

Annual Report

2015-16



ওয়েভ ফাউন্ডেশন
WAVE FOUNDATION

dedicated to a just and prosperous society

VISION

A just and prosperous society

MISSION

To transform the society towards human dignity, equality, accountability, quality of life and inclusive holistic development

GOAL

To improve and enhancing sustainable livelihood resources, good governance, access to rights and resilient communities

ROLE

Our role is to facilitate the process of development interventions at grassroots, policy promotion at national-international level, networking and innovation



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Message from the Executive Director

I am happy to see the annual report getting out. I am aware that it took a lot of time and energy of my colleagues to prepare this important document. Thank you for your efforts.

The reporting year has been a critical one for WAVE Foundation for a number of reasons. As an organization we have gone through a transformation that is likely to have significant impact on our approach and work and hence on the marginalized and underserved communities we work for. We have moved away from programmatic approach to sector-based approach. Our work now revolves around three sectors namely Rights and Governance, Community Finance, and Livelihood and Human Resource Development. I believe, sector-based approach of third strategic plan will rejuvenate our programming and enhance our ability to bring changes in people's lives.

Following the successful completion of South Asia Right to Food Conference, the right to food movement this year gained a great momentum. I would like to mention two of the major highlights of the year - the Right to Food campaign and Youth Assembly. Through these initiatives WAVE is working towards establishing the right to food and youth rights and development, two of its critical mandates.

This year we have our community finance work digitalized, a milestone in our efforts to reach out and better serve the communities who need our support most. It marks a huge qualitative change as far as our service is concerned and the change of lives we are promoting.

Finally, I would thank our partners, donors and well-wisher for their support but which we could not come this far.

Mohsin Ali

Founder & Executive Director



ওয়েভ ফাউন্ডেশন
WAVE FOUNDATION



Sectoral Approach

- A combination of service delivery, rights based and creative transformation, - an integrated approach able to address the urgent and immediate concern of the poor and structural dimension of poverty and inequality.
- Networking, alliance, institution building, research, advocacy and campaign are the process that links macro-micro conditions and sustainability.
- Integrated support services for all types of livelihood resources and conservation of nature.

PRINCIPLES

- Integrity
- Participation
- Accountability
- Equity
- Gender sensitivity
- Team building

Core Values

- Justice
- Equality
- Freedom
- Secularism

SECTORS

- Rights and Governance
- Community Finance
- Livelihood and Human Resource Development

Background

Bangladesh, for its steady economic growth over more than a decade now, is often dubbed as an emerging power in Asia. Its human development indicators are also fairly encouraging compared to its larger and richer neighbors. Again a larger chunk of its huge population being under 30 Bangladesh is set to acquire still greater momentum to its growth trajectory.

However, challenges are there. There are certain pockets where poverty remains deeply entrenched. Democratic institutions are yet to find a firm footing. Rampant corruption and nepotism have kept the gap between the rich and poor widening, and lack of good governance and denial of rights seem hard to dismantle. Reluctance to decentralization has led to power being centralized and governance weak.

Emergence

WAVE through its programs is promoting decentralization of power, rule of law and entitlement. Through a range of activities it facilitates the community, specially the poor and disadvantaged, about their entitlements as enshrined in the constitution. At the same time it engages with the local and national government, public bodies, networks and coalition so as to broaden the communities' access to rights and justice. It has been implementing projects around right to food, food security, social protection, justice, prevention of violence against women, child and youth rights, responsive local governance, democratic decentralization and youth to help communities achieve their rights.

The sector has the following objectives:

- To uphold basic and human rights of all citizens in Bangladesh.
- To promote democratic decentralization, local self-government and accountable public and guardian institutions.
- To promote micro-macro linkage and advocacy on pro-poor policy making and deepening democracy.

Programs

WAVE Foundation has set two programs to achieve these sectoral goals. They are:

- Access to rights and justice
- Democratic decentralization and institutional accountability



Access to rights and justice program

Why

Bangladesh's democracy is still at its nascent years. Democratic institutions are not well developed while rule of law and good-governance remain largely elusive. There is also a lack of efforts for attaining social inclusion and democratic participation. All these have resulted in access to rights and justice being achieved by a selective few rather than all. WAVE Foundation is working towards building a society where all the citizens have access to rights and justice.

Where to reach

It has two specific objectives-

- To promote access to rights and justice for all with emphasis on the poor and marginalized;
- To conduct policy advocacy and campaign for pro-poor policy and enactment of various laws regarding rights and justice.

How

WAVE is particularly focusing on the poor and vulnerable that are often discriminated against and denied access to justice.

WAVE is striving to raise citizens' awareness of their rights and entitlements. Besides working within the formal justice system WAVE has also undertaken projects to facilitate access to justice through strengthening local justice systems like village court and community mediation.



Projects During the Year

During the last one year (2015-16) WAVE implemented following projects under **Access to Rights and Justice Program-**

Name of the Project	Working Area	Source of Fund	Participants
Food for all Campaign	14 Union/7 Upazilla/ 7 district	Oxfam GB	140000
Right to Food Campaign	Countrywide	Participating Organizations	One third population of the country
Activating Village Courts in Bangladesh (AVCB) Project	60 Union/09 Upazilla/ 03 district (Chuadanga, Narail and Magura).	European Union	9204 direct) 1298000 (indirect)
Strengthening Legal Services for the Marginalized (SLS)	30 Union/04 Upazilla/02 district (Khulna and Kushitia)	Maxwell Stamp PLC	7,26,545 direct) 2,50,000 (indirect)
Campaign on Sustainable Community Mediation	15 Union/03 Upazilla/ 03 district (Meherpur, Madaripur and Pirojpur)	UKAID	3660 direct) 177517 (indirect)
Youth Rights and Development Campaign	7 Districts (Dhaka, Mankigonj, Chuadanga, Rajshahi, Kustia, Natore, Jhenidah)	Counterpart International (CPI)	One third population of the country
Establish violence free just society reducing violence against women and children at family and community level to zero tolerance	02 Union/01 Upazilla/01 district (Chuadanga)	Action Aid Bangladesh	7,674 direct) 30,696 (indirect)

Progress made

Access to rights and justice program

Through the projects under this program WAVE Foundation sought to create access to the justice system for the underprivileged sections of the community, particularly women who are often denied justice. The 2015-16 year saw some critical success in this respect as manifested by increased level of awareness of communities about their right to get justice, and greater acceptance of village courts as a vehicle of resolving dispute.

Raising public awareness on their legal rights and how they could exercise their rights were important parts of a couple of projects. The projects educated and built capacity of the local government institutions which play central role in dispensing justice through village courts or Arbitrary Councils. For Sustainable Community Mediation the program supported formation of 135 Ward Level Community Based Organizations to educate and popularize the notion of resolving dispute through community mediation. The project also helped set up 15 Union Mediation

Committees to carry out mediation and provide justice to clients.

Again, the projects had helped secure justice for many. Under SLS Project more than 1,166 cases were lodged in 30 unions and around 846 of them were resolved by village courts. And compensation worth eighty lac taka was collected and paid to the beneficiaries by the Village Courts and Arbitrary Councils as a result of these cases getting sorted out.

Awareness increased among mass people on Right to Food issue and the necessity of a Legal Framework through countrywide sensitization and campaign with multifaceted interventions at national and local level.

Moreover, the community members, particularly women, in the working areas acquired a sense of empowerment because of these projects. For instance, in a project around reducing violence against women and children WAVE helped women understand their rights and gain self-respect. Some 122 women took part in Union and Upazila Parishad elections;

Awareness increased among mass people on Right to Food issue and the necessity of a Legal Framework

women's participation in open budget discussion rose significantly; around 100 attempted child marriages were disrupted and an ever increasing number of women were actively participating in social and economic activities. Much more aware of their entitlements, more than 400 women managed to realize widow allowance and get enlisted into VGD, VGF, Food for Work programs carried out by the Union Parishad.

Some 122 women took part in Union and Upazila Parishad elections; women's participation in open budget discussion rose significantly.



Jabbar paid me Tk 3,700 as penalty following a mediation organized under SLS project of WAVE." Jabbar hit me

with a brick following an argument, injuring me and forcing me to admit into hospital. I could not have made Jabbar pay this compensation if I had not taken up the issue with the people involved with mediation

Ruhul Miah
Mayamari, Amjhupi, Meherpur



Democratic decentralization and institutional accountability program

Why

Centralized power has been an abiding impediment standing in the way of Bangladesh's democratic flourishing. Though the issue of "decentralization of power" has never stopped making it to the public debate, little progress has been made towards devolution of power. As a result the public institutions have not internalized the values of transparency and accountability. Lack of accountability in the state institutions can give rise to discrimination and denial of rights.

Where to reach

The program has set for itself two specific objectives:

- To promote democratic decentralization, local self-government, accountable public and guardian institutions and participatory democracy;
- To facilitate accountable governance mechanisms through campaign, lobbying and policy advocacy at local and national level.

How

In order for people to gain access to rights and justice it is important to create an enabling environment. Having democracy at the center alone is not enough. Democracy has to be established in every tier of government to ensure people's participation in the development process. Along with it there has to be certain institutions that are accountable and serve the cause of public interest.

WAVE Foundation has been promoting strong local government, democratic decentralization, strengthening of public institutions and responsive public bodies. In collaboration with like-minded civil society organizations WAVE facilitates and leads networks and coalitions.



Projects During the Year

During the last one year (2015-16) WAVE implemented following projects under **Democratic Decentralization and Institutional Accountability Program-**

Name of the Project	Working Area	Source of Fund	Participants
Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions (DGP)	23 Union/01 Poursava/ 02 Upazilla/ 01 District (Naogaon)	Manusher Jonno Foundation (MJF)	637048 (direct) One-third population of the country (indirect)
Strengthening Civic Engagement in Elections and Political Processes for Enhanced Transparency and Democratic Accountability	23 Upazilla/ 06 District	The Asia Foundation	27,84,968
Strengthening Pro-poor & Participatory Local Governance (SPLG) Project	06 Union/ 01 Upazilla/ 01 District (Barisal)	Christian Aid	1000 (direct) 192810 (indirect)
Active Citizens Youth Leadership Training	08 District (Jessore, Chuadanga, Meherpur, Kustia, Jhenaidah, Manikgonj, Rajshahi, Dhaka)	British Council	600 (direct) 1000 (indirect)
Leadership Development Program-LDP	17 Union/ 03 Upazilla/ 03 District	USAID	2798 (direct) 13990 (indirect)
Promoting Democratic Inclusion and Governance through Youth-PRODIGY	03 Union/ 03 Upazilla/ 01 District (Chuadanga)	British Council	108 (direct) 372 (indirect)

Progress made

Democratic decentralization and institutional accountability program

People's participation in the development process has been central to a number of projects. Good governance with active community participation has been at the core of the activities besides sensitizing people about their rights. The projects have sought to foster good governance by encouraging community members to engage with the local government bodies, negotiate with them and ultimately gain access to education, health, government-run social safety net programs etc. Resultantly communities have been empowered and local and national government bodies have grown more accountable and transparent. Research was conducted on local government budget in national budget, transfer of subjects to upazila & union parishad and role of audit in establishing effective local government.

The concept of decentralization of governance is an important thrust of the program. WAVE has promoted decentralized and transparent governance through national level dialogue as well as encouraged the local government institutions like Union Parishad and Upazila Parishad to be more open and amenable to communities' rights and demands. A huge campaign was organized covering 53 districts including Dhaka to familiarize people with the notion of

democratic decentralization and involve people in this effort. One unique initiative was organizing open budget at the Upazila level for the first time ever. Again public meeting was arranged to deliberate on the UP budget in the presence of CAG and DCAG.

People were aware about their rights through their interaction with others. Public hearing on important social issues has raised their knowledge and level of understanding about their rights and community based platforms like Loak Mochra have given them the confidence to negotiate and pursue those rights.

Cultivating leadership skills in the youth has been another major focus in a number of projects under this program.



I have a good job and people respect me. In the WAVE-run LDP program I acquired skills such as advocacy, conflict management, team building, networking, Participatory Rural Appraisal, which got me a decent job.

Sobuj Ali
Basuary Jessore

In 'Leadership Development Project', 'Active Citizens' and 'PRODIGY' WAVE has sought to awaken the leadership capabilities in the youth through training and workshop. Selected community and youth leaders including women were trained on planning and implementing small scale development projects by utilizing local resources. In Active Citizens project some 600 youth leaders undertook 40 Social Action Projects following training. In the

WAVE has helped communities to negotiate with the local government bodies to gain access to education, health, government-run social safety net programs etc.

other project the youths implemented some 113 projects around community development issues. The projects involved getting dropped out children back to school, hanging list of medicine in the community clinic, tree plantation, donation of books to libraries, stopping ill treatment of child workers by their employers etc. Part of the projects also involved sensitizing the various service delivery organizations, so the youth leaders, selected from ward, union and upazila levels, were able to claim and realize the rights and entitlements on behalf of their communities.

WAVE has encouraged the UPs to organize open budget and allow community members take part in the development process

Background

Creating employment opportunities are critical to both driving economic growth and alleviating poverty. But, creating jobs in the agriculture sector, the mainstay of Bangladesh's economy, is hard. Agriculture is an informal sector, hence has very limited access to public or private sector financial intuitions. Again, a large section of the small farmers are also at the mercy of the impact of climate change, which threatens their existing livelihood opportunities. But there is little effort to address this problem; and to help these people, either technologically or financially, to make the shift from fossil fuel to renewable energy. Micro-credit programs, which do not require collateral, have provided that access.

Emergence

WAVE's community microfinance sector aims at providing the poor access to finance so they can pursue the income generating activity of their liking, make themselves self-employed and ultimately contribute to the economic growth of the country. For WAVE, the focus of the sector is the people living in poverty as well as the potential entrepreneurs. And it is not just financial assistance, WAVE offers an integrated service package including education, health and sanitation to ensure that the program participants have opportunity to transform their lives. For WAVE the access to finance is not an end in itself, but the means to achieve sustainable growth, individually and collectively. WAVE has three objectives for the sector-

- To promote affordable and easy access to financial and technical services for the economic development of the poor emphasizing women and extreme poor.
- To uplift self-employment into employment and develop micro entrepreneurship.
- To secure the lives and livelihood of program participants by mitigating financial risks through affordable Micro-insurance services.

Programs

WAVE Foundation has tailored different programs to address the needs of different groups of people. It has strived to expand its community finance programs to achieve its goal of financial inclusion, where everyone has the window of opportunity open to them.

WAVE Foundation has three programs to achieve the goals of the Community Finance Sector-

- Microfinance Program
- Agriculture Finance Program and
- Micro-entrepreneurship Program



Microfinance Program

Why

The poor with no secured source of earning or access to capital are caught up in a cycle of perpetual poverty. Through Microfinance Program WAVE provides them with capital and skills so they can start a business or become an entrepreneur.

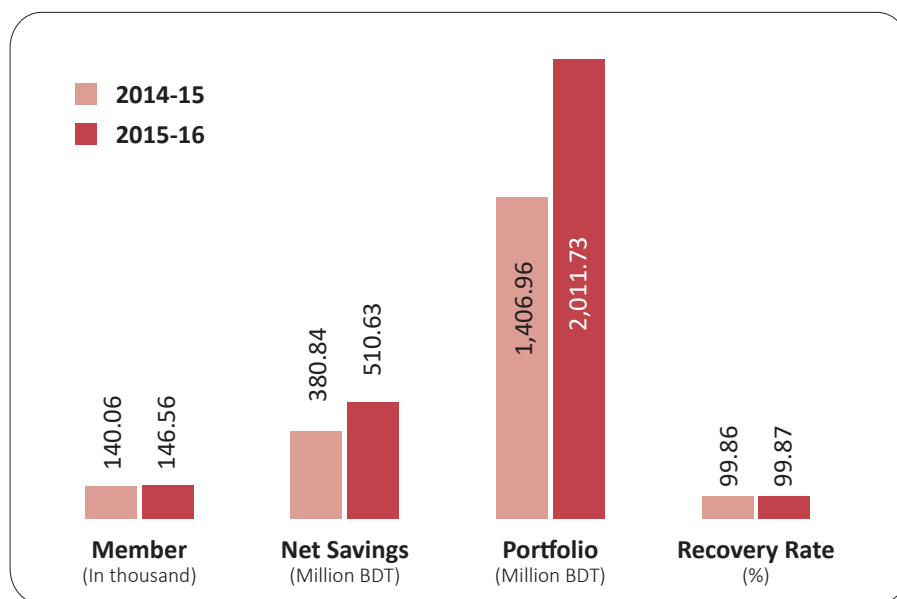
Where to reach

WAVE has designed its Microfinance Program with a view to support the moderate and extreme poor in both urban and rural areas climb out of poverty. The program has two specific objectives:

- Providing financial and technical support to small scale income generating endeavors of the extreme poor and moderate poor people;
- Bringing qualitative change in the lives of the targeted people by integrating health, education, housing, sanitation, micro-insurance services and awareness-raising activities on various social issues.

How

Microfinance program has been working to achieve its goals through a number of components. They include Savings, Micro-credit, Credit for extreme poor, Housing loan, WASH loan and Micro-insurance. Through financing WAVE intends to develop farming and off-farming enterprises. WAVE is also in the process of developing health and education services for its program participants.



A Comparative Analysis

Progress made

Around BDT 370 core has been disbursed among around 120 lacs borrowers. 33% new entrepreneurs created besides supporting families to increase their ability to absorb financial shocks and accumulate asset. And to ensure sustainable development WAVE also invests in human capital by creating access to education, healthcare and sanitation facilities. Employment generation for members' offspring also has been initiated.

Microfinance Program is also mindful about raising awareness of the program participants about social issues such as child marriage that have serious impact on their lives. There are other built-in services to help the people transform their lives so they can come out of poverty permanently.

33% new entrepreneurs created besides supporting families to increase their ability to absorb financial shocks and accumulate asset



With support from WAVE my furniture business is growing well. Now I employ 27 workers and made a profit of Tk 300,000 last year.

Latifa
Darsana, Chuadanga

Our house was in a shambles with holes everywhere. With the housing loan from WAVE we have built a new house where I now live happily with my husband and children

Tania Khatun
Simanta, Jibonnagar,
Chuadanga



I took a loan of Tk 50,000 from WAVE's Barabajar branch for cow fattening but the cow died. I was in complete shock as I didn't know how I would repay. Hearing what happened WAVE not only waived the loan but provided an additional tk 5,000 to carry out its funeral.

Kohinoor Begum
Member WAVE's Projapoti Samity



Agriculture Finance Program

Why

Though agriculture is the main pillar of Bangladesh's economy it has not received the attention of the financial service providers as much as it deserves. The high level of risk involved with agricultural production is said to deter the financial institutions. As a result, the small and marginalized farmers, who happen to constitute the majority of the farmers, are particularly vulnerable to any unforeseen shock that might be caused by natural disasters or other problems. WAVE's Agriculture Finance Program is meant to support these farmers with access to capital.

Where to reach

The Agricultural Finance Program aims at sustainable development of the country's agriculture sector. The program has two objectives:

- Ensuring timely availability of finance and inputs to increase production of agricultural products with special emphasis on high-valued cash crops and livestock;
- Enhancing the capacity of the farmers by imparting modern agro knowledge and technologies.

How

The Agricultural Finance Program works through three components namely Finance, Skill development training and Input supply and technology transfer.



Progress made

Over the years it has emerged as a core program in WAVE's portfolio covering a significant share of the yearly loan disbursement. Program participants have taken loan for a wide variety of income generating activities such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc.

By building farmers capacity the Agriculture Finance Program strives to bring about sustainable change in the lives and livelihoods of the farmers. While the

program provides access to capital for people engaged in agriculture or agro-products, skill development of the farmers remains a major thrust.

While the program provides access to capital for people engaged in agriculture or agro-products, skill development of the farmers remains a major thrust.



Micro-entrepreneurship Program

Why

Graduated members of Microfinance Program as well as existing entrepreneurs who are operating their business in conventional way are in need of Comprehensive business development skills as well as finance. Besides they need market linkage support to make their business more viable.

Where to reach

The Micro-entrepreneurship Program has two objectives:

- Income and employment generation through micro-entrepreneurship development;
- Providing business development and market linkage support to the entrepreneurs.

How

Micro-entrepreneurship Program supports the participants by giving Business Development Skills, Market Systems Inclusion and Financing.

Progress made

WAVE introduced its Micro-entrepreneurship Program with a view to extend its financial services to the progressive members of micro finance program so they can undertake income generating activities, especially when it involves a sizeable amount of capital. However, other micro-entrepreneurs with an investment up to 1.5 million taka are eligible to seek financial services under this program. An individual micro-entrepreneur can take loan up to taka 1 million for his/her enterprise. WAVE also provides business development skills through training and facilitates market linkage for the products produced by the micro-entrepreneurs through market system inclusion. Enterprises creating jobs have been inspired and developed so that it is not just an individual but the benefit is enjoyed by the entire community.

Enterprises creating jobs have been inspired and developed so that it is not just an individual but the benefit is enjoyed by the entire community.



Background

With a steady growth hovering around 6 percent for the better part of the last one and a half decades Bangladesh is cited as a success story on global stage. Other economic indicators are also looking reassuring: per capita income has gone past \$1,400 mark which earned Bangladesh a berth into the lower middle income group of countries. But these are only one side of the story. As per Bangladesh Bureau of Statistics' quarterly report (April-June, 2016) 23.2% of Bangladeshis still live below poverty line while 12.9% are extreme poor.

Emergence

Agriculture is still the mainstay of Bangladesh's economy but the farmers, the small ones in particular, live a life of poverty and uncertainty. Food insecurity, inadequate access to knowledge and information, appropriate technologies and skills, geographical isolation, vulnerability due to natural disasters, poor access to markets, price distortions due to national and international trade policies have not let them come out of their poor state. They are also unable to avail basic public services like healthcare, education, sanitation that are key to see them climb out of poverty and achieve good livelihood opportunities. The "Livelihood and Human Resource Development Sector" has emerged out of these considerations.

The sector has the following objectives:

- Improving livelihoods status of poor and excluded people through inclusive actions and socio-economic empowerment.
- Building resilient community through increasing capacity and resources for sustainable development.
- Increasing productivity through resource mobilization, youth empowerment and promoting renewable energy in service and non-services sector.

Programs

WAVE Foundation seeks to use its experience and expertise to create sustainable livelihood opportunities for these poor people. While doing so the organization has been mindful of taking advantage of technologies and introducing new trade to promote sustainable development. Particular emphasis has also been given on human and productive skill development.

WAVE Foundation have been conducting following programs under Livelihood and Human Resource Development sector-

- Food Security and Agriculture Program
- Social Development and Community Resilience Program
- Renewable Energy Program
- Human and Productive Skill Development Program



Food Security and Agriculture Program

Why

Bangladesh has witnessed dramatic success in increasing agricultural output over the decades. However it has not yet been possible to ensure food security for all. Shrinking cultivable land, natural disasters further aggravated by climate change, lack of diversity in agricultural products and traditional cultivation methods present significant threats to the country's advance towards self-sufficiency. WAVE is striving to counter these challenges by supporting people adapt to changing conditions.

What

Under this program WAVE is supporting communities to adopt new technology and techniques to augment agriculture products and sustain growth.

Where to reach

The program aims at:

- Creating opportunities for self and wage employment by extending scientific livestock management practices and improving nutritional status of target people;
- Enhancing food security by diversifying agro-products, developing agriculture value chain and promoting climate smart technologies.

How

The program participants are being exposed to integrated farming, seed production and marketing, farm management, backyard poultry as well as emerging and prospective enterprise such as Black Bengal Goat rearing and cultivation of spices. To counter the impact of climate change farmers are being introduced to and trained on climate resilient farming techniques, scientific fish culture etc. While the focus is on creating livelihoods WAVE is also mindful to ensure nutritional values when it comes to selection of products.



Projects During the Year

During the last one year (2015-16) WAVE implemented following projects under **Food Security and Agriculture program-**

Name of the Project	Working Area	Source of Fund	Participants
Food Security 2012 Bangladesh-Ujjibito	129 Union/ 22 Upazilla/ 05 District (Chuadanga, Meherpur, Kushtia, Jhenaidah and Magura)	European Union Palli Karma-Sahayak Foundation (PKSF)	19990 (direct) 69965 (indirect)
Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries	03 Union/03 Upazilla/03 district(Chuadanga, Meherpur & Jhenaidah).	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	225 direct 353 (indirect)
Production, Processing and Marketing of Drought Resilient Variety of Rice Seeds	06 Union/03 Upazilla/ 01 district (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	250 direct 750 (indirect)
Development and Scale-up of Spices	06 Union /03 Upazilla/01 district (Meherpur)	WAVE Foundation Bangladesh Agriculture Research Institute (BARI) Spice Research Centre Department of Agriculture Extension (DAE)	1092 direct 114 (indirect)
Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing	48 Union/04 Upazilla/01 district (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	8522 direct 2678 (indirect)
Alleviation of Poverty through Rearing and Conservation of Local Improved and Hybrid Sheep Breed and Increasing Productivity at Family and Demonstration Farm Level	01 Union/01 Upazilla/01 district (Meherpur)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	160 direct 480 (indirect)
Alleviation of Poverty through Genetic Conservation, and Increasing Productivity of Black Bengal Goat at Family and Breeding Farm Level	01 Union/01 Upazilla/01 district (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	300 direct 900 (indirect)
Promoting Agricultural Commercialization and Enterprises (PACE)/ Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat-BBG Rearing	16 Union/03 Upazilla/01 district (Meherpur)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	6000 (direct) 12000 (indirect)
Capacity Building Assistance on Agriculture Value Chain	WAVE Foundation	Capacity Building Services Group (CBSG)	40 (direct)

Progress made

Food Security and Agriculture Program

The program was able to achieve significant gains. Imparting knowledge and new technologies have got particular emphasis. Thousands of people received training on income generating activities, new technologies and new trades and as a result, have managed to climb out of poverty. For instance, around 2,400 women got training on livestock rearing, cow fattening, vegetable cultivation and sewing. Again some 40 model goat farms in kiosk method and 40 vermin compost plants were established in addition to vaccines for goats and hens and de-worming tablets for cows. Some 345 agriculture demonstration plots were developed with agro-technologies support and also

some small number of vermin compost plants were set up under the program.

Program participants also received support in the form of climate resilient seeds production. Some 2,280 kgs of seeds were produced at farmers' level while 8 model plots demonstrated.

Spices cultivation has also proven a sustainable livelihood opportunity.

Spices like summer onion and black cumin and medicinal plant Basak have been particularly popular with the beneficiaries. Training and seed distribution along with assistance in marketing products by WAVE ensured significant rise in production.

Black Bengal Goat rearing had provided livelihood to thousands of participants over many years and 2015-16 saw three projects



Few months ago I sold eight goats for tk. 1,40,000 and started making a new house for my family. This was possible because I learnt goat rearing by perch method.

Rahima Begum

Kulbaria, Kutubpur, Meherpur



centering the prospective goat rearing. Participants were trained on goat rearing, provided with goat kids, vaccination of the goats as well as loan to help them carry out the goat rearing enterprise.

The said year saw more than 46,000 goats produced at the household level and more than 27,000 sold. Another project implemented in Manikganj with an aim to alleviate poverty helped 300 project participants improve their economic condition. Training, vaccination and loan support had been part of this project as well. More than 300 vaccination camps were organized at the community level that led to increasing in higher production of goat and declining

Farmers have grown familiar with using Sex Pheromone Trap rather than chemical pesticide



Summer onion worked wonderful for Alamin

Intake of nutritious food has improved through homestead vegetable gardening



mortality rate. Around 3,000 participants including 25 fodder cultivators were provided with training on scientific technology for goat rearing and fodder cultivation. Besides, 250 ultra-poor families received monetary support for goat rearing helping them to find an income generation opportunity.

Another project involving local high breed sheep also helped participating community members increase family income and ensure food security. The participants were supplied with quality Black Bengal Goat & sheep kids and assisted to establish cattle farm, poultry farm, mixed fish culture demonstration in ponds, vermin compost plant, agriculture demonstration plot etc.

Farmers are taking interest in producing drought tolerant rice varieties

My friends persuaded my parents to stop my marriage. I can now carry on with my studies.

Resma
a student of class IX, Chitla,
Damurhuda, Chuadanga





Social Development and Community Resilience Program

Why

There are communities who face shrinking livelihood opportunities due to factors including disasters, negative impact of climate changes and fewer economic opportunities.

What

Through this program WAVE is working towards transforming vulnerable communities into resilient ones by equipping them with customized tools and taking into considerations their needs and unique situations they find themselves in.

Where to reach

There are two broad objectives of the program:

- Undertaking integrated initiatives by combining essential services to enhance income, social capital and dignity for the program participants;
- Building community capacity on disaster risk reduction, climate adaptive livelihoods and resilient infrastructure development.

How

On the one hand the program introduces climate adaptive sustainable income generating activities; on the other hand it promotes rural infrastructure development with the community in the leadership role to ensure ownership and best possible outcome. WAVE also consciously promotes indigenous knowledge and inherent strength of the communities while planning its programmatic directions. And, as in the case of other programs, it integrates essential services such as health, education, sanitation etc. to ensure holistic development of the concerned communities.



Projects During the Year

During the last one year (2015-16) WAVE implemented following projects under **Social Development and Community Resilience Program-**

Name of the Project	Working Area	Source of Fund	Participants
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH	04 Union/ 03 Upazilla/ 02 District (Chuadanga & Manikgonj)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	55704 (direct) 39720 (indirect)
Resilient WASH Program in Bangladesh	02 Union/ 01 Upazilla/ 01 District (Patuakhali)	OXFAM in Bangladesh	10650 (direct) 31948 (indirect)
Uplifting the Life-standard of Elderly People Program	01 Union/ 01 Upazilla/ 01 District (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	1645 (direct) 8800 (indirect)
Coastal Livelihoods Adaptation Project-CLAP	02 Union/ 01 Upazilla/ 01 District (Patuakhali)	German Development Cooperation (GIZ)	2103 (direct) 21556 (indirect)
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning-REE-CALL	12 Union/ 01 Upazilla/ 01 District (Patuakhali)	OXFAM in Bangladesh	16,049 (direct) 20,000 (indirect)
Elimination of Extreme Poverty and Food Insecurity through Community Empowerment (EEPFI) Project	02 Union/ 01 Upazilla/ 01 District (Rajshahi)	Heifer International Bangladesh	1000 (direct) 3000 (indirect)
Inclusion of Person with Disabilities in Disaster Risk Management and Livelihood Activities in Bangladesh	02 Union/ 01 Upazilla/ 01 District (Patuakhali)	German Development Cooperation (GIZ)	51 (direct) 200 (indirect)
Community Based Climate Adaptation-CBCAP	04 Union/ 01 Upazilla/ 01 District (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation Community Contribution	2342 (direct) 2050 (indirect)

Progress made

Social Development and Community
Resilience Program

The projects implemented under the program had their focus on building skills that could help program participants undertake climate adaptive means of earning a livelihood. For instance, Participants were oriented to organic fertilizer and women farmers were trained on cultivating drought resilient fodder. Side by side WAVE introduced rearing of Black Bengal Goat so the communities could make a living out of it. Farmers received training on Integrated Pest Management and introduced to saline tolerant seeds that resulted in higher yield. Vegetable farmers also saw a boost in production after they started using quality seeds, organic fertilizer, hand sprayer and sex pheromone trap. Rise in production also led to higher consumption of vegetables.

Other interventions included training on farming and production of organic compost, installation of deep tube-well and production of vermin compost to augment agricultural production. Besides

Communities' disaster preparedness skill have been increasing

during the period 20 enriched home and 17 ENRICH centers were established, 77 tube wells and 199 bondhuchula were installed and 30 culverts were constructed. School teachers and community based organization leaders were trained on community led total sanitation to raise public awareness as well as to bring in positive change in behavior related to hygiene and sanitation. Support was also provided to construct WASH infrastructure in addition to sensitizing the target communities through campaign to inspire health seeking behavior across various sections of the society. The other

We suffered a lot because the tube-wells run with shallow engines would not work during the dry season. We managed to set up a deep tube-well with support from WAVE. Now our irrigation cost has come down significantly.

Karim

Farmer. Sorabaria, Kurulgaci
Damurhuda



Participants have greater awareness on gender equity



Participants are more and more aware of the importance of sanitation and hygiene, particularly when it comes to their children

important part of the program had been healthcare service. Activities of 16 Health camps and 96 satellite clinics were conducted to ensure that project participants had access to basic healthcare services.

Elderly and persons with disabilities also received particular attention. Geriatric nursing and special social services were provided to elderly persons. Trainings were organized to develop a pool of para-physiotherapist. Another project seeking the wellbeing of the elderly trained 75 elderly people on various skills in addition to ensuring



their entitlements by lobbying with the service providers. Training was provided to 50 participants on various income generating activities. Some PWDs got cows that helped them supplement their

WAVE got for me a cow, goat and pigeon, had a house set up as well as a tube-well and latrine. Now I earn tk. 8,500/- and saving Tk 500 a month

Jolil

who had been begging to make a living

meager income. Community based approach was also used. Support was provided to form Self Help Group and cooperatives and then provided with loan so they could start a small business or undertake goat rearing and cow fattening.

Communities in the working areas also received some common kind of support under the projects. They were introduced to improved stoves which have low carbon emission, and had tube-well and sanitary latrines installed. Target communities were educated on their rights and responsibilities and linked to various government and non-government service providers. There were campaigns to raise community awareness on a whole range of issues such as the negative impact of child marriage, the practice of dowry and violence against women.

Women entrepreneurs are gaining in confidence and running their income generating activities well





Renewable Energy Program

Why

The urgent need to shift from fossil fuel based energy to renewable energy sources is well appreciated all over the world. REN21's Renewables 2014 Global Status Report indicates that renewable energy provided an estimated 19% of global energy consumption in 2012 compared to 16.7 % in 2010. More than hundred countries now have renewable energy policy.

Bangladesh and indeed the South Asia region should concentrate on accelerating the transformation. Bangladesh because of its geographical position is vulnerable to the negative impacts of climate change as well. A gradual shift from fossil fuel to renewable energy is thus of vital importance if Bangladesh has to sustain its growth.

What

Through the renewable energy program WAVE is working with communities to help them make the shift from fossil fuel to renewable energy.

Where to reach

The aim of the program is to ensure “right to energy” for sustainable livelihood development of the program participants who are mostly dependent on agriculture for their livelihood. The projects under this program had two underlining objectives:

- Educating communities of the importance of eco-friendly green energy sources
- Cutting down carbon emission through increasing utilization of renewable energy by the target communities. WAVE has been able to effect significant progress on both fronts.

How

The program provides affordable eco-friendly energy solutions such as solar irrigation systems, solar home system, biogas and bio-fertilizer plant and Improved Cooking Stoves (ICSs), which are particularly relevant to the lives and livelihoods of the program participants.



Projects During the Year

During the last one year (2015-16) WAVE implemented following projects under **Renewable Energy Program-**

Name of the Project	Working Area	Source of Fund	Participants
Solar Power Program	424 Union/ 39 Upazilla/ 09 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah, Jessore, Magura, Pabna, Natore & Rajshahi)	Infrastructure Development Company Limited (IDCOL)	425 (direct) 1660 (indirect)
Biogas and Bio-fertilizer Program	72 Union/ 10 Upazilla/ 03 Districts (Chuadanga, Meherpur & Jhenaidah)	Infrastructure Development Company Limited (IDCOL)	292 (direct) 1,018 (indirect)
Improved Cooking Stove (ICS)	10 Union/ 01 Upazilla/ 01 District (Chuadanga)	Infrastructure Development Company Limited (IDCOL)	165 (direct) 660 (indirect)

Progress made

Over the one year period (2015-2016) there had been positive, visible changes in people's knowledge and perception about renewable energy. It is evident in the rising number of biogas and bio-fertilizer plants, ICSs and solar home systems installed. Motivational activities created higher level of acceptance towards green energy and ultimately contributed to rising demand for these energy solutions among the program participants. WAVE also provided technical assistance, training and after-sale services to sustain interest among program participants in these

eco-friendly energy sources. Under this program 65 biogas and bio-fertilizer plants, 165 ICSs and 425 solar home systems were installed in the said period.

People are sensitized about environment friendly clean energy sources like bio-gas plant and motivated to using bio-gas instead of fossil fuel



Human and Productive Skill Development Program

Why

Bangladesh with its demographic dividend has a large youth population which could be a great bonus to its human resources and economic growth. But lack of productive skill and employability significantly diminishes that opportunity. Many of these youths do not have the skill that is in demand in today's job market, rendering them a liability rather than resource. The traditional education system looks ill-prepared to impart the kind of skills that are required in this new era.

What

Entrepreneurship, new trades and vocational training need to be promoted to take advantage of the large youth population. This is precisely what WAVE is trying to pursue through its “Human and productive skill development program”.

Where to reach

This program's main objective was to provide technical skills to program participants to transform them into productive human resources.

How

Under the program WAVE is providing technical skills on different trades to youths and then linking them with the employers. The program also imparts knowledge and hands-on training to program participants so they can become self-employed. Economic empowerment aside WAVE is also conscious to sensitize the program participants on a range of social issues and is helping them to amplify their voice so they can have opinion on policies that have impact on their lives.



Activities During the Year

During the last one year (2015-16) WAVE implemented following activities under **Human and productive skill development program-**

Activities	Participants
Human Development Training	423 (direct) 1269 (indirect)
Productive Skill Development Training	292 (direct) 876 (indirect)
Skill for Employment Investment Program-SEIP	22 (direct) 66 (indirect)

Equipped with skills in computer operation and tailoring program participants became self-employed and earning member of the family

Progress made

As far as skill development is concerned there has been mainly two groups: program participants and project staff. WAVE has a full-fledged Training Center to provide skill training to program participants as well as its staff. It trained 423 of its staff who work in micro-credit projects. Besides, WAVE Trade Training Center with support from Bangladesh Technical Education Board provided training to 79 people on Computer office application, 48 women on tailoring and dress making and 15 on mobile servicing at the training center. Many of them have now found job or are self-employed and are maintaining their family.

The major project under this program is "Skill for Employment Investment program (SEIP)". Under this program in 2015-16 WAVE trained 25 females on fashion garments. Upon completion of the training 16 participants purchased sewing machines and became self-employed. They were earning between Tk 5,000 to Tk 15,000 a month. Another important initiative of WAVE involves setting up of Agriculture Institute. The objective is to provide technical skill on agriculture and conduct research. WAVE is using its own money to establish the institute building and expect to start 04 years Diploma-in-Agriculture course soon. Construction works of the self-funded WAVE Agriculture Institute building is ongoing.

SOCIAL ENTERPRISES

WAVE Foundation has under its umbrella a couple of social enterprises that go by the name of 'Angkur Craft' and 'Angkur Seed'. While run on commercial basis the enterprises have an expressed objective of community welfare. These enterprises are part of WAVE's endeavor to develop entities that serve the dual purpose of social development and a source of income for the organization.

Angkur Seeds

Through Angkur Seeds WAVE has strived to address the lack of quality seeds facing farmers in different parts of the country. By providing the farmers with quality seeds WAVE wants to promote sustainable agricultural development, because agriculture remains the main driver of rural economy.

During the 2015-2016 period the Angkur Seeds project has seen

the production of storage of 10,960 kg tissue culture of potato and 4,160 kgs of wheat. It has also collected 130 kgs of Breeder rice from Bangladesh Rice Research Institute (BRRI) and distributed them among its contract farmers. Another success of the project has been the production and marketing of drought tolerant Aman rice, BRRI dhan55. It has 60 contract

growers, 50 seed dealers and 1500 farmers through whom the project has been popularizing the seeds, which are rising in popularity. WAVE has also contributed to agricultural development by conducting adaptive research and establishment of linkage among organizations, research centers, seed dealers and farmers.

Angkur Seeds brought me the reputation of the most successful farmer in my locality. I produced 7000 kgs of quality seed and I made a net profit of taka 90000/- last year.

I have built a brick-built house and a Lichi orchard in three bighas.

I want to continue this journey with Angkur Seeds. I can afford education expenses of my offspring. My elder son has passed as a paramedic who wants to pursue his career as a health worker. My younger son is a higher-secondary student. He is a good student and wants to complete his education.

Atiar Rahman Montu

Jayrampur Sekhpara, Damurhuda, Chuadanga



Angkur Crafts

Angkur Craft is a recent addition to WAVE's social enterprise portfolio. Its aim is to support poor and underserved families by creating opportunities for them to become small entrepreneurs and building market linkage so they can market their products. Women are particularly encouraged to join the Angkur Craft project.

In the one year period Angkur Craft project has seen significant progress. The project has helped 180 women gain skills and grow as entrepreneurs. Around 11,000 pieces of hand-stitched clothes produced by these women were delivered to TITICACA, a renowned Japan-based clothing brand. Another important

contribution of the project was the setting up of a marketing channel to allow the products of these small producers find buyer. Though Angkur Craft is a rather new initiative the project seems to have created a lot of interest across Chuadanga district.

A woman of this group typically earns 3000-5000 taka per month. This income may be very small to many but for us it means a lot. Now I have the freedom to spend on the things I like. I also spend my earnings on my kid's education as well as good food. Again, because of working with Angkur, I get work order from other companies.'

Minu Rani Das

one of the artisans, Uthli, Chuadanga

The project has helped 180 women gain skills and grow as entrepreneurs. Around 11,000 pieces of hand-stitched clothes produced by these women were delivered to TITICACA, a renowned Japan-based clothing brand



Networks

Coordinated and Facilitated by WAVE



গভর্নেন্স কোয়ালিশন
GOVERNANCE COALITION

Governance Coalition-GC is a national network of NGOs and Community Based Organizations (CBOs) involved in promoting responsive governance and rights of poor and marginalized people through raising awareness, campaign, lobbying and policy advocacy at local and national level. From the extensive experiences of field level program implementation since 1997 and logical sequence of its program learning WAVE facilitated the formation of GC in 2004. Gradually GC consists of 41 members working in 16 districts of Bangladesh. While continuing to work on own priorities, the members of the Coalition move together to advance common vision and mission towards promoting responsive governance in Bangladesh. WAVE Foundation Dhaka Office coordinates and hosts its Secretariat.

খাদ্য অধিকার বাংলাদেশ RIGHT TO FOOD BANGLADESH

Right to Food Bangladesh-RtF BD is an Umbrella Network of CSOs, NGOs, INGOs, networks, peasant's organizations, women organizations, indigenous organizations, social movements, researchers, academia, trade unionist, youth, small-holder farmers, and other part of the society works towards ensuring right to food and nutritional security for all the people of the country. RtF BD is conducting Right to Food Campaign and undertaking multifaceted activities to accelerate the 'Legal Framework on Right to Food' and other relevant issues by engaging different entities with its perspectives and strategies. At present, more than thousand national and local level organizations are engaged with this network.



গভর্নেন্স এডভোকেসি ফোরাম
GOVERNANCE ADVOCACY FORUM

Governance Advocacy Forum (GAF) is a national level platform that aims to promote democratic decentralization and local self government through campaign and policy advocacy. GAF founded in 2007 undertaking policy advocacy for promoting strong local government. At present, the forum consists of 36 national and international NGOs, networks, local government platforms, institutions and civil society representatives working towards democratic decentralization and local self government in Bangladesh.



জাতীয় যুব এসেম্বলি
National Youth Assembly

In the light of its experience working on youth development, WAVE Foundation organized 'National Youth Rights Assembly' in January, 2016 focused on the formulation of 'Effective National Youth Policy for Youth Rights and Development' as well as aiming at uniting youth under single umbrella to establish youth rights, particularly, right to education, skill and employment. 'National Youth Assembly'- the formation of a new youth platform has been the outcome of successful National Youth Rights Assembly. National Youth Assembly is intending to undertake extensive programs and campaign activities under 'Youth Development and Rights Campaign' to ensure youth rights, particularly rights to education, skills and employment.

Affiliation with Other Networks

Election Working Group (EWG)

EWG is a national level network consisting of 31 national and regional NGOs working towards promoting free and fair elections, good governance and the achievement of higher standards of democratic representation and accountability in Bangladesh. As a member organization of this network supported by the Asia Foundation, WAVE plays a key role in implementing deferent activities and also contributes to the decision making process.

International Peace Youth Group-IPYG

An international platform gathers and mobilizes youth across the globe to work and learn from one another in the hope of realizing peace, envisions the unity among youth that transcends boundaries, races and religions.

CIVICUS

An international alliance dedicated to strengthening citizen action and civil society around the world. It focuses on three priority areas which are: i) protecting the rights of civil society; ii) Strengthening civil society good practices and iii) Increasing the influence of civil society



Loak Morcha

Rationale

A platform was needed of the people, for the people and by the people, and where people were motivated to act not merely as recipients of state services but as active participants in the state affairs that have direct or indirect impact on their lives. The objective of the platform would be met when people would realize the importance of becoming aware of their rights and responsibilities and organize themselves to materialize those.

The spirit of Loak Morcha is to link grassroots people with community leaders, local government institutions (Union Parishad), local administration and service providing organizations for the following purposes.

Purpose

Strengthening local government and democratic decentralization, making the public services (especially education, health, agriculture etc.) more responsive and people-friendly and mobilizing public opinion against human rights violation.

Scope

Loak Morcha is a nonpartisan and non-communal voluntary social organization that exists at three local administrative tiers (in UP, Upazilla and District) of the program area.

Inception

WAVE Foundation initiated the process of forming Loak Morcha in 2003 in the south western part of Bangladesh with the association of like-minded organizations. The formation of Loak Morcha was facilitated by Governance Coalition (GC).

Geographical Coverage

112 unions of 22 upazillas under 11 districts.

Members

Constituencies of Loak Morcha include representatives from different strata of society, i.e. community leaders, leaders of civil society, political leaders, youths, self-motivated women and men, representatives of locally elected bodies, NGO representatives and representatives of different professional associations.

Number of Loak Morcha

At present, WAVE Foundation along with the like-minded organizations is facilitating 145 Loak Morcha that have been working on various social issues.

Achievement & Purpose Served

With the initiatives of Loak Morcha public services became more responsive through establishing linkage among the grass-roots leaders, community people, representatives of local government institutions and different service providing organizations. Besides the platform contributed to unite community people, local institutions and leaders to combat social malaises like child marriages and violence against women. These successes inspired others to continue and replicate this platform in many areas.

Networks

Innovation



Community Interactive Center

Loak Unnyan Kendra

Rationale

There is no common place for the community people for effective information sharing, debate on different issues, dispute settlement and governmental & non-governmental service delivery. This is what necessitated establishing a community interactive centre which would empower people and give voice to their dreams and aspirations.

Purpose

Providing a common platform for the community people to discuss local issues and find solutions, raise awareness about social issues and help the poor and marginalized avail essential government services.

Scope

An apolitical, interactive and community-owned development hub/centre of community people at Ward level of a UP. Loak Unnyan Kendras are run by a tri-party partnership of community, Union Parishad and WAVE Foundation.

Inception

WAVE Foundation in collaboration with Union Parishad and Community members established nine Loak Unnyan Kendra (LUK) in nine Wards of Simanta Union of Jibonnagar Upazila on pilot basis in 2012.

Members, Management and Governance

All the community people of a Ward are the members of a Loak Unnyan Kendra. Every LUK has a General Committee consisting of 25-30 members, 40% of who must be females and a 3-5 members Advisory Committee comprising ex-UP members or contestants. These people are entrusted with lobbying with key service providing organizations and raising fund. Furthermore, sub-committees are formed with youth with leadership abilities to carry out specific initiatives in the areas of agriculture, education, health as well as those related to preventing violence against women and social development.

Achievement

LUK has been playing a catalytic role in bringing people together in one platform, involving them in planning and implementing development initiatives, resolving disputes amicably, making people aware of their rights and obligations as well as hosting governmental/ non-governmental service delivery.

The center also facilitated local arbitration for those who would find it hard to pursue their cases in the mainstream justice system. Under the project WAVE facilitated a series of government services by organizing health camp, vaccination camp, satellite clinic sessions, orientation to new agricultural products etc. The project also helped children of poor and disadvantaged families enroll in schools.

Celebration of 1st Anniversary of Right to Food Bangladesh



The grand celebration of RtF BD's 1st anniversary was organized on 30 May 2016 at Chhayanaut Cultural Center, Dhanmondi, Dhaka. The occasion witnessed vibrant presence of all organizations/networks who had been closely engaged since the inception of RtF BD. Around 270 representatives

from National Committee and other organizations joined the festival. A video documentary on 'South Asia Right to Food Conference' was screened and there was discussion around the 'One Year Journey of Right to Food Bangladesh Network and Way Forward' which was followed up by cultural program. Participants reiterated their commitment to continue their work to end poverty and establish a hunger free Bangladesh.

Countrywide Campaign on Right to Food and observation of World Food Day

The campaign to mark the World Food Day was held during 14-20 October 2015 with the slogan 'Raise Voice Demanding Food for All and Right to Food Act'. It was the first ever countrywide joint programs for RtF BD since its inception. General meeting, leaflet distribution, solidarity signature for RtF BD Charter and sharing meeting titled 'SDGs and 7th Five Year Plan: Right to Food Context' were held simultaneously in 47 Districts including Dhaka.



Agriculture fair to disseminate new technologies

The Agriculture Extension Department (DAE) organized a 03-day long Agriculture Fair from 11 February to 13 February, 2015 in Mujibnagar Upazilla Parishad premises. Farhad Hossain, MP, inaugurated the fair while the Upazilla Nirbahi Officer of Mujibnagar Upazilla Md. Hemayet Uddin chaired the inaugural ceremony. The fair is contributing towards dissemination of agricultural technologies and adoption of new technology. WAVE Foundation took part in the fair along with other GO-NGOs and entrepreneurs. WAVE Foundation showcased some special varieties of spices and was able to attract many visitors. Some farmers and entrepreneurs were also inspired seeing these spices and expressed their desire to cultivate them.

Stipend Awarded to Talents from Ultra-poor families

360° development of the program participants is something that WAVE strives through its program interventions. Education of the ultra-poor participants is prioritized as a part of their integrated development. In order to inspire the educational endeavor of the ultra-poor program participants' children, stipend is awarded to students who achieve GPA 4.00 in secondary, higher-secondary or similar examinations. The initiative is supported by Palli Karma Sahayak

Foundation(PKSF) and WAVE's own fund. The stipend awarding ceremony took place on 4th May 2016 at Kushtia High School Hall Room. S.M Saidur Rahman, District Education Officer, was the Chief Guest of the event where 38 students from ultra-poor families received 18000/- Taka each while WAVE from its own fund awarded 12 ultra-poor students won 10000/- Taka each in the presence of distinguished guests and the guardians of the bright students.



DFID and PKSF representatives visit ENRICH program

DFID and PKSF representatives visited WAVE's ENRICH program on 28 January 2016 at Simanto Union in Chuadanga district. The visiting team included Karishma and Mr. Graham from DFID and General Manager of PKSF AQM Golam Moula. Deputy director of WAVE Foundation Anwar Hossain, Abdus Shukur, Coordinator of Livelihood Program and A H M Amzad Hossain, Coordinator of Economic Empowerment Program were present to give the visitors a tour to different project activities such as homestead vegetable garden, medicinal (Bashok) plant, vermin and quick compost fertilizer, goat rearing by macha method, indigenous poultry rearing, cattle fattening and use of environment friendly Bondhuchula (burner) etc. The team also visited beggar rehabilitation work and ENRICH education centre. They talked to



the beneficiaries and exchanged views with Ward Coordination Committee members and local representatives

about how the ENRICH centers were contributing to local development.

Transparent and fair electoral system is the prime prerequisite for establishing democracy and good governance

Sharing meeting on electoral system

A Sharing Meeting titled 'The Current Union Parishad Elections: The Electoral System and Local Government in Question' was organized by Governance Advocacy Forum (GAF), a platform of national and international non-government organizations, networks, local government platforms, concerned institutions and civil society representatives that aims to promote democratic decentralization. The event held at CIRDAP Auditorium on 27 April 2016 was supported by Manusher Jonno Foundation through the project namely 'Strengthening Democratic

Governance through Ensuring Responsiveness of Public Institutions', implemented by WAVE Foundation. Professor Dr. Tofail Ahmed, Local Government Expert and Director (Governance), Manusher Jonno Foundation, Dr. M M Akash, Professor, Dept. of Economics, University of Dhaka, Sharmeen Murshid, Chief Executive Officer, Brotee, Dr. Kazi Maruful Islam, Professor, Dept. of Development Studies, University of Dhaka and Dr. Abdul Alim, Director, Election Working Group (EWG) took part in open discussion among others.

Mohsin Ali, in this keynote paper said a transparent and fair electoral system was the prime prerequisite for establishing democracy and good governance. The Election Commission is constitutionally responsible for holding fair polls while the role of political parties is also very crucial. Pointing to the media reports on election fraud and violence Ali remarked that such reporting might make people lose their faith on the elected representatives as well as the electoral system. This is the first time in the history of the country where a large number of Chairmen got elected unopposed amidst violence that killed 45 people and injured several thousand. Ali suggested that the Election Commission (EC) need to strictly enforce the rules and the political parties and government must cooperate with the EC.

Prof. M M Akash observed that election culture needs to change. Political parties, civil society and general voters must mend their ways if democratic practices are to be restored, he opined. Sharmeen Murshid pointed to the lack of regular updating of the voter list resulting in confusion and leading to fraud in the elections. Dr Tofail Ahmed said that the EC should take advantage of the technologies available to improve the quality of elections.





Govt representatives visit Village Courts

A high profile team of Implementation, Monitoring and Evaluation Division (IMED) from the government visited at Nakol UP under Sreepur Upazila in Magura district on 19 September 2015 to evaluate the Activating Village Courts in Bangladesh (AVCB) project performance. Shefaul Alam, Director General, IMED, led the five members evaluation team. During the visit the IMED team discussed with the UP chairman and its members, reviewed the case documents of Village Court (VC), observed the VC Ejlash and also discussed with community people who were at the UP to file cases. Shahadat Hossen, DDLG (Acting), Magura and Selina Banu, UNO (Acting) of Sreepur, Sardar M Asaduzzaman, Project Manager, AVCB-UNDP, Mr. Mohammad Sirazul Haq, Monitoring and Evaluation Manager, AVCB- UNDP and Nazrul Islam, Coordinator, AVCB Project, WAVE Foundation, were also present during the IMED visit.

Banka union health camp

200 under privileged people receive free heart treatment



WAVE Foundation and Banka Union Parishad jointly organized a day-long free medical camp on heart diseases on 30 May, 2016 at the UP premises. Consultant & Specialist was the chief guest. Panel Chairman Shahabuddin Ahmad of Banka union parishad chaired the inaugural session. ENRICH Coordinator Kamruzzaman Juddho delivered welcome speech. Khalilur

Rahman (Ex acting chairman of Banka union) Shahin Molla, secretary of Banka UP, Harez Miah, UP member, Soharab Hossain, Rup Miah (UP member), Ali Akbar (UP member), women UP member Sharmin Khatun were present in the event. Dr. Paritosh Kumar Ghose (Cardiologist) of Chuadanga Sadar Hospital conducted the day-long medical camp while ENRICH Health Assistant and health workers assisted him to conduct the health camp successfully. Banka UP chairman and members were present in the event.

Training on leadership & responsibilities of elderly persons

The training was organized at Jibonnagar Bashmoti Hotel conference room on 27–28 April, 2016 chaired by the President of Union elderly committee & former chairman of Simanto union Md. Shajahan Ali. Abu Mohammad Abdul Latif, Chairman of Jibonnagar Upazilla Parishad was present as the chief guest of the inaugural session. President of Jibonnagar upazilaa Loak Mocha Mr Abul Kalam Azad, General Secretary of Jibonnagar press club Mr. M R Babu & secretary of union elderly committee Mr. Azizul Haque were also present as special guests. A total of 25 participants participated in this training. The main content of this training courses were identifying local problems, solution strategies, advocacy, lobbying, role of service providers, communication, planning & implementation etc. The chief guest opined that, it is very good initiative of PKSf & WAVE to work with elderly people in



our rural society. I think the elderly people benefited much & it would be helpful for them. He made commitment to provide necessary support for functioning of these committees through close coordination and regular communication. He also expected that the rich men of the society would come forward to support this noble cause.

Prospect of Black Bengal Goat Rearing highlighted

The PACE (Promoting Agricultural Commercialization and Enterprises) project organized a start-up workshop on 28 April, 2016 in Circuit House Hall Room, Meherpur. The Deputy Commissioner (DC), Meherpur, Porimal Singha was present as the chief guest while special guest was District Livestock Officer (DLO), Meherpur, Susanto Kumar Halder. Besides, Upazilla Nirbahi Officer-UNO and Upazilla Livestock Officer-ULO of Meherpur Sadar, Gangni and Mujibnagar also attended the workshop. On behalf of WAVE Foundation, the Director (Finance & Accounts) Md. Amirul Islam and Program Coordinator Md. Abdus Shukur along with other staff were presented. The chief guest told that goat rearing could change the livelihood status of poor women and drive economic growth of our country. Other guests spoke about the importance of Black Bengal Goat rearing by macha method and praised the quality of meat and hide of Black Bengal.



Social Safety Net Program and Role of NSSS Roundtable discussion raises pertinent questions

A National level roundtable discussion was organized by WAVE Foundation with the assistance of Christian Aid titled 'Current Social Safety Net Program and Role of National Social Security Strategy-NSSS as Advanced Level Program' as a project intervention on 24 March, 2016 at CIRDAP Auditorium, Dhaka. In the session the Keynote Speaker and Moderator was Mohsin Ali, Convener, Governance Coalition and Executive Director, WAVE Foundation. Dr. Naznin Ahmed, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS), Dr. Kazi Maruf Islam, Professor, Department of Development Studies, University of Dhaka, Hasina Inam, Country Director, DanChurchAid Bangladesh, and

Shamina Akhtar, Program Manager, Shifting the Power, START Network, Christian Aid Bangladesh were present as special guests. The roundtable put forth a number of demands for the policymakers: ● As per the 7th fifth year plan it is necessary to step up the implementation plan of National Social Security Strategy (NSSS) ● All the preparatory activities of the relevant ministries for NSSS implementation need to be completed by the financial year 2015-16 ● Budget allocation needs to be increased for effective implementation of NSSS ● The rights of the poor and marginalized people as enshrined in the constitution has to be respected.

World Water Day-2016 Theme: Water and Livelihood

WAVE Foundation Resilient WASH Program observed World Water Day on 22nd March, 2016 at the Janata Secondary School premises in Chandukhali, Itbaria, Patuakhali. School teachers, students, Women Wash Platform (WWP) members and community people attended event. A colorful rally was brought out and festoons were exhibited to raise mass awareness on water and its importance in our daily life. After the end of the rally a discussion session meeting was held at the school hall room where the Headmaster, Union Parishad member, WWP members, CBO leader, local elite and RWASH staff spoke about the importance of drinking safe water and suggested ways to secure safe water.



Successful completion of TR/KABIKHA supported solar system installation



WAVE Solar Team successfully completed installation of 221 solar systems of different sizes in Puthia Upazila of Rajshahi district under the Rural Infra-structure Maintenance Program supported by the Ministry of Disaster Management and Relief. WAVE Solar Team as a partner organization of IDCOL was entrusted to install the solar systems in the fiscal year of 2015-16. A total of 221 solar systems of different sizes were installed in different villages of seven Union/Municipalities. Among the total number of systems installed, 204 home systems were installed at different schools/mosques/temple/church and households, 16 street lights at different important bazars and one AC system were installed at Sayedpur College of Gewpara Union. The total allocation for fiscal year 2015-16 was 77,59,958/- taka. Member of Parliament Mr. Abdul Wadud Dara, UNO Mr. Md. Nuruzzaman and Upazilla Project Implementation Officer Mr. Md. Salah Uddin-Al-Wadud expressed their satisfaction on the WAVE team's work after visiting different fields.



National Youth Rights Assembly

For a youth-friendly national youth policy

Bangladesh with its demographic dividend has a great opportunity to push for an accelerated pace of economic growth. Youths, aged between 18 and 35, make up one third of its population. If the youths are given their rights, i.e. their rights to education, taking part in making decisions that affect them, gainful employment and right to participate in governance process and protection from all sorts of exploitation they can transform Bangladesh's aspirations to

become a developed country by 2041. The National Youth Rights Assembly hosted by WAVE brought together all the stakeholders to deliberate and put forward a roadmap to realise that aspiration. The two-day assembly took place at AKM Giasuddin Milky Auditorium, Department of Agricultural Extension, Dhaka on 24-25 January, 2016.

It was a grand event that had eminent personalities from different

strata of the society such as policymakers, economists, development experts, social activists, researchers and, of course, youths took part. The overall objective of the assembly was to contribute to the formulation of the National Youth Policy. Speakers dissected the different aspects of the draft youth policy from the perspective of youth rights and offered a set of recommendations to improve the policy.



Inaugural session

Esteemed guests graced the opening session and shared their thoughts and suggestions on the issue of the youth rights. Dr Biren Sikdar MP, State Minister, Ministry of Youth and Sports, explained that the ministry delayed the finalization of the youth policy to accommodate more inputs from various stakeholders. Referring to the PM's agenda of creating job for each household the State Minister pointed out that the government initiatives had already enabled 45 lac youths to become self-employed. Mentioning that the youth policy frame in 2003 was no longer relevant to 2016 because of the huge changes ushered in by the way of digitalization over the last few years and promised to put together a timely and youth-friendly policy that would help the youth attain their rights.



Two academicians Dr Akhter Hossain, Chairman and Professor, Department of Public Administration, Dhaka University, and Dr Nazneen Ahmed, Senior Research Fellow, BIDS, dwelt on the importance of taking advantage of the demographic dividend that Bangladesh is enjoying. The size of the country's working population, those aged 15 to 65, is now much higher than the dependent population, those aged below 15 and over 65, Ahmed explained before adding that it gave

Bangladesh a unique opportunity to push for higher economic growth and prosperity.

Mohsin Ali, Executive Director, WAVE Foundation, asked why nobody was talking about youth rights like they way people talked about child rights, women rights etc. Shedding light on the sorry plight of the youth rights with 45% deprived of education and 45% unemployed, Ali urged all concerned to step up efforts towards relaising youth rights to accelerate Bangladesh's development.

Second session

In the second session a presentation was made on the Leadership Deelopment Program, implemented by Counterpart International and WAVE among others. Carried out in 90 Union Parishads across 14 districts the LDP produced more than 3,000 youth leaders, 50% of whom were women. Some of those youth leaders recounted their stories.



Third session

In the third session titled 'Youth Rights and Future Bangladesh' Hasanul Haq Inu, MP, Minister of Information, urged the youth to be on guard against discrimination and terrorism and grow as a strong people. Dr Kazi Kholiquzzaman Ahmad, Chairman of PKSf, called on the youth to value time and help develop the country.

Fourth session

The fourth session headlined 'Information Technology, Prosperous Bangladesh and Youth' had a couple of entrepreneurs who spoke how they took advantage of the advancement of information technology and created employment.



Fifth session

The fifth session titled 'Social Movement for Basic Rights, Democracy and Governance in Spirit of the Liberation War; Role of Youth' talked about reviving the spirit of the independence war where the youth sacrificed their lives for freedom. We now need the same spirited devotion from today's youth to fight against inequality, said Dr Nuzhat Chowdhury, daughter of martyred intellectual Dr Alim Chowdhury. Recalling the glorious role of the youth Fazle Hossain Badsha, MP, urged the policymakers to work the education system which, he thought, was largely responsible to breed unemployment and inequality.



Sixth session



The sixth session featured some successful people like Shykh Seraj and Rezwana Chowdhury bannya who replied to questions asked by the audience.



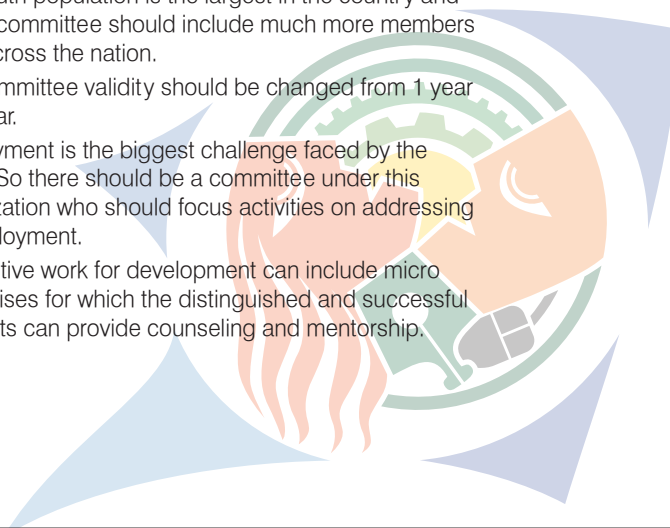
Seventh session

The seventh session saw the emergence of a new organization by the name of the National Youth Assembly. Nazma Sultana Lily, President of the newly formed organization, explained its goals of fighting for youth rights, their rights to education and employment and raising their voices for the establishment of democracy and good governance.



SUGGESTIONS from Youth Participants

- In the localized committee if the President is a Male, then the Vice President should be female and vice versa. Also there should be at least 6 localized bodies representing the 6 divisions of Bangladesh.
- There should definitely be an IT related Secretary.
- The organization should work with other youth organizations operating in the country.
- Voting should be passed if at least 80% of the total members cast their vote.
- Youth all over the country should be targeted.
- There should be trainings on active citizenship on frequent basis to develop leadership skills.
- Decentralization of the Governing Body and taking the activities of the youth organization to division-level.
- Governing Body members selected from various division of the country should have some experience with membership in other youth organizations so that they can give good leadership and direction.
- Youth rights and development should be at the top of the agenda for the session since it is the most important issue and the focus of the assembly.
- Presenting recommendations for the draft national youth policy is an occasional activity undertaken when such an opportunity presents itself and not a permanent objective.
- With regards to the youth declaration, this should announce the name of the organization, the objectives of the organization in brief.
- The youth population is the largest in the country and so the committee should include much more members from across the nation.
- The committee validity should be changed from 1 year to 2 year.
- Employment is the biggest challenge faced by the youth. So there should be a committee under this organization who should focus activities on addressing unemployment.
- Productive work for development can include micro enterprises for which the distinguished and successful panelists can provide counseling and mentorship.



GOVERNANCE

WAVE Foundation has two-tiered governance system as per the organizational policy. Policies are formulated through the participation and approval of General Body consisting of eighteen (18) members and Governing Body of seven (07) Members. Governing Body reserves the highest authority in regard to policy formulation and approval as per the organizational policy. Members of Governing Body are elected for two years. Governing Body meetings are conducted at least six times a year.

Executive Director is entrusted with the responsibility of proper management and persecution of policies and planning of the Organization. He acts as the Chief Executive of the organization and serves as the General Secretary of the Governing Body.



Members of Governing Body

Chairperson

Professor Siddiqur Rahman
Retired Principal, Chuadanga Govt. College

Vice-Chairperson

Rashidun Nahar
Retired Head Mistress, Darsana Girls' School

Secretary

Mohsin Ali
Founder & Executive Director, WAVE Foundation

Treasurer

A.K.M. Abdul Bari
Retired Finance Officer, Carew & Co.

Member

Fazlul Haque
Cane Development Assistant, Carew & Co.

A. K. M Shohidul Alam
Retired Cane Development Assistant, Carew & Co.

Dr. Shahinoor Haider
Medical Officer, Carew & Co.

Management

Management of the organization could be divided into two tiers as Senior Management Team (SMT) and Central Coordination Team (CCT).

Senior Management Team (SMT)

SMT plays vital roles in decision-making, policy-review, evaluation, corrections and making new policy proposals. Apart from that SMT explores new horizons for explorations and works as bridge between the Organizations and donors. All officials functional in the directorial posts along with the Executive Director are the members of SMT. Executive Director coordinates the Senior Management Team.

Central Coordination Team (CCT)

CCT is formed with senior management staff/divisional heads and they have regular quarterly meeting coordinated by the Executive Director. CCT is the highest forum and all sorts of organizational level policy formulation, policy reforms, etc. are proposed through these CCT meetings.

RESOURCES

Divisions

- Finance and Accounts
- Admin and HR
- Internal Audit
- Identity and Resource
- Research, Monitoring & Evaluation
- Information, Communication and Documentation

Units

- Risk Management
- Gender
- Loak Theatre
- Audiovisual
- Agriculture and Livestock

Center

Center for Development and Capacity- CDC

Human Resources

- Total Staff 1433
- Female 559
- Male 874

Offices

- Head Office
- Dhaka Office
- Regional Offices-07
- Area Offices-12
- Project Offices-31
- Unit Offices-81
- Training Center-02



ACKNOWLEDGEMENT

We are thankful to

ActionAid Bangladesh
Bangladesh Agriculture Research Institute
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British Council
Capacity Building Services Group
Christian Aid
Counterpart International
Department of Agriculture Extension
European Union
GIZ
Heifer International-USA
IDCOL
Manusher Jonno Foundation
MaxWell Stamp PLC (DFID)
Oxfam in Bangladesh
Palli Karma-Sahayak Foundation (PKSF)
Prime Bank
Spice Research Center
The Asia Foundation
Tetra Tech ARD
UKAID
UNDP
UNICEF
USAID

FINANCIAL STATEMENT

AHKC

Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International

WAVE FOUNDATION CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at 30 June 2016

Figures in Th.

Particulars	Notes	30 June 2016 Amount					30 June 2015 Amount					
		Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance program	Livelihood & Essential services program	Women's Empowerment Program	General Fund, Enterprise & Others	Micro Finance Program	Total
Property & Assets												
Fixed Assets (WDV)	3	6,733,984	37,890,486	777,745	13,758,429	59,160,644	8,191,875	181,492	384,096	11,703,198	44,663,179	65,123,840
Investment in FDR	4	-	21,804,303	412,939	61,372	22,278,614	-	523,655	-	54,675	74,089,446	74,667,776
Loans & Advances	5	2,546,764	4,134,270	377,500	9,520,485	16,579,019	1,692,955	67,000	-	6,685,347	4,215,147	12,660,449
Security Deposit	6	-	159,135	17,500	436,250	612,885	-	-	-	481,250	176,836	657,885
Loan to Beneficiaries	7	-	2,016,202,122	8,936,706	-	2,025,138,828	-	-	-	-	1,413,271,899	1,413,271,899
Others Assets	8	1,769,479	21,947,114	8,386,952	3,301,069	35,424,614	3,332,819	3,328,943	-	3,705,250	16,832,000	27,199,012
Cash and cash equivalents	9	2,615,642	11,051,796	3,007,664	903,132	17,578,234	3,062,287	6,333,149	233,350	1,174,528	35,751,978	46,594,892
		13,685,869	2,163,189,226	21,917,006	27,980,737	2,226,772,836	16,279,936	10,434,239	617,446	23,804,248	1,588,999,884	1,640,135,753
Fund & Liabilities												
Fund Account	10	4,427,927	246,975,171	99,246	7,924,939	259,427,283	4,322,043	470,004	(662,887)	10,309,832	214,794,094	229,233,086
Disaster Management Fund	11	-	4,033,088	58,470	-	4,091,558	-	-	-	-	21,033,198	21,033,198
Loan Loss Provision	12	-	35,354,588	-	-	35,354,588	-	-	-	-	29,479,567	29,479,567
Loan Risk Fund	13	-	74,012,816	-	-	74,012,816	-	-	-	-	53,685,590	53,685,590
Loans Payable	14	2,320,500	1,274,007,229	5,601,713	10,910,954	1,292,840,396	3,822,500	7,261	26,954	8,259,994	871,888,074	884,004,783
Member Savings	15	-	510,632,096	-	-	510,632,096	-	-	-	-	360,842,909	360,842,909
Donation Received in Advance	16	6,937,442	-	1,716,702	-	8,654,144	8,085,393	6,337,859	1,253,379	3,161,027	-	18,837,658
Grants for Fixed Assets	17	-	-	-	8,053,637	8,053,637	-	-	-	-	-	-
Others Liabilities	18	-	18,174,238	14,440,875	1,091,207	33,706,320	50,060	3,619,115	-	2,073,395	17,276,452	23,018,962
		13,685,869	2,163,189,226	21,917,006	27,980,737	2,226,772,836	16,279,936	10,434,239	617,446	23,804,248	1,588,999,884	1,640,135,753

The accompanying notes form an integral part of this Consolidated Statement of Financial Position.

Director (Finance & Accounts)
WAVE Foundation

Executive Director
WAVE Foundation


Signed in terms of our separate report of even date annexed.

WAVE FOUNDATION
CONSOLIDATED STATEMENT OF INCOME & EXPENDITURE
 For the year ended June 30, 2016

Figures in Tk.

Particulars	Notes	01 July 2015 to 30 June 2016					01 July 2014 to 30 June 2015					
		Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance Program	Livelihood and Essential Services program	Women's Empowerment Program	General Fund, Enterprise & Others	Micro Finance Program	Total
Income												
Donation Income	19	60,297,273	33,265,599	47,021,343	-	140,584,215	60,029,582	71,570,045	4,057,387	449,920	26,022,667	162,129,601
Revenue Income	20	273,949	381,106,025	10,158,670	12,952,080	404,492,724	124,567	182,847	2,074	10,083,662	342,729,912	353,133,382
Total Income		60,571,222	414,373,624	57,180,013	12,952,080	545,076,939	60,154,149	71,752,892	4,059,461	10,543,902	368,752,579	515,262,983
Expenditure												
Revenue Expenditures	21	60,571,222	392,611,726	56,775,084	15,057,368	525,015,400	60,822,621	71,680,441	4,139,799	13,493,700	322,928,414	473,065,175
Total Expenditure		60,571,222	392,611,726	56,775,084	15,057,368	525,015,400	60,822,621	71,680,441	4,139,799	13,493,700	322,928,414	473,065,175
Income / (Loss) over expenditure												
		-	21,761,898	404,929	(2,105,288)	20,061,539	(668,672)	72,451	(80,338)	(2,949,798)	45,824,165	42,197,808
Total		60,571,222	414,373,624	57,180,013	12,952,080	545,076,939	60,154,149	71,752,892	4,059,461	10,543,902	368,752,579	515,262,983

The accompanying notes from an integral part of this Consolidated Statement of Income & Expenditure.


 Director (Finance & Accounts)
 WAVE Foundation

Signed in terms of our separate report of even date annexed.


 Executive Director
 WAVE Foundation

22 September 2016
 Dhaka.


 Aziz Halim Khair Choudhury
 Chartered Accountant

WAVE FOUNDATION
 CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
 For the year ended June 30, 2016

Particulars	Notes	01 July 2014 to 30 June 2016					01 July 2014 to 30 June 2015				
		Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance Program	Livelihood and Essential Services Program	Women's Empowerment program	General Fund, Enterprise & Others	Micro Finance Program
Cash & cash equivalent	22	3,076,393	34,109,761	8,208,315	1,174,527	46,568,996	5,137,021	3,567,750	453,012	2,780,272	43,548,517
Cash in Hand		40,085	4,691,236	23,570	5,054	4,759,945	10,893	3,500	9,000	4,324	2,968,749
Cash at Bank		3,036,308	29,418,525	8,184,745	1,169,473	41,809,051	5,126,128	3,564,250	444,012	2,775,948	40,579,768
Receipts											
Donation Received	19	62,314,116	39,907,311	43,787,538	-	146,008,965	62,463,314	75,080,622	3,810,771	-	5,966,742
Revenue Income	20	273,949	382,496,744	3,368,238	11,700,265	397,839,196	124,567	182,847	2,074	9,130,385	337,736,155
Loan Received	23	3,958,000	4,151,502,617	7,953,560	3,132,520	4,166,546,697	7,688,428	4,218,812	26,954	5,366,881	2,974,576,647
Advance Received	24	1,216,154	-	252,473	139,505	1,608,132	99,553	458,100	-	296,776	107,040
Other Receipts	25	-	461,249,940	6,945,102	3,582,420	471,777,462	-	-	-	1,780,470	648,909,724
Investment on FDR		-	-	-	-	-	-	-	-	-	-
Total		70,838,612	5,069,266,373	70,515,226	19,729,237	5,230,349,448	75,512,863	83,508,131	4,292,811	19,364,784	4,010,844,825
Payments											
Revenue Expenditure	21	60,635,328	351,186,840	51,217,017	12,178,511	475,217,696	59,764,785	70,935,432	4,059,461	9,881,475	281,032,226
Loan Payment	26	5,466,818	763,345,945	1,971,000	1,355,000	772,138,763	8,354,798	5,991,376	-	5,388,083	654,822,075
Advance Payment	27	2,120,824	-	882,918	1,983,060	4,986,802	775,898	87,000	-	1,447,000	5,471,350
Other Payments	28	-	3,939,517,823	13,086,954	3,063,854	3,955,688,631	95,361	181,174	-	1,048,148	2,950,738,573
Fixed Assets (Annexure A)		-	4,163,969	349,673	245,680	4,759,322	3,459,754	-	-	378,800	9,729,755
Investment on FDR		-	-	-	-	-	-	-	-	46,750	73,189,368
Total		68,222,970	5,058,214,577	67,507,562	18,826,105	5,212,771,214	72,450,596	77,174,982	4,059,461	18,190,256	3,975,893,247
Closing Balance		2,615,642	11,051,796	3,007,664	903,132	17,578,234	3,062,287	6,333,149	233,350	1,174,528	35,751,578
Closing Balance		2,615,642	11,051,796	3,007,664	903,132	17,578,234	3,062,287	6,333,149	233,350	1,174,528	35,751,578
Cash in Hand		43,535	2,249,810	192,284	24,074	2,509,703	40,085	-	-	5,054	4,714,806
Cash at Bank		2,572,107	8,801,986	2,815,380	879,058	19,068,531	3,022,202	6,333,149	233,350	1,169,474	31,036,772
Total		70,838,612	5,069,266,373	70,515,226	19,729,237	5,230,349,448	75,512,863	83,508,131	4,292,811	19,364,784	4,010,844,825

The accompanying notes form an integral part of this Consolidated Statement of Receipts & Payments.


 Director (Finance and Accounts)
 WAVE Foundation


 Executive Director
 WAVE Foundation

Signed in terms of our separate report of even date annexed.


 Aziz Haim Khair Chowdhury
 Chartered Accountant

BACKGROUND

WAVE Foundation is a civil society organization established in 1990 in Chuadanga district, situated in the south-western part of Bangladesh. WAVE's main thrust is securing rights of the poor and marginalized, good governance, sustainable livelihood development through promoting people's participation at all levels of the state and society, accountability, capacity development and access to resources. According to the organization's policy, special emphasis is given on women's participation and in building poor people's capacity towards disaster risk reduction and climate resilience. Networking at various levels and policy advocacy are the important areas of WAVE's programme implementation approach. Accordingly, campaign, lobbying and policy advocacy activities have been undertaking jointly with the social organization formed at local level and with the national level platforms. At present, WAVE implements multifaceted programs under its 3 major sectors in achieving its goal.

LEGAL STATUS

- NGO Affairs Bureau: # 719, dated 22.06.1993, latest renewal on 02 May 2013
- Societies Act XXI of 1860:
S-3240(29)/2003, dated 23.07.2003
- Department of Social Services:
Kush-87/91, dated 20.02.1991 & 28.07.2004
- Microcredit Regulatory Authority, Dhaka to operate as MFI: License No. 04908-00607-00023, dated 05.09.2007
- Department of Family Planning:
Affiliation Number-14, dated 18 June 2013.



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