

July 2022 to June 2023

# ANNUAL REPORT



বাংলা-জার্মান সস্প্রীতি (বিজিএস)

BANGLA-GERMAN SAMPREETI (BGS)

Association for Culture and Development



2024

# ANNUAL REPORT



**বাংলা-জার্মান সম্প্রীতি (বিজিএম)**  
**BANGLA-GERMAN SAMPREETI (BGS)**  
*Association for Culture and Development*

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## Published by

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4/16 (1<sup>st</sup> Floor), Block-B  
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## Copy Right

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# ACRONYMS

<b>ANC</b>	Antenatal care
<b>ACRP</b>	Annual Review Community and Planning
<b>BCC</b>	Behavioral Change Communication
<b>BTEB</b>	Bangladesh Technical Education Board
<b>CBO</b>	Community Based Organization
<b>CESP</b>	Community Engagement & Sponsorship Planning
<b>CEHAT</b>	Community Emergency Health Assistance Team
<b>CHOP</b>	Community Health Outreach Programme
<b>LB</b>	Lichtbrücke
<b>DSS</b>	Department of Social Services
<b>DTW</b>	Deep Tube-well
<b>DPHE</b>	Department of Public Health Engineering
<b>EDT</b>	Entrepreneurship Development Training
<b>ECHO</b>	Education Charitable & Humanitarian Organization
<b>EPI</b>	Expanded Program on Immunization
<b>FDMN</b>	Forcedly Displaced Myanmar National
<b>GGHSP</b>	Grant Assistance for Grass-roots Human Security Project
<b>ISISC</b>	Informal Sector Industries Skills Council
<b>IEC</b>	Information, Educational and Communication
<b>IFOR</b>	International Fellowship of Reconciliation
<b>IGA</b>	Income Generating Activities
<b>IOM</b>	International Organization for Migration
<b>JPO</b>	Job Placement Officer
<b>MAM</b>	Moderate Acute Malnutrition
<b>MHPSS</b>	Mental Health and Psychosocial Support
<b>MUAC</b>	Mid-Upper Arm Circumference
<b>MRA</b>	Microcredit Regulatory Authority
<b>NCD</b>	Non-communicable diseases
<b>PKSF</b>	Palli Karma Sahayak Foundation
<b>PWD</b>	Person with Disability
<b>PNC</b>	Postnatal Care
<b>PHC</b>	Primary Health Care
<b>OHS</b>	Occupational Health Safety
<b>SACMO</b>	Sub-Assistant Community Medical Officer
<b>SAM</b>	Severe Acute Malnutrition
<b>SARI</b>	First Severe Acute Respiratory Infection
<b>SCMFP</b>	Sustainable Scheme for Marine fisheries Project
<b>SBA</b>	Specialized Birth Attendant
<b>SDF</b>	Socia Development Foundation
<b>TVET</b>	Technical Vocational Education & Training
<b>UPG</b>	Ultra-Poor Graduation
<b>UNO</b>	Upazila Nirbahi Officer
<b>VTC</b>	Vocational Training Centre
<b>VDC</b>	Village Development Committee
<b>VMF</b>	Village Model Farm
<b>WMC</b>	Water Management Committee



## *Message from the Chairman*

I am very proud to be associated with the development initiatives of Bangla-German Sampreeti (BGS) for the last 33 years and, it is my great honor to be a part of this organization which has been serving the most underprivileged communities of the society. Though it started its journey with emergency relief and rehabilitation activities in 1991, it has taken timely reshaping its intervention with adaption for benefiting the targeted population. BGS has developed necessary expertise and capacities in various arena of development and I find it gradually improving.

The management of BGS has successfully completed another fiscal year 2022-2023 with satisfactory progress and achievements for the year through implementing different projects under major program areas; TVET, WASH, Health and Nutrition, Education, Food Security & Livelihood Development, Child and Youth Development, Humanitarian Response and Disaster Management.

I sincerely appreciate to the contribution of the different development partners and donors, and cooperation of the Government agencies and different stakeholders who have supported and cooperated with BGS to implement the development programs and projects throughout this year. We extend our sincere thanks to all of them.

I would like to express my heartfelt thanks and gratitude to the honorable members of the General Body and the Executive Committee of BGS who have been constantly involved and contributed timely support and cooperation for the management of the organization.

Last but not the least, I would like to extend my thanks and appreciation to the hard working and committed staff members of BGS for their performance and dedication toward the development of the beneficiaries and the organization as well.

I look forward to another successful year for BGS.

**Dr. Anisuzzaman**

Chairman

Executive Committee

Bangla-German Sampreeti (BGS)

## *General Secretary's Statement*



I am happy to note that BGS has completed another successful fiscal year 2022-2023. There was a lot of actions and progress throughout the year. I have found that an incredible team work and commitment of the organizational staff members have made the year a success. BGS is determined to continue the commitment and service towards the most needy and underprivileged communities of Bangladesh.

This year the organization has implemented an increased number of projects under the different focused thematic program areas. It has achieved a larger number of service coverage in the sectors of TVET, Health, WASH and Disaster Management program during the fiscal year 2022-2023. At the same time, the thematic areas of non-formal education, income generation, environmental preservation and human resource development have also been in priority focus.

During this year, as in the previous years, the honorable members of the Executive Committee (EC) of BGS have sincerely cooperated and extended their whole-hearted support. I am happy to express my sincere thanks to all the honorable members of Executive Committee (EC) and General Body (GB).

Lastly, I must extend my thanks to the BGS management and all the project and program staffs who worked hard for the well being of project beneficiaries. I express my sincere thanks to all government official and members of partner organizations for support and cooperation.

Looking forward for your cooperation and support.

A handwritten signature in black ink, reading "Kohinoor" followed by a stylized flourish.

**Ms. Kohinoor Yeasmin**

General Secretary  
Executive Committee  
Bangla-German Sampreeti (BGS)



## *From the Desk of Executive Director*

It is my honor to present the Annual Report 2022-23 to the honorable members of BGS General Body (GB) and the Executive Committee (EC), donors, development partners, government agencies, stakeholders, beneficiaries and the well-wishers as well. BGS has successfully completed an important fiscal year 2022-23, which was full of actions and joint efforts by every member of BGS family. We are presenting the Annual Report 2022-23 which reflects the progress and achievement of the year with detailed information on implementation of the projects and programs executed throughout the year. Besides, continuing ongoing projects, we have also continued our search for new windows of funding opportunities to serve the target communities.

In the process of successful implementation, the honorable members of the General Body and the Executive Committee have always extended their wholehearted cooperation, guidance and participated spontaneously. I would like to express my profound thanks and gratitude to them and am looking forward to same support in future.

This is my great privilege to extend and express our gratefulness to all the development partners and donors; Lichtbruecke, ECHO-USA, International Organization for Migration (IOM), World Vision, LIFE, Palli Karma-Sahayak Foundation (PKSF), Winrock International, Social Development Foundation and individual supporter for their support and cooperation. I also thank and recognize the role of the government authorities and departments such as, Department of Social Services, NGO Affairs Bureau, Microcredit Regulatory Authority (MRA) and, district and Upazila level government offices who extended their prompt cooperation.

Last but not the least, I convey my heartfelt thanks to all my coworkers and colleagues for their sincere commitment that enabled us to achieve another successful year for the organization.

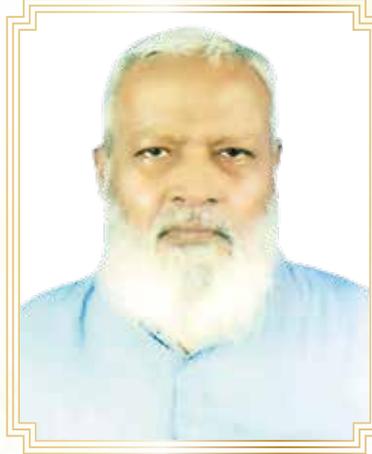
We would highly appreciate and welcome comments and observations on any part of the report.

**Pain Shwe U Marma**

Executive Director  
Bangla-German Sampreeti (BGS)

# EXECUTIVE COMMITTEE OF BGS

22 April 2023 to 21 April 2026



**Dr. Anisuzzaman**  
Chairman



**Md. Maniruzzaman Miah**  
Vice-Chairman



**Ms. Kohinoor Yeasmin**  
General Secretary



**Md. Jahidul Islam**  
Treasurer



**Mr. Jagadish Chandra Roy**  
Executive Member



**Md. Khalilur Rahman Chowdhury**  
Executive Member



**Ms. Kallayni Sarker**  
Executive Member

## Short Profile Of BGS

### Background

Bangla-German Sampreeti (BGS) is a national, non-government, non-profit, humanitarian and voluntary development organization. It was established on 20 December 1990 and afterwards registered with the Directorate of Social Services and NGO Affairs Bureau in 1991 and 1992 respectively. BGS started its journey with a massive response to emergency relief and rehabilitation activities for the severely affected communities of the coastal areas of Cox's Bazar district after the devastating cyclone where hit the areas on 29 April 1991. As part of emergency response program, BGS distributed emergency food stuff, drinking water, candle, baby-foods and ORS among more than 50,000 affected families in Upazilas of Ukhia, Teknaf, Moheshkhali, Kutubdia, Ramu and Cox's Bazar Sadar. BGS has subsequently diverted its attention to other activities in the development arena and expanded its interventions in other districts of Bangladesh as well.

### Legal Status of BGS

- a. Registered with the department of Social Service, No. Dh. 02647/91 dated 20/11/1991.
- b. Register with the NGO Affairs Bureau, No. 633, dated 30/06/1992 & renewed till 30/06/2027.
- c. Registered with the Microcredit Regulatory Authority (MRA), No-02798-00553-00234, dated 15/05/2008.
- d. Registered with the Bangladesh Technical Education Board (BTEB), Organization Code-54195, in 2013.
- e. Registered with The AX authority, No. 2733446235550/Circle-90 (Companies), in the period of 2017-2018.
- f. Registered with the VAT authority, No. 17071046598, since 2012.

### Vision of BGS

Develop a society where rights of men and women are respected and everyone is able to lead an economically independent and socially conscious life.

### Mission of BGS

BGS desires to establish a situation in which people will utilize their inherent capacities to free themselves from economic dependence and practise positive human values that bind them together. They will be aware of their basic rights and positive and progressive socio-cultural values and practice these at all levels.

### Goal of BGS

The goal of the organization is poverty reduction and employment generation for the poor and marginalized families and thereby create a society based on justice, equity and self-respect through involvement of the poor disadvantaged group of people in various development activities and through creation of awareness about various problems and issues that concern the individuals, the community and the country at large.

## Objectives

BGS focuses on specific socio-economic issues that perpetuate poverty and deprivation, and designs significant objectives based on focused programs.

1. Development of human resources among the poor and underprivileged people of the community and helping them to utilize their unused potentials to meet human needs.
2. Promotion of employment and income generation opportunities for improving the socio-economic condition of the poor and the disadvantaged by providing different types of skills/Vocational training.
3. Development of unity among the poor people through organization of group activities and organizing them to work united against the factors that perpetuate poverty.
4. Promotion of women's empowerment and their rights to increase the level of their participation in all areas of life.
5. Promotion of health and family planning services, mother and child care and development.
6. Promotion of Non-formal education and literacy for the illiterate children, adolescents and adults to eradicate illiteracy from the country.
7. Promotion of Post Literacy and Continuing Education for the neo-literate and the limited literate people of the country.
8. Promotion of water and sanitation system both in rural and urban settings.
9. Promotion of inter-cultural and inter-religious understanding among the community people to ensure social harmony.
10. Promotion of culture of the marginalized and underprivileged rural communities to equip them with advantages.
11. Promotion and preservation of the natural environment.
12. Organizing relief and rehabilitation activities in times of natural calamities and disaster.
13. Undertaking different programs and activities to bring the differently able people to join the mainstream of national development.

## Major Program Areas of BGS

1. Technical & Vocational Education & Training
2. Microfinance
3. Education
4. Water and Sanitation
5. Health and Nutrition
6. Climate Change and Environment Preservation
7. Child and Youth Development
8. Food Security and Livelihood Development
9. Humanitarian Response and Disaster Management
10. Human Resource Development

## Development Approach

BGS practices an integrated and participatory way of implementation of its development activities. Since BGS believes in the progress and betterment of all human beings, it works for the development of the community as a whole. It applies both community and target group approaches in its development efforts. But there are certain groups of people in our society who need special attention. BGS consciously tries to address their needs in its program design and implementation.

## Working Areas

BGS implemented its development projects in more than 25 districts in Bangladesh from the inception of its journey. During the reporting period, , BGS was actively present in different Upazilas of Cox's Bazar, Lakshmipur, Noakhali, Chattogram, Tangail, Sirajganj, Pabna, Gaibandha and Rangpur district implementing different development projects.

## Target Population

The development activities of BGS are designed for the poor and disadvantaged people especially the landless and marginal communities who mostly earn their livelihood from physical labor. It has also given importance to ethnic minority; disabled people and other disadvantaged group of people. Community development, disaster response and awareness raising programs like non-formal education, disaster risk reduction, and prevention of drug abuse, environment preservation, and issues relating to community health activities are designed to cover the whole community. Therefore, the community people of its catchment areas are treated as the beneficiary for the development interventions of BGS. The programs are designed to deliberately discriminate in favor of women and girls who constitute more than 95% of the total beneficiaries.

## Networking

BGS maintains networks with relevant networking organizations at home and abroad to enhance development efforts. The existing networks are as follows:

1. Member of Campaign for Popular Education (CAMPE);
2. Member organization of Education Cluster (led by UNICEF & Save the Children)
3. Member of Bangladesh Shishu Adhikar Forum (BSAF)
4. Member organization of Credit and Development Forum (CDF).
5. Member of Informal Sector Industries Skills Council (ISISC)
6. Networking for Ensuring Adolescent Reproductive Health Rights and Services (NEARS)
7. NGO Platform.
8. International Fellowship of Reconciliation (IFOR), the Netherlands.
9. NGO Platform, Cox's Bazar.
10. Networking for Information, Response, And Preparedness Activities on Disaster (NIRAPAD).
11. NGO Platform (Cox's Bazar)
12. Inter Sectoral Coordination Group (ISCG)
13. Prevention of Sexual Exploitation and Abuse (PSEA)

## GOVERNANCE

The 25 members General Body (GB) of BGS is the policy-making authority. The 7 members of the Executive Committee (EC) are elected by the General Body members for a 3 years term. The General Body meets once a year and approves all the plans, reports and organizational budget, annual expenditures and policies of the organization. The Executive Committee (EC) meets on a quarterly basis and closely monitors the ongoing program and project activities of the organization. An appointed Executive Director is responsible for the overall day to day administration, management and implementation of all the programs and activities of the organization following approved policies of the organization, supported by a set of staff members.

## EXECUTIVE SUMMARY

Bangla-German Sampreeti (BGS) is a non-profit, voluntary national development organization that has been serving the target beneficiaries for the last 32 years. From the beginning BGS has been implementing socio-economic development projects under its thematic program areas to facilitate the benefits and services for the target populations - the most vulnerable and marginalized groups in the society in particular the women, children and unemployed youths. It has focused the program areas on the basis of the needs of the communities, and the projects have been designed in participatory development approach. A summary of implementations under BGS's thematic has been described in brief.

### Technical and Vocational Education and Training (TVET) Program

The TVET program is one of major thematic programs of BGS that was started since 1994 to provide vocational skills training for the school dropout, unemployed and unskilled youths of rural areas of Bangladesh. BGS started to train thousands of youths and generated employment through implementing different projects with the supports of different donors and partners from home and abroad. TVET program implements training activities in two approaches; (Centre based & Mobile (outreach centre)). The centre-based training courses have a combination of both residential and non-residential training facilities. Currently BGS is operating the Centre-Based training activities at three training venues in Cox's Bazar, Tangail and Rangpur districts which are established on BGS own lands/properties. And the training courses under Mobile (outreach centre) Training Centre are conducted in different Upazilas or districts throughout the country. In

order to create employment generation for the training graduated youths, the Job Placement Cell of BGS maintains close linkages with the different companies, such as, Walton Hitech Industries, Minister My One Group, RFL-Group, PRAN-Group, ACI Formulation, Sino-Bangla Ind. Ltd, Meghna Group, TVS Motors etc.

During the fiscal year 2022-23, BGS implemented 08 different TVET related projects covering more than 2,300 youths, subsequently ensured in an average 85% job placement for all the graduate trainees. The projects have been implemented in Cox's Bazar, Chattogram, Noakhali, Tangail and Rangpur districts with the projects of Lichtbruecke e. V, PKSF, ECHO-USA, Winrock International, SDF (Social Development Foundation), Rural Development and Cooperation Division Ministry, Relief International-USAID and Private Donor.

### Health And Nutrition Program

The Health and Nutrition Program of BGS has a unique approach in delivery of comprehensive health care services – a combination of offering curative primary health care services and awareness raising activities to improve the overall health status of the targeted families. The program renders its services through implementing different projects supported by different donors and partners including the UN organization and private supporter.

During the fiscal year 2022-23, BGS has successfully implemented health and nutrition activities through 04 different projects supported by donors, partners and individual supporters. With the support of the Lichtbruecke-Germany and the International

Organization for Migration (IOM) and a private (individual) supporter, 04 different projects were implemented in Cox's Bazar district under Teknaf and Moheshkhali Upazila. The projects focused on the improvement of family health status and access to primary and curative health care services. It had a remarkable improvement of health care facilities and responded to increased demand and utilization of the PHC services for the project beneficiaries. The project supports directly benefited at least 290,000 persons.

### **Water and Sanitation Program**

BGS is engaged with the Water and Sanitation Program from the inception. The development journey of BGS started with a massive relief and rehabilitation programs in 1991 for the families by the affected cyclone in different locations of Cox's Bazar. BGS implemented a large scale WASH activities for the cyclone affected families in Moheshkhali Upazila through installation and distribution of hundreds of sanitary latrines and more than 1,000 tube-wells among the affected families to ensure safe water facilities. Since then, BGS is engaged with the implementation of WaSH projects and activities. BGS successfully implemented WaSH projects in recent years with the partnership of Lichtbruecke e V, International Organization for Migration (IOM), World Vision, LIFE-France and Private Donors. The projects have been implemented in different locations of Bangladesh, including among the Rohingya refugees since 2016.

BGS has implemented 04 WaSH projects during the reporting period with the partnership supports of LIFE, World Vision and Private Donor. The projects were implemented in Ukhiya (including Rohingya camps) and Moheshkhali Upazilas of Cox's Bazar district and Mithapukur Upazila of Rangpur district. The projects covered at

least 10,000 families through ensuring access of safe water facilities, distribution of hygiene kits and intensive awareness raising at household level.

### **Pre-School Education Program**

Education was one of the key program areas of BGS from the inception. It has implemented the program by running the pre-schools activities for more than 30 years. BGS implemented several education projects (pre-primary school, adult literacy centre, post literacy and continuing education centre) projects in the districts of Cox's Bazar, Khulna, Bagherhat, Rangamati, Khagrachari and Tangail districts throughout the years from inception. The program has played a remarkable supplementary role in the Government's initiative for increasing literacy rate and child enrollment in the country. BGS has already provided pre-primary education among more than 50,000 children of the poor and underprivileged families.

It may be mentioned that BGS was implementing the pre-school activities supported by the external donors from the beginning. Unfortunately, since the COVID period, the donor fully stopped the funding on pre-school education. We were searching for support to run some pre-schools in Matarbari area. Fortunately, the family members of the former Chairman of BGS Executive Committee come forward to support to operate some schools. With their support, BGS has been running 3 pre-schools in the Matarbari area since 2021 continuously. The project greatly helped to increase the child enrollment and lessen reduce dropout rate in the primary schools.

### **Child & Youth Development Program**

BGS has taken different initiatives and interventions on child and youth development as cross-cutting activities throughout the 12 thematic program areas of the organization,

yet to give a greater emphasis on the issue, the child and youth development aspect has added Child and Youth Development program as new dimension of program implementation. BGS has been implementing a holistic child development project named as “Area Program” with the partnership of World Vision Bangladesh since 2021. The project is a long-term program intended to bring tangible and life-changing impact for the selected children and the respective families as well, through taking long term family development plan to bring a fullness of development for those families and children.

## Food Security & Livelihood Promotion Program

BGS is actively involved with the Food Security and Livelihood Development Program from the very beginning to ensure the food security for its target communities which is one of the major basic needs for every human being. We believe that the livelihood development is one of the important elements for enhance the poverty reduction initiatives. To ensure food security and promoting livelihood improvement, BGS has been implementing various projects on the program from the very beginning. The program especially emphasized on preventing food insecurity. The program interventions also supplement toward the government’s initiative for its citizens. During the reporting period, BGS has implemented 04 different projects to ensure food security, livelihood improvement for the project targeted families and beneficiaries.

## Humanitarian Response and Disaster Management

Bangla-German Sampreeti (BGS) started its development journey through an emergency response program in 1991. On 29 April 1991

a most destructive cyclone struck and swept over Cox’s Bazar turned the place into wreckage. BGS come up with emergency food supports including distribution of drinking water and baby foods among the marooned people in the Island of Moheshkhali areas. Since then, BGS has always been active in responding to different humanitarian crises and extended support to the vulnerable communities during the emergency period both the natural calamities and man-made disasters. After relief operation, BGS implemented a large scale rehabilitation activities. BGS constructed several thousand low-cost houses, 4 cyclone shelters and reconstructed a considerable number of Mosques, Madrasa, Hindu temples, Buddhist Monasteries & Pagodas, schools etc. Since then, BGS has actively responded to crises on different occasions in different districts of Bangladesh. In this context, BGS participated in Rohingya response program with the supports and partnership of different donors and supporters since 2016, on the areas of WASH, health, emergency foods, winter support, curative health care services etc. After the mass Rohingya influx of August 2017, BGS increased the implementation with the supports of different donors and supporters.

BGS implemented different activities to respond to the global pandemic COVID 19 since 2020 with support of projects cooperation by donors, particularly in providing emergency food aid supports to the poor families in Bangladesh. During the reporting period BGS has implemented two different projects on disaster management and humanitarian response (Emergency Food Aid) with the supports of Oriental Consultant Ltd. The JICA Expert Team (JET) and LIFE.

## Microfinance Program

BGS's Microfinance program has a holistic approach to create a comprehensive development of the targeted families. The program emphasizes the major focuses on poverty reduction and economic empowerment of borrowers, through capacity building, skills development and credit supports. BGS initiated the microfinance program in 1994 with primary focus on creating opportunities for accumulating financial resources through utilizing small and medium credits, and subsequently, it has emphasized on socio-economic empowerment for the rural poor communities specially the women of the society.

BGS is implementing the program through 21 Branches dividing 5 regions covering the Cox's Bazar, Tangail, Sirajganj, Gaibandha, Rangpur and Pabna districts. BGS has restructured the micro credit through

introducing new dimensions and product development to access the beneficiaries/borrowers with optimum benefits. BGS recognized the UN's Sustainable Development Goals (SDG) which clearly focused on eradicating extreme poverty, health, Sanitation etc. So, the program has emphasized the underpinning agenda of social empowerment of the target populations to enhance and achieve the areas of; poverty reduction, family development and social cohesion, women empowerment and gender equality and enhance savings habit for future security.

In the fiscal year 2022-2023 the year-ending outstanding amount of 430,000,000 Taka mobilizing more than 20,000 households. It was a great opportunity for BGS to become as Partner Organization (PO) of Palli Karma Sahayak Foundation (PKSF) in 2023 through completion of a long assessment and scrutiny.





## TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET) PROGRAM

The TVET program is one of the major thematic programs of BGS that started in 1994 to provide vocational skills training for the school dropout, the unemployed and unskilled youths of the rural areas of Bangladesh. At the initial stage, BGS observed that there were much of school-dropped and unemployed youth who were treated as burden by their parents and families, and BGS realized that they could be transformed as skilled manpower by developing vocational skills training to create employment generation.

The TVET program is one of major thematic programs of BGS that was started since 1994 to provide vocational skills training for the school dropout, unemployed and unskilled youths of rural areas of Bangladesh. At the initial stage, BGS observed that there were large number of school-dropped and unemployed youth who were treated as burden for their parents and families, and BGS realized that these could be transformed as skilled manpower through developing vocational training skills training to

create employment generation and involve them within income process. Since, then, BGS started to train thousands of youths and generated employment through implementing different projects with the supports of different donors and partners from home and abroad. BGS has updated the implementation strategies throughout the long journey of 28 years. BGS TEVT program has reviewed and restructured the program implementation from time to time considering the demands of industrial skills and expertise in the threshold of 5th industrial revolution.

BGS-TVET program implements training activities in two approaches; (Centre based & Mobile (outreach centre)). The centre-based training courses have a combination of both residential and non-residential training facilities. Currently BGS is operating the Centre-Based training activities at three training venues in Cox's Bazar, Tangail and Rangpur districts which are established on BGS own lands/properties. And the training courses under Mobile (outreach centre) Training Centre are conducted in different

Upazilas or districts throughout the country. In order to create employment generation for the training graduated youths, the Job Placement Cell of BGS maintains close linkages with the different companies, such as, Walton Hitech Industries, Minister My One Group, RFL-Group, PRAN-Group, ACI Formulation, Sino-Bangla Ind. Ltd, Meghna Group, TVS Motors etc. During the fiscal year 2022-23, BGS implemented 08 different TVET related projects covering more than 2,300 youths, subsequently ensured in an average 85% job placement for all the graduate trainees. The projects have been implemented in Cox's Bazar, Chattogram, Noakhali, Tangail and Rangpur districts with the projects of Lichtbruecke e. V, PKSF, ECHO-USA, Winrock International, SDF (Social Development Foundation), Rural Development and Cooperation Division Ministry, Relief International-USAID and Private Donor.

courses, and employment is arranged after completion of their training. BGS ensured 100% job placement.



The project activities have been implemented in the campus of the BGS-Vocational Training Centre (VTC) located in Dewla of Tangail Sadar Upazila, and the targeted trainees were selected from different districts of Bangladesh. The boy trainees are provided hostel facilities in the BGS-VTC Campus. The BGS-VTC is a well equipped training centre which has sufficient facilities, e. g. classrooms (theoretical and practical), practical lab, boys' hostel, dining room, computer lab, recreation room, study room, meeting room and Project Office.

### Need Based Vocational Training Centre (VTC)



The VTC project has been supported by the Lichtbruecke e. V. - a German donor and Mr. Thomas PICARD, the friend and supporter of Lichtbruecke. The project was initially funded by the donors in 2003, and considering the need of the project beneficiaries, the donor continued their support till now. The project has been making remarkable contributions towards poverty reduction of the project beneficiaries. Under the project, the targeted youths are trained on different vocational skills trade



The vocational training courses of the project are designed for two different modalities in context of course duration. There are six different trades which are termed a one-year long courses on electronics, electrical, welding, auto mechanics, machinist, and tailoring. On the other hand, different types of short modular courses (more than 35 types) are conducted for the interested youths. During the fiscal year (2022-23) a total of



180 unemployed and school dropout youths were admitted and completed training courses, and among the 180 youth, BGS ensured employment of 90 persons (Jan-Dec 2022) who completed their courses at the end of 2022. The other 90 trainees who were admitted for the period of Jan-Dec 2023 are currently attending training courses. Under short modular courses, a total of 285 were admitted in 7 different trade courses during the reporting period (Jan-December 2022) and 100% graduated from the training and all of them were ensured job placement. Among the total trainees, 25% were female participants.

### Skills for Employment Investment Program (SEIP)

The Skill for Employment Investment Program



(SEIP) project is a partnership project with support from the Palli Karma Sahayak Foundation (PKSF). Ministry of Finance, GoB. The partnership was initially started in 2016 and, since then the project has been continued phase

by phase. Under the project, market-oriented vocational skills training courses have been conducted in 3(three) training venues of BGS located in Cox's Bazar, Tangail and Rangpur districts. Vocational skills training on different market-driven trades (short modular courses) have been conducted for the school dropout and unemployed youths of poor families.



During the reporting period, BGS has conducted vocational skills training for the selected youths of the project on; Consumer Electronics (CE), Mobile Phone Servicing (MPS), Auto Mechanics (AM), Plumbing, Welding and Fashion Garments (FG) trades. Electrical Installation and Maintenance Trades. Under the phases, BGS has successfully conducted training course for 20 batches which has covered 500 trainee youths. All the training courses have been conducted in residential modality. It may be mentioned that employment generation is the key objective of the project for economic improvement of the respective youth and their families. Therefore, the Job Placement Cell (JPC) of BGS arranged job placement opportunities for the youths who have graduated from the different Vocational Training Centres (VTCs) of



BGS. The JPC has communicated and organized job placement in different industries/companies. Simultaneously, JPC also made linkages with financial institutions to access start-up and credit facilities for those who were interested to have own enterprise. The average employment rate for the project was more than 85%.

### Poverty Reduction through Vocational Skill Training and Employment Generation for the Youth of poor and Underprivileged”



The “Construction of 3 stored BGS-Vocational Training Center (VTC)-Rangpur and Imparting Vocational Skills Training for Unemployed and School Drop-out Youth” project is a 5-years project which started from 1st January 2018 and continued till 31 December 2022. The project was supported by ECHO (Education, Charitable and Humanitarian Organization)-USA.

The construction of the BGS-VTC was implemented by the joint-funding of ECHO-BGS and, BGS established a two-storied well-equipped vocational training centre (VTC) located at Islampur village of Pairaband union under Mithapukur Upazila of Rangpur district. The building was constructed on BGS own land. The main purpose of establishing the centre was to provide vocational skills training facilities for the unemployed and school dropped youths of the country. The vocational training courses have been conducted under the project for the school dropped out and unemployed youths of the

surrounding areas of the Rangpur district. The vocational training courses were conducted on different market-driven trades. The duration of each course was designed for 3 months including 2 weeks on job training (OJT) to ensure



practical and better experiences for the youths. The training sessions were divided into two parts, theoretical part and practical part. The theoretical classes/sessions were conducted to introduce the basic information, application of OHS & safety measures, trade course content and modules, and the practical classes/sessions were conducted for practical application and their skills and the theoretical knowledge they acquired. The theoretical sessions was allocated for 20%, while 80% of the sessions were for practical. During the fiscal year (July-22-June-23), a total of 64 unemployed and skilled youths received vocational skills training on; “Electrical House Wiring, “Automobile Mechanics”, Mobile Phone Servicing and “Garments Machine Operation” trade courses and, among them 15 were girls. BGS JPC ensured 100% job placement after completion of the training courses.



## Project: Sustainable Coastal & Marine Fisheries Project (SCMFP)

Bangla-German Sampreeti (BGS) has been



implementing a partnership project with the Social Development Foundation (SDF), an autonomous agency of the Ministry of Finance, the Gov't of Bangladesh. The title of the project was; "Providing Vocational Training to un/underemployed Youths and Fishermen under Component-3 of Sustainable Coastal & Marine Fisheries Project (SCMFP), and Resilience, Entrepreneurship and Livelihood Improvement (RELI) projects". The main purpose of the project was to conduct vocational skills training and, organize employment generation for the youth from fishery families. The training courses were conducted in two modalities - a) Residential and Non-residential (mobile centre). The training activities of the project have been implemented



in different Upazilas under Cox's Bazar, Noakhali and Tangail districts, and the trainees for the residential training courses were selected from different locations of Bangladesh. During the reporting period, BGS conducted skills training for 553 youths under the project and, simultaneously ensured 85% employment (wage and self-employment) for the graduates, among them 30% was female and 70% male participants.



The total employment percentage was 85%, while 75% was wage employment and 25% was self-employment (locally engaged in income generating activities).

## ASHSHASH Project

BGS implemented "Ashshash - Man and Women Who Escaped Trafficking in Bangladesh" - a partnership project of Winrock International. The project aimed at to improve the social and economic well-being for the men and women who escaped from trafficking through providing different services. The services and inputs of the project included; psychosocial counseling, vocational skills and entrepreneurship development training, on the job training and job placement support, establish financial linkage with local financial organizations to start own enterprise, follow-up of the beneficiary up to 06 months for retention in the Job and, overall comprehensive support for sustainable socio-economic integration of the project beneficiaries.

It should be mentioned that, implementation of the project activities encountered a major challenge in the sudden outbreak of COVID 2020. Through a inclusive consultation and cooperation with Ashshash Project Team, BGS proceeded the training activities for the target beneficiaries by maintaining COVID 19 protocol and health safety measures of the trainees. Though classroom training was the basic concept, an alternative modality was adopted to reach the training facilities for the outreach trainees. Therefore, it was implemented mentor-mentee approach along with the class-room based training. We find that the new approach was result-oriented and cost-effective as well. During the reporting period (July 2022-June 2023), 643 men and women who escaped from trafficking were provided vocational training on different trade course and, subsequently ensured of job placement.

### YES Project:

BGS has successfully implemented a short term partnership project with the Relief International under the project “Youth Entrepreneurship and Empowerment Support (YES) Activity for Cox’s Bazar” funded by USAID. The project mainly focused on responding effectively to the urgent needs of Host Community (HC) in Cox’s Bazar, YES TVET activities had emphasis on marginalized youth who were largely absent from ongoing TVET initiatives. This primarily refers to those with low levels of literacy and numeracy, and women and persons with disabilities (PWD).



With the support of YES consortium partners, YES TVET activities carried out through different training centers, with one in each target Upazila.

Further, the youths from Teknaf, Ukhiya, Ramu and Cox’s Bazar Sadar Upazilas between the ages of 14-35 were invited to engage in-person and remote TVET training courses on a variety of subjects to build capacity and to compete better in a challenging market with limited employment options. During the span of the training course, they learnt practical job skills, takes part in community engagement initiatives, and most importantly had the opportunity to direct their new skillsets and relationships into one of two career tracks (Employment or Entrepreneurship) through YES’s career planning support, and BGS successfully provided the TVET skills to the project participants.

### Vocational Training for Underprivileged Youth

BGS has implemented several batches of



vocational skill training courses under the “Vocational Training for Underprivileged Youth” project. The training courses have been conducted in residential modality; youth trainees stay in the hostel of the training centre and all facilities including food, accommodation, recreation etc. were provided so that the trainees attend the training sessions comfortably. The project was implemented with the private and individual financial supports by the family members of Late Ahmadullah and Razia Begum,



## Vocational Skill Training for the Youths of “Comprehensive Village Development Project”

It should be mentioned that BGS has been implementing different TVET related projects in collaboration with the autonomous agencies of different ministries of the Bangladesh government for the long time. From 2022, BGS has been implementing project/assignment with the partnership of the Rural Development and

the parents of former Chairman of the BGS Executive Committee, Prof. Roushan Jahan, while Mr. Ahmad Munir, youngest son of the late couple, as focal person coordinated and monitored the supports closely. The financial supports and contribution are made from the resources of their beloved parents, late Ahmad Ullah and late Razia Begum, which they have dedicated for the welfare of the society, in particularly providing support for mother & child care, improvement of health, education and skills training to fulfill the wishes of their parents. With this support, BGS’s TVET program conducted 3 different vocational training courses and batches in Vocational Training Centre (VTC) of Cox’s Bazar, Tangail and Rangpur respectively. Each batch was comprised of 20 youths and continued for a period 3 months. After the training, all the youths have been engaged with appropriate job placement (wage and self-employment) in the local areas and industries in different parts of the country. During the reporting period, a total of 60 youths received the residential training successfully on the trades of Consumer Electronics, Sewing Machine Operation and Electrical House Wiring.

In addition, the donor has supported amount of 9 lakh to purchase 200 pieces of tools and equipments for the BGS-VTC Cox’s Bazar for the trades of Sewing Machine Operation, Mobile Phone Servicing and Electrical Installation & Maintenance, which enriched the capacities BGS-VTC Cox’s Bazar.



Co-operatives Division of the Ministry of LGRD and Co-operatives. BGS has conducted vocational skills training course on different trades under the project in the BGS Vocational Training Centre (VTC), Tangail. All training courses have been conducted in residential modality and, the course duration was 270



hours. Each batch comprised of 40 participants divided in two different small batches of 20 youths. During the reporting period 100 youths on 4 different trades were offered vocational skills training in VTC Tangail. The trade courses were; Garments Machine Operation and Electrical Installation and Maintenance

# HEALTH AND NUTRITION PROGRAM



The Health and Nutrition Program of BGS is a unique approach in delivery of comprehensive health care services – a combination of offering curative primary health care services and awareness raising activities to improve the overall health status of the targeted families. The program renders its services through implementing different projects supported by different donors and partners including the UN organization and private supporter.

During the fiscal year 2022-23, BGS has successfully implemented health and nutrition activities through 04 different projects supported by donors, partners and individual supporters. With the help of the Lichtbruecke-Germany and the International Organization for Migration (IOM) and a private (individual) supporter, 04 different projects were implemented in Cox's Bazar district under Teknaf and Moheshkhali Upazila. The projects focused on the improvement of family health status and access to primary and curative health care services. It had a remarkable improvement of health care facilities and responded to increased demand and utilization of the PHC services of project beneficiaries. The project supports helped at least 290,000 persons.

## Community-based Health Outreach Programme for Rohingya Refugees and Host Community at Teknaf Project



With the partnership support of the International Organization for Migration (IOM), BGS has been implementing “Health Outreach Awareness Programme (HOP)” project since 2015. The project activities were implemented in Camp-21 (Partial), Camp-24, Teknaf Pouroshava, Teknaf Sadar, Baharchara, Hnila and Whykong union in Teknaf Upazila, Cox’s Bazar. The project services were offered and delivered among the Rohingya Refugees and the Host communities of Teknaf Upazila. The goal of the project is to Improve general health status and health seeking behaviour through ensured accessibilities and awareness raising of the target populations. The three major objectives of the project are as follows:

1. Improve equitable access to and utilization of essential primary and secondary health services.
2. Prepare for, prevent and respond to outbreaks of communicable disease and other hazards, including risks during the monsoon and cyclone seasons.
3. Promote health and wellbeing at individual and community level.

The project has conducted a series of health education and awareness raising through different approaches such as, sessions conduction, individual and group counseling, community sessions etc including activities to improve awareness among targeted beneficiaries through conducting planned household visit to collect morbidity and mortality information and referral; conduction of awareness raising sessions and dissemination of messages through different approaches; PHC (Primary Health Centre)/HP(Health Post) through courtyard sessions, session with adolescent girls, awareness raising sessions of religious leaders in mosque, conduct awareness sessions by religious leaders in community, awareness raising sessions with male counterparts for creating enabling environment for SRH (Sexual reproductive health) services, register newborn information and screening of the nutrition status SAM/MAM through MUAC (6-59 Months), referring under 2 year’s children to nearby EPI centers, awareness raising of lactating mothers on breast feeding, pregnancy mapping and referral to health facilities, ensuring at least 4 ANC/PNC among the targeted pregnant women, FP (family planning) counseling with eligible couple and promote FP method, identify of CD (contiguous diseases) and NCD (non-contiguous disease) patients, identification of MHPSS were conducted routinely.



The patients were referred to the health facilities to receive the necessary services, hygiene sessions and ensuring WaSH facilities and providing necessary support in collaboration with WaSH team and community mobilization and education on emergency preparedness etc. In order to ensure community engagement and



accountabilities for the project inputs deliveries and services, the project formed CEHAT (Community Emergency Health Action Team) and Community Health Facilities Groups involving the community and beneficiaries of the project and conducted coordination meeting on monthly basis to get feedbacks and observation including recommendation to improve the project inputs delivery. The project inputs and services effectively reached about 2,69,521 persons project target beneficiaries.



## Project: Project for Social Development through Poverty Reduction (PSDPR)



BGS has successfully implemented the “Project for Social Development through Poverty Reduction (PSDPR)” funded by Lichtbruecke e. V. Germany. The current phase of the project started on 01 January 2022 and will be completed on 31st December 2024. Under the project BGS is delivering primary health care services through BGS Health and Pathology Centre, located at Nuton Bazar in Matarbari union of Moheshkhali Upazila under Cox’s Bazar district. It may be mentioned that Matarbari, the project location, is one of remotest unions of Moheshkhali Upazila which is a communication backward area and the community people suffered from various constraints and challenges to fulfill their basic needs. Living in a disaster-prone area, the poor families of Matarbari have been deprived of their basic needs, especially access to health care services.



The government's union level health centre has inadequate services. Mostly the women and children suffered from various health difficulties for a long time.

At the BGS Primary Health and Pathology Centre, the project activities have been implemented through offering primary health care services among the poor community people who can't afford the basic health care services, a full time MBBS Medical Officer, female Sub Assistant Medical Officer, Skilled Birth Attendants (SBA) and Lab Technologist have fully deployed to offer dedicated services to the project beneficiaries. Periodically, Satellite Health Camps have also been organized in the remote villages of the Union to make access of primary care services easy for the most unprivileged and poor families. During the report period, a total number of 12,000 persons received health care services (primary health care, pathology services, child delivery and health consultancy) through satellite health camps.

### **“Project for Construction of Primary and Pathology Centre in Cox's Bazar” Project**

With the financial support of GGHSP (Grant Assistance for Grass-roots Human Security Project) of Japan Embassy in Bangladesh, BGS has implemented a project “Project for Construction of Primary and Pathology



Centre in Cox's Bazar” and constructed a two storied building in Matarbari Union. The purpose of the project is to construct a two (02) storied building for establishing BGS Health and Pathology Centre in the Matarbari union under Moheshkhali Upazila of Cox's Bazar District. As per design of the building the total of the 1st floor area 133.78 square meter) the facilities of ECG room-1, Male Medical Officer Room-1, Female Medical Officer room-1), Pharmaceutical Room-1, Child Delivery Unit-1, Emergency Patient Unit-1, Laboratory and Pathology Room-1 were accommodated and established and the 2nd floor area was 133.78 square meterspace accommodated for Female ward-1, Male ward-1, Office room-1, Store room-1, Doctor's waiting room-1 and Nurse waiting room-1) that aimed at improving the



health facilities and easy access to primary health care services for the poor communities of the project catchment areas. The project has created perceptible and sustainable benefits and impact on the target communities; mainly the poor family members of Matarbari union. The newly constructed Health and Pathology Center has an accessible health care facility in improved manner which has subsequently enhanced a better health for community. These ensured facilities of improved health care in nearest areas of their homes, less cost instead of travelling to other Upazila for facilities.

## Support for Female Doctor

BGS has established primary health and pathology centre in Matarbari union of Moheshkhali Upazila under Cox's Bazar district and there is a set of service staff including a male medical officer who has been rendering health care services among the community people who lack the services. As Matarbari is a remote area where the community has a deep religious faith, and consequently, the female patients want to receive treatment or health care services from female doctor. In fact, there is female SACMO



(Sub assistant community medical officer) under the centre, but there was no female medical officer. The fact raised a serious concern among the BGS management. Therefore, in search of fund opportunity to deploy a female medical officer, BGS received a support from the family members of Late Ahmadullah and Razia Begum, the parents of the former Chairman of BGS Executive Committee committee) to employ a female medical officer for the centre. Under the support, BGS

employed a Female Medical Officer under BGS Primary Health and Pathology Centre, Matarbari who has an MBBS degree and relevant service. Mr. Ahmad Munir, the youngest son of the late couple and who as the focal person coordinated and monitored the fund and activities closely

## WATER AND SANITATION PROGRAM



BGS is engaged with the Water and Sanitation Program from the inception. The development journey of BGS started with a massive relief and rehabilitation programs in 1991 for the families by the affected cyclone in different locations of Cox's Bazar. BGS implemented a large scale WASH activities for the

cyclone affected families in Moheshkhali Upazila through installation and distribution of hundreds of sanitary latrines and more than 1,000 tube-wells among the affected families to ensure safe water facilities. Since then, BGS is engaged with the implementation of WaSH projects and activities. BGS successfully implemented WaSH projects in recent years with the partnership of Lichtrbruecke e V, International Organization for Migration (IOM), World Vision, LIFE-France and Private Donors. The projects have been implemented in different locations of Bangladesh, including the Rohingya refugees since 2016.

BGS has implemented 04 WaSH projects during the reporting period with the partnership supports of LIFE, World Vision and Private Donor. The projects were implemented in Ukhiya (including Rohingya camps) and Moheshkhali Upazilas of Cox's Bazar district and Mithapukur Upazila of Rangpur district. The projects covered at least 10,000 families through ensuring access of safe water facilities, distribution of hygiene kits and intensive awareness raising at household level.

### **Installation of Deep Tube-Wells for Ensuring Safe Water Facilities**

With the support of LIFE, BGS implemented a WaSH project titled, "Installation of Deep Tube Wells for Ensuring Safe Drinking Water for the Poor Families of Kalarmarchara and Matarbari Unions of Moheshkhali Upazila under Cox's Bazar District". Kalarmarchara and Matarbari unions are cyclone prone areas with frequent visits by tidal surge, flash flood and intrusion of salinity that affect the population of the areas. The community people, particularly the poor families suffer from safe water facilities due to lack of available sources. There are some

tube-wells in the project locations, but most of the wells are shallow wells with little depth, those contain high concentration of iron, manganese, chloride include TC and E-coli bacteria which contaminates human body. According to the DPHE, to get the safe drinkable water the well to be installed need to be on minimum 750 feet in Moheshkhali areas. Therefore, the tube well need to dig very deep sinking to get drinkable sweet water. Considering the suffering of poor people, with the supports of LIFE, BGS implemented the project by installing 50 deep tube-wells in Kalarmarchara and Matarbari unions and ensured safe water access for selected families of the project locations.

It may be mentioned that the implementation of the project involved community engagement and participation in the processes of site selection, ensuring land contribution by owners and formation of Water Management Committee (WMC) by the user families. The major activities of the project which were sequentially accomplished are such as, Site selection, Land transfer (landowner signs Sworn Statement), Formation of WMC (at least 5 members committee for each DTW), Orientation of Charter of WMC provided by the donor, Installation by selected vendors, Water test from DPHE office (Arsenic, Iron, Manganese and Chloride) and Handing over to the beneficiaries



By implementing the project and installation of deep tube-wells at least 2,500 families in 34 villages of Kalarmarchara and Matarbari areas and ensured safe water availability for more than 15,540 persons of the selected families.

**Access to Sanitary Latrine Facilities for the Poor and Disadvantaged Families in Matarbari under Moheshkhali Upazila of Cox's Bazar district**



GS has implemented another WaSH project “Access to Sanitary Latrine Facilities for the Poor and Disadvantaged Families in Matarbari under Moheshkhali Upazila of Cox's Bazar district” during the project period financed by LIFE, a France based funding organization. The project



has been implemented in four different villages under Matarbari union of Moheshkhali Upazila of Cox's Bazar district. The project location is the climate vulnerable and disaster-prone areas of the Upazila, where the poor families cannot afford to set individual household latrines. As a result, the project beneficiary households were used to either open defecation or unhygienic latrines which causes health hazards for the communities. Considering the overall sanitation vulnerabilities, BGS has implemented the project for the 170 selected households of the selected 4 villages. The project included some key activities to make the implementation effective and ensuring participation of the community in the need assessment, selection of suitable place for installation and installation of latrine sets including active participation in hygiene sessions. The latrines were well designed durable structures approved by the donor agency, and only the safety tank has to be cleaned after sometimes. It may be mentioned that out of 170 latrines, 16 latrines were disabled friendly, so that the disabled (blind, physical disabled etc.) family members may use the facilities easily. So far, a total of 170 families of the project areas have directly been beneficiaries, while a total of 2,962 persons are the direct users of the 170 families including 29 PWD (persons with disability).

**Project: Activation Protracted Crises Response (APCR) Project**

BGS has been implementing WASH projects for the Rohingya and host communities in Ukhiya Upazila with partnership and supports of World Vision since 2018. A continued process of joint efforts, the interventions have been extended phase by phase in collaboration with World Vision Bangladesh. The project activities have been implemented in the camps 10, 13, 15 and 19 while simultaneously the three unions under

Ukhiya Upazila such as Jalia Palong, Raja Palong and Ratna Palong were covered with different activities of the project. During the



reporting period, BGS implemented the project with the major interventions as stated below:

- Disseminate accessible COVID 19 awareness messages.
- Build capacity of faith leaders and engage them in awareness raising.
- Mobilize community group for surveillance COVID-19 of their communities.
- Sanitization of toilets, shelters in liaison with WASH focal points;
- House-to- house hygiene promotion activities and COVID-19 stigma awareness plus encouraging positive uptake of medical help seeking behavior
- Distribution of regular hygiene items - menstrual hygiene kits



Through the planned activities a total of 40,952 persons have been able to access project inputs and services that included organizing different sessions for making awareness, motivation, and distribution of non-WASH items, distribution of hygiene kits, etc.

## Provide Access to Safe Water Facilities for Poor Families

The financial support of the family members of late Ahmadullah and Razia Begum, the parents of the former Chairman of BGS Executive Committee. BGS has successfully implemented the short-term project titled “Provide Access to Safe Water Facilities for Poor Families” in different villages of Mithapukur Upazila of Rangpur district. With the private support, BGS has successfully implemented the project and installed 25 tube-wells to access and ensure safe water facilities for the targeted families in the selected villages. The installation of 25 tube-wells, ensured safe water facilities for 125



families covering more than 1,200 persons. It was a great support for the poor and marginalized families of Mithapukur Upazila. Mr. Ahmad Munir, the youngest son of the late couple, as the focal person coordinated and monitored the fund and activities closely

## Pre-school Education Program



Education was one of the key program areas of BGS from the inception. It has implemented the program by running the pre-schools activities for more than 30 years. BGS implemented several education projects (pre-primary school, adult literacy centre, post literacy and continuing education centre) projects in the districts of Cox's Bazar, Khulna, Bagherhat, Rangamati, Khagrachari and Tangail districts throughout the years from inception. The program has played a remarkable supplementary role in the Government's initiative for increasing literacy rate and child enrollment in the country. BGS has already provided pre-primary education among more than 50,000 children of the poor and underprivileged families.

It may be mentioned that BGS was implementing the pre-school activities supported by the external donors from the beginning. Unfortunately, since the COVID period, the donor fully stopped the funding on pre-school education. We are also aware that the government of Bangladesh has also introduced pre-school system in the government primary schools of the country, however, the accessibility is not sufficient enough to enroll 100% children of school-going age group all over the country. Matarbari is one of the BGS working area where the children are lacking the accessibility and opportunity for pre-school education for the children of underprivileged families due to lack of space in government

schools in the union. To address the needs of these children, BGS was looking for a support to continue the pre-school activity in Matarbari. It was very fortunate that the family members of Late Ahmadullah and Razia Begum, the parents of the former Chairman of the BGS EC came forward to support to operate some pre-schools in the area. With the support of this family, BGS has been running some pre-schools in the Matarbari area since 2021. Under the project, the major activities such as, children survey and admission, organizing teacher's training, formation of school management committees, procurement of teaching materials and supply on time, organizing monthly refresher training and coordination meetings have been successfully implemented and all the enrolled graduated at the end of each year, and all children who passed were ensured enrollment in the local government primary schools. The project greatly helped to increase the child enrollment and lessen dropout rate in the primary schools.

Mr. Ahmad Munir, the youngest son of the late couple, as the focal person coordinated and monitored project activities closely

## CHILD & YOUTH DEVELOPMENT PROGRAM



BGS has taken different initiatives and interventions on child and youth development as cross-cutting activities throughout the 12 thematic program areas of the organization, yet to give a greater emphasis on the issue, the child and youth development aspect has been recognized as new dimension of program implementation. BGS has been implementing a holistic child development project named as “Area Program” with the partnership of World Vision Bangladesh since 2021. The project is a long-term program intended to bring tangible and life-changing impact for the selected children and the respective families as well, through taking long term family development plan to bring a fullness of development for those families and children.

## Teknaf Area Program (AP)

As implementing Partner, BGS has implemented “Area Program” (AP) project funded by World Vision, with the MVC, VC and their families to make positive changes toward achieving Child Well-Being (CWB) goals. They did this through Education CP TP, Livelihood TP and National Community Engagement and Sponsorship Program (NCESP), with support from VDCs, Child Forums, and others. Under the education component, the Teknaf AP has actively collaborated with parents, caregivers, and community members to facilitate the establishment of Learning Roots (LR) Centers in their respective communities. These centers provide access to quality education and care for the most vulnerable children, with support from the Government Education department, local government, and Village Development Committees. As a result of this joint effort, a total of 20 LR centers were established where 500 children among them 137 are RC, benefiting from quality education. During this reporting period, with support from the Islamic Foundation of Teknaf, AP has built the capacity of faith leaders in CoH principles. A total of 570 faith leaders received training on child rights, child protection, early marriage, and child violence issues. Subsequently, the facility leaders oriented 6,800 people on child violence and early marriage issues.



Under livelihood promotion component, AP has



(CCTC) & VDC. Besides, AP has provided vegetable seeds & sapling for homestead gardening including conditional cash as per family business plan for income generating interventions. Especially, the AP also created a functional bridge among UPG HHs and government line department, local government, Now, the parents/caregivers are able to provide nutritious food, school tuition & small amount of tiffin fee and some sort of treatment support of children and families. Moreover, AP build capacity among the 300 VDC, youth and community stakeholders (M-49, F-221, B-8, G-22) on disaster risk reduction as well as sensitize 550 community people (M-225, F-185, B-63, G-77) on disaster management. Now community people are well trained on disaster risk management and damages has significantly decreased than previous. Under the 20 VDC, a total of 260 Child Forum leaders were trained on child led activities, networking, leadership, gender base violence, safe guarding and child rights. They conducted a comprehensive survey, 25 courtyard sessions and completed all processes to declare child marriage free village. Finally, they declared 2 child marriage free village. AP ensured life skill-based education sessions where 160 children (B-88 & G-72) were able to enhance their capacity and strengthen their life skill. Now they exercise this learning by maintaining family hygiene, participating in decision making and sharing the knowledge with school friends. AP-Teknaf also

conducted advocacy initiatives and 22 girls have meaningfully participated in Martial art training to protect themselves from any violence. Child forum led 'Child led Budget dialogue program' and submitted budget petition to 2 (two) local govt. institutions for child wellbeing. For continuous networking the Union Parishad keep child wellbeing budget of 200,000 BDT (\$1818) which expended to increase child wellbeing in the community.

## FOOD SECURITY & LIVELIHOOD PROMOTION PROGRAM



BGS is actively involved with the Food Security and Livelihood Development Program from the very beginning to ensure the food security for its target communities which is one of the major basic needs for every human being. We believe that the livelihood development is one of the important elements for enhance the poverty reduction initiatives. To ensure food security and promoting livelihood improvement, BGS has been implementing various projects on the program from the very beginning. The program especially emphasized on preventing food insecurity. The program interventions also supplement toward the government's initiative for its citizens. During the reporting period, BGS has implemented 04 different projects to ensure food security, livelihood improvement for the project targeted families and beneficiaries.

## Gender Inclusive Pathways Out of Poverty for vulnerable households in Cox's Bazar (G-POP)

The G-POP project is funded by the Australian NGO Cooperation Programme (ANCP) of the Australian Department of Foreign Affairs and



Trade (DFAT) through World Vision (WV) Australia under the partnership with World Vision (WV) Bangladesh. The project has been implementing in 4 unions (Jalia Palong, Ratna Palong, Raja



Palong and Palong Khali) of Ukhiya Upazila and it started the implementation from July 2018 and to ended on 30 June 2024. The activities of the project are being implemented adopting the "Ultra-Poor Graduation Model" which has a holistic, time-bound and sequenced set of interventions. The approach enables the lowest-earning and most vulnerable subset of households to achieve sustainable livelihoods and socioeconomic resilience.

The planned activities of the project have been implemented successfully during the reporting period to graduate the 1440 households of the project. As sustainable aspect, 4 CBOs



(community-based organization) have formed involving the project beneficiaries and, registered under the Upazila Social Welfare Department which will sustain as sustainable impact of the project. The key activities implemented throughout the years were; arrange livelihood option based skill training for UP, provide technical skill training on small scale farming management, develop lead producer poll and provide small scale of enterprise development training on hatchery management, linkage building with government and other service providers, training for paravet and vaccination, linking with the UP households with market actors, setup small scale hatchery to hatch native chicken eggs, orientation session on DRR and climate change for UP households, establish local level market place, training on post-harvest handling, grading, standardization, packaging & processing to improve product quality, develop iMSP (inclusive Market Service (Backward and upward), provide training on homestead vegetable and mix fruit gardening to selected UP households, provide input support for homestead vegetable gardening, conduct orientation session on social protection services, training for community focal person for advocacy (CFPA), conduct savings group meeting (S4T and NSG) by community facilitators, organize orientation on CBO formation, mobilization meeting for CBO formation and registration, facilitate monthly CBO meeting/executive



committee meeting, assist to establish CBO office, run adaptive Mencare training (male HH) for male of ultra-poor households, train Key Faith leaders, partners/other FBOs/NGOs/Schools/local Govt. representatives on celebrating families and form working group etc.

## Food Aid Operation

During 2021-22, Bangladesh recorded the poverty rate around 30% after COVID 19 which



was unexpected for Bangladesh as developing country. In addition, the Russia-Ukraine war added new crises for country's economy. So, the economic situation of the country was deteriorated. Subsequently, the increased of fuel prices within country has unexpectedly increased the prices of every essential commodity, in particularly the daily food prices gone up the most significant, and the consequences, the poor families faced a big challenge to afford at least 2 meals in a day sufficiently, especially, in rural areas and among

the slum dwellers of Dhaka. Considering the vulnerability and distress of the poor people, in particularly on the aspect of food consumption, BGS initiated to provide food support to the selected poor families. With the financial and project supports of LIFE, BGS distributed food parcels in Cox's Bazar district and Dhaka slum areas. The food parcel contained a total of 33 kilograms of food stuffs which included; Rice - 25 kilograms, Lentil - 2 kilograms, Salt - 1 kilograms, Oil - 2 Liters, Potato - 3 kilograms and each family received one food parcel which helped them to consume at least 2 meals for their family for 15 days. It was



purposefully to help the food family in regard to food support to ensure food security. Under the food aid operation project, a total of 800 families were supported with the food parcel support in in Cox's Bazar and Dhaka slum.

## Strengthening Capacity of Rohingya Hosting Communities at Teknaf, Cox's Bazar, Bangladesh:

BGS is implementing a consortium project titled "Strengthening Capacity of Rohingya Hosting Communities in Teknaf, Cox's Bazar, Bangladesh" which is funded by the Lichtrbruecke, Germany, and Anando is the lead partner of the project. This is a livelihood development project, simultaneously it enhances the food security of the project beneficiaries.

The implementation of the project started from October 2021 till 31 December, 2024. The



direct target group included the poor disadvantaged 1,000 households of the host community.

Different studies and data showed that the Rohingya refugee influx has a tremendous impact on the daily lives of host community



residents living closest to the camps. Economically, the competition with refugees for work willing to charge low wages has created many difficulties for residents to earn enough to meet the daily needs. The loss of wages coincided with price hikes and loss of arable lands. The poor and the ultra-poor are adversely affected by the influx, as they lack adequate human as well as financial capital to reap benefits resulting from the refugee influx.

Therefore, it is rationale to provide material support for the poorest segment of the host population.

The project was designed to address the socio-economic issues of host community people in a multiple ways and family development approach; increase planning capacity of the households, establish village model farm (VMF), develop vocational skills, capacities and confidence and involving them with income generating activities, enhance facilities in critically needed areas, and development of youth and leaders of Host communities to empower them to take action in conflict resolution at local levels for establishing harmonious understanding among both the Rohingya and Host Communities.

The overall objective of the project is strengthening the capacity of the host communities through skills development, improved food productions, restoration of livelihoods and sound WASH facilities in a peaceful co-existence with Rohingyas at Teknaf, Cox's Bazar through improvement of livelihood



opportunities of the Host Communities and ensuring peaceful co-existence with Rohingyas at Teknaf, Cox's Bazar. The following table highlights the achievement during the reporting period July 2022 to June 2023

	Major Activities	Achievement
1.	Family development plan	235 Families
2.	Start-up support	220 Families
3.	Capacity building training agriculture production and process	248 Persons
4.	Providing training on animal husbandry	298 Persons
5.	Providing new business development training	302 Persons
6.	Community based awareness building sessions	1522 Persons
7.	Distribution of seeds and sapling	160 Families
8.	Developing village model firm	4 Firms
9.	Family Peace Counselling training	1 Training
10.	Training on leadership development, advocacy, conflict resolution and access to legal support	150 Persons
11.	Training on community-based peace group formation	277 Persons
12.	Providing vocational skill straining	30 Youths
13.	Development of Field Farmer School	2 FFS

### Annual Food Campaign Project



To ensure food security and supplement nutrition support BGS has implemented a short-term project titled “Annual Food Campaign” with the support of LIFE, a France for the families who were suffering from extreme food scarcity. It was planned to distribute one-time food parcel support with a certain amount of food items which were very essential to meet the daily food need. In fact, many families werenot able to afford to have two meals in a day. So, the food parcel helped those families meet their daily food at least meals 3per day for 20-25 days. The project has been implemented in different locations of Cox’s Bazar (Moheshkhali

Upazila), Rangpur (Mithapukur Upazila) and Gazipur (Tongi Pourashava) districts. The distributions were conducted at the union levels namely, Matarbari union of Moheshkhali, Pairaband union of Mithapukur and Ershad Nagor (slums) of Tongi area. It may be mentioned that the project was implemented just before Ramadanstarted. As a result, the selected Muslim families were greatly benefited to maintain Ramadan fasting smoothly without any food scarcity. A total of 600 families received the food parcel support in the three selected project



locations as mentioned above. The food parcel contained a total 65 Kg (Rice-50 kg, Lentil-2 kg, salt-1 kg, Oil-3 litre, Suger-1 kg, Dates-1 kg, Chickpea-1 kg, potato-4 kg and

onion-2 kg) food items distributed among the selected families; the food was sufficient for most of the families to consume for at least 30 days. In addition, the food parcel distribution, the project also implemented “Hot Meal” distribution-another key activity component of the project. The hot meals distribution was conducted in and around Dhaka city and slum areas to serve the of children of street and children of Madrasas (children of slum dwellers) from poor families. A total number of 1,800 Hot Meals packages were distributed during the month of April (Ramadan time) 2023. The hot meal contained 0.4 kg cooked food with nutrition value contained of rice, chicken along with 50-gram cooked chickpea, dates-3 pcs, Apple-1 pcs and 250-gram water bottle. It helped the children of poor families to consume a nutritious meal.



## HUMANITARIAN RESPONSE AND DISASTER MANAGEMENT



Bangla-German Sampreeti (BGS) started its development journey through an emergency response program in 1991. On 29 April 1991 a most destructive cyclone struck and swept over Cox's Bazar and that turned into shambles wreckage. BGS come up with emergency food supports including

drinking water and baby foods and distributed among the marooned people in the Island of Moheshkhali areas. Since then, BGS has always been active responding to different humanitarian crises and extended possible support to the vulnerable

communities during the emergency period of both the natural calamities and man-made disaster. After relief operation, BGS implemented a large scale of rehabilitation activities; constructed several thousand low-cost houses, 4 cyclone shelters and reconstructed a considerable number of Mosques, Madrasa, Hindu temples, Buddhist Monasteries & Pagodas, schools etc.

Since then, BGS has been actively responded humanitarian responses in different occasions in different districts of Bangladesh. In the context, BGS participated in Rohingya response program with the supports and partnership of different donors and supporters since 2016. on the areas of WASH, health, emergency foods, winter support, curative health care services etc. Onward 2017, after the mass Rohingya influx, BGS increased the implementation with the supports of different donors and supporters.

Similarly, BGS implemented different activities to respond the global pandemic COVID 19 since 2020, and implemented projects with donors, in particularly supporting emergency food aid supports to the poor families in Bangladesh. During the reporting period BGS has implemented two different projects on disaster management and humanitarian response (Emergency Food Aid) with the supports of Oriental Consultant Ltd. The JICA Expert Team (JET) and LIFE.

### Hot Meals and Warm Cloths Support Project

Bangladesh being a developing country, the corona pandemic and the Russia-Ukraine war have put the country's overall economic condition a very fragile situation, particularly the food security has become a significant problem, as a result of prices hike of all essential commodities. The inflation rate has also been a record in high in comparison to recent years. All these negative trends of the country has created



multiple suffer a lot for the poor people in the country. The children of those poor families are the major sufferers. During the Winter the children of poor suffer from cold due to lack of warm clothes. Considering the vulnerabilities of



the children, with the financial support of LIFE, BGS has implemented a project of **“Winter Campaign”** and, warm clothes have been distributed among the children of the poor families in both the rural and slum areas. A total number of 1,000 warm clothes packages have

## Emergency Food Support



been distributed among the children of Matarbari (Moheshkhali, Cox's Bazar), Pairaband (Mithapukur, Rangpur) and Ershad Nagor (Tongi, Gazipur) areas. The warm clothespackage was a set of cap/scarf, sock, shoe and sweater/jacket for child. It helped the children to protect themselves from the chilly cold which increased the suffering from the winter-oriented diseases. At the same time, "Hot Meals" packages have also been distributed among the children of rural areas, Rohingya camps and the children of the slum dwellers. A total of 2,000 hot meals packages have been distributed among the children of Rohingya Camp 24 (Teknaf), Matarbari (Moheshkhali) union, Pairaband (Mithapukur, Rangpur) union and Ershad Nagor (Tongi) area.

With the financial support of private donor (the family members of the formal Chairman of BGS Executive Committee), BGS has successfully implemented a humanitarian food support project for the poor families in BGS's working areas of Cox's Bazar, Rangpur and Dhaka. It may be mentioned that after the COVID 19 and further the Russia-Ukraine war have created a turmoil economic situation all over the world. Bangladesh being a developing country, the families of poverty prone areas suffered significant in particularly to consume sufficient food for their daily lives. Under the project support, BGS distributed 100 foodpackages (100 families) in Matarbari (Moheshkhali, Cox's Bazar), Shathibari (Mithapukur, Rangpur) and Ershad Nagor (Tongi, Gazipur) areas among the 100 selected families. The food parcel contained a total 65 Kg (Rice-50 kg, Lentil-2 kg, salt-1 kg, Oil-3 litre, Suger-1 kg, Dates-1 kg, Chickpea-1 kg, potato-4 kg and onion-2 kg) food items distributed among the selected families; the food was sufficient for most of the families to consume for at least 30 days. Mr. Ahmad Munir, the youngest son of the late couple, has closely coordinated and monitored the project activities and implementation.



## MICROFINANCE PROGRAM



BGS's Microfinance program has a holistic approach to create a comprehensive development of the targeted families. The program emphasizes the major focuses on poverty reduction and economic empowerment of borrowers, through capacity building, skills development and credit supports. BGS initiated the microfinance program in 1994 with primary focus on creating opportunities for accumulating financial resources through utilizing small and medium credits, and subsequently, it has emphasized on socio-economic empowerment for the rural poor communities specially the women of the society.

BGS is implementing the program through 21 Branches dividing 5 regions covering the Cox's Bazar, Tangail, Sirajganj, Gaibandha, Rangpur and Pabna districts. BGS has restructured the micro credit



through introducing new dimensions and product development to access the beneficiaries/borrowers with optimum benefits. BGS recognized the UN's Sustainable Development Goals (SDG) which clearly focused on eradicating extreme poverty, health, Sanitation etc. So, the program has emphasized the underpinning agenda of social empowerment of the target populations to enhance and achieve the areas of; poverty reduction, family development and social cohesion, women empowerment and gender equality and enhance savings habit for future security.

The program has simultaneously intervened for capacity building of the borrowers to find a way to economic empowerment and freedom from poverty. The group forming at micro level starts by developing rural based micro institutions called "Samity" or groups. Group approach is being used to operate and expand the idea of participatory development at the micro level. The operation structure of the program evolved through Branch Offices at Upazila level with easy access by the borrowers and Banking facilities supported Branch Managers. The program helped borrowers to ensure effective use of their money, and simultaneously building their social and economic capacity as well. It provided different IGA trainings for members to ensure proper utilization of the money and operating their respective businesses.

In the fiscal year 2022-2023 the year-ending outstanding amount of 470,000,000 Taka mobilizing more than 25,000 households. It was a great opportunity for BGS to become as Partner Organization (PO) of Palli Karma Sahayak Foundation (PKSF) in 2023 through completion of a long assessment and scrutiny.





## Mahfel Huq & Co.

Chartered Accountants

The first registered accounting firm in independent Bangladesh



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### **Independent Auditor's Report To the Executive Committee of Bangla German Sampreeti**

#### **Report on the Audit of the Financial Statements**

##### **Opinion**

We have audited the consolidated financial statements of **Bangla German Sampreeti** which comprise the consolidated statement of Financial Position as at 30 June 2023, and consolidated statement of Income and Expenditure, consolidated statement of Receipts and Payments for the year then ended and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects of the financial position of the entity as at 30 June 2023 and of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

##### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

##### **Responsibilities of management and those charged with governance for the financial statements.**

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with International Financial Reporting Standard (IFRSs) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease the operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

##### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.



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Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of the audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Place: Dhaka.

Date: 30 NOV 2023

Md. Abu Kaiser, FCA

Partner

ICAB Enrollment No. 0626

Mahfel Huq & Co.

Chartered Accountants

Firm Registration No. P-46323

DVC:

2311300626AS765551

**BANGLA-GERMAN SAMPRETI (BGS)**  
**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**As at June 30, 2023**

Particulars	Notes	Amount in Taka	
		30-Jun-23	30-Jun-22
<b>NON-CURRENT ASSET</b>			
Property, Plant and Equipment	11.00	248,077,145	246,800,811
Long Term Investment	13.00	16,582,854	10,684,301
<b>Total Non-Current Assets</b>		<b>264,659,999</b>	<b>257,485,112</b>
<b>CURRENT ASSETS</b>			
Cash & Cash Equivalents	12.00	81,418,778	67,672,605
Loan to Members (MCP)	18.00	430,869,461	329,317,942
Fund Receivable from Donor	19.00	14,616,967	18,634,957
Advance, Deposits & Prepayments	21.00	293,094	94,000
Loan Receivable from Project	32.00	2,499,113	5,659,599
Advance Income Tax	43.00	54,046	58,554
<b>Total Current Assets</b>		<b>529,751,459</b>	<b>421,437,656</b>
<b>Total properties and Assets</b>		<b>794,411,458</b>	<b>678,922,768</b>
<b>Capital Fund and Liabilities :</b>			
<b>Capital Fund</b>			
Donor Fund	22.01	155,924,446	151,724,446
Revaluation Reserve	22.02	103,514,740	103,514,740
Cumulative Surplus	22.03	119,312,803	106,961,092
Fixed Asset Fund	22.04	6,140,725	-
<b>Total Capital Fund</b>		<b>384,892,714</b>	<b>362,200,278</b>
<b>Non-Current Liabilities:</b>			
Loan From PKSf	34.00	500,000	-
<b>Total Non-Current Liabilities:</b>		<b>500,000</b>	<b>-</b>
<b>Current Liabilities</b>			
Next Year Fund	14.03	8,982,757	-
Fund Payable (Project)	20.00	279,916	275,691
Members Savings Deposits (MFP)	23.00	273,192,574	200,807,905
Personal Loan (Ashta Product)	24.00	-	-
Risk Fund	25.00	15,639,278	9,486,295
Accounts Payable	26.00	1,841,299	-
Loan Loss Provision	27.00	21,881,244	17,239,189
Loan Payable Accounts (Internal)	33.00	41,058,258	48,943,130
Overhead Cost Payable	35.00	-	470,010
Security Money	36.00	447,396	137,396
Provisional Expenses	37.00	1,283,625	3,178,386



Particulars	Notes	Amount in Taka	
		30-Jun-23	30-Jun-22
Fund for Provisional Expenses	38.00	-	-
Statutory Reserve Fund	40.00	5,633,456	4,483,456
Provident Fund Payable	41.00	25,640,804	20,903,213
Gratuity Fund Payable	42.00	13,138,137	10,797,819
<b>Total Current Liabilities</b>		<b>409,018,744</b>	<b>316,722,490</b>
<b>Total Capital fund and Liabilities</b>		<b>794,411,458</b>	<b>678,922,768</b>

The annexed notes form an integral part of these Financial Statements.



**Manager (Finance & Accounts)**

**BGS**

**Md. Sirazul Islam**

Manager (Finance & Accounts)  
Bangla-German Sampreeti (BGS)



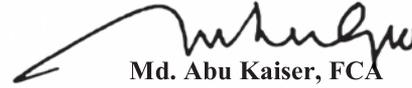
**Executive Director**

**BGS**

**Pain Shwe U Marma**

Executive Director  
Bangla-German Sampreeti (BGS)

Signed as per our annexed report of even date



**Md. Abu Kaiser, FCA**

ICAB Enrolment No. 0626

Partner

Mahfel Huq & Co.

Chartered Accountants

Firm Registration No. P-46323

DVC:

Place: Dhaka

Dated: **30 NOV 2023**

23 11 3 00 626AS76555 1



**BANGLA-GERMAN SMPREETI (BGS)**  
**CONSOLIDATED STATEMENT OF INCOME AND EXPENDITURE**  
For the year ended June 30, 2023

Particulars	Notes	Amount in Taka	
		30-Jun-23	30-Jun-22
<b>Income</b>			
Fund Received from Donor & Modular	14.00	202,248,468	190,531,332
BGS Contribution	15.00	7,057,609	3,723,514
Service Charge (Microfinance)	16.00	93,583,374	66,845,224
Others Receipt	17.00	1,086,689	1,909,785
Fund Receivable	19.00	11,835,448	18,302,450
<b>GRAND TOTAL</b>		<b>315,811,588</b>	<b>281,312,305</b>
<b>Expenditure</b>			
Investment Cost	28.00	3,737,048	1,017,966
Program Cost	29.00	149,972,218	146,952,723
Operation Cost	30.00	43,840,241	34,961,953
Personnel Cost	31.00	93,224,925	72,628,598
Previous Year Fund (Refund)	14.00	-	162,423
Loan Loss Provision Expenses	44.00	4,448,459	4,014,712
Depreciation	11.00	6,314,442	5,998,013
<b>Total</b>		<b>301,537,333</b>	<b>265,736,388</b>
Excess of Income Over Expenditure before Tax		14,274,255	15,575,917
Less: Provision for Income Tax		274,811	403,070
Excess of Income Over Expenditure after Tax		<b>13,999,444</b>	<b>15,172,847</b>
<b>GRAND TOTAL</b>		<b>315,811,588</b>	<b>281,312,305</b>

*The annexed notes form an integral part of these Financial Statements.*

  
**Manager (Finance & Accounts)**  
**BGS**  
**Md. Sirazul Islam**  
Manager (Finance & Accounts)  
Bangla-German Sampreeti (BGS)

  
**Executive Director**  
**BGS**  
**Pain Shwe U Marma**  
Executive Director  
Bangla-German Sampreeti (BGS)

*Signed as per our annexed report of even date*

Place: Dhaka

Dated: **30 NOV 2023**



  
**Md. Abu Kaiser, FCA**  
ICAB Enrolment No. 0626  
Partner  
Mahfel Huq & Co.  
Chartered Accountants  
Firm Registration No. P-46323  
DVC:

**23 11 3 00 626AS76 5 5 5 1**

**BANGLA-GERMAN SMPRETI (BGS)**  
**CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS**

For the year ended June 30, 2023

Particulars	Notes	Amount in Taka	
		30-Jun-23	30-Jun-22
<b>Opening Balance:</b>			
Cash in Hand	12.01	857,909	465,260
Cash at Bank	12.02	35,113,664	24,073,735
Provident Fund	41.00	20,903,213	17,279,324
Gratuity Fund	42.00	10,797,819	9,729,655
		<b>67,672,605</b>	<b>51,547,974</b>
<b>Receipts</b>			
BGS Savings FDR (Encashment)	13.00	1,080,247	-
Fund Received from Donor & Modular	14.00	206,974,443	188,155,438
Receivable Fund Received	14.02	15,853,438	16,234,874
Next Year Fund Received	14.03	8,982,757	-
BGS Contribution	15.00	7,508,840	3,723,514
Service Charge (Microfinance)	15.00	93,513,640	65,394,573
Others Received & Interest	17.00	10,782,090	12,981,771
Loan Realization: Principal	18.00	712,350,035	505,726,601
Advance Account	21.00	222,500	220,800
Donor Fund for MFP	22.01	4,200,000	-
Members Savings Received	23.00	242,596,977	188,080,939
Risk Fund	25.00	8,365,640	6,118,310
Loan Received / Refund	33.00	140,532,343	103,888,368
Loan Received from PKSf	34.00	500,000	-
Security Money (Student & Staffs)	36.00	310,000	150,000
Receipt from Branches- Provision for Income Taxes	38.00	-	102,162
Fund for SEIP	38.00	837,094	-
Provident Fund Received	41.00	6,200,083	5,297,903
Gratuity Fund Received	42.00	3,042,842	1,751,631
		<b>1,463,852,969</b>	<b>1,097,826,883</b>
<b>Total Receipts</b>		<b>1,531,525,574</b>	<b>1,149,374,857</b>
<b>Payments</b>			
Investment Cost	28.00	4,597,603	19,511,569
Program Cost	29.00	154,774,924	144,700,688
Operation Cost	30.00	37,375,911	32,272,092
Personnel Cost	31.00	94,401,889	72,496,044
Previous Year Fund (Refund)	13.00	-	162,423
Loan to Group Members	18.00	815,972,000	590,341,000
Advance Account	21.00	513,094	300,800
Savings Refund to Group Members	23.00	184,464,940	122,041,008
Risk Fund Refund	24.00	117,000	102,000



Particulars	Notes	Amount in Taka	
		30-Jun-23	30-Jun-22
Loan Refund / Payment	33.00	151,869,104	90,343,417
Security Money (Student & Staffs)	36.00	-	20,000
Provisional Expenses	37.00	3,018,218	3,853,731
BGS Savings FDR		-	2,000,000
Fund for SEIP	39.00	837,094	-
BGS MC Reserve Fund	40.00	-	1,200,000
Provident Fund Refund	41.00	1,462,492	1,674,014
Gratuity Fund Refund	42.00	702,524	683,467
Advance Income Tax	43.00	3	-
		<b>1,450,106,796</b>	<b>1,081,702,252</b>
<b>Closing Balance</b>			
Cash & Cash Equivalents	12.00	81,418,778	67,672,605
		<b>81,418,778</b>	<b>67,672,605</b>
<b>GRAND TOTAL</b>		<b>1,531,525,574</b>	<b>1,149,374,857</b>

The annexed notes form an integral part of these Financial Statements.



Manager (Finance & Accounts)

**BGS**  
**Md. Sirazul Islam**  
Manager (Finance & Accounts)  
Bangla-German Sampreeti (BGS)

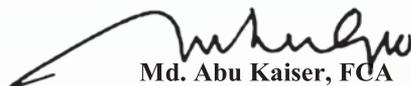


Executive Director

**BGS**  
**Pain Shwe U Marma**  
Executive Director  
Bangla-German Sampreeti (BGS)

Place: Dhaka

Dated: **30 NOV 2023**



Md. Abu Kaiser, FCA

ICAB Enrolment No. 0626

Partner

Mahfel Huq & Co.

Chartered Accountants

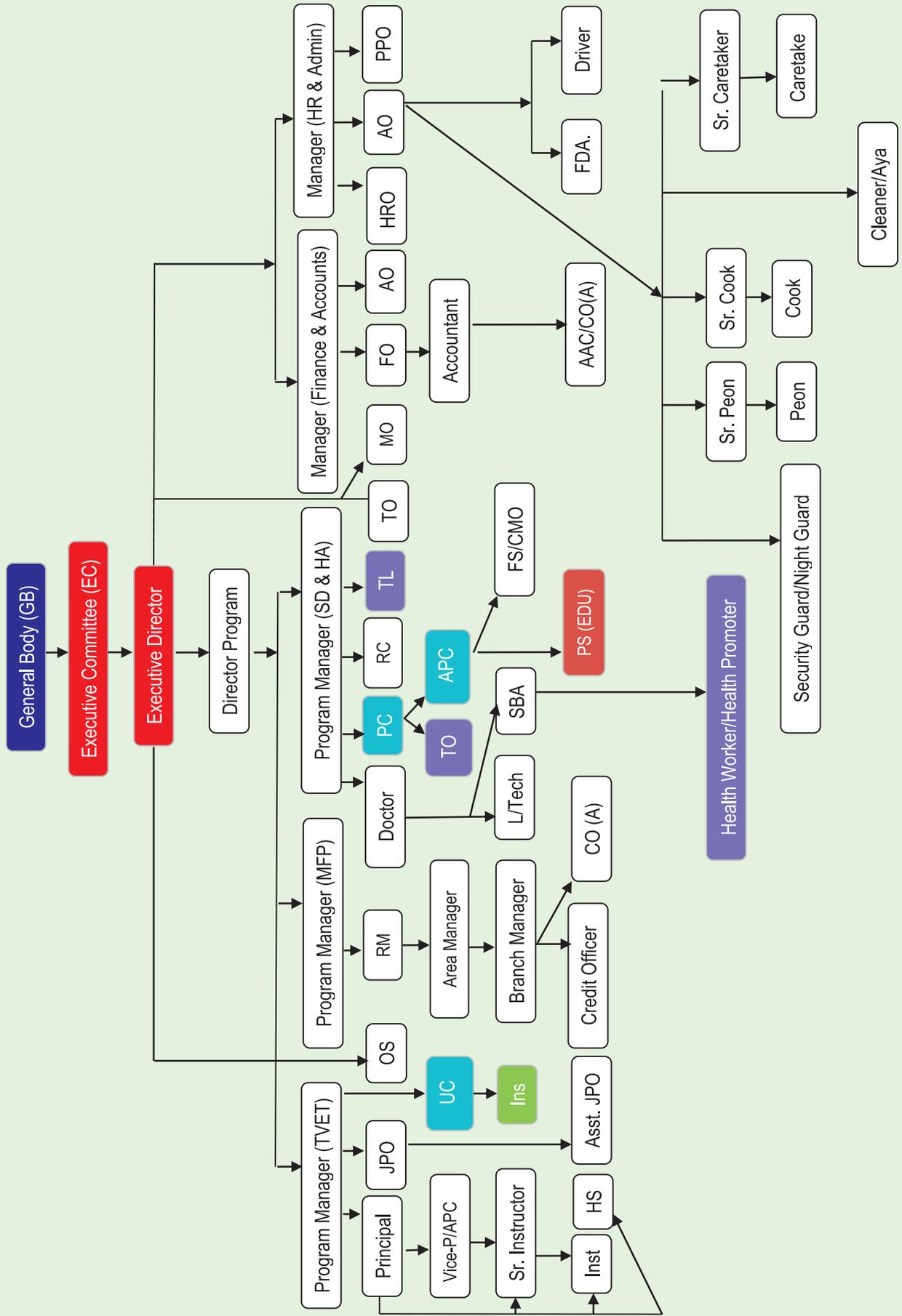
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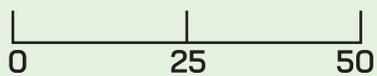
DVC:

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# ORGANOGRAM OF Bangla-German Sampreeti (BGS)







**বাংলা-জার্মান সম্প্রীতি (বিজিএস)**  
**BANGLA-GERMAN SAMPRETI (BGS)**  
*Association for Culture and Development*

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