



ওয়েভ ফাউন্ডেশন  
WAVE FOUNDATION

dedicated to a just and prosperous society

# Annual Report

2017-18





## **VISION**

A just and prosperous society

## **MISSION**

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


# Annual Report

## 2017-18



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WAVE FOUNDATION

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## Annual Report 2017-18

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## Message from the Executive Director

I am happy to see the annual report (2017-18) getting published. It has been a great year and I am sure the report highlights some of those achievements we have attained together.

First, let's look at the bigger picture. Bangladesh has graduated from being one of the least developed countries to a developing country. It has achieved many of the MDGs and is on track to achieve the SDGs. All this has been possible because of our collective effort, both at the community and national level, and jointly by government, nongovernment and private sectors. WAVE Foundation played its part like thousands of other organizations.

As I look back I see we have grown both in terms of our reach and investment. Thousands of families are living a healthier and happier life because of our work. We were able to support people in developing new skills and providing them access to capital so they can start their own business and improve their standard of life.

In the rights and governance front WAVE was able to mobilize and consolidate significant public support in favor of our campaign, 'Right to Food and Nutrition'. Engaging the civil society groups, we closely lobbied with the government effectively for legislation on Right to Food. We also undertook a series of events in the national and district level to inform and involve people in our movement. We are committed to working with our partners and stakeholders to achieve our goal.

At the end I would like to thank my colleagues who have been working hard to put together the annual report. Let us promise to keep working for the wellbeing of the people with the same devotion and enthusiasm in the coming years as we have been doing in the past.

**Mohsin Ali**

Founder & Executive Director



ওয়েভ ফাউন্ডেশন  
WAVE FOUNDATION

## Strategy

- 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 processes that link macro-micro conditions and sustainability.
- Integrated support services for all types of livelihood resources and conservation of nature.

## Core Values

- Justice
- Equality
- Freedom
- Secularism

# SECTORS

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

# RIGHTS and GOVERNANCE



# SECT

## 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 large 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.



OR

## 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.

**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 Program
- Democratic Decentralization and Institutional Accountability Program

## Issues

- *Right to Food & Nutrition*
- *Social Protection*
- *Women Rights*
- *Prevention of Violence against Women*
- *Youth Rights and Development*
- *Child Rights*
- *Health Rights*
- *Human Rights*
- *Access to Justice (Village Court and Community Mediation)*
- *Right to Employment*
- *Democratic Decentralization & Local-Self Government*
- *Local Governance*
- *Responsive Public Services*
- *Institutional Accountability*
- *Civic Awareness and Election Observation etc.*

# PROGRAM

## ACCESS TO RIGHTS AND JUSTICE

### Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under  
**Access to Rights and Justice Program-**

Name of the Project	Working Area	Source of Fund	Participants
Right to Food & Nutrition Campaign	Countrywide	Participating Organizations	One third population of the country
Community Mediation	5 Unions/ 1 Upazilla/ 1 District (Meherpur)	Own Fund	50,000 (direct) 2,00,000 (indirect)
Activating Village Courts in Bangladesh Phase II Project- AVCB II	248 Unions/ 29 Upazillas/ 6 Districts (Khulna, Satkhira, Bagerhat, Bhola, Patuakhali and Barguna)	Local Government Division, UNDP & European Union	70,000 (direct) 2,26,545 (indirect)
Youth Rights and Development Campaign	2 Districts (Dhaka & Chuadanga)	Own Fund	1000 (direct) 30000 (indirect)



## ACHIEVEMENT


Awareness about the Rights to Food have increased due to **nationwide** campaign and observation of World Food Day;

**178** *ejlas* has been set up for village courts in partnership with Union Parishads and local administration;

More than **8,213** disputes were resolved in line with Village Court Act 2006 (amended in 2013) while 11,945 cases were filed during the year;

WAVE sensitized **5,16,144** people about the benefit of village courts through courtyard meeting;

Awareness on youth rights and development have increased through interventions of National Youth Assembly.



### Thanks to Village Court Monowara gets her money back

" I could not get my money back if there were no village court. When I learnt about the court I filed a case with it. The court settled my case in a matter of days and soon I got my Tk 35,000 back. I almost lost hope of getting the money back," Monowara Begum, a program participant of WAVE, tells her story.



# PROGRAM

## DEMOCRATIC DECENTRALIZATION AND INSTITUTIONAL ACCOUNTABILITY

### Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under  
**Democratic Decentralization and Institutional Accountability Program-**

Name of the Project	Working Area	Source of Fund	Participants
Democratic Decentralization & Local Self Government Campaign	Countrywide	Participating Organizations	One third population of the country
Support for Ensuring Rights of Service Users and Strengthening Accountability in Health System for Maternal, Neonatal & Child Health (MNCH Project) Services	20 Upazillas/ 2 Districts (Tangail and Khulna)	UNICEF and KOICA	3574318 (direct) 13324982 (indirect)
Civic Awareness and Elections Observation	23 Upazillas/ 6 Districts	The Asia Foundation	2784968
Active Citizens Youth Leadership Training	4 Districts (Chuadanga, Barisal, Manikgonj and Dhaka)	British Council	396 (direct) 1000 (indirect)
Promoting Democratic Inclusion and Governance through Youth (Phase two)(PRODIFY-  )	4 Upazillas/ 3 Districts (Chuadanga, Manikgonj and Dhaka)	British Council	204 (direct) 1000 (indirect)





## Mirzapur Upazila Health Complex saw substantial improvement in its service

Healthcare service, specially maternal, neonatal and child health services at Mirzapur Upazila Health Complex in Tangail, has significantly improved as a result of effective lobbying by the *Health Service Users Forum (HSUF)*. Hospital management has built a newborn unit and made its labor room spacious. Besides, a junior consultant and an anesthetist were also appointed to provide quality maternal and child health services.

## ACHIEVEMENT

**22** *Health Service Users Forums (HSUF)* were formed in Tangail and Khulna that lobbied with hospital management to improve health service. **529** *HSUF* members were trained on MNH rights, health governance, rights based approach and advocacy;

A significant number of Upazila Health Complexes received an **ambulance** through initiative by the *Health Service Users Forum*;

Some **584** youths got leadership training on human rights and good governance issues;

An awareness campaign on voter registration created great interest and enthusiasm about the Khulna City Corporation election in May 2018.



# 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. Now GC has 41 members working in 16 districts of Bangladesh. While continuing to work on own priorities, the members of the Coalition work together to advance their shared vision promoting responsive governance in Bangladesh. WAVE Foundation Dhaka Office coordinates and hosts its Secretariat.



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 was 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.

খাদ্য অধিকার বাংলাদেশ  
RIGHT TO FOOD BANGLADESH

Right to Food Bangladesh-RtF BD is an Umbrella Network of CSOs, NGOs, INGOs, networks, peasants' organizations, women organizations, indigenous organizations, social movements, researchers, academia, trade unionist, youth, small-holder farmers, which to ensure right to food and nutrition 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'. At present, more than a thousand national and local level organizations are engaged with this network.



জাতীয় যুব এসেম্বলি  
National Youth Assembly

In the light of its experience of working on youth development, WAVE Foundation organized 'National Youth Rights Assembly' in January, 2016. It focused on the formulation of 'Effective National Youth Policy for Youth Rights and Development' and aimed at uniting the youth under a single umbrella to establish youth rights, particularly, right to education, skill and employment. 'National Youth Assembly', a new youth platform has been the outcome of successful National Youth Rights Assembly. National Youth Assembly has undertaken extensive programs and campaign activities to promote youth rights.



## 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 be 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 Union, 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 in collaboration with 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 community leaders, leaders of civil society, political leaders, youths, self-motivated women and men, representatives of locally elected bodies, NGOs and 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

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 uniting 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.

## 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

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

### CIVICUS

It is 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.



# COMMUNITY FINANCE

# SECT

## Background

With a huge young population, Bangladesh is enjoying a rare demographic dividend. But the country has not been able to exploit the full potential of the advantage. Because the country's economy is not creating enough job to absorb the thousands of working-age population coming into the job market. Agriculture, still an important driver of economic growth, is considered an informal sector as it cannot provide permanent job. The potential of small medium enterprises is constrained by limited access to credit. This is where community financing comes into play. WAVE Foundation, through its microcredit and entrepreneurship programs, has been able to transform the unemployed youths into income generating forces.

OR

## Emergence

Over the years WAVE has expanded its community finance programs to ensure enhanced inclusion of the poor, marginalized women and youths. It has focused on providing the right tools – capital and skills – so they have the necessary means to engage into income generating activities, become self-employed and even create job for others. Again WAVE is equally mindful of the other aspects of development. Hence it offers an integrated service package, where collateral free loan is tied to its education, health and sanitation services. As a result the organization has been able to transform the lives of the program participants.

### The sector has the following objectives:

- 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 minimising financial risks through affordable Micro-insurance services.
- Increasing productivity through promoting renewable energy in service and non-service sector.

## PROGRAMS

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

- Microcredit Program
- Agriculture Finance Program
- Micro-entrepreneurship Program
- Renewable Energy Program

## Issues

- *Savings*
- *Micro Credit*
- *Credit for Extreme Poor*
- *Micro-Entrepreneurship*
- *Agriculture Credit*
- *Housing Loan*
- *WASH Loan*
- *Micro Insurance*
- *Input Supply & Technology Transfer*
- *Health, Education*
- *Market Linkage*
- *Skill Training*
- *Renewable Energy (Solar, Bio-gas, Improved Cooking Stove & Solar Irrigation), etc.*



# PROGRAM

# MICRO-CREDIT

## Activity in Brief

Working Area	Source of Fund	Participants
570 Union/ 68 Upazilla/ 15 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka)	Palli Karma-Sahayak Foundation (PKSF) & Banks: 1. Prime Bank Ltd, 2. Bank Asia Ltd, 3. BRAC Bank Ltd, 4. South East Bank Ltd, 5. Trust Bank Ltd, 6. Mutual Trust Bank Ltd, 7. Mercantile Bank Ltd, 8. Standard Bank Ltd, 9. Shajjal Bank Ltd	1,62,401 (direct) 8,12,005 (indirect)

## ACHIEVEMENT

Around BDT  
**3,047**  
million has been  
disbursed among  
around

**172**  
thousand  
borrowers

Access to capital has enabled women to undertake small-scale businesses and earn a living for their families;

Financial solvency has improved health status of families and their children are going or returned to school;

Technical support to agricultural activities and medical assistance for livestock have brought sustainable development to hundreds of families.





### **I am solvent** - Tahmina

"I enrolled in WAVE's Buniad loan scheme and took BDT 5,000 as loan to buy doe and raise them. The number of goats started rising. After a while I again took a loan of Tk 18,000 and started raising goats using perch (macha) method. I quickly learned the skill and now I have a small farm with twenty goats. I have a monthly income of Tk 10,000 to 12,000,"





# PROGRAM

## MICRO-ENTREPRENEURSHIP

### Activity in Brief

Working Area	Source of Fund	Participants
572 Union/ 65 Upazilla/ 15 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka)	Palli Karma-Sahayak Foundation (PKSF) & Banks: 1. Prime Bank Ltd, 2. Bank Asia Ltd, 3. BRAC Bank Ltd, 4. South East Bank Ltd, 5. Trust Bank Ltd, 6. Mutual Trust Bank Ltd, 7. Mercantile Bank Ltd, 8. Standard Bank Ltd, 9. Shajalal Bank Ltd	22,830 (direct) 82,488 (indirect)

## ACHIEVEMENT

Around BDT  
**1,922**  
million was  
disbursed among  
**28,148**  
members

WAVE created enabling opportunity for entrepreneurship among marginalized communities;

Men and women from disadvantaged section of the society became entrepreneurs with financial and technical support from WAVE;

Families came out of poverty, children were sent to school and access to healthcare services expanded.



## **I have my own business now**

- Yameen

"I always wanted to start my own business. I got the opportunity when I joined WAVE's SETU loan scheme. I took a loan of Tk 50,000 and started my printing business. I did very well. Then I borrowed Tk 4,95,000 and bought a digital printing machine. I am now a solvent businessman."



# PROGRAM

# AGRICULTURE FINANCE

## Activity in Brief

### Working Area

572 Union/ 65 Upazilla/ 15 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka)

### Source of Fund

Palli Karma-Sahayak Foundation (PKSF) & Banks: 1. Prime Bank Ltd, 2. Bank Asia Ltd, 3. BRAC Bank Ltd, 4. South East Bank Ltd, 5. Trust Bank Ltd, 6. Mutual Trust Bank Ltd, 7. Mercantile Bank Ltd, 8. Standard Bank Ltd, 9. Shajalal Bank Ltd

### Participants

44,780 (direct)  
1,79,420 (indirect)





## I could beat poverty investing in agriculture

- Shariful

"I tried a lot of things but did not meet with success. Then I came across WAVE's agricultural finance program and took a loan of Tk 35,000 for vegetables cultivation. But I made little profit. I therefore took another loan of Tk 1,00,000 and cultivated guava and this time I made good profit. This year I am cultivating guava in four *bighas* of land where I have invested around ninety-five lac taka."

## ACHIEVEMENT

Women's participation in agricultural work has increased. Women now have an income, they are empowered and respected in the family and beyond;

The farmer now have access to agricultural seeds and fertilizer at a fair price besides necessary capital;

Use of modern technology, facilitated by WAVE, has increased agricultural production and contributed to the wellbeing of the program participants.



# PROGRAM

## RENEWABLE ENERGY

### Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under Renewable Energy Program-

Name of the Project	Working Area	Source of Fund	Participants
Solar Home System	424 Unions/ 39 Upazillas/ 09 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah, Jessore, Magura, Pabna, Natore & Rajshahi)	Infrastructure Development Company Limited (IDCOL)	3,396 (direct) 13,584 (indirect)
Improved Cooking Stove	10 Union/ 01 Upazilla/ 01 District (Chuadanga)	Infrastructure Development Company Limited (IDCOL)	1,725 (direct) 6,903 (indirect)
Biogas and Bio-fertilizer	76 Unions/ 15 Upazillas/ 06 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah Jessore & Pabna)	Infrastructure Development Company Limited (IDCOL)	691 (direct) 2,764 (indirect)
Solar Irrigation	10 Union/ 07 Upazillas/ 04 Districts	Infrastructure Development Company Limited (IDCOL)	910 (direct) 4,555 (indirect)

## ACHIEVEMENT

More than

**600** units

of Solar Home System were set up in nine districts. In addition WAVE supported installation of over 1400 units of SHS in Rajshahi's Puthia Upazila under the TR/KABIKHA Project of the Disaster Management Department.

More than

**1,000** units

of Improved Cooking Stoves were installed in 10 unions under Chuadanga Sadar. It cut down the use of wood in cooking and saved women from the hazardous smoke released by the conventional burners in the rural areas.





## Biogas plant changed everything of my life

- Laila

Laila's father helped her set up a poultry farm after her husband died. But high temperature inside the farm due to frequent load-shedding caused death to many chicks. At that time Laila came to know about WAVE Foundation and learnt about biogas plant, which could provide with reliable power supply.

With WAVE's assistance, she started using chicken feces to produce gas. The gas from this plant, channeled through a shallow machine, ran the generator and ensured uninterrupted power supply into the farm. Her chickens began to multiply.

Laila's farm now has a capacity of 5,000 chickens and she has a monthly income of Tk 20,000. She is also using the biogas to cook food and the residue emanating from biogas as organic fertilizer that boosted the agricultural produce. "I am grateful to WAVE. The biogas plant changed everything and I am now earning well enough to support my family," Laila says unabashedly.

# 176

Biogas Plants were installed in six districts during the reporting year. It has not only provided access to electricity but has had positive impact on the environment as the use of firewood decreased and so was carbon emission.

WAVE installed **14** units

of Solar Irrigation Pumps in four districts that covered an estimated landmass of **1,120**

*bighas*. It also organized training for farmers so they can run the pumps. The environmental impact is significant as these pumps saved an

estimated **1,75,000** litres of diesel, which would have emitted

**4,76,000** kgs of CO<sub>2</sub>.

# LIVELIHOOD AND HUMAN RESOURCE DEVELOPMENT



# SECT

## Background

For around two decades now Bangladesh has enjoyed encouraging economic growth, which helped lift millions of people out of poverty. Recently its per capita income went past 1600 USD and earned Bangladesh the status of a lower middle income country. Literacy rate has gone up, access to health service has expanded and life expectancy is above 70 years. However, there still lies some unsavory facts - around one-fourth of the population are still below the poverty line and some 12 percent remain extremely poor. It is important to create better livelihood opportunities for these people so they can find respite from grinding poverty.

OR

## Emergence

A significant portion of the poor are small farmers, who are vulnerable to natural disasters, lack of access to market and price distortion caused by unfriendly trade policies. For many of these people food insecurity is a constant worry and their poverty is perpetuated by factors such as poor access to knowledge and technology. They have no or little access to public services like healthcare, education and sanitation, which are key to get them break free from the poverty cycle. WAVE Foundation has designed the Livelihood and Human Resources Development sector to address these challenges and support the poverty-stricken people to transform their lives.

### 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 and youth empowerment.

## PROGRAMS

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

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

## Issues

- *Food Security*
- *Nutrition*
- *Agriculture (crop & aquaculture)*
- *Agro-biodiversity*
- *Livestock (Black Bengal Goat, Sheep & Cow Rearing)*
- *Value Chain*
- *Disaster Risk Reduction*
- *Climate Adaptation*
- *Holistic Community Development*
- *Health & Educational Services*
- *Skill Development and Employment*
- *WASH*



# PROGRAM



## FOOD SECURITY & AGRICULTURE

### Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under **Food Security & Agriculture Program-**

Name of the Project	Working Area	Source of Fund	Participants
Economic Enhancement through Strengthening Beef and Goat Market System-EESBGMS	4 Unions/ 1 Upazila/ 1 District (Rajshahi)	Heifer International Bangladesh WAVE Foundation	4500 (direct) 13500 (indirect)
Achieving Sustainable Livelihoods through Goat & Beef Value chain Interventions-ASL	2 Unions/ 1 Upazila/ 1 District (Rajshahi)	Heifer International Bangladesh WAVE Foundation	1500 (direct) 4500 (indirect)
Increase Income and Employment Creation of micro Entrepreneurs through Year-round Onion Cultivation & Marketing.	2 Unions/ 1 Upazila/ 1 District (Meherpur)	International Fund for Agricultural Development-IFAD Palli Karma-Sahayak Foundation-PKSF WAVE foundation	1254 (direct) 4746 (indirect)
Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat Rearing.	16 Unions/ 3 Upazilas/ 1 District (Meherpur)	International Fund for Agricultural Development- IFAD, Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation	6000 (direct) 12000(indirect)
Food Security 2012 Bangladesh-Ujjibito	129 Unions/ 22 Upazilas/ 5 Districts (Chuadanga, Meherpur, Kushtia, Jhenaidah and Magura)	European Union Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	19990 (direct) 69965 (indirect)
Agriculture Unit and Fisherish & Livestock Unit	9 Unions/ 3 Upazilas/ 2 Districts (Chuadanga and Meherpur)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	2257 (direct)
Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing	48 Unions/ 4 Upazilas/ 1 District (Chuadanga)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	8,883 (direct) 13,650 (indirect)
Angkur Seeds Integrated Agri Farm (Angkur Seeds)	20 Unions/ 11 Upazilas/ 3 Districts (Chuadanga, Meherpur and Jhenaidah)	WAVE Foundation	45 (direct) 6,740 (indirect)
WAVE-FK Norway Exchange Program	Bangladesh and India	FK Norway	2 (Direct)
Alleviation of poverty through rearing & conservation of local improved and Hybrid variety sheep breed and increasing productivity at family and demonstration farm level.	2 Unions/ 1 Upazila/ 1 District (Patuakhali)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	67 (direct)
Genetic conservation of Black Bengal goat and poverty reduction through increment of its productivity of family and breeding farm level.	1 Unions/ 1 Upazila/ 1 District (Manikgonj)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	295 (direct)
Drought tolerant rice seed production, processing and marketing.	6 Unions/ 3 Upazilas/ 1 District (Chuadanga)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	550 (direct)
Alleviation of poverty through rearing & conservation of local improved and Hybrid sheep breed and increasing productivity at family and demonstration farm level	1 Union/ 1 Upazila/ 1 District (Meherpur)	Palli Karma- Shahayok Foundation-PKSF & WAVE Foundation.	294 (direct)
Center for Development and Capacity-CDC	1 Union/ 1 Upazila/ 1 District (Chuadanga)	WAVE Foundation	





## I no more have to worry about scarcity of food for goats and sheep

- Mahmuda

"I learnt to produce hydroponic fodder and I got a loan of Tk 12,000 from WAVE. I bought three sheep and set up a house to grow fodder. The hydroponic fodder is rich in nutrients and my sheep grew up healthy. Now I am rearing five sheep and five goats. I no more have to worry about their food."

## ACHIEVEMENT

Distribution of breeder seeds and drought tolerant seeds among farmers boosted agricultural production and brought financial benefit to communities;

Program participants took to homestead gardening that not only supplemented their income, but also enabled them to meet the demand of nutritious food of their families;

Introduction of low cost storage system for onion and cultivation of summer onion increased farmers' income;

Training on different income generating activities like rearing poultry, goat and sheep applying modern scientific techniques and loan as seed money not only helped thousands of women break free from poverty, but also enhanced their self-esteem and a say in the decision making process as well as control over resources;

Youths of ultra-poor households have received vocational training like mobile servicing & electric house wiring and self-employed or placed in new jobs.



# PROGRAM

# SOCIAL DEVELOPMENT & COMMUNITY RESILIENCE

## Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under  
**Social Development & 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)	7 Unions/ 3 Upazillas/ 2 Districts (Chuadanga & Manikgonj)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	35450 (direct) 70900 (indirect)
Uplifting Living Standard of Elderly People Program	8 Unions , 3 Upazilas, 2 Districts (Chuadanga and Manikgonj)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	6599 (direct) 306 (indirect)
Cultural & Sports Program	39 Unions, 4 Upazilas, 1 District (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation	8600 (direct) 13400 (indirect)
Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS	93 Unions/ 27 Upazillas/ 11 Districts (Chuadanga, Kushtia, Meherpur, Jhenidah, Jessore, Magura, Rajshahi, Natore, Pabna, Manikganj and Dhaka)	Water.org	3742 (direct)
Output Based Aid Sanitation Microfinance Program (OBASMP)	31 Unions, 4 Upazilas, 1 District (Jhenaidah)	Palli Karma-Sahayak Foundation (PKSF) World Bank	3500 (direct)
Sanitation Marketing System (SanMarks)	39 Unions, 6 Upazilas, 2 Districts (Khulna and Rajshahi)	IDE	69 (direct)



## ACHIEVEMENT

Program participants received loans to install tube-well and toilet, and had their hygiene practice significantly improved;

Community people received primary health care services through static clinics. Members of underprivileged sections of the community had eye cataract removed through surgery;

A range of sports and cultural activities like boat race, debate competition, recitation, musical performance were organized involving students of schools and madrasas across Chuadanga district. The enthusiastic participation of the children created a great opportunity to forge new bonding and renew a sense of harmony among community members;

Monthly allowance have been given to several hundred old people who were in distress and poor health. Besides, warm clothing and necessities like umbrella, commode chairs and wheelchairs were provided to make their life a little comfortable.



### We are all healthy and happy

- Jahanara

"I got a loan from WAVE for setting up a toilet attached to our home. I installed a motorized pump to facilitate running water. My children no more have to worry about going to toilet at night and our hygiene status changed dramatically. My children wash their hands properly after toilet and before taking food. We are all healthy and happy."



# PROGRAM

# HUMAN RESOURCE AND PRODUCTIVE SKILL DEVELOPMENT

## Projects During the Year

During the last one year (2017-18) WAVE implemented following projects under Human Resource and Productive Skill Development Program-

Name of the Project	Working Area	Source of Fund	Participants
Human Resource Development Program	Area means WAVE Foundation's Working Area	Palli Karma-Sahayak Foundation (PKSF) WAVE Foundation's Own fund	508
Skills For Employment Investment Program(SEIP)	The project activities cover the whole of Bangladesh	Palli Karma-Sahayak Foundation (PKSF) Asian Development Bank (ADB) , Swices Agency for Development and Cooperation (SDC), Government of Bangladesh (GoB)	250 (direct)
Empower Youth For Work in Bangladesh (EYW)	4 Unions, 1 Upazila, 1 District (Barisal)	OXFAM GB	16759 (direct) 400000 (indirect)





## People now treat me with respect

- Rakibul

"After SSC I got training on mobile servicing from WAVE, but had no job. The first break came, when I started working as a trainer there. I then borrowed some money from family and relatives and set up a mobile phone servicing center named by RK Mobile Hospital. A few days on, I got a loan of Tk 100,000 as startup capital from WAVE. Besides servicing mobile I started to sell mobile set and accessories. My business has soared since then. Now I have goods worth Tk 500,000. People no longer undermine me rather they now treat me respectfully."

## ACHIEVEMENT

125 females received training on fashion garments course and 125 males on mobile servicing. More than 70% of the participants are now employed in gainful services;

Trade course such as computer skill, tailoring and electric wiring have helped program participants find jobs and start their own enterprises;

WAVE staff received a series of training on managing community finance projects, staff management and gender, which helped them run projects efficiently.





# WAVE INSTITUTES

## WAVE TRADE TRAINING CENTER

WAVE has been working on the establishment of a vocational institute named WAVE Trade Training Center in Dashana, Chuadanga. Its construction is close to completion and the institution is expected to open its doors to the first batch of trainees in July 2018. The institute would provide financial development and technical services besides training youths so they can earn a living.

## WAVE TRAINING CENTER

WAVE has always been keen in giving its staff the opportunity to hone their skills and acquire new skills. It thus established the "WAVE Training Centre" in 2001 in Chuadanga.

The training centre is fully residential and run with the organization's own resources. Staff aside the center provides training to WAVE's program participants and community member on a wide range of subjects. The training center had been providing training on Leadership, Business Management, Group Dynamics, Risk Management, Democratic Decentralization & Responsive Governance, Advocacy, Legal Aid, Social Audit, Youth leadership etc.



## CENTER FOR DEVELOPMENT AND CAPACITY (CDC)

Center for Development and Capacity (CDC) has been a significant intervention of WAVE Foundation specially when it comes to creating skilled manpower and job opportunities.

Under CDC WAVE has provided technical services in the agriculture sector. Some of the major activities in the reporting year include-

- expansion of new variety of fodder like 'German' and 'Para',
- plantation of 200 draught-tolerant variety of vegetables
- production of Vermin compost and organic compost and marketing of medicinal plant *Basak* leaves.

The CDC has had much wider impact as well. There is almost no land or wetland that are lying uncultivated in a union under Damurhuda Upazila due to WAVE's support in the form of technical assistance and new varieties of seeds and fertilizer.



In the reporting year around 2,000 program participants including 447 females received training from the center. Participants comprised of government officials, NGO staff and members from different civil society groups among others.





# SOCIAL ENTERPRISES

WAVE Foundation has under its umbrella a couple of social enterprises that go by the name of 'Angkur Crafts', 'Angkur Seeds' and 'Angkur Agro Machineries'.

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 2017-2018 period the Angkur Seeds project has seen the production and storage of 16,000 kg tissue culture of potato. It has also collected 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 *Aman*, *Aush* and *Boro* rice seed. Among this, 3,000 kg drought tolerant *Aman* rice seed is produced. This year the project produced 25,120 kg rice seed. It has 40 contract growers, 40 seed dealers and 3000 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 establishing linkage between organizations, research centers, seed dealers and farmers.



# 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 reporting year Angkur Craft project has seen significant progress. It has helped 255 women gain skills and grow as entrepreneurs. Around 6,450 pieces of hand-stitched clothes produced by these women. Another important contribution of the project was the setting up of a marketing channel to allow the products of these small producers find buyers. Though Angkur Craft is a rather new initiative the project seems to have created a lot of interest across Chuadanga and Meherpur district.





SOCIAL ENTERPRISES







# Angkur Agro Machineries

Bangladesh's agricultural sector is witnessing a much-needed shift in the recent past – outdate manual method of cultivation is making room for modern and eco-friendly agricultural tools. It has not only boosted agricultural production but also improved farmers' income. WAVE Foundation established Angkur Machineries in 2016 to be an active part of this mechanization of Bangladesh's agriculture sector. WAVE works in close collaboration with Department of Agriculture Extension and well known agro research firms to ensure its tools are environment friendly and efficient.

In the reporting year Angkur Machineries sold 596 units of machineries, which have contributed to higher agricultural yield and better earning for the farmers in WAVE's working areas. WAVE sets 2 outlets of Angkur Machineries in Darsana and Natore.



# GOVERNANCE



WAVE Foundation has two-tiered governance system as per the organizational policy. Policies are formulated through the participation and approval of the General Body consisting of twenty two (22) 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 implementation of policies and action plan. He acts as the Chief Executive of the organization and serves as the General Secretary of the Governing Body.

## Members of Governing Body

### Chairperson

Mohammed Shahabuddin  
*Advisor, Customs and VAT*  
*Facilitator, NBR,*  
*Ex Member, NBR*

### Vice-Chairperson

Rashidun Nahar  
*Retired Head Mistress, Darsana Girls' School*

### Secretary

Mohsin Ali  
*Founder & Executive Director, WAVE Foundation*

### Treasurer

Fazlul Haque  
*Retired Cane Development Officer, Carew & Co.*

### Member

Dr. Shahinoor Haider  
*Medical Officer, Carew & Co.*

Mohsin Ali  
*Retired Center Incharge, Carew & Co.*

Ratan Sarkar  
*Excutive Director, INCIDIN Bangladesh.*

## 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 and works as a bridge between the organization 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

## Human Resources

- Total Staff 1793
- Female 720
- Male 1073

## Offices

- Head Office
- Base Office
- Regional Offices-07
- Area Offices-17
- Project Offices-31
- Unit Offices-105
- Training Center-02

## Development Partners

Bangladesh Bank; British Council; Christian Aid;  
FK Norway; Heifer International-USA; IDCOL; IDE; LGD & UNDP; MJF; Oxfam; PKSF;  
The Asia Foundation; Unicef; USAID; water.org; World Vision

## Financial Partners

Prime Bank Ltd; Bank Asia Ltd; BRAC Bank Ltd; South East Bank Ltd;  
Trust Bank Ltd; Mutual Trust Bank Ltd; Mercantile Bank Ltd; Standard Bank Ltd;  
Shahjalal Bank Ltd; Midland Bank Ltd; South Bangla Agriculture & Commerce Bank Ltd



# 19 districts

Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura,  
Jashore, Satkhira, Bagerhat, Rajshahi, Pabna, Barishal,  
Patuakhali, Barguna, Bhola, Dhaka, Narayanganj,  
Manikganj and Tangail

# 4 divisions

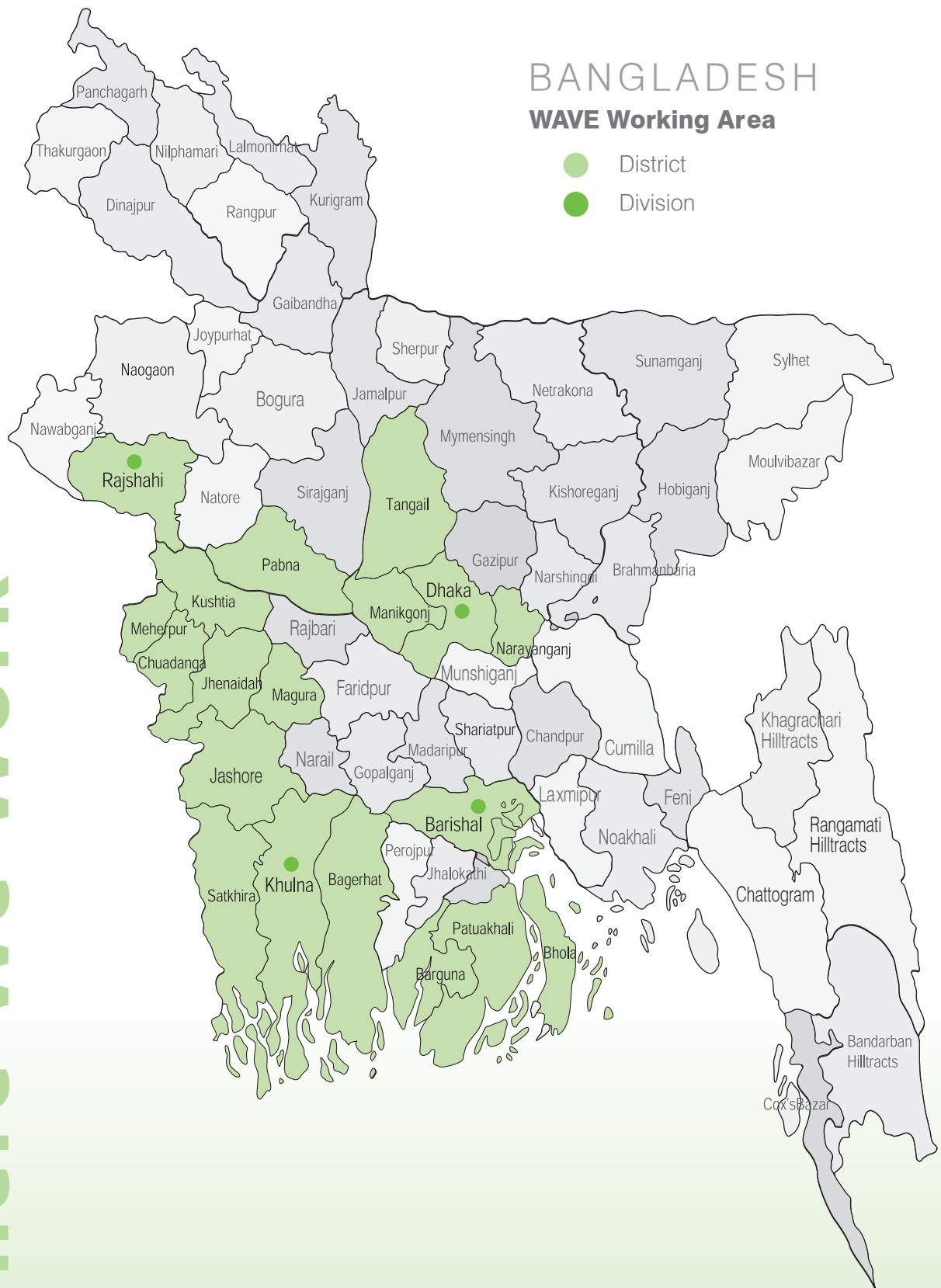
Khulna, Rajshahi, Barishal and Dhaka

# Countrywide

Campaign Coverage



# Where We Work



# FINANCIAL STATEMENT



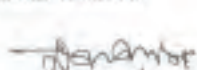
## WAVE Foundation Consolidated Statement of Financial Position as at 30 June 2018

	Notes	Amount in Taka	
		30 June 2018	30 June 2017
<b>ASSETS</b>			
<b>Non-current Assets</b>			
		249,370,696	80,798,509
Property , Plant & Equipments	3	249,370,696	80,798,509
<b>Current Assets</b>			
		3,036,679,811	3,144,749,312
Investment in FDR	4	214,956,336	143,768,527
Loans, Advances and Receivables	5	70,971,961	31,453,308
Security Deposit	6	21,422,385	1,144,885
Loan to Beneficiaries	7	3,121,545,739	2,804,753,114
Others Assets	8	92,366,457	57,097,445
Cash and Cash Equivalents	9	315,416,933	106,532,033
		<u>4,086,050,507</u>	<u>3,225,547,821</u>
<b>FUND AND LIABILITIES</b>			
<b>Fund</b>			
		891,927,108	497,529,160
Fund Account	10	538,701,056	334,991,740
DMF & Other Funds	11	174,367,252	5,039,696
Loan Loss Provision	12	57,041,778	54,724,796
Insurance Fund	13	121,817,022	102,772,928
<b>Liabilities</b>			
		3,194,123,399	2,728,018,661
Loans Payable	14	2,259,859,569	1,942,600,756
Member Savings	15	840,734,472	695,432,253
Donation Received in Advance	16	25,253,147	30,752,021
Grants for Fixed Assets	17	24,947,454	10,731,507
Others Liabilities	18	43,328,757	48,502,124
<b>Total</b>		<u>4,086,050,507</u>	<u>3,225,547,821</u>

The annexed notes form an integral part of the Consolidated Statement of Financial Position.

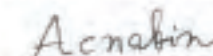
  
Amirul Islam  
Director (Finance & Accounts)

  
Mohsin Ali  
Executive Director

  
Mohammed Shahabuddin  
Chairperson

This is the Consolidated Statement of Financial Position referred to in our separate report of even date.

Dated, Dhaka  
31 December 2018

  
ACNABIN  
Chartered Accountants



**WAVE Foundation**  
**Consolidated Statement of Comprehensive Income**  
**for the year ended 30 June 2018**

Notes	Amount in Taka		
	2017-2018	2016-2017	
<b>Income</b>			
Donation Income	19	205,456,232	100,262,575
Revenue Income	20	835,678,487	577,187,166
		<u>1,041,134,719</u>	<u>677,449,741</u>
<b>Expenditure</b>			
Revenue Expenditures	21	834,980,972	598,556,493
		<u>834,980,972</u>	<u>599,654,489</u>
<b>Income / (Loss) over Expenditure</b>			
		<u>206,153,747</u>	<u>77,795,252</u>

The annexed notes form an integral part of the Consolidated Statement of Comprehensive Income.

  
**Amirul Islam**  
 Director (Finance & Accounts)

  
**Mohsin Ali**  
 Executive Director

  
**Mohammed Shahabuddin**  
 Chairperson

This is the Consolidated Statement of Comprehensive Income referred to in our separate report of even date.

Dated, Dhaka  
 31 December 2018

  
**ACNABIN**  
 Chartered Accountants

**WAVE Foundation**  
**Consolidated Statement of Receipts and Payments**  
**for the year ended 30 June 2018**

	Notes	Amount in Taka	
		2017-2018	2016-2017
<b>Opening Balance</b>		<b>106,532,033</b>	<b>17,578,234</b>
Cash in Hand		9,033,799	2,509,703
Cash at Bank		97,498,234	15,068,531
<b>Receipts</b>		<b>9,394,975,752</b>	<b>7,268,858,721</b>
Donation Received	19	194,489,736	104,719,565
Revenue Income	20	781,889,582	549,443,642
Loan Received	23	7,316,844,429	5,824,168,252
Advance Received	24	21,250,832	21,045,177
Other Receipts	25	1,080,501,173	769,482,085
<b>Total</b>		<b>9,501,507,785</b>	<b>7,286,436,955</b>
<b>Payments</b>		<b>9,186,090,852</b>	<b>7,179,904,922</b>
Revenue Expenditure	21	745,162,923	521,520,843
Loan Payment	26	1,521,861,085	1,103,637,487
Advance Payment	27	46,267,722	42,917,641
Other Payments	28	6,843,016,714	5,486,933,574
Non-current Assets (Annexure A)		29,782,408	24,895,377
<b>Closing Balance</b>		<b>315,416,933</b>	<b>106,532,033</b>
Cash in Hand		18,268,208	9,033,799
Cash at Bank		297,148,725	97,498,234
<b>Total</b>		<b>9,501,507,785</b>	<b>7,286,436,955</b>

  
**Amirul Islam**  
 Director (Finance & Accounts)

  
**Mohsin Ali**  
 Executive Director

  
**Mohammed Shahabuddin**  
 Chairperson



## 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 undertaken 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 06<sup>th</sup> June 2018
- 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.



## WAVE Foundation



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