



# Proceeding on

## Social Responsibility Asia (SR Asia) Bangladesh National Conference

### Propagating CSR Programmes by Corporate in Bangladesh

02 August 2017  
Dhaka, Bangladesh

In association with

**DCCI**



ঢাকা চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি



## Social Responsibility Asia (SR Asia)

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## Introduction

Social Responsibility Asia (SR Asia) is a professional network of SR professionals based in Asia, creating bench marks and new standards in the field of social responsibility. SR Asia provides and shares SR solutions for shaping the modern day business on sustainability and competitiveness. SR Asia is committed to drive the Asian countries through its scientific research, subject competence and policy level interventions with government and involvement of each and every stake holders to create a sustainable Asia. Main objective of SR Asia is to drive business and society together through engagement and dialogue process to create harmonious polices for speedy implementation and positive outcomes. During 25-27 November 2015, SR Asia organized its Annual International Conference on SDGs in Jakarta, Indonesia in association with NPO-Ministry of Industries- Indonesia, Asian Productivity Organization (APO)-Japan, UNCRD, UNGC, IPLA, PT AICON Global and Indonesia Business Council for Sustainable Development.

SR Asia Conference is a continuous activity of SR Asia to promote the latest initiatives, interventions and innovations in sustainability and social responsibility to cover a wide range of issues, such as community development, labor practices, consumer issues, governance, environment, climate change, biodiversity, renewable energy, and sustainability reporting in different member countries. The conferences are organized to enhance knowledge for implementation and monitoring framework for SDGs in national development agenda, developing new process models from inception of the programme to the successful implementation covering challenges and nurturing global partnership.

**SR Asia organized the national Conference on “Propagating CSR Programmes by Corporate in Bangladesh” 02 August 2017, Dhaka, Bangladesh in association with Dhaka Chamber of Commerce & Industry (DCCI). The conference was full of CSR project display, deliberation, discussion and expert session.**

## Preface

Social Development is not limited to the government but government can play a pivotal role to motivate the business leaders to implement CSR for the betterment of the society, environment and economy at large where they exist. SR Asia Bangladesh is working on CSR since 2012 in association with different ministries, regulator and business association in different countries. Earlier this year we have done a local survey to see how companies/organizations define CSR as, do they practice it as a philanthropic activity or is it integrated into the core of every business and whether they have an impact report of their activities. We have reached out to more than 100 companies out of which only 26 responded. From those 26, we could infer that only a mere few companies practice CSR and even a fewer number have an impact analysis report. The national conference on “Propagating CSR Programmes by Corporate in Bangladesh” 02 August 2017 - is the next step forward as we wanted to showcase the CSR activities and its impact analysis of 3 different companies across 3 different sectors who participated in our survey. The selected three companies are: British American Tobacco Bangladesh, IDLC Finance Limited and BSRM Group. These three companies have been chosen because of their praiseworthy input in this area.

The National CSR Seminar aims to provide a common platform to corporates, government agencies, NGOs & civil society, academics and other stakeholders to share their expectations, aspirations and responsibilities to collaborate for addressing the social challenges faced by the countries.

Ministry of Finance has received inputs from all ministries, business association and policy research institute to prepare a draft guideline on CSR in Bangladesh. It is expected that very soon Government of Bangladesh is going to create a national council to finalize the CSR Policy. The new Global Sustainable Goals, and the broader sustainability agenda, go much further than the MDGs, addressing root causes of poverty and the universal need for development that works for all people.

The national conference of **Social Responsibility Asia (SR Asia) Bangladesh** shared, discussed and deliberated challenges and opportunities in the context of developing country. The discussion held on important areas like CSR at industrial level, challenges of SMEs vis-a-vis poverty alleviation, responsible product development and export, financial inclusion and maximize compliances, government initiatives and way forward. The corporate CSR project display and discussion has helped to form this proceedings and highlight key recommendation to the stakeholders..

We express our profound gratitude to Dhaka Chamber of Commerce & Industry (DCCI) in partnering the conference. This event would not have been possible without their constant co-operation and support. We convey our sincere thanks to British American Tobacco Bangladesh (BATB) for sharing the impact assessment report of BATB CSR projects, BSRM Group and IDLC Finance Limited for sharing their CSR programmes.

SR Asia mentors - Asian Productivity Organization (APO) Japan and National Productivity Origination (NPO) continue to support and guide us in making the conferences happens including the nurturing and building us as truly international organization.

Experts from different sectors as well as distinguished individuals from different walks of life, has made their immense contribution by bringing new ideas and solutions to this conference which forms the knowledge bank to all of us. We are also thankful to national electronic and print medias to publish the conference detail as part of their CSR activity. Special thanks to the organizing committee and team behind in making the conference happen.

Our editing team has put extra efforts in preparing the conference proceedings. The proceeding covers complete agenda as discussed and deliberated during the conference. We are sure that the conference proceedings will be valued inputs to the policy makers, academia, students and others..

We received many positive feedbacks from our stakeholders and participants of the conference. Their positive feedback inspired us and we commit to repeat such event frequently as far as possible to enhance the awareness among all stakeholders so that eventually actions start rolling out and we see the positive results on the ground. We look forward for your continued support.

**Sumaya Rashid**  
**Country Director**  
**Social Responsibility Asia (SR Asia) Bangladesh**

## Keywords

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- Sustainable Development Goals (SDGs)
- Extended Producers/Importers Responsibility (EPR)
- Carbon Footprint
- Corporate Governance
- Corporate Social Responsibility (CSR)
- Energy Efficiency
- Value Creation
- Innovation
- Green Business
- Green Marketing
- Hazardous Waste
- Millennium Development Goals (MDG)
- Renewable Energy
- Responsible Business Conduct (RBC)
- Risk Mitigation

## Program Outline

“Propagating CSR Programmes by Corporate in Bangladesh”, 2<sup>nd</sup> August 2017

Venue: Dhaka Chamber of Commerce & Industry (DCCI)

Time	Activity
9.30 am - 10.00 am	<b>Registration</b>
	<b>Inaugural Session</b>
10.00 am - 10.05 am	Welcome Speech By Mr. Abul Kasem Khan, President, Dhaka Chamber of Commerce & Industry (DCCI)
10.05 am - 10.30 am	Introduction Remark & Chaired by, Ms. Sumaya Rashid, Country Director, SR Asia Bangladesh.
10.30 am - 11.00 am	Keynote presentation on CSR impact analysis of British American Tobacco Bangladesh
11.00 am – 11.05 am	Speech by Mr. Golam Mainuddin, Vice President, Metropolitan Chamber of Commerce & Industry (MCCI)
11.05 am - 11.20 am	Speech by Mr. Muhammad Abdul Mannan , State Minister, Ministry of Finance & Planning, Government of Bangladesh – The Chief Guest
11.20 am – 11.30 am	Proposal for a CSR Forum in Bangladesh
	<b>Panel Discussion: Corporate Social Responsibility Today: Issues, Challenges and New Paradigms in Bangladesh</b> Moderated By: Dr. Mahfuzul Haque, Former Secretary, MoL & E Discussant: 1. Mr. Mohammad Monirul Islam, Deputy Chief, Planning Commission 2. Mr. Ziaul Haque, Director, Department of Environment 3. Dr. Mohammad Habibur Rahman, General Manager, Governor Secretariat, Bangladesh Bank 4. Ms. Shaila Khan, Assistant Country Director, Business Development and Partnerships Cluster, United Nations Development Programme (UNDP) 5. Mr. Mohammad Zahid Hoosain, Group Chief Financial Officer, Rahimafrooz Group 6. Dr. M Kamal Uddin Jasim, Senior Vice President, Islami Bank Bangladesh Ltd.
11.45 am - 1.00 pm	Q/A Session
2.00 pm - 3.00 pm	<b>CSR Project Showcasing -1:</b> Ms. Ruhi Murshid Ahmed, Head of CSR, PR & Communication, BSRM Group of Companies <b>CSR Project Showcasing -2:</b> Mr. Jane Alam Romel, Group Chief Marketing Officer, IDLC Finance Limited
3.00 pm - 3.30 pm	<b>Summary of the Day, Sumaya Rashid, Country Director, SR Asia</b> <b>Vote of Thanks: Mr. Kamrul Islam, FCA, Senior Vice President, DCCI</b>





**M. A. Mannan MP**

**Minister of State**

Ministry of Finance & Ministry of Planning  
Government of the People's Republic of Bangladesh

### Message

I am highly impressed by the wide diversity of participation in SR Asia Bangladesh National Seminar "Propagating CSR Programmes by Corporate entities in Bangladesh", 2<sup>nd</sup> August 2017. I heartily congratulate SR Asia Bangladesh and others in the organizing team for successfully drawing in such a broad diversity of key players in all major dimensions of socially responsible business conduct. This important conference addresses the pressing matters in the context of looming global issues of concern.

The new Global Goals (SDGs), and the broader sustainability agenda, go much further than the MDGs, addressing the root causes of poverty and the universal need for development which works for all people. If we all work together, we have a chance of meeting citizens' aspirations for peace, prosperity, and wellbeing of our planet.

Knowing the importance of guideline of CSR, I appreciate SR Asia Bangladesh's work in conducting a survey among top executives from 50 different sectors. I believe this effort will provide important inputs to final CSR Guidelines to be prepared by the focal Ministry.

Thank you and I extend my warm greetings to SR Asia Bangladesh and all stakeholders of wish for the success of the conference.



02.08.17

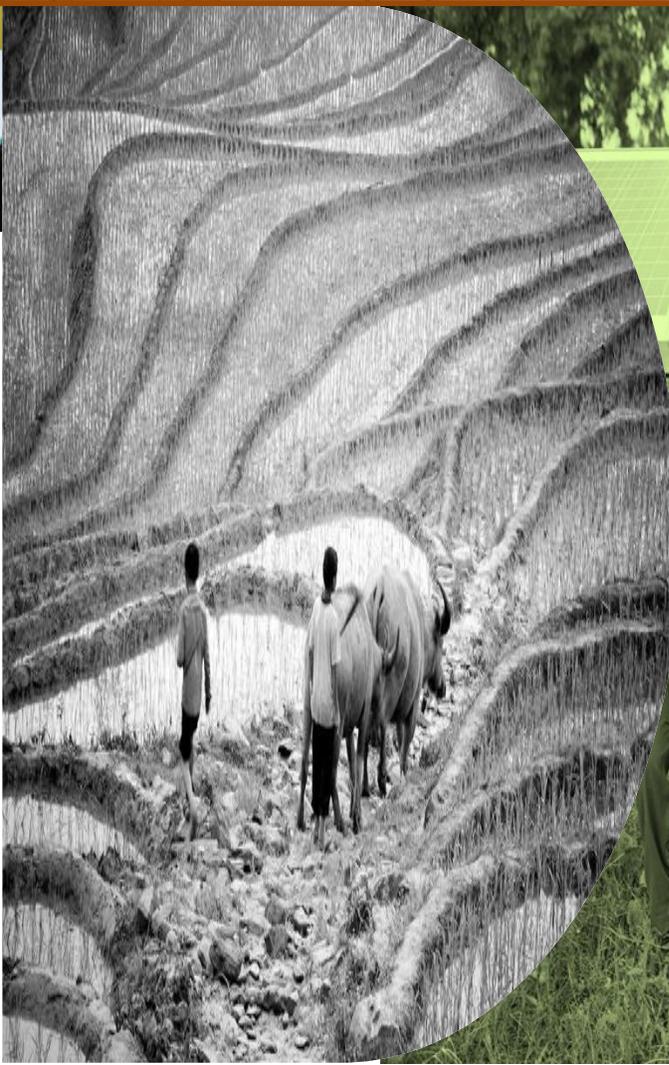
M. A. Mannan MP

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**Proceeding**  
**SR Asia Bangladesh National Conference**  
Propagating CSR Programmes by Corporate in Bangladesh  
02 August 2017



**Social Responsibility Asia (SR Asia)** Bangladesh organized its **National Conference** on “Propagating CSR Programmes by Corporate in Bangladesh” on 02 August 2017 in Dhaka, Bangladesh. The conference was attended by around 200 delegates from different sectors with majority from the business entities. Joint Social Responsibility of public and private companies can be an effective tool to alleviate social problems. On Wednesday (02 August 2017), speakers shed some light on this topic in a seminar jointly organized by Social Responsibility (SR) Asia and Dhaka Chamber of Commerce and Industries (DCCI) in the capital.

**Mr. M A Mannan**, State Minister for Finance & Planning was present as Chief Guest with Country Director of SR Asia, Bangladesh **Ms. Sumaya Rashid** as chair of the session. **Mr. Golam Mainuddin**, Vice-President of Metropolitan Chamber of Commerce and Industry (MCCI), was also present as Special Guest. President of DCCI, **Mr. Abul Kasem Khan**, commenced the programme with a welcome speech.

The seminar was organized to acknowledge the changing paradigm of CSR in Bangladesh and provide a platform to discuss the current issues and developments related to CSR. The objectives include sharing and discussing ideas on how the state, banks, development partners and corporates can collaborate to provide an enabling environment to solve social challenges.

IDLC and BSRM Steel showcased their CSR activities with a presentation and British American Tobacco Bangladesh (BATB) highlighted the impact study of sustainable CSR Practices.

## Inaugural Session

National Conference

2017

**Mr. Abul Kasem Khan, President of Dhaka Chamber of Commerce & Industry (DCCI)** welcomed the Chief Guest, Special Guest, Chair of the inaugural session, all distinguished delegates from different sectors and the media representatives to the conference. During his welcome speech, Mr. Kasem said, “CSR in Bangladesh still remains at a premature stage. It can be referred as an organizational commitment to a certain community aiming at massive welfare which reaps rippled and sustainable socio-economic benefits for others in a society”. Due to its growing global recognition and engagement, CSR has been embedded into the SDG 2030”, he added. The SDGs will open up the provisions of diverse CSR acts in Bangladesh from cross- sectional manufacturing to the service industry. He added that CSR can strongly act as a catalyst and facilitate the SDG targets-led economic visions of an emerging Bangladesh. Mr. Khan urged the government to finalize National CSR policy and CSR Act. The activities based on corporate social responsibility started in the country a long time ago but they are yet to be institutionalized, said Mr. Abul Kasem Khan. CSR activities will play an important role in achieving the targets for poverty alleviation, workplace development and acceleration of economic growth, he added.

**Ms. Sumaya Rashid, Country Director, SR Asia Bangladesh** chaired the inaugural session. At the very beginning she expressed her gratitude to all the stakeholders and participants to the national Conference 2017 in Dhaka Bangladesh. In her inaugural speech, she highlighted the adoption of new sustainable development agenda and global agreement on climate change. CSR guideline will help corporate houses expedite their CSR activities more. Some of the Asian countries have a CSR policy and their CSR activities have an institutional framework, she had mentioned. “In Bangladesh CSR activities are taken in a very scattered manner, but we need to focus on its sustainability and its impact assessment”. She rightly mentioned that, despite the difficulties of the implementation of the MDGs, Bangladesh successfully attained them. Funding was the key challenge so she urged for the development and enrichment of local resources without being dependent on international funds. Apart from the financial strength, good governance & equality are also some of the major challenges for achieving SDGs. Implementing SDGs is not only Government’s responsibility but local government, private sector and also individual citizens need to provide support in regards to this aspect.

Ms. Sumaya Rashid welcomed British American Tobacco Bangladesh to present the keynote presentation on CSR Impact Assessment by BATB. The CSR impact analysis by BATB was presented by Mr. Anowarul Amin (Regulatory Affairs Manager, Legal and External Affairs, British American Tobacco Bangladesh), Dr. A S M Amanullah, (Professor, Department of Sociology, University of Dhaka, Bangladesh) and Dr. Yasmin Siddiqua (Head of Research & Corporate Affairs, Social Marketing Company (SMC))

#### **Keynote Presentation on CSR Impact Assessment by British American Tobacco Bangladesh**

British American Tobacco Bangladesh has 3 major Flagship CSR Projects:

- I. Bonayan
- II. Probaho
- III. Deepto

**A study was conducted which analyzed the impact of the projects on the beneficiaries’ lives. The presentation highlighted the results of the study and also how the projects are directly aligned with 9 out of the 17 SDGs.**

**Mr. Golam Mainuddin, Vice-President of Metropolitan Chamber of Commerce and Industry (MCCI)** graced the occasion as the special guest. He stated, “the civil society throughout the world is increasingly critical of the impact of globalization and corporations have become the object of scrutiny

by the activist groups and target for new demands of social involvement. The public wants to monitor companies, their environmental records and their environment policy. This hostility towards corporations is not new, but their rapid expansion in the last decades has made them the most visible force of globalization and a clear target for all those sectors of society who feel something is going wrong in the process. For many people, big local corporations and multinationals are the main beneficiaries of the global opening of the markets, and some fear that they will be allowed to pursue their economic interest beyond the power of individual nation states-which are sometimes economically inferior". In addition, he mentioned that on occasions big local and multinationals may behave unethically in order to protect their investment such as through trying to take advantage of the lower environmental or labour standards. Corporations may also simply make errors in judgment and fail to communicate the how and why of their activities as profit- driven actions often casts a shadow on legitimacy, these errors can be fatal (I don't understand this sentence). The business sector needs to find its place in the new globalized arena, and it can only do so through activities recognized by the societies and the government where they operate. Mr. Mainuddin urged the corporations-local and multinational to undertake some form of CSR activity and carry out periodical impact analysis to ascertain whether it is meeting the purpose for which it was launched and to ensure a proper utilization of resources.

**The State Minister for Finance and Planning, Mr. M. A Mannan** had graced the conference as the chief guest. He said, "CSR has manifold impacts on the country's socio-economic development and to fulfill the obligation the government is planning to create a national council to finalize the CSR policy soon". He pointed out that the ministry of finance has already received inputs from various ministries, business associations and policy research institutes to draft the guideline of CSR in Bangladesh. CSR is a commonly practiced method in Bangladesh since long and the attainment of the SDGs requires a strong and effective institutional mechanism involving all stakeholders including public representatives across the country, government and bureaucracy, private sector, civil society, etc. Mr. Mannan said that the Government is planning to create a national council to finalize the CSR policy soon. "Every sector should emphasize on achieving the sustainable development goals. I think this CSR guideline will play an important role in meeting the challenges," he added.

In her concluding remark, **Ms. Sumaya Rashid, Chair of the inaugural session** shared that SR Asia has been planning to form a platform on CSR in Bangladesh for a while. The need for such a forum has arisen because Bangladesh lacks such an instrument that can help guide and escalate CSR activities. After much brainstorming, the 3 main objectives of the body were outlined:

Why there is a need of such platform:

- I. It will be a knowledge sharing hub for helping businesses and organizations to adapt & implement sustainable practices and to help CSR practicing bodies create a synergy.
- II. It will work closely with the government and design methods which will complement the SDGs. It aims to be the 'one official platform' that will represent CSR of the different organizations of the country and will support government policies going forward.
- III. And finally, it will work as a catalyst and support the small or medium organizations to formulate their strategy and will work as an advisory forum for them to design and implement their CSR Projects.

She thanked BATB as they helped materialize this initiative and also thanked the other companies that attended the preliminary meeting for the forum on the 29th July 2017. She added that this forum is still a work in progress but she wanted to take this opportunity to let everyone know about such a revolutionary step. Everyone's support and encouragement every step of the way will be welcome and appreciated.

## Panel Discussion

National Conference

*"Corporate Social Responsibility Today: Issues, Challenges and New Paradigms in Bangladesh"*

2017

**Dr. Mahfuzul Haque, Former Secretary of Ministry of Labour & Employment and Director of SR Asia Bangladesh** moderated the panel discussion on "Corporate Social Responsibility Today: Issues, Challenges and New Paradigms in Bangladesh". He stated that in recent times, Corporate social responsibility (CSR) has created a noteworthy discussion in academic and corporate arenas. This discussion admits the significance of CSR in the first world, but raises questions about the degree to which organizations functioning in developing country like Bangladesh has CSR commitments. He welcomed the distinguished discussants of the panel. The panel was comprised of six renowned experts from Government, INGO and corporate. The panel was enriched by the discussion of Mr. Mohammad Monirul Islam (Deputy Chief, Planning Commission), Mr. Ziaul Haque (Director, Department of Environment), Dr. Mohammad Habibur Rahman (General Manager, Governor Secretariat, Bangladesh Bank), Ms. Shaila Khan (Assistant Country Director, Business Development and Partnerships Cluster, United Nations Development Programme (UNDP)), Mr. Mohammad Zahid Hoosain (Group Chief Financial Officer, Rahimafrooz Group) and Dr. M Kamal Uddin Jasim (Senior Vice President, Islami Bank Bangladesh Ltd.).

**Mr. Mohammad Monirul Islam, Deputy Chief, Planning Commission:** The government has adopted a pro-market stance in pursuit of its short- and long-term development objectives. In that scheme, the private sector is recognized as the primary engine of growth, owning and operating production systems, and accounting for most of the investment in the economy. However, the facilitating role of the state in building infrastructure, regulating markets, and creating an enabling environment for business and investment is also duly recognized. Private businesses and corporations are expanding and some are allocating significant resources in CSR activities which will have to be given proper tax treatment over time. Mr. Islam mentioned that there is a roadmap for implementation of SDGs in Bangladesh. He said that General Economics Division (GED) of planning commission was the MDG focal point and Bangladesh has achieved several awards for achieving MDG targets, especially on reducing poverty, child mortality, ICT development, environmental issues etc. Then he talked about what kind of targets and goals should be emphasized according to the national plan document, the 7th Five Year Plan (2016-20).

**Dr. Mohammad Habibur Rahman, General Manager, Governor Secretariat, Bangladesh Bank:** Mr. Rahman portrayed a detail picture of Bangladesh Banks's CSR. He presented the summary of the perspectives of Bangladesh Bank CSR Guideline for scheduled banks and NBFIs and also the priority sectors for CSR expenditure which are:

- Education and job focused vocational training for the underprivileged (both scholarship and institutional capacity building) will have 30% of total CSR expenditures;
- Preventive and curative healthcare for the underprivileged (individual patient treatment; capacity building of hospital and medical centers; improvement of public health, sanitation and hygiene condition) will have 20%;
- The rests will be for emergency disaster relief; promoting adoption of environmentally sustainable output practices and lifestyles; artistic, cultural, literary, sports and recreational facilities for the underprivileged; upgrading facilities and lifesavings equipments in emergency rescue services like the fire brigades etc.; infrastructure improvement for disadvantaged communities in remote far flung areas. Out of which 10% should go for environment protection and mitigation related activities.

He mentioned that Banks and FIs are instructed to form a 'Climate Risk Fund' (2014) and directed to allocate at least 10% of their Corporate Social Responsibility budget for Climate Risk Fund (2015).

**Mr. Ziaul Haque, Director, Department of Environment:** During his speech, Mr. Ziaul Haque mentioned that the e-waste development trends indicate that a key advantage of Bangladesh which is the development of e-waste related policy including waste reduction initiatives such as Extended Producer Responsibility (EPR). This legislation provides Bangladesh with the policy framework to tackle e-waste issues in a formal manner as well as fast-track the lessons learned from developed countries in e-waste legislation and management. Extended Producer Responsibility (EPR) and Polluter Pays Principal collection through governmental institutions, such as NBR and customs will ensure adequate funds are available for products which are e-waste downstream. Mr. Haque urges the moral obligation of the business community and maximizing the wellbeing of people rather than profit.

**Ms. Shaila Khan, Assistant Country Director, Business Development and Partnerships Cluster, United Nations Development Programme (UNDP):** Ms. Shaila Khan urged policy makers, regulators, and implementing agencies to relook at the private sector initiatives under CSR as a driver for green growth and climate action as well to encourage the private sector and organizations interested in CSR to act with national / regional governments to align their CSR efforts with broader sustainable development goals. She said that UNDP Bangladesh is working in different sustainable areas since 1960. Ms. Khan recommended for Public-Private-Partnership Projects on CSR, Collection of data, minimization of data gap, proper monitoring of activities and decentralization of promotional activity for effective chain of CSR project/programme implementation.

**Mr. Mohammad Zahid Hoosain, Group Chief Financial Officer, Rahimafrooz Group:** Mr. Hossain said that it's not a statutory obligation for Rahimafrooz to carry out CSR activities while RA believes that it has sacred responsibilities to the society where they are operating business enterprises. With an objective to build a nation with future leaders, RA focused on the underprivileged children of least developed area of the country. RA is running a high school of 324 students in a district of northern part of the country. This model school started its journey 10 years back with the students of Class-1 while many of them are now eligible to sit for school final examination. This school provides books and other stationeries, dresses, balanced diet, lodging etc. He personally believes Government should have long-term plan to make obligation for every corporate to spend a specific amount of money for CSR activities. This will not only introduce a "pro-CSR mindset" in all Corporates but also pave a way to meet country's SDG targets. Almost every industry of the country is posing health hazard to a specific section of people (workers, neighbors etc.). Government can require those Corporates to engage themselves in CSR

activities for the improvement of socio-economic condition of the affected group of people. He told that every Corporate should remember, unless the society can stand on sustainable foundation, the existence of its business will not be possible in the long run. So, in order to handle the growth agenda of the enterprises, every Corporate should consider CSR is a “MUST”, not a “Nice to have” option.

**Dr. M Kamal Uddin Jasim, Senior Vice President, Islami Bank Bangladesh Ltd.:** Dr. M Kamal Uddin Jasim focused on IBBL CSR practice during his speech. He said, in order to popularize the concept of Islamic Banking, IBBL has started its charitable activities since inception through creation of `Sadaqah Tahbil`. Thereafter, it was done through IBF converting the Sadaqah Tahbil into a full fledged foundation since May 20, 1991. Further to its activities under IBF, IBBL established Corporate Social Affairs Department (CSAD) under Operations Wing on 16th July 2009 in compliance with the instruction of the Central Bank. The CSR program of IBBL aims at the welfare and well-being of the people of the earth, the planet itself and all its stakeholders. The purpose of IBBL Sustainability Report is to provide an account in a single document of IBBL’s overall contribution to sustainable development of the country. He mentioned that IBBL tries to increase the welfare of its employees and the communities in which IBBL work. To develop professional knowledge, skill and attitude of the employees, the Bank established its own training academy ‘Islami Bank Training & Research Academy (IBTRA)’ where training courses are conducted round the year. Employees are encouraged to complete ‘Diploma in Islamic Banking’ from IBTRA and ‘JAIBB & DAIBB’ from Institute of Bankers Bangladesh by allocating points for both the diploma in promotion criteria. Besides, each of the employees is given cash incentive for completing diplomas. IBBL has largest CDCS in the country which makes the Bank a world valued Bank.

## ***British American Tobacco Bangladesh***

British American Tobacco Bangladesh (BATB) is a part of BAT plc, the world's leading tobacco group, with brands sold in around 200 markets around the world. The Company is a stock exchange enlisted company in Bangladesh and currently ranked 3rd in terms of market capitalization.

### **BATB CSR CASE**

British American Tobacco Bangladesh (BATB) believes in playing vital role in ensuring necessary sustainable balance of economic growth, environmental protection and social progress in ways that will build value for all our stakeholders. The Company has been partnering with Bangladesh Government for its agenda of Vision 2020, massive rural development projects as well as the targets Sustainable Development Goals (SDGs). For over the decades, BATB has three flagship CSR programmes that has created a positive impact in the lives of its beneficiaries. **Furthermore, these programmes are directly aligned with 9 out of 17 goals of SDGs.**

## **Bonayan**



Bonayan is an afforestation programme started in 1980 by BATB in collaboration with the Forest Department to conserve the forests and combat the negative impacts of climate change. BATB distributes **free of cost saplings** across the country and till date the Company has distributed approximately **95.5 million free saplings including 4 million only in 2016**.

For over three decades, Bonayan has been creating impact in the lives of its beneficiaries. 77% of beneficiaries are earning money by the tree plantation and through selling the fruits and wood. The leaves are also used as animal feed. Most of the beneficiaries have attained **better environment, better quality of life, and economic empowerment among other things through Bonayan**.

This flagship project has been rewarded with different national awards as well as Asia's top rank business award "Asia Responsible Entrepreneurship Award" on Green Leadership for continuing the biggest private sector driven afforestation program in Bangladesh.

**Process of Implementation:** It is the largest private sector driven afforestation program directly managed by the Company. Several Reputed nurseries provide the saplings.

## Probaho



Clean and arsenic free water is one of the scarcest essential resources in rural Bangladesh. With the aim of standing against this problem, BATB launched Probaho as a CSR initiative in 2009. Every day, Probaho ensures the supply of approximately **350,000 litres of safe, reliable and arsenic free water** through **65 units of water filtration plants** to those who need it most. In the process, this community project creates a lasting positive influence on society by changing millions of lives for a better society. The impact of pure drinking water is embedded into and reflected in individual, economic, social, health etc. aspects of the lives of the people. The impact study shows that before Probaho **13% of the people used to suffer from arsenic diseases** but now it is less than 1%. 32% of the people used to suffer from other water-borne diseases prior to the installation of the plants and now the number decreased to 0.3%. Probaho has been awarded “Asia Responsible Entrepreneurship Award” by Enterprise Asia and also recognized by BAT Group as one of the best initiatives among the Group.

**Process of Implementation:** Installation and maintenance of all water filtration plants through SIDKO which is the only organization that uses government approved technology for purification of water.

## Deepto





Depto is a solar home system project launched by BATB for the inhabitants of villages in hill tracts of Bangladesh. Launched in 2011, it has been successfully operating in Bandarban and Khagrachari districts ever since. Beneficiaries in the project implementations areas did not have any alternative power source in the past. They lived a life without electricity, a life which seemed to pause entirely after the hours of daylight. **Depto has illuminated lives of around 12,000 people** by leaving an impact on the things they do every day through the project's initiative of **providing 1864 units of solar systems free of cost**. It has allowed many people to carry out small businesses and establish new Income Generating Activities (IGA). Communication has also become faster and easier as 100% of the respondents are now able to charge their phones at home at night. Even students gain better results and productivity as they are able to study at night. This initiative has created manifold positive impact in communities.

**Process of Implementation:** Installation and maintenance of all Solar Units by Solaric which uses advanced technology for using solar energy into electricity. Solaric is a renowned organization in renewable energy sector in Bangladesh.

**N.B. Yearly expenditure on CSR is published in the Annual Report.**

# ***IDLC Finance Ltd.***

# **IDLC**

ATA  
**GLANCE**

**35** BRANCHES

ACROSS THE COUNTRY



**4** SUBSIDIARIES

CONSUMER, SME, CORPORATE,  
SECURITIES, MERCHANT  
BANKING, ASSET MANAGEMENT



**178** MILLION

NET PROFIT IN 2017



**1,200+**

EMPLOYEES SERVING  
OVER 45,000 CUSTOMERS

IDLC started as a lease finance company back in 1985. 32 years down the line, it is now the largest multi-product multi-segment Non-Banking Financial Institution in the country. IDLC holds a diversified footing in Corporate, SME, Retail and Capital Market segments, with branches in over 19 cities, 35 branches, over 1300 employees and serving over 45,000 clients.

IDLC is signatory to few local and international initiatives promoting sustainable business practices to CSR activities. Although these initiatives are voluntary in nature, compliance is mandatory as per globally acceptable standards pertaining to CSR. IDLC is a voluntary member of UNGC and UNEP FI and follows GRI guidelines in carrying out CSR.

### **CSR Flagship Program: Society for Education and Inclusion of the Disabled (SEID)**

IDLC partnered with Society for Education and Inclusion of the Disabled (SEID) and facilitated the organization for conducting further vocational skills development of the adolescents with disabilities. This extension of partnership was materialized through signing of a MoU by both organizations on 25 May 2016.

The aim was to facilitate SEID to equip these adolescents with the relevant skills and understanding which would enable to engage in income generating activities and eventually rehabilitate them into mainstream society. After receiving the training for one year in 2015, among the 30 beneficiaries, 10 have reached a level whereby they can be enrolled in vocational training institutions and remaining 20 are ready to receive the in-house advance training at SEID. Therefore, as per the MoU, SEID will provide extended vocational training opportunities for selected adolescent and youth with disabilities, advanced vocational training and also establish linkage with outsourcing agents, buyers and job providers to place the graduates from this training and for exhibiting their hand-made products. It is expected that upon completion of this project, 10 adolescents with autism, intellectual or multiple disabilities will be involved in income generating activities, 50% of the adolescents with disabilities will be incorporated in extended vocational trainings and 80% family will be more supportive towards self-independency regarding their adolescent with disabilities.

Total Budget: BDT 9,50,000 lac



# ***BSRM Group of Companies***



BSRM group is the pioneer in country's steel industry operating since 1952. A brand and corporate house that is synonymous with Strength, Safety and Sustainability. It produces high-strength reinforced steel, quality structural shapes; angles, channels. BSRM is the best selling steel brand fetching premium price in the market, a testimony for the best quality.

Make CSR an integral part of BSRM businesses. Establish professionalism at each level of the value chain embracing ethical and decision making systems. Help create demand for 'quality steel' and provide solutions - Ensure optimum efficiency, reliability and safety throughout the operational process and strive for technology and innovative solutions contributing to continuous improvement.

### **BSRM CSR Flagship Program**

**Burhani BSRM School, Chittagong** - providing free education, at present 498 slum kids studying – implemented by BSRM directors.

BSRM has partnered with Seva Sangha, an NGO who offers fully free residential and vocational training facilities in the field of technical trades of electric, machine shop, welding and plumbing. Students who drop out from Burhani BSRM school, if they are interested, will have the opportunity to take training from Seva and establish themselves as technical personnel availing the facilities offered by the institution.

### **Strengthening Women's Ability for Productive New Opportunities (SWAPNO) – Kurigram and Satkhira**

'Highly encouraged to have BSRM Group, a leading private sector, with UNDP in supporting SWAPNO which will set an exemplary role of private sector to contribute directly to vision of poverty free Bangladesh' said Mr Nick Beresford, UNDP Bangladesh's Deputy Country Director.

SWAPNO trained women are already absorbed in the mainstream work force, working in factory, building roads, running shops, and engaged in other livelihood projects. 'Highly encouraged to have BSRM Group, a leading private sector, with UNDP in supporting SWAPNO which will set an exemplary role of private sector to contribute directly to vision of poverty free Bangladesh' said Mr Nick Beresford, UNDP Bangladesh's Deputy Country Director.

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### **Conservation of Nature, Mirshera, Chittagong**

In Bangladesh, microfinance has failed to penetrate the extreme poor, especially poor women and girls, ethnic minority groups, persons with disabilities and forest dependent people. Poor people in the remote villages, who are unable to access microfinance, usually meet their credit needs by borrowing money at high interest rates from informal money lenders. To support landless, displaced and hill dependent, BSRM has extended 'interest free revolving fund' to NGO partner YPSA under 'Matching Fund' scheme – both the organizations are working jointly to support 200 families in 7 villages of 4 unions of Mirshera to start with.



### **Keep smile cleft lip/palate kids – Sylhet**



agreement. In the first year, 400 children will be getting free treatment of which BSRM will sponsor 55, surgeries to be conducted at Ibn Sina Hospital Sylhet.

Cleft lip and cleft palate are birth defects and when a child is born with this defect in a poverty-stricken family, they cannot afford surgical help. Misery of such family keeps on adding, mother is blamed as being cursed for her baby's deformity, keeps them away from attending schools, neglected and when grow up they cannot find a job. Smile Train Inc., USA, BSRM Group and Syed Nuruddin Ahmed Development Foundation (implementing partner) signed tripartite

### **Forest Conservation, Fatikchari, Chittagong**

USAID Bangladesh's Climate-Resilient Ecosystems and Livelihoods (CREL) project is implemented by a team led by Winrock International. CREL aims to scale up and adapt co-management models for better conservation of wetland to improve the natural resource management, as well as to build climate change resiliency through diversified livelihoods.



Co-management organizations (CMO) are the vehicle through which CREL aims to create effective natural resource management (NRM), conservation and sustainable livelihoods in project sites Hazarikhill Co-management Organization (HCMO), a voluntary Natural Resources Management Organization, having its Forest Department endorsed office at Hazarikhill, Fatikchari, Community Development Centre (CODEC).

BSRM and HCMO joined hands to support expanding tree plantation and livelihood activity at landscape households to restore and maintain the forests at both buffer and core zone of Hazarikhill, Baroierdhala and its constituent biodiversity in the best possible condition.



Strategy chosen for this project is - increasing income of the neighboring population and awareness building on importance of ecosystem. 100 households have been selected whom HCMO will counsel in smaller groups, train, help each individual to engage in activities of his/her own choice as their skill permits. The fund will be revolving, and refunded in a timely manner and bring more households under the programme in the coming years and make it a sustainable project.

#### **Process of implementation :**

BSRM partners with NGO organizations/agencies of good reputation and standing, who have past experience with specific knowledge on intervention selected, who maintain transparency at every level of interactions with proper documents and records. Some of the implementing agencies mentioned above.

**Budget** - Most of the interventions have recurring expenses, fund provided on yearly basis

## Recommendations

Experts and various speakers on the occasions of SR Asia Bangladesh national conference gave new ideas and points of consideration for the successful implementation of SDGs keeping in mind all the constraints and limitations which are there in the public domains and knowledge. The key points are highlighted as below:

1. The robust framework for CSR Planning by the countries along with credible monitoring and evaluation shall be highly consultative process by which most of the stakeholders have their inputs and buy in. Requirement of a CSR national Council.
2. Involvement of stakeholders in spreading awareness, implementation and monitoring will be vital to the successes of CSR final outcomes.
3. A baseline study could have been industry-specific focusing on various sectors.
4. CSR activities should be home-grown instead of current practices of buyer-driven (e.g., readymade garment industries, Leather industry).
5. Technology innovations and access to the technology for the underdeveloped world will determinate pass and failure of taking up issues of priority.
6. Promotion to small and medium entrepreneurship / business must find place for easy access to finance and priority from the government in developing countries like Bangladesh which has huge potential from the current level to grow and contribute to the growth of GDP and employment opportunities.
7. Government may not impose CSR rather the guidelines could be voluntary in nature with provisions of incentives
8. CSR would work better, if there is an incentive (like tax rebate, tax holiday etc) instead of current practices of imposition!
9. Learning from success and failure from i.e Millennium Development Goals (MDGs) 2015, shall find the place while planning for SDGs successfully.
10. The UN role in supporting countries is limited to the governments and international agencies as a result of which majority of the population have no idea of the initiatives it has. Networking and maximizing the reach to the civil society organization and most of the stakeholders will be a key enabler for the UN dream of SDGs.
11. Good governance, transparency, accountability and responsible government will be able to find solutions despite constraints highlighted.
12. The role of the societies and personal responsibilities must be stressed in all forum and educations so that year 2030 is realized.
13. The role of people, process and partnership at all levels need to be highlighted and developed as these 3Ps are core in terms of bringing systematic and sustainable changes.

## Speakers' Profile: SR Asia Bangladesh National Conference

### (Listed by Sessions)



**M A Mannan, State Minister, Ministry of Finance & Planning** worked as Joint Secretary (Political) in Ministry of Home Affairs, Director General in the Prime Minister's office and Director General of NGO Affairs Bureau. He retired from Government service in 2003 as Chairman of Bangladesh Small & Cottage Industries Corporation (BSCIC). He joined Bangladesh Awami League in 2005 and was returned as Member of Parliament on Bangladesh Awami League ticket in 2008. He was elected to the central Executive Committee of Bangladesh Awami League as member in 2010 and 2013. Having returned second time as Member of Parliament he has been appointed in the new Cabinet of Prime Minister Sheikh Hasina as State Minister of Finance on 12 January 2014.



**Mr. Golam Mainuddin, Vice-President of Metropolitan Chambers of Commerce and Industries (MCCI)** is currently contributing as Chairman to British American Tobacco Bangladesh since August 2008. After obtaining his Master of Science degree from Dhaka University, Mr. Mainuddin pursued the first 28 years of his career in the agro-based industry followed by corporate management over the last 20 years. He was appointed to the Board of Directors in 1986. Over the 34 years in BAT Bangladesh and holding different responsibility, he was instrumental in achieving self-sufficiency in tobacco production with strong focus on quality improvements. He is the Vice-chairman of Bangladesh Cigarette Manufacturer's Association. Mr. Mainuddin is serving as an Independent Director of Apex Footwear Limited and the Chairman of the Audit Committee. He is also the Director of Advanced Chemical Industries (ACI) Bangladesh and IIFC (Infrastructure Investment Facilitation Company), Ministry of Finance, Govt. of Bangladesh. He is the Vice-President of Bangladesh Employers' Federation. He has been selected as a CIP (Commercially Important Person) by the Government of Bangladesh since 2010.



**Ms. Sumaya Rashid, Country Director, Social Responsibility Asia (SR Asia) Bangladesh** is a CSR professional to develop, guide and advise Companies CSR profile. Since September 2011, Sumaya Rashid has taken responsibilities to represent Social Responsibility Asia (SR Asia) in Bangladesh- an International non for profit organization. Flashback of Ms. Rashid international work are CSR project with the Government of India and Government of Uttarkhand in 2014-15, her strong presence as an International Advisor to the project on "CSR Intervention to Rudrapur Plan for the Centre of Excellence" has been recognized by SR Asia Head Quarter India, Impact Assessment of 6 CSR project conducted by THDC, a project of India Government, Need Assessment of 88 Schools THDC, funded by the Ministry of Education, India. As an advisor, trainer and expert, she has conducted a number of international assignments of CSR & reporting system in Indonesia and India. In Bangladesh, Ms. Rashid is closely working with NPO-Ministry of Industries, international agencies like GIZ, IOM and other

government, private and private sector. Ms. Rashid has conceptualized and developed several strategic planning and Integrated Service Delivery model. She has started her career since 2006 in Human Resource Management and continued her know-how in same field including corporate social responsibility and knowledge management. Ms. Rashid is Masters in Business Administration (MBA) and PG diploma in Personnel Management certified trainer by APO Japan.



**Mr. Abul Kasem Khan, President, Dhaka Chamber of Commerce and Industry (DCCI)** is a third generation entrepreneur and prides himself in being a Bangladeshi. He is the Director, Corporate Investment of AK Khan & Company Limited and the president of Dhaka Chamber Commerce & Industry. He envision the famous 2030 vision for Bangladesh. Having completed Bachelor of Business Administration from Xavier University, Ohio, USA in 1992 he entered the family business in 1996. At present, he is also the Managing Director of AK Khan Telecom Limited, Director, Akceycom Limited, Infocom Limited, A.K. Khan Penfabric Company Ltd, a joint venture with Penfabric Malaysia and subsidiary of Toray, Japan.



**Dr. ASM Amanullah, PhD (UNSW, Sydney), Professor, Department of Sociology, University of Dhaka, Bangladesh** is an esteemed professor in the Department of Sociology at Dhaka University. He is an academic researcher involved in various projects funded by many national and international organizations such as BRAC, USAID, Ministry of Planning – IMED, etc. Till date, he has been a Principal Investigator or Consultant in more than 100 research projects and has published more than 100 scholarly articles, books and papers.



**Mr. Anowarul Amin, Regulatory Affairs Manager, Legal and External Affairs, British American Tobacco Bangladesh** has been a valued employee of British American Tobacco Bangladesh for more than 11 years. He has a broad portfolio of experience with his journey starting from trade marketing and then moving to Corporate Affairs. Various campaigns and events have been designed by him both nationally and internationally as he had the opportunity to be a part of the BAT Srilanka Corporate Affairs team. He also led the leaf sustainability agenda of the business and introduced various interventions for the farming community. He was also closely involved with the CSR projects and injected new sustainable ideas, such as Deepto, for the company to adapt. Currently he is now overseeing the Regulatory Affairs team of BATB.



**Dr. Yasmin Siddiqua, Head of Research & Corporate Affairs, Social Marketing Company (SMC)** is a PhD in Demography and Masters in Statistics. She is a Health research expert with around 17 years of experience in conceptualization, design, implementation and evaluation of various programmes. She has working experience in Bangladesh, India and Nigeria working with projects by Government of Bangladesh, UN agencies, NGOs and autonomous bodies. She has been a part of planning and coordinating studies of varied nature and has led Social and Public Sustainability unit of the Nielsen Company for more than a decade after working with Research Organizations like Population Council, BIRPERHT, etc. Besides large scale surveys she also can conduct qualitative research using FGD, In-depth Case Studies and so on. She has received several national and international professional training on Strategic Plan, Management, Qualitative Research Techniques and such. Since June 2017, Dr. Siddiqua has joined Social Marketing Company (SMC) as Head of Research and Corporate Affairs.



**Dr. Mahfuzul Haque, Director, SR Asia, Bangladesh** and a former Secretary of the Government of Bangladesh has been teaching for a decade and half in different public and private universities on environment and development; sustainable development; natural resource management; climate change; biodiversity conservation; and natural disaster management. During his decade-long stint at the Ministry of Environment and Forests, he received on the job training home and abroad on environmental conservation, natural resource management and environmental laws and compliance. He led official Bangladesh delegation at the Conference of Parties (COPs) of various conventions, including UNFCCC, CBD, Montreal Protocol, Ramsar Convention etc. He was elected as the Vice President of Montreal Protocol; President of Montreal Protocol Implementation Committee; and Vice President of CBD Bureau. He is a prolific writer and extensively contributed in various journals home and abroad. He has authored books on ethnic issues in South Asia, climate change, Rohingya refugees and street children. He also contributed articles in peer-reviewed journals on issues related to sustainable environment, natural resources management, bio-diversity conservation, global warming, ozone layer depletion, desertification and environmental laws. He is currently teaching at both post-graduate and undergrad levels at the Department of Development Studies, University of Dhaka as an Adjunct Faculty.



**Mr. Mohd. Monirul Islam, Deputy Chief of General Economics Division (GED) of Bangladesh Planning Commission** has completed his graduation from Jahangirnagar University in the discipline of Economics. Moreover, he has been graduated from Graduate Institute for Policy Studies (GRIPS) of Japan in the field of Public Policy. He belongs to Bangladesh Civil Service (Economic) Cadre. In the last 20-year service, he has worked in the Ministry of Public Administration, Ministry of Health and Family Welfare, Ministry of Home Affairs and in the Planning Commission. He has been working in the General Economics Division of the Planning Commission for the last couple of years. He was involved in the preparation of 6th Five Year Plan and 7th Five Year Plan of Bangladesh. He was involved in the preparation of Bangladesh's MDGs Progress Reports. He was actively involved in the finalization of National Social Security Strategy (NSSS) of Bangladesh. As a focal point of SDGs in GED, he has been involved in

the preparation of Mapping of Ministries/Divisions, SDGs Data Gap Analysis of Bangladesh, SDGs Needs Assessment and Financing Strategy of Bangladesh, Voluntary National Review (VNR) Report of Bangladesh that was submitted to the High Level Political Forum (HLPF) on Sustainable Development at the UN in 2017, SDGs Action Plan (in the process of preparation) and Monitoring and Evaluation Framework (M&E) of SDGs (in the process of finalization).



**Dr. Md. Habibur Rahman, General Manager, Bangladesh Bank** obtained Ph.D. in Applied Economics from Western Michigan University of the USA in 2003 after completing his Masters in Economics from the same university in 1999. Recently, he has completed ‘the Fletcher School Leadership Program for Financial Inclusion,’ an innovative training initiative of the Tuft University (USA) designed for banking regulators and policymakers. Dr. Rahman is working as a General Manager at the Governor’s Secretariat of Bangladesh Bank (BB), the Central Bank of Bangladesh, with the responsibilities of assisting the Governor and top management including Deputy Governors, Chief Economist and Economic Adviser of BB. Dr. Rahman also contributes significantly in preparing various publications, i.e., the Bangladesh Bank Quarterly, the Monetary Policy Statement and the Annual Report of the Bank. Dr. Rahman’s previous positions include an adjunct Professor at the Business School of BRAC University, a leading private university in Bangladesh and a Faculty Member at the Bangladesh Bank Training Academy (BBTA). He also worked as a Senior Research Economist at Policy Analysis Unit, a WB’s capacity building project at Bangladesh Bank. Besides, he has some working experiences in the Bangladesh Institute of Development Studies (BIDS) of Bangladesh and W. E. Upjohn Institute, a research institute of the USA.



**Mr. Md. Ziaul Haque** is working as a Director in the department of environment since 1996 at several sections, e.g. international conventions, research, planning, law, enforcement, air quality management, etc. He is involved in formulation, revision and amendments of national policies/ strategies/ action plan/ act/ rules/ guidelines on environmental protection and management and attached to climate change wing of the department since 2005, and involved in climate change activities at national and international level; including preparation of national documents, e.g. national communications on climate change, national adaptation program of action (napa), bangladesh climate change strategy and action plan, etc. He is participating in international climate change negotiations (conference of parties & other inter-sessional meetings) as one of the core members of bangladesh delegation since 2005. Mr. Haque is Master in Management of Natural resources from Norway university



**Ms. Shaila Khan, Assistant Country Director, Business Development and Partnerships Cluster, United Nations Development Programme (UNDP)** hold a master of Business administration in Finance from London Institute of Research and Technology. Ms. Khan has been working with United Nations for the 26 years, other than UNDP she served with UNICEF and UNV home and abroad in different capacity and in thematic areas as for Programme Finance and Management, Poverty and inclusive growth, trade, local governance, private sector development. In addition, she worked, as an Advisor to the Minister of Commerce in Afghanistan.



**Mr. Mohammad Zahid Hossain**, is a Chartered Accountant, a Fellow Member of The Institute of Chartered Accountants of Bangladesh (ICAB) since 2002. He is an Associate Member of Chartered Institute of Management Accountants (CIMA) and Full Member of CPA Australia. He is also a Chartered Global Management Accountant (CGMA). He completed his Bachelor of Commerce under Dhaka University. Earlier in his academic endeavors, he stood 13th in the commerce merit list of Higher Secondary School (HSC) examination. Currently he is the Group Chief Financial Officer of Rahimafrooz Bangladesh Limited. He is an acclaimed writer for various financial journals and national English Dailies. He attends TV programs as discussants on business and economy related topics. He is an active member of standing and non-standing committees of The Institute of Chartered Accountants of Bangladesh. In addition to his full-time role, he has been serving as a Board Member for Bangladesh Petroleum Exploration and Production Company Limited (BAPEX) since 2015.



**Dr. M. Kamal Uddin Jasim, Senior Vice President & Head of Dhaka East Zone, Islami Bank Bangladesh Limited** is Doctor of Philosophy (PhD.) titled Corporate Social Responsibility of Islamic Banking from Institute of Bangladesh Studies, Rajshahi University, Bangladesh in 2011. Dr. Jasim is the visiting fellow of the Training Institute of IDLC & The City Bank Ltd., Bangladesh Institute of Bank Management (BIBM), Bangladesh Bank Training Academy (BBTA), Islamic Foundation Bangladesh. He is the Sub Editor of “The Bangladesh Observer” & The Daily Ajker Kagoj and Executive Editor of “The Weekly Aukuntha”.



**Mr. Jane Alam Romel, Group Chief Marketing Officer, IDLC Finance Ltd.** is Bachelor and Masters of Business Administration from North South University. Beside that he passed his Bachelor degree from Oxford College of Marketing. Before working with IDLC Finance Ltd., Mr. Romel has long experience in Marketing with Rangs Group, Singapore Airlines, MGH Group etc in leading position.



**Ms. Ruhi Murshid Ahmed, Head of CSR, PR & Communication, BSRM Group of Companies**, a pioneering steel re-rolling mills of Bangladesh operating since 1952. BSRM produces high-strength reinforced steel that confirms to 10 global standards under the brand name Xtreme-500W. After completing MBA from the Institute of Business Administration, Dhaka University, Ms. Ruhi eventually built her professional career as corporate banker/financial analyst, a job of her choice involving project financing, meeting her deep-rooted desire to “**help facilitate industrialists to generate employment**”. She worked in Canada for Scotiabank, in Bangladesh for Dhaka Bank Ltd, HSBC, ANZ Grindlays Bank Limited, Banque Indosuez, in USA for School of Public Health, University of Hawaii, Honolulu. Ms. Ruhi left her banking career, returned to Bangladesh in 2013 and has been working in partnership with BSRM group units and NGOs such as YPSA, VSO, TMSS, UNDP, Handicap Intl, Uttaran, ADORE, NDP, CLP, British Council, CRP, Autism Welfare Foundation for sustainable programmes.

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## Sustainability Reporting & Assurance



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