

BASTOB- Initiative for People's Self Development



BASTOB MICROFINANCE PROFILE



Promoting Income, Employment & Entrepreneurship



B

ASTOB – Initiative for People’s Self-Development is a non-profit, voluntary organization working in various development fields like Health, Education, safe labor migration, Water and Sanitation, enterprise and business development, sports, and culture, youth development, relief, and rehabilitation, and provides credit support with disadvantaged segments of society, especially women, youth, and children.

BASTOB’s development activities are focused principally on the underprivileged populations, who have no opportunity to participate, contribute or benefit from their economies and cover 12 districts with 65 independent branch offices. It aims to therefore create an opportunity for these people to be included in a world that they have largely been left out from.

VISION

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

MISSION

BASTOB's Mission is to ensure the socio-economic development and self-reliance of the people while being consistent with organizational sustainability. BASTOB is committed to following 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.





BASTOB VALUES

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



LEGITIMACY IN EVERY STEP

SI No	Registration Authorities		Registration Number	Date of Registration
1	NGO Affairs Bureau		FD-1263/98	6 May 1998.
2	Societies Registration Act		3161(126)2003	22 May 2003
3	Microcredit Regulatory Authority (MRA)		01029-00170-00346	29 October 2008





BASTOB

Initiative for People's Self-Development

The Governing Board for the Year 2023-2026



Prof. Dr. Md. Golam Samdani Fakir
Chairperson



Mrs. Sharmind Neelormi
Vice-Chairperson



Mr. Khalilur Rahman Chowdhury
Treasurer



Mr. Ronjit Ch. Halder
Member



Jiptha Boiragee
Member



Masuma Parveen
Member



Mr. Ataur Rahmab Miton
Member



Mr. Ruhi Das
Ex-officio Secretary, Executive Director

House # 549, Road # 10, Baitul Aman Housing Society, Adabor, Dhaka 1207, Bangladesh

Tel: +88 02 55010450, 55010451 Mobile: +88 01713004009

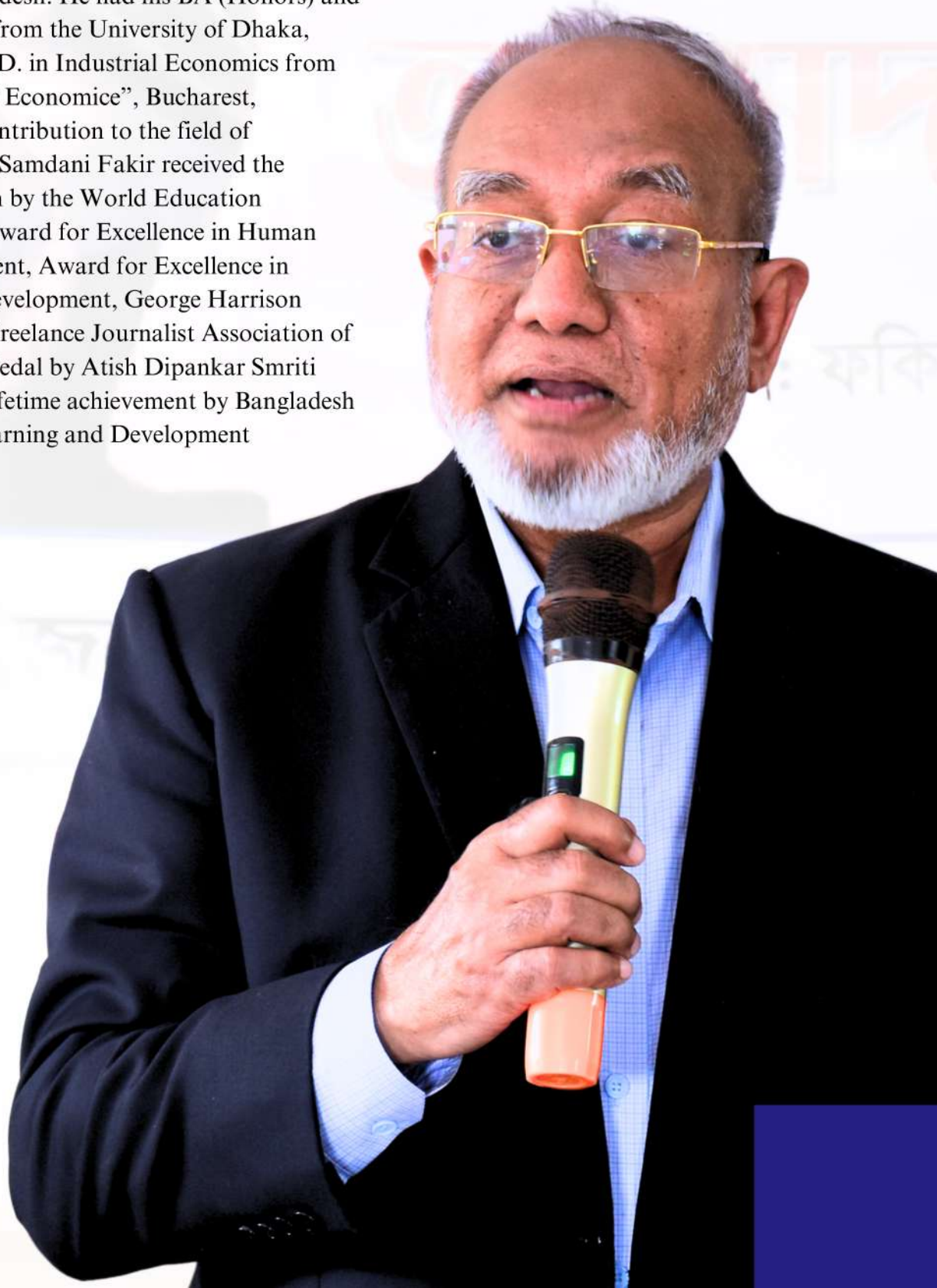
Email: bastobbangladesh@gmail.com Web: www.bastob.org, Skype: Bastob

Facebook: Bastob Bangladesh

CHAIRPERSON

Prof. Dr. Md. Golam Samdani Fakir, Chairperson of BASTOB
Distinguished Professor, Green University of Bangladesh

Earlier he was serving as the Vice- Chancellor of this University and as Pro Vice Chancellor with BRAC University of Bangladesh. He had his BA (Honors) and M.A. in Economics from the University of Dhaka, Bangladesh, and Ph.D. in Industrial Economics from “Academia De Studi Economicae”, Bucharest, Romania. For his contribution to the field of education, Prof. Dr. Samdani Fakir received the 'Global Award' given by the World Education Congress of India, Award for Excellence in Human Resource Development, Award for Excellence in Human Resource Development, George Harrison Award-2016 of the Freelance Journalist Association of Bangladesh, Gold Medal by Atish Dipankar Smriti Parishad-2016 and lifetime achievement by Bangladesh Organization for Learning and Development



EXECUTIVE DIRECTOR



Mr. Ruhi Das

Executive Director, BASTOB- Initiative for People's Self Development

Ruhi Das is the Executive Director and ex-official Member Secretary of BASTOB- Initiative for People's Self-Development. He is involved in social work since 1986. He has a master's degree in management and postgraduate diploma in NGO Leadership and management. He took part in various training courses in Bangladesh and abroad. He is also involved with various organizations in different positions,



বন্যা দুর্গতপ্রর মাঝে গাণ বিতরণ কর্মসূচি, ২০২৪
EMERGENCY RELIEF FOR THE FLOOD VICTIMS OF BANGLADESH 2024

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BASTOB



Hilfe zur Selbsthilfe

BASTOB AT A GLANCE

Established on July 4, 1997



84,460 (Direct)



464,530 (Indirect)

10
Districts

61
Upazillas

305
Unions

Dhaka, Cox's Bazar, Bandarban, Chattogram,
Gazipur, Narshingdi, Narayanganj, Munshiganj,
Manikganj and Barisal

STAFF INFORMATION



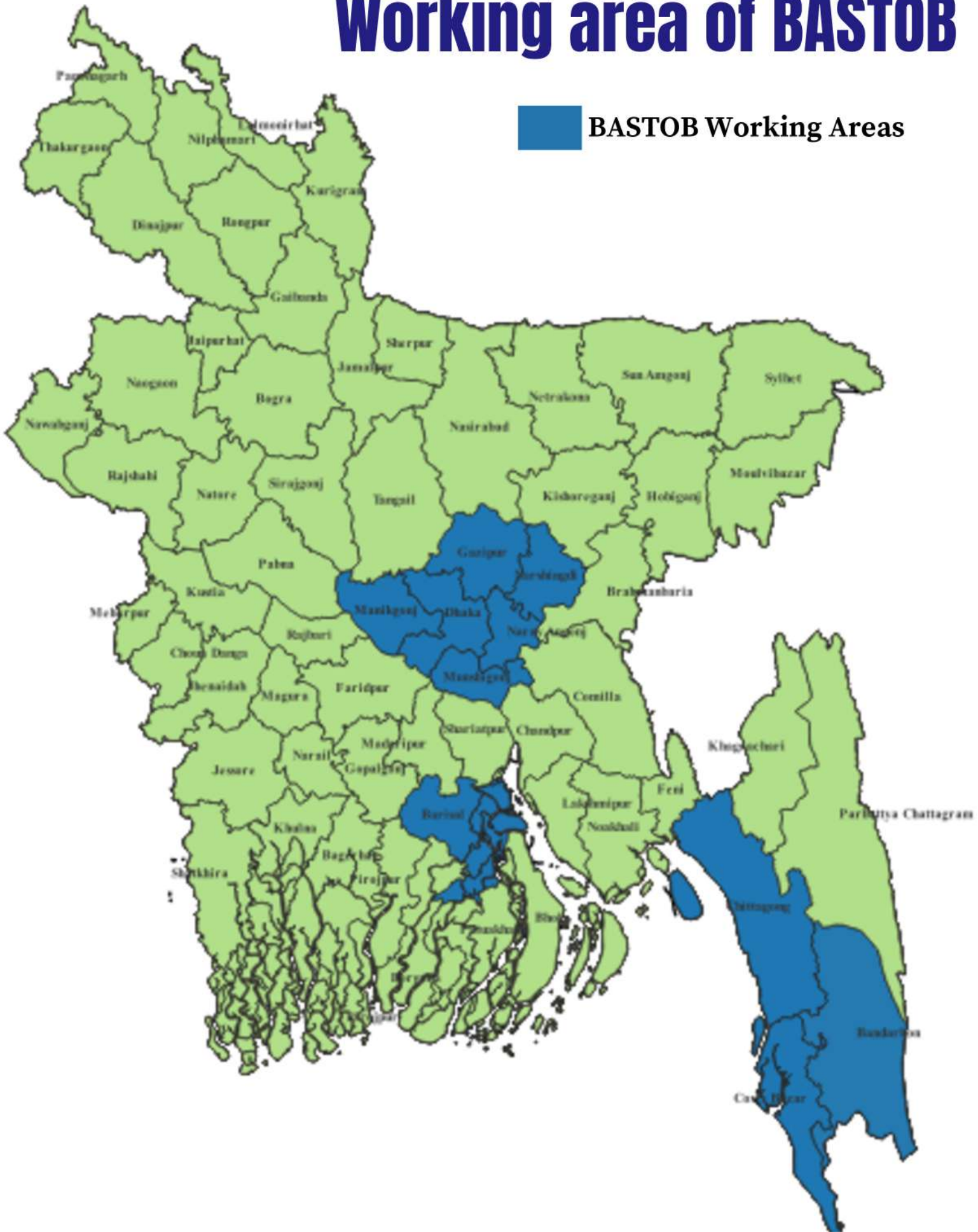
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440

Working area of BASTOB

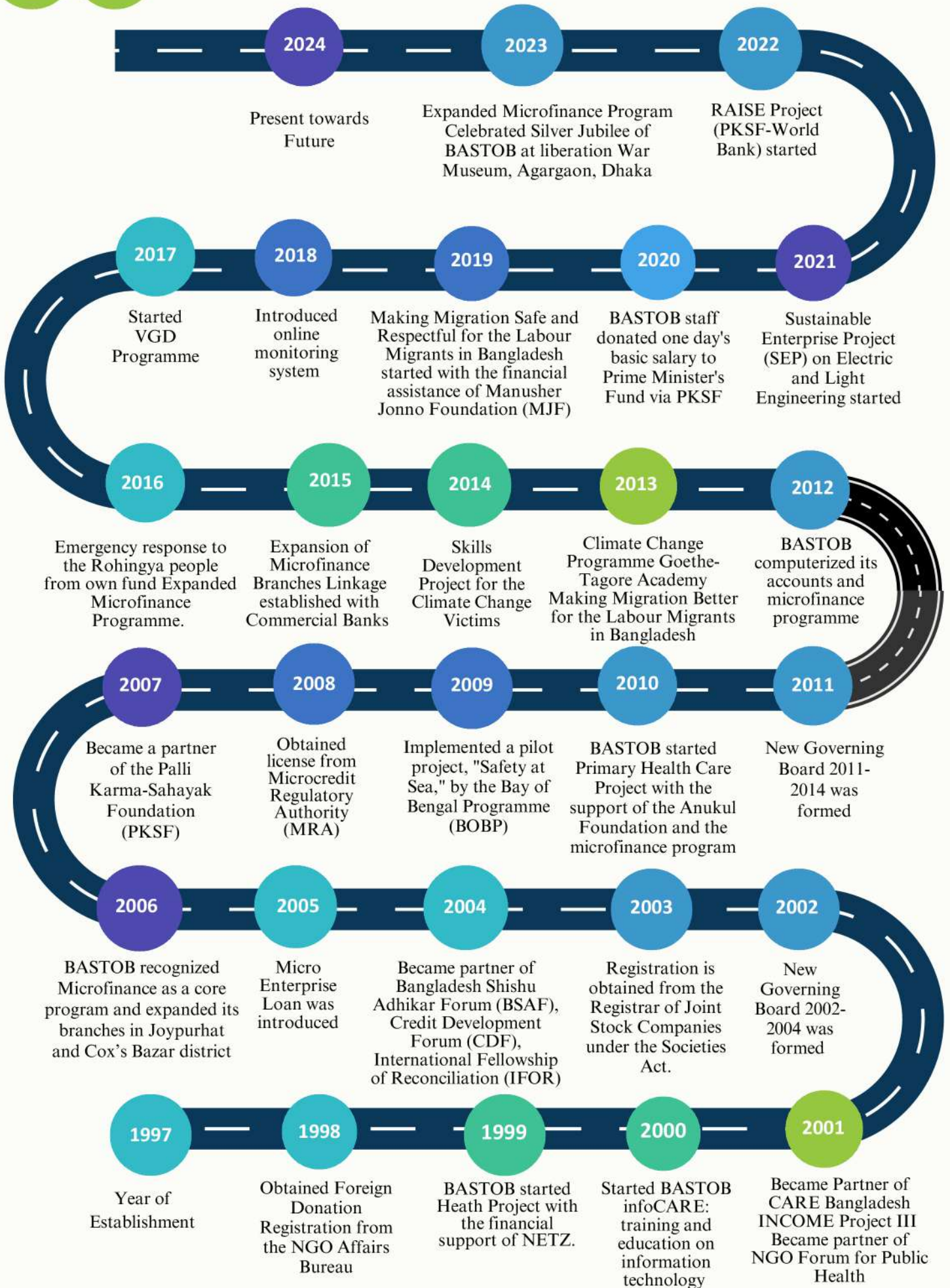
 BASTOB Working Areas





*Changing Lives,
Shaping Futures*

BASTOB
Journey
Towards
Development



SOCIAL DEVELOPMENT

ONGOING PROGRAMS



1

Elimination of Poverty and Development Financial Choices of People Living in Poverty



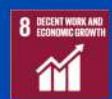
2

Providing Quality Education



3

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



4

Skill Development, Decent Work and Economic Growth details



5

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

1. Development of Financial service (DFS)
2. Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Poverty (ENRICH)
3. Program for Uplifting the Quality of the Lives of the Elderly People
4. Sustainable Enterprise Project (SEP)

1. SU-CHALA- "Save Urban Children from Hazardous Jobs and Assistance for Linking with the Academy"
2. Goethe-Tagore Academy (GTA)
3. Ashar-Alo Education Development Project for Poor Children
4. Bangabandhu Higher Education Stipend Programme

1. BASTOB Health Service Centre
2. The Learning 360: Learning For Change and Resilience

1. Reintegration of Returnee Migrant Workers in Bangladesh
2. Recovery And Advancement of Informal Sector Employment (RAISE)
3. Partnership Reinforcement for Integrated Skills Enhancement (PRISE)

1. Program for Adolescents
2. Emergency Response for Rohingya Camp Fire Victims, Cox's Bazar, Bangladesh.
3. Promotion Of Myanmar Language And Culture Through Library And Community Center For The Rohingya Refugees In Cox's Bazar And Host Community





MICRO FINANCE PROGRAMS

LOAN PRODUCTS

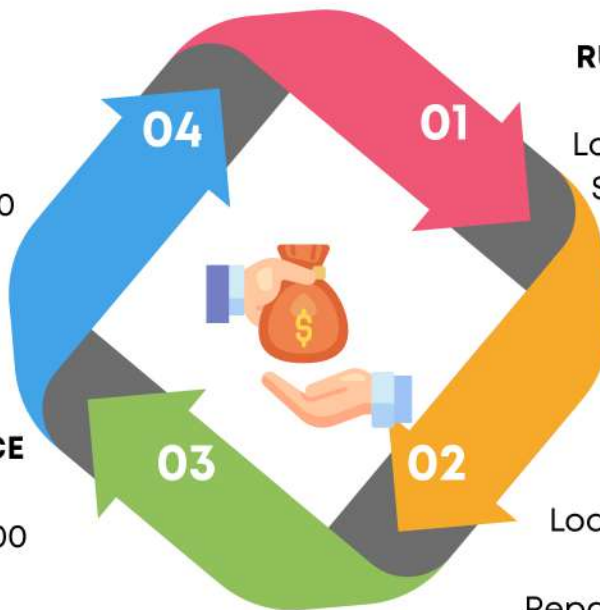
PRODUCT WISE LOAN

AGRICULTURAL MICROFINANCE (Sufolon)

Loan size upto Taka 50,000.00
Service Charge yearly 24% within 6 months at a time after harvesting

ULTRA-POOR MICROFINANCE (Buniad)

Loan size upto Taka 25,000.00
Service Charge 20%
Repayment within 46 Installment (1 Year)



RURAL/URBAN MICROFINANCE (Jagoron)

Loan size upto Taka 300,000.00
Service Charge 24% (decline)
Repayment within 46 Installment (1 Year)

SME MICROFINANCE (Agrosor)

Loan size upto Taka 1,000,000
Service Charge 24%
Repayment within 24 Installment (1-2 Years)

MICROFINANCE

STATUS

72

Total Branch

452

Microfinance Staff

\$73.32M

Total Savings

\$32.72M

Total Portfolio

98.73%

CRR

44,875

Total Borrower

61,321

Total Members

245,284

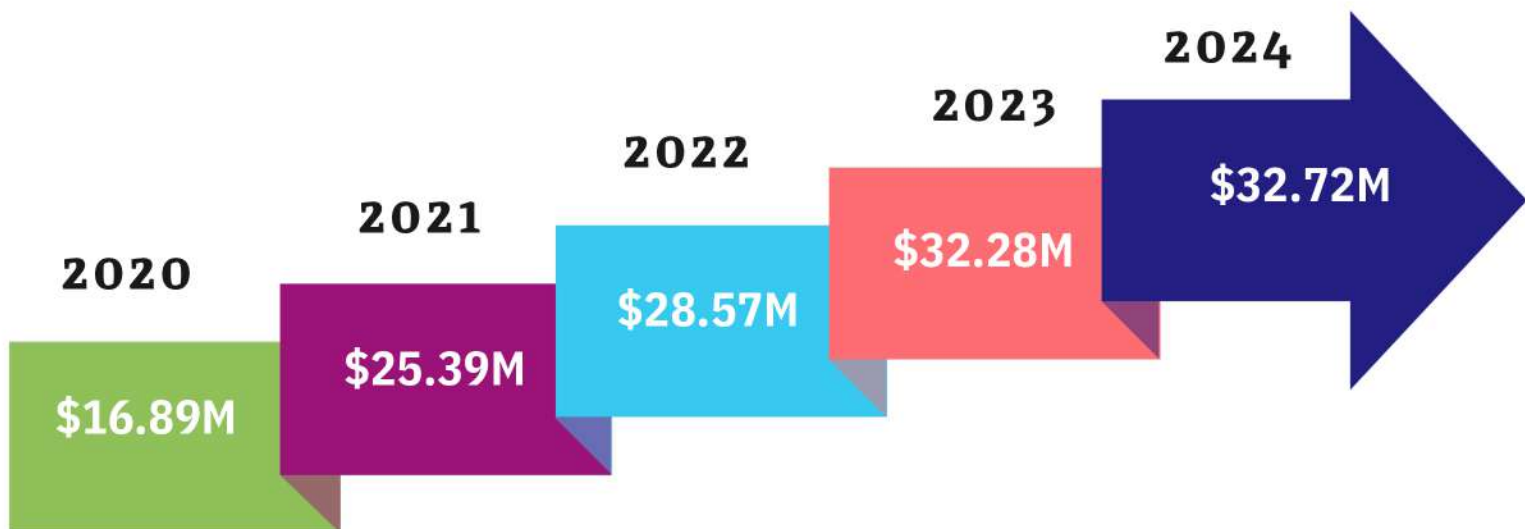
Total Beneficiary

Microfinance Portfolio

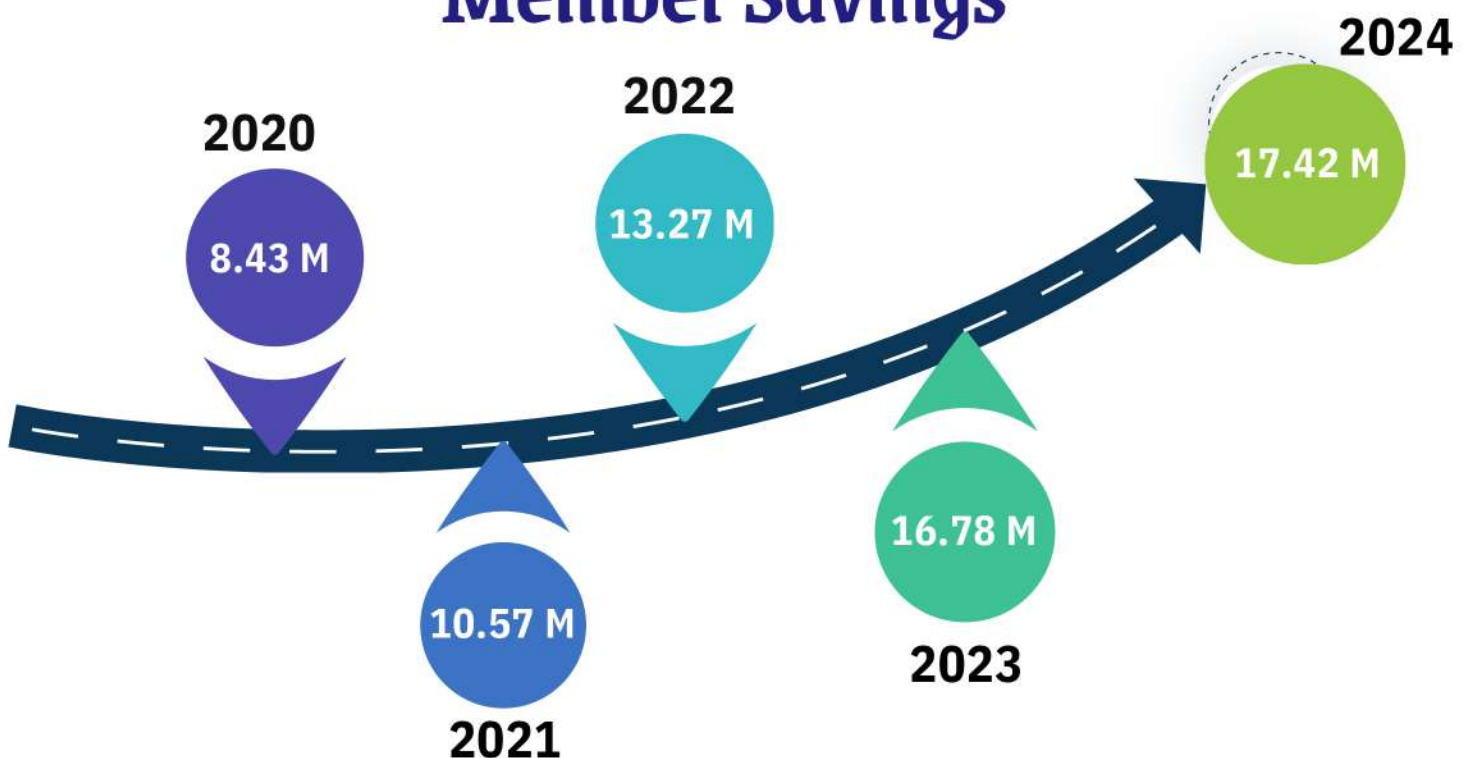
Branch Status

Year	2020	2021	2022	2023	2024
TOTAL BRANCH	45	46	65	65	72

PORTFOLIO



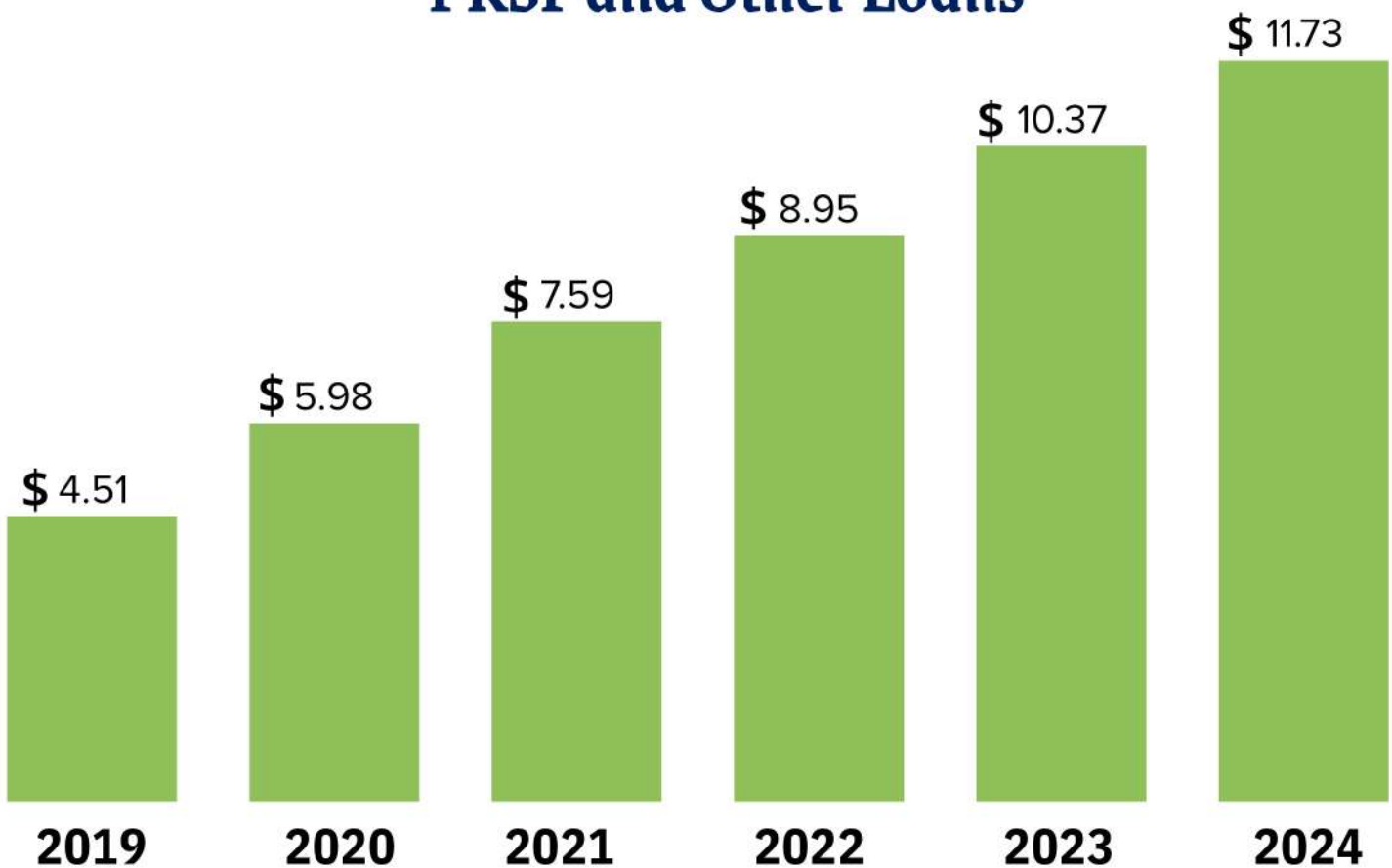
Member Savings



FINANCIAL RATIO

Year	Over Due	Debt to Capital	CRR	Good Loan
2019	0.09	7.54	99.50%	96.92%
2020	0.09	8.51	98.02%	99.46%
2021	0.08	9.14	99.12%	93.56%
2022	0.48	8.02	99.43%	94.58%
2023	0.47	8.38	98.68%	90.65%
2024	0.72	8.18	98.73%	90.69%

PKSF and Other Loans





5 YEARS (2025-2030)

SOCIAL DEVELOPMENT PLAN





FIVE YEARS PLAN FOR MICROFINANCE PROGRAM (2023-2030)

Description	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
Number of Branch	71	90	110	130	150	175	200
No. of Branch Growth	-	19	20	20	20	25	25
Number of Borrower	43,015	58,888	77,732	99,215	123,637	155,782	192,280
Borrower Growth	-	15,873	18,844	21,482	24,422	32,146	36,498
Manpower (No. of Staff)	433	549	671	793	915	1,067	1,220
Field Officer	279	354	432	511	589	688	786
Loan Portfolio (USD\$) @ 104	32	44	58	75	94	120	150
Loan Portfolio Growth % (USD\$)	-	12	15	17	19	26	30



FIVE YEARS PLAN FOR MICROFINANCE PROGRAM (2023-2030)

Description	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
Loan Portfolio Growth % (USD\$)	-	12	15	17	19	26	30
Cumulative Surplus (USD\$)	4	5	7	8	10	12	15
Surplus Growth % (USD\$)	-	1	1	2	2	2	2
Member Savings Fund (USD\$)	17	20	23	26	29	32	35
Member Savings Fund Growth % (USD\$)	-	3	3	3	3	3	3
Total fund Need (USD\$)	-	7	10	12	15	20	24
Borrowed from local lender (USD\$)	-	2	1	2	2	3	3
Infect funding (USD\$)	-	5	9	10	13	17	21

CREDIT RATING



CREDIT RATING AGENCY OF BANGLADESH LTD.

Valid till 22 October 2025

Outlook
Stable

*Long-Term
Rating*

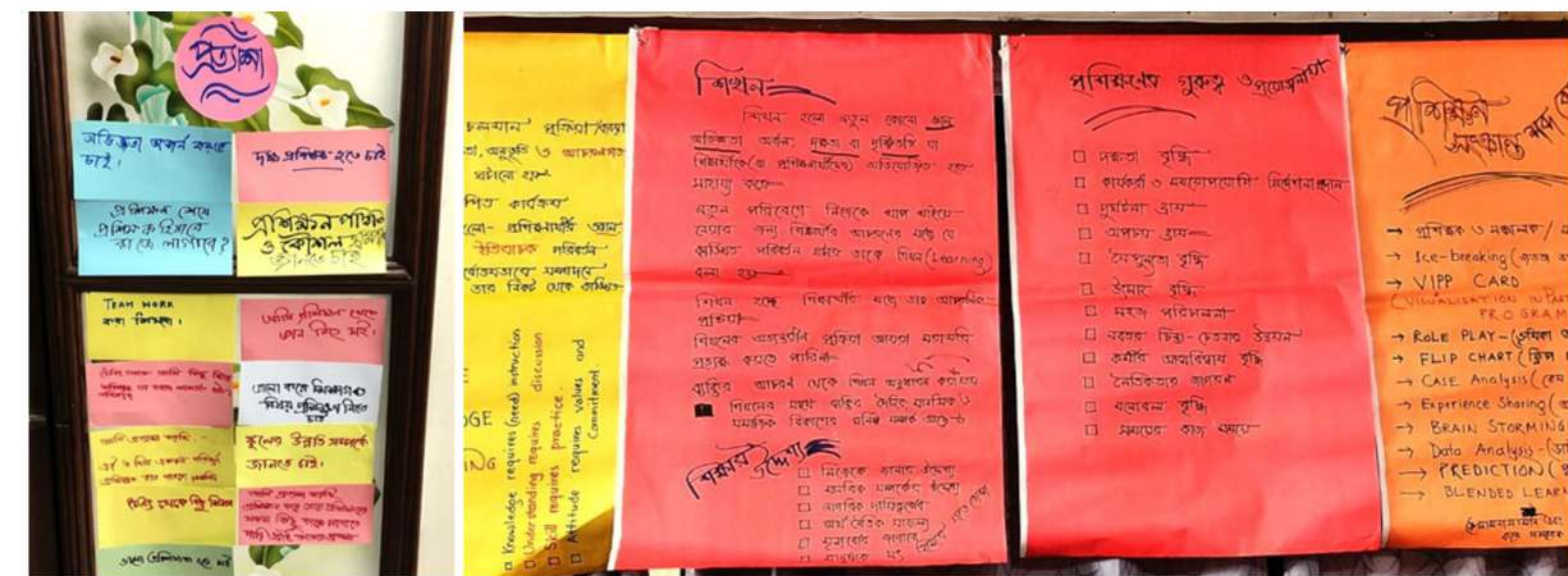
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*Short-Term
Rating*

ST-3

Opening of Training Department named Centre for Innovation and Learning (CIL)

New department "Training" has been opened to develop capacity of the staffs as well as programme participants. The CIL has organized number of training courses for the Microfinance staffs.



DEVELOPMENT & MICROFINANCE PARTNERS



Ministry of Women and Children Affairs



Moments









BASTOB - Initiative for People's Self-Development

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