

**corporate
social
responsibility**

**Our CSR
brings *change* in life**

Prime Bank Foundation

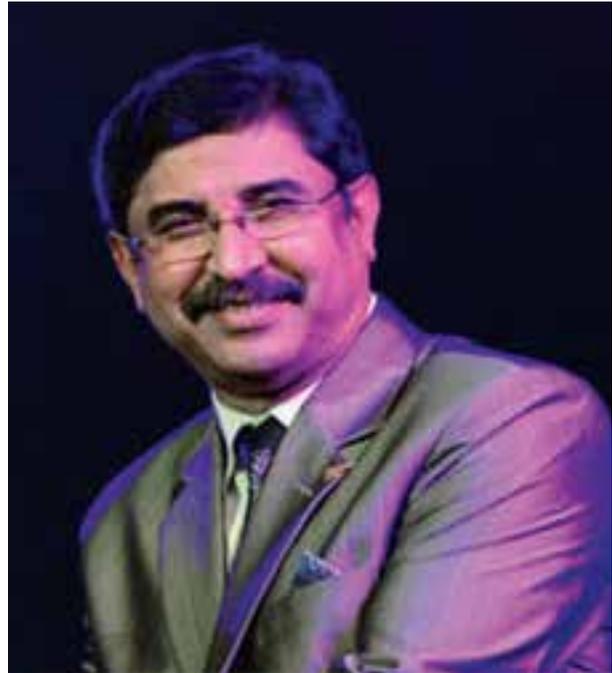
CEO's Note

Prime Bank Foundation (PBF), together with its partnering organisations, works to develop unique programmes that deliver tangible and lasting results in the communities we work in.

Corporate Social Responsibility (CSR) is a long-term approach to business that addresses the needs of communities, people and their employers. CSR provides frameworks for successful enterprises that are harmonious with their surroundings. CSR also provides an opportunity to generate honest, authentic good-news stories that a business and its community can be proud of. We believe that CSR must be sustainable and be a fundamental part of our business regardless of changing fortunes. Through health and education programmes we help the Foundation connect with local communities in a way that no one else can.

When it comes to CSR, there are no easy answers on what to do or how to do it. A company's interactions and interdependencies with society are many and complex. However, it is clear that approaching CSR as a feel-good or quick-fix exercise runs the risk of missing huge opportunities for both the business and society. Taking a step-by-step approach offers us a way to identify and drive mutual value creation. It requires greater focus, work, and long-term commitment than do many standard CSR pet projects, philanthropic activities, and propaganda campaigns, but the rewards are potentially much greater for both sides.

PBF's undying commitment to incubating innovative approaches to address some of Bangladesh's seemingly intractable problems has endured the test of time and created measurable impact for thousands of Bangladeshis. Throughout our journey, we have continually adapted our approach – from venture philanthropy to effective programme and service delivery– through partnership, knowledge sharing, and skill development. Our programme approach has enabled PBF to evolve a path of growth and gracefully handle transitions while maintaining a razor-sharp focus on our mission to catalyse impactful social and economic **change** in Bangladesh.



Dr. Iqbal Anwar
CEO, Prime Bank Foundation

Every moment, everything in the universe changes, whether we are aware of it or not. **Change** is the most important aspect in the world. Especially living beings like us change mentally, physically, intellectually, etc. Change makes life go forward. What is there in a life where there is no change? But we should ensure that whatever change takes place, it should be for the better, not otherwise.

Precious few of us imagine that we may change the world through our jobs. We may be good at what we do but not many of us have the opportunity to be involved in a work which makes a positive impact in the lives of others. There is now a growing realisation that what we do at work - and what our business does in its day to day pursuit of prosperity - makes a real impact on society.

At the Prime Bank Foundation, we are focusing on where we can make the greatest difference. PBF gives our beneficiary a positive boost to begin their journey with us, launching them into the time of feeling good and having a safe journey with PBF with enthusiasm for the opportunities they know are out there. In the journey with PBF, they start experiencing the feeling of motivational inspiration needed to refresh their goal

in life and to check their “To Do” list and as such, they are on their way, with direction, focus, purpose and enthusiasm to make a difference in life. This is how our life changing programme support for our beneficiary gets them off to a flying start. They realise that their lives have transformed from a black and white sketch into a full color painting– not because it changed, but because their awareness and daily living skills changed. They notice so much more of this incredible life they are having; this experience of being alive is now fully available to them, in rich, vibrant colours and high fidelity sound. This is a time for reflection on their lives, and celebration of their successes and achievements.

It is an opportunity to make a huge contribution to the lives of our priority target groups who are experiencing educational under-achievements, a high level of deprivation and whose futures are genuinely at risk.

We continue to work toward our goal of providing significant funding for the purpose of advancing eye care in our community through assisting and supporting Prime Bank Eye Hospital patients, purchasing facilities and technology at our eye hospital, and providing eye health education for our staff and community. I am very proud of our Foundation Management Committee which is becoming more and more adept at leveraging our capacity and strategising successful and impactful initiatives. We are making immense strides, and our potential for growth is enormous!

We are ambitious about the future, we have a vision, we look for the unexpected, we inspire and we push boundaries to make things happen. We are a team of professionals inspired to do more and determined to succeed.

Philanthropy and charitable gifts are becoming more and more important to non-profit organisations everywhere, and Prime Bank Foundation is no exception. Revenue from care and service provided does not allow a margin to cover the costs of uncompensated care, equipment and technology purchases, and the necessities and improvements that are vital to the provision of quality care. Serving as CEO of the Prime Bank Foundation has been my privilege and an honour. The generosity of Prime Bank Limited, the major contributor of funds to PBF has allowed us to continue our support for our health, education and other programmes including sports in 2014. I am continually impressed with the quality and scope of care available in our health and education programmes for our priority target groups.

The Foundation will continue to work hard at spreading the word about what a fantastic service delivery we

have in our long term supply side financing health and education projects, namely: Prime Bank Eye Hospital, Prime Bank English Medium School and Prime Bank Nursing Institute. Please take a look at our report and find out what we have been able to accomplish this year. So many lives have been touched by the terrific projects we have been proud to implement. We are committed to expanding our efforts to touch even more lives in the years to come.

To be writing the CEO’s Report on the CSR component for the 2014 Annual Report of Prime Bank Limited is a privilege personally and professionally, since it provides the opportunity to reflect on the significant responsibility that the Foundation carries.

As I reflect on PBF’s accomplishments for 2014, I want to share a favourite analogy of mine. I want you to picture a watch with the hands pointing to the time. When you look at those hands, there is so much more to think of than just what time it is. The hands are simply the visible components that everyone sees, out front telling the story. But without all the gears and key components in the back working in perfect synergy, there would be no story to tell. So, instead of my normal “state of the Foundation” comments, I want to simply thank the many people who are behind the scenes shaping PBF’s story!

As you review our 2014 Annual Report, you will read about many of the programmes and services we provide. While this work is extremely important, it simply cannot be accomplished without the people who make it happen. I am personally very grateful to each person who has helped the Foundation with its outreach programmes. You are the ones who made our story happen. And it’s all thanks to you-our CSR projects implementing teams, partners and FMC for caring about others!

Before I conclude, I extend my kind thanks to you all for taking the time to review our activities this year and for sharing with us a sense of optimism for what we make possible. As this report reveals, we hope to continue to make important and exciting changes and look forward to updating you on further progress in the years to come.

Sincerely yours,



Dr. Iqbal Anwar
Chief Executive Officer
Prime Bank Foundation

PBF Projects in Brief

Prime Bank Foundation (PBF) is a staunch believer of empowerment rather than aid. That is why the foundation has undertaken a variety of projects in education, health and other sectors of the country with the objective of removing access barriers which the marginalised sectors of the society face. We are proud to say that our programmes have made a phenomenal difference in the lives that they have touched. PBF hopes to expand its sphere of influence and provide more opportunities of better health and education in order to ensure equal opportunities for the less privileged people of our society.

Over the past eight years, PBF has relentlessly pursued a range of activities with the sole purpose of benefitting its target people. The foundation has invested its resources in initiatives which will shape the future of many. It has opened new doorways to better health and education-opportunities which were only dreams for countless people.

Education Support Programme (ESP)

Countless underprivileged, yet meritorious students fail to pursue higher studies due to poverty, the ESP project is designed to support such students through a long term renewable scholarship programme. Over the last few years, the number of students who have become established and employed due to the ESP has been overwhelming.

Prime Bank English Medium School (PBEMS)

This English medium school provides quality English education at a minimum cost as well as a holistic syllabus which equips the students to tackle and comprehend the world. The school's popularity and demand has led to the existence of a total of two branches in Dhaka city.

Prime Bank Nursing Institute (PBNI)

Considering the dire need of a large number of qualified nurses, PBNI began its journey in affiliation with a leading nursing institute of Philippines. The modern equipments, IT facilities and qualified teachers all follow international standards which prepare the students to pursue a noble career. The institute aims not only to increase employment but also to contribute to the health sector of the country.

Prime Bank Eye Hospital (PBEH)

Ophthalmic health is often ignored, but is integral for overall wellbeing. PBEH has a highly trained team of consultants and staff, and international standard equipments and operation theatres to provide excellent eye-care services at a minimum cost. PBEH also carries out screening camps, and free eye camps throughout the country, especially in remote areas to reach out to eye patients. The hospital has also adopted several awareness-raising campaigns to promote health-seeking behaviour.

Prime Bank Cricket Club (PBCC)

The PBCC is a platform for young athletes to gain professional experience through the game as well as from the seasoned players who are also part of the team. PBCC provides excellent logistical support, a professional and systematic approach and best practices which set it apart and highlights its exceptional standards.

Other Activities

Along with the ongoing projects, Prime Bank Foundation is actively involved in countless activities which are undertaken to support emergency needs of the country.



ESP



PBEMS



PBNI



PBEH



PBCC

Prime Bank Foundation's CSR

Prime Bank Foundation (PBF) has been working relentlessly since 2007 in the Corporate Social Responsibility (CSR) sector as a responsible corporate citizen. While providing support to the disadvantaged people of the country is a core focus, the larger goal of the Foundation is to push forward a broader process of change in order to ensure meaningful and lasting progress. PBF envisions a country where no one is deprived of their basic needs and rights, where everyone can live with dignity and has the opportunity to fulfill their potential. In order to realise this vision, the Foundation has taken initiatives to remove barriers to accessing essential services, as well as to foster an enabling environment for the marginalised to support their capacity to uplift themselves and their lives for the better.

On March 04, 2014 Prime Bank Foundation was awarded the prestigious 'Asia Responsible Entrepreneurship Awards (AREA)' 2014 for its exemplary contribution in corporate social responsibility under the category of 'Health Promotion'. Dr. Iqbal Anwar, Chief Executive Officer, Prime Bank Foundation was invited to the official awards ceremony at JW Marriott, New Delhi, India to receive the award.

Enterprise Asia's 'Asia Responsible Entrepreneurship Awards (AREA)' recognises and honours Asian businesses for championing sustainable and responsible entrepreneurship in the following categories: Green Leadership, Investment in People, Health Promotion, Social Empowerment, SME, CSR and Responsible Business Leadership. The awardees must demonstrate their commitment, advocacy, integrity and leadership in incorporating responsible and ethical values in their businesses. This award itself speaks volumes about the considerable role that PBF is playing in the CSR sector of the country. Gaining international recognition for its commendable eye-care initiative in the form of the Prime Bank Eye Hospital has established the fact that PBF is truly a game-changer and is committed to sustainable and responsible practices. In a developing country like Bangladesh where there is great potential but enormous deprivation, millions of people live below the poverty line and lack access to fundamental services. PBF recognises the talents, capabilities and potential of those it serves, and believes that the underprivileged can be the agents of their own advancement. Based on this conviction, the Foundation emphasises empowerment more than aid, and designs all its activities to address



Dr. Iqbal Anwar, CEO, PBF (right) receiving "AREA" award

both immediate needs as well as a longer term, more widespread development vision.

As we enter yet another year, we can look back and reflect on the considerable impact and improvement that PBF has made in the lives of many marginalised families. Educational, health, and socio-cultural development are the main areas of focus of PBF. Since its inception, the Foundation has been undertaking innovative programmes to promote development in these areas and reach out to those unable to afford such services. Some of PBF's core ongoing programmes include the Education Support Programme (ESP), designed to support higher education, the Prime Bank English Medium School (PBEMS) initiative, for the development of a new model for primary & secondary education, the Prime Bank Eye Hospital (PBEH), intended to provide direct healthcare at minimal cost and the Prime Bank Nursing Institute (PBNI) which offers Diploma in Nursing and Midwifery at a comparatively affordable rate.

As the next few pages will show, PBF is focused on real and measurable results, and always maintains a pragmatic stance. The Foundation's activities have produced compelling results, turning out many inspiring stories of success and overcoming adversity. The outcomes of these activities have been shared as well. PBF is an agent of positive change which illuminates the way for countless people whose lives were darkened by unfavourable circumstances. As always, PBF will continue broadening the scope of its impact through its groundbreaking social programmes. It is continuously exploring methods of extending the reach and effectiveness of its endeavours in order to fulfill its long term vision of a better and more equitable Bangladesh.

Education

Education Support Programme (ESP)

ক্রম	বিবরণ	১০ম বার্ষিক রিপোর্ট (২০১৪)							
		২০১৩	২০১৪	২০১৩	২০১৪	২০১৩	২০১৪	২০১৩	২০১৪
০১	স্বল্প আয়ের শিক্ষার্থী	১,২০০	১,২০০	৪.১%	৪.১%	৪.১%	৪.১%	৪.১%	৪.১%
০২	শিক্ষার্থীদের শিক্ষা	১,৫০০	১,৫০০	৪.১%	৪.১%	৪.১%	৪.১%	৪.১%	৪.১%
০৩	শিক্ষার্থীদের শিক্ষা (স্বল্প আয়ের)	১,৫০	১,৫০	১০%	১০%	১০%	১০%	১০%	১০%
০৪	শিক্ষার্থীদের শিক্ষা (স্বল্প আয়ের)	১০০	১০০	১০%	১০%	১০%	১০%	১০%	১০%
০৫	শিক্ষার্থীদের শিক্ষা (স্বল্প আয়ের)	৫০	৫০	৫%	৫%	৫%	৫%	৫%	৫%
০৬	শিক্ষার্থীদের শিক্ষা (স্বল্প আয়ের)	০	০	০%	০%	০%	০%	০%	০%
০৭	শিক্ষার্থীদের শিক্ষা (স্বল্প আয়ের)	১০%	১০%	১০%	১০%	১০%	১০%	১০%	১০%



Dr. Atiur Rahman, Governor, Bangladesh Bank giving a speech as the Chief Guest

deserving students to pursue higher studies (graduation and post-graduation) by ensuring a much needed, long term but renewable scholarship programme.

This unique programme was launched in 2007 to remove the access barriers faced by many deserving yet destitute students. 2014 marks the 8th year of the programme where another 401 underprivileged but

Without education, an entire nation can become paralysed. Education is an essential component for human development and empowerment – this is the core belief behind Prime Bank Foundation’s (PBF) Education Support Programme (ESP).

The youth of Bangladesh can reach great heights if they are equipped with essential academic qualifications. This has been proved year after year through the professional and academic success achieved by the recipients of the scholarship under ESP. That is why Prime Bank Foundation vigorously pursues its ESP which provides a ray of hope to thousands of underprivileged yet meritorious students to **ALIVE** their plight. The ESP allows

২০১৪ সালে সর্বোচ্চ সংখ্যক ৪০১ জনসহ এ পর্যন্ত মোট ২০৭২ জনকে প্রাইম ব্যাংক ফাউন্ডেশন শিক্ষাবৃত্তি প্রদান করেছে

২০৭২
জনের একাংশ

meritorious students were awarded stipends. This figure represents the highest number of recipients in one year since ESP's inception.

This year, like every year, the selected students attended an award giving ceremony where renowned personalities like Prof. Abdullah Abu Sayeed, Prof. Jamilur Reza Choudhury, Father Benjamin Costa and Barrister Rafique-ul Huq as well as others were present. The ceremony was held on September 21, 2014 at LGED Auditorium (Level-2), LGED Bhaban, Agargaon, Sher-E-Bangla Nagar, Dhaka-1207. To encourage and congratulate these brilliant students from all over the country, Prof. Abu Sayeed made a speech in which he stated the importance of pursuing one's dreams despite adversities. He also emphasised that if someone remains sincere about achieving their target, they will definitely succeed.

The highlight of the ceremony was the handing over of the first installment of the scholarship to each of the selected student through an electronic medium. This was the first time that students received their first installment through the Automation method. It took only one click to disburse the first installment simultaneously to all the bank accounts of the students selected in 2014. Dr. Atiur Rahman, the Chief Guest and Honourable Governor of Bangladesh Bank, initiated the Automation process.

The selected students will be provided with a monthly stipend of Tk. 2,400 for completing their graduation and post graduation level studies in the country's public universities, medical colleges/engineering and agriculture universities. Thus, the ESP ensures a reliable financial support for students who feared that they might have to sacrifice their education due to economic hardships.

With the inclusion of these students, the total number of poor but meritorious students who are the recipients of Prime Bank Foundation stipends now stands at **2,072**. For awarding stipends in 2014, the same process of the previous years was followed: applications were invited from extremely poor but meritorious students through advertisements in the country's leading national dailies and potential candidates were selected by the Foundation's Advisory Committee.

The Foundation continues without fail, to acknowledge the contributions made by its Advisory Committee, which was constituted in 2007 for selecting awardees. The Advisory Committee consists of three distinguished personalities of Bangladesh, namely Prof. M. Q. K. Talukder, Chairman, Centre for Women and Child

Health and Chairperson, Bangladesh Breast Feeding Foundation (Chairperson of the Advisory Committee), Prof. Jamilur Reza Choudhury, Educationalist (member of the Advisory Committee) and Father Benjamin Costa, Educationalist (member of the Advisory Committee).

PBF maintains a database which has been constructed to preserve all relevant information of the applications based on which the compilation sheet is generated which is then provided to the Advisory Committee of PBF for its ESP. The Advisory Committee then develops a set of criteria for the selection and recommendation of the most deserving students. After the Advisory Committee set the minimum combined CGPA marks which will make the stipend candidate eligible, the PBF Officers individually conduct a one-to-one Validation Exercise (VE) on the primarily selected applicants. Through this process PBF Officers validate their information, academic papers, economic hardship and how deserving each student is, including other sources of income along with the applicants' dire necessity.

The ESP follows strict guidelines where gender equality is concerned; the female to male ratio of 3:7 must be maintained to ensure that a sufficient number of both genders receive assistance.

Considering the huge number of applicants, one of the major challenges of the whole process is to select the most deserving students. Yet PBF has been pursuing, its target of providing helpless students the chance to **overcome** their misfortune and shape their future in a steadfast manner.

In keeping with this year's theme, the next portions of the report will portray to what extent this unique initiative of PBF has changed young lives.

Many of the recipients of the PBF stipend have completed their education and are now established doctors, engineers, teachers of universities/colleges, employed in the BCS, bankers or involved in the non-governmental sector. They have improved not only their own lives, but also their families' lifestyle and status. They are contributing to the benefit of the society and are examples of what hard work and dedication can achieve. Many of these established individuals have expressed their gratitude to Prime Bank Foundation for the significant role it played in helping them to fulfill their dreams when they had lost all hope. Prime Bank/PBF's contribution towards the betterment of thousands of financially challenged students' lives as well as their families' future is and will always be regarded as a highly commendable activity.

Following are some stories of such individuals whose lives have completely changed because of Prime Bank Foundation's stipends:

কাহিনী - ১



ডাঃ রাশিদা সুলতানা, বীরল উপজেলা স্বাস্থ্য কমপ্লেক্স-এ কর্মরত

রাশিদা সুলতানা:

পাবনা জেলার বালিয়ানী গ্রামের অধিবাসী রাশিদা সুলতানা, একটি অতিসাধারণ বসত ঘর ছাড়া আর কোন সহায় সম্পত্তি ছিলনা তার বাবার। বাবা নরসিংদির ইউএসসি জুট মিলের মজুরী বিভাগের একজন চতুর্থ শ্রেণির কর্মচারী। দুই ভাই বাবা-মাসহ পাঁচজনের অভাবের সংসার। সংসার চালানোই যখন তার বাবার জন্য ছিল কষ্ট দায়ক সেখানে তিন ভাই বোনের লেখাপড়া চালিয়ে নেওয়া তাদের জন্য ছিল এক কঠিন চ্যালেঞ্জ! রাশিদা বলেন এরকম দরিদ্র পরিবার থেকে মেডিক্যাল কলেজে পড়া আমার জন্য ছিল এক অবর্ণনীয় কষ্টের অভিজ্ঞতা।

সেই রাশিদা সুলতানা এখন কেমন আছে :

২০০৭ সালে প্রাইম ব্যাংক ফাউন্ডেশন থেকে শিক্ষা বৃত্তি পায় রাশিদা সুলতানা। রাশিদা জানায়, আমার লেখাপড়া চালিয়ে নিতে প্রাইম ব্যাংক ফাউন্ডেশন এর বৃত্তিটি দারুণ সহায়তা করেছে, শুধু তাই না আমি দৃঢ় চিন্তে বিশ্বাস করি পিবিএফ ছিল আমার দিক নির্দেশক, এমনকি একজন অভিভাবক ও বটে। প্রতি তিন মাস পর পর একাডেমিক পারফরমেন্স জানিয়ে পিবিএফ এ একটি স্ট্যাটাস রিপোর্ট পাঠাতে হয় যা আমাকে ভাল রেজাল্ট করতেও উৎসাহিত করেছে।

আমি মনে করি বৃত্তিপ্রাপ্ত যেকোন স্টুডেন্ট এর জন্য এপদ্ধতিটি অর্থনৈতিক সহায়তার পাশাপাশি ভাল রেজাল্ট করতেও বিশেষ ভূমিকা রেখেছে। এই বৃত্তি মসৃণ করে দিচ্ছে আমার মত হত-দরিদ্রদের বন্ধুরপথ। দীর্ঘ কষ্টের পথ পাড়ি দিয়ে আজ আমি একজন মেডিক্যাল অফিসার, দিনাজপুরের বীরল উপজেলা স্বাস্থ্য কমপ্লেক্স এ (বিসিএস) হেল্থ কর্মকর্তা হিসাবে কর্মরত। আমার এই ব্যক্তিগত পরিবর্তনে আমার পারিবারিক মর্যাদার ও বিশাল পরিবর্তন হয়েছে। প্রাইম ব্যাংক ফাউন্ডেশন এর অসামান্য অবদানের কথা আমার আজীবন মনে থাকবে। জীবনের যে কোন মুহুর্তে মনে পড়বে পিবিএফ এর এই অবদানের কথা। এই বিশাল কর্মসূচির উদ্যোক্তাদের জন্য রইল আমার আন্তরিক দোয়া ও শুভকামনা।

Rashida Sultana:

The small house in Balyani, Pabna was the only asset of Rashida Sultana and her family of five, which included her parents and two brothers. Her father was a fourth class employee at Narsingdi's USC Jute Mills. Simply fulfilling his family's daily needs seemed impossible at times, it is needless to say that supporting his children's education was clearly a massive challenge!!

Rashida Sultana's Life Now:

Rashida Sultana was selected for the PBF stipend in 2007, laying the foundation for a brighter future. She expressed her gratitude to PBF thus: 'Not only did PBF's scholarship help me tremendously, I earnestly believe PBF was a guide as well as a guardian. A status report regarding the academic performance must be sent every 3 months-this encouraged me to maintain good grades. I believe this process helps the recipients to maintain good results as well as provide a steady economic support. This stipend has made the struggle to pursue higher studies bearable for many desperate students like me. Today I am a Medical Officer at Birol Upazilla's Health Complex, my profession has brought a massive improvement in my family. The crucial role that PBF played in my life will never be forgotten. My prayers and best wishes will always be with the people involved with PBF.'



গোলাম সরোয়ার, মেনেজমেন্ট ট্রেনিং অফিসার, পিবিএল

গোলাম সরোয়ার:

অত্যন্ত হত-দরিদ্র এক পরিবারের সন্তান গোলাম সরোয়ার। বাবা একজন বর্গাচাষী কৃষক, নেই এক চিলতে আবাদী জমি। অভাব যাদের নিত্যদিনের সঙ্গি। সরোয়ার বললেন “বিশ্ববিদ্যালয়ে পড়া আমাদের মত পরিবারের সন্তানদের জন্য একটি স্বপ্ন মাত্র। বিশ্ববিদ্যালয়ে ভর্তির

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পরও ভালো একটা ড্রেস কিনতে পারিনি আমি। দুবেলা আহার জোটাতে অনেক সংগ্রাম করতে হয়েছে আমাকে। বাবা যেখানে পরিবারের ভরন-পোষণ নিয়েই দিশেহারা, সেখানে আমার বিশ্ববিদ্যালয়ে পড়ার পরিকল্পনাটা ছিল জেনে শুনে আগুনে বাপ দেওয়ার মত। ওই বছর যদি পিবিএফ এর বৃত্তিটা না হত আমার ভাগ্যে কি ঘটতো জানি না! তবে এই রকম একটা চাকুরী হয়তো দিবা স্বপ্ন হয়েই থেকে যেতো”!!

চাকুরী পাওয়ার পরে:

কষ্টের দিনগুলো ধীরে ধীরে কেটে যাচ্ছে। এখন আর অভাবে নেই আমাদের পরিবার। দুঃখের দিন গুলো এখন অতীত হতে চলছে। ধীরে ধীরে আমরা এখন চলে আসছি সমাজের মূল ধারায়। এলাকার সব শ্রেণির লোকই বিভিন্ন কাজে এখন বাবার কাছ থেকে পরামর্শ নিচ্ছে। এক কথায় বলতে পারি আমাদের সামাজিক মর্যাদা এখন পরিবর্তন হতে চলছে। এই পরিবর্তনের শুরু হয় পিবিএফ এর শিক্ষা বৃত্তিটা পাওয়ার পর থেকেই। দারুণ ভূমিকা রাখছে এই বৃত্তিটি। এতে শুধু আমি একাই না বরং আমার পরিবারের সবাই উপকৃত হয়েছে। তাই ব্যক্তিগত ভাবে পিবিএফ এর কাছে আজীবন ঋণী থাকব আমি। প্রাইম ব্যাংক এর এই মহৎ উদ্যোগ এ দেশের হাজারো হত-দরিদ্র শিক্ষার্থীকে উচ্চশিক্ষা অর্জনে গুরুত্বপূর্ণ ভূমিকা রেখে যাচ্ছে যার বদৌলতে উপকৃত হচ্ছে প্রতিটা শিক্ষার্থীর পরিবার। উদ্যোক্তারা নিশ্চয়ই এর প্রতিদান পাবেন।

Golam Sarowar:

Golam Sarowar's father was an ordinary sharecropper for whom even managing the daily costs was a burden. Golam Sarowar did not even have a good set of clothes after managing to gain admission at the prestigious University of Dhaka. As a student, there were days when arranging even two square meals a day had been impossible for him.

‘Studying in a university is only a distant dream for students who come from families like mine. Considering the difficulty my father was facing to support our family, my decision to study in the university was similar to committing suicide. There was simply no way my family could help me bear the costs of studying in the University of Dhaka. I have no idea what my fate would have been if I hadn't been selected for the stipend from PBF that year, but I am quite certain that my dream of having a job like this would have remained just a dream!’

After Employment:

Today, my family no longer suffers from crippling poverty, the days of hardship are now over and we have gradually risen in the eyes of our society. Our status has improved, people of different classes now consult with my father regarding their problems. The man who was once regarded as a destitute person is now respected among all the levels of society in our area. These changes began when I started receiving the stipend, that is why I am forever grateful to PBF. Prime Bank has undertaken a highly commendable initiative which will help not only extremely needy students but their helpless families as well.



নাজমা জ্যাবিন, সহকারী কমিশনার, কাষ্টম

নাজমা জ্যাবিন:

প্রাইম ব্যাংক ফাউন্ডেশনের শিক্ষাবৃত্তি পেয়ে আসছে যারা তারা প্রত্যেকেই অত্যন্ত মেধাবী এবং হত-দরিদ্র। এ দেশের হত-দরিদ্রদের জন্য উচ্চ শিক্ষার পথ কখনোই সহজ ছিল না। পিবিএফ তাদের সেই বন্ধুর পথকে মসৃণ করতে সহায়তা করেছে। পরিবর্তন করে দিচ্ছে তাদের জীবন, নাজমা জ্যাবিন তাদেরই একজন। ২০০৮ সালে শিক্ষাবৃত্তি পেয়ে ঢাকা বিশ্ববিদ্যালয় হতে ইংরেজি সাহিত্যে কৃতিত্বের সাথে স্নাতকোত্তর সম্পন্ন করেন। নাজমা জ্যাবিন বলেন “এ কথা বলতে আমার আজ কোন দ্বিধা নেই যে বর্তমান অবস্থায় আসতে প্রাইম ব্যাংক ফাউন্ডেশন আমাকে যথেষ্ট সহায়তা করেছে। আমি মনে করি প্রাইম ব্যাংক ফাউন্ডেশন আমার এক অন্যতম অভিভাবক। বৃত্তিটি পাওয়ার পর থেকেই আমার হতাশা, দুশ্চিন্তা অনেকাংশে কমে যায়, নতুন জীবন পাই। আমি লক্ষ্য করেছি এরপর থেকেই আমার রেজাল্টও ভাল হতে থাকে। আত্মবিশ্বাসী হয়ে উঠি আমি। সম্প্রতি আমি বিসিএস কাষ্টম অফিসার পদে যোগদান করি। আমি এখনো আমার বন্ধু-বান্ধবকে পিবিএফ এর অবদানের কথা শেয়ার করি। তুলে ধরি এই শিক্ষাবৃত্তিটির ব্যতিক্রমী উদ্যোগের কথা। যদি কখনো পিবিএল/পিবিএফ এর কোন উপকারে আসতে পারি নিজেই কখনো মনে করবো”।

Najma Jabin:

Every single recipient of PBF's scholarship is extremely meritorious and in dire need of financial assistance. PBF tries to make the rocky road of higher education slightly bearable for such students; Najma Jabin was one such student.

Najma Jabin became a recipient of the PBF stipend from 2008 and completed her graduation & post-graduation in English Literature with distinction marks from the University of Dhaka. ‘I have no hesitancy in saying that PBF has assisted me considerably in reaching the position that I am in now,’ said Najma Jabin, now a proud BCS Customs Officer. ‘I consider PBF as one of my best guardians. My frustration and tension began decreasing ever since I received the stipend and my result also significantly improved from there on. I became a self-confident person who had received the opportunity to pursue her dream. Even today I mention PBF's unique programme to everyone and the immense role it has played in my life. I will truly be grateful if I ever have the chance to be of any assistance to PBF.’

যাদের জোটেনি একটু ভালো খাবার, নেই পোশাক-পরিচ্ছদের কোন গতি। অভাব-অনটন যাদের নিত্য সঙ্গি। শত বাঁধা ডিঙ্গিয়ে বেঁচে থাকার জন্য নিরন্তর চেষ্টায় সংগ্রাম করে যাচ্ছে যারা, এবার শুনবো এমন কজন বৃত্তি প্রাপ্তের কষ্টের কথাঃ

There are many students who are not fortunate enough to have a proper meal or a good set of clothes, yet they fight and overcome such obstacles in their desperation for better education. Following are the stories of some such students.



জুলফিকারের বাবা বয়সের ভারে নুহা তার উপর প্যারালাইসিসে এক পা খুড়িয়ে হাঁটে



ইট ভাঙছে জুলফিকার এর মা, এমন অনেক কাজ করতে হয়েছে তাকে সংসারের প্রয়োজনে

দৃঢ় প্রত্যয়ী জুলফিকার শত অভাবেও দমে যায়নি:

জুলফিকার আলী নবাব জন্ম ঠাকুরগাঁয়ের বাকুন্দা গ্রামের এক অতি হত-দরিদ্র পরিবারে। প্রাইম ব্যাংক ফাউন্ডেশন শিক্ষাবৃত্তির জন্য নির্বাচিত হয় ২০১৩ সালে। তিন বোন বাবা-মাসহ ছয় জনের পরিবারে বোনেরা কোন রকমে স্বাক্ষরজ্ঞান সম্পন্ন, বাবা মা নিরক্ষর হলেও শিক্ষার মর্ম বোঝেন। জুলফিকারের বাবা মা: মজিবুর রহমান বয়সের ভারে নুহা তার উপর প্যারালাইসিসে এক পা খুড়িয়ে হাঁটে।

৫ শতাংশ কৃষি জমি আর একটি কুঁড়ে ঘর ছাড়া কোন সহায় সম্পত্তি নেই তাদের। বড় ২ বোনের বিয়েতে সেই কৃষি জমিটুকুও বিক্রি করতে হয়েছে। বোনদের সংসারও চলছে জোড়া তালি দিয়ে তাই তারাও কোন সহযোগিতা করতে পারছেন না। জুলফিকারের ছোট বোন কলেজ ছাত্রী, পাড়া-প্রতিবেশীর বাড়িতে বাড়িতে গিয়ে ছোট ছেলেমেয়েদের প্রাইভেট পড়িয়ে যা রোজগার করতো তা দিয়ে জুলফিকারের পড়ার খরচ বহন করতো। ছোট বেলা থেকেই জুলফিকার খুব মেধাবী তাই গ্রামবাসীরা যাকাত-ফেতরা, পুরাতন জামা-কাপড়সহ বিভিন্ন সময়ে তাকে সহযোগিতা করতো। দৃঢ় প্রত্যয়ী জুলফিকার শত অভাবেও দমে যায়নি এসএসসি ও এইচএসসি দুটোতে গোল্ডেন-এ প্লাস পায়, জায়গা করে নেয় রাজশাহী মেডিক্যাল কলেজে। মায়ের বর্গাপালিত দুটি গরু বিক্রি করে এমবিবিএস কোর্সে ভর্তি হয় জুলফিকার। জীবনের কষ্টের কথা বলতে গিয়ে কান্নায় ভেঙ্গে পড়েন জুলফিকার এর মা। পেটের অন্ন যোগাতে এমন কোন কাজ নেই যা করতে পিছপা হয়েছেন তিনি!

মাটি কাটা, ইটভাঙ্গা, ধানভাঙ্গাসহ যখন যে কাজ পেতো তাই করতেন জুলফিকার এর মা। বছরেও এক দিন জোটেনি তাদের মাছ মাংস। রাস্তার ধারের কচু-ঘেচু আর শাক লতা-পাতা খেয়েই চলত তাদের নিত্যদিনের আহার। গ্যাস্ট্রিক এর যন্ত্রণায় ঘুমোতে পারেনা তবুও দশ টাকা খরচ হবে বলে ঔষধ কিনেনি তার মা। জুলফিকার এর মা বলেন অনেক দিন হয়েছে নতুন কাপড় পরার সৌভাগ্য হয়নি আমার। ছেলে মেয়ে সবাইকে নিয়ে এক বেলা খেয়ে না খেয়ে কোন রকমে কাটাছিল জীবন। কিন্তু ছেলেকে এখন পড়ার জন্য শহরে দিয়ে আমি দিশেহারা। প্রতি মাসে জুলফিকারকে কিভাবে খরচ দিব সেই চিন্তায় আমি আরো অসুস্থ হয়ে যাই। গ্রামের কয়েকজনের কাছ থেকে চেয়ে-চিন্তে ধার-কর্জ করে বহু কষ্টে কয়েক মাস চালাই। তারপরই আপনাদের ব্যাংক থেকে বৃত্তিটি পায় জুলফিকার। এই সাহায্যটুকু না পেলে হয়তো আমার শেষ সম্বল ভিটে বাড়ী টুকুও বিক্রি করতে হতো। আজও আমি নামাজ পড়ে আপনাদের জন্য দোয়া করি। আপনারা আমার ছেলের বৃত্তিটা বন্ধ করবেন না, এ কথা বলেই কান্নায় ভেঙ্গে পড়েন জুলফিকার এর মা।

Despite Countless Obstacles, Zulfikar Could Not be Held Back:

Zulfikar Ali Nawab hails from the village of Bakunda in Thakurgaon. His family consists of three sisters and his parents. Apart from a small piece of land and a small hut, they have no other belongings. Despite being uneducated, his family was well aware of the importance of education; yet supporting Zulfikar was a painstaking ordeal for them. His father Md. Mujibur Rahman is affected by paralysis and age-related complications, but still continues to limp and toil away daily in order to support his family.

The small piece of land they owned had to be sold to cover the expenses of his two elder sisters' marriages. Since both his sisters are also struggling to make ends meet, they cannot share the family's financial burden. Zulfikar's younger sister gives private tuition to students of the area to help pay some of Zulfikar's expenses.

Since Zulfikar was a meritorious student, the villagers would help him occasionally by giving him zakat or fitra. Despite his hardships, nothing could prevent Zulfikar from steadfastly pursuing his studies; consequently he achieved Golden A+ in both his SSC and HSC and managed to be selected in Rajshahi Medical College. In order to pay the admission fees, he had to sell the two cows his mother was raising. Breaking down into tears, his mother recalled all the backbreaking labour she had to do for her son's education. She had to resort to digging, breaking bricks, thrashing rice and any other odd jobs which would give her some money, however trivial. She has been depending on the rags that people would give her to wear and cannot recall the last time she wore new clothes. This is a family which was not fortunate enough to eat meat or fish even once a year. They had to rely on the edible vegetations/weeds growing on roadsides which were the only thing they could get for free. Despite severe gastric pain, Zulfikar's mother never bought a medicine worth Tk. 10 for fear of wasting money.

Ever since Zulfikar gained admission in Rajshahi Medical College, her new fear was how to cope with the high education costs



of studying in the city. Tension and anxiety has made her weak and ill; desperate to support her son's education, she borrowed money from whoever was willing to lend some and somehow managed the costs for a few months. Yet the future had become dreary since borrowing until the completion of Zulfikar's studies was not a feasible option.

However, after Zulfikar started receiving the PBF stipend, his mother has had some relief. Without this financial support, she might have had to ultimately sell the small hut they own. Every time she prays, she thanks Almighty Allah for this immense blessing and begged the authorities to continue the stipend which has been a life-saver for her son.

কাহিনী - ৫



শত বাধা ডিঙ্গিয়ে জোবায়দুল ইসলাম, এখন রাজশাহী বিশ্ববিদ্যালয়ের ছাত্র

যেখানেই প্রাইম ব্যাংক এর সাইনবোর্ড দেখি, গভীর শ্রদ্ধায় তাকিয়ে থাকি!

কুড়িগ্রাম জেলার চিলমারী উপজেলার পুটিমারী কাজলডাঙ্গা গ্রাম। নদীর পাড়ে জেগে উঠা চরের মধ্যে একটি বুপড়ি ঘর, বর্ষা এলেই বেড়ি বাঁধে আশ্রয় নেয় তারা। এই চরেই দিন মজুরী দিয়ে চলতো ওমর আলীর পরিবার। হঠাৎ করে ২০০৫ সালে সে চলে যায় না ফেরার দেশে। শুধু বেঁচে থাকার জন্য নিরন্তর চেষ্টায় সংগ্রাম করে যাচ্ছে ওমর আলীর ছেলে জোবায়দুল ইসলাম, এসএসসি পরীক্ষার আগের দিনও জোবায়দুল দিনমজুরী খেটেছে, সন্মিলের লেবার, রাজমিস্ত্রীর হেলপার, রাস্তার মাটি কাটাসহ এমন অনেক কাজই করেছে জোবায়দুল ইসলাম। তারপরও এসএসসিতে গোল্ডেন-এ প্লাস পায় জোবায়দুল ইসলাম। এবার তার হাই স্কুলের শিক্ষকরা চাঁদা তুলে তাকে ভর্তি করায় এইচএসসিতে। সেখানে বিজ্ঞান বিভাগে পড়ার চাপ বেশী এবং মাঠে কাজ করতে পারবে না দেখে বিজ্ঞান বিভাগ পরিবর্তন করে চলে আসে মানবিক বিভাগে। ক্লাশের ফাঁকে ফাঁকে দিনমজুরীর কাজও চালিয়ে গেছে। এইচএসসি পরীক্ষা শুরুর পূর্বের দিন মারা যায় তার জন্মদাতা পিতা। তারপরও এ প্লাস পেয়ে উত্তীর্ণ হয় সে। স্বপ্ন তার একটাই বিশ্ববিদ্যালয়ে পড়া, অবশেষে বহু আকাঙ্ক্ষিত বিশ্ববিদ্যালয়ে পড়ার সাধ তার পূরণ হয়।

ভর্তি যুদ্ধেও দরিদ্রতা হারমানে তার কাছে। জায়গা করে নেয় রাজশাহী বিশ্ববিদ্যালয়ে সমাজ বিজ্ঞান বিভাগে। ভর্তির পর এক সহপাঠির সাথে কোনরকমে কয়েকদিন কাটানোর পর আবার অর্থের সন্ধানে কাজ করতে চলে যায় গ্রামে। এভাবে এক মাস দিনমজুরী আবার এক মাস বিশ্ববিদ্যালয়ে ক্লাস করা, কয়েক মাস এভাবে যাওয়ার পর ক্লাসে উপস্থিতির সংখ্যা কমে যাওয়ায় কঠিন সংকটে পড়ে যায় জোবায়দুল ইসলাম। ইতিমধ্যে তার ডিপার্টমেন্ট এর কয়েকজন সহপাঠি তার দুরবস্থার কথা জানতে পারে। তাদেরই একজন পত্রিকায় দেখে জানতে

পারে প্রাইম ব্যাংক ফাউন্ডেশন এর শিক্ষাবৃত্তির বিজ্ঞপ্তি। এক বন্ধু মোবাইল ফোনে জোবায়দুলের ছবি তুলে বৃত্তির জন্য আবেদন করতে বলে তাকে। অবশেষে বৃত্তিটি পেল জোবায়দুল ইসলাম। এরফলে তার জীবনের চরম অনিশ্চয়তা কেটে যায়। সে বলে আমি যেখানেই প্রাইম ব্যাংক এর সাইনবোর্ড দেখি গভীর শ্রদ্ধায় তাকিয়ে থাকি, চোখে জল এসে যায়।

Wherever I See a Signboard of Prime Bank, I Regard it With Immense Respect

Omor Ali lived in the *char* village of Putimari Kajaldanga in Chilmari, Kurigram with his family. His family owns a small shack and he used to support his family by working as a day-labourer. However, after Omor Ali's death in 2005 a painful struggle began for his already struggling family, especially his meritorious son, Jobaidul Islam.

Even on the day before his SSC exam, when all other students were busy with last minute revisions, Jobaidul Islam worked as a day-labourer. He has also had to work as a saw mill labourer, helper of mason and a road constructor to support his family. Despite his hardships, he managed to receive Golden A+ in his SSC. With the fund raised by his school teachers he got admitted for his HSC; however, fearing that he would not be able to cope with the studies of the Science division, considering the fact that he had to work as a day-labourer in his free time to support his family, he shifted to the Humanities Group.

Jobaidul's father passed away on the day before his HSC exam. Despite such an emotional blow, he succeeded in getting a Golden A+ in his HSC as well. He fulfilled his dream of studying in a university and gained admission in the Social Science department of Rajshahi University.

Although a classmate somehow helped him with his expenditures after joining university, he had to go back to his village in search of some source of income. He started working as a day labourer on alternate months and attended classes in between. This, however, led to a drastic decrease in his class attendance which was very alarming.

That is when he learned about PBF's ESP advertisement from a friend. After being selected as a recipient of the stipend the uncertainty in Jobaidul's life significantly decreased, so have his hardships. That is why every time he comes across a signboard of Prime Bank, he regards it with immense respect for the significant role it has played in his life.



হাজী দানেশ বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়ের ছাত্রী নাজনীন নাহার



নাজনীন নাহারের মা, স্থানীয় একটি ধানের কলের শমিকা

এই বৃত্তিটা আমার জীবনের মোড় ঘুরিয়ে দিয়েছে :

নিলফামারী জেলার এক অতি দরিদ্র পরিবারের সন্তান মোসাম্মৎ নাজনীন নাহার। বাবা ২০০৫ সালে হৃদ রোগে মৃত্যু বরণ করেন। তারপর থেকে আমাদের অবস্থা এতই করুণ ছিল তখন মনে হচ্ছিল যে শিক্ষা ছাড়া কোন উপায় নেই আমাদের, বলেন নাজনীন। কৃষি জমিতো দূরের কথা থাকার ঘরটুকু ও শতাংশ জমির উপর, কাদামাটি বাঁশ আর পুরাতন টিন দিয়ে তৈরি এই ঘরটি আমাদের একমাত্র সহায় সম্বল। বাবার মৃত্যুর পর নাজনীন নাহার এর নানি তার মাকে নিয়ে একটি ধানের চাতালে কাজ দেয়। নানি খালারাও একই চাতালে দিনমজুরী করছেন। তাদের অবস্থাও এতটাই নাজুক যে, সহায়তা করার মত কোন সুযোগ নেই। নাজনীন নাহার এর ছোট বোন অন্যের বাড়িতে বি এর কাজ করে। অভাবের তাড়নায় এক মাত্র ছোট ভাইটিও স্কুলে যেতে পারছে না। কিভাবে যাবে! স্কুলে যাওয়ার মত কোন জামাকাপড়ও যে নেই তার! জোটেনি ঠিকমতো দুই বেলা খাবারও। ধানের চাতালে মজুরী দিয়ে যে চাল পায় তাতে অনেক কষ্টে বছর পার করতে হয় তাদের। মাছ, তরিতরকারী কেনা তাদের জন্য কেবলই স্বপ্ন। এক নাগারে কথাগুলো বলে যান নাজনীন নাহার।

এতো অভাবের পরও থেমে থাকেনি নাজনীনের লেখাপড়া। এসএসসিতে গোল্ডেন-এ প্লাস পেয়ে আলোচনার কেন্দ্রবিন্দুতে চলে আসে নাজনীন নাহার।

স্বপ্ন থাকলেও শহরের কোন কলেজে ভর্তি হওয়ার দুঃসাহস দেখায়নি নাজনীন। স্কুলে শিক্ষকদের সহায়তায় ভর্তি হয় সৈয়দপুরের স্থানীয় কামার পুকুর কলেজে। এইচএসসিতে ও এ-প্লাস পেয়ে উত্তীর্ণ হয় সে। নাজনীন বলেন “ভাল রেজাল্ট আর পড়ার প্রতি প্রবল আগ্রহ ও ইচ্ছার কারণেই তার মা একটি গরু বিক্রি করে ভর্তির টাকা দেন, সেই টাকা দিয়ে ভর্তি হই রংপুর কারমাইকেল কলেজে। অর্থের অভাবে অন্য কোথাও থেকে ভর্তি ফরম নিতে পারিনি, একপর্যায়ে কারমাইকেল কলেজেও পড়া চালিয়ে যাওয়া অনিশ্চিত হয়ে পড়েছিল আমার। চরম অর্থ সংকটে আর এগুতে পারছিলাম না, চারিদিক অন্ধকার হয়ে আসছিল। ক্ষুধার যন্ত্রণায় ভেবে পাচ্ছিলাম না কি করবো, এমন সময় প্রাইম ব্যাংক ফাউন্ডেশন এর বৃত্তি পেয়ে আমার জীবনের মোড় ঘুরে যায়।”

এবার বিশ্ববিদ্যালয়ে ভর্তির স্বপ্ন দেখছে নাজনীন। প্রবল আত্মবিশ্বাসী নাজনীন ঠিকই জায়গা করে নেয় হাজী মোহাম্মদ দানেশ বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয়ে। শুধু তাই না এই বৃত্তির ভরসায় নাজনীন এবার ছোট ভাইকেও স্কুলে ভর্তি করে দিয়েছে।

নাজনীন এর মা জানায় আপনাদের এই সহযোগিতাটা না পেলে আমার মেয়ের লেখা পড়া বন্ধ হয়ে যেতো। নাজনীনের বাবার মৃত্যুর পর আমাদের অভাব-অনটন আর কষ্টের কথা বলে বুঝাতে পারবনা, উপায়স্ত না দেখে নাজনীনকে গার্মেন্টস এ চাকুরী দেওয়ার পথ খুঁজছিলাম। আমার মেয়েকে সাহায্য করে কত বড় উপকার যে করেছেন তা বলে শেষ করতে পারবো না। আপনাদের জন্য আজীবন দোয়া করে যাবো আমি।

This Scholarship has Been a Turning Point in My Life

At one point, begging on the streets had become an impending possibility for Mosammet Naznin Nahar and her family. Naznin belongs to a poverty-stricken family of Nilphamari. After her father passed away due to a heart attack in 2005, their financial situation went from bad to worse. Their only belonging was the ramshackle hut made of mud, wood and bits of tin. After her father's death her mother started working in a rice mill where her grandmother and aunts also worked. None of her relatives were in a position to provide any kind of financial help to her family since everyone faced the same hardships.

Naznin Nahar's younger sister works as a maid in someone's house and her younger brother can no longer go to school as he has only torn rags to wear and a uniform is beyond their means.

Arranging sufficient food for her family is a daily challenge since her mother's salary from the rice mill is meager compared to their needs. Having a proper meal with fish or any other protein is only a dream for this family which sometimes survives on nothing.

Despite all these hurdles, Naznin Nahar managed to secure Golden A+ in her SSC and become the centre of discussion in her area.

Even though she wanted to, she did not dare to apply to any college located in the town for admission. With the help of her school teacher she got admitted in Syedpur Local Kamar Pukur College and achieved a Golden A+ in her HSC as well.

Due to her excellent result and keen desire to pursue her studies, her mother sold her cow, their only other asset to meet the costs of admission to Rangpur Carmichael College. Fearing the costs, she did not apply anywhere better.

At one point, meeting the expenditures of Rangpur Carmichael College was becoming impossible. Unable to move forward due to financial constraints, Naznin was seriously considering stopping her studies. That is when a life changing event occurred - she was selected as a recipient of the PBF scholarship.

Naznin now dreams of studying in a university, she has been selected at Haji Mohammad Danesh Science and Technology University. She has even restarted her younger brother's school.

Naznin's mother expressed her heartfelt gratitude to PBF for helping her daughter to continue her studies. Their situation had become so dire that she had been thinking she might have to send Naznin to work in a garments factory to help support the family. But that is no longer an option, thanks to PBF.

Why ESP of PBF is Unique :

- Every year in the month of April we publish advertisements in two of the highly circulated daily newspapers in the country.
- Prerequisites for eligibility are mentioned in the advertisement like GPA, necessary papers, parents' income, place and date of submission, etc.
- Application forms, newspaper advertisements and the list of preliminary and finally selected awardees are uploaded in the foundation's website.
- The applicant gets one month's time to submit applications, then all applications are checked manually to detect any error against the prerequisites after which the data entry of valid applications begins.
- A strong database is being used which helps to sort out applications according to division/district/upazilla/gender/science/humanities/commerce/any special group/CGPA/parents income etc.
- In the database a lot of personal information such as the student's name, parents' name, address, account number and branch, how many students passed out, completed graduation, dropped out, current awardees, academic status, outstanding performance, subject, institution, etc. are preserved
- Any wrong information can also be checked through the database.
- PBF conducts one to one Validation Exercise as per the guidelines set by the Advisory Committee.
- The Validation Exercise is a process to identify the most deserving and appropriate applicants by on site and off site interviews of the primarily selected candidates in the branch of PBL nearest their residence and at their institutions.
- Through this (VE) process project officers validate their information, academic papers, economical hardships, other sources of income and appetite for the stipend of applicants.
- Annual service charge of bank account (not ATM) of the awardees is waived
- After successful completion of their higher studies PBF helps the awardees to avail internships and apply for jobs in PBL and PBF

Following are Depictions of the Daily Ordeals that the families of Some Recipients of the PBF Stipend Face:



The mother and grandmother of scholarship recipient, Md. Najmul Islam cry as they describe their daily hardships



The father of a student of Rangpur Medical College works as a labourer



This aged man works as a 'bidi' maker, he is the father of a student of Bangladesh Agriculture University



Fahima Mili's father continues to support his family by working in a tea stall

পিবিএফ এর বৃত্তি সম্পর্কে কয়েকজন শিক্ষা প্রতিষ্ঠান/বিভাগীয় প্রধানের উদ্ধৃতি:



আমি জেনে অত্যন্ত আনন্দিত যে প্রাইম ব্যাংক দেশের দরিদ্র মেধাবী শিক্ষার্থীদের জন্য মাসিক বৃত্তি প্রদানের কর্মসূচি গ্রহণ করেছে। এইটি মানবিক এবং সামাজিক উদ্যোগ। আমি এর অকুণ্ঠ প্রশংসা করছি এবং এই কর্মসূচি অব্যাহত রাখার জন্য অনুরোধ করছি। জাতির সেবায় প্রাইম ব্যাংকের এই অবদান নিশ্চয় ইতিহাসে লিখিত থাকবে



প্রাইম ব্যাংক লিমিটেড বিগত কয়েক বছর ধরে যে সকল কাজকর্ম পরিচালনা করে আসছে তা প্রশংসা দাবি করে। এর সুফল অনাগত বাংলাদেশ ভোগ করবে। বেগম রোকেয়া বিশ্ববিদ্যালয়ের শিক্ষার্থীদের জন্য যে সকল বৃত্তি ইতিপূর্বে দেয়া হয়েছে, তার জন্য প্রাইম ব্যাংক লিমিটেড কর্তৃপক্ষকে ধন্যবাদ জানাই এবং আশা করি ভবিষ্যতে এই বৃত্তির পরিসর আরও বাড়বে।



উচ্চ শিক্ষার পথে প্রশস্ত করার এই উদ্যোগকে আমি আন্তরিকভাবে সাধুবাদ জানাচ্ছি। প্রাইম ব্যাংক ফাউন্ডেশনের এই সামাজিক কর্মসূচির সফলতা কামনা করছি।



প্রাইম ব্যাংক কর্তৃক প্রদত্ত শিক্ষাবৃত্তি গরীব ও মেধাবী ছাত্র-ছাত্রীদের উচ্চ শিক্ষার পথকে প্রসারিত করবে। আমি এই উদ্যোগকে সাধুবাদ জানাই। শিক্ষাবৃত্তির কর্মসূচি ভবিষ্যতেও অব্যাহত থাকবে বলে আশা করি।

ডিনের কার্যালয়
বিজনেস স্টাডিজ অনুষদ

বিজনেস স্টাডিজ ভবন
ঢাকা বিশ্ববিদ্যালয়
১০০-১০০০, বাংলাদেশ

প্রাইম ব্যাংক ফাউন্ডেশন কর্তৃক শিক্ষা বৃত্তিটি এ দেশের হতদরিদ্র ও মেধাবী ছাত্র-ছাত্রীদের উচ্চশিক্ষার ক্ষেত্রে বিশেষ অবদান রেখে আসছে। এ বৃত্তিটি ভবিষ্যতেও চালু থাকবে বলে আমার বিশ্বাস। এ রকম সমাজ সেবামূলক কর্মসূচির জন্য প্রাইম ব্যাংক কর্তৃপক্ষকে সাধুবাদ জানাচ্ছি। আমরা প্রাইম ব্যাংক এর উত্তরোত্তর সাফল্য কামনা করছি।

৩১/১১/১৪
 (অধ্যাপক শিবলী রুহায়েতুল ইসলাম)
 ডিন।

Prime Bank English Medium School (PBEMS)

PBEMS Prepares Pupils for Lifelong Learning

Being the new principal of Prime Bank English Medium School (PBEMS), we started the school-year in August 2014 with a series of training-workshops for the teachers on the Methods of Teaching. Having studied education and being a licensed teacher in the Philippines, it is my desire to enhance our teachers' skills by making them understand the basic concepts and practices of education since most of our teachers have studied in different fields.

I am glad to mention that a huge number of students have enrolled in our two branches (in Mirpur and Uttara) and more are expected to be admitted in the upcoming year. In the Mirpur campus, the student population has doubled, while in Uttara, enrolment has increased by thirty percent (30%). PBEMS will be glad to serve more and more students in the future, that is why we are planning to introduce morning and day shifts at the Uttara campus to facilitate the increasing number of students.

This year, a monthly general faculty meeting was held regularly apart from the class level cluster monthly meetings. Doing so will ensure that the needs and issues of each student will be addressed and the teachers will have a forum to raise issues of concern.

Flag-raising ceremony and singing of the national anthem also commenced this school year. One of the school's aims is to develop each student to become a good citizen of the country; singing the national anthem is a simple yet important endeavour to develop the students' respect and love for their country.

Aside from field trips, classes went on educational exposure trips. Class 6, for instance, visited the Pan Pacific Sonargaon Hotel for the US Trade Fair and a tour of the hotel. This trip was related to their Geography and History classes. It was also intended to develop their social skills. When Class 5's Science lesson was about the parts of the human body, they visited the anatomy laboratory of Prime Bank Nursing Institute (PBNI). Class 4 also visited PBNI's nutrition laboratory when they tackled nutrition in Science class. Such learning experiences deepened the understanding of the topics because they became more meaningful to the students.

Teachers were also encouraged to attend educational trips. We provided them with a schedule of activities in the city such as exhibits, concerts, literary fairs, etc.



Mr. Blas Ofelie S. Descallar, Principal, PBEMS

The more the teachers are exposed to such activities, the more their horizons will widen. The more they are inspired, the more interactive and engaged their lessons will become.

As PBEMS is concerned about the safety and protection of students, teachers, and staff, we held fire and earthquake drills during the first semester. Despite the difficulty in organising this event, courage and determination won over, and the drills were finally staged on October 13, 2014 to commemorate the International Day for Disaster Reduction in collaboration with the Fire Service and Civil Defense Ministry. The activity aimed to prepare everyone on what to do when unforeseen disasters such as fires and earthquakes arise.

We also celebrated Universal Children's Day for the first time this year on November 20 through a presentation of the students' talents, a debate for Classes 5 and 6, and a movie date for parents and children. Before the movies, the parents were advised on how to select appropriate shows for children and to screen cartoon shows before letting their children watch. Parents were made to understand that many children learn violent acts through watching cartoons with violent and offensive scenes. After the show, the parents were encouraged to discuss the movie with their children, particularly the values depicted there and how the children can apply them.

A health programme was introduced this school year. Students from Prime Bank Nursing Institute taught our students the proper ways to take care of the body and how to live a healthy life.



An official from Fire Service & Civil Defence staged a Drill for Fire & Earthquake at PBEMS premises

Counseling not only to students but to teachers and parents is also underway from this year. Guidance and counseling is an integral part of every school in most parts of the world so we are integrating it as we are striving hard to set international standards.

To inspire our teachers in their profession, we also arranged a one-day retreat at a serene location in Gazipur District. The first activity that day was a self-reflection on their motives and purpose for teaching. Here, they discovered why they want to teach and their decision to teach was reinforced. They also reflected on how they can improve as teachers. After the individual reflections and small group sharing, the teachers watched an inspirational Chinese movie entitled "Not One Less."

We also organised a training-workshop for our support staff to help enhance their ability to care for our students.

I am hoping that all the pupils will benefit to the fullest from all the endeavours that the school is undertaking this year and in the coming years.

Recently I attended the Cambridge Schools' Conference in Colombo, Sri Lanka with more than 300

participants from 32 countries. The conference theme was "Inspiring Teaching, Inspiring Learning." Discussions were focused on the attributes of a Cambridge teacher: being confident, reflective, responsible, innovative, and engaged. While listening to the keynote speeches and workshop discussions, I realised that what Cambridge is espousing is actually not new to PBEMS. Our school has long been working hard to inculcate and develop these attributes in our teachers, and in various activities of the school.

In one of the series of training sessions I conducted for the school teachers, one teacher asked me which method of learning would be of great help in preparing students for the "O" and "A" level examinations. During that time, we were discussing the differences between two types of learning: the traditional and the progressive (interactive methods). Prime Bank English Medium School adopted the later while most, if not all, schools in the country used the traditional method.

All the class activities are done in an interactive way, which have been adopted by PBEMS since its inception in 2008. This prepares the pupils adequately for the "O" and "A" level exams. The recent additional activities and practices have made PBEMS more in tune with Cambridge's goal of developing teachers who are confident, reflective, responsible, innovative, and engaged. Despite the challenges and limitations faced by PBEMS in employing a high and international standard of education, PBEMS is determined to strive in preparing pupils not only for the "O" and "A" level exams but most importantly, for lifelong learning so that they excel wherever they may be and in whatever profession they will take up in the future.

Blas Ofelie S. Descallar
Principal

Prime Bank English Medium School - We care

Prime Bank English Medium School (PBEMS) is an ideal institution to form a child into a shape which is fit for serving the nation in the future. It is an institution, where we encourage a child to be an architect of his own life, to serve the country properly in the future and to be a responsible adult. The school follows the Interactive Learning Method which includes the process of interacting, where the students act and learn very

spontaneously, not according to a fixed syllabus. All the students have the opportunities to act freely, they have the room to show their talent and flourish. The school follows a holistic approach-it means we make the students work physically, mentally, emotionally and spiritually; such an approach engages and develops the whole person.



Teacher Ismat Zerine Khan with Class Six Students of PBEMS

A child has conscious and unconscious aspects and rational and irrational aspects. We support a child and try to develop their unconscious aspects in a caring way. We support our students to use all of their intelligence and insight rationally, logically, creatively and in a harmonious manner.

PBEMS focuses on individual development. We involve each child in various activities like the annual sports day where every student participates. Such activities help to develop the students' confidence level. Whenever the students perform something and are appreciated and rewarded, it motivates them in a positive way. It raises their courage and adds positive thinking in their minds.

PBEMS is different from other schools because we discourage our students to memorise and recommend reading more. Students do not take their books home for further studies, instead, they are assigned some project work, creative writing or some activities related to their lessons. They are obliged to go through many books or other resource materials to complete the project. This allows them to widen their area of knowledge, enrich their vocabularies, and gather information. This process also helps to reduce the pressure of studies which is a common phenomenon in Bangladesh.

Nowadays, coaching centres have become part and parcel of many children's daily routine; most of such centres add an extra burden of studies on the students as well as on the budget of parents. The students eventually become exhausted by the end of the day and dependent on the coaching centres. A valuable portion of their childhood is spent memorising notes supplied by coaching centres. PBEMS offers students the opportunity to enjoy their childhood completely, and gain a wholesome education in the process. As our school campus has space limitations, we take our

students to the nearby field twice or thrice a month for sports and games. They get the chance to enjoy the natural view as well as have some physical exercise.

PBEMS promotes group work, collecting study materials, creative writing and presentation skills. Group work helps them to learn sharing, to care about each other and develop a sense of purpose; thus they are groomed to be good citizens and responsible individuals.

PBEMS focuses on social development and community services. The students are involved in a campaign called "Give Love This Winter" which distributes winter clothes and blankets to the poor and destitute. Such involvements help to make a child aware of the plight of poor people who are in dire need of basic necessities.

We engage our students in recycling things. The school's recent programme "A Second Look at Garbage" educates students on how to take care of the environment by disposing garbage properly. The programme teaches the students how to keep their community clean, they also learn to use things properly. Our duty is to make your child a responsible, sensible and honest citizen of the country. If they love themselves, they will also love their country. If they take care of their own things, they will cultivate the love and care for others as well.

PBEMS is an institution which offers quality education at an affordable price; many families dream of sending their kids to an English Medium School but fail to do so only because of high tuition fees. Taking this into consideration, PBEMS offers quality education at a price which caters to the masses. This unique school strives to provide education to those who once thought that an English Medium Education was beyond their reach.

An educated nation has a rich history and culture, which is why PBEMS places great emphasis on cultivating knowledge on both these sectors. Through performing arts, a child flourishes and develops interest in areas other than just studies. Historically and culturally significant days are commemorated with enthusiasm and ardour not only because of their importance but also to develop a sense of awareness and understanding amongst the young learners.

PBEMS hopes to touch many other young lives and shape the future of many leaders. As teachers, we can only hope to guide them and serve a greater good.

Ismat Zerine Khan, Teacher, PBEMS

A school that truly cares and child-centered

কাহিনী - ১

My child's early childhood education: My daughter, Aparajita Parin studied from Play Group to KG in a renowned English Medium School at Mirpur for 3 years. There she had to face various problems. She often got homework which she was not prepared for. Punishments such as caning was a common practice among the teachers in that school. The behaviour of some teachers was beyond tolerable. Attempts to make changes failed as teachers and administrators were reluctant to sit for dialogue and plan for improvement.

Discovering PBEMS: Hearing about PEBMS from a relative, I became interested and admitted her in Class 1 in July 2013. She was able to cope with her class immediately as the environment was friendly. She enjoyed the field trips, music, art and computer classes and the teachers and management were open and friendly, enabling us to share our feelings with them.

Deciding for an English version school: But after six months I and my wife suddenly decided to transfer our daughter to a newly opened English version school which is closer to our residence at Mirpur Cantonment. She was admitted in Class 1 in January 2014. We and our daughter were happy at the beginning because the school was under the management of the Defence Ministry. The school's playground and canteen were big and the building was good. However, day by day, we got negative feedbacks about the school and observed those feedbacks personally. One example is the use of slang language by the teachers to the students. Punishing students by letting them stand on the table while holding their ears was another concern. There was also discrimination towards civilian students, home works were not checked, sister/aya's behaviour was improper, girls could not play on the playground and students could not go to the library. Moreover, the age difference was too high in Class 1, which ranges from 6 to 10 year olds. My daughter had reached the point of not coping with that kind of environment anymore. She cried almost every day and lost her



Aparajita Parin with her father

interest in going to school. My wife and I reflected on the situation and decided to bring our daughter back to PBEMS.

Returning to PBEMS: In July 2014, we sought readmission of my daughter at PBEMS. Now, she is in Class 2 and always excited to go school. She always shares what happened in class every day with lots of excitement. Thanks to Prime Bank Foundation for taking the initiative to establish a school which uses an interactive and child-centered methodology under the Cambridge Curriculum.

Kazi Rajibul Haque

Father of Aparajita Parin

Student of Class-2

PBEMS-Mirpur

Prime Bank English Medium School (PBEMS)

কাহিনী - ২

যে স্কুলে শিক্ষার সুযোগ সবার জন্য অব্যাহত

শুরুর কথা: সেই ২০০৮ সালের জুলাই মাসের কথা। উত্তরার ৬ নং সেক্টরের ১৩ নং রোড দিয়ে একদিন বেড়াতে যাচ্ছিলাম। হঠাৎ করে ছোট আকারের সুন্দর একটি নিয়ন সাইনের ব্যানার আমার নজরে আসে। ভিতরে তাকাতেই দেখতে পাই এক ভদ্রমহিলা কাঠের চেয়ারে বসা। আমি ভিতরে ঢুকে ভদ্রমহিলার কাছে জানতে চাইলাম এটা কিসের অফিস? তিনি অতি বিনয়ের সাথে আমাকে বসতে বলে প্রাইম ক্যাম্পাস যা বর্তমানে প্রাইম ব্যাংক ইংলিশ মিডিয়াম স্কুল নামে পরিচিত তা সম্পর্কে সংক্ষিপ্ত ধারণা দিলেন। তাঁর বর্ণনায় স্কুলের কয়েকটি বৈশিষ্ট্য আমাকে আকৃষ্ট করল। **প্রথমত:** স্কুলটি প্রাইম ব্যাংক ফাউন্ডেশন কর্তৃক প্রতিষ্ঠিত, **দ্বিতীয়ত:** স্কুলের প্রিন্সিপালের দায়িত্বে আছেন ড. উইলিয়াম সি. এঙ্গেলস নামে একজন আমেরিকান শিক্ষাবিদ এবং **তৃতীয়ত:** স্কুলের শিক্ষা ব্যয় সাধারণ মানুষের নাগালের মধ্যে, যা ঢাকা শহরে বিরল।



নাবিউ জাহিদ তানজিম (ছেঁইল চেয়ারে বসা) সহপাঠীদের নিয়ে আহসান মনজিল পরিদর্শন শেষে

আমার ছেলের সম্ভাব্য স্কুল:

চোখের সামনে ভেসে ওঠে আমার ছোট ছেলে নাবিউ জাহিদ তানজিম এর চেহারা। মনে মনে ভাবি আমার ছেলে কি সুযোগ পাবে এই স্কুলে ভর্তি হতে? সে'তো শারীরিক প্রতিবন্ধী। বিভিন্ন ধরনের প্রতিবন্ধকতার সম্মুখীন হয়ে কতো শিশুইতো তাদের মৌলিক মানবিক অধিকার থেকে বঞ্চিত। সর্বত্র প্রবেশাধিকার বঞ্চিত হয়েও কিভাবে আমার ছেলেকে সমাজের মূলধারার অংশ করা যায় এমন তীব্র আগ্রহে আমার দিন কাটছে। সৃষ্টিকর্তার শ্রেষ্ঠ জীব মানুষকে সমাজে মাথা উঁচু করে বাঁচতে হলে শিক্ষার কোন বিকল্প নেই। তাই আমার প্রতিবন্ধী ছেলেকে এই স্কুলে ভর্তি করার ব্যাপারে উদ্যোগী হলাম।

আশার আলো দেখতে পেলাম:

এসব কথা যখন মনে মনে ভাবছিলাম; এমন সময় উক্ত ভদ্রমহিলা আমাকে স্কুলের প্রিন্সিপাল এর রুম নিয়ে যায়। সেদিন প্রিন্সিপাল ছাড়া আরো ২ জন আমেরিকান বয়স্ক মহিলা আমাকে স্বাগত জানালেন এবং স্কুল সম্পর্কে বিস্তারিত অবগত করলেন। তাদের সঙ্গে প্রাথমিক আলোচনার পর আমি তাদেরকে জানাই যে আমার ছেলে কিন্তু হাঁটতে পারে না ও শারীরিক প্রতিবন্ধী। ও কি পারবে আপনাদের স্কুলে ভর্তি হতে? তাঁরা আমাকে অভয় দিলেন, কেন পারবে না? আপনি যদি ইচ্ছুক থাকেন, প্রতিবন্ধী বলে আমরা তাকে ফিরিয়ে দেবো না। এ সময় তাঁরা স্কুলের একটি ব্রশিওর আমার হাতে দিলেন। যা দেখে আমি স্কুল সম্পর্কে আরোও ভাল করে জানতে পারলাম। সব জেনে মনটা আশ্বস্ত হলো।

A school that provides quality education to all

Thoughts on beginnings: In July 2008, as I was driving around Sector 6 in Uttara passing through Road 13, an attractive neon sign on a building attracted my attention. I stopped to check the information posted. Upon entering the building, I saw a lady sitting on a wooden chair. I asked the woman who the office belonged to and for what. She humbly welcomed me and briefed me about Prime Campus which is presently known as Prime Bank English Medium School (PBEMS). In her briefing, some special features attracted me. **First**, the school was founded by Prime Bank Foundation. **Secondly**, the Principal Dr. William C. Engels, was an American educator. **Thirdly**, the cost is surprisingly affordable since English medium schools which are sprouting like mushrooms in the city have skyrocketing school fees.

My son's future: At that time, I thought of my dear son Nafiu Zahid Tanjim. In my heart, I wondered whether my son could get the opportunity to be admitted in the school since he is physically challenged. Due to a lot of challenges, many children are deprived of their basic right to education. I bore the heavy load of my son's denial of admission in many schools. I was desperately waiting for the day when I could put my son in the mainstream society. I could not find an alternative education for Nafiu so I dared to seek his admission at PBEMS.

Finding a ray of hope: After some time, the lady took me to the Principal's office. That time, along with the Principal, there were two other elderly American ladies sitting in the room. They all welcomed me and gave me more information in details about the school. I told them that my son can't walk as he is physically challenged. I asked them whether he could be admitted in the school. To my surprise, they all assured me that he could join the school. I knew right there and then that this school was right for my son.

Nafiu's admission: After learning all the details about Prime Campus, I registered my son and he was admitted in Nursery class. During the first parents' meeting, the Principal explained the goals of the school which are actually similar to what I envisioned for my son. Now, I see my expectations being realised. I see that the school is heading to its ultimate destination. I'm extremely grateful to the school authorities for giving my son a chance to attend school.

Prime Bank English Medium School (PBEMS)

আমার সন্তানের স্কুলে ভর্তি:

সব জেনে-শুনেই আমার সন্তানকে প্রাইম ব্যাংক ইংলিশ মিডিয়াম স্কুলে নাসারী শ্রেণিতে ভর্তি হওয়ার সিদ্ধান্ত গ্রহণ করি। প্রিন্সিপাল ড. উইলিয়াম সি. এঙ্গেলস স্কুলের প্রথম অভিভাবক সভায় আমার স্বপ্নের প্রায় সবকিছু বাস্তবায়নের ঘোষণা দিলেন যা আজ ধাপে ধাপে বাস্তবায়িত হয়ে বিদ্যালয়টি এর অভিষ্ট লক্ষ্য অর্জনে এগিয়ে যাচ্ছে। আমার ছেলেকে এই স্কুলে ভর্তি হওয়ার সুযোগ করে দেওয়ায় স্কুল কর্তৃপক্ষকে জানাই আন্তরিক কৃতজ্ঞতা।

স্কুলের লেখাপড়া সম্পর্কে আমার অনুভূতি:

এই প্রতিষ্ঠানে আমার সন্তানকে ভর্তি করার পর থেকে তাঁর সফলতা অবলোকন করে আমি অভিভূত, পুলকিত ও গর্বিত। এই স্কুলে পড়ে আমার সন্তান এখন অনর্গল ইংরেজিতে কথাপকথন করতে পারে। আমার বিদেশী ব্যবসায়িক অংশীদাররা যখন আমার বাসায় বেড়াতে আসেন তখন তাঁরা আমার ছেলের সাথে ইংরেজিতে কথা বলে। আমার মনটা গর্বে ভরে যায়। তাঁরা কিছুটা সময় আমার সন্তানের সাথে কাটায়। ২০০৮ সালে ভর্তি হয়ে আমার সন্তান অপ্রতিবন্ধী সহপাঠীদের সাথে সহযাত্রী হয়ে এখন পঞ্চম শ্রেণিতে পড়ালেখা করছে। প্রতি বছর ক্লাশে প্রমোশন পেয়ে এক ক্লাশ উপরে উঠে এভাবে ধীরে ধীরে সে 'ও' এবং 'এ' লেভেলের দিকে এগিয়ে যাচ্ছে।

স্কুল সম্পর্কে আমার বিশ্বাস:

আমি ব্যক্তিগতভাবে বিশ্বাস করি, প্রাইম ব্যাংক ফাউন্ডেশন কর্তৃপক্ষ স্কুলটিকে একটি প্রকৃত আদর্শ বিদ্যালয় হিসেবে গড়ে তুলবে। ঢাকার উত্তরা ও মিরপুরে অবস্থিত স্কুলটির ক্যাম্পাস ঢাকার অন্যান্য স্থানে (খিলগাঁও, শাহজাহানপুর বা মালিবাগ) ছড়িয়ে দিবে। এছাড়া অত্র স্কুলের শিক্ষকবৃন্দসহ কর্মরত সকলে অবিরাম অক্লান্ত পরিশ্রম করে ছাত্র-ছাত্রীদেরকে দেশের সুযোগ্য নাগরিক হিসেবে গড়ে তোলার ব্রতি হবে। শিক্ষার পাশাপাশি তাঁরা শিশুদেরকে শিষ্টাচার, নৈতিকতা ও সংস্কৃতমনা করে তুলছেন। তাদের এই প্রচেষ্টা অত্র প্রতিষ্ঠানকে দেশের একটি অনন্য আধুনিক ইংলিশ মিডিয়াম শিক্ষা প্রতিষ্ঠান হিসেবে রূপায়িত করতে জোরালো ভূমিকা পালন করবে।

প্রতিবন্ধী সন্তানের অভিভাবকদের তাদের সন্তানের অধিকার সম্পর্কে সচেতন হতে হবে। প্রতিবন্ধকতা মানেই জীবন শেষ হয়ে যাওয়া নয়, তাকে শুধু এই মানসিক শক্তিকে দেয়া দরকার। এজন্য সবার ইতিবাচক মানসিকতা প্রয়োজন। এই অবস্থা নিয়েই স্বাভাবিক জীবন-যাপন করা সম্ভব। আমার বিশ্বাস, প্রতিবন্ধী ও স্বাভাবিক শিশুসহ সবার সম্মিলিত প্রচেষ্টাতেই গড়ে উঠবে আমাদের স্বপ্নের বাংলাদেশ।

শেষের কথা:

আমি ছাত্র-ছাত্রীর অভিভাবকদের নিকট হতে বিভিন্ন সময়ে বিভিন্ন প্রশ্নের সম্মুখীন হয়েছি। আমি তাদেরকে বুঝাতে চেষ্টা করেছি এই বলে যে, দ্বিধাদন্দ বা কোন প্রকার সংকোচ করবেন না। প্রাইম ব্যাংক ইংলিশ মিডিয়াম স্কুলটির পরিচালনা পরিষদ অতিব শক্তিশালী এবং সফল উদ্যোক্তা। সুতরাং আমাদের সন্তানেরা কোন বিরূপ অবস্থার সম্মুখীন হবে না। বরং দিন দিন এই প্রশ্নগুলি দূরীভূত হচ্ছে এবং আশার আলো দেখতে পাচ্ছি। ভয় নেই আমাদের সঙ্গে থাকুন।

ছাত্র: নাফিউ জাহিদ তানজিম

পঞ্চম শ্রেণি, আই.ডি-০০০০২

পিতার নাম: মো: জাহিদুল আলম

প্রাইম ব্যাংক ইংলিশ মিডিয়াম স্কুল,

উত্তরা, ঢাকা।

My feelings about Nafiu's studies:

I am grateful and very pleased about my son's admission at PBEMS and in seeing his learning progress. He has acquired good English speaking skills. When my foreign business colleagues visit our residence, they speak in English with my son and spend most of their time with him. My heart overflows with joy when I see my son's confidence in speaking with foreigners. My son was admitted in this school in 2008 and he is walking together with his physically-able classmates in the path of learning and is now studying in Class-V. I am hoping that each year he will complete a new level successfully and finally move on to appear for O and A level examinations.

My confidence in PBEMS:

Personally, I hope that the authorities of Prime Bank Foundation are experimenting PBEMS in Uttara as a pilot school and will replicate this noble project in other places. I am delighted to know that a campus in Mirpur has been running for three years. I wish that more and more PBEMS will sprout like mushrooms not only in the capital but throughout the entire country. I also hope that more and more dedicated teachers and staff members will work tirelessly to ensure that students of PBEMSs will become responsible and good citizens of Bangladesh. Teachers at PBEMS have taken the initiative in moulding the children's attitude and behaviour by making them courteous, morally strong and advocates of culture and heritage. All the endeavours being initiated make this school unique and better than any other modern English Medium Schools in the country.

Parents of physically challenged students need to be more aware about their child's rights. A disability doesn't mean that children don't have a future. Rather, we need to give psychological and social support to these children and have a positive attitude. Our physically challenged children can live a normal and functional life if we get a support system such as PBEMS. My son is not the only physically challenged student at PBEMS. I am very grateful that this school welcomes and cares for every child who knocks at its door.

Conclusion:

For six years, I have been facing a lot of questions from parents/guardians of students who do not understand the different set up and methods use in PBEMS. I tried my best to make them understand the unique nature of the school as it is really different from most of the traditional schools in the country. The administrators of Prime Bank English Medium School are seasoned educators whose desire is to mould each child not only to be academically sound but also to be morally upright and better citizens of the country. Nowadays, I notice that the questions are disappearing. A unique opportunity awaits each child in PBEMS.

Students Name: Nafiu Zahid Tanjim

Class V, ID No. 00002

Father's Name: Md. Zahidul Alam

Prime Bank English Medium School, Uttara, Dhaka

Prime Bank Nursing Institute (PBNI)

Prime Bank Nursing Institute (PBNI) is a commendable initiative of Prime Bank Foundation, a concern of Prime Bank Limited. This international standard nursing education centre was inaugurated on 13 April 2013 with an aim to prepare knowledge based skilled nurses who will provide high standard medical services to all classes of people of the society. Bangladesh, as well as the whole world faces a huge shortage of skilled nurses and in this period of crisis, PBNI as stepped in to **TAKE** this social problem. By placing equal emphasis on technical knowledge, skills, and the development of character and values, PBNI seeks not only to produce competent nurses, but to raise the standards of and expectations from health workers across the country. The institute currently provides a three-year diploma training to students at a comparatively low cost, thereby providing students an opportunity to **TAKE** their and others' lives through a noble profession.

PBNI's journey started in 2013 with 40 students of Diploma in Nursing Science and Midwifery. Every year a large number of meritorious students seek admission in this institute, especially those who cannot spend a huge sum for their higher education. Prime Bank Foundation has extended a helping hand to the general people by providing an excellent opportunity for technical learning; scholarships are also available for deserving students in each batch.

As a result of its quality education, the Ministry of Health and Family Welfare, Government of Bangladesh has approved the plan to upgrade this institute into Prime Bank College of Nursing and offer B.Sc. in Nursing (4 years basic and 2 years Post-Basic) courses. Courses will be offered as soon as the affiliation with the University of Dhaka is complete. Plans for introducing M.Sc. in Nursing as well as short Nursing Certificate courses for different professionals are also being contemplated.

In order to produce highly qualified nurses it is extremely necessary to provide high quality faculties, a well disciplined administration, modern lab facilities and clinical practice in specialised hospitals for practical experience and hands-on training.

Technical Assistance:

Professor Ratna Prakash, Ph.D. (Consultant) is the Principal, Pal College of Nursing & Medical Sciences, Haldawani, Uttarkhand State, India. She is also adjunct Professor of School of Nursing, Minnesota University,

USA. She was assigned as a consultant for a Project named –'Establishing Prime Bank College of Nursing as the Nursing Education Centre of Choice for the Potential Nursing Students of the Country and Beyond'. She made a deliberate analysis of the institutional practices and presented elaborate recommendations. The purpose of the project was to establish and run a high standard nursing training institute for the development of highly skilled nurses needed to meet the increasingly high demand of qualified nurses by different health care service providers in the country and beyond. PBNI is trying its best to properly implement the recommendations given by the consultant in order to improve the quality of education of the institute.

A MoU has also been signed with the Cebu Normal University of Philippines to ensure high-quality technical assistance to sustain the persistent effort to upgrade and improve the institute.

Lab Facilities:

All the facilities of modern teaching and accommodation are available for students such as a well-furnished female students' hostel, well equipped classrooms with multi-media and projector, fully air conditioned, modern library, well equipped medical laboratory, modern English language lab, large computer lab with full internet access, etc.

Clinical Practice:

Nurses must have sufficient practical experience of hospitals before they begin their career. For this purpose, PBNI has arranged clinical practice visits to a variety of hospitals for its students. Such visits allow students to actively participate in clinical procedures and learn through observation. Along with textbook knowledge, PBNI places great importance on clinical practices. That is why PBNI has made an arrangement with Kurmitola General Hospital (KGH) which is the first of its kind. KGH is a service- oriented project of the civil-military partnership financed by the Health Ministry, supervised by the Defence Ministry, PBNI is the first nursing institute to gain access for clinical practice at this renowned hospital. This in itself is a great achievement for PBNI.

Visits by PBNI Students for Clinical Practice to Different Specialised Hospitals:



A Teacher is showing the student the appropriate technique of drawing blood at kurmitola General Hospital (KGH), Dhaka.



Students directly assess the patient's condition at Kurmitola General Hospital (KGH)



A student is giving nasogastric tube feeding to a patient at Dhaka Shishu Hospital



A student is observing the Infusion set in the child ward at Kurmitola General Hospital (KGH)



A student is giving oxygen inhalation to a patient at Dhaka Shishu Hospital



Students are preparing medicine for patients with the assistance of Senior Staff Nurses at Kurmitola General Hospital (KGH).

PBNI - a Beacon of Hope and a Pathway to a Brighter Future:

Anannya Modak is a second year student of Prime Bank Nursing Institute, without PBNI, Anannya would have sacrificed her dream to become a nurse. Family hardships and unfavourable circumstances were making higher studies seem like an impossible option for her. Yet now, her dreams are about to be realised after being enrolled at the prestigious Prime Bank Nursing Institute.

She pointed out that Prime Bank Nursing Institute provides students with exceptional learning facilities, modern technology and a conducive learning environment. She also mentioned the state of the art facilities, which include different nursing education related labs like: simulation, anatomy, nutrition, microbiology and midwifery. In addition, there is also a well-equipped computer lab and an English language lab which facilitates her with language skills to keep pace with global standards.

Anannya highly appreciates the accommodation provided to her by the Prime Bank Nursing Institute. To her, PBNI's hostel for the female students is like a second home. The accommodations are fully furnished with

round-the-clock security and are designed to provide a safe and homely environment. The skilled lecturers who are led by the Principal and Vice Principal of the institute have been most supportive and helpful; to Anannya they are not only teachers but guardians who have brought forth an enormous **change** in her life. The teaching methodology that the institution employs engages students in the learning process and creates inquisitiveness. The faculty also closely supervise the students' progress and provide necessary guidance. Anannya added that all these facilities are providing her with an effective learning and understanding of nursing.

Anannya believes that the nursing profession has the power to make a huge difference in today's health care system. Nursing advocates for the individual and focuses not only on the treatment component, but also on prevention and health promotion. After joining this institution Anannya is learning the complexity of the profession and how nursing is a key component of the health care system. PBNI has opened up a new opportunity for Anannya, she can now pursue a noble career and be an independent woman.



[Health]

Prime Bank Eye Hospital (PBEH)

Low vision and blindness can have negative impacts on individuals, families, and communities. Impacts may range from a decrease in the quality of life and increased mortality to large-scale economic consequences. From the cultural perspective, blindness is often stigmatised, further alienating the afflicted from their communities. The social disadvantages which occur due to blindness or low vision are also significant because it leads to a loss of social standing and decision-making authority; a large proportion of blind women note a loss of authority within their families. It is needless to say that the impact of blindness and poor vision on quality of life is quite alarming for those living in poverty. It is often the impoverished people who are more likely to become blind due to lack of access to health services. Due to the lack of awareness regarding eye health, they also tend to be more susceptible to eye infections and diseases.

Considering these aspects and the dire situation of eye-health in Bangladesh, Prime Bank Foundation took the noble step of opening the Prime Bank Eye Hospital (PBEH) which started its journey from January 21, 2012 with a view to provide eye care services to all at an affordable cost. To strengthen its service, PBEH has signed a MoU with Aravind Eye Care System (AECS), a centre of excellence in eye care, as "Technical Assistance Partner" for receiving necessary guidance. Under their guidance, PBEH is equipped with the most modern ophthalmic equipment, staffed with a renowned group of clinical and non-clinical personnel and is located in the heart of the city at House # 82, Road # 8A, Satmasjid Road, Dhanmondi, Dhaka-1209.

Among its many unique characteristics are PBEH's experienced and caring team of eye specialists and para-professionals; a one-stop approach to provide a wide range of eye care services; its latest modern ophthalmic equipments; its accessibility to all, with a provision of safety-net for those who cannot afford the treatment; the hospital is "tailored to needs" and is set up to cater to people belonging to different socio-economic strata; the pricing is at a sliding scale for sustainability and cross-subsidisation if needed; 90% of the surgeries are done on day care basis; VIP Cabins, shared cabins and separate wards for both male and female exist and there is also a medicine shop, optic shop and a cafeteria. Without doubt, PBEH provides the



A session with Muslim religious leaders

services that any renowned eye hospital may have. Prime Bank Foundation was awarded the prestigious 'Asia Responsible Entrepreneurship Awards (AREA)' 2014 for its exemplary contribution in corporate social responsibility under the category of Health Promotion. It is because of PBEH's activities and performance that the Foundation gained international recognition through this award. Enterprise Asia's 'Asia Responsible Entrepreneurship Awards (AREA)' recognises and honours Asian businesses for championing sustainable and responsible entrepreneurship; it is indeed a great achievement for a considerably new hospital like PBEH to come into the international limelight because of its commendable contribution to healthcare and responsible practices.

Seeing the highly visible impact made in the society through the outreach eye camps, which supplement the base hospital, Prime Bank Limited (PBL) has been assisting PBEH since 2013. Under the leadership of the Head of Branch of the corresponding area, this support continued in the year 2014 too. This year, PBL financed 24 outreach eye camps, the number of patients examined and selected for free surgery was significantly high compared to the year 2013. As a result, many more patients were seen and huge numbers of patients received surgery at PBEH with the financial support of PBL. To reach more people, PBEH conducted a significant number of screening programmes in schools and industries in 2014. The screening programmes help to reach out to more patients, cover different locations of the city and promote the hospital as well. Outreach camps and screening programmes have been a new strategic shift which substantiate the activities of the hospital.

Recently, PBEH purchased a 3D OCT (Optical Coherence Tomography) with the aim of expanding its services; the OCT assists in providing full confirmation of Glucoma. In order to make the hospital personnel more capable, PBEH sent two of its Consultants to Singapore to receive



A session with Hindu, Christian & Buddhist religious leaders

training on the OCT so as to provide its patients with international standard services.

This year, the Administrative Officer of PBEH was also sent to AECS, India, to receive training on “Management Training and System Development for Hospital Administrators”. This course equips hospital administrators with the knowledge and skills necessary to effectively manage an eye hospital both in its day to day operations and to develop a hospital according to the needs of the community it serves. Such trainings help the employees of PBEH to provide better services to the patients and be more competent administrators. PBEH clearly leaves no stone unturned when it comes to providing better care, equipment or services to its patients.

A recent promotional strategy of PBEH has been to create awareness about eye care and eye diseases among different religious leaders of the society. The religious leaders were invited to PBEH to attend a presentation by the hospital’s doctors where curable diseases of the eye were highlighted. By sensitising different religious leaders and representatives of the community, Prime Bank Eye Hospital hopes to raise awareness regarding common eye diseases which are easily curable but remain undetected. Open discussions were held between the leaders and the facilitators of the programme to clear any misconceptions on common eye diseases.

Prime Bank Foundation’s activities in the area of healthcare, and ophthalmic health in particular, extend beyond providing reactionary treatment to those already suffering from eye diseases. Aiming to meet

the goals defined by the Vision 2020 initiative of the World Health Organisation, PBEH is actively involved in raising awareness of and generating demand for eye health in order to promote the prevention and control of avoidable blindness in the country. To implement its mission to promote health seeking behaviour and early detection and prevention, PBEH regularly runs outreach and screening camps across the country. This is in recognition of the fact that lack of awareness regarding eye health is one of greatest causes for widespread eye diseases, but also to address the practical issue of physical accessibility for those unable to come to the capital to benefit from PBEH’s services.

Reaching More People for Eye Services

Eye problems in Bangladesh are increasing rapidly, as a result, the country’s development rate and socio-economic wellbeing is being hindered. The statistics given below will help shed a clearer light on the present condition:

Sl.	Particulars (in Bangladesh)	Information
1	Visually impaired	15,00,000 (1.1%)
2	Visually impaired (children)	40,000
3	Children visually impaired due to cataract	12,000
4	Incidence rate (every year)	1,50,000
5	Visually impaired aged over 30 years	7,50,000 (1.53%)
6	Suffering from Cataracts	6,50,000
7	Having Refractive Error (people)	33,00,000
8	Having Refractive Error (children)	13,00,000
9	Annual Cataract Surgery Rate	1100 per 1 million

People having eye problems are not very interested in availing eye care treatment from any nearby eye care centre/hospital. The common reasons behind their hesitancy are:

- fear of surgery
- the wrong assumption that eye problems are an age related matter and is natural
- inability to bear the treatment costs
- no accompanying person
- bad transport facilities
- the closest eye service centre is very far
- fatalistic attitude (eye defects are “Allah’s will”, and that they will survive “somehow” even with acute eye problems)
- tension about obeying post-operative recommendations properly



A patient with cataract

The reason why people are reluctant to seek eye care treatment varies with geographical and cultural settings. From our experience, we believe there is a huge demand for eye care treatment in and around the country but the supply side facilities are not sufficient. Lack of awareness of available eye care treatment and lack of understanding of eye services are some of the root causes for which people are not availing eye services.



Dr. Anthony Albert, Consultant & Project Director performing surgery in the Operation Theatre (OT), PBEH

To address the above causes, Prime Bank Eye Hospital (PBEH) has taken different steps to eliminate the doubts and confusions usually seen in eye patients. Initiatives of PBEH include:

- Top class eye care services through Prime Bank Eye Hospital (base hospital)
- Outreach Eye Camps (throughout the country)
- School Screening Camps (in and around Dhaka)
- Industry Screening Camps (within 30 km radius of the base hospital)

Outreach Eye Camp of PBEH:

PBEH itself and with the financial support of Prime Bank Limited (PBL), has been providing eye care services among poor people through outreach eye camps

throughout the country. About 60,000 (sixty thousand) patients have been examined by these camps and almost 3,000 cataract patients have undergone operations at Prime Bank Eye Hospital.

This great humanitarian role makes PBEH/PBF a **“Gateway”** for eye patients to obtain necessary eye care. PBEH has gained significant popularity within the short span of time it has been functioning because of its ethical approach, humanitarian goals and unconventional facilities which are available at minimum cost.

From our brief experience as a new hospital it is clear that people having eye problems need to be motivated to seek eye care treatment. When viewed in context, many of the reasons given above start to make sense. That is why we are actively pursuing industrial and school screening campaigns throughout the country, these are elaborated below:

School Vision Screening Programme of PBEH:

Childhood blindness is a severe problem in our country. A research study has revealed that about 40,000 children are blind of which 12,000 are due to congenital cataract. The other causes of childhood blindness are vitamin-A deficiency, glaucoma, retinal disease, amblyopic, low vision etc. Besides this, about 9,925 children in every 1 million are suffering from refractive error which could easily be corrected with glasses.

Myopia is one of the most common eye problem faced by children/students. About 59% of child blindness in Bangladesh is preventable, treatable and curable. Child cataract is treatable by timely intervention. The purpose of a school vision screening programme is to identify students with possible visual impairments. Visual problems can and do affect the physical, intellectual, social, and emotional development of students. The key to successful treatment is early identification and intervention which may prevent educational problems and permanent vision impairments. Even mild vision impairments may be educationally and medically significant. Therefore, vision screening programmes should be an integral part of the total school health programme.

Since PBEH has significant experience in eye care with the technical support of Aravind Eye Care System of India, it has enough opportunity to conduct eye screening of students for all schools (Pre-primary, Primary and Secondary) in Dhaka City. On the day of the school screening, a team from our hospital visits the school with eye screening kits in order to identify visual acuity problems for the students. After preliminary

screening by a trained Optometrist, those who are identified with eye defects are counseled and advised by the PBEH team to seek further treatment at our base hospital.

PBEH adopted the School Vision Screening programme since its inception and the performance of the last two years is given below:

Year	Schools Screened	Students Screened	Problem	Service received from PBEH
2012	02	141	50	04
2013	10	3,632	417	73
2014	13	3,399	279	90
Total	25	7,172	746	167

Plan of operation for School Vision Screening:

Teachers Orientation: Optometrists, nurses and Field Coordinator/Organiser visits the schools to train all teachers about common eye diseases and vision testing. Eye screening kits, including standard Snellen and illiterate eye charts are provided to teachers for vision screening.

Explanation to Students: It is important that students understand the purpose of vision screening, and their role in the activity. School health personnel should plan time to review the purpose of periodic vision screening, and demonstrate screening procedures prior to the screening for early elementary students.

Preliminary Vision Screening by Trained Teachers: Teachers will screen their classes for refractive errors and ocular diseases, and keep a record of such students.

Vision Screening by Eye Health Team: An eye health team visits the schools and conducts additional exams of pre-screened children to confirm the diagnosis while those requiring further investigation will be referred to the PBEH eye hospital.

Parent/Guardian Notification for Referral of the Identified Students: The success of the programme depends on the implementation of a systematic follow-up procedure including notification to parents/guardians in writing.

School health personnel may precede this with a telephone call, and/or through a parents' conference regarding screening results requiring a professional vision examination. The aim is to refer the student to an eye care professional and avoid making any

recommendation to a specific individual, or a specific class of practitioner (ophthalmologist or optometrist.).

Treatment and Spectacles Prescribed to the Referral Students: Glasses will be prescribed to children and provided at a subsidised rate at PBEH. Other students (except those with refractive error) will be treated by Consultants as per PBEH policy.

Reference to Other Hospitals (if needed): Low Vision, Childhood Cataract and other complicated students (if needed) will be referred to other service centres where the required services are available.

Preliminary Screening of New and Defective Students by Teachers: Following the initial training, teachers will screen new and defective students every year and normal students on alternating years. Reports will be provided to the PBEH for screening by the eye health team. It is our belief that training of the class teachers to conduct eye screenings will reduce undetected ocular defects in school children and increase the likelihood of students adhering to follow-up requests at eye hospitals. This initiative has the potential to greatly reduce needless visual disparities among Dhaka City school children.

Industry Eye Screening Programme of PBEH

WHO estimates that 153 million people worldwide and 3.3 million people in Bangladesh live with visual impairments due to uncorrected refractive errors. Refractive errors cannot be prevented, but they can be diagnosed by eye examination and treated with corrective glasses, contact lenses or refractive surgery.

The purpose of vision screening in industries is to identify employees in need of ophthalmic services. By having the employees referred to the proper practitioners helps reduce employee fatigue, increases quality control and reduces the risk of accidents. In this context, it is necessary to mention that there are many workers who are not even aware of the problem in their eye sight and continue to suffer from easily curable problems.

PBEH started the eye screening camp for industry workers from January of 2014. Three industrial screenings were held this year where 379 workers were screened. A total of 181 workers were identified with Refractive Error, spectacles were prescribed to 174, 67 spectacles were dispensed and 25 workers were advised for referral.

School Vision Screening Programme



Counseling Teachers about School Vision Screening



Counseling Teachers/Students



Preliminary Vision Testing by Teachers



Vision testing by the PBEH team



School Children who have Refractive Error (RE) are at PBEH to received further treatment



PBEH Optometrist identifying Refractive Error of a student

PBEH Industry Screening Programme



Vision testing to identify visual problems



Vision testing with a Snellen chart



Eye examination by a Doctor



Doctor speaking with a patient



Spectacles are prescribed by an Optometrist



Spectacles are being dispensed

Service Delivery

Direct treatment costs have been a major concern for service users and their families, especially for those belonging to the lower socio-economic classes. Thus, PBEH follows the model of cost plus at a very reasonable price. As a result, patient flow at the base hospital (PBEH) is increasing remarkably day by day. PBEH is well equipped with the most sophisticated ophthalmic equipment. Recently, PBEH has introduced 3D Optical Coherence Tomography (OCT) service at the base hospital in order to provide high class service to patients who have Glaucoma. In order to prepare more accurate medical reports on OCT, two senior Ophthalmologists from PBEH were sent to Singapore for advanced training. PBEH sincerely pursues any avenue which will enhance the performance of its staff and the overall hospital since it aims to provide international standard services to all its patients, regardless of their financial status.

Conclusion:

Prime Bank Eye Hospital aims to raise awareness about the low use of cataract services, and adopt strategies that will promote equality in eye service delivery, access



A patient is being examined by OCT

and use. Our target people are those who do not use or have access to basic eye services. Despite the hurdles, Prime Bank Eye Hospital has performed very efficiently and is committed to continue its eye service as long as there is a demand for it. The main objective of PBEH continues to be a desire to provide international standard services to all.

Sports & Culture

Prime Bank Cricket Club (PBCC)

Prime Bank Foundation believes that sports is not only a source of entertainment but is also connected with the mental and physical health, and the character development of the nation. As a

whole, Prime Bank has long been a patron of culture in Bangladesh, having sponsored several sporting events over many years. Cricket, no doubt, is a passion of the entire nation.



The exuberant team after winning the Dhaka Premier League

To offer players a chance to experience the life of professional cricket and to improve their skills, the Prime Bank Cricket Club (PBCC) was formed in 2011. PBCC involves world class players in its team as well as gives an opportunity to local young players a chance to experience the international flavour.

Subsequent plans involve the development of an integrated cricket development programme that has created a pathway for continued athletic progress for promising talents. In addition, PBF was also involved in the general promotion and popularisation of cricket all over the country through participation in various other cricket events/tournaments.

The highlights of the achievements made by PBCC in the 2014 are briefly outlined below:

- In 2014 the Prime Bank South Zone defeated the BCB North Zone by 213 runs in the final round of the tournament and became the champion of Bangladesh Cricket League which is considered

the 2nd highest event in the field of 1st class Cricket Tournament. In this tournament Cricketer 'Imrul Kayes' of Prime Bank South Zone was selected as the 'Man of the Match'.

- Dhaka Premier League is the country's oldest and premium most club cricket competition. The Cricket Committee of Dhaka Metropolis (CCDM) organises the competition annually and since its inception, DPL is considered as the lifeline of Bangladesh's domestic cricket. Major sports clubs participate in the battle every year for the prestigious trophy of DPL; DPL has been the nucleus for emerging stars that have later graced the field for Bangladesh. PBCC became the unrivalled champions of the Dhaka Premier League (DPL) 2014-2015 season after winning 13 out of a total of 16 matches and gaining 26 points. The team has been led by Mr. Mahmudullah Riyadh, one of the most promising players of national cricket team. Such an achievement must be attributed to the proper leadership of the team's coach, Mr. Khaled Mahmud Sujon, ex national player and captain of Bangladesh



The exceptional players of Prime Bank Cricket Club (PBCC)

Cricket Team. Organisational professionalism and excellent logistical support were very much instrumental for boosting the motivation of the players in order to be victorious.

- Prime Bank Cricketers Taskin Ahmed, Soumya Sarkar, Mahmudullah Riyad and Taijul Islam have been selected to represent Bangladesh in the Cricket World Cup 2015. This clearly indicates the high quality and skills of the players of PBCC.
- PBCC has a unique blend of players which includes both seasoned performers and budding new talents-this enforces the Foundation's belief

that young and promising players must be given a chance to excel as well as learn from veteran players. PBCC provides excellent logistical support, a professional and systematic approach and best practices which set it apart and highlights its exceptional standards.

- By becoming the DPL champions, PBCC has proved that its management and coaching methods are truly on par with international standards. A lot is yet to be achieved, but PBCC is slowly but steadily moving towards recognition and fame.



Executives of Prime Bank Foundation

CSR Contribution Conducted Directly by Prime Bank Limited (PBL) During the Period Jan-Dec, 2014

Sports

- Donation to Fahad Rahman, youngest FIDE Master of the world for attending 2 tournaments in India in May and June, 2014
- Sponsorship of Ghatail Golf Cup Tournament
- Sponsorship of Indoor University Cricket Tournament 2014

Arts & Culture

- Sponsorship of an International Seminar on History and Tradition organised by 'Itihas Academy'
- Sponsorship of Pitha Utshab organised by Baridhara Society
- Co-sponsorship of live programme of Borsho Boron & Borsho Biday organised by Channel-i
- Sponsorship of Police Week 2014 organised by Bangladesh Police
- Sponsorship of Sadhinata Utshob organised by BD Communication

- Sponsorship of Beach Football Tournament organised by Impress Telefilm

Disaster Management

- Distribution of 35,000 blankets among poor people

Others

- Sponsorship of month long Autism Awareness Programme in April organised by Positive Thinking, an organisation for children with special needs
- Sponsorship of 3rd Leadership Summit organised by Brand Forum
- Sponsorship of International Seminar on Sustainable SME Development in Bangladesh organised by SME Consultant, Bangladesh Bank
- Donation to Government of Bangladesh for organising Lakho Kontha Sonar Bangla
- Sponsorship of National Science Olympiad-2014

Three Strategic Goals

- Made education more accessible to the target population we work for, both access and quality in education have been given attention, as education programmes continued to be implemented.
- Sizeable increases of our programme reached all sixty four districts of the country including the very hard-to-reach areas through ESP, a programme to respond to the needs of the grad/post-grad level, under privileged but meritorious students of the country.
- Availability of low cost quality education to a much larger number of children through Prime Bank English Medium School, Uttara & Mirpur.
- Signing of an MoU with Cebu Normal University, one of the centres of excellence for nursing education in the Philippines to have them as a technical assistance partner for Prime Bank Nursing Institute, a new initiative of Prime Bank Foundation which began year and aims to develop highly skilled nurses at an affordable price needed to meet the increasingly high demand of nurses by different healthcare service providers in the country and beyond.
- Availability of high quality nursing education at an affordable cost through enrolment of the first batch of students at Prime Bank Nursing Institute after its formal launching from the beginning of 2013.



Make education more accessible to the target population we work for

- Make health more accessible to the target population we work for.
- Completed the set up of Prime Bank Eye Hospital in Dhaka, a well equipped eye hospital staffed with a skilled workforce with the technical assistance from Aravind Eye Care System of India to provide a wide range of eye care services to all.
- Where cost is an issue, eye care is not out of reach, Prime Bank Eye Hospital, an initiative of Prime Bank Foundation, from the beginning of 2012 has started providing high quality eye care services as part of its Corporate Social Responsibility.



Make health more accessible to the target population we work for

- Build a strong and dynamic organisation, capable of facilitating effective education, and other components of health programme. Creating positive impact on public opinion, policies and practices.
- Our capacity development endeavour, is envisioned to institutionalise learning processes and systematically organise sharing of information, experiences, best practices and lessons learned with our project level people and the organisation we work with. We aim to institutionalise the core values of responsible corporate citizenship into the way of doing business, to mould future business and to professionalise the practice of CSR.
- Monitor, measure and report on the impact of the work that we do.
- Implemented information sharing and communication sharing and communication systems to lead our people and programmes.
- Increased efficiency in managing organisational resources.
- Continued building capacity of project staff and systems to support our target people.



Build a strong and dynamic organisation, capable of facilitating effective education, eye and other components of health programme