

symbiosis
working together for good



ANNUAL
REPORT
2021



Starting with two friends with a shared vision, Symbiosis International is a registered Australian charity helping transform the lives of the poorest people in Bangladesh through education, health and economic development.

Founder and Patron, Australian Dr Morris Lee, OAM and founding Country Director in Bangladesh Mr Akand, became friends while Morris and his family were living in Bangladesh during the 1980s. Together Morris and Mr Akand shared a vision to establish a process for development in the poorest of the poor communities in Bangladesh that was empowering, holistic, sustainable and importantly, locally grown.

Symbiosis International was established as a charitable trust in Brisbane in late 1993. Symbiosis Bangladesh was registered in February 1995 with the NGO Affairs Bureau of Bangladesh (NGOAB).



Together and with the practical and financial support of other great friends who believed in their vision, they founded our first Symbiosis groups amongst the poorest of the poor in the rural villages of Bangladesh.

For more than 25 years Symbiosis has continued to work to empower the poor and marginalised, the socially and economically vulnerable, so that they can live in their society with dignity and honour.

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THANKYOU

We thank all the generous volunteers who have provided essential support for the work of Symbiosis during 2020/21 through their contribution as board members, fundraisers, contribution of expertise towards program work and in the provision of administrative support.





Dr Neil Parker
Chair of Board



Lisa West-Newman
Chief Executive Officer



Dr Abdur Rahman
Country Director

FROM THE DIRECTORS

The 2020/21 financial year has been a year of transition in the face of new challenges in the Australian context and adaptation to the ever changing physical and social landscape of Bangladesh.

In Australia last year we transitioned from the founding CEO, Morris Lee, to a new CEO, Lisa West-Newman. This year the founding Symbiosis Chair, David Yates stepped down, with Neil Parker stepping up from Deputy Chair to Chair. The Board also welcomed three new members and established a Nominating Committee to facilitate ongoing Board renewal.

These initiatives aim to strengthen the foundations of the Australian arm of Symbiosis International, which raises funds and provides accountability for the operations in Bangladesh.

The relationship between Bangladesh and Australia is our key foundation. As Australians and Bangladeshis working together we encourage each other in our calling of *working together for good*.

Symbiosis invests in relationships. Development occurs through strengthening networks of positive relationships. Relationships between people, and between people and the environment. In our view, relationships are the foundation of human development, and Symbiosis exists to facilitate the strengthening of this foundation.

We work together for good – Australian Board and staff with Bangladeshi staff, Bangladesh staff with group members. Each group is at a different stage of development, but with the aim of growing to become Community Based Organisations or CBOs.

These CBOs are registered with the Bangladesh Government, and become increasingly independent, taking their place as equal collaborators in the development and transformation of their communities.

The year has continued to be a challenge for people all around the world. COVID-19 has not spared Bangladesh. We are thankful that our Country Director, Dr Rahman, is recovering well from the infection. We are saddened to learn that some of our staff have lost loved ones, and our thoughts and prayers are with them.

Once again Australian staff have been unable to visit Bangladesh, and representatives of our Bangladeshi staff have been unable to visit Australia. Electronic communication has been vital in continuing to strengthen our common purpose to work together with the poorest in Bangladesh so their lives may be transformed.

The pandemic occasioned an interesting debate. Would a reduction in group savings be an indication of failure or success? Stable group savings could indicate that group members are resilient. Or perhaps the savings are a means of resilience, and a draw down of funds indicates that the savings are serving resilience. We found that while a number of groups closed during lockdown, the majority continued to save and even grow.

Our Country Director and staff in Bangladesh have also required a particular resilience in the face of these challenges which they have borne with grace. They have greatly appreciated that through the generosity of our supporters (and the Australian Government) there were minimal staff cuts this year. The closing of schools throughout the entire year meant that programs needed to pivot while staff were also dealing with the interrupted schooling of their own children.

We thank all the generous volunteers who have provided essential support for the work of Symbiosis during 2020/21 through their contribution as Board members, fundraisers and in the provision of administrative support.

Dr Neil Parker
Board Chair
Symbiosis International

SYMBIOSIS GROUP MODEL



1 IDENTIFYING THE GREATEST NEED: The members of a community who are most in need are identified with help from local community leaders.



2 AN INVITATION: Those identified are invited to join a group of 20, to meet together to gain a functional education.



3 EMPOWERMENT THROUGH EDUCATION: Over eight months, members learn basic literacy and numeracy, gain life skills in health and sanitation, and increase their awareness of social issues such as gender equality and the environment.



4 WEEKLY SAVINGS: As trust develops, members begin to save approximately 20 taka (about 30 cents) per week together. They continue to meet weekly, growing a savings fund from which they can take turns applying for a loan to develop a product or service from which they can generate an income.



5 THE PITCH: Members begin to present proposals to the group for loans to start micro-enterprises. Once approved by the group and the loan is made, weekly repayments plus interest are returned to the group savings fund to contribute to the loan for the next start up opportunity.



6 INCREASING THEIR VOICE: When groups are well established, with each member consistently contributing to the savings and successfully repaying loans, they are invited to join with other groups to form a collective – a representative group in their wider area which is registered with the government as a Community Based Organisation.



7 COMMUNITY STANDING: Once registered with the government, Community Based Organisations are able to more effectively advocate for the needs in their communities and have increased capacity to invest in larger scale social enterprises.

YASMIN'S ADVOCACY FOR HER LOCAL COMMUNITY

After becoming a participant in the work of Symbiosis, mother of three Yasmin, vowed that she would also seek to help other women like her through her involvement with her community.



Yasmin's marriage was arranged while she was young preventing her from continuing her education. But a fresh opportunity began when she joined one of our community groups and commenced her functional education journey. Starting with numeracy and literacy, education in our groups also extends to areas including better understanding health, nutrition, women's rights, government advocacy and gaining vocational training to assist with the commencement of new businesses.

Yasmin has been very active in her community for a number of years and now in her capacity as President of the Bokul Women's Group, she has become involved in local politics. With her influence and advocacy, many of the group members have been able to gain access to important government services including:

- 1 member receiving a disability allowance
- 3 members receiving wheelchairs for family members through the Social Welfare Department
- 12 members receiving a widower allowance
- 5 members receiving a grant to assist them during COVID
- 9 members receiving a Vulnerable Group Development card for rice
- 3 members receiving a motherhood allowance

Her advocacy for others is deeply respected by everyone in her community.

INTEGRATED COMMUNITY DEVELOPMENT

The work of Symbiosis revolves around our integrated community development projects which sees groups formed and working together to create change.

COMMUNITY BASED GROUPS

In 2020/21 the number of group members increased by nearly **600 new participants to 19,341** across **1,011 Symbiosis groups** in our 8 project areas, though the majority of new groups were primarily formed through our new project in Dhobaura.

The strength of the relationships in these groups have seen them collectively maintain \$2.2 million in savings and investments. With the backdrop of pandemic lockdowns disrupting group activities in the past 12 months, the participants in our programs have responded positively to the challenges. In some project areas they have reached beyond their annual targets thanks to collective efforts to adjust businesses and support one another through economic challenges.

Where possible, the groups continued to meet and work together to save money, and provide support to each other during a year marked by Covid related lockdowns. Loans continued to be administered to support establishing income generating enterprises, opportunities to grow existing businesses and to improve living arrangements.

These groups continue to see members experiencing personal transformation through basic life-skills including functional education, self-awareness, and developing critical thinking through non-formal education in their small groups. Trust and relationships of mutual assistance with their peers are further developed through this process as they begin saving together and providing each other with loans.

The savings and investment activities of the groups help the members address the economic constraints that lock them into the cycle of poverty. Some groups have been operating for 25 years while others are just beginning their journey together. We work with our fledgling groups to enable them to reach a point of sustainability after three years, at which point they enter the initial process of becoming part of a Community Based Organisation. Currently 80% of our groups are operating sustainability with the other 20% still in their development phase.

COMMUNITY BASED ORGANISATIONS (CBOs)



Once groups operate sustainably, Community Based Organisations are formed from a collective of approximately 20 groups with representatives from each group participating in the central committee. By working together the CBOs have increased capacity to advocate for change in their communities, particularly when registered with the government.

In the past 12 months we have seen our CBOs (both government registered and unregistered) advocating to **prevent child marriages** from occurring in their community, as well as **assisting those living with disabilities, the elderly, widows and those impacted by corona virus** to access government support. Some CBOs also provided assistance directly from their own funds.

The CBOs have been able to use their central fund to also invest in larger social enterprises and expand existing businesses.

Symbiosis now recognises **75** Community Based Organisations (CBO's) with **39** of them formerly registered with the government.

Our teams are continuing to work towards seeing all CBO's registered by the end of the next financial year.

Income Generation Training

Our Rural Integrated Training Program enables participants from our project areas to increase their skills in animal and vegetable farming practices to enable their activities to become more profitable.



100 participants increased their technical skills through income generation training in the past 12 months.

28 graduate trainees are involved in fish culture

23 graduate trainees are involved in cow rearing

24 graduate trainees commenced vegetable cultivation

A YEAR OF TRANSITION

When Lisa West-Newman accepted the role of Chief Executive Officer of Symbiosis International in December 2019, she was looking forward to the fresh challenges ahead in the new year.

In January 2020, she joined founding CEO Morris Lee and other international visitors to celebrate the organisation's 25th anniversary at the Symbiosis Bangladesh Annual Conference. Here she was introduced to the staff, as she stepped into the shoes of their highly regarded Morris Bhai (Brother Morris).

This visit was the first of four visits Lisa planned to make to Bangladesh throughout the year to build relationships with the team and visit our projects. However March 2020 arrived, international borders closed and any hope of visiting Bangladesh again in the near future vanished.

We sat down with Lisa to find out more about some of the unexpected challenges as well as the joys of her first eighteen months.



"I was unsure how I would be received by the team in Bangladesh," Lisa speaks about the announcement of her appointment. "Morris stepping down was unusual from a cultural perspective. But I was so warmly received. The team started by calling me Madam CEO but we quickly reached a point in our meetings where they started calling me Lisa Apa (Sister Lisa), which is so lovely."

"I had always been drawn to Symbiosis as a transforming holistic work based on authentic respectful relationship. People are not seen as poor beneficiaries but valued people with something to contribute. They just have all these barriers in the way. It might be lack of awareness, lack of opportunity, or lack of community. But with the help of our field staff, together they overcome the barriers and thrive, eventually becoming change-makers within their own communities.

It is my joy to be a part of that transformation. But I had a lot to learn. And then a global pandemic happened, travel stopped and a number of our staff contracted COVID-19 including our Country Director, Dr Rahman!

Taking one day at a time, my focus in the first year was developing a relationship with the team in Bangladesh, to learn from them, build trust and work out how to deal with the new challenges together. I am so thankful for the technology that made this all possible.

"One of the positives of the restrictions is that we became more intentional in connecting regularly – something that would have happened more organically during a visit. I now meet regularly with Dr Rahman and the leadership team.

Even while Dr Rahman was on leave recovering from COVID, I continued to meet with him every week. Not necessarily to talk about work but to see how he was, and continue to build my understanding of his vision, his hopes and his Bangladesh. We both enjoyed those times.



Lisa and Symbiotic CEO Roger White, visiting Country Director Dr Rahman via Zoom when he was hospitalised with COVID in December 2020

"The Country Director has recovered well, and the leadership team did a great job in his absence. The communication systems we established over this time are seeing ongoing benefits. Now adept at using technology, project managers were able to continue to connect online throughout the extended lockdowns to work on their reports together and learn from one another. Something that was once daunting has become a lot easier for all of us.

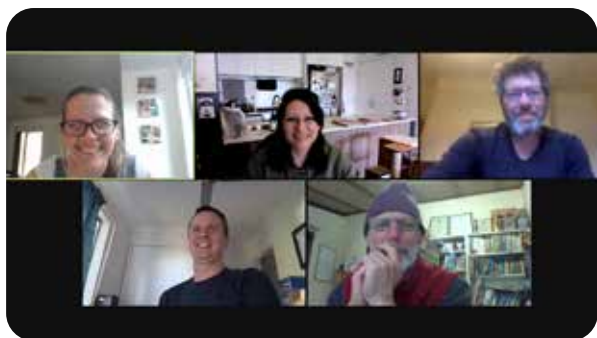
The challenges for our project staff have been immense, but they have persevered with incredible resilience. While some projects were unable to run like our schools, they adapted and provided support to parents at home to be more involved in their children's learning. Our field staff report that many group members have not only survived this time, but have continued to save. This is a powerful testimony to the effectiveness of our work.



Meeting with the Extended Country Office Management Team who provided local leadership while our Country Director recovered

"While I started in the role in July 2020, I continued to meet with Morris regularly throughout the year via Zoom to connect and discuss issues. Along with lots of stories thrown in, I grew in my understanding as to how to approach the role, getting the most of his years of experience.

"It is a role that no one can do on their own and I am so grateful to be a part of a team. It is a joy to be all working together towards a really valuable and purposeful goal. Our Symbiosis team here in Australia is made up of five committed people - all part-time staff juggling other jobs and commitments, who together make up the equivalent of one and a half fulltime employees.



Australian Team Weekly Meeting 2021 from homes in Brisbane Qld, Evandale Tas and Perth WA

It's staggering to reflect on what we have done together through such a challenging year for everyone. We are so aware of the number of dedicated people who are serving sacrificially, whether that is our actual employees, or the fundraisers, or the people who are using their skills to support the organisation.

"In January 2021, John Davis joined our team for one day a week. John has lived in Bangladesh, is known to the staff and has a PhD in Development. He is helping to establish good project development and reporting processes. Because we are unable to travel to Bangladesh, we are particularly reliant on the reports that come through to gauge how the work is progressing. His expertise is invaluable.

"And we have added members to our very supportive Board this year who bring new insights and expertise to the table. Their willingness to support us in such challenging times is a deep encouragement to me."



Noel Harvey



Andy McCulloch



Nick Young

New additions to the Symbiosis International Board in 2021

"One of my favourite challenges was beginning my Bangla learning journey. I've learnt another language before, over my 10 years in Cambodia, and know that it's important for better understanding the people we are working with and what they have to bring. It gives me a deeper respect for the local context. The staff in Bangladesh have kindly supported my stumbling attempts to learn!

"I was encouraged to persevere in my learning, when during my visit in January 2020, I sat with some ladies in a Symbiosis group who were learning to read and write. I brought home the books that they learn from and when I eventually return to Bangladesh, I hope to be able to connect and meet them again, see how they have grown and speak to them in their own language.

"So, over the last year, I have learnt to read and write (slowly!) which enables me to be self-directed in my learning. I also meet with a local Bengali lady - Laila - every Saturday morning for a couple of hours in the local library. We laugh a lot, talk a lot and through her I'm learning so much more than just a vocab list of new words.



Meeting a newly established group during January 2020

"The focus for the coming year is to prepare us for growth into the future by getting our identity and approach clear, our systems working effectively and establishing a clear direction together with our team in Bangladesh.

"With poverty again rising in Bangladesh in the wake of the economic impacts of the pandemic, we are all too aware that the need for our work will only increase. We want to be ready to respond as funds allow us to enter communities of greatest need, confident that our long-term relational approach will result in the transformation of the poorest and most marginalised people of Bangladesh and their communities.

"So we greatly value the support of people in this work, whether they have spare time and a useful skill to volunteer, or want to commit to support the work financially, or even raise awareness and funds within their own networks. To you all, we value your creativity, your faithfulness and your heart to help others with whatever you have.

THE DETERMINED STUDENT



Being industrious and planning well means anyone can achieve their dream according to 32 year old Sheuli.

Married at the age of 15, Sheuli soon became the mother of two boys. She and her husband Zakir lived with his family in their village in the district of Gazipur.

Zakir worked cultivating vegetables but their financial situation was not stable. His tendency to resort to drug use often led him to treat her badly.

Zakir took a loan from some local men so he could go overseas to take a job. The change in environment did not suit him. He became unwell, returning home a year later. The loan was yet to be paid off and he had to sell his only asset, a piece of land to repay it.

Symbiosis staff came to Sheuli's village to do a baseline survey where they identify those in most need so they could be invited to join a Symbiosis Group and commence their functional education journey.

Sheuli's family had ensured she remained in school prior to her marriage meaning she already had numeracy and literacy skills - the usual first step for participants. Recognising the desperation of her situation however, the Symbiosis staff enabled her to join the savings group that formed out of the educational group later that year.

Through her Symbiosis Group, Sheuli learnt how to save and began to help with the management of the group. She discovered ways to support the health of her family through good hygiene and nutrition, explored local social and environmental issues, and received training to establish her own income generating activities.



Sheuli had a dream to complete her Secondary School Certificate (SSC – Grade 10). However, her husband was resistant to her pursuing further education, preferring she kept her focus on looking after the family. But Sheuli was determined. She managed to convince her husband to allow her to study for her SSC exam, but he refused to cover any of her educational costs.

After successfully completing her SSC exam, Sheuli then set her sights on completing her Higher Education Certificate (HSC). But first she needed to earn some money.

Through Symbiosis, Sheuli received sewing training and bought a sewing machine with a loan from her group. She soon became a well-regarded seamstress in her village, and her neighbours started to place orders with her.

Her dream to complete her HSC continued to grow as she sewed. Her father-in-law also discouraged her from pursuing further education. He believed that if a woman became educated, then she would become ruthless.

Undeterred Sheuli prepared for her HSC exam while continuing as primary carer for her children and husband as well as managing their poultry and vegetable cultivation to continue to provide for their nutritional needs.

Sheuli sells milk from her cow in the market along with vegetables. With her sewing work and providing tuition to others, Sheuli's monthly income has become Tk. 20,000 (AUD\$325) which is six times higher than typical earnings in Bangladesh.

Her eldest son is currently preparing to take his SSC exam and her younger son is studying in grade seven. Sheuli aims to see her children enter higher education.

Successfully passing her HSC, Sheuli has since enrolled in a college for further training, with financial support from her own parents.

Sheuli hopes to eventually work as a school teacher, so that she can contribute to the further development of her community. She remains closely involved with her group assisting with management, finances and operations.

Sheuli is a well recognised local business woman and role model. People call her 'Madam' and Sheuli's own husband holds great respect for her and all she has achieved.



COVID-19 RESPONSE IN OUR COMMUNITIES



Salma Khan is the Project Manager of the Integrated Community Development Project at Tangail.

Tangail is a district in the central region of Bangladesh and the largest district of the Dhaka division by area and the second largest population.

The population of Tangail is about 3.8 million people living in an area of 3,414.28 square kilometres.

In May 2021, Founder and Patron Morris Lee interviewed Salma for our annual fundraising breakfast. Here is what she shared about the impact of the coronavirus pandemic in Bangladesh and the difference the work of Symbiosis is making.

Personal Impact

"By God's grace I am okay. The Corona virus affects me most personally because my son is in Dhaka, where he was due to sit his Grade 10 public school exam. My husband and son are both in Dhaka, where the virus is more prevalent. I fear for them both. I am very anxious because of the pandemic."

Community Impact

"In the communities in which we work, the impact we see is that most of the people with whom I work rely on casual daily work for their income. They pedal rickshaws and van rickshaws, run little shops, that sort of thing. Family incomes have decreased, especially during lockdowns. Their children have been unable to go to school. The closure of schools means that the children are falling further and further behind in their education."

Health Impact

"There is a difference in the situation of those with whom Symbiosis works compared to those not in our groups. Those with whom we work are aware about health issues and especially the present situation with Coronavirus and what steps need to be taken. The people in the wider community who are not connected with Symbiosis do not have the level of awareness that our group members have."

Economic Impact

"Those with whom we work are very poor people. But our groups save money together and build their own savings funds. Other people of the community do not have these sorts of savings. Our group members might have funds of 20 or 30 or 40 thousand taka, of which they are the owners. Ordinary people in the community do not have this kind of capital."

Long-Term Impact

"Thanks to those who support Symbiosis our work is continuing. Now, especially during the Coronavirus pandemic, poverty is increasing. When the effects of this virus are reduced, we will have much more work to do. It is with your cooperation we are able to do this work. Asalam awalikum. Peace be upon you."



Health and Hygiene

As well as disseminating health and hygiene information around preventing COVID, a new income generating opportunity has been taken up with the making and selling of masks.



CBO Relief Efforts

Advocates from the CBOs are assisting their members to access government grants where eligible. They are also providing financial support to members as needed through their own funds.



Vaccination Rollout

Staff at the Symbiosis project office in Madarganj were asked by local Government authorities to assist in registering people for the COVID vaccine in that area.

This is great recognition of the integrity of Symbiosis, as well as the quality and extent of the relational connections the staff have with the local community.

THE IMPACTS OF EXTREME POVERTY

From child marriage, to domestic violence, and irreversible injuries impacting her ability to earn her own living, Sagorika's story speaks achingly to the devastating impacts of extreme poverty.

Born to an extremely poor family Sagorika was sent away to be married at the age of eight.

Her twenty-two-year-old husband began to beat Sagorika. These beatings were often around the head and within a year she reported experiencing severe eye pain.

Her family ignored her cries for help for a long time, but eventually they took her to an eye hospital in Dhaka. The doctors diagnosed glaucoma and a need for surgery, but her husband refused to pay for medical care. Instead he divorced her.

Sagorika, now age 20, came to the Symbiosis Vision Centre in April. By this time she was suffering immense pain in her eyes, and they were also weeping badly. Our optometrist Sonia examined Sagorika. Her recommendation was that Sagorika seek urgent eye surgery at the Eye Hospital in Mymensingh. But Sagorika had no means to pay for even a consultation let alone any possible treatment.

Many in our team were determined to see what could be done to help beyond the usual options available through our eye clinics. With additional financial support from Australia, our Symbiosis Country Director Dr Rahman took Sagorika himself to be assessed by eye specialists at the eye hospital in Mymensingh. One of the Symbiosis female team leaders was then made available to escort her down to Dhaka, where her case was reviewed by another eye surgeon.



Sagorika (centre) meets with Country Director Dr Rahman and the Project Team Leader at the local area office, along with her parents

The prognosis was sadly not good. Sagorika has lost one eye and the sight in the other is all but gone. Her treatment is now primarily focused on relieving the pain.

This young woman, barely out of her teens, has a long road ahead.

In hopeful news however, our team has now connected her into one of our Groups. The team leader of her project area will continue to assist Sagorika to access Government entitlements as well as help her to stay in touch with the Symbiosis Visions Centre at Birtara for any further needs.

Though a hard road ahead still, we continue to hope and believe for a safer and brighter future for her to come.



Child Marriage in Bangladesh

A survey conducted by BRAC* to assess the impact of the Covid-19 pandemic on women and adolescents in 11 districts across the country last year, found that child marriage had increased by 13%. The survey found that the loss of income of parents and school closures amid the pandemic are the main reasons behind the increase in child marriages.

While marriage before the age of 18 is illegal, when families feel desperate to find a solution to their economic circumstances, the practice continues. These statistics reveal the highest rate of child marriage in Bangladesh in the last 25 years after a long period of improvement. Reports indicate 59% of girls in the country are married before the age of 18, while 22% are married before their 15th birthday.

**BRAC is a Global NGO we have been partnering with over the last year through our sewing training project in Mymensingh.*

HEALTH AND DISABILITY SUPPORT PROGRAMS

Symbiosis Primary Eye Care Service (SPECS)

Vision impairment severely impacts people's ability to work. Early intervention in eye problems can improve both short and long term eye health and benefit long-term capacity to make a living.

8,122 people have been able to have their eyes tested through our SPECS base clinics and mobile services.

2,494 pairs of spectacles have been dispensed.

510 people attended Village Vision days, receiving an eye check with a pathway to surgery provided for 26 people identified with bilateral blindness due to cataract.



Symbiosis Maternal and Child Health Program

5,623 participants (men and women) in awareness sessions have improved knowledge and application of pre and postnatal care of mothers and children.

1,355 women received pre and post natal support

1,746 children have had their growth monitored

5 babies were delivered through the clinic and a further **41** mothers were referred to local hospitals for care



Symbiosis Disability Program

197 people attend disability awareness sessions.

30 people with a disability received assistive devices like wheel chairs, Knee Ankle Foot Orthosis (KAF), standing frames and modified shoes.

17 children with disabilities have received education materials to assist them to continue mainstream education

6 people with disability and **34** family members of people with disability have received sewing training enabling them to set-up income generating activities.



Symbiosis Water and Sanitation Programs

2,500 group members and community members from our newest project in Dhobaura, now have access to arsenic free tube well water through deep tube wells and simple arsenic testing.

395 additional group members and their families are now using sanitary latrines thanks to the provision of facilities and awareness raising sessions



VOCATIONAL TRAINING & EDUCATION

*The **Symbiosis Hair and Beauty Training Program**, run by our partners Empower Aid, has had **40 graduates** from the longer course with **23** now employed in different beauty parlours. A further **18** have completed the shorter course. Training support has continued via Zoom for the team in Bangladesh.*

Sisters Shurovi and Shanti took the opportunity to enrol in Hair and Beauty Training as Bangladesh went into lockdown. To enable training to continue during the lockdowns, our students have been staying at Friendship Tower where training is held to minimise movement within the community.

Shurovi passed her Secondary School Certificate (SSC) and Shanti studied up to grade nine, but they had to stop their education because their father—a farmer on a low income—could not provide support for them to continue. They hoped through further training they might be able to begin covering their own costs of living.

Shurovi and Shanti were dedicated students throughout the five month training course. With many parlours closed or with low trade due to the COVID situation they returned to their home village and began offering their services to locals as they began to use their new skills.

They received a call from one of their trainers two months later. A local Beauty Parlour was looking to hire two beauticians. Shurovi and Shanti are grateful to have received training that has opened the door to new possibilities. They dream of one day establishing a modern parlour of their own.



*In the **Symbiosis Sewing Program**, **208** trainees have successfully completed sewing training, with **139** now purchasing their own sewing machine so they can do sewing work from their home.*

16 of our trainees have now established a shopfront business, selling their sewing work and cloth.

25 of our trainees have also completed block batik training and **20** of them have started their own businesses selling block batik prints and other cloth.



*The **Symbiosis Driver Training Course** has seen **116 graduates** complete the course successfully and **78** of them have now found employment.*



Rubel Hossain lives with relatives in the village of Muksudpur. The 20 year old worked as a caretaker for his relatives but was seeking better opportunities for his future. Through his neighbour, he heard about the opportunity to learn to drive through the Symbiosis Driving School.

Rubel completed his two month driver training course in September 2020 and was received his drivers' license from the Bangladesh Road Transport Authority (BRTA) by January 2021. Rubel has an arrangement with a car owner to drive passengers between Dohar and Dhaka.

Rubel is now earning enough for to also send some money home to his parents (farmers) to assist with their expenses, and he is grateful for the independence and opportunity he is gaining through his new career.

Childhood Education

While **516** children were enrolled in our five primary schools (and 14 pre-schools) school closures due to the pandemic have had a marked impact on learning routines.

There is concern that children will not return to school. We are continuing to work with our communities to encourage families to continue to invest in the education of their children.



SYMBIOTIC AND SOCIAL ENTERPRISE

During 2020-21 Symbiotic continued the journey towards greater local sustainability and strengthening bonds with communities through our social enterprise projects.

Symbiotic is a local Bangladesh company that was established to enable our social enterprise activities alongside the activities of the NGO. The main projects operated are a Fish Hatchery in Joyramkura and Symbiosis Friendship Tower in Mymensingh.

Symbiotic Fish Hatchery staff work tirelessly to look after thousands of local fish. They harvest eggs, care for them as they hatch to fingerlings which are then sold to local farmers. The staff have an ongoing challenge against climate, disease and economic instability. This year has been particularly tough for the hatchery as COVID-19 related lockdowns have impacted the ability to transport both fish and fingerlings to customers. Despite these challenges staff have shown extraordinary strength and resilience to persevere as they continue to serve their local communities.



The Friendship Tower is a multipurpose centre that houses offices for Symbiosis staff based in Mymensingh as well as our Vocational Training Courses in Hair and Beauty, Sewing and Driver Training. From a commercial perspective we rent space to external tenants, and on the top two floors we have accommodation where guests can enjoy our hospitality. Symbiosis Friendship Tower staff in Mymensingh have worked diligently throughout the COVID-19 crisis to protect themselves, their families and communities.

In the true spirit of friendship, staff have reinforced their strong position in the local community by reaching out to those in need. Visitor numbers to the Friendship Tower have been dramatically impacted by COVID-19. Despite this, staff co-ordinated vaccination registration clinics for their neighbourhood and hosted several weddings and celebrations that were enjoyed by guests from several faith backgrounds.

They also welcomed a new tenant who will be operating an English school from the tower and worked with the sister organisation to open a small medical centre on site. In addition to supporting both Hatchery and Friendship Tower operations, staff have successfully completed two export orders from Bangladesh to Australia. The first, a shipment of handicrafts made by disabled artists. The second, the manufacture and shipment of 6,000 custom made bags that will be used for a community welfare project in Australia.

Well done to Symbiotic staff. Despite the challenges faced, you continue to build on solid foundations and reinforce relationships with both local and international communities.



Roger White | Volunteer CEO Symbiotic

Roger White stepped into the role of CEO of our social enterprise partner, Symbiotic, in late 2019.

He is no stranger to the work of Symbiosis. Roger established the Symbiosis Arsenic Mitigation Project in 2002, which continues to be rolled out in all new project areas to ensure the community has access to safe drinking water.

He and his wife Monique have been regular visitors to Bangladesh, providing support at the annual conference in particular.

While Roger continues to run his own business here in Australia, he is also working with the team in Bangladesh to improve on and develop new income generating activities to support the ongoing work of Symbiosis.



Sewing Training is one of the many activities held in Symbiotic Friendship Tower

FINANCE REPORT



accountants + auditors

Brisbane
GPO Box 1087
Brisbane Qld 4001 Australia

Gold Coast
GPO Box 1087
Brisbane Qld 4001 Australia

Banyo
PO Box 80
Banyo Qld 4014 Australia

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SYMBIOSIS INTERNATIONAL

Report on the Audit of the Financial Report

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Opinion

We have audited the accompanying summarised financial report of Symbiosis International Ltd and Controlled Entities (the Group), which comprises the summary consolidated statement of financial position as at 30 June 2021, summary consolidated statement of profit and loss and other comprehensive income, consolidated statement of changes in equity for the year then ended, and related notes, which was derived from the consolidated financial report of Symbiosis International Ltd for the year ended 30 June 2021. We expressed an unqualified auditor's opinion on that financial report in our auditor's report.

In our opinion, the information reported in the summarised financial report is consistent, in all material respects, with the financial report from which it was derived. This auditor's report should be read in conjunction with our audit report on the financial report for a better understanding of the scope of our audit.

Directors' Responsibility for the Summarised Financial Report

The directors of the Group are responsible for the preparation and presentation of the summarised financial report in accordance with Australian Accounting Standards – Reduced Disclosure Requirements (including Australian Accounting Interpretations) and the *Australian Charities and Not-for-profits Commission Act 2012*.

Auditor's Responsibility

Our responsibility is to express an opinion on the summarised consolidated financial report based on our procedures, which were conducted in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements.

Independence

In conducting our audit, we have complied with the independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

MGI Audit Pty Ltd

S C Greene
Director

Institute Chartered Accountants Australia & New Zealand Member No: 537462
Registered Company Auditor No: 497855

16 October 2021

Brisbane

FINANCE SNAPSHOT

Throughout the 2020-21 financial year, we benefited from the great generosity of our everyday, loyal supporters.



In addition, we received small amounts of the Australian Government Stimulus including Cash Flow Boost and JobKeeper (due to only having a small number of part-time employees in Australia). Accordingly, we finished the financial year in a healthy financial position.

Cash balances for our NGO work for the coming 2021-22 financial year are strong, and we also have some designated funds in the bank for the following financial year. However, we will continue to rely on the ongoing generosity of our supporters into the future.

The work which has suffered the most during the pandemic have been the activities that rely heavily on income produced in Bangladesh. This is primarily the Symbiotic businesses of the Symbiosis Friendship Tower in Mymensingh and the Haluaghat Fish Hatchery. The sales revenue suffered heavily during the Bangladesh wide lock downs, subsequent travel restrictions and ongoing economic and public health upheaval (although there was some encouragement through good sales activity between lockdowns). Some difficult decisions were needed including some asset sales, some staff redundancies and further investment.

Unfortunately there was no JobKeeper or other substantive government stimulus programs in Bangladesh.

Our staff are our most important asset and Employee Benefits / Salaries and Wages make up 54% of our cash expenses (1). Despite the budget pressures presented during the COVID pandemic, we tried to keep the number of redundancies to a minimum.

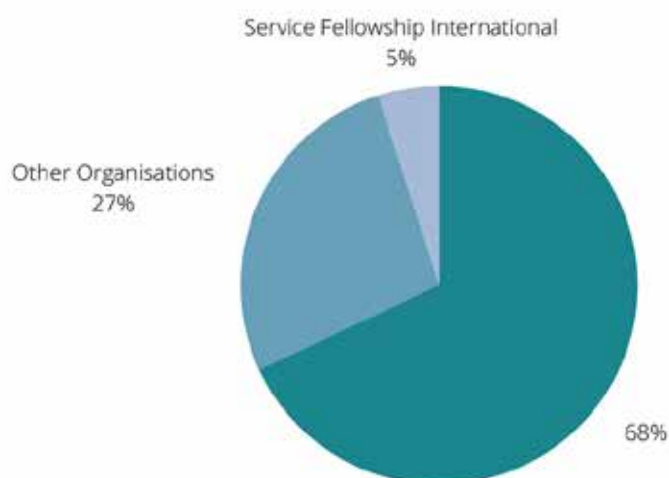
The transition from the founding CEO Morris Lee OAM to our new CEO Lisa West-Newman, has lead to a change in how the CEO role is funded. Formerly Morris was funded and employed by Service Fellowship International, with his cost contributing to Symbiosis' previous year's In-kind expense / revenue. Lisa is however employed and funded directly by Symbiosis from 2020-21. Despite the increasing Australian cost of governance, compliance, administration and leadership, 85% of cash expenses are spent in Bangladesh (2).

The full financial statements and audit report are available at <http://acnc.gov.au> or from the Symbiosis office.

Footnotes:

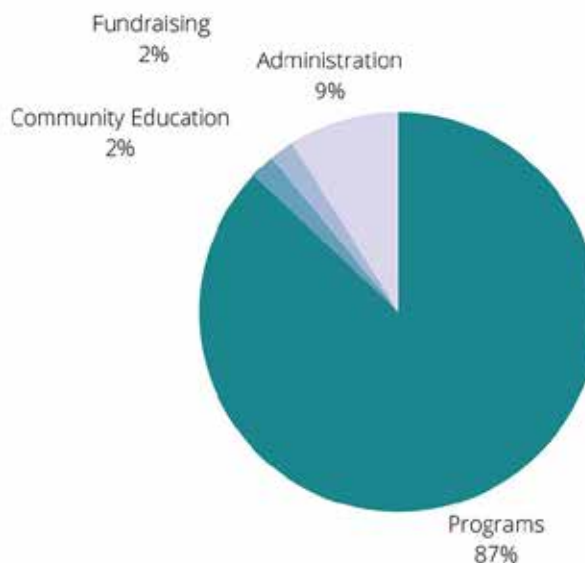
1. Cash expenses are derived from the financial reports (including note 2 of the full financial statements) and includes all expenses except: In-Kind Services, Depreciation, Income tax.
2. Bangladesh cash expenses are derived from the financials reports and includes all expenditure undertaken in Bangladesh and foreign currency gain or loss.

MAJOR FUNDERS 2021



Cash Funding Revenue is derived from the financial reports and includes all Income on receipt. It does not include: Interest, Commercial Activities Income, Government Subsidies and In-Kind Services

CHARITY EXPENSES 2021



Cash Charity Expenses is derived from the financial reports and includes all Expenses except: Commercial Activities Expenses, In-Kind Services

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2021

	2021	2020
REVENUE	\$	\$
Membership Fees	795	614
Government Subsidies	31,842	19,000
Grants from Australian Charities	156,206	117,398
Grants from Overseas Charities	60,158	36,027
Donations (Monetary)	545,931	955,914
Non-Monetary (In-Kind) Services	32,349	122,399
Commercial Activities Income	92,994	128,064
TOTAL REVENUE	920,275	1,379,416
OTHER INCOME		
Interest Received	21,875	15,049
TOTAL OTHER INCOME	21,875	15,049
EXPENSES		
Bangladesh Programs	(625,000)	(603,915)
Bangladesh Programs Support	(205,142)	(173,345)
Community Education	(22,128)	(25,375)
Fundraising (Public) Expenses	(21,068)	(4,969)
Accountability and Administration	(87,003)	(88,221)
Non-Monetary (in-kind) Expenses	(32,349)	(122,399)
Commercial Activities Expenses	(110,404)	(142,448)
TOTAL EXPENSES	(1,103,094)	(1,160,672)
SURPLUS (Deficit) before Income Tax	(160,944)	233,793
Income Tax Expense	(2,873)	1,281
SURPLUS (Deficit) for the year	(163,817)	(232,512)
OTHER COMPREHENSIVE INCOME		
Foreign Currency Revaluation	(7,836)	358
TOTAL COMPREHENSIVE INCOME	(7,836)	358
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	(171,653)	232,154

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021

	2021	2020
	\$	\$
ASSETS		
CURRENT ASSETS		
Cash and Cash Equivalents	740,307	769,605
Trade and Other Receivables	32,197	87,451
Inventory	8,010	11,990
Derivative Financial Instrument	-	2,506
Restricted Staff Funds	591,142	576,660
Restricted Disaster Relief Funds	194,701	191,302
TOTAL CURRENT ASSETS	1,566,357	1,639,514
NON CURRENT ASSETS		
Property, Plant and Equipment	785,255	836,073
TOTAL NON CURRENT ASSETS	785,255	836,073
TOTAL ASSETS	2,351,612	2,475,587
LIABILITIES		
CURRENT LIABILITIES		
Trade and Other Payables	62,994	38,873
Derivative Financial Instrument	27,644	-
Restricted Staff Funds	591,142	576,660
TOTAL CURRENT LIABILITIES	681,780	615,533
NON CURRENT LIABILITIES		
Provisions	9,642	6,557
TOTAL NON CURRENT LIABILITIES	9,642	6,557
TOTAL LIABILITIES	691,422	622,090
NET ASSETS	1,660,190	1,853,497
MEMBERS EQUITY		
Reserves	320,665	330,299
Retained Earnings	1,339,525	1,523,198
TOTAL MEMBERS EQUITY	1,660,190	1,853,497

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2021

	Retained Earnings	Foreign Currency Revaluation Reserve	Restricted Disaster Relief Reserve	Reserve Fund	Total
	\$	\$	\$	\$	\$
Balance at 1 July 2019	1,304,335	31,983	234,849	50,865	1,622,032
Surplus (Deficit)	232,512	-	-	-	232,512
Other comprehensive income for the year	-	(358)	(689)	-	(1,047)
Transfer to Reserves	(13,648)	(1,725)	(9,756)	25,129	-
Balance at 30 June 2020	1,523,198	29,900	224,404	75,994	1,853,497
Balance at 1 July 2020	1,523,198	29,900	224,404	75,994	1,853,497
Surplus (Deficit)	(163,817)	-	-	-	(163,817)
Other comprehensive income for the year	-	(7,836)	(21,653)	-	(29,489)
Transfer to Reserves	(19,856)	(1,732)	(8,052)	29,640	-
Balance at 30 June 2021	1,339,525	20,332	194,699	105,634	1,660,190

DIRECTORS DECLARATION

The Directors of the Company declare that:

1. The accompanying concise consolidated financial report is presented fairly in accordance with applicable Australian Accounting Standards and the Australian Charities and Not-for-profits Commission Act 2012. They are consistent with the consolidated June 2021 financial statements:

(a) the consolidated financial statements, associated notes and the accompanying summary reports comply with Accounting Standards - Reduced Disclosure Regime, the Australian Charities and Not for profits Commission Regulation 2013 and the requirements of the Australian Council for International Development (ACFID) Code of Conduct; and

(b) give a true and fair view of the consolidated financial position and performance as at 30 June 2021 and of the performance for the financial year ended on that date.

2. In the Directors' opinion there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Directors.



Symbiosis International is a member of ACFID and a signatory to the ACFID Code of Conduct, which is a voluntary, self-regulatory sector code of good practice. As a signatory we are committed and fully adhere to the ACFID Code of Conduct, conducting our work with transparency, accountability and integrity.

For more information on the ACFID Code of Conduct, see <https://acfid.asn.au/code-of-conduct>

SYMBIOSIS INTERNATIONAL BOARD OF DIRECTORS



Dr Neil Parker
Chair



Mr Noel Harvey AO
Deputy Chair



Dr David Yates
Founding Chair



David Vance
Board Member



Lyndall Purcell
Board Member



Mark Holt
Board Member



Scott Dale
Board Member



Andy McCullough
Board Member



Nick Young
Board Member



Lisa West-Newman
ex-officio
CEO & Board Member

SYMBIOSIS INTERNATIONAL MANAGEMENT TEAM 2020/21

Lisa West-Newman ~ CEO Symbiosis International
Roger White ~ CEO Symbiotic
Travis McAuliffe ~ Chief Finance Officer - Australia

John Davis (Dr) ~ Programs Director - Australia
Jacqueline Bawtree ~ Communications Manager - Australia
Jeff McClintock ~ Special Projects Manager - Australia



www.symbiosis.org.au



Vision

Transformation of the poor and marginalised within their communities in Bangladesh, such that they are freed from exploitation and dependency.

Mission

To empower the poor and marginalised in Bangladesh through group formation, education and training, collective savings and peer lending to deliver sustainable development outcomes within community organisations.

Symbiosis works with those who are illiterate and landless, mainly women in rural areas, and other disadvantaged groups including ethnic minorities and people with disabilities.

Values

Cultural sensitivity, relationship, accountability, respect, innovation and inclusion underpin our work and drive our people.