

## Report on Compliance Audit of the Tazreen Claims Administration Trust (TCA)



Prepared by:

A. Qasem & Co.  
Chartered Accountants  
A member firm of Ernst & Young Global Ltd.

August 14, 2016

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## ABBREVIATIONS

A/C	Account
AQC	A. Qasem & Co.
BDT	Bangladeshi Taka
BEF	Bangladesh Employers Federation
BGMEA	Bangladesh Garments Manufacturer Associations
BILS	Bangladesh Institute of Labour Studies
CC	Co-ordination Committee
DBBL	Dutch Bangla Bank Limited
ILO	International Labour Organisation
NGO	Non- Government Organisation
NOA	Notice of Award
RMG	Ready Made Garments
SC	Steering Committee
SI	Serial
TCA	Tazreen Claims Administration
ToR	Terms of Reference
USD	United States Dollar

The Executive Commissioner,  
Tazreen Claims Administration Trust,  
Road No. 49, House No. 3B,  
Flat No. 2C, Gulshan-2,  
Dhaka-1212.  
Bangladesh.

August 14, 2016

***Report on Compliance Audit of Tazreen Claims Administration Trust (TCA)***

Dear Sir,

In accordance with the terms of our contract dated June 01, 2016, we are submitting herewith our Report on Compliance Audit of Tazreen Claims Administration Trust (TCA).

This report has been prepared in accordance with the Terms of Reference agreed with Tazreen Claims Administration Trust (TCA).

We would like to thank Tazreen Claims Administration (TCA) and Dutch Bangla Bank Limited for the cooperation rendered to us during the assignment.

Thanking you,

Yours faithfully,



**Sanjida Kasem, FCA, FCMA, CFE**  
**Partner and Authorised Signatory**  
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## **EXECUTIVE SUMMARY**

The RMG sector in Bangladesh has experienced a significant growth since the 1980s. The sector contributes significantly to the GDP. It also provides employment to around 4.2 million Bangladeshis, mainly women from low income families. The Ready Made Garments (RMG) sector has emerged as the biggest earner of foreign currency. Bangladesh's exports industry alone comprised USD 31.2 billion in FY 2014-15, 81.69% of which was made up by ready-made garments.

One of the biggest challenges currently faced by the Bangladesh RMG industry is to ensure workplace safety and better working conditions for the millions of garment workers. The most serious risk factor is the factories which were set up in an unplanned way and housed in risky buildings not meant for industrial purposes. Two major accidents, the fire at Tazreen Garments (24<sup>th</sup> November, 2012, killing 113 people) and the Rana Plaza collapse (24<sup>th</sup> April, 2013, killing 1,133 people), have brought the issue of workplace safety to the fore and led all stakeholders to act accordingly.

The Tazreen Claims Administration Trust (TCA) was set up in September 2015 in order to receive, review and make payments to the victims of Tazreen fire and their families for their loss under the ILO Convention 121 and applicable laws of Bangladesh.

The TCA was established of an initial agreement with the support of the International Labour Organisation signed by C&A, the C&A Foundation, IndustriaALL Global Union and the Clean Clothes Campaign in November 2014, which committed the parties to developing a scheme to provide loss of income payments to all those impacted by the Tazreen fire. The scheme is based on a model originally developed after the Rana Plaza disaster.

The fire at TCA resulted in the death of over hundreds of people (112 deceased were eligible for award) and injured many more. From 05 October 2015 to 27 March 2016 about 582 claimants (i.e. dependents of the deceased or missing, as well as injured workers) have arrived at the TCA Dhaka office. Injured persons and dependents of deceased or missing victims were able to make a claim under the Arrangement. Total 287 claims were received from injured, deceased and missing victims. After review, a total of 112 deceased and missing and 172 injured claims were approved for the awards.

The TCA awarded a Contract to A. Qasem & Co., Chartered Accountants, on June 01, 2016 to perform a Compliance Audit of the TCA under an agreed Terms of Reference (ToR).

Based on the information and explanations available to us, and the results of the audit tests, we found that TCA has complied, in all material respects, with the conditions of disbursement of funds to the designated beneficiaries. We confirm that our audit was conducted in accordance with generally accepted auditing standards, involving such test and procedures which were considered necessary and appropriate for the purpose of our reporting. We would however, like to clarify that our examinations were conducted at the TCA Office, and we have verified beneficiaries directly on a sample basis.

## 1.0 INTRODUCTION

The Ready Made Garments (RMG) sector has emerged as the biggest earner of foreign currency. Bangladesh's exports industry alone comprised USD 31.2 billion in FY 2014-15, 81.69% of which was made up by ready-made garments. The RMG sector has experienced a significant growth since the 1980s. The sector contributes significantly to the GDP. It also provides employment to around 4.2 million Bangladeshis, mainly women from low income families.

The readymade garments industry acts as the backbone of our economy and as a catalyst for the development of our country.

Despite the epic growth of our RMG industry, and its bright prospects, challenges are still there. One of the biggest challenges currently faced by our RMG industry is to ensure workplace safety and better working conditions for the millions of garment workers. The most serious risk factor is the factories which were set up in an unplanned way and housed in risky buildings not meant for industrial purposes.

Two major accidents, the fire at Tazreen Garments (24<sup>th</sup> November, 2012, killing 112 people) and the Rana Plaza building collapse (24<sup>th</sup> April, 2013, killing 1,133 people), have brought the issue of workplace safety to the fore and led all stakeholders to act accordingly. The Rana Plaza collapse is one of the worst industrial accidents in the world, which attracted worldwide attention.

The Tazreen Claims Administration Trust (TCA) was set up in September 2015 in order to receive, review and make payments to the victims of Tazreen fire and their families for their loss under the ILO Convention 121 and applicable laws of Bangladesh.

The TCA was established out of an initial agreement with the support of the International Labour Organisation signed by C&A, the C&A Foundation, IndustriaALL Global Union and the Clean Clothes Campaign in November 2014, which committed the parties to developing a scheme to provide loss of income payments to all those impacted by the Tazreen fire. The scheme is based on a model originally developed after the Rana Plaza disaster.

The Tazreen Coordination Committee authorized disbursement of 100% of issued awards on 13 March, 13 April and 9 May 2016. At the request of Tazreen Steering Committee and in agreement with the Coordination Committee, TCA identified those interested to purchase government savings certificates ("Sanchayapatra") in lieu of part or whole of their awarded funds in order to secure income on a regular basis.

TCA divided the claimants into two regions, namely Dhaka and Rangpur (where the vast majority of the TCA claimants are located). TCA contacted all claimants one by one and briefed them on the benefit of Sanchayapatra. In addition, a meeting with all 44 claimants was held in Rangpur District with the staffs of TCA and Dutch Bangla Bank, Rangpur branch on 18 March 2016, highlighting the various features of Sanchayapatra. Based on TCA's information, 44 claimants of deceased and missing workers and 7 injured victims purchased Sanchayapatra in Rangpur region; and 55 claimants of deceased and missing workers and 10 injured workers purchased Sanchayapatra in Dhaka region. So, in total 116 beneficiaries purchased Sanchayapatra.

### **TCA Coordination Committee**

The CC oversees the administration of the TCA in order to provide payments to the Tazreen fire victims and their families in a transparent and equitable manner according to their losses, as well as access to medical care for victims in need. The Coordination Committee (CC) comprises the Trustees of TCA, including representatives from:

- C & A,
- C & A Foundation,
- IndustriaALL Global Union,
- the Clean Clothes Campaign,
- Executive Commissioner and 2 members of TCA staff as Secretary and Treasurer and
- The representatives from the Ministry of Labour and Employment of the Government of Bangladesh.

### **TCA Steering Committee**

A separate Tazreen Steering Committee (SC) is formed with the representatives of the local organizations to provide advice to the Executive Commissioner on various issues. The members of the SC are:

- Bangladesh Institute of Labour Studies (BILS),
- Bangladesh Garments Manufacturers and Exporters Association (BGMEA),
- Caritas,
- National Garments Workers Foundation (NGWF),
- Bangladesh Legal Aid and Services Trust (BLAST),
- Bangladesh Center for Workers Solidarity (BCWS),
- Bangladesh Garment and Industrial Workers' Federation (BGIWF),
- Bangladesh Occupational Safety, Health and Environment Foundation (OSHE)
- Activists Anthropologist, and
- The representatives from the Ministry of Labour and Employment of the Government of Bangladesh.

## **2.0 SCOPE OF THE COMPLIANCE REVIEW**

The TCA awarded a Contract to A. Qasem & Co., Chartered Accountants, on June 01, 2016 to perform a Compliance Audit of the TCA. The Terms of Reference (ToR) of the assignment was as follows:

- A. Reconcile transfers and amounts received by the TCA in its capacity of Trustee of the Tazreen Trust Fund from various donors.
- B. Ensure disbursement of issued awards has been made in accordance with the decisions and instructions of the Coordination Committee. To this end:
  - i. Conduct a walk through test to establish the payment work flow of awards after disbursement authorization by the Coordination Committee.
  - ii. Ensure no awards have been disbursed unless and to the extent authorized by the Coordination Committee.

- iii. To provide reasonable assurance on the award disbursement process, select an appropriate sample of issued awards and ensure that disbursements to the named beneficiaries have been correctly executed in accordance with the decisions and instructions of the Coordination Committee, reconciling each award reviewed to the TCA's bank statement.
  - iv. For each award disbursement reviewed, confirm that the value of the disbursement made agrees to the awarded amount.
  - v. For a sample of issued awards, confirm directly with the concerned beneficiary the amount he/she received and that it corresponds to the issued award.
  - vi. To ensure completeness of disbursements and reconcile total number of awards disbursed by the TCA to total number of awards authorized by the Coordination Committee.
- C. Ensure that sanchayapatra were issued by TCA and paid for the designated claimants and for the amounts they specified, by sampling TCA and Bank records, as necessary.
  - D. As applicable and relevant, ensure that any unspent and unused amounts, for non issuance of any sanchayapatra to any designated claimants, have been refunded.
  - E. Select a random sample of claimants issued with sanchayapatra and check with them that they have received their sanchayapatra for the selected amount and received any remaining award amounts in their bank accounts.
  - F. As applicable and relevant, ensure that expenditures for the provision of future medical and allied costs have been made in accordance with the decisions and instructions of the Coordination Committee.
  - G. On a sample basis, ensure that administrative expenditures including payroll costs made are in accordance with the operating budget (Estimated costs for processing claims of Tazreen Fire, dated 14 January 2016) and review material changes, if any, to the operating budget.
  - H. Critically review budget against outturn and seek explanations for any significant variance.
  - I. Reconcile the TCA's bank balances to the total amount spent on disbursement of awards; expenditures made for the provision of future medical and allied costs; and administrative expenditures.

### **3.0 OUR APPROACH AND METHODOLOGY**

**We confirm that our audit was conducted in accordance with generally accepted auditing standards, involving such test and procedures which were considered necessary and appropriate for the purpose of our reporting.**

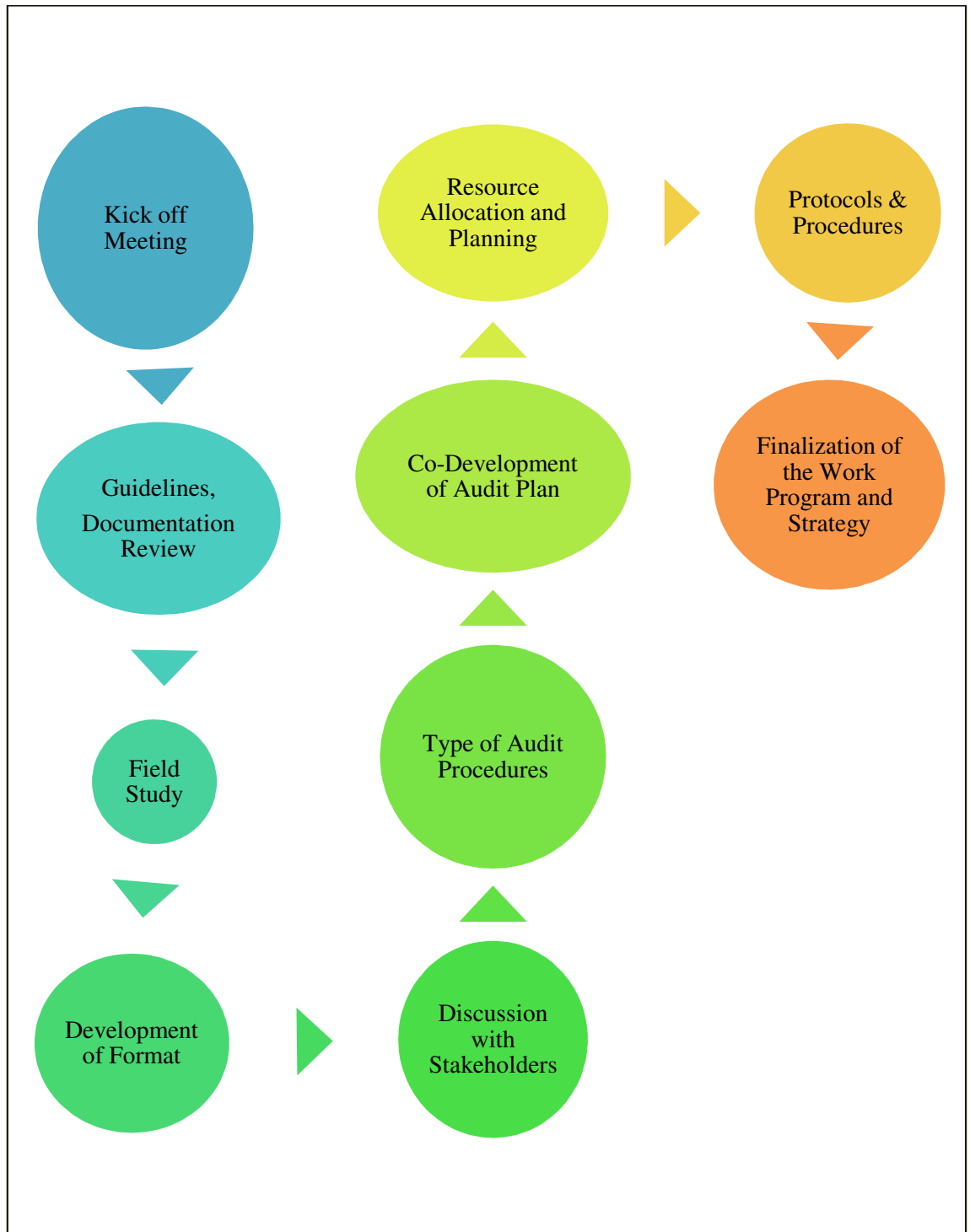
Our assignment is divided into three phases:

- Inception Phase
- Execution Phase
- Reporting phase



### 3.1 INCEPTION PHASE

This is the planning phase where we have outlined and defined our strategy. In this phase we have gained an overall understanding of the various activities as outlined in the ToR. This phase has included the following:

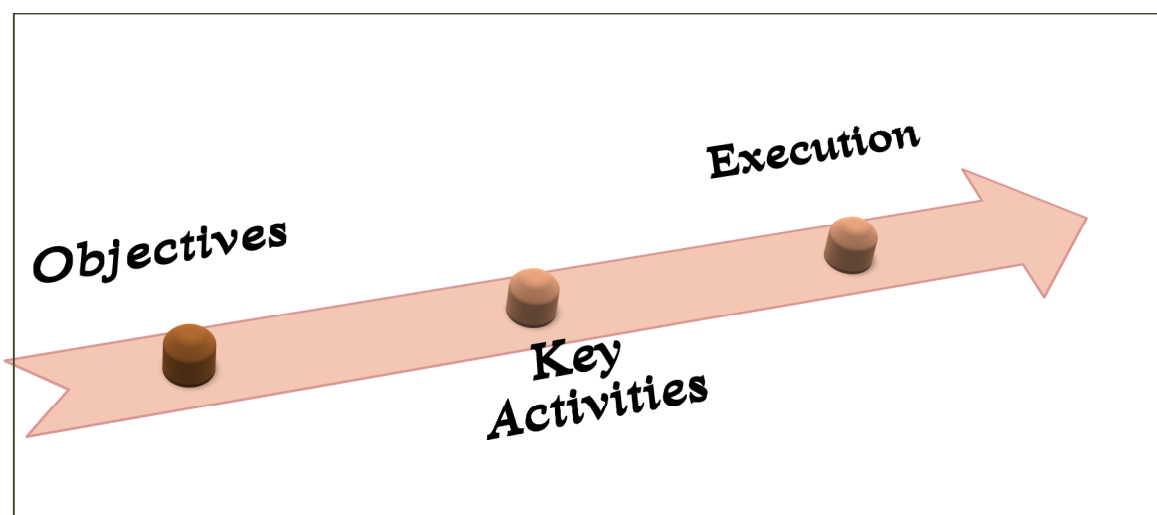


Prior to the start of audit work, we have consulted with the TCA management. We have arranged several meetings with the stakeholders wherein we have clarified the Scope of Works of the engagement. In these meetings, we have discussed the objectives and scope of the audit, as well as the strategy to perform the same in an efficient and timely manner. During the course of discussion we have further added activities to achieve overall objectives of the assignment. The meetings help to finalize the following protocols, procedures and templates:

- Review agreement and arrangement documentation with TCA, Operating Budget etc.
- Field study to localize understanding
- Type of audit procedures to be performed

### 3.2 EXECUTION PHASE

This phase is explained as follows:



- We ensured that the disbursement of endorsed awards has been made in accordance with the decisions and instructions of the CC.
- We have conducted a walk through test to establish the payment work flow of awards after endorsement and disbursement authorization by the CC.
- We determined that no awards have been disbursed unless and to the extent properly endorsed and authorized by the CC.
- We have selected an appropriate sample size (**see appendix 5**) i.e. 44 dependents of deceased and missing victims and 20 injured victims on a sample basis from list of awards as endorsed and recommended by the CC. So the total number of beneficiary records checked is 64.
- While selecting the samples, we have considered the classification of the victim and the corresponding compensation (injured, deceased and missing), the number of beneficiaries (we selected most samples with multiple beneficiaries), and amount of compensation (while we focused on large payments, we also selected some smaller payments to ensure

that adequate controls were applied) and we have also reviewed some cases where applications for compensation were rejected for not meeting the requisite criteria.

- We have reviewed that disbursements to the named beneficiaries have been correctly executed in accordance with the decisions and instructions of the CC, reconciling each award reviewed to the TCA's bank statement in order to provide reasonable assurance on the award disbursement process.
- For each award disbursement reviewed, we confirmed that the value of the disbursement made agrees to the awarded amount as authorized by the CC.
- For a sample of endorsed awards, we have discussed directly with the concerned beneficiary the amount he/she received and that it corresponds to the endorsed award and amounts have deducted as decided by the CC, and amount disbursed. We have prepared a questionnaire in this regards to review the amount endorsed & recommended by the CC has been received by him/her (**see appendix 1**).
- In order to review completeness of disbursements, we have performed the followings:
  - ✓ reconcile total number of awards disbursed by the TCA to total number of awards endorsed by the CC; and
  - ✓ review any reconciling differences arising from the two above tasks
- We have reviewed that administrative expenditures made are in accordance with the agreed Budget including payroll costs.
- We have reviewed whether there were material changes to the Operating Budget to ensure that they have been properly justified. We noted that there was a small operating budget only, and there were no significant variances.
- We have reviewed and reconciled the TCA's cash and bank balance(**see appendix 4**) to the total amount spent on disbursement of awards;

### **3.3 REPORTING PHASE**

We have prepared the report in accordance with Section 4.1 of the Terms of Reference. Findings and recommendations have been finalised after discussion at draft stage.

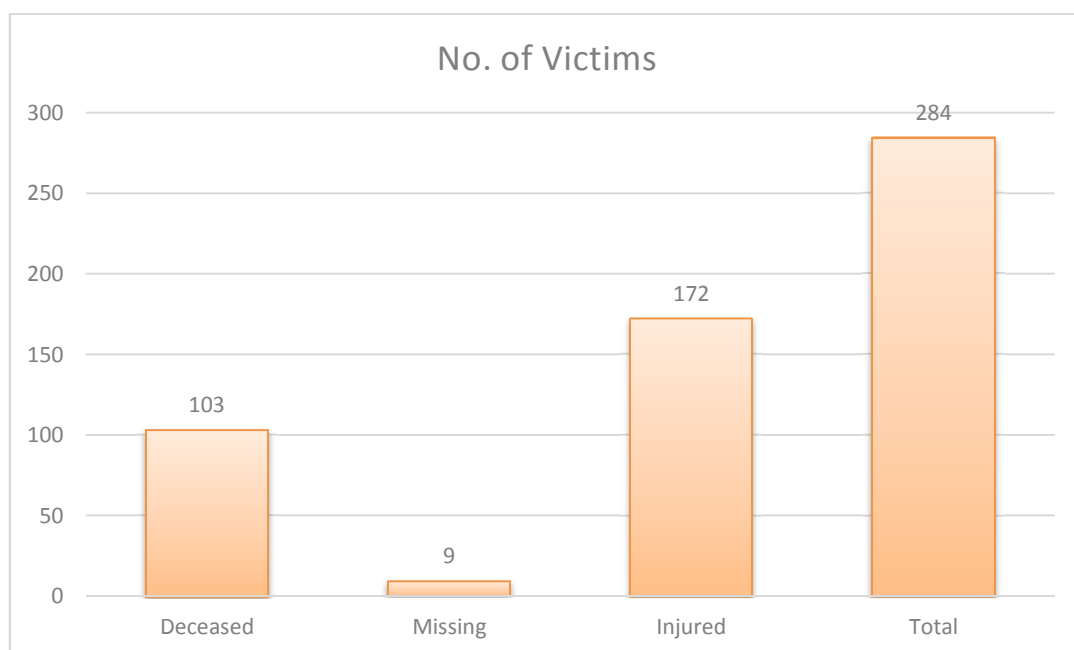
### **4.0 OVERVIEW OF THE PAYMENT OF COMPENSATION**

Before describing our findings and recommendations, an overview of the payment activities of the TCA is provided below:

#### **4.1 CLAIMS AND VICTIMS**

The fire at Tazreen resulted in the death of over hundreds of people and injured many more becoming a tragic accident in the garment industry in Bangladesh after a deadliest accident in Rana Plaza. From 05 October 2015 to 27March2016 about 582 claimants (i.e. dependents of the deceased or missing, as well as injured workers) have arrived at the TCA Dhaka office. Injured persons and dependents of deceased or missing victims were able to make a claim under the Arrangement.

Total 287 claims were received from injured, deceased and missing victims. After review 103 deceased, 9 missing and 172 injured claims were awarded as follows:



**Figure 1: No. of Victims**

## 4.2 DEPENDENTS

The dependents of deceased or missing victims are the legal claimants for the awards. According to the rules applied by Rana Plaza Commissioners based on criteria of Bangladesh Labour Law, with necessary amendments (and reconfirmed in TCA by the Executive Commissioner), a dependent is someone who meets the following criteria:

1. Children up to 25 years old (irrespective of their marital status)
2. Widow/Widower
3. Parents
4. Other dependents including:  
Unmarried daughter, widowed daughter, minor brother, minor sister, unmarried sister, widowed sister, widowed daughter in law, minor child of a deceased son if his father was not alive, minor child of deceased daughter if his father was not alive, paternal/maternal grandfather if his/her parents were not alive at the time of his death, paternal/maternal grandmother if his/her parents were not alive at the time of his death, illegitimate son and illegitimate unmarried daughter and remarried widows.

Following the practice of Rana Plaza Claims Administration, exceptions can be made for those relatives who do not qualify as dependants under the above criteria, if they can prove they were partially or wholly dependent on the income of the deceased or missing person at the time of their death or missing, provided that there is no other eligible dependant for the concerned deceased or missing worker.

Total number of beneficiaries/awardees is as follows:

Status of victims	Number of victims	Beneficiary against victims
Deceased	103	373
Missing	9	37
Injured	172	172
<b>Total</b>	<b>284</b>	<b>582</b>

### 4.3 AWARDS

The Coordination Committee authorized BDT 109,896,762 for payment to 112 deceased and missing workers on 13 March and 13 April 2016. Similarly, BDT 57, 567,120 was authorized for payment to 172 injured workers by the CC on 9 May 2016. In total, 582 Awards were authorized by the CC. At the agreement with the CC, the payment lists consist of the serial number of dependents of deceased or missing and injured victims only. Personal information like the names of victims or the names of their dependents was not mentioned in the lists on the ground of confidentiality.

Before authorization from the CC, the TCA sent Notice of Awards (NOA) to the all awardees through Government postal services (and follow up telephone call to each claimant) mentioning their receivable amounts. The acknowledged copies of the notice of awards are required to be preserved by the TCA. The break-up of 582 awards is provided below:

The total number of victims and beneficiaries awarded is reconciled as follows:

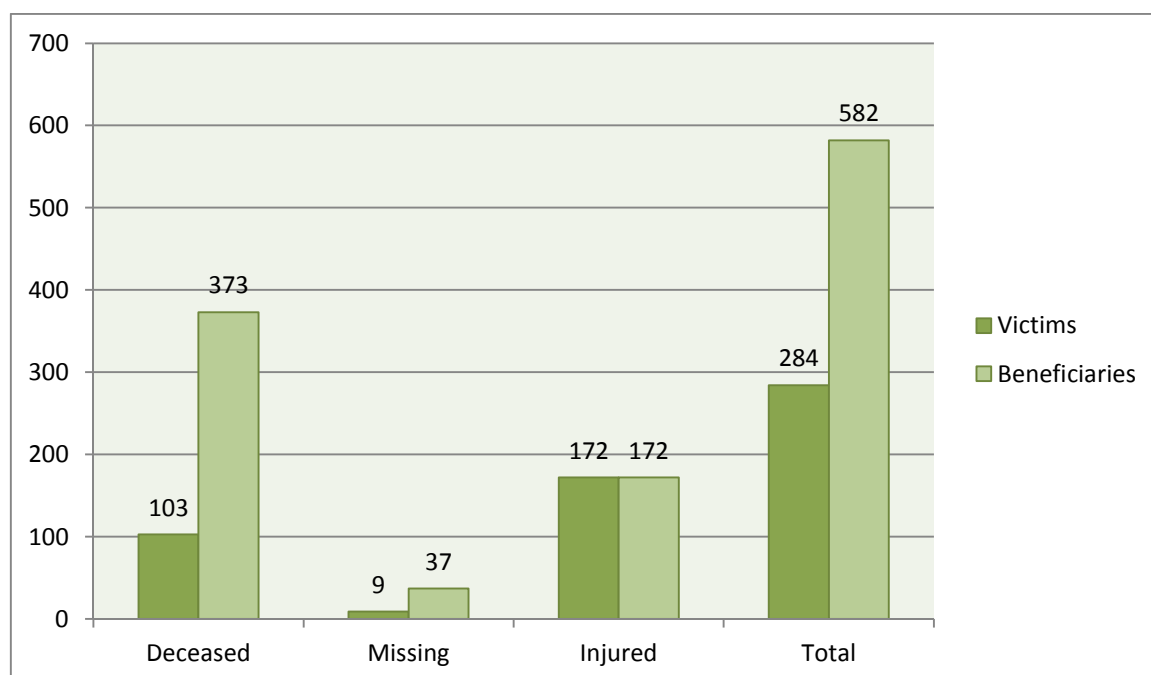
Types of Victims	Victims	Beneficiaries
Deceased	103	373
Missing	9	37
Injured	172	172
	<b>284</b>	<b>582</b>

### Correction of Awards

Each claimant was given a 15 day correction period for any possible computational, clerical, or factual error in his/her award. TCA received a total of 71 written requests for correction of awards from the injured workers subsequent to the issuance of NoAs. All 71 injured workers were invited for medical reassessment, at Centre for Rehabilitation for the Paralyzed (CRP) Savar and 66 of the injured workers attended the medical reassessment.

The medical reassessments were carried out on April 2016 at CRP, Savar by a team of qualified medical practitioners of CRP, Savar with the presence of TCA staff. The Claims Reviewers and the Executive Commissioner reviewed the new medical assessment reports issued by CRP. Out of 66 claims, awards increased after medical reassessment in 32 claims, and remained unchanged in 34 claims.

All applicants were informed by TCA through individualized letters and direct phone calls, informing them of the results of their corrections of awards.



**Figure 2: Victims and Awarded Beneficiaries**

#### 4.4 RECEIPT OF FUND

The TCA received separate funds from donors for payments for compensation to the victims, and for the administrative costs. The funds were received by TCA in two currencies, i.e., USD and Euro (see appendix 2).

##### i. Fund receipt for payment of compensation

The total fund received by TCA from Donors upto 1 April 2016 for the payments for compensation is **USD 199,974** in TCA USD bank account, and **EUR 1,800,218.62** in the TCA EUR account. A summary of receipt of funds from donors by TCA is provided in the table below:

**Table 1: Receipt of Funds for payments of compensation**

Date	Donors	Amount (EUR)	Amount (USD)
15.12.2015	BRAC USA	224,557.62	-
22.01.2016	EL CORTE INGLES S.A.	-	49,974.00
28.01.2016	KIK TEXTILIEN UND NON FOOD G	-	150,000.00
23.03.2016	FUNG (1906) FOUNDATION LTD	901,673.00	-
24.03.2016	C & A FOUNDATION	630,120.00*	-
01.04.2016	EL CORTE INGLES S.A.	43,868.00	-
<b>Total</b>		<b>1,800,218.62</b>	<b>199,974.00</b>

We understand that C&A Foundation has pledged to contribute USD 1 million for payment to claimants. USD 700,000 was paid in Euro, and the remaining USD 300,000 with the agreement of TCA is reserved for long term medical care for Tazreen injured workers.

**ii. Fund receipt for Administrative costs**

TCA received a total of EUR **140,000.00** for the administrative and running costs of TCA that were sponsored and paid separately by C&A Foundation. The table below provides a summary of all funds received for the administrative and running costs of TCA:

**Table 2: Receipt of Funds for administrative costs**

Administrative Costs		
Date	Mode of receipt	Amount (EUR)
08.09.2015	Cash transfer	5,000.00
16.10.2015	Bank transfer	95,000.00
30.11.2015	Cash transfer	10,000.00
16.05.2016	Bank transfer	30,000.00
<b>Total</b>		<b>140,000.00</b>

**4.5 UTILIZATION OF FUND**

The TCA maintained two separate BDT bank accounts, one for payments to claimants and another for administrative costs (see appendix 3).

**(i) Payments made to the claimants**

For payment to claimants, TCA has transferred both USD and Euro to BDT Compensation Account Total fund received and transferred from USD bank account to BDT bank account )for this purpose was BDT 12,448,000 (equivalent of USD 160,000) and BDT 156,135,325.81 (equivalent of Euro 1,800,218.62) from Euro account, the details of the utilization of is as follows:

**Table 3: Utilization of Fund (Compensation Cost)**

Particulars	Amount (BDT)	Amount (USD)
Opening balance	500.00	
Fund received from USD A/C (USD 160,000.00)	12,448,000.00	
Fund received from EURO A/C (Euro 1,800,218.62)	156,135,325.81	
Interest received in BDT A/C	58,923.33	
<b>Total fund received</b>	<b>168,642,749.14</b>	
Payment to claimants	(167,463,881.51)	
Bank charge	(10,046.00)	
<b>Closing balance in BDT A/C as of July 17, 2016</b>	<b>1,168,821.63</b>	
<b>Closing balance in USD A/C as of July 17, 2016</b>		<b>39,974</b>

**(ii) Administrative costs**

Another BDT account was maintained by the TCA for administrative costs purpose which was solely transferred from Euro account. Administrative costs were disbursed from BDT account and petty cash.

**Table 4: Utilization of Fund (Administrative cost)**

Particulars	Amount (BDT)
Total fund received (Euro 140,000)	11,852,456.60
Total administrative cost	(11,717,638.91)
<b>Closing balance</b>	<b>134,817.69</b>

**4.6 PAYMENTS TO CLAIMANTS**

The payments endorsed and recommended by the CC were paid to each claimant fully in single installment.

The payments to claimants were made in two ways. One is by providing them Government issued saving bonds (Sanchayapatra), and another is payment through the bank accounts opened for each of them in Dutch Bangla Bank Limited, Motijheel Branch, Dhaka.

**a) Sanchayapatra**

A total of 55 claimants of deceased and missing workers families purchased Sanchayapatra amounting to BDT 15,900,000 in Dhaka region. From Rangpur region, 44 claimants of deceased and missing workers purchased Sanchayapatra amounting to BDT 13,700,000.

And 10 injured workers purchased Sanchayapatra amounting to BDT 3,800,000 from Dhaka region and 7 injured claimants purchased Sanchayapatra amounting to BDT 1,700,000 from Rangpur.

In total, 116 claimants of deceased, missing and injured workers purchased Sanchayapatra amounting to BDT 35,100,000 from Dhaka and Rangpur region. The information is presented in the following table:

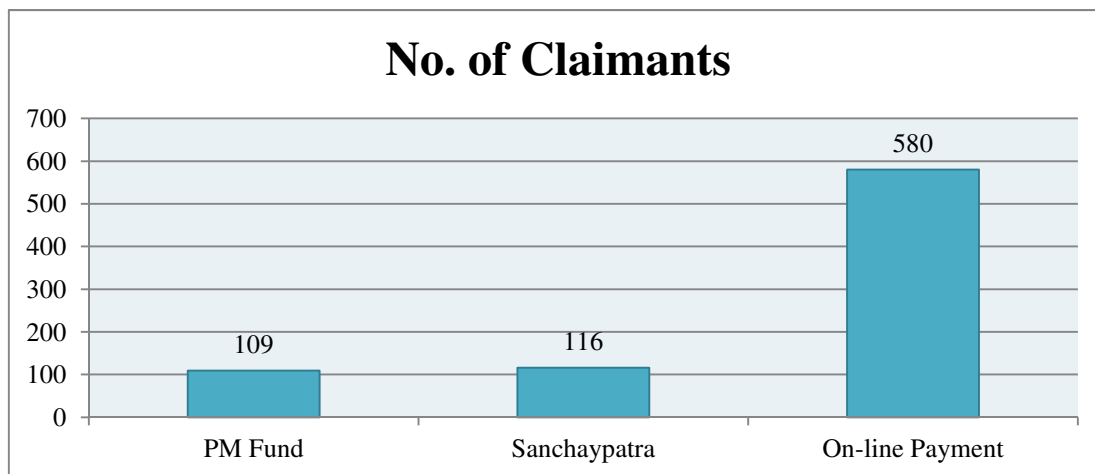
Victims	Ragpur Region		Dhaka Region		Total	
	No. of Claimants	Amount (BDT)	No. of Claimants	Amount (BDT)	No. of Claimants	Amount (BDT)
Deceased & Missing	44	13,700,000	55	15,900,000	99	29,600,000
Injured	7	1,700,000	10	3,800,000	17	5,500,000
<b>Total</b>					<b>116</b>	<b>35,100,000</b>



**b) Payment made through bank accounts**

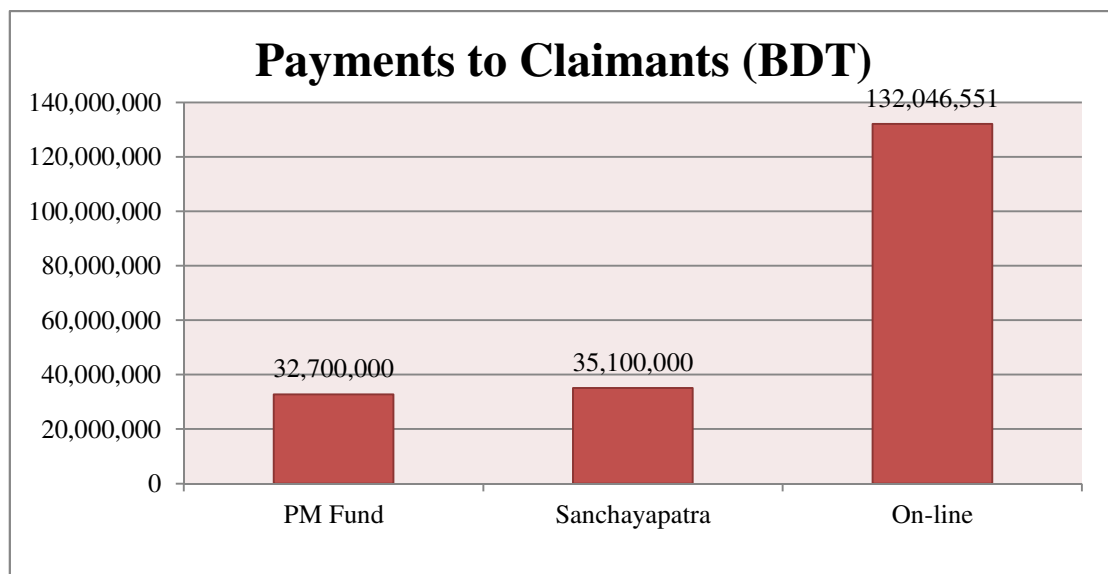
The rest of the payments were made by on-line through bank accounts in DBBL to claimants through individual bank account. Total 582 claimants were awarded by the TCA. Out of 582 claimants, 2 claimants have received their full awarded amounts by purchasing Sanchayapatra. So, remaining 580 claimants have received their awarded amount BDT 132,363,882 (equivalent to approximately USD 1,719,011.45) through transfer from DBBL.

A summary of the number of recipients is provided below:



**Figure 3: Payments to No. of Claimants**

The payments made to claimants were as follows:



**Figure 4: Payments to Claimants (BDT)**

## **5.0 CONCLUSION**

Based on the review of available information, and the results of the audit tests, we found that TCA has complied, in all material respects, with the conditions of disbursement of funds to the designated beneficiaries. We conclude that in total BDT 167,463,882 (equivalent to approximately USD 2.17 million) has been paid to claimants for the awards issued. We have reviewed that all the administrative costs came separately from C&A Foundation and expended through a separate account. We confirm that our audit was conducted in accordance with generally accepted auditing standards, involving such test and procedures which were considered necessary and appropriate for the purpose of our reporting. We would however, like to clarify that our examinations were conducted at the TCA Office, and we have verified beneficiaries directly on a sample basis.

We would like to thank the TCA, Dutch Bangla Bank and the selected beneficiaries for the cooperation rendered to us during the assignment.

Xxx End xxx

## APPENDICES

### APPENDIX 1: QUESTIONNAIRE TO CONFIRM THE PAYMENT TO THE BENEFICIARY.

1. Serial Number of victim:
2. Name of the beneficiary:
3. Total amount of award:
4. Total amount disbursed from TCA:
  - a) Sanchayapatra:
  - b) Online payment:
5. Dates of disbursement:
  - a)
  - b)

SI	Question	Y/N	Remarks
01	Please confirm your name, address and contact number		
02	Have you received money as a beneficiary of injured/dependent of deceased or missing victim?		
03	How many of your relatives have received money from TCA?		
04	What is the amount of your award?		
05	How much money have you received from TCA?		
06	Did you receive the amount through online and/or Sanchayapatra?		

## APPENDIX 2: SCHEDULE OF FUND RECEIVED FROM DONORS

### Fund received through Dutch Bangla Bank Limited (DBBL) USD Account Account# 1051110003413

Swift Date	Bank Deposited Date	Amount (USD)
28.01.2016	12.04.2016	150,000.00
22.01.2016	12.04.2016	49,974.00
<b>Total</b>		<b>199,974.00</b>

### Fund received through Dutch Bangla Bank Limited (DBBL) Euro Account Account# 1051130001243

Swift Date	Bank Deposited Date	Amount (Euro)
16.10.15	20.10.15	95,000.00
15.12.15	17.12.15	224,557.62
23.03.16	27.03.16	901,673.00
24.03.16	27.03.16	630,120.00
01.04.16	06.04.16	43,868.00
13.05.16	17.05.16	30,000.00
Cash Euro converted to BDT (08.09.15)		5,000.00
Cash deposited to BDT A/C (01.12.15)		10,000.00
<b>Total</b>		<b>1,940,218.62</b>

## APPENDIX 3: SCHEDULE OF FUND TRANSFERRED BDT ACCOUNTS

### Transferred from USD A/C to BDT Compensation A/C A/C# 1051200003662

Date (USD A/C)	Date (BDT A/C)	Amount (USD)	Exchange Rate	Amount (BDT)
17.05.16	17.05.16	160,000.00	77.80	12,448,000.00
<b>Total</b>		<b>160,000.00</b>		<b>12,448,000.00</b>

### Transferred from Euro A/C to BDT Compensation A/C A/C# 1051200003662

Date (Euro A/C)	Date (BDT A/C)	Amount (USD)	Exchange Rate	Amount (BDT)
25.04.16	25.04.16	600,000.00	85.83	51,498,120.00
09.05.16	09.05.16	700,000.00	87.33	61,127,640.00
17.05.16	17.05.16	500,218.62	86.98	43,509,565.81
<b>Total</b>		<b>1,800,218.62</b>		<b>156,135,325.81</b>

**Transferred from Euro A/C to BDT Administrative A/C  
A/C# 1051100033886**

<b>Date (Euro A/C)</b>	<b>Date (BDT A/C)</b>	<b>Amount (USD)</b>	<b>Exchange Rate</b>	<b>Amount (BDT)</b>
27.12.15	27.12.15	24,000.00	83.6053	2,006,527.20
10.01.16	10.01.16	17,000.00	83.2562	1,415,355.40
01.02.16	01.02.16	14,000.00	82.6890	1,157,646.00
01.03.16	01.03.16	10,000.00	82.9765	829,765.00
31.03.16	31.03.16	15,000.00	86.2044	1,293,066.00
02.05.16	02.05.16	15,000.00	87.3606	1,310,409.00
31.05.16	31.05.16	15,000.00	85.0998	1,276,497.00
26.06.16	26.06.16	5,000.00	84.3968	421,984.00
30.06.16	30.06.16	10,000.00	84.3207	843,207.00
<b>Total</b>		<b>125,000.00</b>		<b>10,554,456.60</b>

**APPENDIX 4: CASH IN HAND AND AT BANK**

**Cash in hand (BDT)**

<b>Particulars</b>	<b>Amount (BDT)</b>
Withdraw from BDT A/C# 1051100033886	594,000
Euro converted to BDT (Euro 5,000 @ BDT 88.2)	441,000
Administrative cost	(1,033,767)
<b>Cash in hand</b>	<b>1,233</b>

**Cash in hand and at bank (BDT)**

<b>Particulars</b>	<b>Amount (BDT)</b>
Cash in hand	1,233.00
Cash at bank (BDT A/C# 1051100033886)	133,584.69
<b>Total</b>	<b>134,817.69</b>

**APPENDIX 5: SAMPLES SELECTED AND CHECKED IN DETAIL FROM LISTS OF AWARDS.**

**Dependents of Deceased and Missing Victims**

<b>SL#</b>	<b>CC SL#</b>	<b>DBBL Account No.</b>
01	10	1051050124338
02	4	1051050122076
03	4	1051050122060
04	91	1051050123918
05	92	1051050127826
06	8	1051050121357
07	86	1051050124712
08	16	1051050124941
09	22	1051050123463
10	25	1051050122739
11	34	1051050122188
12	106	1051050122825
13	36	1051050124390
14	46	1051050125015
15	48	1051050124819
16	51	1051050124109
17	61	1051050121794
18	63	1051050121469
19	109	1051050124460
20	67	1051050125410
21	69	1051050125590
22	71	1051050125660
23	76	1051050121843
24	110	1051050125291
25	111	1051050124621
26	88	1051050124301
27	105	1051050125111
28	103	1051050123393
29	12	1051050123245
30	25	1051050122765
31	27	1051050123281
32	97	1051050124205
33	59	1051050123507
34	65	1051050123619
35	65	1051050123603
36	68	1051050123564
37	80	1051050122606
38	80	1051050122611
39	81	1051050124429
40	11	1051050121320
41	9	1051050123762
42	13	1051050124593
43	34	1051050122193
44	47	1051050121539

**Injured victims**

<b>SI#</b>	<b>CC SI#</b>	<b>DBBL Account No.</b>
01	118	1051050128059
02	140	1051050127723
03	159	1051050126306
04	170	1051050126561
05	192	1051050127595
06	205	1051050127777
07	213	1051050127483
08	226	1051050126327
09	243	1051050126012
10	235	1051050126381
11	251	1051050125912
12	256	1051050127030
13	273	1051050126776
14	281	1051050128337
15	284	1051050128300
16	122	1051050126124
17	219	1051050126136
18	265	1051050126925
19	147	1051050126007
20	208	1051050127233

Xxx End xxx