



BRESCIA GRAMEEN

RAISE THE BAR

2024-2025



MILESTONES & METRICS

We are pleased to present our decade of excellence report for the fiscal year ending 2024, highlighting our financial performance and strategic achievements.



BRESCIA GRAMEEN (PVT) LTD

More Than A Solution

AUDITOR PROFILE

ABOUT BDO SRI LANKA

A strong footprint in Sri Lanka

BDO Consulting (Pvt) Ltd, a limited liability company incorporated in Sri Lanka, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms. BDO Consulting (Pvt) Ltd is associated with BDO Partners, a Sri Lankan Partnership, a member of BDO International Limited. BDO is the brand name for the BDO network and for each of the BDO Member Firms. It was incorporated in June 2013. It is headed by Mr.Nishan Fernando, a former President of CA Sri Lanka. Ms.Buddhi Pathiraja is the Director. There are about six managers , 10 supervisors and 12 trainees.

Some Key Facts About BDO in Sri Lanka

- BDO International is represented by BDO Partners in Sri Lanka.
- BDO was established in 1958.
- BDO has been in existence for 66 years.
- BDO has a staff strength of over 375.
- Provides Audit and Assurance, Tax Advisory, Risk Advisory, Corporate Finance, BPO including Payroll Outsourcing, IS Audit Services and Corporate Secretarial Services.



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BDO Global Statistics 2024

Revenue

US\$15 bn ▲ +7%
€14 bn ▲ +5.3%

Presence

1,800 Offices
166 Countries & Territories

By service line

40.8% Audit & Assurance
22.6% Tax
21.7% Advisory
14.9% Business Services & Outsourcing

People

119,611 ▲ +3.42%

By region

56% Americas
33% EMEA
11% Asia Pacific



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OUR STORY

01

A leader in finance

02

Founded four decades ago

03

In 2014, BGL transformed into a Group of Companies, expanding into financial services, Consultancy, and leisure industries.

04

Allowed for the diversification of business risks.

05

Built a solid foundation of trust and social integration

With a strong focus on innovation and a forward-thinking approach.

06



OUR STORY

The company is dedicated to empowering both employees and customers.

Continues to expand

Earned them a loyal customer base, particularly within rural communities.

Ensuring that staff satisfaction aligns with the company's vision.

Its branch network both locally and internationally, including Brescia Leisure Australia PTY Limited, Brescia Project Management Services Co. L.L.C



VISION

To be the most preferred
Financial Service Brand



MISSION

Be the premier provider of superior financial solutions by earning people's trust in the most friendly, professional manner possible.



OUR VALUES

Client focused
trustworthiness



Flexibility



Integrity



Excellence



Respect for all
communities



BRESCIA GROUP OF COMPANIES



PRODUCT DETAILS

Brescia Grameen (Pvt) Ltd

- Mortgage Loans
- Migration Loan – Deals with foreign currency
- Business Consultation to small scale entrepreneurs
- Pawning
- Money transfer service
- Foreign remittance handling
- Financial Services for student migrants
- Assets management

Brescia Capital Investments (Pvt) Ltd

- Mortgage Loans - Housing Loans, Business Loans
- Real Estate

Brescia Credit (Pvt) Ltd

- Mortgage Loans - Educational loans, Personal loans
- Renting/Leasing of Apartments, Houses, Business Premises

Brescia Leisure (Pvt) Ltd

- Inbound tourism
- Hospitality Services to travelers
- Restaurants Pubs and Coffee shops

Brescia Mart (Pvt) Ltd

- Supermarket chain - foreign goods category in the store
- Loyalty card system
- Money transfer (WU/Money Gram/Ria) pawning facilities in supermarket

B Gym

- Offers access to fitness equipments and guide the clients through professional trainers
- Supplement store

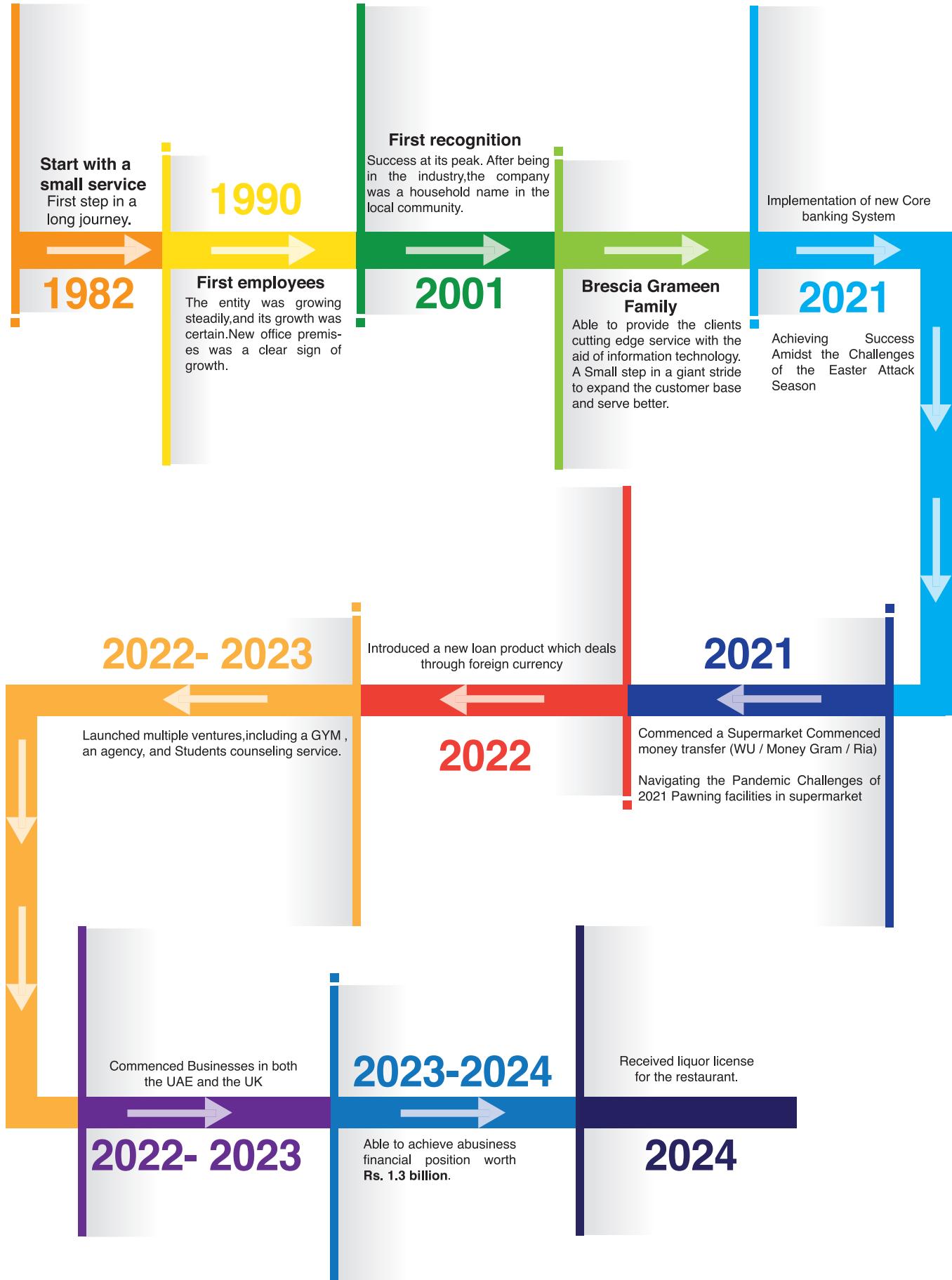
Meegamu Grocers

- Distribution of fast moving consumer goods
- Warehousing

Negombo Smart Achievers

- Student Visa Application Assistance
- University and College Selection
- Academic and Career Counseling
- Pre departure orientation
- Legal & documentation support

KEY MILESTONES



CURRENT STATUS



Financial Performance

Net Profit: Rs. 100 million annually over the past 5 years
NPL Level: 6% in the loan portfolio



Financial Position

Business Financial Worth
Rs. 1.3 billion



Business Resilience

- ★ Easter bomb explosion (2019)
- ★ Covid-19 pandemic
- ★ Economic crisis



Achievements

- ★ Maintained 100% employment security
- ★ Team unity



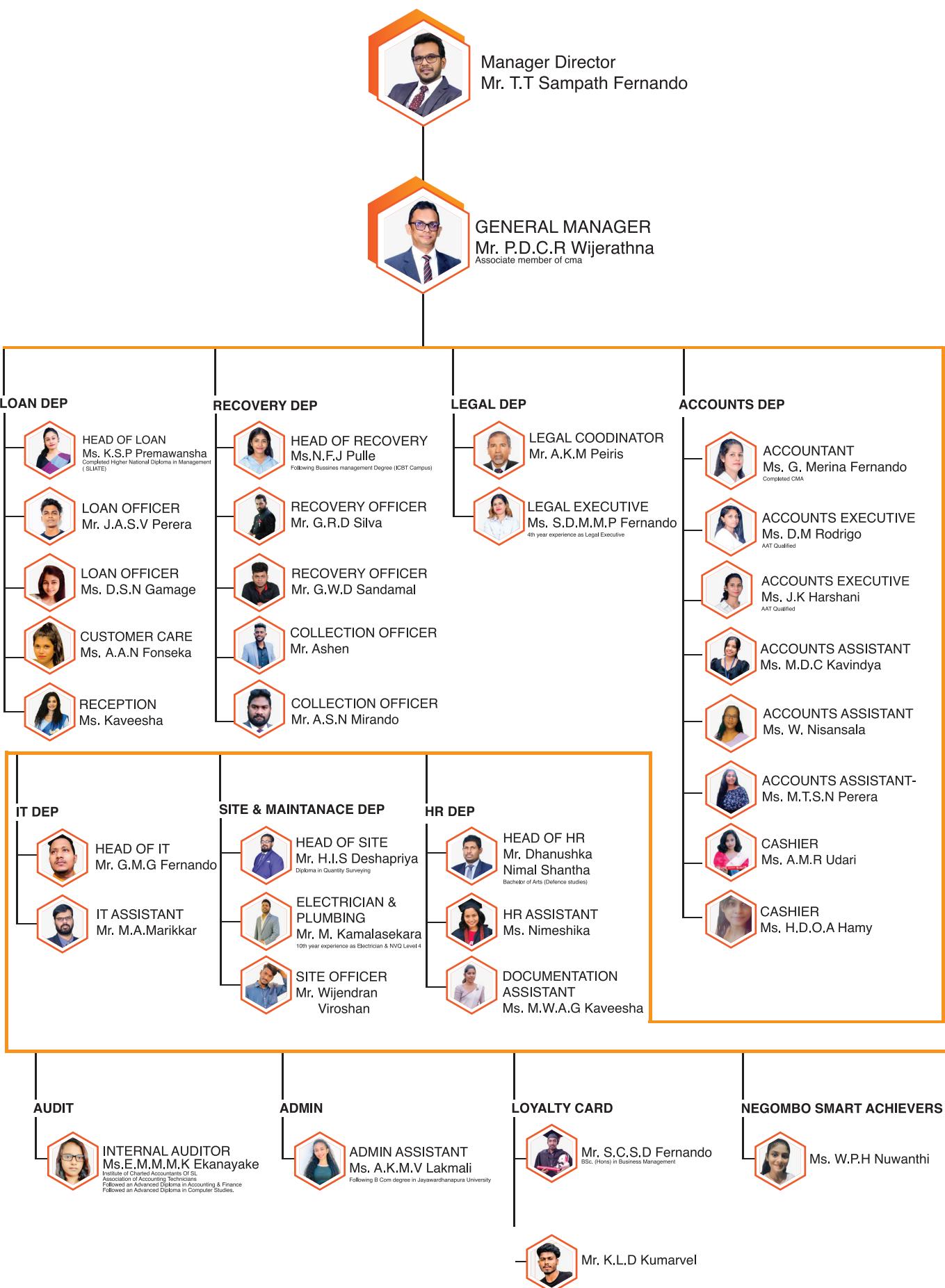
Business Diversification

New Ventures into various business dimensions

LOAN PRODUCTS



COMPANY HIERARCHY



CHAIRMAN

The legacy of a true humble leader

Business acumen alone will not transform any individual to be a great businessman. A great business mogul will not always be a great leader. The combination of hard work, perseverance, futuristic sight and business eloquence has made Mr. Sampath a great leader. He is a true Chairman who understands the pulse of the people who come to him in their need. Mr. Sampath's deep-rooted sense of loyalty to his motherland, and his hometown has lead him to develop loan products to assist the rural community at large. Providing access to students for migration has been a blessing to thousands of youngsters. It had helped them to pursue their higher education with ease.

Investing in diverse sectors is crucial for overcoming challenges and fostering community resilience. By strategically allocating resources across industries such as supermarket, fitness centers and restaurants, Mr. Sampath and the team were succeeded in managing risks associated with market fluctuations and economic uncertainties.



By prioritizing investments that benefit the community, Brescia contribute to social welfare, drive innovation, and ensure long-term growth.

Brescia is the bravest in the field based on the unwavering leadership, exemplary commitment to detail of staff and the modern technology being used.

The group of companies has doubled its strength within the last five years.



Managing Director
Mr. T.T Sampath Fernando

Chairman's Message

MANAGEMENT TEAM





Brescia Grameen (pvt) Ltd

CUSTOMER TESTIMONIALS



I wanted to take a moment to express my heartfelt gratitude for the exceptional service I received during my loan process with Brescia Grameen. Your team's dedicated support made the entire experience seamless, and I am particularly delighted with the promptness of the loan processing, which has enabled me to pursue my business goals without delay.

MR. W.A.P.FERNANDO

I wish to express my heartfelt appreciation for the invaluable support I have received from Brescia Grameen. From the very outset of our collaboration, the organization has been instrumental in guiding me through numerous challenges, allowing me to navigate the complexities of my endeavors with confidence.

I extend my best wishes to the management and the friendly staff of Brescia Grameen. Your dedication and professionalism have made a profound impact, and I look forward to continuing this fruitful partnership as we strive for success together.

MR. N.A.A.N.NISSANKA



I commend the Brescia Group for their invaluable support during my migration to the UK for higher studies. Financial challenges posed significant hurdles; however, their assistance has been instrumental in achieving our goals. My husband and I are truly grateful for their unwavering support. Thank you, Brescia.

MRS. M.H.W ALAHAKOON

Your initiative to elevate TORO Pub to an international platform in Dubai is indeed commendable. I would like to express my appreciation for your recognition of Brescia Grameen's financial support, which underscores the vital role of collaboration in achieving business success. Furthermore, it is worth noting that Mr. Sampath has been my friend since childhood. I wish you every success in this new venture and look forward to witnessing its growth.

MR. N.R.N COORAY





I would like to commend Brescia Grameen for their outstanding staff, whose professionalism and eagerness to assist significantly enhanced my experience in securing a loan for my daughter's construction project.

MRS. A.D.R.A.FEREIRA

We are pleased to share that we have successfully achieved our Canada migration dream, thanks to the financial support provided by your organization. We wish you continued success in your endeavors.

MR.D.M. HATHWHITE



මගේ දුව උසක් අධිකාපනය වෙනුවෙන් Finland යෙන් අවශ්‍ය මූදල්මය සහය ලබා දුන්නේ Brescia Grameen ආයතනය. හරිම සුහදුව සේවය ලබා දුන් කාර්ය මණ්ඩලයට සහ කළමනාකාරතුමාව සුබ පතනවා

MRS. D.R.M.L COSTHA

I would like to extend my heartfelt appreciation to the Brescia team for their outstanding support in facilitating my loan for migration to France. Their professionalism and friendly demeanor significantly eased the process. Thank you for your invaluable assistance.

MISS. M.P. UDUWANA



මගේ දුව Dubai ආවේ ජොඕී එකක් කරන්න. Brescia Grameen ආයතනය මගේ දුවට අවශ්‍ය මූදල් සහය ලබා දුන්නා . මම දැනටමත් එකාලගේ විටිනා සේවය ඉඩන පාරෙහෝගිකයෙක්. ආයතනය දියුණු වෙන්න තියලා සුබ පතනවා.

MISS. K.G PADMANI



Thanks to Brescia Grameen's assistance, my son's business is not only thriving but also gaining recognition in the Diwulapitiya. The ability to access the financial resources needed for inventory and marketing has significantly contributed to his entrepreneurial journey.

MR. A.N.D.FERNANDO

මගේ පුතා දැන් සයිලක් රටේ සූපවේදියෙක් විදිහට වැඩ කරනවා. විදේශගත වෙතින අවශ්‍ය වෙළාවට මුදල් ලබා දුන්නේ Brescia Grameen ආයතනය. බොහෝම ස්තූතියි තිබ ආයතනයට.

MRS. U.T.J FERNANDO



මගේ නිවස සාදා ගැනීමට මම Brescia Grameen වෙතින් ඉතාම පහසුවෙන් ණය මුදලක් ලබා ගත්තා. අපේ පුද්ගලයට මෙය වටිනා සම්පතක්.

MISS.V.R.A SILVA

I am pleased to share that I have achieved my dream of moving to the UK, thanks to Bresciagrameneen. Your support has been invaluable in this journey.

MR. K.B.S FERNANDO



I commend the exemplary customer service and efficient documentation process that greatly eased my loan acquisition. Having been a client since 2018, I extend my best wishes to Brescia Grameen for continued success.

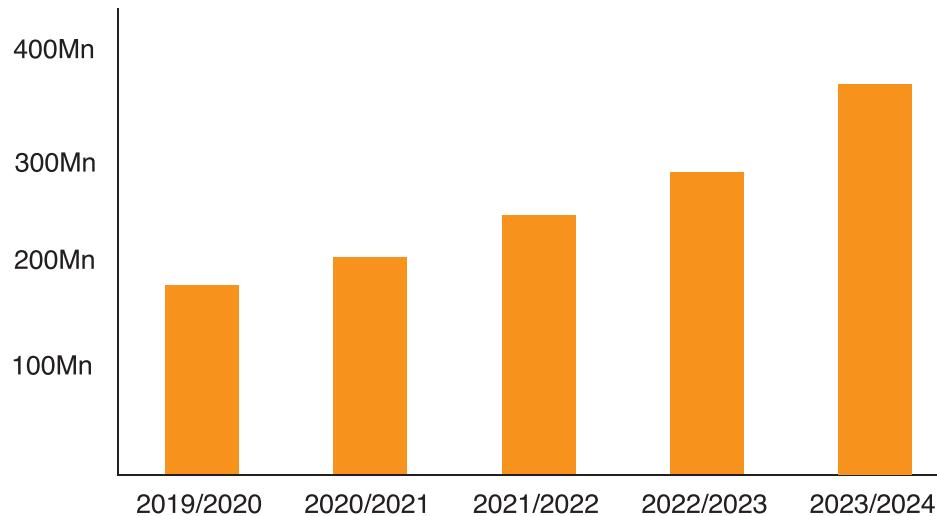
MR. C.J.T.S.FERNANDO



BRESCIA GROUP OF COMPANIES FINANCIAL HIGHLIGHTS

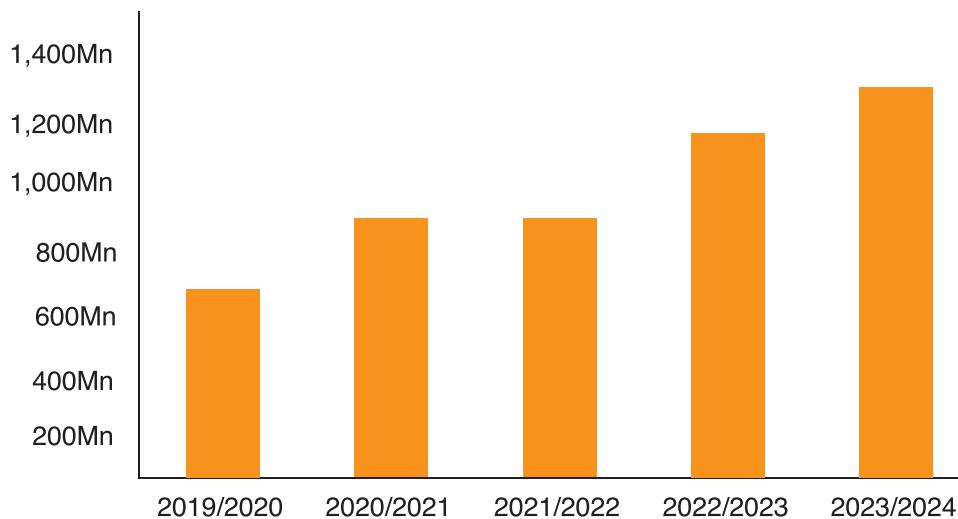
Summary of Financial – Company Growth

Revenue Growth



The company's revenue has shown consistent growth over the past five years, reflecting a positive upward trend. From the 2019/2020 period to 2023/2024, revenue increased by 58.9%. The company has demonstrated strong financial performance, highlighting effective business strategies and operational growth.

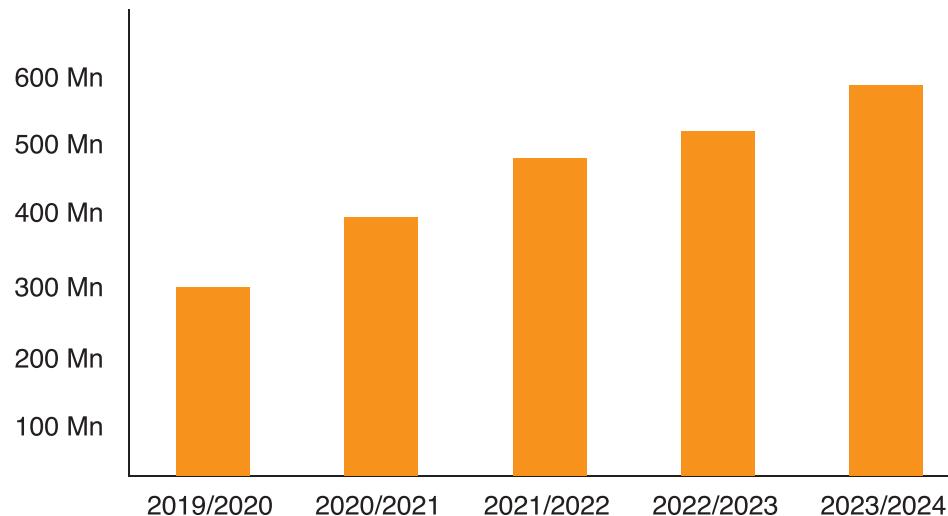
Asset Growth



The company has experienced significant growth in its assets over the past five years, rising by 57.1% from 2019/2020 to 2023/2024. This increase reflects a strong upward trend, with particularly notable growth between the 2022/2023 and 2023/2024 periods.

The steady growth of assets demonstrates the company's ability to expand its financial base and its enhanced financial stability and growth potential.

Loan Portfolio Growth



The company's loan portfolio has experienced impressive growth, a strong indicator of its expanding role in the financial services sector. The portfolio steadily increased by 54.4% from 2019/2020 to 2023/2024.

As a financial institution, this significant expansion suggests the company is effectively scaling its lending operations, likely supporting a broader range of clients and diversifying its financial services, which bolsters both revenue and market presence.

Sectors Growth



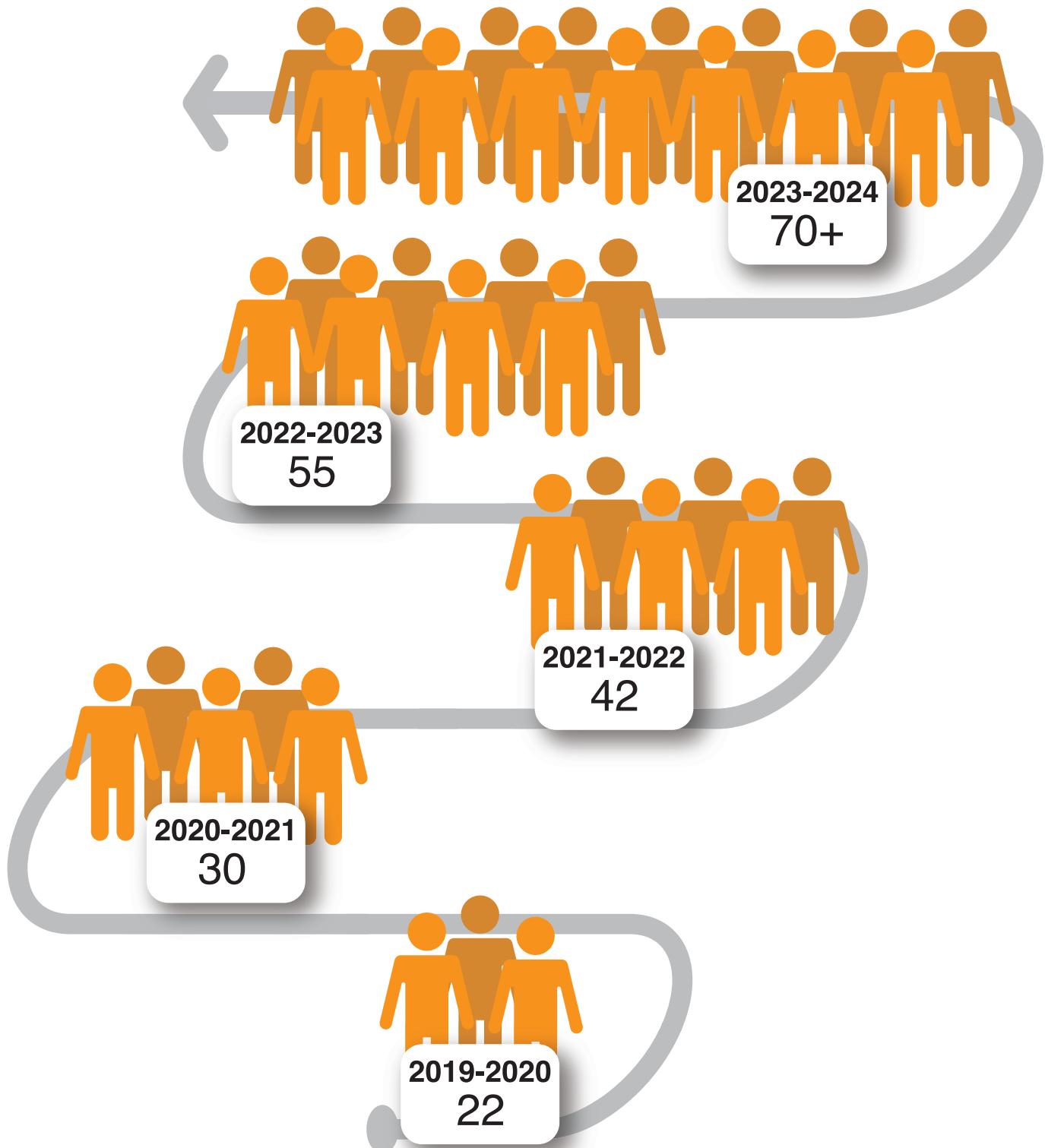
Sector dispersion in 2020



Sector dispersion in 2024

Human Capital

Direct Indirect Services



CSR ACTIVITIES

CORPORATE
SOCIAL
RESPONSIBILITY
PLAN





BRESCIA GROUP



BRESCIA GRAMEEN (PVT) LTD
More Than A Solution

BRESCIA GRAMEEN (PVT) LTD

Service lines

- Mortgage loans
- Business Consultation to small scale entrepreneurs
- Pawning
- Handling Financial Services for students & migrants
- Asset Management

KEY TRENDS & OPPORTUNITIES

Key Trends

- Increasing demand for diversified financial services tailored to individual needs.
- Growing migrant population seeking financial support for relocation and settlement.
- Rising entrepreneurship among small-scale business owners.
- Expansion of digital banking and fintech solutions
- Design applications and services that assist property owners in managing rent income effectively, including budgeting tools and automated payment solutions.
- Create loan offerings that address the specific needs of various demographic groups, such as migrants and entrepreneurs, ensuring accessibility and favorable terms for diverse borrowers

Opportunities

- Develop digital platforms to streamline mortgage and migration loan processes.
- Offer tailored financial consultation services for small-scale entrepreneurs.
- Expand asset management services to attract more high-net-worth clients.





Brescia **Leisure** (Private) Limited

BRESCHIA LEISURE (PVT)LTD

Service lines

- Inbound tourism
- Hospitality Services to travelers
- Restaurant

KEY TRENDS & OPPORTUNITIES

Key Trends

- Growth in inbound tourism due to increased travel and tourism activities.
- Rising demand for high-quality hospitality services.

Opportunities

- Develop unique travel packages combining accommodation, tours, and dining experiences.
- Partner with travel agencies to attract international tourists.
- Enhance restaurant services with diverse cuisine options and local specialties.
- Implement a loyalty program for repeat customers.





BRESCIA CAPITAL INVESTMENT (PVT) LTD.

More Than A Solution

BRESCIA CAPITAL INVESTMENT (PVT) LTD

Service lines

- Mortgage loans
- Housing loans and Business loans
- Real Estate

KEY TRENDS & OPPORTUNITIES

Key Trends

- Surge in real estate investments due to urbanization.
- High demand for housing loans as property ownership remains a priority.
- Growing interest in business loans for startups and expansions.

Opportunities

- Introduce flexible mortgage and housing loan schemes with competitive interest rates.
- Partner with real estate developers to offer bundled property and loan packages.
- Expand business loan services with tailored financing solutions for different industries.
- Invest in technology to streamline loan application and approval processes.





BRESCIA CREDIT (PVT) LTD.

More Than A Solution

BRESCIA CREDIT (PVT) LTD

Financial Products

- Mortgage loans - Educational loans and Personal loans
- Renting/Leasing of Apartments, Houses, Business Premises

KEY TRENDS & OPPORTUNITIES

Key Trends

- Increasing demand for personal loans due to rising consumer spending.
- Growing need for educational loans as higher education becomes more accessible.
- Expansion in the rental market for residential and commercial properties.

Opportunities

- Launch promotional campaigns for educational loans targeting students and parents.
- Develop a comprehensive rental management system for apartments, houses, and business premises.
- Offer personalized loan products with flexible repayment options.
- Utilize data analytics to assess credit risk and enhance loan approval rates.





B - Mart
deals with credits

BRESCIA MART (PVT) LTD

Financial Products & Business Processes.

- Have created 350 loyalty card customers which facilitate to purchase on credit basis
- The uniqueness of B-Mart from other supermarkets is the loyalty card system which is a facility given by Brescia Grameen to B mart customers where customers have the opportunity to purchase goods on credit basis in selected stores including B mart.
- Supermarket chain - foreign goods category in the store Money transfer (WU/Money Gram/Ria) Pawning facilities in supermarket

KEY TRENDS & OPPORTUNITIES

Key Trends

- Growing popularity of supermarket loyalty programs.
- Increasing demand for foreign goods in retail stores.
- Expansion of money transfer and financial services within retail environments.
- Opening & Closing Time - 8.30 am - 10.30 pm

Opportunities

- Expand the loyalty card system to more stores and offer additional benefits.
- Introduce exclusive foreign goods sections to attract diverse customer segments.
- Enhance money transfer and pawning facilities to provide a one-stop financial solution.
- Utilize data analytics to understand customer preferences and tailor promotions accordingly.
- Expanding essential support for the community
- Through enhanced credit deal services
- Daily essentials
- medicines from pharmacies
- Fuel / Gas
- Bills- Electricity/ Water
- Insurance
- Fashion
- Fast food chains





B GYM

Key Trends

- Rising awareness about health and fitness.
- Growing demand for professional fitness training and guidance.
- Increasing consumption of dietary supplements.

Opportunities

- Expand fitness facilities with advanced equipment and personalized training programs.
- Develop a comprehensive supplement store with a wide range of products.
- Offer membership packages with added benefits like wellness consultations and nutrition plans.
- Collaborate with corporate clients to provide wellness programs for employees.
- Zumba
- Yoga
- personal training

Financial Products

- Offers access to fitness equipments and guidethe clients through professional trainers
- Supplement Store
- Gym equipment





MEEGAMU GROCERS (PVT) LTD

Service lines

- Distribution of fast-moving consumer goods
- Warehousing

KEY TRENDS & OPPORTUNITIES

Key Trends

- High demand for fast-moving consumer goods (FMCG).
- Increasing importance of efficient warehousing and distribution.

Opportunities

- Expand distribution networks to cover more geographic areas.
- Implement advanced warehousing solutions for better inventory management.
- Partner with FMCG brands for exclusive distribution deals.
- Utilize data analytics to optimize supply chain operations.





NEGOMBO SMART ACHIEVERS (PVT) LTD

Service lines

- Student Visa Application Assistance
- University and College Selection
- Academic and Career Counseling
- Pre-Departure Orientation
- Legal and Documentation Support

KEY TRENDS & OPPORTUNITIES

Key Trends

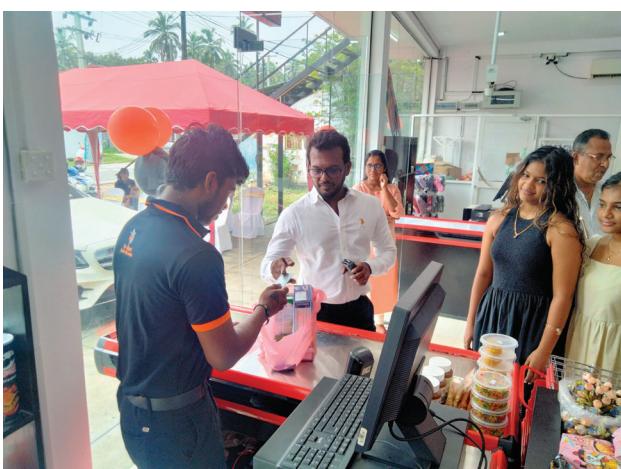
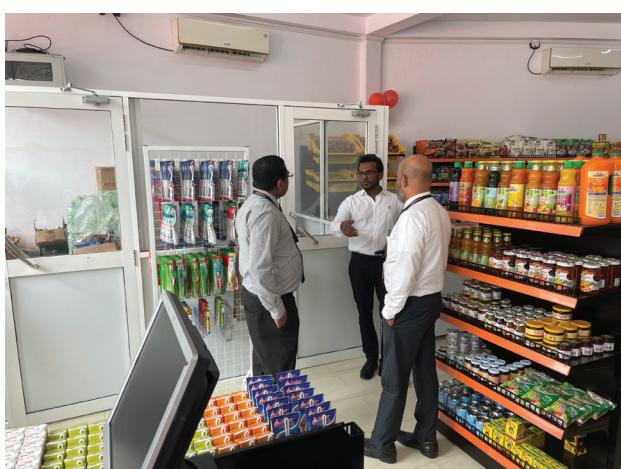
- Growing interest in studying abroad among students.
- Increasing demand for comprehensive visa and academic counselling services.

Opportunities

- Develop partnerships with international universities and colleges for student placements.
- Enhance pre-departure orientation programs with cultural and practical insights.
- Offer legal and documentation support services to streamline the application process.
- Utilize digital platforms to provide virtual counselling and application assistance.



OUR MILESTONE





CORPORATE INFORMATION

NAME OF COMPANY

1. Brescia Credit (PVT) LTD
2. Brescia Grameen (PVT) LTD
3. B-Mart (PVT) LTD
4. Brescia Leisure (PVT) LTD
5. Brescia Capital Investment (PVT) LTD

COMPANY REGISTRATION NO

- PV 107605
PV 101683
PV 00223269
PV 112458
PV 103211

REGISTERED OFFICE OF THE COMPANY

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Negombo

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- T.T.S.Fernando
H.M.P.S.K Fernando
S.M.P.Fernando
A.K.M.Pireris
T.M.R.D.Fernando
T.N.D.M.Pireris
W.S.S.Fernando

AUDIT COMMITTEE

- MSK Associates**
CHARTERED ACCOUNTANTS
Mr.Aruna Indika
Mr.Chamikara Weerakkody

- E.M.M.M.K. Ekanayake**
Internal Auditor

HR AND REMUNERATION COMMITTEE

- T.T.S.Fernando -Chairman
P.D.C.I. Reyenzi Wijayaratne -CEO
D. N.Shantha -Head of the HR

RELATED PARTY TRANSACTIONS REVIEW COMMITTEE

- MSK Associates**
CHARTERED ACCOUNTANTS
NO. 95, SUNETHRADEVI ROAD,
KOHUWALA,
post code:10250

- E.M.M.M.K. Ekanayake**
Internal Auditor
NO. 254/5, GALWARA ROAD,
KALUWARIPPUWA WEST, KATANA

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post code:10250

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Attorney -at-Law
No 04,Kuruduwattha Road,
Amandaluwa Seeduwa

- D.D.A.D.Darmarathna**
Attorney -at-Law
No 123, Bangalawatta,Dunagaha

SECRETARIES AND REGISTRARS

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KOHUWALA,
post code:10250

- E. P. M De Silva**
Attorney -at-Law
NO 255/24 Green Payk,
Dawatagahawatta Thibirigaskatuwa

BANKERS

- Commercial bank-Negombo
Sampath Bank -Negombo
Hatton National Bank -Negombo
DFCC Bank -Negombo
Nations Trust Bank -Negombo
Pan Asia Bank-Negombo
Amana Bank -Negombo



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