



Annual Report
July 2013- June 2014



SKS

Annual Report

July 2013 – June 2014



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, Website: 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 2013-June 2014. 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 north belt 09 districts covering of 39 Upazila.

SKS Foundation got opportunities extending its experiences, learning and practical actions for better improvement of the program beneficiaries who are at the core of our development initiatives and dream through implementation of different project interventions, developing their skill and capacity, providing input support of cash and kinds and providing financial services support also. I believe that one can find this report useful to have such pieces of salient essences of poorer community development efforts. During the reporting period 1,154,324 program participants of bi-lateral projects supported from different donor and lead agencies participated with SKS Foundation endeavor for community development and are benefitted directly or indirectly either by enhancing knowledge, skill and changing attitude or getting input support in cash or kind, exploring the opportunities of self employment and getting the agriculture asset transfer support. A total of 1715.54 million BDT has been disbursed during the reporting period to the 93,092 beneficiaries as financial support services for their economic enhancement. The initiatives of skill development training for the beneficiaries on beef fattening, vermi-compost production, establishing micro entrepreneurship on mini garments, bamboo crafts, handicrafts, dairy farm, hosiery business, establishing bakery factory etc. are praiseworthy.

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 2013 to 2014 a impressive success.



Murshed Alam Sarker
Chairperson, SKS Foundation

Message from Chief Executive



SKS Foundation has been completed 26 years development journey and emerged as a deviant development organization in northern region in Bangladesh. SKS Foundation has been working with the poor and marginal people for attaining the basic services and improves socio economic condition in collaboration of different government and non government actors.

SKS Foundation has continuing the development journey toward peoples' development in focusing the thematic areas of education; 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. We believe many significant changes occurred in the communities through the interventions of different projects, human skill development activities and financial services at SKS Foundation working areas.

During the reporting period SKS Foundation awarded 8 new projects to work for betterment of the poor communities and phased out 3 projects. Now SKS Foundation is implementing 35 projects covering 39 Upazila of 09 northern districts and a total of 1,154,324 program participants are involved with implementation activities and thus contributing to different dimensions of the community development.

SKS Foundation continuing it's success with support of all stakeholders and our gratitude to all resource sharing partners at local communities, civil society members, lead agencies, national and international donor agencies who contributed, participated and encouraged us bringing achievements and thus bit by bit bringing our dream into reality. Along with different department bodies of Bangladesh Government our sincere thanks to NGO Affairs Bureau, the Department of Social Welfare, nation building departments under Local Government Divisions and to others who gave their support to our efforts to reach to the targeted communities and successful interventions. During this reporting period, the works of SKS Foundation's shows efficiency and effectively generating results through minimizing challenges and generate impact on people's live and livelihood.

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 sincere 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

General Council (GC)

The supreme governance for SKS Foundation consists with 24 members' General Committee (GC). In Annual General Meetings, the GC ratifies policies and programs which have been adopted by the EC, the executive decision-making authority. It also approves the audited account and budget for the coming year, as per government legislation. GC meets annually.

Executive Committee (EC)

Executive Committee (EC) of SKS Foundation comprises of 7 members who are democratically elected by the General Council members in every 3 years. The Chief Executive represents the EC members and accordingly is responsible to carry out policy decisions of the organization. A total of 08 Executive Committee meetings hold during this reporting period 2013-2014. The names of the executive committee members are given below:

Executive Committee Members



Chairperson
Mr. Murshed Alam Sarker
Executive Director
 POPI
 5/11 Block -E, Lalmatia
 Dhaka -1207.



Vice Chairperson
Mr. Mosharraf Hossain Khan
Social Worker
 Putimari, Shaghata,
 Gaibandha



Treasurer
Mrs. Prity Day
Head Teacher
 Bharatkhalī Bandar Girl's
 High School
 Bharatkhalī, Shaghata,
 Gaibandha



Member
Mr. Rafiqul Islam Sarker
 Save the Children-UK



Member
Mrs. Nisat Nahar
Executive Director
 PUSPO Bangladesh
 Mithapukur, Rangpur



Member
Mr. Md. Ayub Ali
Executive Director
 SRDS
 PC Culture Housing, House #16
 Road #13, Adabor, Dhaka



Member Secretary (Ex-officio)
Mr. Rasel Ahmed Liton
Chief Executive,
 SKS Foundation
 College Road, Uttar Horin
 Singha, Gaibandha



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 15-senior staff members (13-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. Saiful Alam	Director – Development Programs
Mr. Mostafizur Rahman	Director- FAHR
Mr. Khokon Kumar Kundu	Director-Macrofinance
Mr. Akil Chandra Barmon	Coordinator-Prime
Mr. Rafiqul Islam	Coordinator – Finance
Mr. Zulfiquar Haider	Coordinator- Audit
Mr. Mahfuzar Rahman	Coordinator- HR
Mrs. Tahamina Begum	Coordinator-Admin
Mr. Khandoker Zahid Shorwar	Coordinator-FO Dev. Prog.
Mrs. Lovely Khatun	Technical Officer-LHDP, REE-CALL
Mr. Ismail Hossain	Coordinator-Advocacy
Mr. Palash Kundu	Coordinator-PD&RM
Md. Masud Alam	Coordinator- Finance
Mr. Shaheen Miah	Coordinator-Field Operation (In-charge), MF



CMT Meeting

Abbreviations

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

Contents

Overview of SKS Foundation	08
SKS Foundation Program Overview	12
Sector wise accomplishment	14
Social Sector	15
Rights and Governance	16
Education	17
Health and Nutrition	20
Institutionalization	22
Gender and Development	24
Disadvantage Group Development	26
Economic Sector	27
Agriculture Productivity and Marketing	28
Livestock Development	29
Capacity and Skill Development	32
Financial Services for the poor households	33
Environment Sector	37
Climate Change Adaptation	38
Disaster Risk Reduction	39
Disaster Mitigation Structure	41
Emergency Response	41
Organizational Strength and Sustainability	43
External Auditor's Report	48
SKS Foundation in Media	58

Editor	Rasel Ahmed Liton Chief Executive
Editorial Board	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
Data and Information supported by Photograph	Respective Department, Sectors and Projects of SKS Foundation SKS Foundation
Published	December 2014

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 village 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 2014, SKS Foundation operates the development activities in 39 upazilas of 09 districts under Rangpur and Rajshahi divisions of Bangladesh.



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 and administration, civil societies, NGOs, private sectors, development partners and other stakeholders.

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 belonging the below core values:

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

Strategic Objectives

SKS Foundation has to meet the following objectives in order to arrive at the aims narrated in earlier section:

- ◆ 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

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

Program Focus on

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.

Legal Status of SKS Foundation:

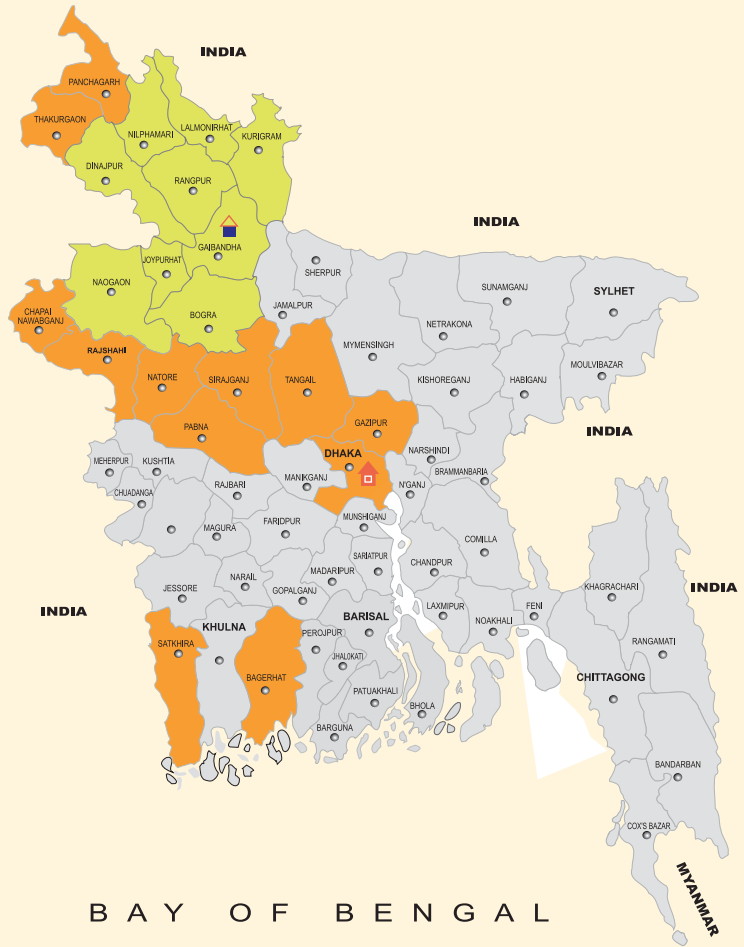
Registration	Date of Registration
Department of Social Welfare; GAI/Shaghata-274/91	06/05/1991
NGO Affairs Bureau- 1215/97	18/11/1997
Microfinance Regulatory Authority MRA-01621-00534-00045	05/09/2007
Joint Stock Company- (society act XXI of 1860); S-8080(101)/08	24/07/2008

Associated with Networks

- ◆ International Network for Alternative Financing (INAFI)
- ◆ Freshwater Action Network South Asia – (FANSA-BD)
- ◆ 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)

SKS WORKING AREA

	SKS ongoing working area
	SKS proposed working area
H	SKS head office
L	SKS liaison office

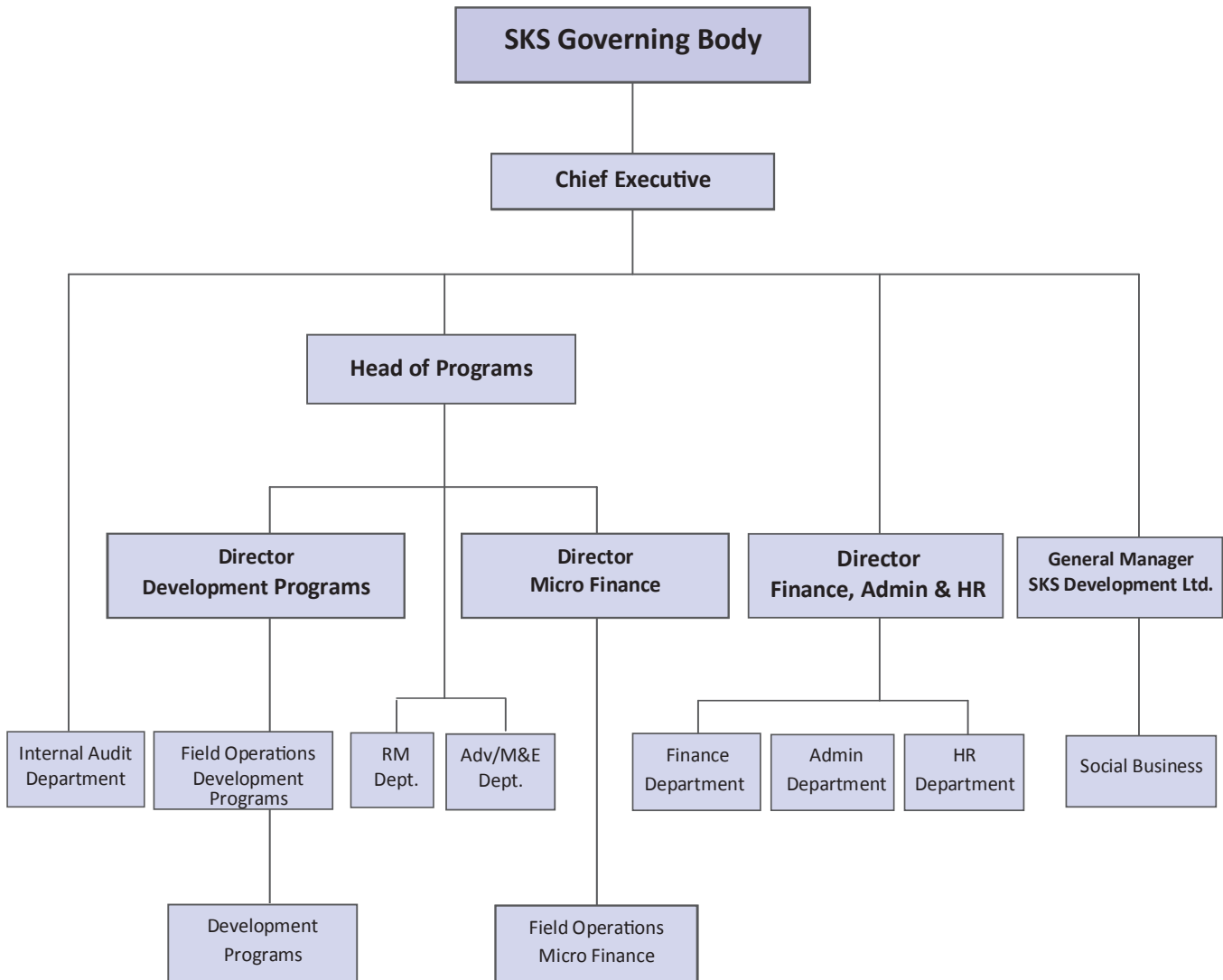


SKS Foundation Present Working Areas

B A Y O F B E N G A L

Division	District	Upazila
Rangpur	Gaibandha	Shaghata, Fulchari, Gaibandha Sadar, Sundarganj, Palashbari, Sadullhapur & Gobindaganj
	Rangpur	Rangpur Sadar, Pirganj, Prighacha, Mithapukur, Kawnia, Badorganj, Gangachara & Taraganj,
	Kurigram	Ulipur & Chilmari
	Lalmonirhat	Lalmonirhat Sadar, Aditmari, Hatibandha, Kaliganj & Patgram
	Nilphamari	Nilphamari Sadar, Syedpur
	Dinajpur	Birampur & Ghoraghat
Rajshahi	Bogra	Bogra Sadar, Sajahanpur, Kahaloo, Adomdhighi, Dupchachia, Dhunat, Gabtali, Shibgonj, Sariakandi & Shepur
	Joypurhat	Panchbibi & Joypurhat Sadar
	Naogaon	Naogaon Sadar,
02	09	39

SKS Foundation Organogram



Note: RM: Resource Mobilization, Adv: Advocacy, M&E: Monitoring and Evaluation, Dept.: Department, HR: Human Resource

SKS Foundation 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:

Social Empowerment Sector

Priority: Social Justice, Peace and Reconciliation

- ◆ Empowerment of disadvantaged people and their organizations
- ◆ Women empowerment & reduction of gender disparity
- ◆ Legal/social justice
- ◆ Conservation of cultural heritage of socially marginalized people
- ◆ Reduction of disparity between casts and race

Economic Empowerment Sector

Priority: Skills Development and Income Generation

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

Quality Basic Services Sector

Priority: Health and Education

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

Environmental Sector

Priority: Climate Change & Disaster Resilience

- ◆ Adaptation to climate change vulnerabilities
- ◆ Promotion of disaster resilient activities
- ◆ Conservation of natural resources
- ◆ Access to life safety skills and technologies
- ◆ Livelihoods security and development

Programming Principles and 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

Programs of the Reporting Period

During the period of July 2013 - June 2014 SKS Foundation implanted 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
Andheri-Hilfe, Bonn, Germany	◆ Integrated Livelihood Security (ILS) for the Poor Bangali people and Santal of Gaibandha Project	Gaibandha
	◆ Improving Livelihoods of The Poor Agricultural Labourers and Small Peasants by Protecting And Developing Natural Resources in Gaibandha (ILPA By PDNR)	Gaibandha
ActionAid Bangladesh	◆ Advancing Women to Activate on Rights and Empowerment (AWARE) Project	Gaibandha
	◆ Strengthening Women's Collective (SWC)	Gaibandha & Lalmonirhat
	◆ Mati O Manush Project	Lalmonirhat
CARE Bangladesh	◆ Strengthening Household Abilities to Respond to Development Opportunities (SHOUHARDO II) Program	Kurigram
	◆ Social and Economic Transformation of the Ultra Poor (SETU) Project	Rangpur
Community Legal Services (CLS)-Maxwell Stamp PLC	◆ Strengthening Community Legal Services in Northern Bangladesh (SCLS-NBd)	Gaibandha
Manusher Jonno Foundation (MJF)	◆ Action for Ending Domestic Violence Against Women (A4EDVAW)	Gaibandha
	◆ Enhancing Community Participation on Social Protection Program (ECPSP)	Gaibandha
Maxwell Stamp PLC-DFID	◆ Char Livelihood Program (CLP)	Lalmonirhat
Oxfam	◆ Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL) project	Gaibandha
	◆ Arsenic Rehabilitation Project Gaibandha	
	◆ Oxfam Humanitarian Capacity Building(OHCB) project	
	◆ Urban Sanitation, Hygiene Education And Water Advancement (USHWA)	Nilphamari
WaterAid Bangladesh	◆ Establishing Rights for Improving WaSH Situation of Poor and Marginalized Char People	Gaibandha
	◆ WaSH Challenge Project in Shaghata	Gaibandha
	◆ WaSH Challenge Project in Sadullapur	Gaibandha
	◆ Making Market Works for Padma, Jamuna and Teesta Chars (M4C) Project	Gaibandha & Bogra
Swisscontact-Bangladesh	◆ Education Support Program (ESP)	Gaibandha
BRAC	◆ Employment and Income Generation (EIG) through Contract Farming Sheep Rearing	Gaibandha
Grameen Telecom Trust (GTT)	◆ Adolescent's Livelihoods Opportunities (ALO) project	Gaibandha
USCC-Bangladesh	◆ Building a Disaster Resilient Bangladesh (BDRB) under DIPECHO VII	Gaibandha
Islamic Relief Worldwide-Bangladesh	◆ Programme Initiative for Monga Eradication (PRIME)	Gaibandha & Rangpur
	◆ Adaptation to Livelihoods and Homestead Improvement Project Focusing	Kurigram
	◆ ENRICH (Sammridhhi) program	Gaibandha
	◆ LIFT (Learning and Innovation Fund to Test New Ideas)	Gaibandha
	◆ Developing Inclusive Insurance Sector Project (DIISP)	Gaibandha
Anukul Foundation	◆ Micro Enterprise Development Project (MEDP)	Bogra & Naogoan
Palli Karma-Sahayak Foundation (PKSF)	◆ Buniad -Microfinance for Ultra Poor (MFUP)	Gaibandha, Bogra
	◆ Jagoron - Rural Micro Credit Program (RMC) & Urban Micro Credit Program (UMC)	Rangpur, Natore
	◆ Agroshor - Micro Enterprise (ME)	Naogoan
	◆ Shahash - Disaster Loan Program	Joypurhat &
	◆ Sufalon - Seasonal Loan Program (SL)	Sirajgonj
South East Bank	◆ Agriculture Support Program Loan	Gaibandha
USAID through Tetra Tech ARD	◆ Strengthening Democratic Local Government (SDLG)	Bogra, Gaibandha, Rangpur
Helen Keller International	◆ Building Equity in Agriculture and Markets (BEAM) Project	Nilphamari

Sector Wise Accomplishment



Social Sector



Economic Sector



Environment Sector



Social Sector

Rural and urban society of Bangladesh is very complex, where the poor and disadvantage people are always neglected in the society and they have no or limited access of basic services. Sometimes peoples are also not aware about their rights and duty bearers are not willing to render their services for the poor and disadvantage groups. Social sector of SKS Foundation addresses the community development program activities focusing on contributing to establishing rights and governance, education, community empowerment setting the women at the core, gender and diversity, health, hygiene and nutrition issues in the community, economic enhancement through creating livelihood opportunities and employment generation and thus reducing the extent of poverty and increasing social dignity of the poor and marginalized section of the community. 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.

SKS Foundation's programs, projects and activities are contributing to reduction of poverty, inequality and increasing social dignity of the poor and marginalized segments of the community. At the end of FY 2013-2014 a series of activities were undertaken through different programs and projects which accomplished a remarkable achievement.

Rights and Governance

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.



SKS Foundation implements various capacity building and mobilization activities for claiming rights & entitlements and published & disseminated information & communication materials such as posters, leaflets, booklets, stickers, newsletters, documentary etc to create mass awareness as well as to draw attention of policy makers, stakeholders on various rights issues.

Organizing formal and non-formal training /orientations on rights issues for program participants, different stakeholders, awareness and campaign activities on rights issues, Internal

Women's Day observations, organizing workshop with LGIs, strengthening activities for Union Parishads, Installation of citizen charters, gathering, Advocacy and communication for promoting people's rights. Awareness campaigns are arranged on different rights issues to enhance unity of the poor people to raise their voice for legal rights. As a result, community and citizens are motivated and capable with information and knowledge to fight against injustice and discrimination.

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 group members about their rights
- Linkage building workshops involving both rights holders and duty bearers with community peoples
- Arrangement of community visits by the service providers
- Information dissemination sessions by the service providers at community level
- Organizing service fair and observation of service day
- Reformation and reactivation of standing committees of local government institutes
- Open budget preparation from ward level and declaration at union level
- 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.

Education

Education is the most effective weapon 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 programme 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 500 children are getting quality education in good environment.

In the reporting year SKS Foundation provided stipend to 32 working children who are also going to school with support from Anukul Foundation. Each student has received monthly BDT 400 and in the beginning of year received 800 for books and materials. Each student will receive the stipend up to three year. This year also provided stipend to 16 poor students who passed the HSC examination with good result and provided support BDT 15000 as at a time.

SKS Foundation established 'Adolescent Resource Center's with mini library contributed adolescent development regarding their life skill and knowledge and also special focus on livelihood opportunities. SKS Foundation also organized annual sports in NFPE, ECCD and Nutunkuri Vidyapith for development of mental and physical growth of the children.

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

In collaboration with BRAC, SKS Foundation operates 15 NFPE schools in remote char areas for mainstreaming and creating opportunities of education for the poor peoples. In the reporting year 450 drop out children are enrolled through Non-formal primary in remote chars through 15 Schools. Also in the reporting year 300 students are completed the Class III and admitted in next class. 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 programmes 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. In the reporting period SKS Foundation smoothly operated 53 ECCD centers, where 5586 students are enrolled and teacher and student also trained on health, hygiene and nutrition.

Shishu Medha Bikash Kendra

SKS Foundation has been facilitated 39 Shishu Medha Bikash Kendra for exploring children's attitude and obtaining good results in school examination which ultimately stop the drop out. Normally the student of poor families does not have more care about their education and school results are not good enough and willing to lose attention in going school. For



improve the situation, SKS Foundation started the Shishu Medha Bikash Kendra which was operates in the afternoon called as 'baikalik session. Shishu Kendra creating enable environment for the children through practicing in cultural activity beyond the school curriculum. These kendras centre facilitator supporting the students to enhancing their study and carryout for good results. In the reporting year a total of 1170 students are enrolled in those 39 centers where 531 are boys and 639 are girls. The Kendra teachers are regularly maintaining coordination with

the respective schools and collect the student information specially on results. Based on the results and school performances the teachers coach the student and make them ready for final examination.

Sharmin Akter



Sharmin Akter: Wants to be a hope for helpless

"I want to be a doctor in future"- hoped Sharmin Akter (15), the sponsorship child of Dakshin Burail Child Centre of SKS Foundation's AWARE project supported by ActionAid Bangladesh. She lives in Pochim Salua village under Udakahali union of Fhulchori Upazila of Gaibandha. Her father, Aminul Islam (42) is a share cropper farmer and her mother, Rina Begum (35) is a housewife. She is the third among three sisters in her family. Sharmin's family is economically poor having no land for cultivation. Her mother cultivates vegetables, rear cows, duck and poultry in contributing family expenses. It is quite impossible for Sharmin's parents to meet the expenses of her education where they are struggling for daily meals.

In 2006, Reflect Circle Facilitator of SKS-AWARE, Zohora Begum shared to Rina Begum about the activities of project, and admitted her as a member in 'Meghna Circle'. Rina Begum was realized the necessity of education through this circle and showed her interest to send her daughter to school. In this regard, there established a Child Centre at Pochim Salua village for studying and entertaining the children in a friendly environment by AWARE project. Suraiya Akter Lithi, volunteer of the Child Centre has given an opportunity to admit Sharmin Akter in class-II at the Centre. Sharmin Akter told, 'I got an opportunity to read at the Centre and learnt how to draw, recite and sing.'

In 2009, Sharmin received bath soap, laundry soap, Saline, Lalsalu cloth, note book khata, pencil, pen, eraser, sharpener, school bag, drawing pencil, boot, suji, sugar and soybean oil to maintain a healthy and nutritious life and to continue education. Every year Sharmin also received khata, pen, pencil, eraser, sharpener, scale and Oil-pastel from the Centre. From 2011 she also got TK-200/- from the project as scholarship. She received sweater and blanket in winter of 2012. "My dream is going to be fulfilled only for the support of SKS Foundation and ActionAid Bangladesh," said by Sharmin Akter. Presently she is reading in class X in Science at Fazle Rabbi Girls High School and she stood 2nd position in her class. She also said, 'My aim is to be a doctor and to serve poor and helpless community people as a doctor in future,' 'My daughter got opportunity to continue her study; want to see my daughter as a doctor in future, said Rina Begum. "she expressed her gratitude for helping the children in need of this area specially for education' said by Sharmin's mother.

Health and Nutrition

To bring positive changes on 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, CDD, 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, SHOUHARDO II, and ILS are contributing to extending health and nutrition services for the poor people of the respective areas.

SKS Foundation also provides essential nutritional services to mother and child including counseling to family members to improve nutrition situation. Courtyard sessions are organized for nutritional education and knowledge enhancement on hygiene. Measures like birth weight recording, immediate care for new born, growth monitoring and promotion, micro-nutrient supplementation, care during illness, de-worming, special care for low weight born baby, referral linkage and promotion, vaccination, feeding for pregnant women, nutrition & family planning counseling for newly married couple, adolescent education on nutrition etc were taken.

Under 'Health and Nutrition' component, SKS Foundation implements the below program for better access of health services including water, sanitation and hygiene education:

Primary Health Services & Reproductive Health

Primary health care (PHC) is the "essential health care based on practical, scientifically sound and socially acceptable methods and technology, accessible to individuals and families in the community. SKS Foundation's PHC approach is to provide health services beyond the traditional health care system.



SKS Foundation has providing health services specially on health awareness through sessions, counseling by community health of different projects. A total of 334 health volunteers were conducted 26,728 health sessions with members. During the reporting period a total of 3442 static/ satellite clinic has been organized where 14,613 persons received health services. SKS Foundation has also referral system with different government and it's own hospital. In this reporting period total 2331 patient were referred in different hospital.

Reproductive health awareness is ignored and specially for Adolescent girl are facing so many health hazard. SKS Foundation initiated awareness activities with 595 adolescent girls on reproductive health and rights. 1358 meetings, workshops organized on reproductive health issues. 3000 patients received treatment and services on reproductive health from Satellite Clinics, Char Saystha Kendra (CSK) of different projects like PRIME, SHOUHARDO II, CLP, SETU, ENRICH of SKS Foundation.

Health Campaign for doorstep health services

The rural poor people do not have access and ability to go specialized doctors due to lack of awareness as well as financial ability. SKS Foundation organizes different health camp in the remote areas and brings the doctors to the doorstep of the poor people. The health camps are specialized health camp, eye camp and general health camp. Before the camp, the field worker and health volunteer campaign and inform the community about the health camp and bring the poor people in the camp. In the reporting period total 152 health camps were organized among them 3 were eye camp. A total of 45037 patients were received health services through the camps. Also provided support to 30 poor eye patients for operation.

Service to Lactating and Pregnant mother

The prevalence of malnutrition in Bangladesh is among the highest in the world. Millions of children and women suffer from one or more forms of malnutrition including low birth weight, wasting, stunting, underweight, Vitamin A



deficiencies, iodine deficiency disorders and anemia. To overcome the situation SKS Foundation started different types of programs specially focused on nutrition awareness, pre and post natal services to the mothers and safe delivery. Still in the remote rural areas, there is no alternative of Traditional Birth Attendants (TBA) services. For better services and safe delivery, SKS Foundation provided training and delivery kits to 188 Traditional Birth Attendants (TBA). In the reporting period 990 safe delivery done by the TBA and they referred 187 pregnant mothers to hospital for safe delivery.

Nutritional package for mothers

Supplementary food ration distribution to the lactating and pregnant mothers is one of the major initiatives for improving the nutritional status, which is implementing by SKS Foundation with support of CARE Bangladesh through SHOUHARDO II program. Each month a package of 10 kg wheat, 1 kg vegetable oil and 0.5kg yellow pea is distributing to the lactating and pregnant mothers. Each mother is receiving the package after third month pregnancy period to two years children age. Supplementary food ration support is a unique approach to reduce 'stunting and underweight among children less than two years of age'. In the reporting period 2817 lactating and pregnant mothers received 811.2905 MT food ration in Ulipur and Chilamari upazila.

SKS Foundation provides pustikona to the program participants for improving nutritional status and reduce iron deficiency anemia among infants and children. Pushtikona is high quality and affordable sachets of vitamin and mineral powder to be added to complementary foods. In this year 57007 pustikona have been distributed among the participants.

Water, Sanitation and Hygiene Promotion

Water and excreta related diseases such as diarrhoea, worm infestation and other respiratory diseases still remain a major health concern in Bangladesh. The strategy of SKS Foundation is based upon the creation of an enabling environment for increased access to water supply and sanitation facilities specially for the poor people with hygiene awareness.

Ensuring safe water for health of the beneficiaries is one of the interventions already inbuilt in several projects of SKS Foundation. The VDCs and CBOs identify the families of poor and extreme poor categories who have no ability to afford tube wells for safe drinking water and recommends for input support with tube well installation. However, generally one tube well covers 3 to 5 families. In this reporting period a total of 556 tube wells installed in the community around several project areas which covers 2020 families. 4178 sets of low cost latrines have installed at poor and extreme poor households with ring and slabs, somewhere with cost sharing of the concerned households, contributed in reducing health hazard and improving the hygiene practices in the community and its covers 4338 households.



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 programme. 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.

Institutionalization

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. In this year 221 VDC conducted their AGM.

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.



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 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.

Lokokendra- A women platform for advancement

Six Lokokendra consisting of 56-women groups took effective actions on self employment and economic development of the poor and marginalized women in the community. They raised their voice for women rights, land rights and participated different events with Upazila administrations.



EKATA –A platform of women Empowerment

Empowerment, Knowledge and Transformative Action (EKATA) is one of the effective participatory processes for women empowerment through enhancing knowledge, thinking and actions in the community. A total of 151 EKATA groups/circles are facilitated for women empowerment activities. The groups are activated addressing the issues of violence against women, protecting early marriage, dowry, economic empowerment, getting social dignity etc. These groups also known as reflect circles identify the existing problems relating to women empowerment and take necessary actions in the community and developing linkages with union parishads, relevant service providers in Upazila and district levels.

Natural Leaders/Positive Deviant

3274 Natural Leaders/positive deviants 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.

Gender and Development

Gender equality and women's empowerment are essential for meeting aspirations of inclusive and sustainable development. Gender equality needs to be pursued in its own right for a just and equal society, and for better development outcomes - inclusive growth, faster poverty reduction and accelerated progress towards Millennium Development Goals (MDGs) attainment.

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, PDV, SETU, SHOUHARDO II, REE-CALL, ILS etc. during the reporting period. In this reporting period 62 early marriages stopped, 19 dowries stooped, 89 victims filled case, 10 divorced stopped by the community groups with support from SKS Foundation.

Observation of International Women Day

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. 'Equality-Man and Women' is the key message of this year and SKS Foundation observed the day in 40 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.

Adolescent Development

322 adolescent girls and boys are at different communities under Gaibandha, Kurigram, Lalmonirhat and Rangpur districts facilitated for awareness raising on different issues like use of safe water and sanitation, hygienic practices, health and



nutrition, consequences of early marriage and dowry, violence against women and girl children, reproductive health, livelihood opportunities for the adolescents etc. Many of the adolescents received skill development training on sewing, karchupi (handicrafts), homestead vegetable gardening, techniques of seed preservation etc. for exploring livelihoods opportunities and income generation. Orientation sessions and different games events were organized for the adolescent groups for their life skill development.

Nur Banu



Nur Banu: A silent Change Maker awarded as Joyeeta

Nur Banu (37) was struggling against in the family and society from her childhood. She was neglected in her family as a girl child of large family members. She lives Siddhanta Maloti Bari village of Pandul union under Ulipur upazilla of Kurigram. When she was 13 years age, her father arranged her married with a day labour named Ayub Ali in the same village due to extreme poverty and social barriers and she was deprived from education.

After marriage Nur Banu with her husband started to live in her father's house where poverty was a common phenomenon. At that time she became mother of a children and took shelter in a neighbor's land but she had to leave that place again as land owner was disagreed to provide shelter.

In this situation Nur Banu was searching for a way to be stable and to work for the deprived girls and women as she lost the opportunity to get education and got married due to poverty and being a girl child. In 2000 Nur Banu received training as poultry vaccinator and start working to earn money. She also engaged herself with others social work like ending violence against women with local NGOs and became member of "Paribarik Sahingsata Protirodh Committee".

In 2011, she became a member of SHOUHARDO II program of SKS Foundation and regularly participated in issue based meetings. She was selected as VDC president by the community as she has inherent leadership capacity, later on become member of EKATA as it was her inner dream to work for women to fight against injustice and discrimination to girls and women. Being a member of women empowerment group "EKATA" and President of VDC of the Siddhanta Maloti Bari village, she had regularly participated in the session and interacted positively for better learning and sharing. In the 2nd year of SHOUHARDO II program, she received skill training on Entrepreneurship Development on Rice Husking and also received TK. 3000 as input support. After receiving training she along with her husband started small business of rice selling at local market. Her hard work and dedication for business turned out as a point of change in her life. Now they are recognized as rice retail traders of their locality.

She was received right based training from Upazilla Women Affair Department and SHOUHARDO II Program being EKATA group member. Now she is taking part in local level arbitration, UP Salish & putting her logical opinion as team member of the Salish Committee. She also selected in UP special committee like "Safety Net Distribution Committee" of Pandul Union Parishad. Now Nur Banu has one daughter & one son both are studying at collage. The discrimination she had to face at her childhood, she is constantly combating against those social disparities to bring out girls and women from that vicious cycle of social exploitation to establish equal opportunity. Due to her dedication, boldness leadership and success Pandul Union Parishad proposed her name to upazilla administration as "Joyeeta". After different level justification Upazilla Women Affaire declared her as "Joyeeta" of 2013 at Ulipur Upazilla under social development category. Nurbanu says, "once upon a time I was land less woman but now I have changed my life, if anybody try to change his/her life it would be possible". She is also committed to her community to reduce violence against women.

NurBanu became successful through her effort and ability utilizing the support given to her but it is not only her personal success, it is also a success of a process that outcome a desired citizen led change in someone's life which is intended and designed.

Disadvantaged Group Development

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.

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.

Poor and Extreme Poor Households

Near about 1,154,324 households from Economic, Social 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.





Economic Sector

Economic 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 activities like as Agriculture productivity and marketing, Micro Entrepreneurship development, financial services to the poor peoples and skill based capacity building.

Agricultural Productivity and Marketing

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.

Agriculture

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 production are the major activities. In this year 13353 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. 17191 program beneficiaries are received training on home gardening and received improved vegetable seeds in the reporting year.

2953 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 80 '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 4787 producers.

Engaging the char communities in Value Chain Development and market linkage

For enhancement of economic growth of both individual program participants and community through increasing agricultural productivity and access to rural market of their products, SKS Foundation facilitated value chain development activities specially for the char communities. Chili, maize and jute value chain development activities have given emphasis through different projects. 335 producer groups are formed for chili, maize and jute production and linked with the value chain actors. SKS Foundation also has been providing financial services to the producers for increasing their production and also financing the traders group for trading the chili to national level big buyers like PRAN, SQUARE.

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 like 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 5289 household are supported for beef fattening schemes and 1009 families received cattle as cow rearing through different projects. Besides the grants support, SKS Foundation also provided seasonal soft loan to 6129 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 720 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 50 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 77 flood proof goat house has been constructed where around 10-15 goats can be stayed. Besides the farming 10939 goats have been distributed to the program participant through different projects.



SKS Foundation has a sheep breeding firm where varietal improvement is going on through a technical process. In case of sheep rearing, one of the major challenges is to find improved sheep variety. Through the breeding centre SKS Foundation is making available of improved sheep for the char people. In the breeding firm, 59 sheep are rearing for varietal improvement. In the reporting year 97 lambs (young sheep) has been distributed to the program participants.

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 wherein 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. 825 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 12808 program participants received training and 7816 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 1429 vaccination campaigns were organized where near about 113700 cattle were vaccinated, where the project beneficiaries and non-beneficiaries of the locality have received vaccination services for improving the animal health.



Feroza Begum



Feroza Begum: master of her own destiny

Feroza Begum was challenged herself to change her life towards a dignified life through hard work and skills she had. She was married at early age to Md. Samsul Alam at Bonarpara of Shaghata upazila of Gaibandha. Her husband loved her very much but poverty grabbed her happiness soon after first baby born. After 3 year a girl born of the couple which further deepen their poverty. Samsul Alam had no agriculture land except tiny house. Feroza Begum's husband was reluctant to do any hard work for income. Feroza Begum was looking for opportunity to do something for earning. In 2009, Feroza Begum became member of PKSF supported PRIME program of SKS Foundation. She received loan of TK- 5,000 from Noyabandar branch of SKS Foundation. With the money she set up a small grocery shop near her house. The shop became profitable soon as there was no shop locally and earned about TK-6,000 in a month. They paid the loan to SKS Foundation and Feroza Begum again received TK-8,000 to start poultry farm. In the mean time Feroza Begum received 2-day long training on Commercial Layer Poultry farming for egg production from the program. She brought 100 checks to start farming. In addition, she borrowed TK- 12,000 to expand her farm from SKS Foundation. She worked hard to look after her farm. Now she had a farm of 800 layer hens. Her son helped her to operate the farm business properly. They are earning about TK-60,000 from the farm annually. Feroza Begum is sending her children to school again. She repaired her house, set up tube-well, latrine as well. She is respected by her family and community for her success.

Capacity and Skill Development

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

Snapshots of some major training

- 17191 participants received 'homestead garden' training and 13353 participants received crop production training.
- 12641 participants received 'livestock' training and 14608 participants received 'poultry/duck rearing' training and 844 participants received fish culture training.
- 4202 program participants are on different income generating activities.

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.

Vocational and Skill Development Training

Enhancing the self employment generation SKS Foundation provided vocational training to 600 persons on different trades in this reporting period. These vocational trainings are organized under PRIME project of Economic Sector with financial assistance and cooperation from Palli Karma- Sahayak Foundation (PKSF).



Trade/Name of training	Batch	Persons received training
Mobile Servicing	2	30
Hosiery	12	180
Electrical and wearing	1	15
Motor Mechanics	1	15
Solar Mechanics	1	15
Tailoring	1	15
Sewing/Karchupi	41	1025
Mat Making	30	750
Cap Making	1	25
Others (Bamboo/cane/off firm)	20	600

Under the vocational training, specially 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.

Financial Services for the poor households

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 children's 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 83 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	2011-2012	2012-2013	2013-2014
Number of Groups	6702	7431	6619
Group Members	120231	118158	126061
Member Saving (in millions)	174.97	171.94	320.05
Other special saving (in millions)	0	0	20.59
Loan Borrowers	94432	87915	93092
Loan Disbursement (in millions)	1576.90	1539.03	1715.54
Cumulative Disbursement (in millions)	6840.72	8379.75	10059.29
Loan Outstanding (in millions)	804.49	749.34	990.72
On Time Realization (%)	97.26	97.42	97.57
Cumulative Recovery Rate (%)	98.77	99.15	99.24
Portfolio At Risk (%)	9.35	8.29	7.36

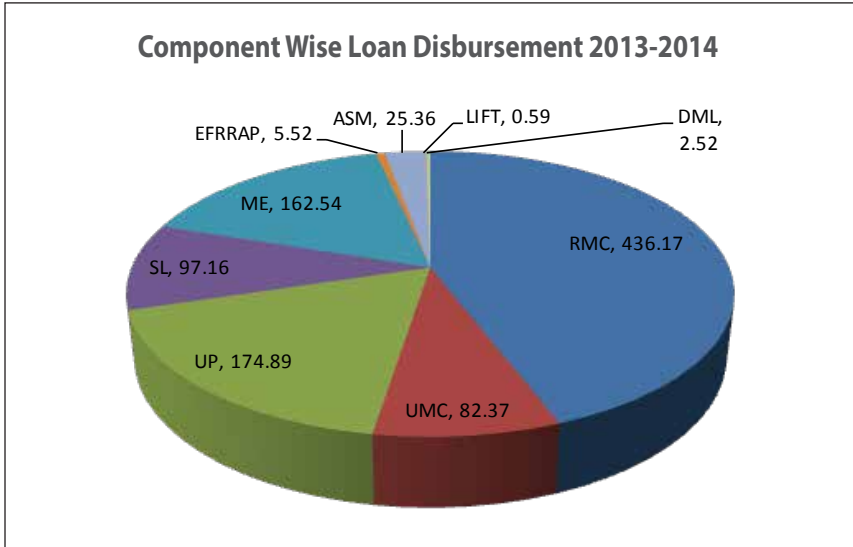
During the reporting period a total amount of BDT 1715.54 million has been disbursed within the program participant group members of rural micro credit, urban micro credit, micro credit for ultra poor, agriculture support micro credit, seasonal loan for agriculture, financial support for land mortgage 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 give below:

Rural Microcredit (RMC)

The main challenge of rural economy is access to financial services specially for the poor people. The rural people do not initiate income generating activities due to lack of capital. SKS Foundation started the RMC for the poor people on different IGA activities such as poultry, small trade, rickshaw puller, livestock and agricultural activities. Among financial services of SKS Foundation, RMC is the largest one which supports 51844 members by providing BDT 780.40 million during the reporting period and outstanding at the end of June 2014 BDT 436.17 million. Every member received average BDT 15053 to increase recipients' household based income. RMC borrowers utilize this money for small business, livestock rearing and other income generation purpose. Mostly the RMC borrowers are women. The RMC program is widely covers the program area.

Urban Microcredit (UMC)

SKS Foundation started the UMC program from 2005 with the support of PKSF to provide financial assistance of urban poor people. This initiative is to support urban poor household those who are migrated from rural areas for livelihoods and residing here around 5 years. SKS Foundation is implementing urban microcredit in Gaibandha, Joypurhat, Bogra and Naogaon districts to improve poor slum dwellers livelihood option. BDT 156.12 million has been distributed to 5722 members during the reporting period and end of year total outstanding is BDT 82.37 million.

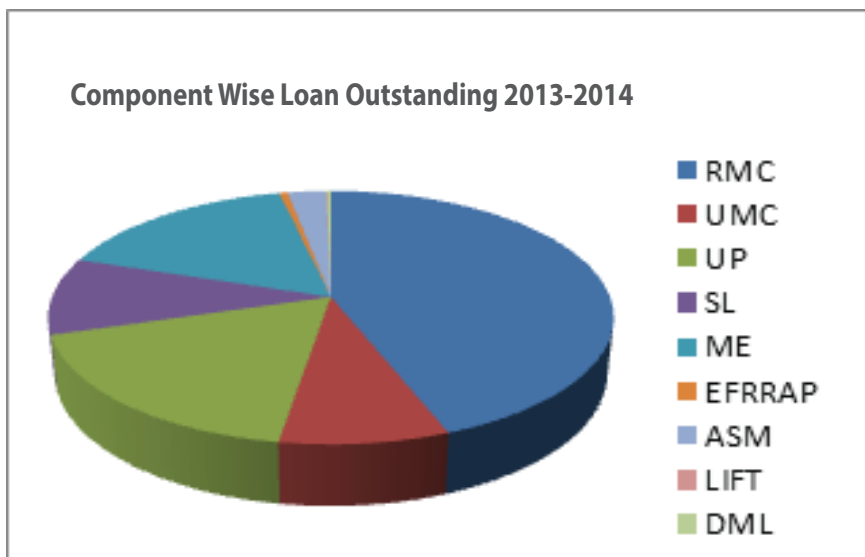


Micro Finance for Ultra poor (MFUP)

SKS Foundation always took the responsibility to provide financial services to the poorest families because they are excluded from regular microcredit program especially on remote chars. Mostly they are beggars, daily laborers, bonded laborers, floating sex workers, female headed households dependent on others assistance, elderly, physically disabled and those who do not have any alternative source of income. SKS Foundation is implementing the program through forming groups within themselves and arranging skill training on IGA such as bamboo crafts, mat weaving, tailoring etc. in order to improve their life and livelihoods. BDT 323.66 million has been loaned to 24645 beneficiaries under the program in the reporting year and end of the year outstanding is BDT 174.89 million.

Seasonal Loan (SL)

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 6129 small and marginal farmers received BDT 133.93 million loans under this program in the reporting period and outstanding is BDT 97.16 million.



Micro Enterprises (ME)

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 40000 to 1000000. Up to the reporting period total 285.92 million BDT has been distributed and end of reporting period total outstanding is 162.54 million BDT.

Emergency Flood Restoration & Recovery Assistance Program

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 5.55 million BDT have been outstanding but did not distributed any one members.

Agricultural Sector Microcredit

To improve the livelihood of marginal household 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 28.93 million BDT and distributed during the period is BDT 32.91 million.

Learning and Innovation Fund to test New Ideas (LIFT)

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 2014, SKS Foundation reached 118 beneficiaries total amount of loan disbursed during the period BDT 0.17 million and loan outstanding BDT 0.59 million operating by 3 branches.

Disaster Management Loan

SKS Foundation is operating the financial assistance in char areas, where the members are facing disaster in every year. To recovery from disaster, SKS Foundation initiated soft disaster loan to the disaster affected members with support from PKSF. In the reporting period total BDT 2.42 million have been distributed among disaster affected members and end of the reporting period (June 2014) the outstanding is BDT 2.51 million.



Yearon Begum



Yearon's living status improved by Bashok plantation:

Yearon Begum (40), was married to Md. Jaban Ali at Hashilkandi remote village of Shaghata upazila of Gaibandha district. She had a happy family with 3 sons and 1 daughter. She also had small piece of cultivable land that time. They lost that land few years ago because erosion of the Jamuna river. Then they took shelter on the embankment and passed life miserably. At that time Yearon became member of SKS Foundation and received TK- 4,000 as loan for buy a van for her husband. With insufficient income of her husband from the van driving, she has been running her family with continuous unbearable straggle and fasting. In 2010, SKS Foundation started ENRICH program with the support of the Palli karma-Sahayak Foundation (PKSF) at Shaghata union. Bashok plantation for employment and income generation was one of the major components of ENRICH. 14 km road side land has been taken lease from union parisad for Bashok plantation for 21 members as beneficiaries to distribute Bashok saplings. Yearom Begum was interested to involve herself with the activity. She received training from SKS-ENRICH program on Bashok plantation and cultivation. Then she planted 1,450 saplings within half km road close to her house. Yearon Begum used to take care of those plants regularly. After 3-months she picked Bashok leaves to sale to Square Pharmaceuticals Limited with the support of the program staff as raw material for cough syrup at TK-40/kg. Now she is selling about 120-125 kg leaves and earned approximately Tk-5,000 monthly. With the income she rebuilt her house and purchased cows for rearing. Gradually her family is becoming economically stable and children's are joining with education for a brighter future.



Environment Sector

Environmental degradation, climate change, emissions, drought, frequent disaster and floods, pollution and depletion of natural resources are often observed in Bangladesh due to poverty, over-population and lack of awareness on the subject. It is manifested by deforestation, destruction of wetlands, exhaustion of soil nutrients, etc. Natural calamities like floods, cyclones and tidal-bores also result in severe socio-economic and environmental damage. In order to adapt people with changing situation and reduce root causes of environmental dilapidation.

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.

Climate Change Adaptation

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.

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. 220 biogas plants have been installed in this reporting period where a total of 220 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. Through the training the biogas users acquired knowledge and techniques of feeding (cow dung) the plant maintaining quantity, feeding materials, maintenance of the plant, using gas plant and stove, cleaning of the stoves, cleaning of over flow outlet, checking of gas leakage through the pipe joints and gas valves, adding of organic matters to the slurry pits etc, using of slurry for organic fertilizer and fish feed, using of organic fertilizer, learned name of

biogas plant. Participants are regularly using biogas for cooking which ultimately reducing their dependence on fire wood.

Solar Home System

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 832 Solar Home System (SHS) in this year and total 5555 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. The solar home system is a renewable energy source and completely environmental friendly.

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. In the reporting year SKS Foundation planted 1538 sapling of different varieties. 50 participants established nursery and 375 participants planted Bashok in the road side.

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. In the reporting year 100 awareness session and training were organized where 2498 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.

Disaster Risk Reduction

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.

Community Risk Assessment (CRA)

Community risk assessment is symbolic reflection of the geographical situation and location of specific areas. Through community risk assessment (CRA) mapping tool various problems, risk, various types of resource to risk reduction such as service providing institutes, community place, infrastructures etc identification. The CRA mapping exercise encourages the community people making plan to protect disaster situation. It also creates opportunity to the community people to utilize local resource in an effect manner. 180 Community Risk Assessment (CRA) have been conducted to prepare community based hazard and resource mapping, hazard calendars, hazard ranking for effective planning to combat against seasonal flood. Using these CRA documents the communities developed 532 Risk Reduction Action Plans (RRAP) for reducing flood vulnerabilities. The CRA documents were discussed with upazila administrations through discussion meeting for their consent, validation and necessary using at the time of flood.



CRA session with Community

Capacity Development of Disaster Management Committees

'Disaster Management Committee' is the key platform to disaster risk reduction. Capacity building and functionalizing of the committee is important. SKS Foundation took initiatives to functionalize the committee through capacity building training, orientation and workshop specially for the Union Disaster Management Committees (UDMCs). Different training and orientation sessions organized with 52 UDMCs of the char unions of Gaibandha, Kurigram and Lalmonirhat districts.

Confidence of Communities having Trained Disaster Volunteers

This is a unique intervention for enhancing the capacity of the flood prone communities through development of 'disaster volunteers'. The disaster volunteers are trained on roles and responsibilities as a disaster volunteers on search and rescue operation, first aid, preparedness activities for the flood prone communities. SKS Foundation trained 206 community disaster volunteer and equipped them with some materials like life jacket, first aid box, Life Boya, Mega Phone, Rain Coat, Stretcher, Torch Light with Battery, Safety Gum Boots.

Flood information resource centers (FIRC) and Early Warning Systems

Two flood information resource centers (FIRC) have been constructed at community level of Shaghata and Fulchari Upazila where the community people can get the opportunities of conduction of their VDC meetings, planning and integrated community development activities. The resource centers are equipped with flood related different information and data of the locality.

In chars areas people are usually predict flood situation based on their experience and indigenous knowledge. In many times they can predict properly. Thus disaster causes damage to their crops, livestock and others valuables assets. Through different projects SKS Foundation supported to installation of highest flood level pillar for dissemination early



warning message in disaster threatens areas. Three colors are used in the pillar to identify and understand of local community's as like green normal flood, yellow going to danger level and red color cross danger level. So this symbols is very effective for local community, this year 7 pillar has installed different place of union level by concern Water Development Board Gaibandha. Local UDMC and WDMC think that they know flood situation from pillar color and share the message with the grassroots level people then take necessary preparedness and transfer to safe place with their assets. Local WDMC members are

act as a volunteer to circulate the messages by micking, mobile, and community/WDMC meeting.

Creating Awareness through Day Observation

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 (IDDR) and National Day for Disaster Risk Reduction (NDDP) during this reporting period. SKS Foundation celebrated 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 (NDDP) in collaboration with District Administrations and Department of Fire Service and Civil Defense in 24 upazilas. The Fire Service and Civil Defense organized a fire fighting mock drill for raising awareness among the people. All walks of people including government representatives, journalists and along with other organization took part in the mock drill and observed the process of fire extinguishing.

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

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. For mitigating the flood suffering and reducing assets loss, SKS Foundation raised the homestead plinth above the flood level. A total of 2065 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.



Community gets relief at small scale mitigation activities

Wooden/Bamboo bridges, small connecting roads, culverts are constructed at remote areas for mitigating the community vulnerabilities due to flood and inundation. Two connecting roads, two small bridges, two market places are developed during the reporting period.

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:

Standing beside the vulnerable communities through cold wave and flood response

During the last cold wave December 2013-February 2014, SKS Foundation operated cold wave response with assistance from different donor agencies. A total of 1439 blankets are distributed among 1439 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. The response activities carried out with collaboration of concerned district administrations along with the local government institutions.

SKS Foundation also conducted response after the flood as food and non-food items, water filter distribution, disinfection of tube well with platform maintenance.



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.

Jharna



Jharna is preparing different food at night in the light of Solar Home System

Solar enlighten Jharna's future:

Jharna, is a housewife and a member of "Ghaghot Mohila Somity" of Gobindi village under Shaghata union of Shaghata upazila of Gaibandha. Her husband is a day labourer. They have four members family including two children. It was very difficult for the family to meet the needs only through her husband's irregular low income. They could not afford children food and education costs. Jharna was also unable to buy kerosene, books, khata, pencils and other educational materials with the limited income of one person. Finding no means she took loan from SKS Foundation for additional earning to support the family needs. But with the less income of her husband she couldn't afford to repay loans side by side of maintaining family needs. So it was a great challenge for the family to balance between desire to educate children by extra earning and reality.

In September, 2012 SKS Foundation launched ILPA by PDNR project at this area and Jharna was selected as a project participant. The project provided different IGA skill trainings such as food processing, livestock rearing to the women group members and Jharna received trainings on food processing. But she had to do domestic works, look after children and family. She could not manage time for food production at home because of having no electricity at home to work at night. In December, 2012 Jharna received a Solar Home System from this project as renewable energy source. The solar system has changed her livelihood as most of the time at day Jharna accomplished her domestic works and she prepared saleable food items such as Muri, Chira vaja, Chanachur, Gilapi at night. Her husband helps her to process and produce the items and sale in local market. From this new initiative she earns approximately Tk-400 a day. She spends this income for her children's education purpose and cover domestic needs. Besides, her children are also getting extra 2-3 hours study time for study using solar light and their class grades and health have been improved. One solar home system has changed their life and livelihood a lot. Now Jharna is happy because of her income to support her family and children. Jharna knows about the multiple benefits of solar system in terms of environment protection, health, economic as well and encouraged neighbors to use it.

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 strategic plan for sustainability of 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.

In 2014 SKS Foundation brought about a significant change to modernize the HR department by decentralization and enhancement. Coordinator- HRD & M have led this department under the guidance of Director- Finance, Admin & Human Resources. SKS Foundation reinforces the development of efficiency and productivity of the staff at all levels. 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 1705 staff members (35% female, 65% male) who are involved at various program/projects in this organization. During this year, 66 recruitment advertisements published both printing & electronic media and ensured joining of 512 staffs. Staff dropout rate is 10% during this year including all sectors of the organization, which is less than the previous year.

The HRD&M department has also been trying to strengthening the capacity of the staffs of the organization through organizing and imparting different events of training support activities. The investment in human resource development has impacted positively. As part of staff capacity building 434 staffs were received training on different aspects of capacity building. Besides those staffs project staffs also received different training.

Administration

SKS Foundation provides administrative support to different programs and projects through 32 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. SKS Foundation Administration department is led by a Coordinator under the guidance of Director- Finance, Admin & Human Resources. 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 and Accounts

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.

One of the big changes for today’s NGO finance function is that we are all operating in an environment that is rapidly changing as a result, particularly, of emerging technology, the growth in social media and so many disruptive players now coming into the organization. Many traditional NGOs are trying to compete with very innovative development models (rights base, result base, payment by results etc.), and we do not know quite how these may evolve further in the future. What this means is that today’s NGO has to be much more entrepreneurial to drive growth in a competitive and volatile environment. SKS Foundation believes the finance function really has to embrace this entrepreneurial spirit.

Fiscal pressure on departments is set to continue through the next program, with program participant expectations continuing to rise. With the ‘more for less’ challenge continuing indefinitely and an increasingly complex NGO sector, a strong and integrated finance function across is crucial. The 2014 Financial Management Review (FMR) recognized this, highlighting the need to demonstrate value for money in spending, based on higher standards in financial management and an enhanced role for finance in supporting decision making.

Making the right decisions, and explaining those decisions, is not just about the provision of better information. It is about the correct use of that information to drive conversations and support decisions at all levels of the organization. SKS Foundation has effective financial management system and team working to make enables the organization to:

- monitor and control planned expenditure;
- identify links between resources, outputs and outcomes to understand and improve value for money;
- manage risk effectively, to support innovation and mitigate service failure; and
- ensure that complex decisions on transforming service delivery are underpinned by robust financial analysis

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 2013-June 2014, 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 49 project accounts and activities of HR Department of the organization. Besides 100% auditing, also conducted 62 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

The aim of a SKS Foundation social business is to have a social goal and being self sustainable of the organization. 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. 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.

Two general physicians and six consultant doctors provide health services to the patient at outpatients in weekly basis. During the reporting period around 6000 patients received health services from the hospital. A total of 719 patients have admitted in the hospital for treatment during the reporting period. The services of surgery operation 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 609 surgical operations have been done during the reporting year in SKS Foundation Hospital.



Besides Hospital services, SKS Foundation Hospital also provides support village based campaign like eye camp, health camp etc. This year SKS Foundation Hospital provided support in 142 village based camps where 11360 patient received treatment services.

Now the hospital is running in a rental house and SKS Foundation started construction of six storied own hospital building in centre place of Gaibandha district town.

SKS Solar Project

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 2014, a total of 68 solar panel unit are distributed and installed.

SKS Robi Project

SKS Enterprise is the authorized distributor of Robi Axiata Ltd. for 5 Upazilas of Gaibandha district and these are: Gaibandha Sadar, Shadullapur, Shaghata, Fulchori & Sundorgonj. SKS Enterprise has started their distribution business from the middle of 2013. More than 1500 Retailers directly involve of selling of Robi's Easy Load & SIM Card and over 500 Retailers who are selling Robi SIM (prepaid) to the customers. Both SKS Enterprise & associated Retailers get commission by selling each & every product of Robi. In June 2014, SKS Enterprise (Robi) total turnover was BDT. 117,436,050 and net surplus was BDT. 122,385.

SKS Foundation Training Centers and Guest Houses

In 1998 SKS Foundation established its own training center at Bharatkhalai, 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. On the top of SKS head office there is a guest house with modern facilities. In Ulipur, Kurigram SKS has another training center. 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 113 batches training have been conducted where 2740 participants were attended and used residential facilities during the reporting

period (July 2013-June 2014) 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 Bharatkhalai, Shaghata, Gaibandha in 2006. 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 14 qualified teachers 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 490 students are studying in the school among them 316 are boys and 174 are girls. 72 students are newly enrolled in different class during reporting year. In 2013, 34 students (24 boys & 10 girls) were appeared in Primary School Certificate (PSC) examination and all were succeed and out of them 28 got GPA 5. Also 5 students are appeared in Junior School Certificate (JSC) examination and all are succeed and one 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.

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 roll out next year activities planning, budgeting and designing was done. SKS Foundation 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.



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, 2014 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, 2014 and its financial performance and its cash flows for the year then ended June 30, 2014 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.



J.U. Ahmed & Co.
Chartered Accountants

Dated: August 31, 2014
Dhaka

SKS Foundation
Consolidated Statement of Financial Position
As at June 30, 2014

Notes	Amount in BDT							2012-2013
	Social & Environment Sector		Economic Sector			2013-2014		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
Properties and Assets								
Non-current assets								
Property, plant and equipment	56,382,821	-	56,382,821	34,957,092	7,560,321	42,517,413	98,900,234	81,940,073
Current Assets								
Loan to members	-	-	-	823,622,164	167,099,169	990,721,333	990,721,333	863,196,766
Short term investment	49,430,000	-	49,430,000	139,349,766	2,356,305	141,706,071	191,136,071	133,762,529
Receivable (Interest & Grant)	-	-	-	-	-	-	-	26,039,448
Advance, deposits and prepayments	4,629,987	-	4,629,987	1,731,610	76,700	1,808,310	6,438,297	3,333,306
Misappropriation	344,616	-	344,616	9,713,109	62,374	9,775,483	10,120,099	10,297,751
Staff loan account	6,649,437	-	6,649,437	469,705	22,200	491,905	7,141,342	8,153,545
Staff loan (Motor cycle)	-	-	-	8,196,685	-	8,196,685	8,196,685	7,650,299
Fund receivable	-	10,051,000	10,051,000	-	-	-	10,051,000	4,264,534
Medicine Account	-	-	-	-	-	-	-	185,934
Loan Non-PKSF to PKSF	-	-	-	(3,300,000)	3,300,000	-	-	-
Accounts receivable	19,457,649	-	19,457,649	31,995,432	261,415	32,256,847	51,714,496	1,280,062
Loan account receivable	71,149,510	-	71,149,510	-	-	-	71,149,510	41,232,804
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 Banks	10,782,466	23,221,013	34,003,479	14,160,556	6,258,812	20,419,369	54,422,848	56,440,888
Total Current Assets	162,970,045	33,304,936	196,274,981	1,029,314,014	180,294,108	1,209,608,122	1,405,883,102	1,159,483,106
Total Properties and Assets	219,352,866	33,304,936	252,657,802	1,064,271,106	187,854,429	1,252,125,534	1,504,783,335	1,241,423,179
Capital Fund and Liabilities								
Capital Fund								
General Reserve	106,902,108	-	106,902,108	115,669,707	25,479,417	141,149,124	248,051,232	229,854,403
Statutory Reserve Fund	-	-	-	8,180,882	3,106,055	11,286,937	11,286,937	7,875,586
Fund Account (ILS)	9,847,000	-	9,847,000	-	2,800,000	2,800,000	12,647,000	12,647,000
Fund Account (BLT)	9,278,372	-	9,278,372	-	-	-	9,278,372	-
Total Capital Fund	126,027,480	-	126,027,480	123,850,589	31,385,472	155,236,061	281,263,541	250,376,989
Non-Current Liabilities								
Long term liabilities								
Loan from Donor	12,791,690	-	12,791,690	175,583,329	21,890,209	197,473,538	210,265,228	145,800,437
Loan from General Fund	10,954,600	-	10,954,600	-	24,151,877	24,151,877	35,106,477	15,031,204
	23,746,290	-	23,746,290	175,583,329	46,042,086	221,625,415	245,371,705	160,831,641

Notes	Amount in BDT						2012-2013
	Social & Environment Sector		Economic Sector		2013-2014	Total	Total
	SKS Own Fund	Donors Fund	PKSF	Non-PKSF	Grand Total		
Current Liabilities							
Loan from PKSF (Repayable within one year)	-	-	353,500,001	-	353,500,001	353,500,001	323,949,999
Loan from ANUKUL (Repayable within one year)	-	-	-	21,139,967	21,139,967	21,139,967	24,343,787
Loan Account (SBL)-Agriculture	-	-	-	26,990,905	26,990,905	26,990,905	-
Project Balance Fund	-	23,253,936	-	-	-	23,253,936	13,514,194
Loan Account (FDR)	-	-	10,450,000	-	10,450,000	10,450,000	23,000,000
Members savings deposits	-	-	290,805,613	49,840,526	340,646,139	340,646,139	275,758,083
Loan Loss Provision	-	-	45,438,961	3,975,080	49,414,041	49,414,041	54,631,589
Fund Account (ENRICH)	-	-	840,000	-	840,000	840,000	430,625
Disaster Management Fund	-	-	9,734,433	1,126,314	10,860,747	10,860,747	8,769,959
Loan Risk Fund (Others)	-	-	46,577,724	7,167,159	53,744,883	53,744,883	43,384,010
Loan Risk Fund (UP)	-	-	1,136,168	-	1,136,168	1,136,168	275,220
Advance Account (DIISP)	-	-	628,391	-	628,391	628,391	-
Advance Account (Anukul)	-	-	-	150,820	150,820	150,820	480,000
Advance Account (ENRICH)	-	-	-	-	-	-	903,863
Advance Account (PRIME)	-	-	3,714,591	-	3,714,591	3,714,591	183,379
Cattle Insurance Account	-	-	1,330,281	35,700	1,365,981	1,365,981	455,522
Health and Education Fund	-	-	74,035	400	74,435	74,435	31,510
Loan Account-General Fund	-	-	-	-	-	-	6,334,600
Loan Account - H/O	-	10,051,000	-	-	-	10,051,000	4,243,000
Loan Account Health & Education	1,320,000	-	-	-	1,320,000	1,320,000	740,000
Security Account	5,533,055	-	-	-	5,533,055	5,533,055	9,102,055
Staff Loan Fund	11,796,089	-	-	-	11,796,089	11,796,089	-
Insurance Premium Hospital	-	-	1,250	-	1,250	1,250	-
Loan account others	16,201,983	-	-	-	16,201,983	16,201,983	12,150,000
Housing loan account	18,102,447	-	-	-	18,102,446	18,102,446	14,854,128
Provision for expenses	257,996	-	592,139	-	592,139	850,135	570,518
Gratuity fund account	9,188,484	-	-	-	9,188,484	9,188,484	6,068,806
Robi commission advance	241,866	-	-	-	241,866	241,866	71,686
Staff Welfare Fund	6,196,004	-	600	-	6,196,604	6,196,604	5,524,377
Accounts payable	741,172	-	13,000	-	754,172	754,172	443,640
Total Current Liabilities	69,579,096	33,304,936	764,837,187	110,426,871	875,264,058	978,148,089	830,214,549
Total Capital Fund and Liabilities	219,352,866	33,304,936	1,064,271,106	187,854,429	1,252,125,534	1,504,783,335	1,241,423,179

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

Rasel Ahmed Liton
Chief Executive

Md. Mostafizur Rahman
Director - FA&HR

As per our report of same date

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

Dated: August 31, 2014
Dhaka

SKS Foundation
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2014

Particulars	Amount in BDT						2012-2013
	Social & Environment Sector		Economic Sector				2013-2014
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Total
Income							
Contribution - Social & Environment Program (Donor Grants)							
Grants from foreign donation	-	24,862,532	24,862,532	-	-	-	38,161,480
Grants from GoB	-	-	-	34,081,488	-	34,081,488	45,795,107
Local donation	15,000	290,049,626	290,064,626	-	812,986	812,986	248,985,179
	15,000	314,912,158	314,927,158	34,081,488	812,986	34,894,474	332,941,766
Contribution - Economic Program (Micro Finance)							
Service charge on Loan to Borrowers	-	-	-	168,311,353	35,593,527	203,904,880	192,829,819
Service charge on Remittance Fund Transfer	-	-	-	-	-	-	1,438,395
Sale of forms	-	-	-	1,284,441	242,664	1,527,105	1,164,160
Interest on Bank Deposit	-	-	-	10,570,196	283,288	10,853,484	10,148,763
Others	-	-	-	6,680,117	119,715	6,799,832	5,170,770
	-	-	-	186,846,107	36,239,194	223,085,301	210,751,907
Contribution - Social Business Program							
Junior School (Nutunkuri Biddyapath)	1,576,760	-	1,576,760	-	-	-	1,827,009
SKS - Training Centre	7,830,222	-	7,830,222	-	-	-	9,415,892
SKS Hospital	6,956,698	-	6,956,698	-	-	-	5,742,642
SKS Enterprise	2,601,157	-	2,601,157	-	-	-	137,002
	18,964,837	-	18,964,837	-	-	-	17,122,545
Contribution - SKS/Program Participants							
Program Participants	1,787,150	-	1,787,150	-	-	-	1,641,830
- Health Card distribution	20,508,127	-	20,508,127	-	-	-	20,739,704
Overhead collection from bilateral project	356,222	13,712	369,934	-	-	-	318,257
Interest on Bank Deposits	345,464	-	345,464	-	-	-	354,702
Subscriptions	-	-	-	-	-	-	321,866
Others - Program Participants contribution	10,399,089	-	10,399,089	-	-	-	6,540,152
	33,396,052	13,712	33,409,764	-	-	-	29,916,511
Total Income	52,375,889	314,925,870	367,301,759	220,927,595	37,052,180	257,979,775	590,732,729
Expenditure							
Operating Expenses							
Personnel Costs							
Salary and Allowances	12,957,250	80,604,174	93,561,424	97,855,258	11,670,130	109,525,388	189,761,055
Support Costs							
Advertisement	40,546	90,323	130,869	209,829	-	209,829	338,837
Audit fees	113,125	169,000	282,125	40,625	-	40,625	664,165
Bank charges	120,835	96,610	217,445	1,395,724	251,054	1,646,778	1,832,062
Central management cost	119,400	2,717,193	2,836,593	95,059	5,000,000	5,095,059	5,595,071
Crockery expenses	32,830	-	32,830	-	-	-	7,047
Disaster Management & Facilitation expenses	-	5,132,849	5,132,849	-	-	-	1,917,078
Depreciation	3,600,600	-	3,600,600	3,055,374	879,549	3,934,923	9,020,045
Licence fee	46,979	-	46,979	-	-	-	24,560

Particulars	Amount in BDT						2012-2013
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Legal fees	332,240	-	332,240	141,947	18,500	160,447	492,687
Food expense	-	-	-	-	-	-	174,340
Loan Loss expenses	-	-	-	-	-	-	9,019,624
Training	-	38,192,731	38,192,731	16,297,061	11,534	16,308,595	54,501,326
Others expenses, news paper & periodical	-	1,063,854	1,063,854	1,132,749	-	1,132,749	2,196,603
Office maintenance	1,542,502	7,077,321	8,619,823	1,959,019	341,150	2,300,169	10,919,992
Office rent	1,339,916	1,580,194	2,920,110	3,393,864	876,955	4,270,819	7,190,929
Printing and stationery	796,310	848,835	1,645,145	3,606,857	335,942	3,942,799	5,587,944
Postage, telephone and electricity	801,630	707,246	1,508,876	2,307,079	276,034	2,583,113	4,091,989
Repairs and maintenance	964,121	522,884	1,487,005	-	-	-	1,487,005
Representation (entertainment)	267,683	108,634	376,317	558,422	59,607	618,029	994,346
Tax, Subscription & Donation	442,756	205,416	648,172	259,195	20,289	279,484	927,656
Utilities expenses	198,308	-	198,308	126,131	24,530	150,661	348,969
Logistic Costs	10,759,781	58,513,090	69,272,871	34,578,935	8,095,144	42,674,079	111,946,950
Fuel and maintenance	2,396,421	1,983,201	4,379,622	3,770,920	435,973	4,206,893	8,586,515
Local transport	1,177,704	1,974,119	3,151,823	1,855,583	144,411	1,999,994	5,151,817
	3,574,125	3,957,320	7,531,445	5,626,503	580,384	6,206,887	13,738,332
Total Operating Expenses	27,291,156	143,074,584	170,365,740	138,060,696	20,345,658	158,406,354	328,772,094
Financial expenses							256,235,153
Interest on Members Savings	-	-	-	10,367,218	1,503,598	11,870,816	11,870,816
Interest on loan account	3,054,762	-	3,054,762	790,532	6,458,188	7,248,720	10,303,482
Service charges paid	-	-	-	21,164,270	3,277,427	24,441,697	24,441,697
	3,054,762	-	3,054,762	32,322,020	11,239,213	43,561,233	46,615,995
Program Inputs Costs							47,215,541
Education and Training Inputs	2,060,511	-	2,060,511	416,900	-	416,900	2,477,411
Project inputs	4,973,441	171,851,286	176,824,727	22,704,984	1,927,733	24,632,717	201,457,444
Health Inputs	4,536,096	-	4,536,096	632,950	-	632,950	5,169,046
IGA Inputs	1,409,082	-	1,409,082	207,583	-	207,583	1,616,665
Facilities Development	-	-	-	-	-	-	7,254,377
	12,979,130	171,851,286	184,830,416	23,962,416	1,927,733	25,890,149	210,720,565
Total Expenditure	43,325,048	314,925,870	358,250,918	194,345,132	33,512,604	227,857,736	586,108,654
Surplus for the year	9,050,841	-	9,050,841	26,582,463	3,539,576	30,122,039	39,172,880
Total	52,375,889	314,925,870	367,301,759	220,927,595	37,052,180	257,979,775	625,281,534
							590,732,729

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

Rasel Ahmed Liton
Chief Executive

Md. Mostafizur Rahman
Director - FA&HR

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants

Dated: August 31, 2014
Dhaka

SKS Foundation
 Consolidated Receipts and Payments Statement
 For the year ended June 30, 2014

Particulars	Amount in BDT							2012-2013 Total
	Social & Environment Sector		Economic Sector			2013-2014 Grand Total		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Total	
A. Receipts								
Opening balance								
Cash in hand	420,975	20,000	440,975	2,866,869	337,396	3,204,265	3,645,240	6,239,741
Cash at banks	13,644,104	13,499,064	27,143,168	24,495,111	4,802,609	29,297,720	56,440,888	111,458,983
	14,065,079	13,519,064	27,584,143	27,361,980	5,140,005	32,501,985	60,086,128	117,698,724
Non Operating Income								
Advance Reimbursement	290,440,208	13,246,990	303,687,198	20,866,723	134,760	21,001,483	324,688,681	55,665,958
Borrowings and overdrafts	65,606,631	13,893,000	79,499,631	445,505,500	77,200,000	522,705,500	602,205,131	538,311,084
Loan realized from members	-	-	-	1,332,185,313	239,142,105	1,571,327,418	1,571,327,418	1,538,615,386
Members savings collection	-	-	-	221,527,655	43,082,903	264,610,558	264,610,558	171,946,569
Loan realized from others	386,890,994	-	386,890,994	20,564,876	3,019,484	23,584,360	410,475,354	93,667,923
FDR encashment	24,700,000	-	24,700,000	64,860,729	-	64,860,729	89,560,729	166,599,271
Provident Fund	-	-	-	6,040,665	1,003,511	7,044,176	7,044,176	6,186,327
Staff Welfare Fund	935,008	-	935,008	617,629	102,416	720,045	1,655,053	6,290,056
Gratuity Fund	3,330,840	-	3,330,840	-	-	-	3,330,840	6,204,052
Staff Security Fund	1,320,000	-	1,320,000	-	-	-	1,320,000	3,268,222
Staff welfare scheme	522,900	-	522,900	244,900	131,900	376,800	899,700	-
	773,746,581	27,139,990	800,886,571	2,112,413,990	363,817,079	2,476,231,069	3,277,117,640	2,586,754,848
Contribution from Social & Environment Program (Donor Grants)								
Social & Environment Sector	4,615,000	317,408,751	322,023,751	14,111,812	-	14,111,812	336,135,563	333,575,552
Donation receipts - Economic Sector	-	-	-	27,561,600	483,806	28,045,406	28,045,406	6,286,737
	4,615,000	317,408,751	322,023,751	41,673,412	483,806	42,157,218	364,180,969	339,862,289
Contribution - Economic Program (Operating Income)								
Bank interest (FDR)	300,839	-	300,839	3,075,446	-	3,075,446	3,376,285	5,776,690
Bank interest	15,893	13,712	29,605	357,630	21,873	379,503	409,108	742,027
Sale of forms	-	-	-	1,284,441	242,664	1,527,105	1,527,105	1,164,160
Service charge	342,214	-	342,214	168,311,353	35,593,527	203,904,880	204,247,094	192,789,970
	658,946	13,712	672,658	173,028,870	35,858,064	208,886,934	209,559,592	200,472,847
Contribution - Social Business Program								
SKS Enterprise (Robi)	1,885,819	-	1,885,819	-	-	-	1,885,819	134,572
SKS - Training Centre	6,750,313	-	6,750,313	-	-	-	6,750,313	10,706,538
Junior School	1,576,760	-	1,576,760	-	-	-	1,576,760	1,827,009
SKS - Hospital	8,029,395	-	8,029,395	-	-	-	8,029,395	6,595,995
	18,242,287	-	18,242,287	-	-	-	18,242,287	19,264,114

Particulars	Notes	Amount in BDT						2012-2013 Total	
		Social & Environment Sector		Economic Sector		2013-2014			
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		Grand Total
Contribution- SKS/Program Participants									
Overhead from Bilateral Projects		15,870,153	-	15,870,153	-	-	-	15,870,153	22,628,216
Program Participants -									
Health Cards Distribution		1,787,150	-	1,787,150	-	-	-	1,787,150	1,641,830
Others Program Participants									
Contribution	49	7,299,168	-	7,299,168	3,822,254	119,715	3,941,969	11,241,137	12,734,296
		24,956,471	-	24,956,471	3,822,254	119,715	3,941,969	28,898,440	37,004,342
Total Receipts		336,284,364	358,081,517	1,194,365,881	2,358,300,506	405,418,669	2,763,719,175	3,958,085,056	3,301,057,163
B. Payments									
perating Expenses									
Personnel Costs									
Salary and allowances	50	11,526,060	80,523,174	92,049,234	80,674,599	11,670,130	92,344,729	184,393,963	185,418,015
		11,526,060	80,523,174	92,049,234	80,674,599	11,670,130	92,344,729	184,393,963	185,418,015
Support Costs									
Advertisement		17,950	90,323	108,273	26,000	-	26,000	134,273	255,097
Audit fee		10,000	144,000	154,000	-	-	-	154,000	379,010
Bank charges		115,182	96,610	211,792	1,395,724	251,054	1,646,778	1,858,570	1,830,563
Legal expenses		332,240	-	332,240	40,872	18,500	59,372	391,612	148,465
Office expenses	51	1,324,181	3,291,135	4,615,316	2,041,174	5,365,680	7,406,854	12,022,170	9,670,877
Office rent		833,718	1,580,194	2,413,912	3,391,364	866,955	4,258,319	6,672,231	6,717,468
Others expense	52	1,157,766	1,063,854	2,221,620	290,349	13,081	303,430	2,525,050	9,881,093
Printing and stationery		350,361	848,835	1,199,196	1,513,804	335,942	1,849,746	3,048,942	6,818,900
Postage, telephone and electricity		748,924	706,626	1,455,550	2,273,388	276,034	2,549,422	4,004,972	4,111,339
Representation/Entertainment		237,342	108,634	345,976	511,604	59,607	571,211	917,187	869,211
Tax, Subscription & Donation	53	741,381	85,416	826,797	216,195	20,289	236,484	1,063,281	523,989
		5,869,045	8,015,627	13,884,672	11,700,475	7,207,142	18,907,617	32,792,289	41,206,011
Logistic Costs									
Fuel and maintenance	54	1,781,119	1,983,201	3,764,320	3,428,504	435,973	3,864,477	7,628,797	8,791,808
Local transport	55	854,776	1,947,844	2,802,620	1,746,088	144,411	1,890,499	4,693,119	4,849,310
		2,635,895	3,931,045	6,566,940	5,174,592	580,384	5,754,976	12,321,916	13,641,118
Total Operating Expenses		20,031,000	92,469,846	112,500,846	97,549,666	19,457,656	117,007,322	229,508,168	240,265,144
Financial Expenses									
Service charges	56	3,261,045	-	3,261,045	21,164,270	3,277,427	24,441,697	27,702,742	23,206,316
Bank guarantee		-	-	-	-	-	-	-	66,940
Interest expenses	57	-	-	-	775,813	805,515	1,581,328	1,581,328	13,892,947
		3,261,045	-	3,261,045	21,940,083	4,082,942	26,023,025	29,284,070	37,166,203

Particulars	Notes	Amount in BDT						2012-2013	
		Social & Environment Sector		Economic Sector		2013-2014		Total	Total
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Grand Total		
Program Inputs Costs									
Education & Training Inputs	58	3,289,675	38,290,626	41,580,301	15,954,119	11,534	15,965,653	57,545,954	64,146,866
Project Inputs	59	6,000,720	171,923,459	177,924,179	8,112,079	-	8,112,079	186,036,258	171,380,154
Health Inputs	60	3,912,774	120,000	4,032,774	1,207,312	522,917	1,730,229	5,763,003	3,936,931
IGA Inputs	61	1,951,701	9,022,002	10,973,703	207,583	-	207,583	11,181,286	2,686,329
		15,154,870	219,356,087	234,510,957	25,481,093	534,451	26,015,544	260,526,501	242,150,280
Non Operating Costs									
Loan repaid	62	387,900,315	3,889,180	391,789,495	382,949,799	44,203,713	427,153,512	818,943,007	780,933,676
Loan disbursement to members		-	-	-	1,422,467,000	293,069,000	1,715,536,000	1,715,536,000	1,539,025,500
Investment	63	10,450,000	-	10,450,000	135,682,398	805,579	136,487,977	146,937,977	144,850,578
Fixed assets	64	4,399,176	5,298,513	9,697,689	4,139,911	6,515,136	10,655,047	20,352,736	7,493,414
Advances & Staff Loan	65	19,722,277	12,229,142	31,951,419	30,202,076	977,774	31,179,850	63,131,269	67,711,556
Accounts payable paid	66	6,961,074	1,584,813	8,545,887	36,056,767	1,359,315	37,416,082	45,961,969	15,069,323
SKS Enterprise - Robi	67	357,095,760	-	357,095,760	-	-	-	357,095,760	17,650,123
Savings refunded to members		-	-	-	184,296,171	27,297,157	211,593,328	211,593,328	148,655,238
		786,528,603	23,001,648	809,530,251	2,195,794,122	374,227,674	2,570,021,796	3,379,552,047	2,721,389,408
Total Payments		824,975,518	334,827,581	1,159,803,098	2,340,764,964	398,302,723	2,739,067,687	3,898,870,785	3,240,971,035
Closing Balance (A - 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 banks		10,782,466	23,221,013	34,003,479	14,160,556	6,258,812	20,419,369	54,422,848	56,440,888
		11,308,846	23,253,936	34,562,782	17,535,542	7,115,946	24,651,488	59,214,270	60,086,128
Grand Total		836,284,364	358,081,517	1,194,365,881	2,358,300,506	405,418,669	2,763,719,175	3,958,085,056	3,301,057,163

The accompanying notes form an integral part of this financial statement

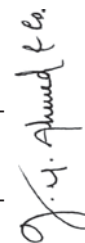


Rasel Ahmed Liton
Chief Executive



M. Mostafizur Rahman
Director - FA&HR

As per our report of same date



J. U. Ahmed & Co.
Chartered Accountants

Dated: August 31, 2014
Dhaka

SKS Foundation

Consolidated Cash Flow Statement

For the year ended June 30, 2014

Particulars	Amount in BDT						2012-2013	
	Social & Environment Sector			Economic Sector			2013-2014	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total
A. Cash Flow from Operating Activities:								
Excess of Income Over expenditure	9,050,841	-	9,050,841	26,582,463	3,539,576	30,122,039	39,172,880	40,704,590
Add: Amount considered as non-cash items:								
Non-Cash Expenses	3,600,600	478,594	4,079,194	49,664,640	9,450,636	59,115,276	63,194,470	39,333,481
Receivable Income	(33,728,290)	(10,051,000)	(43,779,290)	(45,313,519)	(1,074,401)	(46,387,920)	(90,167,210)	(37,549,526)
Received from receivable income	84,112,730	-	84,112,730	15,348,860	-	15,348,860	99,461,590	28,930,970
Payment for Reserve	-	-	-	(377,461)	(13,081)	(390,542)	(390,542)	(413,570)
Loan disbursement to beneficiary	-	-	-	(1,422,467,000)	(293,069,000)	(1,715,536,000)	(1,715,536,000)	(1,539,025,500)
Loan collection from beneficiary	-	-	-	1,332,185,313	239,142,105	1,571,327,418	1,571,327,418	1,538,615,386
Savings collection	-	-	-	221,527,655	43,082,913	264,610,568	264,610,568	171,946,569
Savings returned	-	-	-	(184,296,171)	(27,297,157)	(211,593,328)	(211,593,328)	(148,655,238)
Net cash from/used in operating activities	63,035,881	(9,572,406)	53,463,475	(7,145,220)	(26,238,409)	(33,383,629)	20,079,846	93,887,162
B. Cash flow from investment activities:								
Acquisition of Fixed Asset	(4,399,176)	(5,298,513)	(9,697,689)	(4,139,911)	(6,515,136)	(10,655,047)	(20,352,736)	(7,493,414)
Investment against FDR	(10,450,000)	-	(10,450,000)	(131,000,000)	-	(131,000,000)	(141,450,000)	(140,050,000)
Investment	-	-	-	(4,682,399)	(805,579)	(5,487,978)	(5,487,978)	(4,800,578)
FDR encashed	24,700,000	-	24,700,000	64,860,729	-	64,860,729	89,560,729	166,599,271
Received against Investment of LLPI, DMFI, DFI	-	-	-	1,201	2,506	3,707	3,707	7,985
Advance and staff loan payment	(19,722,277)	(12,229,142)	(31,951,419)	(30,202,076)	(977,774)	(31,179,850)	(63,131,269)	(67,325,888)
Advance and staff loan realised	290,440,208	13,246,990	303,687,198	25,705,254	544,584	26,249,838	329,937,036	60,423,616
Net cash from/used in investing activities	280,568,754	(4,280,665)	276,288,089	(79,457,202)	(7,751,399)	(87,208,601)	189,079,488	7,360,992

SKS Foundation
Consolidated Cash Flow Statement
For the year ended June 30, 2014

জে, ইউ, আহমেদ এন্ড কো
J. U. AHMED & CO.
Chartered Accountants

Particulars	Amount in BDT						2012-2013
	Social & Environment Sector		Economic Sector			2013-2014	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		
C. Cash flow from financing activities:							
Loan received	65,606,631	13,893,000	79,499,631	406,000,000	60,800,000	466,800,000	546,299,631
Loan returned	(387,900,315)	(3,889,180)	(391,789,495)	(333,949,999)	(27,839,813)	(361,789,812)	(753,579,307)
Others fund received	339,989,650		339,989,650	50,189,938	4,328,777	54,518,715	394,508,365
Others fund returned	(364,056,834)	(1,584,813)	(365,641,647)	(36,213,955)	(1,491,215)	(37,705,170)	(403,346,817)
Unutilized fund	-	23,253,936	23,253,936	-	-	-	23,253,936
Loan received from other projects	-	-	-	36,205,500	16,400,000	52,605,500	52,605,500
Loan returned to other projects	-	(8,085,000)	(8,085,000)	(45,455,500)	(16,232,000)	(61,687,500)	(69,772,500)
Net cash from/used in financing activities	(346,360,869)	23,587,943	(322,772,926)	76,775,984	35,965,749	112,741,733	(210,031,193)
D. Net Increase/(Decrease) in Cash & Bank Balance (A+B+C)	(2,756,233)	9,734,872	6,978,639	(9,826,438)	1,975,941	(7,850,497)	(871,858)
E. Cash and Bank Balance at the beginning of the year	14,065,079	13,519,064	27,584,143	27,361,980	5,140,005	32,501,985	60,086,128
F. Cash and Bank Balance at the end of the year (D+E)	11,308,846	23,253,936	34,562,782	17,535,543	7,115,945	24,651,488	59,214,270
Grand Total							60,086,128

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



Rasel Ahmed Liton
Chief Executive



Md. Mostafizur Rahman
Director - FA&HR

As per our report of same date



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

Dated: August 31, 2014
Dhaka





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, Website: www.sks-bd.org