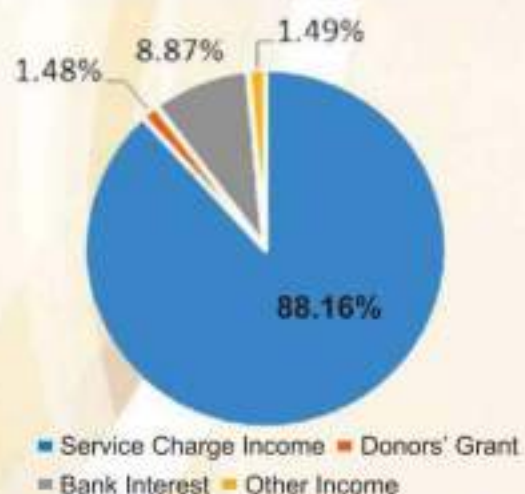
Financial Summary Revenue Income 2017-2018 and 2018-2019

Particulars	2017-2018 Taka	Percentage (%)	2018-2019 Taka	Percentage (%)
Service Charge Income	222,258,922	79.89%	266,559,695	88.16%
Donors' Grant	45,191,970	16.24%	4,488,809	1.48%
Bank Interest	9,901,834	3.56%	26,813,478	8.87%
Other Income	866,585	0.31%	4,504,804	1.49%
Total	278,219,311	100.00%	302,366,786	100.00%

Revenue Income 2017-2018



Revenue Income 2018-2019



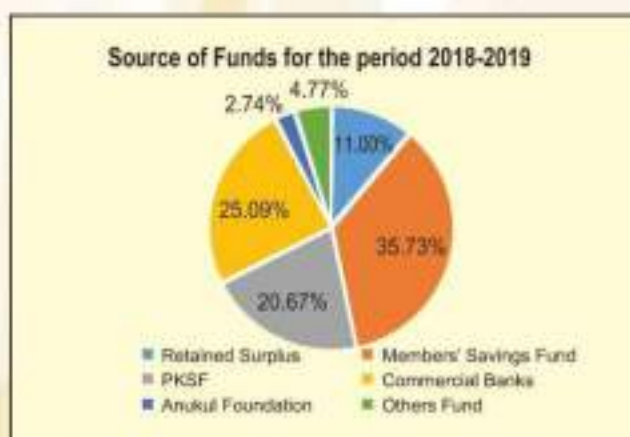
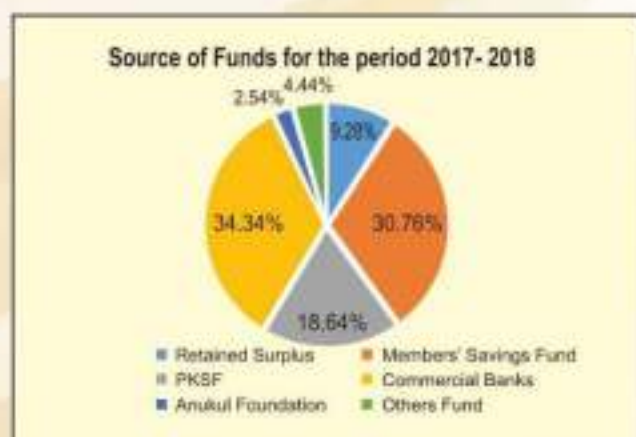
Revenue Expenditure 2016-2017, 2017-2018 and 2018-2019

Particulars	2016-2017 Taka	Percentage (%)	2017-2018 Taka	Percentage (%)	2018-2019 Taka	Percentage (%)
Financial Expenses	51,480,434	33.61%	83,383,129	35.95%	100,493,356	39.51%
Salaries and Allowances	53,443,630	34.89%	69,414,657	29.93%	91,620,524	36.02%
Operating Expenses	13,797,601	9.01%	25,937,416	11.18%	34,071,915	13.40%
Project expenses	26,844,960	17.53%	38,235,705	16.48%	12,637,052	4.97%
Loan Loss Provision Expenses	7,609,890	4.97%	14,991,002	6.46%	15,533,020	6.11%
Total	153,176,515	100.00%	231,961,909	100.00%	254,355,867	100.00%



Source of Funds for the period 2017-2018 and 2018-2019

Particulars	2017-2018 Taka	Percentage (%)	2018-2019 Taka	Percentage (%)
Retained Surplus	134,633,488	9.28%	178,487,237	11.00%
Members' Savings Fund	446,303,666	30.76%	580,018,744	35.73%
PKSF	270,399,246	18.64%	335,595,833	20.67%
Commercial Banks	498,178,521	34.34%	407,307,524	25.09%
Anukul Foundation	36,808,757	2.54%	44,437,548	2.74%
Others Fund	64,467,620	4.44%	77,443,278	4.77%
Total	1,450,791,298	100.00%	1,623,290,164	100.00%





Independent Auditors' Report
To the Members of General Body of
BASTOB - Initiative for People's Self-Development

We have audited the accompanying financial statement of **BASTOB Initiative for People's Self-Development**, which is comprised of the Statement of Financial Position as at 30th June, 2019 and the Statement of Comprehensive Income, Changes in Equity, Cash Flows for the year ended 30th June, 2019 and a summary of significant accounting policies and other explanatory notes.

Management Responsibility for the Financial Statement

BASTOB - Initiative for People's Self-Development Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), 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 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 and whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in circumstances.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of **BASTOB Initiative for People's Self-Development** as at 30th June, 2019 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) 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 and Rule have been kept by the organization so far as it appeared from our examination of those books;
- In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income, Receipts and Payments, Cash Flows, Changes in Equity dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka,
12th September, 2019.




(MASUD ALTAF & CO.)
Chartered Accountants

BASTOB-Initiative for People's Self-Development

6/2, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Statement of Financial Position as on 30th June, 2019.

Annexure-A1/2

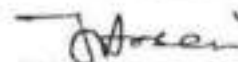
SL#	Particulars	Notes/Sch.	Amount (Tk.)	
			30.06.2019	30.06.2018
Property & Assets :				
A. Non- Current Assets :				
	Property, Plant and Equipment	6.00	34,124,991	30,140,389
	Investment	7.00	78,247,757	215,113,876
	Total Non-Current Assets		112,372,748	245,254,265
B. Current Assets :				
Loan to Members:				
	General Microcredit Sector	8.01	165,936,659	124,358,638
	Micro Enterprise Sector	8.02	386,120,266	341,770,376
	Agriculture Sector	8.03	669,632,759	621,125,068
	Other Sector	8.04	18,389,195	14,240,373
	Total Loan to Clients		1,240,078,879	1,101,494,455
	Accounts Receivable-Advance	9.00	18,605,651	33,967,891
	Bank Security	10.00	206,321,570	-
	Project Unspent Fund	11.00	7,026,780	11,183,950
	Cash in Hand	12.00	4,172,248	10,237,036
	Cash at Bank	13.00	34,712,288	48,653,701
	Total Current Assets:		270,838,537	104,042,578
	Total Property & Assets : (A+B)		1,623,290,164	1,450,791,298
Capital Fund & Liabilities :				
C. Capital Fund :				
	Cumulative Surplus	14.00	160,638,513	121,170,139
	Reserve Fund	15.00	17,848,724	13,463,349
	Total Capital Fund		178,487,237	134,633,488
D. Non- Current Liabilities :				
	Accounts Payable	16.00	802,240,811	821,631,354
	Staff Security Fund	17.00	21,369	21,369
	Total Non- Current Liabilities		802,262,180	821,652,723
E. Current Liabilities:				
	Members Savings Deposit	18.00	580,018,744	446,303,666
	Loan Loss Reserve Fund	19.00	27,169,750	24,935,070
	Loan risk Fund (Members' Welfare)	20.00	29,872,636	19,708,219
	Less Accumulated Depreciation	21.00	5,479,617	3,558,132
	Total Current Liabilities		642,540,747	494,505,087
	Total Capital Fund & Liabilities : (C+D+E)		1,623,290,164	1,450,791,298



Prof. Dr. Md. Golam Samdani Fakir
Chairperson



Rubi Das
Executive Director



Md. Jamal Hossain
Director Admin.

Signed in terms of our report of even date annexed.

Dated, Dhaka,
12th September, 2019.




(MASUD ALTAF & CO.)
Chartered Accountants

BASTOB-Initiative for People's Self-Development


6/2, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Accounts

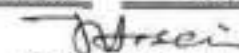
Statement of Profit or Loss and Other Comprehensive Income for the year ended 30th June, 2019.

Annexure-A1/3

Sl.#	Particulars	Notes/Sch.	Amount (Tk.)	
			2018-2019	2017-2018
A. Income:				
	Service Charges on Loan		266,559,695	221,713,006
	Bank Interest		1,253,197	752,469
	Bank Interest on FDR		3,235,612	9,149,365
	Membership Fees/ Admission Fee		203,575	159,130
	Sale of pass books and loan forms		471,630	368,540
	Miscellaneous Income/ Local Income		68,352	18,246
	Recovery from Write off Loan		1,486,751	866,585
	Contributions from MFP		2,274,496	-
	Donation Received:		-	-
	Foreign Part		7,988,546	16,763,665
	Country Part		18,824,932	17,659,886
	Total Income		302,366,786	267,450,892
B. Expenditure :				
	Microfinance Program		211,940,569	177,169,106
	Goethe-Tagore Academy (GTA) Project		1,056,076	898,764
	BRAC Education Support Program		1,512,839	1,536,511
	Anukul Foundation Suchala Project		137,554	259,360
	Anukul Foundation Health Project		313,651	307,738
	BASTOB Education Dev. For poor Children of BD		273,541	212,575
	Making Migration safe & Respectful both for the P. & R		2,002,912	56,809
	ENRICH Program		4,504,558	5,173,103
	Sports & Culture Program		1,760,909	1,180,731
	Senior Citizen Joypara		1,390,965	1,065,946
	Senior Citizen Shilkhali		1,052,836	-
	Emergency Program for Rohingya, Cox's Bazar (CSI)		50,259	2,287,155
	Emergency Program for Rohingya, Cox's Bazar (Help)		417,225	13,011,212
	VGD Program		459,350	754,724
	Emergency Program for Rohingya, Cox's Bazar (BRAC)		1,654,530	-
	Girl Ambassadors for Peace, Ramu CB		4,420,996	-
	Emergency Program for Rohingya, Cox's Bazar (CSI)		2,266,948	-
	BASTOB General A/C		1,685,644	722,658
	LLP Expenditure		15,533,020	14,991,002
	Depreciation		1,921,485	1,566,096
	Total Expenditure		254,355,867	221,193,490
	Surplus from Microfinance Program		43,853,749	39,301,137
	Project Unspent/Overspent Fund		4,157,170	6,956,265
	Total		302,366,786	267,450,892


Prof. Dr. Md. Golam Sandani Fakir
Chairperson


Rubi Das
Executive Director


Md. Jamal Hossain
Director Admin.

Signed in terms of our report of even date annexed.

Dated, Dhaka.
12th September, 2019.




(MASUD ALTAF & CO.)
Chartered Accountants

BASTOB-Initiative for People's Self-Development

6/2, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Accounts

Statement of Changes in Equity for the year ended 30th June, 2019.

Particulars	Amount (Tk.)				
	Surplus	Reserve Fund	LLP	DMF	Total
Balance as on 30.06.2018	121,170,139	13,463,349	-	-	134,633,488
Add: Surplus during the year	43,853,749	-	-	-	43,853,749
Add: Proir Year Adjustment	-	-	-	-	-
Add: Interest of DMF	-	-	-	-	-
Add: Transfer from Surplus	-	-	-	-	-
Add: Provision during the year	-	-	-	-	-
Sub-Total	165,023,888	13,463,349	-	-	178,487,237
Less: Transfer to Reserve Fund	4,385,375	4,385,375	-	-	-
Balance as on 30.06.2019	160,638,513	17,848,724	-	-	178,487,237
Balance as on 30.06.2017	85,799,116	9,533,235	-	-	95,332,351
Add: Surplus during the year	39,301,137	-	-	-	39,301,137
Add: Proir Year Adjustment	-	-	-	-	-
Add: Interest of DMF	-	-	-	-	-
Add: Transfer from Surplus	-	-	-	-	-
Add: Provision during the year	-	-	-	-	-
Sub-Total	125,100,253	9,533,235	-	-	134,633,488
Less: Transfer to Reserve Fund	3,930,114	3,930,114	-	-	-
Balance as on 30.06.2018	121,170,139	13,463,349	-	-	134,633,488

As per Micro Credit Regulatory Authority (MRA) letter No. Memo. MRA/Circular Letter No. Regu-17, dated 08/5/2013; equity fund will be the cumulative Surplus, Restricted Reserve Fund and 1% Reserve Fund against standard loan. For this reason equity Fund rectified this year.

Prof. Dr. Md. Golam Samdani Fakir
Chairperson

Ruhi Das
Executive Director

Md. Jamal Hossain
Director Admin.

Signed in terms of our report of even date annexed

Dated, Dhaka.
12th September, 2019.



(MASUD ALTAF & CO.)
Chartered Accountants

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Bangladesh; Web: www.bastob.org

[www.facebook.com/Bastob Bangladesh](https://www.facebook.com/Bastob-Bangladesh)

Cover Design:

Manik Dhali

Printed by:

Sanmik Printing and Packages

Sutrapur, Dhaka-1000

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