

2022

ANNUAL REPORT



BASTOB

Initiative for People's Self-Development

Vision

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

Our 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.

Taking into consideration the fact that development work is a challenging job that requires the combined efforts of many participants involved in the process, BASTOB always encourages partnership and networking with the 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 participatory management, and it is committed to ensuring participation at every level.

Mission Statement

Core 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 equality
- Accountability and transparency
- Justice and fairness
- Striving for excellence

MESSAGE FROM THE CHAIRPERSON

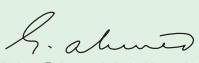


We are happy to announce that BASTOB has completed its journey of 25 years. We started in 1997 on a very limited scale. Within this period, BASTOB could tremendously expand its activities, working areas, and program participants. The year 2022 was extremely critical for all of us because of the global pandemic which started in Bangladesh in March 2020. We experienced an unmatched health crisis that turned our planet upside down. Yet, I believe BASTOB Team learned to work during adversity and unearthed new ways to overcome the challenges. BASTOB's investment in human capital for the last couple of years was reflected emphatically during the catastrophe. BASTOB quickly responded to the pandemic, and the top management effectively guided the staff members to face the uncertainty of the time. By improving operational agility, the organization protected its programmatic achievement.

Thankfully, BASTOB's Mission to facilitate people's progress continued even through the difficulties of the year. I am wonderstruck at the extraordinary achievement of our staff since COVID-19 appeared in Bangladesh. Due to movement restrictions, the supervising staff of the head office used to hold Zoom meetings within business days to connect the field managers to help them organize the activities accurately. BASTOB's workforce followed the core values of the organization to implement the tasks and created a unique work style fit to the situation in the process of people's self-development. The cooperation of the people in the working areas helped this process.

I am proud to say, from the observation of my visits to Dhaka and Cox's Bazar branches, that BASTOB is very popular with the people of its working areas. This is because of, to the best of my cognizance, our staff members' willingness to transfigure a brighter Bangladesh. I hope BASTOB's distinctive programs and expanding competencies and skills of staff members will continue to steer the organization forward. My sincere thanks, love, and regards to every one of BASTOB.

I appreciate our Donors, Partners, Board, and Volunteers for their support to strengthen BASTOB for the future.


Md. Gias Uddin Ahmed
Chairperson
BASTOB Governing Board



EXECUTIVE DIRECTOR'S FOREWORD

BASTOB started its journey in 1997 with the initiatives of several social activists, and it is going to celebrate its 25 years with the people. In the beginning, BASTOB started implementing a small project to support Shilpi Sultan Pathshala – a school for disadvantaged children started by poet Ahmed Sofa in Aziz Cooperative Super Market, and dressmaking training courses for the women in Khilkhet, Dhaka. The committed staff and supportive boards helped BASTOB to come to this level. Today BASTOB is working with more than 100,000 families directly with its 65 branch offices and about 500 dedicated staff. With the assistance of several supporters and donors, BASTOB was continuing its expansion in terms of activities, geographical and population coverage. Since March 08, 2020, the COVID-19 pandemic started spreading all over Bangladesh and created an obstacle to continue our work. To save our program partners, we took several initiatives such as to aware them, supply of sanitizers and masks, supply of food and cash. Several BASTOB staff were affected by COVID-19, but we did not give up. We continued our efforts with the people. After decreasing the gravity of COVID-19, we started all our programs with new enthusiasm as a 25-year youth. Now we would like to go a bit faster to cover more geographical areas and program participants, considering our organizational strengths.

During the fiscal year 2021-2022, BASTOB implemented 15 projects under its 15 program themes. This report highlights the notable achievements of BASTOB during the fiscal year 2021-2022. Our actions were guided by BASTOB's vision, Mission, and core values. We have implemented programs and projects which were possible to the best of our ability. This annual report of 2022 highlights some of our achievements and constraints for future measures.

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.V., Ashar-Aloe.V., Help e.V., BRAC, Help, Germany, Centre for Social Integration (CSI) Southeast Bank Ltd., AB Bank Ltd., Midland Bank Ltd., Mercantile Bank Ltd., Uttara Bank Ltd., Mutual Trust Bank, Ltd., First Security Islami Bank Ltd., Pubali Bank Ltd., One Bank Ltd., NRBC, Premier Bank Ltd. and our other supporters at home and abroad. We extend our thanks to the Microcredit Regulatory Authority (MRA), NGO Affairs Bureau, and all concerned authorities of the Government of the People's Republic of Bangladesh for their sincere cooperation. As members of various networks/forums, we recognize the support of Bangladesh Shishu Adhikar Forum (BSAF), Credit and Development Forum (CDF), International Fellowship of Reconciliation (IFOR), the Netherlands, Control Arms USA, Right to Food Bangladesh, Federation of NGOs in Bangladesh and STI/AIDS Network of Bangladesh. We remember and do appreciate the contributions of our Board, General Body, staff members, volunteers, microfinance group members, and all the program participants who have always helped us to stay on track with our development initiatives.

Ruhi Das
Executive Director

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Programme Areas of BASTOB and Sustainable Development Goals (SDGs)

To achieve the societal vision and Mission of the organization, BASTOB has been implementing various development programs, projects, and activities to bring positive changes in the lives of the people, following

its strategies and core values. All the programs of BASTOB directly or indirectly contribute to 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 of Financial Services (DFS):

<p>When</p> <p>BASTOB started this program in the year 1999</p>	<p>Where</p> <ul style="list-style-type: none"> ☒ Dhaka ☒ Cox's Bazar ☒ Munshiganj ☒ Gazipur ☒ Narshingdi ☒ Narayanganj ☒ Manikgonj and ☒ Bandarban 	<p>People Impacted</p> <p style="font-size: 24px; color: #800080;">149828</p>
<p>Highlight</p> <ul style="list-style-type: none"> (a) Institution Building (b) Savings Mobilization (c) Providing Loan Facility (d) Insurance (e) Awareness Building and Capacity Development. 	<p>Total Invest (Taka)</p> <p>Tk.16,216,689,000.00</p>	<p>Financial Partners</p> <ol style="list-style-type: none"> 1. Palli Karma-Sahayak Foundation (PKSF) 2. Anukul Foundation 3. Southeast Bank Ltd. 4. AB Bank Ltd. 5. Midland Bank Ltd. 6. Mercantile Bank Ltd. 7. Pubali Bank Ltd. 8. Mutual Trust Bank Ltd. 9. First Security Islami Bank Ltd. 10. Premier Bank Ltd. 11. NRBC 12. Uttara Bank Ltd. 13. One Bank Ltd.

Introduction: The development of Financial Services is the core program of BASTOB. The main aim of this program is to create employment opportunities and increase the income of the program participants. The Development of Financial Services program of BASTOB reached 61595 families in the fiscal year 2021-2022. 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 microfinance services from a Microfinance Institution (MFI) are their only hope to get loan in an easy way without collateral.

Development of 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 of Financial Services program in the year 1999, immediately after the flood. BASTOB started DFS with the financial assistance of Hilfe für Bangladesh, Liechtenstein. BASTOB became a partner of INCOME PROJECT III of CARE Bangladesh in 2001. As a result of the technical and financial support from CARE Bangladesh, the program 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 for 2021-2022 is focused on the total MF program as well as the initiatives taken during the reporting period.



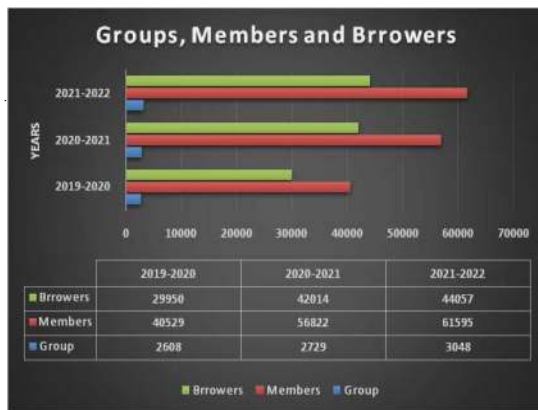
Components

The Development of 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

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 execu-

tive committee members (Treasurer, Secretary and Chairperson). At the end of June 2022, there were 3048 groups, of which 2947 were female and 101 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
2019-2020	2594	14	2608	40142	387	40529	29758	192	29950
2020-2021	2718	195	2729	56152	670	56822	41678	336	42014
2021-2022	2947	101	3048	60886	709	61595	43614	443	44057

a) Savings Mobilization:

Mobilization of savings from the poor people is a very difficult task, as much as most of the members are from financially disadvantaged families with multifaceted vulnerabilities. Considering the situation and needs of its program partners, BASTOB developed an inclusive savings system so that everybody can participate in this program. When members face financial difficulties or critical situations, BASTOB gives opportunity to its members to withdraw their savings according to their needs. 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 a revolving loan fund to lend to the members. This savings fund is gradually increasing with the continuous motivational efforts.

As of 30th June 2022, the total savings is Taka 1,098,778,816.00 (US\$12,074,492.48; 1US\$=91.00 BDT). The Savings growth was 25.299% in this reporting period. The average savings per member is Taka 17838.77 (US\$ 196)

Members get a minimum of 6% interest on their savings, and it is deposited in their individual accounts at the end of the fiscal year. During the fiscal year 2021-2022, the members deposited Tk.857,397,007.00 compared to Tk.711,739,288.00 in 2020-2021. Withdrawal in 2021-2022 Taka 635,541,311.00, and in 2020-2021, with drawa was Tk.537,632,080.00. Interest paid to members on the savings deposit was Tk. 69,186,474.00 in 2021-2022, while in 2020-2021, it was Taka 32,537,545.00. During the period from July 2021 to June 2022, there were three types of savings products (1) Regular Weekly 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. The balance of the weekly savings as of June 30, 2022, was Tk. 1,052,235,375.00

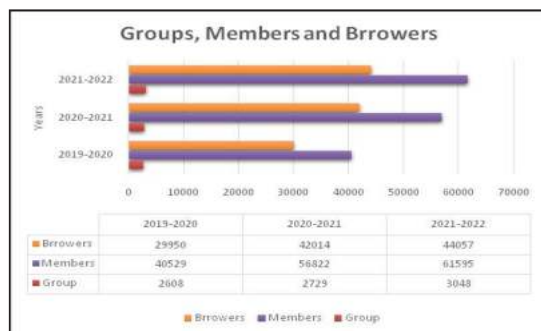


Regular Monthly Savings: The members also deposit a certain amount of money on a monthly basis. Under this program, they can withdraw their savings at any time. Interest is paid up to 12% per annum. Balance as of June 30, 2022, was Tk.11,957,288.00

Voluntary Savings: Members can save money in voluntary savings programs at weekly meetings as per their ability for an undefined period. These savings can be withdrawn at any time as per their need. The balance on June 30, 2022, is Tk. 34,586,153.00

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

Year	Opening Savings	Deposits During the year	Interest paid	Savings Refund	Closing Balance	% Of increase/ Decrease	No of Savers	Avg. Save. Per Member
2019-2020	580,018,788	466,673,601	51,498,205	343,867,433	702,815,912	21.17%	40529	17,341
2020-2021	702,815,912	711,739,288	32,537,545	537,632,080	876,923,120	24.77%	56822	15,424.66
2021-2022	876,923,120	857,397,007	69,186,474	635,541,311	1,098,778,816	25.29%	61595	17838.76



tain 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 repayments. 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 24%. Borrowers need to pay the total amount of the loan in 46 installments with a two-week grace period. A regular flow of funds 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 loans.

b) 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 main-



fiscal year 2021-2022, BASTOB disbursed Tk.3,916,436,000.00 among 44994 members and in 2020-2021, BASTOB disbursed Tk. 2,667,126,400.00 among 39702 members.

During the fiscal year 2021-2022, the total collection was TK. 3,032,874,242.00, and in 2020-2021, the realized amount was Tk 2,218,289,905.00.



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) rates of 99.27% & 97.19%, respectively, as of June

The outstanding loans at the end of the fiscal year 2021-2022 are TK. 2,640,449,379.00, and in 2020-2021, it was Taka 1,756,887,621.00

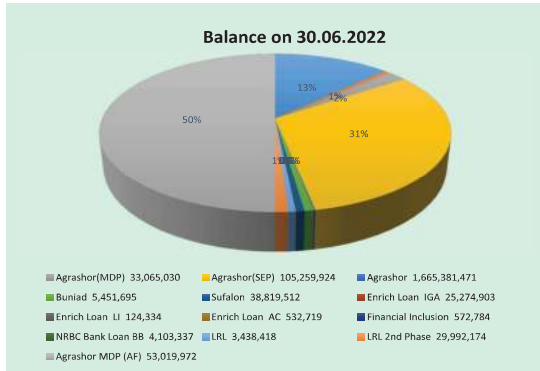
Cumulative disbursement of microfinance up to June 2022 was Tk.16,216,689,000.00 and collection of Tk.13,576,239,621.00 which was disbursed among 149828 members.



2022. 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 LRL.

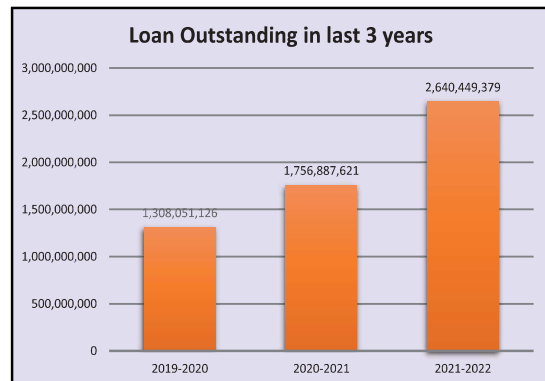
Product-wise Loan Outstanding for the last 3 years

Sl.	Name of the Loan Products	Balance on 30.06.2020 (Taka)	Balance on 30.06.2021 (Taka)	Balance on 30.06.2022 (Taka)
1	Jagoran (previously known as Rural Micro Credit -RMC)	495,264,787	583,869,815	675413106
2	Agrasor-MDP	71,469,305	134,668,904	33065030
3	Agrasor (Micro Enterprise -ME)	664,274,323	783,985,247	1665381471
4	Agrasor (SEP)	-	28,216,812	105,259,924
5	Buniad (Ultra Poor Program-UPP)	20,133,623	10,779,049	5451695
6	Sufalan (Seasonal Loan)	33,460,867	25,035,001	38819512
7	Enrich Income Generation	14,076,537	14,271,588	25274903
8	Enrich Livelihood	538,410	456,510	124334
9	Enrich Asset Creation	1,559,868	1,103,982	532719
10	Financial Inclusion	7,73,406	6,925,316	572784
11	NRBC Bank Loan Under Stimulation of BB	-	139,204,436	4103337
12	LRL	-	28,370,961	3438418
13	LRL 2nd Phase			29992174
14	Agrashor MDP (AF)			53,019,972
	Total	1,308,051,126	1,756,887,621	2,640,449,379



Loan Disbursement, realization, and loan outstanding in the last 6 years

Year	Opening Loan Outstanding	During the Year Loan Disbursement	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%
2019-2020	1,240,078,879	1,722,770,300	1,654,798,053	235,346,166	1,308,051,126	67,972,247	5%
2020-2021	1,308,051,126	2,667,126,400	2,218,289,905	313,522,521	1,756,887,621	448,836,495	34%
2021-2022	1,756,887,621	3,916,436,000	3,032,874,242	422,612,573	2,640,449,379	883,561,758	50%





c) Members' Welfare Fund:

In case of death or disability of the first and/or second borrowers, the outstanding loan amount is canceled, and the total saving amount is refunded to the borrowers' nominees. If the members die without paying any installments, BASTOB provides full benefits to the members' families. The Borrowers have to pay Tk. 10.00 per thousand before the disbursement of the loan as a premium for insurance. BASTOB recovers the risk of 100% unpaid loan amount of the first and second loanee.

During the year 2021-2022, we collected the total premium of Taka 45, 926,820.00 and paid as claim Taka 26,669,378.00 Balance on 30.06.2022 was Taka 73,288,544.00

Awareness Building and Capacity Development

BASTOB organized various awareness-building sessions on topics such as health, education, dowry, safe labor migration, WatSan, etc. The leaders of the Samity were provided with a day-long leadership training, and they were the ones who conducted the training. Very often, health camps are organized to provide free treatment.



A.2. Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Poverty (ENRICH)

<p>When</p> <p>Started in July 2014. This report for the Fiscal Year 2021-2022</p>	<p>Where</p> <p>Shilkhali Union of Pekua Upazilla in the District of Cox's Bazar</p>	<p>People Impacted</p> <p>3,843 households</p>
<p>Highlight</p> <ul style="list-style-type: none"> ☒ Health Service ☒ Watsan ☒ Education ☒ Special savings scheme ☒ Providing Loan ☒ Rehabilitation of Beggars ☒ Enriched Homes ☒ Sports and Cultural Activities ☒ Youth in Development 	<p>Total Revenue</p> <p>Expenditure in 2021-2022</p> <p>BDT 3,694,401.00</p>	<p>Financial Partner</p> <ol style="list-style-type: none"> 1. Palli Karma-Sahayak Foundation (PKSF) 2. BASTOB's own fund



Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Poverty (ENRICH) is an integrated project which started in July 2014 with the support of the Palli Karma-Sahayak Foundation (PKSF). The ENRICH has been exceptionally 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 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 the total elimination of poverty, and providing 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 program seeks to end the poverty of 3,843 households from 33 villages of Shilkhali Union, where 18,596 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 45 full-time and part-time staff members, which include 1 Union Coordinator, 1 Programme officer, 1 health assistant, 1 Social Development officer, 1 Enterprise Development officer, 1 MIS officer, 8 health Sebika, 1 education supervisor, and 30 schoolteachers for the overall development of the union. During the reporting period, the following activities have been carried out:



Health Activities: BASTOB provided health-care services in Shilkhali union with 8 health Sebikas, 1 health assistant and occasionally with MBBS and specialized doctors. The health assistant conducts static clinic daily except on holidays. In the year 2021-2022, a total of 1022 patients received services from the static clinic. As of June 30, 2022, a total of 10531 people have received services from static clinics. 659 patients got services from the satellite clinic, and As of June 30, 2021, a total of 6649 people have received services from satellite clinics. Under the health component, 253 pregnant

women and the health Sebikas have visited all the 3843 households; in the eye camps, 241 patients got services, and 10 patients got treatment with a cataract operation. For awareness, 214 courtyard meetings were organized.

Education: ENRICH education services essentially address the problems of dropout of children from primary 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 help

to complete their homework. The children also took part in extra-curricular activities such as recitation of poems, dance, singing, drawing, etc.

In the year 2021-2022, a total of 797 students (387 males, 4410 females) were taken care of in 30 education centers in Shilkhali union. As a result, the drop-out rate of primary schools in Shilkhali has decreased dramatically.



Youths in Development: There are 9 youths committee in the Union with 198 (female 87, male 111) members who are being developed with various skill and human development training.

ENRICH supported families. There are 9 members, of which 8 are women-headed households, and 1 person is with disability. In the fiscal year 2021-2022, all the members of ENRICH saved an amount of Taka 10,143.00. The cumulative deposit up to June 2022 is Taka 61,018.00. Taka 50,875.00 has been granted to the members. The total special savings deposit is Taka 111,893.00.

Special Savings: ENRICH program is continuing a special savings scheme with the



Enriched Centre Establishment and 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. During the year 2021-2022, total 27 ward coordination committee meetings were held. There was also 1 Union Coordination Meeting.



Enriched Homes: 60 enriched homes were established up to 30th June 2022 and continued with their activities. The ENRICH homes ensure the 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 plant cultivation.

Environment-Friendly Initiative: Enrich program initiated a lot of environment-friendly activities, such as the production of vermicompost, biogas plant, and plantation of medicinal plants. During the reporting period, 1103 improved cooking stoves (Bondhu Chula) were installed, and the 1307 solar home

system also has been continued.

IGA Training: To develop the capacity of the IGA borrowers, we organized various IGA training during the reporting period where 125 members participated. The courses included cow rearing, cow fattening, pisciculture, poultry and duck rearing, and vermicompost plant preparation.

Program for Uplifting the Quality of the Lives of the Elderly People: The aim of the Uplifting the Quality of the Lives of the Elderly People Programme is to minimize the miseries of elderly people in our working areas.

The participants of this project are male and female disadvantaged elderly people. There are 715 elderly people participating in this program. The program assists elderly people to have easy access to social safety, financial benefits, and health care services.

The main activities of this program are:

- Offering old age allowances and support materials like walking sticks, commodes, blankets, warm clothes, wheelchairs, umbrellas, etc.;
- Provision of Special Savings and Pension Fund.
- Recognizing the contribution to society made by 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 goals is not possible by leaving the elderly people behind. The following activities have been carried out during the reporting year.

Formation of Ward and Union Committees: During the reporting year, a total of 9 Ward Committees and 1 Union Committee were formed to ensure their participation and successful implementation of the program. These committees play a vital role in the implementation of the project. There were 24 ward committees and 2 union committee meetings.

Recognition of the Elderly Persons and Best Children: To recognize their contribution to

society and to encourage the community, 4 Elderly people and 5 children were awarded certificates, crests, and cash money as the best elderly people and best children.

Allowance for elderly people: During the fiscal year 2021-2022, total 89 elderly people (Female 39 and Male 50) were provided allowances. Old Age Allowances were provided to the underprivileged elderly people to meet their medical and basic needs.

Special Assistance: During the reporting year, BASTOB provided 3 wheelchairs to distressed elderly people.

Assistance for Funeral: Funeral assistance was provided to the families of 11 elderly persons amounting to Taka 2,000.00 per family.

Loan Disbursement: ENRICH Programme provides loan facilities to its members on various schemes such as Income Generating Activities Loan (IGAL), Livelihood Improvement Loans (LIL), and Asset Creation Loans (ACL). A member can avail of more than one loan at a time. The borrower has to pay a service of Taka 24% (decline) annually, which is paid in installments with the principal amount. During the fiscal year 2021-2022, BASTOB disbursed an amount of Taka 44,800,000.00.

Loan Disbursed for the Elderly People: In Shilkhali Union, 42 elderly people received a loan of Taka 1,260,000.

Rehabilitation of Beggars: To rehabilitate a

beggar is a very challenging task. BASTOB took the challenge with courage and rehabilitated beggars. The two beggars stopped begging and started income-generating activities. And two bank accounts also were opened in the name of the beggars. A total of 6 beggars have been rehabilitated under this component.

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



A.3. Sustainable Enterprise Project (SEP)

<p>When</p> <p>Started in 2020</p>	<p>Where</p> <p>Demra, Donia, Dholaikhal, Zinzira and Keraniganj of Dhaka District.</p>	<p>People Impacted</p> <p>563</p>
<p>Highlight</p> <ul style="list-style-type: none"> ☒ Increase adoption of environment-friendly practices; ☒ Increase knowledge of workers on personal safety and reduce health hazards; ☒ Promotion of products produced by MEs; ☒ Promotion of alternative use of workshop wastage for better environmental management. 	<p>Total Invest</p> <p>BDT 126,800,000.00</p>	<p>Financial Partner</p> <p>World Bank via Palli Karma-Sahayak Foundation (PKSF).</p>



Sub Project-1 : Sustainable Electric Accessories and Tools Industries Development for Employment.

Sub-Project-2 : Sustainable development of industrial spare parts and equipment manufacturing workshops by adopting the environmentally sustainable practices.

SEP is a unique project of BASTOB. This project is specially designed for the small industries in the project area that are making electric and machinery equipment. The main objective of this project is to improve the product quality and make eco & health-friendly factories. There are two components to this project.

* Revenue Generating Activities-

Providing Loan Facility to the Enterprise owners: For buying the modern machinery of the factories, BASTOB is providing a Loan Facility to the Enterprise owners. As on 30 June 2022, a total of 122,940,000.00 Bangladeshi Taka has been disbursed among the 554 members. This loan is popularly known as Agrashar (SEP) loan. On 30 June 2022, the outstanding of this loan was Taka 105,259,924.00 and the Borrowers was 409.

As a result

- Cluster MEs has been benefitted by these machineries as they are getting this.
- Improved product quality.
- Product price & productivity has also been increased.



*** Non-Revenue Generating Activities:**

- I. Providing Waste Basket at Factory/Working Place Level
- II. Eco-Friendly Model Factory Improvement
- III. Establishment of service cum information hub

As a result:

- Reduced the pollution created by electric, plastic, synthetic, and metal wastages in enterprise premises and in local soil and water.
- Reduced the health hazards of the employees engaged in the MEs.
- An environment-friendly factory has been established and used.
- The Worker's health and safety has improved, and the production has been increased dramatically.



B. PROVIDING QUALITY EDUCATION

B.1. SU-CHALA- "Save Urban Children from Hazardous Jobs and Assistance for Linking with the Academy."

<p>When</p> <p>Started in January 2012</p>	<p>Where</p> <p>Keraniganj and Uttara Thana of Dhaka District.</p>	<p>People Impacted</p> <p>384</p>
<p>Highlight</p> <ul style="list-style-type: none"> ☒ Ensure basic education for poor working children by enrolling them in the school. ☒ Make the children free from hazardous jobs by providing a stipend. ☒ Provide a stipend for education. 	<p>Total Invest</p> <p>Taka 300,000.00 Yearly</p>	<p>Financial Partner</p> <p>Anukul Foundation</p>

Su-chala project for women-headed working children has completed its 12th year successfully in the reporting period of 2022. A total of 32 children, 22 (10 from Uttara, 12 from Ruhitpur, and 10 from Kholamora) of Dhaka, have received the benefits of the project. These children have received a monthly stipend of Tk. 500 to continue their study in schools and a one-time of Tk. 800 to purchase their school essentials. Due to the outbreak of the novel Corona Virus, all educational

institutions have been halted, and the government has decided to grant all students an Auto pass. Prospective students from the locality are replacing some of the students who failed or dropped out. The project's potential stakeholders include women who are heads of the disadvantaged families. Anukul Foundation is providing assistance to BASTOB microfinance clients to continue their education through the Su-chala project.



The Su-Chala project's stakeholders were all poor women's heads of households who were unable to pursue their children's education due to a family crisis. This program was initiated to provide a chance for improvised, disadvantaged young children to continue their education, as many of them to help their children due to the hardships of life. These people had no other means of earning beyond working as day laborers in the agricultural fields or doing other domestic chores. However, their enthusiasm for continuing their

children's education was sparked as a result of the scholarship funding. This assistance has also given these mothers the emotional peace they needed to go about their daily lives. Regardless of the fact that these students were granted auto pass, they have achieved outstanding and scored exceptionally well in their exams. Nevertheless, the Su-Chala project has excelled in inspiring these youngsters to dream big and pursue these dreams to move forward in life.

Case Study

When there is a will, there is a way

Name : Lemon Karmakar
Father : Nepal Karmakar
Mother : Gita Rani Karmakar
Address : Ruhitpur, Upazila Keraniganj,
District, Dhaka



Lemon's father and mother had a wonderful family with two brothers. The elder brother, Likhon Karmakar, got enrolled in a school where he started his studies. He was a serious and diligent student. All of a sudden, Lemon's father fell sick and was unable to work. Some days he could work, and mostly, on other days, he could not work because of deteriorating health. After Lemon's father got sick, his mother tried to find ways to run the family. She, along with other women, started a small business and somehow managed to make ends meet.

In the meantime, Lemon got admitted to the school, but his mother could not provide the necessary school fees and school materials such as books, pens, etc. Unfortunately, he could not continue his studies. His elder brother could only study till the 8th grade. Later on, he worked at a computer store to support his family, but his support was too small to continue his brother's studies. Lemon's mother was blaming herself and her luck for everything.

One fine day, Lemon's mother came in touch with BASTOB. There she met BASTOB's project officer Ms. Sultana Wahab. She listened to all her problems minutely and helped her get financial support. Through this support, Lemon could again go to school and continue his studies. Without this support, it was not possible to continue his studies in the school. Sultana Wahab, on behalf of BASTOB, also helped many students through this stipend policy. Everyone in the village was very happy with this initiative taken by BASTOB. Lemon's family was also very happy and was really grateful to BASTOB and Anukul Foundation's effort in ensuring Lemon's studies. Lemon's mother's commitment to her child made it possible to continue their education; when there is a will, there is a way.

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

When Started in January 2009	Where Agailzhara Upazila of Barishal District.	People Impacted 3318
Highlight To provide financial support to the poor and meritorious children so that they can continue their studies.	Total Invest Yearly 5,00,000.00 Taka	Financial Partner Ashar-Alo e.V., Germany



This is a scholarship Programme implemented in Barishal district. The main aim is to provide financial support to the poor and meritorious children so that they can continue their studies. This financial support is preventing school dropouts. The project started in the

year 2009 and will continue for a long time. During the fiscal year of 2021-2022, a total of 318 students got scholarship privileges under this project. Ashar-Alo e.V., Germany, has been providing financial support for this project since its inception.



B.3. Goethe-Tagore Academy (GTA)

When Started in 2013	Where Uttara in DNCC and Kushot in Dinajpur District	People Impacted 873
Highlight A special primary education institute for the children of poor families on the outskirts of the megacity Dhaka.	Total Invest Taka 8,385,892.00	Financial Partner DEUTSCH-BENGAISCHE KINDERHILFE (DBK).

Goethe-Tagore Academy (GTA) is a unique project to promote and maintain a socio-culturally acceptable standard learning program. This project was launched in 2013 and supported by DEUTSCH-BENGAISCHE KINDERHILFE (DBK).



The academy helps students learn specific lessons during school hours so that they do not have the pressure of homework. The 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 September 2013 with 24 students. In March 2020, due to COVID-19, several students left for the village with their parents, who lost their scope of income. The

majority of the parents of the children are garment workers, security guards, housemaids, small shopkeepers, rickshaw pullers, vegetable sellers, etc. During the pandemic (COVID-19) period, face masks and hygiene kits have been distributed among the children. In 2022, the total number of students was 136; among these students, 23 were in class Play, 15 were in KG, 28 were in class one, 15 were in class two, 13 were in three, 25 were in class four, and 17 were in class five.



B.4. Access to quality formal education for 4-18 years old Rohingya children through the introduction of the Myanmar Curriculum in the Rohingya Refugee camps.

<p>When</p> <p>Started on 21 March 2021</p>	<p>Where</p> <p>Rohingya Refugee Camp, Cox's Bazar.</p>	<p>People Impacted</p> <p>10,000 Rohingya Children</p>
<p>Highlight</p> <p>To provide quality formal education for the Children of Rohingya refugees.</p>	<p>Total Invest</p> <p>Tk. 1,04,33,886.00</p>	<p>Financial Partner</p> <p>UNICEF</p>

It was a short-time pilot project which initially targeted 10,000 Rohingya students from grades 6 to 9. The introduction of the pilot follows the wishes of the Rohingya refugees and builds hope for their future by giving them access to education based on the Myanmar curriculum. To roll out of the MCP, especially through partnership with Rohingya Communi-

ty Education Initiatives (RCEIs), BASTOB successfully completed the project titled "Access to quality formal education for 4-18 years old Rohingya Children through the Introduction of the Myanmar Curriculum in the Rohingya Refugee Camps". The project period was from 21st March 2021 to 20th March 2022.



Program Output:

- Output-1: 30 Master Trainers were selected among 300 assessed teachers who have the capacity to provide quality teachers training for the Myanmar Curriculum.
- Output-2: Rohingya teachers are enabled to provide quality and inclusive formal education based on the Myanmar curriculum across refugee camps.
- Output-3: 1,327 Rohingya students aged from 5-18 in Rohingya Community Education Initiatives (RCEI) have access to safe, quality, and inclusive formal education.

Geographical Coverage: Ukhiya and Teknuf Upazila, Rohingya Refugee Camp, Cox's Bazar, Bangladesh. Master Trainer training across 24 refugee camps support children in Rohingya Community Education Initiatives (RCEI): Camps 1E, 1W, 6, 8W, and 15.

Rohingya Community Education Initiative (RCEI): BASTOB-UNICEF partnership was discussed with the representatives of the below-mentioned education networks, who expressed their interest in being supported

throughout the project.

1. Arakan Altruism Society and Educational Network (AASEN-1);
2. Kayapuri;
3. Education for Rohingya Children (ERC);
4. Arakan Altruism Society and Educational Network (AASEN-2);
5. Rohingya Women Association for Education & Development (RWAED).





Major activities under the output carried out during the project are given below:

Enrollment of Primary Grade (KG-Grade 5)

Children in RCEIs: The number of Primary grade students are 613. Out of which (Male: 451 & Female: 162). The primary student's shortfall of 138 was identified and was supposed to fill up after MoUs have signed with RCEIs. Multiple consultation meetings are done with the RCEIs representatives to convince them that the data will be safe and it is to initiate the MCP quick start as part of the preparatory stage. The number of subjects-based primary teachers is 28, out of which (female is 6).

Enrollment of Secondary Grade (Grade 6-Grade 9)

Children in RCEIs: Secondary student grade data: 576 (Male: 544 & Female: 32). Several subject-based secondary teachers are 57 out of which (1 female) and the rest 5 HTs are included as well.

Quarterly Meeting with Community Leaders:

Rapport building was one of the major aspects of our activities to make the RCEIs more engaged with MCP operations and to provide data as needed, as they were cautious to provide them. Also, they wanted recognition of their education initiatives.

Convinced RCEIs to start with package 1 instead of package 2, which was initially discussed due to the situation and quick start-up. Multiple meetings were also conducted with the RCEI head teachers to convince them, and together with UNICEF's support. Multiple community consultations were done in Camps 1W, 8W with HTs, teachers, Majhee, community leaders, and UNICEF respective IPs to address the challenges relating to adolescent girl's enrolment, protection, and safety concerns.

School Management Committee (SMC):

Community consultation was done in camp for forming SMC (Camp 1E, 8W) with community leaders, RCEIs HTs & BASTOB representatives.

Training on Accountability to Affected Population (AAP):

Conducted AAP training for BASTOB-UNICEF project staff, out of which (Male-6 & Female-2) at BASTOB-CXB training venue.

Training on PSEA and Child Safeguarding:

Conduct PSEA, Child Safeguarding, and organization policy training for all staff and relevant stakeholders.

B.5. Bangabandhu Higher Education Stipend Programme

When Started in January 2022	Where Dhaka Mega City	People Impacted 20
Highlight <ol style="list-style-type: none"> To create the opportunities for the children of poor families to get higher education. To encourage the poor and meritorious students to pursue higher education. Provide financial support. 	Total Invest Yearly Taka 600,000.00	Financial Partner Hilfe für Bangladesch e.v Liechtenstein

50th year of independence of Bangladesh and the 100th birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman; the name of this program is "Bangabandhu Higher Education Stipend."

This Programme is specially designed for the children of beneficiaries of BASTOB who are studying in graduation and postgraduation programs in different universities, colleges,

and dental colleges, and medical colleges located in Dhaka city.

Through this program, BASTOB is providing financial assistance to the selected students. Each student is getting BDT. 24000.00 (Twenty-Four Thousand) yearly. Students spent the money for their education purpose.



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

C.1. BASTOB Health Service Centre

<p>When</p> <p>Started in July 2011</p>	<p>Where</p> <p>Badaldi, Turag, Dhaka.</p>	<p>People Impacted</p> <p>Approximately 21000</p>
<p>Highlight</p> <ol style="list-style-type: none"> 1. To address the primary health care needs of the BASTOB clients as well as their family members. 2. To reduce the family disease of Microfinance members and the local community by providing healthcare awareness education and basic treatment by the Paramedic and MBBS doctors supports. 	<p>Total Invest</p> <p>Yearly around 3,50,000.00 Taka</p>	<p>Financial Partner</p> <p>Anukul Foundation, Dhaka.</p>

Health Service Centre is a project of BASTOB supported by Anukul Foundation. The project has successfully completed its 9th year with the continuous support of Anukul Foundation. The aim of the project is to ensure basic health-care education and primary treatment of the microfinance clients and their family members who are living around the BASTOB Badaldi, Uttara, Dhaka branch office arena. BASTOB and Anukul Foundation jointly started this journey on 1st July 2011, considering the health awareness and treatment needs of the microfinance clients and the local community. This health support program has had a lot of positive impact on the clients as well as the organization to carry out the microfinance project activities. This health project addresses the various health needs like mother, child, and adolescent health and education, basic treatment, women's pregnancy care with the support of Iron and calcium tablets for each poor woman, refereeing to hospitals, MBBS doctor support, ensuring discount support of medicine and medical tests from the local pharmacies and local clinics.



Status of Patients and Diseases Found During the Reporting Period:

Sl.	Name of disease	Female	Male	Infant	Adolescent	Total
1	Cough and Cold	153	27	40	21	241
2	Fever/Headache	156	23	41	23	243
3	Blood Pressure	388	106	0	0	494
4	Physical Weakness	26	0	0	0	26
5	Body and Stomach Pain	75	0	0	0	75
6	Indigestion	0	0	84	3	87
7	Diarrhea/ Vomiting	24	0	11	0	35
8	Stomach pain/Dysentery	243	36	32	18	329
9	Problem in Mouth	6	0	2		8
10	Pregnant mother check-up	261	0	0	0	261
11	Liqueria (Sada Srab)	30	0	0	24	54
12	Skin diseases	15	0	9	0	24
13	Pain during menstrual	39	0	0	67	106
14	Asthma	0	1	0	0	1
15	Diabetic	52	22	0	0	74
16	Waist pain	47	9	0	0	56
17	Teeth/Throat pain	49	2	0	2	53
	Total	1564	226	219	158	2167



CASE STUDY

Failure to take advice from BASTOB Paramedics Doctor's was a toll on Rashida

Rashida has also been a BASTOB member who is living with her father in the village of Uludaha. Despite receiving medical assistance from BASTOB Paramedics, Rashida failed to comply with their recommendations and advice. By not consuming the Iron and Calcium tablets that BASTOB paramedics would recommend, she had responded to what the elderly woman village would say. According to the elderly women in the village, Iron tablets cause the baby to grow bigger, making the normal delivery more impossible, and the C-section would cost them a lot of money. Since Rashida disregarded the advice of the paramedics, it caused her health to deteriorate. As a result of that, Rashida had to urgently go to the hospital, facing a lot of complications. However, Rashida's family urged on a normal delivery; the hospital doctors assessed her and determined that a normal delivery was not feasible since her body had become too fragile due to less intake of calcium and iron and that a C-section must be performed as soon



as possible. Rashida, fortunately, survived the critical situation and needed 2 bags of blood before her delivery. Nevertheless, she has given birth to a baby body. The baby weighed less than the usual weight. Consequently, Rashida was very ashamed of herself for not accepting the assistance and expertise that doctors were offering her; she thereby requested that no one should repeat the same mistake she had made by not taking the advice of BASTOB paramedics and that awareness of the situation should be conveyed amongst the people of the village.

It is being remarked that we often take simple things at face value, and we often become so negligent that it puts a big toll on us. Rashida's story portrays how taking simple things like taking a doctor's advice cost her so much. Indeed, a lesson to be learned.

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 program is to minimize the miseries of elderly people in our working areas. BASTOB is implementing this program in Bilaspur Union of Dohar Upazilla under Dhaka district.

The participants of this project are male and female disadvantaged elderly people. There are 634 elderly people participating in this program. The program assists the elderly people to have easy access to social safety, financial benefits, and healthcare services.



The main activities of this program are:

- Offering old age allowances and support materials like walking sticks, commodes, blankets, warm clothes, wheelchairs, umbrellas, etc.;
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution to society made by 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 Aid;
- 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 goals is not possible by leaving the elderly people behind. The following activities have been carried out during the reporting year 2021-2022.

Formation of Ward and Union Committees: During the reporting year 2021-2022, a total of 9 Ward Committees and 1 Union Committee were formed to ensure their participation and successful implementation of the program. These committees play a vital role in the implementation of the project. During the reporting period, there were 30 ward committees and 1 union committee meeting.

Allowance for elderly people: During the fiscal year 2021-2024, a total of 98 elderly people of which (Female 38 and Male 60) were provided allowances. Old Age Allowances are provided to the underprivileged elderly

people to help them to meet their medical and basic needs.

Special Assistance: During the reporting year, 124 elderly people received treatment from a satellite clinic.

Assistance for Funeral: Funeral assistance was provided to the families of 5 elderly persons amounting to Taka 2,000.00 per family.

Loan Disbursed for the Elderly People: In Bilashpur Union, 54 elderly people received a loan of Taka 1,620,000.



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

D.1. Making Migration Safe and Respectful both for the Potential and Returnee Migrants in Bangladesh

When February 2019 to August 2021	Where Keranigonj, Nababgonj, and Dohar Upazila of Dhaka District	People Impacted 24,540
Highlight <ul style="list-style-type: none"> ☒ Labor migrants ensure safe, legal, and secured migration at destinations over the project periods. ☒ Skill development training for the labor migrants. ☒ Financial support to the labor migrants. ☒ Emergency food support for the unprivileged Returnee migrants and low-income families due to COVID-19. 	Total Invest Taka 47,200,000.00	Financial Partner Manusher Jonno Foundation (MJF)

Project Goal: Protecting rights and reducing vulnerabilities of all migrant workers through promoting safe and secured migration as well as enhancing their economic empowerment

Project Outcomes

Outcome 1	Contributing to Develop knowledge and capacity of potential labor migrants to protect their rights and reduce complexities in the migration process
Outcome 2	Reducing vulnerabilities, rights, violations, and violence of female migrants in the entire process of their outmigration
Outcome 3	Improving livelihoods and economic condition of returnee migrants through skill development and institutional linkages

Project strategies and activities

The organization implemented the project through the Participation of different stakeholders at the upazila, union, and community levels. The project implementing strategies are given below:

- Participatory, Interaction, and Mobilization
- Formation of different committees at the grassroots level
- Formation of Union Safe Migration Group
- Formation of Upazila Safe Migration Group
- Conduct Pre-departure Training
- Social and Legal Support
- Service to Returnee & Potential Migrants through Safe Migration Support Point
- Conduct orientation at School, Madrasa & College level.
- Organize Migration Fair
- Conduct street drama and multi-media video show.



Case study

Proper documentation can help safe Migration

Mr. Prashanto Kumar an interested migrant of Bellna, Kolatiya, Keraniganj, and Dhaka. He is the son of Mr. Suvankar Kumar and Mrs. Kallani Rani Roy. Proshanto's father's dream was to make one of his 3 sons achieve higher education and ensure a job abroad. Prashant completed his H.S.C and joined the University for a BBA degree. His father was a retired government service holder who worked in the health department of Bangladesh Government. He met one of the local brokers named Ranjon, who was working for a Recruiting Agency named Asian Link Agency. The broker demanded Six Lac Taka for Portugal from Proshanto's father, and he gave him Five Lac Taka in cash without any documents and witnesses.

There was a surge in COVID-19 cases, and the government announced a lockdown throughout the whole country. Due to complete lockdown, they were not able to get in touch with the agency. However, Prashanto's father did not want to lose hope on his son's education.

One day, the broker called Proshanto's father to give the rest of the amount, Taka One Lac, to complete his visa processing. But he denied saying that he did not have any cash with him; instead, he agreed to give a cheque. They took a long time to contact him; thus, he went directly to the agency with the cheque from Taka One Lac, and this time, he kept a copy of the cheque with him as evidence.

Prashant got to know about BASTOB through a billboard and contacted Ms. Sultana Wahab having the telephone number from the billboard, and shared his problems with her in the BASTOB Office. On behalf of Proshanto and his father, Sultana talked to the agency manager and the broker to settle the issue. If not, she will take this issue to the Bureau of Manpower, Employment & Training (BMET) and take legal actions against them, As BASTOB is working for the migrant workers to ensure safe and secured migration for the local community.

There was no contact from the broker and the recruiting agency for a long time. Sultana Ohab took Proshanto to the recruiting agency and asked the agency to return back 600,000.00 (Six Lac) Taka. But the agency manager told them that he does not know about 500,000.00 (Five Lac) Taka but knows



about Taka One Lac.

Then Sultana called the agency owner and asked about Taka 500,000.00 (Five Lac). The agency owner also denied and told them that it was taken by the broker Ranjon. But unfortunately, the broker died in July 2021. As there was no evidence and witnesses, they were helpless to prove that they were given 500,000.00 Taka to the agency. Ms. Sultana urged them to give him back One Lac Taka immediately. But the agency took 15 days' time to return the money, and they gave it accordingly. They received only One Lac Taka instead of Six Lac Taka because of their evidence and witness.

Unfortunately, Proshanto could not continue his studies and Migrated to Portugal to fulfill his family's dream because of this huge financial loss and Covid19 crisis. He is thankful to Ms. Sultana Wahab and BASTOB for ensuring the return back at least Taka One Lac to him. He still wants to go abroad with this learning which involves dealing with the agency very carefully and keeping proper documents for any financial transaction in the near future.

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

E.1. Programme for Adolescents:

<p>When</p> <p>The Programme started in July 2017</p>	<p>Where</p> <p>Dohar, Nawabganj and Keraniganj Upazillas of Dhaka District.</p>	<p>People Impacted</p> <p>844</p>
<p>Highlight</p> <p>The main aim of the cultural and sports program is to promote indigenous country sports and traditional cultural forms.</p>	<p>Total Expenditure during the reporting period</p> <p>607,841.00Taka</p>	<p>Financial Partner</p> <p>PKSF</p>

The program for Adolescents is implemented in partnership with PKSF. The objective of building a future generation imbued with moral values and ethics. BASTOB is implementing this Programme in 25 unions of Dohar, Nawabganj and Keraniganj Upazillas of Dhaka District. Under this program, adolescent boys' and girls' clubs and school forums are formed in 3 working

upazilas of BASTOB. There are 14 clubs with 651 members and 5 school forums with 193 members. The activities are implemented under the components of a) Awareness raising and practicing moral values, b) Leadership and life-skill development, c) Nutrition and health-care, and d) Cultural and sports activities.



Awareness Raising and Practicing Good Values: Under this component, truthfulness, benevolence, and forgiveness are practiced to increase moral values and social awareness among adolescents. The adolescents also participated in different awareness-raising activities against dowry, child marriage, sexual harassment, and violence against women in the upazilas. BASTOB organized 11 such sessions where 528 members joined during the year 2021-2022. 16 courtyard meetings were organized, and 859 adolescents were present.

Adolescent Clubs have set up 12 'Shohojogita o Shohomormita Corner' to initiate various social

activities to organize various programs during national and international days.

Leadership and Life Skill Development: BASTOB organized training programs on leadership development to motivate adolescents in self-employment and self-reliance through life skills development. Adolescents are also encouraged to engage in various income-generating activities and to save money. During the reporting period, BASTOB organized 7 training courses on leadership and skills development programs, which in which 223 adolescents participated.



Nutrition and Healthcare: Different awareness-raising sessions were organized for the adolescents on the importance of physical and mental well-being; menstrual hygiene; safe food and nutrition; personal, family, and social cleanliness, etc. BASTOB organized 5 sessions on Nutrition and Healthcare, where 331 adolescents participated. A total of 19 sessions on adolescents' health were organized for 497 adolescents. Blood grouping has been conducted for 170 adolescents. Additionally, 55 new sanitary napkins were also distributed among

the adolescent girls.

Organized Sports and Cultural Events: Reading books; storytelling and writing; wall magazines; drawing, poetry recitation, debate competitions; and workshops are organized under the component to build a progressive future generation. Besides, football, volleyball, handball, badminton, swimming, mini marathon, cycling competitions are organized to motivate adolescents to follow a healthy lifestyle. In 2021-2022, BASTOB organized 6 such events where participants were 168.

E.2. Cultural and Sports Programme:

<p>When</p> <p>The Programme started in July 2017</p>	<p>Where</p> <p>Dohar, Nawabganj and Keraniganj Upazillas of Dhaka District.</p>	<p>People Impacted</p> <p>640</p>
<p>Highlight</p> <p>The main aim of the cultural and sports program is to promote indigenous country sports and traditional cultural forms.</p>	<p>Total Invest</p> <p>699707 Taka</p>	<p>Financial Partner</p> <p>PKSF</p>

The main aim of the cultural and sports program is to promote indigenous country sports and traditional cultural forms. BASTOB is implementing the Cultural and Sports Programme in Dohar, Nawabganj and Keraniganj Upazillas of Dhaka

District. The program 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 2022 was 640, which included 333 male and 307 female participants. The events organized were storytelling, essay writing, wall magazine preparing, drawing and decent handwriting.

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 was 1,524, which included 819 male and 705 female participants. Sports events organized in the reporting year 2021-2022 were school-based cock fights, jumping, racing, football, cricket, and carom.

E.3. COVID 19 Emergency Relief Program (CRP)

When July 2021 to September 2021	Where Nawabganj and Keraniganj Upazillas of Dhaka District	People Impacted 809 Families
Highlight a) To co-operate in alleviating the suffering of the people during the lockdown. b) Keeping the low-income people financially well during the lockdowns. c) Direct financial assistance to the beneficiaries.	Total Invest Taka 1,615,600.00	Financial Partner Hilfe für Bangladesch e.v Liechtenstein

It was a short and emergency assistance program for the COVID-19 pandemic period. The project has been implemented under the area of eight branches of BASTOB at Keraniganj Upazila and Nawabganj Upazila in Dhaka District.

At the time of this Pandemic, it was not appropriate for more than eight hundred people to be together. So we have provided financial assistance directly to the accounts of beneficiaries through mobile banking to avoid crowds during the

COVID-19 period. Distribution work was started through separate inauguration ceremonies in the two upazilas on a limited scale. The distribution of financial assistance was inaugurated on 22/09/2021 at Nawabganj Upazila and on 23/09/2021 at Keraniganj Upazila. Both the events were held in the conference room of the Upazila Nirbahi Officer (UNO) in the presence of a limited number of people following the hygiene rules.

Through this program, each family received Tk.1500.00 (One thousand five hundred).



Targeted people:

1. Families infected by coronavirus.
2. Those whose earnings were cut off due to the epidemic. Such as Day laborers, factory workers, transport workers, rickshaw pullers, etc.
3. Those who lost their jobs or their salaries were cut off due to the epidemic.
4. Migrant workers' families: Those whose incomes had been cut off due to the pandemic of coronavirus.
5. Microfinance members of BASTOB who have taken loans below Taka 50,000/-

Type of Beneficiaries

Sl.No.	Type of Beneficial family	Quantity
1	Pregnant mother / newborn / elderly	25
2	Disabled	1
3	Widows/divorced women	70
4	Farmers	40
5	Day labors	510
6	Factory workers / Migrant workers	138
7	Transport workers	25
	Total	809



2. BASIC INFORMATION ABOUT BASTOB

2.1. Historical Evolution of 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 segment of the society. BASTOB prioritizes socio-economic develop-

ment and promotion of culture and peace, considering the situation of the people in a society.

In the year 2022, BASTOB is working with more than 10 million disadvantaged families in 10 different districts of Bangladesh. BASTOB is accomplishing its development initiatives through 46 branch offices with more than 500 dedicated staff.

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 • Organized Several Workshops to Develop Vision-Mission, Strategies, and Core Values for organizational development • Provided support to Shilpi Sultan Pathshala (School) • Started Dressmaking training courses at Khilkhet, Dhaka • Visited by NETZ's Chairperson, Mr. Manfred Krueger, and Executive Director, Mr. Wolf-Matthias Gallien and Mr. Ingo Ritz
1999	<ul style="list-style-type: none"> • BASTOB started Health Project with the financial support of NETZ • Started Mobile Trade Training School • 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 • Started Microfinance by providing interest-free loans to 373 flood-affected people. • 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 • The capacity of staff members was 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
2001	<ul style="list-style-type: none"> • 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 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

	<ul style="list-style-type: none"> 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 is obtained from the Registrar of Joint Stock Companies under the 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 program implemented for the flood-affected victims in Dhaka Areas
2005	<ul style="list-style-type: none"> Insurance system for the microfinance members introduced Special emphasis was given to savings mobilization Micro Enterprise Loan was introduced
2006	<ul style="list-style-type: none"> New Governing Board was formed BASTOB recognized Microfinance as a core program and expanded its branches in Joypurhat and Cox's Bazar district
2007	<ul style="list-style-type: none"> Became a partner of the 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 a relief program for the cyclone SIDR-affected people and started a rehabilitation program 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 the Bay of Bengal Programme (BOBP)
2010	<ul style="list-style-type: none"> Started Sultan Sofa Pataskala (School) in rural areas BASTOB started Primary Health Care Project with the support of the Anukul Foundation and the microfinance program 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 formed Emergency response to the Rohingya people from own fund Expanded Microfinance Programme. Started VGD Programme
2018	<ul style="list-style-type: none"> Introduced online monitoring system Emergency response to the Rohingya people with the support of Help e.V. and CSI
2019	<ul style="list-style-type: none"> Expanded Microfinance Programme Making Migration Safe and Respectful for the Labour Migrants in Bangladesh started with the financial assistance of Manusher Jonno Foundation (MJF)
2020	<ul style="list-style-type: none"> BASTOB responded to the COVID-19 victims. BASTOB got support from Bangladesh Bank via NRBC Bank, other support came from PKSF, and partial support from Manusher Jonno Foundation Financial support provided to DC Cox's Bazar for supporting the victims Audio-video and print materials developed to aware COVID-19 Victims BASTOB staff donated one day's basic salary to Prime Minister's Fund via PKSF
2021	<ul style="list-style-type: none"> Expanded Microfinance Programme Sustainable Enterprise Project (SEP) on Electric and Light Engineering started
2022	<ul style="list-style-type: none"> Expanded Microfinance Programme RAISE Project (PKSF-World Bank) started Head Office shifted to its own building

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. (TIN): 340108794091, Value Added Tax Registration No. (BIN): 003152588-0402.

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 on the website, and a hard copy is available in the office. Presently BASTOB has the following policies/manuals:

- Organizational Constitution
- Finance Policies, Accounting Manuals

2.3. Staff information:

S #	Particulars	Total Staff	Female	Male
1	Microcredit	497	163	334
2	Audit	8	0	8
3	Monitoring	2	0	2
4	ICT	2	0	2
5	Project & Others	21	11	10
6	Head office	22	16	6
	Total Staff	552	174	362

- Microfinance Management Manuals and Policies
- Service Rule (HRM), Organizational Behaviour
- Gender Policy
- Child Protection Plan
- Information Disclosure 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 and Jatrabari	15	52	470
2	Cox's Bazar	Cox's Bazar Sadar, Chakaria, Pekua, Ramu, Ukhiya and Teknaf	6	31	296
3	Munshiganj	Sirajdikhan, Sreenagar, Tongibari, Louhojong	4	16	242
4	Gazipur	Tongi, Pubail, Joydebpur, Kaliganj, Kaliakoir and Kasimpur	6	29	178
5	Narshingdi	Polash, Narshingdi Sadar, Madobdi, Shibpur	4	19	242
6	Narayanganj	Arhaihazar, Sonargaon, Bandor, Fotulla, Rupgonj and Siddirganj	5	27	190
7	Manikgonj	Singair	1	17	108
8	Bandarban	Lama	1	1	2
9	Barisal	Agailjhara	1	1	2
10	Chattogram	Anowara, Banskali and Patiya	3	3	50
	Districts 10	Upazillas	46	196	1780

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 budget-plan, audit report, selection of the Auditor, to elect members of the Governing Board, and to amend the Memorandum and Articles of Association of the organization.

Members of the General Body:

Sl.	Name	Designation	Profession
1	Md. Gias Uddin Ahmed	Chairperson	Ex-Vice-principal Mirpur University College
2	Mrs. Sharmind Neelormi	Vice-Chairperson	Associate Professor, Dept. of Eco.) Jahangirnagar University
3	Mr. Khalilur Rahman Chowdhury	Treasurer	Chief Executive, Endeavour
4	Mr. Bani Amin Md. Sabuktagin Bhuiyan	Board Member	Chief Operating Officer, Bangladhol
5	Mr. Ronjit Halder	Board Member	Project Coordinator, Dhaka Community Hospital
6	Mr. Atatur Rahman Miton	Board Member	Country Director, The Hunger-Free World
7	Mrs. Masuma Samad	Board Member	Executive Director, VASD
8	Prof. Dr. Md. Golam Samdani Fakir	General Body Member	Vice-Chancellor, Green University of Bangladesh
9	Md. Osman Ghoni	General Body Member	Service holder and social activist
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. Agnesh Peris Baby	General Body Member	Housewife
14	Ms. Masuma Pervin	General Body Member	Project Officer, The Leprosy Mission
15	Ms. Anima Mukti Gomes	General Body Member	Artist (Singer)
17	Ms. Nasrin Jahan	General Body Member	Housewife
18	Mr. Suvash Ch. Mystery	General Body Member	IT Engineer, Lufthansa, 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	Md. Faruque Ahmed	General Body Member	Proprietor, Mahib Enterprise
23	Mrs. Anzuman Akter	General Body Member	Director, The Hunger-Free World
24	Dr. Mohmmmed Ashraf Uddin	General Body Member	Medical Consultant



Governing Board:

BASTOB has a Governing Board with seven members. The Board consists of 1 Chairperson, 1 Vice-chairperson, 1 Treasurer and four 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 required management decisions and advises the Executive Director in implementing programs and activities of the organization, managing its affairs, and safeguarding the interests of stakeholders involved in different programs and levels.

The Executive Director is not a member of the Governing Board but works as an ex-officio Member Secretary. Executive Director is the Chief Executive Officer (CEO) of the organization. The Executive Director is responsible for preparing the organizational plan, overall management, implementation, and monitoring the organizational activities and programs. He has to raise funds and ensure its proper utilization. The Executive Director runs the day-to-day management of the organization through a team of skilled organizational set up at the central and branch level. The elected Governing Board for the year 2020-2023 is as follows:

Sl.	Name	Designation	Profession
1	Md. Gias Uddin Ahmed	Chairperson	Ex-Vice-principal Mirpur University College
2	Mrs. Sharmind Neelormi	Vice-Chairperson	Associate Professor, Dept. of Eco.) Jahangirnagar University
3	Mr. Khalilur Rahman Chowdhury	Treasurer	Chief Executive, Endeavour
4	Mr. Bani Amin Md. Sabuktagin 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	Mr. Ruhi Das		Executive Director/ Ex-officio Secretary



BASTOB

Initiative for People's Self-Development

The Governing Board for the Year 2020-2023



Md. Gias Uddin Ahmed
Chairperson



Mrs. Sharmind Neelormi
Vice-Chairperson



Mr. Khalilur Rahman Chowdhury
Treasurer



Mr. Ronjit Ch. Halder
Member



Mr. Bani Amin Md. Shabuktagin Bhuiyan
Member



Mrs. Masuma Samad
Member



Mr. Ataur Rahman Miton
Member



Mr. Ruhi Das
Ex-officio Secretary, Executive Director

Managment 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. Hari Narayan Das Roni
Coordinator Software & Monitoring



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

Managment Team



Mirza Abdul Woahid Hossain
Manager, Business Development



Mr. Hosne Mobarak
Asst. Accountant



Mr. Rayhan Howlader
Engineer



Jahedul Alom
Programme officer



Labiba Tamanna Oishe
Asst. Accounts Officer



Tomalika Saha
Asst. Accounts Officer



Jakia Sarkar
Online Monitoring Officer



Armin Urmi
Online Monitoring Officer



Maliha Rahman
Project Officer

2.7. Various working Committee of the Organization

A. Procurement Sub-committee Hari Narayan Das Mirza Abdul Woahid Hossain Rayhan Howlader Hosne Mubarak Jahedul Alom	Coordinator Software & Monitoring BASTOB Manager, Business Development, BASTOB Engineer, BASTOB Accountant, BASTOB Programme officer, BASTOB
B. Gender Sub-Committee Jahanara Hasan Humayun Kabir Chowdhury Hosne Mubarak Anika Islam Rokshana Aman Snigdha	Admin Officer, BASTOB Audit Manager, BASTOB Accountant Coordinator Youth, Hunger-Free World Banker
C. Safeguard Sub-Committee Ranjit Chandra Das Jahanara Hasan	Programme Head, BASTOB Admin Officer, BASTOB
D. Integrity Sub-Committee Jamal Hossain Ranjit Chandra Das Kingshu Kumer Mazumder	Director Admin, BASTOB Programme Head, BASTOB Coordinator Accounts, BASTOB
E. Anti-Money Laundering Sub-Committee Jamal Hossain Rustom Ali Mollah Hosne Mubarak	Director Admin, BASTOB Coordinator MFP, BASTOB Accountant, BASTOB
F. Right to Information Committee Md. Jamal Hossain Ranjit Ch. Das Jahanara Hasan	Director Admin Programme Head Admin Officer

2.8. Development Partnership and Networking of BASTOB

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

Development Partnership: <ul style="list-style-type: none"> • Palli Karma-Sahayak Foundation (PKSF) • Anukul Foundation • Manusher Jonno Foundation • Deutsch-Bengalische Kinderhilfe e.V. • Ashar-Alo e.V. • Help e.V. • Hilfe fur Bangladesch, Liechtenstein. • BRAC • Southeast Bank Ltd. • Ministry of Women and Children Affairs • CSI • AB Bank Ltd. • Midland Bank Ltd. • Mercantile Bank Ltd. • Bank Asia Ltd. • Mutual Trust Bank, Ltd. • First Security Islami Bank Ltd. • Uttara Bank Ltd. • IDLC Finance Ltd. and • NRB Commercial Bank Limited • Pubali Bank Ltd. • Premier Bank Ltd
Networking: <ul style="list-style-type: none"> • Bangladesh ShishuAdhikar Forum (BSAF) • Credit Development Forum (CDF) • Banking with The 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. Organizational Audit Report 2021-2022 And Financial Statements



Habib Sarwar Bhuiyan & Co. Chartered Accountants

INDEPENDENT AUDITOR'S REPORT OF

BASTOB-INITIATIVE FOR PEOPLE'S SELF-DEVELOPMENT Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated Financial Statements of BASTOB-Initiative for People's Self-Development, which comprise the Consolidated statement of financial position as at June 30, 2022, and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended June 30, 2022, and notes to the Consolidated Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated Financial Statements give a true and fair view of the financial position of the organization as at June 30, 2022, and of its financial performance and its cash flows for the year then ended June 30, 2022 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirement that are relevant to our audit of the Consolidated Financial Statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation of Consolidated Financial Statements that give a true and fair view in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organizations ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organizations financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Statements.

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E mail: mhabib7374@gmail.com Web: www.habibsarwar.com

Member of,



Affiliates Worldwide



Habib Sarwar Bhuiyan & Co. Chartered Accountants

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Organizations internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organizations ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Statements, including the disclosures, and whether the Consolidated Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by BASTOB-Initiative for People's Self-Development so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

**Habib Sarwar Bhuiyan & Co.
Chartered Accountants**

Registration no: N/A

Signed By:

**Md. Shah Alam Mridha FCA
Partner**

Enrolment No. – 0733

Dated: September 12, 2022

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Member of,



Affiliates Worldwide

BASTOB-Initiative for People's Self-Development

6/20, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Statement of Financial Position

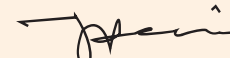
As at June 30, 2022

Particulars	Notes	Amount in Taka	
		2021-2022	2020-2021
Non- Current Assets:		219,114,817	245,125,686
Property, Plant and Equipment	6.00	43,869,379	39,072,200
Investment	7.00	175,245,438	206,053,486
Current Assets:			
Loan to Members:	8.00	2,640,449,379	1,756,887,621
General Microcredit Sector	8.01	675,413,106	583,869,815
Micro Enterprise Sector	8.02	944,427,264	946,870,963
Agriculture Sector	8.03	928,825,271	210,314,763
Other Sector	8.04	91,783,738	15,832,080
Current Assets:		300,833,618	376,601,410
Accounts Receivable-Advance	9.00	21,129,714	14,188,802
Bank Security	10.00	231,459,622	235,004,772
Project Unspent Fund	11.00	2,319,281	1,585,182
Cash in hand	12.00	5,038,071	2,609,360
Cash at Bank	13.00	40,886,930	123,213,294
Total Properties and Assets		3,160,397,814	2,378,614,717
Capital Fund:		295,114,767	225,532,174
Cumulative Surplus	14.00	265,603,290	202,978,956
Reserve Fund	15.00	29,511,477	22,553,218
Non- Current Liabilities:		1,610,459,292	1,166,111,526
Accounts Payable	16.00	1,610,459,292	1,166,111,526
Current Liabilities:		1,254,823,755	986,971,017
Members Savings Deposit	17.00	1,098,778,816	876,923,120
Loan Loss Reserve Fund	18.00	69,740,646	46,052,140
Loan risk Fund (Members' Welfare)	19.00	73,288,544	54,031,102
Less Accumulated Depreciation	20.00	13,015,749	9,964,655
Total Capital Fund & Liabilities		3,160,397,814	2,378,614,717

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


Md. Gias Uddin Ahmed
Chairperson


Ruhi Das
Executive Director

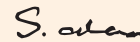

Md. Jamal Hossain
Director Admin

Signed as per report of even date.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Registration no: N/A

Signed By:



Md. Shah Alam Mridha FCA
Partner

Enrolment No. - 0733

Dated: September 12, 2022



BASTOB-Initiative for People's Self-Development

6/20, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Accounts

Statement of Other Comprehensive Income


For the year ended June 30, 2022


Particulars	Amount in Taka	
	2021-2022	2020-2021
Income:		
Service Charges on Loan	422,612,573	313,522,521
Bank Interest	1,513,851	1,192,049
Bank Interest on FDR	11,349,356	4,623,618
Membership Fees/ Admission Fee	290,550	318,030
Sale of pass books and loan forms	718,620	626,895
Miscellaneous Income/ Local Income	133,533	98,063
Recovery from Write off Loan	3,572,064	3,593,654
Contributions from MFP	-	1,800,404
Donation Received:		
Foreign Part	5,950,942	8,930,802
Country Part	20,655,393	15,388,582
Total Income	466,796,882	350,094,618
Expenditure:		
Microfinance Program	328,317,996	256,672,264
Goethe-Tagore Academy (GTA) Project	72,396	734,336
BRAC Education Support Program	535,955	691,171
Anukul Foundation Suchala Project	278,472	160,985
Anukul Foundation Health Project	310,938	326,228
BASTOB Education Dev. For poor Children of BD	440,865	342,545
Making Migration safe & Respectful both for the P. & R	357,252	2,995,123
ENRICH Program	3,694,401	2,370,695
PKSF Raise Project	22,801	-
Senior Citizen Joypara	1,116,014	1,424,564
PKSF -SEP Electric Project	1,772,711	1,355,541
PKSF -SEP Machinery Project	1,245,500	42,281
Girl Ambassadors for Peace, Ramu CB	8,425	1,340,651
VGD Program	333,097	307,379
Emergency Program for Rohingya, Cox's Bazar (UNICEF)	10,433,876	4,364,109
Emergency Program for Rohingya, Cox's Bazar (HELP-1)	4,177,793	3,693
Emergency Program for Rohingya, Cox's Bazar (Help-2)	1,665	3,810,013
Emergency Program for Rohingya, Cox's Bazar (CSI)	1,479,129	1,286,644
WASH & Shelter Support(HELP)	-	4,833
Emergency Program for Rohingya, Cox's Bazar (CSI)	-	22,935
Adolescent Program	604,933	843,509
Senior Citizen Joypara	-	868,566
Learning 360	517,841	612
LLP Expenditure	38,825,360	24,470,426
Depreciation	3,400,969	2,597,562
Total Expenditure	397,948,389	307,036,665




Surplus from Microfinance Program
Project Unspent/Overspent Fund
Total

69,582,593	40,205,322
(734,100)	2,852,631
466,796,882	350,094,618


Md. Gias Uddin Ahmed
Chairperson

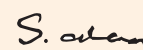

Ruhi Das
Executive Director


Md. Jamal Hossain
Director Admin.

Signed as per report of even date.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A

Signed By:


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733

Dated: September 12, 2022



BASTOB-Initiative for People's Self-Development
6/20, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.
 Consolidated Accounts
 Statement of Cash Flows

For the year ended June 30, 2022

Sl NO.	Particulars	Amount in Taka	
		2021-2022	2020-2021
A	Cash Flow From Operating Activities:		
	Surplus for the period	69,582,593	40,205,322
	Prior year adjustment	-	-
	Add: Amount considered as non cash items:		
	Loan loss provision	23,688,506	17,564,966
	Depreciation for the year	3,051,094	2,189,516
	Sub-Total of non cash items	26,739,600	19,754,482
	Loan Outstanding to Members	883,561,758	448,836,495
	Increase/decrease in staff loan	-	-
	Increase/decrease in interest receivables	-	-
	Increase/decrease in loan to Project unspent	-	-
	Increase/decrease in advance deposit & prepayment	6,940,912	(17,139,581)
	Other Investment	-	-
	Increase/decrease in Provision for Expenses	-	-
	Sub-Total of non cash items	890,502,670	431,696,914
	Net Cash used in Operating Activities	(794,180,477)	(371,737,110)
B	Cash Flows from Investing Activities:		
	Acquisition of Property, Plant and equipment	4,797,179	2,392,151
	Investments	(30,808,048)	108,175,949
	Bank Security	(3,545,150)	69,104,289
	Net Cash used in Investing Activities	(29,556,019)	179,672,389
C	Cash flows from Financing Activities:		
	Loan received from PKSF, Bank, Anukul & Others	444,347,766	449,077,440
	Members Savings Deposits	221,855,696	174,107,208
	Loan Risk Fund	19,257,442	18,280,109
	Staff Security Fund	-	-
	Staff Family Security Fund (SFSF)	-	-
	Provision for Expenses	-	-
	Project unspent Fund	(734,099)	2,852,631
	Revaluation Reserve Fund		
	Net Cash used in Financing Activities	684,726,805	644,317,388
D	Net Increase/decrease (A-B+C)	(79,897,653)	92,907,889
	Add. Cash and Bank Balance at the beginning of the year	125,822,654	32,914,765
	Cash and Bank Balance end of the year	45,925,001	125,822,654



BASTOB Initiative For People's Self Development
6/20, Humayun Road (5th Floor), Block-B, Mohammadpur, Dhaka-1207.

Consolidated Accounts
Statement of Changes in equity
For the year ended June 30, 2022

Particulars	Amount in Taka		
	Surplus	Reserve Fund	Total
Balance as on 01.07.2021	202,978,957	22,553,218	225,532,174
Add: Surplus during the year	69,582,593		69,582,593
Transfer to Reserve Fund	(6,958,259)	6,958,259	
Balance as on 30.06.2022	265,603,290	29,511,477	295,114,767

Particulars	Amount in Taka		
	Surplus	Reserve Fund	Total
Balance as on 01.07.2020	166,794,167	18,532,685	185,326,852
Add: Surplus during the year	40,205,322		40,205,322
Transfer to Reserve Fund	(4,020,532)	4,020,532	
Balance as on 30.06.2021	202,978,957	22,553,218	225,532,174



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