



ওয়েভ ফাউন্ডেশন

WAVE FOUNDATION

Together for Better Life



# ANNUAL REPORT

## 2022-2023







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## 2022-2023

## **Annual Report 2022-2023**

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### **Contribution**

Senior Management and Coordination Team  
WAVE Foundation

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Communications and Knowledge Management Division  
WAVE Foundation



## Message from the Executive Director

This year has been a remarkable one for our organization. We have adopted our 5th Strategic Plan and made significant progress in advancing our strategic goals, including expanding into new areas, initiating new components, and investing in innovation and digitalization. Despite the many challenges we faced, we were able to achieve several important milestones targeting Sustainable Development Goals (SDGs).

Our success this year is due in large part to the hard work and dedication of our employees, volunteers, and board members. I am incredibly grateful for their contributions and proud of what we have achieved together. I would also like to thank our development partners and banks, implementing partners, network members, and all stakeholders for their generosity and support. I am also thankful to our communities for their continued support and we are committed to creating value over the long term. We are committed to using all these contributions wisely and efficiently to make a real difference in the lives of the people we serve.

Considering the national and global development perspectives and inquiries about the development needs of the targeted population, WAVE Foundation has derived another renewed strategic path in the 5th strategic plan (2022-2025). It has inclined us to become more result-oriented, efficient, and effective in implementing development initiatives and to keep us relevant and aligned with faster growth of development. To deal with the rapidly changing socio-economic and environmental conditions and to address emergent organizational needs our entire interventions are organized under major 6 programs. We are committed to fostering the rights and entitlement of the people. We have focused on inclusive and cohesive interventions in sustainable livelihood, democratic governance, social change, youth empowerment, climate justice, and other areas. It is envisaged that the new dimension of programs will allow the organization to reconstruct another structural change in the management system along with strong oversight and result-based mechanisms.

As we look ahead to the coming year, we are excited about the opportunities that lie ahead. We are well-positioned to continue our growth trajectory and committed to continuing our work to improve the lives of people in need and delivering superior returns at individual, institutional, and community levels.

Thank you for your unwavering support.

Sincerely,

**Mohsin Ali**

Founder and Executive Director

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The background of the entire page is a soft-focus photograph of several daisy-like flowers with white petals and bright yellow centers. The flowers are set against a lush green background, likely grass or foliage. One flower in the lower right foreground is in sharper focus than the others, showing more detail of its petals and the texture of its yellow center.

## **OUR VISION**

A Just and Prosperous Society

## **OUR MISSION**

Our mission is to promote the rights and entitlement of the people, thus all our interventions aim to unfold opportunities and potentials towards achieving quality lives for the people through inclusive and sustainable livelihood, governance, climate justice and social change.

## OUR VALUES



**INTEGRITY**



**ACCOUNTABILITY**

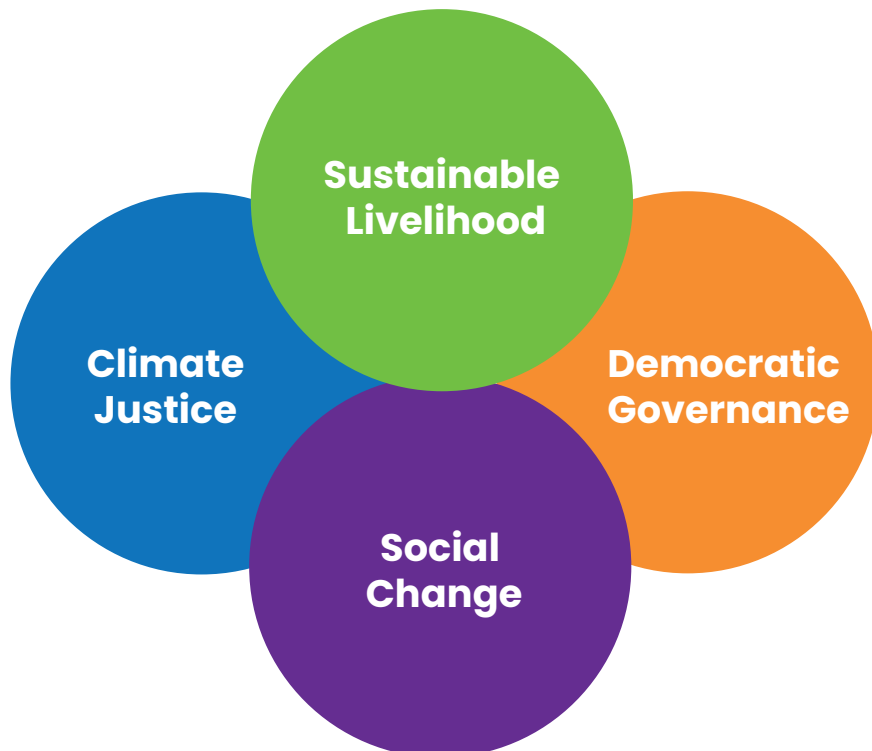


**INNOVATION**



**FRUGALITY**

## OUR STRATEGIC GOALS





# OUR PROGRAMS



# POVERTY ERADICATION AND LIVELIHOOD DEVELOPMENT

## STRENGTHEN THE LIVELIHOOD OF THE MARGINALIZED AND POOR POPULATION

As a development organization, WAVE Foundation is carrying out a multifaceted action plan to establish a society that is poverty-free and built on equality to overcome challenges that prevail in poverty eradication and livelihood development. Therefore, WAVE Foundation is following a holistic, multi-dimensional, and equitable process as part of sustainable and resilient livelihood development. All projects and initiatives are undertaken with greater emphasis on economic growth and empowerment of the extremely poor, persons with disabilities, food security and nutrition, justice for climate risk victims, and gender equality in underserved communities. WAVE has embedded its focus on the holistic growth of people and communities, with a focus on agricultural production, fisheries, the development of livestock, community-based financing, technical assistance, connections to market systems, and skill development for social and economic change. WAVE is also assisting in developing small and medium enterprises centered on agriculture and small business to generate employment possibilities for all people.

The informal sector makes up the vast majority of businesses in the nation (99.8%). Young people and women have the greatest potential in this sector. In this context, WAVE has started projects and programs that concentrate on the informal sector. These extensive and multifaceted development initiatives contribute to the country's overall economy to escape the worst forms of extreme poverty while simultaneously fostering human growth.



### AREAS OF INTERVENTION

- Poverty Alleviation through Income Generating Activities
- Nutrition and Primary Health Care
- Access to Government and Non-Government Organization Services
- Capacity Building and Entrepreneur Development
- Person with Disabilities (PWD) and Access to All Services
- Market Development and Linkage for Rural Entrepreneur
- Climate Change and Disaster Management
- Women Empowerment and Equality





# PROJECT AND COMPONENTS

## PATHWAYS TO PROSPERITY PROJECT (PPEPP)

RESILIENT LIVELIHOOD AND ENTERPRISE DEVELOPMENT

NUTRITION

COMMUNITY MOBILIZATION

DISASTER AND CLIMATE CHANGE

DISABILITY INCLUSION

WOMEN EMPOWERMENT AND GENDER EQUALITY





## PROJECT DURING THE YEAR



Name of the Projects



Working Areas



Sources of Fund



Number of Participants

Pathways to Prosperity for Extremely Poor People European Union (PPEPP-EU) Project

**1 District** - Patuakhali  
**1 Upazilla, 4 Unions**

European Union and PKSF

Direct: 5786  
Indirect: 24000



**Contribution to SDGs**



## SIGNIFICANT CONTRIBUTION

- **254** households have engaged in different IGAs in the working areas that contributed to increase household income and improved living standard
- A total of **94** IGAs have been implementing through livestock grants during this financial year
- **7** climate adaptive technologies have been promoted for crop centric interventions that contribute to reduce production costs and benefit farmers in crop production and lead towards sustainability.
- **12** health camps and **3** eye camps have been organized in climate vulnerable communities where specialist doctors served for Gynecology, Child diseases and Adolescents crisis. It helped to reduce the treatment cost and benefit the communities.



## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



**1 District  
1 Upazilla  
4 Unions**



**Direct: 5786  
Indirect: 24000**

## HIGHLIGHTS

### **Sonia, A Dream Fighter**

Sonia Begom (23) is a member of the Golap Prosperity Village Committee (PVC) in Patuakhali Sadar Union. She dropped out from secondary school and became a victim of early marriage. Since then, she has been struggling for a solvent livelihood as her husband's income cannot make their ends meet. Finding no other alternative, she fell into despair. However, meanwhile she became a beneficiary of Prosperity project and started participating PVC back in 2021. She received a 2 day training on vegetable cultivation and financial support of BDT 40,000 as loan including BDT 10,000 as donation from the project. Utilizing the financial support, she took 55 decimal land leases and started vegetable cultivation in climate vulnerable coastal area. In her first year, she has earned BDT 85000 by selling vegetables and has bought a cow with the profit. She dreams, this year she will earn BDT 1,50,000 from selling vegetables. Now, she is very happy and grateful to WAVE Foundation for her better life.



# COMMUNITY FINANCING AND ENTREPRENEURSHIP DEVELOPMENT

**ENHANCE THE SOCIO-ECONOMIC CONDITION OF THE POOR AND MIDDLE-CLASS POPULATION THROUGH FINANCING AND DEVELOPING ENTREPRENEURIAL SKILLS AMONG THE POTENTIAL**

WAVE's Community Finance Program has been designed to be comprehensive, approachable, and suitable for various groups of society to provide employment opportunities and promote inclusive economic growth, with a focus on the demands and requirements of the rural and urban middle class and the underprivileged groups in society. A significant number of families in the community are deprived of making these investments in the right amount and at the right time because they do not have the financial capacity and the supply of capital or credit from financial institutions in the informal sector is very low. Furthermore, without microcredit support, it is very challenging for the underprivileged and marginalized groups in society to obtain collateral-free loans. WAVE seeks to improve economic involvement and financial self-reliance, as well as outreach, coverage, and inclusion through its numerous interventions under this program.

**Agripreneurship Development-** This is dedicated to the sustainable development of agriculture sector of our country. In case of financing IGAs (crop cultivation, horticulture, livestock, fisheries, agro-processing, agro-mechanization etc.) in agriculture sector, WAVE offers flexibilities and has become a prominent core component of the program covering a major share (60.36%) of the yearly loan disbursement. Value-added services involve Skill Development Training, Input Supply and Technology Transfer.

**Micro Enterprise and Entrepreneurship Development-** WAVE has launched its Microenterprise Financing and Entrepreneurship Development Program aiming at extending financial services to the progressive members of microfinance program for undertaking IGAs that require bigger amount of capital. Apart from progressive members, WAVE provides financial services to all the entrepreneurs along with start-ups based on assessing their needs and demands. An individual micro-entrepreneur can take loan up to BDT 5.0 million for his enterprise under this Program. Value-added services involve training on Business Development, Entrepreneurship Development, Risk Management, Technology Transfer and Facilitates Market Linkage through market system inclusion. In essence, this program intends to support and uplift the aspiring entrepreneurs in their pursuit of creating self and wage based employments.



Financial Inclusion  
Socio-Economic Development  
Livelihood Development  
Health and Education  
Holistic Community Development  
Women Empowerment  
Agripreneurship Development  
Microenterprise Financing  
Entrepreneurship Development  
Skill Development Training  
Employability and Job Placement  
Water, Sanitation and Hygiene (WASH)











## PROGRAM AND PROJECTS





- COMMUNITY FINANCE PROGRAM
- ACCELERATING SUSTAINABLE WATER AND SANITATION FACILITIES FOR ALL (ACCESS)
- STRENGTHENING RESILIENCE OF LIVESTOCK FARMERS THROUGH RISK REDUCING SERVICE
- RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)
- SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)







## PROGRAM / PROJECTS DURING THE YEAR

			
Name of the Program	Working Areas	Sources of Fund	Number of Participants
Community Financing and Entrepreneurship Development	<b>17 Districts</b> (Dhaka, Narayanganj, Manikganj, Rajbari, Barisal, Barguna, Patuakhali, Pabna, Natore, Rajshahi, Jashore, Khulna, Jhenaidah, Magura, Chuadanga, Kushtia and Meherpur) <b>83 Upazilas, 690 Unions</b>	PKSF, Banks and Non Banking Financial Institutions	Member: 176879 Indirect: 148834

			
Sector wise Loan Disbursement (BDT)	Agriculture BDT 6,415,523,500	Business BDT 1,605,293,000	Service BDT 6,12,948,000
			Others (Housing, WASH, Start-up etc.) BDT 1,569,646,000

			
Name of the Projects	Working Areas	Sources of Fund	Number of Participants
Accelerating Sustainable Sanitation and Water Facilities for All- ACCESS	<b>15 Districts</b> (Chuadanga, Jhenaidah, Meherpur, Kushtia, Magura, Khulna, Jashore, Pabna, Natore, Rajshahi, Patuakhali, Barguna, Dhaka, Manikganj and Naryanganj) <b>66 Upazilas</b>	Water.org	Direct: 37233 Indirect: 165697
Strengthening Resilience of Livestock Farmers through Risk Reducing Services (LRMP)	<b>8 Districts</b> (Chuadanga, Jhenaidah, Kushtia, Meherpur, Magura, Jessore, Manikganj, Rajshahi) <b>22 Upazilas 162 Unions</b>	PKSF, Swiss Agency for Development and Cooperation (SDC)	Direct-8610 Indirect-34440
Recovery and Advancement of Informal Sector Employment (RAISE)	<b>12 Districts</b> (Dhaka, Narayanganj, Manikganj, Jashore, Khulna, Jhenaidah, Chuadanga, Kushtia, Meherpur, Rajshahi, Pabna, Natore) <b>22 Upazilas</b>	PKSF	Direct: 1513 Indirect: 6052
Skills For Employment Investment Program (SEIP)	<b>17 Districts</b> (Dhaka, Narayanganj, Manikganj, Rajbari, Barisal, Barguna, Patuakhali, Pabna, Natore, Rajshahi, Jashore, Khulna, Jhenaidah, Magura, Chuadanga, Kushtia and Meherpur) <b>83 Upazilas</b>	Asian Development Bank (ADB), Swiss Agency for Development and Cooperation (SDC), Government of Bangladesh Technical Support: PKSF	Direct: 375 Indirect :1500



## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



**4 Divisions**  
(Khulna, Rajshahi, Barishal and Dhaka)  
**17 Districts**  
**83 Upazilas**  
**690 Unions**  
**3606 Villages**



**Direct Participants:**  
**178854 Members**  
**148834 Borrowers**  
**10246 Groups**  
**Indirect Participants: 752070**



## FINANCIAL HIGHLIGHTS AS ON JUNE, 2023



৳ 10200110500  
Total Loan Disbursement



৳ 5431032652  
Total Loan Outstanding



৳ 2057663718  
Members Savings



৳ 1464687446  
Borrowed from Banks



৳ 1454514415  
Borrowed from PKSf



৳ 6199159581  
Current Asset

## ADMINISTRATIVE COVERAGE



**07** Regional Offices  
**26** Area Offices  
**133** Branch/Unit Offices

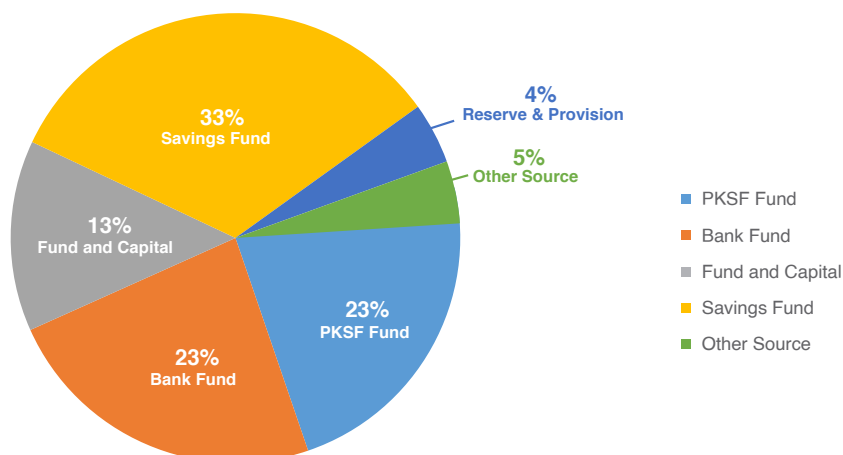
**Total Staff**



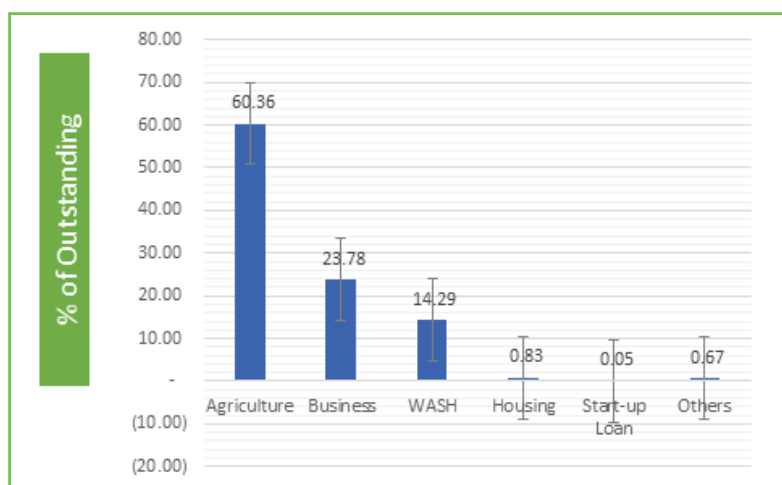
**Field Staff**



## FUND COMPOSITION



## SECTOR WISE LOAN OUTSTANDING



## SIGNIFICANT ACHIEVEMENTS



A Total of BDT **6,415,523,000** has been disbursed among **120,520** members in Agriculture sector



**80,815** program participants accessed training on crop & horticulture cultivation, livestock breeding & management and Good Animal Husbandry Practices



**21,644** members involved in business sector received loans amounting to BDT **1,607,758,000**

**20,799** micro-entrepreneurs accessed appropriate adaptive solutions, credit support and training for enhancing management competency

**1000** young micro-entrepreneurs received training on risk management and business continuity along with inclusive financing, which have helped them secure gainful employment.

Total **14548** households received loan amounting to BDT **519,888,000** for tube well installation and BDT **977,193,000** BDT for **22685** sanitary toilet installation.



# Microfinance Digitalization

WAVE has embraced a comprehensive & integrated strategy for digitalization by adopting a fully Automated System i.e. web-based, real-time loan management system (LMS) and a centralized database system of Microfinance Program.

## Integrated Micro Finance Automation Suite

“Integrated Micro Finance Automation Suite” software is used in WAVE Foundation. This is a web based comprehensive solution and fully PKSF and MRA compliant. This software is used for operations such as- Member management, Savings management, Loan Management, accounts Management, Fixed Asset Management, Inventory Management, Branch/Unit Level Operations, Field collections using mobile app, Organization Level integration etc. can be performed very smoothly and efficiently. It's a total solution for the automation of Micro Finance Program. All the branches of WAVE Foundation have been using this software. A web based complete Enterprise Resource Planning (ERP) solution for Asset Management, Human Resource Management, Financial management, Online Annual Performance Appraisal (APA) system and other Administrative Purposes have been developed and will be operationalized from December, 2023.

## Mobile App

This is an android app for CDOs which allows microfinance loan officers to view and enter beneficiary's data on mobile phones. Beneficiary's information can be accessed off-line and data are synchronized automatically with the head office database via the internet. The application helps staff on the frontline to execute tasks with more ease and comfort.

## Transaction Digitization

Introducing Digital Financial Services (DFS) and Mobile Financial Services (MFS) for both disbursement and repayment collection is a growing demand for WAVE microfinance program. Our team has explored the prospect and opportunities with bKash and Nagod and plans to develop a platform for onboarding MFS by December, 2023. .

## Cloud Storage Implementation

WAVE Foundation has moved to cloud storage to secure the Database, which in essence acts as a backup solution for on-premises local storage. In the event of a system failure or other hardware malfunction, files can be accessed from the cloud to restore and continue daily business operations, unhindered. Two Factor Authentication is being used to make sure the security of server from end user.

## Technical Skill development initiative

For adapting to the rapid development in technology and the increased use of robust systems, it is imperative to provide technical training to the concerned officials. Hence, WAVE has taken an initiative to focus continuously on developing the technical skills of its employees through training and development efforts

## Credit Information Bureau (CIB) tool for the microfinance sector

Having uniform data on borrowers is an essential first step towards mitigating credit risk and ensuring appropriate lending and repayment. Through collaboration of MRA and Bangladesh Bank, CIB for Microfinance industry as a whole has been developed in an attempt to manage & mitigate credit risk. WAVE provided information of its 5 branch offices to the authority primarily. Though still in its primary stage, online CIB system will play a vital role to enhance risk-free lending procedure in the microfinance industry once it goes live.



## HIGHLIGHTS

### Agri-Entrepreneurship Award 2023

WAVE has awarded successful entrepreneurs in the agricultural sector of Chuadanga district under the categories of Crop and Horticulture, Livestock, Fisheries, and Organic Fertilizer Production etc. to encourage the existing and potential agripreneurs. They are recognized for their contribution to the field of agriculture and agribusiness with greater impact on food security. The event was graced with the presence of **Honorable Executive Vice Chairman of Microcredit Regulatory Authority (MRA) Mr. Md. Fashiullah** as the Chief Guest and presided over by **Mr. Mohsin Ali, Executive Director of WAVE**. Our microfinance program consciously focuses on promoting greater representation of Marginal Farmers, Women and Young Agripreneurs in leadership positions and channeling their entrepreneurial skills by empowering them socially and economically.





### Blossoming Amidst Adversity: A Tale of Empowerment through Microfinance

Kabir Howladar is a vegetable vendor in Sarulia, Demra of Dhaka city. In 2019, his wife Laiju took a loan of BDT 30,000 from WAVE Foundation and started the business. During COVID-19, livelihood had come to a halt. Kabir had to close the shop for some time, resulting in a loss of BDT 75,000. In this situation, Kabir took 2nd phase of loan from WAVE and received training on risk management and financial management and restarted the business. Currently, Kabir is earning about BDT 50,000-60,000 per month. With his current economic status, Kabir is more confident now. He has been enjoying profits and finds himself as a self-sufficient entrepreneur.



### Master Crafts Person Orientation for Apprenticeship Program

35 Master crafts person received a 2-day orientation on conducting the apprenticeship program under the RAISE project, funded by the World Bank and PKSf. The program was held at the head office of WAVE Foundation. 70 Unskilled youths got the opportunity to engage in employment by developing skills through technical training under expert Master crafts persons in different trades. The Orientation Program was inaugurated by the Honorable Executive Director Mr. Mohsin Ali.

# AGRI-FOOD SYSTEM TRANSFORMATION

## TRANSFORM THE AGRI-FOOD SYSTEM BY STRENGTHENING SMALL AND FAMILY FARMING APPROACHES AND DEVELOPING AGRI-ENTREPRENEURSHIP

The agri-food system is a comprehensive but complex system that includes a wide range of stakeholders in the food supply chain, and consumers as an integral part. It is influenced by the ideology of neo-liberalism has left the world in multiple crises. Therefore, WAVE has multiple interventions with various components under the livestock, crop, and fisheries. We are undertaking various projects and initiatives to transform the existing agri-food system in the conservation and development of biodiversity heritage, combating climate change, empowering farmers, nutritional security. A special emphasis has been placed on technological advancement in these sectors - crops, livestock, and fisheries. We are organizing and empowering local farmers under the umbrella of Farmers Producers' Organizations-FPOs (Krishi Morcha). WAVE is also working to promote agricultural technology to build reliable and safe markets for vegetables and other agricultural products and to empower farmers in market management to ensure their right to access markets. To support the transformation, we are engaged in the preservation of biodiversity, agriculture, the sustainable management of livestock and aquatic resources, the creation of high-value local breed mixed fish farming technologies, and the provision of immunization and medical assistance for the growth of livestock. WAVE is helping rural small farmers increase their access to real-time data by using information technology-based apps to reduce weather and climate-related risks. To make the agricultural industry more environmentally conscious, we are assisting rural farmers with pest and disease management, weather-based risk management, and crop harvesting. Overall, the program fosters support through deep connections and integration with the economic, environmental, social, and cultural processes of agriculture.



- Demonstrating Technologies (Crops, Livestock and Fish)
- Family Farming
- Capacity Building
- Agro-Ecology
- Advisory and Technical Support
- Inputs Support
- Climate Smart Agriculture
- Agriculture Mechanization
- Safe Vegetables Hub-Cluster
- Private Sector Engagement
- Sanitation and Hygiene (WASH)
- Trico Compost and Vermi-Compost Production
- Entrepreneur Development
- Backward and Forward Linkage and Market Development
- Loan and Savings Program







## PROJECTS AND COMPONENTS

- **RURAL MICROENTERPRISE TRANSFORMATION PROJECT (RMTP)**  
(SUB PROJECT "SAFE MEAT AND DAIRY PRODUCT MARKET DEVELOPMENT")
- **BD BEEF AND GOAT VALUE CHAIN SIGNATURE PROGRAM**
- **SAFE CROP PRODUCTION, PRESERVATION, PROCESSING AND MARKETING**
- **INCOME GENERATION AND EMPLOYMENT CREATION FOR ENTREPRENEURS THROUGH YEAR-ROUND ONION CULTIVATION AND MARKETING PROJECT**
- **COLOR BROILER**
- **PAKIN DUCK**
- **CENTER FOR DEVELOPMENT AND CAPACITY (CDC) CENTERED ENTERPRISES**
  - **WAVE BLACK BENGAL GOAT BREEDING FARM**
  - **BREEDING FARM OF LOCAL IMPROVED SHEEP BREED**
  - **WAVE DUMBA BREEDING FARM**
- **INTEGRATED AGRICULTURE UNIT (AGRICULTURE)**
- **INTEGRATED AGRICULTURE UNIT (FISHERIES)**
- **INTEGRATED AGRICULTURE UNIT (LIVESTOCK)**

## PROJECTS DURING THE YEAR



Name of the Projects



Working Areas



Sources of Fund



Number of Participants

Rural Microenterprise Transformation Project (RMTP) (Sub Project "Safe Meat and Dairy Product Market Development")	<b>03 Districts</b> (Chuadanga, Meherpur, Jhenaidah) <b>06 Upazillas</b> <b>23 Unions</b>	IFAD, Danida and PKSf	Direct: 25000 Indirect: 100000
BD Beef and Goat Value Chain Signature Program	<b>01 District</b> (Rajshahi) <b>04 Upazilas</b> <b>11 Unions</b>	Heifer International Bangladesh	Direct: 15800 Indirect: 75000
Safe Crop Production, Preservation, Processing and Marketing	<b>01 District</b> (Manikgonj) <b>01 Upazila</b> <b>04 Unions</b>	PKSF and WAVE Foundation	Direct: 92 Indirect: 380
Income Generation and Employment Creation for Entrepreneurs through Year-round Onion Cultivation and Marketing Project	<b>04 Districts</b> (Chuadanga, Meherpur, Kushtia and Rajshahi) <b>08 Upazillas</b> <b>26 Unions</b>	IFAD, PKSf and WAVE Foundation	Direct: 2250 Indirect: 1200
Color Broiler	<b>01 District</b> (Chuadanga) <b>01 Upazila</b> <b>08 Unions</b>	PKSF and WAVE Foundation	Direct: 200 Indirect: 300
Pakin Duck	<b>01 District</b> (Chuadanga) <b>01 Upazila</b> <b>08 Unions</b>	PKSF and WAVE Foundation	Direct: 160 Indirect: 200
WAVE Black Bengal Goat Breeding Farm	<b>01 District</b> (Chuadanga) <b>01 Upazila</b>	WAVE Foundation	Direct: 500 Indirect: 5000
Breeding Farm of Local Improved Sheep Breed	<b>02 Districts</b> (Meherpur and Patuakhali) <b>02 Upazilas</b>	WAVE Foundation	Direct: 400 Indirect: 1000
WAVE Dumba Breeding Farm	<b>01 District</b> (Chuadanga) <b>01 Upazila</b>	WAVE Foundation	Direct: 25 Indirect: 100
Integrated Agriculture Unit (Agriculture)	<b>01 District</b> (Chuadanga) <b>02 Upazilas</b> <b>12 Unions</b>	PKSF and WAVE Foundation	Direct: 117 Indirect: 450
Integrated Agriculture Unit (Fisheries)	<b>01 District</b> (Chuadanga) <b>03 Upazilas</b> <b>20 Unions</b>	PKSF and WAVE Foundation	Direct: 225 Indirect: 450
Integrated Agriculture Unit (Livestock)	<b>01 District</b> (Chuadanga) <b>02 Upazilas</b> <b>15 Unions</b>	PKSF and WAVE Foundation	Direct : 128 Indirect: 615



Contribution to SDGs





## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



07 Districts  
14 Upazilas  
38 Unions



Direct: 44897  
Indirect: 184695

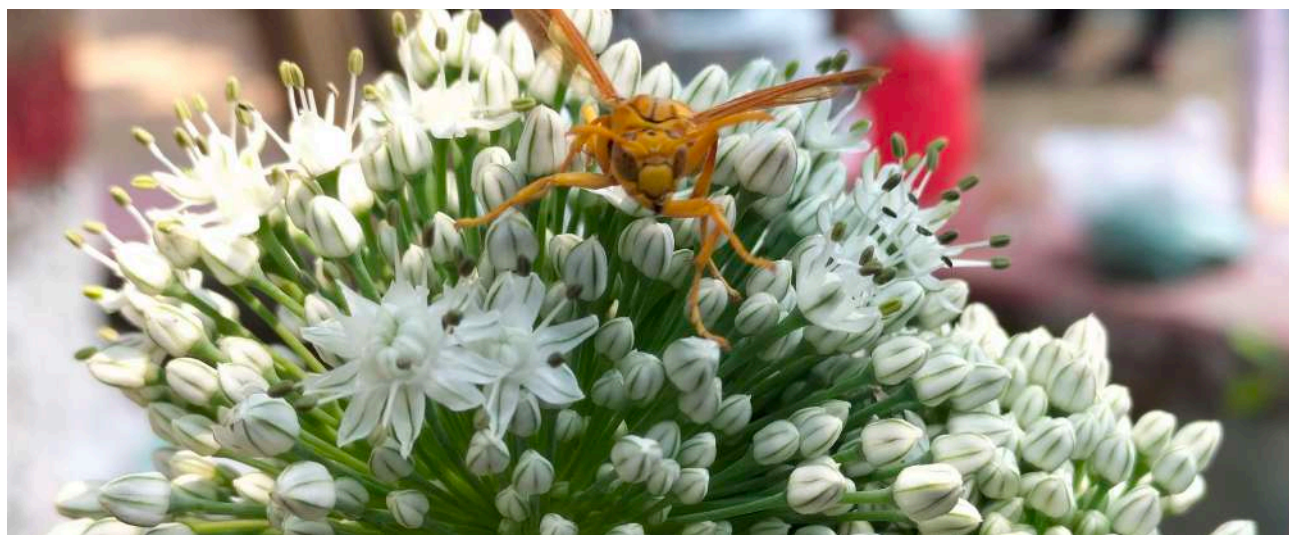
## SIGNIFICANT CONTRIBUTION

- Production of safe vegetables, developing high value fruit orchard and high value crop cultivation added new dimensions in the program.
- Organization facilitated the production of **2.5** tons of onion seed for cultivating in Summer season to meet the market needs.
- Two clusters of safe vegetable production, summer watermelon and Dragon Fruit orchard have been developed in the working area covering **45**, **80** and **25** bighas of land respectively and enthused other farmers to generate better profit.
- **14** cooperatives that are independently functioning and operating businesses on agriculture product in Rajshahi District set an example of successful outcome of Value Chain project.
- Established strong networks with both the government and the private sector to access information regarding high-quality input and output markets as well as to facilitate the adoption of modern technologies.

## HIGHLIGHTS

### New variety: Road to onion-sufficiency

Md Abu Taleb from Shalikha, Meherpur cultivated 'BARI Onion-5' with the help of the PACE Onion project. Before he cultivated traditional crops like rice, wheat and jute in Kharif season, he was unable to make handsome amount of profit from these crops. Now he cultivates both consumable onions and onion seeds. Last year, he earned a profit of BDT 45,000 from onion cultivation and BDT 125,000 from onion seed production in one bigha of land. He also ensures income-generating opportunity of 50-60 people all the year around.



# GOVERNANCE, RIGHTS AND JUSTICE

## PROMOTE PEOPLE'S PARTICIPATION IN GOVERNANCE, DEMOCRATIC DECENTRALIZATION, ACCOUNTABILITY OF PUBLIC SERVICES, ECONOMIC GOVERNANCE, HUMAN RIGHTS, ACCESS TO JUSTICE, AND ABSOLUTE TOLERANCE OF DIVERSE OPINIONS IN POLITICS

WAVE is working towards strengthening the local government system and empowering the people through democratic decentralization, strengthening local government, improving the local justice system, and responsive public services. The program emphasizes the promotion of good governance through the inclusion of people's participation, especially in the decision-making process. This ensures that citizens' voices are represented in local government institutions and these institutions are sensitive, transparent, and free from corruption. Furthermore, the focus is given to training and empowering marginalized groups of society who are victims of discrimination or deprived of justice in social security-oriented services. When providing policy advice and developing campaign strategies, we take into account the public's desire to review current legal frameworks, reform them, and enact new legislation. At the same time, we place equal value on trustworthy public institutions and effective local government structures for the right to food and nutrition, health, education, agriculture services, social protection, women's rights, and gender equality. To make the local government system and its various services more accessible to the general public, several public engagement programs and campaigns have been launched. This includes mobilizing public and stakeholder views in issue-based policy advocacy and campaigns. The Right to Food and Nutrition Campaign is one of our major initiatives in Bangladesh about the transformation of the food and agricultural systems, consistent and open policy frameworks, and laws aiming at fair, inclusive, and gender-sensitive good governance frameworks. Additionally, strengthening demand-driven health services, a progressive tax system to promote citizen participation, and the empowerment of underprivileged minority communities for effective participation in the development process are important initiatives.



### AREAS OF INTERVENTION

- Human Rights
- Right to Food
- Tax Justice
- Responsiveness of Public Service Institutions
- Quality Education
- Health
- Access to Justice
- Social Security Programs (SPPs)
- Democratic Decentralization and Strong Local Government









## PROJECTS AND COMPONENTS

- EMPOWERING LEFT BEHIND MINORITY COMMUNITIES TO EFFECTIVELY PARTICIPATE IN THE DEVELOPMENT PROCESS OF BANGLADESH
- RAISING CITIZENS VOICE FOR ENSURING TRANSPARENCY AND ACCOUNTABILITY OF SOCIAL PROTECTION PROGRAMS (SPPS)
- THE SOUTH ASIAN ASSESSMENT ALLIANCE: COMMUNICATING AND COLLABORATING FOR CHANGE
- PROMOTING CITIZEN'S PARTICIPATION FOR PROGRESSIVE TAXATION
- RIGHT TO FOOD AND NUTRITION CAMPAIGN





## PROJECTS DURING THE YEAR

	Empowering Left Behind Minority Communities to Effectively Participate in the Development Process of Bangladesh (ELMC)	Raising Citizens Voice for Ensuring Transparency and Accountability of Social Protection Programs (SPPs)	The South Asian Assessment Alliance: Communicating and Collaborating for Change (Education Out Loud)	Promoting Citizen's Participation for Progressive Taxation	Right to Food and Nutrition Campaign
 Working Areas	<b>8 Districts:</b> Rajshahi, Naogaon, Sylhet, Moulvibazar, Hobigonj, Khulna, Jashore, Satkhira <b>73 Upazilas</b> <b>100 unions</b>	<b>02 Districts</b> (Manikganj, Chuadanga) <b>04 Upazilas</b> <b>33 Unions</b>	Dhaka, Rajshahi and Khulna	Dhaka, Chattogram, Rajshahi, Khulna and Barishal, Manikganj, Lakshmipur, Sirajgonj, Jhenaidah and Patuakhali	Countrywide campaign
 Sources of Fund	European Union Christian Aid	The Asia Foundation	Oxfam IBIS , Street Child UK	Christian Aid	Member organizations of the network
 Number of Participants	The project aims to directly reach 625616 people from the marginalized communities and indirectly reach 1876848 people additionally	Direct: Around 50000 Indirect: Around 150000	Total 121755 Direct:19150 and Indirect: 102605)	Direct: 5000 Indirect: 13300	One third of total population



Contribution to SDGs



## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



**17 Districts**  
**77 Upazilas**  
**133 Unions**



**Direct: 699766**  
**Indirect: 2142753**

## SIGNIFICANT CONTRIBUTION

- Due to the relentless lobbying effort of **Advocacy Network Committee (ANC)** members, government's Arayan Project provided housing support to the Dalit families in Tala Upazila, Satkhira.
- More than **50** CSOs, CBOs, Networks and Platforms and **90** youths from different education institutions create significant impact on progressive taxation through capacity building, campaigning and policy advocacy. A Training Module and a Training Manual on **Progressive Taxation** are dedicated to building capacity of local journalists and on **CLA-Citizen Led Assessment** respectively.
- The Department of Primary Education-DPE and education authorities are undertaking initiatives for ensuring **quality education** at Khulna and Rajshahi Division by means of respective project interventions.
- Lobby and sharing field level findings with the Cabinet Division on Social Protection Programs and Parliamentary Standing Committees of the Ministry of Women and Children Affairs persuaded the committee to make the **parliamentary oversight role** functioning and policy reforms
- As a result of the continual lobby, the orientation of initiating a functional **Grievance Redress System-GRS** is developed by the cabinet division
- Right to Food Bangladesh-RtF network expanded and intensified its campaign to ensure the **Right to Food and nutrition security** in the country and beyond. RtF BD represented in the process meeting of the Asia Pacific Social Forum.

## HIGHLIGHTS

### Glaring example of Community Led Assessment to Meet SDG 4

The 'National Education Dialogue' provided a sturdy ground to illustrate the existing gaps and issues for ensuring quality education to national-level stakeholders who are directly involved in shaping national educational policies. Their opinions were also parallel to the recommendations of the Education Out Loud-EOL team. Through this dialogue, some important recommendations resurfaced for the policymakers to improve quality education for all. This dialogue acted as a catalyst in the future for further improvisation of policies and contributed to fulfilling the Bangladesh Government's commitment to ensure SDG 4 by 2030.



# SOCIAL DEVELOPMENT AND YOUTH EMPOWERMENT

**FOSTER A SOCIAL TRANSFORMATION PROCESS THROUGH SOCIAL MOVEMENTS ON THE RIGHTS TO HEALTH AND EDUCATION, GENDER JUSTICE, BUILDING SOCIAL HARMONY AND PEACE, AND ENVIRONMENTAL DEVELOPMENT, BY ENGAGING CITIZENS**

**INCLUSION OF YOUTHS IN THE PROCESS OF SOCIAL TRANSFORMATION AND EMPOWERING THEM WITH SOCIAL RESPONSIBILITY, LEADERSHIP, SKILLS, AND EMPLOYMENT.**

As part of social development, WAVE places prime focus on ensuring that everyone has access to necessities - health care, nutrition, education, and eventually equitable development. Women and youth leadership development, life skills, professional development, and empowerment are considered the drivers of social development. The program provides us with strategic directions for innovating, designing, implementing, and monitoring the initiatives for social development. Under this program, we facilitate projects and activities on education, health, peace building, social cohesion, and inclusion of excluded populations, disability and development, elderly people, women leadership development and many more. The initiatives include education programs for out-of-school children, improving the quality of life for the elderly, and many more. Improved nutrition and health services, as well as youth participation in sports and cultural activities, are also among the projects implemented for the program. We prioritize developing youth skill sets and empowering them with leadership capabilities, life and occupational skills. Due to unemployment, a lack of motivation and frustration is observed among this large number of the youth group. It is vital to create a practical and futuristic plan for overall youth development that will allow them to tap into the potential of society. The main objective of our youth-centric activities is to provide them with the required education, knowledge, and practical skills to empower them in their socio-economic context and to advance their personal development. The projects undertaken for youth development facilitate young people to emerge as entrepreneurs, develop leadership skills, participate in climate-focused programs, and create their platforms. Overall, the program follows a holistic approach targeting crucial aspects of human life. This is a people-driven integrated development pursuit aiming at accelerating sustainable development.



- Quality Education
- Youth, Adolescent and Women Empowerment
- Community Mobilization and Social Development
- Rights and Governance
- Rights of Elderly People
- Digital Skills Development
- Advocacy and Campaign
- Climate Smart Agriculture
- Entrepreneurship and Employability
- Sustainable Livelihood
- Knowledge Exchange
- Gender Equality and Cyber Security for Women





## PROJECTS AND COMPONENTS

- ENRICH:
  - UPLIFTING THE LIFE-STANDARD OF ELDERLY PEOPLE PROGRAM
  - ADOLESCENT PROGRAM
- PROMOTING PRO-PEOPLE PUBLIC SERVICES THROUGH STRENGTHENING SOCIAL CAPITAL WITH THE SUPPORT OF LOCAL ADMINISTRATION (LOAK MORCHA) PROJECT
- OUT OF SCHOOL CHILDREN EDUCATION PROGRAM
- YOUTH IN CLIMATE ACTION PROMOTION
- WOMEN IN LEADERSHIP (WIL) PROJECT
- YOUTH ASSEMBLY PLATFORM

## PROJECTS DURING THE YEAR



Name of the Projects



Working Areas



Sources of Fund



Number of Participants

ENRICH-Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their poverty	<b>02 Districts</b> (Chuadanga and Manikganj) <b>03 Upazillas and 07 Unions</b>	PKSF and WAVE Foundation	Direct: 153818 Indirect: 0
Uplifting the Life-standard of Elderly People Program	<b>02 Districts</b> (Chuadanga and Manikganj) <b>03 Upazillas, 07 Unions and 01 Pourashava</b>	PKSF and WAVE Foundation	Direct: 8692 Indirect: 0
Adolescent Program	<b>02 Districts</b> (Chuadanga and Kushtia) <b>06 Upazilas and 60 Unions</b>	PKSF (60%) WAVE Foundation (40%)	Direct: 32900 Indirect: 966
Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration	<b>02 Districts</b> (Chuadanga and Manikganj), <b>02 Upazillas and 18 Unions</b>	PKSF and WAVE Foundation	Direct: 3640 Indirect: 457487
Out of School Children Education Program	<b>01 District</b> (Chuadanga) <b>02 Upazilas and 27 Unions</b>	Ministry of Primary and Mass Education through Bureau of Non-Formal Education-BNFE	Direct: 3538 Indirect: 5042
Youth in Climate Action Promotion	<b>03 districts</b> in Bangladesh (Chuadanga, Barisal and Patuakhali) and <b>03 Communities</b> in India	Norwegian Agency for Exchange Cooperation (Norec)	Direct: 164 Indirect: 2270
Women in Leadership	<b>15 Districts</b> (Barishal, Bhola, Bogura, Chattogram, Cox's Bazar, Dhaka, Gazipur, Jashore, Kushtia, Munshiganj, Mymensingh, Noakhali, Rangpur, Sunamganj, Sylhet)	British Council Online Course Support: Clore Social Leadership	Direct Offline: 35 Indirect Offline: 140 Online: 55425
Youth Assembly Platform	<b>9 Districts</b> (Dhaka, Manikganj, Chuadanga, Meherpur, Jhenaidah, Magura, Rajshahi, Barishal and Patuakhali), <b>12 Upazillas</b>	WAVE and Contribution from Individuals, Institutions and Youth	Direct: 350 Indirect: 50000

## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



**22 Districts**  
**15 Upazilas**  
**71 Unions**



**Direct: 203137**  
**Indirect: 571330**



## SIGNIFICANT CONTRIBUTION

- A total of **100864** poor people received year-round door-step health services through **528** satellite clinics, **2095** static clinics, **3336** court-yard sessions and 35 health camps including free eye cataract operation.
- **3772** children got year-round pre-schooling and school-supportive education, among them **704** secured 1st to 10th places in GoB primary schools
- **663** elderly people received old allowances that helped them to meet their basic necessities and lead a healthy life.
- Under the leadership of **2160** mentors a total of **30640** adolescent girls and boys engaged in native culture and sports events and their social actions contribute to reducing social problems around their communities. **3499** students successfully passed through 3rd party final course assessment and 84 students shifted to mainstream government primary schools.
- Responsiveness of Local Government and Service Delivery Institutions are improved by the interventions of the **People's Alliance 'Loak Morcha'**. People's access in health, education, agriculture and Social Safety Net Program-SSNP is significantly increased.
- **Youth network** has been strengthened adding new young leaders and their issue-based campaigns created a vibe among their communities.
- **160** youth including **4 young professionals** acquired skills in climate leadership, community-based climate action projects and they promoted climate actions on **YCAP Digital** ([www.ycapdigital.org](http://www.ycapdigital.org)).



## HIGHLIGHTS

### Women in Leadership Summit 2023

Women in Leadership Summit was a daylong networking/celebration event that was organized on 28th March at CIRDAP International Conference Centre, Dhaka. Through this networking event, women leaders engaged with policymakers and civil society members on 03 crucial thematic issues through a panel discussion. The event brings together representatives from the government, sector experts, development partners, academia, social activists, researchers, and enthusiasts. It became a vibrant platform of learning experiences and achievements towards women empowerment and embracing equity. A total of 147 Participants joined the summit.



# CLIMATE JUSTICE AND RENEWABLE ENERGY PROMOTION

## TAKE ACTIONS/INITIATIVES AND AWARENESS BUILDING AT ALL LEVELS OF THE STATE AND SOCIETY TO PREVENT CLIMATE CHANGE AND ENVIRONMENTAL DISASTERS AND INCREASE THE USE OF RENEWABLE ENERGY

We facilitate all possible means and ways to adapt and mitigate climate change effects, and nature conservation for sustainable development. As can be observed, 44% of households in the nation's disaster-prone areas have experienced more than one disaster or have been negatively impacted by one, and the cost of rebuilding and repairing crucial infrastructure or structures is increasing in poverty. We plan to have an inclusive approach to get benefits from the actions of low-carbon, climate-sensitive crop diversity, alternative food production, disaster preparedness, and emergency responses and reduced inequality in support system in using renewable energy. It is crucial to pay special attention to increasing the resilience of these communities to support their defense and capacity to withstand shocks and damages from disasters.

In an era of rapid environmental degradation and climate change, the use of renewable energy-based energy instead of fossil-fuel-based energy is increasing all over the world. The main source of renewable energy in the country is biogas, which is produced using hydropower, sun, wind, and biomass. Solar home systems (SHS), is an important initiative in the development of solar energy and it has given access to electricity to a large number of people living in remote areas of the country, located outside the national grid. More than 40 lakh poor people have received electricity through home solar systems and improved their lifestyles, although its contribution to the national context is very small, only 250 MW, i.e. two percent. According to government plans, by 2021, renewable sources will provide about 10 percent of total electricity generation capacity – 2,400 megawatts. We are also partners in this process of government and are playing a complementary role in its development. We have taken up home solar systems, solar irrigation systems, advanced cooking stoves, biogas, and bio-fertilizer projects to ensure sustainable and affordable sources of energy for the people.



**Resilient Livelihood**  
**Capacity and Livelihood Development of Climate Migrants**  
**Nutritional Demand Mitigation**  
**Alternative Income Generating Activities (IGAs)**  
**Value based and Cooperative Approach**  
**Women Entrepreneur Development**  
**Climate Adaptive Urban Agriculture**  
**Green Energy Development**  
**Youth and Local Leadership in Disaster Management**  
**Sustainable Environment**  
**Sustainable and Low Cost Irrigation**  
**Environment Friendly and Safe Cooking Fuel**







## PROJECTS AND COMPONENTS

- URBAN CLIMATE MIGRANTS AND VULNERABLE CITIZENS TO IMPROVE THEIR RESILIENT LIVELIHOOD (UMML/UMIMCC PROJECT)
- STRENGTHENING COMMUNITY PREPAREDNESS, RAPID RESPONSE AND RECOVERY IN BANGLADESH PROJECT
- ENTERPRISE DEVELOPMENT PROGRAM-EDP PROJECT
- RENEWABLE ENERGY
  - SOLAR IRRIGATION SYSTEMS
  - BIO-GAS AND BIO-FERTILIZER
  - IMPROVED COOKING STOVE
  - SOLAR HOME SYSTEM



## PROJECTS DURING THE YEAR



Name of the Projects



Working Areas



Sources of Fund

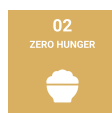


Number of Participants

Goat Rearing for Urban Climate Migrants and vulnerable Citizens to improve their resilient livelihood in Khulna City Corporation. (UMML/UMIMCC)	<b>01 District-</b> Khulna <b>01 Upazila</b> <b>05 Wards</b>	GLZ	Direct: 434 Indirect: 1700
Strengthening Community Preparedness, Rapid Response and Recovery in Bangladesh (ACT)	<b>01 District-</b> Barisal <b>01 Upazila</b> <b>06 Unions</b>	Oxfam	Direct: 300 Indirect: 2400
Enterprise Development Program	<b>01 District-</b> Barisal <b>02 Upazilas</b> <b>05 Unions</b>	Oxfam	Direct: 750 Indirect: 3570
Solar Irrigation Project (SIP)	<b>04 Districts</b> (Chuadanga, Kushtia, Meherpur and Jhenaidah) <b>10 Upazilas</b> and <b>24 Unions</b>	Infrastructure Development Company Limited (IDCOL)	Total: 42605 (Direct: 8715 and Indirect: 33890)
Biogas and Bio-fertilizer Project	<b>06 Districts</b> (Chuadanga, Kushtia, Meherpur, Jhenaidah, Jashore and Pabna), <b>15 Upazilas</b> and <b>76 Unions</b>	Infrastructure Development Company Limited (IDCOL)	Total: 5542 (Direct: 1131 and Indirect: 4411)
Improved Cooking Stove Project	<b>01 District</b> (Chuadanga) <b>01 Upazila</b> and <b>10 Unions</b>	Infrastructure Development Company Limited (IDCOL)	Total: 44385 (Direct: 9247 and Indirect: 35138)
Solar Home System Project	<b>09 Districts</b> (Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Natore and Rajshahi) <b>39 Upazilas</b> and <b>424 Unions</b>	Infrastructure Development Company Limited (IDCOL)	Total: 21164 (Direct: 4231 and Indirect: 16933)



Contribution to SDGs



## GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



**11 Districts**  
**43 Upazilas**  
**435 Unions**  
**05 Wards**



**Direct: 24808**  
**Indirect: 98042**  
**Total: 122850**



## SIGNIFICANT CONTRIBUTION

- **134** climate migrant households and **10 entrepreneurs** have increased their income up to **60%** through project supported goat rearing and vermin compost.
- Resilient livelihood is promoted through adapting alternative IGAs i.e. cow rearing, hen rearing among **120** households.
- WAVE facilitated cooperative **TARANGO Samaby Samittee** is registered under the Department of Cooperative.
- Local leaders and youth are taking collective actions in Disaster management and **6 Union** Disaster Management Committee (UDMC) and developed contingency plans.
- **3 farmers'** groups from disaster-prone area got registration and getting govt. services that helped in increasing their production and getting fair prices.
- By offering **less expensive irrigation service** compared to diesel-based pumps, SIP provides irrigation facilities to rural off-grid areas, reducing dependency on fossil fuel and demand for electricity from the national grid.
- Reliable irrigation for sustainable agriculture and financial benefits for the marginal farmers.
- Farmers can use a solar irrigation pump to irrigate one bigha of land for **BDT 4,000 to BDT 5,000** per year which was higher earlier.
- A total of **2.82** million kg CO2 emissions reduce for **83 solar** irrigation pumps in every year which ensures a healthy and clean environment.
- Biogas plant offers modern, risk-free, environment-friendly cooking fuel and safe agricultural production. Improved Cook Stove reduces **50%** use of firewood that protects women and children from indoor air pollution and diseases.

## HIGHLIGHTS

A delegation team has visited Renewable Energy components on the Agri voltaic Project and Grid Integration under WAVE's Solar Irrigation Project-SIP at Kulpala and Kadipur sites in Chuadanga. The team was introduced and learned details on goat farming in the fallow land of SIP creating income generation scope for marginal women and other components. During the visit, the delegation team discussed the benefits of solar irrigation projects and Solar Agri voltaic with the pump operators, farmers, and women entrepreneurs.



**OTHER COMPONENTS** **NETWORK AND ALLIANCE**  
WAVE CAPACITY DEVELOPMENT CENTERS  
**WAVE SOCIAL ENTERPRISES**  
GOVERNANCE AND MANAGEMENT WHERE WE WORK  
**DEVELOPMENT PARTNERS**  
PARTNERSHIP WITH BANK AND OTHERS  
**WAVE'S SDG-DRIVEN INITIATIVES**  
**FINANCIAL STATEMENT** RESOURCES



## NETWORK AND ALLIANCE

### খাদ্য অধিকার বাংলাদেশ RIGHT TO FOOD BANGLADESH

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



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



People's Alliance (LoakMorchha-LM) is a non-partisan and non-communal social organization associated with the representatives from different strata of society. Constituencies of LoakMorchha include leaders and representatives of different professional associations. It is developed as a voluntary social organization in the grass root level aiming at strengthening local government, effective public service delivery and to mobilize public opinion against human rights violation. Currently, almost 80 LoakMorchha groups with more than 5000 male and female members are pro-actively involved under the banner of Loak Morchha in as grass-roots civil society organizations at the Union, Upazila and District level through different governance and local government focused projects and campaigns.

## AFFILIATION WITH OTHER NETWORKS



## CENTER FOR DEVELOPMENT AND CAPACITY (CDC)

WAVE has been conducting Action Research for improving the quality and productivity of its products and promoting innovative ideas. To achieve this, WAVE has been working on Black Bengal Goat and Sheep breeding farm, fish culture, onion seed processing and other innovations in its own campus situated in Koshaghata village near Chuadanga district town. Besides, the program participants are provided with skills development training in the campus. From 2010, the campus is known as 'Center for Development and Capacity-CDC'. Organization is developing enterprises in the aim of sustainability of its programs. At the same time, organization is operating on firm training center in CDC.

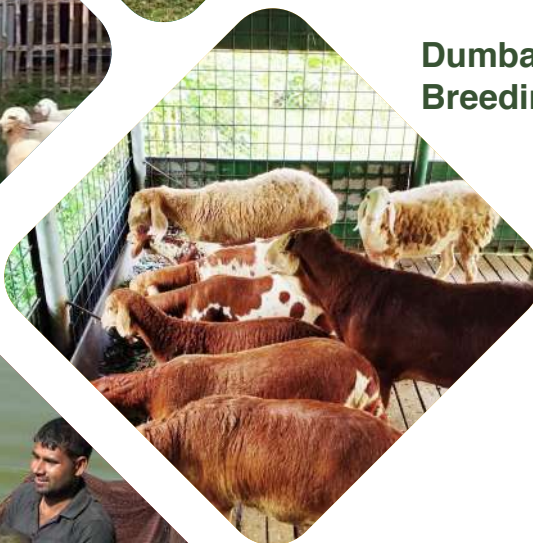
**Sheep  
Breeding Farm**



**Black Bengal  
Goat Breeding  
Farm**



**Dumba  
Breeding Farm**



**Fish Hatchery**





# WAVE CAPACITY DEVELOPMENT CENTERS

## WAVE TRAINING CENTER, CHUADANGA

To develop human resources including staff, partners, beneficiaries and other stakeholders, WAVE Foundation has incorporated training as an integral part of all programs. It has its own training centers in Chuadanga equipped with all the necessary and modern supports including accommodation facility. Through the training centers, WAVE also offers various need-based training courses for other NGOs and non-project participants.

## WAVE TRADE TRAINING CENTER, CHUADANGA

This center has been providing vocational training to youths. The objective of the training Center is to provide technical services and financial development through training so that they can earn a living.



## ANGKUR CRAFTS



Angkur Crafts is an enterprise of WAVE Foundation that aims to support poor and underserved families by creating opportunities for them to become small entrepreneurs and building market linkage of their products especially crafting and clothing. Women are particularly encouraged to join this platform. It has been playing significant role for the women to achieve skills and grow as entrepreneurs. Since its inception, a significant amount of hand-stitched clothes have been produced by these women. Angkur Crafts is also working to set up a market linkage to allow the products of these small producers find buyers. At present, it has an outlet in Chuadanga district. Due to the growing interest of customers the social enterprise is expanding outreach of its products in targeted areas.



## ANGKUR AGRO MACHINERIES

Extending affordable agro machineries to the farmers is the single most prerequisite to take a leap from manual to mechanization of our agriculture which can radically increase the gross agricultural production. Angkur Agro Machineries is an enterprise of WAVE Foundation that aims to complement WAVE's commitment towards the development of agriculture sector. It offers a wide range of agro machineries to the farmers. For instance, Power Tiller, Thresher, Chopper, Reaper, Harvester, Shallow Pump, Sprayer and others machineries are provided at an affordable price.



## ANGKUR SEEDS

Quality Seed is the precondition for bumper Agricultural Production. ANGKUR Seeds is an initiative dedicated to the sustainable development of agricultural sector through ensuring available production, efficient processing and planned marketing of quality Crop Seeds to meet the Farmer's demand. WAVE introduced this brand in 2009 and now it is registered under the government authority. ANGKUR Seeds is also dedicated to develop capacity of farmers introducing new technologies, producing and marketing high quality onion seed (year-round) with remarkable success. A significant number of contact farmers are currently producing and marketing onion seed under this enterprise.



## RESOURCES



### PROGRAM SUPPORT DIVISION AND UNITS

- Admin and HR Division
- Finance and Accounts Division
- Communications and Knowledge Management Division
- Internal Audit Division
- Training Division
- Monitoring and Resource Mobilization Division
- Risk Management Unit
- Gender Unit
- Suddhachar Unit
- Innovation Unit
- Money Laundering Prevention and Anti-Terrorism Unit
- SDG Implementation Reporting Unit
- ICT Integration Unit



### HUMAN RESOURCE

A total number of **1760** employees are working in WAVE Foundation at various levels. **659** of them are female and **1101** are male.



### OFFICE

WAVE Foundation has its Head Office in Dhaka and a Base Office in Chuadanga district. It has 07 Regions, 26 Areas, 133 Units and 39 Projects Office. WAVE operates human resource and productive skill development training under its Training Center and Trade Training Center.



# GOVERNANCE AND MANAGEMENT

The organization is headed by the Founder and Executive Director (ED) Mr. Mohsin. He leads organizational and programmatic strategic planning and operations. He has more than 40 years' experiences in the development field. ED is supported by Senior Management Team (SMT) and coordination teams formed with focal and respective staff from programs, projects, divisions, units, Capacity Development Centers and other components of organization. The Deputy Executive Director of WAVE Foundation is the second lead in the succession and responsible for operations of programs, contributing to planning and execution of strategic planning, effective communication and liaison with different entities and so on. Organization's decision making process and execution follow an accountable and transparent system through Governing body, General body, Senior Management Team (SMT) and Coordination Team.

## GOVERNING BODY AND GENERAL BODY

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 seven (07) Governing Body of 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 Executive Director of the organization and serves as the Secretary of the Governing Body.

## GOVERNING BODY

Chairperson <b>Saikat Biswas</b>	Vice-Chairperson <b>Dr. Shahinur Haider</b>	Secretary <b>Mohsin Ali</b>	
Treasurer <b>AKM Abdul Bari</b>	Member <b>Kamrun Nahar</b>	Member <b>Md. Fazlul Haque</b>	Member <b>Md. Mohsin Ali</b>

## 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 stakeholders. All officials functional in the directorial posts along with the Executive Director are the members of SMT. Executive Director Coordinates the SMT.

## COORDINATION TEAM

The coordination team formed with focal and respective staff from programs, projects, divisions, units, Capacity Development Centers and other components of the organization. They hold regular meeting within their team and quarterly meeting headed by the Executive Director. All sorts of needs for organizational policy formulation, policy reforms, implementation strategies etc. are proposed through these coordination team meetings.

# COVERAGE

## 22 DISTRICTS

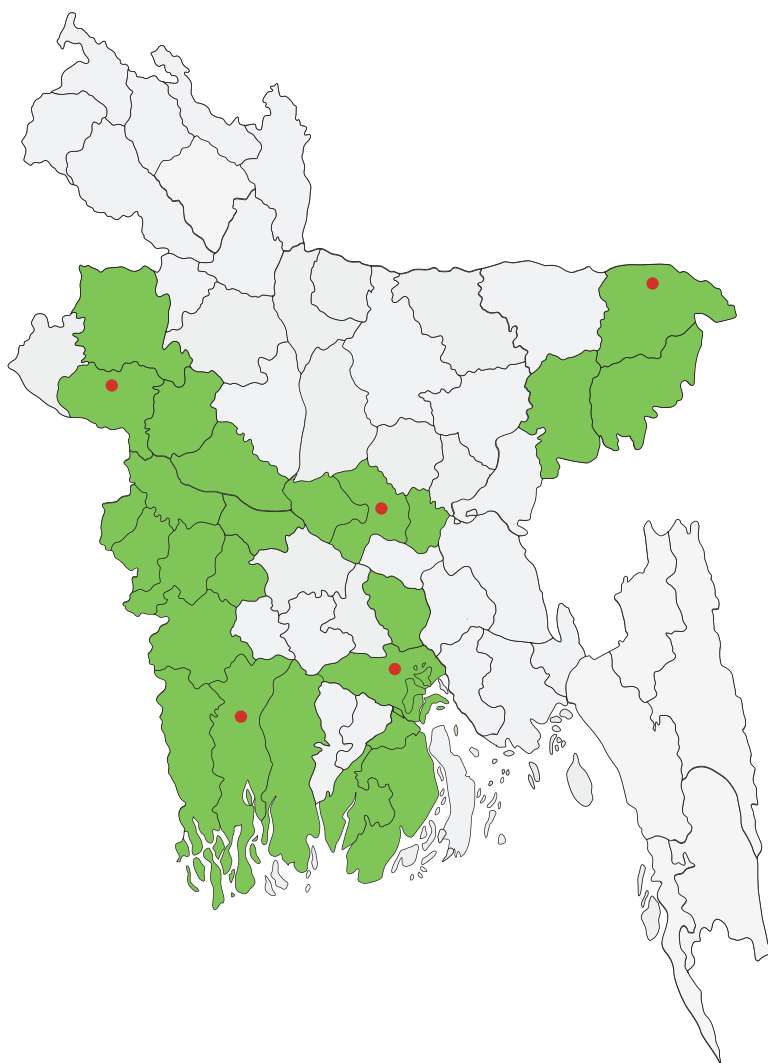
Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Satkhira, Rajshahi, Pabna, Natore, Naogaon, Barishal, Patuakhali, Barguna, Sylhet, Habiganj, Moulvibazar, Dhaka, Rajbari, Manikgonj and Narayangonj.

## 5 DIVISIONS

Khulna, Rajshahi, Barishal, Sylhet and Dhaka.

## COUNTRYWIDE

Campaign Coverage



Household Reached Over  
**17.5 Million**



# WAVE'S SDG-DRIVEN INITIATIVES



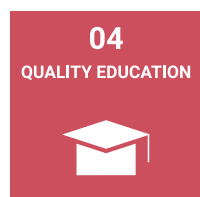
- **940065** people covered under SDG 1 where BDT **8122814500** have been disbursed for implementing different income generating activities.
- 31,926 members involved in business sector received loans amounting to BDT **1,605,293,000**.
- **20,124** young micro-entrepreneurs received training on risk management and business continuity along with inclusive financing, which have helped them secure gainful employment.



- **5,67,00,000** population covered under Right to Food Network Campaign through community lead, advocacy to raise awareness among mass people on Right to Food and nutrition issue and the necessity of a Legal Framework.
- Around BDT **6,415,523,500** has been disbursed among **602,600** members in Agriculture sector.
- **80,815** program participants accessed training on crop and horticulture cultivation, livestock breeding, aquaculture along with crop and livestock insurance.



- **100864** people have been provided with health services through **528** Satellite Clinic, **2095** Static Clinic, **35** Health Camp, Eye Camp, **134** Cataract Operation and 7241 Diabetic Tests and distribution of free medicine with the budget of BDT **10588008**.
- **4047** boys and **3847** girls attended the **271** awareness sessions that were held to raise public understanding of health and nutrition under the leadership of **1476** mentors.



- **5896** students received basic education services through **202** education centers with the budget of BDT **3742408**.
- **3499** out-of-school children have been instituted into mainstreaming education through non-formal education program with the budget of **5,05,89,000**.
- WAVE advocated for citizen-led assessments (CLA) to assess whether children are in school and achieving functional learning levels. 01 CLA report and 01 Info graphics developed and **25,000** audiences outreached at local, national and transnational level.



- **15282** boys and **15458** adolescent girls are working on various social issues (child marriage, eve teasing, drugs and corruption) at village level by forming **540** boys and **540** girls clubs with the budget amounting to **9039847**.
- **55,425** people have been provided with training on women leadership; employability and entrepreneurship development, violence against women, cyber security for women, etc. with the budget of BDT **1,305,850**.



- A total of **14548** families received loans totaling BDT **519,888,000** for the installation of tube wells and BDT **977,193,000** for the installation of **22685** sanitary toilets
- **350,155** people outreached though conducting campaigns that raise awareness about WASH issues and hygiene education program.

## WAVE'S SDG-DRIVEN INITIATIVES

07

AFFORDABLE  
AND CLEAN ENERGY



- **42,605** people have been provided with Solar Irrigation facilities to rural off-grid areas; **26,706** people with Solar Home System, Bio gas plant installation and bio-fertilizer utilization; **44,385** people using improved cooking stoves to reduce Greenhouse Gases-GHG emission and safeguards women and kids from indoor air pollution with a total budget of BDT **769,878,087**.

08

DECENT WORK AND  
ECONOMIC GROWTH



- **1330** people (**733** male and **597** female) directly and **5320** indirectly reached under SDG 8 through skill development training and decent work interventions.
- A total of **795** Youths received training on Fashion Garments, **725** Youths on Mobile Phone Servicing, **175** Youths on Electrical Installation and Maintenance and **225** Youths on Graphic Design.
- A total of BDT **10800000** disbursed as startup capital among **93** entrepreneurs.
- Along with inclusive finance, **5000** young microentrepreneurs received training in risk management and business continuity, which has helped them finding productive work.

10

REDUCED  
INEQUALITIES



- **625,616** people outreached with the budget of BDT **2,34,12,13** through Lobby and social advocacy for transgender, hijra and dalit community people;
- 8692 elderly people have been distributed maintenance allowance, Funeral allowance and wheel chairs provided to indigent elderly disabled people with the budget of BDT **49,54,000**.
- 46 beggars have been rehabilitated with a donation of BDT **100000** each, whose total assets are currently BDT **8255000**.
- 82 extremely impoverished women received a BDT **1572975** grant.

11

SUSTAINABLE CITIES  
AND COMMUNITIES



- Around BDT **33430000** has been disbursed for housing loan among **550** members in the FY 2022-2023.

12

RESPONSIBLE  
CONSUMPTION AND  
PRODUCTION



- A total of **520,433** people outreached with the promotion of multiple cropping patterns, proper water management, adequate fertilizer usage, use of proper fencing, perch method etc.
- **120,520** people provided with grading, sorting, packaging and processing assistance to the farmers of their agro products to minimize post-harvest losses.



# WAVE'S SDG-DRIVEN INITIATIVES

13

CLIMATE ACTION



- Around BDT **3575245** mobilized to enhance the capacity of the communities, disaster management committees, local government and local and national humanitarian actors on response, recovery and disaster preparedness.
- A total of **2270** people outreached and provided Youth Leadership Training on Climate Action with the budget of BDT **11076175**
- Youth groups successfully implemented **12** community based climate action projects in **02** countries (Bangladesh and India) and they have gained and exchanged new knowledge and skills on climate leadership, climate action project and climate smart agriculture.
- As urban climate migrants, **135** low-income households are raising goats.

15

LIFE ON LAND



- A Total of **472** farmers benefited from safe crop production using agricultural technology (GAP-Good Agriculture Practices, IPM- Integrated Pest Management) preservation, processing, and marketing with the budget of BDT **33,42,150**.
- **76500** people covered and BDT **1759795000** mobilized to promote genetic conservation of Black Bengal Goat breed, sheep breed, climate tolerant color broiler chicken, clean farming, improved breeding, silage management etc.

16

PEACE, JUSTICE AND  
STRONG INSTITUTIONS



- Engaged more than **50** CSOs, CBOs, Networks and Platforms and **90** youths from different Education institutions to promote citizen's participation for progressive taxation.
- In Satkhira **03** Dalit communities received house from government's Asrayan Project, and old age allowances through the lobby of WAVE's Advocacy Network Committee members.
- Loakmorchha facilitated **12** dialogue/lobbying with local administration, respective GoB department and **LG** representatives to increase peoples' access in health, education, agriculture and SSNP services.
- Activating Village Courts in Bangladesh and strengthening capacities of local justice actors to meet the justice needs of the population and offer appropriate legal services in the form of well-functioning village courts with the budget of BDT **368, 751,535**.

17

PARTNERSHIPS  
FOR THE GOALS



- WAVE Foundation is implementing multiple projects through the collaboration with EU, ADB, SDC, IFAD, World Bank, PKSF, USAID, ACDI/VOCA, Embassy of Denmark, The Asia Foundation, The Street Child UK, NOREC (Former FK-Norway), Christian Aid, UNDP, Heifer International, IDCOL, OXFAM, Water.org, British Council, GIZ, Ministry of Primary and Mass education, Local Government Division, Bangladesh bank and other partners. WAVE also collaborates with national banks and Insurance.

## DEVELOPMENT PARTNERS



## FINANCIAL PARTNERS





A. WAHAB & CO.  
Chartered Accountants

**WAVE Foundation**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2023**

Particulars	Notes	As at 30 June 2023	As at 30 June 2022
<b>ASSETS</b>			
<b>Non-current Assets</b>		<b>668,717,769</b>	<b>711,092,914</b>
Property, Plant & Equipment's	3.00	668,717,769	711,092,914
<b>Current Assets</b>		<b>6,332,832,990</b>	<b>5,666,273,057</b>
Investment in FDR	4.00	483,436,192	415,330,018
Loans, Advances and Receivables	5.00	65,429,331	145,881,984
Security Deposit	6.00	982,516	1,012,516
Loan to Beneficiaries	7.00	5,443,007,947	4,644,061,637
Other Assets	8.00	188,546,978	166,512,306
Cash and Cash Equivalents	9.00	151,430,026	293,474,596
<b>TOTAL ASSETS</b>		<b>7,001,550,759</b>	<b>6,377,365,971</b>
<b>FUND AND LIABILITIES</b>			
<b>Fund</b>		<b>806,941,160</b>	<b>722,734,807</b>
Fund Account	10.00	806,941,160	722,734,807
<b>Liabilities</b>		<b>6,194,609,599</b>	<b>5,654,631,164</b>
Loans	11.00	3,332,953,672	3,313,239,175
Member Savings	12.00	2,058,049,407	1,627,378,502
Donation Received in Advance	13.00	34,676,848	42,170,724
Grants/Equity for Fixed Assets	14.00	104,787,076	104,787,076
Other Liabilities	15.00	231,262,967	215,395,092
Disaster Management Other Funds	16.00	5,234,126	5,234,126
Loan Loss Provision	17.00	199,537,975	153,140,707
Insurance Fund	18.00	228,107,528	193,285,762
<b>TOTAL FUND AND LIABILITIES</b>		<b>7,001,550,759</b>	<b>6,377,365,971</b>

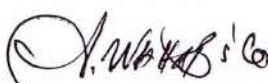
The annexed notes form an integral part of the Consolidated Statement of Financial Position. Signed for and on behalf of WAVE Foundation

  
Amirul Islam  
Director (Finance & Accounts)  
WAVE Foundation

  
Mohsin Ali  
Executive Director  
WAVE Foundation

  
Saikat Biswas  
Chairman  
WAVE Foundation

Subject to our separate report of even date.

  
(A. WAHAB & CO.)  
Chartered Accountants  
FRC Enlistment No. CAF-001-062  
Kazi Md. Mahboob Kasem, FCA  
Partner  
Enrollment No: 845

**DVC:2402140845A0844982**

Dated, Dhaka, **14 FEB 2024**



**WAVE Foundation**  
**Consolidated Statement of Income and Expenditure**  
**For the year ended 30 June 2023**

Particulars	Notes	01 Junly 2022 to 30 June 2023	01 Junly 2021 to 30 June 2022
<b>Income</b>			
Donation Income	19.00	235,108,520	166,802,909
Revenue Income	20.00	1,230,683,812	918,267,466
		<b>1,465,792,332</b>	<b>1,085,070,375</b>
<b>Expenditure</b>		<b>1,340,066,506</b>	<b>969,429,263</b>
Expenditures	21.00	1,340,066,506	969,429,263
<b>Income /(Loss) over Expenditure</b>		<b>125,725,826</b>	<b>115,641,112</b>


The annexed notes form an integral part of the Consolidated Statement of Financial Position. Signed for and on behalf of WAVE Foundation

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

  
**Mohsin Ali**  
 Executive Director  
 WAVE Foundation

  
**Saikat Biswas**  
 Chairman  
 WAVE Foundation

Subject to our separate report of even date.

  
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 Kazi Md. Mahboob Kasem, FCA  
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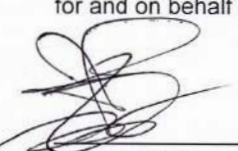



**WAVE Foundation**  
**Consolidated Statement of Receipts and Payments**  
**For the year ended 30 June 2023**

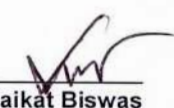
A. WAHAB & CO.  
Chartered Accountants

Particulars	Notes	01 July 2022 to 30 June 2023	01 July 2021 to 30 June 2022
<b>Opening Balance</b>		<b>293,474,596</b>	<b>120,298,301</b>
Cash in Hand		6,725,094	3,812,087
Cash at Bank		286,749,502	116,486,214
<b>Receipts</b>		<b>15,312,956,007</b>	<b>12,522,463,226</b>
Donation Received	19.00	170,045,916	115,196,371
Revenue Income	20.00	1,174,309,825	884,998,431
Loan Received	22.00	11,388,181,584	9,384,402,036
Advance Received	23.00	68,750,748	80,718,704
Other Receipts	24.00	2,511,667,934	2,057,147,684
<b>Total</b>		<b>15,606,430,603</b>	<b>12,642,761,527</b>
<b>Payments</b>		<b>15,455,000,577</b>	<b>12,349,286,931</b>
Revenue Expenditure	21.00	986,276,599	802,560,145
Loan Payment	25.00	12,435,664,276	10,075,698,966
Advance Payment	26.00	45,925,003	61,092,757
Other Payments	27.00	1,981,607,858	1,405,304,497
Non-current Assets (Annexure A)		5,526,841	4,630,566
<b>Closing Balance</b>		<b>151,430,026</b>	<b>293,474,596</b>
Cash in Hand		8,734,276	6,725,094
Cash at Bank		142,695,750	286,749,502
<b>Total</b>		<b>15,606,430,603</b>	<b>12,642,761,527</b>

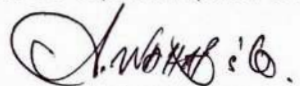
The annexed notes form an integral part of the Consolidated Statement of Receipts and Payments. Signed for and on behalf of WAVE Foundation

  
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Director (Finance & Accounts)  
WAVE Foundation

  
Mohsin Ali  
Executive Director  
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Subject to our separate report of even date.

  
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Partner  
Enrollment No. 845  
DVC:2402140845A0844982

Dated, Dhaka, 14 FEB 2024





## BACKGROUND






WAVE Foundation emerged as a Civil Society Organization in 1990. Since its establishment, the organization has been implementing multifaceted activities for the socio economic development of the poor and marginalized as well as the establishment of universal human rights and good governance. Besides, the organization is conducting issue based policy advocacy and campaigns. WAVE is driven by its motto 'Together for Better Life' towards the vision of establishing 'A just and Prosperous society'. WAVE has organized its all activities under 6 major programs: 1) Poverty Eradication and Livelihood Development; 2) Community Financing and Entrepreneurship Development; 3) Agri-Food System Transformation; 4) Governance, Rights and Justice; 5) Social Development and Youth Empowerment; and 6) Climate Justice and Renewable Energy Promotion. WAVE is now working directly with more than 17.5 million people all over the country and making significant contributions to the realization of the country's development plan and the achievement of the sustainable development goals.

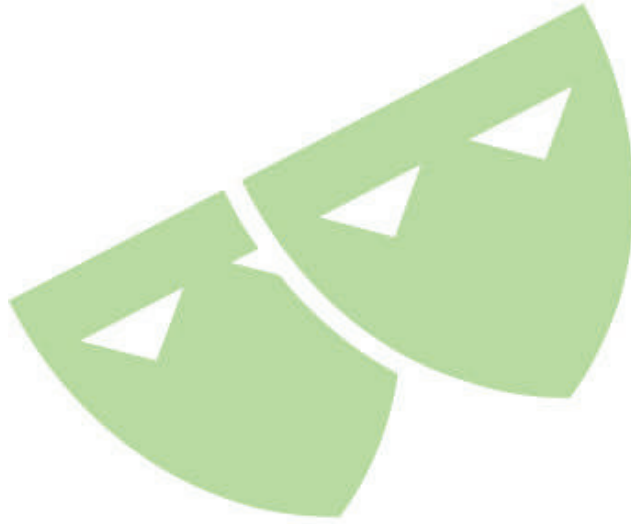
## LEGAL STATUS

- NGO Affairs Bureau: # 719, dated 22.06.1993, latest renewal on 6th 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 and 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.






## FIND US

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ওয়েভ ফাউন্ডেশন  
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