



# Annual Report 2017-'18





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## Message from the Chairperson



The year 2017-'18 was very special for SKS Foundation as the organization reached its 30th year of development journey. It is a happy feeling indeed that SKS observed the 30-year landmark in due manner tuned on the glorious track record of development in association with the stakeholders ranging from development partners to the program participants. However, the journey of SKS Foundation was quite challenging while its executives had to face tremendous pains created by the anti-social group of people. SKS started campaigning against social crime and this gradually pushed SKS to go for supporting the oppressed & needy sections of the society widening its profile through multi-faceted development programs. SKS has touched a milestone of serving more than 30 lac poor & disadvantaged with its development drives.

SKS Foundation has always been in expansion targeting especially the poor, extreme poor, marginalized and socially excluded groups and communities under different context and reality. The regular conduction of Organizational Strategic Planning has been the guiding principle for the Organization in this regard. The Strategic Plan 2014-2019 has guided SKS Foundation expanding its programs in Dhaka division. However, it is again a pleasure for all of us that SKS Foundation remains in the spirit & strength to go through the comprehensive exercise of its fifth Organizational Strategic Planning next year.

The regular Central Management Team and Program Coordination meetings helped translating the governing directions into proper actions. The Organization maintained its operational governance following its issue-based policies. And based on outcome of SKS Foundation's professional commitment to its program participants and sector stakeholders, the Organization successfully reached to the deserving people, providing and delivering multi-faceted services for their individual, family and social improvement. This captured due attention of the relevant policy-makers, development partners, LGIs, program participants & stakeholders to SKS' working as a committed development organization for the disadvantaged people and communities.

I express my sincere thanks and gratitude to all relevant stakeholders in the government, donor bodies and civil societies, who helped SKS Foundation in helping the poor & disadvantaged program participants. SKS feels more obligated to the deserving society and is remaining dedicated to meet the multi-faceted needs in various development forms. The General & Governing Bodies of SKS Foundation deserve special thanks for guiding the organization dynamically. I do appreciate the committed efforts of the staff members and believe, the *Annual Report 2017-'18* will uphold SKS' philosophy & yearly performance as a valued document.

**Md. Ayub Ali**



## Foreword



It is our pleasure that the joint venture, launched in 1987, has reached to a landmark while SKS Foundation celebrated its 30 years in development in December 2017. Today, SKS Foundation has emerged as a national non-government organization targeting development of the oppressed poor & marginalized in the *char* land, drought zone and coastal belt covering 20 districts of Bangladesh. The celebration of SKS Foundation's 3 decades in development enjoyed the wise-gathering of its development partners and well-wishers who have always been with SKS in standing beside the poor & disadvantaged. Together we recollected SKS' struggling & success in bringing the Organization at this stage. And based on the learning, the 30-year celebration set our mission again to run SKS targeting the household & community-based development to complement to the drives of a developed Bangladesh.

SKS Foundation, in the year 2017-'18, continued its intervention encompassing the programs into 4 respective sectors. Based on its running Strategic Plan, the Organization was engaged in service delivery and rights-based programs for ensuring quality life and livelihoods of around 812,000 poor & disadvantaged. The poor, landless, marginal and small farmers, vulnerable groups, ethnic minorities, disaster-affected people and communities were addressed targeting their social protection under various rights-based programs. This mobilized around 500,000 people in community empowerment through women participation in decision-making and income generation, children & adolescents' awareness on education, health & hygiene rights, negative consequences of early marriage, dowry, polygamy, etc. Thus, the community empowerment system was strengthened towards their social protection. The Organization contributed in the development of a healthy & educated society through promotion of various healthcare, education & environment-friendly facilities for around 441,500 poor & disadvantaged. Alongside its service delivery, SKS organized poor and marginalized communities for claiming their rights to the duty bearers for their WASH

services. It also continued its track to explore the possibilities of increasing the resilience & adaptive measures in favor of environment conservation with its innovative program intervention. The Economic Empowerment Sector supported different types of program providing financial support to the poor and imparting skill-based capacity building of around 140,000 group members.

In line with its organizational belief & practice, SKS Foundation ran its governance & social bonding initiatives maintaining strong collaboration with cultural groups, youth clubs, educational institutions, local administrations & elected bodies, civil society & development partners. This promoted community participation & empowerment, social responsiveness in service delivery and motivation to stand against drug abuse, devaluation of social norms, and promotion of mutual belief & respect, culture & customs in intervention communities.

SKS Foundation's Social Business ventures have been contributing to the promotion of health, education & recreation facilities while job creation among local people has appeared as a significant value addition. The launching of SKS School & College at Gaibandha with the mission to upgrade education standard of the district was an outcome of SKS Foundation's commitment and we reiterate our mission that the Institution would remain engaged in enhancing wisdom and knowledge of its students.

The *Annual Report 2017-'18* upholds all relevant facts relating to SKS' achievements during the year. We express our gratitude to those who joined their supporting & guiding hands to SKS in supporting millions of its target people. Thanks to the staff members and program participants of SKS Foundation who made their untiring efforts in turning the year into a success.

Hope, the *Annual Report 2017-'18* will be a useful reference to its valued readers.

**Rasel Ahmed Liton**  
Chief Executive



# Chapter 1

**SKS Foundation  
Grown in 30 Years**



**30**  
1987-2017 in development

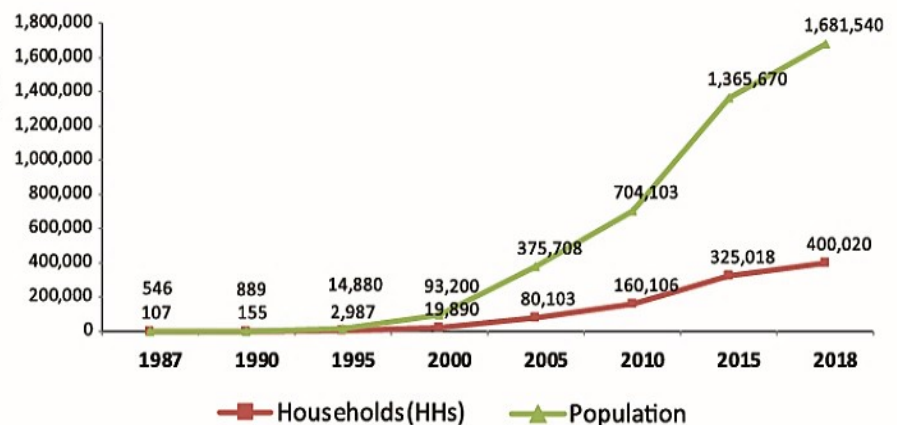


## SKS Foundation Grown in 30 Years

**S**KS Foundation is a non-government organization established on 1st December 1987. The joint venture of a few local self-devoted young men & women launched the foundation of Samaj Kallyan Sangstha (SKS) targeting development of the poor and marginalized *char* dwellers of Gaibandha district. This campaigning gradually pushed SKS to go for supporting the oppressed & needy sections of the society widening its profile through multi-faceted development programs. Gradually SKS has emerged as a national non-government organization being renamed as SKS Foundation in the year 2008. SKS Foundation celebrated the completion of its 3-decade journey on 1-2 December 2017. The eminent personalities from the legislature, administration, development partners, academia, LGIs, international & national NGOs, media and civil society graced the celebration by their valued presence & deliberations.

Presently SKS Foundation is engaged in service delivery and rights-based programs for ensuring quality life and livelihoods of the poor and disadvantaged segments of the society. The civil society, private and public organizations also remain in close collaboration and partnership with SKS Foundation in providing quality services and responding to the demand of the deserving communities through innovative program interventions. Thus, SKS Foundation has reached to around 3.5 million people during the last 30 years in partnership with the GoB and development agencies and in turn is contributing to the development of the Bangladesh.

Program Participants 1987-2018





## Vision

A poverty-free society where human rights and social justice is promoted, local capacity built, gender discrimination eliminated and climate change vulnerability reduced.

## Mission

SKS Foundation works with the poor & disadvantaged communities in order to improve their socio-economic status, promote gender equality and bring positive changes in the society through close collaboration with policy-makers, government administrations and duty bearing departments, local governments, development partners, civil societies, NGOs, private sectors and relevant stakeholders.

## Core Values

- Respectfulness and Loyalty
- Participation and Commitment
- Gender Sensitivity
- Accountability and Transparency
- Innovation and Adaptation
- Dynamism and Professionalism

## Strategic Aims

- To combat all social injustice and inequalities particularly for women and socially disadvantaged and excluded people;
- To improve food security through skills development and income generation;
- To adapt to climate change vulnerability and to mitigate disaster risk; and
- To improve access to and quality of basic services for the poor people.



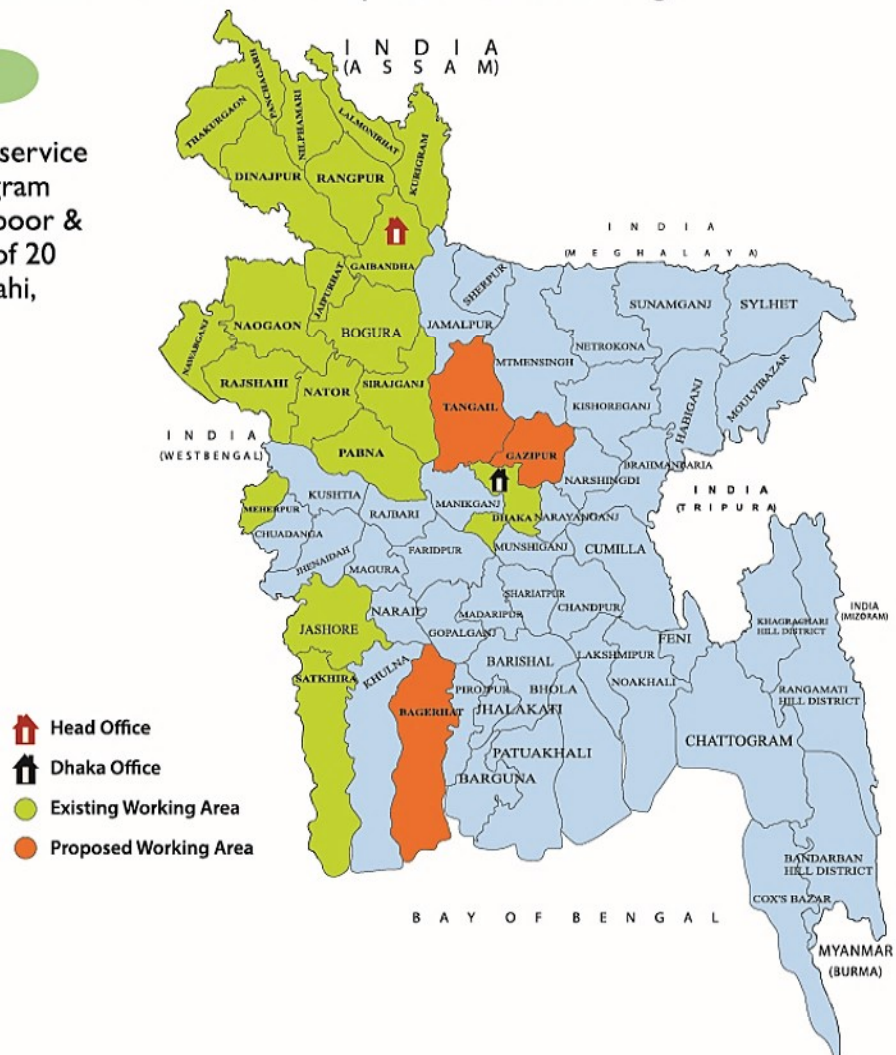
## Strategic Objectives

- To improve primary health care and hygiene systems;
- To improve pre-primary and public primary education systems;
- To decrease gender disparity and disparity between casts through social, economic and political empowerment;
- To develop and support peoples' organizations so that they advocate for and establish rights of the disadvantaged people;
- To conserve and promote cultural heritage of socially marginalized groups such as minorities - *Harijan, Adibashi*;
- To increase knowledge and skills of poor people to make them productive human resources through income generation;
- To establish a sound resource base (financial and others) for the Community-based Organizations (CBOs) and SKS Foundation through external resource mobilization;
- To increase self-reliance of both the CBOs and the Organization itself through external and internal resource mobilization;
- To increase peoples' knowledge and capacity to adapt to climate change vulnerability and to contribute to conserve the natural resources; and
- To promote disaster-resilient activities for sustainable adaptation to climate change.



## Operational Areas

SKS Foundation is engaged in service delivery and rights-based program implementation covering the poor & disadvantaged in 171 upazilla of 20 districts under Rangpur, Rajshahi, Dhaka and Khulna division.





# Chapter 2

The Year in Review





# The Year in Review

**S**KS Foundation continued its program intervention covering the marginalized poor, landless, marginal & small farmers, vulnerable groups at *char* and other difficult areas including climate change & disaster-affected rural & urban communities. Particular focus was pin-pointed on the poor & hardcore poor, widow, divorcee & abandoned women, women-headed households, youth especially adolescents, mother & children, differently-able people, CBOs and *adibashi* groups.

During the year, SKS Foundation contributed in promotion of social protection and human rights through conduction of different rights-based programs. Various types of program under Rights & Governance component of SKS' Social Empowerment Sector ensured 22,767 peoples' participation targeting social protection of the poor & vulnerable groups. The conduction of different activities sensitized the target people demanding need-based services while the service providers were found accountable in providing pro-poor & demand-based services.

The Social Empowerment Sector emphasized on women participation in decision-making at both family and society level. This helped in increasing 167,991 women's mobility for livelihood and income earning, involvement in the production activities and market system, increased access to health & nutrition facilities, and moving against social injustice. Alongside, 20,624 children and adolescents got awareness on education, sexual & reproductive health & rights, violence against women & adolescents, negative consequences of early marriage, dowry, polygamy, etc. As part of institutionalization, 995 Women Federations, CBOs, VDCs, Youth Groups, *Adibashi* Cultural Centers, Village *Probeen* Social Centers, Market Committees, etc were formed & facilitated at community level.

Under its Basic Quality Services Sector, SKS



Foundation organized campaigns focusing awareness raising on antenatal & postnatal care, safe delivery practices, maternal nutrition, breastfeeding, newborn care, birth spacing, nutrition promotion, etc. In line with national focus, SKS provided its health care services to 19,174 poor & disadvantaged people organizing health camps, satellite and static clinic. Involving the change agents, the poor and marginalized communities were organized for raising their voices in claiming their rights to the duty bearers for their WASH services while 239,527 unserved poor came into safe WASH coverage during 2017-'18.

The Afternoon Education Assistance under the Education component was proven effective in giving education support to the comparatively weak students and in turn contributed to reducing drop-out from government primary schools. Under risk reduction & resilient education, SKS Foundation promoted 25 schools, especially in the remote *char* areas, with relevant messages and resilient measures to save themselves from different natural disasters.



In promotion of environment conservation with its innovative program intervention, SKS continued its initiatives to enhance people's awareness & capacity to cope with effects of climate change. The Organization conducted various types of program especially in the hard-to-reach areas covering *char* & flood-prone zone, drought zone and coastal belt. SKS Foundation continued its initiatives to ensure conservation of environment, improvement of the environmental standards and mitigation of environmental hazards. Its intervention made 200,835 people aware on climate change issues and helped supporting their capacity building in community-based adaptation, guiding them in disaster preparedness and building a sustainable livelihood. SKS also facilitated its 'healthy home' concept in the communities while more than 5,319 families made their home healthy. Solar Home System was promoted to 2,207 households at the remote areas where electricity grid was not yet connected.

A total of 121,906 poor & extreme poor people were supported under SKS Foundation's Economic Empowerment Sector to build their livelihood-base stronger. Under its Microfinance scheme, SKS Foundation continued with the promotion of economic empowerment of the communities through developing micro entrepreneurship, financial services, skill development of program participants, value chain development & rural marketing, increasing agricultural productivity and creating self-employment opportunities. Small & marginal-sized farmers got agricultural loans and

provided with training on modern agricultural farming. SKS Foundation arranged skill & capacity building training for 17,154 group members on tailoring, cow fattening, goat, sheep & calf rearing, poultry, crop production, dairy, homestead gardening, nursery, mat-making, use of fertilizer & pesticides, handicraft, etc. Alongside, financial support was provided to 12,595 trained persons to be self-employed by establishing off-farm and on-farm activities.

SKS Foundation helped in preserving local cultures & heritage and creating a congenial atmosphere in the society through organizing different cultural events and campaigns. In relation to this, the Organization maintained a strong collaboration with cultural groups, youth clubs, educational institutions, local administrations, local elected bodies, civil society, development partners and so on. This promoted positive motivation among all in promotion of mutual belief & respect, culture & customs and to stand against drug abuse, fundamentalism & devaluation of social norms.

SKS Foundation continued with the promotion of various socio-economic and peoples' welfare ventures under its Social Business component. The Social Business ventures contributed to the promotion of health, education & recreation facilities mainly in Gaibandha with the job creation of around 300 local people. The social enterprises mainly helped in promoting basic quality services for the disadvantaged sections of the respective areas.



## Program Area Covered in 2017-'18

| Division | District        | No. of Upazila | No. of Union/<br>Pourashava | No. of Village | No. of Household | Participants/People Covered |                  | Total            |
|----------|-----------------|----------------|-----------------------------|----------------|------------------|-----------------------------|------------------|------------------|
|          |                 |                |                             |                |                  | Male                        | Female           |                  |
| Rangpur  | Panchagarh      | 5              | 18                          | 60             | 2,591            | 6,063                       | 5,596            | 11,659           |
|          | Thakurgaon      | 2              | 4                           | 16             | 735              | 1,720                       | 1,588            | 3,308            |
|          | Dinajpur        | 8              | 56                          | 221            | 5,889            | 13,781                      | 12,720           | 26,501           |
|          | Nilphamari      | 4              | 10                          | 71             | 8,144            | 19,477                      | 20,671           | 40,148           |
|          | Rangpur         | 8              | 54                          | 224            | 19,508           | 45,829                      | 39,309           | 85,138           |
|          | Lalmonirhat     | 2              | 12                          | 81             | 13,055           | 6,835                       | 7,583            | 14,418           |
|          | Kurigram        | 6              | 28                          | 187            | 11,470           | 175,289                     | 168,495          | 343,784          |
|          | Gaibandha       | 7              | 77                          | 1,078          | 158,372          | 695,006                     | 626,397          | 1,321,403        |
| Rajshahi | Bogura          | 13             | 48                          | 287            | 16,769           | 10,072                      | 78,380           | 88,452           |
|          | Sirajganj       | 6              | 33                          | 161            | 4,278            | 7,360                       | 8,482            | 15,842           |
|          | Natore          | 2              | 4                           | 46             | 3,765            | 1,841                       | 1,924            | 3,765            |
|          | Pabna           | 7              | 30                          | 130            | 11,757           | 8,671                       | 8,647            | 17,318           |
|          | Naogaon         | 1              | 8                           | 65             | 4,510            | 318                         | 22,869           | 23,187           |
|          | Rajshahi        | 7              | 28                          | 148            | 3,791            | 7,198                       | 8,301            | 15,499           |
|          | Joypurhat       | 3              | 20                          | 101            | 3,701            | 8,661                       | 7,993            | 16,654           |
|          | Chapainawabganj | 1              | 12                          | 30             | 17,500           | 17,533                      | 18,994           | 36,527           |
| Dhaka    | Dhaka           | 2              | 8                           | 41             | 1,036            | 1,906                       | 2,238            | 4,144            |
| Khulna   | Jashore         | 3              | 4                           | 108            | 16,375           | 34,120                      | 43,676           | 77,796           |
|          | Satkhira        | 4              | 12                          | 351            | 65,199           | 141,015                     | 141,072          | 282,087          |
|          | Meherpur        | 1              | 9                           | 143            | 13,935           | 37,956                      | 31,723           | 69,679           |
| <b>4</b> | <b>20</b>       | <b>92</b>      | <b>475</b>                  | <b>3,549</b>   | <b>382,380</b>   | <b>1,240,651</b>            | <b>1,256,658</b> | <b>2,497,309</b> |



## Summary of Performance 2017-'18

| Name of Component   | No. of Event/Group                      | No. of Participant |
|---|---|--------------------|
| <b>Social Empowerment Sector</b>                            |   |                    |
| <b>Priority: Social Justice, Peace &amp; Reconciliation</b> |   |                    |
| Promotion of Rights & Governance                            | Different Activities                    | 22,767             |
| Women Empowerment & Reduction of Gender Disparity           | 4,374 Events                            | 167,991            |
| Protection of Child Rights                                  | 352 Events                              | 20,624             |
| Institutionalization of CBOs & Groups                       | 995 CBOs                                | 49,044             |
| <b>Quality Basic Service Sector</b>                         |   |                    |
| <b>Priority: Health and Education</b>                       |   |                    |
| Primary Health Care & Nutrition                             | 5,673 Events                            | 111,018            |
| Reproductive Health Care for Adolescents                    | 372 Events                              | 22,272             |
| Health Camps & Clinics                                      | 593 Camps                               | 19,174             |
| Water, Sanitation & Hygiene                                 | 5,319 Water Points & 4,209 Latrine Sets | 163,397            |
| Education   | 590 Schools                             | 10,528             |
| <b>Environment Conservation Sector</b>                      |   |                    |
| <b>Priority: Climate Change &amp; Disaster Resilience</b>   |   |                    |
| Protection & Conservation of Environment                    | Different Activities                    | 43,391             |
| Awareness & Skill Development on DRR                        | 4,297 Events                            | 139,725            |
| Flood Resilient WASH Facilities                             | 2,310 Water Points                      | 76,130             |
| Disaster Risk Reduction                                     | 659 Events                              | 17,719             |
| <b>Economic Empowerment Sector</b>                          |   |                    |
| <b>Priority: Skills Development and Income Generation</b>   |   |                    |
| Marketing & Multiplication                                  | 219 Courses; (750 Institutions)         | 129,432            |
| Economic Support  | 8,333 Groups                            | 121,906            |
| Savings Programs for Confidence Building                    | 8,333 Groups                            | 139,941            |
| Credit Program/Microfinance program                         | 8,008 Groups                            | 92,759             |
| <b>Institutional Set-ups (Social Business)</b>              |   |                    |
| SKS Hospital  |   | 26,530             |
| Nutonkuri Bidyapith   |   | 551                |
| SKS School & College  |   | 1,307              |
| SKS Training Centre   |   | 921                |
| SKS Inn- A Resort for Recreation                            |   | 40,762             |
| Dainik Madhukar (Daily Reader)                              |   | 7,750              |
| Community Radio Sarabela 98.8 fm                            |   | 500,000            |
| SKS Solar Project   |   | 3,500              |
| SKS Improved Cooking Stove (ICS)                            |   | 1,288              |

## Mainstream Programs & Priorities

Considering the country context and development priorities and utilizing the strength and opportunities of the organization, SKS Foundation focuses mainstreaming its programs into four major thematic sectors and priorities. The sectors are complementary to each other.





## Social Empowerment

**S**KS Foundation's Social Empowerment Sector focuses on achieving socio-cultural empowerment of the rural poor, particularly women, marginalized and disadvantaged. The women, men, children, adolescents, elderly people, socially excluded and physically challenged persons and groups are particularly addressed under multi-faceted development programs. The sector intervention mainly deals with upholding human rights, governance, individual and collective social dignity, gender development, women empowerment, child rights & protection, social justice, institutionalization for sustainable development, protection of social norms, values and social integrity keeping deserving people at the center. The interventions are run in collaboration with target community, CBOs & institutions, civil societies, LGIs & other service providers and relevant stakeholders.

### Thematic Issues & Priorities during 2017-'18

#### Rights and Governance

- Accountability & Governance in Social Safety Net
- Pro-poor Budget Facilitation
- Social Justice & Protection

#### Women Empowerment & Reduction of Gender Disparity

- Women Leadership & Capacity Building
- Women in Economic Activities

#### Protection of Child Rights

- Protection of Girl Child & Stopping Early Marriage
- Child Day Care (CDC) Centers

#### Institutionalization

- CBOs as Community Development Platform
- Federations as Change Makers
- Promotion of Social Inclusion





## Promotion of Rights & Governance

The Rights & Governance component under the Social Empowerment Sector of SKS Foundation has been in promotion with conduction of different programs with a view to promoting good governance and accountability in advancing social cohesion, economic growth and providing public services. The duty bearers are sensitized for going through the process of pro-poor planning and implementation and also supported relating to their capacity enhancement for meeting the deserving people's social rights & entitlements. In the reporting year, SKS accomplished governance-focused programs including UP's budget facilitation, activation of UP Standing Committees, advocacy with financing institutions, community awareness on rights-based issues, facilitation of social protection and promotion of Social Safety Net services, institutional performance monitoring, etc. A total of 22,767 people including the LGI representatives and community people were mobilized through various activities under Rights & Governance component.

### Accountability & Governance in Social Safety Net

SKS Foundation continued its interventions with a view to ensuring accountability of the concerned government authorities and service providers relating to the Social Safety Net programs. Reformation & reactivation of different Standing Committees of Union Parishad with the inclusion of poor & marginal people in the Committees were facilitated. The mobilized pressure groups conducted dialogues with the administration and organized public hearing for ensuring governance in different service delivery leading to ensure social protection of the vulnerable groups. As many as 220 committees were formed during 2017-'18 & mobilized and advocacy was continued with LEBs claiming rights & inclusion of the poor & disadvantaged in Social Safety Net programs and other services.

### Promotion of Rights & Governance

| Name of the Activity   | No. of Event/ Group | No. of Participant |               |               |
|--|---------------------|--------------------|---------------|---------------|
|  |                     | Male               | Female        | Total         |
| Facilitation of Pro-poor Budget at UP Level                            | 525 UP              | 3528               | 3822          | 7350          |
| Inclusion of Community People in UP Standing Committees                | 220 Committees      | 0                  | 420           | 420           |
| Advocacy Meeting with Bank & Micro-finance Institutions                | 256 Meetings        | 556                | 1,576         | 2,132         |
| Facilitating Accountability in Promotion of Social Safety Net Services | 8 Groups            | 0                  | 2,687         | 2,687         |
| Observance of Days/ Events Focusing Rights & Governance                | 14 Event            | 1,475              | 8,700         | 10,175        |
| <b>Total</b>   |                     | <b>5,559</b>       | <b>17,205</b> | <b>22,767</b> |

### Pro-poor Budget Facilitation

Targeting to ensure the social protection of the poor & disadvantaged groups, SKS concentrated much on promoting the inclusive local governance system through supporting participatory & pro-poor budgeting process, UP self-assessment, and local resource generation & mobilization. SKS supported the Ward Savas for creating the peoples' awareness centering their rights & entitlements and placing their priorities to the UP representatives demanding the services & facilities in favor of their social protection. In relation to this, SKS supported 525 UPs' Open Budget declaration process focusing community-demand during the year.



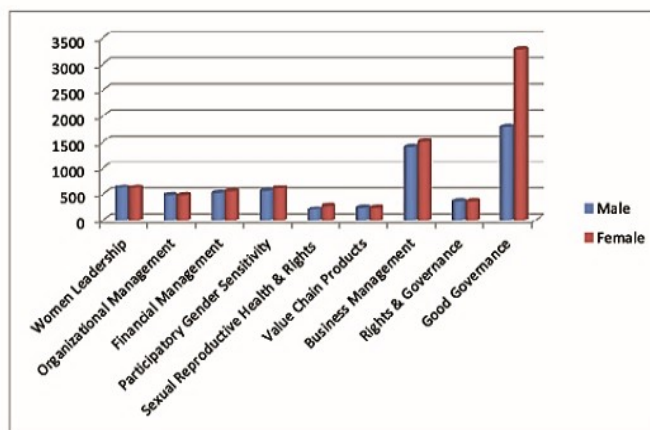
## Social Justice & Protection

SKS Foundation promoted the provisions of government legal services for the poor who rely heavily on the informal sector and in many cases compromise with the local influential instead of getting justice. In relation to this, 41 community women were reached directly for getting information & awareness on government legal aid services. The oriented religious leaders and adolescents acted as

change-makers on promotion of government legal aid services, causes & consequences of child marriage, domestic violence, dowry, etc. Different interactive sessions, workshops, dialogues, public hearings, etc were organized on women rights & gender development, violence against women, legal services, women in economic activities, sharing of household unpaid care-works, etc at union and upazila level.

## Women Empowerment & Reduction of Gender Disparity

SKS Foundation's women empowerment interventions are performed on the experiences that gender inequality exists across different dimensions i.e. social, economic, political and psychological. And this pushes SKS bearing a strong voice to stop violence against women while it believes that women need to gain a lot more opinion & authority relating to decision-making in the family and society. SKS' program intervention increased participation of 142,799 women and 17,299 men in all sectors ranging from family affairs to national policies as an outcome of Women Empowerment & Reduction of Gender Disparity issues.



### Activity on Women Empowerment & Reduction of Gender Disparity

| Name of the Activity  | No. of Event/Group | No. of Participant/People |                |                |
|---|--------------------|---------------------------|----------------|----------------|
|   |                    | Male/Boy                  | Female/Girl    | Total          |
| Formation of Women Groups at Community Level                    | 200 Groups         | 0                         | 5,000          | 5,000          |
| Formation of Community-led Savings Groups                       | 483 Groups         | 94                        | 14,089         | 14,183         |
| Providing Financial Support to Woman Group Members              | 200 Groups         | 4,230                     | 0              | 4,230          |
| Poverty Analysis & Developing Self-help Groups' Actions         | 100 Groups         | 2,200                     | 350            | 2,550          |
| Conduction of Meeting Involving Spouses & Family Members        | 345 Meetings       | 6,650                     | 13,785         | 20,435         |
| Sensitization Meeting at Community Union & Upazila Level        | 350 Meetings       | 750                       | 85,055         | 85,805         |
| Interactive Meeting with Religious Leaders on Women Empowerment | 39 Meetings        | 975                       | 0              | 975            |
| Meeting to Sensitize Women on Power & Rights Analysis           | 3,211 Meetings     | 0                         | 5,000          | 5,000          |
| Conduction of Session on Sexual & Reproductive Health & Rights  | 372 Sessions       | 975                       | 18,095         | 19,070         |
| Workshop on Better Understanding between the Couple             | 57 Workshops       | 1,425                     | 1,425          | 2,850          |
| <b>Total</b>  |                    | <b>17,299</b>             | <b>142,799</b> | <b>160,098</b> |

## Women Leadership & Capacity Building

In relation to expedite women's social and political empowerment, comprehensive initiatives were taken like conducting training courses, organizing women groups, ensuring women participation in decision-making process and creating women leadership. Various types of event were organized in partnership with local administration & LGIs to raise awareness on gender equality. Following the awareness & sensitization, the women groups worked centering women issues and bargained with community influentials, local institutions and local

administrations on gender development, equal wages, inclusion of women members at different bodies i.e. prevention of violence against women, child marriage, dowry, etc. SKS conducted 282 training courses centering women leadership, women group & CBO formation, women enterprise development, etc. 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 regularly.

### Training on Women Leadership & Capacity Building

| Name of the Activity  | No. of Event/Group | No. of Participant/People |              |              |
|---|--------------------|---------------------------|--------------|--------------|
|   |                    | Male/Boy                  | Female/Girl  | Total        |
| Training on Women Leadership                                | 20                 | 0                         | 625          | 625          |
| Training of CBOs/Groups on Organizational Management        | 16                 | 0                         | 480          | 480          |
| Training of CBOs/Groups on Financial Management             | 17                 | 30                        | 520          | 550          |
| Training of CBOs/Groups on Participatory Gender Sensitivity | 16                 | 55                        | 555          | 610          |
| Training on Sexual Reproductive Health & Rights Issues      | 9                  | 67                        | 203          | 270          |
| Training of Women Entrepreneurs on Value Chain Products     | 10                 | 0                         | 240          | 240          |
| Training of Women Entrepreneurs on Business Management      | 50                 | 98                        | 1,402        | 1,500        |
| Training of Women on Rights & Governance                    | 14                 | 0                         | 350          | 350          |
| Training of Youth Groups on Good Governance                 | 130                | 1,475                     | 1,793        | 3,268        |
| <b>Total</b>  | <b>282</b>         | <b>1,725</b>              | <b>6,168</b> | <b>7,893</b> |

## Women in Economic Activities

Believing that Unpaid Care-works of women should be recognized and burden should be reduced for creating more opportunities for women to get them engaged at productive activities, SKS Foundation continued its initiatives that sensitized women for spending more time for productive works. Different trainings, orientations & sensitization workshops were organized focusing awareness creation on and recognition of Unpaid Care-works. The communities got oriented on keeping the records of times for Unpaid Care-works and productive works for both men and women for discussion and subsequent

analysis for bringing proper realization and practice among themselves. Alongside, SKS prioritized and ensured women's involvement and active participation in the economic activities. In relation to this, SKS conducted special programs covering men and women for advancement of women through involvement in effective economic ventures i.e. homestead gardening, handicrafts, garments business, agricultural interventions, small business, cattle rearing, establishing milk chilling center, small enterprises and many other economic activities.



## Women Earned Leadership

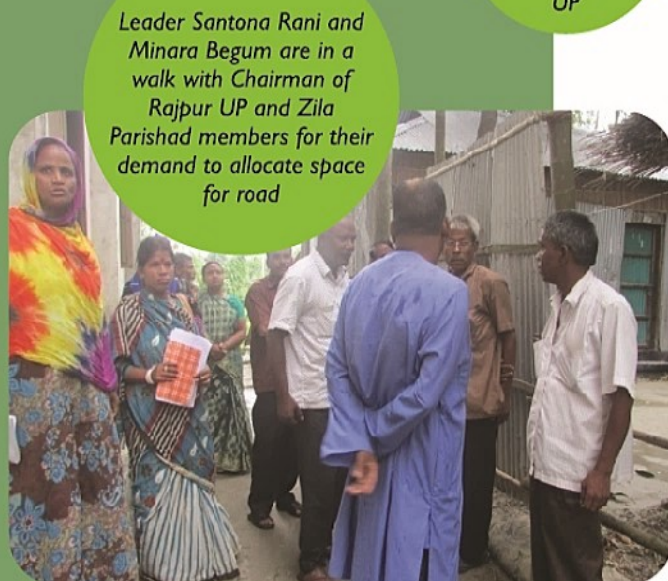
“Internship with SKS has showed me the way to become a good leader. I have enriched my knowledge and skill to do my work in a better way. I am trying to go forward and work for the poor people”, said Lucky Begum (36) of Konchipara Union, Gaibandha. Lucky is the president of Ujjal Upohar Women Group and Fulchari Women Federation. She was sharing about her learning after she got the opportunity of 6-month Internship Program under ActionAid Bangladesh-supported POWER project. Md. Sadequr Rahman, member of Konchipara Union Parishad says, “Now Lucky Begum has developed her skill than the past. Her linkage with different committees and service providers has increased. All women should go ahead like Lucky.”

Twelve leading women participants (6 from Gaibandha and 6 from Lalmonirhat) from women group and federation got the opportunity in 2017. They have established a good linkage and communication with different offices i.e. Union Parishad, Upazila Parishad, Department of Social Welfare, Department of Agricultural Extension, different service providers, community structures and leaders, women leaders, human rights activists and so on.

After completion of the internship program, Santona Rani (28) of Rajpur Union, Lalmonirhat participated in open budget session in Rajpur UP and placed their demands. She strongly demanded honorarium for Rajpur daycare center’s facilitator from Union Parishad’s budget and made the institution committed in this regard. Shaheb Ali, member of Rajpur UP says, “Santona Rani works a lot for women’s development in our union. During last year’s flood, she played an important role like developing list and distributing relief materials to the target people. She confirmed receiving the relief to the right people. Besides, she made women united for getting different services from UP.” Santona expresses herself, “Now I can talk more confidently and place our demands. To extend my hand for the welfare of the marginalized women and increase the scope of income for the community women, we want to make the Maraihat market gender sensitive with the support from the UP. The Union Parishad already assured us in this regard. I want to grow as a successful, self-reliant woman.”



Leader Lucky Begum is participating in a meeting with UP



Leader Santona Rani and Minara Begum are in a walk with Chairman of Rajpur UP and Zila Parishad members for their demand to allocate space for road



## Protection of Child Rights

SKS Foundation protects child rights taking it as one of its basic thematic areas under the community development and empowerment program. The child-centered issues like education, entertainment, child abuse, child labor, etc are addressed under SKS' Child Rights & Protection component. Under this Component, the children get involved for their awareness, giving opinion regarding their issues and also planning for implementation of the respective initiatives along with the stakeholders and communities.

### Protection of Girl Child & Stopping Early Marriage

Protection of girl child was ensured under the SKS' working areas through awareness building and stopping early marriage. Advocacy & networking were conducted with the district and upazila line departments of 'Women & Children Affairs', Social Welfare and local administrations were collaborated regularly. Alongside, SKS worked closely with the *Nari Nirjaton Protirodh Committees* and ensured their watch dog role in stopping child marriage. In turn, they supported these interventions effectively at the community level. More than 20,435 people were mobilized through community awareness meetings, meeting with spouse forum, meeting with school & college-going adolescents, awareness campaigns, etc which contributed in stopping early marriage of girl child.

### Event-wise Participants



- Establishment of Child Day Care Center
- Awareness Session of Early-married Girls on Child Protection
- Child Participation in Cultural & Sporting Events
- Advocacy Meeting on Protecting Child Safety
- Performance of Folk-drama on Child Safety

### Activities on Protection of Child Rights

| Name of the Activity   | No. of Event/ Group | No. of Participant |               |               |
|--|---------------------|--------------------|---------------|---------------|
|  |                     | Male               | Female        | Total         |
| Establishment of Child Day Care Center                       | 12 Centers          | 200                | 220           | 420           |
| Awareness Session of Early-married Girls on Child Protection | 255 Sessions        | 3,400              | 4,588         | 7,988         |
| Child Participation in Cultural & Sporting Events            | 55 Events           | 3,485              | 3,600         | 7,085         |
| Advocacy Meeting on Protecting Child Safety                  | 2 Meetings          | 637                | 219           | 856           |
| Performance of Folk-drama on Child Safety                    | 40 Events           | 2,200              | 2,075         | 4,275         |
| <b>Total</b>   |                     | <b>9,922</b>       | <b>10,702</b> | <b>20,624</b> |





## Child Day-care Centers

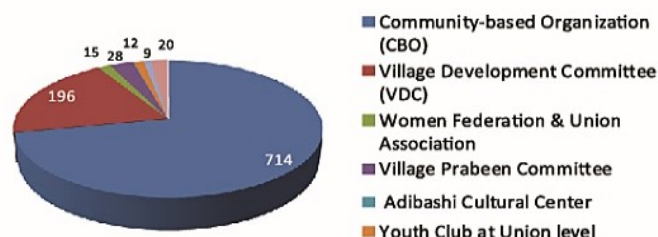
The promotion and facilitation of Day-care Centers created a safe and recreative shelter for the children in the day time while their mothers got a huge relief and again engaged themselves in more productive works at household and society level. This initiative also helped the respective mothers getting anxiety-free time to work elsewhere for additional income for their families. During the year, 420 children got sheltered and were also taken care of at the Day-care-centers during the absence of their mothers. Being paid by the respective community, the Day-care-centers were maintained by the trained teachers on the relevant job and management while the children got maintained through playing and education based on child psychology.



## Institutionalization for Community Empowerment

Capacity enhancement of the peoples' organizations, CBOs, Union Parishads, primary & savings groups through their institutionalization is a high priority of SKS Foundation. SKS has been promoting people's organization, federation of groups, CBOs to unite and establish people's rights over deserving services & facilities through advocacy & negotiation. This institution building helps community to raise awareness, enhance their capacity & power, and develop linkage with duty bearers as pressure group.

No. of CBOs & Groups



## Institutionalization of CBOs & Groups

| Name of the Activity                                | No. of CBO/ Committee | No. of Participant |               |               |
|---|-----------------------|--------------------|---------------|---------------|
|   |                       | Male               | Female        | Total         |
| Formation of Community-based Organization (CBO)     | 714                   | 1,260              | 21,706        | 22,966        |
| Formation of Village Development Committee (VDC)    | 196                   | 588                | 1,568         | 2,156         |
| Formation of Women Federation & Union Association   | 15                    | 15                 | 405           | 420           |
| Formation of Village Prabeen Committee              | 28                    | 107                | 147           | 254           |
| Establishment of Adibashi Cultural Center           | 1                     | 560                | 655           | 1,215         |
| Formation of Youth Club at Union level              | 12                    | 210                | 181           | 391           |
| Formation of Market Committee at Union & Upazila    | 9                     | 5                  | 67            | 72            |
| Construction & Running of Community Resource Center | 20                    | 10,500             | 11,070        | 21,570        |
| <b>Total</b>  | <b>995</b>            | <b>13,245</b>      | <b>35,799</b> | <b>49,044</b> |





### ***CBOs as Community Development Platform***

Believing that CBOs and their involvement can contribute to the vital change in the society, SKS facilitated the institution building process forming 995 organizations. This helped in ensuring their voices raised and their rights claimed. The institutionalization in the communities in different names i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, Adibashi Forum, etc supported to bargain with elected bodies and service departments for providing services with responsiveness in line with rights of the deserving people. Through participatory situation analysis, the CBOs understood their situation and prepared CAP. The CBOs also proved their capacity in solving various problems in the respective community.

### ***Federations as Change Makers***

The Women Federations and other forums worked as the apex authority of the women groups in bargaining with the service providers. The other committees got engaged in watch-dog role and in monitoring the livelihood activities in the villages. They played catalyst role giving encouragement to the groups from sustainable point of view. The forums played responsible role in creating social unity in the community by resolving conflicts between community members or groups and by facilitating the introduction of social protection programs and mechanism. SKS also constructed the Community Resource Center while the community groups remained engaged as change-makers for their gradual development and in creating access to information and services on health, education, agriculture, safety net and disaster related services centering the Resource Center.

### ***Promotion of Social Inclusion***

As part of social inclusion, SKS Foundation continued supporting the Santal communities through awareness raising, savings activities, skill development training on handicrafts, preserving their own culture & custom, linking with local government institutions for Social Safety Net services. Alongside, SKS promoted the elderly people's joyful living in the community establishing Village Probeen (elderly people) Social Center and arranging special entertainment for them. The persons with disabilities were also addressed under different program interventions. All these initiatives strengthened unity and solidarity among 1,215 Adibashi members and 254 elderly people in the communities. The Adibashi people's awareness & sensitization on life, livelihoods, education, cultural and environmental issues were strengthened while the elderly people were passing their days with mental peace.





## Quality Basic Services

### Thematic Issues & Priorities during 2017-'18

#### Primary Health Care & Nutrition

- Food & Nutrition for Pregnant & Lactating Mothers
- Strengthening Healthcare Services of Community Clinics
- Growth Monitoring & Promotion

#### Reproductive Health Care for Adolescents

- Awareness of Students on Health & Nutrition
- Orientation of Adolescents on Menstrual Health

#### Health Camps & Clinics

- Satellite and Static Clinics
- Organizing Health Camps
- Eye Care Camps

#### Water, Sanitation & Hygiene

- Increased Access to Water & Sanitation
- Hygiene Management

#### Education

- Non-formal Primary Education
- Running Afternoon Education Assistance Center
- Promotion of safe Education
- Providing Education Stipend to poor & Talented Students

A healthy and educated nation is priority need for poverty reduction, economic development, national integrity, national dignity and overall social harmony of a nation. SKS Foundation believes that there prevails an inter-linkage between health and poverty. Poor people are victim to ill-health and people with ill-health are more prone to poverty. Alongside, nutritional deficiencies also have consequences for the well-being of the future generation as under-nutrition is associated with reduced learning abilities, greater exposure to diseases and other impairments. On the other hand, the quality of the teaching-learning process, the school environment and children's learning achievements are also a challenge in Bangladesh. This scenario pushes SKS Foundation promoting the Basic Quality Services through promotion of healthcare and education facilities among its program participants. SKS' Quality Basic Services cover special priorities on health & hygiene, nutrition and education to the rural poor, particularly women & children, marginalized and disadvantaged groups.





## Health Promotion

### Primary Health Care & Nutrition

SKS Foundation ensured comprehensive health care services for 111,018 people during the year. The medical doctors, health volunteers and health assistants were engaged in visiting the poor households regularly under the respective communities. This helped 63,053 women practicing ANC, and receiving Iron tablet during pregnancy and lactation period, and timely immunizing their children. As a result, child immunization rate increased, pre and/or post natal complication,

disease prevalence especially water-borne diseases reduced resulting in reduction of child mortality. SKS also promoted supplementary food package of wheat, vegetable oil and yellow peas for ensuring access to nutrition for pregnant and lactating mothers and children under 2. Growth Monitoring and Promotion (GMP) sessions were conducted regularly to observe the increase in weight of a mother during pregnancy and also the promotion of weight based on age of a child up to 2 years.



### Activities on Primary Health Care & Nutrition

| Name of the Activity                                    | No. of Village/HH | No. of Participant |               |                |
|---|-------------------|--------------------|---------------|----------------|
|   |                   | Male/Boy           | Female/Girl   | Total          |
| Distribution of Ration among Pregnant & Lactating Women | 186 Villages      | 0                  | 63,053        | 63,053         |
| Conduction of Session on Child Growth Monitoring        | 186 Villages      | 3,155              | 3,335         | 6,490          |
| Assisting in Vitamin-A Plus Campaign of the Government  | 13 Communities    | 6,255              | 7,172         | 13,427         |
| Visiting Households Centering Health & Nutrition Issues | 2620 HHs          | 1,875              | 20,397        | 22,272         |
| Conduction of Diabetic Test, Blood Grouping, etc        | 3000 HHs          | 3,050              | 2,508         | 5,558          |
| Running Physio-therapy Center                           | 2 Camps           | 125                | 93            | 218            |
| <b>Total</b>  |                   | <b>14,460</b>      | <b>96,558</b> | <b>111,018</b> |

### Reproductive Health Care for Adolescents

SKS Foundation facilitated the formation of Student Cabinets at schools and organized 372 Orientation Sessions for them focusing characteristics of adolescents, health risk & protection, nutrition & mal-nutrition and its symptoms, early marriage & its negative consequences and prevention, importance of breast feeding, menstrual hygiene and management, care of pregnant and lactating mothers, micro nutrient and their function, symptoms, sources, etc. Alongside, 22,272 married adolescent girls were provided with orientation on health care issues like family planning, ante-natal and post-natal check-up, nutrition, personal health and hygiene, available government health services, etc. These married adolescents along with their spouse & in-laws were also linked with the government health service providers for ensuring their required health services on sexual and reproductive health & rights. Alongside, women especially adolescent girls got sensitized on child rights and sexual & reproductive rights of women.



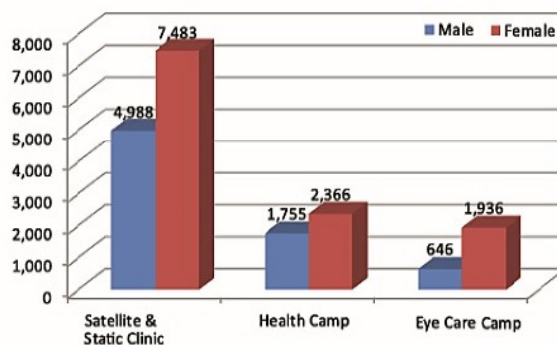


## Health Camps & Clinics

In partnership with other health institutions, SKS organized Eye Camps to support the poor section of the society. In collaboration with the Government of Bangladesh, SKS Foundation observed World Health Day and World Population Day to increase health awareness across the community. SKS also took initiatives to improve service quality of Community Clinic through training/orientation and awareness raising among the patients. During the year, 19,174 people got medical support under health Camps & Clinic facilities. As many as 12,471 patients received healthcare services through 873 Satellite Clinics organized at community level ensuring the services of MBBS doctors. Alongside, SKS provided treatment services to 6,703 patients relating to gynecology and obstetrics, skin and breeding, eye care, dentistry, etc organizing 36 Health Camps.



Participants in Health Camps & Clinics



## Water, Sanitation & Hygiene

### Increased Access to Water & Sanitation

Awareness building and active participation of concerned communities, students, teachers & SMCs and respective government line departments are key agents in implementation of planned interventions for increased access to water & sanitation. SKS' WASH interventions were facilitated in community-led and school-led manner while the LGIs and respective government departments and stakeholders got involved in promotion of WASH as a citizen right. SKS Foundation observed the World Water Day 2018 at different educational Upazila, Union Parishads, educational institutions and at communities organizing symposium, rally, art & debate competition, etc centering the theme *Nature for Water*. This sensitized 81,442 people at different walks on the promotion of safe water conserving nature. For ensuring safe water supply, SKS installed 5,319 water points while the sensitized Union Parishads & DPHE came forward and installed & repaired Tube-wells at the communities. SKS completed water quality test of all the water points to help people getting safe drinking water free from pollution such as bacteria, Arsenic, Iron, Magnesium, etc. This increased poor & vulnerable people's access to safe water facilities.

SKS contributed in sanitation promotion through awareness creation among the community people, installation of hygienic latrine at households of the poor & vulnerable groups. Alongside, National Sanitation Month 'October' was observed following a month-long schedule of different events centering sanitation promotion. 'Micro-finance in WASH Promotion' was continued as SKS' special initiative for more WASH coverage among the poor families who failed to afford household sanitary latrines. Community toilets were renovated in the urban area in an inclusive manner while water facilities, menstrual hygiene management (MHM) chamber and disable-friendly facilities included in the toilets. Fecal Sludge Management (FSM) services were promoted setting treatment plants including 'Vacutug' for emptying, collection and transportation of fecal sludge to treatment plants.



## Activities on Water & Sanitation Promotion

| Name of the Activity                               | No. of Event   | No. of Participant |               |               |
|--|----------------|--------------------|---------------|---------------|
|  |                | Male               | Female        | Total         |
| Meeting of Community WASH Action Committee         | 5,923 Meetings | 16,848             | 36,500        | 53,348        |
| Facilitation Support to UPWASH Standing Committee  | 57 Meetings    | 205                | 140           | 345           |
| Facilitation Support to Student Cabinet Meeting    | 15 Meetings    | 54                 | 77            | 131           |
| Conduction of Community Situation Analysis on WASH | 771 FGDs       | 13,080             | 13,905        | 26,985        |
| Training of Caretakers on Tube-well O&M            | 33 Batches     | 388                | 110           | 498           |
| Training on WASH Promotion through C to C Approach | 5 Batches      | 65                 | 70            | 135           |
| <b>Total</b>                                       |                | <b>30,640</b>      | <b>50,802</b> | <b>81,442</b> |

## Hygiene Management

Hygiene behavior was promoted emphasizing hand washing among the school students and the community people. Hand Washing Day, hygiene campaigns, organizing practice sessions at schools, etc were conducted relating to promotion of hand washing. Hygiene related messages focusing hand washing were disseminated through different types of BCC material. SKS promoted menstrual hygiene management services both at households and educational institutions. Awareness sessions were conducted with women and adolescent groups at communities. Awareness messages relating to MHM issues were reached to school girls. Getting oriented, the SMCs played directive role in promotion of menstrual hygiene management in the respective schools. All these initiatives covered 81,955 people under hygiene management focusing menstrual hygiene management. Inclusive Sanitation Complexes were constructed at 22 schools and madrasahs in consultation with the Upazila Secondary Education Department and Upazila Administration, SMCs, teachers & students while 9,754 students and teachers were covered.

## Hygiene Management

| Name of the Activity   | No. of Event   | No. of Participant |               |               |
|--|----------------|--------------------|---------------|---------------|
|  |                | Male               | Female        | Total         |
| Conduction of Health & Hygiene Session at school & Community | 1,350 Sessions | 21,317             | 26,455        | 47,772        |
| Developing Hand Washing & Water Safety Plan                  | 191 Plans      | 1,850              | 623           | 2,473         |
| Installation of Inclusive Sanitation Complexes               | 22             | 3,456              | 6,298         | 9,754         |
| Installation of Hand Washing Facilities                      | 2,684 HHs      | 5,206              | 7,810         | 13,016        |
| Establishment of Hygiene Center                              | 2 Centers      | 1,240              | 2,250         | 3,490         |
| Conduction of WASH Rights Campaign                           | 15 Events      | 2,834              | 2,616         | 5,450         |
| <b>Total</b>   |                | <b>35,903</b>      | <b>46,052</b> | <b>81,955</b> |



## Promotion of Education

### Non-formal Primary Education

SKS Foundation continued its contribution to increase the enrolment of students at government primary schools operating Non-formal Primary Schools especially in the remote char areas. In relation to this, SKS operated 15 Non-formal Primary Schools centering 465 dropped-out children. Alongside, SKS provided special stipend support to 92 poor & talented students at secondary school level.

### Afternoon Education Assistance Centers

With a view to contributing to reduce the drop-out from government primary school and giving education support to the comparatively weak students up to class-V, SKS identified the weak students in consultation with the teachers of local primary schools and conducted Afternoon Education Assistance Centers for their improvement. SKS continued with 125 Afternoon Education Assistance Centers covering 3,612 students. The Afternoon Education Assistance was proven very effective and contributing to reducing drop-out from government primary school and giving education support to the comparatively weak students.

### Promotion of Education Services

| Name of the Activity                                    | No. of Institution | No. of Participant |              |               |
|---|--------------------|--------------------|--------------|---------------|
|   |                    | Boy                | Girl         | Total         |
| Operating Non-formal Education                          | 15                 | 170                | 295          | 465           |
| Running Afternoon Education Assistance Centers          | 125                | 1,638              | 1,974        | 3,612         |
| Practicing Safe School Education                        | 25                 | 3,046              | 3,313        | 6,359         |
| Providing Education Stipend to Poor & Talented Students |                    | 46                 | 46           | 92            |
| <b>Total</b>  |                    | <b>4,900</b>       | <b>5,628</b> | <b>10,528</b> |

### Safe School Education

SKS Foundation contributed in strengthening children's voice & awareness in promotion of comprehensive school safety for resilience of school infrastructure and special security for the students against flooding, tornado, river erosion, thunder bolt, etc. In relation to this, SKS continued 25 Safe Schools Education in the remote char areas. The students, SMCs, teachers, local communities and Education Department of Bangladesh Government were made involved at the process for maintaining uninterrupted education facilities of the schools. This initiative continued based on three pillars of Comprehensive School Safety Framework such as safe school facilities, school disaster management, and risk reduction & resilient education.





## Environment Conservation

In Bangladesh, floods, cyclones, tornados, droughts, etc have become more frequent and severe in the recent years. Other major challenges include declining of groundwater table, intrusion of salinity and water-logging, ecology and environmental hazards, river erosion, shrinking of water-flows through the trans-boundary rivers resulting in massive degradation in environmental conservation. SKS Foundation experiences that these are creating a critical situation in relation to the environment and ecological balance in Bangladesh.

In combination with other natural and man-made hazards water and soil salinity, siltation, dryness and various forms of pollution have turned many areas & people vulnerable and slowed down their social and economic developments. Climate change is likely to increase vulnerability in terms of environment conservation in the char areas under SKS' major intervention which may lead to more poverty incidences. SKS Foundation is in 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-prone areas, drought zone and coastal belt of Bangladesh. Its intervention is making the people aware on 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, afforestation, etc as the major interventions under environment conservation.

### Thematic Issues & Priorities during 2017-'18

#### Protection & Conservation of Environment

- *Tree Plantation & Environment Protection*
- *Fecal Sludge Management*
- *Promotion of Renewable Energy*

#### Awareness & Skill Development on DRR

- *Observance of Relevant Days*
- *Training of DMCs & Volunteers*
- *Promotion of School Safety Plan*

#### Flood-resilient WASH facilities

- *Context-specific Water & Sanitation Options*
- *Inclusive Sanitation Complex*
- *Dignity Kit for Health & Hygiene*

#### Disaster Risk Reduction

- *Planning & Adaptation to Flood Vulnerabilities*
- *Promotion of Disaster Resilient Activities*
- *Climate Resilient and Sustainable Agriculture*





## Protection & Conservation of Environment

### Protection & Conservation of Environment

| Name of the Activity                                 | No. of Household | No. of Participant |               |               |
|--|------------------|--------------------|---------------|---------------|
|  |                  | Male               | Female        | Total         |
| Tree Plantation for Environment Conservation         | 2,750 HHs        | 9,075              | 7,425         | 16,500        |
| Clean & Cleanliness Operations                       | 5 Events         | 1,150              | 570           | 1,720         |
| Community Mobilization for Vermin Compost Fertilizer | 20HHs            | 13                 | 7             | 20            |
| Waste Disposal System at Household & Community       | 325 HHs          | 804                | 658           | 1,462         |
| Promotion of Improved Cooking Stove                  | 1,573HHs         | 3,300              | 3,778         | 7,078         |
| Promotion of Solar Home System at Household          | 2,207HHs         | 5,231              | 4,700         | 9,931         |
| Fecal Sludge Management in Urban Area                | 336HHs           | 2,672              | 4,008         | 6,680         |
| <b>Total</b>   | <b>7,447</b>     | <b>22,245</b>      | <b>21,146</b> | <b>43,391</b> |



### Tree Plantation for Environment Protection

SKS Foundation continued its Tree Plantation to ensure conservation of environment, improvement of environmental standards and mitigation of environmental hazards covering 2,750 households. Centering this Component, SKS' interventions were focused on afforestation & bio-intensive gardening through community participation. Taking afforestation as one of the major means to protect environmental degradation, SKS Foundation kept the community mobilized to plant different tree saplings including nursery development. In the char areas, SKS' intervention helped raising many communities in a clustered form while the communities themselves planted tree saplings in

their raised plinth. SKS also distributed fruit & timber tree saplings while it facilitated the plantation of 127,000 saplings during the year. Alongside, the previously planted trees were found in good condition under the caretaking of the respective communities and they are expecting some benefits i.e. wood, food, fodder, fuel wood, etc from that and more importantly the plantations are helping them in protecting environment.

### Fecal Sludge Management

Under its environment conservation initiative through human fecal sludge management alongside WASH promotion in general, SKS Foundation had constructed a human Fecal Sludge Management Plant in collaboration with Saidpur *Pourashova* as it's a densely populated town with more than 40% low-income communities or slums and having a worst situation in terms of WASH. The operation of 'Vacutug' for collection and transportation of fecal sludge to treatment plants contributed significantly in keeping the surrounding clean & pollution-free. During the year, the *Pourashova* provided services to the concerned families who emptied their latrine pit/septic tank and discharging the sludge at the Plant for its hygienic management. This contributed to environment protection of Saidpur *Pourashova*.



## Promotion of Renewable Energy

SKS Foundation continued with promotion of renewable energy including Solar Home System, Biogas System for families, and Improved Cooking Stoves at family level. Solar Home System was promoted where electricity grid was not connected. SKS also trained 2,207 people on effective use of Solar Home System while the participants learnt about proper O&M of the System. Based on the benefits, the community households were using gas for cooking food maintaining a healthy environment. And with the functioning of the Plants, the households were generating organic fertilizer and using that in their kitchen garden. Under SKS 'healthy home' concept, the community households were encouraged for making their individual homestead as 'healthy home' maintaining a set of actions. Being facilitated, 5,319 families made their home healthy.



## Awareness & Skill Development on DRR

Focusing on community-driven initiatives, SKS observed the national & international days i.e. 'International Day for Disaster Reduction', 'National Disaster Preparedness Day', 'World Environment Day', etc. Concerned officials, committee members, sector professionals & stakeholders from district, upazila, union, village and school level participated in discussion meetings, rally & miking, and other events. The observance made 18,244 teachers, students, women, children, elderly people and people with disability aware on the vulnerability of environmental hazards and the way of environment conservation.

The formation of School Disaster Management Committee identified and reduced risks within the school campus ensuring that students and teachers were prepared during emergency. In this regard, 4,246 special sessions were conducted involving the students & teachers and group members under different programs. SKS also collaborated with concerned government departments to raise the students' awareness and developing the School Safety Plan on DRR.

Training sessions on search & rescue, fire-fighting and mock-drill were also organized at community and school level. As many as 121 Disaster Management Committees were formed/activated at union level with participation of elderly people, women, and physically challenged persons. SKS also organized regular meeting, orientation and training for 275 UDMC members & 396 Volunteers to make them capacitated on disaster issues.

### Awareness & Skill Development Activities on DRR

| Name of the Activity   | No. of Inst./Session | No. of Participant |               |                |
|--|----------------------|--------------------|---------------|----------------|
|  |                      | Male               | Female        | Total          |
| Basic Training on Disaster Risk Reduction                          | 25 Schools           | 243                | 304           | 547            |
| Training of Community Health Volunteer on Emergency Intervention   | 12 Batches           | 166                | 230           | 396            |
| Volunteer Training on Search & Rescue, First Aid & Fire-fighting   | 19 Unions            | 75                 | 200           | 275            |
| Conduction of Mock-drill at School & Community Level               | 33 Events            | 5,290              | 4,799         | 10,089         |
| Children's Awareness Session on Thunder Lightening                 | 4,246 Sessions       | 9,540              | 62,434        | 71,974         |
| Children's Awareness Session on Disaster Preparedness & Mitigation | 6 Batches            | 120                | 120           | 240            |
| Distribution of Emergency Equipments                               | 44 Unions            | 18,000             | 19,960        | 37,960         |
| Observance of Days at Schools, UPs, Upazilas & Districts           | 35 Events            | 8,678              | 9,566         | 18,244         |
| <b>Total</b>   |                      | <b>42,112</b>      | <b>97,613</b> | <b>139,725</b> |



## Promotion of Flood-resilient WASH Facilities

Since environment gets worsen because of inundation of safe WASH facilities during flood increasing sufferings especially for women, children and for adolescent girls, SKS promoted resilient WASH facilities for the flood-affected communities. Different types flood-resilient water, sanitation & hygiene (WASH) facilities were promoted especially in the char communities. The facilities were installed in consultation with community people, elected local govt. bodies and DPHE Engineers. The promoted WASH facilities mainly covered installation of context-specific water points i.e. Double Platform Deep Tube-well & hygienic latrines and renovation of flood-affected Tube-wells & Latrines. SKS mobilized

and supported the communities raising ground and constructing WASH facilities at the highest flood level. As many as 138 Tube-wells and 2,150 latrine sets were constructed at flood-affected char communities at raised ground. Community people were motivated and flood-affected households were supported with the distribution of 8,000 Dignity Kits for health & hygiene management. Alongside, 22 Inclusive Sanitation Complexes were promoted at schools, located in the flood-prone communities.



## Disaster Preparedness & Risk Reduction

### Disaster Preparedness

| Name of the Activity                                  | No. of Inst./Event | No. of Participant |              |               |
|---|--------------------|--------------------|--------------|---------------|
|   |                    | Male/Boy           | Female/Girl  | Total         |
| Bi-monthly Meeting of DDMC, UzDMC, UDMC & UDV         | 153 Meetings       | 2,610              | 450          | 3,060         |
| Meeting of School Disaster Management Committee       | 90 Meetings        | 1,095              | 1,304        | 2,399         |
| CRA for Developing Risk Reduction Action plan         | 120 Events         | 655                | 450          | 1,105         |
| Develop School-safety Plan                            | 29 Plans           | 1,756              | 3,244        | 5,000         |
| Establishment of Thunder Lightening Protection System | 13 Schools         | 1,405              | 1,430        | 2,835         |
| Implementation of Small-scale Mitigation Measures     | 83HHs              | 2,176              | 1,144        | 3,320         |
| <b>Total</b>  |                    | <b>9,697</b>       | <b>8,022</b> | <b>17,719</b> |

SKS Foundation mobilized 17,719 people for increasing the community adaptation capacities against natural calamities. SKS promoted the techniques of community-based resilient actions which included promotion of flood forecasting and preparedness, homestead plinth raising, demonstration of climate-resilient crops, promotion of homestead vegetable gardening for provision of food and nutrition, promotion of improved cooking stoves (ICS), goat, duck and poultry rearing, etc. Under demonstration of climate-resilient crops, emphasis was given on the components and techniques of taking local practices, local seeds,

locally available resources for promotion of biodiversity preservation, livelihood diversification, processing and marketing. Climate-resilient modified cropping pattern with improved varieties of crops was promoted.

Under the School Safety Planning, SKS supported schools located in the vulnerable char land through conduction of school risk assessment. This initiative included structural and non-structural improvements in the schools, formation of school-based disaster management committees and orientation of relevant



stakeholders. The School-based Disaster Preparedness was run in collaboration with Disaster Management Committees (DMCs) and School Management Committees (SMCs). The students, teachers, SMCs and the education departments were oriented & mobilized for developing their capacity to face disaster and

protect assets and academic environment. During the year, 25 SMCs were facilitated and activated for flood-resilient initiatives and to protect their schools and 29 School-based Disaster Management Committees were formed for playing their roles accordingly for creating a resilient learning environment.

## Lightning Rods Keep Students Safe

**W**hen the sky grows dark over Lalmonirhat's Hatibandha upazila, the familiar crash of thunder brings with it the potentially fatal threat of lightning strikes. To minimize the risk to students, non-government organization SKS Foundation has recently installed lightning rods at 21 primary and four high schools in Teesta River shoal and other vulnerable areas of Dawabar and Sindurana unions. Students and staff are feeling safer, better prepared to face any storm. "Now that we have a lightning rod at our school we can study and play safely even during thunderstorms," says Moly Akhter, a class-five student of Pathenerhat Government Primary School. "We used to be so afraid during storms that our lessons would stop," adds her classmate Rabiul Islam, "but not any-more."

Funded by Plan International Bangladesh, each bronze lightning rod is eighty feet long, around half of which sits below ground while the remaining forty feet reaches into open sky to attract lightning bolts before they reach areas of human activity. Each rod costs around Tk. 30,000 to install.

"Our students aren't nervous about thunderstorms anymore," says Pathenerhat's Head Teacher Nazmza Begum. "The lightning rod was set up about a year ago, and since then the students feel safe." "It doesn't cost much to install a lightning rod," says Anisur Rahman, the Head Teacher of nearby Lokman Hossain High School, which has also participated in the Safe School Project. "But the benefits are potentially life-saving. Besides that, our students have been trained on how to protect themselves during all kinds of disasters."

"Each lightning rod offers protection for a radius of around forty metres," the Rangpur Divisional Manager of Plan International Bangladesh Abdul Quddus explains. "That means that people living in houses adjacent to school are also protected. We want to install more lightning rods in the future to protect more school." "Luckily I live near a school where a lightning rod has been set up," says Mazidul Islam, 54, a resident of Sindurna shoal in Hatibandha. "It makes me feel safer during storms." "I hope the government take steps to install lightning rods at all vulnerable schools," says Lalmonirhat's District Primary Education Officer, Nabez Uddin Sarker.

(Ref: The Daily Star, 8 July 2018)





## Emergency Response & Recovery

A huge population faced the sufferings due to the occurrence of prolonged flood in 2017 covering the northern districts of Bangladesh. In line with its mandate, SKS Foundation responded with no delay while it distributed safe water among the affected communities and different sheltered people. As an emergency response, SKS distributed 21,000 liters of safe water among 3,300 households, there has been covered 13,220 people. Based on further intensity of flood, SKS installed 124 Tub-wells and 254 sanitary latrines covering flood-affected poor HHs and at different shelters, embankments & roads, and schools. It also renovated 225 Tube-wells and 3,700 sanitary latrines while a total of 25 drums of Bleaching powder was distributed at households covering 32,329 people for making their homestead germ-free. Centering the flood-recovery & employment generation, SKS Foundation supported 124 affected HHs with the distribution of rice, dal, soybean oil, soap, one goat and Tk. 3,250 for each household. A total of 1,900



HHs were supported under employment generation activity (cash for work) while SKS supported 1,400 HHs developing a business scheme.

SKS Foundation also continued with its initiatives in combating the cold wave with distribution of warm cloths & blankets especially among the Adibasi and other poor community focusing the child, elderly people, persons with disabilities, widow, and so on. Around 13,550 HHs were provided under this support. The emergency Response & Recovery initiatives were implemented in consultation with the District and Upazila Administration covering Gaibandha, Lalmonirhat and Kurigram district.

## Emergency Response & Recovery

| Name of the Activity                                  | No. of Unit | No. of Participant |               |               |
|---|-------------|--------------------|---------------|---------------|
|   |             | Male               | Female        | Total         |
| Safe Water Distribution during Flood (21,000 Liters)  | 3300 HH     | 6,884              | 6,336         | 13,220        |
| Tub-well Installation during Flood                    | 124 Nos.    | 477                | 887           | 1,364         |
| Sanitary Latrine Installation during Flood            | 254 Nos.    | 487                | 529           | 1,016         |
| Renovation of Flood-affected TW at HH                 | 225 Nos.    | 405                | 620           | 1,025         |
| Renovation of Flood-affected Latrine at HH            | 3,700 HHs.  | 7,104              | 7,696         | 14,800        |
| Bleaching Powder Distribution                         | 3,531 HHs   | 6,779              | 7,345         | 14,124        |
| Food & Non-food Item Distribution among Flood Victims | 124 HHs     | 124                | 372           | 496           |
| Employment Generation for Poor Flood Victims          | 1,400 HHs   | 1,575              | 4,725         | 6,300         |
| Flood Response (Cash for work)                        | 1,900 HHs   | 2,280              | 5,320         | 7,600         |
| Cold Wave Response at Adibashi Community              | 185 HHs     | 333                | 407           | 740           |
| Blanket Distribution during Cold Wave                 | 13,365 HHs  | 8,282              | 9,083         | 17,365        |
| <b>Total</b>  |             | <b>34,730</b>      | <b>43,320</b> | <b>78,050</b> |



## Economic Empowerment

**B**angladesh has been in economic progress targeting to be a developed country within a stipulated time-frame. The interventions of economic sector aim livelihood security and increased income of poor household through skill and capacity development and have access to finance. SKS Foundation is helping the poor and extreme poor people to build their financial base implementing different programs like agriculture productivity & marketing, micro entrepreneurship development, financial services to the poor and skill-based capacity building. These components are supported under the Microfinance scheme of SKS Foundation.

SKS Foundation's Microfinance Program provides a range of financial services to the poor broadening the scope of financial inclusion of those who are not served by the conventional banking system. The target people are getting the opportunity to have various credit-facilities on easy terms. Active participation of women in credit activities has increased their economic solvency. Many people have been self-employed in both rural and urban economy. And thus, SKS Foundation is promoting economic empowerment of the communities through developing micro entrepreneurs, financial services, skill development of human resources, value chain development and rural marketing and increasing agricultural productivity and creating self-employment opportunities. The communities are upgrading their income and savings by investing the credit in different income generating components. They are defeating poverty and are heading towards development.

### Thematic Issues & Priorities during 2017-'18

#### Marketing & Multiplication

- Development of Productive Human Resources
- Agriculture Productivity & Marketing
- Promotion of Poultry & Livestock

#### Economic Support

- Financial Support for Better Life & Livelihood
- Flood Restoration & Recovery Assistance Loan
- Microfinance for WASH
- Learning & Innovation Fund to Test New Ideas
- Sahos Loan

#### Savings Programs for Confidence Building

- General Savings
- Voluntary Savings
- Term-Deposit

#### Credit Program

- Jagoron (Normal Micro Loan for Rural Poor)
- Agrosor (Micro Enterprise)
- Buniad (Micro Loan for Ultra Poor)
- Sufalon (Seasonal Loan)





## Marketing & Multiplication

### Development of Productive Human Resources

Believing that well-trained and experienced people help to generate employment and contribute to socio-economic growth, SKS Foundation continued arranging skill and capacity building training on tailoring, cow fattening, goat, sheep & calf rearing, poultry, crop production, dairy, homestead gardening, nursery, mat-making, use of fertilizer and pesticides, handicraft, etc. Alongside, financial support was provided to the trained persons to be self-employed by establishing off-farm and on-farm activities. SKS also linked the producers with market facilities to get better price of their products. The target households got involved in producing diversified crops and different income generating ventures which led them to food & economic security. Considering the rural context, SKS Foundation provided several skill development trainings for 17,154 program participants and alongside, provided support to the Government Institute for Vocational Training of 759 youths during the reporting year.



### Development of Productive Human Resources

| Name of the Training                                 | No. of Course | No. of Participant |               |               |
|--|---------------|--------------------|---------------|---------------|
|  |               | Male               | Female        | Total         |
| Training on Beef Fattening Skill Development         | 64            | 320                | 1,300         | 1,620         |
| Vocational Training for Youth Groups                 | 30            | 531                | 228           | 759           |
| Training on Fish Capture                             | 6             | 100                | 55            | 155           |
| Skill Development Training on Livelihood/IGA Options | 44            | 444                | 667           | 1,111         |
| Training on IGA Off-firm                             | 109           | 274                | 2,469         | 2,743         |
| Training on IGA On-firm                              | 10            | 721                | 6492          | 7,213         |
| Training on Financial Management of VSLA Members     | 36            | 0                  | 902           | 902           |
| Training on Small Business Development               | 106           | 260                | 2,391         | 2,651         |
| <b>Total</b>   |               | <b>2,650</b>       | <b>14,504</b> | <b>17,154</b> |

### Agriculture Productivity & Marketing

#### Linkage & Skill Development

| Name of the Activity  | No. of Unit    | No. of Participant |               |               |
|---|----------------|--------------------|---------------|---------------|
|   |                | Male               | Female        | Total         |
| Promotion of Agricultural Inputs & Animal Feed                | 5 Companies    | 41,030             | 17,049        | 58,079        |
| Financial Support to Group Members for Crop Cultivation       | 24 Unions      | 1,018              | 4,272         | 5,290         |
| Repayable Grant to Individual Collective for Crop Purchasing  | 10 Groups      | 250                | 0             | 250           |
| Linking Char People with Financial Institutions               | 4 Institutions | 0                  | 3,796         | 3,796         |
| Establishment of Farmer Field & Business School               | 675 nos.       | 4,725              | 8,775         | 13,500        |
| Establishment of Value-chain Crop Demonstration Plot          | 15 Plots       | 300                | 375           | 675           |
| Running Milk & Agro-product Collection Center at Char         | 9 Points       | 86                 | 649           | 735           |
| Construction of Local Product Collection Point at Communities | 8 Points       | 155                | 45            | 200           |
| <b>Total</b>  |                | <b>47,564</b>      | <b>34,961</b> | <b>82,525</b> |



Experiencing that the farmers suffer from difficulties that reduce their bargaining power and they are deprived of getting the right price of their products, SKS continued working with 5,290 producers and different market actors following Participatory Market System Development approach. Agricultural extension systems in *char* areas increased the technical, economic, social, leadership skills and knowledge of the farmers by helping them organize into producer and farmer groups. SKS Foundation organized 82,525 farmers/producers based on value chain analysis, developed local entrepreneurs, etc and linked the groups with market actors. More emphasis was given on agricultural technology transfer and quality input support which increased productivity of 58,079 group members. During the year, major focus was on home gardening, value chain-based crop production, promotion of ecological agriculture i.e. vermi-compost, use of organic fertilizer, etc. SKS formed 2,058 producer groups, male 50 & female 2,008 centering the *char* areas. The producer groups got involved in different crop production and marketing.



### Promotion of Poultry & Livestock

SKS Foundation supported the promotion of poultry & livestock components as integral part of the farming. SKS provided financial support to the poor & extreme poor families for livestock & poultry rearing through loan provision & grants. Besides, SKS provided technical training, regular animal health services involving the government's Livestock Department. Under this venture, cow, beef fattening, goat, sheep & poultry rearing was a common practice in the SKS-supported rural communities with the involvement of the poor & extreme poor people. During the reporting year, 4,075 households were supported for beef fattening schemes and 1,630 & 496 families received cattle as cow & goat rearing respectively. A significant number of landless women got directly or indirectly involved in traditional poultry rearing activities. Besides, SKS supported constructing flood-proof goat housing in *char* areas covering 31 households while 31 goats were distributed. A total of 15 Vaccination Camps were organized in collaboration with the Livestock Department. The poultry & livestock rearing contributed in self-employment, nutritional enhancement and in poverty reduction.

## Economic Support

SKS Foundation continued supporting the economic empowerment of the vulnerable community groups and individuals providing financial support to various economic & productive ventures. Small & marginal-sized farmers got agricultural loans and provided with training on modern agricultural farming. This contributed to the development of agricultural production & agricultural entrepreneurship and improving their livelihoods & life style. With a view

### Need-based Financial Support

| Type of Loan                              | No. of Participant |               |               |
|---|--------------------|---------------|---------------|
|   | Male               | Female        | Total         |
| Sahos Loan                                | 0                  | 2,014         | 2,014         |
| WASH Micro Loan                           | 0                  | 2,037         | 2,037         |
| Livelihood Option Implementation Loan     | 0                  | 347           | 347           |
| Agriculture Loan                          | 12                 | 14,785        | 14,797        |
| IGA Loan for Person with Disability       | 0                  | 155           | 155           |
| Small & Marginal Agriculture Program Loan | 169                | 7,216         | 7,385         |
| <b>Total</b>                              | <b>181</b>         | <b>26,564</b> | <b>26,745</b> |



to developing women entrepreneurs for increasing opportunities of their economic empowerment, SKS provided financial support to develop women entrepreneurs, linked them with local service providers, created women-friendly market corners, etc. A total 26,564 female & 181 male entrepreneurs were provided with financial loan & skill development relating to beef fattening, off-farm small business, agricultural products, etc during the year.



### **Financial Support for Better Life & Livelihood**

Livelihood Improvement Loan was made available for the purchase of necessary equipment and taking other actions related to livelihood improvement. During the year, Tk. 1.68 million had been disbursed among 205 members, where outstanding was Tk. 0.77 million. Alongside, the Asset Creation Loan was facilitated to assist a household in acquiring any kind of productive assets including their household land, domestic cattle and other similar domestic assets. Under this loan category, Tk. 9.43 million had been disbursed among 672 members where outstanding was Tk. 6.11 million until the end of the reporting year.

### **Support for the Disadvantaged**

| Name of the Activity                                  | No. of Union | No. of Participant |              |              |
|---|--------------|--------------------|--------------|--------------|
|   |              | Male               | Female       | Total        |
| Therapy & Counseling for Person with Disability       | 2 Unions     | 15                 | 30           | 45           |
| Promotion of Samriddha Bari                           | 2 Unions     | 0                  | 36           | 36           |
| Beggar Rehabilitation                                 | 2 Unions     | 8                  | 10           | 18           |
| Providing Stipend to Prabeen (Elderly) People         | 1 Union      | 48                 | 27           | 75           |
| Assistive Device for Elderly & People with Disability | 3 Unions     | 72                 | 90           | 162          |
| Recognition of Elderly & People with Disability       | 2 Unions     | 17                 | 15           | 32           |
| Qurbani Project for ultra-poor at Community Level     | 6 Unions     | 778                | 1,862        | 2,640        |
| <b>Total</b>  |              | <b>938</b>         | <b>2,070</b> | <b>3,008</b> |

Targeting to support the poor & vulnerable people in building better & healthy life & livelihood, SKS continued the facilitation of different types of grant provision. SKS supported a total of 3,008 poor & vulnerable people following different development initiatives under this provision. SKS' Beggar Rehabilitation support, the beggars were found and mobilized to come out of that habit while each of them got an amount of Tk. 100,000 in several installments as part of rehabilitation. The elderly, physically challenged persons and ultra-poor communities were also provided with need-based financial & medical supports. These helped the respective persons leading healthy life and getting engaged with suitable income generating activities and changing their economic & social status towards dignified living.



## Microfinance

### Savings Program for Confidence Building

Group members of SKS Foundation deposited savings with the groups regularly in both compulsory and optional components. The savings fund created opportunity and was normally used to face bad times and unwanted future risk along with asset building of the group members. Regular savings was provided as direct assistance to increase capital, sustainability and self-reliance of the group members.

SKS Foundation continued the implementation of its 3 types of savings scheme:

1. General Savings
2. Voluntary Savings
3. Term-Deposit

**General Savings** was compulsory for every group member of SKS Foundation. One group member saved a minimum of Taka 20/week while the yearly amount stood Tk. 420,425,662 under the General Savings scheme. No member of the Organization was allowed to withdraw the whole amount of previous savings before withdrawing his or her membership. But any member was allowed to withdraw the amount partially in case of any emergency.

**Voluntary Savings** was another option of SKS Foundation ran with the objectives to make the members savings-intended, provide them with the opportunity to withdraw the saved money at the period of crises, increase the internal working capital of the Organization and reduce risk. Under this scheme, the group members saved Tk. 119,140,980 voluntarily according to their ability for undefined period and withdrew Tk. 118,039,183 as and when needed.

Under its **Term-Deposit**, SKS Foundation ran Special Savings and Double Savings scheme with the objective of increasing wider savings intention, more economic security and creating future capital and also achieving financial self-reliance of the

### Microfinance at a Glance

| Particular                                      | 2017-'18  |
|---|-----------|
| Number of Groups                                | 8,333     |
| Member of Groups<br>(Male=3949 & Female=135992) | 139,941   |
| Member's Savings (Tk. in millions)              | 1058.40   |
| Loan Borrowers                                  | 121,906   |
| Loan Disbursement (Tk. in millions)             | 4,794.18  |
| Cumulative Disbursement (Tk. in millions)       | 23,723.13 |
| Loan Outstanding (Tk. in millions)              | 2,773.79  |
| On-time Recovery Rate (OTR)%                    | 98.20%    |
| Cumulative Recovery Rate (CRR)%                 | 99.45%    |
| Portfolio at Risk Rate (PAR)%                   | 5.19%     |



group members and the Organization. The Special Savings was a 10-year scheme, while a member saved Taka 100 to 5,000 depending on one's willingness & capacity. During the year, Tk. 191,586,398 was deposited by the members under this scheme. Double Savings scheme was facilitated targeting to increase self-reliance in fund accumulation, mobilize & enhance internal resources and addressing risks. It was a 7-year scheme for making the deposited amount double. However, members were free to withdraw his/her account any time. Tk. 36,849,300 was deposited during the year under this scheme.



## Credit

During the year 2017-'18, SKS Foundation continued with its 4 components under its Microfinance Program. The components were *Jagoron*, *Agrosor*, *Buniad* and *Sufolon*.

**Jagoron Loan** was provided among 5,807 groups who ran small IGAs based on agricultural and non-agricultural products like small business, rickshaw-van pulling, small cottage activities, day-laboring, small hand loom works, cattle rearing, etc. The Loan ceiling under this credit was maximum Tk. 49,000 with 1-year repayment provision. During the year, Tk. 2,355,555,000 was disbursed among the members while Tk. 1,301,971,533 remained outstanding.

**Agrosor Loan** was facilitated centering 1,617 groups who were involved in micro and small entrepreneurship. SKS Foundation supported the participants providing them with opportunity in enterprise development & market linking. This loan option increased capacity & confidence among the recipients regarding investment & utilization of business money. This Loan support also contributed in creating employment opportunity of 10,231 members while Tk. 1,327,996,000 was disbursed among them. The Loan ceiling started from Tk. 50,000 with 1 to 2-year repayment provision.

### Participants under Credit Services

| Name of the Loan Service                             | No. of Group | No. of Participant |               |               |
|--|--------------|--------------------|---------------|---------------|
|  |              | Male               | Female        | Total         |
| Buniad Loan (Micro Loan for Ultra-poor)              | 535          | 0                  | 2,502         | 2,502         |
| Agrosor Loan (Loan for Micro Enterprise Development) | 1,617        | 3,064              | 8,025         | 11,089        |
| Jagoron (Normal Micro Loan for Rural Poor)           | 5,807        | 68                 | 77,235        | 77,303        |
| Sufalon Loan (Seasonal Loan for Disaster Recovery)   | 49           | 16                 | 1,849         | 1,865         |
| <b>Total</b>   | <b>8,008</b> | <b>3,148</b>       | <b>89,611</b> | <b>92,759</b> |





**Buniad Loan** support was run covering 535 ultra-poor groups who were mostly disadvantaged. *Buniad* Loan was a very flexible option for the ultra-poor families to support their livelihoods through small IGAs based on agricultural and non-agricultural products. Through *Buniad* Loan, SKS supported 2,192 members in primary healthcare, poultry, koel & goat rearing, health and nutrition, etc for helping them come out of extreme poverty while Tk. 52,934,000 was disbursed. The Loan ceiling was normally up to Tk. 20,000 with 1-year repayment provision.

**Sufolon Loan** was continued as a seasonal option for 49 groups and was provided for seasonal crops, beef fattening, etc covering 6-month period. A total of 4,075 small & marginal farmers grew seasonal crops like potato, paddy, jute, chili, maize cultivation and many other crops taking Tk. 81,499,000 as seasonal loan support. The repayment was made after the respective season at single payment.

### Special Credit Support

#### Emergency Flood Restoration & Recovery Assistance Loan

This is SKS Foundation's realization that sudden fluctuations of fortunes of its program participants often create terrible impact even on their regular socio-economic status. And to help these vulnerable groups cope with and recover from disasters, SKS provided quick financial assistance to the poor flood-victim families to save them from selling advance labor or valuable assets and supported them to maintain a decent life. During the year, Tk. 33.23 million had been disbursed among 4,334 members while outstanding was Tk. 16.17 million.

#### Sahos Loan

SKS provided the *Sahos* Loan among its program participants for repairing their houses, repairing & maintenance of their WASH facilities, restoring their earlier IGA interventions, purchasing seeds for agriculture or any other post-flood rehabilitation while the *Sahos* Loan was mainly availed by the flood-affected families. During the year, Tk. 11.24 million was disbursed among 2,297 families who lost their family assets due to flood or any other natural disasters.



#### Microfinance for WASH

SKS Foundation continued its special Microfinance for WASH loan facilities to establish safe water and improved sanitation facilities among the poor & extreme poor households. The amount of loan depended upon the set-up of the WASH facilities while Tk. 21.99 million had been disbursed among 2,037 group members.

#### Learning & Innovation Fund to Test New Ideas

SKS provided financial support to innovative ideas centering livelihood options, employment enhancement, productivity improvement, support to health & social dignity of poor families. Any innovative and new ideas of the poor families were financed under this fund provision which ultimately contributed to poverty reduction and in turn improvement of quality of life of the program participants. A total of Tk. 10.41 million was disbursed while 409 families came up with innovative ideas during the reporting year.





## Chapter 3

Promotion of Governance  
& Social Bonding

নারী আজ অগ্রসর, চায় সমতা জীবন

আন্তর্জাতিক নারী নির্যাতন প্রতিরোধ পক্ষ ২০১৭ উদযাপন উপলক্ষে

**র্যালী ও আলোচনা সভা**

অতিথি: জনাব গৌতম চন্দ্র পাল, জেলা প্রশাসক  
তারিখ: ৩০ নভেম্বর ২০১৭, সময়: ১০ ঘটিকা

জেলা প্রশাসন ও জেলা মহিলা বিষয়ক অধিদপ্তর, গাইবান্ধা  
সমন্বিত মহিলা সমিতি, ব্র্যাক, এসকেএস, পিটিজ



# Promotion of Governance & Social Bonding

**T**he Promotion of Governance & Social Bonding services of SKS Foundation are carried out covering local to national level centering sensitization of the service providers and awareness building of the communities for demanding their rights and maintaining a congenial relation in the society. In relation to this, SKS Foundation kept close collaboration with the district & upazila administration and the union parishads which helped maintaining smooth coordination with different service providing departments of Bangladesh Government and non-government organizations. Being a member of different development committees, SKS performed its advocacy & communication role with different committees at district, upazila, union & village level. Alongside, SKS Foundation upheld the spirit of promoting socio-cultural practices among the respective communities, cultural groups & clubs, educational & cultural institutions. This helped in preserving cultures, custom & heritage in the society ensuring a congenial atmosphere. During the year, SKS Foundation organized different interpersonal events, developed & distributed various print & audio-visual materials targeting the respective program participants, duty bearers and relevant stakeholders in relation to promoting Governance & Social Bonding.

**Interpersonal Media:** SKS Foundation organized, developed & disseminated Advocacy & Communication services under different media. Under the Interpersonal Media SKS Foundation celebrated the completion of its 3-decade journey on 1-2 December 2017. In celebration of its 30-year landmark, SKS Foundation organized different social & cultural events in a festive mode. The delegates and distinguished guests, participated from national & local level, recollected SKS' challenging mission protesting evil-doings in the char-bound communities under Gaibandha while SKS extended thanks and gratitude to those who had been joining their guiding hands to SKS in supporting millions of its target people.



A Press Briefing was organized at SKS Foundation's Head Office, Gaibandha. Media representatives from Dhaka and Gaibandha attended while the Chief Executive and other senior Officials briefed the journalists on the significance of the celebration. The Officials upheld the genesis, philosophy and the program, progress, challenges & learning of the SKS Foundation. They expected that the celebration would ultimately prepare the Organization to face new challenges through gained experience, knowledge and stakeholders' advice to contribute to SDGs.

In the social & cultural events, the present and former staff shared their working experiences at SKS Foundation. The local and national singers performed their popular songs. Alongside, the guests were served with verities type of *Pitha* (cake) made by the program participants.

SKS Foundation jointly with MSI organized a Community Radio Hackathon on Protecting Violent Extremism (PVE) with participation of all the community radios in Bangladesh. The 3-day event was organized at SKS Inn, Gaibandha targeting radio programming on protecting violent





extremism while the 66 participants including the Station Managers, Broadcasters and Producers, Volunteers of 17 community radios in Bangladesh participated. The event imparted knowledge, skill and confidence among the participants on the concept of violent extremism, the consequences on peace and harmony of family and social life and producing counter violent radio programming for their respective local areas.

Focusing awareness creation among the mass people SKS Foundation organized an **Anti-Child Marriage Cycle Rally** citing the slogan **Let's say 'No' to child marriage** in Gaibandha. Around 100 students took part in the Rally. With a view to creating social awareness especially focusing the young generations, an **Anti-drug Cycle Rally** was organized at Gaibandha Municipality. A total of 80 Boy Scouts & Girl Guides took part in the Rally while the 3 best cyclists were awarded. Citing the slogan **Say 'No' to Sex Abuse**, SKS organized a **Mini Marathon** at Gaibandha. More than 100 Rover Scouts took part in the 4-km Marathon while the winners got awarded. SKS Foundation facilitated the organizing of **Sports Competition** of Chandia Women College, Fulchhari, Gaibandha. The day-long Competition awarded 42 winners in 14 events. These Sports & Social events helped in restoring socio-cultural spirit especially of the students & young folks.

SKS Foundation organized a 2-day **Science Fair** at Gaibandha accommodating 10 stalls set by different educational institutions and local science clubs. The Fair was participated by representatives from different government departments, NGOs, academia, clubs, etc. With a view to encouraging the young writers, SKS organized a day-long **Workshop on Writing Skills**

involving 80 students of 12 secondary schools of Palashbari upazila, Gaibandha. The young writers wrote stories, poems, rhymes, wall magazine, etc. SKS organized a competitive **Deyal Patrika** (Wall Magazine) Festival accommodating more than 100 schools & colleges of 7 upazilas of Gaibandha while more than 100 **Deyal Patrika** were framed by the students. These Festivals encouraged the participants and audiences to creative writings & works.

SKS Foundation celebrated the *Pohela Poush*- the Bangla month of winter season in Bangladesh. In relation to this, different events including display & enjoyment of verities type of *Bangla Pitha*, performance of cultural show focusing the spirit of the Bangla winter season were organized at the Gaibandha Municipality *Shaheed Minar* premises where people from all walks participated. SKS Foundation celebrated the *Bangla Nababarsho* (Bengali New Year) on the *Pahela Baishakh* 1425 with due significance. The Day was marked with marching of a colorful Rally through the Gaibandha town organized by the Deputy Commissioner's Office, Gaibandha with contribution & significant participation by SKS Foundation.

Marking the anniversary of the SKS Foundation-run *Community Radio Sarabela* 98.8 fm alongside the observance of the *Bangla Nababarsho*, another Rally was organized with participation SKS Foundation's staff members; teachers, students & employees of SKS School & College; and the staff, volunteers & listeners' club members of *Radio Sarabela*. The celebration was opened in the early morning of *Pahela Baishakh* at SKS Inn with *Panta-llish* (fermented rice & Hilsha fish). In the afternoon, the Grand Finale of the competition *Sarabela Sera Loko-shilpi* 2018 was held. The top 20 contestants performed *Baul* Songs & *Folk-dances* while the best 3 performers of different categories were awarded.





**Print Media:** Under the Print Media, focusing light on the launching and the long development journey of SKS Foundation, a comprehensive history of SKS Foundation titled **SKS Foundation- Prantojoner Swapno Sarathy** (Driving Dreams of the Disadvantaged) was developed and published. The Publication upheld the genesis, development philosophy, program spirit, achievements, challenges and learning of SKS Foundation. An **Organizational Brochure** was developed focusing the profile, philosophy, program structure, achievements and learning of SKS Foundation in line with its Strategic Plan. Another **Brochure** was developed upholding the SKS Inn as an attractive resort for family vacation, honeymoon, business events, training programs & social gatherings at its homely campus. The Volume-02, Year-02 issue of the newsletter **Recognition** was published jointly with ActionAid Bangladesh. The Newsletter contained articles, case studies, news, etc highlighting women's leadership & role-playing in economic and community development alongside their family affairs which deserved recognition by the society and reduction of women's household labor with the sharing of their male counterparts. Alongside, different types of Poster, Flyer, Leaflet, Sticker, Calendar, etc were developed & distributed focusing various programmatic issues and observance of special days & events round the year.

**Audio-visual & Electronic Media:** Under the Audio-visual & Electronic Media, SKS Foundation organized 3 Talk-shows in different Channels in celebration of the 30th year of the organization. Representatives from national policy-makers & planners, valued development partners, professionals from national and international agencies, academia and media took part in the Talk-shows. The Talk-shows pin-pointed SKS' gradual development journey through multi-faceted programs covering the poor & disadvantaged.

An organizational video documentary was developed in both Bangla & English version upholding the development drives of SKS Foundation. The Film titled **SKS Foundation- Prantojoner Swapno Sarathy/SKS Foundation- Driving Dreams of the Disadvantaged** upheld SKS' journey targeting development of the oppressed poor and marginalized *char* dwellers of Gaibandha, SKS' profile & philosophy and its Gradual emergence as a national non-government organization.





# Chapter 4

SKS Social Business





## SKS Social Business

**F**lood inundates the northern districts of Bangladesh every monsoon in the form of disaster. Reversibly, there is prevalence of drought in each dry season. Most miseries in the people's life is river erosion and this renders a large number of people homeless, land-less, asset-less and loss of belongings. The Socio-Economic story of northern districts does not end here. Striking social problems are dowry, polygamy, abandoned wife, early marriage, physical & mental torture turning women and children's life miserable. These also contribute to poor health, nutrition, education and recreation of the people. Based on its mission, SKS Foundation has taken initiatives and got involved in promotion of various socio-economic and peoples' welfare ventures under its Social Business component. SKS' Social Business ventures have been contributing to the promotion of health, education & recreation facilities as well as job openings for the local unemployed people. SKS Foundation has so far been running the following enterprises under its Social Business which are promoting basic quality services for the disadvantaged sections and also creating room for the Organization's financial sustainability.

### SKS School & College

Centering the celebration of its 30<sup>th</sup> year in development in 2017, SKS Foundation launched the SKS School & College at Gaibandha with the mission to contributing to upgrade education standard of the district. In the Launching Ceremony, the dignitaries upheld their expectations that SKS School & College would contribute enhance wisdom and knowledge of its students. Having the iconic structural & other modern facilities, the academic session of the Institution started since 1<sup>st</sup> January 2018.

With its academic facilities in the attractive buildings, playground and other regular facilities, the SKS School & College started its journey with

a total of 1,307 students from Class I to IX (Boys-799, Girls-508) having co-education provision. The Institution has been running with the engagement of 44 quality teachers. It has been helping in generating information & technology-based knowledge & skills among its students. The girl students, especially the adolescents have been getting special care to run their study in the Institution. And it's all important that the authority has ensured special security for the students in and outside the campus. As part of it, 6 no. of buses have been engaged in picking & dropping of the students. Following SKS' track record in development, SKS School & College has set its valued mark as an ideal institution in Gaibandha, and is committed to continue this spirit towards complementing the nation to achieve the SDG-4.







### Nutonkuri Bidyapith Junior School

The Nutonkuri Bidyapith continued as a reputed school at Bharatkali village under Saghata upazilla, Gaibandha. During the year, 20 skilled and energetic teachers were engaged in teaching 551 students including 199 girls in the School. The Teachers including 4 females were committedly engaged in running the School with its reputation. During the year, the School authority continued some special initiatives such as rearranging the sections, conduction of extra classes, increase of class time duration, home visit, etc for upgrading the academic record. This extra effort resulted in 100% pass in PSC & JSC Examinations in 2017 while 37 students out of 47 got A+ in PSC and 23 students out of 42 got A+ in the JSC Examination. For recreation, Nutonkuri Bidyapith regularly arranged cultural & sports events centering the students' entertainment. This contributed in developing the students' cultural mentality alongside their regular studies. SKS found the investment & expenditure justified in running the Institution in a cost recovery manner.

### Radio Sarabela 98.8 fm

SKS Foundation's Community Radio Sarabela remained on air reaching the listeners of around 25km radius during the 2<sup>nd</sup> year of its operation. The transmission focused on awareness messages of GoB and the development partners, cultural activities and mass amusement covering 7 am to 11 pm every day. As many as 8 full time skilled and experienced Staff and 49 part time Volunteers (33 female) were engaged in operating the Radio. The daily broadcasting covered the programs and news on health, education, agriculture, career, health & nutrition, sanitation, local culture and heritage,

talk-shows, live event, sports, environment & disaster awareness, market prices, legal aid information, rights & empowerment of girls & women and disadvantaged groups. The main listeners were students, farmers, teachers, girls and women, workers, businessmen, youth, boatman, fisher-folks, government officials and children. Thus, it covered around 1.1 million population of Gaibandha district.

**Achievements & Impact:** During its 2<sup>nd</sup> year, Radio Sarabela 98.8 fm received Asia Pacific Broadcasting Union (ABU) 2017 award on radio news category for investigative reporting on *Child Raping Situation; and Right to Information (RTI) Award 2017* from Information Ministry, Government of Bangladesh. Alongside, Radio Sarabela news and programs were nominated in five categories in radio reporting category and finally received the UNICEF's Meena Media Award 2017. Radio Sarabela conducted a survey on listeners' view in 12 locations of Gaibandha covering 150 persons (49 female) on Radio Sarabela programs & news. This study showed that Radio Sarabela was satisfying 92% respondent's information demand.



### SKS Hospital

The SKS Hospital continued ensuring quality health services focusing the poor & disadvantaged segments of Gaibandha. During the year, the Hospital got more organized with its institutional facilities and managed those well in providing services among customers. The Hospital rendered multi-disciplinary services having all modern facilities. Along with general treatment an 'Eye Unit' and a 'Dental Unit' continued specialized services to the respective patients. The 5-storied



Hospital ran its clinical facilities having Pre-& Post-Operative room, separate female & male ward, deluxe, air-conditioned, non-air-conditioned & general cabin, doctors' room, etc. A total of 12 Specialists including 6 Visiting Doctors continued with their professional services in the Hospital.



SKS Hospital has proven its specialty for right process to diagnose diseases, for reducing treatment expenses, for charging less for SKS group members, for ensuring modern investigation, for ensuring 24-hour quality services with the availability of ambulance services. The poor and ultra-poor patients received treatment facilities following criteria of Health Premium Scheme while they got 75% discount in Pathology Investigations. SKS Foundation's staff were also provided with 50% discount in getting treatment facilities. The SKS Hospital Senior Management Team kept a close monitoring & supervision to the smooth running of the Hospital based on a reasonable return. During the year, 26,530 patients received treatment services from the Hospital.

### SKS Inn- A Resort for Recreation

Capturing the lifelike view, the SKS Inn and Training Center is standing as a Resort situated in a rustic setting with lush green environment. The Inn continued its mission as an attractive resort selling the recreative facilities for family vacation, honeymoon, business events, training programs, social gatherings, cultural events, etc. The 7 Water & Deluxe Cottages & 45 Room hosted 6,642 borders round the year while 2,033 guests availed facilities of Conference Hall and Training Rooms for conducting different conference, training,

workshop, consultation, meeting, etc from various organizations. More than 100 events including company meeting, conference, workshop, training, retreat, marriage ceremony, birthday party & family program, study tour, etc took place using the bounty in natural beauty of the Resort. Alongside, tourists, professionals, businessmen, doctors, academia from different districts i.e. Bogura, Rangpur, Dinajpur, Syedpur, Rajshahi, Natore, Naogaon, Dhaka, etc regularly visited the Resort as general borders. Incomparable choice of foods (*Bangla, Thai, Chinese*, etc), drinks & desserts, and heavenly ambience with a view of crystal-clear water outside refreshed the guests regularly with supply of luscious delicacies by the experienced Chefs in its spherical restaurant & coffee shop named *Jolodhara*. The Inn appeared and proved its recreative potentials to its valued customers over the year ensuring the needs & satisfaction of the visitors.



### Dainik Madhukar

The *Dainik Madhukar* continued its publication and got popularity among the mass people as it covered the striking issues of Gaibandha alongside the national news. The regular news contents covered the development scenario, women issues, environment, culture and heritage of Gaibandha. Covering of authentic and positive news & views made the *Dainik Madhukar* popular among the politicians, businessmen, doctors, engineers, teachers, students, farmers, laborers and other segments in the civil society. The *Dainik Madhukar* reached the regular readers of 82 unions under Sadar, Fulchari, Saghata, Gobindaganj, Palashbari, Sadullapur and Sundorganj upazila of Gaibanda. The *Dainik Madhukar* was published by Mr. Rasel Ahmed Liton from BJMC Building (1st floor), Shanimandir Road, Gaibandha under the patronization of SKS Foundation.



# Chapter 5

## Resource Management & Mobilization





# Resource Management & Mobilization

## Human Resource Management

**S**KS Foundation 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, SKS Foundation was right on track to the organized management of its human resources providing them with necessary skill development, job delegation and good working conditions. SKS Foundation continued its Human Resources management as a gender sensitive, child, disability & environment-friendly organization. During the year, the Human Resource Management of SKS Foundation came up with a system to provide financial and non-financial benefits to the employees under various departments. The Staff Welfare Fund also contributed in promoting job satisfaction.

SKS Foundation has various policy & guidelines like Human Resources Management, Accounts, Procurement, Administration, Vehicle, Gender, Child Protection, Disaster Management, Audit, Monitoring, Staff Welfare Fund, Provident Fund, Gratuity, etc and followed the principles of those while implementing program/project/department activities. During the year, SKS revised its HR, Procurement, Accounts, Staff Welfare Fund, Gender & Child Protection policies. SKS continued its Human Resources management as a gender sensitive, child, disability & environment-friendly organization.

### Staff Structuring & Performance

The strategic setting of the organization's structure and its staff placement was maintained under the respective department and section in line with the Organogram of SKS Foundation. Over the year 2017-'18, SKS Foundation had a total of 2,954 staff while 41% was female staff based at different level. In relation to meeting the requirements of different programs and projects, SKS recruited 688 employees during the year. The drop-out rate was around 9%. The required placement was done strategically at respective department/program/project covering Organization's working areas.

### Staff Development

SKS Foundation continued its attempt to improve the performance of its employees through educating and increasing skills or knowledge in the particular subject. In relation to this, the staff members of SKS Foundation received various types of need-based trainings relating to the organizational and program operations. The in-house training courses covered the issues like women's entrepreneurship skill development; business & financial management; social development & social responsibilities; leadership, skill development & mobility; business management; orientation on SKS management & Microfinance Program, etc. A total of 422 staff members attended these in-house courses while 40 were female. Alongside, a total of 15 (7 female) staff availed various training courses at different organizations at national level. The issues covered ToT; monitoring & supervision; microfinance & microcredit operations; emergency response & management; child protection, gender equality & inclusion, etc. Two Exposure Visits were organized in India and Nepal. A total of 25 representatives from the Union Parishad, media, staff & participant from the respective program attended the Visit to India while 11 representatives participated in the Visit to Nepal.





## Financial Resource Management

### Independent Auditors' Report

To the Governing Body of  
SKS Foundation

We have audited the accompanying Financial Statements of **SKS Foundation** which comprise the Consolidated Statement of Financial Position as at June 30, 2018, and the Consolidated Statement of Comprehensive Income, Consolidated Receipts and Payments Statement and Consolidated Statement of Cash Flows, for the year then ended June 30, 2018 and a summary of significant accounting policies and other explanatory notes.

#### Management's responsibility for the financial statements

SKS Foundation's Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

#### Auditors' responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

#### Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of **SKS Foundation** as at June 30, 2018 and its financial performance and its cash flows for the year then ended June 30, 2018 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

#### We also report that:

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



(MOHAMMAD ATA KARIM & CO.)  
Chartered Accountant

Dated: August 30, 2018  
Dhaka



**SKS Foundation**  
**Consolidated Statement of Financial Position**  
**As at June 30, 2018**

| Notes                               | Amount in BDT                      |                    |                   |                    |                      |                    |                      | 2016-2017            |
|-------------------------------------|------------------------------------|--------------------|-------------------|--------------------|----------------------|--------------------|----------------------|----------------------|
|                                     | Social & Environment Sector        |                    |                   | Economic Sector    |                      |                    | 2017-2018            |                      |
|                                     | General Fund                       | Donors Fund        | Total             | PKSF               | Non-PKSF             | Total              |                      |                      |
|                                     | 247,481,038                        | -                  | 247,481,038       | 177,254,349        | 17,593,260           | 194,847,609        | 442,328,647          | 310,821,195          |
| <b>Properties and Assets</b>        |                                    |                    |                   |                    |                      |                    |                      |                      |
| <b>Non-current assets</b>           |                                    |                    |                   |                    |                      |                    |                      |                      |
| 6                                   | Property, plant and equipment      | -                  | -                 | -                  | -                    | -                  | -                    | -                    |
| <b>Current Assets</b>               |                                    |                    |                   |                    |                      |                    |                      |                      |
| 7                                   | Loan to members                    | -                  | -                 | -                  | 2,024,963,679        | 748,795,388        | 2,773,759,066        | 2,242,383,576        |
| 8                                   | Short term investment              | 25,832,635         | -                 | 25,832,635         | 243,317,876          | 83,212,257         | 326,530,133          | 231,846,183          |
| 9                                   | Advance, deposits and              | 49,531,293         | -                 | 49,531,293         | 1,628,354            | 152,035            | 1,780,389            | 18,105,830           |
| 10                                  | Unsettled Staff Advance            | -                  | -                 | -                  | 8,899,101            | 62,374             | 8,961,475            | 9,145,483            |
| 11                                  | Staff loan account                 | 4,204,500          | -                 | 4,204,500          | 243,627              | 56,795             | 300,422              | 9,474,321            |
| 12                                  | Staff loan (Motor cycle)           | -                  | -                 | -                  | 12,002,559           | -                  | 12,002,559           | 9,077,941            |
| 12.1                                | Motor cycle Stock                  | -                  | -                 | -                  | 810,817              | -                  | 810,817              | 1,988,723.00         |
| 12.2                                | Staff Loan (Bi- cycle)             | -                  | -                 | -                  | -                    | -                  | -                    | 133,360.00           |
|                                     | Loan Account PKSF &                | -                  | -                 | -                  | -                    | -                  | -                    | -                    |
|                                     | Non-PKSF Fund                      | -                  | -                 | -                  | 115,320,481          | (115,320,481)      | -                    | -                    |
| 13                                  | Accounts Receivable                | 134,636,168        | -                 | 134,636,168        | 68,505,066           | 9,999,612          | 78,504,678           | 105,020,893          |
| 14                                  | Loan account receivable            | 82,926,956         | -                 | 82,926,956         | -                    | 7,205,817          | 7,205,817            | 59,906,802           |
| 15                                  | Cash in hand                       | 1,007,001          | 81,840            | 1,088,841          | 11,727,095           | 6,411,468          | 18,138,563           | 6,445,854            |
|                                     | Cash at Bank                       | 11,940,661         | 33,283,046        | 45,223,707         | 41,761,651           | 33,413,762         | 75,175,413           | 61,445,166           |
|                                     | <b>Total Current Assets</b>        | 310,079,214        | 33,364,886        | 343,444,100        | 2,529,180,305        | 773,989,026        | 3,303,169,331        | 2,754,974,131        |
|                                     | <b>Total Properties and Assets</b> | <b>557,560,252</b> | <b>33,364,886</b> | <b>590,925,138</b> | <b>2,706,434,654</b> | <b>791,582,286</b> | <b>3,498,016,940</b> | <b>3,065,795,327</b> |
| <b>Capital Fund and Liabilities</b> |                                    |                    |                   |                    |                      |                    |                      |                      |
| <b>Capital Fund</b>                 |                                    |                    |                   |                    |                      |                    |                      |                      |
| 16                                  | General Reserve                    | 250,687,781        | -                 | 250,687,781        | 293,000,115          | 62,897,892         | 355,898,006          | 444,301,065          |
| 17                                  | Statutory Reserve Fund             | -                  | -                 | -                  | 32,539,029           | 7,298,145          | 39,837,174           | 42,496,797           |
|                                     | Fund Account (SOLOSA)              | -                  | -                 | -                  | -                    | -                  | -                    | 720,000              |
|                                     | Fund Account (BLT)                 | -                  | -                 | -                  | -                    | -                  | -                    | 19,405,411           |
|                                     | Fund Account (SLMS-SL)             | -                  | 33,364,886        | 33,364,886         | -                    | -                  | -                    | -                    |
|                                     | Fund Account (SLMS-SOLAR)          | -                  | -                 | -                  | 7,565,475            | -                  | 7,565,475            | -                    |
|                                     | <b>Total Capital Fund</b>          | <b>250,687,781</b> | <b>33,364,886</b> | <b>284,052,667</b> | <b>333,223,383</b>   | <b>70,196,037</b>  | <b>403,419,419</b>   | <b>506,923,273</b>   |
| <b>Non-Current Liabilities</b>      |                                    |                    |                   |                    |                      |                    |                      |                      |
| <b>Long term liabilities</b>        |                                    |                    |                   |                    |                      |                    |                      |                      |
|                                     | Loan from Donor                    | -                  | -                 | -                  | 258,741,658          | -                  | 258,741,658          | 303,888,291          |
|                                     | Loan from ANUKUL Fund              | -                  | -                 | -                  | -                    | 50,394,285         | 50,394,285           | -                    |
|                                     | Loan from Bank                     | -                  | -                 | -                  | 84,234,996           | 21,496,581         | 105,731,577          | 208,814,129          |
|                                     |                                    | -                  | -                 | -                  | 342,976,654          | 71,890,866         | 414,867,520          | 512,702,420          |







**SKS Foundation**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended June 30, 2018**

| Particulars  | Amount in BDT               |                    |                    |                    |                    |                    | 2016-2017            |                    |
|--|-----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|--------------------|
|  | Social & Environment Sector |                    |                    | Economic Sector    |                    |                    | Grand Total          | Total              |
|  | General Fund                | Donors Fund        | Total              | PKSF               | Non-PKSF           | Total              |                      |                    |
| <b>Income</b>  |                             |                    |                    |                    |                    |                    |                      |                    |
| <b>Contribution- (Donor Grants)</b>                    |                             |                    |                    |                    |                    |                    |                      |                    |
| Grants from foreign donation                           | -                           | 345,933,115        | 345,933,115        | -                  | -                  | -                  | 345,933,115          | 272,031,818        |
| Grants from GoB/PKSF                                   | -                           | -                  | -                  | 17,371,382         | -                  | 17,371,382         | 17,371,382           | 13,935,668         |
| Local donation   | 2,054,130                   | -                  | 2,054,130          | -                  | -                  | -                  | 2,054,130            | 213,850            |
|  | 2,054,130                   | 345,933,115        | 347,987,245        | 17,371,382         | -                  | 17,371,382         | 365,358,627          | 286,181,336        |
| <b>Contribution - Economic Program (Micro Finance)</b> |                             |                    |                    |                    |                    |                    |                      |                    |
| Service charge on Loan to Borrowers                    | -                           | -                  | -                  | 419,594,783        | 155,601,320        | 575,196,103        | 575,196,103          | 411,548,645        |
| Sale of forms & Pass Book                              | 444,300                     | -                  | 444,300            | 1,941,532          | 631,611            | 2,573,143          | 3,017,443            | 2,588,405          |
| Member Admission fees                                  | -                           | -                  | -                  | 491,620            | 179,222            | 670,842            | 670,842              | 657,965            |
| Interest on Bank Deposit (FDR)                         | -                           | -                  | -                  | 13,262,884         | 3,646,845          | 16,909,729         | 16,909,729           | 13,192,638         |
| Others   | 2,981,592                   | -                  | 2,981,592          | 40,180,875         | 2,793,178          | 42,974,052         | 45,955,644           | 9,020,284          |
|  | 3,425,892                   | -                  | 3,425,892          | 475,471,694        | 162,852,176        | 638,323,869        | 641,749,761          | 437,007,937        |
| <b>Contribution - Social Business Program</b>          |                             |                    |                    |                    |                    |                    |                      |                    |
| SKS Education Program                                  | 26,551,712                  | -                  | 26,551,712         | -                  | -                  | -                  | 26,551,712           | 4,325,864          |
| SKS - Training Centre                                  | 10,952,055                  | -                  | 10,952,055         | -                  | -                  | -                  | 10,952,055           | 41,523,757         |
| SKS Hospital   | 29,792,623                  | -                  | 29,792,623         | -                  | -                  | -                  | 29,792,623           | 16,329,703         |
| SKS Radio  | 3,017,747                   | -                  | 3,017,747          | -                  | -                  | -                  | 3,017,747            | 2,093,582          |
| SKS Solar  | 31,420,465                  | -                  | 31,420,465         | -                  | -                  | -                  | 31,420,465           | 34,194,952         |
|  | 101,734,602                 | -                  | 101,734,602        | -                  | -                  | -                  | 101,734,602          | 98,467,858         |
| <b>Contribution - SKS/Program Participants</b>         |                             |                    |                    |                    |                    |                    |                      |                    |
| SKS Foundation contribution for Bilateral Projects     | -                           | 2,704,200          | 2,704,200          | -                  | -                  | -                  | 2,704,200            | 5,102,760          |
| Overhead from bilateral project                        | 20,892,715                  | -                  | 20,892,715         | -                  | -                  | -                  | 20,892,715           | 19,065,211         |
| Interest on Bank Deposits                              | 2,311,070                   | 231,766            | 2,542,836          | 395,373            | 144,770            | 540,142            | 3,082,978            | 2,467,064          |
| Interest on Staff Housing Loan                         | -                           | -                  | -                  | -                  | -                  | -                  | -                    | 767,250            |
| Others - Program Participants contribution             | 5,926,744                   | -                  | 5,926,744          | -                  | -                  | -                  | 5,926,744            | 1,139,642          |
|  | 29,130,529                  | 2,935,966          | 32,066,495         | 395,373            | 144,770            | 540,142            | 32,606,637           | 28,541,927         |
| <b>Total Income</b>                                    | <b>136,345,153</b>          | <b>348,869,081</b> | <b>485,214,234</b> | <b>493,238,448</b> | <b>162,996,945</b> | <b>656,235,393</b> | <b>1,141,449,627</b> | <b>850,199,057</b> |
| <b>Expenditure</b>                                     |                             |                    |                    |                    |                    |                    |                      |                    |
| <b>Operating Expenses</b>                              |                             |                    |                    |                    |                    |                    |                      |                    |
| <b>Personnel Costs</b>                                 |                             |                    |                    |                    |                    |                    |                      |                    |
| Salary and Allowances                                  | 38,924,183                  | 78,780,351         | 117,704,534        | 167,714,280        | 61,059,804         | 228,774,084        | 346,478,618          | 252,705,681        |
|  | 38,924,183                  | 78,780,351         | 117,704,534        | 167,714,280        | 61,059,804         | 228,774,084        | 346,478,618          | 252,705,681        |
| <b>Support Costs</b>                                   |                             |                    |                    |                    |                    |                    |                      |                    |
| Advertisement  | 217,056                     | 90,099             | 307,155            | 260,129            | -                  | 260,129            | 567,284              | 347,355            |
| Audit fees   | 60,000                      | 339,950            | 399,950            | 80,000             | -                  | 80,000             | 479,950              | 399,000            |
| Bank charges   | 368,249                     | 238,209            | 606,458            | 1,336,515          | 750,981            | 2,087,496          | 2,693,954            | 2,019,228          |
| Central management cost                                | -                           | 8,693,357          | 8,693,357          | -                  | -                  | -                  | 8,693,357            | 6,944,428          |
| Crockery expenses                                      | -                           | -                  | -                  | -                  | -                  | -                  | -                    | 49,445             |
| Facilities   | -                           | -                  | -                  | -                  | -                  | -                  | -                    | -                  |
| Depreciation   | 6,442,616                   | 49,875             | 6,492,491          | 8,192,028          | 2,356,248          | 10,548,276         | 17,040,767           | 13,008,846         |
| Licence fee  | 219,660                     | -                  | 219,660            | -                  | -                  | -                  | 219,660              | -                  |
| Legal fees   | 124,205                     | -                  | 124,205            | 189,800            | 132,733            | 322,533            | 446,738              | 313,646            |
| Training   | -                           | -                  | -                  | 7,769,459          | 2,736,077          | 10,505,536         | 10,505,536           | 3,632,982          |



|   |                    |                    |                    |                    |                    |                    |                      |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| SKS Training Center & Hospital expenses | -                  | -                  | -                  | 32,770,877         | -                  | 32,770,877         | 40,739,520           |
| Program support expenses                | -                  | -                  | -                  | -                  | -                  | -                  | 2,682,576            |
| Others expenses                         | 1,922,439          | 120,861            | 2,043,300          | 5,544,513          | 2,611,737          | 10,199,550         | 770,764              |
| Office maintenance                      | 1,286,922          | 550,772            | 1,837,694          | -                  | -                  | 1,837,694          | 1,049,515            |
| Office rent                             | 311,700            | 2,517,459          | 2,829,159          | 6,237,675          | 4,546,890          | 13,613,724         | 10,278,697           |
| Printing and stationery                 | 1,493,616          | 1,219,081          | 2,712,697          | 5,230,195          | 847,346            | 607,754            | 8,790,238            |
| Postage, telephone and electricity      | 1,091,536          | 1,186,593          | 2,278,129          | 3,114,866          | 1,223,277          | 4,338,143          | 6,616,272            |
| Repairs and maintenance                 | 1,731,065          | -                  | 1,731,065          | 2,827,986          | 1,214,724          | 4,042,710          | 5,773,775            |
| Representation (entertainment)          | 943,595            | 126,228            | 1,069,823          | 2,304,292          | 516,756            | 282,104            | 3,890,871            |
| Tax, Subscription & Donation            | 2,136,796          | -                  | 2,136,796          | 1,554,865          | 67,430             | 162,229            | 3,759,091            |
| Miscellaneous Expenses                  | -                  | 60,000             | 60,000             | 38,188             | 215,797            | 253,985            | 313,985              |
| LLPE                                    | -                  | -                  | -                  | 28,935,573         | 12,817,224         | 41,752,798         | 925,244              |
| Office supplies and utilities expenses  | 1,543,287          | -                  | 1,543,287          | -                  | -                  | -                  | 41,752,798           |
|   | 19,892,742         | 15,192,484         | 35,085,226         | 106,386,961        | 30,037,220         | 136,424,182        | 1,543,287            |
| <b>Logistic Costs</b>                   |                    |                    |                    |                    |                    |                    |                      |
| Fuel and maintenance                    | 1,719,029          | 1,552,318          | 3,271,347          | 2,932,232          | 2,671,397          | 5,603,629          | 8,874,976            |
| Local transport                         | 1,921,131          | 4,076,975          | 5,998,106          | 3,780,304          | 2,027,384          | 5,807,688          | 11,805,794           |
|   | 3,640,160          | 5,629,293          | 9,269,453          | 6,712,536          | 4,698,781          | 11,411,317         | 20,680,770           |
| <b>Total Operating Expenses</b>         | <b>62,457,085</b>  | <b>99,602,128</b>  | <b>162,059,213</b> | <b>280,813,777</b> | <b>95,795,805</b>  | <b>376,609,583</b> | <b>538,668,796</b>   |
| <b>Financial Expenses</b>               |                    |                    |                    |                    |                    |                    |                      |
| Interest on Members Savings             | -                  | -                  | -                  | 32,162,321         | 6,636,256          | 38,798,577         | 26,844,639           |
| Interest on loan account                | 14,540,396         | -                  | 14,540,396         | 53,250,092         | 46,595,242         | 99,845,334         | 114,385,730          |
| Service charges paid                    | -                  | -                  | -                  | 31,151,459         | 7,023,918          | 38,175,377         | 38,175,377           |
|   | 14,540,396         | -                  | 14,540,396         | 116,563,872        | 60,255,416         | 176,819,288        | 191,359,684          |
| <b>Program Inputs Costs</b>             |                    |                    |                    |                    |                    |                    |                      |
| Education and Training Inputs           | 1,105,927          | 14,349,363         | 15,455,290         | -                  | -                  | 15,455,290         | 10,997,702           |
| Project inputs                          | 46,187,733         | 218,084,641        | 264,272,374        | 21,578,207         | -                  | 21,578,207         | 285,850,581          |
| Health Inputs                           | 3,868,250          | -                  | 3,868,250          | -                  | 30,000             | 30,000             | 3,898,250            |
| IGA Inputs                              | 6,945,305          | 10,660,425         | 17,605,730         | -                  | -                  | 17,605,730         | 1,309,318            |
| Facilities Development                  | -                  | 6,172,524          | 6,172,524          | -                  | -                  | -                  | 6,172,524            |
|   | 58,107,215         | 249,266,953        | 307,374,168        | 21,578,207         | 30,000             | 21,608,207         | 328,982,375          |
| <b>Total Expenditure</b>                | <b>135,104,696</b> | <b>348,869,081</b> | <b>483,973,777</b> | <b>418,955,857</b> | <b>156,081,221</b> | <b>575,037,078</b> | <b>1,059,010,855</b> |
| <b>Surplus for the year</b>             | <b>1,240,457</b>   | <b>-</b>           | <b>1,240,457</b>   | <b>74,282,591</b>  | <b>6,915,724</b>   | <b>81,198,315</b>  | <b>82,438,772</b>    |
| <b>Total</b>                            | <b>136,345,153</b> | <b>348,869,081</b> | <b>485,214,234</b> | <b>493,238,448</b> | <b>162,996,945</b> | <b>656,235,393</b> | <b>1,141,449,627</b> |

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

Mohammed Masud Alam  
Assistant Director Finance

Rasel Ahmed Liton  
Chief Executive

Md. Ayub Ali  
Chairperson  
As per our report of same date

Dated: August 30, 2018  
Dhaka

MOHAMMAD ATA KARIM & CO.  
Chartered Accountants



**SKS Foundation**  
**Consolidated Receipts and Payments Statement**  
**For the year ended June 30, 2018**

| Particulars  | Notes | Amount in BDT               |             |                 |               |               | 2016-2017     |               |
|--|-------|-----------------------------|-------------|-----------------|---------------|---------------|---------------|---------------|
|  |       | Social & Environment Sector |             | Economic Sector |               |               | 2017-2018     | Total         |
|  |       | General Fund                | Donors Fund | Total           | PKSF          | Non-PKSF      |               |               |
| <b>A. Receipts</b>   |       |                             |             |                 |               |               |               |               |
| <b>Opening balance</b>   |       |                             |             |                 |               |               |               |               |
| Cash in hand   |       | 1,449,139                   | 18,682      | 1,467,821       | 3,561,361     | 1,416,672     | 4,978,033     | 6,445,854     |
| Cash at bank   |       | 11,068,161                  | 19,386,729  | 30,454,890      | 15,048,906    | 15,941,371    | 30,990,276    | 61,445,166    |
|  |       | 12,517,300                  | 19,405,411  | 31,922,711      | 18,610,267    | 17,358,043    | 35,968,309    | 67,891,020    |
| Cash in hand (Transfer to SKS Hospital)                                  |       | -                           | -           | -               | (83,491)      | -             | (83,491)      | -             |
| Cash at banks (Transfer to SKS Hospital)                                 |       | -                           | -           | -               | (321,553)     | -             | (321,553)     | -             |
|  |       | -                           | -           | -               | (405,044)     | -             | (405,044)     | -             |
| <b>Total Opening Balance</b>   |       | 1,449,139                   | 18,682      | 1,467,821       | 3,477,870     | 1,416,672     | 4,894,542     | 6,362,363     |
| Cash at banks  |       | 11,068,161                  | 19,386,729  | 30,454,890      | 14,727,353    | 15,941,371    | 30,668,723    | 61,123,613    |
|  |       | 12,517,300                  | 19,405,411  | 31,922,711      | 18,205,223    | 17,358,043    | 35,563,265    | 67,485,976    |
| <b>Non Operating Income</b>  |       |                             |             |                 |               |               |               |               |
| Advance Reimbursement  | 34    | 6,145,729                   | -           | 6,145,729       | -             | -             | -             | 6,145,729     |
| Borrowings and overdrafts  | 35    | 6,291,320                   | -           | 6,291,320       | 1,708,698,295 | 1,160,310,277 | 2,869,008,572 | 2,875,299,892 |
| Loan realized from members   |       | -                           | -           | -               | 3,160,939,360 | 1,075,584,046 | 4,236,523,406 | 3,190,453,980 |
| Members savings collection   |       | -                           | -           | -               | 588,623,511   | 179,378,829   | 768,002,340   | 620,283,096   |
| Loan realized from others  | 36    | 182,927,337                 | -           | 182,927,337     | 62,422,904    | 24,918,260    | 87,341,164    | 323,125,608   |
| FDR encashment   | 37    | -                           | -           | -               | 1,500,000     | 7,302,298     | 8,802,298     | 73,829,504    |
| General Fund   |       | -                           | 6,983,857   | 6,983,857       | -             | -             | -             | 6,983,857     |
| Provident Fund   |       | -                           | -           | -               | 8,311,531     | 3,449,729     | 11,761,260    | 9,102,757     |
| Staff Welfare Fund (SWF)   |       | -                           | -           | -               | 1,111,769     | 403,610       | 1,515,369     | 15,264,992    |
| Gratuity Fund  |       | 2,530,990                   | -           | 2,530,990       | -             | 9,000,000     | 11,530,990    | 11,340,965    |
| Staff Security Fund  |       | 3,335,951                   | -           | 3,335,951       | -             | -             | -             | 3,335,951     |
| Staff welfare scheme (SWS)   |       | 4,909,264                   | -           | 4,909,264       | 2,811,050     | 1,100,900     | 3,911,950     | 5,142,377     |
| Asset Sale for SKS Training Center                                       |       | -                           | -           | -               | -             | -             | -             | 8,063,013     |
|  |       | 206,140,591                 | 6,983,857   | 213,124,448     | 5,534,418,410 | 2,461,447,949 | 7,995,866,360 | 6,894,783,743 |
| <b>Contribution from Social &amp; Environment Program (Donor Grants)</b> |       |                             |             |                 |               |               |               |               |
| Donation receipts-Development Programs                                   | 38    | 125,079,892                 | 358,588,267 | 483,668,159     | 13,336,769    | -             | 13,336,769    | 339,029,495   |
| Donation receipts in advance   | 39    | -                           | 2,870,124   | 2,870,124       | 7,700,000     | 534,399       | 8,234,399     | 13,377,900    |
|  |       | 125,079,892                 | 361,458,391 | 486,538,283     | 21,036,769    | 534,399       | 21,571,168    | 352,407,395   |
| <b>Contribution - Economic Program (Operating Income)</b>                |       |                             |             |                 |               |               |               |               |
| Bank interest ( FDR)   | 40    | -                           | -           | -               | 110,500       | 213,062       | 323,562       | 6,956,058     |
| Bank interest  |       | 118,634                     | 237,000     | 355,634         | 395,373       | 144,770       | 540,142       | 1,762,595     |
| Sale of forms, Pass Book & Admission Fee                                 |       | -                           | -           | -               | 2,433,152     | 810,833       | 3,243,985     | 3,246,370     |
| Service charge   |       | 561,627                     | -           | 561,627         | 415,477,786   | 153,511,451   | 569,989,236   | 414,265,269   |
|  |       | 680,261                     | 237,000     | 917,261         | 418,416,811   | 154,680,115   | 573,096,925   | 426,230,292   |
| <b>Contribution - Social Business Program</b>                            |       |                             |             |                 |               |               |               |               |
| SKS Enterprise (Robi)  | 41    | -                           | -           | -               | -             | -             | -             | -             |
| SKS- Training Centre   | 42    | 10,491,118                  | -           | 10,491,118      | -             | -             | -             | 11,529,283    |
| Junior School  | 43    | 26,547,577                  | -           | 26,547,577      | -             | -             | -             | 4,569,714     |
| SKS- Hospital  | 44    | 25,589,008                  | -           | 25,589,008      | -             | -             | -             | 13,834,748    |
| SKS Solar  |       | 36,474,057                  | -           | 36,474,057      | -             | -             | -             | 19,908,681    |
|  |       | 99,101,760                  | -           | 99,101,760      | -             | -             | -             | 49,842,426    |
| <b>Contribution- SKS / Program Participants</b>                          |       |                             |             |                 |               |               |               |               |
| SKS Foundation contribution from Bilateral Projects                      |       | 25,248,344                  | 2,704,200   | 27,952,544      | -             | -             | -             | 18,459,163    |
| Program Participants - Health Cards Distribution                         |       | 6,928,714                   | -           | 6,928,714       | -             | -             | -             | 3,095,895     |
| Others Program Participants Contribution                                 | 45    | 3,128,968                   | 990,301     | 4,119,269       | 30,850,857    | 881,775       | 31,732,632    | 27,719,969    |
|  |       | 35,306,026                  | 3,694,501   | 39,000,527      | 30,850,857    | 881,775       | 31,732,632    | 49,275,027    |
| <b>Total Receipts</b>  |       | 478,825,830                 | 391,779,160 | 870,604,990     | 6,022,928,070 | 2,634,902,281 | 8,657,830,351 | 7,775,538,883 |







## Programs/Projects Run in 2017-'18

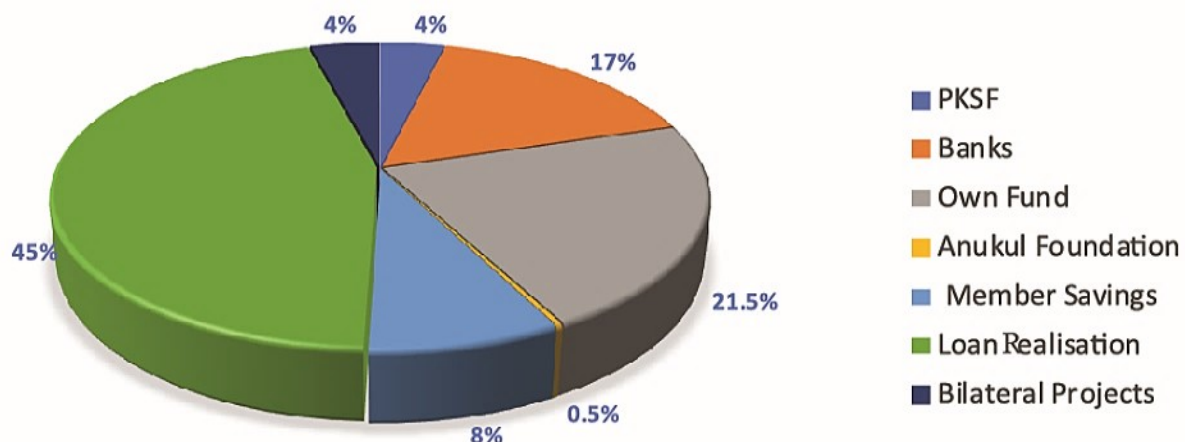
| Partners                                | Program/Project   |
|---|---|
| Action Aid Bangladesh                   | 1. Promoting Opportunities for Women's Empowerment and Rights (POWER) Project.<br>2. Promoting Opportunities for Women's Empowerment and Rights (POWER) Project<br>3. Economic Participation and Self-reliance Making Market Work for Women (MMWW) Project  |
| Andheri-Hilfe Bonn, Germany             | 4. Strengthening Livelihoods of Marginalized Communities (SLMC) Project   |
| Anukul Foundation                       | 5. Micro Enterprise Development Project (MEDP)  |
| Bangladesh Bank                         | 6. Small and Marginal-sized Farmers' Agricultural Productivity Improvement and Diversification Financing Project  |
| BRAC                                    | 7. Education Support Program (ESP)  |
| CARE-Bangladesh                         | 8. Strengthening Household Abilities to Respond to Development Opportunities (SHOUHARDO-III) Program  |
| Dept. of Women Affairs                  | 9. Package Services for 'Vulnerable Women Development Program'  |
| HELVETAS Swiss Inter-cooperation        | 10. Improving Food Security and Livelihoods of Poor Farming Households (IFSL) Project   |
| Infrastructure Development Company Ltd. | 11. IDCOL Solar Home Systems Program<br>12. Promotion of IDCOL Improved Cooking Stove Project   |
| Max Foundation Bangladesh               | 13. Max WASH II   |
| Oxfam-GB                                | 14. Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)<br>15. Empowering Local and National Humanitarian Actors (ELNHA) Project  |
| Palli Karma Sahayak Foundation (PKSF)   | 16. ENRICH ( <i>Sammridhi</i> ) program, Saghata<br>17. ENRICH Program, Kamalerpara<br>18. LIFT (Learning and Innovation Fund to Test New Ideas)<br>19. Developing Inclusive Insurance Sector Project (DIISP)<br>20. Livelihood Improvement of Elderly People Project<br>21. Sustainable Livelihoods and Inclusive Development Initiative for the Disabled People |
| Palli Karma Sahayak Foundation (PKSF)   | 22. Microfinance program ( <i>Buniad, Jagoran, Agrashor, Shahash, Sufalon</i> )   |
| Plan International                      | 23. Education in CCDRR- Strengthening Children's Voices in Promoting Safe Schools<br>24. Strengthening Children Voices in promoting Comprehensive School Safety   |
| Swisscontact-Bangladesh                 | 25. Making Markets Work for Teesta, Jamuna and Padma Chars (M4C) Project  |



| Partners   | Project   |
|--|---|
| TDH-Netherlands  | 26. Initiatives for Married Adolescent Girls' Empowerment (IMAGE) Plus Project  |
| VSO  | 27. Vocational Skills Building and Employment Opportunities for Marginal Youth Project<br>28. National Citizen Services (NCS)   |
| Water Aid Bangladesh   | 29. Urban Sanitation, Hygiene Education and Water Advancement (USHWA)<br>30. WASH Result Project in Shaghata<br>31. WASH Result Project in Sadullapur<br>32. WASH in School (WinS)<br>33. South Asia WASH Result Project 2nd Phase (SAWR II)<br>34. LGI-led WASH in Health Project<br>35. WASH 4 Urban Poor Project |
| WSUP   | 36. South Asia WASH Result Project  |
| UNDP, UNICEF, WFP, CARE & Plan   | 37. Pre-qualified for Emergency Disaster Response   |
| South East Bank, Mid Land Bank, Mutual Trust Bank Ltd, Brac Bank Ltd, IDLC, Mercantile Bank Ltd., Shahjalal Islami Bank Ltd. | 38. Agriculture Support Program Loan  |

## Fund Mobilized in 2017-'18

**BDT. - 9,528,435,341**





## Governance & Policy Management

**T**he 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 toward achieving the goal and mission of SKS Foundation. The General Council (GC) consists of 23 members while the Executive Committee (EC) consists of 7 members. The members come from various segments of society including academicians, social thinkers, professionals and development actors. The Executive Committee is elected by the General Council (GC) for three years which provides policy guidelines to SKS Foundation and its institutions. The General Secretary (Chief Executive) of the EC is authorized for taking care of direction, operation and constitutional affairs of SKS Foundation. The Executive Committee meets bi-monthly centering policy and macro planning issues of the Organization.

**The Executive Committee is represented by the following personalities:**



Chairperson  
Md. Ayub Ali  
Development Practitioner



Vice Chairperson  
Md. Mosharraf Hossain Khan  
Social Worker



Treasurer  
Prity Day  
Head Teacher (Retired)



Executive Member  
Polly Rani Deb  
Teacher



Executive Member  
Parvin Akter  
Lecturer



Executive Member  
Md. Nashir Uddin Faruq  
Development Practitioner



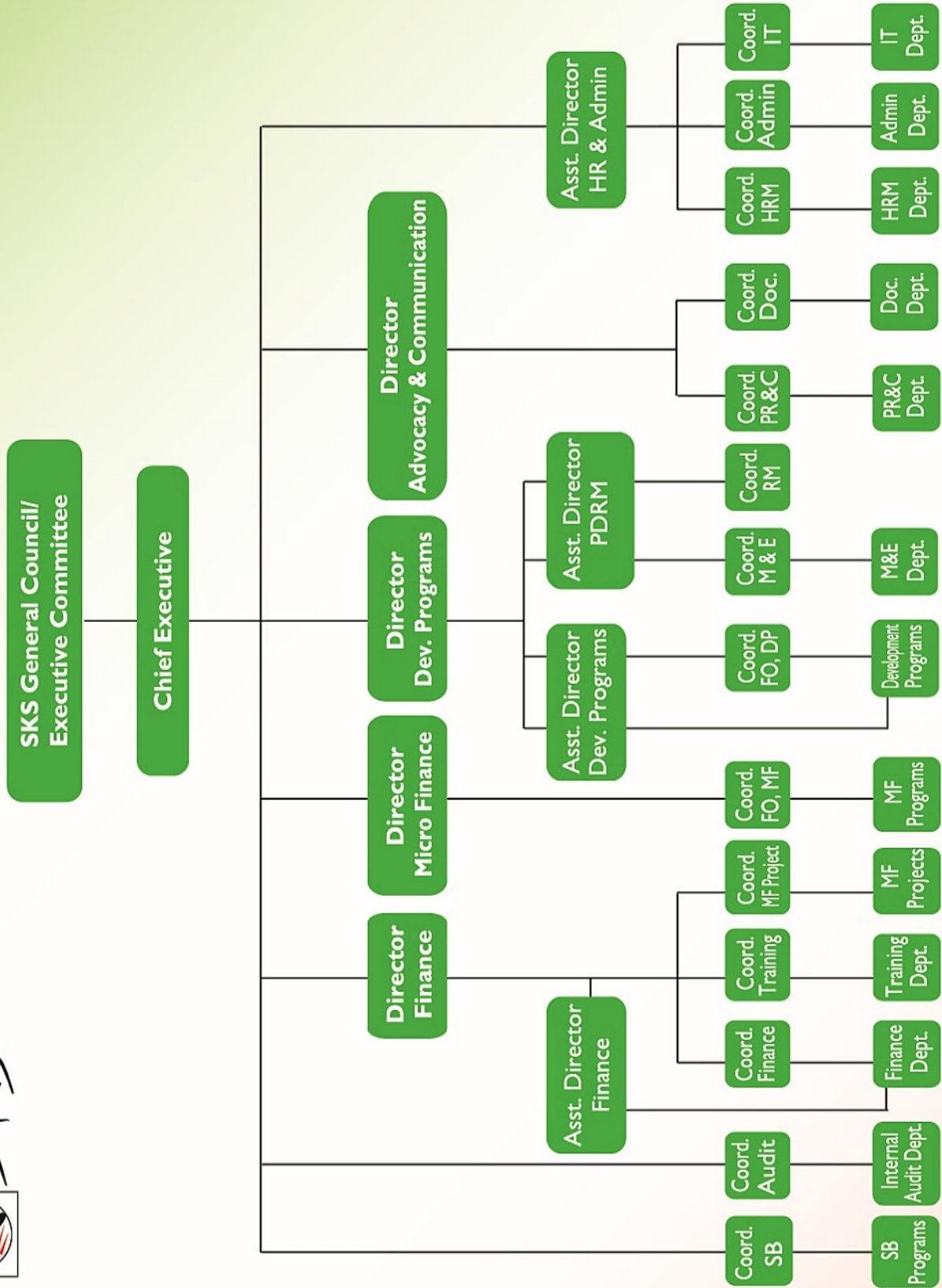
Member Secretary (Ex-officio)  
Rasel Ahmed Liton  
Chief Executive, SKS Foundation





SKS

## Organogram of SKS Foundation





## Achievement So Far

**Year of Establishment** 1987

### Program Intervention Area

|                           |         |
|---------------------------|---------|
| - Branch/Project Office   | 227     |
| - Total District Reached  | 20      |
| - Total Upazila Reached   | 171     |
| - Total Union Covered     | 774     |
| - Total Village Covered   | 5,834   |
| - Total Household Covered | 121,906 |

### People Served under 4 Thematic areas

|                                   |           |
|-----------------------------------|-----------|
| - Social Empowerment Sector       | 1,688,000 |
| - Environmental Protection Sector | 496,000   |
| - Quality Basic Services Sector   | 675,300   |
| - Economic Empowerment Sector     | 983,000   |

### People Served under Institutional Set-ups

|                                 |         |
|---------------------------------|---------|
| - SKS Training Centre           | 60,720  |
| - SKS Hospital                  | 106,226 |
| - <i>NutonKuri Bidyapith</i>    | 812     |
| - SKS School & College          | 1,306   |
| - SKS Inn                       | 64,610  |
| - <i>Dainik Madhukar</i>        | 95,000  |
| - Radio <i>Sarabela 98.8 fm</i> | 500,000 |

### Training Provided

|                         |         |
|-------------------------|---------|
| - SKS Staff & Volunteer | 2,646   |
| - Community People      | 433,750 |
| - LGI Representatives   | 9,603   |

### Policy Document & IEC/BCC Material

|                         |    |
|-------------------------|----|
| - Organizational Policy | 18 |
| - Training Module       | 20 |
| - IEC Material          | 21 |
| - BCC Material          | 75 |

**People Benefited** 3.5 million