

For the improvement of life style of the tormented People

Nation Building Programs of Earth Foundation

Nation Building Programs of EARTH-Foundation



Md. Arifur Rahman Mazumder
Director (Credit Division)

Introduction:

EARTH-Foundation, a reputed and fast growing organization working for the welfare of the tormented people of Bangladesh. EARTH strongly believes that all men are equal and have got the right to enjoy all the five basic necessities of the human life. There shouldn't be of any discrimination on the basis of gender, religion, caste, reach or poor. Everybody has got equal right to enjoy all the facilities or privileges that a man can get. EARTH also believes that if modern facilities or privileges can be ensured for the mass

people of a country then the living standard & purchasing power of the tormented people of the country increases, growth of the state increases, fate of the nation changes, GDP increases and ultimately nation grows. Keeping all the above points in mind, EARTH-Foundation wants to do something innovative, pioneer and truly beneficial for the poor, under privileged group of people of the country, which hardly anyone thought or imagined before.

Objectives:

- To ensure all the modern facilities or privileges for the mass people of the country which is now available only for certain group of people of the society.
- To improve living standard & increase purchasing power of the tormented people of the country.
- To contribute for the positive GDP growth of the country

● To encourage both husband and wife of a family to engage themselves for income generating activities while utilizing local available resources under the financial assistance of EARTH-Foundation.

Programs:

On the basis of the above objectives, EARTH-Foundation wants to ensure enjoying of following facilities for the tormented people living in remote areas of the country:

01. EARTH Credit Card (ECC)
 02. EARTH Social Security Program (ESSP)
 03. Micro & Macro Credit
 04. Consumer Credit Program
 05. Mobile Communication network
 06. Solar Energy System
 07. Crop Insurance
- To the underprivileged group of people
- To mitigate the national crisis on Electricity Solar energy system for outreach people
- To ensure safe return of hard work of poor farmer.

EARTH Credit Card (ECC)



Abu Shamim Md. Arief
Deputy Director
(Marketing)
EARTH-Foundation

EARTH-Foundation is a reputed and fast growing organization working for the welfare of the tormented people of Bangladesh. It strives to do something innovative, pioneer and truly beneficial for the poor, under privileged group of people of the country. Very few addressed the above issues and EARTH is planning which anybody thought or imagined before. And as a part of it, EARTH-Foundation has set up its Card Division just to give financial support/assistance to the under privileged people of rural areas of the country by issuing Credit Card named as EARTH Credit Card (ECC) so that these tormented people can buy fertilizer or seed or medicine or pesticides etc at the time of their urgent need when they will have no money to spend to meet up these emergency needs. Moreover, in course of time, EARTH-Foundation is also thinking of introducing Debit Card, Prepaid Card, as well for these under privileged people of Bangladesh living in remote areas of the country.

Why Credit Card for the tormented people?



EARTH-Foundation is introducing Credit Card because

● EARTH-Foundation strongly believes that mass people of the country should have the every right to attached with modern facilities.

● At present, in Bangladesh out 14 crore people only 472,000 people are enjoying the benefits of credit cards. That is almost the whole nation is absolutely unaware about the benefits of Credit Card. EARTH-Foundation wants to ensure enjoying Credit Card facilities among all the citizens of the country especially to the poor & tormented people those who are living in remote parts of the country. How will it be benefited to the under privileged group of people?

● By using Credit Card poor farmer or tormented people will be able to go for medical treatment or to buy fertilizer or seed or pesticides at the time of their urgent need when they will not have any money with them to do so. As a result, poor people of rural areas will be benefited at first, their health condition will improve, financial strength and purchasing power will also improve, which will ultimately increase the GDP of the state.

● Moreover, by using Credit Card, poor and tormented people living in the remote part of the country will be able to enjoy credit facilities through out the year like as revolving credit facilities to meet up their urgent needs, which they can't do so by enjoying only Micro Credit.

● They will be able to make payment anytime, anywhere, in any of the EARTH-Foundation's office or its nominated bank in the country at their convenient way through out the year, facilities of which they can't get while enjoying Micro Credit.

● They will be able to enjoy credit facilities in anywhere in Bangladesh where GSM (Global System for Mobile) network is available.

● They will also be able to withdraw money from cities or urban areas from ATM Booth and do their shopping or buy necessary goods from any shop where POS (Point of Sale) machine is available.



EARTH Social Security Program (ESSP)

What is EARTH Social Security Program (ESSP)?

EARTH strongly believes that nobody can change his/her fate unless s/he tries. A nation can't grow unless people of that state tries. So on the basis of that Foundation is going to introduce a long term savings program with small Equal Monthly Deposit termed as EARTH Social Security Program (ESSP) for the mass people living in the rural areas of the country.

As this scheme is for the poor & tormented people of the country that's why an

attractive interest rates has been offered so that people can get maximum benefit from their small amount of savings.

How will it be benefited for the tormented people?

- They will get the facility to do small amount of savings through offices of EARTH Foundation situated in the remote part of the country where banks are not available.
- It will ensure their future, make them confident
- It will ensure their safety & security of life.
- Over all it will help them to lead a tension free, respectable and happy life.

Consumer Credit Program



Latifa Rahman Runu
Assistant Director
(Marketing Division)
EARTH-Foundation

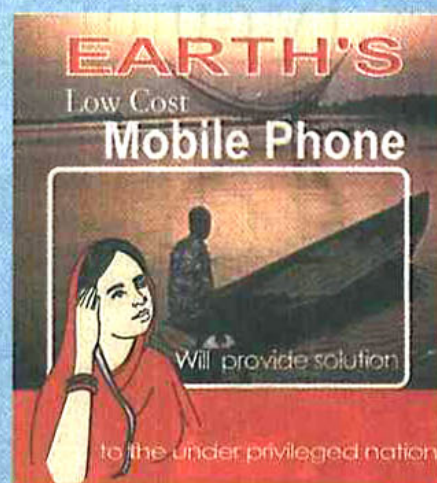
Objectives:

In order to change the life style and living standard of the people living in the remote parts of the country EARTH-Foundation strongly believes that these group of people should

to buy consumer goods on credit like the way urban people are enjoying. How will it be benefited to the tormented people?

- They will be able to buy consumer goods like TV, Refrigerator, Computer, Furniture etc which they can't do so since banks are not operating in the remote parts of the country
- They will be able to buy these goods on credit comparatively at a lower interest rate prevailing in the market payment of which they will make through Equal Monthly Installment (EMI)
- It will change their living standard & life style.
- It will make them educated as well.

For the underprivileged group of people Mobile Communication network



EARTH-Foundation strongly believes that a nation can't grow unless it develops a strong network of communication. Whole nation should come under a strong communication network. EARTH-Foundation sincerely express its gratitude towards all the mobile operating corporate houses in the country for their meaningful contribution towards nation's development. At the same time, EARTH also believes that more people should come forward to give the services to the whole nation under a strong communication net work. And as a part of it, EARTH Foundation is introducing its mobile phone services to the remote parts of the country comparatively at a lower price so that rural people can get the access around the world.

Micro and Macro Credit Program:



G. H. M Aminul Islam
Additional Director
(Micro and Macro Credit Division)
EARTH-Foundation

Purpose:

- To provide credit facilities among various classes of people in the urban and rural areas of Bangladesh
- To provide financial assistance to landless, small and marginal farmers, traders, uneducated and

educated unemployed youth, small and medium entrepreneurs of the rural and urban members of the EARTH-Foundation.

● To expand the activities of the foundation in agricultural and non agricultural sector of urban and rural areas.

● To encourage the habit of self-reliance among the members of the EARTH-Foundation.

● To provide necessary guidelines to utilize local resources for the upliftment of the EARTH-Foundation members.

● To encourage husband and wife of a family to engage themselves for income generating activities while utilizing local available resources under the financial assistance of the EARTH-Foundation.

Activities so far:

● 82 Upozillas under 23 districts have already been covered with Micro And Macro Credit Programs.

● 279 Upozills under 40 districts will be covered up with this program by June'07.

Field activities

started in the following districts:

Panchagarh, Thakurgaon, Dinajpur, Kurigram, Rangpur, Pabna, Kustia, Faridpur, Sirajgonj, Bogra, Rajshahi, Narail, Jessore, Magura, Jhenaidah, Noakhali, Laxmipur, Feni, Chandpur, Barishal, Jharkhati, Pirojpur & Barguna

To ensure safe return of poor farmer: Crop Insurance



Ms. Jinnat Raihun
Assistant Director
(Micro Credit)
and Chief Trainer
EARTH-Foundation



Among the total population of Bangladesh almost 75% to 80% are farmer are living their lively hood on the basis of their cultivated crops. But misfortune comes every year when natural disasters like flood, cyclone, heavy down pour, draught effects on their cultivated crops. Not only that sometimes, man made disasters also hampers their crop production. EARTH-Foundation feels that if farmers can be insured about safe return of their crops they have

cultivated through out the year then it will help them in a great way to grow up, to lead a good, tension and hazard free life. Keeping all these sorrows of farmers in mind and how to help them to save from these calamities EARTH-Foundation is introducing Crop Insurance System so that at the end of the day farmers becomes happy and lead a tension free peaceful life.

How will it work?

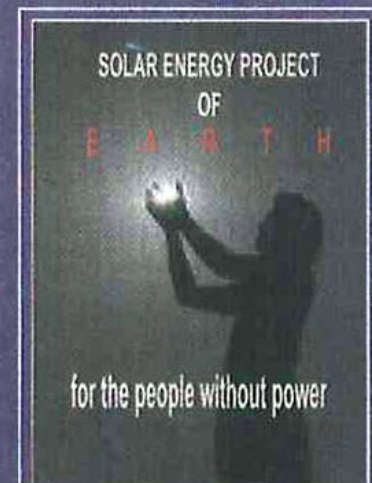
- Farmers crop will come under insurance coverage

● All sorts of man made and natural disasters will come under this coverage

How will it be benefited for the farmers?

- Farmers will get the real price of their crop if any disaster happens
- Services will be ensured at a very nominal cost so that it doesn't become a burden for them.
- If any disaster doesn't happen, then they will also get incentive as per crop insurance policy.

To mitigate the national crisis on Electricity Solar energy system for outage people



To ensure electricity for every citizen of the state, government is trying for last few decades but couldn't make it. EARTH-Foundation feels that corporate houses, NGOs, MNCs and other bodies should come forward to help the government to do so, rather to help the nation to grow. As part of it, EARTH-Foundation is going to introduce Solar Energy System, so that all the people living in the rural areas, less developed areas can get uninterrupted electricity round the clock.



EARTH-Foundation

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