



## SAVING LIVES

*Floating Hospitals  
Healthcare for All  
Disaster Relief*



## CLIMATE ADAPTATION

*Climate Resilience  
Locally Led Adaptation  
Mangrove Afforestation*



## EMPOWERMENT

*Education & Gender Equity  
Awareness of Rights, Ethics & Dignity  
Access to Justice & Government Services*



## POVERTY ALLEVIATION

*Capacity Building  
Access to Services  
Micro Entrepreneurship*



## FRIENDSHIP

**Bridging the gaps in basic services in the most vulnerable and unaddressed areas:**

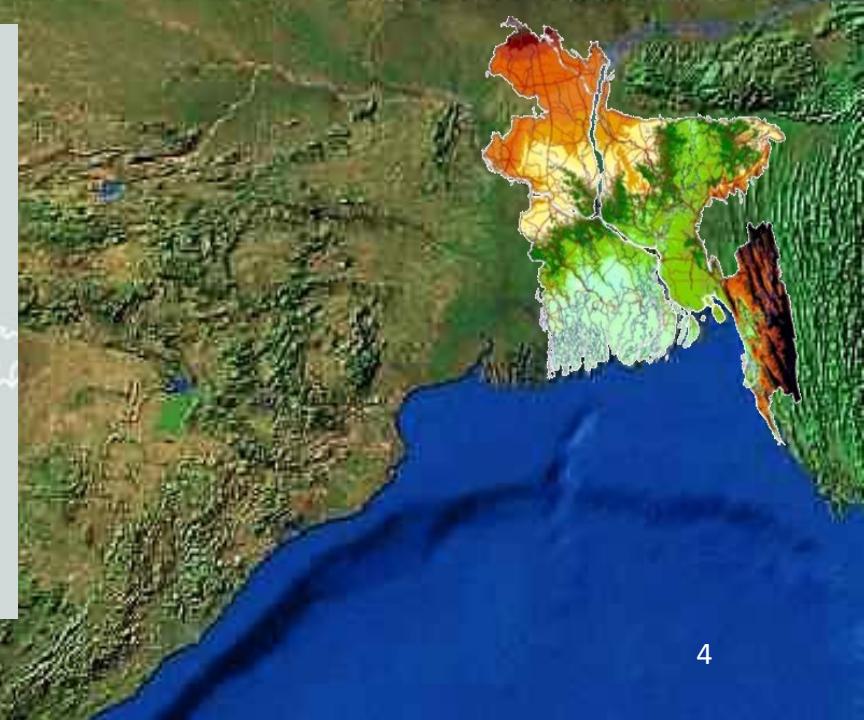
**from health to microfinance, the journey of Friendship's integrated approach.**



# BANGLADESH – some key figures

- ➊ Considered as a Least Developed Country
  - ➊ 47 million people live below the poverty line
- ➋ The most densely populated large country in the world
  - ➊ 147.570 km<sup>2</sup> (a territory representing ¼ of France or 4,5 X Belgium)
  - ➊ + 160M people (more than 2 times of France's population)
  - ➊ + 1000 pers. per km<sup>2</sup> (380 in Belgium)
- ➌ Low and flat lands prone to regular floods (North) and cyclones (South)
  - ➊ 6 meters average elevation from sea level
  - ➊ 40% of the country flooded every year
  - ➊ 67% of the population live in rural, disaster-prone areas

→ Migration, damages, losses and increased vulnerability



## The North of Bangladesh (the *Chars*)



- Chars are midstream islands created from river sediment.
- These islands are in a constant state of transformation and erosion.
- They are used as areas for settlement and cultivation and are an important resource in Bangladesh where land is scarce.



Floods are a reality for chars dwellers since many years.

But they witness an increasing unpredictability: more intense, sooner

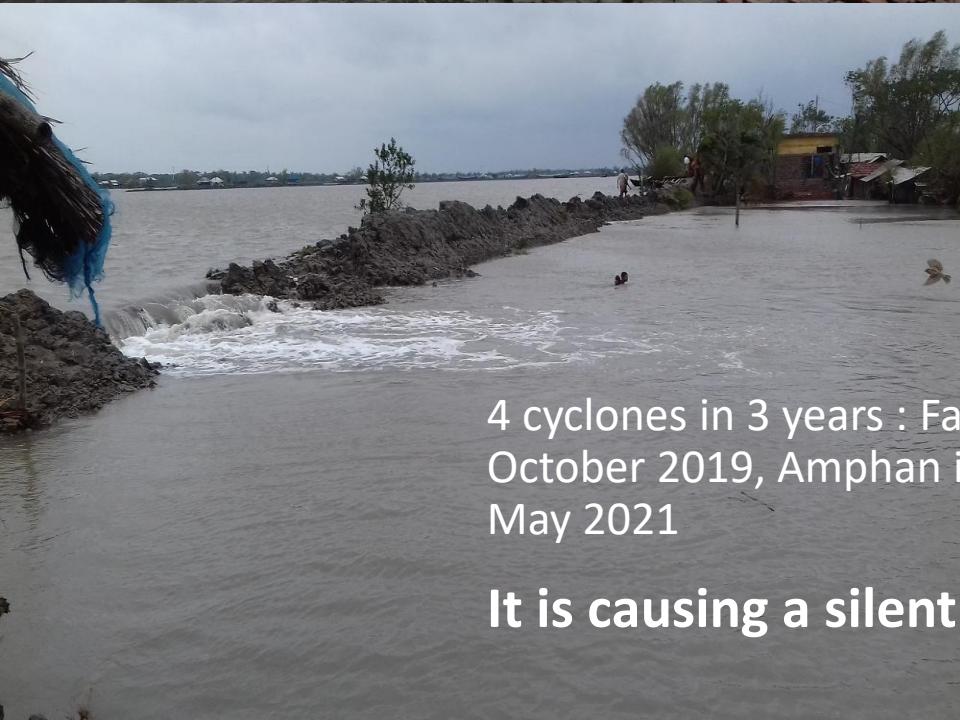
and for a longer period



# The South of Bangladesh (coastal belt)



- Bay of Bengal: low lying region, polders.
- Highly vulnerable to cyclones, storms => coastal erosion and salinization of cultivation soils.
- Fragile infrastructures (embankments)
- Poverty, population density => stress on resources
- Limited economic opportunities
- Lack of environmental awareness



4 cyclones in 3 years : Fani in May 2019, Bulbul in October 2019, Amphan in May 2020 and yaas in May 2021

**It is causing a silent disaster !!**

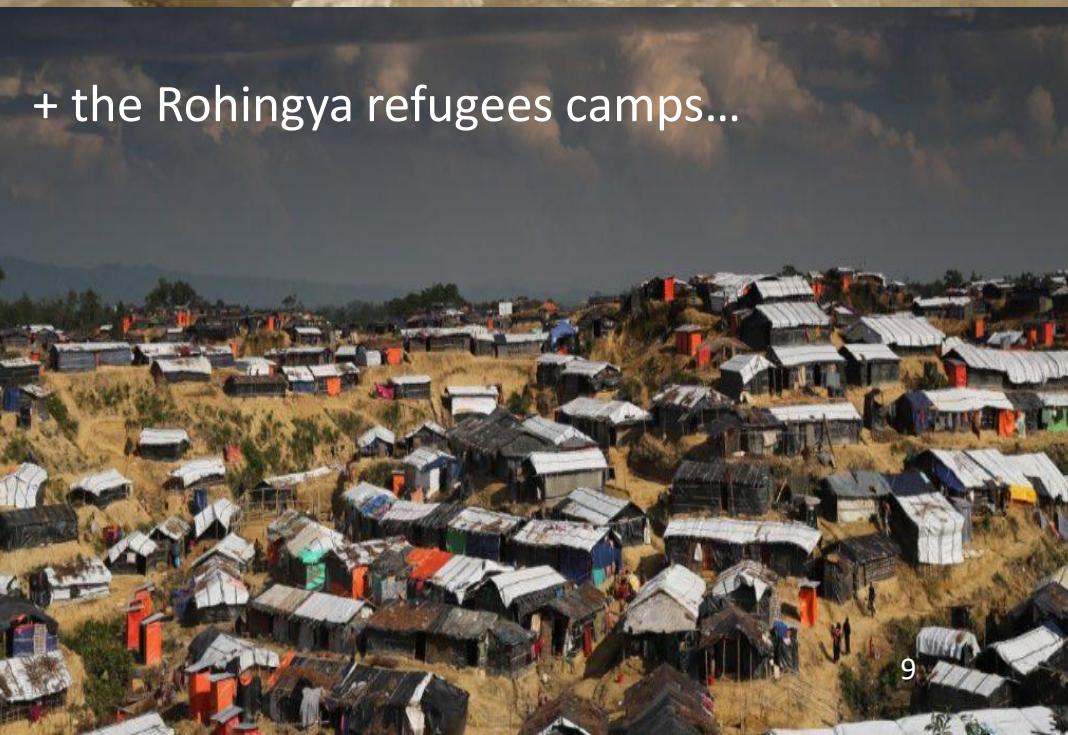


In this very flat landscape, embankments are weak.

Cyclones are coming every year. The damages are huge.



+ the Rohingya refugee camps...



# Realisation leads to responsibility & action



- **What can be done in such a difficult setting?**
- **What are the main conditions for development and human prosperity?**
  - Health
  - Food/livelihoods/incomes
  - Education
  - Empowerment/rights/freedom
  - Climate Adaptation (Integrated Adaptation)
- These are the conditions for human communities to thrive. But the triple ecological crisis (climate, biodiversity and wastes) puts everything at stake and hence, things must be redefined.
- Development is no longer a straight line with a clear horizon. It's about navigating in troubled waters and no longer working in silos.

# Vision

Friendship is an international Social Purpose Organisation (SPO) guided by its vision of a world where people – especially the hard to reach and unaddressed – have equal opportunities to live with dignity and hope.

# Mission



From Bangladesh, a country facing the most pressing of humanity's challenges, we develop scalable solutions to strengthen marginalized communities and empower people to transform their lives and reach their full potential.

## Friendship Intervention Areas



### Legend

-  Floating Hospital
-  Mainland Hospital
-  Emergency Relief
-  Regular Intervention Areas



Cyclone Shelter



Training Centre



Static Clinics

### Vulnerable regions of Bangladesh



Most poverty afflicted areas



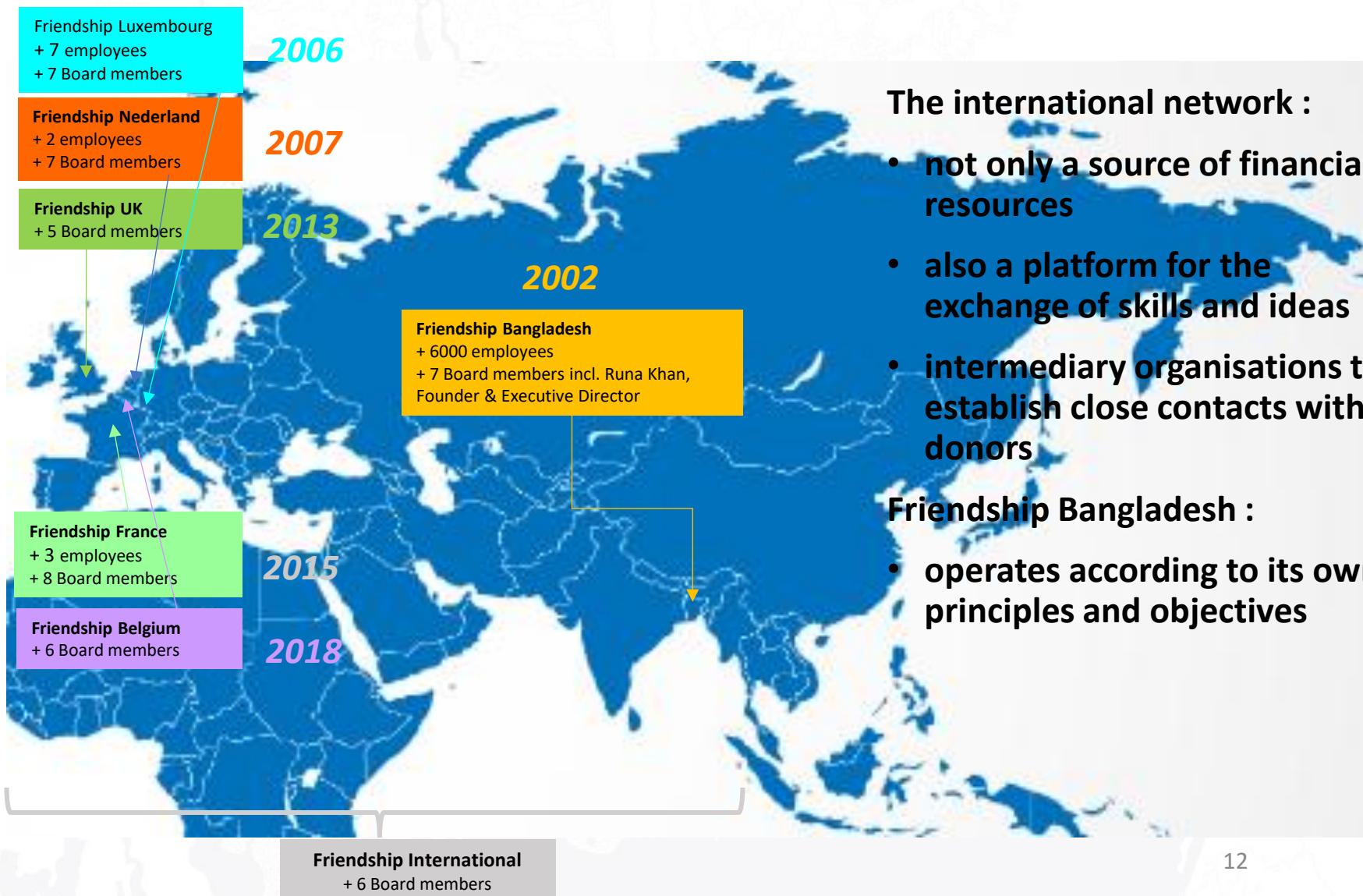
Most climate impacted areas



Most remote areas

Updated till Dec'25

# Friendship International: South-North partnership



# Four Commitments of Friendship

FRIENDSHIP



HEALTHCARE FOR ALL



**SAVING LIVES**



WATER TREATMENT PLANTS



RESCUE



DISASTER PLANNING & PREVENTION



CYCLONE SHELTER AND PLINTHS



ACCESS TO JUSTICE



EDUCATION



LEGAL BOOTHS

## EMPOWERMENT

Education & Gender Equity

Awareness of Rights, Ethics & Dignity

Access to Justice & Government Services



AWARENESS OF RIGHTS AND GOVERNMENT SERVICES



EMPOWERED ACTION COMMITTEES



GENDER EQUALITY



CLIMATE COMPATIBLE RURAL HOUSING GUIDELINE



SOLAR POWER



CLIMATE-ADAPTIVE FARMING

## CLIMATE ADAPTATION

Climate Resilience

Locally Led Adaptation

Mangrove Afforestation



LOCALLY-LED ADAPTATION



MANGROVE REFORESTATION



SHELTER



FARMERS COLLECTIVES



CAPACITY BUILDING



TECHNICAL ASSISTANCE

## POVERTY ALLEVIATION

Capacity Building

Access to Services

Micro Entrepreneurship



ECONOMIC OPPORTUNITY



ACCESS TO MARKETS



MICRO-ENTREPRENEURSHIP



ACCESS TO SOCIAL SUPPORT MECHANISMS

# SAVING LIVES

 FRIENDSHIP



Hospital Ships (7)



Friendship Hospital Shyamnagar



Cyclone Shelter



Satellite Clinics



Friendship Community  
Medic-Aides (FCM)



mHealth

Satellite clinics and FCMs create a bridge between the communities and the floating hospitals

# POVERTY ALLEVIATION



Trainings on Agriculture, Cattle Rearing, Fishing,  
Micro-Finance



Vocational Training for women & adolescent girls



Assistance to Fishermen



Assistance to Farmers



Solar Home Systems  
+ Solar Micro-Grid

Transitional funding project / Resilience project = bridge between poverty alleviation and climate adaptation

# EMPOWERMENT



Primary Schools



Secondary ICT-Aided Schools



Adult Literacy Learners

# EMPOWERMENT

 FRIENDSHIP



Legal Booths



Char & Uppukul Theatres



Billboards to raise awareness



Courtyard Sessions on Human Rights

# CLIMATE ADAPTATION



These shifting islands, called "Chars", are some of the most disaster and climate vulnerable locations in the country



Community Initiated Disaster Risk Reduction  
= to build resilience & preparedness

Emergency Response

# CLIMATE ADAPTATION



Community people helping in the dismantling of the school in July 2020

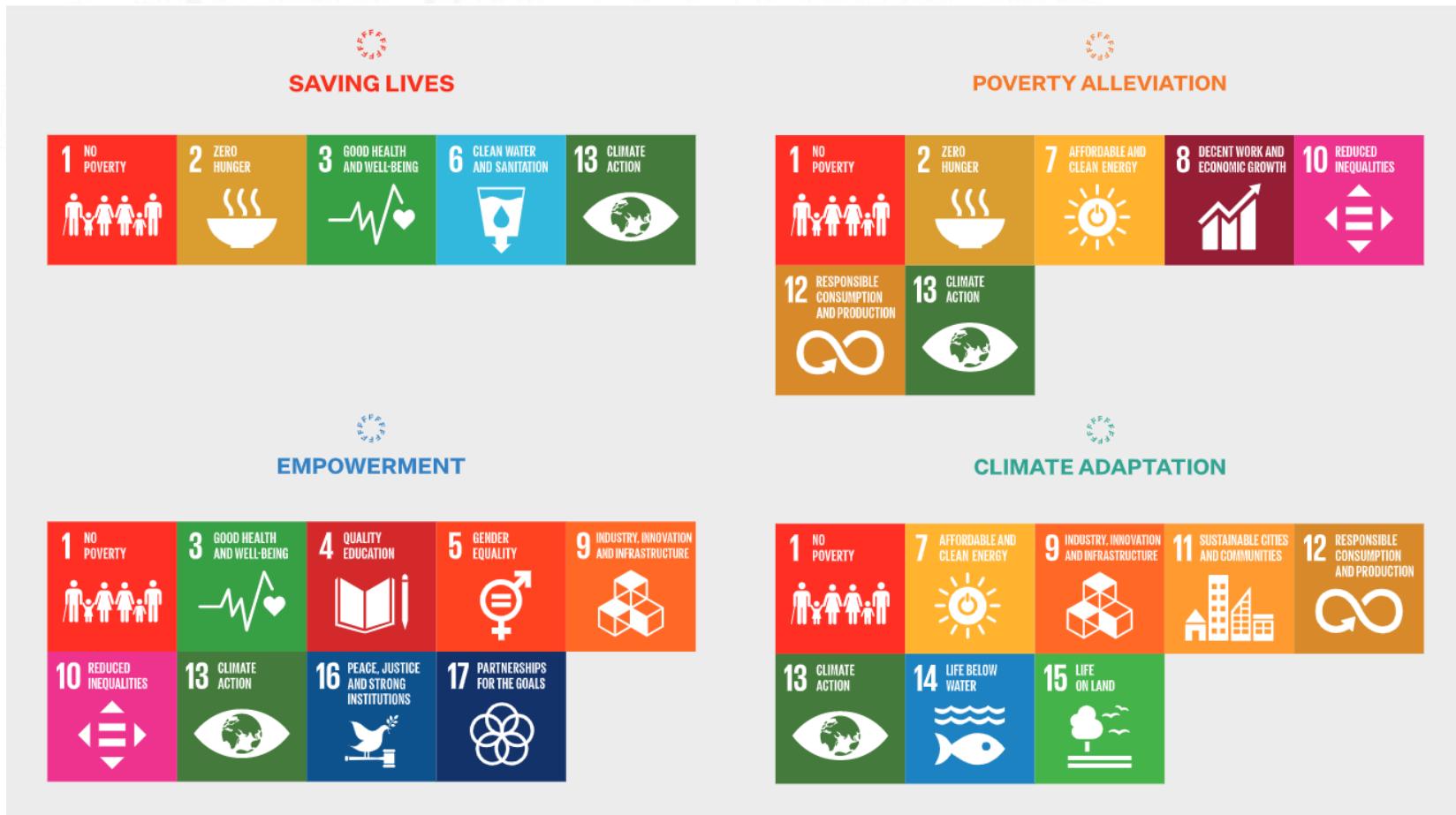


Solar panels dismantled by Para-Solar Technicians before the floods



Emergency Response: floating latrines

# SDG Mapping of Our Commitments



# TIMELINE

 FRIENDSHIP

<b>2002</b>	<ul style="list-style-type: none"> <li>Lifebuoy Friendship Hospital</li> </ul>		<b>2010</b>	<ul style="list-style-type: none"> <li>Vocational Training Centre on Weaving and Tailoring</li> <li>International Exhibition on Boats of Bengal, Luxembourg</li> <li>SED Fishermen</li> <li>Friendship UK</li> </ul>		<b>2018</b>	<ul style="list-style-type: none"> <li>Friendship Enterprise: FHS</li> <li>Cyclone Shelter (Kuakata)</li> <li>Development of Shelter Guideline</li> <li>Rohingya Learning Centre</li> <li>Friendship Enterprise: Friendship Colours of the Chars</li> </ul>	
<b>2003</b>	<ul style="list-style-type: none"> <li>Satellite Clinics</li> <li>Cultural Preservation</li> </ul>		<b>2011</b>	<ul style="list-style-type: none"> <li>mHealth</li> <li>1st Batch PSC</li> <li>SED Fishermen Liberation</li> </ul>		<b>2019</b>	<ul style="list-style-type: none"> <li>Mangrove Afforestation</li> <li>High Schools</li> <li>Floating Latrine</li> <li>Colours of the Chars shop in Dhaka</li> <li>Friendship Belgium</li> </ul>	
<b>2004</b>	<ul style="list-style-type: none"> <li>National Flood Response</li> <li>First National Exhibition on Boats of Bengal (Bengal Gallery)</li> </ul>		<b>2012</b>	<ul style="list-style-type: none"> <li>Friendship Centre</li> <li>Inclusive Citizenship</li> <li>Rongdhonu Friendship Hospital</li> <li>10 Years of Friendship</li> </ul>		<b>2020</b>	<ul style="list-style-type: none"> <li>Covid Response</li> <li>Mongla Clinic</li> <li>Primary Healthcare Centre in Bhasan Char</li> <li>Career Guidance Cell</li> <li>Colours of the Chars pop-up shop in Luxembourg</li> <li>Person with Disability Centre</li> </ul>	
<b>2005</b>	<ul style="list-style-type: none"> <li>National Exhibition: Boats of Bengal</li> <li>SED Agriculture</li> <li>Friendship International</li> </ul>		<b>2013</b>	<ul style="list-style-type: none"> <li>Static Clinics</li> <li>International Exhibition on Boats of Bengal, Japan</li> <li>Rehabilitation of Rana Plaza victims</li> <li>Water Treatment Plants</li> </ul>		<b>2021</b>	<ul style="list-style-type: none"> <li>Friendship Hospital Ukhya</li> <li>Chalna Clinic</li> <li>Kutubdia Clinic</li> <li>1st Batch SSC</li> <li>Online Legal Information &amp; Help Desk</li> <li>First Solar Village</li> </ul>	
<b>2006</b>	<ul style="list-style-type: none"> <li>Friendship Community Medic -aides(FCMs)</li> <li>Primary Schools</li> <li>Received Rolex Award</li> <li>Friendship Luxembourg</li> </ul>		<b>2014</b>	<ul style="list-style-type: none"> <li>Legal Information Booths and Paralegal Services</li> <li>Friendship Enterprise: Mushti (APDS)</li> <li>International Exhibition on Boats of Bengal, Luxembourg</li> </ul>		<b>2022</b>	<ul style="list-style-type: none"> <li>20 Years of Friendship</li> <li>Rebranding of EFH</li> <li>Digital Literacy at School</li> <li>Learning Centre in Bhasan Char</li> <li>Cyclone Resilient House</li> <li>Mobile Sports Library in Rohingya Response</li> </ul>	
<b>2007</b>	<ul style="list-style-type: none"> <li>Cyclone Sidr Response</li> <li>Adult Literacy Centres</li> <li>Friendship Netherlands</li> <li>National Flood Response</li> </ul>		<b>2015</b>	<ul style="list-style-type: none"> <li>Char Theatre</li> <li>Community Initiated Disaster Risk Reduction, Flood Volunteer</li> <li>Junior Secondary Schools</li> <li>Friendship France</li> </ul>		<b>2023</b>	<ul style="list-style-type: none"> <li>Second and Third Solar villages</li> <li>Disability Center and Boat</li> <li>IsDB Floating Hospital-1</li> <li>HQAI Certification</li> <li>Solar Irrigation Pump</li> </ul>	
<b>2008</b>	<ul style="list-style-type: none"> <li>Emirates Friendship Hospital</li> <li>Plinth Flood shelter</li> <li>First International Exhibition of Boats of Bengal in (Paris)</li> </ul>		<b>2016</b>	<ul style="list-style-type: none"> <li>Hatia Static Clinic</li> <li>Installation of Maritime VSATs in floating hospitals</li> <li>SATMED eHealth platform</li> </ul>		<b>2024</b>	<ul style="list-style-type: none"> <li>Massive Flood Response</li> <li>IsDB Floating Hospital-4</li> <li>Reconstruction of LFH</li> <li>IsDB Floating Hospital-3</li> </ul>	
<b>2009</b>	<ul style="list-style-type: none"> <li>Cyclone Aila Response</li> <li>Solar Electrification</li> </ul>		<b>2017</b>	<ul style="list-style-type: none"> <li>Rohingya Response</li> <li>1st Batch JSC</li> <li>World Heritage Day Programme at Lalbagh Fort</li> <li>Upokul Theatre</li> <li>Transition Fund</li> </ul>		<b>2025</b>	<ul style="list-style-type: none"> <li>Winner of the Earthshot Prize</li> <li>IsDB Floating Hospital-5</li> </ul>	

# FRIENDSHIP'S IMPACT AT A GLANCE



**18M+** people have benefited from Friendship Health programme.



**8.3M+** million person-days of emergency aid distributed.



**330K+** people benefit from Inclusive Citizenship programme annually.



**225K+** people have benefitted from Friendship's Sustainable Economic Development programme.

## FRIENDSHIP AT A GLANCE



**80K+** people have access to safe water from our 8 water desalination plants in coastal areas.



**102K+** students have benefitted from Friendship Education programme.



**7.8K+** employees of whom two thirds are from the communities served by Friendship.

### **Objective:**

Friendship's Health sector established a three-tier healthcare system to enable access to healthcare for marginalised populations living in areas where people have limited access to vital health services, enacting the principle of universal access to healthcare with a commitment to saving lives.

### **Current Context:**

- Hospital Programme:
  - 7 Floating Hospital Ships (LFH, EFH, KAAP-MHB 1,2,3,4,5)
  - 2 Land Hospitals: Friendship Hospital Shyamnagar (FHS) and Friendship Hospital Utkhiya (FHU)
- **Outreach Programme:**
  - 2 Static Clinics
  - 545 Satellite Clinics per month
  - 690 Friendship Community Medic-Aides (FCM)
  - 34 Community Skilled Birth Attendants (CSBA)
  - 304 Immunisation sessions per month with Govt.
  - 2 Cervical Cancer Screening Centres

### **24M+ Services Provided**



### **Key Components:**

3-Tier Healthcare Model, Floating Hospital, Land Hospital, Static Clinic, Satellite Clinic, FCM, CSBA, Immunization, Nutrition, Cervical Cancer Screening, One Sustainable Health, IsDB, mHealth, etc.

# CLIMATE ACTION

# FRIENDSHIP

CLIMATE ACTION

## Objective:

Friendship's Climate Action sector saves lives through scalable locally-led adaptation practices to protect people and their assets, provide shelter and relief when disasters strike, and to enable communities to be resilient in the face of climate change.

## Current Context:

- Mangrove afforestation:
  - 227 Hectares of mangrove trees planted
  - 687,000 mangrove saplings planted
- Community Initiated Disaster Risk Reduction (CIDRR) Coastal Project: Alternative livelihood building and capacity building coastal communities
- 8 Cyclone Resilient Homes constructed in disaster-prone coastal areas
- 4,810 flood volunteers trained in first aid, rescue, and disaster response
- 72 Tube Well Mechanics providing access to clean water
- 8 Water Treatment Plants serving 80,000+ salinity-affected population
- 27 plinths raised cluster villages providing shelter to flood-affected people

525K+ Beneficiaries Served



**Key Components:**  
Climate Adaptation,  
Ecosystem-based  
Adaptation, Mangrove  
Plantation, Building  
Resilience, CIDRR, Flood  
Volunteer, Emergency  
Response, Cyclone  
Resilient House, Cyclone  
Shelter, ASD, etc.

# SUSTAINABLE ECONOMIC DEVELOPMENT

## Objective:

Friendship's Sustainable Economic Development sector aims to help vulnerable communities achieve economic and financial development by facilitating capacity development, innovation, technical assistance and access to markets, thereby enhancing income generation and employment opportunities.

## Current Context:

- Agriculture Project:
  - 535 Friendship Farmers Clubs (FFC) having 13,317 members
  - 287 Animal Health Workers (Para Vet)
  - Climate-smart agricultural interventions in 361 chars
- Fishermen Project:
  - 235 Friendship Farmers Club (FFC) having 5,850 members
- Renewable Energy Project:
  - 3 solar villages, 1 mini solar village
  - 114 SED Hub
  - 47 solar irrigation pumps
  - 3,662 home solar systems
  - 803 Para Solar Technicians
  - 7 weaving, dying, and printing centres,
  - 3 tailoring centres, and
  - 1 embroidery centre

**FRIENDSHIP**  
SUSTAINABLE ECONOMIC  
DEVELOPMENT

**225K+ Beneficiaries Served**



## Key Components:

Agriculture, Fisherman, Solar Village, Solar Irrigation Pump, Para-solar Technician, Vocational Training Centre, Farmer's Club, SED-Hub, One Sustainable Health, Animal Health Worker, ASD, etc.

# EDUCATION

## Objective:

Friendship's Education sector aims to strengthen marginalised communities through quality education by nurturing the essential attributes of dignity and self-confidence and providing opportunity, dignity, and hope for a better life.

## Current Context:

- 6,283 current students in 109 schools (44 Primary Schools, 16 Secondary Schools, and 49 Adult Learning Centres)
- 11 French schools, 1 Swiss school, 1 Belgian school, 6 Luxembourg schools, and 16 Friendship Schools in Bangladesh have academic exchange activities through the Inter School Connectivity Programme (ISCP)
- The Digital Literacy and Connectivity and Climate Resilience Programme (DCCP) provides basic computer literacy training and climate advocacy training among Friendship 16 secondary school students
- SWOPNER THIKANA project: Runs 8 schools in the South
- 882 students and alumni received CGC support for higher education, skills training, jobs, and leadership activities.

# FRIENDSHIP EDUCATION

## 101K+ Beneficiaries Served



## Key Components:

Primary Education,  
Secondary Education,  
Adult Learning Centre,  
Career Guidance Cell,  
Inter-school Connectivity  
Programme, DDCP,  
Shopner Thikana, etc.

# INCLUSIVE CITIZENSHIP

## Objective:

Friendship's Inclusive Citizenship sector aims to give marginalised people in remote areas a voice, educate them about their constitutional and legal rights, and connect them to vital government services and the justice system.

## Current Context:

- Good Governance:
  - 95 Friendship Legal Information Booths:
    - 2 Online legal booths and Helpdesks
    - 11 Legal and General information booths
    - 82 Legal Information booths
  - 1,564 Early Marriage preventions
- Friendship Disability Inclusive Development programme (FDIDP):
  - 4 Sub districts
  - Interventions in 50 chars
  - 3,526 disabled persons served
  - 1077 Children with disabled served
  - 2 Physiotherapy Centres
  - 2 Disability Friendly Boat
- KPMG-FRIENDSHIP Integrated Project (FIP) & FICA:
  - 3,000 beneficiaries received integrated support
- ASD Project (Assistance for Sustainable Development)
  - Intervention in 30 chars

# FRIENDSHIP

## INCLUSIVE CITIZENSHIP

## 330K+ Beneficiaries Served



## Key Components:

Good Governance,  
Paralegal, Legal Booth,  
Legal Information  
Centre, Disability  
Inclusion,  
Physiotherapy Centre,  
Char Theater,  
Friendship Integrated  
Programme (FIP), FICA,  
ASD, etc.

# CULTURAL PRESERVATION

## Objective:

Friendship's Cultural Preservation sector has been preserving Bangladesh's 3,000-year-old heritage of wooden river boats for more than 20 years through documentation, exhibitions, hand-crafted miniature boat replicas and boat tourism.

## Current Context:

- 20 local and international exhibitions on the Boats of Bengal
- 87 different types of model boats built
- 11 carpenters supported
- Developed a textbook on Cultural Preservation and used in Friendship schools

# FRIENDSHIP

## CULTURAL PRESERVATION

481K+ Visitors in Boat Exhibitions



# What can we learn from Bangladesh?



- a country where the notion of risk has remained very present (as opposed to “developed” thermo-industrial countries) because it happens **NOW!**
- used to cope with few resources and work with what they have => triggers innovation
- a country still rural and living on agricultural practices
- local knowledge and know-how is still valued and used
- they developed **adaptation strategies** because there were no other options, by necessity, or by trial and error (learning by doing)

=> it's on this fertile ground that Friendship has developed its integrated climate adaptation model.

# Friendship's approach to bridge the gaps



- Put the focus on local needs
- Increase participation of local people with the local government
- Bring women and youth to the center of the local development and empower them to new grassroot level leadership and knowledge
- Use simple organizational tools to make all stakeholders come together
- Strengthen trust between stakeholders in a common agreed vision, with strong **VALUES**
- Have a bottom-up approach

# FRIENDSHIP ENTERPRISES



## Friendship Hospital Shyamnagar

**Shyamnagar Friendship Hospital** (FHS) is a community focused land hospital launched in April 2018 by the Friendship, situated in a climate-vulnerable region in Shyamnagar upazila of Satkhira district in Bangladesh. FHS provides general consultation, dental care, eye care, cervical cancer screening and testing, physiotherapy, gynecological and obstetric care, specialised surgeries, pathology, radiology and imaging services, pharmacy, 24-hours emergency services, etc.

- 310K+ health services were delivered to 180K+ patients
- 2,400+ surgeries were conducted with support from 80+ national & international medical teams
- 2600+ women screened through Cervical Cancer See & Treat (CCS&T) programme among them 44 women were treated
- The Friendship Hospital Shyamnagar, winner of the prestigious RIBA International Prize for the best building in the world in 2021.



# **FRIENDSHIP ENTERPRISES**



# Colours of the Chars

- A social enterprise which markets goods produced in an ethical manner by women in the char communities
- Products are made using traditional techniques of weaving, dyeing, printing and embroidery
- All colours used are natural dye and azo free chemicals
- Colours of the Chars is one of the very few organizations to produce natural indigo in Bangladesh
- 2 Production Centre (Chilmari and Haluaghat)
- 2 Outlets in Dhaka and 1 shop in Luxembourg



# FRIENDSHIP ENTERPRISES

## APDS (MUSHTI)

- Mushti is a non-profitable organisation under the affiliation of the Ministry of Social Welfare.
- Providing social and financial solutions to unemployed or low-income individuals for their livelihood improvement.
- Follows Friendship's model of risk sharing, savings, and lease financing.
- Mushti has:
  - 850+ groups
  - 9,000+ members
  - 7,100+ borrowers
  - Presence in 426 chars/villages



# Background of APDS



Association for People's Development Stream (APDS) started in 1999 as NGO registered under the ministry of social welfare. It receives microfinance license in 2018 from Micro Credit Regulatory Authority (MRA). The organization is also being registered with NGO Affairs Bureau. The organization is currently undertaking active initiatives to extend its scope and reach. Microfinance through group loans is the core business of APDS. The mission is to improve the quality of life of the poor through appropriate quality economic development programs, skill development programs and various social programs. The operation is being operated mainly manually with a loan and savings software to capture loan and savings data. In its course of business, it took a microfinance (popularly known as MUSHTI) portfolio of FRIENDSHIP, a Bangladeshi NGO, who did some pilot projects on financial products in char lands of Bangladesh. Considering the huge potentials to grow as a unique MFI focusing most disadvantaged area of Bangladesh, it developed number of innovative financial products including savings and insurance.

There are 14 branches of APDS & located in 5 different districts (Kurigram, Gaibandha, Mymensingh, Potuakhali and Sathkhira) which are amongst the poorest in the country. These areas are extremely vulnerable: geographically, economically, and socially. The members of APDS are people from the chars (vulnerable erosion-prone riverine lands) and they are amidst the most marginalized within the area. People in this region face triple handicaps, i.e., floods, an agricultural lean season, and cold waves.

# APDS: financial data



## General information of APDS as of December 2025

<b>Country of the institution</b>	Bangladesh
<b>Name of the institution</b>	Association for Peoples Development Stream (APDS)
<b>Type of institution</b>	MFI
<b>Date of creation</b>	1999
<b>Point of contact (name, position, email)</b>	Md. Mozammel Huq, CEO <a href="mailto:mozammelapds@friendship.ngo">mozammelapds@friendship.ngo</a>
<b>Local currency</b>	Bangladeshi Taka (BDT)
<b>Number of employees</b>	66
<b>Number of points of service (branches, outlets, etc.)</b>	14 branches
<b>Number of members</b>	9,246
<b>Number of borrowers</b>	7,223
<b>Number of groups</b>	901
<b>Total loan portfolio (Local currency / EUR)</b>	206.15 M BDT / 1.42 M EUR
<b>% PAR 30 as of 12/2025</b>	6.58%
<b>Total deposit portfolio (Local currency / EUR)</b>	52.36 M BDT / 361 k EUR

# Impact of APDS activities on the communities



- APDS is providing microfinance services to the poor people to bring economical change in their life under flood prone & Char areas where other MFI are not serving.
- Feedback of the ultra poor beneficiaries is very positive as they can receive small loans for their small business, without collateral.
- APDS has designed the loan product as per the demand of the clients, i.e. with weekly or monthly & seasonal payments, which is very convenient for them.
- APDS encourages the clients to deposit savings which are refundable.
- APDS provides general loans, sanitation loans, education loans & eco-loans to the clients.
- Aside of Microfinance services, APDS is providing micro insurance services to the clients with the partnership SCBF.

# Technical and financial support from Luxembourg



- ADA supported the development of ADPS's business plan (technical capacity)
- ADA-FIT has disbursed the loan amounting of USD 400,000 through Commercial Bank of Ceylon (CBC) to activate its BP (financial capacity)
- Partnership with IBISA and Green Delta Insurance for cattle-based and crop-based insurances.
- Under the Business Partnership Facility (BPF), partnership with IBISA.
- Dairy Heat Index Insurance 'In collaboration with IBISA, Swiss Capacity Building Facility (SCBF) and Green Delta Insurance PLC.
  - Started in May 2025 completed in August 2025.
  - First-ever Dairy Heat Index Claim Settlement in Bangladesh.
  - Boosted APDS's insurance portfolio, and scopes for further collaborations.

# From development to property: what could be the future in Bangladesh?

- ➊ Microfinance could be seen as the end of the development journey, but it is rather a continuation, opening space for new partnerships and innovative investment opportunities from Luxembourg and beyond.
- ➋ HERON Project with LIST and RSS Hydro for disaster preparedness
- ➌ Future possible sources of funding:
  - ➎ Carbon credits
  - ➎ Biodiversity restoration / nature credits
- ➍ Impact finance ? How to expand from donation-based model to mixed funding model or blended finance? SED can be a use case to invest in real economy:
  - ➎ SED Hubs for Youth Entrepreneurship
  - ➎ Climate Smart Agriculture (with solar-powered irrigation pumps) and agroecology
  - ➎ Solar Villages (micro-grids)
  - ➎ Nature positive economy

## Conclusion

With the climate crisis, it is our relationship with nature and the way we live on this planet that is at stake. The climate and biodiversity crisis raise profound questions about our human civilisation and how it should develop and thrive.

We can no longer consider the development of societies to be independent of climate and ecological issues. We need a cross-cutting approach because all aspects of a society are affected by the climate crisis and need to be tackled simultaneously, be it health, food production and nutrition, income generation, education, rights, gender inclusion, etc.

This is what Friendship tackles since 23 years from the bottom up in what we now call **Friendship Integrated Climate Adaptation (FICA)** approach.

# AWARDS AND RECOGNITION



**The Aga Khan Award**  
Friendship Centre



**Green award**  
Solar energy access to  
disadvantaged areas



Royal Institute of  
British Architects

Best new building  
In the world 2021



**Award**  
Of Excellence for Handicrafts

Products of Friendship's  
vocational training centers



**Social Innovation**  
Leadership Award World  
CSR Congress



**Islamic Development Bank**  
Award  
Women in development



Preserving the ancient boat-  
building heritage of Bangladesh



**Social Entrepreneurship Award**



**SCWEC Women Entrepreneur**  
Excellence Awards



**Superbrands Bangladesh Award**  
2022-2023 (NGO Category)



**CHS Certified by HQAI**



**Winner**  
**2025**

• Climate

# Friendship: Winner of The Earthshot Prize 2025 in the “Fix our Climate” Category



Friendship won the Earthshot Prize, the first Bangladeshi organisation to do so, in the "Fix Our Climate category" in 2025 for its Integrated Climate Adaptation Model.

This award, founded by HRH Prince William, recognised Friendship's holistic, nature-based, and locally led solutions, including floating hospitals, dismantlable schools, renewable energy, and community empowerment, thereby sustainably supporting climate-impacted communities.





THANK YOU



# FRIENDSHIP

Thank you for  
your attention !