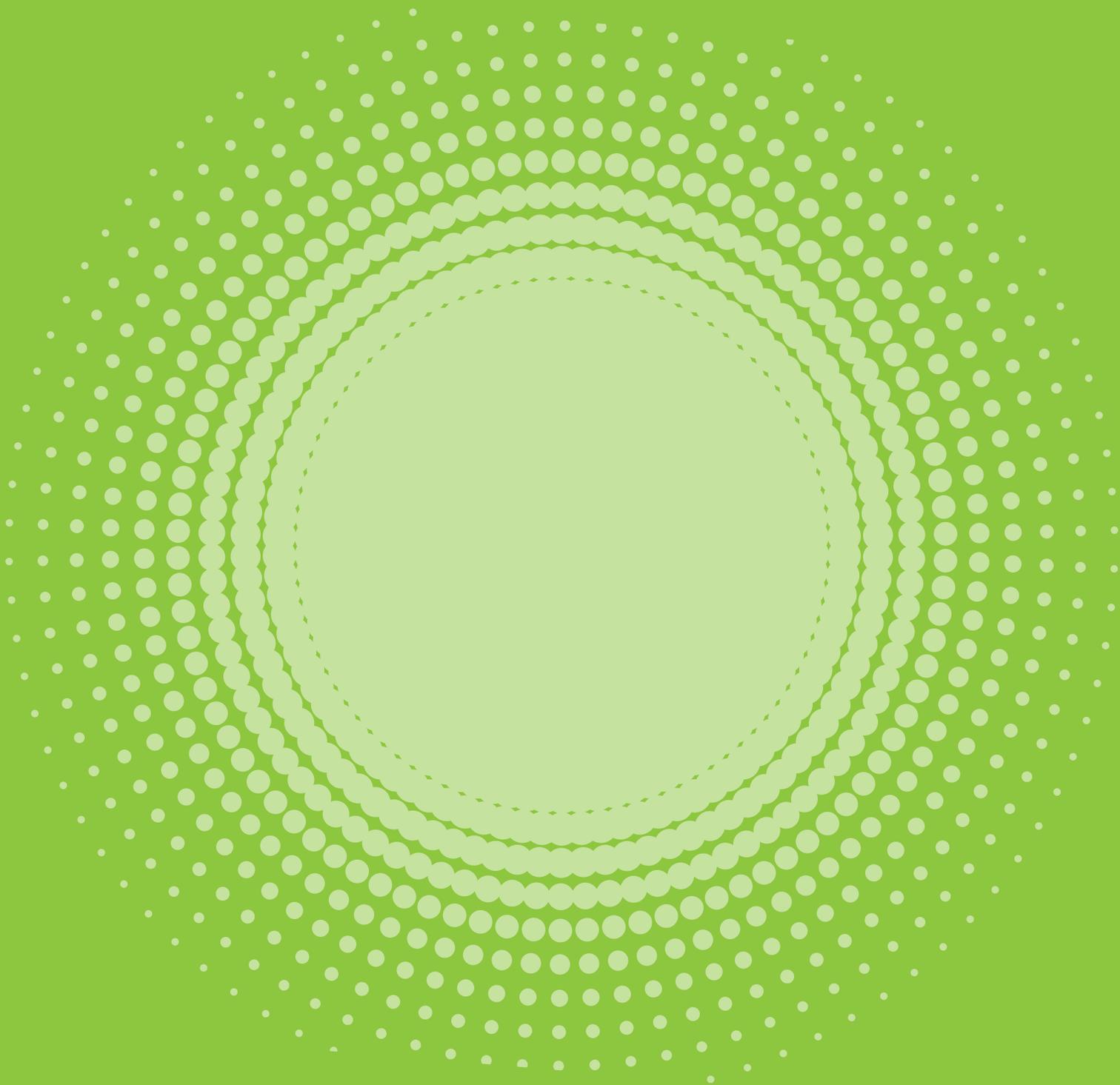


# Annual Report 2014-15



EC Bangladesh



# ANNUAL REPORT 2014-15



**EC Bangladesh**

Environment Council Bangladesh  
House - 67, Block - KA, Piciculture Housing Society  
Shyamoli, Dhaka - 1207  
Phone: 88-02-9120040, 88-02-9125028  
E-mail: [info@ecbangladesh.org](mailto:info@ecbangladesh.org), Web: [www.ecbangladesh.org](http://www.ecbangladesh.org)

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**Edited by**  
Arif Sikder

**Sub-editor**  
Dewan Taufika Hossain (Shati)

**In Co-ordination with**  
Md. Shahadat Kamal  
Md. Mostafizar Rahman  
Farhana Haque Ovi  
Md. Mahub Alam  
Kazi Faisal Islam

**Design by**  
Dilruba Ahmed Shormin

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Environment Council Bangladesh  
House-67, Block-KA  
Piciculture Housing Society  
Shyamoli, Dhaka-I207  
Phone: +88-02-9120040, 9125028

[info@ecbangladesh.org](mailto:info@ecbangladesh.org)  
[www.ecbangladesh.org](http://www.ecbangladesh.org)

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# Contents

Page 04 Message from The Chairperson

Page 06 From the Desk of Executive Director

Page 08 An overview of EC Bangladesh

- A reminder of mission, vision, Goal & objectives
- About EC Bangladesh Progress
- Legal Status
- Human Resource
- Development Partners
- Member of different forum & network
- Advisory Board
- Executive Committee
- Area of Expertise

Page 15 Program and Projects

- Micro-finance Program
- Education Project
- Rights & Governance Project
- Tobacco Control Project
- Health & Nutrition Project

Page 24 Livelihood & Empowerment

- Radio Bikrampur 99.2 FM for Social Transformation
- Post-Literacy & Continuing Education Program for Human Development

Page 27 Case Study

- A story of a dairy farm owner's
- EC Bangladesh helped me to dream a new future in my life - Mitu
- Education: Changing Way of Life
- Sumi gets back her Education
- Bristy got back her new life from early marriage

Page 33 Knowledge Management

- Training
- Research & Publications
- IEC/BCC Materials

Page 37 Financial Statement



**MESSAGE FROM  
THE CHAIRPERSON**

**W**ith the spectrum of progress and development for the poor people of Bangladesh, Environment Council Bangladesh has come a long way since its inception being aligned with the wider goal and objectives of Strategic Plan of Government of Bangladesh concerning development agenda. EC Bangladesh is established as a non-profit social and humanitarian organization in 1994 and has been working in the field of environment, human rights, education, health, nutrition, microfinance, disaster, emergency preparedness, so on and so forth. I am proud to be associated with EC Bangladesh as the elected Chairman over the years. The organization has steadily been moving

forward to provide services and ensure rights for the poor people.

This annual report focuses on the activities and the impact of the organization not only of the programmatic interventions but also collaboration in research and training. It also focuses future prospects of the organization.

I would like to express my gratitude to all staff of EC Bangladesh working in the field and head office, executive committee, general committee, relevant government and non-government agencies, national and international donors for all their contribution and support. I wish every success of EC Bangladesh.



## FROM THE DESK OF EXECUTIVE DIRECTOR

**N**atural environment and its resources are always compromised with the physical development phenomena as well as life and livelihood of majority of the people in Bangladesh through diverse and valued ways. During establishment of Environment Council Bangladesh in 1994 environment was the most and direct focused concern of the organization. Gradually EC Bangladesh has been widening its scope of operation to multi-dimensional aspects concerning environment, poverty, governance and so on.

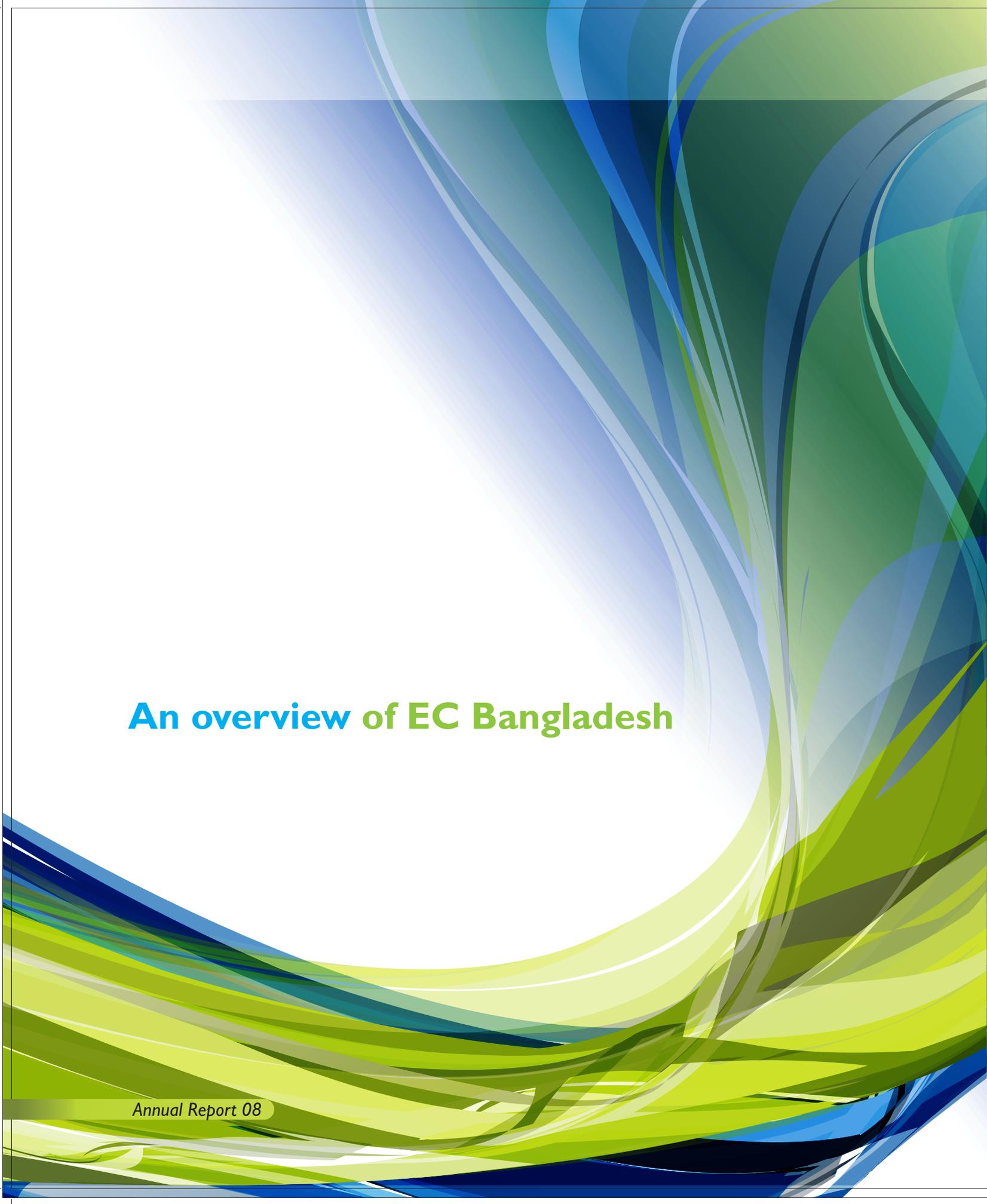
This report highlights the major projects, targeted activities, achievement as well as financial statement of the organization based on development and financial project activities carried out during July 2014 to June 2015.

EC Bangladesh is always keen to learn, flexible in its dynamism and adapted to face new challenges that leads to improve project impacts on the target population. With a view to establishing human rights and ensuring good governance in the country,

EC Bangladesh has been trying its best through implementation of different rights-based projects in different parts of the country. There are numerous program and activities implemented by EC Bangladesh regarding economic development, livelihood development, environmental protection, rights and governance, health, education and tobacco control etc. From establishment to till date EC Bangladesh has covered approximately five hundred thousand people as the direct beneficiary under various projects.

EC Bangladesh has established collaborative arrangements with allied organizations at home and abroad. It has been working in partnership with different types of foreign and national aid agencies, govt. institutions, and banks. All the activities of EC Bangladesh are harmonized and aligned with the broader goal and objectives set by the government at national level in the concerned development sectors.

Over the years EC Bangladesh has strictly demonstrated quality works and become able to build a solid image of the organization among all concerned entities including the stakeholders. It was possible because of receiving proper guidance and support from its capable, efficient and proactive Executive Committee comprised of academicians, former very high officials of govt., development activist, social worker and businessmen. I would like to take the opportunity to express my sincere thanks and appreciate the support of distinguished members of the Executive Committee and General Committee. I also express my whole-hearted gratitude to all the stakeholders, staff members and volunteers for their continued efforts for bringing EC Bangladesh at its present state. I hope the same motivation and hard work of all will take the organization to a more sustainable place in next year.



**An overview of EC Bangladesh**

## A Reminder of Organization's Vision, Mission, Goal and Objectives

### Vision

A social and economic environment where everyone can thrive for sustainable development.

### Mission

The mission of EC Bangladesh is to increase livelihood capabilities and opportunities of poor, increase access to education, health related awareness and services, and knowledge on human rights.

### Goal

Within the general framework of the organization, the main goal of EC Bangladesh is to accelerate environmentally, socially and economically sustainable development through collaborative partnership among NGOs, CBOs as well as other concerned stakeholders at its project locations.

### Objectives

- Increased livelihood capabilities and opportunities.
- Increased access to education.
- Increased health related awareness and services.
- Increased awareness on human rights.

## Progress of Environment Council Bangladesh

In terms of global population density Bangladesh is one of the highest ranking countries in the world accompanied with poor socio-economic conditions, acute malnutrition, low literacy rate and very high population growth rate which triggers the country towards severe poverty and dreadful environmental crisis. A group of young and energetic students with innovative mind realized its consequences and came forward to put their efforts together to contribute for development of the poor and destitute people and to reduce the poverty and environmental impact from local level to national level. Keeping this notion in their mind this group of students established Environment Council Bangladesh as a non-profit and non-political voluntary development organization in February 12, 1994. The acronym of organisation formed EC Bangladesh. And EC Bangladesh positioning for commencement in 1998.

## Legal Status

Registration Authority	Registration Number
Directorate of Social Services	Dha-03066
NGO Affairs Bureau	952
Micro-credit Regularity Authority	00350-01308-00086
Directorate of Youth Development	Jouoao/Munshigonj Sadar-60/Munshi-160

## Human Resources



## Member of Different Forum & Network

- Federation of NGO's in Bangladesh (FNB)
- Association of Development Agencies in Bangladesh (ADAB)
- Micro Credit Summit
- Credit and Development Forum (CDF)
- STI/AIDS Network of Bangladesh
- Bangladesh Shishu Adhikar Forum (BSAF)
- Coordinating Council for Human Rights in Bangladesh (CCHRB)
- Civil Society Alliance for Scaling Up Nutrition, Bangladesh (CSA for SUN, BD)
- Aging Resource Center Bangladesh (ARC-B)
- Bangladesh Early Childhood Development (ECD)

## Advisory Committee Advisory Board

- 1 **Md Ataharul Islam** - Chair of National River Conservation Commission and Former Secretary, Ministry of Civil Aviation and Tourism, The Govt. of the People's Republic of Bangladesh.
- 2 **A.K.M Mostafizur Rahman** - Director of NRB Commercial Bank Limited & Shareholder of Meghna Bank Limited.
- 3 **Dr. A.S.M Atikur Rahman** - Professor, Social Welfare & Research Institute, Dhaka University.
- 4 **Dr. Anisul Awwal** - Joint Secretary (Nutrition Specialist), Ministry of Labour & Employment.
- 5 **Mr. Abdul Awal** - Executive Director, Credit and Development Forum (CDF).

## Executive Committee



Chairperson

**M. Azizur Rahman**

Chairman, Board of Trustee, National Museum, Bangladesh, Former Secretary & Chief Information Commissioner (State Minister status) of Information Commission.



**Md. Shajahan Gazi**

Vice Chairperson  
Service



**S.M. Mahedi Hasan**

Secretary General  
Service



**Nur-e-Alam**

Secretary (Finance)  
Business



**Syed Tarikul Islam**

Executive Member  
Service



**Salina Akther**

Executive Member  
Business



**Salina Iqbal**

Executive Member  
Service

## Development Partners



### National

<b>Ministry of Labor and Employment</b>
<b>Ministry of Health and Family Welfare</b>
<b>Ministry of Primary and Mass Education</b>
<b>Ministry of Information</b>
<b>Health Education Bureau</b>
<b>Directorate General of Health Services</b>
<b>Bureau of Non-Formal Education (BNFE)</b>
<b>Directorate of Non Formal Education (DNFE)</b>
<b>Directorate of Social Welfare</b>
<b>Department of Agriculture Extension (DAE)</b>
<b>Department of Women Affairs (DWA)</b>
<b>Modern Herbal Research Garden</b>
<b>Manusher Jonno Foundation (MJF)</b>
<b>NGO Forum for Public Health</b>

<b>Campaign for Popular Education (CAMPE)</b>
<b>BRAC</b>
<b>ASA</b>
<b>Operation Generation</b>
<b>Mass Line Media Center (MMC)</b>
<b>BNNRC</b>
<b>Arannayk Foundation</b>
<b>Palli Karma Sahayak Foundation (PKSF)</b>
<b>Mutual Trust Bank Ltd.</b>
<b>IFIC Bank Ltd.</b>
<b>Basic Bank Ltd.</b>
<b>Mercantile Bank Ltd.</b>
<b>Shahjalal Islami Bank Ltd.</b>
<b>Standard Bank Ltd.</b>
<b>NRB Commercial Bank Ltd.</b>



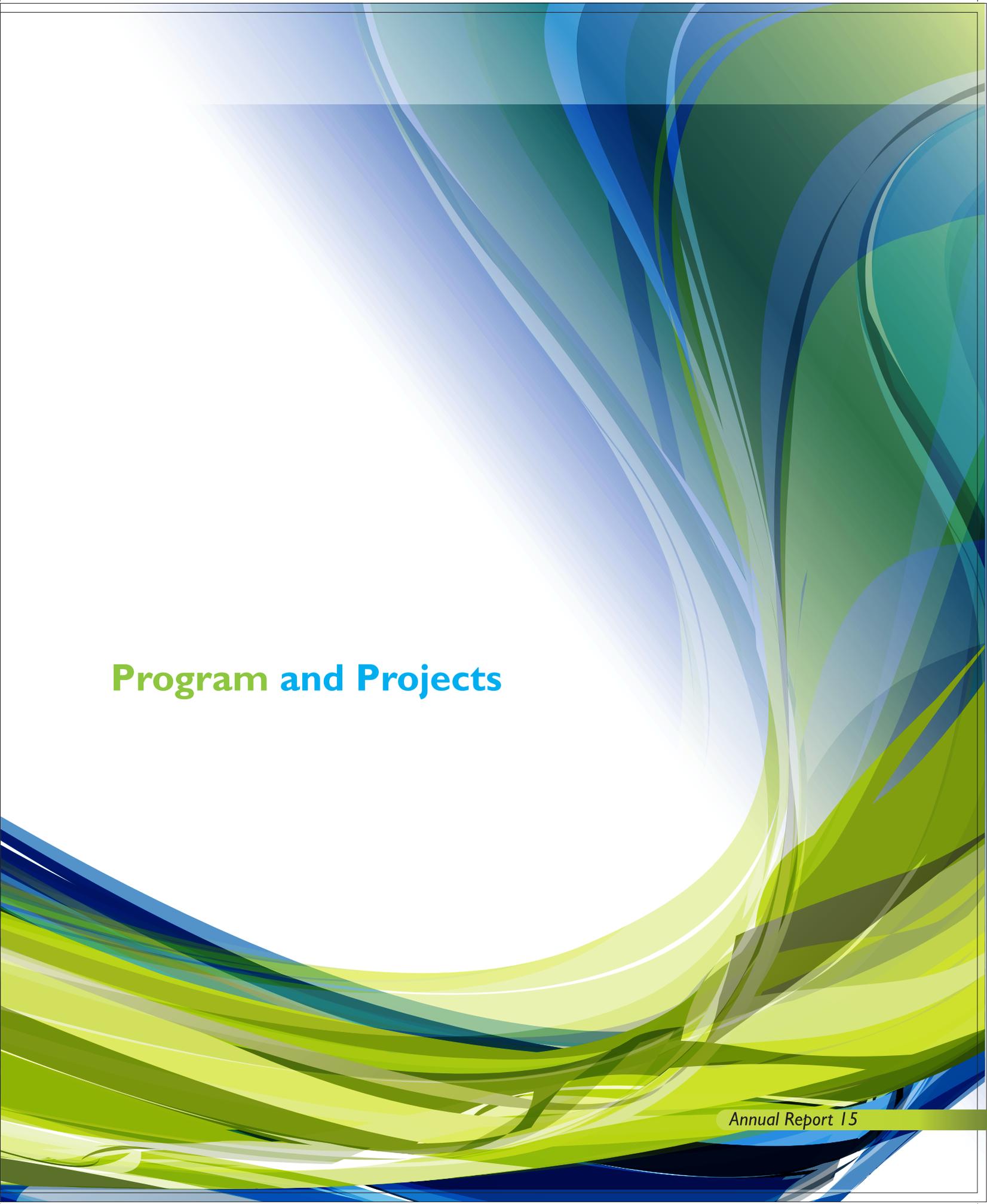
### International

<b>World Bank</b>
<b>UNDP</b>
<b>UNICEF</b>
<b>UNOPS</b>
<b>Japan Embassy</b>
<b>OXFAM</b>
<b>European Union</b>
<b>Save the Children</b>
<b>Campaign for Tobacco Free Kids (CTFK)</b>
<b>World View International</b>
<b>Health Care Center (WI-IHCC)</b>
<b>IDOSYNC</b>
<b>Room to Read</b>
<b>INCLUDED</b>

## Areas of Expertise

**EC** Bangladesh, being a development organization, has targeted on several aspects for ensuring proper and guided development of the society both urban and rural community in Bangladesh. Areas of expertise and the major services provided by EC Bangladesh towards the community people included but not limited to the following:

- Expert for operating micro finance to income generating for livelihood development and women empowerment
- Community mobilization for development of health & nutrition, water & sanitation, tobacco control, education and adaptation to natural disaster.
- Capacity building & Training to local government, different stakeholder and target community people.
- Expert to increase safe water & improve sanitation access through hardware installation by the approach of community lead total sanitation (CLTS)
- Expertise to policy advocacy for tobacco control and human rights development.
- Experiences to research on tobacco control, human rights, livelihood and empowerment.
- Technically sound to prepare & broadcast audio program regularly on community radio.
- Expertise on professional monitoring & evaluation mechanism for sustainability of the project achievement.

The background features a dynamic, abstract design of overlapping, flowing lines in various shades of blue and green. The lines originate from the right side and sweep across the page towards the left, creating a sense of movement and depth. The colors transition from deep blues and greens on the right to lighter, more vibrant greens and blues on the left. The overall effect is modern and energetic.

## **Program and Projects**

## Micro-Finance Program Income Generating Activities (IGA), Livelihood Development & Women Empowerment Program

Considering the limitations of existing financial institutions, EC Bangladesh launched its Micro-finance program to serve the poor and landless people back in July 2002. After end of two years from early beginning, the program achieved a good number of recognition in the community. And getting partnership with Palli Karma Sahayak Foundation (PKSF) in 2004, EC Bangladesh started running through the way to milestone in a sustainable manner. Now the organization stands in the right position being acquired high profile managerial capacity along with good number of human resources and financial ground. EC Bangladesh always prefers a familiar micro-finance system with a view to extend all of microfinance relevant services to its glorious borrower.

**Funded by:** PKSF, ASA, Mutual Trust Bank Ltd. , IFIC Bank Ltd., Basic Bank Ltd. , Mercantile Bank Ltd. , Shahjalal Islami Bank Ltd., Standard Bank Ltd. NRB Commercial Bank Ltd.

**Project Area:** Dhaka, Gazipur, Narayanganj, Munshiganj, Comilla

**Number of Beneficiaries:**  
31,049 community people



### Objectives of micro-finance program:

1. To develop the financial capability of the beneficiaries under working area.
2. To strengthen and increase the social status of the beneficiaries.
3. To remove poverty level of the society.
4. To ensure the women empowerment.
5. To make beneficiaries skill worker through different types of IGA training.
6. Create an employment opportunity for the society people.
7. To develop the entrepreneurship.

### Types of Loan under micro-finance program:

1. Rural Micro Credit (RMC)
2. Micro Enterprise (ME)
3. Urban Micro Credit (UMC)
4. Ultra Poor Program (UP)
5. Livelihood Rehabilitation Program (LRP)
6. Disaster Management Loan (DML)
7. Seasonal Loan

The information summary of micro-finance program up-to June 2015  
MIS & FIS report in the table is given below:

#### Property and Assets

SL.	Particulars	FY-2014-2015	FY-2013-2014
	<b>Non Current Assets :</b>	<b>10,486,143</b>	<b>7,537,980</b>
1	Property, Plants & Equipments	8,750,717	6,305,904
2	Intangible Assets other than Goodwill	1,645,000	1,145,000
3	Others Non Current Assets	90,426	87,076
	<b>Current Assets :</b>	<b>880,319,885</b>	<b>381,646,460</b>
4	Loan Outstanding (MFP)	727,319,966	303,470,922
5	Short Term Investment	138,561,530	64,557,166
6	Accounts Receivable	1,460,227	446,989
7	Loan, Advance & Prepaid	5,776,824	3,657,464
8	Others Current Assets		90,368
9	Cash & Bank Balance	7,201,337	9,423,551
	<b>Total Property and Assets :</b>	<b>890,806,028</b>	<b>389,184,440</b>

#### Capital Fund and Liabilities

SL.	Particulars	FY-2014-2015	FY-2013-2014
1	Equity/Capital Fund	30,674,379	24,854,479
	<b>Non Current Liabilities</b>	<b>573,127,765</b>	<b>218,241,470</b>
2	PKSF Loan Fund for MFP	85,706,660	72,697,887
3	Bank Loan Fund for MFP	487,421,105	145,543,583
	<b>Current Liabilities</b>	<b>287,003,884</b>	<b>146,088,491</b>
4	MFP Member Savings	213,448,742	108,920,390
5	Short Term Loan	31,825,078	14,996,520
6	EP, EG, EW, ES & MW Fund	19,115,590	10,445,581
7	Accounts Payable & Provision	5,455,126	1,093,282
8	Provision & Reserve for LLP & DMF	12,959,054	7,758,955
9	Accumulated Depreciation of Non Current Assets	4,200,294	2,873,763
	<b>Total Capital Fund and Liabilities :</b>	<b>890,806,028</b>	<b>389,184,440</b>

#### Productivity Ratio

SL	Particulars	Up to June 2015
1	On Time Realization Rate (OTR)	99.83%
2	Cumulative Recovery Rate (CRR)	99.86%
3	Portfolio at Risk (PAR)	0.54%
4	Debt to Capital Ratio	27.30
5	Capital Adequacy Ratio	3.47%
6	Debt Service Cover Ratio	1.43
7	Current Ratio	2.08
8	Liquidity to Savings Ratio	10.04%
9	Rate of Return on Capital	20.96%

## Education Project

### Classroom Library for Government and Registered Primary School



#### Major Activities:

- Books and Educational Materials supply to 'Classroom Libraries'
- Infrastructure/Furniture Support to Develop 'Classroom Library'
- Capacity Building Training for Teachers
- Activities to motivate students for Reading (e.g. Weekly Reading Hours, Book Lending, Free reading scopes, Language workshop, wall magazine, Reading games, Reading festival etc.)
- Orientation of Stakeholders
- Networking with government

**T**he Classroom library for government and registered primary school Project aims to improve the Children of the identified 125 schools in Brahmanbaria district their literacy skills, reading habit, and are provided with increased reading opportunities by enriching their learning Processes and environment.

**Goal:** Promote literacy and the habit of reading in children.

**Funded by:** Room to Read

**Project Area:** Selected Govt. and Registered non-govt. Primary schools at Brahmanbaria Sadar and Bijoynagar Upazilla of Brahmanbaria District.

**Target Group:** All students, teachers and school management committees of selected 125 primary schools, parents, other local stakeholders, students of other schools, concerned officials and influential persons involved in the process.

**Number of Beneficiaries:** 65,000



## Education Project

### Early Childhood Development (ECD) and After School (ASP) for Slum Children Project

**Goal:** Promote Education for Slum Children and Enhance Livelihood through Family Education.

**Funded by:** INCLUDED

**Project Area:** Agargaon BNP Slum in Dhaka District

**Target Group:** Slum Children and their Parents

**Number of Beneficiaries:** 1,570

#### Major Activities:

- Facilitate Early Childhood Development Education
- Support Slum Children After School to develop basic literacy skill
- Facilitate Family Education for the Parents of Children
- Provide for Food and Material to ECD Children
- Community Mobilization
- Improved health and sanitation behavior



## Rights & Governance Project

### Promoting the Rights of Marginalized Fishing Community and Improving Livelihood through Increased Access towards Resources and Facilities



**Goal:** The project aims to develop the livelihood through promoting and protecting the rights of marginalized fisher folk

**Funded by:** Manusher Jonno Foundation (MJF)

**Project Area:** Kotalipara and Tungipara Upazila under Gopalganj District

**Target Group:** Fishing Community

**Number of Beneficiaries:** 13,498

#### Major Activities:

- Strengthening fishers organization and raise awareness
- Promoting participation at social and political decision making process
- Capacity building of fishers Organization members
- Capacity building of local civil society members and village leaders
- Aware local level duty bearers
- Promote livelihood security Opportunities for fishers community
- Campaign and social mobilization on violence against women

## Tobacco Control Project

### Advocating for and Supporting a Comprehensive Tobacco Advertising, Promotion and Sponsorship Ban in Bangladesh

Currently 43.3% of the Bangladeshi adults (41.3 million) use tobacco in smoking and/or smokeless form. Although direct advertisements of tobacco products are highly restricted in Bangladesh, 4 In 10 adults notice cigarette marketing in stores where cigarettes are sold and 3 in 10 adults notice cigarette marketing (other than in stores) or Sporting event sponsorship (Global Adult Tobacco Survey 2009). Advertising increases tobacco Consumption by attracting new tobacco users, increasing the amount of consumption among current smokers, reducing a smoker's willingness to quit and encouraging former smokers to smoke again.

**Funded by:** Campaign for Tobacco Free Kids (CTFK)

**Project Area:** National Level

**Target Group:** Children, Youth, Students, Women, Mass People, Family members, friend's circles and neighbors of primary beneficiaries, Government institutional representatives, BI grantees representatives, World Health Organization and other civil society organizations representatives; Electronic Media People, Print Media and Social communication media People, Tobacco Companies etc.

**Number of Beneficiaries:** 50,000

**Major Activities:**

This project aims to contribute to the tobacco control movement of Bangladesh by advocating for comprehensive tobacco advertising and promotion ban within the amendment of the 2005 tobacco



Control law. The project also seeks to develop a framework for effective implementation and enforcement of the TAPS law through the engagement of relevant stakeholders and mapping of the implementation/enforcement process taking into consideration lessons learn from the implementation of the 2005 law. The project undertakes comprehensive Investigation to explore and document the tactics of tobacco industry through direct and indirect advertising of tobacco products in Bangladesh. On the other hand for implementing and supporting the advocacy initiatives other activities within this project was developing communication materials, Campaign, TV Talk show for social awareness, developing compliance monitoring tool for monitoring TAPS situation in Bangladesh, Radio program development and broadcasting, Campaign through social media etc.

#### Achievements:

- Enactment of the amendment of the 2005 law With FCTC compliant provisions in TAPS and Issuance of effective implementing regulation by concerned authorities in a timely manner.
- Developed a framework for implementation of TAPS ban.



## Health & Nutrition Project

### Enhancing Governance and Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sector

**Goal:** Providing safe drinking water, sanitation and hygiene facilities in programme areas.

**Funded by:** European Union, NGO Forum for Public Health

**Project Area:** Gazaria Upaziila under Munshiganj District

**Target Group:** Poor Community

**Number of Beneficiaries:** 143,720

#### Major Activities:

- Village Development Committee (VDC) Meeting
- Household Survey
- Tube-well Support
- Training On Water Quality Test
- Village Sanitation Center Loan
- Training On Trainer of Sustainable WatSan
- National Sanitation Month Calibrate
- Training On Communication & Facilitation



# Livelihood & Empowerment



## Livelihood & Empowerment

### Radio Bikrampur 99.2 FM for Social Transformation

**Goal:** Ensure Participation of Community People for Social Transformation through Information and Entertainment.

**Funded by:** EC Bangladesh, Japan Embassy

**Project Area:** Munshigonj, Dhaka and Comilla District

**Main Target Group:** Farmers, Fisher Community, Bedy Community, Women and Children, Adolescent and all other community people

**Number of Listeners:** 500,000 (approx.)

#### Major Activities:

- Record voice of the disadvantaged community people
- Program Production and on Air

#### Our broadcasting contents:

- Amar Shastho (My Health)
- Jago go Vogini (Raise up women Voice)
- Projuktir Choa (Touch of Technology)
- Krishitathya (Agriculture Information)
- Friend Circle
- Amar Bikrampur (My District)
- Amar Campus (My Campus)
- Ichche Puron (Fill up expectation)
- Unplugged Show
- Sonali Diner Gan (Song of Old Generation)
- Kobitar Khata (Book of Poem)
- Amader Katha (our speech)
- Hat-ti-ma-tim (Child Education)
- Khelar Math (Field of Games)
- Hit Gan (Top favorite song) etc.



#### Impact:

- We have 500 listeners groups in broadcasting area. Each group has 30 members who are listening to the radio and enjoying regularly entertainment and getting socio-economic and cultural information.
- People are getting information on climate and natural disaster.
- People are aware of Social Superstation such as dowry, early marriage, polygamy, divorce, domestic violence etc.
- Mass people are becoming aware of family health, nutrition and hygiene etc.
- Farmers are getting information on modern technology.

- People who are underprivileged such as fishing community, bedey community becoming aware of their rights and opportunities.
- Local traditional song and culture are being introduced to the new generation.
- Young people are aware of HIV/AIDS and harmful side of abuse of drugs.
- People are being aware of right to education, health, nutrition, harmful side of tobacco use.

## Livelihood & Empowerment

### Post-Literacy & Continuing Education Program for Human Development (PLCEHD-2) Project

**Goal:** To achieve Education for All (EFA) program of the Government as well as to develop the life pattern of the learners.

**Funded by:** Bureau of Non-Formal Education (BNFE), Ministry of Primary and Mass Education, Bangladesh.

**Project Area:** Munshiganj District

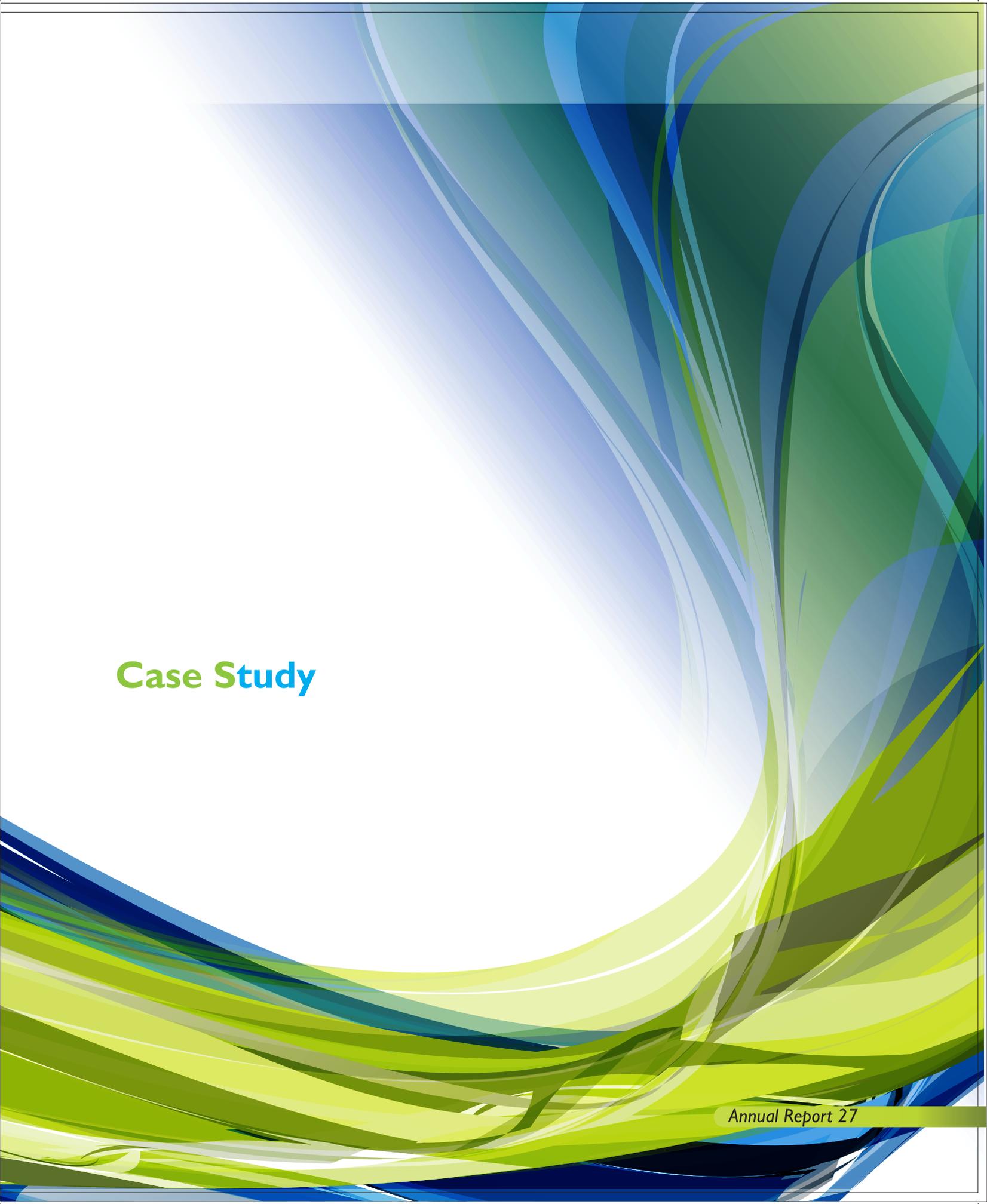
**Target Group:** Adult men and women

**Number of Beneficiaries:** 25,600

#### Major Activities:

- Facilitate to improve the learners' basic literacy skills, encourage them to get regularly involved in post literacy activities and become aware of their rights and responsibilities.
- Motivate the learners to apply their skills at individual, family and group levels.
- Organize training to develop skills.
- Help the no-literates to improve their livelihood conditions, develop technical skills and capacity.
- Eliminate gender disparity and establish women empowerment.



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## Case Study

## Case study under the Micro-finance Program

### Income Generating Activities (IGA), Livelihood Development & Women Empowerment Program

#### A story of a dairy farm owner's

It is the story of Nasima Begum, the poor housewife of Islampur village of Munsiganj district, spent a miserable life along with her 3 children as his husband is a day laborer and was unable to cope up with the daily demands with his little income. Nasima always worried about his children's health and education. One day in 2007, she attend a meeting organized by "Surjamukhi Mahila Samitee" affiliation of 'EC Bangladesh' Munsirhat Branch which was held in the household premises of Saleha Apa. Nasima was listened the meeting discussion and inspired to admitted into the Samitee. She came to know from the Credit Officer and the Team Leader about the whole procedure of admission into the Samitee. She deposited 20 tk. in each week regularly in this Samitee.



*Due to her hard working and confidence, now Nasima is a successful dairy farmer and she can contribute her earnings for the betterment of her children.*

After giving two months regular deposit she proposed a loan of 40,000 tk. for purchasing a cow. Her loan was approved in the next Samitee meeting. She received the loan amount (36,000 tk.) from EC Bangladesh Munshirhat Branch and she purchased a cow (36,000 tk.) along with a cow-calf. She paid the entire loan installment regularly by selling the milk in their local market. In 2008, she re-applied for a loan of 50,000 tk. from this organization. Organization provided Nasima a loan of 50,000 tk. for second time. In third time Nasima received 70,000 tk. loan from EC Bangladesh. She purchased another cow from this loan money and profit earned from milk selling.

Her husband, Shahbuddin received training from local Animal Planning Authority through the financial support of EC Bangladesh in 2012. After receiving this training, Nasima Begum received another loan of 200,000 tk. (29-09-2012) from EC Bangladesh and she purchased another three cows from that loan money and her own income. She received another 300,000 tk. loans (20-09-2014) from EC Bangladesh and purchased another 4 cows. Now the total numbers of cows are increased at 12 and it turned into a huge dairy farm. Due to her hard working and confidence, now Nasima is a successful dairy farmer and she can contribute her earnings for the betterment of her children. Shahbuddin, her husband doesn't works as a day laborer now a days.

Nasima Begum is a model of self reliant for rest of the neighboring villages. Due to the hard work of Nasima Begum and her husband with technical & financial support of EC Bangladesh, Nasima Begum and her family become a self-reliant and independent family.

## EC Bangladesh helped me to dream a new future in my life - Mitu

*"I got married at the age of 19. I was passing an enjoyable life with my beloved husband Moynal Bepari. He was very talkative and loved me very much. He had a biscuit bakery business where about 5 people worked as the day laborer. Everyday, he used to share with me the issues relevant to our business after he came back from outside. But now he can share nothing to me because he is not alive. I let him in the grave before 7 years ago. Due to suffering with cancer my husband got died.*

*After his death I was struggling with my family and business. I had to spend lot of money for my husband's medical expenditure. Once, my business got huge crisis with financial inability and even it was going to be stopped. It was very complicated to maintain my family expenditures. I was thinking what should be done by me and in the meantime I got information about EC Bangladesh. I communicated with this organization and applied for a loan. They sanctioned a loan amount of Tk. 50,000. only from EC Bangladesh Munshirhat Branch. I appointed some of our old workers and started my business again.*



*I deposited my installment to EC timely and once upon a time I got the loan amount of Tk. 300,000 at a time. I appointed some new workers again. Thus I enlarged my business day by day with the financial help of EC Bangladesh.*

*The loan from EC Bangladesh helped me to dream a new future in my life. I deposited my installment to EC timely and once upon a time I got the loan amount of Tk. 300,000 at a time. I appointed some new workers again. Thus I enlarged my business day by day with the financial help of EC Bangladesh. I have no comment about EC Bangladesh just can say great. I wish good future of this organization.*

*Now almost 28 workers are working in my factory. I pay a total amount of Tk. 150,000 as salary to my workers. I earn a very good amount of money from my business. In the mean time I ensured a good environment and education for my children. Three of my children are going to be educated. I purchased 100 decimal lands in my residence area. I want to see more success in my future."*

## Case study under Livelihood & Empowerment Project Post-Literacy & Continuing Education Program for Human Development (PLCEHD-2) Project

### Education: Changing Way of Life



*Now Rubina Begum is a self-employed woman and a good entrepreneur. She is earning 2500 to 3000 taka monthly by working in her enterprise. She has become aware of her children's education.*



**R**ubina Begum a women of 28 years old is living at Hat Bhogdia village in Bejgoan union under Louhajong Upazila of Munshiganj District. Her husband is a day labor. She has 3 children. She was living hand to mouth with her husband's short income. She was not able to manage good food or extra something for her family members. She was thinking to do something for her family.

In the meantime, she was listed by the surveyor group of EC Bangladesh as a new literate woman. Once a staff of EC Bangladesh who was designated as a facilitator has gone to her home and invited her to be a learner. Rubina got admission in the center of Shapla-1 during 1st cycle under 3rd phase of Post Literacy and Continuing Education for Human Development (PLCEHD-2) Project. She has chosen tailoring trade for the training with other 30 learners in her batch. After completion of the training, Rubina according to the advice of her teacher, took a loan amounting taka 5000/- (Five Thousand Taka) from her neighbor and purchase a tailoring machine and some clothes and set out the machine in a room of her house and started collecting order form the relatives and other neighbors.

Now Rubina Begum is a self-employed woman and a good entrepreneur. She is earning 2500 to 3000 taka monthly by working in her enterprise. She has become aware of her children's education. She sends her children to school regularly and takes care of them. She is playing a vital role to her family with her income. Now she is happy with her family members.

## Case study under Livelihood & Empowerment Project Radio Bikrampur 99.2fm for Social Transformation Project

### Sumi gets back her Education

**S**umi, a 14 year girl, came from a bede community at Mollarchar of Munshiganj Municipal area under Munshiganj district. When she was reading in class three at the age of 9, she was passing her time along with her class friends with joy and happiness. But once she lost the joyful time since her parents stopped her to go to school. She got responsibilities take care of her another brother and sisters along with other house works.

In the community where sumi is living, Radio Bikrampur is broadcasting an awareness program titled “Jiboner Alo”. Sumi used to listen to the program. In the meantime, Sumi called to attend a training program organized by Radio Bikrampur 99.2 FM financed by save the children as a child of bedey community. She learned a lot in the training about is was her rights to get education continuous and she expressed her keen opinion to go to school again. Then the situation got turned over. Radio Bikrampur staffs went to her house and talked with her parents but they were illiterate. Her parents did not agreed primarily but Radio staffs made them understand. Day after the talking Radio staffs took sumi to the school and discussed with the teachers. Though it was a barrier to Sumi as she was 14 years old but looking to her interest teacher got her admitted. Now Sumi goes to school everyday and she attends the class attentively as well as enjoys the moment again with her class friends. Sumi dreams to be a teacher if the future if she can complete her education.



*She learned a lot in the training about is was her rights to get education continuous and she expressed her keen opinion to go to school again. Then the situation got turned over.*

## Bristy got back her new life from early marriage

**B**risty Akter, a 14 years old tiny girl of Shakhari Bazar, Munshiganj sadar under Munshiganj district, was taking preparation for Junior School Certificate (JSC) examination. In the meantime, her parents arranged a marriage ceremony for her. She was not aware of that event at all. But she was enjoying the ceremony thinking that something was going to be happened.

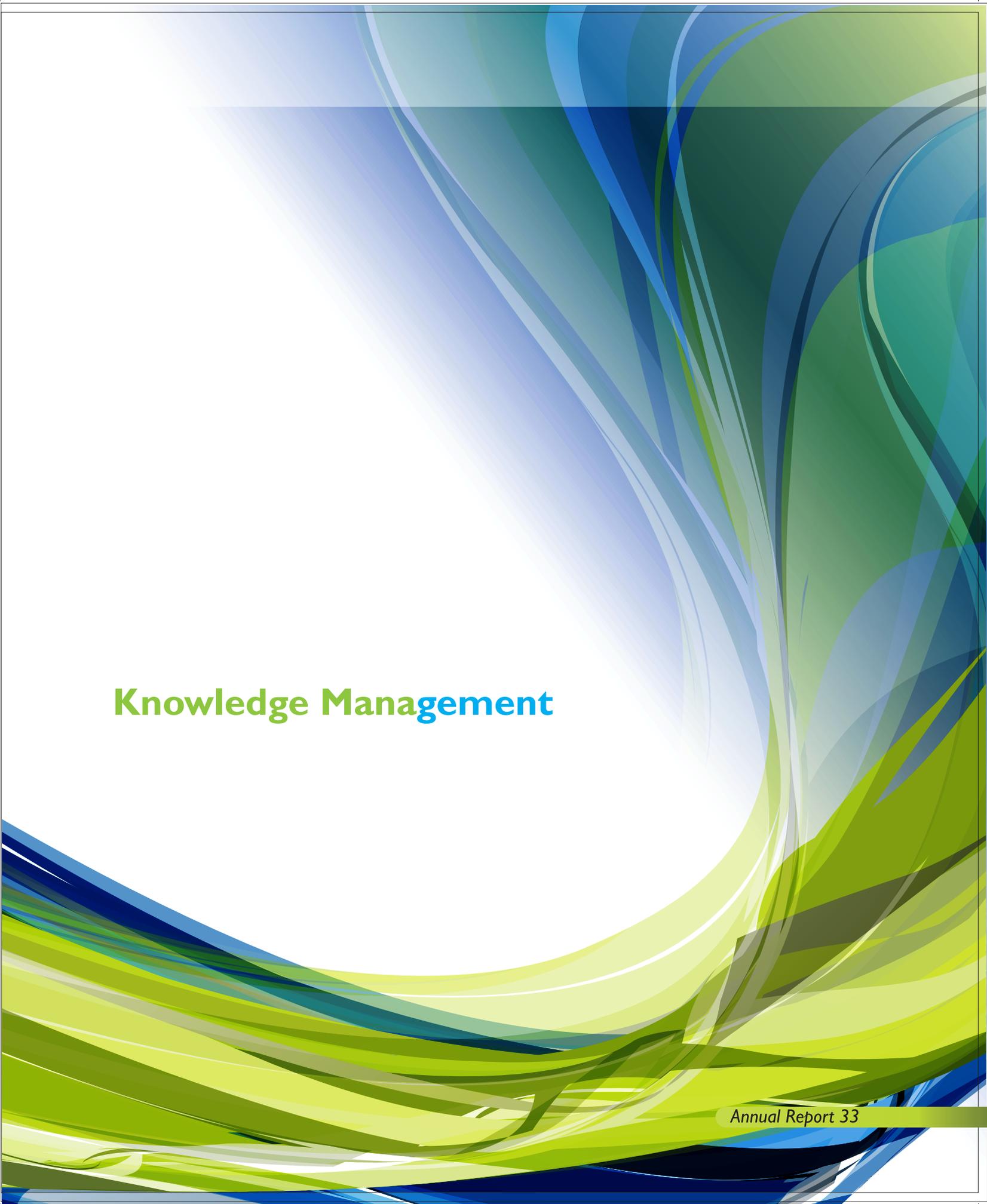
But one of her neighbor Mr Kamal Hossain was a regular listener of Radio Bikrampur who listened to a program titled ‘Amar Shatho’ just one week ago and got information that it was illegal to give marry a girl before 18. The neighbor interestingly informed to a Radio Bikrampur staff regarding the occasion. Then the radio staff informed about the issue to Upazila Nirbahi Officer Saraban Tahura and jointly made a mobile team with the help of administration to visit the occasion.

Bristy was looking very nice because she wore a new bridegroom dress for getting married whenever the mobile team reached the occasion yard. She did not understand what actually was happening. She saw some people told her father for stopping this event and she saw her father signed in a document and the people who came to the occasion went back to their home. She just could understand that the event is canceled.

Before the event happened her father told her for not going to school. She got heart since she lost her nice time with her class friends. But now whenever the program is canceled she got smiled. Thus Bristy got her new life with the help of Radio Bikrampur 99.2 FM.



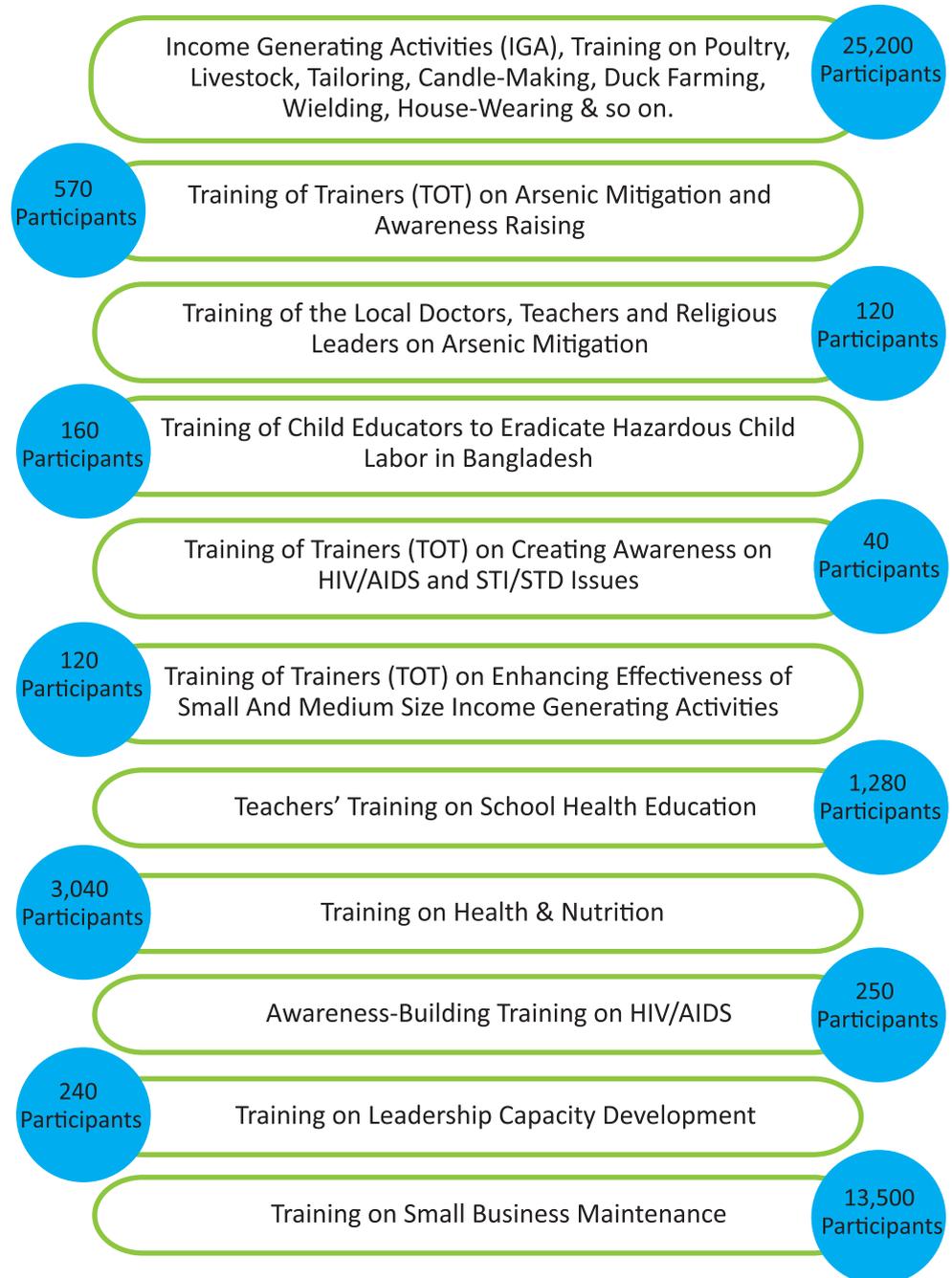
*She saw some people told her father for stopping this event and she saw her father signed in a document.*

The background of the page is an abstract composition of flowing, overlapping waves in shades of blue, teal, and lime green. The waves originate from the right side and flow towards the left, creating a sense of movement and depth. The colors transition from deep blues and greens on the right to lighter, more vibrant greens and blues on the left. The overall effect is dynamic and modern.

# Knowledge Management

## Capacity building & Training

**EC** Bangladesh has a training cell of its own. The organization provides training on various issues to the people of different classes. To provide the target groups with proper training, EC Bangladesh has established 2 (two) training centers in Munshiganj district. The major training courses and the participants are as following:

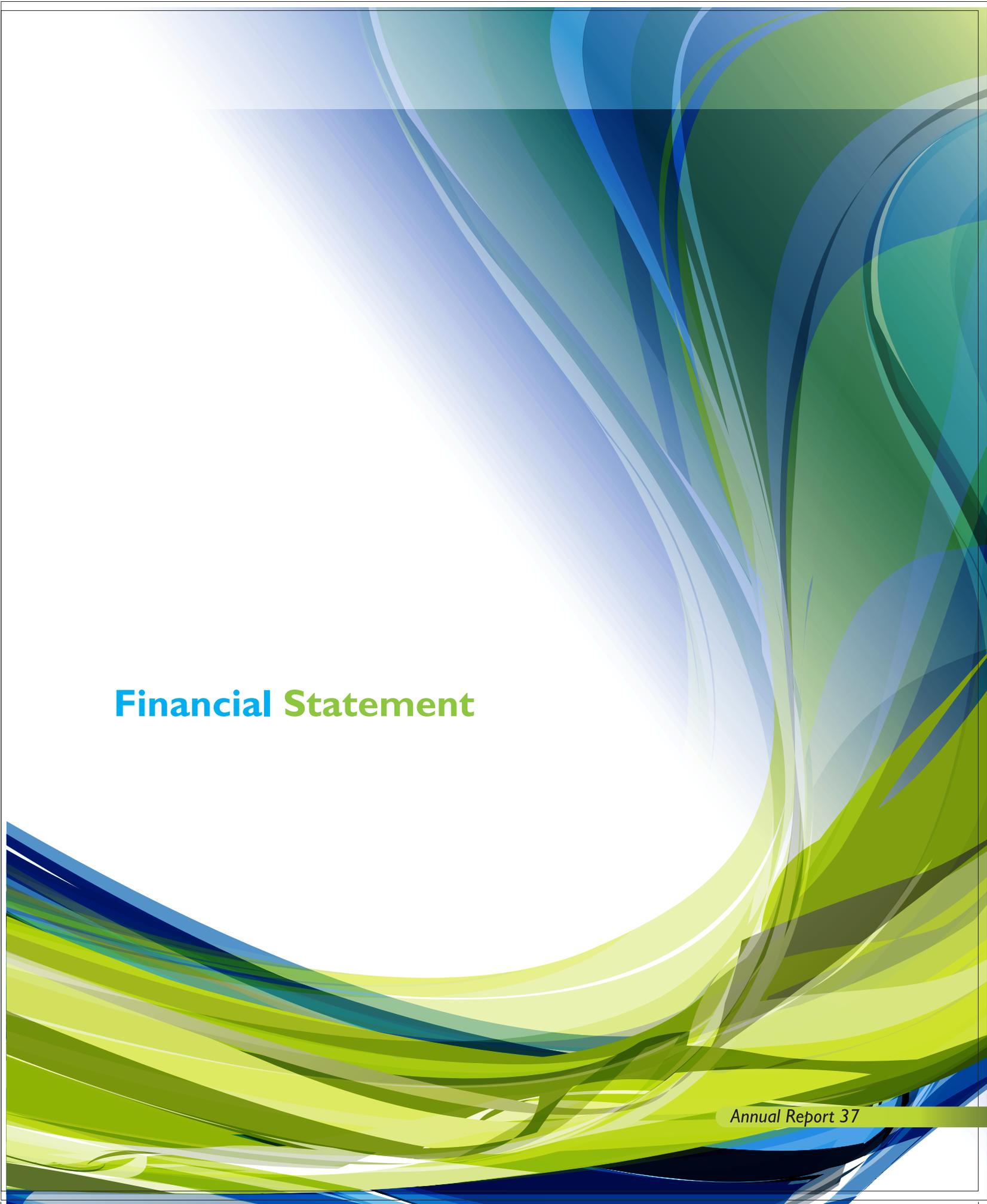


## Research & Publications

**EC** Bangladesh conducts various research activities to get insight into various concerned issues. With the financial support of Manusher Jonno Foundation (MJF), EC Bangladesh published a study report on the “Laws and Right of Fisheries Community in Bangladesh”. In 2011, a study report on “Utilization of Community Clinic” was published with the support of NIPORT. Another research titled “Essential Service Delivery (ESD) Program in NGO Clinic and UPHCP” was conducted and published a report by EC with the support of NIPORT in 2012 etc.





The background of the page is an abstract composition of flowing, overlapping lines in various shades of blue and green. The lines originate from the right side and curve towards the left, creating a sense of movement and depth. The colors range from light, airy blues and greens to deeper, more saturated tones. The overall effect is modern and dynamic.

# Financial Statement

**ENVIRONMENT COUNCIL BANGLADESH**  
**Statement of Financial Position**  
**As at 30 June 2015**

	Notes	Amount in Taka	
		FY 2014-2015	FY 2013-2014
<b>Non-Current Assets</b>			
Property, Plant & Equipments	6	31,093,558	29,554,110
Intangible Asset	7	1,085,833	862,167
Other Non-Current Assets	8	40,482	49,334
<b>Total Non-Current Assets</b>		<b>32,219,873</b>	<b>30,465,611</b>
<b>Current Assets</b>			
Investment FDR	9	157,337,083	71,042,963
Advance, Security & Prepaid	10	86,007,357	43,174,917
Loan to Group Members	11	727,319,967	303,967,716
Donation Receivable	12	8,761,399	7,603,848
Others Current Assets	13	-	90,368
Cash in Hand and at Bank	14	11,737,434	15,114,100
<b>Total Current Assets</b>		<b>991,163,240</b>	<b>440,993,913</b>
<b>Total Properties and Assets</b>		<b>1,023,383,113</b>	<b>471,459,524</b>
<b>Capital Fund and Reserves</b>			
Retained Surplus	15	51,284,918	42,163,155
Development Program Fund	16	2,531,876	21,000,309
Disaster Management Fund	17	2,941,940	1,825,934
<b>Total Capital Fund and Reserves</b>		<b>56,758,734</b>	<b>64,989,398</b>
<b>Non Current Liabilities</b>			
Long Term Borrowings-PKSF	18	85,706,660	72,697,887
Long Term Borrowings-Bank& Others	19	490,172,182	148,468,585
		<b>575,878,842</b>	<b>221,166,472</b>
<b>Current Liabilities</b>			
Member Savings	20	213,448,742	130,270,419
Short Term Loan & Liability	21	121,421,920	24,696,064
Loan Loss Provision	22	10,017,113	5,933,021
PF,WF,Gratuity, IT etc.	23	36,853,385	21,531,736
Accounts Payable	24	9,004,377	2,872,414
<b>Total Current Liabilities</b>		<b>390,745,537</b>	<b>185,303,654</b>
<b>Total Capital Fund and Liabilities</b>		<b>1,023,383,113</b>	<b>471,459,524</b>

The annexed notes form an integral part of this financial statement.



M. Azizur Rahman  
Chairperson



Arif Sikder  
Executive Director



Md. Humayun Kabir  
Chief of F&A



S.F. Ahmed & Co.  
Chartered Accountants

Dated, Dhaka  
11 November 2015

Singed as per our separate report of even date.

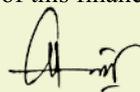
**ENVIRONMENT COUNCIL BANGLADESH**  
**Statement of Profit or loss and comprehensive Income**  
**For the year ended 30 June, 2015**

	Notes	Amount in Taka	
		FY 2014-2015	FY 2013-2014
<b>Income</b>			
Service Charge	25	119,500,954	60,428,707
Interest on Regular & FDR account	26	7480840	5,379,859
Other Income	27	1,334,762	2,746,414
Donation, Subscription & Reimbursable Income	28	3,896,942	1,095,370
Donor grants	29	21,310,493	14,668,875
<b>Total Income</b>		<b>153,523,991</b>	<b>84,319,225</b>
<b>Expenditure</b>			
Microfinance Program		121,846,820	61,709,356
General Fund		2,113,792	6,409,268
Manusher Jonno Foundation Project		3,858,619	2,874,145
Room to Read Project		5,481,111	3,394,588
PLCEHD-2 Project		-	1,050,600
BNNRC Project		667,407	80,657
CTFK Project		8,414,633	4,377,707
INCLUDED Program		2,144,331	2,007,255
ECGSP(NGO forum)		737,480	642,668
OTS Project fund		9,326	569,285
Radio Bikrampur		753,416	647,328
Guest House		15,130	80,828
Grihayan fund		2,349	530
Employee security fund		154,876	100,919
Employee Provident fund		721,969	641,286
Employee Gratuity Fund		4,756	2,082
Employee DPS SCEAM		51,797	-
Employee welfare fund		171,944	38,834
<b>Total expenditure</b>		<b>147,149,754</b>	<b>84,627,334</b>
<b>Excess of income over expenditure</b>		<b>6,374,237</b>	<b>(308,110)</b>
		<b>153,523,991</b>	<b>84,319,225</b>

The annexed notes form an integral part of this financial statement.



M. Azizur Rahman  
Chairperson



Arif Sikder  
Executive Director



Md. Humayun Kabir  
Chief of F&A

Dated, Dhaka  
11 November 2015

Singed as per our separate report of even date.



S.F. Ahmed & Co.  
Chartered Accountants

**ENVIRONMENT COUNCIL BANGLADESH**  
**Statement of Cash Flows**  
**For the Year ended June, 2015**

	Amount in Taka	
	FY 2014-2015	FY 2013-2014
<b>A. Cash flows from operating activities</b>		
Surplus for the period	6,374,237	(308,110)
Prior Year adjustment	-	-
<b>Add: Amount considered as non cash items Expenses</b>		
Expenses for provision & reserve	5,759,726	2,007,522
Depreciation for the year	1,749,260	1,488,822
Non cash staff salary & benefits	6,240,723	1,402,470
Non cash general & administrative expenses	3,315,624	6,182,724
Non cash financial cost	53,518,154	16,810,670
Non cash program cost	7,908,254	4,976,224
<b>Sub-total of non-cash items expenses</b>	<b>78,491,740</b>	<b>32,868,432</b>
<b>Less: Amount considered as non cash items income</b>		
Non cash FDR & Revenue income	(31,783,117)	(22,244,612)
<b>Sub-total of non cash items income</b>	<b>(31,783,117)</b>	<b>(22,244,612)</b>
Increase/decrease in disbursement to members	(426,281,148)	(124,305,548)
Increase/decrease in loan, advance & prepaid	(19,425,922)	(27,768,063)
<b>Net cash used in operating activities</b>	<b>(392,624,210)</b>	<b>(141,757,900)</b>
<b>B. Cash flows from Investing Activities</b>		
Increase/decrease in acquisition of property, plant and equipment	(3,992,622)	(18,541,097)
Increase/decrease in short term investment	(79,669,334)	(36,123,367)
Increase/decrease in others current assets	88,518	237,045
<b>Net Cash Used in Investing Activities</b>	<b>(83,573,438)</b>	<b>(54,427,419)</b>
<b>C. Cash Flows from financing Activities</b>		
Increase/decrease in Long Term Borrowings-PKSF	13,008,773	11,498,435
Increase/decrease in Long Term Borrowings-Bank & Others	306,586,126	123,475,000
Increase/decrease in members savings	99,566,458	42,299,602
Increase/decrease in short term loan & others current liabilities	21,149,175	(12,081,872)
Increase/decrease in staff EP,EG,EW & ES fund	12,047,478	7,538,766
Increase/decrease in Development Program Fund	20,924,082	21,325,677
Increased /decrease in payment for provision	(461,111)	(25,830)
<b>Net Cash Used in Financing Activities</b>	<b>472,820,982</b>	<b>194,029,778</b>
<b>D. Net cash increase / Decrease (A+B+C)</b>	<b>(3,376,666)</b>	<b>(2,155,542)</b>
Add. Cash and Bank Balance at the beginning of the year	15,114,100	17,269,642
<b>Cash and Bank Balance at the end of the year</b>	<b>11,737,434</b>	<b>15,114,100</b>

The annexed notes from an integral part of this financial statement



M. Azizur Rahman  
Chairperson



Arif Sikder  
Executive Director



Md. Humayun Kabir  
Chief of F & A

Dated, Dhaka  
11 November 2015





**EC Bangladesh**

House - 67, Block - KA

Piculture Housing Society

Shyamoli, Dhaka -1207

Phone: 88-02-9120040, 88-02-9125028

Email: [info@ecbangladesh.org](mailto:info@ecbangladesh.org)

Web: [www.ecbangladesh.org](http://www.ecbangladesh.org)