



ওয়েভ ফাউন্ডেশন

WAVE FOUNDATION

Together for Better Life

Annual Report

2023-2024



Annual Report

2023-2024

Annual Report 2023-2024

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Message from Founder & Executive Director

As we celebrate 34 years in the development sector, I feel immense pride for the meaningful impact we have achieved together. In 2024, we have furthered our mission, overcoming challenges and embracing opportunities through innovation and collaboration. Our dedication to uplifting the socio-economic conditions of communities and promoting human rights and governance has significantly changed countless lives. I express my heartfelt gratitude to our remarkable staff, development partners, stakeholders and many program participants who have joined us on this incredible journey.

This year has been marked by extraordinary challenges and significant transformations, yet it has also underscored the strength of our collective efforts to drive significant changes. Political transitions brought uncertainty, while economic challenges, including soaring inflation, placed immense strain on households and small businesses, especially those at the margins. These challenges have shaped the way we approached our work this year. Our six core programs have focused on inclusive and sustainable growth, fostering innovation and digital integration, and empowering youth to tackle societal issues.

WAVE has worked tirelessly to adapt, innovate, and serve. From extending financial assistance to micro-

entrepreneurs to spearheading climate resilience programs with a focus on poverty-stricken zones, we have strived to make progress inclusive for all. Additionally, renewable energy innovations remain pivotal in mitigating disaster risks and promoting sustainable energy solutions. Our newly launched Go Green program has signified our dedication to environmental sustainability, with agroecology as a cornerstone. We also focus on strengthening governance, advocating for social equity and nurturing youth leadership. Beyond programs, our networks and alliances have reflected our collaborative spirit as catalysts for change. From grassroots leadership to addressing critical societal needs, these efforts embody our dedicated commitment.

Together, we bear the collective responsibility to ensure that no one is left behind on this journey toward socio-economic development. We have made significant strides towards achieving the Sustainable Development Goals (SDGs) and aligning with the broader development goals of our country. As we look ahead, let us continue to strengthen our partnerships and expand our reach, amplifying our impact on the communities we serve. Thank you for your unwavering support and belief in our mission.

Mohsin Ali

Founder and Executive Director

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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



OUR STRATEGIC GOALS



OUR PROGRAMS



WAVE'S STORY

WAVE Foundation is a Civil Society Organization, established in 1990. WAVE is dedicated to its motto 'Together for Better Life' towards the vision of establishing 'A Just and Prosperous Society'. Since its inception, the organization has been implementing a wide range of activities to promote socio-economic development for poor and marginalized communities. WAVE also advocates for universal human rights and good governance through issue-based campaign and policy advocacy. The organization has structured its activities under six major programs, which include 1. Poverty Eradication and Livelihood Development, 2. Microfinance, 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 has impacted over 17.5 million households, making it a pivotal force in the development sector. All of its initiatives and multifaceted approaches have been instrumental in empowering communities and providing access to resources, leading to transformative change, inspiration, hope, and progress. Its contributions have played a crucial role in realizing the country's development plan and achieving the Sustainable Development Goals. WAVE is committed to driving positive change and making a lasting impact on the lives of those it serves.



34 Years of Foundation



181 Programs & Projects from Inception



17.5 M Household Reached Over the Years

GEOGRAPHIC COVERAGE



5 DIVISIONS
Khulna, Rajshahi, Barishal, Sylhet and Dhaka.

34 DISTRICTS
Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Narail, Satkhira, Bagerhat, Rajshahi, Pabna, Natore, Naogaon, Barishal, Patuakhali, Barguna, Bhola, Pirojpur, Jhalakathi, Sylhet, Habiganj, Moulvibazar, Dhaka, Rajbari, Manikganj, Narayanganj, Munshiganj, Shariatpur, Madaripur, Gopalganj, Faridpur, Gazipur and Narsingdi.

COUNTRYWIDE
Campaign Coverage

POVERTY ERADICATION AND LIVELIHOOD DEVELOPMENT PROGRAM

The Poverty Eradication and Livelihood Development program aims to improve the socio-economic conditions of marginalized communities by providing sustainable income opportunities, improving food security, and enhancing access to essential services. The program focuses on supporting smallholder farmers, promoting gender equality, and fostering resilience to climate change through sustainable practices.



AREAS OF INTERVENTION

- Livelihood Development
- Health, Nutrition and Hygiene
- Access to Government Service
- Women Empowerment
- Climate Resilience
- Social Behavior Change Communication
- Alternative Income Generating Activities

Strengthen the livelihood of the marginalized and poor population

PROJECT DURING THE YEAR UNDER THIS PROGRAM

Pathways to Prosperity for extremely poor People (PPEPP)

Direct Participants 5,783
Indirect Participants 26,023

European Union

Geographic Information

- 1 District
- 1 Upazila
- 4 Unions

KEY ACHIEVEMENTS

Over **5,000** small farmers increased their incomes through livestock and vegetable farming

80% of participants including U5 children, adolescent girls, pregnant and lactating women improved their nutrition and health

Women in households gained economic independence through **prosperity houses**

Adoption of climate-smart agriculture techniques by farmers, increasing their **resilience** to environmental shocks

Facilitated access to **government services** for women, securing widows, maternal, disability and old-age allowances

Promoted **entrepreneurship** by establishing multiple agricultural sales hubs, empowering smallholder farmers to sell directly to markets and increase their earnings

MICROFINANCE PROGRAM

The Program is designed to promote inclusive economic growth, with a focus on the demands and requirements of the rural and urban middle class as well as underprivileged groups in society. It is difficult for underprivileged and marginalized groups to obtain collateral-free loans due to the low supply of capital or credit in the informal sector, especially without microcredit support. In response to these concerns, the program's interventions' are strategically structured to enhance economic engagement and foster financial independence through our comprehensive approach encompassing diversified loan products, capital injection, savings schemes along with extensive outreach initiatives aimed at maximizing coverage and inclusivity.



CONTRIBUTION TO SDGs

| | | | | |
|----------------------------------|---------------------------------------|--|----------------------------|--|
| 01 NO POVERTY | 02 ZERO HUNGER | 03 GOOD HEALTH AND WELL-BEING | 04 QUALITY EDUCATION | 05 GENDER EQUALITY |
| 06 CLEAN WATER AND SANITATION | 08 DECENT WORK AND ECONOMIC GROWTH | 09 INDUSTRIAL INNOVATION AND INFRASTRUCTURE | 10 REDUCED INEQUALITIES | 12 RESPONSIBLE CONSUMPTION AND PRODUCTION |
| 13 CLIMATE ACTION | 15 LIFE ON LAND | | | |

Enhance the socio-economic condition of the poor and middle-class population through financing and developing entrepreneurial skills among the potential

AREAS OF INTERVENTION

- Financial Inclusion
- Safeguarding Borrowers with Micro-insurance
- Holistic Community Development
- Microenterprise and Entrepreneurship Development
- Women and Youth Empowerment
- Employability and Job Placement
- Skill Development Training
- Equity and Inclusion in WASH
- Financial Resilience through Savings
- Microfinance Automation and Digitalization

GEOGRAPHIC AND DEMOGRAPHIC INFORMATION

- 4 Divisions
- 17 Districts
- 79 Upazilas
- 793 Unions
- 3,779 Villages



Direct Participants
211,817

Indirect Participants
1,034,377

PROJECTS DURING THE YEAR UNDER THIS PROGRAM

| Project Name | Direct Participants | Indirect Participants | Source of Fund |
|---|---------------------|-----------------------|--|
| Recovery and Advancement of Informal Sector Employment (RAISE) Project | 2,986 | 11,944 | The World Bank and Palli Karma-Sahayak Foundation (PKSF) |
| Accelerating Sustainable Sanitation and Water Facilities for All- ACCESS | 29,444 | 126,610 | Water.org |
| Skills For Employment Investment Program (SEIP) | 175 | 650 | Asian Development Bank (ADB), Swiss Agency for Development and Cooperation (SDC), Government of Bangladesh, PKSF and IDCOL |
| Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project | 1,267 | 5,448 | Government of Bangladesh, The World Bank, Asian Infrastructure Investment Bank (AIIB) and PKSF |

MICROFINANCE OPERATION



Direct Participants
177,945
Indirect Participants
889,725



Source of Fund: PKSF, 1 Government Bank, 17 Private Banks, 3 Financial Institutions and WAVE's Own Fund

ADMINISTRATIVE COVERAGE

09 Regional Offices

27 Area Offices

139 Branches/
Unit Offices

Total Staff
1,151

Field Staff
628

FINANCIAL HIGHLIGHTS AS ON JUNE, 2024

₹ 74,961,073,003
Cumulative Loan Disbursed

₹ 14,672,407,572
Cumulative Savings Deposit

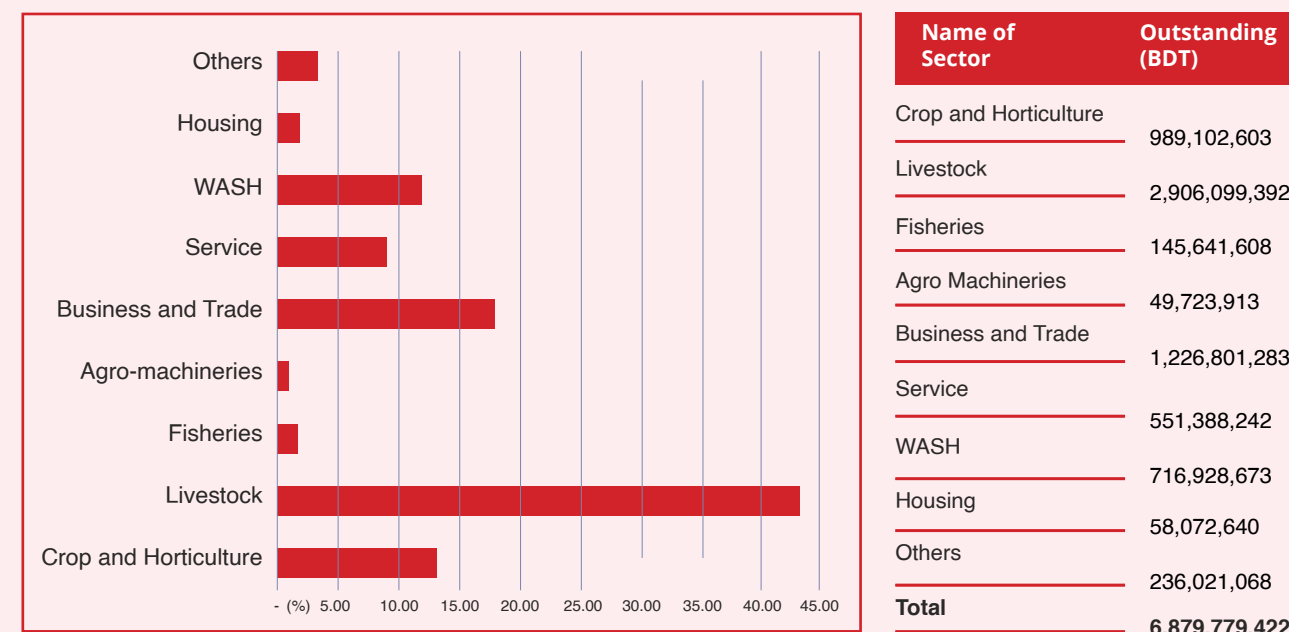
₹ 68,081,293,581
Cumulative Loan Recovered

₹ 11,978,768,885
Cumulative Savings Withdrawal

₹ 6,879,779,422
Loan Outstanding

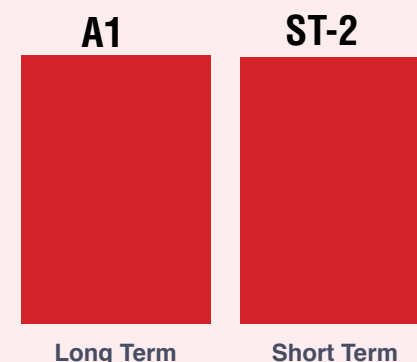
₹ 2,693,638,687
Savings Portfolio

SECTOR WISE LOAN OUTSTANDING



CREDIT RATING OF WAVE FOUNDATION

Credit Rating Agency of Bangladesh Limited (CRAB) has issued the following ratings for WAVE Foundation for 2023-2024 based on consolidated audited financial statements.



According to CRAB, Microfinance Institutions (MFIs) rated in this category are adjudged to be of strong capacity and high quality with low credit risk. This level of rating indicates strong capacity to meet the financial commitments. The short-term rating indicates strong capacity for timely repayment of their obligations. MFI rated in this category is characterized with commendable position in terms of liquidity, internal fund generation, and access to alternative sources of funds.

KEY ACHIEVEMENTS



A total of **BDT 6.84 billion** has been invested in the Agriculture sector, benefiting 96,924 farmers, with **BDT 1.87 billion** disbursed among **27,421** farmers in Crop & Horticulture sector

BDT 4.75 billion to **67,811** breeders in Livestock sector, and **1,692** fish farmers received **BDT 210 million** for Aquaculture



A total of **BDT 140 million** has been allocated to support the extreme poor people in creating **sustainable income** opportunities, supplemented by technical support, training, and awareness-building on nutrition and social issues



In the MSME sector, **31,910 entrepreneurs** have received loans amounting to **BDT 4.80 billion**, accompanied by targeted training programs to develop their entrepreneurial skills

945 young micro-entrepreneurs have received training on 'Risk Management and Business Continuity' along with inclusive financing



Apprenticeship training has been provided to **205 dropouts and unskilled youth** under the guidance of **70** Master Crafts Persons in **7** demand-driven trades

204 graduated apprentices have successfully transitioned to self-employment, wage employment, or overseas employment upon completing their training



An investment of **BDT 1.31 billion** in the Water, Sanitation and Hygiene (WASH) sector has improved the lives of **29,444 households**, with **BDT 410 million** allocated to **9,915** households for tube well installations and **BDT 900 million** to **19,529** households for constructing sanitary toilets

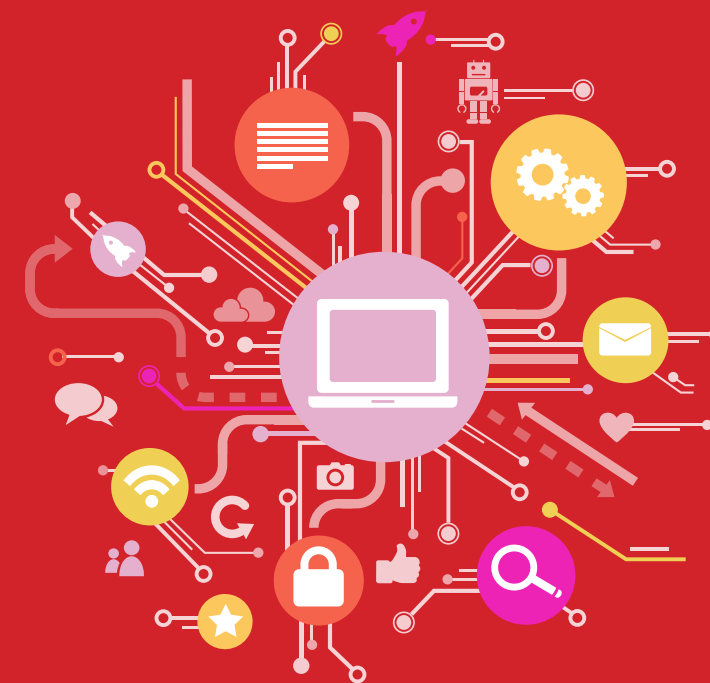
Health and hygiene training on practices such as hand washing, menstrual hygiene and safe food handling has also been provided, leading to improved health outcomes



Insurance claims amounting to **BDT 60 million** were settled, waiving members' current loan balances and helping households manage sudden financial shocks following the death of a working family member

BDT 2.1 million was granted as funeral cash benefits to the nominees of deceased borrowers

DIGITAL INTEGRATION



The global shift towards digitization went into hyper-acceleration at the onslaught of the pandemic, however, WAVE Foundation has remained ahead of the curve with its digitization efforts initiated in 2017. As Bangladesh navigates the era of the Fourth Industrial Revolution, marked by rapid technological advancements, WAVE intends to capitalize on the digital tools to redefine financial inclusion, operational efficiency, ensuring accessibility and relevance for all. WAVE has formed an ICT Integration Unit which is working to streamline and automate internal processes to increase efficiency, reduce manual interventions and create more efficient workflows. Recently WAVE has set up a FinTech unit which focuses on leveraging financial technology to provide innovative financial services and solutions to underserved population. The following points highlight our digital integration efforts.

- WAVE has adopted a fully automated and a centralized cloud-based database system for its Microfinance Program and automated 139 branch offices. This advancement has facilitated real-time reporting and dashboards, providing actionable insights and enhancing accountability and transparency across the organization.
- Under Microcredit Regulatory Authority's (MRA) pilot initiative, the loan details of 8,691 borrowers across 10 units have been entered into the Microfinance Credit Information Bureau (MF-CIB) database, following verification of their information via the Election Commission's NID Server.
- In a strategic move towards digitalization, WAVE has partnered up with leading MFS providers- bKash and Nagad. This collaboration will facilitate the seamless integration of digital financial services and digitize transaction.
- WAVE has invested in digital solutions to create a collaborative ecosystem that transcends geographical boundaries, enabling seamless communication, teamwork, and enhanced engagement with both internal and external stakeholders.
- WAVE has taken initiatives to empower a tech-savvy workforce and instill digital skills to build resilience against technological disruptions, ensuring the organization remains adaptive and competitive in the face of evolving digital landscapes.

AGRI-FOOD SYSTEM TRANSFORMATION PROGRAM

The Agri-Food System Transformation program focuses on the actions that produce, aggregate, process, distribute, consume or dispose of food. It intends to improve rural livelihoods through advancements in agricultural practices, livestock rearing and sustainable fisheries. By facilitating capacity building, advisory, input and financial support, promoting innovative agricultural technologies and building market linkages, the program enhances food security, increases income for smallholder farmers and fosters environmental sustainability.



CONTRIBUTION TO SDGs

| | | | | |
|--|----------------------|----------------------------------|--|---------------------------------------|
| 01 NO POVERTY | 02 ZERO HUNGER | 03 GOOD HEALTH AND WELL-BEING | 05 GENDER EQUALITY | 08 DECENT WORK AND ECONOMIC GROWTH |
| 12 RESPONSIBLE CONSUMPTION AND PRODUCTION | 13 CLIMATE ACTION | 15 LIFE ON LAND | 16 PEACE, JUSTICE AND STRONG INSTITUTIONS | |

Transform the agri-food system by strengthening small and family farming approaches and developing agri-entrepreneurship

AREAS OF INTERVENTION

-  Climate Resilient and Agro-Ecology Practices
-  Technology and Mechanization
-  Family Farming and Resource Management
-  Backward-forward Linkage and Market Development
-  Capacity Building and Advisory Support
-  Entrepreneur Development and Private Sector Engagement
-  Financial Inclusion
-  Circular Economy

GEOGRAPHIC AND DEMOGRAPHIC INFORMATION

 **10** Districts  **21** Upazilas  **113** Unions

 **Direct Participants**
56,380

Indirect Participants
277,178

PROJECTS DURING THE YEAR UNDER THIS PROGRAM



Crop and Horticulture, Integrated Agriculture Unit



Direct Participants
189
Indirect Participants
590



Palli Karma-Sahayak Foundation (PKSF) and WAVE Foundation

Livestock, Integrated Agriculture Unit

Direct Participants
10
Indirect Participants
384

PKSF and WAVE Foundation

Fisheries, Integrated Agriculture Unit

Direct Participants
81
Indirect Participants
500

PKSF and WAVE Foundation

Safe vegetable production, Preservation, Processing and Marketing

Direct Participants
180
Indirect Participants
354

PKSF and WAVE Foundation

Year-round Onion Cultivation & Marketing Project

Direct Participants
120
Indirect Participants
350

WAVE Foundation

Safe Meat and Dairy Product Market Development Sub-Project under RMTP Project

Direct Participants
25,000
Indirect Participants
100,000

International Fund for Agricultural Development (IFAD), Danish International Development Agency (Danida) and PKSF

BD Beef and Goat Value Chain Signature Program

Direct Participants
15,800
Indirect Participants
75,000

Heifer International Bangladesh

Strengthening Small Ruminant Production and Marketing Systems in Southern Bangladesh

Direct Participants
15,000
Indirect Participants
100,000

USAID Project, Technical Supported by ACDI/VOCA

PROGRAM COMPONENTS

Developing sustainable agriculture practices through safe crop production, high-value crop cultivation and climate resilient agriculture

KEY COMPONENTS

- Year-round vegetable and fruit cultivation
- Promotion of climate resilient agriculture
- Market linkage development and preservation systems for agricultural products

HIGHLIGHTS

- Established **8 production** clusters for vegetables and fruits, covering **100 bighas** of land.
- Promoted safe vegetable production and introduced high-value crops like dragon fruit and watermelon.
- Set up safe vegetable hubs and introduced processing and preservation techniques, increasing market competitiveness.
- Expansion of innovative technology through method and result demonstration



CROP AND HORTICULTURE

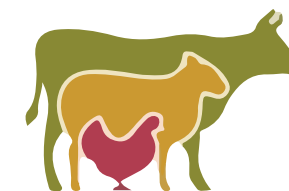
Livestock rearing to improve protein supply, generate income, and strengthen market value chains

KEY COMPONENTS

- Small ruminant production (goat and cattle rearing)
- Safe meat and dairy product development
- Establishing animal health campaigns and buck service centers
- Promoting livestock as a sustainable income source

HIGHLIGHTS

- Increased small ruminant production and market development, benefiting **15,000** direct participants
- Developed safe meat and dairy product markets, reaching **25,000** direct and **100,000** indirect beneficiaries across **6** districts.
- Facilitated animal health campaigns, which improved livestock health and reduced mortality rates



LIVESTOCK



FISHERIES

Enhancing fish production using modern technology to increase income for smallholder farmers while promoting sustainable fisheries

KEY COMPONENTS

- Introducing modern fisheries technologies to increase productivity
- Fish farming and pond management practices
- Capacity-building and technical support for fish farmers

HIGHLIGHTS

- Trained **81 direct participants** in modern fish farming, with an estimated indirect impact on over **500** individuals
- Promoted the efficient use of fisheries technology, leading to better resource management and income generation
- Improved market systems for fish farmers, ensuring better prices and reduced production costs

KEY ACHIEVEMENTS



Produced **3 tons of onion seed** for summer cultivation



Increased production of **safe vegetables** and high-value crops



Expanded **small ruminant production** and marketing



Developed **8 vegetable and fruit clusters** including 50 bighas of vegetables, 100 bighas of watermelon, and 50 bighas of dragon fruit



Established **government-private networks** for input access and technology adoption



Operated **14 cooperatives** in Rajshahi district for agricultural collaboration



WAVE Foundation has been working to organize and empower farmers through its initiative called Farmers' Producer Organizations (FPOs), known as Krishi Morcha, in various regions of Bangladesh. The FPO model is a recognized body that represents smallholder farmers. The goal of these organizations is to promote farming across broader agricultural sectors, including crop and horticulture, fisheries, and livestock. This is achieved by treating farming as a viable business and systematically diversifying activities from production and processing to market linkages, credit access, and use of technology. By forming their own organizations, farmers can ensure better income and achieve collective benefits.



Ensure good status of available support and income



Enhance standard of living of small holder farmers



Promote small and medium-scale farming as a viable business

Promoting Small Farming as a Viable Business

- Create sharing opportunity of Good Agricultural Practices-GAP and Agro-ecology Approaches among farmers
- Ensure agricultural inputs in time and in fair price
- Ensure better price of farmer's product and market linkage
- Create interest among farmers to agriculture diversification
- Create employment opportunities within and beyond farms
- Conserve and restore biodiversity and ecosystems through agro-ecological practices
- Utilize production methods that can help to reduce or avert the risks of climate change
- Ensure transfer of knowledge and traditions from generation to generation
- Help to expand rural economies

Krishi Morcha at a Glance



2 Divisions



4 Districts



29 FPOs



20-25 Members per FPO



710 FPO Members



503 Self-Help Group-SHG



12,572 SHG members



14 Registered Co-operatives

GOVERNANCE, RIGHTS AND JUSTICE PROGRAM

The Governance, Rights, and Justice Program aims to enhance governance and empower citizens through promoting basic rights, democratic decentralization, responsive public services and ensuring that justice is accessible to all. WAVE emphasizes the importance of strong public institutions for rights related to food, health, education, and social justice, while also engaging marginalized communities vulnerable to discrimination and exclusion. WAVE promotes social accountability mechanisms to address the needs of all citizens while advocating for consistent, fair, and gender-sensitive policies and encouraging public participation in legislative reforms.



Promote peoples' participation in governance, democratic decentralization, accountability of public services, economic governance, human rights, access to justice, and absolute tolerance of diverse opinions in politics

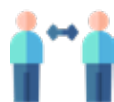
AREAS OF INTERVENTION



Access to Justice



Empowerment of Left Behind Communities



Transparency in Social Protection



Accountability in Water and Sanitation



Advocacy for Right to Food



Progressive Taxation



Quality Primary Education



Participatory Democracy and Political Participation

GEOGRAPHIC AND DEMOGRAPHIC INFORMATION



30 Districts



229 Upazilas



1,728 Unions



Direct Participants
907,459

Indirect Participants
62,435,806

PROJECTS DURING THE YEAR UNDER THIS PROGRAM



Activating Village Courts in Bangladesh Phase III

Direct Participants
248,941
Indirect Participants
59,800,000

Government of Bangladesh,
European Union and United Nations
Development Programme (UNDP)



Empowering Left Behind Minority Communities to Effectively Participate in the Development Process of Bangladesh (ELMC)

Direct Participants
625,616
Indirect Participants
1,876,848

European Union
Christian Aid

Improving Transparency and Accountability of Social Protection Programs (SPPs)

Direct Participants
4,482
Indirect Participants
55,125

The Asia Foundation

Support for Enhancing Accountability in Water and Sanitation Sector to Address risks of WASH

Direct Participants
3,220
Indirect Participants
5,84,926

The Water Integrity Network
(WIN)

The South Asian Assessment Alliance: Communicating and Collaborating for Change (Education Out Loud)

Direct Participants
19,150
Indirect Participants
102,605

Oxfam IBIS
Street Child UK

Promoting Citizen's Participation for Progressive Taxation

Direct Participants
5,000
Indirect Participants
13,300

Christian Aid

Building a Regional Network on Gender Inclusion in Political Participation

Direct Participants
1,000
Indirect Participants
3,000

The Asia Foundation

Women in Leadership

Direct Participants
50

The British Council

Right to Food and Nutrition Campaign

Countrywide Campaign
Coverage

Member Organizations of the
Network

KEY ACHIEVEMENTS



60 million people accessed justice through Village Courts, resolving disputes quickly and affordably



625,000 marginalized individuals engaged in local governance and rights advocacy through ELMC project



Enhanced governance in **WASH sectors**, benefiting **584,926 people** by improving service accountability



Conducted advocacy for food security and right to food, impacting thousands of marginalized families across the country



Popularized the Community Lead Approach in Bangladesh and engaging **80,850** education authorities, teachers, parents, and media through impactful interventions to advance SDG-4



Provided knowledge and information on progressive taxation by engaging civil society representatives, young people, and CSOs

SOCIAL DEVELOPMENT AND YOUTH EMPOWERMENT PROGRAM

The Social Development and Youth Empowerment Program by WAVE aims to foster social progress by ensuring access to healthcare, education, and equitable development for all. It focuses on empowering women, youth, and adolescents by developing leadership, life skills, and professional growth. The program promotes initiatives in education, health, peace building, public services, and prevention of violence against women. It also prioritizes youth empowerment by equipping them with skills for leadership, entrepreneurship and climate action. Through a holistic, people-driven approach, the program seeks to accelerate sustainable development and foster social cohesion.













CONTRIBUTION TO SDGs



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

AREAS OF INTERVENTION

-  Health and Non-formal Education
-  Knowledge Exchange and Cross-Cultural Learning
-  Youth Leadership and Skills Training
-  Gender Equality and Rights Advocacy
-  Social Accountability and Advocacy for Social Justice
-  Entrepreneurship and Employability
-  Youth Civic Engagement
-  LoakMorcha (People's Alliance)
-  Sensitizing Community Groups
-  Youth Assembly (Youth Platform)

GEOGRAPHIC AND DEMOGRAPHIC INFORMATION

 **02 Countries**
Bangladesh & Nepal

 **12 Districts**

 **19 Upazilas**

 **68 Unions**

 **06 Pourashavas**



Direct Participants
202,864

Indirect Participants
513,495

PROJECTS DURING THE YEAR UNDER THIS PROGRAM



ENRICH-Enhancing Resources and Increasing Capacities of Poor Households towards elimination of their poverty

Uplifting the Life-standard of Elderly People Program-EPP

Adolescent Program

Out of School Children Education Program

Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration (Loakmorcha)

Youth Assembly

Young Professional International Exchange Program



Direct Participants **153,818**

Direct Participants **8,692**

Direct Participants **32,818**
Indirect Participants **966**

Direct Participants **3,538**
Indirect Participants **5,042**

Direct Participants **3,640**
Indirect Participants **457,487**

Direct Participants **350**
Indirect Participants **50,000**

8 Participants from Bangladesh & Nepal



PKSF and WAVE Foundation

PKSF and WAVE Foundation

PKSF and WAVE Foundation

Ministry of Primary and Mass Education through Bureau of Non-Formal Education-BNFE

PKSF and WAVE Foundation

WAVE Foundation and Contributions from Individuals, Institutions, and Youth

Norwegian Agency for Exchange Cooperation (Norec)

KEY ACHIEVEMENTS



Over **105,675 individuals** received health services through satellite and static clinics, including 214 cataract surgeries free of cost



334 elderly people received financial aid, improving their daily living conditions



30,658 Adolescent girls & boys were highly sensitized and undertaken social actions under the leadership of **2,160 mentors** to reduce the social discrimination



Skills development, mentorship, and access to funding fostered entrepreneurship and employability



New partnership opportunities on Youth International Exchange enhanced networking and learning experiences



855 among **3,538** students out of school children education reintegrated into mainstream education with **1,022** students among **3,687** in ENRICH achieving top ranks in government primary school.



Loakmorcha facilitated 169 UP meetings and **78 public hearings**, improving access to services and reducing violence



Empowered youth with leadership skills and enhanced civic engagement



Youth actively engaged in campaigns and policy advocacy on climate change, social justice, and sustainable development



Young people are capacitated with the interpersonal abilities and technical expertise needed to thrive in diverse environments


CLIMATE JUSTICE AND RENEWABLE ENERGY PROMOTION PROGRAM

The Climate Justice and Renewable Energy Promotion Program advocates for climate-vulnerable communities, ensuring their rights and resilience against climate change. WAVE focuses on climate adaptation, mitigation, and nature conservation while promoting renewable energy solutions like solar irrigation, solar home systems, biogas, and improved cook stoves. These initiatives aim to provide sustainable, environmentally friendly energy sources to communities, especially those in remote areas. WAVE is committed to driving climate action, enhancing solar energy use, and contributing to national energy systems through solar power generation.




CONTRIBUTION TO SDGs

07
affordable and clean energy



13
CLIMATE ACTION





Take actions 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

Promote increased use of renewable energy through initiatives that provide sustainable energy solutions and reduce dependence on fossil fuels

AREAS OF INTERVENTION



Climate Adaptation and Mitigation



Capacity Building and Emergency Response



Youth Engagement in Climate Action



Strengthening Local Communities



Renewable Energy Solutions



Green Energy Development



Disaster Preparedness and Response



Climate Adaptive Sustainable Agriculture



National Grid Integration using Surplus Solar Energy



Clean Energy for Food Security

GEOGRAPHIC AND DEMOGRAPHIC INFORMATION

 **10** Districts  **40** Upazilas  **430** Unions



Direct Participants
32,661

Indirect Participants
128,847

PROJECTS DURING THE YEAR UNDER THIS PROGRAM



Strengthening Community Preparedness, Rapid Response and Recovery in Bangladesh-2024 (ACT-II)



Direct Participants
6,860
Indirect Participants
27,700



Oxfam GB

Solar Irrigation Project

Direct Participants
8,840
Indirect Participants
34,575

Infrastructure Development Company Limited (IDCOL)

Biogas and Bio-fertilizer Project

Direct Participants
1,173
Indirect Participants
4,581

IDCOL

Solar Home System Project

Direct Participants
4,231
Indirect Participants
16,933

IDCOL

Improved Cooking Stove Project

Direct Participants
11,557
Indirect Participants
45,058

IDCOL

KEY ACHIEVEMENTS



180 youth were capacitated on disaster preparedness and Standing Orders on Disaster (SOD) management.



97% of trained youth actively participated in Cyclone Remal emergency response, helping reduce disaster impact.



Increased capacity of Union Disaster Management Committee (UDMC) and Ward Disaster Management Committee's across **6 unions**, improving community resilience to climate change.



3 food banks provided emergency food support to vulnerable communities in **2 unions**.



Solar Irrigation Systems provided affordable irrigation, saving **farmers Tk. 3,000-4,000** annually and reducing reliance on fossil fuels.



Solar Irrigation Pumps cut **2.82 million kg** of CO₂ emissions annually, saving approximately **6,478 barrels** of diesel



10.69 MWh (Megawatt hour) of solar electricity were exported to national grid, preventing 83.8 tons of CO₂ emissions.



Biogas plants and Improved Cooking Stoves reduce indoor air pollution, **save 50%** of firewood, and prevented deforestation.

OTHER COMPONENTS

NETWORK AND ALLIANCE

WAVE CAPACITY DEVELOPMENT HUB

WAVE SOCIAL ENTERPRISES

GOVERNANCE AND MANAGEMENT GO GREEN

DEVELOPMENT PARTNERS

PARTNERSHIP WITH BANK AND OTHERS

RESEARCH WAVE'S SDG-DRIVEN INITIATIVES

EVENT HIGHLIGHTS

CAPACITY BUILDING

FINANCIAL STATEMENT RESOURCES

খাদ্য অধিকার বাংলাদেশ
RIGHT TO FOOD BANGLADESH

NETWORK AND ALLIANCE LED BY WAVE

Right to Food Bangladesh (RtF BD) is an Umbrella Network of CSOs, NGOs, INGOs, networks, peasant's, women, indigenous organizations, social movements, researchers, academia, trade unionists, youth, smallholder farmers, and other entities working towards ensuring right to food and nutrition. 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 was founded in 2007 undertaking campaign and 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.



LoakMorcha-LM (People's Alliance) is a non-partisan and non-communal social organization associated with the representatives from different strata of society. Constituencies of LoakMorcha 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 LM groups with more than 5000 male and female members are pro-actively involved under the banner of LM as grass-roots civil society organizations at the Union, Upazila and District level through different governance and local government focused projects and campaigns.



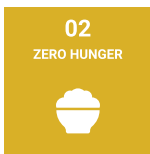
Youth Assembly (YA) is a youth-led platform of civil society organization WAVE Foundation founded in 2015 that aims to empower young people and create a stronger community. The assembly promotes youth rights and development in the area of education, skill and employment as well as facilitates their active participation in overall social development. It brings the youth in a common space to broaden their views and values towards positive actions and changes. This space includes both physical and virtual platforms for leveraging youths with the advantage of learning from each other and fueling their actions.

AFFILIATION WITH OTHER NETWORKS



GO GREEN is a program and movement that urges individuals, families, societies, communities, and institutions to adopt a Green Lifestyle

PROMOTING GREEN LIFESTYLE



To develop Agri-entrepreneurs in the fields of crops, livestock, and fisheries and establish Krishi Morcha, an organization of entrepreneurs to boost the production of safe food by implementing agroecological practices.



To strengthen adaptation and mitigation plans and step up efforts to prevent pollution in a variety of sectors to tackle climate shocks.



To promote the adoption of Personal Hygiene and Safe Water and Hygienic Sanitation practices.



WAVE founded **Go Green Center** in 2010 on a 10-acres plot of land as part of the organization's agriculture program. It initially began with training, farms, and demonstration plots, and has since been dedicated to advancing agriculture, focusing on crops, livestock, and fisheries.














The Capacity Development Hub is dedicated to building knowledge and skills for individuals and communities through tailored training programs.

WAVE TRAINING CENTRE (WTC)

WAVE Training Centre (WTC) enhances skills and capacity across sectors by empowering staff, stakeholders, and community members through comprehensive training in leadership, gender sensitivity, ICT, disaster risk management, and microfinance. WTC has trained over 1,639 participants, ensuring they are equipped to implement impactful programs aligned with WAVE's mission.






Trainings we provide

-  Staff Foundation
-  Gender Awareness
-  Management and Leadership
-  ICT Integration
-  Microcredit Operation
-  Group Development
-  Curriculum Development
-  Local Service Provider (LSP)
-  Value Chain
-  Business Plan
-  Micro-Enterprise Management

WAVE TRADE TRAINING CENTRE (WTTTC)

WAVE Trade Training Centre (WTTTC) provides vocational training to youth and marginalized communities, focusing on market-relevant skills that lead to employment and entrepreneurship. WTTTC trained over 500 individuals, empowering them with technical skills to achieve self-reliance and sustainable livelihoods.

Trainings we provide

-  Graphic Design
-  Mobile Phone Servicing
-  Electrical Installation & Maintenance
-  Fashion Garments
-  Computer Office Application





WAVE SOCIAL ENTERPRISE

WAVE Foundation is at the heart of community empowerment through its dynamic WAVE Social Enterprise initiative. This initiative brings together three inspiring ventures: Angkur Crafts, Angkur Agro Machineries, and Angkur Seeds. Each enterprise plays a vital role in upliftment, focusing on enhancing livelihoods while championing sustainable practices. By harnessing market-based solutions, WAVE is creating a brighter and more sustainable future for local communities.

ANGKUR CRAFTS

Angkur Crafts supports underprivileged families, particularly women, by helping them become small entrepreneurs through the production and marketing of handcrafted items. Operating in Chuadanga District across 2 Upazilas and 3 Unions, it has engaged 350 direct participants and impacts 1,000 indirect beneficiaries.



Handicrafts



Ladies' Items



Baby Items

KEY ACHIEVEMENTS



350 women employed, creating sustainable income sources.



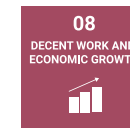
Increased **women's financial** autonomy, improving their status within households.



8 entrepreneurs developed, contributing to local economies.



Contribution to SDGs



ANGKUR AGRO MACHINERIES

AngkurAgroMachineries focuses on increasing farmers' productivity through agriculture mechanization, operating in 8 districts and 39 Upazilas. It has engaged 969 direct participants and 2,907 indirect beneficiaries by providing machinery such as combine harvesters, crop sprayers, and grass cutters.



Agricultural Mechanization



Contribution to SDGs



KEY ACHIEVEMENTS



Reduced farmers' **production costs**



Increased **crop yields** and farmers' **income**



Improved quality of life for participants using **mechanized farming tools**

ANGKUR SEEDS

Angkur Seeds works to provide high-quality seeds adapted to local conditions, promoting sustainable farming practices. The project has covered Meherpur and Chuadanga Districts with 100 direct and 700 indirect beneficiaries.



Summer onion seed production (BARI Onion 5)



Contribution to SDGs



KEY ACHIEVEMENTS



Increased small farmers' production capacity with access to **quality seeds**



Supported **employment generation** and enhanced farming practices



700+ farmers benefitted from better seed access, and 15 farmers gained the ability to produce quality seeds



SUCCESS STORIES



MAHFUZA'S RETURN TO EDUCATION

Lost in the shadows of poverty, Mahfuza Khatun, an 11 years old girl, dreamed of a life beyond household chores and labor. Once enrolled in a local madrasa in Hasan Hati village, Chuadanga, her studies were cut short by the combined pressures of the pandemic, distance, and her family's financial struggles. She used to spend her days supporting her mother instead of studying. In 2022, hope returned when WAVE Foundation, through the government's Out of School Children Education Program, established a non-formal primary school in her village. Teachers and program supervisors from WAVE personally visited her family, encouraging them to let her study again. They provided her with books, educational supplies, and unwavering support. Soon, Mahfuza found herself back in school, her passion for learning reignited. With the guidance and encouragement of her teachers, she excelled not only in academics but also in extracurricular activities, rapidly advancing through grades 1, 2, and 3. In June 2024, she entered grade 4 at Hasan Hati Government Primary School, where she ranked 2nd among 25 students in her midterm exams. Her family and teachers celebrated her achievement, filled with pride and gratitude for WAVE's dedication to her journey back to education.



SCHOOL MAKES ME SO HAPPY! I CAN LEARN, DREAM BIG, AND MAKE EVERYONE PROUD OF ME!

THE FRUIT MAN: KAMRUZZAMAN'S STORY OF PERSEVERANCE

Mohammad Kamruzzaman, a 31-year-old from Jibannagar, Chuadanga, was no stranger to struggle. Born into poverty, he raised livestock to support his education but had to drop out after his HSC. In 2018, a devastating loss of BDT 8,00,000 in his rice business shattered his dreams. Desperate, Kamruzzaman sold his cattle and borrowed from his brother, yet it wasn't enough. At his breaking point, a neighbor suggested cultivating malta, a last glimmer of hope. With a loan of BDT 50,000 from WAVE, he took a lease of 1.33 acres of land and began his journey in fruit farming. By 2023, his perseverance paid off as his fruit farm earned him BDT 10,00,000. With another BDT 3,00,000 loan from WAVE, he expanded to 7.59 acres, cultivating multiple fruits (malta, guava, Dragon-fruit) and employing 18 workers. Kamruzzaman, once on the verge of collapse, is now a role model, using his hard-earned success to inspire others. He dreams of securing his children's future and improving food security in his community.



MY JOURNEY FROM LOSS TO SUCCESS WAS FUELED BY DETERMINATION, COMMUNITY SUPPORT, AND THE LIFE-CHANGING SUPPORT FROM WAVE.



SANTANA DAS – CRAFTING A NEW LIFE

Santana Das, a young woman from a struggling family in Darshana, grew up witnessing her mother's hardship as she toiled to provide for them. Her mother's involvement with WAVE's Angkur Crafts inspired Santana to learn handicrafts at a young age. Angkur Crafts empowers rural women by providing them with training in various crafts, enabling them to earn and support their families. At just 17, Santana joined the training program offered by Angkur Crafts, where she learned to create intricate handicrafts. Her drive to help her mother and continue her education pushed her to master these skills. By 2017, Santana was earning enough to support her family while funding her own education. Now, a skilled artisan, Santana balances her studies and her craftwork. Her work with Angkur Crafts has given her hope and financial independence. She dreams of expanding her craftwork and helping other young women in her community find the same empowerment.



I'M GRATEFUL TO ANGKUR CRAFTS FOR GIVING ME THE SKILLS TO SUPPORT MY FAMILY AND DREAM OF A BRIGHTER FUTURE.



A NEW DAWN OF LIFE THROUGH NAPIER GRASS FARMING

After years of hard labor abroad, Mohammad Liton Mia returned to his family in Meherpur with a desire to build something meaningful at home. Life in his village was still steeped in financial struggles. In 2019, Liton joined the RMTP Project under WAVE, where he learned sustainable farming techniques, including how to cultivate Napier grass. Armed with this knowledge, he took lease of 33 decimals of land and began farming. His determination paid off quickly, and he expanded to 13.2 acres within a year. He got a grant of BDT 15,000 from RMTP which he used to decorate his grass-selling shop. Today, Liton earns a monthly profit of BDT 1,20,000, providing employment to ten people from his village. His farm not only ensures a steady income but also contributes to the agricultural prosperity of his community. Together, they addressed the community's demand for high-quality fodder, ensuring a steady supply for local livestock farmers and not only boosted local agricultural productivity but also fostered a sense of community and economic growth.

“ MY GOAL IS TO CONTINUE GROWING MY BUSINESS, HELP OTHER FARMERS SUCCEED, AND CONTRIBUTE TO MY COMMUNITY'S PROSPERITY.

REHENA'S PATH TO SAFE WATER AND A HEALTHIER LIFE

In Bangladesh, rural life is often marked by unsafe water and poor sanitation, and Rehana Khatun, from Chitla village, Chuadanga, was no exception. For years, her family lived without proper sanitation, drinking from an unsafe tube well that left them ill more often than not. Their tiny house was damp, the water was contaminated, and their health was constantly jeopardized. Rehana knew things needed to change. After joining a WAVE community group, she learned about the Accelerating Sustainable Water and Sanitation Facilities for All-ACCESS Project and its potential to transform her living conditions. With a BDT 70,000 loan and additional savings, she built a sanitary latrine, a tube well with clean water, and a soak well tank. Today, Rehana's home is safe, clean, and healthy. Her family no longer suffers from waterborne diseases, her house is no longer damp, and clear and odorless water comes from the tubewell. She feels proud of the transformation she achieved for her family's well-being.

“ HAVING ACCESS TO CLEAN WATER AND IMPROVED SANITATION HAS CHANGED OUR HOME AND OUR LIVES. WE ARE HEALTHIER AND HAPPIER THAN EVER BEFORE.



GOLAM MOSTOFA'S SUCCESS IN ONION FARMING

Md. Golam Mostofa, a determined farmer from Buripota union, Sadar Upazila, Meherpur, faced financial struggles before turning to onion farming. With the support of WAVE's Angkur Seed, Golam began producing summer onions, specifically the BARI Onion 5 variety. This year, he cultivated 625 kg of onion seed on 2.31 acres of land and harvested 5.2 tons of onion bulbs from 4.29 acres. His hard work paid off, earning him a net profit of BDT 10,35,000 from the seed and BDT 39,00,000 from the onion bulbs. His success not only changed his life but also inspired 15 other farmers in the district to start cultivating summer onions, covering 13.2 acres of land. Golam now employs 7 permanent workers and provides seasonal employment for 25-30 people. His remarkable journey has made him a leader in his community, driving agricultural innovation and economic growth.

“ I TRANSFORMED MY FARM AND MY LIFE, AND NOW I INSPIRE OTHERS TO FOLLOW IN MY FOOTSTEPS.



IBRAHIM'S DREAM OF INDEPENDENCE

Ibrahim, a young man from Jibannagar, Chuadanga, always dreamed of owning a business but was trapped by financial struggles. His family's limited income made it impossible for him to pursue his ambitions. In 2023, hope arrived when he was selected for training at the WAVE Trade Training Centre (W TTC), which focuses on empowering youth with practical skills for self-employment. Ibrahim enrolled in the Mobile Servicing Course; a 3-month training program designed to provide technical expertise in mobile repair under the SEIP project. During this time, he learned about mobile hardware and software troubleshooting, and gained the confidence to start his own business. After completing the training, with support from his family, Ibrahim opened his own shop, "Bakkar Telecom", in his hometown. His business now earns him BDT 30,000-40,000 monthly, and he has employed one additional person. Ibrahim's hard work and determination have made him a respected figure in his community. His journey from a struggling young man to a successful entrepreneur highlights the transformative power of skills development through W TTC.

“ THANKS TO THE TRAINING, I'VE BUILT A LIFE I NEVER THOUGHT POSSIBLE. NOW, I CAN SUPPORT MY FAMILY

RISING FROM ADVERSITY: SHEFALI BEGUM'S JOURNEY

Shefali Begum's life was riddled with heartbreak and hardship. After her parents' divorce, she dropped out of school and began working as a maid since her teenage. But her challenges didn't end there. She was married to a man battling drug addiction, leaving her alone to care for their daughter. Faced with relentless struggles, Shefali resolved to find a way out. She enrolled her husband in rehab, but still, her own life was bleak. Then, hope appeared when she joined the RAISE Project under WAVE. During 5-day beauty care training, she acquired skills that make her confident. Completing her training, Shefali worked tirelessly to launch her own beauty parlor, "Apsora Beauty Parlor," in Ahmed Nagar. Today, she earns BDT 25,000 a month, supporting her family and providing for her daughter's future. More than that, she aspires to create job opportunities for other women in her community.

“ I FOUGHT THROUGH HARDSHIP AND HEARTBREAK, BUT I HAVE REWRITTEN MY STORY AS AN ENTREPRENEUR.



DILARA BEGUM'S JOURNEY FROM HARDSHIP TO HOPE

Dilara Begum endured a life of constant hardship in Galachipa Upazila, Patuakhali. Born into poverty, she spent her childhood as a day laborer and was married off at an early age. With five children to care for, Dilara and her husband struggled to make ends meet. Her daughters were forced into early marriages, and her sons faced a bleak future. But then, a spark of hope arrived through the PPEPP-EU project and WAVE Foundation. Dilara received five Jinding breed ducks and 2 days of training in duck rearing, a seemingly small gesture that changed her path of life. She poured her heart into caring for the ducks, and soon her farm grew to 50, then 100 ducks. With a loan of BDT 40,000 from WAVE, she expanded her beginnings further. Now, Dilara's farm is home to 120 ducks, and her family's future is on the right track. Her sons have started earning money, and she even bought land. What once seemed impossible has become a reality. Her dream is to keep growing, and her community shares her hope.

“ WAVE GAVE ME THE TOOLS TO REBUILD MY LIFE. NOW, I AM NOT JUST SURVIVING, I AM THRIVING, AND SO IS MY FAMILY.

EVENT HIGHLIGHTS

APRAC SHAPES FUTURE OF AGRIFOOD SYSTEMS



The Asia-Pacific Right to Food and Agrifood System Conference (APRAC) was held at Dhaka University on July 26-27, 2023, gathering 633 participants from Bangladesh and Asia Pacific Region. The event promoted equitable, sustainable agrifood systems and the right to food for all. The two-day conference featured plenary sessions, technical sessions, and regional collaboration.

ETHIOPIAN MINISTRY OF FINANCE EXPLORES WAVE'S SOLAR IRRIGATION PROJECT IN JHENAIDAH



On September 13, 2023, a delegation from Ethiopia's Ministry of Finance visited WAVE Solar Irrigation project in Jhenaidah. The visit focused on understanding the impact of solar irrigation on agricultural productivity and economic gains for marginalized farmers. The delegation explored potential collaboration between Ethiopia and Bangladesh.

OVER 200 YOUTH CELEBRATED FOR VOLUNTEER CONTRIBUTIONS



A post-conference gathering on August 22, 2023, at Chhayanaut Shongshkriti-Bhobon, Dhaka, honored over 200 youth volunteers who contributed to the Asia-Pacific Right to Food and Agrifood System Conference. The event included certificate presentations, discussions, and cultural activities to recognize their efforts.

EU AMBASSADOR VISITS VILLAGE COURT PROJECT



The European Union Ambassador to Bangladesh, Mr. Charles Whiteley, visited the Activating Village Court in Bangladesh project in Khulna on September 19, 2023. During his visit, he met with the Union Parishad (UP) members of Damodar UP, Fultala and engaged in discussions with Village Court service recipients.

500 FARMERS RECEIVE AGRICULTURAL SUPPLIES FROM NCC BANK'S CSR INITIATIVE



On September 30, 2023, 500 marginalized farmers in Kushtia received free agricultural inputs, including seeds, fertilizers, and pesticides, in a distribution event supported by NCC Bank. Government officials and bank representatives emphasized the importance of supporting local farmers' economic growth.

SOUTHEAST BANK'S CSR FUND EXTENDS FINANCIAL SUPPORT TO 443 MARGINAL FARMERS THROUGH WAVE



On April 1, 2024, Southeast Bank PLC, through its CSR initiative, provided Tk 1.1 crore in financial assistance to 443 marginal farmers across nine districts through WAVE Foundation. Each farmer received Tk 25,000 to support the cultivation and purchase of farming equipment. The event was attended by Southeast Bank's Managing Director Nuruddin Md. Sadeque Hossain, and WAVE Foundation's Executive Director Mohsin Ali.

INTERNATIONAL EDUCATION CONFERENCE IN NEPAL HIGHLIGHTS REGIONAL COLLABORATION



From November 28-30, 2023, WAVE Foundation representatives joined an international conference in Kathmandu, organized by Street Child Nepal. WAVE presented its advocacy experiences in disaster-prone regions, sharing best practices for improving educational outcomes for marginalized communities alongside other South Asian organizations.

YOUTH ASSEMBLY REFLECTS ON 2023 ACHIEVEMENTS, SETS VISION FOR 2024



On December 23, 2023, Youth Assembly's annual meetup reviewed key accomplishments from 2023 and set strategic goals for 2024. Held in Dhaka, the event included cultural programs, games, and a networking dinner to foster community building and plan future initiatives.

NATIONWIDE CAMPAIGN MARKS WORLD FOOD DAY 2023



From October 14-29, 2023, WAVE Foundation's Right to Food Bangladesh network organized a nationwide campaign to mark World Food Day. The campaign featured rallies, discussions, and memorandums submitted to local authorities in 40 districts, aiming to address food security and rising costs of essential commodities.

MARKET SYMPOSIUM PROMOTES YOUTH LEADERSHIP IN DISASTER MANAGEMENT



The Market Symposium on Local Leadership in Disaster Management, held on October 4, 2023, in Dhaka, aimed to connect local disaster management structures with youth. Government officials, NGOs, and young leaders gathered to exchange knowledge and advance disaster resilience through youth-led initiatives.

GLOBAL ACHIEVEMENTS SHOWCASED AT NOREC'S DIAMOND JUBILEE IN NORWAY



On November 29, 2023, WAVE Foundation represented Asia-Pacific region in Norec's 60th-anniversary event in Norway, showcasing its achievements in capacity building and youth empowerment. During a panel discussion, WAVE emphasized its long-term success in the Norec Exchange Program and highlighted future development initiatives. Global delegates attended the event virtually and in person.

WAVE'S ED APPEARS ON SPECIAL TALK SHOW ON PRIMARY EDUCATION



On December 29, 2023, WAVE's Founder and Executive Director Mohsin Ali appeared on Channel i's special talk show, 'Sabar Jonno Manshommot Prathomik Shikkha,' to discuss inclusive primary education. The show features insights into improving access to quality education for marginalized communities.

THEATER PERFORMANCES TO RAISE AWARENESS OF MARGINALIZED COMMUNITIES



A series of 100 awareness-raising plays were staged across Rajshahi and Naogaon districts throughout 2023, highlighting the struggles of marginalized groups like Indigenous People, Dalits, and Hijras. The initiative aimed to shift societal perceptions and promote the empowerment of these communities.

RALLY HELD TO COMBAT VIOLENCE ON ONE BILLION RISING DAY



A solidarity rally took place on February 12, 2024, in Dhaka to support the One Billion Rising campaign against violence. Participants marched through the streets carrying banners and placards, raising awareness about the global fight to end violence against women.

WOMEN IN LEADERSHIP SUMMIT BRINGING EMERGING LEADERS TOGETHER



On March 30, 2024, Women in Leadership Summit took place in Dhaka, bringing together emerging women leaders who were provided training and mentorship to women from government sectors. The event highlighted on leadership development and gender equality in women empowerment.

WAVE RELEASES RESEARCH FINDINGS ON IMPACT OF HEATWAVES



On May 15, 2024, WAVE Foundation held a press conference in Chuadanga to release findings from its study on the impact of heatwaves in Kushtia, Chuadanga, Jhenaidah, and Meherpur. The research outlined challenges faced by local farmers and proposed action plans to mitigate future heat risks.

WAVE FOUNDATION INAUGURATES GO GREEN CENTER IN CHUADANGA



On February 6, 2024, WAVE Foundation inaugurated its Go Green Center in Chuadanga, promoting Agroecology and Safe food. PKSf's Managing Director, Dr. Nomita Halder ndc, attended as chief guest, and WAVE's Executive Director emphasized the center's role in fostering eco-friendly farming and sustainable agriculture practices.

PANEL DISCUSSION ON FOOD SOVEREIGNTY HELD IN NEPAL



On February 17, 2024, WAVE Foundation, along with Right to Food Bangladesh, hosted a panel discussion at the World Social Forum in Nepal. The session focused on food sovereignty, agroecology, and climate resilience, featuring presentations from regional activists and experts on food justice.

34 YEARS OF IMPACT CELEBRATED WITH RENEWED COMMITMENT TO GROWTH



On April 24, 2024, the 34th anniversary celebration of WAVE reflected on its journey of uplifting 17.5 million households and driving sustainable growth. The theme 'Together for Better Life' highlighted the organization's ongoing commitment to inclusive development and SDG-driven innovation.

YOUTH ASSEMBLY CHAMPIONS WORLD ENVIRONMENT DAY 2024



In celebration of World Environment Day 2024, WAVE Foundation's youth platform 'Youth Assembly' undertook various activities from June 5 to June 10, 2024. The primary goal of these activities was to raise environmental awareness and inspire youth to engage in conservation and restoration efforts. Aligned with the year's theme #GenerationRestoration, Youth Assembly organized a Climate Strike, a webinar on youth roles in the climate crisis, and an online campaign focused on resource conservation, restoration, and reuse.





Rapid Assessment on Heatwave Damages

Bangladesh Burns Amid Unprecedented Climate Crisis



In April 2024, amidst record-breaking heatwaves with temperatures soaring between 40°C and 43°C, WAVE Foundation's Research, Monitoring, Evaluation and Development Division-RMED undertook a rapid impact assessment. This extreme heat severely impacted multiple sectors, causing significant damage to the economy and livelihoods in southwestern Bangladesh. The study focused on four of the most affected districts: Chuadanga, Kushtia, Jhenaidah, and Meherpur. Through surveys and interviews with 960 participants, including key stakeholders from government and non-government entities, the assessment aimed to evaluate the heatwaves' effects on agriculture, fisheries, livestock, and livelihoods. The goal was to provide data-driven insights and actionable recommendations for future interventions and resilience-building efforts.

KEY FINDINGS

| | Impact (Metric Ton-MT) | Financial Loss (BDT) |
|--|--|----------------------|
|  Agriculture | Boro Rice: 108,052 MT lost | 607.8 million |
| | Maize: 177,566 MT lost | 443.9 million |
| | Dragon Fruit: 4,127 MT shortfall | 82.5 million |
|  Fisheries | 50% of ponds/canals dried up, resulting in a fish production loss of 32,148 MT | 6.43 billion |
|  Livestock | Milk: 13,634 MT lost (20% drop) | 8.18 billion |
| | Meat: 10,850 MT lost | 651 million |
| | Eggs: 37.8 million eggs lost | 3.78 billion |
|  Livelihoods | Workers lost 3 hours/day (6 hours instead of 9), with BDT 234 lost per day each. Over 20 days, total income loss | 12.26 billion |

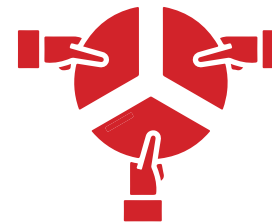
Recommendations

- Adopting Drought-Resistant Crops
- Increasing Water Efficiency and Solar Irrigation
- Establishing Cold Storage Facilities
- Declaring Southwestern Bangladesh as a Disaster-Prone Region
- Creating a National Disaster Relief Fund
- Seeking International Support

For details scan the QR Code



RESOURCES



PROGRAM SUPPORT DIVISIONS AND UNITS

- Admin & HR Division
- Finance & Accounts Division
- Communications & Knowledge Management Division
- Internal Audit Division
- Research, Monitoring, Evaluation and Development (RMED) Division
- Training Division
- Fintech Unit
- Integrated Agriculture and Climate Change Unit
- Risk Management Unit
- Gender Unit
- Suddhachar Unit
- Innovation Unit
- Money Laundering Prevention and Anti-Terrorism Unit
- SDG Unit



HUMAN RESOURCE

WAVE Foundation boasts a diverse team of **1,807** individuals who are contributing to the organization at various levels. The organization has a gender-diverse workforce, with **572** female employees and **1,235** male employees.



OFFICE

WAVE has its head office situated in Dhaka, Bangladesh. Additionally, it has a base office located in the Chuadanga district. The organization operates across **9 regions, 27 areas, 139 units** and **43 project offices** providing extensive coverage for its services. WAVE is known for providing human resource development and productive skill training through its Training Center and Trade Training Center.

GOVERNANCE AND MANAGEMENT

The organization is headed by the Founder and Executive Director (ED) who leads organizational and programmatic strategic planning and operations. 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.

GENERAL BODY AND GOVERNING BODY

WAVE Foundation has a 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 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 by the General Body Members. 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 plans. He serves as the Secretary of the Governing Body.

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

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 positions along with the Executive Director are the members of SMT. Executive Director Coordinates the SMT.

COORDINATION TEAM

The coordination team is formed with focal and respective staff from programs, projects, divisions, units, Capacity Development Centers and other components of the organization. They hold regular meetings within their team and quarterly meetings 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.

DEVELOPMENT PARTNERS



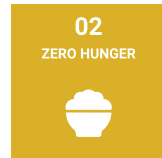
FINANCIAL PARTNERS



WAVE'S SDG-DRIVEN INITIATIVES



WAVE has uplifted 4,209,647 individuals through effective targeted poverty alleviation programs, making significant strides in the fight against poverty. Our approach includes mobilizing left-behind communities, building capacity, providing inclusive financing, supporting income-generating activities, creating gainful employment, and fostering robust entrepreneurship development. We promote strong social protection systems, offer essential financial services including microfinance and ensure access to basic services that enhance resilience of the poor. Additionally, we implement disaster risk reduction strategies and advocate for pro-poor public social spending, reinforcing our commitment to creating lasting change.



To combat hunger, WAVE has initiated programs that assisted approximately 2,271,472 people in securing food resources. Our initiatives focus on food security, improved nutrition, and sustainable agriculture. We support small-scale food producers and family farmers by providing knowledge, skills, input, financial services, market access, and opportunities for value addition. We promote resilient agricultural practices, including agroecology, climate-resilient agriculture, genetic conservation and preservation of local breeds. Our efforts also include agricultural research, extension services, and technology development. WAVE advocates for the right to food as a fundamental human right to ensure food and nutrition for all.

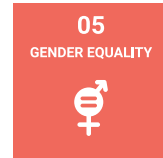


WAVE has improved healthcare access for 1,862,529 individuals, significantly contributing to overall well-being. This initiative addresses various aspects of health, including maternal and neonatal health, water-borne diseases, reproductive healthcare, as well as mental health and well-being. Through health and hygiene training on practices such as hand washing, menstrual hygiene, and safe food handling, we have achieved better health outcomes. WAVE provides doorstep health services and advocates for access to quality essential healthcare services, safe and affordable essential medicines, and vaccines. We promote water, sanitation, and hygiene (WASH). It addresses mortality rates related to household and ambient air pollution and exposure to unsafe water services and emphasizes early warning, risk reduction, and management of health risks.



With a focus on quality education, WAVE has reached 1,844,851 people, empowering them through various learning opportunities. The initiative promotes equitable and high-quality primary education, early childhood development, care, and pre-primary education. It also supports youth and adults in formal and non-formal education and training, including technical and vocational skills necessary for employment, decent jobs, and entrepreneurship. WAVE enhances information and communications technology (ICT) skills, aims to eliminate gender disparities in education, and ensures equal access to knowledge and skills required to promote sustainable development. Our interventions emphasize the importance of creating inclusive and effective learning environments.

WAVE'S SDG-DRIVEN INITIATIVES



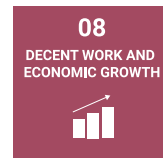
Promoting gender equality, WAVE has engaged 64,448,509 individuals in various empowerment and inclusion programs. WAVE has advocated for legal frameworks that promote, enforce, and monitor equality and non-discrimination based on sex. Our efforts address critical issues such as violence against women and girls, prevention of early marriage, and provision of essential public services and social protection. WAVE champions women's full and effective participation in decision-making processes at all levels, ensuring equal leadership opportunities and political participation. Additionally, we advocate for access to reproductive healthcare, education, and information, along with equal rights to economic resources, financial services, and information and communications technology.



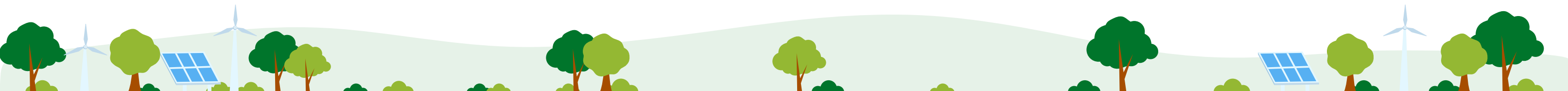
The clean water and sanitation initiatives by WAVE have significantly improved living conditions for 2,001,015 people. Our efforts include ensuring access to affordable and safe drinking water, as well as providing adequate and equitable sanitation and hygiene facilities. We focus on water conservation, engage local communities in managing water and sanitation resources, and establish effective policies to encourage community participation. We emphasize water resource management, offer Water, Sanitation, and Hygiene (WASH) credit, and advocate for integrity in WASH practices for sustainable water and sanitation facilities.



WAVE has expanded clean energy access, providing sustainable energy solutions for 126,948 individuals. The initiatives include promoting biogas and bio-fertilizers, improved cooking stoves, solar home systems, and efficient irrigation practices. We encourage investment in green energy infrastructure and adopting advanced and cleaner fossil fuel technologies. We have increased the share of renewable energy in total final energy consumption and enhanced installed renewable energy-generating capacity. WAVE supports sustainable agriculture reducing reliance on firewood, and lowering carbon emissions by utilizing cattle waste for biogas and organic fertilizer production.



WAVE has empowered 3,836,881 individuals by fostering decent work opportunities, nurturing productive activities and driving economic growth. We inspire job creation, entrepreneurship, creativity, and innovation while developing a skilled workforce through training that leads to self-employment and meaningful wage employment, enhancing overall livelihoods. We champion the formalization and growth of Micro, Small, and Medium-sized Enterprises (MSME). We have addressed the challenges that youth face regarding employment, education, or training and have strengthened our ability to expand access to financial services for all. By prioritizing diversification, embracing technological advancements, and fostering innovation, we are creating vital market connections for a brighter economic future.



WAVE'S SDG-DRIVEN INITIATIVES



Under Micro, Small, and Medium-sized Enterprises (MSME), 31,910 entrepreneurs have received loans of BDT4.80 billion, accompanied by targeted training programs to develop their entrepreneurial skills. WAVE has improved the availability of financial services for small-scale industries and local businesses, providing them with access to affordable credit options. Furthermore, it has worked to integrate these enterprises into larger value chains and markets, helping them to thrive and compete effectively.



WAVE has addressed inequalities, impacting 1,445,500 individuals and striving to create a more inclusive society. This initiative is dedicated to empowering people from all walks of life, with a particular emphasis on enhancing social, economic, and political inclusion of all individuals. WAVE employs a multifaceted approach that involves advocating for eliminating discriminatory laws, policies, and practices that perpetuate injustice. It also promotes proactive policies, especially those that implement robust social protection measures aimed at fostering greater equality progressively. WAVE places a strong emphasis on engaging with communities that have historically been marginalized and left behind. Additionally, WAVE has emphasized effective engagement with left-behind communities, facilitating their participation in local governance and development processes.



WAVE has successfully engaged over 1,052,053 individuals in its mission to advocate for sustainable practices, emphasizing the importance of responsible consumption and production. This initiative highlights sustainable management and efficient utilization of natural resources while promoting effective handling of waste. Through its efforts, WAVE ensures that people are equipped with the information and awareness necessary for fostering sustainable development and adopting lifestyles that align harmoniously with nature. We have made significant strides in establishing renewable energy-generating capacity, further contributing to a more sustainable future.



WAVE's initiatives have supported 207,516 people in adapting to and mitigating climate challenges. These efforts focus on enhancing communities' resilience capacity to withstand climate-related hazards. WAVE prioritizes improving education and raising awareness about climate change, equipping individuals and local institutions with the necessary tools and knowledge for effective mitigation and adaptation. We enable communities to reduce the impact of disasters and better equip local actors to lead response and recovery efforts in coordination with local authorities. WAVE collaborates closely with local governments to integrate climate change measures into national policies, strategies, and planning processes.

WAVE'S SDG-DRIVEN INITIATIVES

In an effort to promote biodiversity, WAVE has successfully engaged and inspired 1,046,466 individuals to take action in conserving terrestrial ecosystems. We strongly emphasize incorporating ecosystem and biodiversity values into various planning and development processes. This integration aims to enhance processes related to poverty alleviation, conservation efforts, and the sustainable utilization of biodiversity, ensuring that the intrinsic worth of nature is recognized and prioritized.

WAVE has worked towards peace and justice and promoted strong institutions, benefiting 62,770,462 individuals. WAVE is dedicated to reducing corruption in all its forms and developing effective, accountable, and transparent institutions at every level of governance. We seek to ensure responsive, inclusive, participatory, and representative decision-making processes, ensuring that all voices are heard and considered. We promote responsive public services and ensure equal access to justice for everyone through both formal and informal dispute resolution mechanisms. WAVE relentlessly campaigns and advocates for non-discriminatory laws, policies, and practices that support sustainable development.

WAVE has engaged 50,358 individuals to foster partnerships and advance sustainable goals. WAVE has strengthened North-South, South-South, and triangular cooperation to improve access to knowledge and skills. We have collaborated with international and regional partners for the implementation of the Sustainable Development Goals. The initiative enhanced multi-stakeholder partnerships aimed at mobilizing knowledge, expertise, technology, and financial resources.





WAVE Foundation
Consolidated Statement of Financial Position
As at 30 June 2024

| Particulars | Notes | Amount in Taka | |
|---------------------------------------|-------|-----------------------|-----------------------|
| | | As at 30 June 2024 | As at 30 June 2023 |
| ASSETS | | | |
| Non-current Assets | | 631,250,732 | 668,717,769 |
| Property, Plant & Equipments | 3.00 | 631,250,732 | 668,717,769 |
| Current Assets | | 8,011,810,178 | 6,332,832,990 |
| Investment in FDR | 4.00 | 625,931,115 | 483,436,192 |
| Loans, Advances and Receivables | 5.00 | 68,706,596 | 65,429,331 |
| Security Deposit | 6.00 | 3,392,516 | 982,516 |
| Loan to Beneficiaries | 7.00 | 6,888,167,022 | 5,443,007,947 |
| Other Assets | 8.00 | 188,141,582 | 188,546,978 |
| Cash and Cash Equivalents | 9.00 | 237,471,347 | 151,430,026 |
| TOTAL ASSETS | | 8,643,060,910 | 7,001,550,759 |
| FUND AND LIABILITIES | | | |
| Fund | | 932,600,427 | 806,941,160 |
| Fund Account | 10.00 | 932,600,427 | 806,941,160 |
| Liabilities | | 7,710,460,483 | 6,194,609,599 |
| Loans | 11.00 | 4,081,043,175 | 3,332,953,672 |
| Member Savings | 12.00 | 1,685,045,602 | 2,058,049,407 |
| Donation Received in Advance | 13.00 | 27,769,799 | 34,676,848 |
| Grants/Equity for Fixed Assets | 14.00 | 108,363,504 | 104,787,076 |
| Other Liabilities | 15.00 | 1,257,705,425 | 231,262,967 |
| Disaster Management & Revolving Funds | 16.00 | 5,234,126 | 5,234,126 |
| Loan Loss Provision | 17.00 | 282,045,142 | 199,537,975 |
| Insurance Fund | 18.00 | 263,253,710 | 228,107,528 |
| TOTAL FUND AND LIABILITIES | | 8,643,060,910 | 7,001,550,759 |

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

Director (Finance & Accounts Division)

Executive Director

Chairperson

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

Signed for and on behalf of
PKF Aziz Halim Khair Choudhury
Chartered Accountants,

Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DVC: 2412120804AS893789

12 December 2024
Dhaka





WAVE Foundation
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2024

| Particulars | Notes | Amount in Taka | |
|---|-------|------------------------------------|------------------------------------|
| | | 01 July 2023 to 30 June 2024 | 01 July 2022 to 30 June 2023 |
| Income | | | |
| Donation Income | 19.00 | 247,763,452 | 235,108,520 |
| Revenue Income | 20.00 | 1,365,702,418 | 1,230,683,812 |
| | | <u>1,613,465,870</u> | <u>1,465,792,332</u> |
| Expenditure | | | |
| Expenditures | 21.00 | 1,483,545,962 | 1,340,066,506 |
| Total Expenditure | | <u>1,483,545,962</u> | <u>1,340,066,506</u> |
| Excess of income over Expenditure/(Depict) | | <u>129,919,908</u> | <u>125,725,826</u> |

The annexed notes form an integral part of the Consolidated Statement of Income and Expenditure. Signed for and on behalf of WAVE Foundation:

Director (Finance & Accounts Division)

Executive Director

Chairperson

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

Signed for and on behalf of
PKF Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DVC: 2412120804AS893789

12 December 2024
Dhaka



WAVE Foundation
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2024

| Particulars | Notes | Amount in Taka | |
|---------------------------------|-------|------------------------------------|------------------------------------|
| | | 01 July 2023 to 30 June 2024 | 01 July 2022 to 30 June 2023 |
| Opening Balance | | 151,430,026 | 293,474,596 |
| Cash in Hand | | 8,734,276 | 6,725,094 |
| Cash at Bank | | 142,695,750 | 286,749,502 |
| Receipts | | 17,821,045,711 | 15,312,956,007 |
| Donation Received | 19.00 | 165,326,604 | 170,045,916 |
| Revenue Income | 20.00 | 1,314,840,094 | 1,174,309,825 |
| Loan Received | 22.00 | 13,773,599,020 | 11,388,181,584 |
| Advance Received | 23.00 | 159,234,131 | 68,750,748 |
| Other Receipts | 24.00 | 2,408,045,862 | 2,511,667,934 |
| Total | | 17,972,475,737 | 15,606,430,603 |
| Payments | | 17,735,004,390 | 15,455,000,577 |
| Revenue Expenditure | 21.00 | 1,127,514,548 | 986,276,599 |
| Loan Payment | 25.00 | 14,261,605,714 | 12,435,664,276 |
| Advance Payment | 26.00 | 40,526,488 | 45,925,003 |
| Other Payments | 27.00 | 2,300,146,946 | 1,981,607,858 |
| Non-current Assets (Annexure A) | | 5,210,694 | 5,226,841 |
| Closing Balance | | 237,471,347 | 151,430,026 |
| Cash in Hand | | 11,890,774 | 8,734,276 |
| Cash at Bank | | 225,580,573 | 142,695,750 |
| Total | | 17,972,475,737 | 15,606,430,603 |

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

Director (Finance & Accounts Division)

Executive Director

Chairperson

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

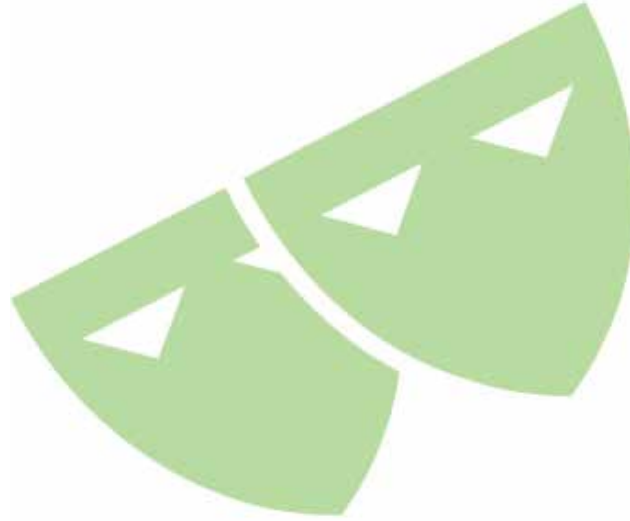
Signed for and on behalf of
PKF Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DVC: 2412120804AS893789

12 December 2024
Dhaka

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



ওয়েভ ফাউন্ডেশন
WAVE FOUNDATION

Together for Better Life

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