

ANNUAL REPORT 2024-25



BANGLA-GERMAN SAMPRETI (BGS)
ASSOCIATION FOR CULTURE AND DEVELOPMENT





BANGLA-GERMAN SAMPREETI (BGS)

(Association for Culture and Development)

Annual Report 2024-25

Published By

Bangla-German Sampreeti (BGS)
4/16 (1st Floor), Block-B, Humayun Road,
Mohammadpur, Dhaka-1207, Bangladesh.

Advisor

Dr. Anisuzzaman
Chairman, BGS

Editor

Mr. Pain Shwe U Marma
Executive Director

Contribution

Mr. Jagadish Chandra Roy
Md. Jobayer Siddique
Md. Sirazul Islam
Mr. Khondoker Habebul Arif
Ms. Setara Begum

Design and Printing

Md Shariful Islam

Media Plus

257/8, Elephant Road, Dhaka-1205
Mobile: 01714-815100, 01979-815100
Email: mediaplus140@gmail.com

Copyright:

Bangla-German Sampreeti (BGS)
4/16 (1st Floor), Block-B, Humayun Road,
Mohammadpur, Dhaka-1207, Bangladesh.
Tel: (+880-2) 223310956
Email: bgs.info1990@gmail.com
Web: www.bgsbd.org



TABLE OF CONTENTS

| | | | |
|---|-----------|---|-----------|
| Acronym | 3 | Job Placement | 18 |
| Message from the Chairman | 4 | Health and Nutrition Program | 19 |
| Message from the General Secretary | 5 | Water and Sanitation Program | 21 |
| Foreword by the Executive Director | 6 | Pre-School Education Program | 23 |
| List of Executive Committee Members | 7 | Food Security and Livelihood Program | 24 |
| List of General Members of BGS | 8 | Climate Change and Environment Preservation | 26 |
| Development Partners | 9 | Child and Youth Development Program | 28 |
| Networking | 9 | Humanitarian Response and Disaster Management | 29 |
| Working Area of BGS | 10 | Microfinance Program | 31 |
| Synopsis of BGS (Short Profile of BGS) | 11 | From Hardship to Harvest: The Transformation.. | 32 |
| Executive Summary | 13 | Auditor's Report | 33 |
| Technical and Vocational Education and Training (TVET) Program | 15 | | |

ACRONYMS

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



Message from the Chairman

It is always an honor and immense pleasure for me for being associated with Bangla-German Sampreeti (BGS) since the foundation. It has been rendering its services towards its target beneficiaries – extremely poor, marginalized, and disadvantaged communities of Bangladesh as usual. So, I am proud for being part of the organization that has been creating significant contributions in the fields of poverty reduction, education, skills development, youth development & social cohesion, food security & livelihood development, health & nutrition, water & sanitation as well.

By implementing various projects under the major thematic program areas; such as TVET (Technical and Vocational Education and Training), WASH (Water, Sanitation, and Hygiene), Health and Nutrition, Education, Food Security & Livelihood Development, Child and Youth Development, Humanitarian Response, and Disaster Management, it has successfully completed another fiscal year, 2024–25.

I would like to acknowledge the dedication and kind efforts and contribution of the members of the Executive Committee, general members, volunteers, and well-wishers of BGS. Their commitment, professionalism, and belief in the vision of the organization have been instrumental in carrying our work forward. I also express our sincere appreciation to our partners, supporters, and stakeholders-whose cooperation and trust continue to inspire us.

On behalf of the Executive Committee, I extend my heartfelt thanks to everyone who has supported Bangla-German Sampreeti during the year. I invite our members, partners, and readers to continue this journey with us, guided by shared values and a common vision for cooperation, understanding, and progress.

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 fiscal year 2024-2025 by accomplishing a lot of actions and progresses. I am happy to note that the BGS management team was fully involved in vibrant action-oriented interventions, with their outstanding dedication, commitment and teamwork. I believe the team is determined to continue their dedication towards the most needy and vulnerable communities of Bangladesh.

This year, BGS has carried out an increased number of projects under the different focused thematic program areas; TVET, Health, WASH and Disaster Management programs during the fiscal year 2024-25. Moreover, the thematic areas of non-formal education, income generation, environmental preservation, and human resource development have also been in priority focus.

As in the previous years, the honorable members of the Executive Committee (EC) of BGS have provided their sincere cooperation and extended their support wholeheartedly. I would like to sincerely thank each and every one of the honorable Executive Committee (EC) members.

Lastly, I want earnestly to convey my appreciation for the BGS management and all the project and program staff who put in a tremendous effort to ensure the well-being of project beneficiaries. I express my sincere thanks to all government officials and members of partner organizations for their support and cooperation.

Looking forward to your cooperation and support.

Ms. Kohinoor Yeasmin
General Secretary
Executive Committee
Bangla-German Sampreeti (BGS)



From the Desk of Executive Director



I am greatly honored to present the Annual Report 2024-25 to the honorable members of the BGS General Body (GB) and the Executive Committee (EC), donors, development partners, government agencies, stakeholders, beneficiaries, and all the well-wishers. The fiscal year 2024-25, was a full of action and collaborative efforts from each and every member of the BGS family, that has finally come to an end. The Annual Report 2024-2025 represents the implementation and achievements of different projects implemented under the thematic program areas.

The honorable members of the General Body and the Executive Committee have extended their wholehearted cooperation and guidance in the process of effective implementation of various development programs and projects. I would like to express my earnest gratitude to them and hope for this interminable support to continue in the future.

It is my great privilege to extend our gratitude to all of the development partners and donors: Lichtbrücke, LIFE-France, ECHO-USA, International Organization for Migration (IOM), World Vision, Palli Karma-Sahayak Foundation (PKSF), Manusher Jonno Foundation (MJF), Strome Foundation, the Leprosy Mission International-Bangladesh (TLMI-B) and different government's autonomous agencies like; Social Development Foundation (SDF), Rural Development and Cooperative Division, and individual supporters for their support and cooperation. Additionally, I acknowledge and appreciate the role of the government authorities and departments like; Department of Social Services, NGO Affairs Bureau, Microcredit Regulatory Authority (MRA), and different district and Upazila-level government offices, who extended their cordial cooperation.

In fine, I would like to extend my heartfelt gratitude to all of my coworkers and colleagues of BGS family for their unwavering dedication and commitment that have enabled us to achieve another successful year for the organization.

We appreciate and welcome any feedback or remarks regarding the report for further improvement.

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

Executive Committee of BGS



Dr. Anisuzzaman
Chairman



Md. Maniruzzaman Miah
Vice-Chairman



Ms. Kohinoor Yeasmin
General Secretary



Md. Jahidul Islam
Treasurer



Mr. Jagadish Chandra Roy
EC Member



Md. Khalilur Rahman Chowdhury
EC Member



Ms. Kallayne Sarker
EC Member

General Body of BGS



Dr. Anisuzzaman
Chairman



Md. Maniruzzaman Miah
Vice-Chairman



Ms. Kohinoor Yeasmin
General Secretary



Md. Jahidul Islam
Treasurer



Mr. Jagadish Chandra Roy
EC Member



Md. Khalilur Rahman Chowdhury
EC Member



Ms. Kallayne Sarker
EC Member



Prof. Roushan Jahan
GB Member



Mr. Mohammad Anisuzzaman
GB Member



Ms. Jolly Evelyn Fraser
GB Member



Ms. Saheli Haque
GB Member



Ms. Sufia Akhtar Rahman
GB Member



Md. Abul Hossain
GB Member



Mr. Liton Richard Cruze
GB Member



Md. Shahidul Islam
GB Member



Mr. Sheikh Dalil Uddin Ahmed
GB Member



Mr. Munsur Hasan Khandaker
GB Member



Md. Safaet Siddiki
GB Member



Prof. Dr. Suman Kanti Barua
GB Member



Mr. Dominic Dilu Peris
GB Member



Ms. Masuma Parvin
GB Member

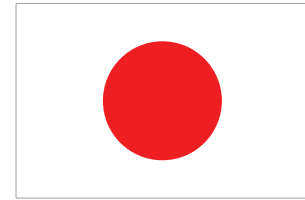


Ms. Dilruba Sharmin Huq
GB Member



Mr. Shipan Kumer Debnath
GB Member

Development Partners



Embassy of Japan, Dhaka

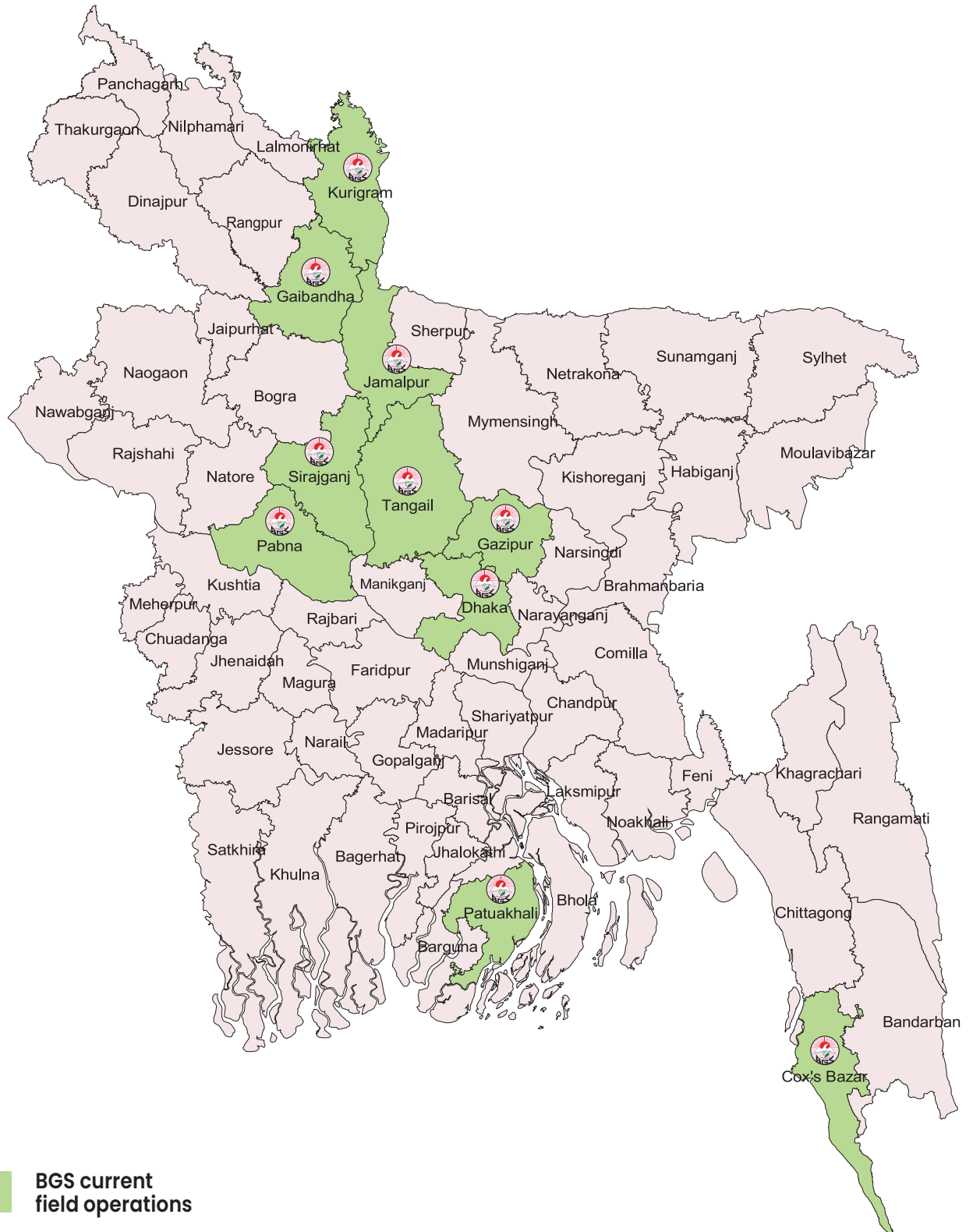


Networking





Working Area of BGS



 BGS current field operations



BGS Profile

Background

Bangla-German Sampreeti (BGS) a national, non-government, non-profit and voluntary development organization is involved with socio-economic development interventions since 1991. The organization was initiated by a group of economists, writers, scientists, development practitioners and social philanthropists of Bangladesh and it came into existence as “Bangla-German Sampreeti” in December 1990. BGS started its journey with a massive response to emergency by providing relief and rehabilitation activities for the affected communities of coastal areas of Cox’s Bazar district after the devastating cyclone hit them on 29 April 1991. Later, BGS involved socio-economic development activities in other districts of Bangladesh.

Vision:

We envision a future in Bangladesh where every person’s rights are fully respected and where everybody can live with economic independence and social dignity.

Mission:

We inspire and empower people and communities to achieve economic independence, and build a society grounded in social justice, equity and dignity.

Core value:

Our core values are:

- ✓ Empowerment
- ✓ Social justice
- ✓ Equity
- ✓ Self-respect

Objectives

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

- ✓ 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.

- ✓ 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.
- ✓ Development of unity among the poor people through organization of group activities and organize them to work united against the factors that perpetuate poverty.
- ✓ Promotion of women’s empowerment and their rights to increase the level of their participation in all areas of life.
- ✓ Promotion of health and family planning services, mother and child care and development.
- ✓ Promotion of non-formal education and literacy for the illiterate children, adolescents and adults to eradicate illiteracy from the country.
- ✓ Promotion of post literacy and continuing education for the neo-literate and the limited literate people of the country.
- ✓ Promotion of water & sanitation system both in rural and urban settings.
- ✓ Promotion of inter-cultural and inter-religious understanding among the community people so that social harmony exists.
- ✓ Promotion of culture of the marginalized and underprivileged rural communities to equip them with advantages.
- ✓ Promotion and preservation of the natural environment.
- ✓ Organize relief and rehabilitation activities in times of natural calamities and disaster.

- ✓ Undertaking different programs and activities to bring the differently able people to join mainstream of social development.

Major Thematic Program Areas

- ✓ Technical & Vocational Education & Training
- ✓ Microfinance
- ✓ Education
- ✓ Health and Nutrition
- ✓ Water and Sanitation
- ✓ Emergency Response and Disaster Management
- ✓ Climate Change and Environment Preservation
- ✓ Child and Youth Development
- ✓ Food Security and Livelihood Development
- ✓ Human Resource Development

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 groups 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.

Governance

The BGS General Body (GB) of BGS consisting of 25 members 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 the approved policies of the organization, supported by a set of staff members.

| Registration Authority | Registration Number | Date of Registration |
|--|---|------------------------------------|
| Department of Social Service, Government of Bangladesh | (DSS) Dh. 02647/91 | 20 November, 1991 |
| NGO Affairs Bureau (Foreign Donation Registration) | FD No. 633/92 | 30 June, 1992 |
| Microcredit Regulatory Authority (MRA) | 02798-00553-00234 | 14-May-08 |
| Affiliation with Bangladesh Technical Education Board (BTEB) | Organization code/ 54195 | 29-07-2013 & renewed on 29-07-2016 |
| Income Tax Certificate (TIN) | 273346235550/ Circle-513 (Companies), Zone-24 | Updated for fiscal year 2025-2026 |
| Value Added Tax (VAT)/BIN | BIN 001341247-0402 | 01 July, 2018 |

Executive Summary

Bangla-German Sampreeti (BGS) is a non-profit, voluntary development organization that has been serving the target beneficiaries for the last 35 years. Throughout the period, BGS has been implementing different development and humanitarian projects under BGS's thematic program areas. The most vulnerable and marginalized groups in the society, in particularly the women, children and unemployed youths are being unserved significantly. It prioritized the program areas on the basis of the needs of the communities, and projects have been undertaken. A brief executive summary for the period July-2024 to June 2025 is presented below.

Technical and Vocational Education and Training (TVET):

The TVET program is one of major thematic programs of BGS which was started in 1994. The program strived for providing market-driven vocational skills training for the school dropout, unemployed and unskilled youths of Bangladesh. BGS started building vocational skills training for thousands of youths throughout the journey and subsequently generated job placement of the trained youths. The program implements its training deliverance through two different approaches; Centre based training and Mobile outreach training conducted in centre in the initial stage). The centre-based training courses have a combination of both residential and non-residential training facilities. BGS has been operating the Centre-Based training courses in its three training venues located in Cox's Bazar, Tangail and Rangpur districts established on BGS owned lands/properties. While Mobile (outreach centre) Technical Training Centre (MTTCs) have been 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 various 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 2024-25, BGS implemented 08 different

projects under the program that covered more than 1,500 youths and subsequently ensured on an average 85% job placement for all the graduate trainees. The projects have been implemented in Cox's Bazar, Tangail, Rangpur and Patuakhali districts with the partnership supports of the Lichtbrücke e. V, LIFE, ECHO-USA, SDF (Social Development Foundation), Stromme Foundation and Private Donor.

Health and Nutrition:

The Health and Nutrition Program has a combined approach of offering curative primary health care and awareness raising activities to improve the overall health status of the targeted families. The program renders its services through implementing various projects supported by different donors and partners including the UN organization and private supporters. During the fiscal year 2024-2025, BGS has successfully implemented health and nutrition activities through implementing projects supported by the Lichtbrücke e. V., The Leprosy Mission International-Bangladesh (TLMI-B) and private (individual) supporters, three different projects have been implemented in Moheshkhali, Cox's Bazar Sadar and Chakaria Upazilas of Cox's Bazar district.

Water and Sanitation:

BGS is actively engaged with the WaSH program from the inception. BGS implemented a large-scale WASH activity for the cyclone affected families in Moheshkhali Upazila during 1992-1995 through installation and distribution of hundreds of sanitary latrines and more than 1,000 tube-wells. Since then, BGS has successfully implemented various WaSH projects with the partnership supports by the Lichtbrücke, IOM, World Vision, and some private donors. The services were extended to the Rohingya refugees also since 2016. During the reporting period, BGS successfully implemented with the partnership supports of LIFE, BRAC and a Private Donor. The projects implemented in Ukhiya (including Rohingya camps), Moheshkhali Upazilas of Cox's Bazar, Mithapukur Upazila of Rangpur district and Tongi Pourashava of Gazipur district.

Pre-School Education:

The Non-formal Education was one of the key program areas of BGS from the inception and since then it has implemented pre-schools for the last 34 years. It implemented several projects; non-formal pre-primary schools, adult literacy centres, post literacy and continuing education centres in the districts of Cox's Bazar, Khulna, Bagerhat, Rangamati, Khagrachari and Tangail districts in the past. BGS has already provided pre-primary education of poor and underprivileged families. With the support of private donor, BGS has been running some pre-schools in the Matarbari area with the support of a private donor.

Child & Youth Development:

Since its founding, BGS has placed a strong emphasis on the development of children and young people, believing that they are the future generation's primary source of social change and human advancement. As a result, it requires many programs and activities that target children and young people. Since 2021, BGS has been working with World Vision Bangladesh to deliver the "Area Program," a comprehensive child development initiative. By using a long-term family development plan to provide a well-rounded development for those families and children, this long-term project aims to have a noticeable and transformative effect on the chosen children and their corresponding families.

Food Security & Livelihood Promotion:

Since food security is a fundamental human necessity, BGS has been actively involved in the Food Security and Livelihood Development Program since its inception. One of the most crucial components for strengthening the efforts to reduce poverty, in our opinion, is livelihood development. Since the program's inception, BGS has carried out a number of projects to guarantee food security and encourage livelihood enhancement. Preventing food insecurity was a major focus of the program. The government's initiative for its residents is further enhanced by the program interventions. In order to guarantee food security and improve the livelihoods of the targeted families and project beneficiaries, BGS has implemented two different projects throughout the reporting period.

Humanitarian Response and Disaster Management

Bangla-German Sampreeti (BGS) started its development journey through an emergency response program in 1991. Since then, it has always been active in responding to different humanitarian crises and extended support to the vulnerable communities during the emergency period covering both the natural calamities and man-made disasters. BGS actively 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 for flood affected people, winter support.

Microfinance & Women Empowerment:

BGS's Microfinance program has a holistic approach to enable for achieving a comprehensive development of the targeted families. The program emphasizes on poverty reduction and economic empowerment of borrowers, through capacity building, skills development and credit supports. BGS initiated the microfinance program in 1994 and the primary focus was 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 23 Branches dividing 5 regions covering the Cox's Bazar, Tangail, Sirajganj, Gaibandha, Rangpur and Pabna districts. BGS has restructured the micro credit program through introducing new dimensions and product development to enable the beneficiaries/borrowers for getting optimum benefits. BGS recognized the UN's Sustainable Development Goals (SDG) which clearly focus on eradicating extreme poverty, health, Sanitation etc. So, the program has emphasized the underpinning agenda of social empowerment of the target populations to enhance their abilities to achieve poverty reduction, family development and social cohesion, women empowerment and gender equality and enhance savings habit for future security. In the fiscal year 2024-2025 the year-ending outstanding was 667,971,638 taka.

BGS-Technical and Vocational Education and Training (TVET)

BGS TVET Program Summary

Started in **1994**

Targeted Age Group **15-24/29 Years**

Training Centers – **3**

Trade **35**

Youth Coverage **40,000+**

At a Glance **2024-25**

Trainee **1500**

Trades **29**

Batches **51**

Graduation Rate- **100%**

Job Placement **95%**



Approximately 29% to 40% of Bangladeshi youth, amounting to over 10–12.9 million, are classified as NEET (Not in Education, Employment, or Training). This high rate represents a significant portion of the population facing severe economic, social, and educational barriers, with over 60% of NEET youth being women. This large populations are both a challenge and an opportunity for economic development. through the technical and vocational training, we can equip them with skills to secure decent employment in demand-driven sectors.

The BGS TEVT Program is designed to develop practical skills and technical knowledge among trainee youths, enabling them to meet the demands of the modern workforce. Through industry-relevant training, hands-on learning, and competency-based education, the program focuses on enhancing employability, entrepreneurship, and professional growth. It aims to bridge the gap between education and industry by preparing skilled, confident, and responsible individuals who can contribute effectively to economic and social development.

During the fiscal year 2024-25 that reached out dropped out, unskilled of poor and vulnerable groups, by implementing seven different projects with the partnership supports of Lichtbrücke e. V, LIFE, ECHO-USA, Stromme Foundation, Social Development Foundation (SDF) and individual supporters. BGS Job Placement Cell ensured at least 95% training graduate youths job placement who are fully engaged in employment in both wage employment and local enterprise development.

BGS TVET programs implements the technical and vocational training batches in three different modalities.

- Residential based training: training sessions are conducted in BGS own training venues (BGS-Vocational Training Centre-VTC) of Cox's Bazar, Tangail and Rangpur districts. The VTCs are equipped for theoretical classes, practical labs, accommodation, dining and recreation facilities within the 3 VTCs.
- Mobile/Outreach Training Centre
- Apprentice based training

The “**Need based Vocational Training Centre (VTC) Tangail**” project covered 400 youths. The 90 youths trained for 12 months course of 6 different trades and the rest trained from more 10 different 3 months short modular courses throughout the year. The Lichtbrücke e. V. is financing the project for the last 23 years, and all training courses conducted in house residential based training in the campus of BGS-Vocational Training Centre (VTC) Tangail. The Job Placement Cell of BGS ensured 100% employment after completion of the training sessions.



This is the only project BGS has been implementing the in three BGS Vocational Training Centres (VTC) in Rangpur, Tangail and Cox’s Bazar districts. The project title was “**Youth Vocational skills training on electrical installation and maintenance with solar system for employment generation and poverty reduction**” and it was funded by **LIFE**. The batches were conducting simultaneously in 3 centres time on same trade course “Electrical Installation & Maintenance with Solar System” which is one of the suitable for present market requirement and for industry as well. At a time, 3 batches of training were conducted in a residential basis in 3 different VTCs covering 60 youths.

The project also aimed to build awareness about solar technology and system. In addition, the project ensured at least 25% of female trainees and BGS ensured the targets. The BGS ensured 100% youths engaged in employment after completion of their courses. The project has greatly helped the youths and their families to fully involve with earning process to promote economic solvency of those families and to lead a decent life.



In current fiscal year, BGS TEVT team has engaged with a new partnership with **Stromme Foundation (SF)** to support in vocational skills training and employment generation of targeted youths of the partner organizations of SF for the project “**Socio Economic Empowerment with Dignity and Sustainability (SEEDS)**”. The partnership allowed BGS to implement 3 types of training modalities; residential, mobile training centre and apprenticeship. The training batches conducted in VTC Tangail, VTC Rangpur while, mobile training and apprenticeship trainings were conducted in Kurigram, Jamalpur, Rangpur and Mymensingh districts. During the period 427 youths undergone training on different courses and engaged employment in different sectors of industries and local enterprises.



The **ECHO (Education, Charitable and Humanitarian Organization)-USA** has been financing “**Vocational Skill Training for Unemployed and School Dropped out Youths**” project supported by since 2015 to create employment opportunity for unemployed and school dropped youths of Rangpur district. 75 youths successfully completed 3 months technical and vocational training courses on; Automobile Mechanics (AM), Garments Machine Operation (GMO), Mobile Phone Servicing (MPS) and Electrical House Wiring (EHW) and 95% graduate youth fully engaged with job in industries, while few established own enterprises locally. The families have come out of poverty cycle. The project has greatly contributed to achieve the SDG 1 and 2 for the targeted families through the project support and training opportunity.



The Vocational Training for the Underprivileged Youth private or individual funding project.

Along with various donor organizations of home and abroad, a philanthropist and humanitarian of the country are supporting BGS in various development activities. One of them is providing technical training to poor, disadvantaged and backward youth and ensuring employment after training. In the fiscal year 2024-2025, with the help of such a Bangladeshi individual, BGS provided technical training to 64 unemployed and unskilled youths considering the current market-driven trade courses. These 3-month trainings have been conducted in house (based BGS own training venue) and Mobile technical training centre. The trainings sessions were conducted in BGS-VTC Rangpur Training Center and Kurigram by setting up mobile technical training. The trainings were on ‘Basic Electronics and Servicing’ and ‘Electrical and Maintenance’. After training, 100% of the trainees are provided employment. Most of the youth joined the industries, while a very few youths established as local entrepreneurs.



BGS has successfully implemented another project “**Construction of Vocational Training Facilities in Cox’s Bazar District**” funded by the **Embassy of Japan in Bangladesh** under of GGHSP (Grants Assistance for Grass-roots Human Security Projects) of the Embassy.

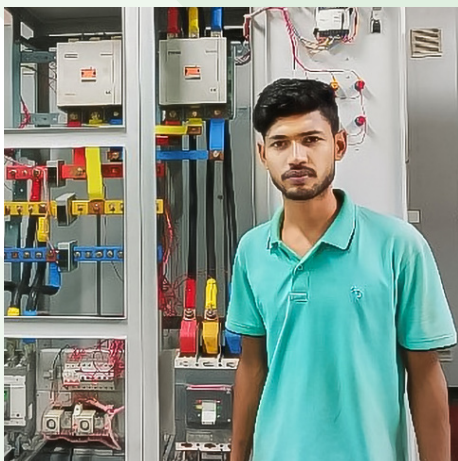
With the financial support of the Embassy of Japan in Bangladesh, BGS constructed a two-storied building and established vocational training facilities including hostel facilities for the trainees, which has been constructed on BGS’s own land located in Jaliapalong union under Ukhiya Upazila (sub-district) of Cox’s Bazar district. The total area is 417.22 square meters areas and established facilities for accommodation for 50 youths and three separate classrooms for theoretical and lab classes designated of separate female toilets and office space for operating the training conduction and management.

The facility has created opportunities for the unemployed, unskilled and dropped youths to receive vocational skill training and subsequently BGS Job Placement Cell arranged employment in different industries and local enterprises, that ultimately helped the families of those youths to enhance family development and economic empowerment as whole of the areas.



BGS ensured job placement in following companies/industries

- Xiaomi
- VIVO
- Proton (RFL)
- 5 Star
- Linux etc
- Marshal Fridge
- Meghna Group of Industries
- Anwar Group of Industries
- Walton
- ACI
- Vision
- Minister My One
- Jumuna Electronics & Automobiles
- Samsung
- Singer
- Konka
- Suzuki
- ACI
- Runner etc
- Windy Group
- PICARD BD
- Sterling
- Pacific Jeans
- RSB Industrial Ltd
- Yunesco
- Meghna Group
- CITY Group
- Matador Group
- PRAN RFL Group etc.



Health and Nutrition Program



BGS's Health and Nutrition Program offers a comprehensive primary health care services; rendering curative primary health care and health awareness for the outreach communities to improve the overall health status of the targeted communities. The program implements different projects supported by different donors including the UN organization and individual supporters to achieve the goal and objectives of the program. During this fiscal year, BGS has implemented three different projects with the partnership and financial support of Lichtbrücke e. V., the Leprosy Mission International-Bangladesh (TLMI-B) and, one individual donor of Bangladesh.

BGS effectively implemented “**Access to Health Care Service for the Poor and Disadvantaged Families in Matarbari**” Project with the support of **Lichtbrücke e. V.** It has reached out more than 12,000 health care seekers of poor and disadvantaged families who are not afford to access basic health cares. They were mostly women, pregnant mothers, children, adolescent and elderly people.



“**Striving for Zero Leprosy Transmission (SZLT)**” Project conducted intensive screening and curative activities through improving community awareness aiming at Zero Leprosy in Bangladesh. Conduction of courtyard sessions, orientation with NGO’s target groups and stakeholders, awareness sessions with the students of High Schools, Primary Schools and stakeholder meeting. Further, comprehensive screening conducted and identified few patients in Cox’s Bazar and Chakaria areas. BGS implemented the project with the partnership of **the Leprosy Mission International-Bangladesh (TLMi-B).**

Health awareness paired with quality care provision is crucial for shifting from reactive treatment to proactive prevention, significantly lowering mortality, improving chronic disease management. Considering the fact, a project on “**Community Based Health Awareness program for Maternal, Child and Adolescent Health in Matarbari Union**” implemented among the children, adolescent and women through conducting intensive sessions among the community levels. The project reached out 1,800 women, adolescent and children with comprehensive health awareness packages to make a behavioral change among the target groups.





WASH

BGS is actively engaged with the Water and Sanitation (WaSH) Program since 1992, while it was implementing rehabilitation activities for the families who were severely affected by the historic cyclone in 1991 and Cox's Bazar was worse affected areas. Since then, BGS has been implementing WASH activities including responding the Rohingya communities in Teknaf and Ukhiya Upazilas. BGS has implemented three different WaSH projects during the reporting period with the partnership supports of LIFE, BRAC and Private Donor. The projects were implemented in Ukhiya (including Rohingya camps) and Moheshkhali Upazilas of Cox's Bazar 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.



The **ASHA (Activation of Safe Water, Hygiene and Sanitation Activity for the Rohingya Refugees)** project has been implemented in the Rohingya Refugee Camp-10, Block-B in of Ukhiya Upazila funded by **Pooled fund of BRAC** till 31 August 2024. The total number of targeted beneficiaries was 3,500 of Rohingya Refugees. Four staff and 23 Volunteers were involved in implementing the major project interventions; operation & maintenance of sanitation facilities, dislodging latrine facilities, maintenance water networks along with tab stands and water quality testing for the existing 170 water facilities),

An **individual donor** has supported to install 25 tube-wells to ensure safe water facility who were in scarcity of water many years. BGS has successfully implemented the short-term project titled **“Access to Safe Water Facilities for Poor Families”** in 25 different villages of Pairaband union under Mithapukur Upazila of Rangpur district. It has served 2,100 people of 146 families and mosques.

Installation of deep Tube-wells along with Overhead Water Tanks and Solar System for Ensuring Safe Drinking Water for the Poor and Underprivileged Families at Earshad Nagar Slum of Gazipur District. In Gazipur city corporation, the Ershad Nagar consider a densely populated slum area, where people are living in miserable condition and missing a lot of civic opportunities. Among them the safe drinking water is one of the major deficits for the people of Ershad Nagar. With the financial support of **LIFE**, 3 deep tube-wells with overhead water tank powered by solar energy installed to make accessible of safe water throughout the day for the inhabitants of the areas. It was miracle for them. By the end of the project, the situation of the beneficiaries had improved significantly, particularly for those who had long suffered from a lack of safe drinking water. A total of 6,910 people directly.

Education



BGS is implementing the **pre-school program** since 1992 considering the importance of child development and enhance children enrollment in the formal schools. In Bangladesh, pre-school education has gained increasing attention over the past two decades. The government, along with non-governmental organizations (NGOs) and private institutions, has taken initiatives to expand access to early childhood education, especially for children from disadvantaged and rural backgrounds. The program gives opportunity to 5+ age children in rural areas. Under the program, BGS ensured successful completion of 100 thousand children of pre-school education till now and ensured 100% enrollment in the formal primary schools after one year schooling.

Food Security and Livelihood Development



Food Security and Livelihood Development:

Food security remains a major concern despite progress in food production in Bangladesh. We have achieved near self-sufficiency in rice, yet many households struggle with food access and nutrition. Rising food prices, income inequality, and urbanization reduce the ability of poor families to buy diverse and nutritious food. Malnutrition, including child stunting and micronutrient deficiencies, is still widespread. Further, the climate change intensifies these problems. BGS's Food Security and Livelihood Development program prioritizes the most vulnerable community to ensure food security and livelihood improvement through intervening implementing different projects.

BGS successfully implemented a project “**Strengthening Capacity of Rohingya Hosting Communities in Teknaf, Cox’s Bazar, Bangladesh**” with a goal to improvement livelihood to enhancing food security of the project beneficiaries – the vulnerable families of Baharchara union of Teknaf area under Cox’s Bazar district. The project was funded by **Lichtbrücke e. V. and BMZ**. The project implemented a package of livelihood initiatives and capacity building of family members to create alternative income opportunities to secure foods of family members, while the members were engaged with community to mobilize and building a sense of communal understanding and tolerance for sustaining peace and harmony among the diverse communities living together.

Socio-Economic Development of Selected Households through Strengthening Local Self-Help Groups and Establishment of Associations (SEDEP). With the partnership support of **Lichtbrücke e. V**, BGS has implemented another project with focus on livelihood improvement to get out of poverty trap drawing a sustainable development plans of the project beneficiaries initiating association building by legalizing as CBO in local social welfare authority. The project significantly designed to promote organic agriculture, biodiversity, and climate resiliency that the members are building capacities in multidimensional approaches.



Climate Change and Environment Preservation



2.6 km Mangrove Plantation site of BGS.



Bangla-German Sampreeti (BGS) has been proactive for the communities, who are most vulnerable to climate induced natural disasters and impacts from the very beginning of its foundation. It was actively engaged taking initiatives and response to the victims of cyclones, floods, thunderstorms etc. climate induced natural disaster like; floods and cyclones. BGS has inbuilt climate action its efforts and interventions in all thematic programs.



In the continuous effort of implementing similar nature of initiatives, BGS has been implementing the “**Environmental Preservation and Livelihood Improvement for the Poor and Vulnerable Families of Matarbari Area through Capacity Building**” with the financial of **LIFE**. This project, based in Matarbari Union of Moheshkhali Upazila in Cox’s Bazar, seeks to build climate resiliency and improve sustainable livelihoods for poor and climate-vulnerable households. Its specific objectives include the plantation of 32,000 mangrove trees along two to three kilometers of seashore to protect coastal ecosystems, the establishment of two Village Model Farms (VMFs) for sapling production and IGA activities, the introduction of four types of IGAs benefiting 100 households and the development of awareness on disaster risk reduction (DRR), climate change and biodiversity conservation.

Child & Youth Development Program



BGS has been implementing “**Area Program**” - a long term comprehensive child and youth development project supported by **World Vision Bangladesh** since 2021. Teknaf area is one of the most vulnerable, disaster prone and poverty zone of Cox’s Bazar district and, the overall socio-economic status of the local communities worsens after the largest Rohingya arrival in 2017 and onward. The “Area Program” is a vital initiative to bring about a tangible development for the children, youth and their families through inclusive supports towards education, livelihood, climate change, disaster management etc.

Child & Youth Development reached with different interventions:

- Education & Child Protection **17,575**
- Livelihoods **8,966**
- Community Engagement & Sponsorship Program **26,595**

Significant achievements:

- **2,500** kg plastic wastage disposed by children
- **2** villages declared Child Marriage Free Village
- **6** villages develop SMART Eco Village
- **800** children received My LIFE my Vision Book
- **50** School going girls skilled in self-defense training
- **45** youths skilled livelihood based vocational skill training



Humanitarian Response and Disaster Management



Bangladesh is prone to frequent natural disasters due to its proximity to the delta and the Bay of Bengal and the climate change has increased its risk and vulnerability as well. As social development organization, BGS has been actively involved responding humanitarian response and disaster management from the very beginning of its foundation. It started its journey as development organization by responding a massive response and rehabilitation program after the devastating cyclone severely affected Cox's Bazar district on 29 April 1991. BGS continues its efforts and responses throughout its journey. Further, it has actively responded to the manmade disasters as well like; Rohingya response since 2005.



In 2024 in Lakshmipur and Noakhali areas were severely affected by the floods. BGS with the project support of **LIFE**, 1,100 marooned families distributed emergency food package in both districts, and each package contains emergency food items of 20.5 kgs including baby food.



BGS central management including the Executive Director participated in the distribution events in the three venues. While, two delegates from **LIFE** participated in two distributions (Matarbari and Mithapukur). All 550 food parcels were distributed properly.



BGS reached out most vulnerable and marginalized communities through direct food distribution to meet their daily food scarcity in their lean period or facing extreme food crises. A total of 300 extreme poor families of Rangpur and Cox's Bazar supported with food package of 36 kgs of food stuffs, while 100 **advashi (indigenous) families** also supported.

Microfinance Program

BGS initiated the microfinance program in **1994**, with primary focus on creating opportunities for increasing the financial capacities among the women folk for access to small and medium credits supports, and subsequently, it has emphasized on the socio-economic empowerment of the rural poor households, especially the women of the society. The program has simultaneously taken initiatives 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. The operation structure of the program evolved through Branch Offices at Upazila level. BGS microfinance operates the operation in regions with **23** branches throughout **6** districts.

Loan Products of BGS

Jagron: Rural Micro Credit

BGS provides **Jagron** loans to support rural households in building sustainable livelihoods. **Jagron** is basically small, flexible loans tailored for income-generating activities such as agriculture, livestock rearing etc.

Ogrosor: Micro Enterprise

BGS’s **Ogrosor** product provides comparatively larger loan sizes to support business expansion in sectors such as small **agriculture, livestock, fisheries, processing and manufacturing, trade, cottage & handicrafts and services**. The product emphasizes enterprise development through strategic business planning while bridging the gap between micro and small enterprise financing.

Sufolon: Agriculture Loan

The **Sufolon** product represents a strategic approach to agricultural financing within microfinance. BGS provides seasonal and need-based loans designed to **crop production, livestock, fisheries, and agro-based activities**. As such: **Paddy Cultivation, Betel Leaf Cultivation, Potato Cultivation, Salt Production / Cultivation, Banana Cultivation, Corn Farming / Cultivation, Bitter Gourd Cultivation, Garlic/Onion Cultivation, Fish Cultivation, Taro Cultivation, Cow Fattening, etc.**

Buniyad

In **Buniyad** product, BGS provides small, low-risk loans with flexible repayment schedules, enabling clients to initiate basic income-generating activities such as petty trade, home-based work, and small-scale farming. It serves as a stepping stone for marginalized households, enabling them to gradually improve their livelihoods.

BGS currently have **Three (3)** savings schemes:

1. General Savings
2. Voluntary Savings
3. Term Saving Scheme

Apart from that, BGS has other **Two (2)** sub-schemes:

- a. Millionaire Savings Scheme
- b. Astha Savings Scheme



The key features of the program during the reporting period

- ❖ Member coverage - 29,381
- ❖ Savings - 326,738,944
- ❖ Loan distribution - 1,232,519,00
- ❖ Outstanding - 667,971,638
- ❖ PAR - 7.46%
- ❖ OTR - 97.56%



From Hardship to Harvest: The Transformation of Sharmin Ahmed

Determination and resilience have the power to turn even the most daunting challenges into simple tasks. Success inevitably yields to unwavering willpower and relentless effort, proving that even the cycle of poverty can be broken. A definitive example of this journey is **Sharmin Ahmed**, a resident of SM Para (Alir Jahal) village in the Cox's Bazar Sadar Upazila. Sharmin manages a household of five, including her husband, two sons, and a daughter.

Her husband, **Mostak Ahmed**, was formerly a small-scale poultry trader who earned a meager living by selling chickens door-to-door across local markets. Driven by necessity, Sharmin began searching for a way to bring financial stability to her home and decided to pursue livestock and poultry rearing from her residence.

The primary hurdle was a lack of capital. It was during this critical period that she discovered the **Microfinance Program of Bangla-German Sampreeti (BGS)**. In 2022, she secured an initial loan of **180,000 BDT** from the Cox's Bazar Sadar branch.

She utilized **40,000 BDT** to purchase 1,000 chicks and **10,000 BDT** for four goats. By 2023, the sale of these assets generated **150,000 BDT**. Combining this profit with a subsequent loan of **150,000 BDT** from BGS, she established a more formal poultry and goat farm with a total capital of **300,000 BDT**.

Through successive loan facilities from the BGS Sadar branch, Sharmin eventually accessed up to **1,000,000 BDT** in credit, allowing her to scale her operations significantly. Her current enterprise includes:

50 goats (varying in size), **3,000 layer chickens**, Domesticated ducks and pigeons reared alongside the main farm.

The transformation has been life-changing. Sharmin has purchased land valued at approximately **5,000,000 BDT** and constructed a permanent brick-built home. Today, Sharmin sells **1,500 to 2,000 eggs daily**, and her children are successfully pursuing their college education. The family is now free from the grip of poverty. Sharmin credits her success to the holistic support of **Bangla-German Sampreeti (BGS)**.



Audit Report



S.K.BARUA & CO.
CHARTERED ACCOUNTANTS

*A member firm of Empacta
Berlin, Germany*

Independent Auditor's Report
To
The Executive Committee of
Bangla-German Samoreeti (BGS)
Address: Baitul Islam Bhaban, 4/16 (1st Floor), Block-B,
Humayun Road, Mohammadpur, Dhaka-1207

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of “**Bangla-German Samoreeti (BGS)**” which comprise the consolidated Statement of Financial Position as at 30 June 2025 and the consolidated Statement of Income and Expenditure, the consolidated Statement of Receipts & Payments for the year then ended and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, accompanying consolidated financial statements present fairly, in all material respects of the consolidated financial position of “**Bangla-German Samoreeti (BGS)**” as at 30 June 2025 and its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other laws and regulations.

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 consolidated 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 Accountant (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. 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 and Internal controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs, other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated 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 organization'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 organization or to cease operations, or has no realistic alternative but to do so.

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



House # 184 (Ground & Second Floor) Road # 02, New DOHS, Mohakhali,
Dhaka-1206, Bangladesh. Telephone: +880222284390, Mobile: +8801824567996,
E-mail: skb@skbarua.com, skbarua_123@yahoo.com Website: www.skbarua.com

Thielallee 113, 14195 Berlin, Germany
Phone: +49177227906
E-mail: sg@empacta.org



Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated 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. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with International Standards on Auditing (ISAs) would 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 these bases of consolidated financial statements. As part of an audit in accordance with International Standards on Auditing (ISAs) we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated 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 program's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to the continue in organization's activities up to the period. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, further events or conditions may cause the program to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the consolidated financial information of the program or activities within the institute to express an opinion on the consolidated financial statements. We are responsible for our audit opinion.

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.





We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the legal and regulatory requirement:

In accordance with applicable laws and regulations, we also report the following.

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts.



Suhrid Kumar Barua FCA
Partner
Enrollment No. 0232
S. K. Barua & Co.
Chartered Accountants

DVC: 2612116232AS127473

Dated: Dhaka
11 DEC 2025



BANGLA-GERMAN SAMPREETI (BGS)
Consolidated Statement of Financial Position
As at 30 June 2025

| Particulars | Notes | Amount in Taka | |
|---|-------|--------------------|--------------------|
| | | 30-Jun-25 | 30-Jun-24 |
| NON-CURRENT ASSET | | | |
| Property, Plant and Equipment | 11.00 | 258,459,235 | 253,110,651 |
| Long Term Investment | 13.00 | 24,794,363 | 44,587,158 |
| Total Non-Current Assets | | 283,253,598 | 297,697,809 |
| CURRENT ASSETS | | | |
| Cash & Cash Equivalents | 12.00 | 41,073,203 | 50,279,549 |
| Loan To Members (MFP) | 18.00 | 667,971,653 | 560,649,327 |
| Fund Receivable from Donor | 19.00 | - | 10,773,069 |
| Advance, Deposits & Prepayments | 21.00 | 422,500 | 1,642,304 |
| Investment - Staffs & Project (PF & GF) | 24.00 | - | 26,106,840 |
| Accounts Receivable | 32.00 | 818,707 | 205,247 |
| Loan Receivable from Project | 33.00 | 609,073 | 2,035,407 |
| Advance Income Tax | 44.00 | 268,796 | 148,723 |
| Total Current Assets | | 711,163,932 | 651,840,466 |
| Total properties and Assets | | 994,417,530 | 949,538,275 |
| Capital Fund and Liabilities | | | |
| Capital Fund | | | |
| Donor Fund | 22.01 | 158,174,446 | 157,724,446 |
| Revaluation Reserve | 22.02 | 103,514,740 | 103,514,740 |
| Cumulative Surplus | 22.03 | 143,970,499 | 135,360,953 |
| Fixed Assets Fund | 22.04 | 13,081,385 | 10,408,792 |
| Total Capital Fund | | 418,741,069 | 407,008,931 |
| Non-Current Liabilities: | | | |
| Loan From PKSF | 35.00 | 120,466,664 | 15,900,000 |
| Loan From Commercial Banks | 36.00 | 12,095,019 | 68,126,745 |
| Total Non-Current Liabilities: | | 132,561,683 | 84,026,745 |
| Current Liabilities | | | |
| Next Year Grants/Fund | 14.04 | 11,230,834 | 8,211,225 |
| Fund Payable (Project) | 20.00 | 275,691 | 279,916 |
| Members Savings Deposits | 23.00 | 326,738,944 | 299,995,122 |
| Risk Fund | 25.00 | 31,459,348 | 22,972,223 |
| Accounts Payable | 26.00 | 1,173,956 | 21,806 |
| Loan Loss Provision | 27.00 | 38,095,658 | 31,363,246 |
| Loan Payable Accounts (Internal) | 34.00 | 12,283,762 | 34,645,329 |
| Overhead Cost Payable | 37.00 | - | 478,603 |
| Security Money (Student & Staffs) | 38.00 | 1,287,396 | 797,396 |
| Provisional Expenses | 39.00 | 8,634,617 | 5,141,731 |



continue..



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

*A member firm of Empacta
Berlin, Germany*

| Particulars | Notes | Amount in Taka | |
|---|-------|--------------------|--------------------|
| | | 30-Jun-25 | 30-Jun-24 |
| Statutory Reserve Fund | 40.00 | 10,314,571 | 8,327,377 |
| Provident Fund Payable | 41.00 | - | 30,181,895 |
| Gratuity Fund Payable | 42.00 | - | 15,381,731 |
| Incentive For Twin Pit Toilet Installment | 46.00 | 1,620,000 | 705,000 |
| Total Current Liabilities | | 443,114,777 | 458,502,600 |
| Total Capital fund and Liabilities | | 994,417,530 | 949,538,275 |

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

Deputy Director (Finance)
BGS

Md. Sirazul Islam
Deputy Director (Finance)
Bangla-German Sampreeti (BGS)

Signed as per our annexed report of even date

Executive Director
BGS

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



Dated: Dhaka
11 DEC 2025

Suhrid Kumar Barua FCA
Partner
Enrollment No. 0232
S. K. Barua & Co.
Chartered Accountants

DVC: 2512110232AS127473



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of *Empacta*
Berlin, Germany


BANGLA-GERMAN SMPREETI (BGS)
Consolidated Statement of Income & Expenditure
As at 30 June 2025

| Particulars | Notes | Amount in Taka | |
|---|-------|--------------------|--------------------|
| | | 30-Jun-25 | 30-Jun-24 |
| Income | | | |
| Fund Received from Donor & Modular | 14.01 | 159,196,739 | 181,490,815 |
| BGS Contribution | 15.00 | 4,048,742 | 4,053,442 |
| Service Charge Received (Microfinance) | 16.00 | 155,504,704 | 122,610,926 |
| Others Received & Interest on FDR | 17.00 | 2,817,020 | 3,451,116 |
| Fund Receivable from Donor | 19.00 | - | 7,125,557 |
| Receivable Leave Encashment - MFP | 0.00 | 638,269 | - |
| GRAND TOTAL | | 322,205,475 | 318,731,857 |
| Expenditure | | | |
| Investment Cost | 28.00 | 1,111,004 | 1,898,308 |
| Program Cost | 29.00 | 118,061,557 | 134,935,618 |
| Operation Cost: | 30.00 | 66,381,502 | 52,773,968 |
| Personnel Cost | 31.00 | 107,621,259 | 94,272,571 |
| Transfer charge from APCR, BRER, CERF & Latrine Project | 47.00 | 139,171 | 5,610 |
| Loan Loss Provision Expenses | 45.00 | 6,732,413 | 9,456,558 |
| Depreciation | 11.00 | 5,487,022 | 4,803,850 |
| Total | | 305,533,927 | 298,146,482 |
| Less: Fixed Assets Fund | | 2,666,713 | - |
| Excess of Income Over Expenditure before Tax | | 14,004,835 | 20,585,375 |
| Less: Provision for Income Tax | | 549,429 | 1,082,600 |
| Excess of Income Over Expenditure after Tax | | 13,455,406 | 19,502,775 |
| GRAND TOTAL | | 322,205,475 | 318,731,857 |

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


Deputy Director (Finance)
BGS

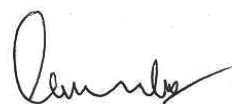
Md. Sirazul Islam
Deputy Director (Finance)
Bangla-German Sampreeti (BGS)


Executive Director
BGS

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



Dated: Dhaka
11 DEC 2025


Suhrid Kumar Barua FCA
Partner
Enrollment No. 0232
S. K. Barua & Co.
Chartered Accountants

6
DNC:2512110232AS127473



BANGLA-GERMAN SAMPREETI (BGS)
Consolidated Statement of Receipts & Payments

As at 30 June 2025

| Particulars | Notes | Amount in Taka | |
|---|-------|----------------------|----------------------|
| | | 30-Jun-25 | 30-Jun-24 |
| Opening Balance | | | |
| Cash in Hand | 12.01 | 1,914,990 | 1,102,534 |
| Cash at Bank | 12.02 | 42,057,277 | 41,537,304 |
| Provident Fund | | - | 25,640,804 |
| Gratuity Fund | | - | 13,138,137 |
| | | 43,972,267 | 81,418,779 |
| Less: Adjust to Provident Fund Accounts | | - | 25,640,804 |
| Less: Adjust to Gratuity Fund Accounts | | - | 13,138,137 |
| | | - | 38,778,941 |
| Add: Adjust with Provident Fund Bank Accounts | | - | 5,726,408 |
| Add: Adjust with Gratuity Fund Bank Accounts | | - | 6,380,555 |
| | | - | 12,106,963 |
| Net Opening Balance | | 43,972,267 | 54,746,801 |
| Receipts | | | |
| Savings Fund FDR | 13.01 | 12,248,777 | 7,119,278 |
| Reserve Fund FDR | 13.02 | 9,275,693 | 15,021 |
| Fund Received from Donor & Modular | 14.00 | 150,519,741 | 176,439,966 |
| Receivable Fund Received from Donor | 14.02 | 10,773,069 | 10,969,455 |
| Next Year Fund Received | 14.03 | 8,489,853 | 7,868,067 |
| BGS Contribution | 15.00 | 4,048,742 | 4,053,442 |
| Service Charge Received (Microfinance) | 16.00 | 147,380,608 | 121,558,454 |
| Others Received & Interest on FDR | 17.00 | 1,635,341 | 4,062,957 |
| Loan To Members (MFP) | 18.00 | 1,023,393,774 | 883,133,194 |
| Advance, Deposits & Prepayments | 21.00 | 1,527,304 | 319,594 |
| Donor Fund | 22.01 | 450,000 | 1,800,000 |
| Members Savings Deposits | 23.00 | 243,513,322 | 212,127,321 |
| Investment - Staffs & Project (PF & GF) | 24.00 | - | 8,152,410 |
| Risk Fund | 25.00 | 12,275,753 | 10,203,170 |
| Accounts Receivable Realization | 32.00 | 83,755 | 15,499 |
| Loan Receivable from Project | 33.00 | 5,398,225 | 13,386,961 |
| Loan Payable Accounts (Internal) | 34.00 | 419,614,100 | 184,067,068 |
| Loan Received from PKSf | 35.00 | 110,000,000 | 15,500,000 |
| Loan From Commercial Banks | 36.00 | - | 80,000,000 |
| Security Money (Student & Staffs) | 38.00 | 540,000 | 360,000 |
| Provident Fund Received | 41.00 | - | 5,203,931 |
| Gratuity Fund Received | 42.00 | - | 5,118,514 |
| Write-off Provident & Gratuity Fund Received | 43.00 | - | 198,163 |
| Incentive Paid for Twin Pit Toilet installation | 46.00 | 3,780,000 | 1,140,000 |
| Sales of Property, Plant & Equipment | | - | 90,000 |
| Transfer to Provident Fund Account | - | - | 19,914,396 |
| Transfer to Gratuity Fund Account | - | - | 6,757,582 |
| | | 2,164,948,057 | 1,779,574,444 |
| Total Receipts | | 2,208,920,324 | 1,834,321,245 |
| Payments | | | |
| Investment Cost | 28.00 | 11,630,112 | 12,112,133 |
| Program Cost | 29.00 | 118,875,205 | 134,415,716 |





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

Since-1985

A member firm of Empacta
Berlin, Germany

| Particulars | Notes | Amount in Taka | |
|--|-------|----------------------|----------------------|
| | | 30-Jun-25 | 30-Jun-24 |
| Operation Cost: | 30.00 | 35,034,726 | 29,027,262 |
| Personnel Cost | 31.00 | 106,771,465 | 95,227,426 |
| Loan To Members (MFP) | 18.00 | 1,228,754,000 | 1,023,495,000 |
| Savings Fund FDR | 13.01 | 8,000,000 | 12,500,000.00 |
| Reserve Fund FDR | 13.02 | 6,500,000 | 7,665,021 |
| Advance, Deposits & Prepayments | 21.00 | 846,900 | 2,156,304 |
| Members Savings Refund | 23.00 | 133,238,193 | 194,197,575 |
| Accounts Receivable Paid | 32.00 | 219,462 | - |
| Investment - Staffs & Project (PF & GF) | 24.00 | - | 6,141,000 |
| Risk Fund Refund | 25.00 | 186,000 | 147,000 |
| Accounts Payable Paid | 26.00 | 3,965,041 | 3,778,750 |
| Loan Receivable from Project | 33.00 | 3,971,891 | 12,923,255 |
| Loan Payable Accounts (Internal) | 34.00 | 441,974,011 | 190,332,824 |
| Loan Refund / Payment to PKSF | 35.00 | 5,433,336 | 100,000 |
| Loan Refund / Payment to Commercial Banks | 36.00 | 56,031,726 | 11,873,255 |
| Security Money (Student & Staffs) | 38.00 | 50,000 | 10,000 |
| Provisional Expenses | 39.00 | 3,260,462 | 320,768 |
| Provident Fund Refund | 41.00 | - | 1,888,363 |
| Gratuity Fund Refund | 42.00 | - | 797,713 |
| Write-off Provident & Gratuity Fund Refund | 43.00 | - | 793,939 |
| Advance Income Tax | 44.00 | 100,420 | 7,554 |
| Incentive For Twin Pit Toilet Installment | 46.00 | 2,865,000 | 435,000 |
| Fund Transfer To Project | 47.00 | 139,171 | 503,344 |
| Provident Fund Transferred | 0.00 | - | 19,914,396 |
| Gratuity Fund Transferred | 0.00 | - | 9,278,097 |
| Total Payments | | 2,167,847,121 | 1,770,041,696 |
| Closing Balance | | | |
| Cash & Cash Equivalents | 12.00 | 41,073,203 | 50,279,549 |
| FDR on Provident Fund | 13.03 | - | 6,500,000 |
| FDR on Gratuity Fund | 13.04 | - | 7,500,000 |
| Total Payments | | 41,073,203 | 64,279,549 |
| | | 2,208,920,324 | 1,834,321,245 |

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

Deputy Director (Finance)
BGS

Md. Sirazul Islam
Deputy Director (Finance)
Bangla-German Sampreeti (BGS)

Signed as per our annexed report of even date

Executive Director
BGS

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



Dated: Dhaka

11 DEC 2025

Suhrid Kumar Barua FCA
Partner
Enrollment No. 0232
S. K. Barua & Co.
Chartered Accountants

8

DVC: 2512110232AS127473



BANGLA-GERMAN SAMPRETI (BGS)

ASSOCIATION FOR CULTURE AND DEVELOPMENT

4/16 (1st Floor), Block-B, Humayun Road, Mohammadpur, Dhaka-1207, Bangladesh
Phone: +880-2223310956, E-mail: bgs.info1990@gmail.com, Web: www.bgsbd.org