

working for a just society



DEC-18



ANNUAL REPORT 2017-18



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Association for Socio-Economic Advancement of Bangladesh (ASEAB)



ASEAB

Association for Socio- Economic Advancement of Bangladesh (ASEAB) is a non-government, non-political and a voluntary development organization formally came into being in 1993 and obtained registration with the NGO Affairs Bureau in 1995, Trust Act in 2002, Micro Credit Regulatory Authority in 2008, Joint Stock Company in 2009 though preparatory activities started in early 1990s. It is founded and run by a group of dedicated social workers, committed professionals, multi-disciplinary experts and the representatives of the target groups. The head office of ASEAB is situated in nearly two acres of its own land in a village named Khaerbagan, 10 kilometers away from the district headquarters of Pabna. The area is in the catchments of the mighty river "Padma", which is characterized by acute poverty, malnutrition, lack of literacy, floods, river erosion, and loss of habitat and decrease in agricultural land by recurring floods. The miserable plights of the people are being now exacerbated by the adverse impacts of climate change. The economy of the area principally depends on agriculture, which is again vulnerable to natural calamities, shortage of agricultural inputs and implements and decreasing cultivable land. In this backdrop, ASEAB devotes its all-out efforts with different program interventions to free the people from the clutches of persistent poverty and hunger.



ASEAB strives to create a well-being society that ensures social, economic, political, cultural, humanitarian, ethical, moral and environmental rights of the people.



ASEAB aims at improving the living standard of the under-privileged and bringing about a qualitative change ensuring sustainable development in the society by emancipating the destitute, especially women, children and handicapped, physically challenged people from the clutches of multifaceted social deprivation, inequalities and injustices.

CORE VALUES



- **Humanity and humility:** Serving the humanity and the hapless with humility;
- **Mutual respect and empathy:** Upholding the values of mutual respect and empathy;
- **Cultural diversity and sensitivity:** Showing respect to cultural diversity while being sensitive to individual privacy and special needs;
- **Inclusive development:** Ensuring inclusive development leaving no one behind;
- **Justice and equity:** Upholding the spirit of justice and equity irrespective of color, creed, religion, ethnicity and sex;
- **Good governance:** Promoting the culture of good governance; and
- **Ethical values:** Setting standards for higher ethical and moral values and encouraging to practice them;



ASEAB
HEAD
OFFICE

EXECUTIVE SUMMARY

Association for Socio-Economic Advancement of Bangladesh (ASEAB) has been striving its hard with a vision to build a prudent nation free from hunger and poverty where every citizen will lead a life with dignity and equity. In 2017, ASEAB reviewed its strategic plan for the period of 2017-2021; aligning with Bangladesh government's 7th 5-year plan and considering the Sustainable Developments Goals (SDGs). In the reviewed strategic plan major programs and priorities were organized in such a way so that it could support and contribute to achieve the targets of 7th 5-year plan as well as can complement to the efforts of Bangladesh government to attain the SDGs. One of our important strategic programs is micro-finance that is contributing substantially to poverty reduction and eliminating hunger (SDS 1and 2) from the country through financial inclusion and employment generation of the program participants. Other strategic programs like education, livelihood development, health, nutrition and WASH, rights and governance, DRR & CCA are directly supporting for attaining the SDGs like Good Health and Well-Being, Quality Education, Gender Equality, Clean Water and Sanitation, Reduce Inequality, and Climate Action. This annual report attempts to highlight major programs and activities that were conducted in ASEAB' s working areas in 2017-18 and documents the positive changes that were brought in the lives and livelihoods of community people with whom and for whom ASEAB does work. A very short brief of this progress is stated below:

Micro finance program is a very important strategic element of ASEAB's approach that has extremely been effective in improving the living standard of common people by assisting them with mechanisms of financial inclusion and involving them in income earning activities.

This year ASEAB has 7407 people under its financial inclusion umbrella and extended a total of Tk 11.1057143 crore as loan. Through these financial inclusion

arrangements program participants invested their resources in different types of micro- enterprises, and these investments created employment opportunities for about 14722 people. ASEAB's education program conducts multiple activities to ensure quality education for the children belonging to various zones of exclusion and deprivation. This year a total of 807 children (58% girls) were enrolled in ASEAB established formal and non-formal schools and coaching support centers. A total of 600 students of 12 formal and non-formal school students were supported by distributing high nutritious tiffin in the classroom to enhance the attendance and improve the nutrition level. Like in previous years, ASEAB this year has provided primary healthcare services through ASEAB community hospital, community health centers and referred medically complicated patients to secondary or tertiary hospitals for better treatment. Under this health program, 16,800 patients received primary health check-up, treatment and medicine. Six hundred seventy-four adolescent girls got organized through forming 20 adolescent forums and received life-skill education including awareness on reproductive health, WASH, VAW, nutrition and other social issues. Three hundred beneficiaries received IGA skill training. In this reporting year ASEAB distributed Tk. 60,00,000 to 300 project beneficiaries to invest in different selected profitable IGAs. In order to respond to humanitarian crises ASEAB has been working in Rohingya camps for the provisions of food, and nonfood items, health and medical facilities, WASH, and shelter support since September 2017. Under this response initiative, 96,500 Rohingya Refugees received various supports. ASEAB distributed two medical ambulances to the Cox's Bazar Civil Surgeon office and installed 200 streetlamps in Rohingya camps.



ASEAB HEAD
OFFICE

LIST OF ABBREVIATIONS

Abbreviation	Explanation
<i>ASEAB</i>	Association for Socio-Economic Advancement of Bangladesh
<i>BOT</i>	Board of Trustees
<i>CAA</i>	Climate Change Adaptation
<i>DRR</i>	Disaster Risk Reduction
<i>IGA</i>	Income Generating Activities
<i>IMF</i>	Islamic Micro Finance
<i>MBBS</i>	Bachelor of Medicine, Bachelor of Surgery
<i>ME</i>	Micro Enterprise
<i>MEL</i>	Micro Enterprise Loan
<i>NCTB</i>	National Curriculum and Textbook Board
<i>PSC</i>	Primary School Certificate
<i>RMC</i>	Rural Microcredit
<i>SDGs</i>	Sustainable Developments Goals
<i>UNDP</i>	United Nations Development Programme
<i>VAW</i>	Violation Against Women
<i>WASH</i>	Water Sanitation and Hygiene
<i>WFP</i>	World Food Programme

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ORGANIZATION STRUCTURE



THEMATIC PROGRAMS

- Education
- Health, Nutrition & WASH
- Lives and Livelihoods Development
- Microfinance
- Disaster Risk Reduction, Climate Change Adaptation & Humanitarian Assistance

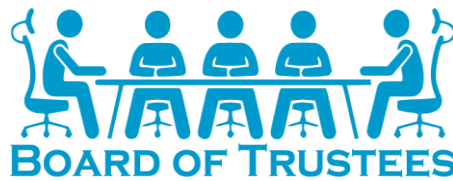
#	Authority	Number	Date
1	NGO Affairs Bureau	950	June 28, 1995
2	Trust Registration	88	Oct. 12, 2002
3	Joint Stock Companies and Firms	S -10672	Dec. 10, 2009
4	Micro Credit Regulatory	00104-03016-00164	March 16, 2008



WORKING AREA



1. Mahfuja Khanam
2. Md. Abdul Latif
3. Dr. Umaimaa Chowdhury Bonna
4. Kazi Minhazul Alam
5. Md. Abdul Mazid
6. Dewan Kaniz Naima
7. Qumrun Nahar Parveen
8. Kaniz Fatema Rahman
9. Md. Mozaffar Hossain
10. Abul Kalam Azad
11. Md. Golam Dostogir Harun
12. Md. Samsuzzaman
13. Md. Menhaj Uddin
14. Edwin Ranjan Hira
15. Sree Gopal Chando Mondal



EXECUTIVE COMMITTEE

1	Mahfuja Khanam	:	Chairperson
2	Md. Abdul Latif	:	Secretary
3	Md. Mozaffar Hossain	:	Treasurer
4	Dr. Umaimaa Chowdhury Bonna	:	Executive member
5	Dewan Kaniz Naima	:	Executive member
6	Abul Kalam Azad	:	Executive member
7	Edwin Ranjan Hira	:	Executive member



CHAIRPERSON



Mahfuja Khanam
Chairperson
Association for Socio-Economic
Advancement of Bangladesh (ASEAB)



MESSAGE

This is my great pleasure to present the Annual report of Association for Socio-Economic Advancement of Bangladesh (ASEAB) for the financial year of 2017-2018 as the Chairperson of Board of Trustees. This report is a brief account of activities and programs that ASEAB conducted in this period in its working areas in collaboration with its program participants and stakeholders. I would like to extend my heartfelt thanks and congratulation to all concerned for their valuable contribution towards successful execution of planned activities for the reporting period. ASEAB conducts its multi sectoral comprehensive development programs with the objectives of bringing meaningful changes in the lives of most marginalized segment of society who do suffer from various forms of exclusion and deprivation. With the active cooperation of various stakeholders, like previous years, this year too, ASEAB's management and staff members with their meticulous planning and hard work have been able to attain desired level of success in combating poverty, illiteracy, disaster and climate change related challenges; creating WASH infrastructure, promoting women rights, addressing to humanitarian crisis and accessing to public resources by its program beneficiaries. I sincerely would like to congratulate all of them for their commendable jobs. We would also like to extend our special thanks to the community people, government officials, NGOs, CBOs, elected representatives, banks and other financial institutions, development partners from home and abroad, networks and private sector institutions for their excellent support in advancing ASEAB's development efforts. Finally, I would like to offer my deep gratitude to our board of trustees and Executive Committee members for their all-out support and thus for making outstanding contribution towards building a poverty free, just, non-discriminating and inclusive Bangladesh.

Mahfuja Khanam





ONGOING PROJECTS

- | | |
|----|--|
| 01 | Shobuj Polly Jibika & Human Development Project |
| 02 | Child Welfare Project |
| 03 | Child Welfare & Education Project |
| 04 | Primary Healthcare & Nutrition Service Project |
| 05 | Preprimary Education & Nutrition Service Project |
| 06 | ASEAB Community Hospital |
| 07 | ASEAB Shikha Niketon |
| 08 | Micro-Finance Program |



- | | |
|----|---|
| 01 | Emergency Support to Rohingya Refugees- Health and WASH |
| 02 | Emergency Support to Rohingya Refugees-Food, non-Food |
| 03 | Food Support to the Host Community |
| 04 | Fitrana Food and Qurbani Meet Distribution Project |
| 05 | Flood Response 2017 |
| 06 | Blanket Distribution to the Cold Affected People |



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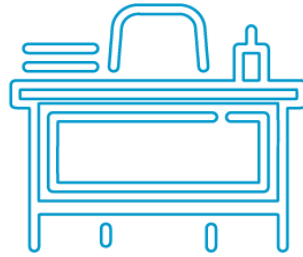


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ANNUAL REPORT 2017-18

EDUCATION EDUCATION





EDUCATION AT A GLANCE

Ensuring quality education to all Children, especially to the children from the most marginalized sections of society is one of ASEAB's key development concerns. ASEAB's education program conducts multiple activities to ensure quality education to children belonging to various zones of exclusion and deprivation including school dropouts, slow learners, out of school children and ethnic minority groups.



KEY COMPONENTS

- Provide primary education through ASEAB Shiksha Niketon
- Impart pre-primary education and ensure admission to government primary schools
- Provide education support to the poor students
- Undertake adolescent development initiatives in secondary schools
- Enhance nutrition status through regular health check-up and food distribution
- Extend support for English and Burmese education through Child Care Centers in Rohingya Refugees Camps for quality education



PERFORMANCE

- 300 children enrolled in 10 pre-primary schools.
- 150 students are getting support to continue secondary education.
- 150 slum dropout children enrolled in primary education.
- 100% students passed PSC in ASEAB Shikha Niketon.
- 674 adolescent girls received life-skill education through 337 adolescent pair groups.
- 60 adolescent girls received IGA /skills training on tailoring.
- 17 students received financial support for book purchase.
- 4,357 people received messages on education and others social issues that contributed to ensure quality education.
- 274 days tiffin were distributed among 600 students of pre-primary schools.



EDUCATION

ASEAB SHIKHA NIKETON



Bharara, Pabna Sadar, Pabna



ASEAB

DONOR



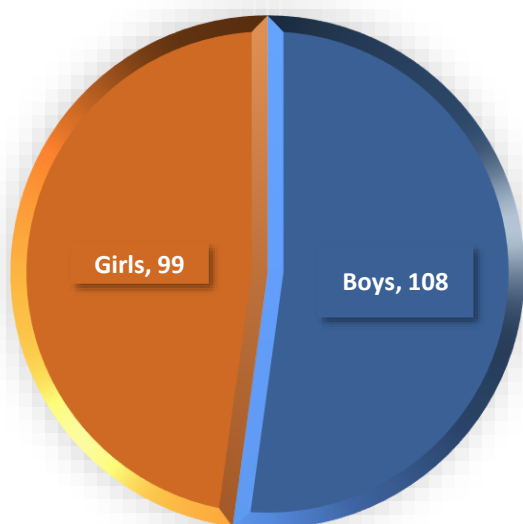
OBJECTIVE

Enhance the primary education in the char areas



ACTIVITIES

ASEAB Shiksha Niketon serves about 10,000 people living in the stable char areas that are still under-developed with very limited educational amenities and less education rate those community with a population around 10,000, living in the bank of the river Padma and border areas of Kustia district. The children from poor and extreme poor families remained deprive of education for various reasons including absence of required number of schools in the villages neighborhoods as well as lack of opportunities to receive education in their community. All books, teaching aids curriculum and instructions of education are followed by NCTB guideline. ASEAB introduced Pre-Primary and primary education by its own fund with technical assistance of govt. education department.



FACTS

Class	Boys	Girls	Total
Play group	28	31	59
Class-I	22	13	35
Class-II	14	16	30
Class-III	17	06	23
Class-IV	14	16	30
Class-V	13	17	30



Appeared 25 students in PSC Examination and 100% passed; minimum grade "A"

EDUCATION

PRE-PRIMARY EDUCATION & NUTRITION SERVICE PROJECT



Pabna Sadar, Chartarapur, Chatmohar Upazila,
Pabna



Center for Zakat Management (CZM)



To provide preprimary education for reducing dropout from primary education and prepare them to enroll into mainstream education.



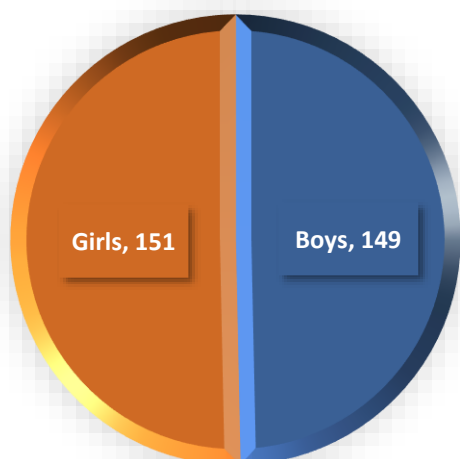
ACTIVITIES

ASEAB has organized 4 to 6-year-old boys and girls in the project areas to prepare them for preprimary education. The children of this age group have been enjoying their education along with different game-based educational events. The parents of the children are also involved in the process of providing education to their children in terms of attending monthly meeting for better education friendly environment in family and surroundings. The project has formed school management committee to ensure the quality education and better school management. The committee meets in every three months for evaluation of assigned targets. The students are provided with food in 12 days in a month for their refreshment and encouragement.



FACTS

Education Center	:	10
Total Student	:	300



Education Center

•10

Total Students

•300



Regular health checkup in 822 days, food distributed, hand wash practice

EDUCATION

CHILD WELFARE & EDUCATION PROJECT



Balubari, Dinajpur Sadar



Mafiq Foundation, USA



Provide quality non-formal and formal primary and secondary education in high quality learning centers.



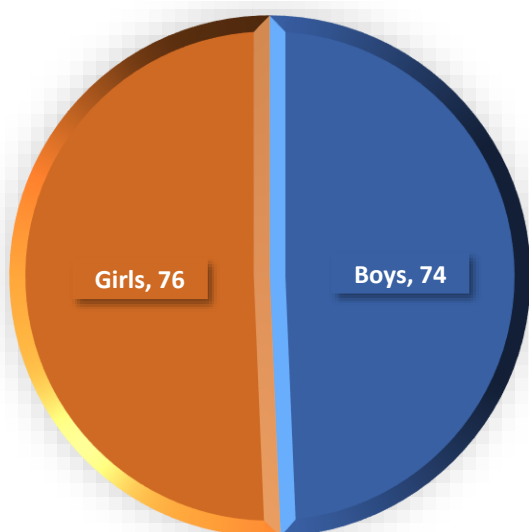
ACTIVITIES

150 children have been selected from very poor and disadvantaged families of project area. A five-member guardian committee has been formed from amongst 100 guardians. There are eight (8) staffs appointed for this project. Project orientation session held in project area. Vendor has been selected to provide logistic and food. The monitoring and reporting are being updated in a regular basis.



Support:

- Pen
- Pencil
- Notebook
- School Dress
- Shoes & School Bag
- Tiffin; etc



EDUCATION

CHILD WELFARE PROJECT



Shibgang, Sylhet



Bdesh Foundation, USA



To ensure proper preprimary, primary and secondary education of slum and deprived children;

To improve nutritional status of students by providing nutritional foods and health hygiene practice;

To make them aware about the primary healthcare through health education sessions and treatment supports free of cost by MBBS doctors to the students and their family members;

To ensure their job/self-employments by vocational training and job searching.



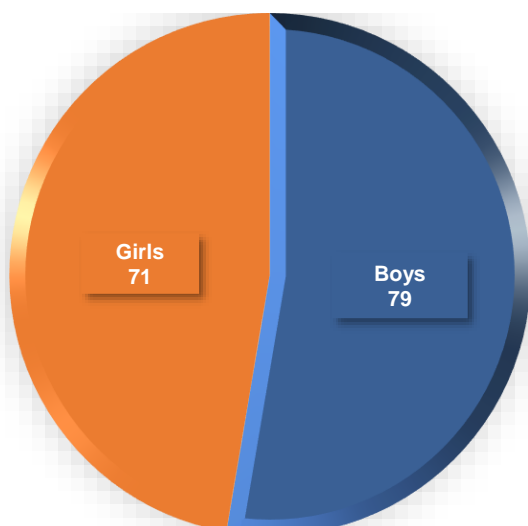
ACTIVITIES

UDDIPON Academy established in Shibganj slum under City Corporation of Sylhet. There are above 200 students studying in this school from preprimary to class VIII. Unavailability of adequate fund and support from govt. and non-govt. department/organization, this academy was unable to provide required education and relevant support to them. Most students come from extreme poor households of the slum area and they usually get dropped out before completing the primary level education. Thus, they get involved in different underpaid hazardous child labor activities. A majority of them also are allured in different treacherous anti-social activities and drug addiction. ASEAB has designed Child Welfare program and established a schoolhouse in the district of Sylhet to ensure the positive environment for children that help them to grow up in a protected, educated, healthy, well-nourished atmosphere and thrive them in an economically secure environment. ASEAB has organized 150 children from different social backgrounds and all of them have come from the socially under privileged segment of the society.



Support:

- Pen
- Pencil
- Notebook
- School Dress
- Shoes & School Bag
- Food; etc



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HNW

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HEALTH, NUTRITION & WASH HEALTH, NUTRITION & WASH



HEALTH, NUTRITION & WASH

PRIMARY HEALTHCARE & NUTRITION SERVICE PROJECT



Pabna Sadar, Chartarapur, Chatmohar
Upazila, Pabna



Center for Zakat Management (CZM)



The main objectives of PHC & NIP project are to (i) address the health, hygiene, and nutrition issues of Char dwellers, poor and extreme poor households; and to (ii) ensure the availability of and char dwellers' access to GO/NGO health services within the working areas.



ACTIVITIES

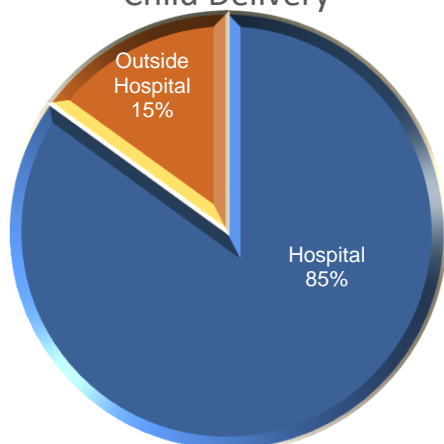
ASEAB has ensured weekly medical checkup by MBBS Doctors to the pregnant, lactating mothers, children, adolescent girls and boys, elderly men and women in five health centers of Chars and Chalanbil areas. The beneficiaries received free treatment and medicine as per their necessities. ASEAB has also provided a paramedic with health volunteer in each health center to accomplish the task assigned by project. The paramedics and health volunteers visited the houses of beneficiaries' in every week and provided adequate counseling on primary healthcare, reproductive health and hygiene to the pregnant women and lactating mothers. The medically complicated patients were referred to secondary health centers for further treatment free of cost.



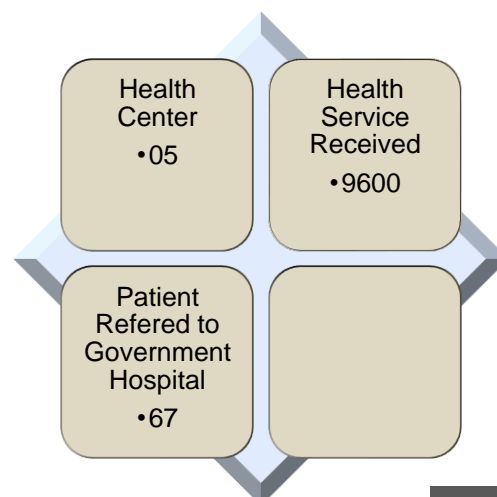
FACTS

Health Center	:	05
Health Service Received	:	9600
Patient referred to Govt. Hospitals	:	67

Child Delivery



Ensured 85% Child Delivery in Hospital



HEALTH, NUTRITION & WASH

ASEAB COMMUNITY HOSPITAL



Pabna Sadar, Pabna



ASEAB

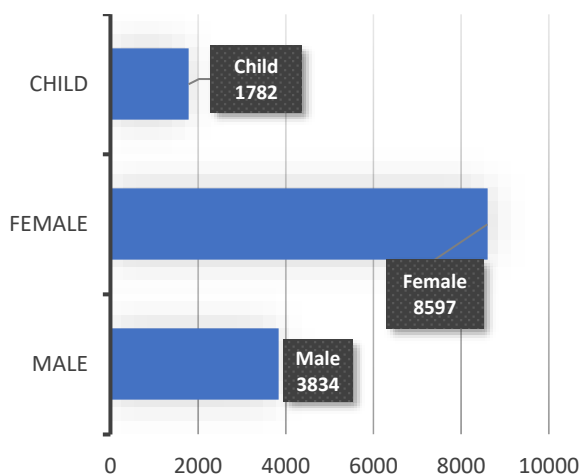


ASEAB has started intervening mother and child health care activities in 2003. The program aims to promote health status of the community by providing health services at an affordable cost for the village dwellers. Inside the head office premises, a community health center, named ASEAB Community Hospital is functional. It ensures community participation as well to implement its activities.



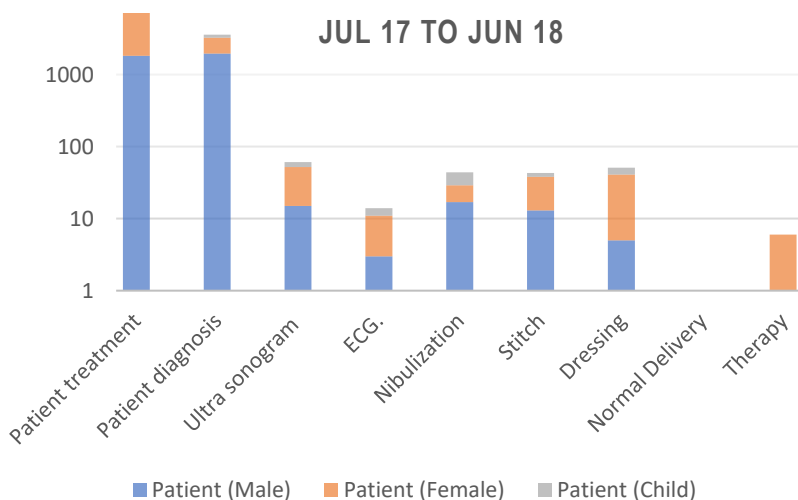
ACTIVITIES

- Indoor & Outdoor Services
- 10 bed hospital
- Pathology
- Treatment by MBBS doctor
- Pharmacy
- Health counselling
- Pregnant & lactating & child check-up
- Health camp in community



FACTS

Patient Treatment	: 16800
Normal Delivery	: 24
Patient Refer	: 288
Pathological Test	: 1680 (per)
Day Observance	: 03
Health Camp	: 08



HEALTH, NUTRITION & WASH

EMERGENCY PRIMARY HEALTHCARE, WATER SUPPLY, SANITATION & HYGIENE PROJECT FOR ROHINGYA REFUGEES



Kutupalang Camp, Ukhiya, Cox's Bazar



BDesh Foundation, Alfurqan Foundation, BAZNAS



To provide humanitarian assistance to the Rohingya refugees by ensuring pure drinking water and sanitation;

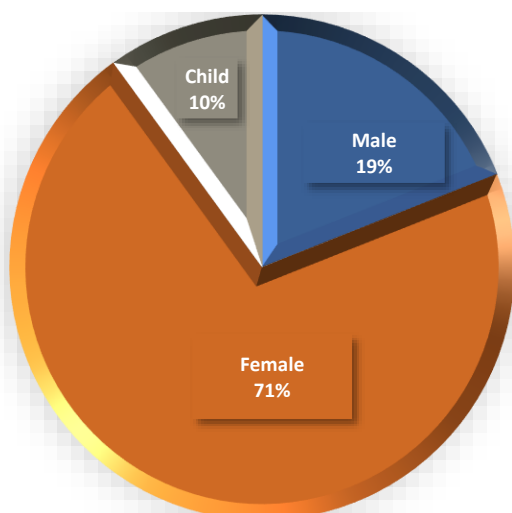
To provide medical assistance including free treatment and medicine for healthy life to the Rohingya refugees;

To provide the medical support by arranging the transportation assistance to send for treatment of next level of health center.



ACTIVITIES

ASEAB installed 210 hygiene latrines 82 deep tube-wells to mitigate sanitation crisis in Rohingya refugee camps and to ensure pure drinking water for them. It has also provided bathing facilities to the Rohingya refugees by installing 83 bathrooms for men and women separately. Two modern ambulances were provided to send serious patients to secondary health centers. 2,250 mosquito nets were also provided to prevent diseases to be caused by mosquitos.



Health Center	: 04
Covered Patient Treatment	: 96500
Patient Referred	: 49
Tube-well	: 82
Bath (male & female)	: 83
Hygiene Latrine	: 210
Sanitary Napkin	: 10000
Mosquito	: 2250

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LIVES & LIVELIHOODS DEVELOPMENT LIVES & LIVELIHOODS DEVELOPMENT



LIVES & LIVELIHOODS DEVELOPMENT

SHOBUJ POLLY JIBIKA & HUMAN DEVELOPMENT PROJECT



Mymensing Sadar, Mymensing



BDesh Foundation, USA



To facilitate the increase in income and assets for the targeted vulnerable households.

To impart education, capacity building and moral standard of the target group;

To ensure the access and availability to basic healthcare, water supply, sanitation, and nutrition services for targeted people.

To provide support to the physically challenged people especially widows, orphans, elderly and mentally disabled.



ACTIVITIES

ASEAB with a view to establishing integrated development, has taken some unique steps in the targeted area. By implementing the community led development approach, ASEAB has involved the community with whom its work for planning, implementing the intervention in participatory way for their own development. Sobuj Polli Jeebika Project since its inception has work for changing the life of 300 families. The following achievements have been achieved since its inceptions.



FACTS

Beneficiary	:	300
Grass Root Organization	:	10
Asset Grant Distributed	:	(BDT) 60,000000
IGA Skill Training	:	300
Type of IGA	:	17
Group Capital	:	7348354

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Pabna Sadar, Dhaka Urban

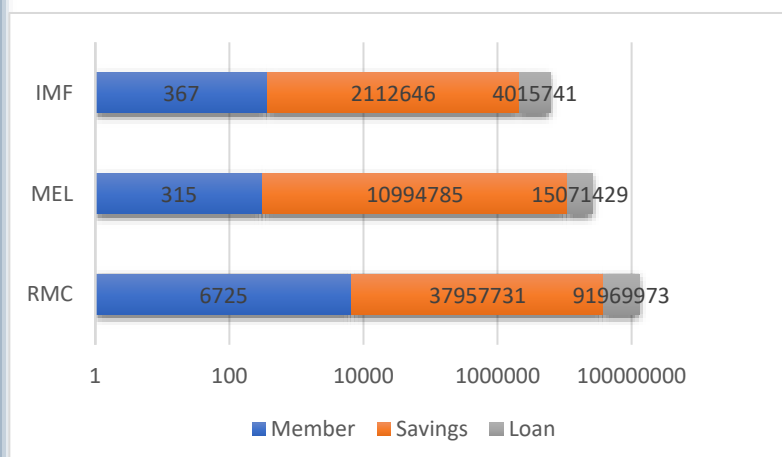
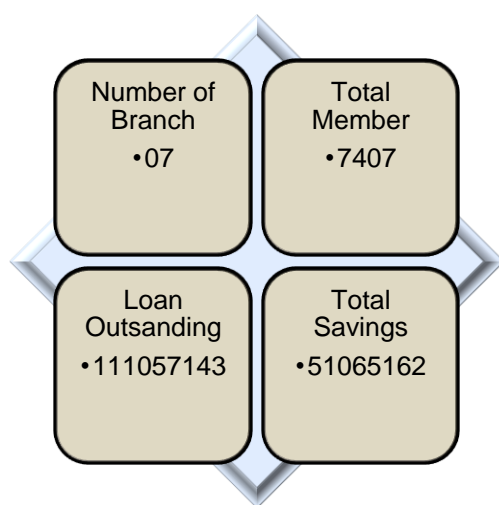


ASEAB & Bank



ASEAB Microfinance Program

ASEAB for years successfully has been implementing a multi sectoral comprehensive development program with more than 10,000 people living in its working areas spread over 05 Upazilas of 03 districts covering 02 Divisions in Bangladesh. ASEAB's especially designed micro finance program is an important strategic intervention for poverty alleviation and employment generation, which directly contributes towards achieving sustainable development goal 1 and 2. Through different types of innovative products/credit features micro-finance services are offered to its program participants and they are: RMC, ME, sessional and so on. This program has extremely been effective in improving the living standard of the common people by assisting them with financial resources for investment in productive activities along with needed skills, management training, technical assistance and marketing supports. ASEAB also provided house loan to group members funded by Bangladesh Bank.



RMC	Member	6,725
	Savings (TK)	37,957,731
	Loan (TK)	91,969,973
MEL	Member	315
	Savings (TK)	10,994,785
	Loan (TK)	15,071,429
IMF	Member	367
	Savings (TK)	2,112,646
	Loan (TK)	4,015,741

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CASE STUDY CASE STUDY



CASE STUDY

আসিয়াব এর কারণেই রাবেয়ার সংসারে স্বচ্ছলতা আসে

আমি মোছাঃ রাবেয়া খাতুন স্বামী মোঃ সিরাজ উদ্দিন। আমি স্বামী সন্তান নিয়ে খুবই অভাব অনটনের মধ্যে দিন যাপন করছিলাম। আমার বাড়ীর পাশেই আসিয়াব এর চিত্রা নদী মহিলা উন্নয়ন সমিতির বসতো। আমি চিত্রা নদী মহিলা উন্নয়ন সমিতিতে গিয়ে ফিল্ড অফিসার মোছাঃ হোসেনয়ারা পারভীন এর সাথে ভর্তির ব্যাপারে বিস্তারিত কথা বলার পর তাত্ক্ষণিক ভাবে অর্থাৎ ০২.০৭.২০০৬ খ্রিঃ তারিখে ৩০ টাকা নিয়ে আমাকে ভর্তি করে নেয়। আমার সদস্য নম্বর হয় ৩০। দুই তিন সপ্তাহ আমি ৫০ টাকা করে সঞ্চয় জমা করতে থাকি। এক মাস পরে আমি ১০.০৮.২০০৬ ইং তারিখে ২০,০০০ টাকা ঋণ গ্রহণ করে ঋণের টাকা দিয়ে কিছু মুরগি পালন শুরু করি। মুরগি পালনের পাশাপাশি আমার স্বামী দিন মজুর দিয়ে আসিয়াবের ঋণ পরিশোধ করতে থাকে। এরই মধ্যে মুরগী ডিম দেওয়া শুরু করে। ডিম বিক্রয় করে বেশ কিছু টাকা জমা করি। ইতোমধ্যে আসিয়াবের ঋণ পরিশোধ হয়ে গেল। বছর শেষে মুরগির ডিম বিক্রয় করে ৪০,০০০ টাকা মূলধন হলো এবং আসিয়াবে সঞ্চার জমা হইল প্রায় ৪০০০ টাকা।

পরবর্তীতে অর্থাৎ ০৫.০৯.২০০৭ খ্রিঃ তারিখে আসিয়াব থেকে ৪০,০০০ টাকা ঋণ নিয়ে এবং পূর্বের জমানো ৪০,০০০ টাকাসহ মোট ৮০,০০০ টাকা দিয়ে বেশি পরিমাণ মুরগী কিনে ছোট পরিসরে একটি মুরগী খামার করি। খামারে আমার দুই ছেলে তাদের পড়াশোনার পাশাপাশি আমাকে সাহায্য করতে থাকে এবং আমার স্বামী দিন মজুরীর কাজ করে আসিয়াবের ঋণ পরিশোধ করতে থাকে। বছর শেষে খামার থেকে ৮০,০০০ টাকা লাভ হয়। এভাবে আসিয়াবের ঋণ পরিশোধ করে আমাদের বেশ কিছু সঞ্চয়ও জমা হয়। আসিয়াব থেকে এবার ৫০,০০০ টাকা ঋণ নিয়ে আরো একটু বড় পরিসরে খামার করি। খামারে পূর্বের মুরগীর সাথে আরো ৫০০ মুরগী কিনে পরিচর্যা করতে থাকি। কিছু দিন পর খামারের মুরগীর ডিম বেশি পরিমাণ সংগ্রহের মাধ্যমে ও বাজারে বিক্রয় করে খামারটি আরো বড় করি, এর পাশাপাশি আমার দুই ছেলের পড়াশোনাও চলে ভালো ভাবে।

আসিয়াবের ঋণ পরিশোধ করার পাশাপাশি বছর শেষে আমার মোট মূলধন হয় ৪০০,০০০ টাকা।

এবার আমার সামনে এগিয়ে যাওয়ার সুযোগ আছে এবং আমি আসিয়াব থেকে এবার বেশি পরিমাণ অর্থাৎ ২০০,০০০ টাকা ঋণ গ্রহণ করি। এই ঋণের টাকা দিয়ে আরো মুরগী কেনার মাধ্যমে পূর্বের মুরগী সহ মোট মুরগীর সংখ্যা দাঁড়ায় ২০০০ টি। প্রতিদিন খামার থেকে ডিম সংগ্রহ করি গড়ে প্রায় ৮০০-৯০০ টি। বাজারে ডিম বিক্রয় করে অনেক টাকা আয় হতে থাকে এবং স্বামীও আর দিনমজুরীর কাজ না করে খামারে সময় দিতে থাকেন। এরই মধ্যে আমার বড় ছেলে এম,এ পাশ করে বেসরকারী প্রতিষ্ঠানে চাকুরী শুরু করে এবং ছোট ছেলে কলেজে পড়াশোনা করছে। সব কিছু মিলে আসিয়াবের সৌজন্যে এখন আমার সম্পদের পরিমাণ দাঁড়ায় প্রায় ১,৫০০,০০০ টাকা। আসিয়াবের সাহায্যের জন্য বর্তমানে আমি আমার স্বামী সন্তান নিয়ে খুব সুখেই দিন কাটাচ্ছি। আসিয়াবের কারণেই আমার স্বপ্ন বাস্তবায়িত হতে চলছে এবং আমার সংসারে অনেক স্বচ্ছলতা ফিরে এসেছে।

সমিতির নাম : চিত্রা নদী মহিলা উন্নয়ন সমিতি

গ্রামঃ দীঘলকান্দি, উপজেলাঃ পাবনা সদর, জেলাঃ পাবনা

ন্যাশনাল আইডিঃ ১৯৮৪৭৬১৫৫১৭০০০০২৪

সমিতির কোডঃ ০০১-০১৫

সদস্যের নামঃ মোছাঃ রাবেয়া খাতুন

সদস্যের নম্বরঃ ০০১-০১৫-০৩

মোট সঞ্চয়ঃ ৬০,০০০.০০ টাকা



MICROFINANCE



DISASTER RISK REDUCTION, CLIMATE CHANGE ADAPTATION & HUMANITARIAN ASSISTANCE

ASEAB has remained very active and committed since its inception in responding to disaster risk reduction, climate change adaptation and humanitarian assistance by establishing partnership with reputed organizations such as Concern Worldwide, CARE- Bangladesh, Action Aid, UNDP and WFP. ASEAB staff members got trained in this arena and attended in various training, workshops and orientation sessions organized by different national and international agencies working in the sector. As a member of NGO Roster of UNDP, ASEAB participated in a training session to develop contingency plan and it has developed its contingency plan as well. A total of 11 UDMC have been activated by different events such day observance, orientation etc., with ASEAB's facilitation. More than 100 Union Level Disaster Volunteers at 11 Unions have been working with ASEAB. A total of 117 UDV's received trainings on various aspects of disaster management. ASEAB is a member on the Upazila Disaster Management Committee in Pabna Sadar Upazila of Pabna District..



DISASTER RESPONSE

ASEAB conducted humanitarian response and rehabilitation program for the flood (Sept. 2017) victims in the most affected areas of Sirajganj funded by BDesh Foundation, the USA. This relief and rehabilitation program was continued up to 30 September, 2017.

Type of disaster: Flood

Period: September 2017

Location: Omarpur, Chowhali, Sirajganj

Beneficiary: 1107

ORAL SALINE 10 SACHETS	BODY SOAP 1 PIECE
NON FOOD ITEM	
TREATMENT & MEDICINE 566	

RICE 10 KGS	SOYBEAN OIL 1LTR
FOOD ITEM	
PULSES 1 KG	SALT 1 KG



Qurbani Meat Distribution: 1850, Fitrana Food Distribution: 1000, Item of food and non-food: Shemai, Sugar, Milk, Spice, Vegetable Oil and Dolls. Blanket Distribution: 2500

FOOD & NON-FOOD SUPPORT IN ROHINGYA CRISIS

ASEAB has been responding to Rohingya crisis since October 2017 by providing 181 tube-wells, 1,100 latrines, 245 bathrooms, two ambulances and 200 solar streetlights along with medical supports including medicines to 134,000 Rohingya refugees up to December 2018. In total ASEAB has so far provided different emergency supports to 1 million people at a cost USD 2.0 million.



Hygiene Latrines	: 210
Bathrooms	: 83
Tube wells	: 82
Ambulances	: 2
Streetlights with solar panel	: 200
Mosquito nets	: 2,250
Soap, toothpaste, toothbrush	: 16,100
Blanket	: 5,699
Child milk packet	: 8,000
Baby dress	: 5,000
Female dress (Burmese)	: 5,000
Plastic shade	: 1,700
Sanitary napkin	: 2,500
Free treatment and medicine	: 16,010

working for a just society



FINANCIAL REPORT

Association for
Socio-Economic Advancement
of Bangladesh
aseab
WORKING FOR A JUST SOCIETY

ANNUAL REPORT 2017-18

FINANCIAL REPORT FINANCIAL REPORT



FINANCIAL REPORT

AUDIT REPORT

Masud Altaf & Co.
Chartered Accountants

16/3 Babor Road (G.Floor), Block-B
Shyamoli, Mohammadpur, Dhaka
Tel : 88 02 9132759, 01711 536193
Email : macaudit.2002@gmail.com

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying Statement of Financial Position of "Association for Socio-Economic Advancement of Bangladesh (ASEAB)", Khayer Bagan (Bharara), Bhawdanga, Pabna Sadar, Pabna, Bangladesh as on 30 June 2018 along with Receipts and Payments Statement & Statement of Comprehensive Income for the year then ended. The preparation of these financial statements is the responsibility of the Management. Our responsibility is to express an opinion on these statements, based on our audit.

We conducted our audit in accordance with Bangladesh Standards of Auditing (BSA) adapted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements, give a true and fair view of the state of affairs of the organization in all material respects, the financial position of "Association for Socio-Economic Advancement of Bangladesh (ASEAB)" at 30 June 2018 and the results of its operations for the year then ended in conformity with the accounting policies summarized in notes of the accompanying financial statements and comply with the all applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of audit and made due verification thereof.
- Statement of Financial Position, Statement of Comprehensive Income, Receipts and Payments Accounts, Cash Flow Statement dealt with the report are in agreement with the books of accounts.
- Books of accounts have been followed by the organization so far as it appeared from our examination of those books.

04 February 2019
Place : Dhaka



Masud Altaf & Co.
(Masud Altaf & Co.)
Chartered Accountants

FINANCIAL REPORT

AUDIT REPORT


MASUD ALTAF & CO.
Chartered Accountants

16/3, Babor Road (G.Floor), Block-B
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Association for Socio-Economic Advancement of Bangladesh (ASEAB)
Consolidated Statement of Financial Position
As at 30 June 2018

Particulars	Notes	Amount in Taka	
		FY 2017-2018	FY 2016-2017
Property & Assets:			
Property, Plant and Equipment	6.00	21,644,152	21,858,239
Accounts Receivable-Desent Pharma Ltd.	7.00	218,500	218,500
Accounts Receivable-Pran Co. Ltd.	8.00	5,325	5,325
Accounts Receivable-RSF Agro Ltd.	9.00	373,772	373,772
Advance	10.00	430,862	643,084
Embezzlement	11.00	1,949,667	2,004,984
FDR	12.00	8,196,093	7,369,673
Member Loan Outstanding	13.00	111,057,152	95,711,953
Staff Loan	14.00	672,120	706,475
Internal Project/Fund Loan	15.00	-	2,121,614
Cash and Bank balance	16.00	10,300,366	9,033,483
Total Assets		154,848,009	140,047,102
Fund & Liabilities:			
Capital Fund Account	17.00	39,986,367	37,782,189
Accounts Payable	18.00	2,997,304	3,080,304
Benevolent Fund (BF)	19.00	186,752	144,434
CPF (Staff & Organization Contribution)	20.00	1,870,930	1,463,809
Group Insurance	21.00	188,976	71,328
Loan From AMWAB	22.00	2,550,098	2,616,764
Loan from Bangladesh Bank	23.00	1,701,110	766,666
Loan From CONCERN Bangladesh	24.00	68,861	68,861
Internal Project/Fund Loan	25.00	4,040,134	3,096,943
Loan from Standard Bank	26.00	33,000,196	44,111,261
Loan from Trustee	27.00	2,065,312	578,312
Loan Loss Provision (LLP)	28.00	8,013,476	3,823,573
Member Savings	29.00	51,064,792	36,636,332
Risk Fund	30.00	5,226,783	4,136,786
Gratuity Fund	31.00	1,218,593	1,027,493
Staff Security Fund	32.00	488,000	493,000
VAT & IT Provision	33.00	180,325	148,597
Total Fund & Liabilities		154,848,009	140,047,102

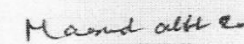
The annexed notes are an integral part of these Financial Statement


Executive Director
ASEAB

Signed in terms of our separate report even date annexed

04 February 2019
Place : Dhaka




(Masud Altaf & Co.)
Chartered Accountants

FINANCIAL REPORT

AUDIT REPORT


MASUD ALTAF & CO.
Chartered Accountants

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Association for Socio-Economic Advancement of Bangladesh (ASEAB)
Consolidated Statement of Comprehensive Income
For the Year ended 30 June 2018

Particulars	Notes	Amount in Taka	
		FY 2017-2018	FY 2016-2017
Income:			
Fund Received	34	63,576,542	13,860,007
Donation		100,000	82,000
FDR Interest		356,855	-
Bank Interest		76,454	58,779
Others Income	35	25,252,099	20,757,009
Total Income		89,361,950	34,757,795
Expenditure:			
Personnel Cost		23,453,147	13,433,215
Service Charges	36	3,346,773	2,471,021
Admin Cost	37	59,208,736	18,862,739
Bank Charge		148,392	62,261
Depreciation Cost		1,000,724	1,081,314
Total Expenditure		87,157,772	35,910,550
Surplus / (Deficit) during the year		2,204,178	(1,152,755)
Total:		89,361,950	34,757,795


The annexed notes are an integral part of these Financial Statement


Executive Director
ASEAB

Signed in terms of our separate report even date annexed

04 February 2019
Place : Dhaka




(Masud Altaf & Co.)
Chartered Accountants

FINANCIAL REPORT

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MASUD ALTAF & CO.
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Association for Socio-Economic Advancement of Bangladesh (ASEAB) Consolidated Receipts & Payments Statement For the Year ended 30 June 2018

Particulars	Amount in Taka	
	FY 2017-2018	FY 2016-2017
Receipts:		
Opening balance	9,033,483	6,524,783
Cash in Hand	33,794	64,976
Cash at Bank	8,999,689	6,459,807
Admission Fee from Member	29,820	36,290
Admission/Secession Fee from Student	23,970	10,421
Assets Sale Income	15,000	1,047,576
Bank Interest	76,454	58,779
Books/Curriculum Sale	18,606	-
Contribution from Welfare Fund	-	30,000
Donation	100,000	82,000
Examination fee from Student	34,735	10,270
Family Planning Service Fee	-	60
FDR Interest	356,855	-
Fund Cost Income All MFP Branch	4,511,851	3,068,922
Grant from CAP ANAMUR	-	11,400
Fund from Donor Overhead/Management cost	7,886,907	3,359,097
Grant from MAB for Ramadan/ Qurbani Program	-	40,000
Grant from Al-Furqul Foundation	10,941,951	-
Grant from BDesh Foundation	37,013,507	3,869,072
Grant from CZM	2,760,480	3,461,516
Grant from Ministry of Health	50,000	50,000
Grant from The Mafiq Foundation	411,846	-
Health Card Sale	2,780	600
Income from Agriculture	-	7,126
Income from Fish Culture	-	4,475
Income from Staff (MFP) Accomodation	-	31,020
Income from Training Operation	-	506,259
Loan processing fee	35,815	34,295
Loan Service Charge Income	23,886,450	17,882,426
Medicine Sales	259,889	58,109
Miscellaneous Income	114,242	95,550
Others Fee from Student	29,610	8,501
Pass Book Sale	76,690	67,860
Pathological Income	187,085	433,410



FINANCIAL REPORT

AUDIT REPORT

Particulars	Amount in Taka	
	FY 2017-2018	FY 2016-2017
Patient Registration Fee	126,730	320,610
Patient Treatment fees	1,550	-
Shared Cost Income	176,765	-
Students Cozching Fees	17,350	-
Tuition Fee from Student	176,630	119,428
Welfare Fund Collection-Staff Donation	38,382	52,723
Accounts Receivable	873,547	3,029,207
Advance	2,008,530	3,007,270
Assets Sales	15,000	-
Benevolent Fund (BF)	137,719	128,543
CPF (Staff & Organization Contribution)	613,620	539,470
CPF Loan Realization	300,000	203,000
Embazzlement	175,317	-
FDR	30,435	-
Group Insurance	155,304	23,660
Internal Project Loan	12,888,080	80,930,596
Loan form Bangladesh Bank	1,190,000	-
Loan form Standard Bank	25,700,000	52,553,006
Loan from AMWAB	1,000,000	2,050,000
Loan from CPF	1,000,000	565,920
Loan from Trustee	2,000,000	706,000
Member Loan Realization (Principle)	187,414,801	152,683,705
Member Savings Collection	38,590,676	26,861,868
Risk Fund Collection	1,924,880	1,596,190
Staff Gratuity Fund	83,000	-
Staff Loan Realization (Principle)	240,651	73,300
Staff Security Collection	137,000	318,000
Loan Loss Provision (LLP)	4,189,903	-
VAT & IT Provision	31,728	-
Total:	379,095,624	366,552,313

Payments

Accommodation Operational Expenses	2,200	12,820
Agriculture Expenses	-	2,691
Annual Sports	14,059	12,000
Bank Charge	148,392	62,261
Campaign and Advertising	29,205	7,530
Campus Maintenance Expense	-	1,500
Cleaner & Clean Materials	627	4,601
Clinical Equipment & Logistics	-	12,501
Communication	221,842	225,422
Computer & Printer Accessories	8,500	-
Contribution to Education Program	-	30,000
CPF (Organization Contribution)	-	31,914
Day Observation	3,000	5,425
Entertainment	68,242	87,576



FINANCIAL REPORT

AUDIT REPORT

Particulars	Amount in Taka	
	FY 2017-2018	FY 2016-2017
Excursion	3,170	-
Fish Culture Expenses	-	4,000
Fuel & Maintenance	343,794	236,151
Fund Cost Paid to MFP Central	4,520,176	3,068,922
Gratuity Expences	-	108,100
Medicine Purchase	92,019	708,431
Miscellaneous expenses	10,543	44,027
Newspaper & Periodicals	12,380	15,946
Office Rent	702,340	581,450
Office Set up Fur., Equipments & Supplies for Health	-	74,709
Operations & Programme Cost	43,570,728	7,121,350
Operational Cost for Ramadan/Iftar/Aqiqah/Qurbani	-	64,000
Overhead/Central Management Cost	5,292,379	2,382,801
Porofessional consultancy & legal fees	269,320	64,500
Printing & Stationeries	244,686	251,065
Profit on Member Saving	1,599,801	1,237,810
Project Development & Dev. Communication	1,057,590	741,130
Reagent Purchase	-	34,625
Recruitment and Advertisement	11,506	25,742
Referral Services Cost	-	356,073
Repair & Office Maintenance	160,347	249,271
Salary & Allowance	23,453,147	13,433,215
Samity Materials Expenses	80,700	-
Service charge paid to AMWAB	116,161	130,331
Service charge paid to ASEAB CPF	8,750	22,500
Service Charge Paid to Bangladesh Bank	14,045	19,018
Service Charge Paid to Standard bank	3,207,817	2,299,172
Software Maintenance Expense	163,500	66,000
Subscription, Donation & Welfare	7,000	5,850
TA/ DA & Conveyance	316,347	208,578
Training Operation Expenses	-	413,633
Training, Meeting & workshop	106,621	127,147
Utilities	288,114	198,180
VAT & TAX Expense	-	34,268
Website Expense	8,000	5,000
Accounts Payable	956,547	4,258
Advance	1,796,308	2,959,770
Benevolent Fund (BF)	95,401	210,113
CPF (Staff & Organization Contribution)	206,499	122,049
Embazzlement	120,000	175,317
FDR	856,855	5,000,000
Gratuity Refund	83,000	108,100
Group Insurance Return	37,656	15,878
Internal Project loan	10,647,625	80,353,907
Loan Refund to AMWAB (Principle)	1,066,666	1,212,509
Loan Refund to Bangladesh Bank	255,556	255,556

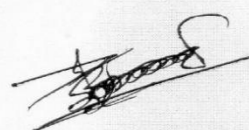


FINANCIAL REPORT

AUDIT REPORT

Particulars	Amount in Taka	
	FY 2017-2018	FY 2016-2017
Loan refund to CPF	300,000	965,934
Loan Refund to Standard Bank	36,811,065	39,371,822
Loan Refund to Trustee	513,000	277,688
Member Loan Disbursement	202,760,000	170,739,000
Member Saving Return	24,162,216	19,398,790
Risk Fund Refund	834,883	308,453
Staff Gratuity Fund Return	-	108,100
Staff Loan Paid	206,296	218,000
Staff Security Return	142,000	17,900
VAT & IT Provision	-	868
Total Revenue Expenses	368,008,621	356,653,248
Add: Capital Expenditure		
Air Cooler (AC)	-	68,536
Building and Building Construction	323,569	432,241
Computer, Printer & Modem	156,680	-
Data Soft Installment	65,000	-
Furniture & Fixture	45,125	364,805
Motor Cycle	171,663	-
Refrigerator & Fridge	24,600	-
Total Payments	368,795,258	357,518,830
Closing Balance:	10,300,366	9,033,483
Cash in Hand	165,143	33,794
Cash at Bank	10,135,223	8,999,689
Total:	379,095,624	366,552,313

The annexed notes are an integral part of these Financial Statement



Executive Director
ASEAB

Signed in terms of our separate report even date annexed

04 February 2019
Place : Dhaka



Masud Altaf
(Masud Altaf & Co.)
Chartered Accountants

working for a just society



Association for
Socio-Economic Advancement
of Bangladesh
aseab
WORKING FOR A JUST SOCIETY

ANNUAL REPORT 2017-18

**PARTNERS
PARTNERS**



OUR PARTNERS

act:onaid



ASIAN DEVELOPMENT BANK



AL-FURQAN
ISLAMIC HERITAGE FOUNDATION



BAZNAS
Badan Amil Zakat Nasional



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Danish
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Development
Agency

DFID Department for
International
Development



DGHS



DPHE



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DGHS



LGED



Serving Humanity



UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT



HOW WE GROW OUR FOOD MATTERS
CULTIVER POUR L'AVENIR



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