

MESSAGE FROM THE CHAIRMAN, JAMUNA BANK FOUNDATION

Dear Stakeholders,

Assalamu alaikum wa rahmatullah.

It is with immense gratitude and hope that I extend my heartfelt thanks to each of you for your unwavering support and belief in our mission. As Chairman of Jamuna Bank Foundation, I am continually inspired by the compassion, generosity, and dedication that drives our shared vision forward.

Over the past 12 months, the global economy has begun to recover from the impact of COVID-19, it is once again facing risks due to geopolitical instability, including the Russia-Ukraine war and the Israel-Gaza conflict in the Middle East.

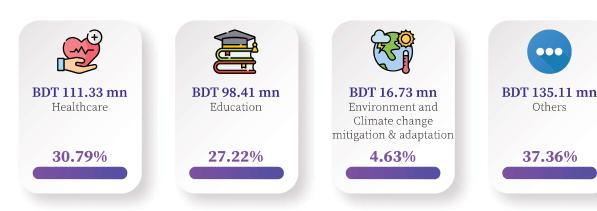
In 2024, the economy of Bangladesh faced challenges on multiple fronts such as rising inflation, budget deficit coupled with balance of payments deficit, dwindling foreign exchange reserves, shrinking remittances, currency depreciation, rising income inequality, and a demand-supply imbalance in the energy sector. Now, these challenges have been compounded by a fragile banking sector due to loan defaults. Above all, Bangladesh is particularly vulnerable to the impacts of climate change.

Corporate Social Responsibility is globally recognized as a key tool for promoting sustainable development, ensuring economic growth, reducing societal inequality, and addressing environmental issues. Jamuna Bank PLC. dedicates 5.00% of its profits yearly to the Jamuna Bank Foundation, supporting underprivileged communities through diverse CSR programs. Despite economic hurdles, the bank continues its commitment to CSR values, guiding the organization towards a positive future.

In 2008, Jamuna Bank
PLC established
Jamuna Bank

Foundation (JBF) to strengthen its CSR program. JBF has been a pioneer in CSR activities, focusing on education, healthcare, environment, and more. Over 16 years, JBF has committed to helping the underprivileged of the society. Consequently, Jamuna Bank has earned recognition as the "Best CSR Bank" for 2021 & 2022. The Global Economics also honored the undersigned as "Best CSR Personality" for 2022.

Jamuna Bank's CSR extends beyond trust and reputation by supporting community development, fostering engagement with stakeholders. In 2024, BDT 361.58 million was spent on society and environment welfare.



Healthcare activities

During the year, Jamuna Bank Foundation organized 09 free medical camps throughout the country where around 53,000 patients got medical treatment. JBF also organized 12 free mobile medical camps in different slum areas of Dhaka City in the year 2024 where 4,210 patients were treated.

JBF is operating 04 units of Jamuna Bank Foundation Kidney Dialysis Center at Shantinagar, Dhaka, Laksham, Cumilla, Rupgonj, Narayongonj, and Munshigonj, with a pledge to serve the helpless people. In 2024, JBF has provided kidney dialysis and related services to 552 patients through the four dialysis centers. Total 10,225 kidney dialyses have been performed by those centers in 2024 and 37,322 dialysis have been performed since inception.

We also established "Jamuna Bank Foundation Diagnostic Centre", "Jamuna Bank Foundation Dental Clinic", "Jamuna Bank Foundation Eye Hospital" and "After Care Center" at Jamuna Bank Foundation Complex in Mohammadpur, Dhaka for providing medical services at a reduced cost to the underprivileged sections of the society. Total 12,140 patients got services from these institutions in 2024.

Education

Bangladesh has made significant strides in expanding primary education, particularly in increasing student enrollment and achieving gender parity. However, many talented students from poor backgrounds face barriers to continuing their education, leading to dropouts at the graduation level. To support these underprivileged students, Jamuna Bank Foundation launched a scholarship program in 2007 for deserving students, including those with disabilities, to help overcome financial hardships and pursue their educational goals. Currently, 514 underprivileged and disabled yet talented students are benefiting from this program. Since its launch, a total of 1,266 students have received scholarships from Jamuna Bank Foundation and have gone on to establish themselves at various societal levels.

We have established Jamuna Foundation Nursing College at Dhanmondi 9/A, Dhaka with the aim of producing skilled nurses in the health sector in the country. Currently, the institute is offering Basic B.Sc. in Nursing and Post Basic B.Sc. in Nursing courses, approved by Bangladesh Nursing Council, affiliated with Dhaka University. In the 1st year B.Sc. final exam, all students of Jamuna Foundation Nursing College passed successfully and one of them got 5th position centrally (among all nursing colleges of our country).

With a view to developing skilled human resources in the computer and ICT sector in the country, we have established Jamuna Bank Institute of ICT (JBIICT) at Jamuna Bank Foundation Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207, where 65 nos. students have completed their different courses in 2024. We have also established 14 nos. computer training centers in different places in the country to help achieve the Government's goal of building SMART Bangladesh.

At Jamuna Bank Foundation Complex in Mohammadpur, Dhaka, we have established a Free primary School for slum-dwelling children, Jamuna Bank Foundation Autism School named Prodeep for ensuring the education of a child with a disability and Jamuna Bank Madrasah to motivate children to learn, Holly Quran. We have also established 207 Holly Quran learning centers for old aged people with the aim of spreading Islamic education across the country. We have also established 13 nos. sewing machine training centers across the country to empower the underprivileged women of society.

Environmental and Climate Change mitigation & adaptation

Environmental & Climate protection is among the most pressing global challenges of our time. We organized tree plantation programs in different areas of the country throughout the year. We also provide monetary & other support to the people affected by calamities such as floods, fire, famine, cyclones & other natural calamities and donate the Prime Minister's Relief and Welfare fund regularly to tackle the hardships that occur due to natural calamities. During 2024, we have spent BDT 16.73 million in different works to support the environment.

Disaster Management

This year, we donated 280,000 blankets to the poor and deprived people of the country as well as Government's Relief and Welfare Fund for onward distribution. We distributed blankets to the winter-affected people through 87 events across the country.

Income generating activities for the underprivileged population

We have set up 13 Sewing Training Centers for underprivileged women in various districts of Bangladesh, providing sewing machines to empower them to support their families and raise awareness on women's rights. This initiative has improved living standards for families, as women take on the role of breadwinners. Additionally, we established Jamuna Foundation Nursing College and Jamuna Bank Institute of Information, Communication & Technology to produce qualified nurses and offer ICT education to disadvantaged students.

Sports & Culture

Jamuna Bank Foundation patronizes the development of our sports. During 2024, Jamuna Bank donated BDT 10.00 million to Bangladesh Kabadi Federation as financial aid and BDT 0.8 million to different sports and cultural organization through Jamuna Bank Foundation.

Ongoing projects

- Jamuna Bank Old Home: Construction of the 2-story phase of a planned 10-storied building for Jamuna Bank Old Home in Keraniganj is completed. The second phase is ongoing. Local businessman AL-Haj Zulhash donated 10 bighas of land.
- **Healthcare Center:** Jamuna Bank is currently building 03 healthcare centers in Laksham and Barura in Cumilla and Rugonj, Narayangonj to ensure affordable healthcare for rural people.

Acknowledgement

I thanked the Board and Shareholders for choosing me as Chairman of Jamuna Bank Foundation. We have extensive plans for alleviating people's sufferings and improving our nation socially and economically.

Ma -Assalam.

Al-Haj Nur Mohammed

Chairman, Jamuna Bank Foundation

Aligning CSR to Achieve Sustainable Development Goals

Nowadays, CSR and Sustainable Development goals are interconnected to build a more sustainable future. Aligning CSR with SDGs allows businesses to address societal challenges such as poverty, inequality, and climate change while fostering economic growth. By integrating sustainability into business operations, companies like Jamuna Bank contribute to achieving SDGs like decent work, climate action, and responsible consumption. This alignment not only benefits our society but also enhances our business resilience and reputation, driving progress towards a more sustainable and inclusive Bangladesh.

SDG Mapping	Implementation in Jamuna Bank PLC.
3 monatorials	Jamuna Bank Foundation tries to promote healthy communities to ensure good health and reduce inequalities through CSR activities and contributes well-being & productivity of the country.
1 source 4 county for the state of the state	To provide better access to educational opportunities for those in needs towards enhancing their employ ability, gender equality and to ensure inclusive & balanced society Jamuna Bank Foundation provides educational support to the society.
7 stronger	Jamuna Bank provides support to society in times of adversity and disaster for a safe, resilient and sustainable environment in the country and to enable people to rebuild their lives and livelihoods.

CSR activities of Jamuna Bank Foundation

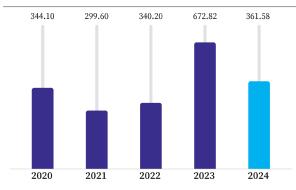
Bangladesh Bank has developed its Policy Guidelines on Corporate Social Responsibility on January, 2022 which has changed minimum requirement on CSR disbursement in terms of amount for the schedule banks and FIs. According to CSR Policy Guidelines of Bangladesh Bank, all banks should spend expected level from their net profit after tax for annual CSR activities. To achieve this objective, Jamuna Bank allocated 5% of its profit for conducting CSR activities which are being spent on various CSR activities through the Jamuna Bank Foundation. Considering the sector wise allocation implemented by Bangladesh Bank, Jamuna Bank Foundation spend money in such a way that every defined sector can have enough disbursement.

In 2024, Jamuna Bank allocated BDT 361.58 million

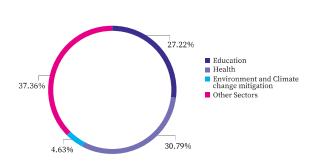
towards societal and environmental welfare through its CSR program, managed by the Jamuna Bank Foundation. The bank distributed the CSR funds in accordance with the sectoral guidelines set by Bangladesh Bank, as detailed below. The bank's CSR expenditure over the last five years, as outlined below, further demonstrates Jamuna Bank's consistent commitment to serving the community.

Sector-wise distribution of CSR fund in 2024 also depicts in the following pie chart. As you can see Jamuna Bank has allocated CSR funds primarily to health (30.79%), education (27.22%), and other sectors (37.36%) highlighting a strong focus on societal well-being and recovery efforts.

Year wise Total CSR Expenditure (in BDT mn)



Sector-wise CSR Fund Distribution in 2024



HEALTH





Donated BDT 111.33 million to Health Sector

Organized 9 free medical camps and 12 free mobile medical camps in 2024 Patient treated 56,946

JBF Kidney Dialysis Centers (Shantinagor, Dhaka Unit, Laksham, Cumilla Unit, Munshiganj Unit and Rupgonj, Narayangonj unit) have provided 37,322 dialysis services to kidney patients since inception.

Jamuna Bank Foundation established

- 1. JBF Diagnostic Center at Mohammadpur Dhaka
- 2. JBF Dental Clinic at Mohammadpur Dhaka
- 3. JBF Eye Hospital at Mohammadpur Dhaka
- 4. JBF Physiotherapy Center at Mohakhali, Dhaka
- 5. JBF Dialysis Center at Dhaka, Cumilla Munshiganj and Narayangonj

1. Free Medical camps across the country

Jamuna Bank Foundation is working with the poor and deprived people of the society to ensure proper health care facility among them. The Foundation is always beside all walks of people of the society, who have no such ability to get proper medication/treatment. Every year, Jamuna Bank Foundation organize free medical camp where eye care, Diabetes, Gynae and General treatment services are provided with necessary medicine at different areas of the country especially in rural and remote areas.

A team of well-known eye specialist, physicians, dentist, dermatologist and general practice doctors attended the camp. The doctors examined and diagnosed every patient individually. They checked eyes, lungs, functioning of heart, other parts of body and gynae patients. Prescribed medicines were given free of cost by the Jamuna Bank Foundation. During the year, Jamuna Bank Foundation organized 9 free medical camps throughout the country and provided free medical services to the 52,736 patients throughout the country.









Apart from organizing free medical camps across the country, Jamuna Bank Foundation organizes free medical and Plastic Surgery Camps nationwide, including for poor burnt people and those with cleft lips. These camps were held in 2022, 2019, 2014, 2012, and 2011 with surgeries conducted by specialist doctors from Interplast Holland Netherlands. Over the last 5 years, 2,811 patients received free treatment, including 990 surgeries.

2. Free Medical Service & Medicine Distribution Center at Bishwa Ijtema

Jamuna Bank Foundation organizes free medical service & medicine distribution center at Bishwa Ijtema to serve the Muslim pilgrims in every year. About 38,000 pilgrims have been served in Bishwa Ijtema-2024.





3. Jamuna Bank Foundation Dialysis Center

The number of kidney patients in the country is increasing day by day. There are many kidney patients among the poor and middle class, who require regular dialysis but cannot afford the cost. To make dialysis services accessible to people, Jamuna Bank Foundation has set up the following 04 dialysis center in different location across the country.

- i. Jamuna Bank Foundation Kidney Dialysis Center, Shantinagar, Dhaka
- ii. Jamuna Bank Foundation Kidney Dialysis Center, Laksham, Cumilla
- iii. Jamuna Bank Foundation Kidney Dialysis Center, Rupganj, Narayanganj
- iv. Jamuna Bank Foundation Kidney Dialysis Center, Munshiganj



In 2024, JBF has provided kidney dialysis and related services to 552 patients through the four dialysis center. Total 10,225 kidney dialyses have been performed by those centers in 2024 and 37,322 dialysis have been performed since inception.

4. Free Mobile Medical Service arranged by Jamuna Bank Foundation

Jamuna Bank Foundation introduced free Mobile Medical Service on November 15, 2021 for the poor/under privileged people who are deprived of medical facilities. At present this service is available in different slum areas of Dhaka City where underprivileged people are getting medical advice of Specialist Doctors. At the same time free medical examination and medicine are being provided in the camp. In the future, this mobile medical service will be expanded across the Country. Throughout the year, JBF organized 12 mobile medical camps in different areas of Dhaka city where a total of 4,210 people received free medical treatment.

5. Other Health Care Centers established by Jamuna Bank Foundation

In addition to above-mentioned activities, Jamuna Bank Foundation previously established following health care centers to provide health care to the mass public at an affordable cost. People are receiving health care services from these centers on regular basis. During 2024, total 12,140 patients are being provided required health care services from these institutes.

5.1. Jamuna Bank Foundation Diagnostic Center

Jamuna Bank Foundation Diagnostic Center Ltd. is established to provide best quality patient care services. Our clinical laboratory is equipped with latest international standard technology which enables Reduced Human Handling Error & provides reliable and accurate test results within fastest time period. Patients can test CBS with ESR, USG of W/A, ECG, S. Creatinine, Lipid Profile, S. Electrolyte etc. in this center. Employees of Jamuna Bank and its subsidiaries can get up to 60% discount on different test packages and general public can also do test at lower cost



5.2. Jamuna Bank Foundation Physiotherapy Center

Jamuna Bank Foundation inaugurated physiotherapy center at MHB Bhabon, Mohakhali, Dhaka with experienced professionals. Currently the center is providing Physiotherapy treatment such as, Back pain and Sciatica Relief, Neck pain and stiffness, Shoulder Pain/ frozen shoulder, Elbow, Wrist and Hand Pain, Arthritis, Foot and Ankle Pain, Sports injuries, Post-plaster joint stiffness, Old aged complexities, Neurological Disorder, Parkinson's disease etc.

5.3. Jamuna Bank Foundation Dental Clinic

Jamuna Bank Foundation Dental Clinic is a standard, dependable and technology driven modern dental clinic. The professionals and expertise are committed to meet all your dental needs in an environment of serene privacy, comfort and professionalism. Dental clinic is fully equipped for the treatment of all common dental problems like Scaling, Teeth Polishing, Teeth Filling, Oral Surgery (Tooth Extraction), Root Canal Treatment, Cosmetic Dentistry, Orthodontic Treatment, Pediatric Dentistry, Dental Implant and Dental X-ray.



5.4. Jamuna Bank Foundation Eye Hospital

Jamuna Bank Foundation established an Eye Hospital at Jamuna Bank Foundation Complex at Dhanmondi, Dhaka. The aim of Jamuna Bank Foundation Eye Hospital is to provide specialized ophthalmological services with emphasis on quality & affordability. Jamuna Bank Foundation also has a Pharmacy and a Spectacles shop to provide high quality spectacles and medicine to our valued patients. We have best quality consultants and support staffs to provide the best eye care services to the valued patients.

5.5. Jamuna Bank After Care centre/Rehabilitation Center

Rehabilitation becomes essential when an individual loses direction into the wrong path and needs to be brought back to the right one. It is a challenging situation when an individual must learn to live an addiction free life after going through the treatment. In view of helping the society, the Jamuna Bank Foundation established an "After Care Centre" for Drug addicted people at Jamuna Bank Foundation Complex, Dhanmondi, Dhaka. Here, complete treatment and training is provided to patients, wherein they are given occupational, vocational and physical therapy depending on each ones' needs

5.6. Free medical treatment (general medicine and pediatric services) at Jamuna Bank Foundation Complex

Jamuna Bank Foundation has been providing free medical treatment to poor people as well as employees of the Bank at Jamuna Bank Foundation Complex. At present, General Medicine Treatment is being provided from 10 am to 6 pm on Sunday to Thursday of the week and Pediatric treatment is being provided from 4 pm to 8 pm on Tuesday to Thursday of the week.





People are receiving health care services from these centers on regular basis. During 2024, total 12,140 patients are being provided required health care services from these institutes.

Ongoing Project of Jamuna Bank Foundation

Jamuna Bank is currently building 3 healthcare centers in Laksham and Barura, Cumilla, and Rugonj, Narayangonj to ensure affordable healthcare for rural people. This endeavor demonstrates our strong commitment to standing by the helpless and deprived individuals in society. Current condition of these 03 projects are shown below.



Construction works of JBF Hospital at Rupgonj, Narayanganj is going on



going on



Construction works of JBF Hospital at Laksham, Cumilla is Construction works of JBF Hospital at Barura, Cumilla is going on

EDUCATION







Donated BDT 98.413 million to Education Sector 45,123 beneficiaries

514 Students are enjoying Jamuna Bank Foundation's stipend facility.

Jamuna Bank Foundation established

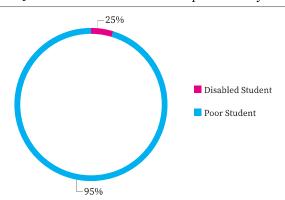
- Jamuna Foundation Nursing College.
- Jamuna Bank Institute of Information, Communication & Technology.
- 14 Computer training center.
- Primary School for the slum dwellers.
- PRODEEP Jamuna Bank Foundation Autism School
- 207 Holy Quran learning centre.

1. Scholarship program

The Government of Bangladesh has made education compulsory nationwide, boosting the literacy rate to 74.3%. Poverty causes many talented students to drop out, prompting the Jamuna Bank Foundation to offer scholarships. This initiative helps struggling students pursue education, ultimately aiding the country's progress.

As scholarship, students are getting Tk.5,000/- for book Purchase, Tk.1,000/- for convenience in cash at a time each and monthly Tk.3000/- scholarship will be given to each student that allow them to pursue graduation and post-graduation level studies.

Currently number of students are enjoying Jamuna Bank Foundation's stipend facility



In 2024, JBF has spent around BDT 13.27 million in scholarship program and other associated works. From 2008 to till date 1266 student have received stipend from Jamuna Bank Foundation. Currently 514 students are enjoying Jamuna Bank Foundation's stipend facility among them 25 students are disabled. Besides, 5 no. of disabled students of University of Dhaka are getting Scholarship every year (25,000/- each) and 20 others students are getting stipend every month.

Many students have successfully completed their studies through Jamuna Bank Foundation scholarships; among them 190 students have completed their study. Presently 309 students are studying under graduation and post-graduation. Among them 07 students in Medical College, 14 students in Dhaka University, 09 students in Agricultural University, 03 students in law profession and others are also studying in various reputed Colleges/Universities.



2. Jamuna Foundation Nursing College

Jamuna Bank Foundation Nursing College situated at Dhanmondi offers Basic B.Sc in Nursing (Course Duration: 04 years, Session Start: January and Available Seats: 30) and Post Basic B.Sc in Nursing (Course Duration: 02 years, Session Start: July and Available Seats: 20) courses, approved by Bangladesh Nursing Council, affiliated by Dhaka University, approved by Ministry of Health and Family Welfare. In the 1st year B.Sc final exam, all students of Jamuna Foundation Nursing College (JBNC) have passed successfully and one of them got 5th position centrally (among the all nursing college of our country). Jamuna Bank Foundation Nursing College also signed a Memorandum of Understanding (MoU) with Bangladesh Specialized Hospital. Under the



agreement, Bangladesh Specialized Hospital will provide clinical training to the students of Jamuna Foundation Nursing College and provide employment to the graduates. Currently, 95 students are pursuing Basic B.Sc in Nursing and 55 students are pursuing Post Basic B.Sc in Nursing.

3. Other Activities of Jamuna Bank Foundation to Empower Education

i. Jamuna Bank Institute of Information, Communication & Technology (JBIICT)

Knowing the importance of ICT and to build the SMART Bangladesh, Jamuna Bank Institute of Information, Communication & Technology (JBIICT) has established at House No: 29, Road No: 2, Block: C, Chand Uddyan Housing Ltd. Mohammadpur, Dhaka-1207 aiming to provide free ICT training among the poor but meritorious students so that they may become competent in the job sectors and self-sufficient. In 2024, 65 students have completed different course from JBIICT.



ii. Computer training center for young people and students

Since inception Jamuna Bank Foundation established 14 computer training center including one for deaf at Bijoynagor, Dhaka for improvement of basic computer skills of the students of the school which will help them later to define their career goals, entrepreneurship, and job opportunities. At present, 158 students are pursuing different computer courses from these training centers.



Distribution of Computer Training Course Certificate among the trainees

iii. Primary School for the slum dwellers

Bangladesh's urban population is rising fast. In the capital, Dhaka, an estimated one-third of the city's population lives in slums. They are lacking in wealth, power and social connections; probably under-counted in national surveys; and

under-served by both government and non-government organizations. Currently, 124 students are receiving primary education from this school.

iv. PRODEEP Jamuna Bank Foundation Autism School

In the world, about 1% of children suffer from autism. We assume that the figure would be more than that in our country. But there are not enough good quality autism schools in the country. Moreover, the existing autism



schools in the country are very expensive compared to regular schools. As such a major percentage of children are deprived of special education. Considering the improvement of this special sector Jamuna Bank Foundation established PRODEEP Jamuna Bank Foundation Autism School. Currently 12 physically challenged students are getting special education support from this school.

v. Jamuna Bank Madrasa

As a part of Bank's CSR activities, Jamuna Bank Foundation established Madrasa at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207 under the auspices and finance by Jamuna Bank Foundation with an intention to come alongside the children of slum dwellers who are in darkness and yet to be enlightened by formal religious education. Currently, total 80 students both male and female are pursuing their religious education from the Madrasha.



vi. Holy Quran Education Centers for Senior Citizen

Till December 2024, Jamuna Bank Foundation is operating 207 adult Quran learning centers in different parts of the country including 17 centers for women. Since inception, 4,140 elderly people are being learnt the Holy Quran by Quran Education Centers.

ENVIRONMENTAL AND CLIMATE CHANGE MITIGATION & ADAPTATION









Donated BDT 16.73 million in 2024 17,950 beneficiaries In Bangladesh, climate change adaptation strategies focus on building resilient infrastructure, protecting coastal areas from flooding, and improving agricultural practices to withstand extreme weather events. These efforts are crucial for safeguarding the livelihoods of millions in a country highly vulnerable to climate impacts. Additionally, enhancing disaster preparedness and climate-resilient urban planning play vital roles in reducing vulnerability. Considering the impact of climate change Jamuna Bank has adopted the following activities in 2024 to support the environment as well as the community.

1. Tree Plantation And Coastal Forestation Program

In 2024, Jamuna Bank Foundation implemented nationwide tree plantation program in different districts. In addition to tree plantation, saplings were distributed among the people in various rural areas across the country. JBF has spent BDT 5.21 million on green afforestation in 2024.















2. Financial Aid to Climate Change Affected Communities

In addition to tree plantation and coastal forestation program, in 2024, Jamuna Bank has donated BDT 11.52 million to support people affected by climate change across the country especially in coastal areas.

DISASTER MANAGEMENT





Donated BDT 109.84 million in 2024

Distributed 2,80,000 blankets among the deprived people of the country

1. Relief Distribution to flood affected

By the end of August 2024, exceptional heavy rains and unprecedented water flows from upstream have inundate large areas of eastern Bangladesh threating life, causing untold chaos and profound concern. Eleven districts have been impacted and around 4.8 million people affected by the worst flooding in decades in the eastern region of Bangladesh. Jamuna Bank Foundation had actively supported flood-affected communities providing daily necessities, child food and water purifying tablets. 02 speed boats had been given to local rescue teams to distribute relief and rescue affected people. JBF also distributed 600 bags of cattle food.

In addition to these initiatives, under the leadership of Mr. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation relief packages were distributed to 500 families in Chagalnaiya Upazilla of Feni district.



Besides, Employees of Jamuna Bank have also donated 01 day salary to the Chief Adviser's Relief Fund for the flood affected people.

2. Distribution of Blankets for the destitute and cold-affected people of the Country

Jamuna Bank Foundation also distributed 280,000 blankets in 2024, continuing its annual support to those affected by the harsh winter in cold-prone regions. This initiative aims to provide relief and comfort to the most vulnerable communities during the winter season.





INCOME GENERATING ACTIVITIES FOR THE UNDERPRIVILEGED POPULATION





Donated BDT 0.32 million to the underprivileged population.

480 beneficiaries

1. Distribution of sewing machines among the helpless poor women

During 2024, Jamuna Bank Foundation distributed sewing machines among the helpless poor women for the purpose of self-employment in different districts of Bangladesh.



Distribution of sewing machine to the poor women



Certificate distribution of Sewing Training Program

2. Operating 13 Sewing Training Center for female across the country

To empower unprivileged and poor women of the society Jamuna Bank Foundation has established 13 Sewing Training Center in different districts of Bangladesh. The goal of establishing such training centers is to train them so that they can earn their livelihood and support their family. In 2024, 480 women have been benefited from these sewing training centers across the country. Currently, 105 students are obtaining sewing training across the country.



OTHERS





Donated BDT 24.95 million in 2024 to support different communities

1. Donated BDT 10.8 million to support different sports activities

Jamuna Bank patronizes for the development of our sports and culture from the beginning. Throughout the year 2024, Jamuna Bank has contributed BDT 10.00 million to Bangladesh Kabadi Federation as financial aid and BDT 0.8 million to different sports and cultural organization through Jamuna Bank Foundation.

2. Donated BDT 2.22 million to Jamuna Bank Old Home

Considering the necessity of the Old Home, Jamuna Bank Foundation has started the construction works of Jamuna Bank Old Home at Mekail Nagar, Keranigonj. A local business man AL-Haj Zulhash donated 10 bigha lands for establishing this Old home. 2 storied out of 10 storied building of Jamuna Bank Old home. In this regard a master plan was also approved by the Foundation to establish a 10 (ten) storied building to accommodate people having no place in the earth to stay. Here old aged people but poor will be able to stay free of cost, option is there for middle income and high income class may stay with minimum cost. In 2024, BDT 2.22 million has spent for conducting construction and operational activities of the Old home.

3. Donated BDT 10.00 million to the waraffected people of the State of Palestine.

Jamuna Bank has always come forward in the service of humanity, going above creed and caste. In continuation of that, Jamuna Bank has donated Tk.10.00 million to help the people affected by the war in Palestine.

4. Donated BDT 0.40 million to Child Day Care Center.

Jamuna Bank has donated BDT 0.40 million as financial aid to the 'Child Day Care Center of Private Banks' situated at Motijheel.

5. Donated BDT 1.53 million to various charitable works.

Throughout 2024, Jamuna Bank donated a total of BDT 1.53 million to Proyash School, the judge courts in Rajshahi, Dhaka, and Sylhet, the Artha Rin Adalat in Chattogram, as well as to various underprivileged individuals.

Alongside the above-mentioned activities, in previous years, the Jamuna Bank Foundation has undertaken the following philanthropic activities to make society more inclusive, humane, and empowered.

- Organized awareness programs such as seminars and rallies to educate people about the dangers of drug abuse and promote a healthy, drug-free lifestyle.
- Organized seminars on national holidays, art competitions for children, and discussion sessions focused on the significance of

- the holy month of Ramadan.
- Installed Arsenic free deep tube well at Matlob, Chandpur.
- Installed Solar Panel for the village people at Pakundia, Kishoregonj.
- A model village (Adarsha Gram) had been established at Singpara village under Thakurgaon district by Jamuna Bank Foundation. The objective of the establishment of Model Village is to promote the life-standard of remote village dwellers
- Jamuna Bank Foundation extended financial support to various sports clubs and the national cricket board to promote the development of sports and athletics.
- Donated to the affected people of Nimtali Fire Tragedy through PM's welfare fund.
- Over the years, financial assistance has been provided to numerous underprivileged individuals and various governmental and non-governmental organizations in times of need.