

# Annual Report

2020-'21



SKS

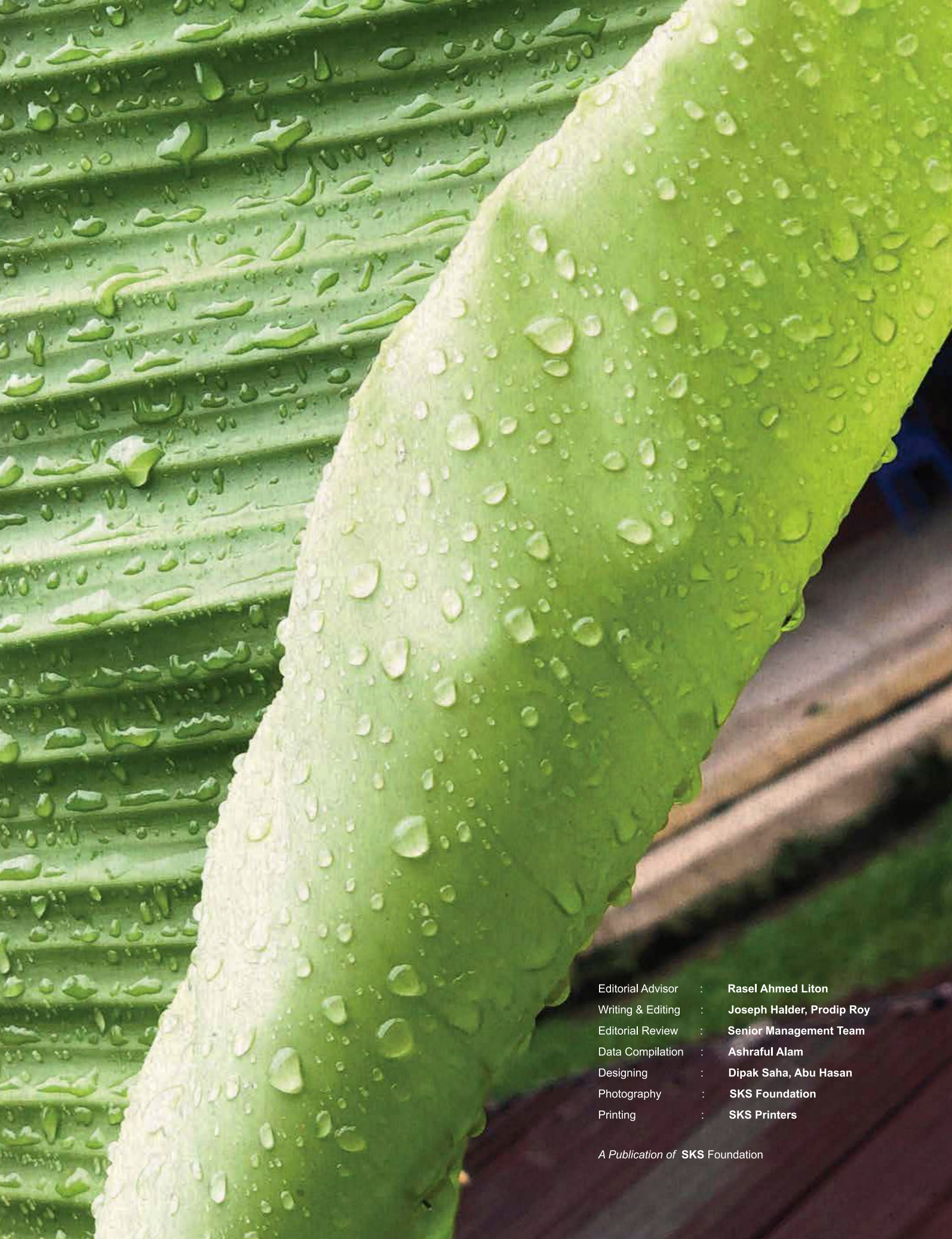


# Annual Report 2020-'21

*Striving for a Sustainable Change*



SKS



Editorial Advisor : **Rasel Ahmed Liton**  
Writing & Editing : **Joseph Halder, Prodip Roy**  
Editorial Review : **Senior Management Team**  
Data Compilation : **Ashraful Alam**  
Designing : **Dipak Saha, Abu Hasan**  
Photography : **SKS Foundation**  
Printing : **SKS Printers**

*A Publication of* **SKS** Foundation

# Table of CONTENTS

Message from the Chairperson .....04

---

Foreword.....05

---

Chapter 1: Profile of the Organization.....06

---

Chapter 2: The Year in Review.....10

---

Mainstream Programs & Priorities .....13

● Social Empowerment

● Economic Development

● Environmental Justice

● Social Enterprises

---

Chapter 3: Promotion of Governance & Social Bonding.....49

---

Chapter 4: Resource Mobilization & Management .....54

● Human Resource Management

● Financial Resource Management

---

Programs/Projects Run during the Year.....61

## Message from the CHAIRPERSON



SKS Foundation has passed a significant year showing its proven spirit in serving the marginalized amidst the COVID-19 pandemic at the ground. Upholding the spirit of Striving for the Sustainable Change, SKS Foundation continued moving forward targeting to reaching development drives at the doorstep for the poor & marginalized.

While the COVID-19 pandemic existed having the extreme brunt on life & livelihood of the mass people, SKS implemented its programs in an alternative manner to ensure optimum benefit to the destitute & deserving people. Mobilizing its program participants and collaborating with the stakeholders ranging from the civil society to the policy-making authority, SKS continued widening more domains of development services remaining dedicated to the deserving segments of the society.

Significantly, SKS Foundation focused on context-specific intervention concentrating on contextual challenges. It continued its program operation covering the greater north and other regions including the coastal belt, drought zone and urban settings. SKS played a unique role in ensuring the participation and accessibility of people in food security, disaster management, health and nutrition, education, human rights, and environmental development, etc. With its need-based policies & strategies, SKS also continued expanding its working areas focusing more on the challenges, context, and zone-specific solutions in compliance with the national direction. Integrating its development drives with corporate initiatives, SKS Foundation has been able to establish itself as a model of alternative development.

Targeting to create more room to serve different categories of the disempowered population with a particular focus on women, children and persons with disabilities and those who are engulfed with environmental difficulties, SKS Foundation expanded partnership with different development partners and maintained effective networking with the administration, LGIs and other duty bearers. Alongside, SKS Foundation remained quite vibrant in contributing to the country's journey of achieving the SDGs in association with the government, donors, civil society and the communities. Through these processes, SKS got enriched with good learning to strive for societal benefit.

I hope SKS Foundation will continue its role in society as a dedicated development organization by implementing time-fitting programs upholding the spirit & priorities of its Strategic Plan. SKS' integrated development programs will contribute to taking appropriate and consistent steps to achieve local, national goals and the aspirations of the SDGs.

With a special note, I thank the relevant government departments & development partners, and stakeholders, who remained quite supportive in taking SKS Foundation's development mission forward in a challenging year. I would like to express my gratitude to SKS' governing body for guiding the Organization and its workforce in serving the deserving people with dedication.

A handwritten signature in black ink, reading "Ayub Ali".

**Md. Ayub Ali**

## FOREWORD



The year 2020-'21 has gone by. SKS Foundation ran its development intervention focusing promotion of health & hygiene awareness while contributing to the livelihood development of the marginalized. The poor, landless, marginal & small farmers, vulnerable groups, ethnic minorities, and disaster-affected communities were covered under multifaceted development programs keeping the COVID-19 pandemic into consideration. SKS mobilized its resources for providing livelihood & healthcare services to help people to prevent the spread of COVID-19.

SKS Foundation followed some alternative ways to conduct its development drives pinpointing the most striking challenge of the respective area. Targeting the disadvantaged segments' social protection, SKS mobilized people through women participation in income generation & decision-making, children & adolescents' awareness on health & hygiene rights, etc through conduction of rights-based intervention and promotion of healthcare, education & environment-friendly facilities covering the communities & institutions. Alongside, SKS' advocacy reached its programmatic learning to the policy-makers & stakeholders targeting its wider replication. Thus, focusing the service delivery and rights-based approach, the program interventions covered 1,803,794 people including the marginalized segments and the stakeholders.

Economic development programs contributed to agriculture productivity & marketing, entrepreneurship development, and skill-building of the program participants. At this point, mobilization of 340,243 people in income generation was ensured centering different off-farm and on-farm activities covering new areas under SKS' Microfinance Programs. Alongside, since the poor people got hit the hardest with the economic standstill, SKS refinanced to the ventures supporting extra cash package to recover the vulnerable people's damaged economy.

Since its engagement in the different hard-to-reach & vulnerable zones, SKS continued its track to explore the resilient measures in favor of environment conservation & climate adaptation. Promotion of bio-gas, solar home systems, improved sanitation & sludge management, etc especially in the remote *char* & low-income rural & urban communities contributed to conserving the environment. Alongside, SKS covered 664,515 marooned people in overcoming the setback caused due to the monsoon flood & river erosion through agricultural productivity & marketing and entrepreneurship development support.

Though SKS Social Enterprises faced a tremendous setback due to the COVID-19 pandemic, a good number of people continued with their job marking a significant value addition to maintain their livelihood. However, SKS came up with a Partnership Banking Program as a new venture to support its program participants with more institutional financing. We reiterate SKS' Social Enterprises alongside its development drives would emphasize to developing an empowered, healthy & educated society.

My thanks & gratitude to our program participants, staff members & stakeholders, who got themselves engaged & enriched SKS' intervention with their valued participation at different levels. Special thanks to SKS' governing body for guiding the Organization running ahead amidst the pandemic. I believe, the Annual Report 2020-'21 will be a ready reference upholding the facts & figures of SKS' intervention.

A handwritten signature in black ink, appearing to read 'Rasel Ahmed Liton'.

**Rasel Ahmed Liton**  
Chief Executive

## CHAPTER 1

# Profile of the Organization





# Profile of the Organization

## SKS Foundation Today

SKS Foundation was conceived by a group of self-motivated local youths to help poor and marginalized families in isolated *chars*. Over the decades, SKS Foundation has grown as a national non-government organization rooted in Northern Bangladesh. SKS facilitates multi-faceted development programs covering the poor & marginalized focusing on women & children. The Organization has gradually emerged in supporting the poor & oppressed segments of the society to fight deprivation and injustice with multi-sectoral development interventions. SKS works following a multi-disciplinary approach with vulnerable groups i.e. poor, landless, ethnic minority, marginal farmers, climate victims, and so on in different geophysical contexts who suffer from exclusion and lack of access to resources. It has grown more visibly with diversity in its plans & programs targeting deserving people. Thus, SKS has been **Striving for a Sustainable Change** in collaboration with the development partners and stakeholders.

## Vision

*A poverty-free society where everyone has access to resources and live with voice, dignity and justice.*

## Mission Statement

*SKS Foundation facilitates improvement of life and livelihood of the poor and excluded by reducing their vulnerabilities, promoting empowerment and improving access to development opportunities and resources. SKS Foundation collaborates with government including local government, private sector, NGOs, networks and donors to ensure sustainable development.*

## Goal

Quality of life of the poor and excluded groups improved with access to and use of effective and inclusive development opportunity and resources.

## Unique Features

- Hard-to-reach priority
- Visionary thoughts
- Less hierarchy
- Brand sensitive
- Progressive growth
- Change & adapt
- Holistic approach



## Strategic Aims

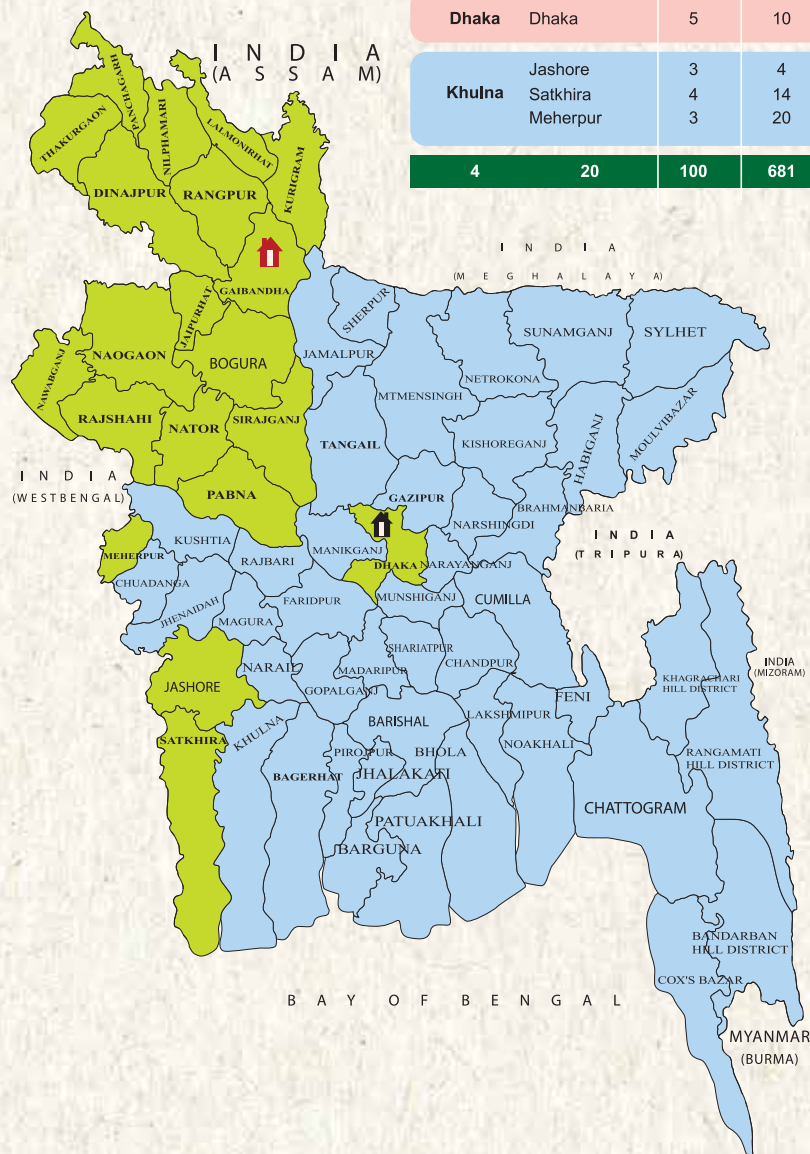
1. Combat social inequalities, exclusion and poor governance that perpetuates chronic deprivation and injustice for the poor & voiceless.
2. Promote income security and economic freedom of the poor and marginalized groups and members who suffer serious livelihood challenges.
3. Reduce environmental abuse, climate risks & disaster vulnerability with special focus on those who are critically vulnerable.
4. Increase people's access to basic quality services in health, education and other sectors with reasonable stake and terms.

## Strategic Objectives

1. Promote critical awareness & ability of the poor & excluded communities & disadvantaged population to fight against social odds and injustice.
2. Strengthen local institutions and leadership with means and capacity to promote effective and pro-poor service delivery in all essential aspects of life.
3. Increase inclusion of the resource-poor in economic and financial services, livelihood innovations and marketable skill development.
4. Promote opportunities for social enterprise development, self-employment, partnership and market with special focus on women and adolescent girls.
5. Mobilize critical knowledge and resources from multiple sources including government to help climate change adaptation by communities & institutions.
6. Promote community-based disaster preparedness and environment-friendly actions in livelihood practices including promotion of WASH.
7. Develop sector-specific sustainable social business consistent with local demand and affordability that has potential to scale up.
8. Strengthen quality service delivery under social enterprises with innovation, diversity and institutional development.

## Program Area Covered in 2020-'21

Division	District	No. of Upazila	No. of Union/ Pourashava	No. of Village	No. of Household	Participant/People		Total
						Male	Female	
Rangpur	Panchagarh	5	38	186	6,551	15,183	17,120	32,303
	Thakurgaon	3	26	106	3,231	6,224	10,946	17,170
	Dinajpur	10	53	202	5,392	11,901	10,759	22,660
	Nilphamari	4	26	194	29,855	70,605	72,325	142,930
	Rangpur	7	59	268	15,881	34,025	32,083	66,108
	Lalmonirhat	1	18	75	4,120	8,520	15,500	24,020
	Kurigram	4	27	110	15,510	40,326	37,224	77,550
	Gaibandha	7	75	1,150	250,900	481,728	421,872	903,600
	Bogura	10	74	519	20,204	48,351	41,932	90,283
	Sirajganj	6	33	175	10,500	25,553	29,997	55,550
	Natore	2	37	59	1,016	2,722	2,414	5,136
Pabna	6	59	198	8,020	18,667	18,751	37,418	
Rajshahi	Naogaon	6	16	68	2,106	4,659	5,229	9,888
	Rajshahi	9	59	162	4,471	11,929	10,716	22,645
	Joypurhat	3	25	95	4,457	10,630	9,426	20,056
	Chapainawabganj	2	08	26	226	602	541	1,143
Dhaka	Dhaka	5	10	155	2,465	5,127	4,732	9,860
Khulna	Jashore	3	4	108	15,537	35,015	34,901	69,916
	Satkhira	4	14	270	65,079	131,287	136,539	267,826
	Meherpur	3	20	274	1,66,312	3,37,490	3,43,842	6,81,332
<b>4</b>	<b>20</b>	<b>100</b>	<b>681</b>	<b>4,400</b>	<b>531,834</b>	<b>1,000,547</b>	<b>956,852</b>	<b>1,957,400</b>



- Head Office
- Dhaka Office
- Working Areas

## CHAPTER 2

# The Year in Review



# The Year in Review

Program intervention during the year 2020-'21 continued covering SKS Foundation's program participants and relevant target people i.e. the poor & disadvantaged, landless, marginal farmers, and different vulnerable groups in the *char* areas, drought zone & coastal belt. Particular focus was pinpointed on the poor & hardcore poor, widow, divorcee & abandoned women, women-headed households, youth especially adolescents, mother & children, persons with disabilities in the rural & urban areas. Hard-to-reach and difficult areas were covered with context-specific programs while COVID-19 pandemic issues were taken into special consideration.



SKS Foundation contributed to the promotion of social protection and human rights through the conduction of different rights-based programs targeting to promote good governance & accountability among the duty bearers. Under the Rights & Governance component of its Social Empowerment Sector, SKS ensured peoples' participation through CBOs and groups following pro-poor program planning & implementation. Based on this process, 217 LGI representatives and 43,954 community people were mobilized through different activities. The target people were sensitized to demand their entitlements while the service providers were found accountable for providing pro-poor services.

The Social Empowerment Sector emphasized women's participation in decision-making at both the family and society levels. As part of institutionalization, Women Federations, CBOs, VDCs, Youth Groups, *Adibashi* Cultural Centers, Village *Probeen* Social Centers, Market Committees, etc were formed & facilitated at the community level. This helped in increasing 53,249

women's mobility for demanding their rights & entitlements, involvement in the production activities and market system, increased access to health & nutrition facilities, and moving against social injustice & gender disparity. Alongside, 44,841 children & adolescents got aware on education, sexual & reproductive health & rights, violence against women & adolescents, negative consequences of early marriage, dowry, etc.

Under the Economic Development Sector, SKS Foundation continued arranging skill & capacity development of its program participants. The women participants were specially mobilized & capacitated on leadership targeting their business & entrepreneurship development. Different training courses on tailoring, cattle & poultry rearing, crop production, dairy, homestead gardening, etc covered 8,644 female & 844 male participants. Under its Agriculture Productivity & Marketing component, SKS formed & mobilized 75 Producer Groups and market actors following the Participatory Market System Development approach. Under the Entrepreneurship Development & Marketing, SKS organized farmer & producer groups while it covered 17,894 people mobilizing 200 groups based on value chain analysis. The developed local entrepreneurs and groups were linked with service departments and market actors. Under its Microfinance scheme, SKS Foundation continued with micro-entrepreneurship development, financial services, value chain development & rural marketing, increasing agricultural productivity, and creating self-employment opportunities. The program participants were provided with need-based loans and training on entrepreneurship development. A total of 24,716 poor & extremely poor people and entrepreneurs were supported under SKS' Microfinance schemes to build their livelihood-base stronger.

SKS Foundation continued its context-specific programs under different zones considering environmental concerns. Based on climatic challenges and environmental hazards, SKS' intervention under its Environmental Justice Sector focused on initiatives to enhance people's awareness & capacity to combat the effects of climate change. Various types of programs mobilized 146,483 people to ensure the

conservation of the environment, improvement of environmental standards, and mitigation of environmental hazards covering *char* & flood-prone areas, drought zone & coastal belt. In line with the government guideline on DRR, SKS also organized regular meetings with government officials & LGI representatives and orientation of group/committee members while 16,350 DMC members & Volunteers got capacitated and remained active on disaster mitigation issues. SKS' interventions made 86,500 people aware of environment conservation, climate change & DRR issues and helped people in capacity building in disaster preparedness.

Promotion of Solar Home System (SHS), Biogas System, and Improved Cooking Stoves (ICS) at the family level contributed to the conservation of environment. Concerning this, 16,930 people were promoted with renewable energy facilities. Promotion of healthy home & healthy village concept covered the installation of improved WASH facilities and Installation of fecal sludge & waste management systems at community, household & school level which in turn contributed to the conservation of environment.

Relating to the initiatives under Social Enterprising Sector, the Social Development Services made a special focus on the promotion of health & nutrition, WASH, and education targeting the poor, marginalized, and excluded segments of the society. Under Health Care & Nutrition promotion, a total of 636,711 people were provided with general health services, eye care along with medicine & other supplementary vitamin items with a special focus on pregnant & lactating mothers & children. As many as 317,630 girls were oriented focusing on adolescents' health risks & protection issues, nutrition & mal-nutrition symptoms, early marriage & its negative consequences and prevention, the importance of breastfeeding, menstrual hygiene & management, pregnant & lactating mothers' care, etc.

Centering the increased access to safe water, improved sanitation and hygiene facilities, SKS and the service providers i.e. LGIs & DPHE covered 689,970 people with safe water supply and improved sanitation facilities in the community and educational & health institutions. Awareness

messages relating to menstrual hygiene management (MHM) issues were also reached to women & adolescent girls. Hygiene Sessions at community, observance of Global Handwashing Day, hygiene awareness at household, public corners, etc relating to the promotion of personal hygiene with focus on COVID-19 issues covered an uncountable number of people.

Under its Social Corporate Ventures, SKS Foundation supported 1,177,048 people including its program participants with health, education, information & recreation facilities. Alongside, the Social Corporate Initiatives contributed to creating & continuing with job opportunities during the COVID-19 pandemic while the disadvantaged & hard-to-reach families of the local community got benefited.

SKS Foundation's advocacy & networking at the local & central level helped in upholding need-based services for the disadvantaged while rights of the women & disadvantaged got priority. Demand for the National *Char* Board was reiterated as an outcome of advocacy run under the National *Char* Alliance. Demand for increased WASH budget allocation for the hard-to-reach & difficult zones was reached to the government as an outcome of the budget advocacy under the Network of WASH Networks. Alongside, SKS performed its networking & communication role in partnership with different forums & committees at the national & local level centering on the life & livelihood of the vulnerable people, disaster management, health & WASH rights focusing on COVID-19 pandemic, stopping violence against women, etc.

SKS Foundation remained fully engaged with its efforts in helping the flood-affected people of northern districts and combating the COVID-19 crisis. SKS stood by the vulnerable people with flood anticipatory support and emergency lifesaving humanitarian assistance. Alongside, targeting to help the poor & distressed families maintain their livelihood during the lockdown, SKS supported the poor & disadvantaged with food & hygiene packages and cash for maintaining their life & livelihood during emergencies.

# Mainstream Programs & Priorities

SKS Foundation's development intervention integrates the service delivery operation with the rights-based approach to attain specified aims and objectives. The development program structure has a well-rooted foundation of 4 mainstream program sectors namely Social Empowerment, Economic Development, Environmental Justice, and Social Enterprising. SKS Foundation runs different program components under these Sectors taking the respective strategic objectives into proper consideration. However, the program intervention under the Sectors remains complementary to each other.



## Summary of Performance 2020-'21

Name of Component	No. of Event/Group	No. of Participant
<b>Social Empowerment</b>		
<b>Strategic Aim: Combat social inequalities, exclusion, and poor governance</b>		
<ul style="list-style-type: none"> <li>Promotion of Rights &amp; Governance</li> </ul>	Different Activities	43,954
<ul style="list-style-type: none"> <li>Women Empowerment &amp; Reduction of Gender Disparity</li> </ul>	3,560 Events	53,249
<ul style="list-style-type: none"> <li>Protection of Child Rights</li> </ul>	2,268 Events	44,841
<ul style="list-style-type: none"> <li>Institutionalization of CBOs &amp; Groups</li> </ul>	347 CBOs	6,685
<b>Economic Development</b>		
<b>Strategic Aim: Promote income security &amp; economic freedom of poor &amp; marginalized</b>		
<ul style="list-style-type: none"> <li>Entrepreneurship Development &amp; Marketing</li> </ul>	200 Groups	17,894
<ul style="list-style-type: none"> <li>Economic Support</li> </ul>	1,796 Groups	34,655
<ul style="list-style-type: none"> <li>Savings Program</li> </ul>	9,468 Groups	171,664
<ul style="list-style-type: none"> <li>Credit Program</li> </ul>	9,468 Groups	116,030
<b>Environmental Justice</b>		
<b>Strategic Aim: Reduce environmental abuse, climate risks &amp; disaster vulnerability</b>		
<ul style="list-style-type: none"> <li>Protection &amp; Conservation of Environment</li> </ul>	Different Activities	59,983
<ul style="list-style-type: none"> <li>Awareness &amp; Skill Development on DRR</li> </ul>	2,909 Events	86,500
<ul style="list-style-type: none"> <li>Promotion of Resilient WASH Facilities</li> </ul>	325 Water Points	46,718
<ul style="list-style-type: none"> <li>Disaster Risk Reduction</li> </ul>	447 Events	471,314
<b>Social Enterprising</b>		
<b>Strategic Aim: Increase people's access to basic quality services</b>		
<b>Social Development Services (Priority: Health, Education, WASH, Hygiene facilities)</b>		
<ul style="list-style-type: none"> <li>Primary Healthcare &amp; Nutrition</li> </ul>	1,050 Villages	589,076
<ul style="list-style-type: none"> <li>Reproductive Healthcare for Adolescents</li> </ul>	2,200 Events	317,630
<ul style="list-style-type: none"> <li>Health Camps &amp; Clinics</li> </ul>	1,135 Camps	47,635
<ul style="list-style-type: none"> <li>Water, Sanitation &amp; Hygiene</li> </ul>	7,600 Events	689,970
<ul style="list-style-type: none"> <li>Education</li> </ul>	129 Schools	10,754
<b>Social Corporate Initiatives (Priority: Health, Education, Info. &amp; Comm. Recreation facilities)</b>		
<ul style="list-style-type: none"> <li>SKS Hospital</li> </ul>	—	81,122
<ul style="list-style-type: none"> <li>SKS Eye Hospital</li> </ul>	—	7,776
<ul style="list-style-type: none"> <li>SKS Physiotherapy Centre</li> </ul>	—	1,198
<ul style="list-style-type: none"> <li>SKS Nutonkuri Bidyapith</li> </ul>	—	550
<ul style="list-style-type: none"> <li>SKS School &amp; College</li> </ul>	—	899
<ul style="list-style-type: none"> <li>SKS Resource Centre</li> </ul>	—	1,283
<ul style="list-style-type: none"> <li>SKS Inn</li> </ul>	—	4,000
<ul style="list-style-type: none"> <li>Dainik Madhukar (Daily Reader)</li> </ul>	—	80,000
<ul style="list-style-type: none"> <li>Radio Sarabela 98.8 FM</li> </ul>	—	1,000,000
<ul style="list-style-type: none"> <li>SKS Printers</li> </ul>	—	220



# Social Empowerment

Targeting socio-cultural empowerment of the marginalized and disadvantaged segments, SKS Foundation mobilizes the community with a special focus on its program participants. Under SKS' Social Empowerment Sector programs, the women, men, children, adolescents, elderly people, persons with disabilities, socially excluded groups, and so on are supported with awareness & capacity building centering their rights & entitlements in the family & society. The intervention mainly deals with human rights, governance, social dignity, women & child rights & protection, social justice, institutionalization for lasting development, protection of social norms, values & integrity focusing on capacity & confidence building of the marginalized & disadvantaged groups. Collaboration with the community, formation & mobilization of CBOs, sensitization of civil societies in turning the LGIs & other service providers accountable to the deserving people remains at the center of intervention while SKS works as the catalyst to establish a just and equitable society.

Priority Issues	People Covered
<b>Rights &amp; Governance Sensitizing the Duty Bearers</b>	<b>43,954</b>
<ul style="list-style-type: none"> <li>Accountability &amp; Governance in Service Delivery</li> <li>Pro-poor Budget Facilitation</li> <li>Social Justice &amp; Protection through Legal Support</li> </ul>	<ul style="list-style-type: none"> <li>42,926</li> <li>1,010</li> <li>18</li> </ul>
<b>Institutionalization with Inclusion of Excluded &amp; Marginalized</b>	<b>6,685</b>
<ul style="list-style-type: none"> <li>CBOs as Community Development Platform</li> <li>Federations as Change Makers</li> <li>Promotion of Social Inclusion</li> </ul>	<ul style="list-style-type: none"> <li>5,150</li> <li>825</li> <li>710</li> </ul>
<b>Women Empowerment &amp; Gender Sensitivity</b>	<b>53,249</b>
<ul style="list-style-type: none"> <li>Women Leadership &amp; Capacity Building</li> <li>Women in Economic Activities</li> </ul>	<ul style="list-style-type: none"> <li>50,47</li> <li>2,770</li> </ul>
<b>Protection of Child Rights &amp; Development</b>	<b>44,841</b>
<ul style="list-style-type: none"> <li>Protection of Girl Child &amp; Stopping Early Marriage</li> <li>Child Day Care Centers</li> </ul>	<ul style="list-style-type: none"> <li>44,481</li> <li>360</li> </ul>

## Rights & Governance Sensitizing the Duty Bearers

Under the Rights & Governance component, SKS performed different programs to promote good governance and accountability among the duty bearers by sensitizing them through the process of pro-poor planning and implementation. This also supported their capacity enhancement for meeting the deserving people's entitlements with responsiveness. In the reporting year, SKS supported in activation of Standing Committees at LGIs, UP's open budgeting process, community awareness on legal rights issues, promotion of social protection services, etc. A total of 217 LGI representatives and 43,954 community people were mobilized through different activities conducted under this Component.

SKS Foundation continued its interventions to ensure accountability of the concerned authorities & service providers relating to Social Safety Net programs. The poor & disadvantaged were mobilized forming CBOs to promote Accountability

& Governance in Service Delivery at the LGI level. During the year, 15 CBOs were newly formed and mobilized to sensitize the community for claiming rights of the poor & disadvantaged in service promotion. Reformation & reactivation of UP Standing Committees with the inclusion of CBO members were facilitated. During the year, 362 CBOs were mobilized in favor of claiming rights & inclusion of the poor & disadvantaged in Social Safety Net and other services.

The CBOs sensitized the process of promoting inclusive local governance by attending the Pro-poor Budget Facilitation process and local resource mobilization. SKS supported the conduction of Ward Shavas for creating the peoples' awareness centering on their rights & entitlements and placing their priorities on the UP. This helped in demanding the services & facilities by the respective community & groups in favor of their social protection. The CBOs also continued as

the pressure group while they conducted dialogues with the administration & duty bearers and organized public hearings in favor of ensuring pro-poor service delivery.

The LGIs and other relevant stakeholders were sensitized to promote Social Justice & Protection through Legal Support while SKS provided legal support to the poor & disadvantaged. The UP representatives, service providers, local allies including religious leaders, school teachers, and CBO leaders were mobilized. They acted as change-makers on the promotion of legal services, causes & consequences of child marriage, domestic violence, dowry, etc. As many as 28,321 community women, 3,974 adolescents, and 605 religious leaders were reached & sensitized



through different interactive sessions, workshops, dialogues, public hearings, etc organized on women rights & gender development, violence against women, legal services, women in economic activities, sharing of household unpaid care-works, etc.

### Sensitization of the Duty Bearers

Name of the Activity	No. of Union	No. of Upazila	Participant		
			Male	Female	Total
Facilitation of Pro-poor Budget at Union Level	45	9	250	200	450
Meeting with Women Groups on Child Rights & Gender	8	3	3,789	15,156	18,945
Inclusion of Community People in UP Standing Committees	60	14	360	200	560
Observance of Days/Events Focusing Rights & Governance	8	6	3,850	4,400	8,250
Advocacy Meeting with Govt. Service Departments	44	18	2,450	2,860	5,310
Legal Aid & Medical Support Centering VAW	5	3	0	18	18
Formation of village-based Producer Groups	25	10	515	400	915
Supporting Conduction of UDCC Meeting	25	6	4,119	4,531	8,650
Preventing Domestic Violence against Women & Girls	8	3	300	556	856
<b>Total</b>	<b>228</b>	<b>72</b>	<b>15,633</b>	<b>28,321</b>	<b>43,954</b>

### Institutionalization with Inclusion of Excluded & Marginalized

SKS Foundation formed & mobilized people's organizations, federation of groups, CBOs targeting to unite & establish excluded & marginalized people's rights over deserving services & facilities. Advocacy & networking initiatives helped in capacity enhancement of the peoples' organizations & groups through their institutionalization as a high priority. SKS facilitated the **CBOs as Community Development Platform** forming & mobilizing 2,112 CBOs & community groups with 18,945 people. This helped the marginalized people to get aware, enhance their capacity & voice, and develop linkage with duty bearers as pressure groups. This institutionalization in different names i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, *Adibashi* Forum, etc supported to bargain with elected bodies & service

departments for providing services with responsiveness. The CBOs also proved their capacity in solving various social problems in the respective community. The Women Federations and other forums worked as the change-makers while they played a watchdog role in monitoring livelihood activities in the villages. The forums played a responsible role in resolving conflicts between community members or groups and facilitated the introduction of social protection. SKS' Community Resource Center remained engaged in creating access to information and services on health, education, agriculture, Social Safety Net, and DRR issues targeting especially the vulnerable people.

Under **Promotion of Social Inclusion**, SKS supported the *Santal* communities through

awareness-raising, savings activities, skill development on handicrafts, preserving their own culture & customs, linking with the Social Safety Net services, etc. This helped in ensuring their voices raised and their rights claimed. Alongside, SKS also promoted people including the elderly and the *Adibashi* ensuring their joyful living in the community establishing *Probeen Samajik Kendra* (Social Center for the Elderly) and *Adibashi Cultural Center*. The persons with disabilities were specially addressed under different programs with relevant support. These initiatives strengthened unity and solidarity among the *Adibashi* members, elderly groups, and persons with disabilities centering awareness & sensitization on life,



education, cultural & environmental issues in their respective communities and passing their days with mental peace.

### Community Development Platform

Name of the Activity	No. of Union	No. of Upazila	No. of Group	Participant		
				Male	Female	Total
Mobilization of Women Federation	3	2	10	0	150	150
Formation of Spouse Group	15	5	45	675	0	675
Formation of Village Development Committee	10	2	40	225	775	1,000
Formation of VAW Prevention Committee	10	7	55	1,025	350	1,375
Formation of Youth & Adolescent Group	5	3	50	440	310	750
Formation of Farmer Group	10	3	75	945	180	1,125
Formation of VSLA Group	14	3	14	0	210	210
Formation of WASH Committees	4	2	43	545	145	690
Formation of Disability Family Forum	5	2	15	404	306	710
<b>Total</b>	<b>76</b>	<b>29</b>	<b>347</b>	<b>4,259</b>	<b>2,426</b>	<b>6,685</b>

## Women Empowerment & Gender Sensitivity

SKS Foundation's women empowerment interventions were promoted marking a strong position to stop violence against women. Concerning this, **Women Leadership & Capacity Building** was promoted organizing women groups, conducting different trainings, ensuring their participation in the decision-making process relating to social & economic issues. The events were organized & conducted in partnership with local administration & LGIs which created awareness & sensitization of 460 women groups with 9,726 participants. Alongside, women gathering, film-show, popular theatre for creating awareness of Family Club & Spouse Forum members, change-makers, community leaders, and service providers were also conducted.

Thus, participation of 25,790 women & 15,983 men in all sectors ranging from family affairs to national policies was ensured. The women groups worked centering women issues and bargained with community influentials, LGIs, and administrations on prevention of violence against women, child marriage, dowry, unequal wages, and awareness creation on & recognition of Unpaid Care-works, etc.

SKS ensured women's involvement and active participation of **Women in Economic Activities**. In relation to this, SKS conducted special programs covering men and women for the advancement of women through involvement in economic ventures i.e. homestead gardening, handicrafts, garments business, agricultural



interventions, small business, cattle rearing, small enterprises, etc. The mobilized women members came up individually and in the group under CBOs, Federations while SKS supported 15,661 women's involvement & participation in different economic ventures as entrepreneurs. Centering recognition & reduction of Unpaid Care-works, SKS continued with sensitization of family heads so that women can spend more

time for productive works. Different trainings, sensitization workshops & events were organized covering both men & women at the community & institutional level while the change-makers, local administration, and national policy-makers were collaborated to come up with directives in recognition & reduction of Unpaid Care-works.

### Women Empowerment & Gender Sensitivity

Name of the Activity	No. of Participant		
	Male	Female	Total
Sensitization of Women Groups at Community Level	0	9,726	9,726
Meeting Involving Spouses & Family Members	4,221	2,130	6,351
Facilitate UP Standing Committee Meeting	120	88	208
Sensitization Meeting at Community, Union & Upazila Level	860	1,760	2,620
Meeting with Religious Leaders on Women Empowerment	550	55	605
Reactivation of CBOs for Strengthening Communities	1,250	3,836	5,086
Sensitizing Stakeholders for Re-activation of Union Federations	35	620	655
Coordination Meeting of Women Forum on VAW	325	530	855
Awareness Session with Youth & Adolescent Groups on VAW	2,152	1,822	3,974
Conduction of Session on Sexual & Reproductive Health & Rights	1,633	4,132	5,765
School & College Session on Women Rights Issues	855	1,510	2,365
Promotion of Online Marketing of Women Entrepreneurs	30	120	150
Couple-dialogue on Improved Relationship in the Family	1,232	1,630	2,862
Sensitization Meeting of Women on Power & Rights Analysis	3,300	7,125	10,425
Supporting Vulnerable Women in Getting Safety Net Services	0	607	607
Community Analysis on Child Marriage Situation during COVID-19	0	995	995
<b>Total</b>	<b>16,563</b>	<b>36,686</b>	<b>53,249</b>

## Bely Begum

### Gets Her Voice



*Herself, she was voiceless, homeless, helpless, and hopeless when she used to get tortured to fulfill the demand of dowry. Now, the woman has got her voice, home, help, and hope for thousands of people at her locals. She has made her access to national from the local level. This refers to Bely Begum from Katlamari village under Fulchari upazila of Gaibandha district. Katlamari village is a riverine island. It is the house of char dwellers who suffer from exclusion and lack of access to resources. Along with that, social perceptions like the dowry system are seen as a custom.*

*Bely Begum has been awarded “Joyeeta”; “Srestho Nari Songothok”; “Manusher Jonno Manobadikar Podok”; and “Nasrin Smriti Podok 2020” for her extraordinary life journey from distressed to soothed. Bely Begum has won these 4 awards for her contribution to empowering women and raising their voices for justice. Bely is well-known to the local political leaders and government officials. “The people love me and they call me as ‘Mother of dropped-out children’ and ‘Mother of flood-affected people’, etc. I try to do something for the distressed people holding membership of Union Health & Family Planning Standing Committee, UP Standing Committees, and performing as Chairperson of Union Nari Federation.” Bely Begum narrates her present position in society.*

*Recollecting her past, Bely says, “In 1999, I was married at 14 years of age. But that didn’t last long as my husband’s family charged me like anything claiming dowry. Being tortured almost every day, I attempted suicide in 2007 along with my daughter. But an old stranger thwarted the attempt, took me to his house, and consulted to live for the sake of my daughter.” In course of her struggle, Bely got included with the WFP program of soil cutting work*

*at her village area in 2014. With her sincerity in work and mobilization capacity, Bely earned the leadership in the group. Her leadership knowledge & performance has got maturity getting included to mobilize the local women to their rights in 2016 under the POWER Project of SKS Foundation. Bely organized 25 poor women of her village and formed “Bonoful Mohila Somity” as a local institution. “I was selected the leader of the Somity. SKS has also trained our group members to be leaders of society relating to women’s empowerment. This has gradually capacitated us to networking and advocacy mobilizing the community people and local allies,” says Bely Begum.*

*As an outcome of their networking & advocacy under the leadership of Bely Begum, the Bonoful Mohila Somity has been able to manage the installation & repairing of 80 Tube-wells, & 26 Latrine Sets from DPHE & UP; 215 VGD & 200 VGF Cards, 14 Old-age-allowances, 26 Widow allowances, 8 Maternity allowances, 12 sewing machines, etc. In 2019 during flood, the Somity conducted huge emergency responses with help of local GO & NGOs. Alongside, Bely Begum has led in taking the Unpaid Care Work as an important issue to the national policy level. “We have made this wide-ranging success through advocacy & networking based on our courage and good work, especially for our women. I have tried my best to lead this social campaign and that has led to winning my awards. I’m not stopping here as my vision is to help the distressed women and their children get an anxiety-free society.” Bely Begum concludes with confidence.*

## Protection of Child Rights & Development

SKS Foundation continued with child rights issues considering it as one of its thematic areas under community development & empowerment program. The child-centered issues like education, entertainment, child abuse, child labor, etc were addressed under SKS' **Protection of Child Rights & Development** component. The children were made aware & mobilized for giving opinions regarding their issues and also planning for implementation of the respective initiatives at their groups & communities. Protection of girl child was ensured through awareness building especially for **Protection of Girl Child & Stopping Early Marriage** while advocacy & networking were conducted with the district & upazila line departments on Women & Children Affairs, Social Welfare, and local administrations. Alongside, SKS

maintained networking with the *Nari Nirjaton Protirodh* Committees and different gender-based bodies and ensured their watchdog role in stopping the early marriage. Around 44,481 people were mobilized through community awareness meetings, meeting with Spouse Forum, school & college-going adolescents, etc targeting to stop early marriage. The promotion of Day-care Centers created a safe and recreative shelter for the children in the day time while their mothers engaged themselves in productive works at the household and community level. Being paid by the respective community, the Day-care-centers were maintained by the trained teachers while 360 children got maintained through playing and education based on child psychology taking COVID-19 into special consideration.



# Economic Development

Bangladesh has been in progress targeting to be a developed country. Following the track of the country's economic progress, SKS has been providing the community with multifaceted development support through agricultural productivity & marketing, entrepreneurship development, financial services to the marginalized, and issue-based skill-building. The interventions of SKS' Economic Development sector aim at livelihood security and increased income of the poor & disadvantaged. SKS is helping the poor & extremely poor people to develop their financial base by implementing different programs. While selecting & supporting the program participants under different components, women are getting priority and their management in financial dealings is ensured. This is contributing to their economic solvency in both rural and urban areas. Under its Economic Development sector, SKS' Microfinance Program promotes a range of financial schemes targeting contributing to the economic development of the communities. The financial schemes cover

developing micro-entrepreneurship, savings & credit schemes, value chain development & rural marketing, increasing agricultural productivity, creating self-employment opportunities, skill development of human resources, and in turn strengthening their livelihood & economic standard.

Priority Issues	People Covered
<b>Entrepreneurship Development &amp; Marketing</b>	<b>17,894</b>
• Development of Productive Program Participants	9,488
• Agriculture Productivity & Marketing	3,728
• Promotion of Poultry & Livestock	3,352
• Promotion of Skills & Employment of Youths	1,326
<b>Microfinance Program</b>	<b>171,664</b>
<b>Savings Schemes</b>	<b>1,16,030</b>
<b>Credit Schemes</b>	<b>1,16,030</b>
• Jagoron (General Micro Loan for Rural Poor)	56,112
• Agrosor (Micro Enterprise)	26,805
• Buniad (Micro Loan for Ultra Poor)	4,728
• Sufalon (Seasonal Loan)	16,635
• Small & Marginal Farmers' Agricultural Project(SMAP)	11,750
<b>Special Economic Schemes</b>	<b>34,655</b>
• Financial Support for Better Life & Livelihood	725
• Flood/Covid-19 Restoration & Recovery Assistance Loan	33,930

## Entrepreneurship Development & Marketing

SKS Foundation believes that skills & experiences enhance people's employment generation and contribute to their economic growth. Under its **Development of Productive Program Participants** for their economic empowerment, SKS continued arranging skill & capacity development of its program participants at the community level. Target women participants were mobilized & capacitated on leadership to help them set their business and entrepreneurship. Different training courses on tailoring, cattle & poultry rearing, mat-making, crop production, dairy, homestead gardening & nursery, use of fertilizer &

pesticides, handicraft, etc were conducted covering 4,124 female & 376 male participants.

As many as 125 youth group leaders were developed on running their off-farm business operating the smartphone as well as relevant apps. Alongside, they were provided with financial support for developing & running their off-farm and on-farm activities.

Since the farmers suffer from difficulties that reduce their bargaining power and they are deprived of getting the right price of their products, SKS Foundation mobilized the producer groups and different market actors under its **Agriculture Productivity & Marketing** component. SKS formed & mobilized 75 Producer Groups and market actors following the Participatory Market System Development approach. Alongside, SKS organized 2,700 farmers & 1,546 producers based on value chain analysis, developed local

### Development of Productive Program Participants

Name of the Activity	No. of Group/Event	Participant		
		Male	Female	Total
Farmer Training on Crop Cultivation & Post-harvest	34	110	1,120	1,230
Training on IGA Off-farm & On-farm	71	220	1,200	1,420
Training on Poultry Rearing & Beef Fattening	18	46	304	350
Training of Women Entrepreneurs on CRSA	75	0	1,500	1,500
Youth Training for Institutional Capacity Development	30	180	720	900
Vocational Training on Electronic & Electric Works	4 batches	38	0	38
Courtyard Session on Product Verities & Marketing	75	250	3,800	4,050
<b>Total</b>	-	844	8,644	9,488

entrepreneurs, and linked the groups with service departments and market actors to get better prices of their products. Concerning this, 996 women of 320 entrepreneur groups maintained working relationships while 1,210 women received different services from DAE, ULO, UFO, YDO, WAO, UHC, UFPO, UP, CC, FWC, Bank, etc. Alongside, Upazila Level Micro & Small Entrepreneurs' (UMSE) forum was formed who helped establish linkage with local market actors setting relationships with different private and public service providers. More emphasis was given on agro-based technology transfer and quality input support while 3,137 program participants got involved in producing diversified crops and different income-generating ventures.



SKS Foundation holds the observation that lack of quality education, the mismatch between the academic education & job market, and improper employment have been the main causes of unemployment in Bangladesh. And since the youths are the main victim of this problem, SKS focuses on mobilization and technical skills development to help the youth groups create employment opportunities. Under the **Promotion of Skills & Employment of Youths** component, SKS maintained collaboration with Technical Training Centers and local level entrepreneurs amidst the COVID-19 pandemic and contributed to organizing some

### Agriculture Productivity & Marketing

Name of the Activity	No. of Group/Event	Participant		
		Male	Female	Total
Conduction of Farmer Group Meeting	180	225	2,475	2,700
Financial Incentive for Farming	-	0	3,137	3,137
Promotion of Livestock-based Income Generation	30	0	215	215
Arranging Women-friendly Market Space & Online Marketing	17	0	140	140
Introduction of New Agro-Technologies & Varieties	75	250	300	550
Promotion of Non-compliant Business Deal	75	0	996	996
Establishment of Community-based Business Center	25	35	245	280
Formation of Upazila Micro & Small Entrepreneur Groups	2	10	310	320
Youth Engagement with New Employment	33	60	08	68
<b>Total</b>	-	580	7,826	8,406

**Promotion of Poultry & Livestock** farming was supported as a major component while SKS continued mobilizing especially the community women and provided the poor & extremely poor families with financial support through loan & grants provision. The supported families came up with beef-fattening, cow, goat, sheep & poultry rearing. During the year, 350 families were supported for beef-fattening schemes while 75 & 750 families received cattle as cow & goat rearing respectively. Alongside, a significant number of landless women got involved in poultry rearing activities. SKS provided technical training on farm management and regular animal health services in collaboration with the government's Livestock Department. Vaccination Camps were organized in collaboration with the Livestock Department. The farm owners also maintained a good relationship with and availed necessary services relating to their farm management and selling the products at a good price.

Vocational Training courses by the Government Institutes.

The contents of the training courses covered issues like welding, garments, mason, automobile, motorcycle mechanic, shallow machine mechanic, pillarmaking, electronics, beautification, etc. During the year, SKS Foundation helped 938 youth members get skills by attending different trade-based vocational training courses from different areas. The training initiative helped develop entrepreneurship & employability skills of the participating youths while SKS communicated with different renowned companies for the trained youths' employment and also supported those who initiated any venture as an entrepreneur.



## Microfinance Program

SKS Foundation continued its Microfinance Program as the prime component under its Economic Development sector. However, the Organization faced the COVID-19 pandemic as a great challenge in operating its Microfinance Program during the year. The field operations of the Microfinance Program got interrupted facing the countrywide lockdown situation. Following the government instructions, SKS undertook and continued with health awareness & hygiene promotion at the community level and supported the financial interventions at a low profile targeting to help prevent COVID-19 infection and continue the livelihood of its program participants. Concerning this, SKS placed a rationale and entrepreneur-friendly budget for the year 2020-2021 aiming to restore the lives & livelihoods of the poor and to help the small & medium entrepreneurs survive. The program participants were closely guided by SKS Foundation while it allocated some additional fund disbursement to the



program participants to let them continue with their productive initiatives in an alternative manner amidst the COVID-19 pandemic. In order to keep continuity in supporting its program participants with their economic development venture, SKS' Microfinance Program mobilized the low-income poor people and supported them under different savings & credit schemes with soft loans & interest provisions.

### Microfinance Status at a Glance

Particulars	Status
Branch Offices	135
Program Participant Groups	9,468
Program Participants (Male-3,407; Female-168,257)	171,664
Program Participants' Savings (in million Tk.)	2187.62
Loan Borrowers	169,823
Loan Disbursement (in million Tk.)	7997.77
Cumulative Disbursement (in million Tk.)	43982.49
Loan Outstanding (in million Tk.)	5170.69
Cumulative Recovery Rate (CRR)	99.78%

## Savings Schemes

SKS Foundation facilitates the **Savings** component targeting the inclusion of the poor & marginalized to save money. SKS contributes to building the financial knowledge, skills, and confidence of its program participants through its Savings operation. Under SKS' Savings operation, low-income families are mobilized & oriented to regular saving and use their savings to accumulate assets that could be used for livelihood development, building up assets for the family, and

for future consumption, while also earning interest in saving. Regular savings also provide capital formation of the program participants for microfinance, enabling growth & expansion to serve the communities better. The poorer groups under SKS' program participants are interested in a variety of savings. Considering the need & purpose of the program participants, SKS operates 3 types of saving schemes i.e. General Savings, Voluntary Savings & Term-Deposit.

**General Savings** is operated as a compulsory saving scheme for every program participant of SKS Foundation. Under General Savings, each program participant saved a minimum of Tk. 30/week up to Tk. 200/week, and in turn, they earned interest in saving. In line with the policy, the program participants were also allowed to withdraw their saving money partially in case of meeting the emergency i.e. facing lockdown due to COVID-19 pandemic, flood vulnerability, etc. The General Savings of a participant was also considered against any loan disbursement. During the year, 136,525 program participants of SKS Foundation took part in the General Savings and accumulated Tk. 252,000,000 while Tk. 1,297,200,000 remained as a saving balance at the end of the year.



SKS Foundation's **Voluntary Savings** aims to make the group members saving-minded, pave a way to bag their little but precious savings, and utilize the saved money to meet any crisis. Under the Voluntary Savings scheme, a program participant saved a minimum of Tk. 10/week voluntarily, and withdrew the saving money leaving Tk. 100 outstanding. During the year, 119,700 program participants voluntarily saved Tk. 42,000,000, and Tk. 120,200,000 remained as a saving balance at the end of the year.

SKS Foundation's **Term-Deposit** is targeted to provide more economic security and create future capital for its program participants who are mobilized & oriented to be benefitted from increasing capital. SKS Foundation's Term-Deposit scheme was operated in a 3-tire form titled Special

Savings Scheme, Double Savings Deposit & Monthly Profit Savings making them available to any depositor. The Special Savings Scheme operated monthly basis, is a 5, 8 & 10-year saving scheme; Monthly Profit Savings Program is a 3 & 5-year scheme, and the Double Savings Deposit is run as a 7-year maturity scheme. During the year, Tk. 126,300,000 had been collected while Tk. 770,200,000 remained as a saving balance.

## Credit Schemes

SKS Foundation's Credit Schemes facilitate and provide a range of financial services to support its program participants broadening the scope of financial inclusion of those who are not directly served by the conventional banking system. Taking the marginalized people's economic status and affordability into consideration, SKS mobilizes them as program participants and provides financial support under different credit schemes. The program participants avail themselves of the opportunity to have various credit facilities individually or in a group on easy terms. The women from the marginalized families are mobilized and their participation is promoted to SKS' Credit Schemes as a special focus to support them contributing to their economic solvency.

To support its program participants in combating the COVID-19 crisis, SKS' Credit Schemes got adapted to the impact of the pandemic. SKS framed a budget targeting to help restore the source of income of its poor & marginalized program participants. Alongside continuing its regular Credit Schemes, SKS supplemented various COVID-19 support schemes in the rural & urban areas covering Micro-enterprise Development, Agriculture Development, Livestock Development, Disaster Management, Seasonal loans, and other time-fitting packages. Thus, SKS' Credit Schemes supported in building the confidence of its program participants who came up developing & running their income-generating ventures under SKS' Credit Schemes.

## Participants under Credit Schemes

Name of the Activity	No. of Group	Participant		
		Male	Female	Total
<i>Buniad</i> (Micro Loan for Ultra-poor)	420	80	4,648	4,728
<i>Agrosor</i> (Loan for Micro Enterprise Development)	520	509	26,296	26,805
<i>Jagoron</i> (Micro Loan for Rural Poor)	5,779	91	56,021	56,112
<i>Sufalon</i> (Seasonal Loan for Disaster Recovery)	1,512	0	16,635	16,635
<b>Total</b>	<b>8,231</b>	<b>680</b>	<b>103,600</b>	<b>104,280</b>

**Jagoron Scheme** continued to facilitate the existing IGA of the program participants to turn the IGA into a household-based enterprise. Program participants were provided with *Jagoron* loan to help them run small IGAs based on agricultural and non-agricultural products like small business, rickshaw-van pulling, small cottage activities, day-laboring, handloom works, cattle rearing, etc. The loan ceiling under *Jagoron* Scheme was from Tk. 15,000 to Tk. 70,000 with a 1-year repayment provision. During the year, SKS disbursed Tk. 2,525,500,000 among 56,122 program participants to promote their IGA into the next level while Tk. 1,492,700,000 remained outstanding.

**Agrosor Scheme** was facilitated covering the program participants who were comparatively the advanced borrowers and involved in the promotion of micro and small entrepreneurship. SKS Foundation supported the participants providing them with opportunities in enterprise development & market linkage. The *Agrosor* Scheme assisted in increasing capacity & confidence among the respective program participants regarding investment & utilization of business money. The Loan ceiling was from Tk. 50,000 to 2,000,000 with a 1 to 2-year repayment provision. Loan support under *Agrosor* Scheme also contributed to creating employment opportunities for the program participants. During the year, Tk. 168, 51, 00,000 was disbursed among 26,805 members while Tk. 1,105,700,000 remained outstanding.

**Buniad Scheme** supported especially the ultra-poor & disadvantaged section of SKS' program participants who are at the bottom of the poverty line having no property and remain out of any microfinance services. Loan under *Buniad* Scheme was a very flexible option for the ultra-poor families to support their livelihoods through creating small income-generating activities (IGAs) based on agricultural & non-agricultural products. The *Buniad* Scheme supported program participants in the promotion of poultry, koel & goat rearing, health & nutrition, etc maintaining the loan ceiling from Tk. 15,000 to Tk. 49,000 with a 1-year repayment provision. Under this Scheme, SKS supported 4,728 ultra-poor members with the disbursement of Tk. 33,100,000 and Tk. 26,700,000 remained outstanding at the end of the year.

**Sufalon Scheme** continued providing loan support to the program participants for seasonal crop production i.e. potato, paddy, jute, chili, maize, beef fattening, maintaining the loan repayment provision in a single installment after selling the products. This seasonal loan provision helped the respective program participants get engaged in and earn supplementary income from their arable land alongside the IGAs. Under the *Sufalon* Scheme, SKS supported 16,635 farmers of 1,512 groups with the disbursement of Tk. 449,200,000 while Tk. 308,500,000 remained outstanding at the end of the year.



## SKS Helps Farah Helping Her Women

*“Completing my graduation, I was enjoying my job with Bangladesh Rural Development Board (BRDB). That was a nice profession in line with my educational background. I attained several trainings in Boutique fashion and was performing well in the BRDB. However, I got stuck with the feeling that staying well alone is not an ideal life. We have many more women-folk living with vulnerabilities around us. We should try to do something good for them.” Farah Diba was expressing herself relating to the starting of her Boutique House leaving the BRDB job. She got back home at Edgar Baro Math Residential Area, Dinajpur in the year 2000. She also completed a Diploma Course on Fashion Designing without further delay after her return back home.*

*In the year 2002, Farah Diba started her profession in a business manner establishing her Boutique House titled Sonartori Boutiques. Farah Diba, the Proprietor of Sonartori Boutiques, started the House mobilizing only 2 vulnerable women from her locality. This small-scale venture was completely based on her family resources while her husband is a real patron of her profession. Diba’s husband supports her with the necessary advice, manages the marketing of the products, and provides funding from his other business in the town. “Our family bonding has always helped my Boutique House step forward. In 10-year time, I along with my co-workers had been able to make the House visible with its quality products”. Farah Diba mentions the progress status of her passion work.*

*Sonartori Boutiques got connected and became a member of SKS Foundation’s Microfinance Program in 2017. “We had to expand our business with more production, improvement of quality to satisfy our clients country-wide. We mobilized*



*some other women as our co-workers, trained them quickly, and engaged ourselves much more than the previous days. SKS Foundation helped our initiative by providing money for Tk. 40,000 as the 1st loan under its Micro-enterprise Credit Scheme. We found SKS’ loan scheme easy to avail as the Somity member rather than facing regulatory complicity of the commercial banks for any loan money.” Farah Diba explains the reasons for joining SKS’ Microfinance Program.*

*Days have gone by. The Sonartori Boutique House has gradually made its marching forward on a stronger foot availing 3 more loans from SKS Foundation while the last one stands at Tk. 200,000. The Sonartori Boutiques has been expanded more on way to meeting the increased demand of its quality products i.e. designed Sari, Shalwar-Kamij, Shawl, table cover & mat, pillow & cushion cover, etc. “We are sending the products to different parts of the country as per order from our valued clients. Sonartori Boutiques is now more equipped with the regular engagement of 15 women from my locality. They are earning Tk. 8,500-10,000 each per month while they are helping their Boutique House earn Tk. 80,000-100,000/month. We stay together every day, have fun, work committedly and earn more that we live on happily.” Smiling Farah stops telling her success.*

## Special Economic Schemes

SKS Foundation always stands by its program participants with programs and strategies to help them combat disasters, emergencies and run their livelihoods. SKS's program participants sustained an economic recession due to the COVID-19 pandemic, prolonged flood, river erosion, etc while many of their lives & livelihoods faced a standstill situation. Many of the program participants lost their livelihood, some lost their capital in the business, and in turn, many fell into the brunt of borrowing money from bad sources. Considering this, SKS rapidly disbursed special loans to 9,785 poor & badly affected families under various economic & productive ventures intending to support their livelihood & economic development. Small & marginal-sized farmers were provided with agricultural loans alongside training on agricultural farming. Targeting to support developing women entrepreneurs, SKS provided financial support especially to develop women entrepreneurs, linked them with local service providers, created women-friendly market corners, etc. Under



different Economic Schemes, around 24,716 women were provided with financial loans & skill development relating to beef fattening, off-farm small business, agricultural products, etc. This helped the respective program participants get engaged with suitable income-generating activities and in turn changing their economic & social status towards dignified living. Following are the Special Economic Schemes SKS ran during the year:

### Loan for Livelihood Development

Type of Loan	Participant		
	Male	Female	Total
Sahos Loan for Persons with Disability	0	100	100
Livelihood Loan for Mitigation of Basic Needs	0	150	150
Livelihood Restoration Loan Focusing COVID-19	13	3,772	3,785
Refinancing Scheme Loan Focusing COVID-19	17	5,983	6,000
Asset Creation Loan	0	100	100
Agriculture Loan	24	12,271	12,295
IGA Loan for Improved Livelihoods	61	414	475
Small & Marginal Farmers Agricultural Project (SMAP)	69	11,681	11,750
<b>Total</b>	<b>184</b>	<b>34,471</b>	<b>34,655</b>

SKS Foundation ran the **Livelihood Restoration Loan (LRL)** as a special & flexible scheme aiming to combat COVID-19 fallout, and revive the struggling economic activities of the poor who got mostly affected due to the pandemic. To keep the economic activities functional and restore the lives & livelihood of its program participants, SKS came up with a revised plan and quickly disbursed Tk. 134,300,000 among the pandemic-affected 3,785 program participants while Tk. 86,400,000 remained outstanding at end of the year.



The small enterprise sector faced both financial and COVID-19 related challenges. Some small businesses temporarily stopped operating while some got closed permanently because of the disruption of the COVID-19 pandemic. To help revive the dying small business, SKS Foundation undertook the **Refinancing Scheme Loan** with a special fund. Under this Scheme, SKS refinanced 6,000 small business owners with Tk. 77,200,000 while Tk. 77,100,000 remained outstanding at the end of the year.

The agriculture sector is still the pillar for achieving income growth and contributing to poverty reduction and food security in Bangladesh. SKS Foundation considers its program participants to be provided with financial support for the modernization of their cultivation process. To support the farmers buying modern equipment, fertilizers, seeds, and pesticides, etc under its **Agriculture Sector Loan**, SKS disbursed Tk. 553,300,000 among 12,295 program participants under 878 groups. Tk. 348,700,000 remained outstanding at the end of the year.

Farmers in the community maintain their livelihood based on agricultural productivity. Targeting higher productivity & diversity in the field of agriculture, the small & marginal farmers look for financial support to meet the technical services for higher production. Concerning this, under its **Small & Marginal Farmers' Agricultural Project**, SKS Foundation provided a financial loan to the small & marginalized farmers among its program

participants. During the year, SKS supported 11,750 farmers in 1,468 groups disbursing Tk. 473,100,000 while Tk. 303,300,000 remained outstanding.

SKS Foundation realizes the economic development of the poor people lay on their increased and sustainable income. In relation to this, SKS Foundation has adopted a holistic approach to household-focused income-generating activities for the poorer groups of its program participants. Under this Scheme, the income of the entire family gets priority rather than the individual. Relating to this, **Income-generating Loan** was provided considering the capacity of the entire family. During the year, SKS disbursed Tk. 267,000,000 to 475 program participants under 158 groups while Tk. 150,000,000 remained outstanding.

SKS believes in enhancing resources and increasing the capacities of poor families towards the elimination of their poverty as a human-centered total development approach. And the availability of assets can provide a current, future, or potential economic benefit for a family. Acquiring assets can ultimately contribute to generating cashflow and increasing income. But the poorer groups under SKS' program participants hardly belong to an asset like homestead, land, and other productive assets that can help them generate cashflow. Rather, they lose their belongings in natural disasters because of living in disaster-prone areas. Considering this, SKS

continued its **Asset Creation Loan** scheme and disbursed Tk. 4,400,000 to 100 members of 50 groups to assist the families in purchasing any kind of productive assets, i.e. household land, cattle, and other similar domestic assets. A total of Tk. 2,100,000 remained outstanding at the end of the year.

SKS maintains provision to support the poor people's livelihood & employment options targeting to upgrade the health & social dignity of the poor families. In relation to this, SKS Foundation's **Livelihood Improvement Loan** helped the program participants purchase necessary equipment related to income venture and take other necessary actions which contributed to upgrading their livelihood. During the year, SKS disbursed Tk. 1,100,000 to 150 program participants under 75 groups while Tk. 500,000 remained outstanding.

Centering the humanitarian crisis, the **Sahos Loan** scheme provides quick financial assistance to the disaster-affected poor families to cope with and recover from vulnerability. SKS stands by its disaster-affected program participants with this scheme to prevent them from selling advanced labor or valuable assets and enable them to continue a decent life. The program participants of SKS Foundation faced an economic recession due to the COVID-19 lockdown and prolonged flood during the year. The **Sahos Loan** scheme supported mainly the most affected program participants while the persons with disabilities got priority. Under this scheme, SKS supported 100 program participants of 45 groups with the disbursement of Tk. 3,100,000 and Tk. 2,200,000 remained outstanding at the end of the year.

Uplifting the poor & marginalized through financial inclusion was the main focus of operating SKS' Microfinance Program during 2020-2021. SKS ran its microfinance services in a pro-poor manner covering 135 branches under 3 operational divisions. During the year, SKS made a special effort to reach more excluded people across the country. Concerning this, 13,570 people got included as new program participants under 242 new groups while 34,895 new borrowers got included with SKS' Microfinance Program.

SKS microfinance operational divisions i.e. Gaibandha, Rangpur & Sirajganj collectively & comparatively attained satisfactory outcomes amidst the COVID-19 crisis during the year. The Portfolio at Risk (PAR) was 2.07% whereas the Cumulative Recovery Rate (CRR) was 99.78% indicating that the program participants regularly continued their financial transactions. Comparing among the operational divisions, Gaibandha & Rangpur divisions proportionally were in good position than Sirajganj division in terms of the group, member & borrower increased.

The nearness and congregated location of program participants in rural areas were the causes to happen favorable result. However, facing the COVID-19 challenge, the city-based program participants were more vulnerable in terms of maintaining their financial transactions. In line with this, the Sirajganj division lagged because of its most urban-based program participants covering Dhaka & Rajshahi city. SKS microfinance operation, as a whole, attained a satisfactory outcome taking the recession of COVID-19, flood & other emergencies into consideration.

### Status of Microfinance Operation

Division	Branch	Area	Zone	Participant	Loanee	Loan Outstanding	Savings Outstanding	Cumulative Recovery Rate(CRR)
Gaibandha	56	13	03	73,424	72,182	2,217,275,998	1,122,147,907	99.27
Rangpur	50	10	03	68,194	67,996	1,913,430,130	801,159,649	99.00
Sirajganj	29	06	03	30,046	29,645	1,039,986,808	264,307,599	97.70
<b>Total</b>	<b>135</b>	<b>29</b>	<b>09</b>	<b>171,664</b>	<b>169,823</b>	<b>5,170,692,936</b>	<b>2,187,615,155</b>	<b>99.09</b>

# Environmental Justice

Bangladesh features a floodplain landscape and several river systems encompassing the country. This landscape provides the major natural resources of water, land, fisheries, forests & wildlife. The country faces several environmental issues including cyclones & flooding, increased groundwater salinity & decline of water table, metal contamination in groundwater, river erosion & sedimentation and changing patterns of water flow due to watershed mismanagement. Some of these can be directly correlated with human activity and industrial processes while others are naturally occurring issues. Many of these issues are further exacerbated by climate change. SKS Foundation experiences that these hazardous phenomena have turned many areas & people vulnerable and slowed down their social and economic developments in the char areas under SKS' major intervention which may lead to more poverty incidences. SKS is on track to explore the possibilities of increasing the resilience & adaptive measures as it has been working in the hard-to-reach areas covering char & flood zone, drought areas, and coastal belt of Bangladesh. SKS' intervention is making the people aware of

climate change issues, supporting their capacity building in community-based adaptation, guiding them in disaster preparedness, and building the community livelihood promoting health, nutrition, WASH, food security in emergencies, etc as major interventions under its Environmental Justice sector.

Priority Issues	People Covered
<b>Protection &amp; Conservation of Environment</b> <ul style="list-style-type: none"> <li>Tree Plantation &amp; Environment Protection</li> <li>Fecal Sludge &amp; Waste Management</li> <li>Promotion of Renewable Energy</li> </ul>	<b>59,983</b> 6,680 36,111 17,192
<b>Awareness &amp; Skill Development on DRR &amp; CCA</b> <ul style="list-style-type: none"> <li>Observance of Relevant Day</li> <li>Training of DMCs &amp; Volunteers</li> <li>Awareness &amp; Risk Reduction Activity</li> </ul>	<b>86,500</b> 17,580 16,350 52,570
<b>Promotion of Resilient WASH Facilities</b> <ul style="list-style-type: none"> <li>Context-specific WASH Options</li> <li>Inclusive Sanitation Complex</li> </ul>	<b>46,718</b> 37,118 9,600
<b>Disaster Preparedness &amp; Risk Reduction</b> <ul style="list-style-type: none"> <li>Planning &amp; Adaptation to Vulnerabilities</li> <li>Promotion of Disaster-resilient Activities</li> </ul>	<b>28,392</b> 8,142 20,250

## Protection & Conservation of Environment

In line with the national thrust, SKS Foundation focused on afforestation & bio-intensive gardening taking afforestation as a major means to protect the community from environmental degradation and climate change hazards. SKS continued with its awareness campaign and mobilized the community to grow & plant different tree saplings under its **Tree Plantation & Environment Protection** component. SKS' intervention helped raise many communities in a clustered form in the char areas while the communities themselves planted tree saplings in their raised plinths. SKS also distributed & planted fruit, timber & medicinal tree saplings as it facilitated the plantation of 7,300 saplings at the community level following the national campaign.

Under its **Fecal Sludge & Waste Management program**, SKS Foundation implemented different activities in the promotion of its healthy home and

healthy village concept in the rural areas. Alongside, SKS sensitized different stakeholders i.e. community people, DPHE & UP representatives, and other like-minded people. This helped in the desludging of 359 household latrine pits, and Installation of 375 waste management systems and 65 waste disposal bins at household & school level which in turn contributed to ensuring an environment-friendly community.

SKS Foundation conducted hygiene awareness and fecal sludge & waste management activities in peri-urban settings to keep the township environmentally safe & healthy. As part of waste management, the Entrepreneurs collected solid waste of 6,000 users covering 1,200 HHs in the Municipality area. Alongside, the Municipality authority ensured regular services in emptying the latrine pit/septic tanks of the households & Public





Toilets and discharged the sludge at the specific site for its safe management. This contributed significantly to keeping the surroundings clean & pollution-free. To give this management system a wider & institutional shape, SKS continued with the construction of a Human Fecal Sludge Treatment Plant in collaboration with Saidpur Municipality.

**Promotion of Renewable Energy** covering Solar Home System (SHS), Biogas System and Improved Cooking Stoves (ICS) at family level contributed to the conservation of environment. Solar Home System was promoted to the areas

where the electricity grid was not connected. As part of this, SKS trained 280 people on the effective use and proper O&M of the Solar Home System. The Biogas System was also promoted while 960 households were using gas for cooking food and were living in a healthy environment. Alongside, the respective households were using the by-product of Biogas Plants in their kitchen garden as organic fertilizer. Being facilitated, 2,668 families maintained their home environment healthy. A total of 1,260 households covering around 16,930 people were promoted with renewable energy facilities during the year.

### Protection & Conservation of Environment

Name of the Activity	No. of Unit	Participant		
		Male	Female	Total
Plantation of Tree Saplings	7,300	945	2,080	3,025
Clean & Cleanliness Operation	35	315	560	875
Community Mobilization for Vermin Compost	120HH	315	505	820
Waste Disposal System at Household & Community	1,200HH	2,150	3,850	6,000
Promotion of MHM System at Households	53	109	113	222
Promotion of Improved Cooking Stove	960HH	3,620	3,380	7,000
Promotion of Solar Home System	280HH	4,914	4,536	9,450
Promotion of Biogas Plants	20	80	160	240
Fecal Sludge Management	1	15,357	14,754	30,111
Training on Solar Home System & Biogas Plant	17 Batches	260	20	280
Tool-kits for Solar Home System User Families	280	500	1,460	1,960
<b>Total</b>	-	<b>28,565</b>	<b>31,418</b>	<b>59,983</b>

## Biogas Plant Takes Away

### Her Hardship

*Bogulagari village in Barbasto union, Gobindaganj of Gaibandha, is a remote locality where life is extremely difficult. People work hard in and out of the house for their living. For most women in the village, time spent on house works limiting them to increase their sustainable productivity. Popi Begum is one of them who had been a living on pasturing cows, collecting firewood. She used to spend 4-5 hours/day outside leaving her house unprotected.*

*“After the death of my husband, I shifted here to my only daughter’s house in 2004. While my daughter and son-in-law moved to Dhaka for earning, I live here and earn alone. For the last 16 years, I had been making a living by raising 3 cows and collecting firewood outside almost every day. As I was getting older, and this task was getting harder, 4-5-hour stay outside was a physical challenge for me. Alongside, the ranch for pasturing cows was narrowing, getting firewood was difficult, and my home was becoming unprotected.” Popi Begum describes her then-situation.*

*Popi Begum was included in Meghna MohilaSomity in 2018 under the Sustainable Livelihoods for Marginalized Communities Living in Gaibandha District (SLMC) project implemented by SKS Foundation in partnership with AndheriHilfe. In August 2019, the SLMC project and Popi came into a plan to install a*



*Biogas Plant at her house depending on her 3 cows which confirms the availability of cow dung. The Plant was installed at her house with technical support from the Project along with Tk. 30,000 as grant money Popi Begum contributed Tk. 3,500. Popi Begum realizes that the Biogas Plant has come into implementation with the best use of cow dung from her 3 cows. The Plant has changed her daily working life and has taken away all her 16-year hardship in the field. Her daily cooking has become easier while her shortness of breath has gone away. “It has made my life easy, and saved my time and money. Now, I can do my homework productively”. Popi Begum shares her satisfaction.*

## Awareness & Skill Development on DRR & CCA

SKS Foundation's intervention on Disaster Risk Reduction (DRR) focused on community-driven initiatives keeping respective community people at the center. Concerning this, different activities & events were conducted targeting awareness building of the community people & allies on DRR. SKS observed the national & international days i.e. 'International Day for Disaster Reduction, 'National Disaster Preparedness Day, World Environment Day jointly with the government departments. Concerned officials, committee members, sector professionals & mass people from the district, upazila, union, and village level participated in maintaining hygiene & social distance considering the COVID-19 pandemic. Men, women, children, teachers, and people with disabilities especially of the vulnerable communities attended awareness sessions on disaster preparedness & mitigation, meetings & orientation of DMCs, and other events. These events helped around 49,300 people get aware of the vulnerability of environmental hazards and the way of environment conservation and risk reduction during any disaster.



Training courses were organized covering relevant components of disaster risk reduction in collaboration with concerned government departments. As many as 730 persons including relevant government officials, LGI representatives, and group leaders at the community were trained on DRR, emergency intervention, preparing contingency plans, early warning systems & services, etc. In line with the government guideline on DRR, SKS also organized regular orientation & meetings while 25,295 DMC members & Volunteers got capacitated and remained mobilized on disaster mitigation issues.

### Awareness & Skill Development on DRR

Name of the Activity	No. of Activity	No. of Union	No. of Upazila	Participant		
				Male	Female	Total
Training on Disaster Risk Reduction	197	30	6	605	520	1,125
Training on Facilitation of Emergency Intervention	17	23	5	0	430	430
Awareness Session on Disaster Preparedness & Mitigation	109	22	4	245	2,730	2,975
Observance of Days at School, Union, Upazila & District	18	11	5	8,310	9,270	17,580
Bi-monthly Meeting of DMCs	220	19	3	1,553	1,897	3,450
Orientation on Disaster Risk Reduction & Contingency Plan	558	19	3	4,688	3,682	8,370
Orientation of Service Providers & Volunteers on Early Warning Services	558	19	3	8,688	6,682	15,370
Meeting to Mobilize CG Leaders on COVID-19 & Flood-related Issues	1,240	19	3	13,020	24,180	37,200
<b>Total</b>	<b>2,917</b>	<b>162</b>	<b>32</b>	<b>37,109</b>	<b>49,391</b>	<b>86,500</b>

## Promotion of Resilient WASH Facilities

With the adverse effect of climate change & other hazards, the community environment is getting worsen gradually. Monsoon floods, cyclones, salinity, river erosion, and other challenges disrupt WASH facilities at the household & community level especially in the flood-plain *char* & coastal areas and create a bad impact on ecology & environment. As inundation of safe WASH facilities during floods, cyclones & tidal surges is increasing



sufferings in the community, SKS continued with the promotion of resilient WASH facilities for the flood-affected communities in the northern *char* areas and salinity & cyclone-hit coastal communities in the south-western part. Different types of flood & salinity-resilient WASH facilities were promoted targeting the vulnerable communities. The promoted WASH facilities mainly covered the installation of context-specific water points i.e. Double Platform Deep Tube-well & improved hygienic latrines.

SKS mobilized & supported the communities raising ground and constructing WASH facilities at the highest flood level. During the year, 9 Double Platform Tube-wells, 12 Rain-water Harvesting Systems, and 920 improved hygienic latrines were installed at raised & safer sites in flood-affected *char* & saline-prone coastal communities. Alongside, 20 Inclusive Sanitation Complexes were promoted at schools, located in flood-prone communities.

### Promotion of Resilient WASH Facilities

Name of the Activity	No. of Event/ Installation	Participant		
		Male/Boy	Female/Girl	Total
Installation of Rain-water Harvesting System	12	1,300	1,100	2,400
Installation & Upgradation of Inclusive Water Points	3,798	9,125	9,375	18,500
Installation of Inclusive Sanitation Complex	20	4,700	4,900	9,600
Installation of Double Platform Tube-well	9	418	470	888
Installation/Repairing of Disaster-resilient Handwashing Device at Schools	13	1,620	1,430	3,050
Installation/Repairing of Disaster-resilient Handwashing Device at Households	3,333	5,400	8,100	13,500
Installation/Repairing of Resilient & Gender-friendly Toilet at Households	356	1,702	1,998	3,700
<b>Total</b>	-	<b>31,777</b>	<b>35,191</b>	<b>66,968</b>

## Disaster Preparedness & Risk Reduction

SKS Foundation continued its intervention covering the vulnerable communities especially in the *char* zone & coastal belt. The program intervention focused on protecting the disaster-affected people's lives & livelihood, assets & earning opportunities, health & education facilities, etc from disaster vulnerabilities. In line with its **Planning & Adaptation to Vulnerabilities**, SKS mobilized the remote *char* & coastal communities targeting to enhance their adaptation capacities against natural calamities. It promoted the techniques of community-based resilient actions including promotion of flood & cyclone forecasting & preparedness, homestead plinth raising, demonstration of climate-resilient crops, promotion of homestead vegetable gardening for provision of food & nutrition, rearing of goat, duck & poultry in an alternative manner, etc

Under **Promotion of Disaster-resilient Activities**, emphasis was given on the components & techniques of taking local practices, preserving local seeds & crop varieties, promoting resources for biodiversity preservation, diversifying livelihood & marketing. Centering all these components, regular collaboration & meetings were continued targeting to sensitize the DDMCs, UzDMCs, UDMCs & UDVs remain active in mobilizing the community on disaster preparedness and stand by them during any emergency. Concerning this, 3,960 meetings & 4,149 events were held with the



participation of 45,792 people who played their role in disaster-resilient activities i.e. early warning messages at the community level, setting emergency plans, rescuing people & assets during floods & cyclones, etc.

## Emergency Response & Recovery

The monsoon floods marked an overall impact on the Northern, North-Eastern, and South-Eastern region of Bangladesh in July & August 2020. The floods coupled with prolonged inundation and the COVID-19 pandemic had an exacerbating effect on the flood-affected people. So, the flood during the year was more complex than ever relating to the social distancing and handwashing which turned quite impossible to maintain as flood-affected people got displaced and evacuated to shelters with congested living and WASH facilities were

also compromised. Due to damages of shelters, many were living together increases the risk of COVID-19 spreading. The affected areas suffered from increased risk of mortality, morbidity, lack of nutrition, etc. SKS Foundation got engaged with its efforts in helping the flood-affected people of northern districts from flood & COVID-19 pandemic with anticipatory support and emergency life-saving humanitarian assistance in collaboration with development partners and on its capacity.

## Supporting the Flood-affected People



Being vulnerable due to prolonged floods, many people took shelter on embankments, in educational institutes, etc in Gaibandha. Under its emergency initiative to support the flood-hit people focusing the *char* areas, SKS Foundation provided humanitarian aid in both cash & kinds to 16,601 poor & low-income households of 35 unions under different upazilas of Gaibandha. The support package contained cash and hygiene packages including the Dignity/Hygiene Kits for health & hygiene management. The supports were distributed maintaining social distancing & other health safety. As roads were partially damaged at many locations, to facilitate the movement of people in remote *char* areas, SKS Foundation in collaboration with local administration & Union Parishad constructed 2 Wooden Bridges in Gaibandha.

During flood and with the receding of floodwater, the affected & sheltered people got infected with different water-borne diseases like fever, cold,

whooping cough, allergy, skin diseases, and again anxiety of the affected people was on high due to COVID-19 pandemic. Considering the situation, SKS Foundation organized special Health Camps at union level under different upazilas of Gaibandha in collaboration with the District Govt. Health Department for providing health services for the affected people. Medical Officer of Upazila Health Complex, Medical Officer SKS Hospital, and Union Health Workers was present & provided continuous supports in operating the Health Camps. Through the Camps, emergency health services and especially check-up services were provided and medicines were given free of cost. A total of 20 Health camps had been organized at the flood-affected unions and provided services to 6,500 flood-affected people especially the elderly, persons with disabilities, women & children. Alongside, being facilitated by SKS, 500 flood-affected HHs, who had lost their assets & wages during flood 2020, got Tk. 4,212 as pay-out against the premium line with the Weather Index Flood Insurance component.

### Flood Response

Name of the Activity	No. of Upazila	No. of Union	No. of HHs	People Covered		
				Male	Female	Total
Distribution of Dignity Kits	3	10	2,172	1,800	5,700	7,500
Distribution of Hygiene Kits	7	13	6,442	11,514	14,903	26,417
Cash Support for Risk Mitigation	3	4	6,442	13,140	14,760	27,900
Distribution of Baby Food & Dry Food	3	5	575	293	332	625
Livelihood Grant Support to Affected Families	3	5	240	546	654	1200
Distribution of <i>Sharee</i> among Affected Women	3	4	450	0	450	450
Distribution of Cattle Feed	2	4	280	0	0	280
<b>Total</b>	-	-	<b>16,601</b>	<b>27,293</b>	<b>36,799</b>	<b>64,372</b>

## Combating COVID-19 Pandemic

COVID-19 continued with its brunt as a global pandemic. Bangladesh experienced COVID-19 threats more severely reaching in the second year of the pandemic. Responding to the government's call to be beside the vulnerable people, SKS Foundation took & continued with various initiatives to stop spreading the fatal virus in different districts under its intervention. SKS strengthened its efforts in making the marginalized aware of maintaining their hygiene practice. Hygiene & healthcare aids and facilities were promoted in different districts while food & cash support were provided to the most vulnerable & ultra-poor people targeting to support their livelihood.

Centering awareness building and providing the mass people with healthcare & hygiene support, SKS Foundation disseminated relevant messages through different promotional activities conducted at the community level. Message dissemination through miking was continued in the rural & peri-urban areas as a special measure while the distribution of Posters, Leaflets, Stickers, and display of Festoons, Banners, Billboards, etc containing messages on COVID-19 issues were continued. Special focus was given on making the mass people aware & convinced on vaccination to prevent COVID-19 infection & save their life. To support the mass people's participation in vaccination, SKS helped them get registered for vaccination through its office set-up in different districts. Alongside, the District Health Department was provided with computer sets which helped



people in getting registered. As supported in the establishment of a 100-bed Isolation Centre in Gaibandha, SKS continued with providing the required logistics relating to the operation of the Center.

Concerning making the mass people aware of hygiene habits different types of Hand Washing Devices were installed at various public places & educational institutes in rural & urban areas in different districts. Hygiene Kits were also provided to the poor & disadvantaged families for supporting them in hygiene practices. The Hygiene Kits Package contained Tap-attached Bucket, Mug, Soap, Detergent Powder, Surgical Mask, Sanitary Napkin, and Leaflet with hygiene messages. Targeting various professionals engaged in program intervention & COVID-19 prevention and the adolescents to be able to menstruate properly, they were provided with a hygiene Kit Pack.

Targeting to help the poor & distressed families maintain their livelihood during the lockdown, SKS provided food packages and cash to the poor, day laborers, street workers, rickshaw & van pullers, transport workers, women-headed households, persons with disabilities, elderly & ethnic people and so on. The low-income families received the packages & cash support at their doorstep in presence of the local administration & LGI representatives in different districts. In partnership with different development partners and their capacity, SKS supported around 68,050 destitute people of 25,361 families to save them from the brunt of COVID-19 during the year.

### Response on COVID-19

Name of the Activity	No. of Upazila	No. of Union	No. of HHs/ Event	People Covered		
				Male	Female	Total
Cash Support for Risk Mitigation during Emergency	5	5	825	1,650	1,850	3,500
Livelihood Support during COVID-19 Lockdown	3	3	400	650	950	1,600
Distribution of IEC/BCC Materials on COVID-19	8	19	10,000	56,250	68,750	125,000
Distribution of Hygiene Kits	5	12	6,010	3,029	3,681	6,710
Distribution of Learning Materials for Children	1	4	1,035	2,607	2,294	4,901
Distribution of Food Package	2	5	3,269	5,226	7,850	13,076
Distribution of Hygiene Kits for Adolescents	1	5	1,200	0	1,200	1,200
Soap&Mask Distribution at Community & School	5	11	11,600	4,060	7,540	11,600
Installation of Handwashing Device at Community & School	2	5	120	5,760	8,640	14,400
Conduction of Handwashing Session at Community & Institutions	5	12	902	3,897	7,166	11,063
Organizing Audio-Visual Message Dissemination on COVID-19	7	17	0	71,530	83,970	155,500
Providing Computer Set for Registration Vaccination	7	13	5007	15,600	14,400	30,000
<b>Total</b>	-	-	<b>42,861</b>	<b>170,259</b>	<b>208,291</b>	<b>378,550</b>

# Social Enterprising

Health, education and poverty reduction are interlinked and these together can play an important role in improving the socio-economic standard of a nation. On the other hand, poor people become victims of ill-health while they are more prone to poverty. Lack of resources also stands as a big barrier to meeting the basic services i.e. health, nutrition, education, WASH, etc by a huge population in the country. With the inabilities to pay for these services, poor people are facing huge challenges especially in the remote areas of the country.

They typically lack the power to claim rights & access to basic services. Lack of services keeps these disadvantaged segments from a fuller development of their capacities. SKS Foundation's major intervention areas in northern Bangladesh face poverty visibly which leads a huge population to live with poor livelihood, health, nutrition, education facilities leading to growing an unhealthy & under-educated generation. Based on its mission as a development organization, SKS Foundation has been promoting education, health & hygiene targeting the well-being of the poor & disadvantaged under its Social Enterprising Sector. SKS realizes that promoting education & health, and alleviating poverty is a prerequisite to getting

Priority Issues	People Covered
<b>Promotion of Health</b> <ul style="list-style-type: none"> <li>Primary Health Care &amp; Nutrition</li> <li>Food &amp; Nutrition for Pregnant &amp; Lactating Mothers</li> <li>Growth Monitoring &amp; Promotion</li> </ul>	<b>589,076</b> 426,501 49,520 113,055
<b>Reproductive Health Care for Adolescents</b> <ul style="list-style-type: none"> <li>Awareness of Community &amp; Students on SRHR &amp; Nutrition</li> <li>Orientation of Adolescents &amp; Women on Menstrual Health</li> </ul>	<b>317,630</b> 295,628 22,002
<b>Health Camps &amp; Clinics</b> <ul style="list-style-type: none"> <li>Satellite &amp; Static Clinics</li> <li>Organizing Health Camps</li> <li>Eye Care Camps</li> </ul>	<b>47,635</b> 18,824 26,000 2,811
<b>Promotion of Safe WASH</b> <ul style="list-style-type: none"> <li>Access to Safe Water Supply</li> <li>Promotion of Hygienic Sanitation</li> <li>Hygiene Promotion &amp; Management</li> </ul>	<b>689,970</b> 315,618 92,065 282,287
<b>Promotion of Education</b> <ul style="list-style-type: none"> <li>Non-formal Primary Education</li> <li>Afternoon Education Assistance Center</li> <li>Education Stipend to Poor &amp; Talented Students</li> </ul>	<b>10,754</b> 3,796 6,898 60
<b>Diversified Social Enterprises</b>	

these marginalized people out of this vicious cycle.

SKS' Social Enterprise ventures have been contributing to the promotion of health & hygiene, education & recreation facilities as well as job creation especially for the locals targeting their livelihood development. SKS' Social Enterprising services are promoted through 2 channels- Social Development Services and Social Corporate Initiatives.





## Social Development Services

Realizing that poor people are the main victim of ill-health and people with ill-health are more prone to poverty, SKS Foundation focuses on the promotion of health & WASH services at the community level. And while a healthy & educated nation is a priority need for economic development, national integrity & dignity, and overall social harmony of a nation, the quality of the teaching-learning process and the health &

hygiene condition at family & educational institutions are remaining as a challenge. All these factors make SKS' mandate in promoting some basic social development services relating to improved healthcare and education facilities. Under its Social Enterprising Sector, SKS Foundation's Social Development Services cover special focus on the promotion of health & nutrition, WASH and education focusing on the poor, particularly women & children, marginalized and the excluded segments of the society.

## Promotion of Health

SKS Foundation was involved in healthcare services focusing on the poor & disadvantaged segments. Under SKS' Primary Health Care & Nutrition promotion, the medical doctors, health volunteers & health assistants visited the households, checked & followed up on health issues in the families, and contributed to maintaining a healthy status in the community. Under this Component, medicines & other supplementary vitamin items were distributed diagnosing the diseases especially among 49,520 pregnant & lactating mothers & children. ANC & PNC services were promoted covering pregnant & lactating mothers. Childbirth registration, exclusive breastfeeding, early initiation of breastfeeding, etc were also covered and the children were supported in getting immunized at regular intervals. Supplementary food packages & cash support were also provided to 1,320 pregnant & lactating mothers and 88,355 children. Alongside, Child Growth Measurement (GMP) was conducted

regularly to observe the increase in weight, and respective children were referred to the Upazila Health Center in the case of SAM.

Centering Reproductive Health Care for Adolescents, SKS Foundation mobilized the adolescent girls centering Sexual & Reproductive Health & Rights (SRHR) & nutrition services conducting Orientation Session at the community level. As many as 295,628 girls were oriented focusing on health issues of adolescents, health risk & protection, nutrition & mal-nutrition symptoms, early marriage & its negative consequences & prevention, the importance of breastfeeding, menstrual hygiene, pregnant & lactating mothers' care, etc. Alongside, 13,260 married adolescent girls were also oriented and linked with the government health facilities for getting their required services relating to SRHR issues.

## Promotion of Healthcare & Nutrition

Name of the Activity	No. of Village	No. of Union	No. of Upazila	Participant		
				Male	Female	Total
Courtyard Session on SRHR & Nutrition Services	330	38	10	88,688	206,940	295,628
Session on Child Growth Monitoring	450	45	7	43,295	45,060	88,355
Establishment of Homestead Nutrition Garden	120	15	5	260	1,132	1,392
ANC & PNC Services for Pregnant & Lactating Mothers	370	45	11	0	27,400	27,400
Medicines for Pregnant & Lactating Mothers & Children	240	25	7	7,300	13,500	20,800
Visiting Households Centering Health & Nutrition Issues	245	23	5	7,000	15,020	22,002
Cooking Demonstration for Nutrition Promotion	2	6	2	30,000	50,000	80,000
Session on SAM -MAM & Child Growth Measurement	271	17	7	0	3,900	3,900
Vegetable Seed, Fruit Plants & Poultry Channeling	260	17	7	88,679	96,069	184,748
Providing Telemedicine Services by SHARA Platform	186	19	3	1,500	1812	3,312
Cash Support to Pregnant & Lactating Mothers	186	19	3	0	1,320	1,320
<b>Total</b>	-	-	-	<b>266,722</b>	<b>462,153</b>	<b>728,857</b>

Under **Health Camps & Clinics** services, SKS supported in organizing vaccination campaign, observing National Immunization Day, and providing Polio vaccines & Vitamin 'A' supplements to children under 5. Satellite & Static Clinics and health Camps were organized at the community level ensuring the services of MBBS doctors. As many as 18,824 poor people received healthcare services through Satellite, Static & health clinics. SKS provided treatment services to the patients relating to fever, diarrhea, dentistry, skin & breeding, gynecology & obstetrics, etc at the Clinics. SK Sprovided 13,720 patients with treatment services at Eye Camps while 920 patients were referred to SKS Eye Hospital & other specialized hospitals for cataract surgery.



### Promotion of Eye Care & Physiotherapy Services

Name of the Activity	No. of Village	No. of Union	No. of Upazila	Participant		
				Male	Female	Total
Organizing Satellite, Static & Health Camps	1,700	4	2	6,588	12,236	18,824
Organizing Eye Cataract Operation Camp	70	25	4	6,372	7,348	13,720
Providing Physiotherapy Services	20	4	2	1,120	325	1,445
Providing Assistive Device to Persons with Disability	84	5	3	60	24	84
Providing Eye Care Services	1	10	1	724	1,167	1,891
Distribution of Health Card for Health Services	544	220	55	26,448	149,872	176,320
Digital Healthcare to Married Adolescents on COVID-19	12	1	1	12,740	13,260	26,000
<b>Total</b>	-	-	-	<b>47,994</b>	<b>177,346</b>	<b>225,484</b>

### Promotion of WASH

People's **Increased Access to Water & Sanitation** was facilitated following community & school-led WASH promotion approach considering safe water & improved sanitation as a citizen right. The LGIs, respective government departments & stakeholders got involved in the promotion of WASH facilities in the target community & institution. Awareness building was promoted in the unserved & hard-to-reach community on the importance of safe WASH during the COVID-19 pandemic through different promotional activities with the participation of community groups and people in general. Improved & context-specific water supply & sanitation facilities were installed at community & educational institutions with the active involvement of the Community WASH Action

Committee and the School Management Committee.

To increase **Access to Safe Water Supply**, different types of technological options were promoted. During the year, SKS covered around 208,238 people with safe water supply facilities at the community level and around 41,000 people at educational & health institutions including the Community Clinics. Alongside, around 312,618 people were covered with safe water as SKS sensitized the LGIs & DPHE to install & repair 1,500 water points at communities & institutions. All the water points were screened with water quality tests to help people get water free from pollution such as bacteria, Arsenic, Iron, etc.

**Promotion of Hygienic Sanitation** continued through awareness building and installation of the improved latrine at community and educational & health institutions. Considering the COVID-19 pandemic, National Sanitation Month 'October' was observed more safely following a month-long schedule. The public places, community corners & bazars, playgrounds, etc were covered under miking and with a demonstration of improved latrine & handwashing facilities in compliance with the government & LGI representatives. The poor families in the rural community were supported to come under sanitary latrine coverage. Around 29,052 poor & vulnerable people in the community and around 16,570 students & 40,400 visiting people were covered at different educational & health institutions respectively with the installation of improved latrines by SKS Foundation. Community latrines, Sanitation Blocks at educational institutions & health complexes were constructed & renovated inclusively with the provision of water facilities, menstrual hygiene management (MHM) chamber, and disabled-friendly facilities. Community people especially the women, children, and adolescent girls were motivated on hygienic use of the facilities. Fecal Sludge Management (FSM) services were also promoted by setting treatment plants in case of some urban sanitation facilities.



### Promotion of Water & Sanitation

Name of the Activity	No. of Event/ Installation	Participant		
		Male	Female	Total
Installation of Safe Water Options at Household	1,500	7,500	9,350	16,850
Installation of Water Facility at Healthcare Centers	260	11,565	14,135	25,700
Water Quality Test for Ensuring Safe Water Supply	150	6,885	8,415	15,300
Community/Union WASH Action Committee Meeting	2,020	24,240	16,160	40,400
Observance of National Sanitation Month	70	7,020	5,050	12,070
Dialogue with WASH Service Providers/Government Depts.	258	1,203	1,161	2,364
Installation of Improved hygienic Latrines	3,897	11,224	12,158	23,382
Development of Gender/Disability-inclusive WASH Action Plan	32	289	450	739
Renovation of Toilet Facilities at Community Clinics	350	7,512	7,818	15,330
<b>Total</b>	-	<b>77,438</b>	<b>74,697</b>	<b>1,52,135</b>

**Hygiene Promotion & Management** initiatives were continued focusing on hand washing among the community people keeping COVID-19 pandemic into consideration. Hygiene Sessions at community, observance of Global Hand Washing Day, hygiene awareness at household, public corners, etc were conducted relating to the promotion of handwashing. Hygiene-related messages focusing on handwashing, mask-wearing, etc were disseminated through miking and different types of BCC material. Installation of Handwashing Devices at family, community & different public places helped mass people in maintaining hygiene behavior. Relating to safe water use, SKS focused on the promotion of the Water Safety Plan (WSP) organizing orientation at the community level. Alongside, SKS continued with promotion of hygiene practice at household level constructing Waste Disposal System and setting special Basin at kitchen and close to the toilet. Awareness messages relating to menstrual hygiene management (MHM) issues



were reached to women & adolescent girls while they got oriented through awareness sessions at communities. SKS also supported the respective community groups promoting the MHM disposal system at the household level. The flood-affected households were supported with the distribution of 14,624 Dignity Kits for health & hygiene management.

### Hygiene Promotion & Management

Name of the Activity	No. of Event	Participant		
		Male	Female	Total
Conduction of Hygiene Session at Community	1,800	15,289	21,111	36,400
Awareness Campaign on Hygiene	25	2,670	2,330	5,000
Religious Leaders` Orientation to Disseminate Messages	19	7,440	0	7,440
Observance of Global Hand washing Day	250	5,000	7,500	12,500
Awareness on Handwashing & WSP at Community	3,071	113,570	141,198	254,768
Conduction of MHM Session at Community level	880	220	16,350	16,570
Waste Disposal System Developed at Household	1,500	4,070	4,510	8,580
Establish MHM Disposal System at Household	53	111	111	222
Installation of Basin at Kitchen & Latrine	28,173	19,455	20,250	39,705
Installation of Handwashing Devices/Facilities	700	8,506	174,448	168,980
<b>Total</b>	-	<b>111,995</b>	<b>170,292</b>	<b>282,287</b>

## The Villagers Turn Their Village Healthy

*Paschim Manoharpur is a remote and poor village located at Manoharpur union of Monirampur upazila under Jashore district of Bangladesh. The village is also a house of more than 115 families of 444 people, of whose 244 male and 200 female. The livelihoods of the villagers predominantly revolve around daily wages as some are day-labors and others are van pullers. But a lion's share of their wages used to go off in health treatment because of getting sick often around the year. Losing a chunk of their precious earnings only in medical treatment, the villagers had no idea of causing illness & taking away and affecting their*



*lives & livelihoods. Because the people of Paschim Manoharpur were unaware of their hanging toilets & contaminated Tube-well water and other unhealthy habits were behind their poor health.*

*In 2017, SKS Foundation's initiatives under Max Nutri-WASH Project started working with the villagers to identify their problems, understand the causes of their health problems and find the ways & means to solve these problems. The big challenge is all villagers must be agreed and understood that not only individual health but also collective health of the community is equally important to be healthy. The Max Nutri-WASH Project along with the villagers worked hard to turn the villagers understood that not any individual but collective health of the community is equally important to be healthy. The entire village collectively started working for solving their health problems by their action & efforts. A survey was conducted, a social map was drawn, and the well-being of the marginalized people was analyzed. Then, for community mobilization, a*

*15-member Community Support Group (CSG) was given full support with capacity-building training in managing, monitoring and utilizing community health. This CSG united all villagers using Participatory Graduation Monitoring (PGM) at their village and found out their gaps. For the holistic development of the village, it combined food & nutrition security with WASH.*

*Initially, for demonstration, the Project installed 2 Community-based Deep Tube-wells and 1 Woman Bathing Chamber with Menstrual Hygiene Management (MHM) facilities and donated 20 off-pit sanitary latrines to ultra-poor families of the village. Besides, it promoted Local Entrepreneur (LE), Health Promotion Agents (HPA), mentors & sweepers for the availability and demand of healthy products & services.*

*Finally, the day came on 17 November 2020 as a reward for their collective work, the village was officially declared as a Healthy Village as the village has met 18 indicators of a healthy village. The health scenario of the village has been dramatically changed. Now, 100% of the villagers are having and using the sanitary latrine, napkin, basin beside latrine, safe drinking water, handwashing devices, nutrition garden, maintaining birth registration, PNC & ANC check-up, breastfeeding, GMP & 360-degree hygiene and providing supplementary food. Now some 60% family has a dining and kitchen basin, and 50% family has a Woman Bathing Chamber (WBC).*

*Mashiur Rahaman, the Chairman of the Manoharpur union, said while announcing Paschim Manoharpur as a Healthy Village, "I am very proud to be a part of this Healthy Village at my union and see the change of the people's behaviors toward health. This has been possible because of collective and individual efforts towards health."*

## Promotion of Education

SKS Foundation runs different education programs to promote the education of our children. However, during the year, it was difficult to enroll the students into their schools due to the COVID-19 pandemic. Facing this, SKS arranged some alternatives to help children continue with their education. The Pre-primary Schools under SKS' Education Support Program (ESP) in partnership with BRAC remained closed while the respective teachers continued visiting 5-6 students' houses everyday and discussed their lessons. Besides this, SKS also implemented the Radio School Programs developed by the Ministry of Education and Brac transmitting that through its sister concern Radio *Sarabela* 98.8 FM round the year.

enrolment of children at primary schools, SKS Foundation continued the operation of Non-formal Primary Education forming small groups of students, especially in the remote char areas. A total of 3,796 dropped-out children were covered forming 129 groups under this alternative approach. Alongside, SKS identified the weak students and assisted them with special tuition under its Afternoon Education Assistance Centers. During the year, SKS operated 129 Afternoon Education Assistance Centers while 6,898 students were covered. SKS also provided special stipend support to 60 poor & talented students at secondary & higher school levels while 3 students were covered under stipend at graduate & post-graduate levels.

As part of its contribution to increasing the

### Education Services

Name of the Activity	No. of Center/ Event	Participant		
		Male	Female	Total
Operating Non-formal Education in Small Groups	129	1,769	2,027	3,796
Running Afternoon Education Assistance Center	129	3,249	3,649	6,898
Providing Stipend to Poor & Talented Students	2	24	36	60
<b>Total</b>	-	<b>5,042</b>	<b>5,712</b>	<b>10,754</b>



# Social Corporate Initiatives

The Social Corporate Initiatives helped community people in general and its program participants ensuring health, education, information & recreation facilities. In relation to this, SKS continued providing & scaling up quality services targeting the demanding & seekers in the rural communities & urban settings. Alongside service promotion, the Social Corporate Initiatives contributed to creating & continuing with job opportunities during the COVID-19 pandemic while the disadvantaged & hard-to-reach families of the local community got benefited significantly. During the year 2020-'21, SKS operated the following Social Corporate Initiatives:

Name of the Enterprise	People Served
SKS Hospital	81,122
SKS Eye Hospital	7,776
SKS Physiotherapy Centre	1,198
SKS Nutonkuri Bidyapith	550
SKS School & College	899
SKS Resource Centre	1,283
SKS Inn	4,000
Dainik Madhukar	80,000
Radio Sarabela 98.8 FM	1,000,000
SKS Printers	220
Partnership Banking Program	6,975

**SKS School & College** was on its track to continue keeping special attention and recreative ways to educate its students creating an



education-friendly environment. But as the educational institutions remained closed due to the COVID-19 pandemic, the SKS School & College continued to educate its 818

students with the engagement of 43 dedicated teachers through online classes making subject & topic-based content, exams, and follow-up through phone calls while its online educational materials were viewed by 2,670 visitors. Relating to the academic progress of the students, the school section came up with a brilliant result in the SSC Examination 2020 with 95.45% pass including 10 GPA-5, and 36 GPA-4 out of the total 110 candidates. The JSC & PECE examination did not take place in 2020 because of the COVID-19 pandemic. It also supported 93 poor but talented students with their stipends and waiver facility. Centering the 100th birth anniversary of the Father of the Nation, the SKS School & College set up a Bangabandhu Corner at the campus.

**SKS Nutonkuri Bidyapith** continued to ensure personal interaction between teachers and students by conducting online classes amid the COVID-19 school closures. In this process, the school involved 255 economically disadvantaged children in Saghata, Gaibandha with the engagement of 19 dedicated teachers. SKS Nutonkuri Bidyapith also continued supporting 103 poor & meritorious students' education. The school came up with a brilliant result in the SSC Examination 2020 with a 100% pass while 1 got GPA-A+, 34 of them got GPA-A, 3 of them got GPA-A-, and 1 of them got a GPA-B of the total 39 candidates. However, because of the COVID-19, PECE and JSC examinations did not take place since the School remained closed.



**SKS Hospital** continued upholding its quality & multi-disciplinary health services & facilities with modern medical equipment and specialized doctors targeting to serve the poor & disadvantaged of Gaibandha. The Hospital maintained all its services 24/7 amid the COVID-19 pandemic following the health guidelines.



During the year, 7 host doctors continued their services regularly and 13 specialized guest doctors provided outdoor services relating to Cardiology, Neurology, Gynecology, Gastroenterology, Child health, Ear, Nose & Throat (ENT), Orthopedic, Surgery, and Medicine, etc. Alongside, 91 supporting staff, including skilled nurses, supported the Hospital in continuing its quality service. Including indoor & outdoor facilities, the Hospital served 81,122 patients during the year. SKS Hospital also continued with providing special Health Premium services to its program participants and SKS staff while 176,320 program participants availed themselves

of the facilities during the year.

**SKS Eye Hospital** under SKS's Social Cooperate Initiatives is dedicated to serving eye patients with a special target on the poor and disadvantaged people of *char* & remote areas. Located at Circular Road, Masterpara, Gaibandha town, the SKS Eye Hospital is well-furnished with 10 beds and 1 cabin while an Eye Consultant and a Medical Officer are providing their services regularly. The Hospital maintains indoor and outdoor services based on the condition of eye patients. However, because of the COVID-19 pandemic, outdoor services remained closed. During the year, SKS Eye Hospital served 6,643 eye patients while 1,081 eye patients had cataract surgery and 52 had dacryocystectomy, dacryocystorhinostomy, pterygium operation, etc.



Living mainly in the *char* lands, the community people experience flood & river erosion, lose everything and face poverty for years. Poverty always drives them to sell hard physical labor and suffer from malnutrition as well. This in turn often causes disability or physical problems/injuries.



#### **SKS Physiotherapy Center,**

based at Bharatkhal, Saghata, Gaibandha, continued serving as a lighthouse of the poor and *char* people offering an affordable charge and even free for the extremely poor and persons with disabilities. SKS Physiotherapy Center provided services equipped with various kinds of machines and equipment to treat different types of disabilities. During the year, the Center provided services from 9 am to 5 pm every day maintaining separate rooms and Physiotherapists for males & females while 1,198 patients covering male-946, female-252, persons with disabilities-156, children-174, and

elderly- 765 received physiotherapy services. As many as 94 extremely poor patients got free treatment from the SKS Physiotherapy Center.

**SKS Resource Center** continued to lead the way for knowledge-researchers to explore the life & livelihoods of *char* & riverine people and find out new IGA ideas. The Resource Center was visited by development professionals, academicians, and tourists as the Center is at the bank of the mighty Jamuna. The Center offered a beautiful river view along with its comfortable & affordable pleasant atmosphere accommodating the conference/training hall, meeting venues, food, and residential facilities. During the year, the Resource Center, maintaining the COVID-19 health guidelines, received 1,283 visitors and hosted 54 no. of events of different organizations from Gaibandha, Sirajganj, Bogura, Rangpur, and Dhaka. Since





the Resource Center is lying on the bank of Jamuna River, the visitors enjoyed staying at the Resource Center for their recreation and refreshment, seeing the boundless beauty of rivers and *chars* at affordable prices.

**SKS Inn**, a 4-Star Resort, continued providing its homely warmth & entertainment to the visitors maintaining health guidelines amid easing of the COVID-19 restrictions. During 2020-'21, SKS Inn received 49,000 visitors including tourists, professionals, business executives, doctors, academicians, corporate parties & development organizations. It hosted 77 social & business events i.e. training, family & friend gatherings, weddings & honeymoons, etc while around 11,000 participants experienced the recreational facilities of SKS Inn. The visitors were mainly from Bogura, Rangpur, Dinajpur, Thakurgoan, Panchaghor, Naogaon, Joypurhat, Sirajganj, Pabna, Rajshahi & Dhaka, and some foreign guests visited regularly. The visitors enjoyed the natural beauty and the delicacy of continental & water plate restaurant & BBQ corners, Deer woods, bird sheds, Sauna, gym, swimming pool, boating, fishing, kid's zone, indoor games, and banquet hall, badminton, basketball, baul song, etc.



**Radio Sarabela 98.8 FM** represented the voice of community people of Gaibandha through informing, educating & entertaining them broadcasting the local news, views & affairs focusing the lives & livelihoods of *char* people. Radio *Sarabela's* app and its online platform Facebook and YouTube channel also continued to capture a wide range and variety of audiences online alongside the radio coverage- 25 km



broadcasting radius. More than 1000 listeners have installed the Radio *Sarabela's* app, more than 10,600 listeners have subscribed to its YouTube channel and around 41,000 people followed its Facebook page and these platforms kept drawing audience and earning revenue. Based on all these facilities, Radio *Sarabela* covers more than 1 million regular & irregular listeners including 110 Listeners and 1 Child Club. During the year, Radio *Sarabela* produced & aired 42 types of programs with a 16-hour transmission/day in the engagement of 10 staff and 60 dedicated volunteers. The Radio played a vital role in community

awareness building on COVID-19, flood, river erosion, agro-product & marketing, health & hygiene, etc. In the Radio Category, Radio *Sarabela* won the Best Report Award 2020 on the COVID-19 issues.

**Dainik Madhukar** continued being published in a full-demy-size, 4-page & 4-color newspaper with a daily print run of 12,000 copies and circulating in 5 districts including Gaibandha, Rangpur, Dinajpur, Kurigram, and Lalmonirhat. During the year, the newspaper was read by around 80,000 readers while the e-version was visited by 1,300 viewers and the Facebook page of the daily was followed by 1,338 persons. *Dainik Madhukar's* office was visited by 3,800 people in connection with news & advertisement purposes. The *Dainik Madhukar* contributed to keeping its readers aware especially of the COVID-19 pandemic & flood emergency, health & hygiene, agriculture, marketing, etc through publishing news, views, messages, and photos. It also published local news, features, and stories focusing on the lives & livelihoods of local communities on contributions of local & regional journalists, writers, cultural activists, lawyers, teachers, researchers, and other professionals with their writings regularly.



**SKS Printers** provided quality services covering a variety of printing materials i.e. magazines, books, registers & notebooks, diaries, posters, leaflets, flyers, envelopes, leaflets, calendars, newspapers, etc using modern machinery including Computer-To- Plate (CTP) machine, By-color Machine RP2C & Cord Machine, the required equipment for full-color printing. The Printers also covered all options of finishing and binding printing materials by its lamination, Die-cutting, Glue, and Spiral Binding Machines. Being the only 4-color quality printing house in Gaibandha district, the SKS Printers also reached over its valued customers across Kurigram, Rangpur, Dinajpur, Nilphamari, and Lalmonirhat providing its services. The government & non-government organizations, professionals, and other individuals were among its valuable customers during the year while the SKS Printers served about 220 valuable clients in publishing and printing materials with the engagement of its 13 skilled and committed staff.



To bring the banking services to the doorsteps of the marginalized and make the supply of capital money easier with more institutional security, SKS Foundation and NRBC Bank launched a **Partnership Banking Program** in the year 2020-'21. Targeting to maximizing access to the banking system in the micro-financing sector meaning receiving cash from customers and paying out cash more easily particularly of the marginalized people as the specific objective, SKS Foundation opened this new door through a joint venture with the NRBC Bank Ltd. SKS took this initiative as an example of the corporate investment to be incorporated into development programs. The joint venture started with a contribution to the development of the poor & marginalized providing them with the provision of more institutional funding services. This Partnership Banking Program also enhanced the banking facilities and services concentrating on the micro-financing sectors as well as the development of the rural people's livelihood. Coming on a single platform, the two different institutions started complementing each other to support the marginalized people and keep their development wheel in motion. During the Year, SKS covered 6,975 of its program participants as bank clients under 7 districts while 434 persons received the loan as entrepreneurs.



## CHAPTER 3

# Promotion of Governance & Social Bonding



# Promotion of Governance & Social Bonding

Based on its commitment to society, SKS Foundation promotes & preserves the rights of the common people and positive socio-cultural practices in the community. In line with this mission, SKS runs its Advocacy & Communication services covering the policy-makers, relevant government departments, non-government organizations, mass media & civil society. Further, it develops social interactions in the community where multiple parties as public-private institutions & individuals are involved in building congenial relations & atmosphere in the community. In line with this, information, communication & collaboration play pivotal roles in making a bridge between duty bearers & right-holders. The Advocacy & Communication services are carried out sensitizing the service providers & awareness building of the communities for demanding their rights & entitlements.

Amidst the COVID-19 pandemic, SKS Foundation kept communication with the district & upazila administration and the Union Parishads which helped maintain coordination with different service providing government departments and non-government organizations for promoting the



public interest. Being a member of different development forums & committees, SKS performed its advocacy & networking role, in partnership with them, at the national & local level centering life & livelihood of the char people, disaster management, health & WASH rights focusing COVID-19 pandemic, information & legal rights, prevention of human trafficking, stopping violence against women, promotion of adolescent girls & child's rights, etc. Centering all these issues, SKS organized different interpersonal events, developed and distributed different types of print & audio-visual materials targeting the policy-makers & duty bearers, respective groups in the society, and relevant change-makers during the year.

## Interpersonal Media

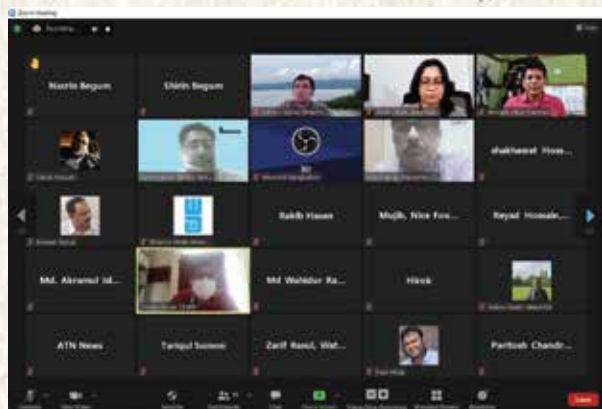
Targeting to sensitize the policy-makers, administration, duty bearers, media & other change-makers in the society, SKS Foundation organized different workshops, seminars, consultations, etc as part of its advocacy & networking. The events were organized virtually as well as with the physical participation of relevant stakeholders centering national issues and based on the community interest. Based on the experiences & learning from its program perspectives, SKS organized the interpersonal events standing on its own identity while it maintained networking with other like-minded organizations & forums in dealing with the issues of national interest

SKS Foundation along with other members of the

National Char Alliance (NCA) continued advocacy to sensitize the policy-makers demanding a char Foundation/Board as an authority for char development. With a view to sharing the char-focused issues with the legislative level, consultations, roundtable discussions, media mobilization, etc were organized in collaboration with other members of NCA. Considering the magnitude of the COVID-19 pandemic and the prolonged monsoon flood, the NCA made its appeal to the respective Parliamentarians organizing several Webinars. Post-Pandemic Economic Recovery was duly emphasized while initiating exclusive development programs especially for remote char areas to promote agriculture & entrepreneurship development was pinpointed. Consultations & collaboration continued relating to allocation in the national

budget for the *char* areas while the relevant Parliamentary Standing Committees and other Members underscored that *Char* people must get what they deserve. In a Discussion Forum, Gaibandha District *Char* Alliance in affiliation with the National *Char* Alliance (NCA) was formed in Gaibandha with SKS Foundation as the Member Secretary.

Being the Secretariat of FANSA-BD, SKS Foundation took part in the National WASH Budget



Advocacy along with the partners of WASH Networks. Taking part, SKS contributed to preparing & presenting the demand for allocation in the National WASH Budget 2021-'22 in the pre & post-budget events. The budget analysis also mentioned the gap in WASH allocation of resources in rural & urban areas. The events pinpointed insufficient allocation and lack of focus for the hygiene sub-sector which remained a key priority to fight Covid-19 and keep progress towards the SDG Goals. Alongside, concerning its networking as FANSA-BD Secretariat, SKS Foundation hosted a Seminar on **Valuing Water: Where We Are** in observance of the World Water Day 2021. The virtual Seminar emphasized the importance of conserving, improving & distributing water with due importance on this scarce resource. SKS also celebrated National Sanitation Month and Global Handwashing Day 2020 chalking out elaborate programs. Students, teachers, social workers, NGO activists & journalists took part in the programs.

Centering the sharing of SKS' learning, a National Learning Sharing Workshop on WASH Initiative, virtually organized in partnership with Oxfam in

Bangladesh, upheld that for securing sustainable livelihoods through economic empowerment, improved access to resilient WASH services is a prerequisite. Hence, WASH promotion should be resilient, innovative & inclusive for making communities capable to combat risks associated with disasters and climate change impacts. SKS also organized consultations of its Promoting Opportunity of Women Empowerment and Rights (POWER) project, and Initiative for Married Adolescent Girls' Empowerment (IMAGE Plus) project. Learning of POWER project in making the community women aware on their rights in the family & society and ability to run & manage development activities, and learning of IMAGE Plus Project in increasing awareness, and creating demand & utilization of sexual & reproductive services, sexuality education & gender-based violence was shared with policy & decision-makers, service providers, development professionals, academicians, opinion leaders, media people & community allies.

Under the coordination of SKS Foundation, the Platform on Gender-based Violence in Emergencies (GBViE) undertook a campaign centering different occurrences and organized



issue-based events targeting to prevent gender-based violence in Gaibandha. Organizing a Roundtable Discussion, the GBViE Network pinpointed that violence like torture, sexual harassment, teasing, rape, murder, etc against women had increased visibly centering the vulnerability of COVID-19 pandemic and occurrence of recurrent flood during the monsoon. The Network called for necessary steps by the government to stop violence against women. Relating to this issue, a Workshop analyzed the situation of women & children in the COVID-19

situation and pointed out the main roles & responsibilities of the GO & NGOs. It also developed a plan for the district targeting ending violence against women and children through civic awareness, expansion & access of women to resources, and in turn their empowerment. Alongside, SKS organized Quiz & Debate Competition with the participation of local adolescent girls & boys to enrich their awareness & knowledge on reproductive health, child rights & prevention of child marriage.

SKS continued its Media Advocacy with the print & electronic media. Under Media Advocacy, the media representatives visited different events & program implementation at the field level and published news & features focusing on program achievements, challenges, learning, etc in their respective media. As part of celebrating *Mujib Barsho* marking the centennial birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, SKS Foundation organized some

events at its offices & sister concerns upholding the life & political philosophy of Bangabandhu. Highlighting his personality, the events upheld that Bangladesh would not have been born without Bangabandhu.

Under the membership of SDG Platform, Right to Food Campaign, National Alliance for Humanitarian Action in Bangladesh, WASH Cluster & so on, SKS Foundation performed its due role in organizing & attending different events at central & regional level round the year. The events underscored the need for supporting especially the poor & disadvantaged people living in the hard-to-reach areas for achieving respective targets under SDGs. Different events organized targeting the achievement of Sustainable Development Goals (SDGs) also focused combat the COVID-19 and flood & other natural calamities with due accountability from the policy-makers & duty bearers.



## Print Media

A series of items centering SKS Foundation's development intervention, achievement & learning were dealt with under the Print Media services. Designing, publication & distribution of different IEC & BCC materials upheld SKS' profile and philosophy with sharing of relevant information to the stakeholders ranging from community allies to policy-makers. Success Story Booklet, Policy Brief, Flyer, Newsletter, etc on project-focused intervention were published & distributed at regular intervals. SKS News, the quarterly English newsletter was published containing news on SKS Foundation's organizational & sister concerns' issues, programmatic events & learning, and on the advocacy & networking issues.



Based on the experience & learning of its projects titled Promoting Opportunity of Women Empowerment and Rights (POWER) and Initiative for Married Adolescent Girls' Empowerment (IMAGE Plus), SKS Foundation developed 2 Flyers and reached those to the policy-makers, service providers, development professionals, media people & community allies at national & local level. Centering the achievements & learning of its Empowering Local & National Humanitarian Actors (ELNAH) project, a set of publications on HAF, HRGF, Outcome Harvesting, Consortium, Reflection of COVID-19, Accountable Partnership, ELNHA Success and Standard Operating Procedure (SOP) on Community Engagement were framed, published & reached to the policy-makers & development professionals.

Consolidating its development achievements, SKS Foundation published a case study booklet titled *In Search of Success* with an accumulation of cases upholding SKS' programmatic success. The cases upheld people's struggling and their drive to reach the cherished development goals through SKS' facilitation. The organizational *Annual Report 2019-'20* was published focusing on program philosophy & progress of the respective year. The Print Media also covered the publication of *SKS Diary 2021 & Desk Calendar 2021*, and *Wall Calendar 2021* of SKS sister concerns namely SKS Hospital and SKS Inn containing SKS' profile, philosophy & program contents, etc. Alongside, different types of *Poster, Leaflet, Sticker*, etc were developed centering demand of the respective programs & special events.

## Electronic Media

Regular processing & dissemination of information, news, etc were continued through different electronic media to reach the target stakeholders. SKS Foundation regularly maintained its Organizational Website

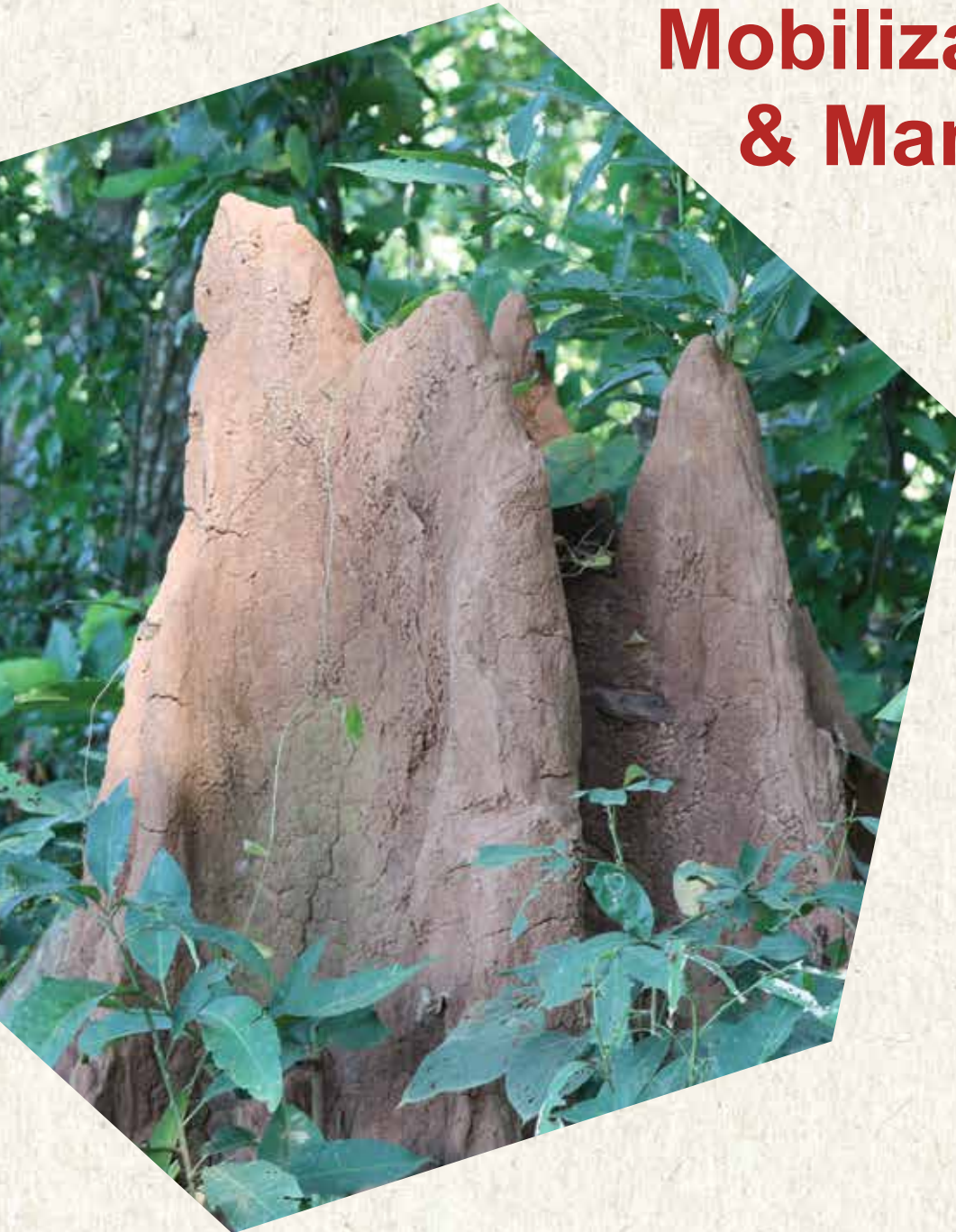


uploading information related to SKS' profile, policy and other strategic issues, and news on programmatic events & happenings, etc. Two video documentations on the programmatic process & progress were developed by SKS while some national TV channels also covered the program's success and transmitted it in their media. SKS organized a talk-show at Community Radio *Sarabela 98.8 FM*. The talk-show focused on proper management before & during flood and river erosion for reducing the sufferings of the marginalized. SKS' quarterly newsletter *SKS News* was regularly circulated through the organizational

Website & *Facebook* page. The audio-visual items were uploaded on YouTube which ensured wider dissemination of the organizational & programmatic issues. Alongside, the organizational *Facebook* account was used centering news on the events of SKS Foundation and its Social Enterprises.

## CHAPTER 4

# Resource Mobilization & Management





# Resource Mobilization & Management

## Human Resource Management

SKS believes that organizational success lay on the quality workforce, and the quality workforce lay on the quality workplace. Concerning this, the Human Resource Management of SKS Foundation always keeps a special focus on managing its human resources targeting the productivity of the organization through increasing the efficiency of its employees. In line with this, SKS continued its Human Resource Management based on the principle to acquire the expected services from them by developing their skills, motivating them to the desired professional level, and making sure that they continue to maintain their commitment towards the organization's mission. During the year, the Human Resource Management of SKS Foundation focused on recruitment & orientation of its staff force as needed and helping the employees feel safe, valued, and supported to thrive. As an inclusive organization, and in line with its *Strategic Plan 2019-2024*, the workforce of SKS was managed covering both regular staff & volunteers and promoting gender sensitivity, child safety, disability & environment-friendliness while diversity, inclusion & equity approach was the key principle of Human Resource Management.

### Staff Structuring & Placement

Being a development organization, SKS creates a congenial environment and seeks professional persons as per opportunities. During the year, the strategic setting and the staff recruitment were maintained following SKS' human resource management & recruitment process and placement was done in line with the Organogram. SKS Foundation maintained all its Human Resource

Management information using the software program effectively. Over the year, SKS Foundation had 3,760 (Male: 2,260 & Female: 1,500) employees. SKS recruited 580 staff during the year while the drop-out rate was around 3.48%.

### Staff Development

SKS Foundation recognizes the knowledge, skills & competencies of the workforce to improve the effectiveness & efficiency both of the individuals and the organization. This adds more value to the work and ensures individuals contribute fully to the goal of the organization. Focusing on the enhancement of knowledge & skills of its staff, SKS Foundation continued organizing, training, and equipping the workforces providing different types of need-based training & learning opportunities. Different on-the-job training courses were arranged to turn the workforce competent for SKS' fast-growing microfinance sector. With its in-house capacity, SKS organized various in-house training courses while 11 training courses were conducted on savings & credit management with the participation of 393 staff and software monitoring with the participation of 32 staff members. Under the Development Programs, training courses were organized covering WASH, agriculture, collection point management & marketing, monitoring, protection from sexual harassment exploitation, etc in partnership with several development partner organizations where 103 staff members participated. Alongside, 14 staff members attended an exposure visit to observe the ecology & environmental vulnerabilities in the Sundarbans areas.



# Financial Resource Management

## INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS TO GENERAL BODY OF SKS Foundation

### Opinion

We have audited the financial statements of "SKS Foundation", which comprise the Statement of Consolidated Financial Position as at 30<sup>th</sup> June 2021, Statement of Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payments Accounts for the year then ended 30<sup>th</sup> June 2021, and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our Opinion, the accompanying financial statements of "SKS Foundation" give a true and fair view of the financial position as at 30<sup>th</sup> June 2021 and its financial performance, Statement of Cash Flows and its Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls.

Management is responsible for the preparation of financial statement that give a true and fair view in accordance with the Accounting policies and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

### Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

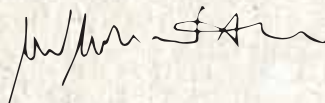
As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, international omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting polices used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's reports to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planed scope and timing of the audit and significant audit finding, including any significant deficiencies in internal control that we identify during our audit.

#### **Report on other Legal & Regulatory Requirements**

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law have been kept by & Rules have been kept by "**SKS Foundation**" so far as it appeared from our examination of these books, and
- c) The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.



**Md. Mohiuddin Ahmed Rajib, FCA, CFC**  
**Membership No. 1046**  
**Partner**  
**Ashraf Uddin & CO.**  
**Chartered Accountants**


Dated: Dhaka  
 31<sup>st</sup> August, 2021




**SKS Foundation**  
**Consolidated Statement of Financial Position**  
As at June 30, 2021

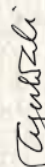
	Notes	Amount in BDT						2019-2020	
		Social & Environment Sector		Economic Sector		Total	Grand Total	Total	Total
		General Fund	Donors Fund	Total	PKSF				
Cattle Insurance Account	23	-	-	-	1,816,300	107,700	1,924,000	1,924,000	10,409,395
Loan Account-IDCOL	25	-	-	-	-	-	-	-	3,250
Insurance Premium Hospital		-	-	-	3,250	-	3,250	3,250	149,150,468
Loan account others	26	388,822,500	-	388,822,500	-	-	85,412,116	388,822,500	47,148,924
Provision for expenses		9,714,720	-	9,714,720	-	-	2,674,205	95,126,836	1,146,982
Staff Welfare Fund	27	-	-	-	1,692,285	981,920	2,674,205	2,674,205	-
Advance Account (Anukul Foundation)		-	-	-	-	141,742	141,742	141,742	-
Advance PKSF (ENRICH-GOB)		-	-	-	16,464,777	-	16,464,777	16,464,777	2,369,956
Advance PKSF (PPEPP)		-	-	-	2,016,892	-	2,016,892	2,016,892	1,095,778
Loan from Own Fund		-	-	-	-	-	-	-	9,704,167
Loan From PF		-	-	-	-	-	-	-	61,177,703
Accounts payable		7,893,561	-	7,893,561	-	-	-	7,893,561	4,393,192,346
<b>Total Current Liabilities</b>		406,430,781	-	406,430,781	2,608,380,342	2,693,191,155	5,301,571,497	5,708,002,278	
<b>Total Capital Fund and Liabilities</b>		<b>951,992,238</b>	<b>14,017,731</b>	<b>966,009,969</b>	<b>3,695,750,415</b>	<b>2,891,200,038</b>	<b>6,586,950,453</b>	<b>7,552,960,422</b>	<b>6,006,396,248</b>


The accompanying notes form an integral part of this financial statement.

  
**Mohammed Masud Alam**  
Assistant Director Finance  
SKS Foundation

Dated: August 31, 2021  
Dhaka

  
**Rasel Ahmed Liton**  
Chief Executive  
SKS Foundation

  
**Md. Ayub Ali**  
Chairman  
SKS Foundation  
As per our report of same date

  
**Asinraf Uddin & Co.**  
Chartered Accountants

## Programs/Projects Run in 2020-'21

Sl. No.	Program/Project	Development Partner
1	WASH 4 Urban Poor Project & Urban Sanitation, Hygiene and Water Advancement (USHWA) Project	WaterAid Bangladesh
2	Provision of Emergency Handwashing Services to Help Poor Slum Swellers in Bangladesh to Fight against COVID-19	
3	WASH in Institutions Project	
4	South Asian WASH Result Project-II	
5	Improving WASH and IPC Facilities to Strengthen COVID-19 Response and to Build Resiliene of Healthcare Facilities in Climate Vulnerable Areas of Bangladesh	
6	Sustainable Livelihoods for the Marginalized Communities Living in Gaibandha District (SLMC)	Andheri-Hilfe Bonn, Germany
7	Prevention of Avoidable Blindness (PAB)	
8	Lightning the Poor and Disadvantaged Families of <i>Char</i> Areas	
9	Max NutriWASH-II Project	Max Foundation
10	Promoting Opportunities for Women's Empowerment and Rights (POWER) Project	ActionAid Bangladesh
11	Promoting Opportunities for Women's Empowerment and Rights (POWER) Project	
12	Making Market Work for Women (MMWW) Project	
13	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REECALL) Project	Oxfam in Bangladesh
14	Empowering Local and National Humanitarian Actors (ELNHA)	
15	COVID-19 Response Project (CRP)	
16	HRGF-COVID-19 Response Project 2020	
17	Strengthening Household Ability to Respond to Development Opportunists (SHOUHARDO III) Project	CARE Bangladesh
18	Action for Socio-economic Security and Rights for Excluded and Marginalized Women and Girls (ASSR for EMWG)	Manusher Jonno Foundation (MJF)
19	Education Support Programme (ESP)	BRAC
20	Initiative for Married Adolescent Girls' Empowerment (IMAGE Plus Phase II)	TdH Netherlands
21	Making Markets Work for Jamuna, Padma & Teesta Chars (M4C -III)	Swisscontact

Sl. No.	Program/Project	Development Partner
22	Strengthening Gender Equality and Social Inclusion in WASH in Bangladesh (SHOMOTA) Project	World Vision Bangladesh
23	BGD BHA 2020 Flood Response	Save the Children International
24	BGD CSF Northern Districts Floods 2020	
25	Promotion of Maternal and New-born Health (MOMOTA) in Gaibandha District	
26	Integrated Child Development Program ( <i>ShishuderJonno</i> )	
27	Small and Marginal Sized Farmers Agricultural Productivity (SMAP) Improvement and Diversification Financing Project	Bangladesh Bank
28	Vocational Skills Building and Employment Opportunity for Marginal Youth in Rural Bangladesh (YEP)	VSO Bangladesh
29	Emergency Support for the Flood-affected Communities in Gaibandha 2020	Start Fund Bangladesh/FCDO
30	Pathways to Prosperity for Extremely Poor People (PPEPP) Project	Palli Karma-Sahayak Foundation (PKSF)
31	Social Inclusion of Disability and Sustainable Livelihood Improvement Project	
32	Cultural and Sports (adolescent) Project	
33	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (Sammridhi Projects at Saghata, Kamalerpara, Bharatkhalai and Boali unions)	
34	Micro Credit Program ( <i>Buniad, Jagoran, Agroshor, Shahash, Sufalon</i> )	
35	Livelihood Improvement of Elderly People Project	
36	Micro Enterprise Development Project (MEDP)	Anukul Foundation
37	Agriculture Support Program Loan	Private Banks

### Fund Received FY - 2020-21

Particular	Source of Fund %
PKSF	3.49
Bank	27.34
Own Fund	16.56
Anukul	0.19
Member Savings	8.01
Loan Realisation	43.16
Project Grants	1.25
	<b>100</b>

### Source of Fund %



## Governance & Policy Management

The Executive Committee (EC), subject to advice and supervision of the SKS General Council, determines the strategic directions based on situation, context, experiences and legal directions to administer the wheels of the organization towards achieving the goal of SKS Foundation. The 7-member Executive Committee performs as the apex body relating to the policy direction which is formed by & from the 23-member General Council. The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Committee members meets once a year to review & approve the yearly performance, annual budget, work-plan and other strategic issues.



Chairperson  
**Md. Ayub Ali**  
Development Practitioner



Vice-Chairperson  
**Mst. Parvin Akter**



Treasurer  
**Prity Day**  
Head Teacher (Retired)



Executive Member  
**Mst. Sharifa Begum**



Executive Member  
**Rafiqul Islam Sarker**



Executive Member  
**Md. Nasir Uddin Faruq**



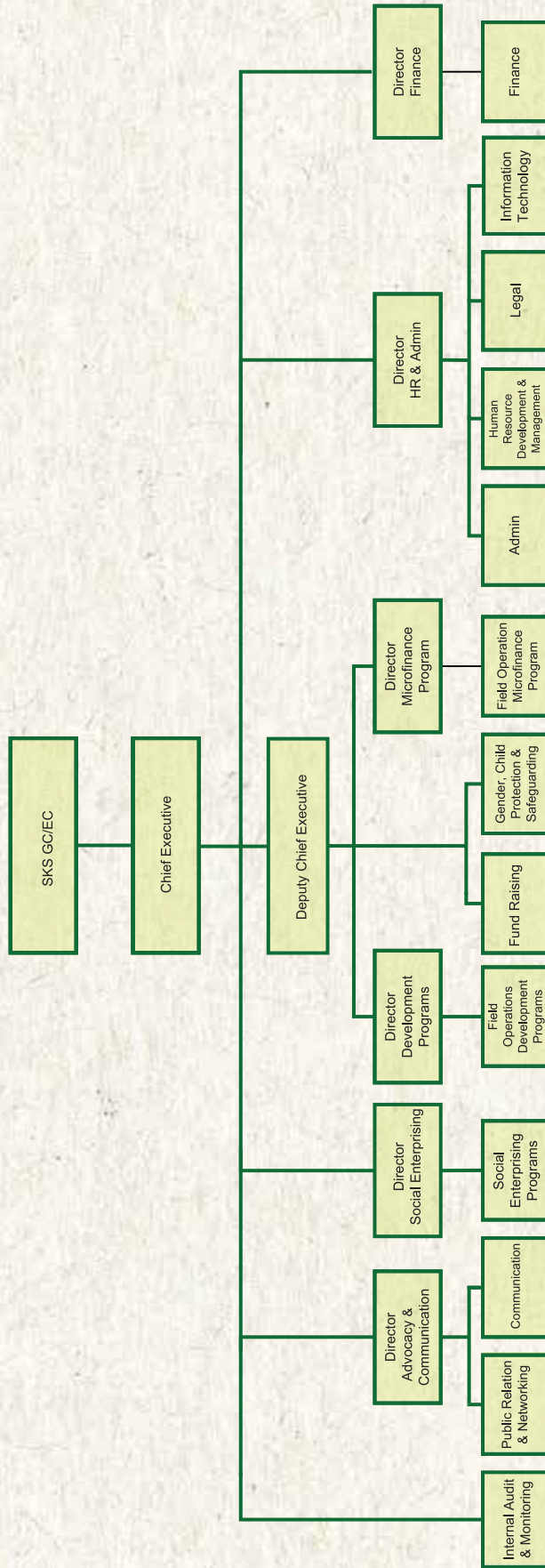
Member Secretary (Ex-officio)  
**Rasel Ahmed Liton**  
Chief Executive





SKS

# SKS Foundation Organogram



Note: Every Sector/Department/Section has separate Organogram

## Achievement So Far

<b>Year of Establishment</b>	1987
<b>Program Intervention Area</b>	
Branch/Project Office	240
Total District Reached	20
Total Upazila Reached	192
Total Union Covered	984
Total Village Covered	6,850
Total Household Covered	856,300
<b>People Served under 4 Thematic Areas</b>	
- <i>Social Empowerment Sector</i>	1,857,324
- <i>Environmental Justice</i>	721,055
- <i>Quality Basic Services Sector</i>	2,664,143
- <i>Economic Development Sector</i>	1,323,100
<b>People Served under SKS Social Enterprises</b>	
- <i>SKS Resource Centre</i>	65,694
- <i>SKS Physiotherapy Centre</i>	1,198
- <i>SKS Hospital</i>	265,793
- <i>SKS Eye Hospital</i>	7,776
- <i>SKS Nutonkuri Bidyapith</i>	1,532
- <i>SKS School &amp; College</i>	2,533
- <i>SKS Inn</i>	122,490
- <i>Dainik Madhukar</i>	188,000
- <i>Radio Sarabela 98.8 FM</i>	1,000,000
- <i>SKS Printers</i>	545
<b>Training Provided</b>	
- <i>SKS Staff &amp; Volunteer</i>	3,813
- <i>Community People</i>	454,500
- <i>LGI Representatives</i>	12,830
<b>Policy Document &amp; IEC/BCC Material</b>	
- <i>Organizational Policy</i>	23
- <i>Training Module</i>	25
- <i>IEC Material</i>	36
- <i>BCC Material</i>	90
<b>People Benefited</b>	<b>4.2 million</b>





# SKS Foundation

## Head Office

College Road, Uttar Horin Singha, Gaibandha-5700, Bangladesh

+880 541 51408, +880 1713 484430

sksfoundation@sk-s-bd.org, sksfoundation.bd@gmail.com

## Dhaka Office

Joint View Tower (4th floor), 2485, College Road, Ashkona, Dakshinkhan, Dhaka-1230

+880 1713 484485

[www.sk-s-bd.org](http://www.sk-s-bd.org) [sksfoundation](https://www.youtube.com/sksfoundation) [sksfoundationbd](https://www.facebook.com/sksfoundationbd) [sks.foundation](https://www.instagram.com/sks.foundation)