



# ***Annual Report***

*July 2014- June 2015*



**SKS**



# Annual Report

## July 2014 – June 2015



**SKS Foundation** : College Road, Uttar Horin Singha, Gaibandha-5700, Bangladesh, Post Box-30  
Tel: +88-0541-51408, Fax: +88-0541-51492, Cell: +88-01713484430  
E-mail: [sksfoundation@sks-bd.org](mailto:sksfoundation@sks-bd.org), Website: [www.sks-bd.org](http://www.sks-bd.org)



## Message from Chairperson

On behalf of the General Council and Executive Committee of SKS Foundation, I am very much pleased to hear the news of publishing the organizational annual report for the year of July 2014-June 2015. With a set of committed staff members and continuous assistance from our valued national and international donor agencies, local civil society members and community program participants and government of Bangladesh, SKS Foundation now reached to poorest population in the northern belt 14 districts covering of 92 Upazilas.

Over the years of SKS Foundation journey, we have made friends and partners in our attempt to realize our vision. We firmly intend to continue and nurture this effective collaboration with all the stakeholders. I appreciate the contribution made by SKS Foundation staff and its senior management in keeping our promises and implementing commitments.

This journey has been meaningful and effective. Therefore, I would like to take this opportunity to thank all our communities, stakeholders and development partners for their cooperation, support and whole-hearted participation in the activities of SKS Foundation.

My sincere gratitude to all our grants resource sharing donor and lead agencies at national and international level including the micro financing support organizations for their continued support and guidance to SKS Foundation.

I also acknowledge the commitment of Mr. Rasel Ahmed Liton, Chief Executive of SKS Foundation and give my sincere thanks for bonding the staff members, program participants, government bodies, civil society, national and international donors and lead agencies together in one string for development of the poor and disadvantaged communities in this north part of Bangladesh.

My sincere gratitude to the General Committee member and Executive Board member of SKS Foundation for the valuable continuous support and contribution to make the Fiscal year 2014 to 2015 an inspiring success.



**Murshed Alam Sarker**  
Chairperson, SKS Foundation



## Message from Chief Executive

SKS Foundation started its journey twenty-seven years ago with the devoted pledge of alleviating the suffering of the common people. All through these years, SKS Foundation has pursued the vision of the organization – a poverty free society where human rights and social justice be promoted. Our commitment and services achieve remarkable recognition in undertaking numerous initiatives of peoples' interest- be it education, health, hygiene or livelihood. These of course could not have been possible without the continuous and magnanimous support from the government offices, donor communities and development partners.

SKS Foundation has continuing the development journey toward peoples' development in focusing the strategic aims to combat all social injustice and inequalities particularly women and socially disadvantage people for improving food security and adapt to climate change vulnerability. SKS Foundation implements the program activities under the four thematic areas: social empowerment; economic empowerment; quality basic services and climate change & disaster resilience. Through the activities SKS Foundation establishing rights and governance at family, community and institution level; improving health, hygiene and nutrition; gender development and women empowerment; mainstreaming the disadvantaged groups in the communities; exploring the options and opportunities of livelihood improvement for economic enhancement for poverty reduction; increasing agricultural productivity and self employment generation, micro entrepreneurship development, agriculture value chain development and engaging the community for rural market development, early childhood development of poorer children for

contributing to education rate, financial support services to the beneficiaries, reducing disaster vulnerabilities, adapting communities to climate changes, strengthening the community peoples' organization and institutional development and are reflected in this annual report.

During the reporting period SKS Foundation awarded 9 new projects to work for betterment of the poor communities and phased out 4 projects. Now SKS Foundation is implementing 39 projects covering 92Upazilas of 14 northern districts and a total of 650,565 program participants are involved with implementation activities and thus contributing to different dimensions of the community development.

I am also feeling proud at untiring commitment of SKS Foundation colleagues at all level especially the frontiers to the communities without whose sincerity and devotion to duties SKS Foundation could not have been a part of development actors.

My heartfelt gratitude also goes for the honorable members of the General Council and to the Executive Committee of SKS Foundation for their inspiration and unremitting guidance.

**Rasel Ahmed Liton**  
Chief Executive, SKS Foundation



## Governance, Policy Formulation and Management Structure

SKS Foundation General Council (GC) consists of 23 members (male 13, female 10). The members were brought from various segments of society. They include educationists, social thinkers, professionals and development actors. During the year, the Annual General Meeting of SKS Foundation GC was held on 7 September 2014 and approved the annual report for 2013-14, annual audit report for 2013-14 and budget for 2014-15. GC also elected the Executive Committee members.

SKS Foundation Executive Committee (EC) consists of 7 members, elected by the general council for three years term which provides policy guidelines to SKS Foundation and its institutions. The General Secretary (Chief Executive) of the EC takes care of constitutional affairs of SKS Foundation and convenes the meeting of GC and EC. SKS Foundation EC meets on quarterly basis or bi-monthly if so required discussing on policy and macro planning issues. During FY 2014-15, 08 EC meetings were held.

### Executive Committee Members



*Chairperson*  
**Mr. Murshed Alam Sarker**  
*Executive Director*  
*POPI*



*Vice Chairperson*  
**Mr. Mosharraf Hossain Khan**  
*Social Worker*



*Treasurer*  
**Mrs. Prity Day**  
*Head Teacher*  
*Bharatkhalī Bandar Girl's High*  
*School*



*Member*  
**Mrs. Nisat Nahar**  
*Executive Director*  
*PUSPO Bangladesh*



*Member*  
**Mr. Rafiqul Islam Sarker**  
*Save the Children*



*Member*  
**Mr. Md. Ayub Ali**  
*Executive Director*  
*SRDS*



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

## Annual General Meeting (AGM)



## Central Management Team (CMT)

SKS Foundation formed a Central Management Team (CMT) that works to ensuring transformation of SKS Foundation's mission; coordinate and facilitate programme activities, sharing, mentoring and supporting understanding the needs of beneficiaries and designing new projects; and also decide, modify and implement internal policy decisions. The CMT consists of 14-senior staff members (12-male & 2-female) including Directors and Coordinators of the organization led by the Chief Executive. Usually the Central Management Team sits once in a month for monthly meeting where the monthly issues are discussed and decisions taken for execution. However need based meeting also organized.

### CMT Members:

Mr. Rasel Ahmed Liton	Chief Executive
Mr. Rajab Ali	Head of Programs
Mr. Md. Saiful Alam	Director - Development Programs
Mr. Md. Mostafizur Rahman	Director- FAHR
Mr. Khokon Kumar Kundu	Director-Micro Finance
Mr. Zulfiquar Haider	Coordinator- Audit
Mr. Mahfuzar Rahman	Coordinator- HR
Mr. Khandoker Zahid Shorwar	Coordinator-Field Operation (Development Programs)
Mr. Ismail Hossain	Coordinator-Advocacy
Mr. Palash Kundu	Coordinator-PD&RM
Mr. Md. Masud Alam	Coordinator- Finance
Mr. Abul Kalam Azad	Coordinator – Finance
Mrs. Kaniz Afroza Poly	Manager M&E
Mrs. Lovely Khatun	Technical Officer, REE-CALL



CMT Meeting



## Abbreviations

ALO	<i>Adolescent's Livelihoods Opportunities</i>
ANC	<i>Anti-Natal Care</i>
ARI	<i>Acute Respiratory Infection</i>
AWARE	<i>Advancing Women to Activate Rights and Empowerment</i>
AGM	<i>Annual General Meeting</i>
BDRB	<i>Building a Disaster Resilient Bangladesh</i>
CBO	<i>Community Based Organization</i>
CCCP	<i>Community Climate Change Program</i>
CSK	<i>Char Saystha Kendra</i>
CLP	<i>Chars Livelihood Program</i>
CLS	<i>Community Legal Service</i>
CMT	<i>Central Management Team</i>
CRA	<i>Community Risk Assessment</i>
ECPSP	<i>Enhancing Community Participation on Social Protection Program</i>
ES	<i>Economic Sector</i>
ESP	<i>Education Support Program</i>
ECCD	<i>Early Childhood Care and Development</i>
EKATA	<i>Empowerment, Knowledge and Transformative Action</i>
ENRICH	<i>Enhancing Resource and Increasing Capacities of Poor Households Towards Elimination of their Poverty</i>
EIG	<i>Employment &amp; Income Generation</i>
FMR	<i>Financial Management Review</i>
FIRC	<i>Flood Information Resource Center</i>
HRD	<i>Human Resource Development</i>
IDDRR	<i>International Day of Disaster Risk Reduction</i>
IWD	<i>International Women Day</i>
IEC	<i>Information Education and Communication</i>
IGA	<i>Income Generation Activities</i>
ILS	<i>Integrated Livelihood Security</i>
LGI	<i>Local Government Institution</i>
LIFT	<i>Learning &amp; Innovation Fund to Test New Ideas</i>
MRA	<i>Microcredit Regulatory Authority</i>
M&E	<i>Monitoring &amp; Evaluation</i>
MJF	<i>Manusher Jonno Foundation</i>
MDG	<i>Millennium Development Goal</i>
ME	<i>Micro Enterprise</i>
MEDP	<i>Micro Enterprise Development Project</i>
MF UP	<i>Microfinance for Ultra Poor</i>
M4C	<i>Market for Chars</i>
NGO	<i>Non-government Organization</i>
PDV	<i>Protest Domestic Violence</i>
PDNR	<i>Protecting &amp; Developing Natural Resource</i>
PKSF	<i>Palli Karma-Sahayak Foundation</i>
PHC	<i>Primary Health Care</i>
PNC	<i>Post Natal Care</i>
PRIME	<i>Programmed Initiative for Monga Eradication</i>
REE-CALL	<i>Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning</i>
RMC	<i>Rural Micro Credit</i>
SBK	<i>Shishu Bikash Kendra</i>
SWC	<i>Strengthening Women's Collective</i>
SCLS	<i>Strengthening Community Legal Service</i>
SHS	<i>Solar Home System</i>
SES	<i>Social and Environment Sector</i>
SE	<i>Social and Environment</i>
SETU	<i>Social and Economic Transformation of the Ultra Poor</i>
SHOUHARDO	<i>Strengthening Household Abilities to Respond to Development Opportunities</i>
SL	<i>Seasonal Loan</i>
TBA	<i>Traditional Birth Attendant</i>
UDMC	<i>Union Disaster Management Committee</i>
UMC	<i>Urban Micro Credit</i>
VDC	<i>Village Development Center</i>
USHWA	<i>Urban Sanitation, Hygiene Education And Water Advancement</i>
WASH	<i>Water, Sanitation and Hygiene</i>
WDMC	<i>Ward Disaster Management Committee</i>



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Editorial Advisor

**Rasel Ahmed Liton**  
Chief Executive

Editorial Team

**Md. Rajab Ali**, Head of Programs  
**Md. Saiful Alam**, Director, Development Programs  
**Md. Mostafizur Rahman**, Director, Finance, Admin and HR  
**Khokon Kumar Kundu**, Director, Microfinance  
**Palash Kundu**, Coordinator, Program Development & Resource Mobilization  
**Mahfuzar Rahman**, Coordinator- HR  
**Khandoker Zahid Shorwar**, Coordinator-Field Operation (Dev. Programs)

Photograph

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# Overview of SKS Foundation

SKS Foundation is a long reputed national NGO engaged in service delivery and rights based activities for disadvantaged hardcore poor people for their quality life and livelihoods. SKS Foundation is a non-government, non-political, not-for-profit and humanitarian organization established on 1 December, 1987 by a group of enthusiastic youth initiated the organization as a local club, mainly focused on the cultural and social activities in Bharatkali villages Shaghata Upazila under Gaibandha district, one of the remotest and disaster prone areas of the district. It had been involved in various Socio-cultural and peoples' welfare program around 1987 at Bharatkali and gradually their effort turned into development programs. Progressively SKS Foundation came to development field with small support activities for the poor, disaster affected and destitute people of the local areas to save them from the clutches of local Mohajan (money lender) and poverty. Then SKS Foundation received legal status from Department of Social Welfare of Bangladesh Government in 1991 and legal identity from NGO Affairs Bureau of Government of Bangladesh in 1997 for greater involvement with social development activities and with relevant donor agencies of national and international level.

With this exposure, the expectation from civil society, private and public organizations remain high such that SKS Foundation provides a top quality service to the increasing numbers of very poor and chars dwellers in Bangladesh. At the end of June 2015, SKS Foundation operates the development activities in 92 upazilas of 14 districts under Rangpur and Rajshahi divisions of Bangladesh.

## Legal Status:

Registration	Date of Registration
Department of Social Welfare; 274/91	06/05/1991
NGO Affairs Bureau- 1215	18/11/1997
Microcredit Regulatory Authority; MRA-01621-00534-00045	05/09/2007
Department of Family Planning- 227	20/07/2008
Joint Stock Company- (society act XXI of 1860); S-8080(101)/08	24/07/2008

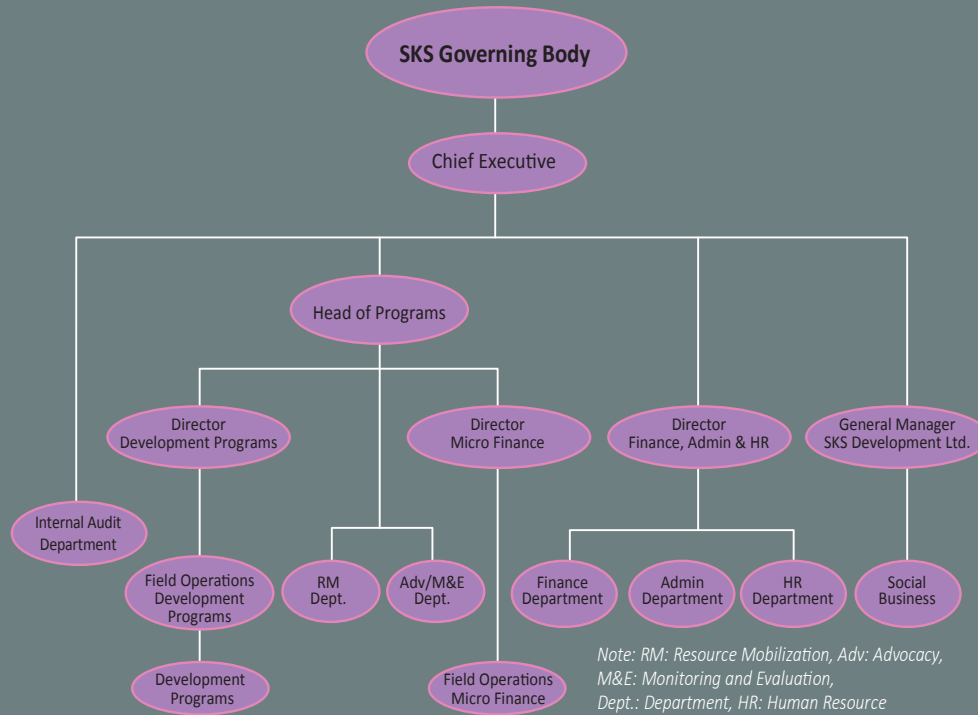
## Present Working Areas

Division	Name of Districts	Number of Upazila
Rangpur	Gaibandha, Rangpur, Kurigram, Lalmonirhat, Nilphamari, Dinajpur	25
Rajshahi	Bogra, Joypurhat, Noagaon, Sirajgonj, Pabna, Rajshahi, Natore and Chapai Nawabgonj	67
2	14	92

- Working area
- Proposed working area
- Head Office
- Liaison Office



# SKS Foundation Organogram





# Strategic Plan

July 2014-June 2019

## Vision

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

## Mission

SKS Foundation works with the poor communities in order to improve socio-economic status; promote gender equality and bring positive changes in the society through close collaboration with government line departments, local government & administration, civil societies, NGOs, private sectors, development partners and other stakeholders.

## Strategic Aims

In order to fulfill the Mission, SKS Foundation seeks to ensure the capacity of the poor communities:

- ◆ 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
- ◆ to improve access to and quality of basic services for the poor people

## Strategic Objectives

SKS Foundation has to meet the following objectives in order to arrive at the Strategic aims:

- ◆ 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 are: Horizon, Adivashi etc
- ◆ 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 Organization (CBO) and the organization-SKS Foundation through external resource mobilization
- ◆ to increase self-reliance of both the CBOs and the organization-SKS Foundation through external and internal resource mobilization
- ◆ to increase peoples' knowledge and capacity to adapt to climate change vulnerability and to contribute to conserving the natural resources
- ◆ to promote disaster resilient activities for sustainable adaptation to climate change

## Core Values

SKS Foundation is committed to provide services for the poor and marginalized people as long as it takes to get the successfully complete the project belongings the below core values:

- ◆ Respectfulness and loyalty
- ◆ Accountability and transparency
- ◆ Participation and commitment
- ◆ Innovation and adaptation
- ◆ Gender sensitivity
- ◆ Dynamism and professionalism

## Organizational Aim

SKS Foundation will continue ensuring a reputable and quality organization through optimal use of organizational resources with innovation, professionalism and effective external relations.

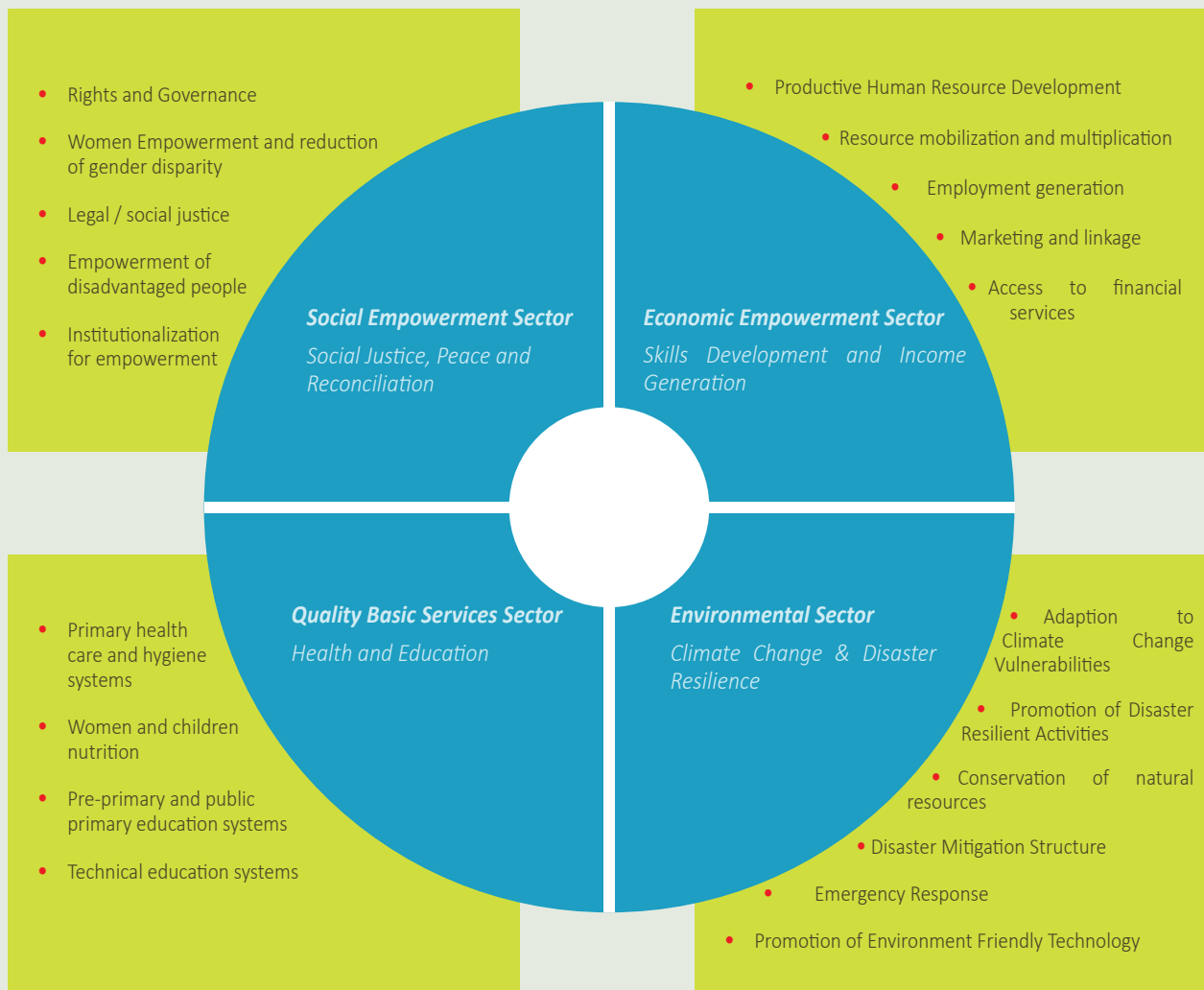
The specific aims are:

- ◆ To maintain and continue reputation of the organization
- ◆ To promote innovation and professionalisms
- ◆ To maintain and continue effective external relations
- ◆ To ensure optimal use of organizational resources
- ◆ To maintain and continue to keeping good governance at all level

## Program Overview

### Mainstream Programs and Priorities [For 2014-2019]

Considering the country context and donor priorities and utilizing the strength and opportunities of the organization, SKS Foundation will mainstream its programs into four major thematic sectors and priorities, which are complementary to each other. The mainstream programs and their thematic priorities are:



## Programming Approaches

SKS Foundation seeks to follow some principles and approaches as outlined below to execute its program smoothly:

1. Use of social capital by maintaining effective relationship with national and international organizations, associations and networking entities.
2. Promoting empowerment through making poor people aware on their rights and making local government bodies/duty bearer responsive to the rights of the poor people.
3. Working together with government agencies, other NGOs and private sectors to avoid duplication and overlapping of resources and to make the existing services accountable and operational
4. Gender equity is stressed as global (crosscutting) perspectives across all programs and organizational operations by changing patriarchal attitude and reducing gender discrimination through community driven initiative.
5. Promotion of economic activities based upon viability and environmental sustainability with diversification and packaging of relevant services (e.g. remittance and insurance services)
6. Lobbying at different levels on behalf of CBOs (Community based Organizations) to avail public resources and innovating new ideas for optimum use of resources
7. Selectively maintain and develop quality but cost-efficient services through efficient management
8. Participatory planning, monitoring and evaluation involving respective community people to create scope for all people to participate in all steps of program implementation
9. Piloting promising new techniques and approaches in the areas of new crises for development to come (innovativeness)
10. Establishing Core Think Tank Group of staff to manage the crisis period arising out of limited fund flow to programs and the organization

## Focus Groups

Considering previous experience and the current context of the country while taping the donor priority, SKS Foundation will work with the following categories:

Marginalized poor/lower middle class farm families, Landless, marginal and small farmers, char/ riverine communities, ethnic minorities, Horizon communities, climate change /disaster- affected people and deprived rural and urban communities.

### Particular focus in all categories on:

- Women, widow, divorcee, women scared by husband, women headed households
  - Youth (with special focus on adolescents)
  - Mother and children
  - Differently able people
  - Community-based organizations
  - Dolit/Horizon/Adibashi/Aboriginal

## Organizational Priorities

- Efficient and quality organization
- Integrity and commitment
- Innovation and Professionalism
- Effective policy advocacy



# Sector Wise Accomplishment



- Rights and Governance
- Women Empowerment and reduction of gender disparity
- Legal / social justice
- Empowerment of disadvantaged people
- Institutionalization for empowerment

## Social Empowerment Sector



- Primary health care and hygiene systems
- Women and children nutrition
- Pre-primary and public primary education systems
- Technical education systems

## Quality Basic Service Sector



- Productive Human Resource Development
- Resource mobilization and multiplication
- Employment generation
- Marketing and linkage
- Access to financial services

## Economic Empowerment Sector



- Adaption to Climate Change Vulnerabilities
- Promotion of Disaster Resilient Activities
- Conservation of natural resources
- Disaster Mitigation Structure
- Emergency Response
- Promotion of Environment Friendly Technology

## Environment Sector



## Social Empowerment Sector

Our Social Empowerment Sector programs aims at achieving socio-cultural empowerment of the rural poor, particularly women, marginalized and disadvantage, by enabling them to build, secure and use socio-political assets to improve their wellbeing, exercise their rights, take advantage of new opportunities and play a more active role in public life. The major focused interventions under the sector are:

- Rights and Governance
- Women Empowerment and reduction of gender disparity
- Legal / social justice
- Empowerment of disadvantaged people
- Institutionalization for empowerment

The program of SKS Foundation is to organize different groups and federation as democratic institutions through creating awareness and building capacity for poor disadvantage communities in social participation, collective action against

social injustice and exploitation, engaging with local government and improved access to resources. At the same time, we support to strengthen & sensitization local governments in establishing governance towards support the poor peoples.

SKS Foundation's social development efforts and policies also aim to reduce poverty, inequality, injustice and vulnerability through empowering poor and marginalized groups by transforming institutions to enable them to foster: inclusiveness and equitable access to services, resources and opportunities; empowerment to participate in social, economic, cultural and political life; safety measures to cope with chronic or unforeseen and sudden risks or shocks. During the reporting period a noteworthy achievements have happened in the working areas of SKS Foundation.



## Rights and Governance

SKS Foundation's program are using the participatory development practices to promote the development of democratic processes and public governance. Current projects help increase the capacity of civil society organizations to participate in community development, govern themselves in a democratic fashion and influence government economic and social policy.



The projects support different level institutions capacity to include civil society participation in its planning, policy formulation and operations.

SKS Foundation works for advancing democratic governance toward human rights in the community as critical components for sustainable development. SKS Foundation has the beliefs that disadvantage and vulnerable poor people will never be able to establish their basic human rights unless they become capable to raise their voice together. Thus SKS Foundation had integrated initiatives for raising awareness among the community regarding their rights, dignity and social justice

side by side initiatives for bringing attitudinal changes in local government service providing institutions, government and non-govt. duty bearers.

People's participation is also nurtured through support to a number of community-based development programs including those of SETU, RE-CALL, SWC, SCLS, ECPSP, CLP etc. Most of these projects are taking so many initiatives to enhancing peoples' participation in different levels for establishing their rights and governance.

Establishing linkage between service providers and community people, SKS Foundation initiated different activities in the reporting year. SKS Foundation has undertaken the following activities for establishing rights and governance:

- Create awareness through training/meeting of the members of community group about their rights and entitlements.
- Participatory social analysis conducted at community level and develops Social and cultural power structural mapping.
- Linkage building workshops/meeting involving both rights holders and duty bearers with community peoples
- Advocacy with LEBs and community participation in local government to claiming their rights and inclusion the poor and disadvantage people in social safety nets programs.
- Organizing service fair and observation of service day for build mass awareness of service provision, citizen charter and creating accountability of duty bearers.
- Reformation and reactivation of standing committees of local government institutions and inclusion of poor and marginal people in the standing committees in the decision making process.

### *Some Major Achievement*

- 2850 women, poor and disadvantage people received support under social safety nets program from Union Parishad.
- 34 Union Parishad practices open budget session involving citizen participation with assistance from different projects.
- Organize 24 linkages building workshop and meeting with community people and duty bearing.





- Participatory inclusive local governance that include UP Vision Set-up, participatory budgeting process, UP self assessment, local resource mobilization and finally Union Parishads are able to practice open budget session.
- Facilitated Unions Parishad to organize Union development coordination committee (UDCC) meeting and ensures discussion and coordination of resource mobilization, and distribution and management of resources and services.
- Training on roles and responsibilities of both service providers and citizens etc.

As a result of the activities the target people are becoming aware to demand need based services to the respective service providers. On the other hand, service providers are becoming pro-poor. Gradually service providers are trying to fulfill demands of the rights holders despite of all the limitations.

### **Rights to Information Day Observance**

During reporting period SKS Foundation observed Rights to Information Day on 28 September 2014 with effective participation of



Union & Upazila level Social Protection Forum members and others stakeholders. During observation we organized rally, discussion meeting and fair with joint effort of Upazila administration and local CBOs. In the rally used different issue based slogan and visual materials like banner, festoon, cap, T-shirt etc. The Discussion meeting and fair was held on the same day at Upazila ground. In order to ensure quality implementation of the event we conducted a planning meeting with concerned GO department and the local NGO about the specific roles & responsibilities and integration of available resources.

### **Community monitoring of social protection services (social audit, Community score card, public hearing)**

Participatory monitoring & evaluation (PM&E) is a process through which stakeholders at various levels engage in monitoring, the process and the results of the activities and engage in taking or identifying corrective actions, which contributed to establish governance of union parishad. In the reporting period SKS Foundation conducted social audit session, public hearing meeting with community people and union parishad members.

Social audit is a way of measuring, understanding, reporting and ultimately improving an organization's social and ethical performance. Social auditing creates an impact upon governance. A total of 35 number of social audit on deferent social protection service has been conducted. Under the event we collect information through FGD and SSI so we developed questioner against the social protection programs. FGD or SSI facilitated by a trained team (1 in each union) which was formed from local UFSP and project staffs. The teams have collected relevant information from both side of service providers and service receivers. The teams have gotten a lot of information by the social audit and those are very important for proceed the dialogue in different level.



## Women Empowerment and Reduction of Gender Disparity

Bangladesh is a developing country half of the total population is women whose socio-economic condition is very low. Struggle for modernity, tradition, men-women equality, social dignity, security and for multilateral pressure the position of women in the family is very complex. SKS Foundation has been working for empowerment of women is such a process which controlling women rights, challenges gender disparity in parental and social institutions through different project and initiatives.

SKS Foundation believes that promoting “gender equity” is included as one of the major drivers of social change. SKS Foundation recognizes that without harnessing the talents, human capital and economic potential of women, goal of poverty reduction and sustainable development will not be met. So since very inception SKS Foundation prioritized and ensured women’s involvement and active participation in all development activities. SKS Foundation also facilitates special sessions for both men and women, advancing women, legal aid support, engaging civil society, developed and display IEC materials, bill board and observe days. Gender is an important cross-cutting issue in projects and programs; SKS Foundation prioritized the theme and implemented projects such as AWARE, A4EDVAW, SETU, SHOUHARDO II, REE-CALL, ILS etc. For women empowerment and reduction of gender disparity, SKS Foundation focused the following initiatives:

- To expedite women’s social and political empowerment, comprehensive initiatives have been undertaken by providing extensive training, organizing women groups, ensuring participation in decision making process and create women leadership.
- For the economic empowerment of disadvantage and poor women, collateral free micro-credit is given and providing support to small women entrepreneurs.

In the reporting year SKS Foundation has been taken some initiatives for women empowerment and gender disparity.

### Cultural Show on Protest Violence against Women

SKS Foundation has organized 115 cultural shows (folk song/theatre etc) on women rights with effective participation of community people in the working area. The shows presented with sequential process. In this connection, an eventual schedule was prepared including selection of place time and responsible person to make the event successful. Following schedule a skilled contractual team has performed the show in selective community place. For better understanding of the issue and well preparation of the team, relevant theme based theatre script has prepared and rehearsed. The contracted team demonstrated their performance to build community awareness on “protest violence against women”. The cultural events covered some social issues, like gender relationship and discrimination and family conflict, human rights etc. As a consequence of the event people of the community have enjoyed the drama and learned about present situation and realized the measures needed for improvement and become conscious on violence against women. The show not only entertained also manipulated them towards positive turning for development. Awareness, social pressure, relationship, domestic violence, decision making, stop early marriage, divorce etc. has reduced. The community people, children and adolescents were involved spontaneously with the event.



### Some Major Achievement

- Formed and activated village level 160 Paribarik Nirjaton & Protirodh committee and 60 union level committee.
- 406 Adolescent groups formed where 4440 adolescent are enrolled in empowerment process.
- Organize and activate 727 women groups and transform them as a change agent in the society and family.

### Observation of International Women Day

SKS Foundation observed International Women's Day 2015 by organizing various events in different project areas, which closely adopted the theme, set by the UN- "Empowering Women, Empowering Humanity: Picture it!". This year, SKS Foundation organized events to raise awareness of gender equality in personal and professional lives. Associating with local administration and community based organizations allowed our events to create a greater impact on a wider audience.



The International Women Day was observed at different unions and at all nine working districts of SKS Foundation contributing to awareness raising on gender development and women empowerment and enhancing government administrations in this regard. SKS Foundation observed the day in 16 places to aiming the message in different level but more focused on union/community level. The UP chairmen and members participated in the union level events. Through the day observation the community members and other stakeholders became aware about

the rights and justice of the women. SKS Foundation also organized Press Conference on International Women Day (IWD). The issues of women rights, violence against women and adolescent girls, equal wages for women labors, assistance for legal aid support from District Legal Aid Committees etc. were discussed in the press conference.

### Narri Adda session

SKS Foundation organized women groups for different issue based. Besides the issues also organized adda session where the women are freely expressed their opinion, discussed the issues which they faced and through the process women leadership is increased. Around 1050 female attend in those adda session and discussion on different issues such as early marriage, dowry, divorce eve-teasing, women's transformative leadership and Health & Hygiene etc. Now they are able to identify their rights as well. Most of the women expressed their opinions and contributed in decision making process in the group meetings. Most of the women member have discussed these issues with their husbands and children to establish their rights and to eliminate discrimination between boys and girls in family level.

Some Narri Adda leaders are developing their skills and knowledge by facilitating different sessions on Domestic Violence against Women's (DVAW) among the Narri Adda's members. As a result, they have been capacitated and bring women's transformative leadership change.

### Adolescent Development

SKS Foundation encourages interaction and dialogue among adolescents, their parents and community leaders. Different types of forums with mothers, parents and community heads create the foundation for a supportive communication network. This formalized communication network not only helps ensure that the voices of adolescents are heard but also provides transparency to community attitudes supporting adolescent development. The community members in rural areas are often ignorant about children's rights, importance of girls' education and many other adolescent issues. Therefore it is essential to bring the entire community under one roof to raise awareness about adolescent issues. Through adolescent development program the following initiative has been taken:

**Adolescent group formation and awareness raising:** Adolescents are played a vital role in the char community for protecting early marriage, Eve teasing, dowry, protest domestic violence against women and also a real volunteer for disaster risk reduction. Different types of training and regular group meeting have been organized with the groups. In the reporting preiod, a total of 406 groups have been formed and continue work with them.

**Adolescent Clubs (Kishori Kendro)** are safe centers where adolescents girls can read, socialize, play games, take part in cultural activities and have open discussions on personal and social issues with their peers. Each club comprises of 25-35 adolescent members in the age group of 10 to 19 years. One adolescent leader is responsible for the operation of a club. At present there are around 05 adolescent clubs is operating in program areas, where total of 155 adolescent are participants. Their activities include exchanging books, reading newspapers and magazines, playing both indoor and outdoor games, performing cultural programs and observing different international and national days.



### Day Care Centre

**Day Care Centre** is a new initiative of SKS Foundation, which is implementing with the support of Action Aid Bangladesh. In the rural context specially in the char area the concept is new. Many of the working women have small children. They have to depend on domestic helps to look after their kids while they are on working outside home. Therefore, it is necessary to set up of quality daycare centres so that working women can get to work without concern for their infants. Unfortunately, this matter has got little attention and SKS Foundation firstly initiated to established day care centre.

To turn the day care centers into individual institutions, 2 teachers from each day care center were selected to receive training. During that time 14 teachers from 7 day care centers was given the Day Care Center

Management Training. This training was conducted by Sisimpur- Bangladesh and they provided the toy and necessary materials of the centres. Through the training that participants learned various information on how to manage a day care center.



## Legal/social justice

SKS Foundation implementing 'Strengthening Community Legal Services in Northern Bangladesh (SCLS-NBd)' project interventions with financial support from UKAid and technical support from CLS is to improve access to Justice for the marginalized and vulnerable groups especially women and adolescent girls.



SKS Foundation conducted awareness meeting with women group/Family club/Micro finance groups. Women group is a grassroots level group which was selected from different projects of SKS Foundation. SCLS-NBd project was arranged awareness meeting with women groups and awareness meeting with women group was held at field level for two hours and ten participants were attended in each group.

SKS Foundation is assisting to activate and build capacity of 5-UzLACs providing legal aid support for marginalized UzLAC formation meeting of Gaibandha District. The project have briefed legal aid services act 2000 in UzLAC formation meeting and vulnerable women and girls in the project areas.

As a part of national legal aid services ULACs will help to DLAC for smoothly implementing the national legal aid services act. SKS Foundation is facilitating to activate and build capacity of 55-ULACs providing legal services to marginalized and vulnerable women and girls in the project areas.

Under SCLS, SKS Foundation formed 200 adolescent groups in this project area for achieving this above mention objective. 10 adolescent girls is a member each of the group. This group has formed in village base. SCLS-NBd project is arranging orientation with adolescent group yearly basis to create massive awareness on govt. legal aid services among the adolescent girls and build their capacity for reduce and protecting violence against women (VAW).

## Empowerment of Disadvantaged People

The "disadvantaged" is often applied in a third world context and typically relate to women (widows, abandoned by husband/family), ethnic groups, minorities, ultra-poor, living with low human conditions, socially excluded and having limited access to basic human rights, on natural resources and economic opportunities. Disadvantaged groups, individuals or entire communities are blocked from rights, opportunities and resources like housing, employment, healthcare, civic engagement, democratic participation and due process that are normally available to other members of society and which are key entitlements to social integration.

SKS Foundation is facilitating these people through capacity building, skill training, diminishing people's exposure to risks and enhancing their capacity to protect themselves against hazards, insecurity, injustice and interruption or, loss of income and livelihoods. They are living below the poverty line. Attention has been given to mainstreaming indigenous people by implementing development activities to uplift these excluded groups from extreme poverty line.

During this reporting period as part of beggar rehabilitation, SKS Foundation rehabilitated 05 numbers of beggars. Each beggar has received BDT. 100,000 and they spend the money as per business plan. Among them four have purchase mulching cow (cow with calf) and one purchased auto van. The rest of their money they will utilize as per approved business plan.

### Interventions for Coming out of Poverty and Toward Social Dignity

Organizing under samity, awareness raising, savings activities, involving with income generating activities, homestead gardening, bringing under solar home system, cash for work support, income generating asset transfer, input support, skill development training are major. Several workshops and awareness campaign have been organized with civil society and adibasi (ethnic group) for establish rights and mainstreaming the ethnic groups.

### Social inclusion of Santal Community

06 Santal (ethnic group) community households are organized for their awareness raising, savings activities, skill development training on handicrafts, initiatives for preserving their own culture and custom, linking with local government institutions for social safety net activities. 165 households are provided solar home system for improving their living standard.

Renovation of santal Community Cultural center : During the reporting period, SKS Foundation supported in renovation work of santal community Cultural center. The member of cultural center committee has helped in the intervention works.

As a consequence has established big asset in the tribal community and level of practices has enhanced in the tribal community to organize their cultural program. Unity and solidarity has strengthened each and other. For the meeting tribal community peoples have become aware about the good practices in their life. Ensured of children recreation pre-education and cultural exercise opportunities within locality and institutional shape. The center also created space of elected "Pargana Porishad" that helps to preformed and delivered services effectively in favor of Adibashi improvement.



### Poor and Extreme Poor Households

Near about 650,565 households from Economic, Social, Basic Education and Environment Sectors are getting benefit from the project inputs, skill development and capacity building, awareness and financial services directly and indirectly. They are taking part at different events of development activities of social and economic themes. Many of the poor and extreme poor families are finding way out of poverty through engaging them at appropriate income generating activities like homestead vegetable gardening, mat making, bamboo handicrafts, sand bar cropping, grocery shopping, dry food selling, poultry rearing and so on.

## Institutionalization for Empowerment

SKS Foundation has given high priority to Institutional capacity development, which creates to raise voice of poor people for obtaining services and self-motivated them for sustainable development. Institutional capacity development of the peoples' organizations, primary groups, CBOs, Union Parishads, village development committees, savings groups is a high priority area of works of SKS Foundation, which has long supported the growing local consensus that the capacity of community to manage their own affairs is vital to public sector performance and essential to sustainable development. SKS Foundation is working to promote people's organization, federation of groups, CBO's to unite and establish rights of the poor people to attain negotiating ability and establish easy access to the available services. It helps community to discover their capacity and power, raise awareness, develop linkage with duty bearers and worked as a pressure group. SKS Foundation believes that community empowerment can be achieved through ensuring people's active participation in social, economic and environment dimensions. Thus the peoples groups (samity), Federation, Lokokendra, EKATA, Village Development Committees (VDCs), Community Based Organizations (CBOs) and savings groups all are facilitating as a part of empowerment. The VDC organize AGM with all members and review the previous year performance and future planning.

Major highlights of this year are: Strengthening peoples' organization, formation and capacity development of village development committees, strengthening activities for Lokokendras, Activities for women's platforms-EKATA, capacity development for Union Parishads, Upazila Parishads, organizing training for VDCs, EKATA, organizing leadership development training for the community leaders/natural leaders, organizing annual general meetings for the savings groups, organizing youth campaigns, meeting, workshops with Union Parishads.

### Village Development Committee (VDC) is a community development platform

SKS Foundation believes that community based institutions and their involvement can contribute a vital change in the society and formation and strengthening VDCs in different project and programs to ensure the social transformation in the society. Another key objective is to reinforce the learning of project and to ensure the community remains aware of the teachings and can identify negative practices in the village. Examples of these practices include: open defecation; dowry; polygamy; early marriage; divorce; and violence against women (VAW). VDCs are responsible not only for being able to identify problems in the village, but also to create an environment where the community feels confident raising problems or concerns with committee members. Following this, the VDC should have the capacity to help solve these problems. VDCs are responsible for working to create social unity in the community by resolving conflicts between community members or groups and by facilitating the introduction of social safety net programs.



### **EKATA –A platform of women Empowerment**

SKS Foundation have been focused on improving women's "agency" exercising their choice; establishing "relationships" to better negotiate for their needs and rights through interdependence, cooperation with others; and improving "structure" through participation and active inclusion. The Empowerment, Knowledge and Transformative Action (EKATA) model has a instrumental in this endeavor, promoting education, empowerment and social change to attain women's empowerment and SKS Foundation formed 77 EKATA groups consists of 35 members in each group where 20 women and 15 adolescent girls.

EKATA groups were liked with different service providers and raised their voices and established as social change maker. EKATA group re-admitted 426 dropout adolescent girls in different schools, women were become empowered & took part in decision making process in their family as well as in community and can move here and there. EKATA groups have gained 1320 PEP safety net services (VGD/VGF, 100 days work scheme, old age allowance, widow allowance, maternity allowances etc) from Union Parishad and GO/NGO service providers

### **Natural Leaders/Positive Deviant**

Natural Leaders have played key role in community mobilization and engagement with service providers particularly UPs. They support UP to organize community-level sharing, pre-budget meeting, open budget sharing, UP tax collection, UP self evaluation, cash for work, day observation, sanitation and various collective action. NLs are contributing to making bridge between community and UP resulting in participation of extreme poor and poor in the UP development process and increased access to the public resources and services particularly safety nets etc.

To strengthen "Farmers' to Farmers' Learning" process, SKS Foundation selected and developed Positive Deviant Farmers (PD) under different project like SHOUHARDO II. PD farmers have trained and linked with Agriculture Department and other service agencies to be more frequent for getting updated agricultural information for the time being.

182 PG leader got training and now leading the Producer Groups activities such as: Monthly meeting conduct, linkage with traders/ companies for better inputs & sell their products, Sales & Service Center related activities etc. 3274 Natural Leaders/positive deviants/PG leaders are oriented and provided training on leadership, management of community actions including management of income generating activities, internal loan activity management, and linkage activity with union parishads, Upazila parishads, and respective duty bearers. The natural leaders influences and acted as pressure group to the local government institutions for showing accountability and governance.





## Khushi Women Collectives

### Collective Activities, the way of women empowerment:

There are 17 Women Collectives (WC) in Udakhali Union of Gaibandha, Khushi Women Collective is one of them under Udakhali Union. This WC belongs to South Burail village of Fulchuri Upazila and there are 29 members in total with a management committee of 5 members. This WC was functioning under Nari Jagoron Loko Kendra since 2008 which turned as Udhakhali Federation in 2013. This WC regularly has done their activities like collective meeting, spouse meeting, weekly saving, communication with Govt. service provider institution and other things as per their needs.

Most of the WC members belong to destitute family and they remain busy in household activities most of the time. But they always want to do such work where they can make money from home. In continuation of this thought they find a way for their well-being. WC then give a thought to start something which increases their family income then they start engaging in Income Generating Activities (IGA) under AWARE project. The member of Khushi WC decided to increase their income by starting poultry farm business. This business idea came through from other project activities like collective meetings, spouse meeting.

Now this WC is working according to their plan, they open an account in a bank to operate financial issue and keep safe their group savings amount. After opening bank account five members of Khushi WC got training of poultry farming. This training was for 3 days and a committee has been formed to manage this poultry farm business. This committee purchase some utensils, bucket, mug, light, net etc for poultry farm business. After buying these things Khushi WC starts their business from 15 February, 2014. They fix a place for this business and where around 300 broiler chickens could be accommodated. Chicken takes 32 days for being matured for meat. After growing up these broiler chickens send to local market for selling, sometime WC members sell it out from their own homes. From this farm they made cumulative net profit is BDT 20000. This farm is maintain by 5 WC members who received 3 days training on poultry farming to increase their income for family well-being and become self-dependent in terms of economically and socially. Khushi WC hired some persons to look after their poultry business and this cost 3000 BDT per month which deducted from total cost of selling.

In first phase Khushi WC brought 150 chickens and then they sell those to market, from which they earn profit of 1500 BDT. Then they brought another 300 chickens and sell those to market which make 3000 BDT. And gradual increasing of profit makes WC members more confident about their business. Now they can dream for a big farm where 4-5 persons will get chance of employment regularly and this will make other family economically and socially independent.







## Quality Basic Service Sector

Socio-economic condition of people, their knowledge and attitudes towards the public sector health care services are considered as population factors, while different aspects of quality of public health services, access to the service facilities and provider's behaviour are explored as the providers' factors. SKS Foundation has taken initiatives to improve the quality of non-qualified health care providers, increasing the education level of rural population particularly for women could increase the use of health services.

The nutritional status of adolescent girls and women is a key factor in the persistence of malnutrition in Bangladesh. Children are much more likely to be of low birth weight and to remain malnourished throughout their lives if their mothers were malnourished during adolescence and prior to and during pregnancy.

The quality and access dimension of primary education systems is poor in rural area of northwest Bangladesh, with a

focus on the social justice implications of a multi-tiered and poorly regulated system.

Considering the situation of quality basic services, SKS Foundation set a programmatic sector. Our Quality Basic Service Sector programs aims at achieving quality services special priorities on health and education to the rural poor, particularly women, marginalized and disadvantage, by enabling them to access in services. The interventions have been initiated to improve access to and quality of basic services for the poor people:

- Primary health care and hygiene systems
- Women and children nutrition
- Pre-primary and public primary education systems
- Technical education systems



## Pre-Primary and Public Primary Education Systems

As part of quality basic services, pre-primary and public primary education systems have been focused by SKS Foundation in the current strategic plan. SKS Foundation always belief that quality education bring a change the human which build courage to fight against poverty, discrimination, injustice, superstition, malnutrition etc. Education can transform a person to live a better life and even in a social well being.

SKS Foundation education programs which are designed to give a second chance at learning to the disadvantaged students dropped out from the formal education system. The program complements mainstream school systems with innovative teaching methods and materials, opens primary schools in communities unreached by formal education systems, and brings learning to hundreds of children, particularly those affected by extreme poverty, violence, displacement, discrimination or hard to reach chars. SKS Foundation has been endeavored for Non-formal primary education for drop out children at char areas, post literacy and continuing education. Shishu Bikash Kendra, vocational training, Adolescent Education, Early Childhood Care and Development (ECCD) etc are major activities under this theme. SKS Foundation also has established a formal primary school “Nutunkuri Vidyapith” in a rural char where about 400 children are getting quality education in good environment.

### Non Formal Primary Education is creating formal education scope of poor people

In collaboration with BRAC, SKS Foundation operates 30 NFPE schools in remote char areas for mainstreaming and creating opportunities of education for the poor peoples. In the reporting year 915 drop out children are enrolled through Non-formal primary in remote chars through 30 Schools. Out of 30 schools, 10 schools are in class five, 5 are class four and 15 are in class one. The class wise students are i) Class one – 465, Class Four- 150 and Class Five- 300. Different types of co-curriculum activities have been organized in the schools for mental and physical growth of the student.

### Early Childhood Care and Education

SKS Foundation’s early childhood care and development (ECCD) work focuses on supporting children’s development through ensuring they are physically, healthy, cognitively stimulated, emotionally resilient and socially competent. ECCD programs also strengthen children’s protective environment by supporting parents, caregivers and pregnant women, as well as looking at wider contexts, such as government policies and societal attitudes. ECCD component believes that giving an early start to children aged three to six provides them with the tools they require to make informed choices throughout life. Key skills in social and emotional development such as playing,



singing and interacting with classmates are encouraged in ECCD classes as much as learning to read, write and count. Children attend Shishu Bikash Kendra (SBK) – Learning through Playing- and preschool classes, taught by a volunteer recruited from the community.

SKS Foundation have established 53 ECCD centers for 4-6 years children, organized capacity building training and refreshers, quarterly learning sharing meeting, cross visit for 53 volunteers, after completed two years course (SBK and Pre-school) children were enrolled in nearby primary school in class one with the assistance of ECCD volunteer, ECCD Management Committee. During the program period, a total number of 5020 children admitted in nearby govt. primary school and it is found that 98.22% children continuing their education in the school. Through ECCD activities, it’s helped to reduce children dropout rate from the primary school. Community children have benefited through ECCD center.

### Shishu Medha Bikash Kendra

School dropout is a major phenomenon for students of the poorest families as they have a fear of school due to results. SKS Foundation started ‘Shishu Medha Bikash Kendra’ with the objective of to prevent drop out from education of the poorest students and eliminate fear from school with support from PKSF through ENRICH program. Under this program, afternoon education centre has been established in 59 villages. All students up to Class 2 are helped in these teaching centres to prepare the next days’ tasks, given that often there are no facilities and educational support for the students at their homes. The class duration is 2 hours which start from 3:00 pm to 5:00 pm daily except Friday. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 59 education centres have been established in 2 ENRICH Unions. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is qualified to be a teacher; most of the teachers are female. These education centres also monitor if the children attending the centres go to school regularly. As of June 2015, a total of 1170 students have enrolled in 59 afternoon education centres in 59 villages of 2 unions.



## Women and Children Nutrition

To bring positive changes on women health, nutrition and hygienic behavior and practices, SKS Foundation has several activities. SKS Foundation health services initiate easy access of the poorest to supports and services at their door steps. Paramedic are providing basic healthcare services like maternal health (ANC, PNC, new born care), child health, ARI, curative care, prevention and primary care of water born diseases from satellite clinics. They also refer patients to government hospitals. It has emphasized on nutritional status development of pregnant, new born babies and lactating mother and trying to change dietary and hygienic practices through awareness rising. Project based health services are also being performed at remote char areas. The project like ENRICH, PRIME, CLP, SETU, SHOUHARDO II, and ILS are contributing to extending health and nutrition services for the poor people of the respective areas.

SKS Foundation is implementing different initiatives to improve the nutrition status of women and children through a combination of direct and indirect nutrition interventions. Indirect activities that seek to improve nutrition include improving access to clean water, sanitary latrines, homestead plinth raising and the promotion of homestead gardening. The major focused of nutrition is to improving the nutrition status of extreme poor households, specifically pregnant and breastfeeding women, Under-5 children and adolescent girls.

### Nutrition intervention has been mainstreamed

Nutrition intervention is being implemented in coordination with government. UP and community-based action groups like PUC, EKATA, NLOs are also supporting the implementation of the nutrition component. A MoU has been signed among Nutrition at the Centre Project (NAC), Improving delivery and uptake of essential nutrition interventions through the health and food system and in the community (IHABI), Health, nutrition and food security for marginalized children and their families project (HN&FS) and CARE Bangladesh (SHOUHARDO II and SETU) with the purpose of coordinating efforts and sharing resources to ensure delivery of a holistic and integrated program in the intervention Upazila and to inform/strengthen scale up of nutrition interventions nationally.

### Nutrition package/drug distribution

SETU project supplied of Iron Folic Acid (IFA) tablets for pregnant mothers, breast feeding mothers and adolescent girls, de-worming (DW) tablets for breast feeding mothers, adolescent girls, children aged 25-60 months and others family members of target groups; de-worming (DW) suspension for children aged 13-24 months and micro nutrient powder (MNP) sachet for children aged 7-24 months.



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CLP 2 program also provided MNP, IFA and de worming tablets to target pregnant and lactating mothers. All the pregnant and breastfeeding mothers, U-2 children and adolescent girls of these 5012 households will be the clients of this nutrition intervention. In the reporting period all participants have received program support (like de worming tablets & suspensions, MNP, IFA tablets).

Under SHOUHARDO II Program has distributed commodity to 13,956 pregnant & lactating mothers where 10,636 pregnant and lactating mothers of MCHN villages and 3,320 pregnant & lactating mother of PM2A villages. Each mother having 0-2 years age children, got a package of 11.5 kg commodity (10 Kg Wheat, 1 Kg Vegetable Oil and 0.5 Kg Yellow Peas) in each month. This commodity was distributed to improve the health and nutritional status of poor and extreme poor participants in MCHN villages and in spite of all citatory participants in PM2A villages of the program.

Under PRIME project, the Community Health Promoters (CHP) makes the HH members aware on nutrition and selects some children who are nutrition deficiency. They support them pustikona for 6 months. During this period distributed pustikona 23801 packed among the selected 180 child.

Under ENRICH project, SKS Foundation create awareness on nutrition to the pregnant & lactating mother, adolescents and Children's through court yard meeting and also have distributed Iron tablets, de-warming tablet & pustikona. We have conducted 224 numbers of court yard meetings in this reporting period and distributed 430 pcs iron tablet among 54 mothers, 338 pcs pustikona among 55 children's & 1994 pcs of de-warming tablet among 542 households.

## Primary Health Care and Hygiene systems

To raised awareness on Health Hygiene and Nutrition issues SKS Foundation conducted courtyard session among the Women on child caring, exclusive breast feeding, ANC, PNC, immunization, Family Planning, Reproductive Health, sanitation, safe water includes hygiene practices, immunization, common childhood illness, and micronutrients. Through court yard session community people



learnt more & more on HHN issues, increased health hygiene & nutrition knowledge & awareness at community level, they are practicing hand washing at six critical moments, drinking safe water, and using sanitary latrine. Mothers are practicing ANC during pregnancy, iron tablet receiving during pregnancy and lactation period, timely immunizing their children, hand washing practice increased among the beneficiaries. As a result, child immunization rate increased pre and/or post natal complication, disease prevalence especially water borne disease reduced which reduced child mortality.

The program also conducted Growth Monitoring & Promotion (GMP) session among pregnant women and lactating mother of <2 years children on regular (monthly) basis. The mothers

were easily seen their children growth status & taken proper initiative in time through the GMP session. As a result child health and nutrition status improved significantly.

To Strengthen Infant Young Child Feeding (IYCF) practices, SKS Foundation promoted Community based cooking & feeding demonstration for strengthening IYCF practices among all mothers group through their participation in hotchpotch cooking & feeding demonstration session in all working villages. Community mothers known about proper process of cooking nutritious food and importance of intake nutritious food for the children.

SKS Foundation is ensures comprehensive healthcare services for the poor. Currently, 305 health volunteers and 17 health assistants' visit all households with emphasize with poor families. Households are visited at least once a month to collect health-related information. The health assistants arrange static clinics in branch office and arrange satellite clinic by health assistant & health volunteers in different places as per need of the community people; one MBBS doctor attend these clinics. Health camps are also organized with specialist doctors. In these camps patients with serious ailments receive referral services to different, public as well as Government hospitals and clinics.

As of June 2015, we have conducted 2443 numbers of static clinic and satellite clinic and a total 49,007 patients have received these services under this program. In this reporting period we have also conducted 118 general health camps, eye camps 7, where around 1550 patients received health services and also support in eye operation of 160 patients.

### Menstrual Hygiene Management session for adolescent group

Menstrual hygiene is the most essential for our mother, aunt & sisters. It is a natural subject for the each & every adolescent girl and adult women. Each month they faced this situation. In this period most essential for use the sanitary napkin, clean cloths and personal cleanness. As malpractice maximum women at village they generally use dirty cloths during their period, dry in the secret fence. As a result sometimes they suffer from various uterus diseases and sometimes that disease comes out as dangerous. For awareness raising SKS Foundation had organized for awareness campaign through different projects specially with the adolescent girls.



Menstrual hygiene management session facilitated in 60 numbers adolescent groups where around 1308 numbers adolescent girls of high school student (adolescent girl) attended at Menstrual Hygiene Management Session. The adolescent girls gather knowledge on menstrual issues and they practicing accordingly and sometimes shared with other community people in need. As a result of the awareness sessions, adolescent has taken attention regarding appropriate measure of periodic hygiene issues. Beside relationship is developing between parents and children with in family in terms of attitude of reproductive measures. The knowledge of adolescent has developed about appropriate reproductive health & hygiene measures. The guardian attitude turns positively about reproductive care of family members. The traditional practice shaped with hygiene aspect that reducing relevant diseases within the project participant. They have disseminated the effective messages.



## Water and Sanitation

Water and Sanitation is one of the major focused areas of SKS Foundation. Through implementation of different projects, SKS Foundation are achieving new water point installation, water point renovation for safe water and installation of new latrine, latrine renovation for increasing sanitation coverage. In this connection the people ignited and made hygienic latrine and water options for their safety from various diseases. We are to do 100% sanitation coverage by the year of 2015 which declared by government to addressing MDG.

WASH Projects such as WASH result, USHA, WASH Rights, SAWR etc are emphasis both software and hardware mixed program. We have performed some activities in this reporting period with effectively and fruitfully. Such as conduction of Union WatSan standing committee meeting, Meeting of CBOs, and Community Wash Action Committee (CWAC) Meeting, UP Open budget for influencing to increase the sanitation budget.

SKS Foundation has been working for poor & extreme poor to ensuring the safe drinking water, sanitation and hygiene promotion of his working areas. Safe drinking water is the most essential for the poor and extreme poor communities. For improving safe drinking water SKS Foundation has provided some new tube-well and as well as renovation of old tube well. Before hand over the tube well SKS Foundation has provide technical training to the caretakers and confirmation test of arsenic. In the reporting period a total of 348 new tube well has been installed and 1439 old tube well has been renovated through different projects. SKS Foundation also facilitated to union parishad and ensures water point from their revenue budget and established WASH rights for the poor peoples.



Sanitation is the major issue of any person for ensuring sanitation at the community. According to beneficiary target project staffs has given drive to achieve this. Through this subsidize poor and extreme poor people are getting access of sanitation. Besides the community participation and involving them to construct latrine, project also provided ring and slabs to the poor and extreme poor household. In this reporting period a total of 22,791 ring and 7,597 slabs has been distributed among 36,993 beneficiaries. Besides household latrine, 9 community latrines also have been constructed during this period.

### CLTS (Community Led Total Sanitation):

As a part of total sanitation, SKS Foundation has been taken community led total sanitation process in different projects. Through the process, the facilitators are ignited and motivated the community people to stop open defecation and CLTS has been facilitated in all working communities. It has resulted that 253 communities are now open-defecation free, where health hazard as well as treatment cost has significantly reduced. Hygiene promotion is a fundamental part of water and sanitation activities. It increases public health awareness and prevents diseases related to poor hygiene practices. Hygiene promotion activities are initiated for improving access to safe water and sanitation facilities leads to healthier families and communities. However, when people are also motivated to practice good hygiene – especially hand-washing with soap– health benefits are significantly increased.

Education and communication are important components of a hygiene promotion program. All people have a right to know about the relationship between water, sanitation, hygiene and the health of themselves and their families. However, education alone does not necessarily result in improved practices. In the reporting period different type of hygiene awareness session were conducted which are: Community Arsenic Awareness Program by folk song, hand washing day observance, meeting and awareness session with union level WATSAN committee etc.

### World Water Day Observation

World water day is the most important program for all on safe drinking water. 22 March is world water day and the main theme of this year is “Water & Sustainable Development.” Different projects of SKS Foundation observed world water day. Community people, CBO and local administration including union parishad provided their assistance in successful day observation. Upazila Chairman, Govt. Officials, School teacher and student were participated in the day observation. The major activities were rally & discussion session, School session, Importance of safe drinking water etc. The world water day has been observed in 21 unions in this year by SKS Foundation.



### Arsenic Rehabilitation:

A rigorous water quality monitoring programme identified that water from some of the tube wells (TWs) arsenic concentration was above the national drinking water standard of 0.05 mg/L (i.e., the wells were not arsenic-safe) in Gaibandha district. Considering the Arsenic contamination, UNICEF and DPHE are carrying out a programme to rehabilitate the arsenic contaminated Tube Wells through installation of suitable and feasible water options through SKS Foundation. Before going to suitable option a feasibility study has been conducted and re-tests of the tube wells for rehabilitation. The identified suitable options were: Arsenic and Iron removal plant (AIRP), Slow Sand Filter (SSF), Tube well boring and platform etc. A total of 103 AIRPs, 24 SSF and 32 tubes well have been installed newly. 09 old AIRPs have been repaired and made functional.



A total of 15 batch Training to Caretakers/Users of AIRP on O&M were conducted where a total of 451 participants have attended. Similarly for SSF O&M a total of 2 batches were conducted where a total of 60 participants have attended. In the training DPHE and project technical personal took all the session including hands on session at option site.

### Global Hand Washing Day:

In October 15th 2014, Global Hand washing Day observed at different project locations with aimed at increasing awareness and understanding about the importance of hand washing with soap as an effective and affordable way to prevent diseases. “Choose hand washing, choose health”, the driving slogan for Global Hand washing Day of 2014. Keep the theme of the day has been observed jointly with local Administration in different places. The programs include holding of rallies, discussion meeting and motivational campaign, decorating roads and islands with posters and banners with slogans on washing hands.

Not only that after hand washing practice, SKS Foundation also provided hand washing devices to the schools. It was very much effective program at school level. This hand washing practice has been received from their practicing sessions. As a result all audience will carry this learning from school to HH and community. Children are the future of nation. If any child, woman, man will follow the six steps of hand washing really they will reduce diseases from her/him selves, from HHs and from community.



### Disseminating the National Hygiene Promotion Strategy (NHPS) 2012 and Building Awareness of Health and Education Workforce on Hygiene and Sanitation:

Policy Support Unit of Local Government Rural development and Cooperative Ministry of Bangladesh Government developed and approved National Hygiene Promotion Strategy-2012. After approval now this policy need to inform and disseminate at all stakeholders of grass root level. All stakeholders-from politicians and government officials to field workers and people themselves-must be encouraged to recognize the importance of hygiene. Keep in mind of this, SKS Foundation has been implementing ‘Disseminating the National Hygiene Promotion Strategy (NHPS) 2012 and Building Awareness of Health and Education Workforce on Hygiene and Sanitation in Seven



Upazilas under Gaibandha district’ through signed MoU with WaterAid Bangladesh. The Project set objective to build the capacity and commitment of the health sector professionals from union to national level and other relevant stakeholders on hygiene promotion as well as raise awareness on National Hygiene Promotion Strategy for Water supply and Sanitation in Bangladesh. From April-June 2015, SKS Foundation arranged Inception Workshop at District and Upazila level, District and Upazila level orientation, conduct orientation for Primary and Secondary Teachers Orientation, Health, Family Planning Staff, CHCP of different upazila under Gaibandha district. 737 participants were attended in inception orientation, 2856 teachers got orientation on the issues, 196 Family planning staffs, 467 Health department staffs and 327 CHCP also participated in the orientation sessions.





## Nurnacha Begum

### **Nurnacha Begum emerges from dark to light**

*Nurnacha Begum (55) lives at the village of Kishamothdurgapur of Horirampur Union under Gobindagonj Upazila in Gaibandha district. Her husband name is Mojibur Rahman, was a farmer and she was housewife. They have five children and passing live with struggle to manage the family. She had three sons and two daughters. All the children grown up and married, after the marriage the children separate from the family.*

*Nurnacha became frustrated of her life after her husband died and separation of children. At the death of her husband, she was broken down both mentally and physically. As a result, the left of her eye was affected by cataract and she could not find anything with the left eye. She could not work the household activities in the family. As a result, darkness comes down to her life. But it was quite impossible for her to operate or treatment.*

*She began to think the misery and other side the treatment of her eye. She was in fix and finds that there is no way for recovery. She came to know that ILS Project of SKS Foundation extend their hand for eye treatment.*

*In the meantime, SKS Foundation organized an eye camp under Integrated Livelihood Security (ILS) Project and she shown her eye to the Doctor of eye camp and the Doctor tested her eyes properly and arranged eye operation. After the operation of her eye, she can find to see everything. This operation emerges her life dark to light and she is able to do everything as well as the natural movement. She says 'my darkness is removed and I find the way of life and grateful to SKS Foundation'.*





## Economic Empowerment Sector

Economic Empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Economic Empowerment Sector of SKS Foundation is promoting economic empowerment of the communities through developing micro entrepreneurship initiatives, financial services, skill development of human resources, value chain development and rural marketing and increasing agricultural productivity and creating self-employment opportunities. The interventions and activities of economic sector is to aim livelihood security and increase income of poor household through skill and capacity development and have access to finance.

Under Economic Sector SKS Foundation implements different types of program interventions which are:

- Productive Human Resource Development
- Resource mobilization and multiplication
- Employment generation
- Marketing and linkage
- Access to financial services

## Productive Human Resource Development

Human capital is a collection of resources—all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively by individuals in a population. These resources are the total capacity of the people that represents a form of wealth which can be directed to accomplish the goals of the nation or state or a portion thereof. For increasing financial and livelihood development, productive human resource is important and considering the aspects, SKS Foundation is always emphasis to develop human capacity and skill on different issues, which would contribute economic activities.

SKS Foundation believes that everyone has potential to explore so to invest into people. Unskilled population is an encumbrance for a society. Capacity development training aims to enhance skills and capability of target community to increase their performance, productivity and know-how that ultimately contribute to improve people's socio-economic status through engaging them in productive activity to enjoy a dignified life. SKS Foundation is arranging skill and capacity building training on tailoring, cow fattening, goat rearing, sheep rearing, calf rearing, poultry, crop production, dairy, homestead gardening, nursery, mat making, use of fertilizer and pesticides, handicraft etc. SKS Foundation also provides financial support services to the skilled person after completion of the skill development training to be self-employed by establishing off-farm and on-farm activities. In addition to IGA training SKS Foundation introduced them with market linkage to get better price for their products. Through different projects activities a huge number of beneficiaries received on farm and off farm technical training which enhanced their technical capacities and increased production.

In the reporting period the following training has been organized and after the training the participants applied the knowledge and skills in respective areas for their livelihood improvement.

### Facilitated Skills Development Training

Prior to start implementation of any income generating activity, the program conducted survey on skill requirement on the specific categories and according provide training and input support and thus households have involved in productive and income generating activities. As a result, targeted households were involved to produce diversified crops and consumed nutritious food as well that led them to food and economic security. In the reporting period, the major skill development training, which are provided to the program participants are as follows:

Name of the Training	No of batches	Participants		Total
		Male	Female	
Homestead Gardening	73	-	1625	1625
Crop cultivation and management	18	-	441	441
Beef Fattening/Cow Rearing	80	25	1775	1800
Poultry rearing	11	-	254	254
Goat/Sheep Rearing	2	-	50	50
<b>Total</b>	<b>184</b>	<b>25</b>	<b>4145</b>	<b>4170</b>

### Vocational and Skill Development Training

Enhancing the self employment generation and off-firm income generating activities, SKS Foundation provided long term vocational and skill development training to 179 persons on different trades in this reporting period. These vocational trainings are organized under different projects.

PRIME project is one of the major project specially for the vocational training for youth and women participants were received long term training and acquainted skills and knowledge for self employment. Besides PRIME project, the vocational and skill development training were provided by some other project.

Trade/Name of training	Batch	Persons received training
Bio-gas technician	1	15
Electrical and wearing	1	15
Motor Mechanics	1	15
Solar Mechanics	1	15
Tailoring	4	90
Mat Making	2	29
<b>Total</b>	<b>10</b>	<b>179</b>

### Facilitated Business Skills and Entrepreneurship Development Training

The program participants are involving in different income generating activities and run business. But lack of skill and business management, they did not run their business as desire.

Name of the Training	No of batches	Participants		Total
		Male	Female	
Business Skills Development Training	21	275	145	420
Training on entrepreneurship for women	94	-	1986	1986
Entrepreneur Development and Market Linkage	2	35	-	35
<b>Total</b>	<b>117</b>	<b>310</b>	<b>2131</b>	<b>2441</b>

## Resource Mobilization and Multiplication

The program beneficiaries have been engaged in income earning activities both on firm and off firm for their resource mobilization and as well as they multiplication their resources through continuous efforts of SKS Foundation facilitation. Besides engaged in agricultural activities, small business or IGAs, they have been supported in a holistic manner for their food and livelihood security.

Increases in agricultural productivity are often linked with questions about sustainability and sustainable development. Improvements of agricultural practices are bringing changes in demands on resources. For improvement of livelihood and ensure food security agricultural productivity is one of the major factor. Besides agricultural productivity marketing is another means for better prices and increase income for the poor and marginal farmers that contributes to reduce poverty. SKS Foundation initiated and implements different projects, interventions for improving agricultural productivity and better market linkage for the poor and marginal farmers through skill development, asset transfer in the sector of agriculture, livestock and fisheries.

## Employment Generation

Persistent seasonal shocks are widely prevalent in rural Bangladesh that results in seasonal poverty and hunger. This is often intensified by crop failure, poor harvest and extreme weather conditions. Many of the poor migrate to cope while others resort to borrowing at high interest or seek support from various public safety net programs. The level of income and endowment of a household depends on the availability of employment opportunities for the adult members of that household. Through different projects and programs, SKS Foundation took initiatives to create employment generation to improve livelihood and food security. The major interventions of employment are: Improve agriculture productivity, livestock development, financial and input support etc.

### Agriculture Productivity

Agricultural technology transfer and quality input support is increased productivity of the targeted poor peoples. Under Agricultural interventions major focused in the reporting period are home gardening, value chain based crop production like as Chili, maize; ecological agricultural practices like as vermi-compost, organic fertilizer etc. SKS Foundation has been provided training, on job support and required inputs support for the activities.

#### ***Crop intensification and ecological agriculture practices***

Crop intensification and market linkage is important for small and marginal farmers for better production and market price. Home gardening, field crop improvement with IPM technology including compost productions is the major activities. In this year 441 farmers are trained and support for field crop intensification and agricultural technology. Homestead gardening is another intervention to improve vegetable production and as well as improve nutrition for the poor people. 1625 program beneficiaries are received training on home gardening and received improved vegetable seeds in the reporting year.

438 poor families of char and adjacent char areas are involved in production of vermi-compost. Before the production they received the training on production of vermi-compost. The small farmers are now well aware of this ecological application of manure and protecting the soil from degradation due to clutch of chemical application.

A total of 25 'farmer's field day' organized where the farmers in the vicinity joined to discuss the successful agricultural initiatives to disseminate the techniques of success and encouraging others in the locality. Agro-based marketing support has been provided to 17302 producers.



A total of 418 compost pits & 883 vermin-composting have established by 869 female participants of 187 communities. They are used compost fertilizers in their own crop and vegetables cultivation and rest are sells. Among them; total 493 BHHs have earned total BDT 141,000.00 by sold compost fertilizer within the reporting period.

### Livestock Development

Poultry and Livestock rearing is one of the major interventions to improve economic empowerment specially for extreme poor household. SKS Foundation implements different activities such as cow rearing, beef fattening, goat rearing through different projects. The project technical staffs in collaboration of livestock department are trained project participants and capacitated them for cow rearing and beef fattening.

#### ***Cow Rearing and Beef Fattening***

Cow rearing is a common practice in rural Bangladesh for improvement of livelihood and increase family income. Specially the poor and vulnerable people this intervention is appropriate but due to capital poor and extreme poor people can't effort it. SKS Foundation



provides support to the poor and extreme poor families for cow rearing through loan support and grants. Besides loan or grants, SKS Foundation provides technical training, regular animal health services involving paravet or government livestock department.

Beef fattening is enhancing additional income for the extreme poor household and is a best option to mitigate monga (seasonal hunger). In this year 580 household are supported for beef fattening schemes and 598 families received cattle as cow rearing through different projects. Besides the grants support, SKS Foundation also provided seasonal soft loan to 5056 persons as cattle rearing/beef fattening during the reporting period.

SKS Foundation also got opportunity to contribute to milk value chain during the reporting period and formed 12 milk producers' group consist of 746 producers. Besides this identified milk collectors who are buying milk from the char milk producers. Project organized and facilitated different type of training and workshop for the producers and local service providers.

### **Goat and Sheep Rearing**

Goat rearing is an integral part of many farming systems in Bangladesh. Goat and sheep rearing is another suitable intervention for additional income for the poor and extreme poor families. Mostly women are involved in goat and sheep rearing. In the reporting period 780 program participants are newly involved in goat/sheep rearing who have more than five goat/sheep. Besides this SKS Foundation also support in construct of flood proof goat housing in char areas and this year 352 flood proof goat house has been constructed where around 10-15 goats can be stayed. Besides the farming 568 goats have been distributed to the program participant through different projects.



### **Poultry Rearing**

In rural Bangladesh poultry rearing is a source of income for the landless, particularly the destitute women. Women in rural areas, significantly depend on small poultry units raised within the homestead. Poultry has been raised traditionally by women where in a small flock of desi birds is left to scavenge on the fields around the homestead and they feed on seeds, kitchen waste, insects' etc. poultry production can help in income generation and empowerment of women and at the same time mitigates malnutrition, unemployment and poverty.

SKS Foundation provides technical and financial support to the poor household to establishing small scale poultry firm specially women. 185 women entrepreneurs have established small scale poultry firm (mostly boiler) for economic improvement and employment generation. Besides small scale poultry firms, SKS Foundation also provide training and input support to the poor women household for backyard/semi scavenging poultry rearing. In the reporting period 254 program participants received training and poultry birds have been distributed for backyard/semi scavenging poultry rearing.

For regular vaccination and treatment, SKS Foundation developed vaccinator and livestock field worker and regularly organized vaccination camp in collaboration of government livestock department. A total of 82 vaccination campaigns were organized where near about 26000 cattle/goats were vaccinated, where the project beneficiaries and non-beneficiaries of the locality have received vaccination services for improving the animal health.

## **Marketing and linkage**

The extreme poor have vulnerable and weak market access for their goods and produce. They have low bargaining power and can be abused and cheated by those more powerful. The challenges faced by the extreme poor in accessing and negotiating their way in markets are distinct from those of the moderate poor.

SKS Foundation provides trainings and services to the group members and producer group on enterprise development and promotion. In addition, exposure visits, information sharing and market survey are also included for acquiring innovative business ideas and technologies, which help the entrepreneurs to upgrade their business in terms of quality and product development. Moreover, group based production and marketing is being undertaken for increasing the volume of products and making more profit.

### **Producer Group and engaging the char communities in Value Chain Development and market linkage**

SKS Foundation has started working with Producer Groups (PG) members to mobilize Chars producers, bulking, attract market actor

Type of Producer Group	Number of Groups	Male	Female	Total
Chili Producer Group	170	3199	1907	5106
Jute Producer Group	150	2813	937	3750
Maize Producer Group	300	5625	1875	7500
Milk Producer Group	12	29	717	746
Total	632	11666	5636	17302

& private company and different market actors following PMSD (Participatory Market System Development) approach. Agricultural extension systems in char areas have successfully increased the technical, economic, social, leadership skills and knowledge of farmers by helping them organize

into producer and farmer groups. SKS Foundation organize producer groups on different value chain aspect and facilitate business linkages as a competitive that delivers on-going economic opportunities to micro-enterprises; and facilitate robust business relationships that are commercially grounded, result in exchanges of technical assistance and information, and achieve equitable benefits throughout the market chain. SKS Foundation is concentrating on the selected products (Chilli, Maize, Rice and Jute that's produce in chars in high quantity) and different market players to alleviate the poverty through increased productivity of the producers and access to the rural markets. At the same time, the project is focusing on value chain development of the selected sub-sectors and or value chains involving different market players through systemic market change and towards sustainable development.

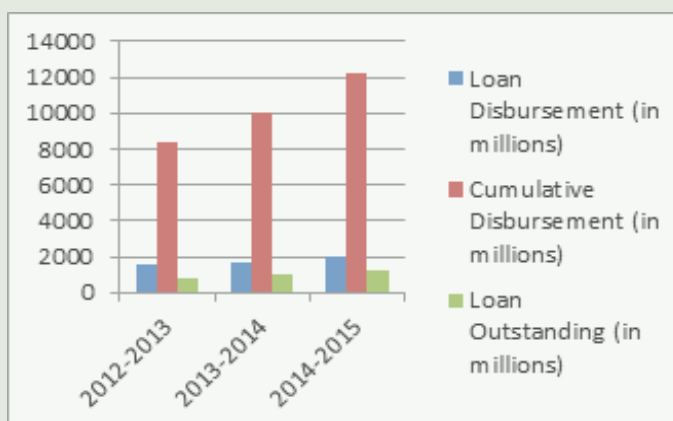
SKS Foundation working with different producer groups for better price and higher production of agricultural product by the program participants. Under the guidance of different project, SKS Foundation formed 632 producer's group specially focused in the char areas. The producers groups are involved in different crop production and marketing. A total of 17302 members are involved in the groups where 11666 are male and Female producer's is 5636.

We are trying to sell farmer's products to traders at higher price. For these, we trained up traders for link with private companies. All of the post harvest learning sessions were conducted by these traders so that, farmer can know, what types of product they want, why the products price may decrease, what is the proper way to stored products etc. As a result PG member sell their products at higher price from near of their house.

## Access to financial services

Better access to financial services, enabling the poor to establish and expand microenterprises and improve their incomes for reducing poverty. SKS Foundation introduced microfinance for the provision of financial services such as savings and credit to poor households for rapid poverty reduction through self employment and income generation. SKS Foundation also provides support and encourages members to develop a socio-economic agenda covering matters such as health, nutrition and education.

SKS Foundation believes that client-focused microfinance services can yield significant results for economic enhancement of the community. Micro-finance programs of SKS Foundation are operates in both rural and urban areas for access of financial support for poor and extreme poor in improving their life and livelihoods through 88 branch offices of 24 upazilas under 6 districts. Over the course of the last two decades, SKS Foundation has grown to become one of the largest financial service providers especially in remote chars of northern Bangladesh to the poor. Microfinance services enhance capacity of poor people to increase income and shifting their source of earning, building up assets. Using of micro finance, the poor household increased the economic capacity which contribution families to get nutritious food, improved health, children's education, better housing, safe water and sanitation, reducing vulnerability during adverse situation.



SKS Foundation operates the micro finance program through the group named 'society'. The main aim of the group is to create cohesiveness among the members for self sufficient and economic development. The objectives of the group are to create awareness on different issues, saving accumulation and financial services. One group consists of 10-20 members. Up to the reporting period the information of group, saving and some other important information are given below:

Particulars	2012-2013	2013-2014	2014-2015
Number of Groups	7431	6619	7271
Group Members	118158	126061	139999
Member Saving (in millions)	171.94	320.05	458.06
Other special saving (in millions)	0	20.59	72.85
Loan Borrowers	87915	93092	108079
Loan Disbursement (in millions)	1539.03	1715.54	2014.13
Cumulative Disbursement (in millions)	8379.75	10059.29	12237.29
Loan Outstanding (in millions)	749.34	990.72	1209.88
One Time Recovery Rate (OTR) (%)	97.42	98.31	98.93
Portfolio at Risk Rate (PAR)%	8.30	7.36	6.90
Cumulative Recovery Rate (CRR) (%)	99.15	99.24	99.29

During the reporting period a total amount of BDT 2014.13 million has been disbursed within the program participant group members of rural micro credit, urban micro credit, micro credit for ultra poor, agriculture support micro credit, seasonal loan for agriculture, financial support for land mortgage etc. SKS Foundation operates the micro finance with financial support from Palli Karma-Sahayak Foundation (PKSF), Anukul Foundation, South East Bank and SKS Foundation own fund. The summary of different sector wise micro credit support services are given next.

### Jagoron

Jagoron is the name of a credit scheme of SKS Foundation to initiate household based enterprise development. Previously it was known as Rural Microcredit. With support of PKSF, SKS Foundation extended its microfinance services for the rural poor through Jagoron (Rural Microcredit) program. Under this program, the rural microcredit borrowers are encouraged to undertake family-based income generating activities. SKS Foundation consistently addresses the rural poor. SKS Foundation also initiated to extend its microfinance services for the urban poor through Urban Microcredit (UMC) program, which is now a part of Jagoron.



Woman participation in Jagoron is higher in comparison to its rural counterpart and since they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process. Jagoron borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to threats of eviction, they live in slums or make shift shacks.

As of June 2015, Loan disbursement of SKS Foundation under Jagoron is BDT 6109 million. During the reporting period SKS Foundation disbursement to its borrowers is BDT 1110 million and outstanding amount of loan as on 30th June 2015 is BDT 613 million. In FY 2014-15, SKS Foundation disbursement under Jagoron Program has been increased by 19% in comparison with previous year. Up to June 2015, total number of borrowers stood at 67991, which is 63% of the total members under the micro-finance program. The average loan size under this program stood at BDT 18500.

### Buniad

‘Buniad’ is a bangla word which means foundation. SKS Foundation has been implementing ‘Buniad’ for the ultra poor people, which previously known as Ultra Poor Program (UPP). Under ‘Buniad’, SKS Foundation is providing flexible microcredit to the ultra-poor people. In addition to the financial service SKS Foundation is also providing different non-financial services like primary health care, technical services for implementing income generating activities of the poor people, capacity building support at the time of disaster, training, awareness building on nutrition and social issues through some special projects. The main objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create sustainable income opportunities and human dignity as well as they can lift out of extreme poverty.

Among financial services of SKS Foundation, ‘Buniad’ is the largest one which supports 302,361 members by providing BDT 2637 million during the reporting period and outstanding at the end of June 2015 BDT 230 million. Every member received average BDT 8721 to increase recipients’ household based income. Buniad borrowers utilize this money for small business, livestock rearing and other income generation purpose. Mostly the Buniad borrowers are women. The Buniad program is widely covers the program area.

### Other services provided to the ultra poor member

SKS Foundation provides Disaster Management Loan, Land Lease loan for the ultra-poor people under ‘Buniad’. Through the Land Lease Loan program the landless and marginal Ultra Poor Households (HH) who lives in char areas and engaged in agriculture, can acquire temporary land ownership rights by taking lease of cultivable land for crop cultivation. As of reporting period 133 borrowers land lease loan which amounting 2.66 million BDT. It creates opportunities for them to improve their livelihood by cultivating crops on leased in lands. SKS Foundation also provides Disaster management loan to the 2661 ultra poor borrowers for natural and manmade disaster throughout the year.

Besides, SKS Foundation is implementing one of the largest extreme poverty programmes in Bangladesh named Programmed Initiatives for Monga Eradication (PRIME) with the assistance of PKSF/DFID. The main objective of PRIME is to eradicate Monga or Monga-like Situation (the term ‘Monga’ refers to pre-harvest seasonal famine triggered by low availability of agriculture related work) through creating self-employment and wage-employment opportunities for the extreme poverty stricken households. PRIME offers both financial services like: microcredit and emergency loan and non-financial services like: group formation, skill and vocational training, technical service, primary health care service and disaster management. Under the PRIME project 42145 ultra poor beneficiaries received 1799 millions BDT during the reporting period and outstanding at the end of June 2015 BDT219 millions.



### **Sufolon/ Seasonal Loan (SL)**

SKS Foundation started Seasonal Loan (now known as Sufolon) programme in the year 2006. The Seasonal Loan (SL) programme is one of the major initiatives of the SKS Foundation loan basket. Seasonal Loan has very attractive repayment flexibility that matches repayment of the loan with the income flow of various seasonal activities. Since its inception, Seasonal Loan has contributed significantly and successfully to various Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of repaying the loan in one single installment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation.

Marginal and small farmers are not cultivated their land properly even they do not produce high value crops due to lack of financial capital. Sometime their crops damaged for flood or cyclone also. The group members those who are involve with agriculture cultivation like maize, paddy, potato, cow fattening, chili and vegetables are considered for seasonal loan for enhancing their livelihood options through income generation. In the reporting period total 57193 small and marginal farmers received BDT 960 million loans under this program in the reporting period and outstanding is BDT 71.36 million.

### **Agrosor/Micro Enterprises (ME)**

SKS Foundation started the Micro Enterprise program in 2007 to extend its financial services to the progressive members of other microcredit programs for undertaking economic activities that require bigger amount of capital. SKS Foundation upgrades it's micro enterprise policy on the basis of the needs of micro-entrepreneurs. At present, apart from the progressive clients of other microcredit program, SKS Foundation provides financial services to the micro entrepreneurs for expediting employment generation. The program is now renamed as Agrosor. This program is being implemented all over the SKS Foundation working areas. An individual micro-entrepreneur can take loan up to BDT 50,000 to 500,000 for his enterprise under the Agrosor Program.

SKS Foundation started the Micro Enterprise program to expedite the process of employment creation and poverty eradication. The Micro Enterprise program has contributed significantly to poverty alleviation by creating employment opportunities in different sectors. SKS Foundation also provides need-based skill development training to entrepreneurs. Micro enterprise is extremely important for the development of entrepreneurs, help human development, poverty reduction and employment generation both in rural and urban areas. The micro enterprises are innovating new ways of doing business or initiating changes in the production function, exploring market opportunities for products and ultimately changing the business environment. Micro-enterprises create opportunities for income and employment generation for a significant proportion of workers in rural and urban areas by producing basic goods and services for rapidly growing populations. There are lots of poor and innovative people who have the opportunity to establish entrepreneurship but lack of capital they do not able to make them as entrepreneurship or are not able to expand their enterprises. Considering the situation SKS Foundation started micro enterprises loan to the small entrepreneur since 2002. The loan ceiling of micro enterprises is from 50,000 to 500,000. Up to the reporting period total 1094 million BDT has been distributed and end of reporting period total outstanding is 109.33million BDT.

### **Emergency Flood Restoration & Recovery Assistance Program**

Due to geographical position, northern part specially Gaibandha is one of the most disaster-prone district in Bangladesh. Humanitarian crisis or natural disasters are quite common phenomena in this area. Sudden and tremendous fluctuations of fortunes of the people often have terrible impact even on the regular socio-economic development. Mitigation measures and immediate material help become an urgent necessity. To help them cope with and recover from disasters SKS Foundation has created a Disaster Management Fund (DMF) to provide quick financial assistance to the poor families; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life.



### **‘Sahos’**

‘Sahos’ is a special fund exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. This fund is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. SKS Foundation initiated the special type of credit program from 2011 for the household who does not have land and affected from flood. The members receive credit for purchasing land and end of the reporting period total 5.54 million BDT have been outstanding.

### **Agricultural Sector Microcredit**

The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. In some areas of northern part still lack of access to financial support in agricultural sector. The Agricultural sector is one such area financial service providers are not inclined to support. The high degree of risk involved in this sector is one of the main reasons for this aversion. In view of the demands and constraints of this particular sector, SKS Foundation initiated the credit program for improve agricultural productivity. The marginal households, who have more than 50 decimal agriculture lands and not manage cultivation cost, have access for the credit. As end of the reporting period total loan outstanding in the component is 90.31 million BDT and distributed during the period is BDT 148.03 million.

### **Learning and Innovation Fund to Test New Ideas (LIFT)**

“Innovation is an incremental or radical improvement in products/services, processes, marketing or organizations so as to improve the quality of life, create sustained economic and employment opportunities and improve productivity, livelihood, health, education/knowledge, social and other living environment of poor people.” With the support of Palli Karma-Sahayak Foundation (PKSF), SKS Foundation has been specially designed to support innovative initiatives that lead to developing new tools for poverty eradication. Since its inception the program has shown that there is vast potential to expand financial services to the targeted poor through innovative approaches. Through this project SKS Foundation provides land leasing loan for the Char people. Till June 2015, SKS Foundation reached 423 beneficiaries total amount of loan disbursed during the period BDT 5.66 million and loan outstanding BDT 2.06 million operating by 3 branches.

The char land lease loan product for the extremely poor of the char and remote areas is another successful contribution of LIFT. It has strengthened the capacity of ultra poor to fight against extreme poverty by ensuring self-employment opportunities and food security. This land lease program was initiated in the char areas.

### **Livestock (cattle) Insurance (health card)**

SKS Foundation under DIISP is engaged in pilot testing of livestock (cattle) insurance. It is mandatory for the borrowers under beef fattening program to obtain livestock insurance policy for their cattle under DIISP. To obtain a policy the borrower has to pay 0.7% of loan amount as premium per cattle to get their cattle insured for the period of six months. In case of death of cattle-head during the insured period due to conventional mortality or Natural Catastrophe/Epidemic 100% loan amount of the borrower is waived. Borrower’s life could be covered by the policy against an additional payment of 0.3% of loan as premium. In that case same benefit is applicable in case of death of the borrower during the insured period. The premium for cattle insurance is paid by the borrowers at the beginning of the loan cycle. Other terms and conditions of cattle rearing should be strictly maintained by the borrower.

### **Enhancing Resources and increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH):**

ENRICH has designed three types of financial assistance loan to provide among the enlisted beneficiaries which are Income Generating Activities (IGA) loan, Livelihood Improvement loan and Asset Creation loan. Under the provision of income-generating activities (IGA) loan, eligible household members will be able to take loan for more than one activity to increase their income. Livelihood Improvement Loan is made available for the purchase of different equipment’s related to the development of livelihood. The maximum loan ceiling for a household is BDT 10,000. Asset Creation Loan is designed to assist the household in purchasing any kind of fixed or productive assets. The highest ceiling for a household under this loan is BDT 30,000.

In 2010 SKS started the ENRICH Program with support from PKSF. The ENRICH has been uniquely designed to target such issues towards ensuring household- based sustainable development. The ENRICH aims to facilitate the best utilization of the existing capabilities and resources of the poor households and, at the same time, help enhance both their capacities and resources in order to enable to come out of poverty and move ahead towards a life of human dignity. SKS Foundation operates the credit program for the ENRICH beneficiaries at Shaghata and Kamalerpara Union under Shaghata in Gaibandha District through 3 branches.

As of June 2015, a total of 1536 beneficiaries received loan from SKS Foundation as part of financial service. The total cumulative disbursement is 24.51 million BDT and as of June 2015 the loan outstanding amount is 21.55 million BDT.

## Lipi Begum



### **Lipi is reaching to make her dream true**

Shaghata is the most vulnerable and river erosion prone upazila of Gaibandha district. Hasilkandi is a small village of Shaghata union under same upazila. Maximum portion of this village is surrounded by Jamuna River. Lipi got married with Abdur Razzaque of same village in May 2000. Lipi's husband is a day labour but there is no specific job. Sometimes he worked in earth cutting and sometimes pulling van and sometimes he migrated to Dhaka in search of work. Mean while they have 2 children one is boy and one is girl. Their poverty has been increasing with her children growth. In this situation her husband tortured her and sent her to father's house for collecting money as a dowry. Lipi thinking that, what will she do? How will she manage her husband?

She was thinking to get some loan and start business but she did not managed loan. Suddenly she knew about SKS Foundation and admitted as a member of SKS Foundation. She received loan amounting BDT. 5000 and started a small grocery shop. Gradually she repaid the loan and taking more amounts. Nowadays her

children are growing up and her 1st son reading in class six and another one in class one. Lipi is spending her life with struggle and spend money for children education and other family maintenance like as fuel. By this time, SKS-ILPA by PDNR Project launched with the funding support of Andhri-Hilfe, Bonn has initiated a project in that village and formed a NRPC (Natural Resource protection Committee) and Lipi has been selected as Chair Person of the committee. ILPA by PDNR Project also completed a survey for selecting the Solar Home System beneficiary. Lipi has met all the selection criteria and got 50 watt Solar Home System from the project. By getting SHS her domestic work style has been changed and she found out a new way in her life.

Nowadays, she is earning 2500-3000 BDT per month from her shop and her children are studying. She is operating the grocery shop at late night by using the solar lights. As a result she is getting extra sale and profit margin and her husband is happy for adding extra income in her family. On the other hand, she need not think about purchasing kerosene every day. Her expenses have reduced and now she is happy. Her dream is to provide proper education to her children.







## Environment Sector

Bangladesh is one of the largest deltas in the world which is highly vulnerable to Natural Disasters because of its Geographical location, Flat and low-lying landscape, Population density, Poverty, Illiteracy, Lack of Institutional setup etc. In other words, the Physical, Social as well as Economic conditions of Bangladesh are very typical to any of the most vulnerable countries to Natural Disasters in the world.

- Adaption to Climate Change Vulnerabilities
- Promotion of Disaster Resilient Activities
- Conservation of natural resources
- Disaster Mitigation Structure
- Emergency Response
- Promotion of Environment Friendly Technology

Bangladesh experiences different types of Natural Disasters almost every year because of the Global Warming as well as Climate Change impacts, these are: floods, Cyclones and Storm Surges, Extreme Temperature and Drought etc. The poor are therefore directly at the risk of Natural Disasters being enhanced by the impacts of Climate Change - especially

in the absence / shortage of the necessary Infrastructure as well as Employment opportunity for them in the major cities of the country. In Bangladesh, Women are especially Vulnerable because of the Gender inequalities in the Socio-economic and Political institutions.

Since inception SKS Foundation has been working at the areas of remote chars and flood vulnerable areas of north belt of Bangladesh to aware people on climate change issues, community based action planning to adapt with climate change, advocacy of climate issue, Disaster Risk Reduction, capacity building and training for Preparedness and Emergency Response to disaster situation, Disaster Committee Strengthening and Activation, Disaster Voluntary Group Formation, Resource Mapping, Contingency Planning, Functioning early warning system, small scale mitigation works, Rural infrastructure development for disaster risk reduction, Livelihood development to cope with disaster and climate change, education, health, nutrition, water, sanitation, food security in emergencies, tree plantation are the major interventions under this sector.

## Adaption to Climate Change Vulnerabilities

Climate change in Bangladesh is an extremely crucial issue and according to National Geographic, Bangladesh ranks first as the nation most vulnerable to the impacts of climate change in recent and coming days. SKS Foundation's working areas are disadvantageous for its geographical location. As usual extremely poor populations are the victims of climate change that makes their life more measurable. Along with High population density, dependency of livelihoods on climate particularly agriculture and fisheries, inefficient institutional aspects and high level of poverty made people's life extremely vulnerable. SKS Foundation is working intensely to enhance people's capacity to cope up with affects of climate change to adapt with situation. Awareness building and preventive measures are key interventions.

### Plantation for Protection of environment

Plantation is one of the major interventions to protect environment degradation. SKS Foundation motivated the community to plant different tree sapling including nursery development. For conservation of natural resources and environment protection SKS Foundation promoted tree plantation. In char context, communities have no more trees in their homestead because of water logging condition during flood. Raising of homestead plinth through different projects no water logging condition occurred during flood. Now our community had planted tree saplings in their raised plinth and those trees are in good condition now. We hope after 5-10 years community will get many things like wood, food, fodder, fuel wood etc from that activity and more plantations also help them to get better environment.

### Awareness raising on Climate Change Adaptation

Awareness creation and education is one of the major interventions to protect climate vulnerability as it is the best way to control climate vulnerability. SKS Foundation is increasing adaptation capacity of flood vulnerable people due climate change effect through awareness session. Through group meeting our program staffs discussed about the topics like weather, climate, climate change and its effect, RRAP, social map, rule and regulation of our project, community problem etc. This meeting took an important role to share our problems and opinions of with community.

In the reporting year 110 awareness session and training were organized where 2502 program participants were participated in those sessions. The main topics of those sessions were climate change vulnerability, global warming and way to protect climate change vulnerability by individual and community. The participants have gained knowledge on climate change, global warming and bad effects of global warming, bad effects to Bangladesh



for changed climate, how to adapt with global warming, known natural hazards and natural resources, how to protect natural resources and use it in practical life, disaster and way to cope with in the disaster period, known who are the main victim of disaster.

### New initiative for participatory household level disaster and climate adaptive technology demonstration (Key-hole garden):

A Keyhole Garden is a raised bed, small garden, composting, and recycling system all rolled into one. The design creates a garden that uses recycled materials, less water and easy maintenance. The Keyhole Garden concept is brilliantly simple. A circular raised bed has a center compost basket that distributes nutrients to the surrounding the garden bed. A small pie-slice section of the bed is used for easy access to the center compost basket. Kitchen and garden waste, along with household gray water, are added to the center basket. The soil bed layers are slightly sloped away from the center to aid water and "compost" distribution. As the materials decompose, soil, composting materials, and amendments are added to the bed in later growing seasons.

Keyhole gardens hold moisture and nutrients due to an active compost pile placed in the center of a round bed. Although most helpful in hot and dry locations a keyhole garden will improve growing conditions in just about any climate.



During this reporting period 60 Keyhole Garden established at village level. Therefore the innovation of Key-hole gardening technologies successfully enhanced household level nutritional wellbeing for flood vulnerable communities. Besides creating year round vegetables cultivation, keyhole garden is also ensuring low cost and echo friendliness. The design of keyhole garden developed considering the flood water level. So no interruption would be arisen to continue gardening during flooding period. They are harvesting verities of vegetable from keyhole garden. Besides this, 35 HHs established keyhole garden on their own initiatives with in the short time & they are understood the positive effects of keyhole garden.



## Promotion of Disaster Resilient Activities

SKS Foundation facilitates to train people living in disaster-prone areas, improving their capability to cope with natural disaster such as cyclone, flood, river erosion, drought and cold wave to form more resilient community. SKS Foundation is focusing on the management of both risks and consequences of disasters that includes prevention, emergency response and post-disaster recovery, Community involvement for preparedness for protecting lives and properties. To improve community resilience to natural disasters, SKS Foundation worked to construct disaster-resilient homes and introduce new crops that can withstand drought and flood. SKS Foundation has also trained community peoples and CBO in emergency response, provided expertise for development plans and advocated for civil society empowerment and engagement.

### Community Risk Assessment (CRA)

Community risk assessment is symbolic reflection of the geographical situation and location of specific areas. Through CRA mapping tools types of risk, major disasters, types of resources, vulnerable and poor families, various other problems are identified at a local level in a participatory manner. This information is further used for risk reduction measures such as service providing institution,



identification of place for community infrastructure etc.

The CRA mapping exercise encourages the community in terms of making plan to protect from various disaster risks. Through CRA process all sections of the society in a community participate in the process such as women, children, disable persons, aged people etc. they were further involved in developing risk reduction action plan.

The community people and UDMC conducted CRA for preparing future action plan. It also creates opportunity for community to utilize local resource in an effective manner. A total of 3 CRA exercises were carried out by the community. The community from the 7-villages developed a risk reduction action plan (RRAP) considering the findings from the CRA exercises. Officers from relevant government departments, farmers, fishermen, teachers,

students, aged people, persons with disability, UP Chairman, members of UP, NGO representatives etc. also participated in the overall process. Total 75 persons contributed in CRA process where 58 were male and 17 female.

As CRA conduction was new to these communities a training session was organized from 18-19 February 2015 for 36 persons (male-29 & female-7) involving UDMC members, community representatives, UP representatives, local government officials, project staff by following CDMP II guidelines to build peoples facilitation capacity to conduct CRA.

## Conservation of natural resources

Bangladesh has one of the highest population densities and one of the lowest levels of protected area coverage in the world. As a result, sustainable natural resource management and biodiversity conservation are critical issues. To address these issues, SKS Foundation initiated some of the interventions through different projects such as bio-composting, bio-gas, solar energy, bio-intensive gardening and promotion of natural resources through community participation and engagement.

### Work with natural resource protection committees (NRPC)

The Natural Resource Protection Committees are contributing to aware the communities protecting local forestation and natural resources. SKS Foundation formed and building capacity to 54 NRPCs and are provided training and orientations on social development issues, environment and natural resource protection and they are functioning with activities of solar home system, biogas plants and protection of natural resources in the community. In the reporting period the NRPC organized monthly meeting and in these meetings different types of agendas were discussed like how to protect natural resources, different training participant's selection, biogas installation, SHS installation, Biogas and SHS monitoring, follow-up and monitoring of all implemented activities, contribution money on biogas and SHS, vaccination campaign and so on. The major responsibilities of the committee are: protecting natural resources; assist for contribution collection from beneficiary for SHS and Biogas plant; to cooperate in selecting various training participants, training spot selection, date time inform to participants and ensure them to participate in the training; Solar Home Systems receiving and handing over to selected beneficiaries and disseminate the message of cattle vaccination campaign for anthrax, observation of world environment day.



### Solar Home System

Given the global climate change scenario and carbon trading prospect, renewable energy has emerged as an alternative source of energy solution around the world. Bangladesh has enormous potential in developing renewable energy from different sources, i.e, solar energy, biomass, and biogas.

Rural electrification through solar technology is becoming more popular, day by day in Bangladesh. Solar Home Systems (SHSs) are highly decentralized and particularly suitable for remote, inaccessible areas. SKS Foundation's solar program mainly targets those areas, which have no access to conventional electricity and little chance of getting connected to the grid within 5 to 10 years. SKS Foundation is also promoting Small Solar Home System to reach low income rural households. With a view to improving the living standard of the poor and extreme poor households, SKS Foundation has been installing Solar Home System for the poor and extreme poor families in the communities since 2009.

SKS Foundation distributed and installed 471 Solar Home System (SHS) in this year 471 households covered and total 5881 solar home system established at the end of this year. The households of the community out of electricity grid facilities and are from poor and extreme poor category received this support for lightening their house and so that they can get extra working hours for enhancement of their economic condition.

SHSs can be used to light up homes, shops, fishing boats etc. It can also be used to charge cellular phones, run televisions, radios and cassette players. SHSs have become increasingly popular among users because they present an attractive alternative to conventional electricity such as no monthly bills, no fuel cost, very little repair, maintenance costs, easy to install anywhere etc. The solar home system is a renewable energy source and completely environmental friendly. The students getting extra hours for study and 281 women are involved with IGA by using solar energy.



### Protection of environment through Installation of Biogas Plants

The poor families in the community are contributing to protect degradation of natural resources and environment participating in installation of biogas plants for getting cooking gas at family level. 100 biogas plants have been installed in this reporting period where a total of 317 households participated under Shaghata Upazila. The families also find the biogas plants as auspicious against botheration of collecting fuel for daily cooking for the families. SKS Foundation provides training to the biogas user on biogas using and techniques.

Biogas plant user are not using leaves, dried cow dung, straw, firewood for cooking purpose and ultimately keeping the environment more green and pollution free. Households are using gas for cooking food. Nowadays they are not collecting fire wood for cooking which is saving their time. Ultimately trees are survived. The beneficiaries are no having rotten food. Functioning the plants the owners generating valuable fertilizer and these are being used in kitchen garden. These plants will be helpful for reducing carbon di-oxide emission.



### Improved Cooking Stove (ICS) installation:

Distribution of the health and environment-friendly improved cooking stove commonly known as Bandhu Chula is another distinctive initiative of SKS Foundation. It substantially reduces the risk of smoke-related hazards. Improved Cooking Stove or ICS, instead of traditional biomass cook stoves can ensure efficiency in the use of traditional fuels. Mostly the rural households are use straw/ leaves/cow-dung as fuels in their households. A shortage of fuel for cooking is one of the many problems faced by people in char areas of Bangladesh. In certain areas, local sources of firewood are completely depleted, leading women to travel further and further afield or to dig up tree roots, eliminating any chance of the trees growing again. Even if women survive this, they are still exposing themselves and their children to potentially



deadly smoke fumes. SKS Foundation seeks to promote the usage of improved cooking stoves in lieu of the conventional ones among the community members especially in the char areas.

Using the improved stoves, participants are now can save time and fuel wood, which is contributing in their family income and on the other hand, they are investing additional time in IGA activities. At the same time they are enjoying improved healthy environment. For installation of the ICS, we have established linkage with ICS providing organization and the community. At the initial stage the ICS providing organization provided technical supports to the community people. The group members are installing ICS by their own cost and living with pollution free environment.

As of June 2015, a total of 2651 health and environment-friendly improved cooking stoves have been distributed and installed. Being aware from training on climate change HHs started cooking on ICS. They are now more conscious about health hazard. They want to promote smoke free improved cooking stoves in community.

### Medicinal Plant Cultivation

The cultivation of medicinal plants in Bangladesh will lead to the conservation and also protect the biodiversity. Ecological and biotic factors are suitable in Bangladesh for the cultivation of medicinal plants. Medicinal Plant Cultivation is one of the innovative IGAs of SKS Foundation. A family can earn up to Tk. 2500 per month by cultivating about 1200 medicinal plant (Bashok) in 10 decimal marginal lands. The life span of the plant can be up to 20 years. An initiative has been undertaken to promote the cultivation of medicinal plants, primarily Bashok, in the home yards of the beneficiaries as well as in the road sides, fallow land so as to increase household income and ensure supply of raw materials to local pharmaceutical industries. It has been found that the local medical companies import a huge amount of Bashok leaves every year. The demand of Bashok leaves can be feasibly met through domestic production and at the same time save a huge amount of foreign currency.

As of June 2015, about 19,187 Bashok plants have been cultivated through 20 farmers in in project areas of SKS Foundation. About 2633 kilograms of Basok leaves has been sold to Square Pharmaceuticals Ltd. and the Acme Laboratories Ltd. The beneficiaries under this program have earned about Tk.105,320 from the sales.

### Creating Awareness through Day Observation

**Disaster Preparedness Day:** With a view to create awareness among the people on disaster preparedness and also disaster risk reduction, SKS Foundation observed International Day of Disaster Risk Reduction (IDDRR) and National Day for Disaster Risk Reduction (NDDRR) during this reporting period. Community people and School based participants should know about the



consequences of disaster change affects in their life and livelihoods. That will be encouraged them to necessary measures to adapt with the situations. SKS Foundation observed International Day of Disaster Risk Reduction. Colorful rally was organized followed by discussion meeting on the theme. Government authorities also took part in the day observation events. SKS Foundation observed National Day for Disaster Preparedness (NDDRR) in collaboration with District Administrations. Colorful rally, discussion session and mass gathering are the events of the day. SKS Foundation and local administrations both has been trying to create mass awareness on disaster issues as well as cause of disaster, it's effects, what to do etc.

**World Environment Day:** SKS Foundation also observed world environment day on June 05, 2015 at Upazila and district level with spontaneous participation of group members and other people of the community. Besides district and upazila level, SKS Foundation also celebrated the day at union level. This year's theme was "Seven Billion Dreams, One Planet. Consume with care." The day was



jointly observed with Union Parishad at union level. In this event, students, community group members, government officials, development workers, local elite spontaneously have been participated the rally. During discussion participants emphasized consume with care and safe the planet (Earth). If the Earth does not safe, it will be harmful of our life and livelihoods. Only one planet is appropriate to live. So we have to must safe it for future generation. It is our duty to safe our earth. So, we should be more aware about environment and we can save our environment by our responsibilities. They also discussed how to keep the environment greenery. Group member became aware about environment.

## Disaster Mitigation Structure

Coping with disaster and mitigate risk reduction, SKS Foundation constructed different mitigation structure with support of different projects. The mitigation structures are: homestead plinth raising, flood shelter, road/embankment etc.

### Plinth rising reduces flood vulnerabilities

People of low-lying and flood-prone areas are seriously affected by flooding almost every monsoon due to the climate change. Sometimes these floods affect the same areas 2-3 times in the same monsoon. Flood water inundates people's homesteads and homes. They then need to take shelter on any raised platform like a flood-protection embankment or a road. They often shift their thatch or tin-roofed houses there. The homestead plinth of char people have been inundated during the flood and they faced the problem every year. The char peoples do not break the poverty due to flood suffering and assets loss. To overcome the adverse situation faced by char people, SKS Foundation took different initiatives to raise plinths for extremely poor families in flood-prone areas, which are mitigating the flood suffering and reducing assets loss, SKS Foundation raised the homestead plinth above the flood level with support of different project like CLP, CCCP, SHOUHARDO II etc. A total of 1725 household plinths have been raised to reduce the flood vulnerabilities of the poor families at char areas which is very much effective intervention for saving their lives and family assets. Seasonal flood is very common every year but this intervention of plinth rising kept them out of inundation.



### Owner Driver flood resilient Housing

Owner driven flood resilient housing is initiated by SKS Foundation through Flood Resilient Recovery project with assistance of UNDP. The housing is specially constructed in flood affected areas where erosion is a common threat. The project organized workshop with local carpenters and community leaders and they have identified the design and made two models of housing with available materials. The modalities of the house is easy fixing and dismantling and materials are locally available. Along with the project staff, the house owners are involved directly to purchase the materials and involved in the construction process.

As of the reporting period a total of 162 houses have been constructed with facilities of latrine and tube well.



### Community gets relief at small scale mitigation activities

15-School Maintenance/renovation, 15-RCC Box Culverts/U-drains, 01-Rural Market and 04- Flood Shelters have been constructed/ developed. Education facilities as well as shelter opportunities during flood with user friendly environments have been created.

As a result attendance & interest of students with quality education have been increased to the schools. At the same time peoples took shelters at these institutes during last flood. By the construction of RCC Culverts/U-drains a continuous road communication for the community have been developed and helped in establishing better communication and supported for accessing to market. As a result transportation & marketing facilities for agriculture products of rural PEP have improved through these schemes. Medical facilities have also been increased for the peoples (especially pregnant women) due to easy road communication.





## Emergency Response

SKS Foundation has been started the humanitarian works through emergency response. SKS Foundation has some rescue boats standby to assist flood and disaster victims to shift safe places and relief distribution. In the reporting period the major emergency response are:

### Flood response

In August 2014 heavy rains in the main river basins in Bangladesh, and upstream catchments of India, led to severe flooding in the north-west region of the country. In 2014, floods have again caused significant impact to low-lying regions of Bangladesh specially



in char areas. Continuous rainfall in north and northeastern Bangladesh, together with the onrush of water from upstream, has caused flash floods in low-lying and char areas and densely populated areas. The most affected districts include Nilphamari, Lalmonirhat, Kurigram, Rangpur, Gaibandha. Loss of field crops, Poor sanitation, lack of food, waterborne diseases and loss of family income- all contributed to lives on risk. Most of the char homesteads are inundated and peoples are temporary shifted their belongings and took shelter in embankment and raised places.

Several thousand households in the chars of this district have been affected and are facing acute shortage of food, drinking water and shelter. With support of different donors, SKS

Foundation distributed the relief package to 5600 severely affected char households in close coordination with district, upazila administration and local government representatives. A snapshot of the relief distribution during the reporting period are:

SL	Donor/Lead Agency	Relief items per package	Distribution Areas	No. of families received
1	SDC through MAC project of Swiss Contact	Flatten Rice-5 kg, Molasses -700 gm, Toast Biscuit -350 gm, ORS 5 packets, Water purification tablets- 24 Nos, Flagyl Tablets – 1 leaf, Water Jar (RFL) with cover – 10 litres	Sariakandiupazila of Bogra district & Saghata and Fulchoriupazila of Gaibandha district.	500+500= 1000
2	Oxfam	Sanitary napkin, Bathing & washing Soap, Water purified tablet, ORS, bleaching powder and Aluminium Water Jar and BDT 2500 as cash grant	Sudargonj and Fulchoriupazila of Gaibandha district	1500
3	CARE-BD (USAID funded)	Wheat-20kg, Vegetable oil-1.837 kg. & Peas-3 kg. Water Purification Solution -P&G (15 Packet)	Ulipur & Chilmariupazila of Kurigram district and Saghata of Gaibandha district	500+900= 1400
4	CARE-BD (CHAP funded)	Non-food items (soap, ORS, etc) and cash grant- BDT 1800	Ulipur & Chilmariupazila of Kurigram district	1000
5	ActionAid Bangladesh	14 kg rice, 02 kg dal, 1.5kg suji, 01 kg sugar, 01kg salt, 01 litre, Soybean oil and BDT 1060 cash.	Fulchoriupazila of Gaibandha district	700

The flood has already had a great shocked on peoples to making them particularly vulnerable to disease like- diarrhea & others. However, the people of chars have been reducing vulnerabilities and suffering by receiving the food items and non-food items relief package by SKS Foundation.

Besides the relief operation, SKS Foundation also initiated some rehabilitation activities immediate after the flood. The major activities were tube well disinfection, Tube well platform raised and maintenance, latrine repairing & maintenance, soft loan distribution, vegetable seed distribution etc. A total of 96 tube well platform raised & maintenance, 38 latrine repairing, distribution of 78 water filter and distributed vegetable seed with BDT 1000 cash to 3000 families as part of rehabilitation program.

### Cold wave response

During the last cold wave December 2013-February 2014, SKS operated cold wave response with assistance from different donor agencies such as UNDP, CARE Bangladesh, CLP/DFID etc. A total of 6194 blankets are distributed among 5644 families during the last cold wave. The blankets were distributed among the elderly poor people, children, disabled, poor pregnant and lactating mothers, distressed freedom fighters and poor divorcees of different communities under Rangpur, Gaibandha, Lalmonirhat and Bogra districts. The response activities carried out with collaboration of concerned district administrations along with the local government institutions.



The Upazila and Union level Disaster Management Committees were engaged and extended their all-out cooperation and conducted supervision to ensure smooth distribution of blankets among distressed people.



## Kulsum

### **Kulsum stands at the door to success**

Parul is a remote village of Fulchari union under Fulchari upazila in Gaibandha district. It stands about 6 kilometers east from Fulchari Upazila Head quarter. Kulsum Begum is living in this village for long period. Her husband Samsul Haque is a carpenter. He got some lands from his father, but it has been eroded by the Jamuna River. It was very difficult to lead the family and fulfill daily demands with her husband's tiny income. Poverty became a daily problem for the family. They have no source of income for eating 2 meals daily. During their conjugal life she gave birth to 5 children. Cost of children's education and feeding for 7 family members were difficult with the income of one person. Kulsum's dream was to provide proper education to her children. In order to fulfill her dream she worked hard. Kulsum admitted in the microfinance group of SKS Foundation in 2003 under Parul village of Doel Mohila Somity. In September 2012 SKS Foundation introduced a new project ILPA by PDNR with the funding supports of Andhiri-Hilfe, Bonn.

For installation of SHS, project conducted a HH survey and Kulsum has selected for SHS fulfilling all necessary selection criteria and got a SHS from project. Subsequently she received training on SHS using. Kulsum also received different type of training like; Global warming, Improved cooking stove and Homestead Gardening from this project. By receiving this training her awareness has increased and it was a great achievement that, her children are studying at night by using solar light. Lighting cost has reduced. She is saving Tk. 200 every month. She is also stitching kantha at night by using solar light. Her 1st boy is studying in Higher Secondary Certificate, 2nd girl is in class nine, 3rd boy is in class eight, 4th girl and the younger boy is in class one. Kulsum says that, "By using solar light environment become pollution free, improving health, house does not make dirty, it is an environment friendly system. She is happy for getting SHS from SKS Foundation-ILPA by PDNR Project and thankful to Andheri-Hilfe, Bonn, Germany.

Her dream is to provide proper education to her children also comes true.



## Organizational Strength and Sustainability

SKS Foundation believes that development is always changing with time and situation. Since inception, SKS Foundation implemented many projects and worked with different donors, development organization and government departments. SKS Foundation always welcomes the learning derived from experience and other organizations, which incorporated in organizational operational plan for sustainability of the organization and developing a learning culture within the organization.

### Organizational Support Services

#### Human Resources Management and Staff Capacity Development

Human Resources of an organization are its most important assets because they help transform organizational goals into real achievements. Since inception SKS Foundation is working to better management of human resources. Human Resources Department and Management has been enforcing procedural justice to intensify transparency and equity in order to facilitate an organizational environment that nurtures potential, promotes innovation, change and equity.

SKS Foundation HR department deals with human resource management which includes quality staff recruitment, performance management system, human resource development, staff transfer & promotion of applicable staffs and HR information system. The department has been providing required human resources information/data of the organization preserved to satisfy management, donors and other agencies from time to time. At present a team of 4 members (3 female and 1 male) are working in this department.

During the reporting year HR department handled 1857 staff members (39% female, 61% male) who are involved at various program/projects in this organization. During this year, 52 recruitment advertisements published both printing & electronic media and ensured joining of 360 staffs. Staff dropout rate is 8.29% (154 staff drop out) during this year including all sectors of the organization, which is significantly less than the previous year.

#### Administration

SKS Foundation provides administrative support to different programs and projects through 108 staff members. It includes grievance resolution, procurement and management. This division deals with publications and communications; Construction and maintenance; safety and security; legal affairs; converted static mode to dynamic mode of the SKS Foundation web site and new introduced SKS Foundation webmail; vehicle management; assets management; NGO Affairs Bureau and gender justice & diversity. The establishment of projects based on payment by results is a major challenge. It requires a range of skills, drawn from various departmental functions including policy, operations, finance, legal and procurement. The working across functions admin provided an interesting example of how these various skills could be brought together. At its most immediate, the admin involved the central policy official deliberately building an effective team and ways of working that involved a range of players from across the department, including operations and finance. While this was a personal approach adopted by a particular individual, it was only possible because wider changes within the department over the previous few years had succeeded in breaking down long-standing divisions which prevented joint team working, particularly between policy and operations.

#### Finance

To enable effective decision making, management accounting and financial management systems in an organization should be evolved and integrated to provide timely, accurate and comprehensive information for all tiers of management.

The Finance & Accounts Department of SKS Foundation works as a separate department, follows International Accounting Standards (IAS) and uses International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) in all financial reporting. Financial and accounting manual, Internal Control System are reviewing continuously as and when necessary to meet the demand for changes in financial reporting and policies. One Director – Finance, Admin & HR and two Coordinator- Finance manages the tasks related to this division and has been developed in line with SKS Foundation's overall vision and mission.

#### Internal Audit

SKS Foundation established its internal audit department in 2004 with a view to ensure quality financial management of the organization for maintaining accountability and transparency as well. At the beginning of the department it was running by a team of 4-member of internal auditors with the leadership of the Chief Executive. In 2010 the operation methodology of the department was restructured. A 14 member experience Audit team headed by Coordinator is working for establish financial transparency and accountability of different level of organization under guidance of Chief Executive.

During the period of July 2014-June 2015, the audit department conducted audit in 104 numbers in Branch Offices under Economic Sector on 100% auditing manner. At the same time the department ensured auditing of 36 project accounts and activities of HR Department of the organization. Besides 100% auditing, also conducted 93 follow up audit in different branch and projects. Other than these, the audit department undertook some special assignments /investigations as assigned by the Chief Executive.



### Monitoring and Evaluation

SKS Foundation has established a Monitoring & Evaluation unit to look after all projects and operated a unique and functional monitoring system. Comparative review of strategies and approaches at project level M&E systems are done at intervals to improve performance of the system and program quality. SKS Foundation is using an M&E framework to ensure quality implementation of programs, reduce transaction costs and to provide regular reports to development partners against measurable indicators.

### SKS Foundation Social Business

Unlike traditional business, a social business operates for the benefit of addressing social needs that enable societies to function more efficiently. Social business provides a necessary framework for tackling social issues by combining business know-how with the desire to improve quality of life. The aim of a SKS Foundation social business is to have a social goal and being self-sustainable of the organization. SKS Foundation social Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization. Profits are reinvested for expansion and further social benefit by providing a goods or services at the best price to help the people. The following social business projects are initiated by SKS Foundation:

#### SKS Foundation Hospital

SKS Foundation Hospital is contributing a lot giving health services to the people since 2010. SKS Hospital has 10 bed facilities including 3 cabins and equipped with modern facilities of health services including operation theatre, pathology services and ambulance facility. Three full time Medical Officers along with three trained nurses give health services in the hospital. A total of 23 staff members are engaged in the hospital for ensuring services to the people. Three full time doctors are providing support in 24 hours. Both the outpatients and inpatients service facilities are available in the hospital. X-ray, Ultra Sonogram, ECG and pathology tests services are available at the hospital.

Three general physicians and six consultant doctors provide health services to the outpatients in weekly basis. During the reporting period around 2175 patients received health services from the hospital. A total of 580 patients have admitted in the hospital for treatment during the reporting period. The services of surgery such as Circumcision, Vaginal Hysterectomy, Abdominal Hysterectomy, D&C, 3rd Degree Perennial tear, Caesarian Section, Ovarian cyst, Lymphoma, Bladder Stone, Breast Tumor, Tonsillectomy, normal delivery done during this period. Total of 552 surgical operations have been done during the reporting year in SKS Foundation Hospital. Besides the general surgery, 60 eye operations have been done in SKS Hospital during the reporting period.



Besides Hospital services, SKS Foundation Hospital also provides support village based camps like eye camp, general health camp, Gyno health camp etc. This year SKS Foundation Hospital provided support in 117 village based camps where 9523 patient received treatment services.

Now the hospital is running in a rental house and the own six storied hospital building is near to be completed in centre place of Gaibandha district town, which will inaugurate soon.

#### SKS Solar Project

As part of social business, SKS Foundation started the solar project from November 2013 to expand the renewable energy source in remote areas. There are different options of solar system which varied from 10 watt to 130 watt but best option is 75 watt. The system is supplied to the customer based on their demand and requirement. The system is installed with 10-15% initial cost by the customer and rest amount will repay as installment basis. The whole amount of solar panel system will repay within three years and all technical supports are providing the organizational technical persons. Up to June 2015, a total of 326 solar panel unit are distributed and installed.

#### SKS Foundation Training Centers and Guest Houses

In 1998 SKS Foundation established its own training center at Bharatkhal, Shaghata, Gaibandha to build capacity of program participants and staff as well. Now SKS has another well-equipped training center cum guest house at Radhakrishnapur Gaibandha Sadar named SKS Inn. On the top of SKS head office there is a guest house with modern facilities. Besides this in head office has the

conference hall with multimedia facilities. The training centers are well equipped with training rooms, necessary materials and logistic along with residential facilities. In the training centers total 97 batches training have been conducted where 2366 participants (male 972, female 1394) were attended and used residential facilities during the reporting period (July 2014-June 2015) by donor agencies, other NGOs and SKS Foundation programs.

### Nuton Kuri Biddayapit

Nuton Kuri Biddayapit, a Junior High School initiated by SKS Foundation to provide quality education to children of poor char families at Bharatkhal, Shaghata, Gaibandha established in 2005. The objective is to create scope of quality formal education for



the local children. Initially the school was offered education up to grade V. Now it has been permitted from government to provide education up to grade VIII from 2013. In the school, there are eleven beautiful class room facilities with a big play ground for the student. A total of 16 qualified teachers (male 13, female 3) are giving teaching support and provide guidance for quality education. The teachers are also support the students to develop their mental and physical development through co-curriculum activities.

At present total 370 students are studying in the school among them 236 are boys and 134 are girls. 99 students are newly enrolled in different class during reporting year. In 2014, 33 students (23 boys & 10 girls) were appeared in Primary School Certificate (PSC) examination and all were succeed and out of them 21 students got GPA 5. Also 15

students (11 boys & 4 girls) are appeared in Junior School Certificate (JSC) examination and all are succeed and 12 students got GPA 5. Five school vans are facilitating the children for carrying the student in the school.

During the time of flood, the school is using as flood shelter for the flood affected people of the remote char areas. The school campus also is using for organizing health/eye camp, relief distribution centre and any other social development, sports and cultural activities.

### Associated with Networks

- International Network for Alternative Financing (INAFI)
- Freshwater Action Network South Asia – (FANSA-BD)
- Bangladesh Urban Forum (BUF)
- NGO Forum for Public Health
- Network for Information, Response And Preparedness Activities on Disaster (NIRAPAD)
- Credit and Development Forum (CDF)
- Bangladesh Manobadhikar Somonnay Parishad (BMSP)
- Bangladesh Society for Waste Management
- Andheri-Hilfe Partners Forum
- Association for Land Reform Development (ALRD)
- Disaster Forum-Bangladesh
- Resource Mobilization Alliance
- Supro (Susasoner Jonno Prochar Avijan)
- Bangladesh Sishu Adhikar Forum (BSAF)
- Association of Development Agencies in Bangladesh (ADAB)
- CSA for SUN, BD
- Water Commons Forum
- Unity for Social and Human Action (USHA)



## Projects of the Reporting Period [July 2014-June 2015]

During the period of July 2014-June 2015, SKS Foundation implemented different development programs/projects for the improvement of life and livelihood of the targeted peoples and communities. The implemented projects during the reporting period are:

Resource Sharing Partners	Projects	Location
A. Andheri-Hilfe, Bonn, Germany	1. Strengthening Livelihoods Options and Social Advancement" (SLOSA) 2. Improving Livelihoods of The Poor Agricultural Labourers and Small Peasants by Protecting And Developing Natural Resources in Gaibandha (ILPA By PDNR)	Gaibandha Gaibandha
B. ActionAid Bangladesh	3. Strengthening Women's Collective (SWC) 4. Strengthening Women's Collective (SWC) 5. Mati O Manush Project	Gaibandha & Lalmonirhat Lalmonirhat
C. CARE Bangladesh	6. Strengthening Household Abilities to Respond to Development Opportunities (SHOUHARDO3) Program 7. Social and Economic Transformation of the Ultra Poor (SETU) Project	Gaibandha Rangpur
D. Community Legal Services (CLS)-Maxwell Stamp PLC	8. Strengthening Community Legal Services in Northern Bangladesh (SCLS-NBd)	Gaibandha
E. Manusher Jonno Foundation (MJF)	9. Action for Ending Domestic Violence Against Women (A4EDVAW) 10. Enhancing Community Participation on Social Protection Program (ECPSP)	Gaibandha Gaibandha
F. Maxwell Stamp/DFID	11. Char Livelihood Program (CLP)	Lalmonirhat
G. Oxfam	12. Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL) project 13. Oxfam Humanitarian Capacity Building Project (OHCB)	Gaibandha Gaibandha
H. WaterAid Bangladesh	14. Urban Sanitation, Hygiene Education And Water Advancement (USHWA) 15. Establishing Rights for Improving WaSH Situation of Poor and Marginalized Char People 16. WaSH Result Project in Shaghata 17. WaSH Result Project in Sadullapur 18. Dissemination of National Hygiene Promotion strategy (NHPS)	Nilphamari Gaibandha Gaibandha Gaibandha Gaibandha
I. Swiss contact-Bangladesh	19. Making Market Works for Padma, Jamuna and Teesta Chars (M4C) Project	Gaibandha & Bogra
J. BRAC	20. Education Support Program (ESP) 21. NFPE schools for the children and Kishori clubs for adolescents	Gaibandha Gaibandha
K. Grameen Telecom Trust (GTT)	22. Employment and Income Generation (EIG) through Contract Farming	Gaibandha
L. HELVETAS Swiss Intercooperation	23. Improving Food Security and Livelihoods of Poor Farming Households (IFSL) Project	Gaibandha
M. Islamic Relief Worldwide-Bangladesh	24. Enhancing Inclusive Disaster Resilience in Bangladesh (EIDRB under DIPECHO VIII action plan)	Gaibandha
N. TDH Netherlands	25. Initiative for Married Adolescent Girls' Empowerment (IMAGE)	Gaibandha
O. WSUP Bangladesh	26. South Asia WASH Result (SAWR) Programme	Rajshahi division
P. Plan International	27. Education in CCDRR- Strengthening Children's Voices in Promoting Safe Schools	Lalmonirhat
Q. UNDP - United Nations Development Programme	28. Flood Resilient Recovery Project in Sariakandi Upazila of Bogra district	Sariakandi, Bogra
R. Embassy of Japan in Bangladesh	29. Establishment of a Community Radio Station in Gaibandha	Gaibandha
S. GOB/Department of Women Affairs	30. Package Service for 'Vulnerable Women Development Program'	Gaibandha & Dinajpur
T. Palli Karma-Sahayak Foundation (PKSF)	31. Programme Initiative for Monga Eradication (PRIME) 32. Adaptation to Livelihoods and Homestead Improvement Project Focusing Climate Change (CCCP) 33. ENRICH (Sammridhi) program 34. LIFT (Learning and Innovation Fund to Test New Ideas) 35. Developing Inclusive Insurance Sector Project (DIISP)	Gaibandha & Rangpur Kurigram Gaibandha
U. Anukul Foundation	36. Micro Enterprise Development Project (MEDP)	Bogra & Naogaon
V. Palli Karma-Sahayak Foundation (PKSF) & SKS Foundation	37. Micro-Finance Program (Jagoron, Buniad, Agrosar, Sahos, Sufalon)	Gaibandha, Rangpur, Joypurhat Bogra, Natore, Naogaon, Sirajgonj
W. Infrastructure Development Company Limited (IDCOL)	38. IDCOL Solar Home Systems Programme	Rangpur & Rajshahi divisions
X. South East Bank	39. Agriculture Support Program Loan	Gaibandha
<b>Total Resource Sharing Partners= 24</b>	<b>Total Partners Project= 39</b>	



## Conclusion

During the reporting period SKS Foundation completed the major tasks and achievement of different projects are significant. Besides the implementation of planned activities, SKS Foundation developed next year activities planning, budgeting and designing was done. SKS Foundation's public relation, donor and counterpart relations and communications related activities gained new pace of organization's portfolio. SKS Foundation's commitment and progress of the work shows efficiency and effectively generating results in different aspects of development specially focused on livelihoods, rights and governance, women empowerment, water and sanitation and people's organization development which ultimately empower the poor and disadvantaged people and establish a discrimination free society.



**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, 2015 and Consolidated Statement of Comprehensive Income, Consolidated Receipts and Payments Statement and Consolidated Cash Flow Statement for the year then ended, 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.

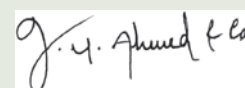
**Opinion**

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of SKS Foundation as at June 30, 2015 and its financial performance and its cash flows for the year then ended June 30, 2015 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.

Dated: August 31, 2015  
Dhaka



**(J.U. Ahmed & Co.)**  
Chartered Accountants

**SKS Foundation**  
 Consolidated Statement of Financial Position  
 As at June 30, 2015

Notes	Amount in BDT							2013-2014 Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
	72,218,185	-	72,218,185	70,908,675	15,599,316	86,507,991	158,726,176	98,900,234
<b>Properities and Assets</b>								
<b>Non-current assets</b>								
Property, plant and equipment								
Current Assets								
Loan to members	-	-	-	960,802,475	249,080,666	1,209,883,141	1,209,883,141	990,721,333
Short term investment	54,080,000	-	54,080,000	75,026,540	3,816,834	78,843,374	132,923,374	191,136,071
Advance, deposits and prepayments	2,523,425	-	2,523,425	2,574,296	65,900	2,640,196	5,163,621	6,438,297
Misappropriation	-	-	-	9,603,109	62,374	9,665,483	9,665,483	10,120,099
Staff loan account	11,730,599	-	11,730,599	34,000	-	34,000	11,764,599	7,141,342
Staff loan (Motor cycle)	-	-	-	7,731,604	(4)	7,731,600	7,731,600	8,196,685
Motor cycle Stock	-	-	-	874,000	-	874,000	874,000	-
Fund receivable								
Accounts Receivable	22,884,596	-	22,884,596	37,335,921	(2,424,195)	34,911,726	57,796,322	51,714,496
Loan account receivable	67,932,457	-	67,932,457	-	-	-	67,932,457	71,149,510
Cash in hand	120,962	60,063	181,025	4,738,940	1,221,073	5,960,013	6,141,038	4,791,422
Cash at Bank	12,837,010	29,077,352	41,914,362	17,115,466	10,054,013	27,169,479	69,083,841	54,422,848
<b>Total Current Assets</b>	<b>172,109,049</b>	<b>29,137,415</b>	<b>201,246,464</b>	<b>1,115,836,350</b>	<b>261,876,662</b>	<b>1,377,713,012</b>	<b>1,578,959,476</b>	<b>1,405,883,101</b>
<b>Total Properties and Assets</b>	<b>244,327,234</b>	<b>29,137,415</b>	<b>273,464,649</b>	<b>1,186,745,025</b>	<b>277,475,978</b>	<b>1,464,221,003</b>	<b>1,737,685,652</b>	<b>1,504,783,335</b>
<b>Capital Fund and Liabilities</b>								
<b>Capital Fund</b>								
General Reserve	130,649,855	-	130,649,855	137,524,525	30,658,145	168,182,671	298,832,526	248,051,232
Statutory Reserve Fund	-	-	-	15,292,758	4,444,173	19,736,931	19,736,931	11,286,937
Fund Account (ILS)	-	-	-	-	2,800,000	2,800,000	2,800,000	12,647,000
Fund Account (BLT)	-	-	-	-	-	-	-	9,278,372
<b>Total Capital Fund</b>	<b>130,649,855</b>	<b>-</b>	<b>130,649,855</b>	<b>152,817,283</b>	<b>37,902,318</b>	<b>190,719,602</b>	<b>321,369,457</b>	<b>281,263,541</b>
<b>Non-Current Liabilities</b>								
Long term liabilities	-	-	-	213,783,327	31,524,284	245,307,611	245,307,611	210,265,228
Loan from Donor	29,018,865	29,018,865	29,018,865	23,571,038	23,571,038	23,571,038	52,589,903	35,106,477
Loan from General Fund	<b>29,018,865</b>	<b>-</b>	<b>29,018,865</b>	<b>213,783,327</b>	<b>55,095,322</b>	<b>268,878,649</b>	<b>297,897,514</b>	<b>245,371,705</b>



Notes	Amount in BDT						2013-2014 Total
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
<b>Current Liabilities</b>							
Loan from PKSF (Repayable within one year)	-	-	-	301,933,335	17,523,405	301,933,335	353,500,001
Loan from ANUKUL (Repayable within one year)	-	-	-	-	68,793,249	17,523,405	21,139,967
Loan Account (SEBL)-Agriculture	-	29,137,415	29,137,415	-	-	68,793,249	26,990,905
Project Balance Fund	-	-	-	-	-	29,137,415	23,253,936
Loan Account (FDR)	-	-	-	-	-	-	10,450,000
Members savings deposits	-	-	-	382,117,039	75,943,824	458,060,863	340,646,139
Loan Loss Provision	-	-	-	58,116,167	5,694,969	63,811,136	49,414,041
Fund Account (ENRICH)	-	-	-	3,127,908	-	3,127,908	840,000
Disaster Management Fund	-	-	-	11,193,173	1,416,974	12,610,147	10,860,747
Loan Risk Fund (Others)	-	-	-	56,073,160	10,173,191	66,246,351	53,744,883
Loan Risk Fund (UP)	-	-	-	-	-	-	1,136,168
Advance Account (DIISP)	-	-	-	3,045	-	3,045	628,391
Advance Account (Anukul)	-	-	-	-	118,489	118,489	150,820
Advance Account (ENRICH)	-	-	-	3,080,285	-	3,080,285	3,714,591
Advance Account (PRIME)	-	-	-	1,839,445	-	1,839,445	-
Cattle Insurance Account	-	-	-	1,834,300	107,700	1,942,000	1,365,981
Health and Education Fund	-	-	-	83,965	27,640	111,605	74,435
Loan Account - H/O	-	-	-	-	-	-	10,051,000
Loan Account Health & Education	200,000	-	200,000	-	-	200,000	1,320,000
Security Account	7,267,815	-	7,267,815	-	-	7,267,815	5,533,055
Staff Loan Fund	-	-	-	-	-	-	11,796,089
Insurance Premium Hospital	-	-	-	3,250	-	3,250	1,250
Loan account others	16,280,150	-	16,280,150	-	-	16,280,150	16,201,983
Housing loan account	25,826,134	-	25,826,134	-	-	25,826,134	18,102,446
Provision for expenses	235,629	-	235,629	533,241	1,028,596	1,797,466	850,135
Gratuity fund account	12,273,591	-	12,273,591	-	-	12,273,591	9,188,484
Robi commission advance	-	-	-	-	-	-	241,866
Staff Welfare Fund	15,865,639	-	15,865,639	(4,098)	-	15,861,541	6,196,604
Provident Fund	-	-	-	800	-	800	-
Staff Welfare Scheme (SWS)	-	-	-	9,400	300	9,700	-
Advance Account (CNG)	-	-	-	200,000	-	200,000	-
Loan from SWS Fund	-	-	-	-	-	2,150,000	-
Loan from Chilli Trade Fund	-	-	-	-	-	1,500,000	-
Accounts payable	6,709,556	-	6,709,556	-	-	6,709,556	754,172
<b>Total Current Liabilities</b>	<b>84,658,514</b>	<b>29,137,415</b>	<b>113,795,929</b>	<b>820,144,415</b>	<b>184,478,337</b>	<b>1,004,622,752</b>	<b>978,148,089</b>
<b>Total Capital Fund and Liabilities</b>	<b>244,327,234</b>	<b>29,137,415</b>	<b>273,464,649</b>	<b>1,186,745,025</b>	<b>277,475,978</b>	<b>1,464,221,003</b>	<b>1,504,783,335</b>

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

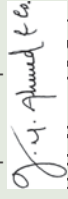


**Rasel Ahmed Liton**  
Chief Executive



**Md. Mostanzur Rahman**  
Director - Finance

As per our report of same date



**J. U. Ahmed & Co.**  
Chartered Accountants

Dated: August 31, 2015  
Dhaka

**SKS Foundation**  
 Consolidated Statement of Comprehensive Income  
 For the year ended June 30, 2015

Particulars	Amount in BDT						2013-2014	
	Social & Environment Sector		Economic Sector		2014-2015		Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Total
<b>Income</b>								
<b>Contribution- Social &amp; Environment Program (Donor Grants)</b>								
Grants from foreign donation	-	21,732,286	21,732,286	-	-	-	21,732,286	24,862,532
Grants from GoB/PKSF	-	-	-	32,216,088	-	32,216,088	32,216,088	34,081,488
Local donation	8,653,614	376,883,681	385,537,295	-	-	-	385,537,295	290,877,612
	<b>8,653,614</b>	<b>398,615,967</b>	<b>407,269,581</b>	<b>32,216,088</b>	<b>-</b>	<b>32,216,088</b>	<b>439,485,669</b>	<b>349,821,632</b>
<b>Contribution - Economic Program (Micro Finance)</b>								
Service charge on Loan to Borrowers	-	-	-	190,584,364	52,638,519	243,222,883	243,222,883	203,904,880
Sale of forms	-	-	-	2,045,989	489,171	2,535,160	2,535,160	1,527,105
Member Admission fees	-	-	-	450,065	134,690	584,755	584,755	-
Interest on Bank Deposit	-	-	-	10,602,629	-	10,602,629	10,602,629	10,853,484
Others	-	-	-	2,666,785	280,310	2,947,095	2,947,095	6,799,832
	-	-	-	<b>206,349,832</b>	<b>53,542,690</b>	<b>259,892,522</b>	<b>259,892,522</b>	<b>223,085,301</b>
<b>Contribution - Social Business Program</b>								
Junior School (Nutunkuri Biddhapith)	1,512,974	-	1,512,974	-	-	-	1,512,974	1,576,760
SKS- Training Centre	7,784,946	-	7,784,946	6,519,658	-	6,519,658	14,304,604	7,830,222
SKS Hospital	6,309,659	-	6,309,659	-	-	-	6,309,659	6,956,698
SKS Enterprise	1,900,135	-	1,900,135	-	-	-	1,900,135	2,601,157
SKS Solar	2,492,433	-	2,492,433	-	-	-	2,492,433	-
	<b>20,000,147</b>	<b>-</b>	<b>20,000,147</b>	<b>6,519,658</b>	<b>-</b>	<b>6,519,658</b>	<b>26,519,805</b>	<b>18,964,837</b>
<b>Contribution - SKS/Program Participants</b>								
Program Participants - Health Card distribution	3,212,702	-	3,212,702	130,800	-	130,800	3,343,502	1,787,150
Overhead from bilateral project	11,954,656	-	11,954,656	-	-	-	11,954,656	20,508,127
Interest on Bank Deposits	7,575,450	-	7,575,450	327,629	420,356	747,985	8,323,435	369,934
Interest on Staff Housing Loan	289,789	-	289,789	-	-	-	289,789	345,464
Others- Program Participants contribution	1,557,191	-	1,557,191	-	663,356	663,356	2,220,547	10,399,089
	24,589,788	-	24,589,788	458,429	1,083,712	1,542,141	26,131,929	33,409,764
	<b>53,243,549</b>	<b>398,615,967</b>	<b>451,859,516</b>	<b>245,544,007</b>	<b>54,626,402</b>	<b>300,170,409</b>	<b>752,029,925</b>	<b>625,281,534</b>
<b>Total Income</b>								
<b>Expenditure</b>								
<b>Operating Expenses</b>								
<b>Personnel Costs</b>								
Salary and Allowances	15,480,805	108,757,519	124,238,324	101,124,673	19,621,919	120,746,592	244,984,916	203,086,812
	<b>15,480,805</b>	<b>108,757,519</b>	<b>124,238,324</b>	<b>101,124,673</b>	<b>19,621,919</b>	<b>120,746,592</b>	<b>244,984,916</b>	<b>203,086,812</b>
<b>Support Costs</b>								
Advertisement	113,732	250,421	364,153	66,183	-	66,183	430,336	340,698
Audit fees	40,625	253,319	293,944	60,000	-	60,000	353,944	322,750
Bank charges	165,492	99,241	264,733	951,210	254,467	1,205,677	1,470,410	1,864,223
Central management cost	-	6,250,898	6,250,898	-	-	-	6,250,898	7,931,652
Crockery expenses	41,359	-	41,359	-	-	-	41,359	32,830
Facilities	-	-	-	-	-	-	-	5,132,849
Depreciation	2,624,866	-	2,624,866	2,505,971	2,656,366	5,162,337	7,787,203	7,535,523
Licence fee	75,408	-	75,408	-	-	-	75,408	46,979

**SKS Foundation**  
 Consolidated Statement of Comprehensive Income  
 For the year ended June 30, 2015

Particulars	Amount in BDT						2013-2014 Total
	Social & Environment Sector		Economic Sector		2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Legal fees	36,000		36,000	232,612	14,400	247,012	492,687
Training							54,501,326
Disaster management expenses	2,172,025		2,172,025				2,172,025
Program support expenses	416,257	10,156,747	10,573,004				10,573,004
Others expenses	1,019,503	1,206,867	2,226,370	257,473	32,895	290,368	2,196,603
Office maintenance	1,230,010	122,338	1,352,348	2,580,069	706,285	3,286,354	4,638,702
Office rent	1,212,116	4,028,065	5,240,181	3,602,882	1,284,020	4,886,902	7,190,929
Printing and stationery	529,788	1,506,165	2,035,953	4,078,606	763,098	4,841,704	5,587,944
Postage, telephone and electricity	544,152	1,634,495	2,178,647	2,792,317	562,397	3,354,714	4,091,989
Repairs and maintenance	205,663	732,632	938,295				938,295
Representation (entertainment)	292,183	556,589	848,772	982,607	137,797	1,120,404	1,487,005
Tax, Subscription & Donation	3,855,495	510,634	4,366,129	437,502	26,050	463,552	994,346
Office supplies and utilities expenses	139,747	26,621	166,368				927,656
	14,714,420	27,335,032	42,049,452	18,547,432	6,437,775	24,985,207	348,969
<b>Logistic Costs</b>							111,946,950
Fuel and maintenance	1,448,266	1,503,969	2,952,235	4,175,674	1,375,076	5,550,750	8,586,515
Local transport	1,180,934	7,653,374	8,834,308	2,036,812	199,648	2,236,460	5,151,817
	2,629,200	9,157,343	11,786,543	6,212,486	1,574,724	7,787,210	13,738,332
<b>Total Operating Expenses</b>	<b>32,824,425</b>	<b>145,249,894</b>	<b>178,074,319</b>	<b>125,884,591</b>	<b>27,634,418</b>	<b>153,519,009</b>	<b>331,593,328</b>
<b>Financial Expenses</b>							<b>328,772,094</b>
Interest on Members Savings				12,740,697	1,997,555	14,738,252	11,870,816
Interest on loan account	2,896,712		2,896,712	875,720	11,532,027	12,407,747	10,303,482
Service charges paid				29,514,334	3,754,765	33,269,099	24,441,697
	<b>2,896,712</b>	<b>-</b>	<b>2,896,712</b>	<b>43,130,751</b>	<b>17,284,347</b>	<b>60,415,098</b>	<b>46,615,995</b>
<b>Program Inputs Costs</b>							
Education and Training Inputs	2,869,389	12,349,357	15,218,746	11,767,491	144,608	11,912,099	27,130,845
Project inputs	6,122,571	235,693,758	241,816,329	26,321,895	2,501,725	28,823,620	201,457,444
Health Inputs	3,237,255		3,237,255	617,738	544,457	1,162,195	4,399,450
IGA Inputs	515,701		515,701	8,744,848		8,744,848	9,260,549
Facilities Development		5,322,958	5,322,958				5,322,958
	12,744,916	253,366,073	266,110,989	47,451,972	3,190,790	50,642,762	210,720,565
<b>Total Expenditure</b>	<b>48,466,053</b>	<b>398,615,967</b>	<b>447,082,020</b>	<b>216,467,313</b>	<b>48,109,556</b>	<b>264,576,869</b>	<b>586,108,654</b>
Surplus for the year	4,777,496		4,777,496	29,076,694	6,516,846	35,593,540	39,172,880
<b>Total</b>	<b>53,243,549</b>	<b>398,615,967</b>	<b>451,859,516</b>	<b>245,544,007</b>	<b>54,626,402</b>	<b>300,170,409</b>	<b>625,281,534</b>

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



## SKS Foundation

Consolidated Receipts and Payments Statement  
For the year ended June 30, 2015

Particulars	Note	Amount in BDT							2013-2014 Total
		Social & Environment Sector		Economic Sector			2014-2015		
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
<b>A. Receipts</b>									
<b>Opening balance</b>									
Cash in hand		526,380	32,923	559,303	3,374,986	857,133	4,232,119	4,791,422	3,645,240
Cash at bank		10,782,166	23,221,013	34,003,179	14,160,556	6,258,812	20,419,369	54,422,548	56,440,888
		11,308,546	23,253,936	34,562,482	17,535,542	7,115,945	24,651,488	59,213,970	60,086,128
<b>Non Operating Income</b>									
Advance Reimbursement	37	16,823,430	2,232,802	19,056,232	14,697,934	899,330	15,597,264	34,653,496	324,688,681
Borrowings and overdrafts	38	9,000,000	13,423,590	22,423,590	541,424,583	210,000,000	751,424,583	773,848,173	602,205,131
Loan realized from members				-	1,565,102,690	357,862,502	1,922,965,192	1,922,965,192	1,571,327,418
Members savings collection				-	250,948,908	63,911,206	314,860,114	314,860,114	264,610,558
Loan realized from others	39	208,240,169		208,240,169	22,605,106	4,903,957	27,509,063	235,749,232	410,475,354
FDR encashment	40	21,950,000		21,950,000	226,000,000	-	226,000,000	247,950,000	89,560,729
General Fund		21,600,000		21,600,000				21,600,000	
Provident Fund		516,652		516,652	6,058,468	1,328,588	7,387,056	7,903,708	7,044,176
Staff Welfare Fund		9,687,890		9,687,890	621,706	138,932	760,638	10,448,528	1,655,053
Gratuity Fund		4,101,537		4,101,537				4,101,537	3,330,840
Staff Security Fund		1,384,000		1,384,000				1,384,000	1,320,000
Staff welfare scheme		2,926,026		2,926,026	1,573,200	467,800	2,041,000	4,967,026	899,700
		<b>296,229,704</b>	<b>15,656,392</b>	<b>311,886,096</b>	<b>2,629,032,594</b>	<b>639,512,315</b>	<b>3,268,544,909</b>	<b>3,580,431,005</b>	<b>3,277,117,640</b>
<b>Contribution from Social &amp; Environment Program (Donor Grants)</b>									
Donation receipts-									
Development Programs	41	5,015,130	410,574,144	415,589,274	8,499,912	103,765	8,603,677	424,192,951	336,135,563
Donation receipts in advance	42	7,148,000		7,148,000	14,794,000	506,330	15,300,330	22,448,330	28,045,406
		<b>12,163,130</b>	<b>410,574,144</b>	<b>422,737,274</b>	<b>23,293,912</b>	<b>610,095</b>	<b>23,904,007</b>	<b>446,641,281</b>	<b>364,180,969</b>
<b>Contribution - Economic Program (Operating Income)</b>									
Bank interest ( FDR)	43	1,779,533		1,779,533	23,081,546		23,081,546	24,861,079	3,376,285
Bank interest		35,751	81,290	117,041	327,629	26,896	354,525	471,566	409,108
Sale of forms, Pass Book & Admission Fee					2,496,054	623,861	3,119,915	3,119,915	1,527,105
Service charge		837,693		837,693	190,220,305	52,526,143	242,746,448	243,584,141	204,247,094
		<b>2,652,977</b>	<b>81,290</b>	<b>2,734,267</b>	<b>216,125,534</b>	<b>53,176,900</b>	<b>269,302,434</b>	<b>272,036,701</b>	<b>209,559,592</b>
<b>Contribution - Social Business Program</b>									
SKS Enterprise (Robi)	44	73,907,179		73,907,179				73,907,179	1,885,819
SKS- Training Centre	45	8,084,946		8,084,946				8,084,946	6,750,313
Junior School	46	1,599,484		1,599,484				1,599,484	1,576,760
SKS- Hospital	47	6,403,360		6,403,360				6,403,360	8,029,395
SKS Solar		18,966,319		18,966,319				18,966,319	-
		<b>108,961,288</b>	<b>-</b>	<b>108,961,288</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>108,961,288</b>	<b>18,242,287</b>

## SKS Foundation

Consolidated Receipts and Payments Statement  
For the year ended June 30, 2015

Particulars	Note	Amount in BDT							2013-2014 Total
		Social & Environment Sector		Economic Sector			Grand Total		
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		Total	
<b>Contribution- SKS / Program Participants</b>									
Overhead and others from Bilateral Projects		15,152,158	-	15,152,158			-	15,152,158	
Program Participants- Health Cards Distribution		3,212,702		3,212,702			-	1,787,150	
Others Program Participants									
Contribution	48	1,482,970	2,795,672	4,278,642	6,310,919	277,670	6,588,589	11,241,137	
		19,847,830	2,795,672	22,643,502	6,310,919	277,670	6,588,589	28,898,440	
<b>Total Receipts</b>		<b>451,163,475</b>	<b>452,361,434</b>	<b>903,524,909</b>	<b>2,892,298,501</b>	<b>700,692,925</b>	<b>3,592,991,427</b>	<b>4,496,516,336</b>	
<b>B. Payments</b>									
Operating Expenses									
Personnel Costs									
Salary and allowances	49	14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	99,586,540	184,393,963	
		14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	99,586,540	184,393,963	
Support Costs									
Advertisement		47,888	189,119	237,007	26,000	-	26,000	134,273	
Audit fee			312,000	312,000				154,000	
Bank charges		165,262	144,057	309,319	951,210	254,467	1,205,677	1,858,570	
Legal expenses		25,000		25,000	110,082	14,400	124,482	391,612	
Office expenses	50	747,699	18,102,800	18,850,499	2,412,711	704,909	3,117,620	12,022,170	
Office rent		986,440	2,456,119	3,442,559	3,600,382	1,284,020	4,884,402	6,672,231	
Others expense	51	732,964	300,785	1,033,749	155,130	-	155,130	1,188,879	
Printing and stationery		494,029	1,648,362	2,142,391	1,490,189	763,098	2,253,287	3,048,942	
Postage, telephone and electricity		535,301	1,322,295	1,857,596	2,662,708	558,573	3,221,281	4,004,972	
Representation /Entertainment		282,475	180,398	462,873	956,957	137,797	1,094,754	917,187	
Tax, Subscription & Donation	52	2,375,499	842,489	3,217,988	434,502	154,850	589,352	1,063,281	
		<b>6,392,557</b>	<b>25,498,424</b>	<b>31,890,981</b>	<b>12,799,870</b>	<b>3,872,114</b>	<b>16,671,984</b>	<b>32,792,289</b>	
<b>Logistic Costs</b>									
Fuel and maintenance	53	1,380,956	2,134,768	3,515,724	3,595,463	1,164,860	4,760,323	7,628,797	
Local transport	54	1,110,852	2,461,356	3,572,208	1,917,218	199,648	2,116,866	4,693,119	
		2,491,808	4,596,124	7,087,932	5,512,681	1,364,508	6,877,189	12,321,916	
<b>Total Operating Expenses</b>		<b>23,519,424</b>	<b>139,476,479</b>	<b>162,995,903</b>	<b>101,347,220</b>	<b>21,788,493</b>	<b>123,135,713</b>	<b>286,131,616</b>	
Financial Expenses									
Service charges	55	-	-	-	29,514,334	8,038,207	37,552,541	27,702,742	
Interest expenses	56	2,704,208	-	2,704,208	875,720	1,037,881	1,913,601	1,581,328	
		<b>2,704,208</b>	<b>-</b>	<b>2,704,208</b>	<b>30,390,054</b>	<b>9,076,088</b>	<b>39,466,142</b>	<b>29,284,070</b>	

## SKS Foundation

Consolidated Receipts and Payments Statement  
For the year ended June 30, 2015

Figures in Taka

Particulars	Note	Amount in BDT						2013-2014	
		Social & Environment Sector		Economic Sector		2014-2015		Total	Total
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Grand Total		
<b>Program Inputs Costs</b>									
57	Education & Training Inputs	4,908,303	14,512,884	19,421,187	7,841,409	286,408	8,127,817	27,549,004	57,545,954
58	Project Inputs	8,786,971	240,944,371	249,731,342	13,412,996	-	13,412,996	263,144,338	186,036,258
59	Health Inputs	1,286,125	1,286,125	1,286,125	617,738	402,657	1,020,395	2,306,520	5,763,003
60	IGA Inputs	14,981,399	255,457,255	270,438,654	81,049	-	81,049	81,049	11,181,286
<b>Non Operating Costs</b>									
61	Loan repaid	234,350,101	18,101,830	252,451,931	573,205,651	158,247,643	731,453,294	983,905,225	818,943,007
	Loan disbursement to members			-	1,702,283,000	439,844,000	2,142,127,000	2,142,127,000	1,715,536,000
62	Investment	26,600,000	26,600,000	26,600,000	161,681,222	1,464,524	163,145,746	189,745,746	146,937,977
63	Fixed assets	8,854,360	4,640,159	13,494,519	17,570,085	10,695,361	28,265,446	41,759,965	20,352,736
64	Advances & Staff Loan	36,492,832	1,447,074	37,939,906	42,005,528	1,568,641	43,574,169	81,514,075	63,131,269
65	Accounts payable paid	21,279,595	4,101,222	25,380,817	47,629,964	6,238,562	53,868,526	79,249,343	45,961,969
66	SKS Enterprise	69,423,584	69,423,584	69,423,584	-	-	69,423,584	69,423,584	357,095,760
	Savings refunded to members			-	172,378,179	39,805,463	212,183,642	212,183,642	211,593,328
		397,000,472	28,290,285	425,290,757	2,716,753,629	657,864,194	3,374,617,823	3,799,908,580	3,379,552,047
	<b>Total Payments</b>	<b>438,205,503</b>	<b>423,224,019</b>	<b>861,429,522</b>	<b>2,870,444,095</b>	<b>689,417,839</b>	<b>3,559,861,935</b>	<b>4,421,291,457</b>	<b>3,898,870,785</b>
	Closing Balance (A- B)								
	Cash in hand	120,962	60,063	181,025	4,738,940	1,221,073	5,960,013	6,141,038	4,791,422
	Cash at bank	12,837,010	29,077,352	41,914,362	17,115,466	10,054,013	27,169,479	69,083,841	54,422,848
		12,957,972	29,137,415	42,095,387	21,854,406	11,275,086	33,129,492	75,224,879	59,214,270
	<b>Grand Total</b>	<b>451,163,475</b>	<b>452,361,434</b>	<b>903,524,909</b>	<b>2,892,298,501</b>	<b>700,692,925</b>	<b>3,592,991,427</b>	<b>4,496,516,336</b>	<b>3,958,085,056</b>

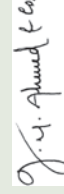
The accompanying notes form an integral part of this financial statement.



**Rasel Ahmed Liton**  
Chief Executive



**Md. Mostafizur Rahman**  
Director - Finance  
As per our report of same date



**(J. U. Ahmed & Co.)**  
Chartered Accountants

Dated: August 31, 2015  
Dhaka





## SKS Foundation

Consolidated Cash Flow Statement  
For the year ended June 30, 2015

Figures in Taka

Particulars	Amount in BDT							2013-2014 Total
	Social & Environment Sector			Economic Sector			2014-2015	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
<b>C. Cash flow from financing activities:</b>								
Loan received			-	413,800,000	146,500,000	560,300,000	560,300,000	546,299,631
Loan returned			-	(427,166,668)	(98,680,143)	(525,846,811)	(525,846,811)	(753,579,307)
Others fund received	115,889,177	413,451,106	529,340,283	42,791,211	6,895,732	49,686,943	579,027,226	394,508,365
Others fund returned		-	-	(48,694,364)	(6,456,062)	(55,150,426)	(55,150,426)	(403,346,817)
Unutilized fund		-	-	-	-	-	-	23,253,936
Loan received from other projects			-	127,624,583	64,310,000	191,934,583	191,934,583	52,605,500
Loan returned to other projects			(233,675,558)	(144,474,583)	(59,910,000)	(204,384,583)	(438,060,141)	(69,772,500)
<b>Net cash from/used in financing activities</b>	<b>(117,786,381)</b>	<b>413,451,106</b>	<b>295,664,725</b>	<b>(36,119,821)</b>	<b>52,659,527</b>	<b>16,539,706</b>	<b>312,204,431</b>	<b>(210,031,193)</b>
<b>D. Net Increase/(Decrease) in Cash &amp; Bank Balance (A+B+C)</b>	<b>1,649,126</b>	<b>5,883,479</b>	<b>7,532,605</b>	<b>4,318,864</b>	<b>4,159,141</b>	<b>8,478,004</b>	<b>16,010,609</b>	<b>(871,858)</b>
<b>E. Cash and Bank Balance at the beginning of the year</b>	<b>11,308,846</b>	<b>23,253,936</b>	<b>34,562,782</b>	<b>17,535,542</b>	<b>7,115,945</b>	<b>24,651,488</b>	<b>59,214,270</b>	<b>60,086,128</b>
<b>F. Cash and Bank Balance at the end of the year (D+E)</b>	<b>12,957,972</b>	<b>29,137,415</b>	<b>42,095,387</b>	<b>21,854,406</b>	<b>11,275,086</b>	<b>33,129,492</b>	<b>75,224,879</b>	<b>59,214,270</b>

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



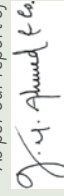
**Rasel Ahmed Liton**  
Chief Executive

**Dated: August 31, 2015**  
Dhaka



**Md. Mostafizur Rahman**  
Director - Finance

As per our report of same date



**(J.U. Ahmed & Co.)**  
Chartered Accountants

## SKS Inn

SKS Inn is located in rustic setting with natural greenery at Radhakrishnapur in Gaibandha Sadar with all modern facilities an area of 6 acres. This is an ideal location (1.5 km from Gaibandha town) for arranging training programs, conference, meeting and workshop for NGOs or any business entities. Besides you can pass your leisure times or holidays. Now it is one the biggest and newest training centers cum resort in northern part of Bangladesh. We are offering 50 well equipped residential twin, double and single (AC/Non-AC) rooms with TV with satellite connection, furniture, Wi-Fi. We are also offering 1-Executive, 2-Delux and 2-Standard cottages with modern facilities like LED TV with satellite channel, Wi-Fi, hot/cold water, mini Refrigerator, & modern furniture for executives, family or any type of party. 2-Conference room for 35 person capacity; 1-Conference room for 100 person capacity, 1-Conference rooms for 200 person capacity are ready to serve you with AC, sound, photocopier, Wi-Fi and multimedia facilities. Our 55 person capacity restaurant and another dining hall are offering you delicious local, Chinese, Indian, Thai and continental cuisines. You can enjoy Bar-B-Q party as well. SKS Inn has very experienced and professional chef, cooks, attendants, service, security staffs to make your stay pleasures and comfortable. SKS Inn has gymnasium, swimming pool, water fall, open stage, flower garden, pond top varanda and bridge, fishing opportunity, boating facilities to make your time more enjoyable. We also provide vehicle support.









**SKS Foundation** : College Road, Uttar Horin Singha, Gaibandha-5700, Bangladesh, Post Box-30  
Tel: +88-0541-51408, Fax: +88-0541-51492, Cell: +88-01713484430  
E-mail: [sksfoundation@sks-bd.org](mailto:sksfoundation@sks-bd.org), Website: [www.sks-bd.org](http://www.sks-bd.org)