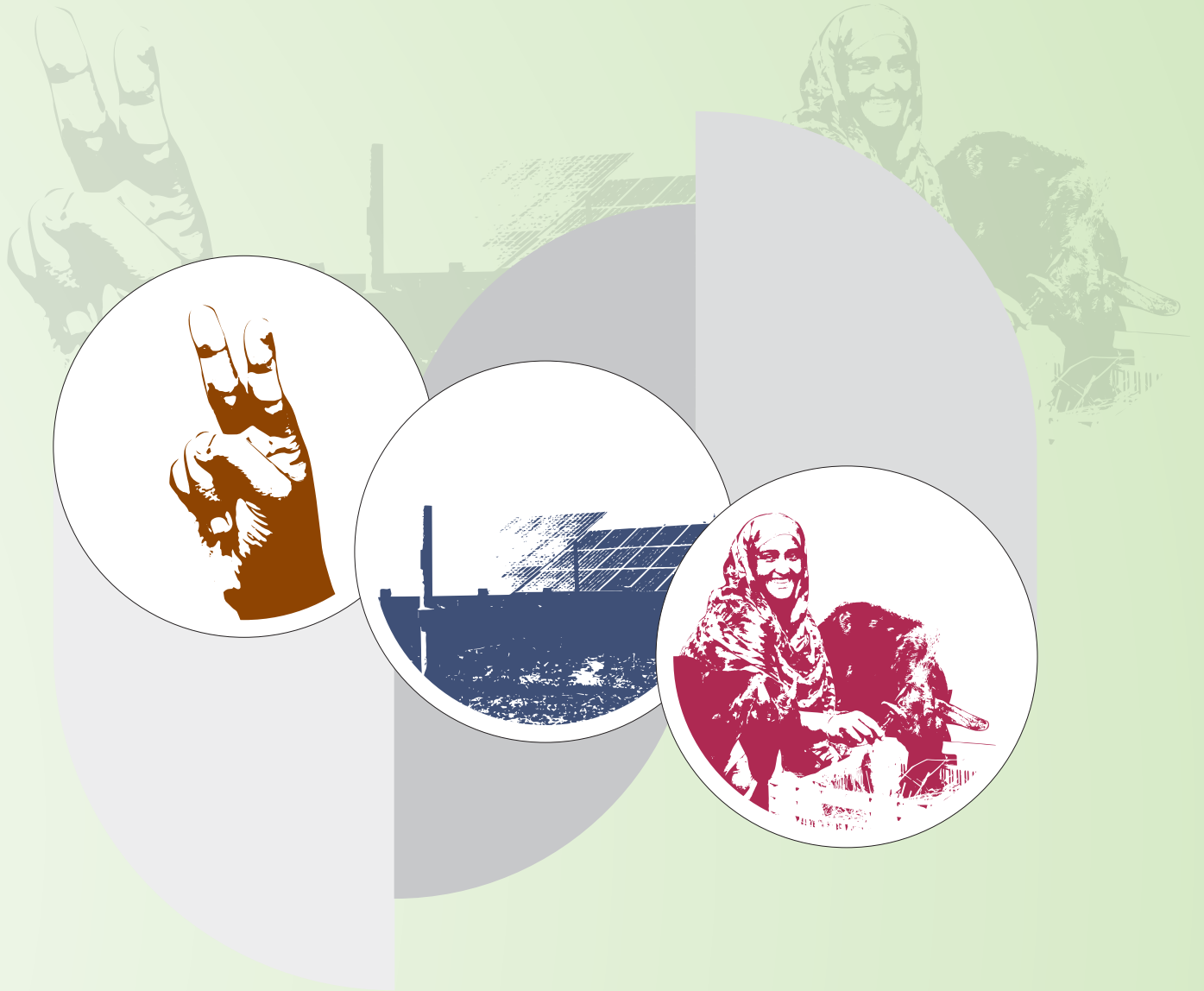


# Annual Report

## 2018-19



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 enhance sustainable livelihood, access to rights, good governance and resilient communities.

# Annual Report

## 2018-19



ওয়েভ ফাউন্ডেশন  
**WAVE FOUNDATION**

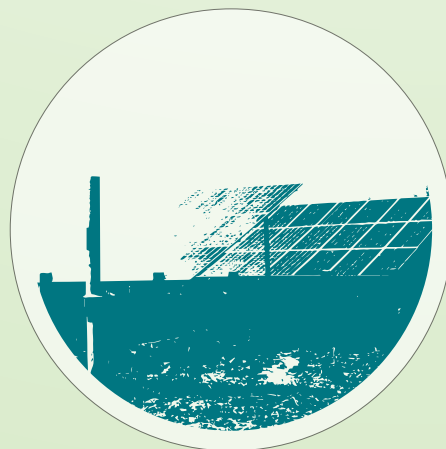
dedicated to a just and prosperous society

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Annual Report 2018-19

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*Contribution*  
Programs, Divisions & Units  
WAVE Foundation

*Coordination*  
Information, Communication and Documentation Division  
WAVE Foundation

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# Message from the Executive Director

I am happy to present our annual report for the 2018-2019 year. The report offers a synopsis of what WAVE Foundation had done and achieved in the reporting year.

Last year was hectic, but also rewarding. I would like to mention some of the major work we had done. The Right to Food campaign spearheaded by WAVE gathered great momentum during the reporting period. We not only had a large number of organizations rally behind the campaign, but were also able to generate favorable public opinion. I am confident that we are close to what we have been fighting for - Right to Food Act.

Our project around encouraging the youths to become active citizen made quite an impact. I think the project was successful to inspire the youths to organize themselves as a force and demonstrate their ability to reform the society.

In the energy sector solar irrigation emerged as a game changer. We were able to show that solar-based irrigation system is more reliable and cost-effective and so has a huge potential to improve productivity in the agriculture sector.

I would also like to mention our project that dealt with diversifying our agricultural products and livestock and the impact we achieved in people's lives through our community finance program. These projects have helped thousands of people climb out of abject poverty.

We will continue to work with and for the marginalized sections of our society, and help them find their way towards emancipation.

I would like to end by thanking my colleagues who have worked hard to put together the annual report. Cheers.

**Mohsin Ali**

Founder & Executive Director

## 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



## 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.

# 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

### Achievement

Public opinion has been built around the demand for “**Right to Food Act**” through a concerted nation-wide campaign involving **975** organizations including NGOs, CSOs, networks, educational institutions etc;

WAVE's work contributed to more than **12,500** cases being resolved by village courts;

Counselling service was provided to more than **23,000** people who are now aware about Village Court and its services

### Projects During the Year

Name of the Project	Working Area	Source of Fund	Participants
Right to Food & Nutrition Campaign	Dhaka City Cooperation And for Campaign it's covering countrywide	Action aid Bangladesh, Christian aid Bangladesh, World Vision Bangladesh, Dan church aid, Care Bangladesh	1,000 (direct) 1,92,810 (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	50,592 (direct) 58,70,914 (indirect)
Youth Rights and Development Campaign	2 Districts (Dhaka & Chuadnaga)	Own Fund	1,000 (direct) 30,000 (indirect)



## Shahidul gets justice thanks to Village Court

Shahidul Islam, 40, in Barguna's Asasuni Upazila, made a deal with a fellow villager named Helal Sardar under which he would take lease of 5 bighas (equivalent to 165 decimal) of land for 3 years for Tk 160,000. But Helal allocated only 3 bighas and on the expiry of the 3 years' term asked Shahidul to leave. Shahidul lodged complaint against Helal with the Village Court demanding Helal pay him back Tk 50,000 as he got 3 bighas instead of the agreed 5 bighas. The UP chairman formed a Village Court consisting four members, two each nominated by the feuding parties. The court ruled that Helal had to pay Tk 27,000 to Shahidul. Though Helal agreed he did not pay back on the scheduled date. A certificate case was then filed and the Upazila Nirbhai Officer (UNO) intervened and realized Tk 27,000 from Helal. "Thanks to the Village Court I got my money," Shahidul says.

# PROGRAM

## DEMOCRATIC DECENTRALIZATION AND INSTITUTIONAL ACCOUNTABILITY

### Projects During the Year

Name of the Project	Working Area	Source of Fund	Participants
Responsiveness of Public Services through Strengthening Participatory Governance-Response	16 Unions/ 2 Upazillas/ 1 District (Magura)	Manusher Jonno Foundation (MJF) & UKaid	13,760 (direct)
Democratic Decentralization & Local Self Government Campaign	Country Wide	Manusher Jonno Foundation (MJF) & UKaid	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) Services in Tangail and Khulna District	20 Upazillas/ 2 District (Tangail, Khulna)	UNICEF & KOICA	3,574,318 (direct) 13,324,982 (indirect)
Strengthening and Promoting Active Citizenship in Bangladesh	23 Upazillas/ 6 Districts (Chuadanga, Jhenaidah, Kushtia, Rajshahi, Manikganj & Dhaka)	DFID, SDC & USAID	400 (direct)
Active Citizens	4 Districts (Dhaka, Chuadanga, Rajshahi & Barishal)	British Council	370 (direct) 2,667 (indirect)
Promoting Democratic Inclusion and Governance through Youth-PRODIGY (Phase II)	4 Upazillas/ 3 Districts (Chuadanga, Manikgonj, Dhaka)	British Council	387 (direct) 9,149 (indirect)
Promoting Advocacy and Rights (PAR) Project in Bangladesh	18 Districts / 8 Divisions	USAID, UKaid, Counterpart International	1,000

## Achievement

Some **300** people took part in **9** meetings as part of civic engagement, and identified and analyzed local problems originating from national issues;

A platform named Legal Environment for Civil Society in Bangladesh created scope for community members to raise their concerns around shrinking space for freedom of expression.

**25** Health Service Users Forums (HSUF) were formed in Tangail and Khulna that lobbied with hospital management to improve health service. **550** 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 **750** youths got leadership training on human rights and good governance issues;

# Networks

*Coordinated and Facilitated by WAVE*



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.



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.



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*

### 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.

Sector



# COMMUNITY FINANCE

## 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.



# 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

1003 Union/ 76 Upazilla/ 16 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka, Narayanganj)

### Source of Fund

Palli Karma-Sahayak Foundation (PKSF); and Banks- 1. Prime Bank Ltd., 2. Mercantile Bank Ltd., 3. Trust bank Ltd., 4. Mutual Trust Bank Ltd., 5. BRAC Bank Ltd, 6. Bank Asia, 7. Midland Bank Ltd, 8. Southeast Bank Ltd, 9. SBAC Bank Ltd., 10. NCC Bank Ltd., 11. NRB Bank Ltd., 12. NRBC Banl Ltd.

### Participants

142,002 (direct)  
710,010 (indirect)

## Achievement

Provided program participants access to financial and technical services so they can improve their economic condition;

Provided training to borrowers in agriculture and non-agricultural sector and organized 3-6 months long skills training for the boys and girls of the borrowers so they can involve themselves in incoming generating activities;

Provided finance to create entrepreneurs in the sanitation sectors with a view to improve rural sanitation.



### **WAVE gave Saleha her window of opportunity**

Saleha was married very young to a man with little means. It seemed she was destined for a life of misery and despair. She then joined WAVE's Women's Association and bought a cow with the loan of Tk 25,000 from WAVE in 2013. Three years later she got another loan of Tk 70,000 and started dealing in cows. She has also learnt how to take care of cows and fatten them. Now she sells one or two cows every year and has asset worth Tk one lac. "I am going to establish my own farm very soon," Saleha exudes confidence as she reveals her future plan.

# PROGRAM

# MICRO-ENTREPRENEURSHIP

## Activity in Brief

### Working Area

756 Union/ 76 Upazilla/ 16 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka, Narayanganj)

### Source of Fund

Palli Karma-Sahayak Foundation (PKSF); and Banks- 1. Prime Bank Ltd., 2. Mercantile Bank Ltd., 3. Trust bank Ltd., 4. Mutual Trust Bank Ltd., 5. BRAC Bank Ltd, 6. Bank Asia, 7. Midland Bank Ltd, 8. Southeast Bank Ltd, 9. SBAC Bank Ltd., 10. NCC Bank Ltd., 11. NRB Bank Ltd., 12. NRBC Banl Ltd.

### Participants

25,335 (direct)  
126,675 (indirect)

# Achievement

**New employment opportunities created for the marginalized communities;**

**An integrated service package developed for the disadvantaged communities.**



## **WAVE's support helps Bubly find her entrepreneurship skills**

Bubly Khatun married of her own choice against her parents' wish. Her husband struggled to earn enough for a decent living. Bubly was looking for an opportunity to work to help her husband bear family expenses. So when she came to know about WAVE's micro-entrepreneurship program, she eagerly joined WAVE's Tia Women Association. There she received training on goat rearing in perch method. She also got a loan of Tk 45,000 to purchase the first lot of goats. Her hard work paid off. She now has 18 goats in her small farm. "I never thought I would be able to do all this. Thanks to WAVE I have changed my life and that of my family," Bubly says with a bright smile.

# PROGRAM

# AGRICULTURE FINANCE

## Activity in Brief

Working Area	Source of Fund	Participants
721 Union/ 67 Upazilla/ 15 Districts (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Khulna, Natore, Rajshahi, Manikganj, Potuiahli, Barguna, Dhaka)	Palli Karma-Sahayak Foundation (PKSF); and Banks- 1. Prime Bank Ltd., 2. Mercantile Bank Ltd., 3. Trust bank Ltd., 4. Mutual Trust Bank Ltd., 5. BRAC Bank Ltd, 6. Bank Asia, 7. Midland Bank Ltd, 8. Southeast Bank Ltd, 9. SBAC Bank Ltd., 10. NCC Bank Ltd., 11. NRB Bank Ltd., 12. NRBC Banl Ltd.	22,774 (direct) 131,870 (indirect)

## Achievement

Use of modern technologies by farmers increased and with it increased the yield;

Growth of agriculture increased capital flow to other productive activities.

Scope to access financial assistance for the poor expanded;



### **Malta cultivation opens new avenue to farmers**

WAVE Foundation considers agro-product diversification as a significant way of enhancing the life standard of the poor and marginalized farmers. Currently, Malta cultivation has become popular among the farmers and now 25 farmers are cultivating Malta in Chuadanga District. WAVE Foundation extends financial as well as technical support to the farmers.

# PROGRAM

# RENEWABLE ENERGY

## Projects During the Year

Name of the Project	Working Area	Source of Fund	Participants
Solar Home System (SHS) Program	424 Unions/ 39 Upazillas/ 09 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah, Jessore, Magura, Pabna, Natore & Rajshahi)	Infrastructure Development Company Limited (IDCOL)	3,886 (direct) 15,552 (indirect)
Improved Cooking Stove (ICS) Program	10 Union/ 01 Upazilla/ 01 District (Chuadanga)	Infrastructure Development Company Limited (IDCOL)	2,750 (direct) 11,015 (indirect)
Biogas and Bio-fertilizer Program	76 Unions/ 15 Upazillas/ 06 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah Jessore & Pabna)	Infrastructure Development Company Limited (IDCOL)	836 (direct) 3,349 (indirect)
Solar Irrigation Program (SIP)	24 Unions/10 Upazillas/ 04 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah)	Infrastructure Development Company Limited (IDCOL)	3,308 (direct) 13,240 (indirect)



## Solar Irrigation Pump making irrigation cleaner and cheaper

WAVE has installed 44 Solar Irrigation Pumps (SIPs) across several districts. One of the places is Muchirkuri, Dadpur, Kaliganj, Jhenaida, where some PIPs have been in operation since 2017. WAVE has been promoting SIPs as it is not only environment friendly compared to the diesel-run pumps but also cheaper and more reliable. Barkat Ali, a farmer from Dadpur village, reports, "Irrigation of one bigha land by the conventional diesel-run pumps cost Tk 5,000, whereas I have to spend between Tk 2800 to Tk 3,000 for the same as I have shifted to SIP." Again, he no more has to wait for days to get the service because demand for diesel-run pumps was much higher than supply, he adds. Ali is very happy because less cost means higher profit.

## Achievement

Some **490** Solar Home Systems (SHS) were sold and installed during this year. It resulted in decreased carbon emission and generated public awareness about the importance of using renewable energy;

More than **1,000** Improved Cooking Stoves (ICS) were sold and installed. It's a healthy cooking method that significantly reduces health hazards in a kitchen;

Trees planted in **145** biogas of land which provided communities access to cooking fuel and contributed to reduced air pollution and healthy environment;





# LIVELIHOOD and HUMAN RESOURCE DEVELOPMENT

## 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.



# 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

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) 15,750 (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	8,000 (direct) 16,000(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 Fisheries & Livestock Unit	14 Unions/ 3 Upazilas/ 2 Districts (Chuadanga and Meherpur)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	3057 (direct) 700 (indirect)
Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing	57 Unions/ 6 Upazilas/ 2 Districts (Chuadanga and Meherpur)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	8,568 (direct) 13,400 (indirect)
Angkur seeds Integrated Agri Farm (Angkur Seeds)	20 Unions/ 11 Upazilas/ 3 Districts (Chuadanga, Meherpur and Jhenaidah)	WAVE Foundation	1,545 (direct) 5,240 (indirect)
High Value Local Variety Mixed Fish Culture Project and Fish Hatchery	3 Unions/ 1 Upazilas/ 1 District (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	200 (direct) 700 (indirect)
Alleviation of poverty through rearing & conservation of local improved and Hybrid variety sheep breed and increasing productivity at family and demonstration farm level	11 Unions/ 4 Upazilas/ 2 Districts (Chuadanga and Meherpur)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	360 (direct) 1,260 (indirect)
Genetic conservation of Black Bengal goat and poverty reduction through increment of its productivity of family and breeding farm level	1 Unions/ 1 Upazilas/ 1 District (Manikgonj)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	354 (direct) 1,239 (indirect)
Alleviation of poverty through rearing & conservation of local improved and Hybrid sheep breed and increasing productivity at family and demonstration farm level	2 Unions/ 1 Upazila/ 1 District (Patuakhali)	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation.	330 (direct) 1,000 (indirect)
Center for Development and Capacity-CDC	1 Union/ 1 Upazila/ 1 District (Chuadanga)	WAVE Foundation	



## Cultivation of summer onion lifts Nasima out of poverty

Nur Islam from Meherpur's Mujibnagar Upazila earned a living by selling nuts. But the income was too meager to manage his family. He then met a WAVE worker and had her wife Nasima join WAVE's women's association Dalia. Nasima received a loan of Tk 30,000 that she used to cultivate onions. They used the profit to pay back an earlier loan. Inspired by her success Nasima joined WAVE's value chain project around onion cultivation. There she learnt about growing onion seeds, and scientific cultivation before receiving another loan of Tk 35,000 that she and her husband used to cultivate BRRI Onion 5 in 33 decimal land. The husband and wife continued this exercise, taking up greater area of land every time and making bigger profit each time I.E. they got net profit in last one year BDT 2,63,000. The cultivation of summer onion has changed their life.

## Achievement

**11,000** kgs of tissue culture potato seeds were produced and stored.

Drought tolerant rice seed BRRI dhan 56 and BR RI dhan 71 were popularized; Besides, **200** drought tolerant vegetables Drum Stick were planted.

Some **1,500** Self Help Group (SHG) members learnt improved animal management and kitchen gardening technology; Again members of 750 SHG families received a variety of vegetable seeds, a loan of Tk **4,500** for each of those families for raising poultry while same families planted **4** types of fruit trees.

Cluster based dealership has been developed for poultry feed and medicine.

**15** buck service centers were established to help ensure purity of black Bengal variety of goats.

# PROGRAM

## SOCIAL DEVELOPMENT & COMMUNITY RESILIENCE

### Projects During the Year

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	1,46,940 (direct)
Elderly People Program	8 Unions , 3 Upazilas, 2 Districts (Chuadanga and Manikgonj)	WAVE Foundation	13,379 (direct) 1,821 (indirect)
Cultural & Sports Program	4 Upazilas, 1 District (Chuadanga)	Palli Karma-Sahayak Foundation (PKSF)	14,100 (direct) 30,550 (indirect)
Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS	92 Unions/ 27 Upazillas/ 11 Districts (Chuadanga, Kushtia, Meherpur, Jhenaidah, Jessore, Magura, Rajshahi, Natore, Pabna, Manikganj and Dhaka)	Water.org	4,995 (direct) 22,478 (indirect)
Output Based Aid Sanitation Microfinance Program (OBASMP)	31 Unions/ 4 Upazillas/ 1 Districts (Jhenaidah)	Palli Karma-Sahayak Foundation (PKSF) World Bank	3,500 (direct)
Sanitation Marketing System (SanMarkS)	39 Unions, 6 Upazilas, 2 Districts (Khulna and Rajshahi)	iDE	930 (direct) 4,185 (indirect)
Empower Youth For Work in Bangladesh (EYW) Project	6 Unions, 1 Upazilas, 1 District (Barishal)	Oxfam in Bangladesh	13,616 (direct) 40,000 (indirect)
Goat Rearing for Urban Climate Migrants & vulnerable Citizens	Khulna City Corporation (KCC), Khulna	GIZ	59 (direct)



## Achievement

More than **20,000** people received primary health services through around **3,900** clinics manned by ENRICH health officer;

Around **20,000** people received free health service by government MBBS doctors through around **500** satellite clinics;

More than **4,500** children got pre-school supportive education through ENRICH education assistance centers; They also took part in co-curricular activities like singing, dancing, drawing, recitation etc;

About **1,700** community members received training on income generating activities;

More than **300** families received vegetable seeds and eco-friendly Bandhu

Chula while about **5,500** fruits and other saplings were distributed among the same number of households;

**600** sanitary latrines and **80** tube-wells were installed.



### Hygienic latrine meant healthy environment

The pit latrine made by ring and slab was apparently unhygienic. It emanated foul smell much to the annoyance of the neighbors. As there was no water seal in the latrine all sorts of insects would go into the latrine pit and come out. In this way different types of diseases were spread and the environment would be polluted. Then they met WAVE's WASH loan officer and got a loan of Tk 10,000 for constructing a hygienic latrine. They however had to spend Tk 35,000 to complete the construction. Now there is hardly any bad smell and little risk of disease spreading.

# PROGRAM

# HUMAN RESOURCE AND PRODUCTIVE SKILL DEVELOPMENT

## Projects During the Year

Name of the Project	Working Area	Source of Fund	Participants
Human Resource Development Program	WAVE's working area	Palli Karma-Sahayak Foundation (PKSF) Own fund	600 (direct)
Skills For Employment Investment Program (SEIP)	The project activities cover the whole of Bangladesh	Asian Development Bank (ADB) , Swices Agency for Development and Cooperation (SDC), Government of Bangladesh (GoB)	150 (direct) 225 (indirect)
Empower Youth For Work in Bangladesh (EYW)	6 Unions/ 1 Upazila/ 1 District (Borishal)	Oxfam in Bangladesh.	13,616 (direct) 40,000 (indirect)
WAVE Trade Training Center (W TTC)	All over the country	Approved by the Bangladesh Technical Education Board	104 (direct)

## Achievement

150 youths received vocational training and support was provided to 16 youths with start-up capital BDT 13,70,000;



### Mozammel Breaks the Barrier

'Skills can break the barrier and help to pursue your dreams' says Md. Mozammel Hossain from Bakerganj, Barisal. Mozammel received 3 day Soft Skill Training and 5 day Entrepreneurship Training consecutively organized by WAVE Foundation. He then started his own business as Taylor and established Thane Cloth shop with start-up finance support from WAVE. Besides, being concerned about climate change as a sensible youth he started leading different social activities i.e. tree plantation, using vermin compost, stop using plastics as well as encouraging other youths to be entrepreneur. 'Youth should not spend much time looking for a job rather they might be a successful entrepreneur by developing their skills' he says. To promote a positive enabling environment for youth to thrive, achieve their potential and contribute to their community especially that are hit hardest by climate change WAVE's Empowering Youth for Work program came on board.

# WAVE INSTITUTES



## WAVE Vocational Institute

WAVE has been working on the establishment of a vocational institute named in Dashana, Chuadanga. Its construction is close to completion and the institution is expected to open its doors to the first batch of trainees. 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.



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.

## 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.



# 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.

## Angkur Agro Machineries

Bangladesh's agricultural sector is witnessing a much-needed shift in the recent past – outdated 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

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

### Secretary

Mohsin Ali  
*Founder & Executive Director, WAVE Foundation*

### Treasurer

AKM Abdul Bari  
*Retired Finance Manager, Carew & Co.*

### Member

Rashidun Nahar  
*Retired Head Mistress, Darsana Girls' School*  
  
Fazlul Haque  
*Retired Cane Development Officer, Carew & Co.*  
  
Mohsin Ali  
*Retired Center Incharge, 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 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
- Agriculture and Livestock
- Loak Theatre & Audiovisual
- Suddhachar
- Innovation

## Human Resources

- Total Staff 1846
- Female 721
- Male 1125

## Offices

- Head Office
- Base Office
- Regional Offices-06
- Area Offices-24
- Project Offices-53
- Unit Offices-115
- Training Center-02

## Development Partners

Bangladesh Bank ;British Council; Christian Aid; FK Norway; Heifer International-USA; IDCOL; IDE; GIZ; Manusher Jonno Foundation; Ministry of Primary and Mass Education; Oxfam; PKSf; The Asia Foundation; The Counterpart International & USAID; UNDP and LGD; 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

# 31 districts

Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Satkhira, Bagerhat, Rongpur, Kurigram, Rajshahi, Pabna, Natore, Barishal, Patuakhali, Barguna, Pirojpur, Bhola, Dhaka, Rajbari, Faridpur, Manikgonj, Narayangonj, Mymensingh, Tangail, Sherpur, Sylhet, Sunamgonj, Chattogram and Feni

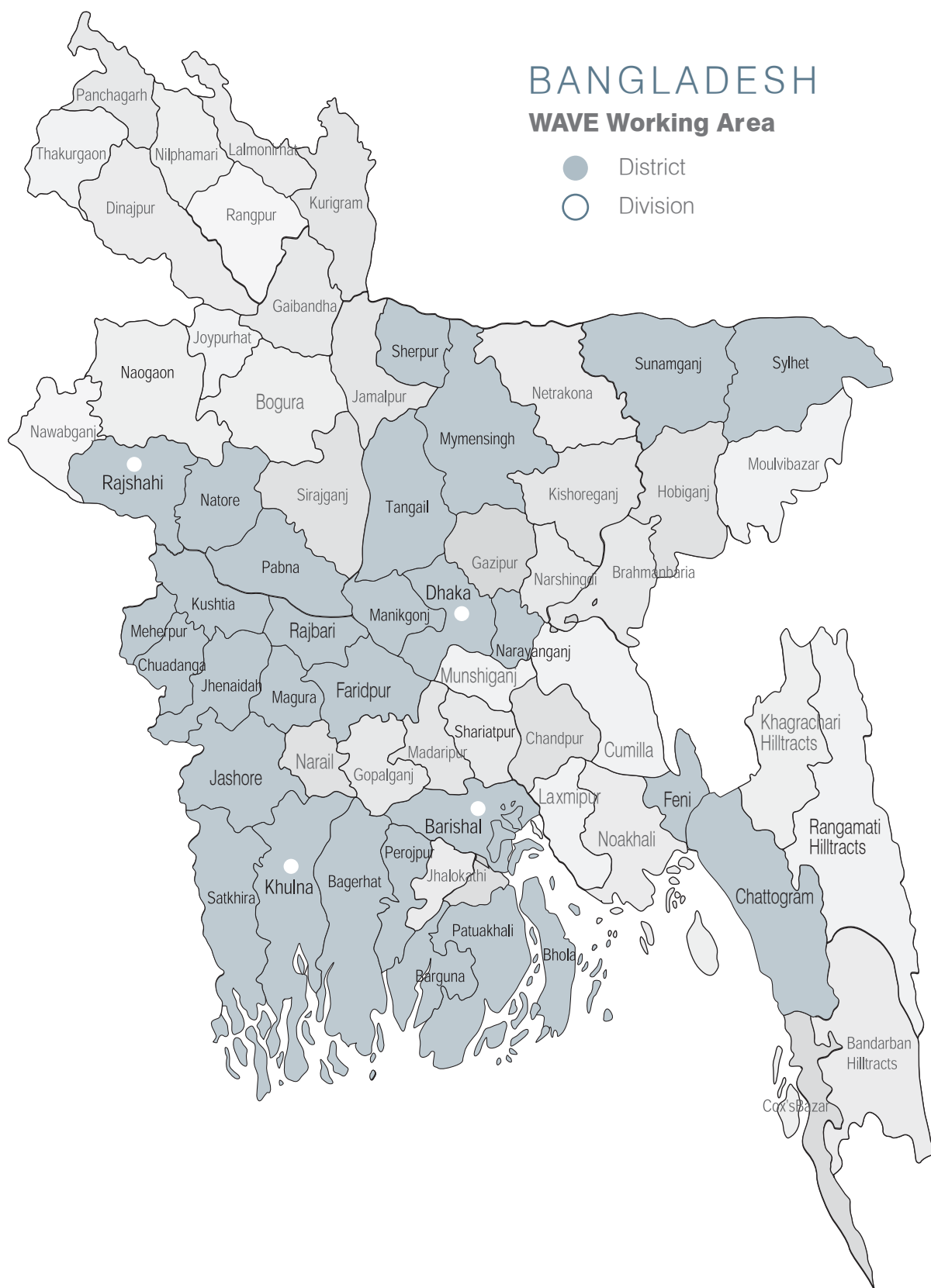
# 8 divisions

Khulna, Rajshahi, Rongpur, Barishal, Chattogram, Sylhet, Mymensingh and Dhaka

# Countrywide

Campaign Coverage

# Where We Work






**WAVE Foundation**  
**Consolidated Statement of Financial Position**  
as at 30 June 2019

	Notes	Amount in Taka	
		30 June 2019	30 June 2018
<b>ASSETS</b>			
<b>Non-current Assets</b>		<b>482,550,673</b>	<b>249,370,696</b>
Property , Plant & Equipment	3	482,550,673	249,370,696
<b>Current Assets</b>		<b>3,927,286,217</b>	<b>3,836,679,811</b>
Investment in FDR	4	261,302,141	214,956,336
Loans, Advances and Receivables	5	76,475,328	70,971,961
Security Deposit	6	21,431,766	21,422,385
Loan to Beneficiaries	7	3,273,509,748	3,121,545,739
Others Assets	8	105,750,965	92,366,457
Cash and Cash Equivalents	9	188,816,269	315,416,933
		<b>4,409,836,890</b>	<b>4,086,050,507</b>
<b>FUND AND LIABILITIES</b>			
<b>Fund</b>		<b>1,024,811,448</b>	<b>891,927,108</b>
Fund Account	10	584,112,566	538,701,056
DMF & Other Funds	11	172,178,790	174,367,252
Loan Loss Provision	12	129,506,965	57,041,778
Insurance Fund	13	139,013,127	121,817,022
<b>Liabilities</b>		<b>3,385,025,442</b>	<b>3,194,123,399</b>
Loans Payable	14	2,307,049,862	2,259,859,569
Member Savings	15	920,157,672	840,734,472
Donation Received in Advance	16	17,966,598	25,253,147
Grants/Equity for Fixed Assets	17	49,432,963	24,947,454
Others Liabilities	18	90,418,347	43,328,757
<b>Total</b>		<b>4,409,836,890</b>	<b>4,086,050,507</b>

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  
26 November 2019

  
**ACNABIN**  
Chartered Accountants

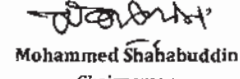
WAVE Foundation  
Consolidated Statement of Comprehensive Income  
for the year ended 30 June 2019

	Notes	Amount in Taka	
		2018-2019	2017-2018
<b>Income</b>			
Donation Income	19	219,470,305	205,456,232
Revenue Income	20	817,871,692	835,678,487
		<u>1,037,341,997</u>	<u>1,041,134,719</u>
<b>Expenditure</b>			
Revenue Expenditures	21	996,110,022	834,980,972
		<u>996,110,022</u>	<u>834,980,972</u>
<b>Income /(Loss) over Expenditure</b>		<u>41,231,975</u>	<u>206,153,747</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  
26 November 2019

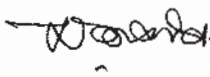
  
ACNABIN  
Chartered Accountants

**WAVE Foundation**  
**Consolidated Statement of Receipts and Payments**  
**for the year ended 30 June 2019**

	Notes	Amount in Taka	
		2018-2019	2017-2018
<b>Opening Balance</b>		<b>315,416,943</b>	<b>106,532,033</b>
Cash in Hand		18,268,218	9,033,799
Cash at Bank		297,148,725	97,498,234
<b>Receipts</b>		<b>8,982,156,522</b>	<b>9,394,975,752</b>
Donation Received	19	257,679,099	194,489,736
Revenue Income	20	782,749,010	781,889,582
Loan Received	23	6,811,721,148	7,316,844,429
Advance Received	24	31,886,409	21,250,832
Other Receipts	25	1,098,120,856	1,080,501,173
<b>Total</b>		<b>9,297,573,465</b>	<b>9,501,507,785</b>
<b>Payments</b>		<b>9,108,757,196</b>	<b>9,186,090,852</b>
Revenue Expenditure	21	847,587,245	745,162,923
Loan Payment	26	1,643,386,754	1,521,861,085
Advance Payment	27	241,525,854	46,267,722
Other Payments	28	6,360,291,388	6,843,016,714
Non-current Assets (Annexure A)		15,965,955	29,782,408
<b>Closing Balance</b>		<b>188,816,269</b>	<b>315,416,933</b>
Cash in Hand		7,581,977	18,268,208
Cash at Bank		181,234,292	297,148,725
<b>Total</b>		<b>9,297,573,465</b>	<b>9,501,507,785</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 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 06 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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