



# ANNUAL REPORT

2023-2024



VILLAGE EDUCATION RESOURCE CENTER

# **ANNUAL REPORT**

## **2023-2024**



**VILLAGE EDUCATION RESOURCE CENTER**

**B-30, Ekhlas Uddin Khan Road, Anandapur, Savar, Dhaka-1340, Bangladesh.**

**Compilation & Editing**

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## Words from the Chairman

It gives me immense pleasure to present the Annual Report of the Village Education Resource Center (VERC) for the fiscal year 2023-2024, which highlights the organization's performance and achievements.

The development sector in Bangladesh is undergoing rapid transformation in the context of global crises, shrinking aid funds, climate change, and escalating vulnerabilities. As a well-established organization, VERC is adeptly turning the existing sectoral gaps and challenges into opportunities while addressing other critical development issues.

At the outset, with deep sorrow, I would like to mention that we lost one of our esteemed colleagues, Lt. Col. Muhammad Hussain (Rtd.), Vice-Chairperson, VERC Board of Directors, who passed away on 16 August 2023. We remain ever grateful to him for his invaluable guidance and steadfast support toward the growth and development of VERC.

It is good to note that VERC's microfinance program has expanded its coverage to new areas across the country, guided by community needs. Additionally, the program now includes health service delivery for the disadvantaged women and children. The program has made significant progress by increasing support to communities to adopt sustainable livelihood practices in tackling emerging challenges more effectively. We are very grateful to Palli Karma-Sahayak Foundation (PKSF) and Microcredit Regulatory Authority (MRA) for their continued cooperation and support.

Strong partnerships with our development partners have been continued and further strengthened during the reporting year. Working for the Rohingya refugees, host communities, and vulnerable children has been reinforced with support from UNICEF. We also extend our sincere thanks to the NGO Affairs Bureau (NGOAB) and our development partners - WaterAid Bangladesh, CARE Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF), Stanford University (USA), ELRHA (UK), and various commercial banks for their generous support and collaboration.

I would like to express my sincere gratitude to the members of the Board of Directors and the General Council for their continued support and guidance in shaping the direction of the organization to ensure its growing success. I would also like to recognize the dedication and hard work of VERC's professional staff, whose tireless efforts have been vital in achieving our goals.

I firmly believe that VERC will continue to broaden its horizon and contribute meaningfully to create a lasting impact on individuals and communities. Let us move forward together toward an inclusive, resilient, and sustainable future for Bangladesh.

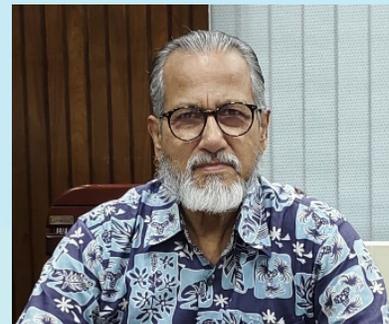
### **Abdul Karim**

Chairman  
Board of Directors  
VERC



## Message from the Executive Director

I am delighted to present the Annual Report 2023-2024 of VERC. This report reflects our organizational achievements and progress over the fiscal year. Despite evolving dynamics, our persistent commitment has remained focused on a self-reliant and enlightened society based on justice, equity and sustainability where every individual has the equal opportunity to maximize their potential. VERC has persistently pursued its program implementation, emphasizing communities and predominantly marginalized population groups. The year has witnessed the continuation of development interventions in areas of education, WASH, livelihood, health, institution building, climate change adaptation, and microfinance benefitting the community people to a significant extent.



It is with deep sorrow that we share the loss of one of our valued well-wishers and a mentor of VERC, Lt. Col. Muhammad Hussain (Rtd.), Vice-Chairperson of the VERC Board of Directors, on August 16, 2023. VERC is deeply indebted to this generous professional and prays to the Almighty to grant solemn peace to the departed soul.

We extend our sincere appreciation for the substantial contributions made by all stakeholders during the reporting period. Most importantly, special acknowledgment is reserved for our relevant government authority, development partners, and donor agencies, who constitute the backbone of our funding sources. Our gratitude goes to the NGO Affairs Bureau, WaterAid Bangladesh, Care Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF), Stanford University (USA), and ELRHA (UK) for their unwavering support. The wholehearted support from UNICEF has enabled VERC to continue its humanitarian response to the refugees from Myanmar and the host communities of Cox's Bazar district, along with the vulnerable children. The microfinance program of VERC has been further strengthened by expanding into new areas of the country with the support from PKSF and financial assistance from different commercial banks, as well as guidance from the Microcredit Regulatory Authority (MRA). The lessons learned from various innovative microfinance interventions have been replicated across the intervention locations.

Let me express our heartfelt gratitude to our Board of Directors and the General Council of VERC for their valuable and continuous direction and guidance throughout our development journey. Last but certainly not least, I highly appreciate the efforts made by the dedicated staff members of VERC who have remarkably contributed to achieving our goals and success throughout the year.

**Md. Yakub Hossain**  
Executive Director  
VERC

## Chapter 1

# VERC AT A GLANCE

VERC started its journey as a project of Save the Children (SCF) - USA back in 1977, providing process consultancy to SCF - USA's internal projects to ensure effective community participation in project implementation. The organization has fulfilled its role by maintaining a high level of quality in delivering services to achieve the goals of SCF-USA projects. VERC evolved into a separate national organization and continued a similar role, not only for SCF-USA but also for the entire NGO sector in Bangladesh.

The historical evolution of VERC illustrates different shifts over the years in its approaches, transitioning from high-level technical consultancy roles to an implementation role. Currently, VERC is concentrating more on implementing various development programs and projects. It has consistently focused on different strategies in line with its Participatory Strategic Plan (PSP), developed every five years.



### Organizational Societal Vision

A self-reliant and enlightened society based on justice, equity and sustainability where every human being has the equal opportunity to maximize their potentials.



### Mission Statement

Transforming the lives of marginalized, disadvantaged and destitute people by providing humanitarian assistance and building resilient livelihoods and creating an enabling environment where they are empowered to take charge of their own destiny.



### Goal

Sustainable socio-economic development of the disadvantaged and destitute people exploring their potentials and adaptation capacities.



## Core Values

- 1) Participation & Ownership
- 2) Respect
- 3) Environment Friendly
- 4) Sustainability
- 5) Innovation
- 6) Good Governance
- 7) Equality



## Core Competencies

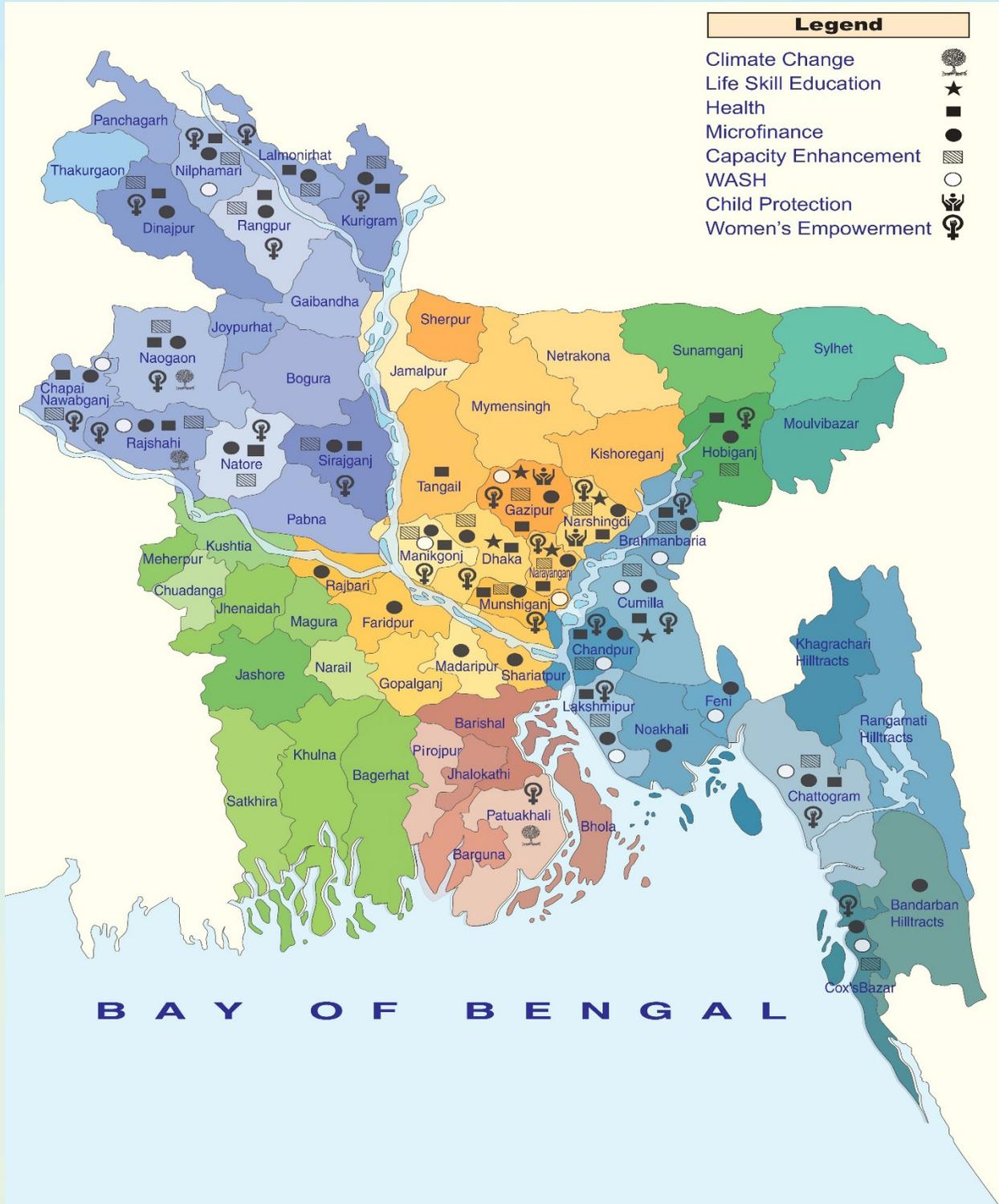
- 1) Innovativeness
- 2) Professionalism
- 3) Teamwork
- 4) Participatory Management
- 5) Sharing Resources and Services
- 6) Networking and Partnership
- 7) Learning Organization
- 8) Functional Governing Board
- 9) Reaching and Working with Hard to Reach People
- 10) Supporting Resilience of Vulnerable People to Climate Change and other Emergencies



## Programmatic Focus

- Life Skill Education
- Health
- Water, Sanitation & Hygiene (WASH)
- Capacity Development
- Microfinance
- Climate Change Adaptation & Mitigation
- Disaster Management & Preparedness
- Emergency & Humanitarian Responses

# PROGRAM AREAS



Program Sectors	Name of Districts	No. of Upazilas/City Corporation(s)	No. of Unions	Beneficiaries
Life Skill Education	Gazipur, Cumilla & Narsingdi	03 Upazilas & 01 City Corporation	41	147,275
WASH and Health	Dhaka, Gazipur, Manikganj, Narayanganj, Munshiganj, Narsingdi, Brahmanbaria, Cumilla, Chandpur, Cox's Bazar, Chattogram, Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Nilphamari, Tangail & Sirajganj	42 Upazilas & 01 City Corporation	291	1,141,235
Capacity Enhancement and Climate Change	Gazipur, Rajshahi, Patuakhali, Naogaon & Chattogram	02 Upazilas & 03 City Corporations	06	71,592
Microfinance	Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Brahmanbaria, Chattogram, Munshiganj, Narshingdi, Nilphamari, Lalmonirhat, Chandpur, Cox's Bazar, Bandarban, Lakshmipur, Habiganj, Rajbari, Faridpur, Madaripur, Shariatpur, Noakhali & Feni	103 Upazilas	634	95,324
<b>Total</b>		<b>155</b>	<b>972</b>	<b>1,455,426</b>

**\*There is overlapping of program interventions in unions, upazilas and districts.**

# Chapter 2

## HIGHLIGHTS OF THE PROGRAMS

### Life Skill Education

VERC believes that life skills education is one such type of skill in which children develop the ability to manage their lives appropriately and to organize the activities related to life systematically. It is a type of education in which skills are developed to make the children efficient in such a way that they can make decisions in odd situations by their ability and intelligence. The main objective of VERC programs is to develop children's facilities and to mainstream them in education. VERC has been piloting and implementing its program in innovative ways with technical and financial support from different development partners, GoB and by using its own resources. Its membership with different networks growing at stages and in dimensions has been contributing to mainstreaming the primary education efforts of the Government, and also supplements the government efforts in addressing the relevant Sustainable Development Goals (SDGs).

### On-going Projects - At a Glance

SL No	Donor	Name of the Project	Duration	Upazila(s)/ City Corporation	District(s)
1	UNICEF	Educate the Most Disadvantaged Children (EMDC) Project	June 2022 to December 2026	Narsingdi Sadar and Raipura	Narsingdi
2	Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh	Terre des Hommes (TdH) - Netherlands	October 2022 to September 2025	Gazipur City Corporation	Gazipur
3	PKSF	Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program	Launched in January 2014 –On-going	Monoharganj	Cumilla

## WASH and Health

VERC has been emphasizing the WASH program through undertaking different projects across the country. The key objective of the program is sustainable improvement in WASH and reduction of related risks through effective mobilization, awareness raising and capacity building of community people and the local government authorities. VERC's efforts in the sector address SDG-6, upon which the Bangladesh government is also determined to bring visible improvements.

### Progress of WASH Performance - At a Glance

Particulars	Achievements of 2022-2023	Achievements of 2023-2024
No. of projects implemented/under implementation	07	10
No. of donors	03	04
No. of districts covered	09	15
No. of upazilas covered	22	39
No. of unions covered	65	278
No. of CBOs	1,286	1,307
Installation and renovation of safe water facilities	233	1,383
Installation and renovation of sanitation facilities	12,842	41,196
Hygiene promotion events organized	14,079	18,137
Water beneficiaries covered	19,377	48,405
Sanitation beneficiaries covered	73,104	205,980
Hygiene beneficiaries covered	136,169	253,918
Beneficiaries covered through capacity development activities	19,874	17,385
Community mobilization activities	1,227	4,081

VERC has been working on health program for a significant period through mobilizing its own resources. The main objective of the component is to ensure access to affordable health services for the poor and marginalized, along with prevention of communicable diseases, giving priority to the health of mothers and children in the intervention areas. The poor community people of VERC's program areas, especially children and mothers, are offered health care services.

VERC is running a Mother & Child Hospital at Savar, offering the following services: ANC/PNC, normal delivery, caesarean section, general treatment, pathology, ultra-sonogram, ECG and all kinds of easy-to-manage surgery. The health services are provided to the VERC beneficiaries at a subsidized rate, and grant support is also being offered to the poor patients.

## Hospital Services - At a Glance

Particulars	July 2022 to June 2023	July 2023 to June 2024
Outdoor	3,510	2,514
Normal Delivery	33	36
LUCS (Caesarean Operation)	712	610
Other Operation	23	28
Ambulance Service	57	98
D.E & C	42	66
Pathology	4,149	3,380
USG	2,358	1,990
ECG	-	478
Child Patients	419	638
Health Card (ANC)	88	100
EPI	1,997	2,085
<b>Total</b>	<b>13,391</b>	<b>12,023</b>

VERC has been running its family health care program intending to provide primary health care services to the beneficiaries of its microfinance program. 02 (Two) types (preventive and curative) of services are being rendered under the program. Under the preventive healthcare services, regular health awareness sessions are being conducted, while under the curative component, different healthcare services are being rendered.

## Microfinance

VERC has been running its microfinance program since 1982 targeting the disadvantaged and underprivileged poor people, particularly women. It also strives to reach the poor ethnic minorities to fulfill the demographic coverage goal with the microfinance program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating the program, VERC is expanding the areas and coverage of people gradually in the remote and isolated areas of Bangladesh with a view to outreaching coverage and ensuring the sustainability of the organization. VERC's program interventions address 1, 2, 5, 12, and 13 of the SDG targets and supplement the national development initiatives. It obtained PKSF partnership in 1996 and Micro-Credit Regulatory Authority (MRA) membership for operating credit program as per the rules of the Government in 2006. VERC presently operates its microfinance program in 3,241 villages of 634 unions under 103 upazilas of 30 districts in Bangladesh. The program is managed by 812 staff working under 136 branches spreading across the country.

## Program Status - At a Glance

Particulars	Status of 2022-23	Status of 2023-24
No. of Branches	100	136
No. of Districts Covered	24	30
No. of Upazilas Covered	78	103
No. of Unions Covered	484	634
No. of Villages Covered	3,064	3,241
Total No. of Groups/Samities	5,673	6,605
Total No. of Members	81,019	95,324
Total No. of Borrowers	61,712	69,679
Disbursement Amount (Yearly) (In Tk.)	5,817.86 Million (5,81,78,63,000)	6,811.90 Million (681,19,02,000)
Loan Outstanding (Portfolio) (In Tk.)	3,632.85 Million (3,63,28,57,869)	4,414.87 Million (441,48,72,030)
Savings Balance (In Tk.)	1,129.91 Million (1,12,99,19,688)	1,376.47 Million (137,64,74,957)
Insurance Balance (In Tk.)	170.27 Million (17,02,78,585)	211.16 Million (21,11,63,024)
Recovery Rate	99.35%	99.28%

As part of its corporate social responsibility (CSR), VERC supports the provision of services like health, sanitation, education and agriculture-related projects with limited financial resources across different program sectors of the organization in the country considering the priority needs. The contribution amounts to Tk. 72,97,836.00 for the reporting year, and the total of till date contribution stands at Tk. 5,75,28,813.00.

## Capacity Enhancement and Climate Change

Capacity enhancement is one of the most important areas that VERC has been emphasizing since its emergence. It emphasizes participatory, sustainable human development and capacity enhancement of the development actors as facilitators, and institutionalizes the lessons learnt from the development process. The program sets the goal to enhance human potential, change the attitude and develop commitment in development actors at different levels to enable them to contribute to the development sectors. VERC's efforts not only develop its staff capacity, but also play a key role in capacitating relevant government officials, LGI representatives, NGO staff members and different types of beneficiary groups. During the reporting year, 17,331 participants received training on various programmatic issues.

Geographical location and socio-economic dynamics have increased the vulnerabilities of the people of Bangladesh to the impacts of climate change. Effective adaptation practices would reduce the adverse

effects on livelihood, health, agriculture and environment. VERC has relentlessly been working on climate change adaptation in partnership with various development partners in different locations across the country by facilitating different service delivery packages, capacity building, awareness raising, microfinance schemes, alternative livelihood supports, etc.

## On-going Projects - At a Glance

SL No	Donor	Name of the Project	Duration	Upazila(s)/City Corporation	District(s)
1	Water Aid Bangladesh	Composite Actions for Climate Migrants in Urban Slums (CACMUS)	December 2020 – January 2024	Rajshahi City Corporation	Rajshahi
2	Manusher Jonno Foundation (MJF)	Community-based Resilience, Women’s Empowerment and Action (CREA)	March 2023 - June 2026	Rangabali	Patuakhali
3	PKSF	Extended Community Climate Change Project (ECCCP – Drought)	April 2024 – September 2027	Manda	Naogaon

## Monitoring, Evaluation and Documentation

VERC, in collaboration with Stanford University (USA), North Carolina State University (USA) and icddr,b, has been engaged in a study titled “Effects of building home concrete floors on child health (CRADLE trial): An experimental study in the selected areas of Bangladesh”. It is a randomized trial to measure whether installing concrete floors in households with soil floors reduces child enteric infection. VERC is coordinating with icddr,b to install concrete floors in 400 households in the treatment arm of Sirajgonj and Tangail districts. A total of 266 household concrete floors have so far been built under the study.

## Results Summary

### Survival

- Higher temperatures increased decay for both E. coli and Ascaris.
- E. coli decayed faster than Ascaris.
- Survival did not differ between cement-based mix designs.

### Removal

- Sweeping and mopping performed well for E. coli and Ascaris.
- Removal did not differ between cement-based mix designs.

*Results support the use of fly ash in the larger study. The health outcome effects will be tested in the next 01-02 years.*

- ✓ Both green concrete and traditional concrete were equally acceptable.
- ✓ Cost remains a major concern for both types of floor.
- ✓ Availability of construction materials may affect sustainability.

In collaboration with icddr,b and funding from ELRHA (UK), VERC has also been engaged in a research project titled "Utilizing a User-centered Community Engagement Approach to Design Child-friendly WASH Facilities in Selected Forcefully Displaced Myanmar Nationals (FDMN) Camps in Cox's Bazar, Bangladesh" in Camps 8W and 17 under Ukhiya upazila of Cox's Bazar district. The objectives of the research are:

- Development of two child-friendly latrine and hand washing station models, following modifications of existing WASH facilities.
- Assessment of changes in user satisfaction levels and the reported use of WASH facilities.
- Qualitative evaluation of the implementation process to understand the factors affecting widespread adoption.

40 new child-friendly latrines have been installed with handwashing stations, and another 40 latrines have been modified/ upgraded to child-friendly latrines with the installation of handwashing stations.

## **Outcomes**

- Six co-creation sessions were conducted with children and caregivers (40 caregivers, 20 children) to identify potential solutions to problems identified in existing WASH facilities in the camp. The findings from these sessions were used to design new WASH facilities.
- Improved practice is evident in the camp after the intervention. More children are now using the latrine facilities regularly, with full-time latrine users (for both defecation and urination throughout day and night) increasing from 7% to 18%.
- User satisfaction has also increased significantly. Overall satisfaction has increased by 23% after the construction and modification of the latrine facilities. The satisfaction level of children while using handwashing has increased from 3% to 34%.

# Chapter 3

## FINANCIAL MANAGEMENT

### Internal Financial Controls and Management at VERC

VERC's internal financial controls consist of structured plans, methods, and procedures to safeguard assets, ensure accurate accounting, promote efficiency, and enforce compliance with managerial policies. These controls also help prevent fraud and errors, maintain complete records, and support timely preparation of reliable financial reports.

The internal financial system ensures adherence to both organizational policies and legal requirements. The Director of Finance is responsible for implementing and maintaining these controls, assisting the Board in overseeing efficient operations, asset security, and record accuracy.

All financial transactions are conducted through bank accounts to ensure transparency. Grants and loans from development partners, banks, and PKSf are received in the general fund's main account and transferred to project-specific accounts. To facilitate field operations, signatory authority is delegated to project-level staff.

The Director of Finance leads the Finance Section with support from accounting staff. This section manages budgeting, bookkeeping, banking, auditing, VAT, and taxes, using a modern, software-based accounting system.

### Financing

VERC mobilizes funds from both external and internal sources. External sources include contributions from development partners and the government, while internal sources involve income from training, facility and service sales, publications, microfinance service charges, and voluntary staff contributions for welfare purposes.

### Auditing System

An internal audit team reports directly to the Executive Director and conducts semi-annual audits covering all areas of financial management related to program implementation. Additionally, external audit firms, appointed by the Board of Directors, conduct professional audits in accordance with government regulations.

**Village Education Resource Center (VERC)**  
**Consolidated Statement of Comprehensive Own Income**  
**For the year ended June 30, 2024**

Particulars	FY 2023-2024			FY 2022-2023
	Micro Credit	General Fund	Total	Total
<b>Income:</b>				
Service Charge Re-alised	85,73,14,830.00		85,73,14,830.00	73,60,81,895.00
Training Income			-	-
Income from Health Service	34,26,305.00		34,26,305.00	50,04,870.00
Donation		82,090.00	82,090.00	2,100.00
Overhead Income	3,92,530.00	2,05,44,961.00	2,09,37,491.00	1,88,73,909.00
Interest on Bank Account and fixed deposit	3,66,03,033.00	35,44,511.00	4,01,47,544.00	1,98,69,995.00
Other Incomes	2,15,15,490.00	9,211.00	2,15,24,701.00	1,18,79,710.00
<b>Total</b>	<b>91,92,52,188.00</b>	<b>2,41,80,773.00</b>	<b>94,34,32,961.00</b>	<b>79,17,12,479</b>
<b>Particulars</b>				
<b>Expenditure:</b>				
Service Charge to PKSF			-	
Operational cost	64,82,68,976.00	1,51,65,350.00	66,34,34,326.00	49,67,77,564.00
Training	77,84,814.00		77,84,814.00	40,42,768.00
Social Development Activities	2,22,07,863.00	14,10,628.00	2,36,18,491.00	72,22,510.00
Bank and other interest	16,68,96,251.00	2,67,987.00	16,71,64,238.00	12,40,27,844.00
Reserve for LLP, DMF and others	62,96,922.00	36,92,140.00	99,89,062.00	90,83,195.00
<b>Total Expenditures</b>	<b>85,14,54,826.00</b>	<b>2,05,36,105.00</b>	<b>87,19,90,931.00</b>	<b>64,11,53,881</b>
Excess of Income over expenditure	6,77,97,362.00	36,44,668.00	7,14,42,030.00	15,05,58,598
	<b>91,92,52,188</b>	<b>2,41,80,773</b>	<b>94,34,32,961</b>	<b>79,17,12,479</b>

## VERC'S PROJECTS

SL No	Title of the Project	Duration	Development Partner
1	USAID's Women Thrive in Bangladesh Activity	February 2021- July 2026	CARE Bangladesh
2	Communit-based Resilience, Women's Empowerment and Action (CREA)	March 2023 - June 2026	Manusher Jonno Foundation (MJF)
3	Scaling-up Access to WASH – Building a Resilient and Sustainable Apparel Sector	October 2023 – September 2025	WaterAid - Bangladesh
4	Collective Impact on Future of Work in Bangladesh	October 2022 – December 2024	WaterAid - Bangladesh
5	Composite Actions for Climate Migrants in Urban Slums (CACMUS)	December 2020 – January 2024	WaterAid - Bangladesh
6	Educate the most disadvantaged children (EMDC): Service delivery to address the most pressing needs of marginalized children, and to provide improved access to education services for out-of-school children	June 2022 - December 2026	UNICEF
7	Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions under GOB-UNICEF Project	February 2023 - August 2024	UNICEF
8	Implementation of Cox's Bazar WASH Program focusing on Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institutions under GOB-UNICEF Project (LOT – 03)	February 2022 – August 2024	UNICEF
9	Provision of Life-saving WASH Services to the Rohingya Refugee Population in Ukhiya and Teknaf Upazilas, Cox's Bazar District – Camp 8W	March 2024 - February 2025	UNICEF
10	Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT 05	October 2022 – December 2025	UNICEF

SL No	Title of the Project	Duration	Development Partner
11	Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT 02	October 2022 – December 2025	UNICEF
12	Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh	October 2022 - September 2025	Terre des Hommes (TdH) - Netherlands
13	Effects of Building Home Concrete Floors on Child Health (CRADLE Trial): An Experiment Study in Selected Areas of Bangladesh	April 2023 – December 2024	Stanford University (USA)
14	Utilizing a User-Centered Community Engagement (UCCE) Approach to Design Child-friendly WASH Facilities in Selected Forcefully Displaced Myanmar Nationals (FDMN) Camps in Cox's Bazar, Bangladesh	June 2023 – October 2024	ELRHA (UK) through icddr,b
15	<ul style="list-style-type: none"> <li>▪ Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of their Poverty (ENRICH) Program</li> <li>▪ Uplifting the Quality of the Lives of the Elderly People Program</li> <li>▪ Microfinance Programs (Jagoron, Agrosor, Sufolon, Buniad, Kuwait Goodwill Fund (KGF) (Sufolon), Livelihood Restoration Loan (LRL), MDP-AF)</li> <li>▪ Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development</li> <li>▪ Recovery and Advancement of Informal Sector Employment (RAISE)</li> <li>▪ Extended Community Climate Change Project (ECCCP – Drought)</li> <li>▪ Microenterprise Financing and Credit Enhancement (MFCE) Project</li> <li>▪ Rural Microenterprise Transformation Project (RMTP)</li> </ul>	<p>October 2014 – Ongoing</p> <p>October 2018 – Ongoing</p> <p>January 1982 – Ongoing</p> <p>January 2021 - December 2025</p> <p>July 2022 - June 2026</p> <p>April 2024 – September 2027</p> <p>July 2023 – Ongoing</p> <p>September 2023 – Ongoing</p>	Palli Karma-Sahayak Foundation (PKSF)

## VERC IN NETWORKS

To make program interventions under different sectors more effective and sustainable, VERC believes in advocacy and process promotion, and to this effect, it has been maintaining membership/association with various networks mentioned as follows:

Sl. No.	Title of Network/Association/Forum	Status	Location
<b>A.</b>	<b>International</b>		
01	Asia South Pacific Association for Basic and Adult Education (ASPBAE)	Member	Philippines
02	Clean Cooking Alliance (CCA)	Member	USA
03	End Water Poverty (EWP)	Member	United Kingdom
04	Freshwater Action Network – South Asia (FANSA)	Member	India
05	Sanitation and Water for All (SWA)	Country Focal Point	USA
<b>B.</b>	<b>National</b>		
01	Association of Development Agencies in Bangladesh (ADAB)	Member	Bangladesh
02	Bangladesh Water Integrity Network (BAWIN)	Member	Bangladesh
03	Bangladesh Shishu Adhikaar Forum (BSAF)	Member	Bangladesh
04	Campaign for Popular Education (CAMPE)	Member	Bangladesh
05	Coalition for the Urban Poor (CUP)	Member	Bangladesh
06	Credit Development Forum (CDF)	Member	Bangladesh
07	Disaster Risk Reduction (DRR) Network	Member	Bangladesh
08	Faecal Sludge Management (FSM) Network	Member	Bangladesh
09	HEP – SREDA (Sustainable and Renewable Energy Development Authority)	Member	Bangladesh
10	Menstrual Health and Hygiene Management - MHM Platform	Member	Bangladesh
11	National Sanitation Taskforce	Member	Bangladesh
12	Network of Networks	Member	Bangladesh
13	Network for Information, Response & Preparedness Activities on Disaster (NIRAPAD)	Member	Bangladesh
14	Rain Forum	Member	Bangladesh

# Development Partners and Financial Institutions



# Networking Partners



# BOARD OF DIRECTORS

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**Abdul Karim**  
Chairman



**Murshed Alam Sarker**  
Vice-Chairman



**Advocate Nazrul Islam**  
General Secretary



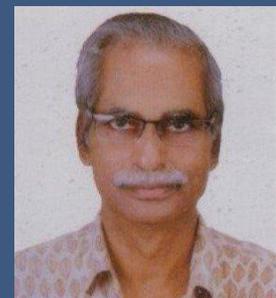
**Rokeya Hoque**  
Treasurer



**Shebika Sarkar**  
Member



**Dr. Muhammad Ashraf Ali**  
Member



**Dipak Kumar Roy**  
Member

## PROFESSIONAL PROFILE OF GENERAL COUNCIL MEMBERS

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
01	Mr. Abdul Karim Chairman Board of Directors Email: akarim.dba@gmail.com	<ul style="list-style-type: none"> <li>• Rtd. Secretary, Government of Bangladesh</li> <li>• Former Managing Director, MIDAS</li> </ul>	<ul style="list-style-type: none"> <li>• Treasurer-SAP Board of Directors.</li> <li>• Board Member, MIDAS.</li> </ul>
02	Mr. Murshed Alam Sarker Vice Chairman Board of Directors Email: murshed_alam@popibd.org	<ul style="list-style-type: none"> <li>• Executive Director, POPI</li> </ul>	<ul style="list-style-type: none"> <li>• Chairman, Society for Social Services (SSS).</li> <li>• Chairman, SKS Foundation.</li> <li>• Chairman, Credit &amp; Development Forum.</li> <li>• Member Secretary, NAHAB.</li> <li>• Member, Executive Committee, NIRAPAD.</li> </ul>
03	Advocate Nazrul Islam General Secretary Board of Directors E-mail: advnazrulislamsavar@gmail.com	<ul style="list-style-type: none"> <li>• Lawyer &amp; Human Rights Activist</li> </ul>	<ul style="list-style-type: none"> <li>• EC Member, CDD.</li> <li>• President, HRDC.</li> <li>• President, SUS.</li> <li>• Vice-President, TIB, Sonak, Savar.</li> </ul>
04	Mrs. Rokeya Hoque Treasurer Board of Directors	<ul style="list-style-type: none"> <li>• Teacher</li> </ul>	<ul style="list-style-type: none"> <li>• Vice Chairperson, Nodi-O-Paribesh Unnayan Parishad.</li> <li>• Sr. Vice Chairperson, Savar Nagarik Committee.</li> <li>• Advisor, Prochesta Project, Caritas Bangladesh.</li> <li>• Member, Law &amp; Order Committee, Savar Upazila Parishad.</li> <li>• Member, Savar Upazila Krira Sangstha.</li> </ul>
05	Ms. Shebika Sarkar Member Board of Directors	<ul style="list-style-type: none"> <li>▪ Former Deputy Director, Swanirvar Bangladesh</li> </ul>	-
06	Dr. Muhammad Ashraf Ali Member Board of Directors Email: mashrafali88@gmail.com	<ul style="list-style-type: none"> <li>• Professor of Civil Engineering, BUET</li> </ul>	<ul style="list-style-type: none"> <li>• Ex. Director, ITN-BUET.</li> </ul>
07	Mr. Dipak Kumar Roy Member Board of Directors	<ul style="list-style-type: none"> <li>• Ex-Professor of Savar Govt. College</li> </ul>	-

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
08	Bir Muktijoddha Majeda Shawkat Ali Member General Council Email: nusa_bd@yahoo.com, majeda.shawkat@gmail.com	<ul style="list-style-type: none"> <li>Executive Director, Naria Unnayan Samity (NUSA)</li> </ul>	<ul style="list-style-type: none"> <li>Member, ADAB Central Executive Committee.</li> <li>Member, Coalition for the Urban Poor (CUP), Executive Committee.</li> <li>Vice Chairman, Bangladesh Mahila Samity.</li> <li>Vice Chairman, Jatisangha Samity.</li> </ul>
09.	Ms. Khondker Rebaka Sun-Yat Member General Council Email: cupbd2010@gmail.com	<ul style="list-style-type: none"> <li>Executive Director, Coalition for the Urban Poor (CUP)</li> </ul>	<ul style="list-style-type: none"> <li>Member, BWHC.</li> <li>Treasurer, Gram Bikash Samity.</li> <li>EC Member, Khulna Zilla Samity.</li> </ul>
10	Dr. Ahmadullah Mia Member General Council Email: aumia1941@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Prof. Dhaka University.</li> <li>Professor and Dean, Faculty of Social Sciences University of Dev. Alternative (UODA)</li> </ul>	<ul style="list-style-type: none"> <li>Chairperson and Member of more than a dozen of professional bodies including Associations, Research Boards, Executive Board of NGOs, Expert Technical Committees at National, Regional and International levels.</li> </ul>
11	Mrs. Tahrunnessa Abdullah Member General Council Email: abduallah@bangla.net	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> <li>Freelance Consultant</li> </ul>	<ul style="list-style-type: none"> <li>Ramon Magsaysay Award Winner (1978)</li> <li>Former Chairperson, SAP.</li> <li>Former Chairperson, NGO Forum for Public Health.</li> <li>Former Chairperson, ASA.</li> <li>Former Member of BRAC Governing Body.</li> <li>Former Member of PKSF Governing Body.</li> </ul>
12	Mr. Md. Emranul Huq Chowdhury Member General Council	<ul style="list-style-type: none"> <li>Principal Officer, ANTAAR</li> <li>Former Executive Director, UDDIPAN</li> </ul>	<ul style="list-style-type: none"> <li>Convener, ATSEC-BD.</li> <li>Executive Board Member of CDF.</li> <li>Chairman, BSAF.</li> </ul>

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
13	Mr. S.M. Al-Husainy Member General Council Email: husainy@bol-online.com	<ul style="list-style-type: none"> <li>• Rtd. Govt. Officer</li> <li>• Ex. Chairman, Public Service Commission</li> </ul>	<ul style="list-style-type: none"> <li>• Chairman, Swanirvar Bangladesh.</li> <li>• Member-MIDAS.</li> <li>• Chairman, Governing Council of Independent University.</li> <li>• Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh, etc.</li> <li>• Vice President, National Heart Foundation.</li> <li>• Member, Dhaka Ahsania Mission, National Executive Committee.</li> <li>• Trustee, Independent University Bangladesh.</li> </ul>
14	Mr. Shahid Hossain Talukder Member General Council Email: shahid_talukder@yahoo.com	<ul style="list-style-type: none"> <li>• Freelancer</li> </ul>	<ul style="list-style-type: none"> <li>• General Member, Uddipon, CODEC, Nijera Kari and ALRD.</li> </ul>
15	Dr. Hamidul Huq Member General Council Email: hamidulhuq@idss.uiu.ac.bd	<ul style="list-style-type: none"> <li>• Professor, Department of Environment and Development Studies, United International University (UIU)</li> </ul>	<ul style="list-style-type: none"> <li>• Founder and Chairman, Unnayan Shahojogy Team (UST).</li> </ul>
16	Ms. Syeda Akhter Jahan Member General Council	<ul style="list-style-type: none"> <li>• Housewife</li> </ul>	-
17	Mr. Abu Bakr Siddique Member General Council Email: abs@juniv.edu	<ul style="list-style-type: none"> <li>• Registrar (Rtd.), Jahangirnagar University</li> </ul>	-
18	Mr. Rasel Ahmed Liton Member General Council Email: cheifexecutive@sks-bd.org	<ul style="list-style-type: none"> <li>• Chief Executive, SKS Foundation</li> </ul>	-
19	Ms. Salma Mahbub Member General Council Email: smahbub68@gmail.com	<ul style="list-style-type: none"> <li>• General Secretary, B-Scan</li> </ul>	-
20	Mr. Mohammad Zobair Hasan Member General Council Email: zobairhasan@borpbd.org	<ul style="list-style-type: none"> <li>• Deputy Executive Director, DORP</li> </ul>	-
21	Swanirvor Bangladesh Organizational Member General Council Email: info@swanirvarbangladesh.org	<ul style="list-style-type: none"> <li>• Social Mobilization, Micro-credit and Education</li> </ul>	-

## SENIOR MANAGEMENT TEAM OF VERC

**Md. Yakub Hossain**

Executive Director

**Md. Masud Hassan**

Deputy Executive Director

**Ranada Prasad Saha**

Director, Microfinance and Capacity Enhancement & Climate Change

**Mustafizur Rashid Mridha**

Director, Human Resource & Administration

**Md. Masud Royhan**

Director, Finance

## Condolence Message



We all in VERC deeply mourn the sad demise of Lt. Col. Muhammad Hussain (Rtd.), Vice-Chairperson of VERC, Board of Directors. He passed away at 10:30 am on Wednesday, 16 August 2023.

Lt. Col. Muhammad Hussain (Rtd.) started his brilliant career as an army official and served in the armed forces for a significant period. He was the former Director of the Pathokoli Trust and a very close friend and mentor to the cause of VERC for many years. VERC remains respectful of the overall guidance for his long-lasting contributions. While working with him, we learnt a lot from his vast experience and valuable insights.

We are all deeply saddened by the loss of such a dynamic leader and a devoted professional we had in our country. We pray for his family members so that they can bear the irreparable loss. May the Almighty be pleased with the departed soul and bless him in the life after death.

**Md. Yakub Hossain**

Executive Director

VERC

## **VILLAGE EDUCATION RESOURCE CENTER**

B-30, Ekhlash Uddin Khan Road, Anandapur, Savar, Dhaka-1340, Bangladesh

Mobile: +880 1711647303, E-mail: [info@vercbd.org](mailto:info@vercbd.org), [verc@bangla.net](mailto:verc@bangla.net)

Website: [www.vercbd.org](http://www.vercbd.org)