



BEDO



2021

Annual Report



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MESSAGE FROM PRESIDENT

BEDO, since inception, has been playing an important role to uplift the socio-economic condition of the poor and downtrodden people of Bangladesh. BEDO always put emphasis to create self-employment opportunities for the poor people so that they can break the shackle of extreme poverty. I am very proud to mention that due to relentless efforts of BEDO, the precarious socio-economic conditions of the beneficiaries in the working areas have been changed. Now they can purchase essential and basic foods and other necessities for their family members with their income and can ensure access to education.

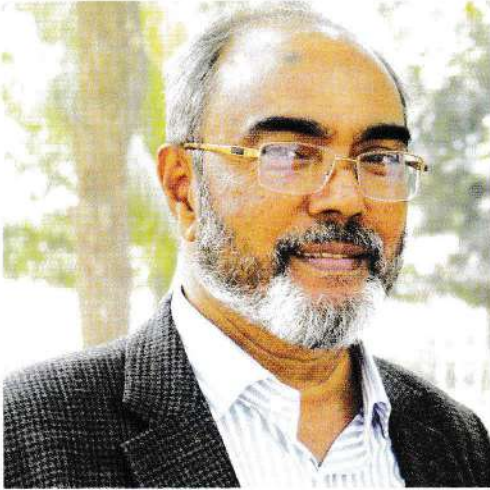
It is praiseworthy to mention that BEDO is running its microfinance programme successfully. BEDO receives funds from PKSF and disburses to poor and hard-core beneficiaries, who are selected through strict selection process to engage them in self-employment to uplift their life. That's why the loan recovery rate is within expected level.

I am always thankful to the staffs of BEDO who sincerely devote their life to strengthen the organization so that it can achieve its stated goal and objectives within short span of time. I hope they will continue their ongoing efforts with full energy in this direction for building a successful future of BEDO.

Finally, I would like to thank PKSF, other government and non-government organizations and donor agencies for extending their hand and support in this endeavor.

MD. REZAUL HAQUE

President
BEDO



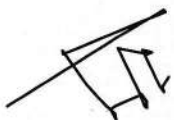
MESSAGE FROM EXECUTIVE DIRECTOR

I am very happy to know that the Annual Report of BEDO is going to be published after ending of the financial year 2010-2011. The Annual Report is the reflection of the success and failures of an organization in terms of realization of its goals and objectives. Throughout the year BEDO relentlessly strived to bring change of the condition of its beneficiaries i.e. the downtrodden people of the society.

19 years ago, BEDO was founded with very limited resource and manpower. With passing of time, it has been growing as a strong organization in terms of size and resources. About one lac rural and urban women and men are being benefited directly or indirectly from the poverty alleviation programs of BEDO.

In addition to poverty alleviation program BEDO is working in the field of healthcare and human rights. A healthcare center is established in Naogaon with the financial assistance of Govt. of Japan. The poor people are getting medical services from the healthcare center at nominal cost. Now BEDO is trying to expand the medical facilities of the healthcare center in order to provide treatment to maximum number of people.

I would like to express my gratitude to the members of the General Committee and the Executive Committee of BEDO for their wise guidance to run the organization effectively. I also express my gratitude for the continued support of the development partners like PKSF, different Govt. agencies of Bangladesh, Govt. of Japan and the target people, well-wishers, patrons dedicated personnel of BEDO. I extend my sincere thanks to all of them.



MD. ABDUL BARI

Founder & Executive Director

BEDO

(Class-1 Marine Engineer, UK)



MESSAGE FROM DEPUTY EXECUTIVE DIRECTOR

For decades, social enterprises have been playing crucial role in the socio-economic development of Bangladesh. The country has been praised worldwide as a pioneer of different social enterprise models e.g., microfinance. Non-government Organizations (NGOs) have been contributing significantly to the Bangladesh's journey towards middle-income country by improving the living standard of the disadvantaged and underprivileged people.

BEDO has successfully completed another eventful year with positive outcome in socio-economic development. In the year 1993, BEDO started its journey with long-standing commitment for improving socio-economic conditions of the ultra-poor, poor and marginalized people of the society. Since its inception, BEDO has been implementing need-based programs in a holistic approach for enhancing the living standard of the people of rural and urban area and to help them overcome the vicious cycle of poverty.

I strongly believe that what BEDO has achieved so far are the result of the collaborative efforts of the members of Executive Committee and the General Body. I am deeply indebted to them for their strong leadership and policy-level contributions. I also would like to convey my heartfelt gratitude to all the donors and partner organizations, especially PKSF, for their incessant assistance and continued cooperation for guiding and assisting BEDO in improving the well-being of the people. I would like to take this opportunity to thank all of the stakeholders of BEDO for their support, cooperation, and whole-hearted participation in our journey. The relentless efforts, tireless dedications, creative ideas, and collaborative team works of the BEDO staff contributed remarkably towards achieving the long-cherished goal of BEDO.

Finally, I would like to thank all the concerned people and organizations who directly and indirectly supported BEDO in implementing all of its programs.

DR. TASNIM AHMED
Deputy Executive Director, BEDO
Managing Director, BEDO General Hospital
(Former Lecturer & Consultant Sonologist,
Z.H. Sikder Medical College & Hospital, Dhaka)

VISION, MISSION, LEGAL STATUS AND OBJECTIVE



VISION

Socio-economic and environmental development of the people of Bangladesh in a sustainable way.



MISSION

Uplift socio-economic, human rights, gender equity and environmental status of the target people.



LEGAL STATUS

BEDO is duly registered with Department of Social Services, NGO Affairs Bureau, Joint Stock Companies and Microcredit Regulatory Authority bearing registration numbers DHA-03047, 1184, S-2709 (122) 2002 and 00558-00067-00016 dated 31-01-94, 03-09-97, 06-03-02 and 05-09-07 respectively.



OBJECTIVES

Eradicate poverty in both rural and urban areas through micro credit for agricultural development and employment generation.

Empower women through promoting gender equality and ensuring their participation in decision making from local and national level.

Prepare the target people to minimize effect of natural disaster and provide support to disaster-affected people.

Promote environmentally sustainable practices for development through advocating for integrating principles of sustainable development.

Reduce mortality and morbidity by providing health services and raising awareness on health issues including STI & HIV/AIDS among general mass.

Promote universal education through universal primary education, providing non-formal education and mainstreaming the children to formal schools.

Aware mass people about road safety; promote human rights through empowering the poor with awareness and raising their socio-economic status.

Ensure rights of the people especially disadvantaged groups including children, women and disabled.

BEDO AT A GLANCE



MICROFINANCE



GENERAL HOSPITAL



TRAINING CENTER



ENRICH



ELDERLY PROGRAM



IAI (LIFT)

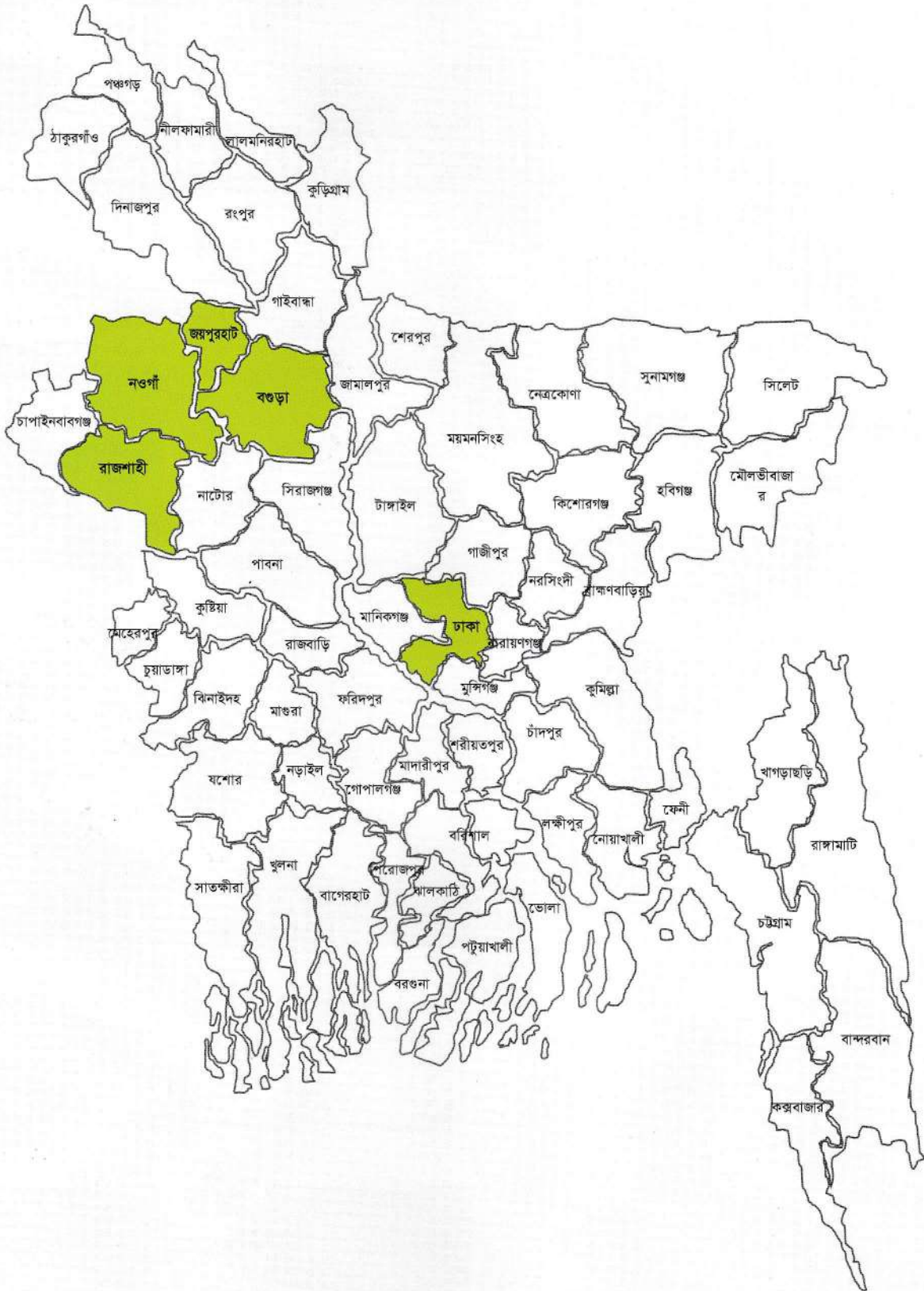


RESOURCE CENTER



VGD

Working Areas of BEDO



Working Areas of BEDO

Most of the activities of BEDO are in the Dhaka Metropolitan City and northern part of Bangladesh. The following table shows the working area of BEDO:

Name of District	Name of Upazilla/ Thana	No. of Union	No. of Village/ Area
Dhaka	Mirpur	-	3
	Kafrul	-	1
	Darus Salam	-	1
	Pallabi	-	1
	Rup Nagar	-	1
	Shah Ali	-	1
	Sher E Bangla	-	1
Naogaon	NaogaonSadar	13	134
	Raninagar	8	65
	Mohadebpur	10	41
	Patnitala	8	75
	Badalgachhi	8	82
	Atrai	6	31
	Manda	4	18
	Dhamuirhat	1	3
	Porsha	3	10
	Shapahar	1	6
Bogura	Adamdighi	6	80
	Dupchanchia	5	28
	Bagura Sadar	6	38
	Kahalu	3	10
	Gabtali	4	5
	Nandigram	1	2
	Sajahanpur	2	1
	Shibganj	6	17
	Sherpur	5	16
Joypurhat	Akkelpur	7	60
	Jaypurhat Sadar	2	9
Rajshahi	Bagmara	2	3
5	29	110	744

Geographical Coverage

SI #	Name of Branch	Union/ Pourasava	Upazila/Thana	District	Address
1	BEDO Head Office	Dhaka city corporation	Ramna	Dhaka	Rahman Lucid Tower, D-2, 19/3 Kakrail
2	BEDO Regional Office	Naogaon Pourasava	Naogaon Sadar	Naogaon	Bypass road, Boalia, Naogaon Sadar
3	Naogaon-1	Naogaon Sadar	Naogaon Sadar	Naogaon	Dhaka Bus Stand, Par Naogaon (south),
4	Hapania	Hapania	Naogaon Sadar	Naogaon	Main road, Hapania, Naogaon Sadar
5	Nazipur	Nazipur Pourasava	Patnitala	Naogaon	Public math, Polipara, Nazipur, Patnitala
6	Mahadebpur	Mahadebpur	Mahadebpur	Naogaon	Lichu Bagan, Main road, Mohadevpur, Naogaon
7	Raninagar	Raninagar	Raninagar	Naogaon	Paschim Baluvora, Hospital More, Raninagar, Naogaon
8	Matazihat	Raigaon	Mahadebpur	Naogaon	Kanoskuri More, Matazihat, Mohadevpur, Naogaon
9	Naogaon-2	Naogaon	Naogaon Sadar	Naogaon	Arji Naogaon (Dapturipara), Naogaon
10	Abadpukur	Kaligram	Raninagar	Naogaon	kutkutitola, Abadpukur, Raninagar, Naogaon
11	Atrai	Pachupur	Atrai	Naogaon	Sahebgonj (behind BM Laboratory school), Atrai, Naogaon
12	Satihat	Ganeshpur	Manda	Naogaon	Sreerampur, Rajshahi road, Satihat, Naogaon
13	Badalgacchi	Badalgacchi	Badalgacchi	Naogaon	Main road, Zidhirpur, Badalgacchi, Naogaon
14	Boalia	Boalia	Naogaon Sadar	Naogaon	Bypass road, Boalia, Naogaon
15	Dhamoirhat	Jahanpur	Dhamoirhat	Naogaon	Jahanpur, Mangalbari, Dhamoirhat, Naogaon
16	Sapahar	Murshidpur	Sapahar	Naogaon	Shishahat Bazar, Porsha, Naogaon
17	Bandaikhara	Hatkalupara	Atrai	Naogaon	Bandaikhara bazar, Atrai, Naogaon
18	Pirerbag	Dhaka city corporation	Mirpur	Dhaka	84/a, Godhuli Housing Estate Ltd., Maddhya Pirerbag
19	Mirpur	Dhaka city corporation	Pallabi	Dhaka	House # Ka/4, Road #20, Block # D, Mirpur-6
20	Tilakpur	Tilakpur	Akkelpur	Joypurhat	Kacharipara, Tilakpur, Akkelpur, Joypurhat
21	Akkelpur	Akkelpur	Akkelpur	Joypurhat	Puratan Bazar, Akkelpur, Joypurhat
22	Sharpur	Garidaha	Sherpur	Bogura	Hajipur (palpara), Sharpur, Bogura
23	Bogura	Bogura Pourasava	Bogura Sadar	Bogura	kalitola, Shibbati bridge road, Bogura
24	Dhupchanchia	Dhupchanchia Pourasava	Dhupchanchia	Bogura	Chaksukangari, Thana road, Dhupchanchia, Bogura
25	Chhatiagram	Adamdighi	Adamdighi	Bogura	Dohorpur, Adamdighi, Bogura
26	Gabtoli	Gabtoli Pourasava	Gabtoli	Bogura	Master para, (Behind Food godown), Gabtoli, Bogura
27	Mokamtala	Mokamtala	Shibgonj	Bogura	Shankarpur, Mokamtala, Shibgonj, Bogura

Health Care Service

BEDO General Hospital

Although health care is one of the five basic needs of human being, the rural poor people don't have required access to this because of their financial constrain and unavailability of hospital in rural areas. BEDO has stood shoulder-to-shoulder with rural people to ensure access to basic health care facilities. This is why BEDO established BEDO General Hospital in 2008 near Bypass Road, Boalia, Naogaon with financial cooperation of Japan Government. BEDO General Hospital has received license from Directorate General of Health Services. The inauguration ceremony of BEDO General Hospital (BGH) was held on 1st April 2009. On that time Masayuki Inoue, Ambassador of Japan was present as Chief Guest. Mr. M A Jalil, member of parliament was present as Guest of Honor. In order to ensure proper treatment, BEDO ensured that MBBS doctors along with specialized doctors are available all the time. There is an air-conditioned operation theatre for conducting emergency operations.

OBJECTIVES

Provide proper treatment to the rural people

Provide treatment by specialized doctors

Ensure normal delivery by female doctor at a low cost.

Ensure access to health care at a relatively low cost.

Activities

- ECG (Digital Lab)
- Executing all types of operations by experienced surgeons
- Patient- Indoor and Outdoor
- OT facility
- Lab facilities
- Indoor: IPD (admitted patients)
- 24 hours MBBS doctors, paramedic
- Provide service by skilled diploma nurses/staff nurses
- Oxygen & nebulizer facilities
- Ultrasonogram facilities by skilled male and female doctor



Facility: The following facilities are available in BEDO General Hospital-

Indoor Facility

- Executes all types of operations by skilled and experienced surgeons
- Provides other medical services by skilled diploma nurses and staff nurses
- Patients can take treatment from hospital under the supervision and guidance of MBBS doctors along with the paramedic staff
- The Previous eight (08) bed is now increased to ten(10).



Outdoor Facility

- MBBS and paramedic doctor facility are available 24/7



Lab Facility

- ECG (Digital).
- Arrangement of color, black and white ultrasonography by skilled and female doctor.



Child health

- BGH also care about the child health
- Maternal health, child health pre & post maternity health.
- Vaccination connected (EPI, Vit A capsule, govt. project).





Special Facility

- **Maternal Health:** BEDO General Hospital pays special attention to the pregnant women. Special medical services are provided to women by Gynecologists. Doctor keeps close attention to the pregnant women till delivery, provides different kind of medicine and after the birth of child keep them under observation.

Other Activities of the Hospital

Health Camp: BEDO organizes health camps in all its Microcredit branches and provide health services by trained Health Volunteers.

BEDO Life Project : under this program, BEDO provide health care to the loanee member at affordable cost by providing health cards. Medical services provided here are BP measurement, pulse measurement, BMI weight, blood sugar measurement.



(BEDO General Hospital)

Training Center

Bangladesh is a developing country with high unemployment rate. Some of the unemployed people are educated and some are uneducated. BEDO has under taken initiatives to generate employment opportunities by providing capacity building training to convert those unemployed into human resources. In 2016, BEDO established a training center with accommodation facility at BEDO Complex located in Boalia union to operate all kind of training programs.



(BEDO Training Center)

OBJECTIVES

To ensure proper utilization of human resources

To generate employment through training to address unemployment

To enhances efficiencies of employees

To ultimately eradicate poverty from society

Facilities



- Training Room Facility:
- Well-furnished air-conditioned training room
- 30 trainees can seat in each room at a time
- In each room there are multimedia projector, overhead projector, computer, hand microphone, white board etc.

Specialty

- Operated by efficient management team
- Training and accommodation facilities
- Basic health care facilities at free of cost
- Separate arrangements for prayer
- Comfortable accommodation at affordable cost
- Advanced and modern arrangement for training



Activities



- Train up the beneficiaries for work
- Arrange various training program
- Motivating people for training
- Both internal & external training.

Accommodation facilities

- Accommodation facility for 30 people at a time
- Attached bathroom and toilet in every room
- Two VIP room (air conditioned) where trainer or special guest can stay



Dining Facilities

- Wide dining room with dining facilities for 30 people
- Arrangement of palatable food on demand & safe water
- Provide fresh vegetables & fruits from BEDO's own farm
- Efficient cook and manpower.



Other Facilities

- To entertain trainees, magazine, newspaper, sound system, color televisions are available there
- Security guard, CC Camera, tea boy & service staff are there for all the time
- Generator facility is available for 24/7



So far 70 trainings have been organized by the following organization at **BEDO Training Center** on different topics

- D.C Office
- PKSF
- BEDO (Microfinance)
- BEDO (ENRICH)
- BEDO RACE Project
- Bureau Bangladesh
- ASA
- BEDO Probin Project
- Olympic
- SPL
- APUS

Microfinance for Poverty Alleviation

In the year 1997, BEDO set the goal of creating self-employment opportunities in the rural off-farm sector and adopted the strategy of promoting a credit programme for attaining this goal. This credit programme, launched for the poor people of the rural area, has been diversified over time in accordance with the changing needs of heterogeneous poverty-stricken segments of society. PKSF's present financing programme includes the poor of the rural areas, ultra-poor, micro entrepreneurs, marginal and small farmers; members of these poverty groups are offered customised services.



(Somity of Microfinance)

Components of Microfinance

Jagoron

Jagoron, a credit instrument of BEDO, is a financial service to the rural poor that encourages borrower to undertake family-based income generating activities with weekly service charge of 13.2% (flat rate).

Agrosor

Micro-entrepreneurs, any businessman who has investment up to BDT 1.5 million, who are willing to expand their business are entitled to Agrosor loan, monthly or weekly basis for up to 1 or 2 years, with 13.2% service charge (flat rate).

Buniad

It is a flexible programme to the ultra-poor with service charge of 10.04%. The main objective is to support the ultra-poor people in such a way so that they become capable to generate sustainable income & human dignity.

Components of Microfinance

Income Generating Activities Loan

Under IGAL, eligible household members take loans, monthly or weekly basis for up to 1 or 2 years, with 13.2% service charge (flat rate) for more than one activity & for expansion of an activity to increase their income.

Livelihood Improvement Loan

To improve livelihood, BEDO provides this loan for monthly, triennially or biannually basis with service charge of 8% (flat rate).

Asset Creation Loan

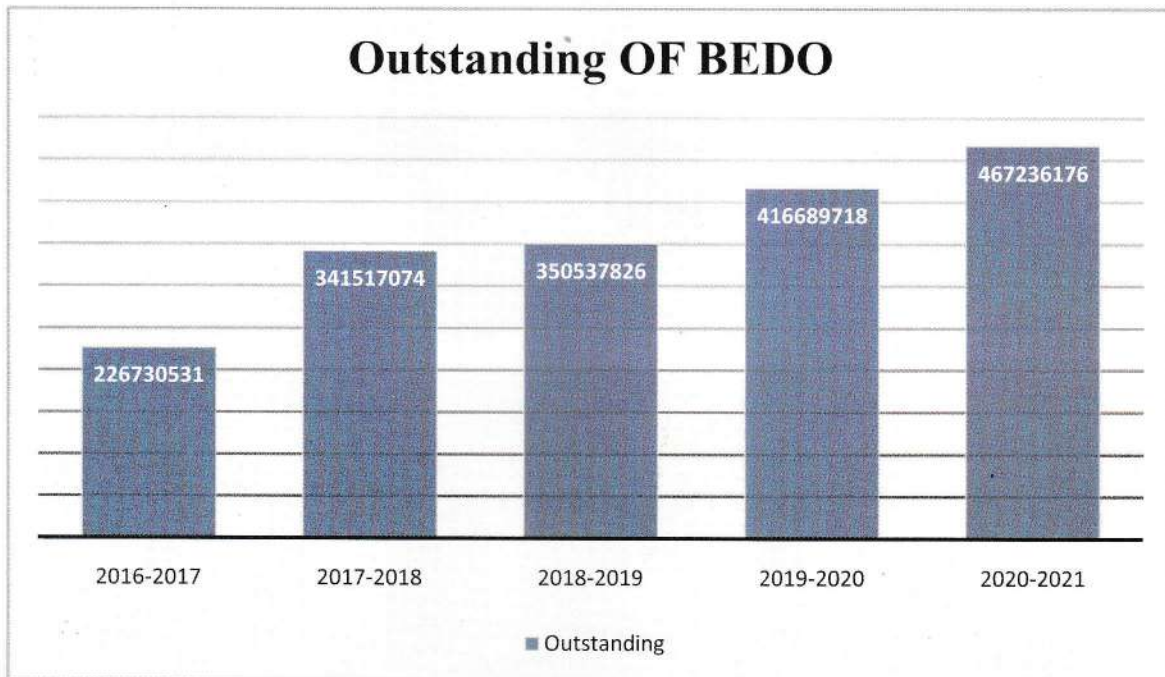
To increase asset of the members, BEDO provides ACL loan with service charge of 8% (flat rate).

Sufolon

Based on seasonal demand, BEDO provides Sufolon loan with service charge of 2% rate.

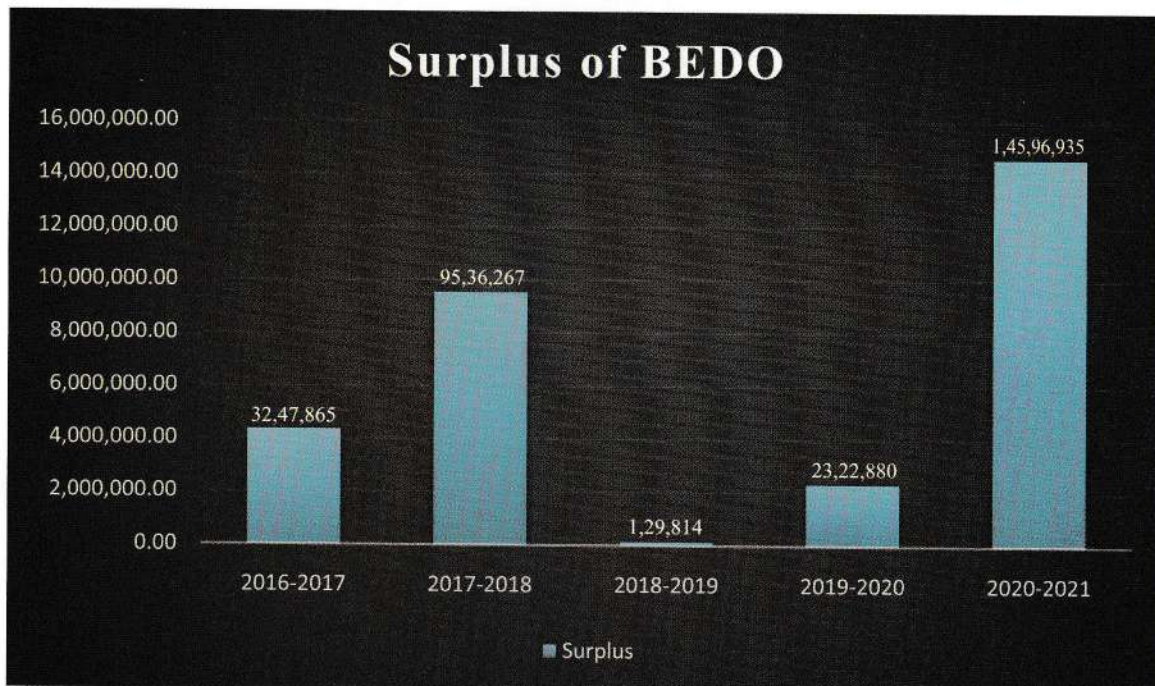
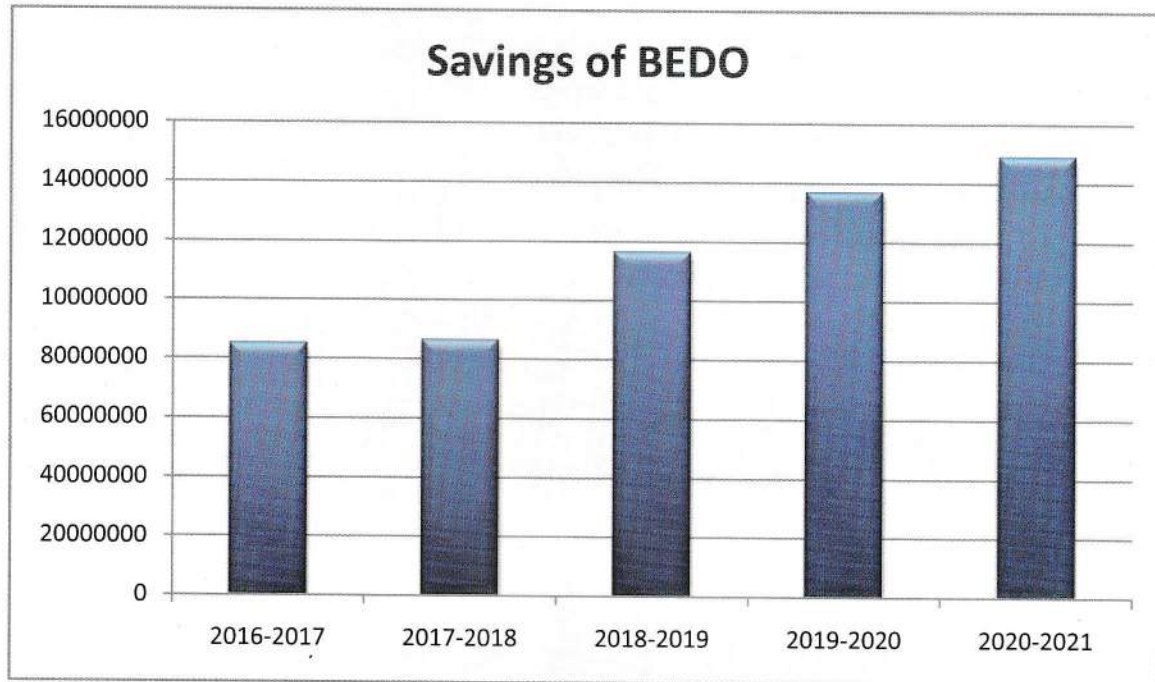


MF Performance of BEDO (Last Five Years)





MF Performance of BEDO (Last Five Years)



JAGORON

The rural people are mainly engaged in traditional agricultural activities. Employment opportunities other than agriculture are very limited in the rural areas. In the off-farm season many farmers become unemployed due to scarcity of jobs. So, it is very important to engage them in new income generating activities for their existence. But the fact is that the poor people cannot undertake new income generating activities due to lack of requisite capital, which is a common problem in rural areas.

BEDO has been implementing Jagoron project in its working area since December 1998. Jagoron project is being implemented through 20 branches of Dhaka, Naogaon, Bogura and Joypurhat district. The beneficiaries of Jagoron project are poor women. The maximum loan size under the project was BDT 69,000. Up to 30 June 2021, brief information of Jagoron project are as under:

Samities	1331
Members	14856
Borrowers	11946
Loan Disbursed (cumulative) Tk.	3,074,461,000
Loan Realized (cumulative) Tk.	2,855,775,073
Loan Outstanding (field) Tk.	218,685,927
Saving Balance Tk.	53,004,271
Loan Received from PKSF Tk.	552,500,000
Loan Outstanding to PKSF Tk.	120,500,000



[BEDO Complex, Naogaon]

AGROSOR

BEDO started the Agrosor project in 2005. Agrosor project is being implemented through 20 branches of Naogaon, Bogura, Joypurhat and Dhaka districts. Under the project the borrowers invest the loan money in poultry, qoyel and cattle rearing, fisheries, garments manufacturing, beef fattening, sanitary materials manufacturing, charcoal making, flower shop, sack printing etc. The maximum loan size under the project in the year was BDT 10,00,000. Up to 30 June 2021 brief information of Agrosor project are-

Samities	822
Members	2333
Borrowers	2081
Loan Disbursed (cumulative) Tk.	1,236,192,000
Loan Realized (cumulative) Tk.	1,093,734,691
Loan Outstanding (field) Tk.	142,457,309
Saving Balance Tk.	28,791,992
Loan Received from PKSF Tk.	227,000,000
Loan Outstanding to PKSF Tk.	73,000,000

BUNIAD

The target groups of the project are beggars, floating sex workers, street children, seasonal labourers, slum dwellers, widow displaced people due to river erosion, landless and marginal farmers, domestic helper, older people and physically handicapped. BEDO implemented thorough 10 branches. Up to 30 June 2021 brief information of Buniad project are as under-

Samities	319
Members	1070
Borrowers	795
Loan Disbursed (cumulative) Tk.	127,808,000
Loan Realized (cumulative) Tk.	117,108,510
Loan Outstanding (field)Tk.	10,699,490
Saving Balance Tk.	2,300,160
Loan Received from PKSF Tk.	59,000,000
Loan Outstanding to PKSF Tk.	9,166,651

SUFOLON

The main objective of Sufolon (Previously it was known as Seasonal loan) project is to provide loan to the women beneficiaries of microcredit program as per their demand for seasonal economic activities. Up to 30 June 2021 brief information of Sufolon project are as under:

Loan Disbursed (cumulative) Tk.	458,355,000
Loan Realized (cumulative) Tk.	418,682,110
Loan Outstanding Tk.	39,672,890
Loan Received from PKSf Tk.	239,400,000
Loan Outstanding to PKSf Tk.	30,000,000

ENRICH Loan Project (IGA, LIL & ACL)

BEDO started the IGA loan project in 2014. IGA loan project is being implemented under ENRICH Project through 2 branches of Naogaon and Bogura districts. Under the project, the borrowers invest the loan money in poultry, goat and cattle rearing, fisheries, garments manufacturing, beef fattening, sanitary materials manufacturing, charcoal making, flower shop, sack printing etc. The maximum loan size of under the project in the year was IGA Tk. 10,00,000, LIL Tk. 10,000 & ACL Tk. 30,000. Up to 30 June 2021 brief information of ENRICH Loan project (IGA, LIL & ACL) Loan project are-

Samities	155
Members	1616
Borrowers	1274
Loan Disbursed (cumulative) Tk.	270,821,000
Loan Realized (cumulative) Tk.	232,535,164
Loan Outstanding Tk.	38,285,836
Saving Balance Tk.	8,707,545
Loan Received from PKSf Tk.	94,500,000
Loan Outstanding to PKSf Tk.	38,895,820

Innovative Agricultural Initiatives (IAI)

Goat Rearing (former Loan for Goat and Cachia project under Learning and Innovation Fund to Test New Ideas (LIFT). BEDO started the LIFT loan project in 2017. LIFT loan project is being implemented through 8 branches of Naogaon and Bogura districts. Under the project the borrowers invest the loan money in goat rearing & Eel Fish Cultivation etc. The maximum loan size under the project in the year was BDT 2,00,000. Up to 30 June 2021 brief information of IAI Goat Rearing (former LIFT Loan) project are-

Samities	268
Members	476
Borrowers	437
Loan Disbursed (cumulative) Tk.	32,658,000
Loan Realized (cumulative)Tk.	25,072,185
Loan Outstanding Tk.	7,585,815
Saving Balance Tk.	2,159,408
Loan Received from PKSF Tk.	13,300,000
Loan Outstanding to PKSF Tk.	9,262,496

Livelihood Restoration Loan (LRL)

In order to recover the economic activities affected by the impact of 'Covid-19', a specialized loan program received through PKSF from the incentive fund provided by the 'Government of the People's Republic of Bangladesh' is being conducted among the affected poor. Under this loan program, loan assistance is being provided to the affected poor people in 'Covid-19'. Up to 30 June 2021 brief information of Livelihood Restoration Loan (LRL) project are-

Loan Disbursed (cumulative) Tk.	15,101,000
Loan Realized (cumulative) Tk.	5,708,317
Loan Outstanding Tk.	9,392,683
Loan Received from PKSF Tk.	10,000,000
Loan Outstanding to PKSF Tk.	9,500,000

Overall Microcredit Status at June 2021

Indicators	2020-2021
Member	20,602
Borrower	17,804
Borrower Coverage	86.41%
Disbursement	719,700,000
Loan Recovered	669,153,539
Loan Outstanding	467,236,176
Portfolio per CO (TK in Lac)	58.40
Recovery Rate	98.69%
Total Asset	633,098,275
Total Capital Fund	65,537,177



(BEDO Resource Center)

Success Story of Minoti Rani Barman (Agrosor)

Minoti rani Barman was born in the Pusinda village of Adamdighi Upazila of Bogra. Her parents forcibly got her married to Rinjon Chandra when she was only 14 years old. This is the beginning of the story of her struggle as her husband was not financially solvent. Their struggle becomes much more difficult when her father-in-law became sick. Her husband had to spend a lot for medical treatment purpose. They had to sell their land and other asset for managing the medical expenditure.



Her husband was unemployed for a long time. She gave birth two more child at that time. She started working in knitting but could not manage the expenditure of their family. She tried to borrow from her neighbor for purchasing a van for her husband but no one agreed to lend them as her husband was very lazy.

Finally, she got financial assistance of 20,000 Taka from BEDO and bought one van and one goat with this money. She got success in goat rearing business. In the last five years, she sold 4-5 goats every year. Now, she has 3,00,000 Taka in her savings account and has 80,000 Taka loan from BEDO. Now, she has 14 goats and leased 3 Bighas land. She got her elder daughter married. One of her daughter studies in class ten. She has a plan to expand her business for which she expects financial assistance from BEDO.

Success Story of Doly Begum



Name	: Doly Begu
Age	: 40 Year
Husband	: Bhulu Miah
Education	: Class Three
Address	: Muktar Para, Naogaon

Family Members	: 04
Main Income Source	: Vegetable Business
Previous Income	: 4,000 Taka
Present Income	: 15,000 Taka
Loan Type	: ENRICH IGA

Doly begum used to live in Muktarpara, a remote village of Boktarpur Union of Naogaon, with his family. Her husband was a day-laborer. They have one son and one daughter. They find it difficult to manage their livelihood and educational expenses of their children with the few decimals of lands they have. She participated in a three-day long goat rearing training program of BEDO. Consulting with the branch manager, Doly took 10,000 Taka loan from the Boalia branch of BEDO on 12 December 2018. She bought three goats with this money and invested the rest amount in her husband's vegetable business.

With her hard work, along with the financial assistance and consultancy of BEDO, she managed to overcome the financial problems in her family. Along with building a new home, she purchased few decimals of land. Now, she has 9 goats and she sells 5-6 goats per year. Her husband is doing really great in her vegetable business. She has a plan to have a goat farm in future for which she expects cooperation and assistance from BEDO.

ENRICH Programme

The ENRICH is an endeavour aimed at restoring poor people's confidence unto themselves and flowering of their innate abilities to achieve a life of human dignity and freedom. The programme is helping the people's inherent abilities to flourish so that they are endowed with the key to their progress to that end. With renewed confidence and hope, the poor, then, move ahead and break free from the shackles of multidimensional poverty and indignity and achieve living standards characterized by human freedom and dignity, along with material uplift. ENRICH is a purpose or intention to abate poverty not only through income creation but through a holistic way targeting other crucial aspects of human life including health, nutrition, education, youth development, special savings, development (sanitization, IGA Training) etc. Ideal rich house to beautify the house with forest, fruit & flower trees. Ward committees are formed by the elected representatives of the union parishad & eminent persons of the community and ward coordination meetings are organized to solve various problems. In Chatiangram & Boalia unions there are a large number of people who are deprived of the education. BEDO, a non-governmental development organization, has been implementing ENRICH program in Chatiangram union of Adamdighi upazilla of Bogura and in Boalia union of Naogaon Sadar Upazilla of Naogaon since 2014.

To overcome the ignorance of the poor people, ENRICH program of BEDO has established education centers. Annual sports & cultural events are organized there to entertain the students. The youth advancement elements help the young people through trainings & motivation. There are also football tournaments for the youth. Healthcare for the elderly under the senior citizens development program. It also works to build a happy and prosperous union through various awareness meetings and seminars, celebration of the day etc.



OBJECTIVES

To help the poor families, participating in the program, alleviate their poverty in a sustainable manner and enhance their living standard;

To ensure access to basic healthcare, nutrition and education for the poor especially for women & children;

To enhance cooperation from government and NGOs in implementing the process of accelerated sustainable poverty reduction

ACTIVITIES

- Health & Nutrition;
- Education;
- Special Credit Service;
- Special Saving Scheme;
- Beggar Rehabilitation.;
- Capacity Building;
- ENRICHed Home;
- ENRICH Center;
- Vermi Compost Production;
- Basak Cultivation;
- Cooking Stoves and Solar Power, Which Have Positive Health Impacts;
- Campaign;
- Cultivation of Highly Prospective Commodities;
- Climate Change;
- Social Capital Formation;
- Youth Development and Job Linkage;
- Sports and Cultural Dimensions;
- Focus on Extremely Disadvantaged People;
- Assisting Disadvantaged Freedom Fighters;
- ENRICH Centre;
- Community Level Action.



(Free Cataract Operation)

Health & Nutrition

BEDO has stood shoulder-to-shoulder with Bangladesh's success in health sector. It operates different types of health programs to ensure basic healthcare to the poor people. BEDO employed two health assistants (paramedic) and 29 health volunteers for effectively implementing the health component of ENRICH.

OBJECTIVES

To ensure proper utilization of human resources

To generate employment through training to address unemployment

To enhance efficiencies of employees

To ultimately eradicate poverty from society



Home Inspection

In Boalia & Chatiangram union, health volunteers provide habitual health care to all the members of the household through regular inspection to provide medical advice and to ensure access to basic health care & medical advice.

Courtyard Meeting

Health Inspectors work to increase health awareness through visiting house as well as health awareness meetings. Beside this they work on raising knowledge on using safe water & sanitation among the villagers.



Static Clinic

Under this program, two health assistants of BEDO are relentlessly providing health care facilities in four units of Boalia & Chatiangram union.



Satellite Clinic

Satellite Clinic provides medical services for various diseases at field level through experienced (MBBS) doctors of Upazilla health complex.



Health Card

Under this program, the program participants get health cards for being eligible to get free health care service from static clinics. They receive prescription and health advice from the community physician and health assistant. BEDO health assistants keep close attention to the pregnant women till delivery and provide needed calcium and iron tablets. Besides, they work to create awareness on health care among women and juvenile.



Diabetes & Blood Pressure Examination

The health volunteers visit to the home of the patients of Boalia and Chatiangram union to measure diabetics or blood pressure.



Distribution of Medicines

Under this program, BEDO distributes different types of medicines e.g., iron tablet, folic acid capsule, calcium tablet, micronutrients powder among the malnourished children, teenage, pregnant and maternity mother.



Health Camp

Medical Camp (e.g., orthopedics & gynecology) provides medical services to all the people in ENRICHed area through specialized doctors.



Eye Camp

Under this program, BEDO provides eye treatment to the poor people at free of cost. So far, BEDO has provided free eye care treatment to around 300 patients.



Cataract Operation

BEDO facilitates eye-camp to provide free eyecare to the poor people and helps them with free cataract operation. A total of 129 and 148 people have been provided cataract operations at free of cost in Boalia & Chatiangram union respectively.



Union	Medicines	2015-16	2016-17	2017-18	2018-19	2019- 20	2020-21	Cumulative
Boalia	Iron	0	13910	12760	11040	11590	11140	61300
	Calcium	0	340	3860	7910	13620	14160	40780
	Nutrition	0	3583	3120	5085	2407	3105	17540
	Deworming	0	15335	14333	6606	3600	4700	44574
Chatiangram	Iron	13800	16500	21100	23900	22100	12050	85550
	Calcium	0	5900	23900	22100	3400	12650	45850
	Nutrition	7500	4500	7620	7370	5520	3442	28582
	Deworming	21500	25750	16900	11000	9200	4800	78150

The Story of Lutfa Bewa (Cataract Operation)

Lutfa Bewa, 82 years old lady, is a resident of Madrasa Para of Boalia union, Sadarupazilla, Naogaon district. After her husband's death, she started living permanently in her sister's house with her only son Md. Razzak Hossain who is a van driver. In addition to driving a van, he also works as a day labor to meet the basic needs of his family. It is next to impossible for him to manage the basic needs of his family (consists of seven members his mother, wife & three daughters including mother-in-law) with the money he earns. Due to the financial strains, Lutfa Bewa has been deprived of basic medical care for more than five years. She could not manage to do her own daily work. As a result, she has been neglected by his family members which makes her feel that she is a burden of the family. She heard about free cataract operation of BEDO from one of the health volunteers of BEDO. Then she immediately contacted the health volunteers of BEDO.



BEDO implements special eye camp of ENRICH program. So far, an around 277 patients (up to August 2021) has undergone general eye care and free cataract surgery. Lutfa Bewa is one of them who has been completed her cataract surgery at free of cost which gave her a clear vision. Now, she can do all her work herself and can participate in her family chores. She is able to do different types of work like sewing, reading holy Quran etc. She believes that other eye patients like her also get clear vision through ENRICH program. She conveyed her gratitude to ENRICH Program of BEDO.

EDUCATION

Education is the backbone of a nation. An educated child is an asset not only for a family but also to the nation. BEDO started its education program in Boalia & Chatiangram union of Naogaon and Bogura under ENRICH program in 2014. BEDO has established education center in its two working areas. Under the ENRICH program, BEDO has established 25 education centers in Boalia union and 32 education centers in Chatiangram union to help the poor and ultra-poor people to educate their children. Female students who have at least passed SSC exam and are permanent resident of the working areas are appointed as teachers. The master trainers of Upazilla Primary Education Officer provide two days training to the teachers every year. These education centers remain open on all days except Friday and Govt. holidays. There here is separate parent committee to oversee the teaching and management of each education center. The parent committee meet at least once in a month. A social development officer (SDO) has been appointed to supervise these centers.



OBJECTIVES

To ensure access to primary education;

To facilitate education to poor and ultra-poor people at nominal cost;

To aware about the importance of education.

Currently, the education centers are being run in the working areas with a total of 1428 students. There are 25-30 students in each education center. Besides education, extra-curricular activities such as rhyme, poem recitation, dancing, singing, storytelling, drawing etc. are also taught to the students. The students of these education centers pass 100 percent and many of them secures 1st to 10th position in respective schools.

Beggar Rehabilitation

BEDO started beggar rehabilitation programme at Boalia and Chatiangram unions of Naogaon & Bogura as a component of ENRICH. Under this program total five (05) beggars of Chatiangram union and six (06) of Boalia union have been rehabilitated since 2014. Each beggar has been given a total wealth of 1 lac taka. The union parishad chairman attests each beggar before submitting the final name to PKSF. One lac taka. Once approved from PKSF, 1 lac taka is transferred to each beggar in respective bank account. The purpose of this is to prevent them from begging and help them to return to normal life. A local person is selected as guardian for each beggar to ensure that the beggars included in the rehabilitation program do not go back to begging or sell the provided income generating materials. All the members included in this rehabilitated programme are living a dignified life in the society.

OBJECTIVES

To facilitate a normal life to the beggar;

To Ensure that the beggar leads a dignified life;

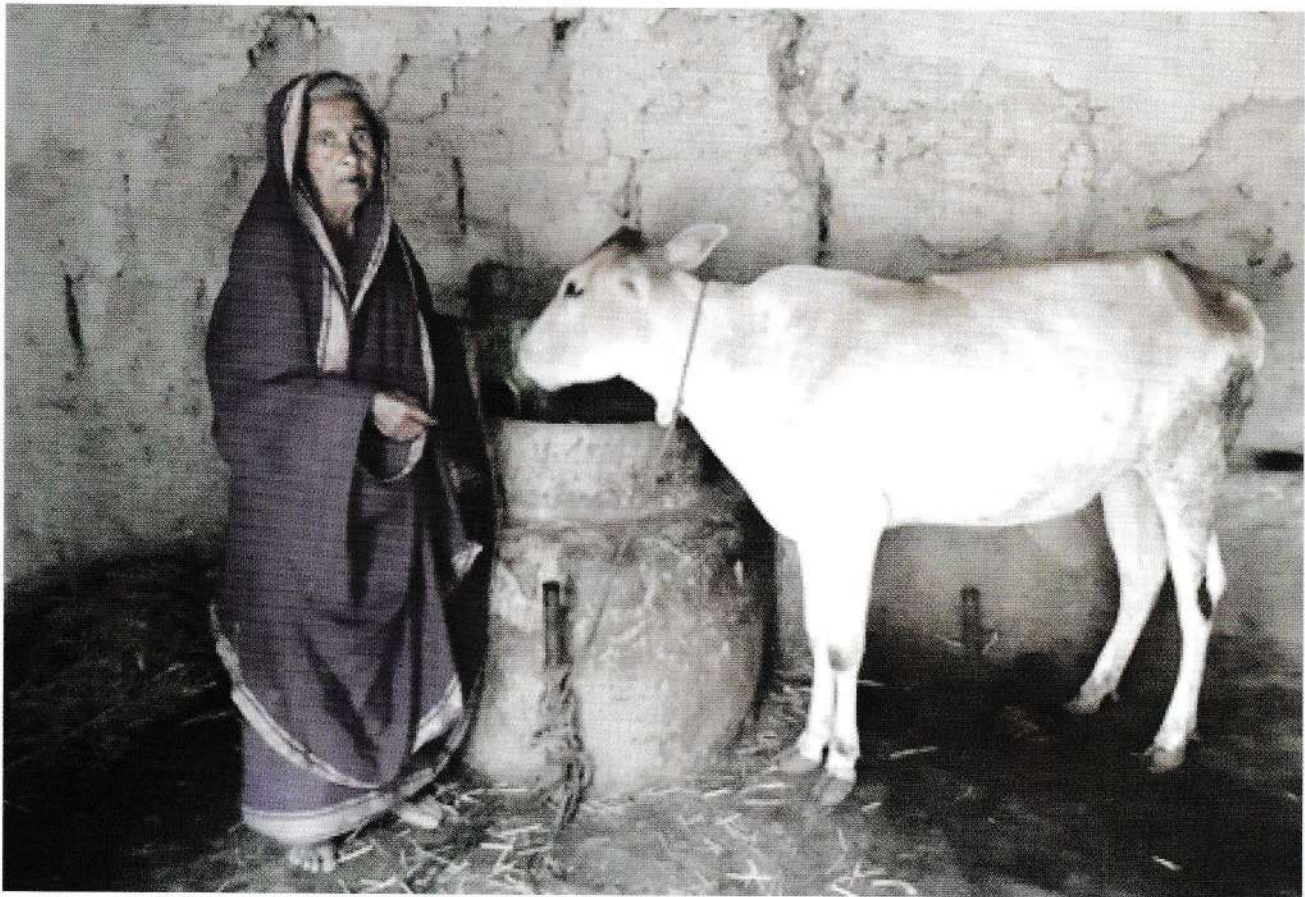
To ultimately help the beggars to stop begging.

To provide income generating materials to make them financially independent;



The Story of Jobeda Bewa

(Beggar Rehabilitation)



One of the beggars rehabilitated in the Boalia union is Jobeda Bewa whose husband deceased Qasim was a permanent resident Dogachi Mina Para village of Boalia union. Prior to including to the rehabilitation programme, Jobeda Bewa used to beg for food and medical treatment living in a dilapidated house. She was given a new house under this program. Besides this house, she was also given a cow with calf, goats, van, chicken etc. Currently, she has mortgaged 28 acres of land with BDT10,000 by selling cow. She earns BDT12,000 per year from the land. She earns 600 to 700 taka from van and also gets 500 taka as old age allowance. Now, she is financially stable enough to manage her livelihood and doesn't have to beg anymore. She receives health care facility from the static clinic of the ENRICH. She expressed her gratitude to PKSf & ENRICH Program.

Special Savings

BEDO starts special savings program in Boalia & Chatiangram union with the help of PKSF. Female headed ultra-poor families or with a disabled member with a monthly income less than 3,000 taka become eligible for this programme. Each member deposits at least 200 taka per month in their own bank account. After two years of savings, the same amount of money (up to 20,000 taka) is given to them as grant. In the case of other ultra-poor families, loan is provided from the resource generating sector under the program of flexible service charges. There is a condition for this using loan which is that any family can purchase fixed asset or can invest in income reliable source with their savings and matching fund. The investment decision is made discussing with the officer in charge of BEDO to ensure that the fund is used wisely.



(Cheque disbursement of Special Savings)

The Story of Jahanara Begum

(Special Savings)



A special savings scheme has been designed under the ENRICH for the ultra-poor households. From among them, female-headed households and households with disabled members are particularly eligible to join this scheme. Such a household is advised to open a bank account and deposit some money (at least BDT 100=\$1.28) into it per month for two years. The amount saved is matched by the PKSf, in terms of grant, at the end of two years, up to a maximum of BDT 20,000 (\$256), on the condition that the total amount will be used to acquire an asset (e.g., land, farm animals, skill upgrading of household members etc.) in consultation with the concerned PO and the PKSf. Such an asset base is likely to help a concerned household to move towards a better and sustainable socio-economic future.

Mrs. Jahanara Begum from Boalia union is a beneficiary of special savings. After her husband's death, she had to take responsibility of her family and only son. She was brought under this special savings program as she fulfilled all the conditions of the program. She started savings in Madhumati Bank on 21 July 2018. Her savings reached maturity on 20 July 2020. As her total savings was 9,743 taka, she was given a matching grant of 9,843 taka. She is very happy after receiving the money and plans to start a small business with this.

Community Development

BEDO has undertaken different development initiatives under ENRICH in Boalia & Chatiangram union of Naogaon & Bogura. The initiatives include different types of social development programme such as providing free sanitation to poor families for ensuring hygiene, providing IGA training for capacity building, establishing ring culvert for better communication etc.

OBJECTIVES

To raise awareness about health hygiene and sanitation among poor people;

To provide training program for building capacity of the unemployed people;

To build culverts and repair damaged road for ensuring smooth communications;

To motivate people about safe drinking water and other basic health related issues.



Community Tube Well

To ensure access to safe water, BEDO provides tube-well to different institutions such as educational religious & social institutions. A total number of 38 tube well have been provided at community level in institution such as madrasha, school, college.

Ring Culvert



In Boalia and Chatiangram union, some places are remained or become stagnant with water due to rain or overflows of water. As there were no culvert or the condition of existing culverts were so bad that people of those areas used to fall in extreme misery. To reduce their misery, BEDO has established a total number of 10 ring culvert in Boalia & 10 in Chatiangram union.

Water and Sanitation

Sanitation is needed to have a healthy life about which people in the rural areas are not aware of which makes them vulnerable to various diseases. Besides, poor financial conditions also responsible for not having clean sanitation even if they want it. The unhygienic sanitation is mainly responsible for transmitting various diseases in rural areas. Under ENRICH, BEDO has taken steps to improve the sanitation conditions of the rural people. BEDO works to ensure 100% hygienic sanitation facilities in its working area by distributing free materials for building toilet. The health volunteers of BEDO regularly visit the working areas to raise awareness among rural people who have no knowledge about sanitation & personal hygiene. Under this program, a total of 400 sets of sanitary latrines have been constructed in both Boalia union and Chatiangram union.



IGA Training

IGA (Income Generating Activities) training basically focuses on enhancing people's income generating capabilities. Normally, rural people do not have enough knowledge on how to invest money wisely to have a better income which may increase risk of their investment. That's why BEDO arranges IGA training programme for all of its members who borrows from BEDO to help them make wise investment. A total number of 650 members in 30 batches were given IGA training in Chatiangram union and 715 members in Boalia union.

OBJECTIVES

To increase income of those who are receiving loan;

To motivate the members to utilize loan properly;

To give proper training so that they can raise income;

To facilitate the member to repay the loan installment .

SUBJECTS OF IGA TRAINING



- Poultry rearing
- Vermi compost production
- Cultivation of vegetable in living house
- Fish farming in ponds
- Pigeon rearing
- Making of doormat
- Cattle fattening
- Cow rearing
- Goat rearing by scaffolding method
- Quail bird rearing.

ENRICHed House

Housing is one of the five basic needs of human being. In Bangladesh, many people still do not have access to this basic need. In Boalia and Chatiangram union, many people are leading a miserable life because of poor housing conditions. BEDO has housing program for them to ensure housing facilities to the landless, poor and disadvantaged people. BEDO has made 70 houses till now. After building houses, BEDO give training on income generating activities so that they can convert the house to an ENRICHed house and can earn from it.

OBJECTIVES

To ensure housing facility for rural landless, homeless & poor people.

To provide social security to the poor people;

To eradicate poverty from the society.

COMPONENTS

Sanitary Latrine

Poultry & Pigeon Rearing;

Tube-well

Vegetables & Medicinal Plants Cultivation

Livestock

Vermi Compost etc



Youth Development & Training

Under Youth Development program, BEDO train up the youth of the society and create job opportunity for them. BEDO formed meeting of youth society. There are 9 men and 9 women's committee in 9 wards for the development of youth social activities. This meeting of committee is held every month at the designated word center.



Under ENRICH program, BEDO arranges various youth training to address the unemployment problem. Besides, in order to ensure moral development of youth, BEDO arranges leadership development training titled "Youth Society in Development". A total of 390 young people has been provided the training and a complete video based on digital training titled "Understanding, Leadership Development & Determining What to do" is also given to the youth of the working area. The training has received a wide response at the field level which is being reflected in the local and national media.

After participating in the training, many young people have started taking already taken part in social activities such as road repairs, prevention of child marriage and distribution of relief to the needy, mask distribution during the Corona period etc. Some of them are taking initiative for creating employment.



Elderly Programme

Aging is an emerging issue which Bangladesh is currently concerned with. Human life is like a tree. Old people are like above 60 years old are considered to be elderly. Sometimes people are getting older before reaching to the 60 because of poverty, diseases, extreme hard work. In our society, elderly people are neglected. They are considered as burden to the family or society. For all of these reasons, BEDO has taken steps to help the elderly people in 2016.

Under the program old age allowance is provided to indigent, helpless and distressed elderly people. Through this program, 63 senior citizens are given an allowance of 500 taka per month. In addition, if a helpless elderly member dies 2,000 taka is paid for the funeral.

ACTIVITIES

Regular Meeting of village committee and union committee

Providing health service to the elderly people

Providing elderly allowance.

Arranging monthly elderly meeting including village meeting, union meeting.

Special activities such as cultural activities, sports etc.

Best child honor

Distributing winter clothes to the old people

Providing money for completing funeral program.



Special Activities

- Honor for best elder people
- Providing wheel chair & sticks to the elder people
- Celebrating cultural activities like arranging football tournament
- Distributing winter clothes to the old poor people

BEDO Resource Center (BRC)

BRC stands for BEDO Resource Center which was established in 2017 in Boalia union of Naogaon. It is an integrated farm which includes:

- Black Bengal goats rearing
- Rearing duck (Cramble & Beijing Species)
- Rearing cows
- Fish farming
- Cultivation of vegetables
- Vermi compost



(Eel fish farming at BRC)



(Black Bengal goats rearing at BRC)

Innovative Agricultural Initiatives (LIFT)

LIFT stands for “Learning & Innovation Fund to Test New Ideas” which is a PKSF funded project. BEDO started this project in 2017. Under LIFT, BEDO implemented two programs- farm of EEL fish and farm of Black Bengal Goat. BEDO has successfully finished the project of EEL fish farming and the project of Black Bengal goat farming is still going on. The working area of these two projects are in Adamdighi Upazilla of Bogura & Patnitala Upazilla of Naogaon. BEDO has started these projects with the financial assistance of PKSF.

OBJECTIVES

- To naturalize income source of the poor and ultra-poor people
- To instruct low-cost income method in short range
- To enhance the efficiencies of the beneficiaries through training



Black Bengal Goat Rearing

BEDO started the project under LIFT on 30 August 2017. The program has been implemented in Boalia & Chatiangram unions of Naogaon & Bogura. It is a very successful project in alleviating poverty and creating employment because high demand of the skin and flesh of goat makes it very profitable business. The farm of Black Bengal is an innovative idea to alleviate poverty and is very convenient for poor villagers to rear goat.

OBJECTIVES

- To tract & reserve the Black Bengal Goat
- To increase the production of 'Black Bengal Goat'
- To increase income of poor people through goat rearing
- To prevent extinctions of "Black Bengal Goat".



ACTIVITIES

Production of Black Bengal goat

Taking steps to train, distribute goat among the beneficiaries

Collection of good quality goat

Marketing of goat

Selling of the flesh & skin of goat

Giving loan to the beneficiaries

Cultivation of Eel Fish

BEDO started this project under LIFT on 21 September 2017 and successfully finished it in 2020. The working areas of the projects were Boalia and Chatiangram union. EEL fish is like snake with a slender elongated body and poorly developed fins, proverbial for slipperiness. Its scientific name is *Monopteros Cuchia*. The people of different areas of our country manage their livelihood by cultivating and collecting eel fish.

OBJECTIVES

- To develop the cultivation, management and reservation of the species of eel fish
- To assist for the propagation of eel fish dynasty
- To Facilitate the cultivation of eel fish to the farmer



ACTIVITIES

Selection of beneficiaries

Distributing loan among the beneficiaries

Providing training to the farmers who cultivate eel fish

Establishing and inspecting eel fish farm

Vulnerable Group Development (VGD)

BEDO has been implementing VGD (Vulnerable Group Development), a project of Ministry of Women and Children Affairs, since May 2013. Besides providing training, food rations (Rice, oil, red grom) are also provided to the ultra-poor people from project. The project activities are held in the following areas:

Year	Name of Place	District
2013-2014	Niamatpur Upazilla	Naogaon
2015-2016	Mohadebpur and badalgachi Upazilla	
2017-2018	Patnitala Upazilla	
2019-2020	Mohadebpur Upazilla	
2021-2022	Mohadebpur & Badalgachi Upazilla	

ACTIVITIES

Provide awareness training to VGD women

Create access to credit for VGD women

Provide IGA training to VGD women

Group development

Saving management

Humanitarian Response

(i) Humanitarian Resposne Amid Covid-19

The poor people of the rural areas suffered financially and physically amid the global pandemic Covid-19. To alleviate their sufferings government has provided various kind of assistance to the poor. Besides, providing various government assistance to the extremely poor people in ENRICH area, BEDO conducts health care activities, social awareness and hand wash programs. BEDO also distributed masks in each area through the youth. BEDO has also provided humanitarian assistance and relief to the people of Boalia & Chatiangram Union.



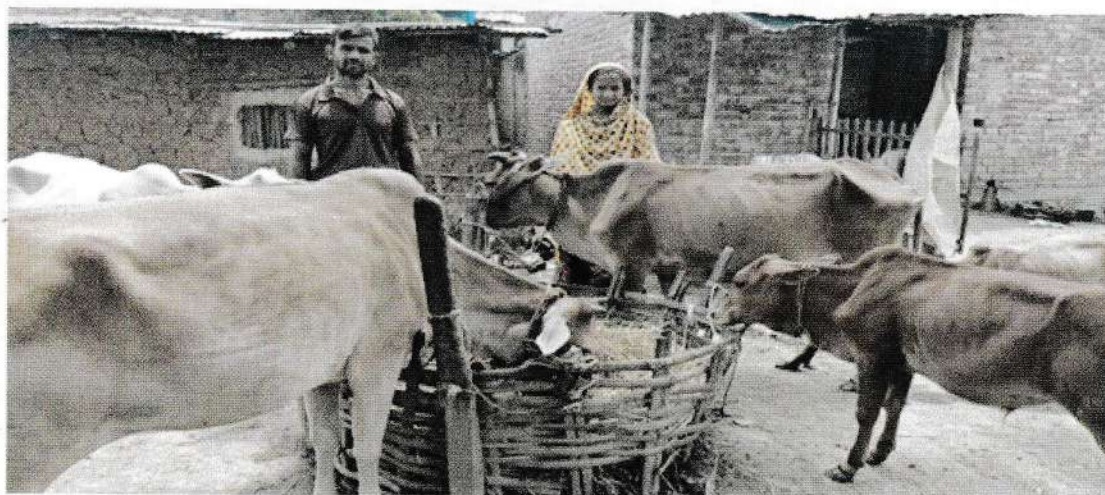
(Distribution of relief program during Covid-19 situation)

The Name of Union	Ward No.	Type of work	Work details	Cost of the work
Boalia	03	Mask distribution	200	1,000/-
		Distribution of food items	Rice, potato, oil, onion, salt	44,550/-
		Repair of broken culvert	1.3 Cars of sale 2. Bamboo-50	3,000/-

The Story of Jasmine

(Affected Economically by Covid-19)

Who is Jasmine?	
Age	30 Years
Educational Qualification	Class Eight
Husband	Rafiqul
Address	Atura, Mohadebpur, Naogaon
Family Member	4 (Four)
Main Source of Income	Cattle Rearing
Previous Income (Per Month)	5000 Taka
Present Income (Per Month)	20,000 Taka



Jasmine was born in ultra-poor family in Atura District of Mahadebpur Upazila of Naogaon in 1991. Her husband was a day-laborer. She has one daughter and a son. She borrowed 30,000 taka from Matajihat branch of BEDO through having membership of Chameliful Mohila Shamity. Now, Jasmine has total capital of 2,00,000 of which BEDO contributed 30,000 taka.

The strict lockdown, with the onset of covid19, has adversely affected her cattle rearing business because of the economic fallout worldwide. Jasmine decided to start her business with new spirit when lockdown was relaxed but she faced capital shortage. At this time, she applied for 30,000 taka LRL loan to BEDO. She purchased four (04) cows with these money.

Besides cattle rearing business, her husband works as a farmer and they have a brick build house. Jasmine is a self-reliant woman who have a plan to expand her business in future and would like to ensure higher education for her children.

The Story of Shyamoli

(Affected Economically by Covid-19)

Who is Shyamoli	
Member Code	3493
Husband	Md. Kayum
Name of Shamity	Par Kasunda Mohila Shamity
Branch	Atrai Branch, BEDO
Upazila	Atrai, Naogaon



Shyamoli is a member of Par Kasunda Mohila Shamity of Atrai Branch of BEDO. Her husband Md. Kayum is a day-laborer. They have a son and a daughter. They have no other asset than a small hut. They find it difficult to manage the expenses of their daily life. She took membership of Par Kasunda Mohila Shamity of BEDO in 2020. With the financial assistance of BDT 10,000 from BEDO, they started poultry farming with 50 ducks. She used to get 35 eggs per day, worth of BDT 280, from these 50 ducks. She used to earn BDT 1960 per week of which she has to spend BDT 910 for poultry feed. Thus, the journey of her success story began. She undertook BDT 36,000 from BEDO to buy 500 more ducks. Now, she has 550 ducks in her farm from which she gets almost 410 eggs per day. She earns BDT 3,280 per day by selling eggs and BDT 22,960 per week by selling eggs. Now the market price of all of her duck worth of BDT 82,500. Besides, the poultry farm, she rears two cows and 5 goats. Now, she has two tin-shed houses, a sanitary latrine and a tube-well. Her children go to school regularly. Now, they have a dream of expanding their business in future.

The Story of Shilpi

(LRL)

Mrs. Shilpi was born in 1987 in an ultra-poor family in Katabari village of Patnitala Upazilla in Naogaon. Her husband was a van driver who broke his hand in an accident. Shilpi became helpless after this incident. She had to struggle to manage expenditure of the family which consists of her husband, one son and one daughter. She went to Dhaka to join a job in a garment factory. After working there for four years, she returned to her father's house. She started a variety shop in front of Katabari School with a small investment. Mrs. Shilpi joined Mohila Samiti of BEDO named Jobaful in Nazipur branch in 2007. Initially, she took a loan of 20,000 taka to increase investment in her shop. After that in 2019, she took a loan of 50,000 taka as a member of Agrosor and expanded her business. The present investment in her business is almost 3,00,000 taka of which 1,00,000 taka is taken as loan from BEDO.



Due to Covid-19 and countrywide strict lockdown in 2020, Jasmine couldn't manage to operate her business regularly which had adversely affected her business. When lockdown was relaxed, she faced fund crisis to run business. In this situation, she applied for a loan at BEDO Nazipur branch. BEDO provided LRL loan of 1,00,000 taka to Mrs. Shilpi. With this money, she bought lots of grocery items for her business and started a new clothing outlet. Mrs. Shilpi currently owns a grocery shop and a clothing store. Her husband has a auto-rickshaw, four cows and a house. Her son studies at class 9 and the girl is in class 8. Currently, she is a self-reliant woman who wants to extend her two shops and educate her children with higher education.

The Story of Rita Rani (LRL)

Rita Rani is a resident of Uttar Para village in Ganeshpur union of Manda upailla under Naogaon. Her husband Bkash Sarker belongs to a middle-class family. They have a son and a daughter. Her daughter Nupur has got GPA 5 in SSC and HSC. In order to become economically supportive to her husband, Rita Rani admitted in BEDO, an affiliated organization of PKSF, on 08 October 2020. They thought that they would take loan from BEDO to become more solvent economically. They wanted to buy a car to rent and rear a cow to sell milk with loans. They earn BDT 400-500 by selling milk every day. In order to expand her cow farm, she took a loan of 34,000 taka from BEDO on 11 October 2020. With this amount and her own capital, she started her cow farm with a total capital of 2,00,000 taka. Due to Covid-19 and countrywide strict lockdown in 2020, she could not sell milk in the market and a lot of milk was wasted. Besides, she could not provide treatment to the cow properly.



When lockdown was relaxed, she started her business again with the financial assistance from BEDO. Now she has enough food and medicine in the stock for the cow farm. She is very happy to take LRL loan with a very low interest rate. She thanked the Bangladesh Government, Bangladesh Bank and BEDO for providing the LRL loan. During the pandemic, she had 5 bighas of land, 2 bulls, 2 cows and 1 goat. After getting LRL loan from BEDO, now she has 5 bighas of land, 3 bulls, 2 cows, 2 goats and a concrete house with 3 rooms. Now, she is economically self-sufficient and much happier. She dreams of expanding her cow farm with the help of BEDO, an affiliate of PKSF.

(ii) Relief distribution to the flood-affected people

BEDO distributed relief (rice 5kg, Dail 1kg, Chira 1kg & Potato 2kg per person) among 100 flood-affected members in 16 Villages of 5 unions in Atraiupazila of Naogaon in the working area on 30 July 2020 with the assistance of local government.

Food Item Distributed to Per Family	
Item	Quantity
Rice	5 KG
Lentil	1 KG
Chira	1 KG
Potato	2 KG



Special Events

Beside regular activities, BEDO celebrates different special events every year

a) Staff Conference

Staff Conference of BEDO held in every year to boost the spirit of employees



b) Celebrating Special Days

The year 2021 has been declared as Mujib Year to celebrate the birth centenary of the Father of the nation Bangabandhu Sheikh Mujibur Rahman. To celebrate this occasion, BEDO organized a competition on following events in Naogaon Sadar upazilla-

Writing poem

Writing essay or story

Drawing pictures



(Celebrating the recognition of 7th March speech by UNESCO)

c) Celebrating Women's Day



(Celebrating Women's day through rally and discussion)

d) Celebrating Elderly Day



(Celebrating Elderly day through rally and discussion)

e) Celebrating Youth Day



(Celebrating Youth day through rally and discussion)

f) Annual Picnic



(The Annual Picnic of BEDO)

Affiliation with Other Organizations

BEDO is affiliated with the following organizations-



Credit and Development Forum (CDF)



STI/AIDS Network of Bangladesh.



Association of Development Agencies in Bangladesh (ADAB)



Bangladesh Habitat Council (BHC).



Micro Credit Summit Campaign Council, USA.



Aquaculture and Fisheries Development Forum (AFDF), Bangladesh.

GOVERNANCE

The General Committee

BEDO has a strong General Committee (GC) consists of 22 members for running the organization efficiently. GC is the highest authority to elect the Executive Committee and advisory committee. GC approves annual budget, polices and all income and expenditures in the Annual General meeting (AGM). All the project/programs activities of the organization are implemented in the right track in every stage and maintaining accountability and transparencies by their guidance.

The Executive Committee (EC)

The present Executive Committee elected by the General Committee on 06 March 2021 for the period of 3 years. It consists of 7 members. The EC is responsible for management, administration, policy making, auditing and implementation of project activities of the organization. Also the EC is responsible to execute all decisions taken by the GC. The Executive Director is empowered by the EC to act as General Secretary of the EC. The General Secretary is responsible for carry out all development activities, making liaison with government agencies, donor, counterpart organization and other partners of the organization. The EC meets quarterly or more if necessary. List of the EC members is shown below:

Sl.	Name with Designation	Academic background	Professional background
1.	Md. Reazul Haque President	B. Sc.	Managing Director, Uttara Cold Storage Ltd., Dhaka
2.	Ferdousi Khanam Vice-President	M. A., M. ED.	Assistant Head Mistress, Rajarbag Police Lines Uchcha Madhayamic Biddalaya, Dhaka
3.	Md. Abdul Bari General Secretary	Class-1 Marine Engineer (UK)	Executive Director BEDO
4.	Laila Arzumand Banu Asstt. General Secretary	S.S.C	Social Worker
5.	Md. Asma Manzur Treasurer	M. Sc	Social Worker
6.	Sayeda Khanam Executive Member	M.S.S.	Asstt. Professor (Retired) Razarbag Police Line College, Dhaka
7.	Anwara Hakim Executive Member	B.Com	Social Worker

The Advisory Committee

The Advisory Committee of BEDO consists of 10 members. The Advisory Committee is responsible for providing advices to the EC member for rapid growth and sustainable development of the organization.

Management

All administrative and program activities of BEDO are run by a strong management team under the leadership of the Executive Director (ED), who is the chief functionary of the organization. The ED works under the close supervision of the EC and gives strategic guidance to the staffs of BEDO following the norms of supportive supervision.

Staff

As of 30 June 2021 BEDO Management team is supported with 248 staffs. BEDO strictly maintains high standard recruitment process in employing new staff.

Senior Management Team

There is a Senior Management Team (SMT) comprised of 5 members headed by the Executive Director. The SMT sits every month to review and analyze all organizational matters, progress of activities including problems and prospects. List of the SMT members is given below-



SI #	Name	Qualification	Designation
1.	Md. Abdul Bari	Class-1 Marine Engineer (UK)	Executive Director
2.	Dr. Tasnim Ahmed	MBBS (DU), DMU (Dhaka)	Deputy Executive Director
3.	Md. Atoar Hossain	M.Com. (Accounting)	Director (Micro-Finance)
4.	Abu Raihan Muhammad Abdul Hai	MBA (Finance)	Deputy Director (Finance & Accounts)
5.	Rowson Abu Al Farhan	BSS	Assistant Director (Audit & Admin)
6.	Mohainenul Haque Razib	Masters (Fisheries)	General Manager (Program)

Good Governance

BEDO always puts emphasis upon good governance in order to assure accountability and transparency at all levels of the organization. The major activities of BEDO are disbursement of loans to the beneficiaries and recovery of loans from them. In doing these activities BEDO strictly follows beneficiary selection criteria, so that loan can be utilized properly and realized timely. All organizational and financial matters are governed by personnel management manual, financial manual, activity manuals, gender policy and procurement policy.

Employee Welfare

BEDO stands beside any employee who becomes a victim of any unexpected incidents or accidents-



(Distributing cheque to a employee who became disabled in an accident)

Successfully Completed Projects

- Research on “Effect of Exposure to Air Pollution and Heat on Cardiovascular Patients in Dhaka Bangladesh”;
- Enhancing Sustainable Food and Livelihood Security of the ultra-poor, marginal farmers and share croppers (from 2012-2014);
- Treatment and Rehabilitation of Adibashi Victims of Torture and organized violence in Bangladesh (from 2009-2010);
- Past, present and future of Sugar Industry in Bangladesh (Research project from 2010-2011); HIV/AIDS prevention work place (2009);
- Mainstreaming of HIV/AIDS information into NGO Program (2008);
- Exercise of Local level Planning: A Sociological Study on Past, Present and Future Perspectives (2008-2009);
- Promoting Rights and Empowerment of Rickshaw Drivers (2004-2006);
- Public Information and Awareness Campaign of DIFPP (2000);
- Integrated Slum Improvement Project (1999-2000);
Non-Formal Education Project (1999-2000);
- Reflector Fixing on Rickshaws Plying in Dhaka City Scheme (1999-2000);
- Facilitation and Installation of Private Pit Latrine under STEP – II (1998-1999);
- Training Program in Dhaka City (Pilot project) under Integration of Non-Motorized Transport into the Urban Transport System of Dhaka (1997-1998);
- Baseline Survey on NMT (1998);
- Rice Fish farming Technology (1996-99);
- Income Generating Program (1997-98);
- Third Fisheries Project (1996).

Picture Gallery



(Elderly Union Committee Meeting, Uplifting the Quality of the Lives of the Elderly People Programme)



(Rewards for Elderly People (Age-107), Uplifting the Quality of the Live of the Elderly People Programme)



(Social Center for Elderly People, Uplifting the Quality of the Lives of the Elderly People Programme)



(Distributing warm-cloths, Uplifting the Quality of the Lives of the Elderly People Programme)



(BEDO Resource Center, Black Bengal Goat)



(BEDO Resource Center)



(BEDO Resource Center)



(BEDO Resource Center)



(Home Inspection, ENRICH Programme)



(Free Health Camp, ENRICH Programme)



(Static Clinic, ENRICH Programme)



(Satellite Clinic, ENRICH Programme)



(Sports and Cultural Competition, ENRICH Programme)



(Prize Giving Ceremony, ENRICH Programme)



(Education Assistance Center, ENRICH Programme)



(BEDO Management Team)



(ENRICHed House, ENRICH Programme)



(Cheque Distribution- Scholarship)



(Community Development Activities, ENRICH Programme)



(Football Tournament, ENRICH Programme)



(Community Development Activity, ENRICH Programme)



(Teachers' Meeting, ENRICH Programme)



(Parents Meeting, ENRICH Programme)



(IGA Training, ENRICH Programme)



(Martyr's Memorial Monument, ENRICH Programme)





(Beggar Rehabilitation, ENRICH Programme)



(Health Volunteers' Meeting, ENRICH Programme)



(ENRICHed House, ENRICH Programme)



(Youth Sports, Cultural Competition & Prize Distribution, ENRICH Programme)



(Assistive Materials Distribution, Uplifting the Quality of the Lives of the Elderly People Programme)



(Assistive Materials Distribution, Uplifting the Quality of the Lives of the Elderly People Programme)



(Vermi Compost, ENRICH Programme)



(Cheque Distribution- Special Savings, ENRICH Programme)



(ENRICH Center, ENRICH Programme)



(Free Blood Group Detection, ENRICH Programme)





(Elderly People Friendly Football Tournament)



(Distributing Old Age Allowance)



(Basak Palli, ENRICH Programme)



(Making Nests for Birds, ENRICH Youth)



(Cleaning Ponds, ENRICH Youth)



(Planting Basak Trees, ENRICH Youth)



(Blood Donation, ENRICH Youth)



(Media Coverage of ENRICH Youth Activities)



(Raising awareness for COVID among people)

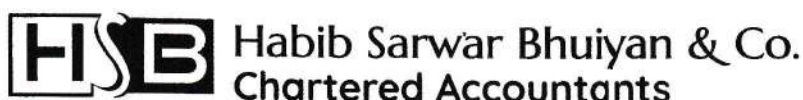


(Relief Distribution During COVID)



(SEIP Training)

FINANCIAL STATEMENTS



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT
BEDO
FOR THE YEAR ENDED JUNE 30, 2021

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated financial statements of **BEDO**, which comprise the statement of financial position as at June 30, 2021, and the Statement of Comprehensive Income and the Statement of Receipts and Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended June 30, 2021, 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 **BEDO** as at June 30, 2021, and of its financial performance and its cash flows for the year then ended June 30, 2021 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 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 requirements that are relevant to our audit of the 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 the 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 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 financial statements.

Eastern Commercial Complex, 73 Kakrail, 7th floor, Chamber # 704 & 705, Dhaka-1000
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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 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 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 financial statements, including the disclosures, and whether the 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.

Dated, Dhaka
November 10, 2021

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

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BEDO
Rahman Lucid Tower, 19/3 Kakrail, Dhaka-1217.
(PKSF Funded Micro Credit & Other Program)
Consolidated Statement of Financial Position.
As at June 30, 2021

Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program			Amount in Taka		
				General Mother Account	BEDO General Hospital	Training Division	VG D	30.06.2021	30.06.2020
Property and Assets :									
A. Fixed Assets :									
	Property, Plant & Equipment	6.00	16,301,695	85,768	6,305,590	6,394,724	-	29,087,776	29,197,729
	Long term Investments	7.00	81,680,342	-	-	-	-	81,680,342	28,582,342
			97,982,038	85,768	6,305,590	6,394,724	-	110,768,119	57,780,071
B. Current Assets :									
	Loan to Members	8.00	467,236,176	-	-	-	-	467,236,176	416,689,718
	Short term Investments	9.00	8,019	-	-	-	-	8,019	10,306
	Other Loan-short-term	10.00	-	-	-	-	-	-	-
	Accounts Receivables	11.00	5,401,005	-	-	-	-	5,401,005	19,879,286
	Advance, Deposits and prepayments	12.00	12,396,100	75,000	-	-	-	12,471,100	12,279,755
	Cash & Cash Equivalents	13.00	50,074,547	449,330	50,437	60,295	6,042	50,640,650	29,231,867
	Temporary Loan	34.00	-	3,341,310	-	1,180,145	1,024,000	5,545,455	5,535,455
	Reimbursement (SPL)		-	-	-	41,280	-	41,280	169,795
			535,115,847	3,865,640	50,437	1,281,720	1,030,042	541,343,685	483,796,182
C. Biological Assets :									
	Frigian Cow (LIFT)		-	-	-	112,000	-	112,000	112,000
	Turkey Hen (LIFT)		-	-	-	-	-	-	12,971
			-	-	-	112,000	-	112,000	124,971
	Total Assets : (A+B+C)		633,097,885	3,951,408	6,356,026	7,788,443	1,030,042	652,223,804	541,701,224
Fund and Liabilities :									
C. Capital Fund :									
	Cumulative Surplus	14.00	58,669,807	3,130,616	2,152,398	1,970,626	809,888	66,733,334	53,525,793
	Statutory Reserve Fund	15.00	5,866,980	-	-	-	-	5,866,980	4,539,986
	Other Fund	16.00	1,000,000	-	-	-	-	1,000,000	1,000,000
			65,536,787	3,130,616	2,152,398	1,970,626	809,888	73,600,314	59,065,779



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program			Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VGD	30.06.2021
D. Current Liabilities :								
	Insurance Claim from Pragati	17.01	-	40,000	-	-	-	40,000
	Loan from PKSF-short term	18.01	134,666,665	-	-	-	-	134,666,665
	Loan from Southeast Bank	19.00	47,274,452	-	-	-	-	47,274,452
	Member's Savings Deposits	20.00	148,974,111	-	-	-	-	148,974,111
	Loan Loss Provision		41,159,847	-	-	-	-	41,159,847
	Advance Grant Received from PKSF (ENRICH Prog.)	21.00	2,157,435	-	-	-	-	2,157,435
	Loan from Provident Fund	22.00	-	-	-	-	-	-
	Staff Security	23.00	2,945,348	-	-	-	-	2,945,348
	Member Security Fund	24.00	24,814,544	-	-	-	-	24,814,544
	Risk Fund	25.00	930,612	-	-	-	-	930,612
	Provision for Expenses	26.00	4,203,495	-	-	-	-	4,203,495
	Staff Provident Fund	27.00	989,495	-	-	-	-	989,495
	Temporary Loan	35.00	-	13,200	-	-	-	13,200
	Gratuity Fund	36.00	208,260	780,792	4,184,326	5,776,339	220,154	10,961,611
	Staff Welfare Fund	37.00	8,000	-	5,502	-	-	213,762
	Advance SPL		-	-	600	-	-	8,600
				-	-	41,479	-	41,479
			408,332,264	820,792	4,203,628	5,817,818	220,154	419,394,656
E. Non - Current Liabilities :								
	Loan from PKSF-long term	17.02	155,658,302	-	-	-	-	155,658,302
	Loan from Southeast Bank	18.02	3,570,532	-	-	-	-	3,570,532
			159,228,834	-	-	-	-	159,228,834
	Total Capital and Liabilities : (C+D+E)		633,097,885	3,951,408	6,356,026	7,788,444	1,030,042	652,223,804
								541,701,224

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


Deputy Director (Finance & Accounts)

Deputy Executive Director
Signed as per report of even date

Dhaka: November 10, 2021

Habib Sarwar Bhuiyan & Co.
Chartered Accountants



BEDO
Rahman Lucid Tower, 19/3 Kakrail, Dhaka-1217.
(PKSF Funded Micro Credit & Other Program)
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2021

Sl. No.	Particulars	Notes	Micro-Credit Program(PKSF)	Others Program			Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	2020-2021	2019-2020
A.	Income during the year :							
	Admission Fee		72,510	-	2,900	-	75,410	64,275
	Service charge received on loan		90,588,515	-	-	-	90,588,515	73,774,377
	Sale of members pass book and forms		260,650	-	-	-	260,650	225,915
	Member subscription-donation		-	89,259	264,325	75,600	429,184	343,870
	Grant VGD project		-	785,834	-	-	785,834	365,709
	Bank interest		397,466	3,317	48	-	400,831	434,860
	Interest on FDR		2,727,190	-	-	-	2,727,190	2,111,388
	Interest on FDR (Receivables)		206,290	-	-	-	206,290	178,025
	Service charge received on Staff Loan		356	-	-	-	356	2,559
	Grant Received from PKSF - Edu. Echolarship		180,000	-	-	-	180,000	235,000
	Grant Receivable (ENRICH Prog.)		5,065,672	-	-	-	5,065,672	6,726,794
	Grant Receivable (LIFT Goat Project)		283,603	-	-	-	283,603	895,103
	Grant Receivable (LIFT- EEL Fish Project)		-	-	-	-	-	407,874
	Grant Receivable (Elderly Project)		601,996	-	-	-	601,996	569,134
	Miscellaneous income (Write Off)		457,484	-	-	-	457,484	110,878
	Miscellaneous income		542,115	-	-	9,345	551,460	259,065
	Income from Enrich Prog.		63,764	-	-	-	63,764	256,140
	Income from LIFT Project		429,625	-	-	-	429,625	233,297
	Health Service Income		367,720	-	450,200	-	817,920	58,745
	Profit on Motorcycle Sale		-	-	-	-	-	-
	Service charge		-	-	7,246	-	7,246	1,632
	Doctor Fee		-	-	72,240	-	72,240	6,100
	Service Charge Eeceive from BTC		-	-	-	-	-	126,000
	Doctor's fee (ENRICH Program)		-	-	-	-	-	42,025
	Pathology Fee		-	-	94,529	-	94,529	11,710
	Ultrasound Fee		-	-	137,636	-	137,636	15,220
	ECG Fee		-	-	3,200	-	3,200	200
	Nebulizer Fee		-	-	50	-	50	-
	Normal Delivery Fee		-	-	-	-	-	-



Sl. No.	Particulars	Notes	Micro-Credit Program(PKSF)	Others Program			Amount in Taka		
				General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
	Bed Fee		-	-	22,320	-	-	22,320	2,800
	Assist & Anesthesia Fee		-	-	16,900	-	-	16,900	-
	Surgeon Fee		-	-	43,600	-	-	43,600	7,200
	OT Fee		-	-	24,050	-	-	24,050	2,000
	Grant from BGHS		-	-	-	-	-	-	-
	Medicine		-	-	50,524	-	-	50,524	2,168
	Income from training rent		-	-	-	-	-	-	23,000
	Income from training rent (Residential)		-	-	-	64,000	-	64,000	259,800
	Office Rent Income (Micro-Credit)		-	-	-	11,000	-	11,000	96,000
	Dining Rent		-	-	56,000	-	-	56,000	657,248
	Training fee		-	-	-	9,160	-	9,160	108,000
	Training Equipement fee		-	-	-	104,000	-	104,000	-
	Income from office rent		-	-	-	-	-	-	78,000
	Grant from HO		-	-	-	-	-	-	153,995.
	Grant social welfare		-	-	-	-	250,000	250,000	19,000
	Grant Received from PKSF		-	-	25,000	-	-	25,000	30,000
	Income from Photocopy		-	-	-	-	-	-	27,402
	Total Income		102,244,956	903,410	1,245,768	293,405	250,000	104,937,539	88,922,507
B.	Expenditure during the year :								
	Salaries and allowances		36,558,460	-	418,100	213,600	240,000	37,430,160	35,970,230
	PF Contribution		1,556,796	-	6,600	20,650	-	1,584,046	1,536,126
	Festival Bonus		2,837,931	-	35,850	6,500	-	2,880,281	2,922,690
	Gratuity Expenses		1,270,162	-	5,502	-	-	1,275,664	897,000
	Lunch Allowance		184,381	-	-	800	-	-	-
	Incentive		315,821	-	-	-	-	315,821	179,881
	Printing and stationary		478,664	3,000	53,894	13,395	6,125	555,078	494,756
	Traveling and conveyance		524,390	-	5,369	-	-	529,759	290,083
	Grant - Transfer to VGD Project		-	250,000	-	-	-	250,000	273,995
	Entertainment		277,194	-	18,584	8,704	3,875	308,357	906,443
	Office rent		2,490,800	-	-	-	-	2,490,800	2,354,000
	Postage, telephone and fax		733,152	-	800	-	-	733,952	675,891
	Electricity Bill and other utilities		441,240	-	26,441	42,715	-	510,396	504,352
	Fuel & Maintenance		1,100,016	-	-	-	-	1,100,016	759,719
	Repair & Maintenance		806,206	9,400	22,070	23,175	-	860,851	470,210
	Motorcycle & Bicycle Repair		275,342	-	-	-	-	275,342	217,839



Sl. No.	Particulars	Notes	Micro-Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
	Service Charge to PKSF		11,691,370	-	-	-	-	11,691,370	9,681,986
	Service Charge to Southeast Bank		2,148,000	-	-	-	-	2,148,000	1,137,000
	Service Charge to Southeast Bank (ALAC)		518,984	-	-	-	-	-	-
	Monthly Meeting		170,290	-	-	-	-	170,290	85,238
	Training/workshop		-	-	-	-	-	-	52,064
	Signboard		9,370	-	-	-	-	9,370	38,560
	Bank charge and commission		408,440	-	-	-	-	412,899	338,634
	ENRICH Prog. Expenses		5,798,583	1,808	1,527	380	745	5,798,583	8,003,877
	LIFT Goat Project Expenses		1,160,989	-	-	-	-	1,160,989	1,847,384
	LIFT -EEL Fish Project Expenses		294,286	-	-	-	-	294,286	651,994
	Elderly Project Expenses		664,253	-	-	-	-	664,253	1,143,667
	Donation to Members		-	-	-	-	-	-	46,740
	Registration & Renewal fee		131,554	20,000	103,949	-	-	255,503	282,243
	Newspaper Bill		2,840	-	-	-	-	2,840	11,274
	Audit Fee		30,000	-	-	-	-	30,000	25,000
	Miscellaneous		146,029	-	5,800	-	-	151,829	21,174
	Stamp		6,340	-	-	-	-	-	8,375
	National Day Observation		11,000	-	-	-	-	11,000	11,750
	Software Support Services		528,000	-	-	-	-	528,000	396,000
	PC Honorarium & Referral fee		-	-	70,569	-	-	70,569	6,373
	Doctor Honorary Fee		-	-	36,820	-	-	36,820	-
	Assist & Anesthesia Fee		-	-	16,400	-	-	16,400	-
	Loss on Motorcycle Sale		-	-	-	-	-	-	23,198
	Loss of Assets		-	-	-	-	-	-	107,513
	Education Scholarship		180,000	-	-	-	-	180,000	228,000
	Surgeon Fee		-	-	47,950	-	-	47,950	7,200
	Ultra Doctor Payment		-	-	84,150	-	-	84,150	6,100
	Lab Technician Fee Payment		-	-	11,187	-	-	11,187	3,547
	Cable Line Fee		-	-	-	-	-	-	-
	Duck Rearing		-	-	-	-	-	-	-
	Reagent		-	-	-	-	-	-	4,285
	Turkey Hen		-	-	-	12971	-	-	-
	Legal Expenses		415,902	-	-	-	-	415,902	400,765
	Consultancy Fee		-	-	-	-	-	-	-
	Service charge Rebate		492,275	-	-	-	-	492,275	1,581,053



Sl. No.	Particulars	Notes	Micro-Credit Program (PKSF)	Others Program			Amount in Taka		
				General Mother Account	BEDO General Hospital	Training Division	VG D	2020-2021	2019-2020
	Interest on Savings		6,339,843	-	-	-	-	6,339,843	4,947,471
	Interest on Savings- BFDS		553,843	-	-	-	-	553,843	-
	Loss of Fixed Assets Sale		6,814	-	-	-	-	6,814	1,053,352
	Interest Provision on DPS		-	-	-	-	-	-	-
	Interest on PF Loan		-	-	-	-	-	-	-
	Income Tax Paid		562,780	382	-	-	-	563,162	295,844
	VGD Project Expenses		-	200,000	-	-	-	200,000	-
	Project Expenses		-	35,000	-	-	-	-	-
	Municipal Tax		-	-	-	-	-	-	4,321
	Land Development Tax		15,100	140,300	-	-	-	-	80,021
	VAT on House Rent		121,206	-	-	-	-	121,206	125,033
	VAT		-	-	330	-	-	330	-
	Service charge		-	-	-	-	-	-	126,000
	LLPE		4,672,352	-	-	-	-	4,672,352	5,264,661
	Medicine		-	77,363	-	-	-	77,363	8,753
	Donation		-	-	-	-	-	-	-
	Dining fee		-	-	-	-	-	-	1,051
	Depreciation Expenses		717,023	15,035	185,157	252,012	-	1,169,227	799,281
	Total Expenditure		87,648,021	674,925	1,234,082	595,232	250,745	90,403,005	87,010,000
	Excess of income over expenditure (A-B)		14,596,935	228,485	11,687	(301,827)	(745)	14,534,534	1,912,500
	Total		102,244,956	903,410	1,245,768	293,405	250,000	104,937,539	88,922,500

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


Deputy Director (Finance & Accounts)


Deputy Executive Director

Signed as per report of even date

Dhaka: November 10, 2021

Habib Sarwar Bhuiyan & Co.
Chartered Accountants



BEDO
Rahman Lucid Tower, 19/3 Kakrail, Dhaka-1217.
(PKSF Funded Micro Credit & Other Program)
Consolidated Statement of Receipts & Payments
For the year ended June.30.2021

Sl. No.	Particulars	Notes	Others Program				Amount in Taka			
			Micro - Credit Program (PKSF)	General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020	
A.	Opening Balance :									
	Cash in Hand		607,658	-	-	1,200	-	-	608,858	326,220
	Cash at Bank		27,962,022	567,785	8,991	77,424	6,787	28,623,009	37,599,761	
			28,569,680	567,785	8,991	78,624	6,787	29,231,867		37,925,981
B.	Receipts during the year :									
	Loan received from PKSF	29.00	190,500,000	-	-	-	-	-	190,500,000	120,300,000
	Loan from Southeast Bank (SEB)		-	-	-	-	-	-	-	20,000,000
	Loan from Southeast Bank (ALAC)		50,000,000	-	-	-	-	-	50,000,000	
	Loan recovery from Group Members	30.00	634,818,593	-	-	-	-	-	634,818,593	514,881,716
	Motorcycle sale		-	-	-	-	-	-	-	-
	Insurance premium		-	-	-	-	-	-	-	-
	Insurance Claim from Pragati		-	-	-	-	-	-	-	-
	Member savings deposits		95,008,919	-	-	-	-	-	95,008,919	99,014,867
	Risk Fund from Group Members		58,320	-	-	-	-	-	58,320	56,955
	Staff Security		521,000	-	-	-	-	-	521,000	618,000
	Security Encashment-VGD Project		-	100,000	-	-	-	-	100,000	-
	Advance realized		1,254,965	300,000	-	-	-	-	1,554,965	1,540,443
	Member Security Fund		6,021,930	-	-	-	-	-	6,021,930	5,363,140
	Members Insurance Fund (PILIL)		717,100	-	-	-	-	-	717,100	-
	Staff Provident Fund		45,799	-	-	-	-	-	45,799	11,540
	Loan Received from Provident Fund		-	-	-	-	-	-	-	800,000
	Staff Loan Realized		-	-	-	-	-	-	-	27,719
	Unsettled Staff Advance		-	-	-	-	-	-	-	-
	Grant from PKSF-LIFT		1,290,960	-	-	-	-	-	1,290,960	1,928,364
	Grant from PKSF- Probin		252,324	-	-	-	-	-	252,324	-
	Grant from PKSF- Education Scholarship		180,000	-	-	-	-	-	180,000	235,000
	Grant Receivable from PKSF (ENRICH Prog)		3,500,000	-	-	-	-	-	3,500,000	-



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
	Advance Grant Received from PKSF (ENRICH Prog.)		3,017,257	-	-	-	-	3,017,257	8,056,268
	Staff Welfare Fund		-	-	-	-	-	-	800
	Fixed Assets Sale		-	-	-	-	-	-	40,000
	FDR Encashment -Savings		5,623,440	-	-	-	-	5,623,440	-
	FDR Encashment		20,000,000	-	-	-	-	20,000,000	-
	Encashment (Staff Security Fund)		-	-	-	-	-	-	-
	Loan Realised from Training Center		-	-	-	-	-	-	-
	Bill Receivable Received		220,000	-	-	-	-	220,000	-
	Temporary Loan		-	-	-	-	-	-	-
	Member Subscription		-	-	-	-	-	75,600	75,600
	Donation - General Member, BEDO		-	-	-	-	-	-	-
	Donation Members		-	89,259	-	-	-	89,259	268,270
	Member admission fee		72,510	264,325	-	-	-	353,584	64,275
	Service charge received on loan	28.00	82,321,603	2,900	-	-	-	75,410	67,430,901
	Sale of members pass book and forms		260,650	-	-	-	-	260,650	229,035
	Bank interest		397,451	3,317	-	-	-	400,816	434,860
	Interest on FDR		348,363	-	-	-	-	348,363	-
	Income from Enrich Prog.		63,764	-	-	-	-	63,764	256,140
	Income from LIFT Project		429,625	-	-	-	-	429,625	233,297
	Miscellaneous income		107,965	-	-	9,345	-	117,310	79,110
	Miscellaneous income (Write Off)		440,275	-	-	-	-	440,275	110,848
	Income from Photocopy		-	-	-	20,300	-	20,300	27,402
	Service charge received on Motorcycle Loan		-	-	-	-	-	-	485
	Health Service Income		378,640	450,200	-	-	-	828,840	58,745
	Profit on Motorcycle sale		-	-	-	-	-	-	-
	Doctor fee		-	72,240	-	-	-	72,240	6,100
	Doctor's fee (ENRICH Program)		-	-	-	-	-	-	42,025
	Pathology Fee		-	94,529	-	-	-	94,529	11,710
	Ultrasonogram Fee		-	137,636	-	-	-	137,636	15,220
	ECG Fee		-	3,200	-	-	-	3,200	200
	Nebulizer Fee		-	50	-	-	-	50	-
	Normal Delivery Fee		-	-	-	-	-	-	-
	Admission Fee		-	-	-	-	-	-	-
	Service charge received on loan		-	-	-	-	-	-	-



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
	Bed fee		-	-	22,320	-	-	22,320	2,800
	Assist & Anesthesia fee		-	-	16,900	-	-	16,900	-
	Surgeon fee		-	-	43,600	-	-	43,600	7,200
	OT Fee		-	-	24,050	-	-	24,050	2,000
	Service Charge		-	-	7,246	-	-	7,246	1,632
	Others Income		-	-	-	-	-	-	-
	Grant from BGHS		-	-	-	-	-	-	-
	Office Rent Income (Micro-Credit)		-	-	56,000	-	-	56,000	96,000
	Service Charge Received from BTC		-	-	-	-	-	-	126,000
	Medicine		-	-	50,524	-	-	50,524	2,168
	Reimbursed Receivable		-	-	-	-	-	-	-
	Loan from General Fund		-	-	-	-	-	-	-
	Grant from HO		-	-	-	250,000	-	250,000	153,995
	Grant from VGD		-	-	-	-	-	785,834	365,709
	Grant from social welfare		-	-	785,834	-	-	25,000	19,000
	Grant from PKSF		-	-	25,000	-	-	-	30,000
	Loan from HO		-	-	-	95,900	-	95,900	625,222
	Loan from VGD		-	-	-	-	-	-	-
	Loan from BGH		-	-	-	-	-	50,000	-
	Loan from General members		-	-	-	-	-	-	-
	Loan from training division		-	-	-	-	-	-	-
	Reimbursed Income		-	-	160,000	-	-	160,000	63,700
	Income from training room		-	-	-	-	-	-	-
	Income from training division (Residential)		-	-	-	64,000	-	64,000	23,000
	Dining Rent		-	-	-	11,000	-	11,000	19,800
	Training fee		-	-	-	9,160	-	9,160	118,087
	Advance		-	-	-	104,000	-	104,000	108,000
	Training Equipment rent		-	-	-	-	-	-	-
	Income from office rent		-	-	-	-	-	-	78,000
	Advance SPL		-	-	-	-	-	-	852,848
	Advance from LIFT		-	-	-	128,515	-	128,515	-
	Receivable Income		-	-	-	-	-	-	-
	Fund available for use (A+B)		1,097,851,452	1,303,410	1,501,668	471,920	250,000	1,101,378,450	844,914,196
			1,126,421,133	1,871,195	1,510,659	550,544	256,787	1,130,610,318	882,840,177



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VG D	2020-2021	2019-2020
C. Payment during the year :									
Capital :									
	Grant transfer to VGD Project		-	250,000	-	-	-	250,000	273,995
	Loan Refund to PKSF	31.00	125,920,836	-	-	-	-	125,920,836	104,995,844
	Loan to BGH		-	95,900	-	60,000	-	155,900	113,700
	Payable Saving Paid		9,540	-	-	-	-	9,540	8,430
	Loan to Naogaon Training Account		-	-	-	-	-	-	87,500
	Loan Refund to Southeast Bank		12,000,000	-	-	-	-	12,000,000	3,000,000
	Loan Refund to Southeast Bank (ALAC)		14,155,016	-	-	-	-	14,155,016	-
	Loan disbursed to Group Members	32.00	719,700,000	-	-	-	-	719,700,000	626,219,000
	Loan to Race Project		-	-	-	-	-	-	-
	Loan refund to Ho		-	-	-	-	-	-	197,564
	Loan refund to VGD		-	100,000	-	-	-	100,000	100,000
	Security Deposits- VGD Project		48,067,264	-	-	-	-	48,067,264	40,489,022
	Savings deposit refund		3,302,718	300,000	-	-	-	3,602,718	3,265,963
	Advance		-	-	-	-	-	-	-
	Grant Transfer to Training Account-Livestock		-	-	-	-	-	-	-
	Building (LIFT)		-	-	-	-	-	-	-
	Goat shed (LIFT)		-	-	-	-	-	-	-
	Wall (LIFT)		-	-	-	-	-	-	-
	Advance (LIFT)		-	-	-	-	-	-	-
	Capital Expenditure	33.00	241,320	-	180,600	-	-	421,920	160,000
	Building		-	-	-	-	-	-	158,652
	Land		-	-	-	-	-	-	-
	Photocopy Machine		-	-	-	-	-	-	-
	Advance SPL		-	-	-	-	-	-	-
	Reimbursed Receivable		-	-	-	-	-	-	-
	FDR Group Savings		5,000,000	-	-	-	-	5,000,000	-
	FDR Reserve Fund		1,000,000	-	-	-	-	1,000,000	-
	FDR		70,500,000	-	-	-	-	70,500,000	-
	Deposits to Staff Provident		4,810,323	-	-	-	-	4,810,323	2,000,000
	Loan Refund to Provident Fund		-	225,000	250,000	-	-	575,000	3,232,362
	Deposits to Gratuity Fund		2,576,141	-	-	100,000	-	2,576,141	800,000
	Deposits to Staff Welfare Fund		177,900	-	-	-	-	177,900	-
	Member Security Refund to Members		72,160	-	-	-	-	72,160	-
	Insurance Fund Paid to PILIL		730,700	-	-	-	-	730,700	-
	Staff Welfare Fund Refund		143,300	-	-	-	-	143,300	-
									321,264
									10,000



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
	CCTV	33.00		41,075	-	-	-	41,075	333,000
	Staff Security Refund		351,000	-	-	-	-	351,000	-
	Temporary Loan		-	-	-	-	-	-	58,204
	Unsettled Staff Advance		-	-	-	-	-	-	60,000
	Staff Loan		60,000	-	-	-	-	60,000	-
	Bill Receivable		25,000	-	-	-	-	25,000	-
	Payable Audit Fee Paid		-	-	-	-	-	-	295,948
	Payable Salary		5,899,047	-	-	-	-	5,899,047	-
			1,014,742,265	1,011,975	430,600	160,000	-	1,016,344,840	786,180,448
D. Revenue :									
	Salaries and allowances		28,318,575	-	410,900	213,600	240,000	29,183,075	33,517,750
	Festival Bonus		2,837,931	-	35,850	6,500	-	2,880,281	2,622,690
	Lunch Allowances		123,262	3,000	53,894	800	6,125	124,062	481,003
	Printing and stationary		460,633	-	5,369	-	-	537,047	257,253
	Traveling and conveyance		458,341	-	18,584	8,704	3,875	463,710	569,356
	Entertainment		211,889	-	-	-	-	2,375,800	2,290,000
	Office rent		2,375,800	-	800	-	-	674,182	637,471
	Postage, telephone and fax		673,382	-	26,441	42,715	-	465,348	489,177
	Electricity Bill with Other utilities		416,193	-	-	-	-	975,703	715,559
	Fuel & Maintenance		975,703	-	-	-	-	782,435	451,175
	Repair & Maintenance		727,790	9,400	22,070	23,175	-	188,010	203,539
	Motorcycle & Bicycle Repair		188,010	-	-	-	-	11,691,370	9,681,986
	Service Charge to PKSF		11,691,370	-	-	-	-	2,148,000	1,137,000
	Service Charge to Southeast Bank		2,148,000	-	-	-	-	-	-
	Service Charge to Southeast Bank (ALAC)		518,984	-	-	-	-	518,984	126,000
	Service Charge		-	-	-	-	-	-	78,981
	Monthly Meeting		166,690	-	-	-	-	166,690	16,104
	Training/workshop		-	-	-	-	-	-	35,610
	Signboard		15,170	-	-	-	-	15,170	320,885
	Bank charge and commission		344,299	1,608	1,527	380	745	348,759	265,123
	Registration & Renewal fee		131,554	20,000	103,949	-	-	255,503	-



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
				General Mother Account	BEDO General Hospital	Training Division	VG D	2020-2021	2019-2020
	Dining Fee								1,050
	Interest on Saving		34,526	-	-	-	-	34,526	1,053,352
	Interest on Savings (BFDS)		553,843	-	-	-	-	553,843	
	Miscellaneous		36,105	5,800	-	-	-	41,905	15,150
	NEWS Paper Bill		1,210	-	-	-	-	1,210	10,399
	National Day Observation		6,000	-	-	-	-	6,000	8,750
	Software Support Services		264,000	-	-	-	-	264,000	396,000
	ENRICH Prog. Expenses		4,947,707	-	-	-	-	4,947,707	7,451,873
	LIFT Goat Project Expenses		747,604	-	-	-	-	747,604	1,503,270
	LIFT -EEL Fish Project Expenses		2,830	-	-	-	-	2,830	392,556
	Elderly Project Expenses		444,198	-	-	-	-	444,198	973,280
	Legal Expenses		398,302	-	-	-	-	398,302	393,565
	Service charge Rebate		472,263	-	-	-	-	472,263	511,990
	Income Tax Paid		288,989	382	-	-	-	289,371	72,157
	VG D Project Expenses		-	200,000	-	-	-	200,000	-
	Project Expenses		6,140	35,000	-	-	-	35,000	8,375
	Stamp		-	6,140	-	-	-	6,140	46,740
	Doanation to Members		-	-	-	-	-	-	-
	VAT		121,206	-	330	-	-	121,536	125,039
	Provision for expenses		-	-	-	-	-	-	-
	PF Contribution		-	-	20,650	-	-	20,650	22,054
	Incentive Allowance		315,821	-	-	-	-	315,821	179,881
	Education Scholarship		180,000	-	-	-	-	180,000	228,000
	Municipal Tax		-	-	-	-	-	-	1,440
	Duck Rearing		-	-	-	-	-	-	-
	Doctor Honorary fee		-	-	-	-	-	-	-
	Assist & Anesthesia fee		-	16,400	-	-	-	16,400	-
	Surgeon Fee		-	47,950	-	-	-	47,950	7,200
	PC Honorarium & Referral fee		-	70,569	-	-	-	70,569	6,373
	Ultra Doctor fee		-	84,150	-	-	-	84,150	6,100



Sl. No.	Particulars	Notes	Micro - Credit Program (PKSF)	Others Program			Amount in Taka			
				General Mother Account	BEDO General Hospital	Training Division	VG D	2020-2021	2019-2020	
	Lab Technician Fee Payment				11,187			11,187	3,547	
	Reagent								4,285	
	Land Development Tax			140,300				140,300	80,021	
	Doctor fee				36,820			36,820	-	
	Furniture and Fixture								-	
	Fan								-	
	Cable line fee								-	
	PF loan								-	
	Medicine								-	
	Loan refund to training division				77,363			77,363	8,753	
	Consultancy Fee								-	
	Donation								-	
	E. Closing Balance:									
	Cash in Hand									
	Cash at Bank									
	Total (C+D+E)									
				61,604,320	409,890	1,029,623	330,249	250,745	63,624,827	67,427,861
				313,151		358			313,509	608,858
				49,761,396	449,330	50,079	60,295	6,042	50,327,141	28,623,009
				50,074,547	449,330	50,437	60,295	6,042	50,640,650	29,231,867
				1,126,421,133	1,871,195	1,510,659	550,544	256,787	1,130,610,318	882,840,177

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



Deputy Director (Finance & Accounts)


Deputy Executive Director

Signed as per report of even date

Dhaka: November 10, 2021



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

BEDO
Rahman Lucid Tower, 19/3 Kakrail, Dhaka-1217.
(PKSF Funded Micro Credit & Other Program)
Consolidated Statement of Changes in equity
For the year ended June 30, 2021

Particulars	Micro-Credit Program (PKSF)	Others Program				Amount in Taka	
		General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
Balance as on 01.07.2020	45,399,865	2,902,131	2,140,711	2,272,453	810,633	53,525,793	51,824,359
Less: Prior year Adjustment	-	-	-	-	-	-	-
Add: Surplus for the year	14,596,935	228,485	11,687	(301,827)	(745)	14,534,534	1,912,506
Balance as on 30.06.2021	59,996,801	3,130,616	2,152,398	1,970,626	809,888	68,060,328	53,736,865
Less: Transfer to Reserve Fund	1,326,994	-	-	-	-	1,326,994	211,070
Balance as on 30.06.2021	58,669,807	3,130,616	2,152,398	1,970,626	809,888	66,733,334	53,525,795



BEDO
Rahman Lucid Tower, 19/3 Kakrail, Dhaka-1217.
(PKSF Funded Micro Credit & Other Program)
Consolidated Statement of Cash Flows
For the year ended June 30, 2021

Sl. No.	Particulars	Micro - Credit Program (PKSF)	Others Program			Amount in Taka	
			General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021
A. Cash from Operating Activities :							
	Surplus for the period	14,596,935	228,485	11,687	(301,827)	(745)	1,912,506
	Add: Amount considered as non cash items:						
	Loan Loss Provision (LLP)	4,672,352	-	-	-	-	(2,969,311)
	Prior year Adjustment	-	-	-	-	-	-
	Donation Received - General Member, BEDO	-	-	-	-	-	-
	Depreciation for the year	717,023	15,035	185,157	252,012	-	799,268
	Loss on Fixed Assets Sale	-	-	-	-	-	-
	Advance	-	-	-	128,515	-	128,515
	Provision for expenses	1,055,596	-	-	-	-	2,063,498
	Sub-total of non cash items	6,444,971	15,035	185,157	380,527	-	(106,545)
	Loan disbursed to beneficiaries	(50,546,458)	-	-	-	-	(66,151,892)
	Increase/decrease in current assets	14,286,936	-	-	-	-	(4,633,786)
	Increase/decrease in current liabilities	(12,165,801)	-	5,900	-	-	6,238,190
	Net cash provided by operating activities	(48,425,323)	-	5,900	-	(745)	(64,547,488)
		(27,383,417)	243,520	202,743	78,700	(745)	(62,741,527)
B. Cash from Investing Activities :							
	Acquisition of Property, plant and equipment	(283,665)	(41,075)	(180,600)	(575,000)	-	(318,652)
	Sale of Property, plant and equipment	21,067	-	-	12,971	-	34,038
	Investment	(53,095,713)	-	-	-	-	(3,975,305)
	Net cash Used by Investing Activities	(53,358,311)	(41,075)	(180,600)	(562,029)	-	(4,146,442)



Sl. No.	Particulars	Micro - Credit Program (PKSF)	Others Program				Amount in Taka	
			General Mother Account	BEDO General Hospital	Training Division	VGD	2020-2021	2019-2020
C.	Cash from Financing Activities :							
	Loan received from PKSF	64,579,164	-	-	-	-	64,579,164	15,304,156
	Loan received from Southeast Bank	23,844,984	-	-	-	-	23,844,984	17,000,000
	Members saving deposits	11,981,621	-	-	-	-	11,981,621	20,370,966
	Members' Security Fund	3,468,734	-	-	-	-	3,468,734	3,773,355
	Statuity Fund	(1,305,979)	-	5,502	-	-	(1,300,477)	897,000
	Staff Security	170,000	-	600	-	-	170,000	255,004
	Staff Welfare Fund	(151,600)	-	600	-	-	(151,000)	159,600
	Loan from PF	-	(225,000)	-	-	475,000	250,000	-
	Loan to BGH	-	(95,900)	-	-	(10,000)	(105,900)	-
	Staff Provident Fund	(340,329)	-	13,200	-	-	(327,129)	433,775
	Net cash used in Financing Activities	102,246,594	(320,900)	19,302	465,000	(745)	102,409,996	58,193,856
D.	Net Increase/decrease (A+B+C)	21,504,865	(118,455)	41,445	(18,329)	(745)	21,408,782	(8,694,113)
E.	Cash & Cash Equivalents at the beginning of the year	28,569,682	567,785	8,991	78,624	6,787	29,231,867	37,925,981
F.	Cash & Cash Equivalents at the end of the year : (D+E)	50,074,547	449,330	50,437	60,295	6,042	50,640,650	29,231,868





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