



# ***Annual Report***

*July 2015- June 2016*



**SKS**

# Annual Report

July 2015 – June 2016



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SKS Foundation

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## MESSAGE CHAIRPERSON



I am pleased to present the Annual Report 2016 which gives an account of the activities of SKS Foundation. In 29 years of development journey, we find that our programmatic interventions and campaign are humbly contributing to desired changes in community. The Executive Board and General Assembly are now well established. Certain reforms in internal governance were taken up basing on its confidence and experience.

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

I am thankful to the members of the General and Executive Bodies of SKS Foundation for their support and contribution. I am appreciative of the efforts of our staffs in implementing the programs efficiently, providing quality services to the program participants and donors and counterparts and honest work, so crucial to ensure the purposeful journey of SKS Foundation towards realizing its vision and mission.

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.

I hope readers will find it useful as a source of knowledge and information related to the concerned fields and also, relevant to some of the things that they may be doing or thinking about. All of us, working from our respective vantage points, can together build an inclusive, prosperous, and happy Bangladesh.

**Mursnea Alam Sarker**  
Chairperson, SKS Foundation



## MESSAGE CHIEF EXECUTIVE

Over 29 years SKS Foundation working in the remotest, most deprived communities in 16 northern districts of Bangladesh. In order to manage, internalize and control the growth, we had to have a focused vision and an extremely focused code of conduct that every member of the SKS family had to adhere to. We made sure that the growth achieved during this period was in accordance with SKS Foundation's principles and values. It is always too easy to take shortcuts and the easy way out but I am proud to note that we have never compromised on our beliefs.

SKS Foundation has been successful in instituting values pertaining to transparency, accountability, efficiency and especially a passion to serve the poor at all levels of its management. It will keep on moving with demand-driven sustainable progressive programs for social empowerment, climate change adaptation, social justices and poverty alleviation. The upcoming challenge of SKS Foundation will be mobilizing necessary resources for its various development activities.

This was a year of working towards greater social, cultural, gender and age-based equality and dignity from all sectors, aims to combat all social injustice and inequalities particularly women and socially disadvantage people for improving food security and adapt to climate change vulnerability. SKS Foundation implements the program activities under the four thematic areas: social empowerment; economic empowerment; quality basic services and environment sectors. In this year SKS Foundation turn into a new dimension and inaugurated the a training and resource centre 'SKS Inn' at Gaibandha and also launched community media 'Radio Sarabela' which will contribute the development efforts.

During the reporting period SKS Foundation awarded 11 new projects to work for betterment of the poor communities and phased out 7 projects. During reporting period SKS Foundation is implementing 50 projects covering 109 Upazilas of 16 northern districts and a total of 2,856,753 program participants are involved with implementation activities and thus contributing to different dimensions of the community development.

SKS Foundation has received continuous support from the Local Government, the Development Partners and donors and counterpart. Prudent and visionary guidance of the Chairman and the members of Executive & General body have been instrumental in further consolidating the outstanding image of SKS Foundation. The relentless and sincere efforts of the highly committed professional staff of SKS Foundation made all its activities a reality in the ground in a very efficient manner. With the firm belief in their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.

  
**Rasel Ahmed Liton**  
Chief Executive  
SKS Foundation

## Governance, Policy Formulation and Management Structure

SKS Foundation General Council (GC) consists of 23 members (male 13, female 10). The members were brought from various segments of society. They include educationists, social thinkers, professionals and development actors. During the year, the Annual General Meeting of SKS Foundation GC was held on 5 September 2015 and approved the annual report for 2014-15, annual audit report for 2014-15 and budget for 2015-16.

SKS Foundation Executive Committee (EC) consists of 7 members, elected by the general council for three years term which provides policy guidelines to SKS Foundation and its institutions. The General Secretary (Chief Executive) of the EC takes care of constitutional affairs of SKS Foundation and convenes the meeting of GC and EC. SKS Foundation EC meets on quarterly basis or bi-monthly if so required discussing on policy and macro planning issues. During FY 2015-16, 07 EC meetings were held.

The names of the executive committee members are given below



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  
 Bharatkali Bandar Girl's High School  
 Bharatkali, Shaghata,  
 Gaibandha



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



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



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



Picture: Annual General Meeting was hold on 5 September 2015

## Central Management Team (CMT)

For ensuring governance and smooth operation, SKS Foundation formed a Central Management Team (CMT) that works to ensuring transformation of SKS Foundation’s mission and vision. The mandate of CMT are to coordinate and facilitate programme activities, sharing, mentoring, supporting and understanding the needs of beneficiaries and designing new projects; and also decide, modify and implement internal policy decisions. The CMT consists of 11-senior staff members (9-male & 2-female) including Directors and Coordinators of the organization led by the Chief Executive. Usually the Central Management Team sits once in a month for monthly meeting where the monthly issues are discussed and decisions taken for execution. However need based meeting also organized.

### CMT Members:

Mr. Rasel Ahmed Liton, *Chief Executive*

Mr. Rajab Ali, *Head of Programs*

Mr. Md. Saiful Alam, *Director – Development Programs*

Mr. Khokon Kumar Kundu, *Director-Micro Finance*

Mr. Mahfuzar Rahman, *Assistant Director- HR & Admin*

Mr. Md. Masud Alam, *Senior Coordinator- Finance*

Mr. Abul Kalam Azad, *Coordinator – Finance*

Mr. Abul Kalam Azad, *Coordinator- Audit*

Mr. Emran Kabir, *Coordinator – Monitoring & Evaluation*

Mrs. Kaniz Afroza Poly, *Assistant Coordinator, M&E*

Mrs. Lovely Khatun, *Technical Officer, REE-CALL*



SKS Head Office All Staff Meeting.

## Abbreviations

A4EDVAW	Action for Ending Domestic Violence Against Women	MDG	Millennium Development Goal
ACC	Adibashi Cultural Center	MMWW	Making Market Works for Women
ANC	Anti-Natal Care	MNP	Micro Nutrient Powder
ARI	Acute Respiratory Infection	NDPD	National Disaster Preparedness Day
AGM	Annual General Meeting	NLO	Natural Leader Organization
CAP	Community Action Plan	NLASO	National Legal Aid Service Organization
CBO	Community Based Organization	NGO	Non-government Organization
CC	Community Clinic	NFPE	Non Formal Primary Education
CCCP	Community Climate Change Project	PDMC	Pouroshava Disaster Management Committee
CLP	Chars Livelihood Program	PEP	Poor & Extreme Poor
CLS	Community Legal Service	PKSF	Palli Karma-Sahayak Foundation
CHP	Community Health Promoter	PG	Producer Group
CMT	Central Management Team	PNC	Post Natal Care
CRA	Community Risk Assessment	PRIME	Programmed Initiative for Monga Eradication
DLAC	District Legal Aid Committee	PMSD	Participatory Market System Development
DMC	Disaster Management Committee	REE-CALL	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning
DDMC	District Disaster Management Committee	RRAP	Risk Reduction Action Plan
DPHE	Department of Public Health Engineering	RTI	Rights To Information
DRR	Disaster Risk Reduction	SDMC	School Disaster Management Committee
ECPSP	Enhancing Community Participation on Social Protection Program	SAWR	South Asia WASH Result Program
ECCD	Early Childhood Care and Development	SME	Small & Medium Enterprise
EKATA	Empowerment, Knowledge and Transformative Action	SMC	School Management Committee
EMG	Early Married Girl	SRHP	Sexual and reproductive health and rights
ENRICH	Enhancing Resource and Increasing Capacities of Poor Households Towards Elimination of their Poverty	SWC	Strengthening Women's Collective
FGD	Focused Group Discussion	SCLS	Strengthening Community Legal Service
FMD	Foot & Mouth Disease	SHS	Solar Home System
GO	Government Organization	SETU	Social and Economic Transformation of the Ultra Poor
GMP	Growth Monitoring & Promotion	SLOSA	Strengthening Livelihoods Options and Social Advancement
HHN	Health Hygiene Nutrition	UDMC	Union Disaster Management Committee
ICS	Improved Cook Stove	UDCC	Union development coordination committee
IDDR	International Day of Disaster Risk Reduction	ULAC	Union Legal Aid Committee
IFA	Iron Folic Acid	UzLAC	Upazila Legal Aid Committee
IFSL	Improving Food Security and Livelihoods	UMC	Urban Micro Credit
IMAGE	Initiative for Married Adolescent Girls' Empowerment	UN	United Nations
IWD	International Women Day	UNO	Upazila Nirbahi Officer
IGA	Income Generation Activities	UNDP	United Nations Development Programme
ILS	Integrated Livelihood Security	UP	Union Parishad
LAC	Legal Aid Committee	UFSP	Union Forum of Safety Nets Programs
LEB	Local Elected Bodies	VDC	Village Development Center
LGI	Local Government Institute	VAW	Violence Against Women
MAG	Married Adolescent Girl	VGf	Vulnerable Group Feeding
MCHN	Maternal Child Health and Nutrition	VSLA	Village Savings and Loan Associations
MRA	Microcredit Regulatory Authority	USHA	Urban Sanitation, Hygiene Education And Water Advancement
M&E	Monitoring & Evaluation	WASH	Water, Sanitation and Hygiene



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Editorial Advisor

**Rasel Ahmed Liton**  
Chief Executive

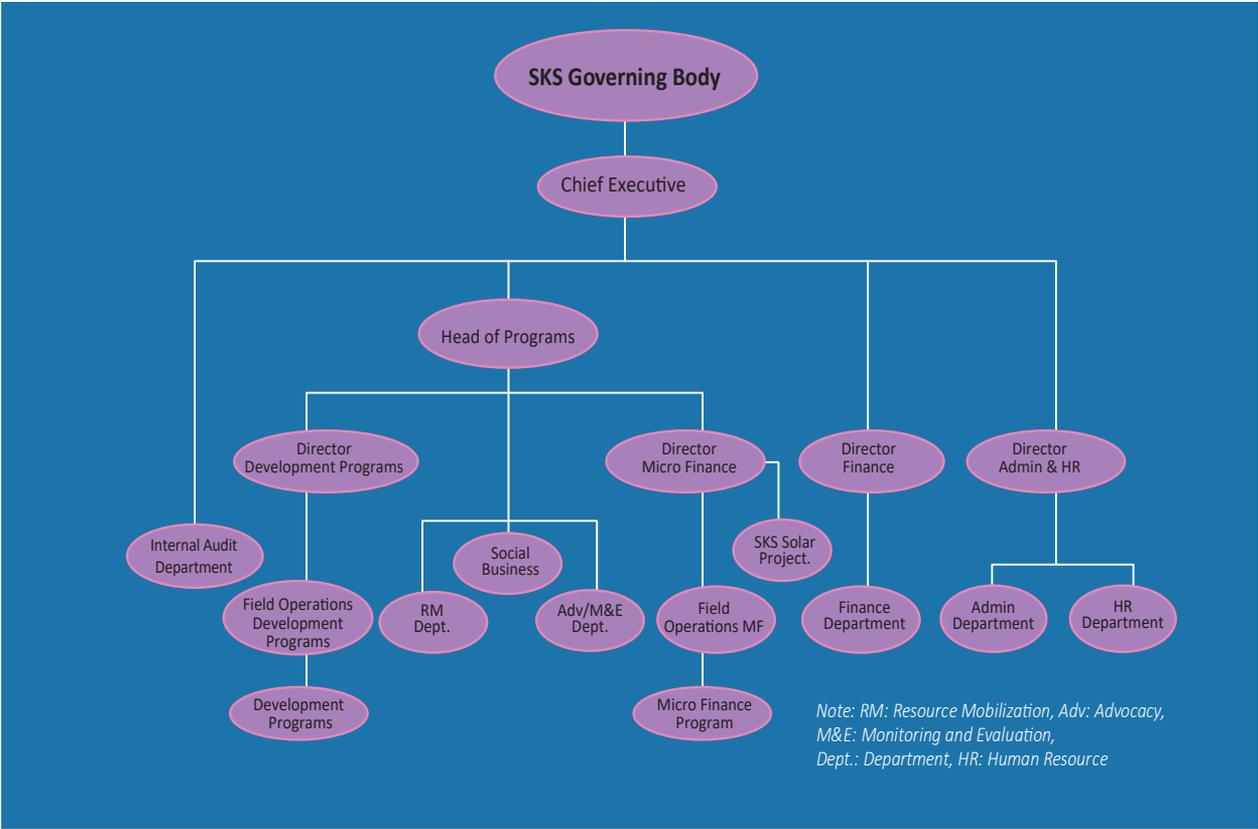
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SKS Foundation & Md. Quddus Alam  
September 2016  
SKS Foundation

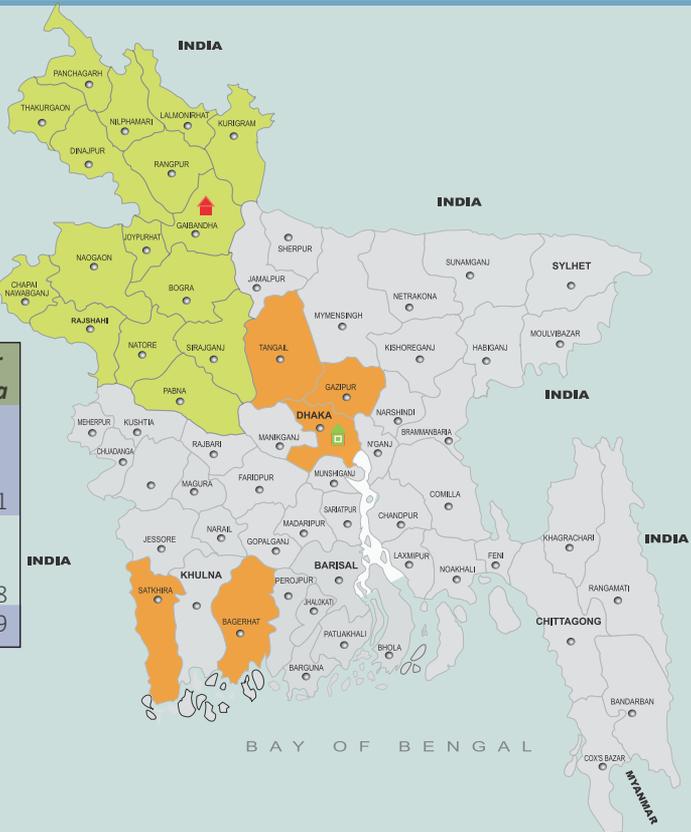
# SKS Foundation Organogram



**Geographical Coverage in Bangladesh (FY 2015-16)**

Division	Name of Districts	Number of Upazila
Rangpur	Gaibandha, Rangpur, Kurigram, Lalmonirhat, Nilphamari, Dinajpur, Panchoghori, Thakurgoan	41
Rajshahi	Bogra, Joypurhat, Noagaon, Sirajgonj, Pabna, Rajshahi, Natore and Chapai Nawabgonj	68
2	16	109

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



## SKS Foundation As on June 2016

### Establishment

Along with some devoted development young actors, Mr. Rasel Ahmed Liton was established SKS Foundation on 1 December, 1987 at Bharatkali and gradually their effort turned into development programs.

### Legal Status

SKS Foundation is registered in Bangladesh with a number of authorities:

- Department of Social Welfare: Registration number: 274 on 06.05.1991
- Registered under the Societies Act: Registration no. S-8080(101)/08 on 24.07.2008
- Registered with the NGO Affairs Bureau: Registration no. 1215 on 18.11.1997
- Registered with the Micro-Credit Regulatory Authority: License no. 01621-00534-00045 on 05.09.2007

### Human Resources (as on June 2016)

Total	Male	Female
1878	735 (39%)	1143 (61%)

### Annual Budget

July 2014-June 2015	BDT 3,385.2 million
July 2015-June 2016	BDT 4,476.5 million
July 2016-June 2017	BDT 6,344.0 million

### 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

## SKS Foundation Vision

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

## SKS Foundation Mission

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

## Strategic Aims

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

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

## Strategic Objectives

SKS Foundation has to meet the following objectives in order to arrive at the 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, Adivashietc
- 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

## Organizational Aim

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

The specific aims are:

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

## Program Participant information

(As of June 2016)

Type of Participants	Male	Female	Total
Members of MF groups (Economic Empowerment Sector)	1806	139863	141669
Project participants (Development projects/programs)(in HH)	807243	783912	1591155
Children	495377	595782	1091159
Adolescents	14931	17839	32770

## Thematic Programs Sectors

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 thematic programs sectors are: i) Social Empowerment Sector ii) Economic Empowerment Sector iii) Quality Basic Service Sector iii) Environmental Sector.

## Focus Group

Considering previous experience and the current context of the country while taping the donor priority, SKS Foundation will work with the following categories: Marginalized poor/lower middle class farm families, Landless, marginal and small farmers, char/riverine communities, ethnic minorities, Horizon communities, climate change /disaster- affected people and deprived rural and urban communities. Particular focus in categories on:

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

# Sector Wise Accomplishment



## Social Empowerment Sector



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



## Quality Basic Service Sector



- ▶ Primary health care and hygiene systems
- ▶ Access to water & sanitation
- ▶ Women and children nutrition
- ▶ Pre-primary and public primary education systems
- ▶ Technical education systems



## Economic Empowerment Sector



- ▶ Productive human resource development
- ▶ Resource mobilization and multiplication
- ▶ Employment generation
- ▶ Agriculture productivity & marketing
- ▶ Financial services for the poor households



## Environment Sector



- ▶ Adaption to climate change vulnerabilities
- ▶ Promotion of disaster resilient activities
- ▶ Conservation of natural resources
- ▶ Disaster mitigation structure
- ▶ Promotion of environment friendly technology



## Social Empowerment Sector

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

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

SKS Foundation envisions a society promoting human rights and social justice where people can live with dignity and where there will be no discrimination among human beings. It is one of the four core sectors of SKS Foundation. The projects and programs of the sector targets women, men, children, adolescents, elderly people, marginalized, socially excluded and person with disability and groups. During the reporting year, the social empowerment interventions are implemented by different projects like as SCLS, A4EDAW, ECPS, RECALL, WASH Rights, SLOSA etc.

## Rights and Governance

Promoting good governance and accountability is critical to advancing economic growth, health, education, and the ability to provide high-quality public services. SKS Foundation has taken different program initiatives to improve the governance practices and attain the rights of citizen. The projects have been organized



different awareness session, rally and capacity building initiatives for bringing attitudinal changes in local government service providing institutions, government and non-govt. duty bearers. The projects support different level institutions capacity to include civil society participation in its planning, policy formulation and operations. SKS Foundation works for advancing democratic governance toward human rights in the community as critical components for sustainable development. Most of these projects are taking so many initiatives to enhancing peoples' participation in different levels for establishing their rights and governance. SKS Foundation has undertaken the following activities for establishing rights and governance:

- Formation different types of community based group and create awareness through training/meeting of the members of community group about their rights and entitlements.
- Formation and regularly conducted ward level committee and motivated them to raise their voice for the entitlements.
- Organized residential training on rights and social justice to empower the community women and to avail the social rights. Through the training the participants have learned about the family laws, laws of dowry, early marriage, basic need and human needs of women.
- Linkage building workshops/meeting involving both rights holders and duty bearers with community peoples. Also organized public hearing meeting in union and upazila level.
- Advocacy with LEBs and community participation in local government to claiming their rights and inclusion the poor and disadvantage people in social safety nets programs.
- Reformation and reactivation of standing committees of local government institutions and inclusion of poor and marginal people in the standing committees in the decision making process.
- Participatory inclusive local governance that include UP Vision Set-up, participatory budgeting process, UP self assessment, local resource mobilization and finally Union Parishads are able to practice open budget session.
- Facilitated Unions Parishad to organize Union development coordination committee (UDCC) meeting and ensures discussion and coordination of resource mobilization, and distribution and management of resources and services.

*SKS Foundation has been implementing 'Enhancing Community Participation on Social Protection Program (ECPPSP)' for engagement of civil society to improvement of rights and governance issue on four types of social safety-net program in all unions of Saghata Upazila. In the reporting period we have accomplished activities with effectively and fruitfully including social audit, community score card, LGI, Upazila and District level dialogue, organized 5 public hearing, 125 court yard meeting, 105 awareness meeting at ward level, institutional performance monitoring, school based gathering, social protection fair at Union & Upazila level, cultural performance in 30 spots, exchange visit, exposure visit, annual sharing meeting, RTI day observance, 73 meeting of union, upazila & district 'Social Protection Forum', Social Protection Citizen Charter and leaflet printing as IEC materials.*

*Through the project interventions, now there is a good environment among safety-net holders and duty bearers. Now the beneficiaries received full safety-net amount, right beneficiaries enrolled in safety-nets program, social protection forums are active and raised their voice in different forum.*

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.

## Women Empowerment and Reduction of Gender Disparity

Women empowerment in Bangladesh means giving women of the country the power to rule and govern their own lives, away from traditional and social constraints. The women empowerment interventions of SKS Foundation are focuses on giving women the power and authority they need to be men's equals, violence against women must also stop, Women need to gain a lot more power over their decision making process. Empowerment is a multi-dimensional process. Gender inequality exists across different dimensions (social, economic, political and psychological) and in various domains of women's lives. Women empowerment is the reflection of gender equality which is the precursor to moving the country forward, towards middle income status, towards inclusive and sustainable development. Through the program interventions, increasing contribution of women in every sphere of the society and family, increasing active participation in all sectors ranging from agriculture to politics has made great impact to the national development.

Women and girl's empowerment is one of the major element of SKS Foundation program implementation. Through different program interventions we are promoting women empowerment in political, economical and social empowerment considering the domains. 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 IMAGE, A4EDVAW, SETU, SHOUHARDO III, REE-CALL, SLOSA, POWER etc. For women empowerment and reduction of gender disparity, SKS Foundation focused the following initiatives:

- To expedite women's social and political empowerment, comprehensive initiatives have been undertaken by providing extensive training, organizing women groups, ensuring participation in decision making process and create women leadership.
- For the economic empowerment of disadvantage and poor women, collateral free micro-credit is given and providing support to small women entrepreneurs.
- Awareness and sensitized on sexual and reproductive rights of women specially for adolescent girls and sensitized on child rights.



### Observation of International Women Day

SKS Foundation observed International Women's Day 2016 by organizing various events in different project areas, which closely adopted the theme, set by the UN- "Planet 50:50 by 2030: Step It Up for Gender Equality!". This year, SKS Foundation organized events to raise awareness of gender equality in personal and professional lives. Associating with local administration and community based organizations allowed our events to create a greater impact on a wider audience. Through observation of the day some of the union Chairman declared early marriage free unions.

The International Women Day was observed at different unions, upazila and districts level with collaboration of UP, Upazila and district administration where also participated mohila parishad, women activist and community people. SKS Foundation observed the day in 21 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. SKS Foundation also organized Press Conference on International Women Day (IWD), rally, game competition, cultural program and human chain.



## Empowerment of Married Adolescent

With support from Kingdom of Netherland and technical support of Tdh-Netherland SKS Foundation initiated Initiatives for Married Adolescent Girl's Empowerment (IMAGE) project for improving life and empowers the Married adolescent girls through improved sexual and reproductive health and rights. The IMAGE project has targeted the Married adolescent girls (MAG) to



address their availability, and access issues to SRHR information & services and rights in the society. The IMAGE project was designed considering the situation of Bangladesh. Bangladesh is the 2nd highest country in the world in child marriage prevalence, 64% of girls marry before the age of 18, and over one third even before the age of 15. Adolescent entering into marriage and pregnancy without adequate preparation and with misinformation, stigma, taboo and misconceptions regarding sexuality related issues, healthy sexual relation etc.

SKS Foundation has formed build up awareness of Family club and Spouse Forum, developed and activation of 'Change Maker'; civil society forum. SKS Foundation also provided the sensitization training/workshop, gathering, film show, popular theatre for

creating awareness of Family club & Spouse Forum members, change makers, community leaders and service providers.

The awareness and sensitization issues are: effect of early marriage, gender, management of menstruation, SRHR & life skills for early married girls, family planning, ANC & PNC, Child health care, nutrition & SRH rights. Also organized civil society orientation and engaged them to address the issues. More than 3000 community people have gained knowledge and awareness on adverse effects of early marriage and the set theme of the day observation; Active and spontaneous participation of civil society members encouraged community people in protesting violence against women and girls; the community people gathered a better understanding about violence against women and girls and its effect in the society. The EMGs got opportunity to share their experiences among the community people through different events. Through those program events, the married adolescent has increased their access to education, reproductive health, and livelihoods services. At the same time their husbands and in-laws have awarded about SRH rights of early-married girls and increased access to SRH, MCH & family planning issues and created an enabling & supportive environment for early married girls. The family members are realized the bad effects of early marriage and committed to protect early marriage.

## Legal/social justice

In Bangladesh, injustice and insecurity is originate due to lack of knowledge, proper information, awareness of legal rights, political interference, elite biasness, poor capacity of formal justice system and high cost involvement. SKS Foundation initiated legal/social justice related activities for aiming to make the justice system more accessible for the poor people and to improve access to justice for the marginalized and vulnerable groups especially women and adolescent girls.

SKS Foundation's projects are implementing through participation of grassroots level community people; engaging in negotiation and peaceful persuasions with the duty bearers/services providers. For leveraging the result, SKS Foundation building relationship among LACs, other GoB institutions, legal service providers and others.

SKS Foundation is implementing Strengthening Community Legal Services in Northern Bangladesh (SCLS-NBd) project with financial support from UKAid and technical support from CLS. The Key objective of implementing SCLS-NBd project is to improve access to Justice for the marginalized and vulnerable groups especially women and adolescent girls of 55 unions under 5 Upazilas of Gaibandha district. Through this project activity, SKS Foundation is trying to activate and build capacity of DLAC, 5-UzLACs and 55-ULACs as well as to provide legal services support for marginalized and vulnerable women and girls in the project areas. During the reporting period the following initiatives has been taken under legal/social justice component:

- Formed 1800 women groups, 200 adolescent groups. In the group meeting, different issues reviewed and discussed regarding legal aid services act 2000, VAW, Muslim marriage, Hindu marriage, Divorce & Dowry and during this quarter discussed regarding agenda Maintenance, who are responsible and entitled for maintenance, Guardianship-wards & Custody of the children, Process to pay the dowry money.

- Capacity building and sensitized 2030 grass root level groups through 7394 courtyard meeting, folk song in village level spots, leaflet and bill board installation.
- Organized and capacity building of 55 ULACs, 5 UzLAC through organized 398 orientation, meeting, and dialogue session and makes them active.
- Organized 55 religious leader orientations, organized 658 folk songs and drama on legal aid issues, one legal aid fair, 62 bill board installations, 27500 poster printing & distribution and other mass awareness programs were organized for mass sensitization.
- With assistance of SKS Foundation, as a part of national legal aid services ULACs will help to DLAC for smoothly implementing the national legal aid services act. In the reporting period 977 poor and marginalized victims filed case through government legal aid support and 70 cases were dissolved in local arbitration.



### Legal Aid Day Observation

The Government of Bangladesh enacted the Legal Aid Services Act, 2000, to ensure free legal aid services to poor and vulnerable groups. As part of the effort, NLASO was formed to coordinate legal aid services in the districts, Upazila and Union. DLAC has been set up in each district to facilitate the services which include providing legal advice and counseling, negotiating settlements, and when necessary moving court cases at Government expenses. Besides, UzLAC and ULAC are counseling their area for increasing awareness about this Act. The aims of the day are to build an effective and strong legal aid services to ensure access to justice of the poorer section of the society without any cost. The theme of this year's observance of the day was "Gorib-Dukhir Bichar Pawar Odhikar Bortoman Sorkarer Onggikar (Government is Committed to Provide Legal Support to the Poor and destitute)".

SKS Foundation has been observed the National Legal Aid Day 2016 jointly with DLAC at Gaibandha district level and in 5 upazilalevel with UzLAC in Gaibandha District. The observation of the day seeks to sensitize the Government, policymakers, donors and all stakeholders of the justice sector institutions. A legal Aid fair also organized in the day, where many of the people who came to the Judge court for hazira on their case, they viewed the SKS Foundation stall and gather knowledge on how to get legal aid services from legal aid office.



### Empowerment of Disadvantaged People

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

Through different projects, 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. During this reporting period as part of beggar rehabilitation, SKS Foundation rehabilitated 12 numbers of beggars. Each beggar has received BDT. 100,000 and they spend the money as per business plan. Among them four have purchase milking cow (cow with calf), small business or purchased auto van. The rest of their money they will utilize by soon as per approved business plan.

### **Social inclusion of Santal Community**

SKS Foundation has initiated program activities in 20 Santal (ethnic group) communities and are organized groups 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. During the reporting period, SKS Foundation supported in Established/ Development of Adibashi Cultural Center (ACC) in the community, installed 10 tube-wells with platform, 20 low cost latrines have be installed for 20 tribal families who have no ability for such installation, the open defecation practice has reduced in the working area. Unity and solidarity has strengthened each and other. The cultural center has promoted Adibashi life, livelihoods, education, cultural issues and environment by which the awareness and sensitization process will continue. For the meeting tribal community peoples have become aware about the good practices in their life. Ensured of children recreation pre-education and cultural exercise opportunities within locality and institutional shape.

### **Poor and Extreme Poor Households**

Near about 2,856,753 households from Economic, Social, Basic Education and Environment Sectors are getting benefit from the project inputs, skill development and capacity building, awareness and financial services directly and indirectly. They are taking part at different events of development activities of social and economic themes. Many of the poor and extreme poor families are finding way out of poverty through engaging them at appropriate income generating activities like homestead vegetable gardening, mat making, bamboo handicrafts, sand bar cropping, grocery shopping, dry food selling, poultry rearing and so on.

### **Institutionalization for Empowerment**

SKS Foundation has given high priority to Institutional capacity development, which creates to raise voice of poor people for obtaining services and self-motivated them for sustainable development. Institutional capacity development of the peoples' organizations, primary groups, CBOs, Union Parishads, village development committees, savings groups is a high priority area of



works of SKS Foundation, which has long supported the growing local consensus that the capacity of community to manage their own affairs is vital to public sector performance and essential to sustainable development. SKS Foundation is working to promote people's organization, federation of groups, CBO's to unite and establish rights of the poor people to attain negotiating ability and establish easy access to the available services. It helps community to discover their capacity and power, raise awareness, develop linkage with duty bearers and worked as a pressure group. SKS Foundation believes that community empowerment can be achieved through ensuring people's active participation in social, economic and environment dimensions. Thus the peoples groups (samity),

Federation, Lokokendra, EKATA, Village Development Committees (VDCs), Village Livelihood Development Committees (VLDCs), Adolescent groups, Community Based Organizations (CBOs) and savings groups all are facilitating as a part of empowerment. The VDC organize AGM with all members and review the previous year performance and future planning.

Major highlights of this year are: Strengthening peoples' organization, formation and capacity development of village development committees, strengthening activities for Lokokendras, Activities for women's platforms-EKATA, formation of 'Family Club' and awareness of SRHR, 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. The groups are analyzed the situation, context and prepared yearly 'Community Action Plan (CAP)' and also conducted participatory monitoring to see the progress of CAP.

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

SKS Foundation believes that community based institutions and their involvement can contribute a vital change in the society and formation and strengthening VDCs in different project and programs to ensure the social transformation in the society. Another key objective is to reinforce the learning of project and to ensure the community remains aware of the teachings and can identify negative practices in the village. Examples of these practices include: opendefecation; dowry; polygamy; early marriage; divorce;

and violence against women (VAW). VDCs are responsible not only for being able to identify problems in the village, but also to create an environment where the community feels confident raising problems or concerns with committee members. Following this, the VDC should have the capacity to help solve these problems. VDCs are responsible for working to create social unity in the community by resolving conflicts between community members or groups and by facilitating the introduction of social safety net programs.

### ***Community Action Plan (CAP) is a strong tool of Community Empowerment***

Learning from the experiences, SKS Foundation learned that engagement of community and community groups in planning of development project is most useful for implementation and its sustainability. When we initiated the development project in a community, first we facilitated the community to analysis the situations, their opportunities and problems through a series of participatory analysis by the community. Participatory social analyses were conducted by using PRA tools at the beginning of the project activities. The analyses include: social and resource map that helped identify local resources; well-being analysis (WBA) that provided community perception of poverty & socio-economic. classes, as input into beneficiary selection process; helped them identify their lean periods and decide to form community-managed livelihood coping strategy; poverty analysis that helped them to identify causes of poverty and to prepare Community Action Plan (CAP) to address the causes. Through the participatory situation analysis, the community understood their situation and prepare a community action plan (CAP). In each year of completion also facilitated to review the CAP and further developed or modified the action plan. During the reporting period the process is facilitated in 1593 new communities by SHOUHARDO III, POWER, IMAGE etc projects.



### ***NLO (Natural leaders' organization) working as a pressure group of UP's***

In a village it was found that some peoples have inherent leadership capacity and they are always try to do for the betterment of the society. They are called 'Savab Neta'. It was revealed that if we capacitate and involved the natural leaders (Savab Neta) in development actions, they will have works as development actors for the poor people. Through participatory situation analysis the natural leaders are identified and involve in different community based organization and also organized Natural Leader Organization. Leaders of the NLOs were trained up on organization development, accounting and financial management, role-responsibilities, etc. Natural Leaders have played key role in community mobilization and engagement with service providers particularly UPs. They support UP to organize community-level sharing, pre-budget meeting, open budget sharing, UP tax collection, UP self evaluation, cash for work, day observation, sanitation and various collective action both in communities and NLO level. NLs are contributing to making bridge between community and UP resulting in participation of extreme poor and poor in the UP development process and increased access to the public resources and services particularly social safety nets program, ring-slab etc.

### ***Capacity Building of community leaders and change maker***

Community leaders and change maker can play a vital role for social empowerment. Human capacity building is one of the major strategic principle of SKS Foundation. Community capacity building (CCB), also referred to as capacity development, is a conceptual approach to social or personal development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results. Community capacity building often refers to strengthening the skills, competencies and abilities of people and communities in developing societies so they can overcome the causes of their exclusion and suffering.



During this reporting period, SKS Foundation organized and conducted different training and orientation events with community groups and leader to make them prepare on raising voice and have to play a positive role in sustainable social empowerment. The major training events are highlighted as below:

Name of Training	Number of Batch	Male participants	Female participants	Total participants
Organizational management	102	425	826	1251
Women Leardership	4	0	136	136
Reduction of Gender disparity	48	190	388	578
Training on justice and law	4	117	0	117
Lifeskill training for early marriad girls	52	0	1289	1289

***Institutional Governance and people’s access to services:***

The main objective of this intervention was to create increased access of people to the information and services of public institutions for which they are entitled. The major strategy and approaches followed were: community capacity building; institutional capacity building; extend limited supports & services and networking and advocacy. The major focus was creating access to information and services on health, education, agriculture, safety net and disaster related service of union parishad, upazila parishad for which the people are entitled. These has contributed to reduce dependency on others for information and knowledge, reduce child and maternal mortality rate, reduce stunting growth of children, reduce loss of life and property through disaster preparedness, increased school enrollments, increased primary school completion rates, more deserving adults and school children were brought under safety-net and stipend programmes. Through dialogues between community groups with the upazila and union parishad administration of the working areas, the monitoring of the field based services of the government agencies were strengthened.





✓ Quality Basic Service Sector

Access of girls and boys to primary education is no longer an issue. However, equity is a major concern in the aspects of gender and inclusiveness for disadvantaged children. The quality of the teaching-learning process, the school environment and children's learning achievements are also major challenges in Bangladesh. Health care is a fundamental human right and ensuring healthcare service is a constitutional obligation of the government. There prevails an inter-linkage between health and poverty that poor people are victim to ill health and people with ill health are more prone to poverty. A healthy nation is necessary for poverty reduction, economic development, social harmony, national integrity, and national dignity and attainment of health target accessibility of the common people to the existing system should be ensured first.

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

- Primary health care and hygiene systems
- Access to Water & Sanitation
- Women and children nutrition
- Pre-primary and public primary education systems
- Technical education systems

## Primary Health Care and Hygiene Systems

Health is widely accepted as humanrights and theimportance of basic health care for all is hardly controversial, yet a woman dies from pregnancy or child birth-related conditions, children under five years old are malnourished. To addresses the social, political, environmental and economic determinants of illness as a means to improve public health and achieve Health for All. Besides the government, SKS Foundation provided health care services to the poor people through organized health camps, satellite and static clinic. SKS Foundation has organized campaigns focused on raising awareness on antinatal and postnatal care, safe delivery practices, maternal nutrition, breast feeding, newborn care, and birth spacing.

SKS Foundation conducted courtyard session on child caring, exclusive breast feeding, ANC, PNC, immunization, Family Planning, Reproductive Health, sanitation, safe water includes hygiene practices, immunization, common childhood illness, and micronutrients for raiseing awareness on Health Hygiene and Nutrition issues. Through court yard session community people learnt more & more on HHN issues, increased health hygiene & nutrition knowledge & awareness at community level, they are practicing hand washing at six critical moments, drinking safe water, and using sanitary latrine. Mothers are practicing ANC during pregnancy, iron tablet receiving during pregnancy and lactation period, timely immunizing their children, hand washing practice increased among the beneficiaries. As a result, child immunization rate increased pre and/or post natal complication, disease prevalence especially water borne disease reduced which reduced child mortality. In collaboration with the Government of Bangladesh and other stakeholders, SKS Foundation observed World Health Day and World Population Day in order to increase health awareness across the community; Also support vaccination campaign and National Immunization Day, polio vaccines and Vitamin A supplements to children under the age of 5. Community Clinic (CC) is the innovation of Government to extend Primary Health Care to the doorsteps of rural people all over rural Bangladesh. A Community Clinic is envisaged to bring family planning, preventive, and limited curative services closer to the population, with improvement in quality of services. The quality services and patient attendance is still unsatisfactory. SKS Foundation has taken initiatives to improve quality services through training/orientation; awareness raising for increasing patient attendance and established water & sanitation facilities in the community clinic.

SKS Foundation ensures comprehensive healthcare services for the poor. Currently, 35 health volunteers and 5 health assistants' visit all households with emphasize with poor families. Households are visited at least once a month to collect health-related information. The health assistants arrange static clinics in branch office and arrange satellite clinic by health assistant & health volunteers in different places as per need of the community people; one MBBS doctor attend these clinics. Health camps are also organized with specialist doctors. In these camps patients with serious ailments receive referral services to different, public as well as Government hospitals and clinics.

## Access to Water and Sanitation

Bangladesh's water crisis affects both rural and urban areas, and is a matter of both water scarcity and water quality. While Bangladesh has made commendable progress in supplying safe water to its people, gross disparity in coverage still exists across the



country. Latrine usage is very poor specially in the rural areas. Diarrheal diseases constitute a major health problem in Bangladesh thousands of episodes of diarrhea occur in children and adults each day. Diarrheal diseases have close biological and socio-economic links to the problems of malnutrition, poor maternal health, high fertility, and child survival. When people lack access to water point, the community must seek other sources for drinking water, usually returning to the traditional unprotected water sources such as ponds or ditches, or walking to distant wells. These practices dramatically increase the risk of acute bacteriological contamination, leading to greater outbreaks of water-related diseases. These diseases especially affect children who are especially vulnerable to diarrheal

diseases. Considering the situation SKS Foundation initiated program intervention in better access to safe water and sanitation.

WASH Projects such as WASH result, USHA, WASH Rights, SAWR etc are emphasis both software and hardware mixed program.

We have performed some activities in this reporting period with effectively and fruitfully. Such as conduction of Union WatSan standing committee meeting, Meeting of CBOs, and Community Wash Action Committee (CWAC) Meeting, UP Open budget for influencing to increase the sanitation budget.

Sanitation is the major issue of any person for ensuring sanitation at the community. According to beneficiary target project staffs has given drive to achieve this. Through this subsidize poor and extreme poor people are getting access of sanitation. Besides the community participation and involving them to construct latrine, project also provided ring and slabs to the poor and extreme poor household. In this reporting period household latrine has been distributed among the beneficiaries. Besides household latrine, 6385 community latrines also have been constructed during this period. The projects also provided 2456 hand washing devices to school & program participants.

### **Global Hand washing Day**

Global Handwashing Day, celebrated every year on October 15th, is dedicated to increasing awareness and understanding about the importance of hand washing with soap as an easy, effective, and affordable way to prevent diseases and save lives. This year's theme for Global Hand washing Day is "Raise a hand for hygiene"! For this year's Global Hand washing Day, SKS Foundation celebrated the event aimed to motivate children to embrace and share proper hand washing practices and to take on the role of hand washing ambassadors to their families and community. 131620 school children, teachers, parents, and guardians actively participated in the two hour celebration. Global Hand washing Day events are helping promote hand washing and raise awareness of the crucially important role it plays in child survival and overall community health. The key focus was to increase awareness and understanding of hand washing with soap as an effective and affordable way to prevent disease around the world. During the day student and teacher also organized soap collectin campaign as hand washing with soap has a vital role to play in child survival and health.

Mentioning that, National Sanitation Month and Global Hand Day is observed with the national theme "Sanitation for all, Ensured Better Life". This event was observed in collaboration with district, upazila administration with assistance of DPHE and local government. The events were colorful rally, seminar, demonstration and cultural events. The GOs & NGOs representatives, students, teachers, parents, civil society representatives, participated in those events.

SKS Foundation observed this day in one division, 12 district, 25 upazila and 140 union level. Besides those level also celebrated in 474 schools and 866 communities for greater impact of hand washing.



### **World Water Day Observation**

SKS Foundation observed World Water Day on March 2016 at project area. The day aims to raise awareness for water related issues and inspire people to take action and make a difference. SKS Foundation is works in remote locations and those living there may not have learnt about water safety and hygiene. That's why we continue to run WASH projects educating children, women and men on how best to keep their water clean as well as themselves. This year's World Water Day theme focuses on the central role that water plays in creating and supporting good quality jobs. To aiming the theme SKS Foundation observed the World Water Day in different project location and events comprises of colorful rally, holding discussion meeting, Intellectual Lecture competition etc. Community people, CBO and local administration including union parishad provided their assistance in successful day observation. Upazila Chairman, Govt. Officials, School teacher and student were participated in the day observation. The major activities were rally & discussion session, School session, Importance of safe drinking water etc. The world water day has been observed in 16 unions in this year by SKS Foundation. In the session, all the participants assure that they will



bring this practice learning at their family as well as their community and encourage their family members as well as community for importance to ensure a better and disease free healthy society.

### **WASH Rights is a sustainable way to improve WASH Situation**

SKS Foundation has been implementing “Establishing Right for Improving WASH Situation of Poor and Marginalized Char People” for the improvement of water, sanitation and hygiene condition including other issues by involving local governments and community peoples. The strategy is to raising voice of the community people specially of the poor peoples and strengthening duty bearers towards service provisions. For establishing the rights, the activities are: formation and capacited building of groups and



regular organize meeting and cpacited to raise their voice; ward and union standing committee meeting, strengthening SMC and school gathering; round table dialouge with community, civil society and union parishad; Union development coordination committee (UDCC) meeting at UPs ensures discussion and coordination of resource mobilization, and distribution and management of resources and services. As a pressure group and the representatives of the extreme poor communities, Group's are raising their voice together with the poor and extreme poor to establishing their rights in education, Union information center (UIC)/Digital center and community clinic (CC) services. Ensuring open budget session and allocation more money in WASH activities. As a result now the union parishad allocated BDT. 875000 for WASH purposes, 2364 sanitary napkins

distribution to female students, 120 latrines and 35 tube well has been established for the poor peoples. Besides this the school management committee also more action and arranged budget for school sanitation and ensure the sanitation.

### **Little Doctors: A Change agent of Hand Washing**

Children can play an important role in child to child education on hygiene, healthy life style, the prevention of diseases and promotion of health. Through the "Little Doctors" other students will learn about health related matters and in the process of delivering education the "Little Doctors" themselves will strengthen their understanding and practice on those. Three students are selected as a Team of Little Doctors in January of each year for each section or class. The teams hold a health education session for



the assigned class twice a month with educational material (Flipchart, Festoon & Leaflet), covering personal hygiene, sanitation, nutrition, rabies and dengue. Other activities include Health Checkups and administration of drugs for de-worming. The trained teacher and Assistant Health Inspector (AHI) supervise and monitor the activity and guide them necessarily. To ensure practice in hand washing to the school children SKS Foundation has organized orientation for little doctors in school level. During the period we have conducted 315 orientations out of 315 government primary schools. A total of 5037 student (girls-2528, boy-2509) has been trained as 'Little Doctor'. SKS Foundation has organized the training session in collaboration of school teacher and SMC. The sessions were in 2 hours. Main topics are scientific way of hand washing,

importance of rightly hand washing, live demonstration session. During the session students are known about use of soap in 5 critical times of hand washing i.e. before breakfast, before launch, before dinner, during bath and after toilet. Part of peer education little doctor disseminate the learning to others student through assembly, class session, weekly basis demonstration session in schools level and the student counseling of hand washing practice in daily life. Learning dissemination to others student and family level through the orientation regarding hand washing. Finally we can say that little doctors' orientation of hand washing practice in students of primary school is very successful as they practice in daily life and disseminating the learning to others as a change agent. It's creating a positive space of hygiene practice in schools.

### **Child to Child Approach: Success way of hygiene Promotion**

Through child-to-child interactions, the younger child develops early learning competencies and is better prepared to start school at the right age; the older child also benefits from enhanced confidence and self-esteem by taking part in the approach. Child to Child approach is very much effective for hygiene promotion. The children can easily transform the hygiene behaviour to other children even the adults. The children role is very much important, what they learn and understood, remember those learning and also able to teach others. In the reporting period total 40 Child to Child campaigns has been organized where around 1245 children are attended those campaign. Child to Child campaign is important for sanitation and hygiene, healthy latrine waste management, water cycle, classification of water, arsenic, origin of safety water etc. The participant are spread this message to minimum three times of children. By this campaign, increase awareness on a lot of matter like use cover on water pot, Wash hand before food intake etc. Main contribution after receiving campaign is closed open defecation, maintain clean their yard and tube well. On the other hand, children control the open defecation by group work. SKS Foundation also organized 40 child to adult campaign on hygiene promotion in the reporting period.



## Case Study

### Self Initiatives is Best Way of Hygiene Practices



*'Clean hands healthy life', keeping in mind this substantial matter 'soap campaign' has been held at Kittingpur-2 Government Primary School. The campaign has organized by the school with assistance of SKS Foundation. The main purpose of the campaign is to collect soaps, sensitize community people and students about hand washing by soap in five critical times. Soaps is essential for clean hand which was absent in the school due to insufficient stock of soaps. It is very common practice in primary schools level to ensure safe drinking water and some time soap in latrine but not for all the students in another time i.e. Tiffin period. On the other hand govt. support also inadequate in this purposes. The mind set of students, parents and community people that govt. will ensure all kinds of support which is required for students. The soap campaign changes the think of thing that it is not only for govt. responsibilities; they can do something by their own initiatives. As part of own initiatives and ensure hand washing practice, Kttipur-2 Govt. Primary School of NaogonSador has organized a 'Soap Campaign' on 23 April 2016. Students, teachers, Govt. officials from respective upazila, SMC & PTA members, community people and SKS-SAWRP officials were participated on that program. During the campaign a rally and discussion session were conducted and about 350 soaps were collected which was led by the little doctors group.*

*Md. Robiul Islam, UNO of SadarUpazilasaid, "I believe! Local contribution will be helpful to succeed this program as government support is inadequate". Fatema Parvin, Head Teacher said, "I'm very much glad that the community/local people are inspiring the students to lead healthy life by contributing soap and thanks to SKS Foundation to sensitize us." The soap campaign creates an example that own initiatives can change the mind setting and community initiatives can model of sustainable hand washing practice.*

## Pre-Primary and Public Primary Education

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

SKS Foundation education programs which are designed to give a second chance at learning to the disadvantaged students dropped out from the formal education system. The program complements mainstream school systems with innovative teaching methods and materials, opens primary schools in communities unreached by formal education systems, and brings learning to hundreds of



children, particularly those affected by extreme poverty, violence, displacement, discrimination or hard to reach chars. SKS Foundation has been endeavored for Non-formal primary education for drop out children at char areas, post literacy and continuing education. Shishu Bikash Kendra, vocational training, Adolescent Education, Early Childhood Care and Development (ECCD) etc are major activities under this theme. SKS Foundation also has established a formal primary school “Nutunkuri Vidyapith” in a rural char where about 478 children are getting quality education in good environment.

Foundation. The scholarships are awarded in recognition of their outstanding results in their SSC and HSC or equivalent examinations. In the reporting period, SKS Foundation awarded scholarship to 50 students with supported by PKSF. They are eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Through the awarding of scholarships, tries to address the issue of poverty eradication in a larger and futuristic way. Parents of ultra poor children often feel reluctant to continue the education of their sons and daughters for reasons of financial hardships.

One important thrust of SKS Foundation is to provide scholarship to the meritorious students belonging to the disadvantaged and poor families connected with different programmes and projects of SKS

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

The Government of Bangladesh has made significant progress in recent years to increase primary-school-age enrollment rates to cover 89 per cent of boys and 94 per cent of girls. However, access to education remains a challenge for vulnerable groups,



particularly working children, children with disability, indigenous children and those in remote areas or living in extreme poverty. Dropout, Absenteeism is also a significant problem. Parents often withdraw their children from school as a strategy for coping with natural disasters or economic difficulties, such as rising food prices.

school are pre-primary where students are 992. Different types of co-curriculum activities have been organized in the schools for mental and physical growth of the student.

In collaboration with BRAC, SKS Foundation operates 52 NFPE schools in remote char areas for mainstreaming and creating opportunities of education for the poor peoples. In the reporting year 1757 drop out children are enrolled through Non-formal primary in remote chars through 52 Schools. Out of 52 schools, 5 schools are in class five and 15 are in class three. The class wise students are i) Class three – 465 and Class Five- 150. Besides this 32

### ***Education Assistance Centre is stopping the dropout of student***

School dropout is a major phenomenon for students of the poorest families as they have a fear of school due to results. SKS Foundation started ‘Education Assistance Centre’ with the objective of to prevent drop out from education of the poorest students and eliminate fear from school with support from PKSF through ENRICH program.

The Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this program, 77 Education Assistance centres have been established in two unions. All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes, which has been started at 3:00 pm to continued up to 5:00pm. Gradually, these centres will accommodate students up to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. So far 77 education centres have been established where 2295 students have been enrolled. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is qualified to be a teacher; most of the teachers are female. These education centres also monitor if the children attending the centres go to school regularly.

### **Strengthening Children Voices in Promoting Safe School**

To address the 'rights to education' of all children in ensuring support in safe school facilities that improve resiliency of infrastructure to future flooding/river erosion, SKS Foundation is implementing a project for strengthening children voices in promoting comprehensive school safety with the assistance by Plan International. This includes structural and non-structural improvements (i.e. repairing, play ground raising, repairing/construction of school connecting road etc) minimizing interruption to boys and girls education during and after a disaster. The project approach is based on three pillars of Comprehensive School Safety Framework such as safe school facilities, school disaster management, and risk reduction & resilient education. SKS Foundation has works with 25 Schools (21 Primary Schools, three High Schools and a Junior High School aimed a total of 9,130 students including boys and girls as direct beneficiaries where approximately 38,323 populations of the above union will get indirect benefits from the project interventions.

Considering the vulnerability of schools and better functioning and strengthening the institutional arrangements for child centered school disaster management, project has organized training for SDMC members on Basic Disaster Risk Reduction (DRR), child protection in emergency, education in emergency; Continuously support and regulated review their performance SDMC organized meeting at school level, the SDMC members and SMC, children, teachers and parents were participated those meeting. Developed a School Safety Plan, shared and validated the school safety plan with the community people and other stakeholders. Formed and organized regular meeting with school task force committee, children groups. SKS Foundation also support in raising school ground at char school and also build class rooms in 2 schools for creating an alternative learning environment which was eroded by river at last flood season; provided school bags to student and boat for river crossing. The project intervention is contributing in establishing Safe Schools in those schools by strengthened environment friendly safe learning facilities and institutional arrangement for child centred school disaster management.

### **Women and Children Health and Nutrition**

Although child and maternal malnutrition has been reduced in Bangladesh, the prevalence of underweight among children aged less than five years is still high. The prevalence of anaemia among young infants, adolescent girls, and pregnant women is still at unacceptable levels. The health of women is a crucial factor in the health of children, but gender discrimination leaves women particularly vulnerable to disease and death. Maternal malnutrition, infections during pregnancy, anaemia and repeated pregnancies contribute to low birth weight babies and a high rate of maternal mortality. The nutritional status of women in Bangladesh is also alarming. The body mass index (BMI) of 52 per cent of women of reproductive age is less than 18.5; this means they are very underweight. They are also very stunted. This has been compounded by a high prevalence of iron deficiency anaemia (more than 50 per cent) and Vitamin A deficiency (more than 2.8 per cent suffer from night blindness). The last few decades have brought significant improvements in child health in Bangladesh. The mortality rate in children under-five declined from 152 deaths per 1,000 live births to 94 deaths per 1,000 live births, but these rates are still high, and have remained constant for several years. Pneumonia, diarrhoea, measles, malaria, malnutrition, injuries and the high number of neonatal deaths, and poor care-seeking behaviour, all contribute to the high levels of child mortality. The nutritional status of



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

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

### **Primary Health Care Services for Poor**

For improving the primary health care services, SKS Foundation engaged 66 Community Health Promoters and 14 Palli Paramedics to provide primary health care services to poor people at community level. The Community Health Promoters were received training on Primary Health Care Services and each CHP visited around 20 HHs every day. The CHP provides awareness to HH



members on health issues and for behavioral changes such as improved hygiene practices; use of sanitary latrine; importance of safe drinking water, iodized salt, nutritious foods, etc. They also serve by conducting regular blood pressure checking; providing 6 monthly vaccinations for worm, vaccination to children & pregnant mother; providing special health care to pregnant mother, lactating mother and new born babies, weight measuring of babies, adolescent girls' hygiene, etc. CHP informs pregnant mother how to take care of their health and advised them to take vaccination regularly. The Palli Paramedics (PP) provide health care services that includes basic curative care to beneficiaries, anti-natal and post-natal care, family planning counseling, distribution of de-worming tablets, distribution

of selected drug, vitamins and minerals especially to pregnant and lactating mothers, counseling, follow-up and referral services. During the reporting period 37,576 numbers of program participants and their HH members received Primary Health Care Services from CHP and PP. Now community people are more aware about how to maintain good health and fitness.

To make quality health care available to the beneficiaries, SKS Foundation arrange special health camps where specialist doctors such as medicine specialist, cardiologist, gynecologist, ophthalmology, sexologist, and so on serve the beneficiaries at union level. Complicated/serious patients are referred to the Government, NGOs or other private health service providers at union, upazila or district level by PP and CHP. In the reporting period a total of 6 specialized health camp organized where 987 patients received treatment, also organized 191 satellite clinic and 673 static clinic, where a total of 9979 patients received health services.

### **Nutrition Awareness and Nutrition package/drug distribution**

Nutrition intervention of SKS Foundation is being implemented in coordination with government, UP and community-based action groups are also supporting the implementation of the nutrition component. SKS Foundation is engaged Community Nutrition Worker and they conduct visits every nutrition beneficiary household at least one per month but sometimes done follow-up visit for issue based counseling and need based demonstration (breast feeding practices, feeding practices, homestead gardening etc). They also identify problems and difficulties through households visit, advised them to solve the problems and referred when the problems more critical and/or out of their knowledge. A total of 156 nutrition workers are providing their services specially for the women, children and adolescent girls.

SKS Foundation create awareness on nutrition to the pregnant & lactating mother, adolescents and Children's through court yard meeting and also have distributed Iron tablets, de-warming tablet & pustikona. Under the ENRICH project, conducted 1111 numbers of court yard meetings in this reporting period and distributed 23610 pcs iron tablet among 1645 pregnant & lactating

mothers, 10460 pcs pustikona among 1102 children & 13291 pcs de-worming tablet among 7860 households. SETU and CLP projects supplied of Iron Folic Acid (IFA) tablets for pregnant and lactating mothers and adolescent girls, de-worming (DW) tablets for breast feeding mothers, adolescent girls, children aged 25-60 months and others family members of target groups; de-worming (DW) suspension for children aged 13-24 months and micro nutrient powder (MNP) sachet for children aged 7-24 months. In the reporting period all participants have received program support (like de worming tablets & suspensions, MNP, IFA tablets) as part of nutrition improvement. In the reporting period, 317422 Iron Folic Acid (IFA) Tablet, 27785 De warming tablet, 533 DW suspensions and 80710 Micro nutrient Powder (MNP) sachet have been distributed.



## Case Study

### Nupur Women Group of Sundarganj Protected an Early Marriage of Adolescent Tanzina

*Tanzina (15) daughter of Joyanal Mia (59) and Sahera Begum (45) lives with her family at Khamar Panchgachhi village in Chhaporhati UP under Sundorganj upazilla. She is student of class ten in Khamargachhi Dakhil Madrasa. Her father is a grocer who run his small business at Chittagong and his yearly income is about BDT 1,50,000 and her mother is a house wife. Her elder brother (21) drives an auto-rickshaw. She has another brother who is 13 and reads in class five. Total 05 members are in her family. Her father has no any land property except his house.*

*She was passing her days very well with her study. Suddenly a rumor was spread out in her family that Tanzina has an affair with a son. Hearing her father came home from Chittagong and tried to settle her marriage on March, 2016. But Tanzina was refused against her allegation and she protested her parents. But they did not listen to her. In consultation with some relatives and her parents settled her marriage. Failing to protest them Tanzina left her house and went to Anzuara's house which is just beside her house and she was crying. At that time a women group meeting was conducting with Nupur Mohila Somity by Ms Golerehana Begum, the union facilitator (UF) SCLS-NBd project of SKS Foundation. Tanzina came there and described the fact to the UF and the group members. She also mentioned that she is member of Nupur adolescent group and she received the orientation. Then the UF described the early marriage act and effects as well as suggested to the group members to make understand Tanzina's parents for prohibition their illegal initiative.*

*According to the suggestion the group members went to Tanzina's house and made understand them about their illegal initiative of early marriage as well as its effect and requested them to stop this. Tanzina also requested her parents to give her scope to complete her education. Moreover, the other neighbors also advised to her parents to cancel her early marriage. Hearing all these Tanzina's parents changed their decision and cancelled her marriage. Tanzina was very happy and thanked to the women group members. Tanzina told that now she is very happy and she is maintained her study regularly. After stooped her marriage she got a new life, she told.*





## Economic Empowerment Sector

Empowerment is comprehensive package of human development. Besides social, political and cultural empowerment, SKS Foundation gives special emphasis of 'Economic Empowerment'. Economic Empowerment Sector of SKS Foundation is promoting economic empowerment of the communities through developing micro entrepreneurship initiatives, financial services, skill development of human resources, value chain development and rural marketing and increasing agricultural productivity and creating self-employment opportunities. The interventions and activities of economic sector is to aim livelihood security and increase income of poor household through skill and capacity development and have access to finance. Under Economic Sector SKS Foundation implements different types of program activities like as Agriculture productivity and marketing, Micro Entrepreneurship development, financial services to the poor peoples and skill based capacity building.

SKS Foundation is committed to helping poor and extreme poor people to build long-term financial success for themselves, their families, and their communities. We offer a range of programs and services so that residents can increase their financial knowledge and skills, overcome short-term cash flow problems, smooth running of business and save money towards achieving long-term goals.

## Productive Human Resource Development

The well-trained and experienced people help to generate employment and contribute for socio-economic growth of the country. So, development of human capital is one of the fundamentals for developing the human resources. Economic growth is first pillar for inclusive development, and other pillars like reduction of poverty and inequality, decent jobs, progress in social fields like education and health can become strong when the pillar of economic growth becomes strong. Employment is not only an outcome of economic growth; it is also an important input in the form of human capital. Human capital is a collection of resources—all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively by individuals in a population. These resources are the total capacity of the people that represents a form of wealth which can be directed to accomplish the goals of the nation or state or a portion thereof. For increasing financial and livelihood development, productive human resource is important and considering the aspects, SKS Foundation is always emphasis to develop human capacity and skill on different issues, which would contribute economic activities.

SKS Foundation is arranging skill and capacity building training on tailoring, cow fattening, goat rearing, sheep rearing, calf rearing, poultry, crop production, dairy, homestead gardening, nursery, mat making, use of fertilizer and pesticides, handicraft etc. SKS Foundation also provides financial support services to the skilled person after completion of the skill development training to be self-employed by establishing off-farm and on-farm activities. In addition to IGA training SKS Foundation introduced them with market linkage to get better price for their products. Through different projects activities a huge number of beneficiaries received on farm and off farm technical training which enhanced their technical capacities and increased production.

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

### Facilitated Skills Development Training

There is no alternative of human skill development to improve production. Training is one of the major means of capacity building. Prior to start implementation of any income generating activity, the program conducted survey on skill requirement on the specific categories and according provide training and input/credit support and thus households have involved in productive and income generating activities. As a result, targeted households were involved to produce diversified crops and consumed nutritious food as well that led them to food and economic security. In the reporting period, the major skill development training, which are provided to the program participants are as follows:



Name of the Training	No of batches	Participants		
		Male	Female	Total
Training on Income Genarating Activities (Off-firm)	180	0	5344	5344
Training on Handicraft	2	0	26	26
Training on Livestock Development	48	25	1341	1366
Vocational training	12	131	189	320
Training on Cow Rearing/Beef Fattening	15	0	457	457
Post Harvest Management Training	5	0	126	126
Training on Homestead Garden	126	0	3784	3784
Total				

### Facilitated Business Skills and Entrepreneurship Development Training

After the starting a new venture an entrepreneur requires knowledge, skill, motive and courage to run enterprise successfully. In every year many individuals start businesses but rate of their failure is very high. The forces that necessarily encourage business formation do not necessarily lead to successful growth and development. The program participants are involving in different income generating activities and run business. But lack of skill and business management, they did not run their business as desire.

Name of the Training	No of batches	Participants		
		Male	Female	Total
Business Skills Development Training	19	323	197	520
Training on entrepreneurship for women	150	0	3717	3717
Accounts and Business management	12	43	270	313
Refresher training on entrepreneurship	38	0	924	924
<b>Total</b>	<b>219</b>	<b>366</b>	<b>5108</b>	<b>5474</b>

### Agriculture Productivity and Marketing

Bangladesh, an agro based country where 17.3% of GDP comes from agriculture. Despite being an agro based country, the farmers do not get proper price for their products due to improper marketing system of agricultural products. Agricultural marketing involves moving from an agricultural product of the farm to the consumer. A large number inter-connected activities are: planning,



production, growing and harvesting, grading, packaging, transport, storage distribution and sale. Absence of adequate institutional network persists to deal with the marketing of all major commodities such as rice, vegetables, jute, maize in the country. Farmers suffer from a number of difficulties that reduce their bargaining power. They are deprived of getting the right price for their product. In addition to the value chain, there are a number of factors that obstruct the farmers from getting fair price for their products. Farmers are compelled to sell their products at the harvest time when the prices are minimal resulting in a very low return for their produced products. Considering the situation, SKS Foundation has started working with Producer Groups (PG) members to mobilize

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

### Producer group and market linkage enhance Farmer's Livelihood

SKS Foundation organized farmers/producer group based on value chain analysis, developed local entrepreneur and link the producer groups with market actors. More emphasis of 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. In the reporting year SKS Foundation formed and trained 857

Type of Producer Group	Number of Groups	Male member	Female member	Total members
Agricultural crop	380	6321	4438	10759
Poultry & Livestock	410	400	13516	13916
Milk Producer group	12	0	600	600
Fish culture	18	0	374	374
Off farm group	37	0	727	727
<b>Total</b>	<b>857</b>	<b>6721</b>	<b>19655</b>	<b>26376</b>

producer/farmer group on different agricultural crops through M4C, IFSL, RECALL, ENRICH, MMW, POWER etc projects.

SKS Foundation working with different producer groups for better price and higher production of agricultural product by the program participants. Under the guidance of different project, SKS Foundation formed 857 producer's group specially focused in the char areas. The producers groups are involved in different crop production and marketing. A total of 26376 members are involved in the groups where 6721 are male and Female producer's are 19655.

SKS Foundation has taken initiatives to link up the producer group with different private sectors including local market actors. Through the linkage building now farmers are more cautious about quality product and also receive better price, which improved their livelihood security.

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

Bangladesh is endowed with a favourable climate and soil conditions for the production of a variety of crops all the year round. Bangladesh is one of the most vulnerable countries to climate change because of geographic exposure, low income and greater reliance on climate sensitive sectors, particularly agriculture.

Climate change may constrain the agricultural progress in Bangladesh. The impact of climate change on the existing crop species and crop patterns are expected most. To ensure sustainable development in agriculture and environment, it is necessary to maintain good land usage, crop intensification and ecological agricultural practices. Integrated Pest Management (IPM) is an effective and environmentally sensitive approach to pest management that relies on a combination of common-sense practices. SKS Foundation motivated and trained farmers to use organic fertilizer and cultural practices and developed homestead gardening. In the reporting period SKS Foundation trained and provided support to 3784 farmers for established home garden through different projects.



Around 350 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. After application of the vermi-compost in their own field some farmers also sale it and gradually increased through secondary adaptation. A total of 3752 '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 3555 producers. A total of 600 compost pits & 392 vermin-composting have established by 649 female participants of 130 communities. They are used compost fertilizers in their own crop and vegetables cultivation and rest are sells.

### **Poultry and Livestock Program**

The Poultry and Livestock sector is an integral part of the farming in Bangladesh and is contributing tremendously towards poverty alleviation, self-employment, nutritional enhancement and agricultural resource development. Less capital and time are required to adopt the program while it generates a substantial return for the households engaged in this sector. Approximately 70% of the landless women are directly or indirectly involved in traditional poultry rearing activities. It is a good source of income for rural women as they have some experience in poultry rearing.

#### ***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 munga (seasonal hunger). In this year 88 household are supported for beef fattening schemes and 32 families received cattle as cow rearing through different projects. Besides the grants support, SKS Foundation also provided seasonal soft loan to 4412 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 600 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 206 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 206 flood proof goat house has been constructed where around 10-15 goats can be stayed. Besides the farming 1236 goats have been distributed to the program participant through different projects.



In this reporting period, we have organized 1618 vaccination camps in collaboration with livestock department and community people to save the cows/cattle/poultry in the locality covering 36173 project and non-project beneficiaries of 348 villages under 36 unions where 104216 cattle & poultry were vaccinated on Anthrax, BQ, HS, FMD, RDV, DP etc. To make the campaign effective, we coordinated with Upazila Livestock Office about availability of vaccine in Livestock Office and vaccine selection. Finally a vaccination schedule was made sharing with the Livestock Department.

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### **Resource Mobilization and Multiplication**

Savings is one of the ways of capital formation, and also accelerates the paths of asset formation process of the family. Strong assets base can lift up a family from poverty level. Therefore, different types of savings programs are operating by SKS Foundation through different projects. Under Micro Finance program the group members are regularly save in different way as normal savings, Special Savings, Double Benefit Schemes etc.



Under ENRICH, a special savings scheme has been operated and female-headed households and households with disabled members are particularly eligible to join this scheme. They are advised to open a bank account and deposit money (at least Tk. 100) into it for two years. Deposits are to be made every month at the beneficiaries' convenience. The amount saved will be matched by the PKSF, to a maximum of Taka 20,000 on the condition that the total amount will be used to acquire a physical asset (e.g. land, farm animals, etc) or any other activities that go towards the development of the household as needed. Such an asset base is likely to help the concerned households toward better and a sustainable socio-economic future. During this reporting period PKSF has approved 16 numbers of special savings holders savings matching fund amounting TK. 2,98,575/= against their deposited equal savings amount for Saghata union.

Village Savings and Loan Associations (VSLAs) are community based organizations that pool member savings into funds from which members can borrow. They are also able to offer simple forms of insurance. Loans provided by VSLAs are usually short-term (1-6 months) and are repaid with interest. Generically, VSLAs are accumulating savings and credit associations, all of which follow the principle of mobilizing member savings for use as loan funds. The Village Savings and Loan Associations (VSLA) program empowers rural communities to take control of their personal finances and participants have been known to save money for their children's education, invest in livestock, or start a small business. SKS Foundation operating the VSLA model through SETU and CLP project. A total of 128 VSLA group has been formed and provide training, orientation to run the savings & loan programs. A total of 3272 members were involved in those groups.

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To improve the livelihoods of the most vulnerable char dwellers through increasing income by providing productive assets to the poor and extreme poor household through different projects. A total of 1375 household were received by a package of assets for generating income to improve their livelihoods in the reporting period under Char Livelihood Programme. The package included between BDT 17,500 grants for purchasing an income generating asset, plus an asset maintenance stipend. 100% of participants choose cattle as their income generating asset. A total of 335 household (male-222, female-113) of weak BHHs received contributory group fund (CGF) support individually to re-start-up and/or strengthen business/IGA with average amount of BDT 8000 under SETU project. SKS Foundation identified the gaps of the IGAs and assisted the household to foster the business. It is noted that earlier the same household were received grant money for their business but unfortunately they have not succeed and project again provide the support.

## Case Study

### Shafiqul is now Power Tiller Owner & Tillage Service Provider



Shafiqul Islam (27) along with his wife and one daughter is living at Milonpur Char, Kornibari, Sariakandi, Bogra since 2009. He had not a piece of own cultivable land for crop production and any other asset except 2-CI sheet rooms (1-bedroom & 1-Kitchen) along with 05 decimal of homestead land. His occupation was a helper of his neighbor-Abu Kha's Tractor and daily income was BDT 250- 300 only. He didn't maintain family need properly and lived hand to mouth condition. He started to search IGA's or any innovation for better livelihoods within his own capability.

In September 2012, M4C with SKS Foundation started project interventions at Milonpur and formed Producer Group (PG) and started farmers meeting. But Islam didn't select as PG member. One day Islam participated as an outer people in a farmers meeting. He got an idea about land leasing, improved crop cultivation practices method, different agricultural services especially tillage, sources of quality inputs, effective post-harvest techniques etc.

After the meeting, he decided with his wife about crop cultivation in lease land. He willingly joins in M4C PG as a member. Then he sold her wife's gold ear ring by BDT 20,000 with his scanty capital of BDT 10,000 for leasing 2-bigha's (66decimal) of cultivable land and then cultivated Chilli and Jute respectively in different season. His total investment was BDT 35,000 for land lease & production cost of Chili and Jute. He used improved agricultural technologies, quality inputs & better post-harvest techniques for Chilli and Jute cultivation. As a result he earned BDT 75000 in 2012-13. In 2013-14 he again cultivated Chilli and Jute in 3-bigha's (1 acre) of leased land where his total investment was BDT 45,000 and total income was BDT1,00,000. Hence his thinking was changed; he purchased a Power tiller by BDT 50,000 and purchased 1-bigha (33 decimal) land by BDT 20,000. His remaining capital invested again crop production. He starts tillage business and provided services around 55 farmer of Milonpur Char along with his agricultural cultivations. When tillage season over (off season), he engaged himself with Abu Kha's Tractor. Now his thinking is always for income generation, so he used his hard labor for income.

Now his daily income increased to BDT 500-BDT 600 and he maintains family need properly. He is popular as tillage service provider & good farmer at Char Milonpur. Shafiqul impression is "Now I know the improved crop cultivation practices method, different agricultural services especially tillage, sources of quality inputs and effective post-harvest techniques for better crop yield and profit. I'm happy to provide tillage services among my villagers and I'll continue & expand my services. I'm very much pleased to SKS Foundation for my change"

## Financial Services for the Poor Households

Micro-Finance Program is a major livelihood development intervention of SKS Foundation targeting the beneficiaries for their self-employment. In two decades, SKS Foundation's Microfinance Program has played a positive role in improving socio-economic condition of poor people through creation of employment opportunities, raising income and attainment of resources. For improvement of services, SKS Foundation combines skill development training, agricultural extension services, employment support services and disaster risk reduction along with its micro-finance program. Over the years, Micro Finance program increased its working area at different locations of the country with diversified savings and credit products. At present, SKS Foundation offers savings, insurance, rural micro-credit, micro enterprise development, agricultural extension services, finance for seasonal activities, support for rural housing, water and sanitation enterprises, marketing support value chain, disaster risk reduction and special credit support for ultra-poor. Now, SKS Foundation implements Micro Finance Program in 52 Upazilas of 10 districts covering 3347 villages through its 100 branches and serving 141907 members of 9083 groups.

In pursuance of conventional practices in the country, SKS Foundation took off with microcredit operations as 'client-focused microfinance' services, which take a significant pro-people strategy that looks at poverty alleviation in multi-dimensional ways. Assistance from SKS Foundation is primarily directed towards creating employment opportunities through different income generating opportunities and SME. This opportunity inspires the poor to stand up on their development and creates a pathway to recognize their human dignity.

SKS Foundation provided various technological and technical supports to the entrepreneurs engaged in respective sub-sectors. A wide range of training and other social development is provided to the poor under different programs and projects.

SKS Foundation operates the micro finance program through the group named 'samity'. 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	2013-2014	2014-2015	2015-2016
Number of Groups	6619	7271	9083
Group Members	126061	139999	141907
Member Saving (in millions)	320.05	458.06	620.08
Other special saving (in millions)	20.59	72.85	146.43
Loan Borrowers	93092	108079	117398
Loan Disbursement (in millions)	1715.54	2014.13	2781.13
Cumulative Disbursement (in millions)	10059.29	12237.29	15030.91
Loan Outstanding (in millions)	990.72	1209.88	1546.70
One Time Recovery Rate (OTR) (%)	98.31	98.93	97.87
Portfolio at Risk Rate (PAR)%	7.36	6.90	5.17
Cumulative Recovery Rate (CRR) (%)	99.24	99.29	99.47

During the reporting period a total amount of BDT 2781.14 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, Bangladesh Bank, Mutual Trust Bank and SKS Foundation own fund.

### Members and Borrowers

The members of the groups are at the core of all kinds of field-level operations of SKS Foundation. As of June 30, 2016, the total number of members is 141,669 of whom 98.73% are women. As of June 30, 2016, the number of borrowers is 117,561. Out of the total borrowers, the number of women borrowers is 115,755 million, which is 98.46% percent of total figures.

### Members' Savings

Poor people of Bangladesh would like to safe in accessible and simple savings mechanisms. SKS Foundation has initiated the savings schemes considering the poor people ability and situation. The weekly savings, SSP and double schemes of savings products are available for creating savings mentality of poor people. With a steady growth, savings of members stood at BDT 620.09 million on June 30, 2016.

### Loan Disbursement and Outstanding

Loan disbursement to borrowers stood at BDT 1546.70 million by end of June 2016. During this reporting period, from July 2015 to June 2016, the amount of loan disbursement to borrowers stood at 2781.14 million which is 29.83% over than the previous year. The amount of loan outstanding stood at BDT 1546.76 million as on June 30, 2016.

### Types of Loan

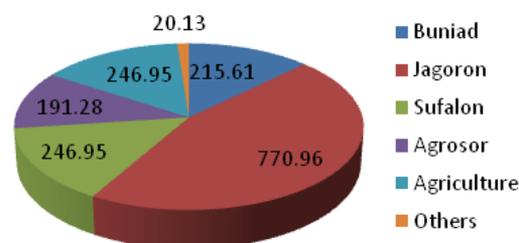
SKS Foundation provides loan to the program participants. Based on the participants' category and amount size, loan products are defined as Buniad, Jagoron, Sufalon, Sahos and Agrosor.

#### Jagoron

Jagoron is the normal microfinance services for the rural poor for different IGA activities. Under this program, the microcredit borrowers are encouraged to undertake family-based income generating activities. Jagoron borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to threats of eviction, they live in slums or makeshift shacks. As of June 2016, Loan disbursement of SKS Foundation under Jagoron is BDT 7492.91 million. During the reporting period SKS Foundation disbursement to its borrowers is BDT 1365.18 million and outstanding amount of loan as on 30th June 2016 is BDT 770.96 million. The average loan size under this program stood at BDT 15000.

#### Buniad

SKS Foundation has been implementing 'Buniad' loan product for the ultra poor people. Under 'Buniad', SKS Foundation is providing flexible microcredit to the ultra-poor people. Buniad borrowers utilize this money for small business, livestock rearing and other income generation purpose. Mostly the Buniad borrowers are women. The Buniad program is widely covers the program area .In addition to the financial service SKS Foundation is also providing different non-financial services like primary health care, technical services for implementing income generating activities of the poor people, capacity building support at the time of disaster, training, awareness building on nutrition and social issues through some special projects. Through the Buniad the ultra-poor people are now come out from extreme poverty and they become capable to create sustainable income opportunities and human dignity. As of June 2016, 124156 members received BDT 2095.31 million under Buniad. During the reporting period SKS Foundation disbursed BDT 412.203 million where the outstanding was BDT 215.61 million. Every member received average BDT 13000 to increase recipients' household based income.



#### Sufalon/ Seasonal Loan (SL)

SKS Foundation started Seasonal Loan (now known as Sufalon) programme in the year 2006. Seasonal Loan (Sufalon) has very attractive repayment flexibility that matches repayment of the loan with the income flow of various seasonal activities. Seasonal Loan has contributed significantly and successfully to various Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of repaying the loan in one single installment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. Marginal and small farmers are 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 11000 small and marginal farmers received BDT 190.46 million loans under this program in the reporting period and outstanding is BDT 246.95 million.

#### Agrosor/Micro Enterprises (ME)

SKS Foundation extends its financial services to the progressive members for undertaking economic activities that require bigger amount of capital which is called 'Agrosor'. At present, apart from the progressive clients of other microcredit program, SKS Foundation provides financial services to the micro entrepreneurs for expediting employment generation. This program is being implemented all over the SKS Foundation working areas. An individual micro-entrepreneur can take loan up to BDT 50,000 to 500,000 for his enterprise under the Agrosor Program. As of June 2016, 14704 members received BDT 1858.87 million under Agrosor. During the reporting period SKS Foundation disbursed BDT 176.69 million where the outstanding was BDT 191.28 million. Every member received average BDT 70000 for their micro and small enterprises.

## Sahos

'Sahos' is a special fund exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. This fund is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. SKS Foundation initiated the special type of credit program from 2011 for the household who does not have land and affected from flood. The members receive credit for purchasing land and end of the reporting period total 6.41 million BDT have been outstanding.

## Agricultural Sector Loan

Agriculture sector is a pillar for achieving growth of income, poverty reduction and food security, and is working to extend finance for higher productivity and Diversification of agriculture. However, access to agriculture finance and technical support services for modernization of agriculture and improvement of productivity are still lacking among the small and marginal sized farmers. SKS Foundation started the project aiming to increase agricultural productivity and Diversification of the small and marginal sized farmers of Bangladesh by financing agricultural loans and providing agricultural training services to farmers, thereby contributing to the sound development of agricultural finance and the agricultural sector of Bangladesh. The marginal households, who have more than 50 decimal agriculture land sand not manage cultivation cost, have access for the credit. As end of the reporting period total loan outstanding in the component is 246.95 million BDT and distributed during the period is BDT 418 million.

## Others Loan Product

Besides the above loan product, SKS Foundation also has some special loan product based on different projects. Those are 'Livelihood Improvement loan', WASH micro-finance, Assets Creation Loan, LIFT, EFRAF etc.

**Livelihood Improvement Loan:** The Livelihood Improvement Loan is made available for the purchase of necessary equipment and taking other actions related to livelihood improvement including defraying expenses for social functions such as the marriage of a



daughter or a son. In this case, the ceiling for a household is BDT10,000 and the interest rate payable is 8% (on the basis of declining balance method). As of June 2016, a total of BDT 2.23 million has disbursed among 362 members, where outstanding is BDT 0.84 million.

**Asset Creation Loan:** The Asset Creation Loan is designed to assist a household in acquiring any kind of productive asset. The Asset Creation Loan ceiling for a household is BDT 30,000 and the interest rate payable is 8% (on the basis of declining balance method). Up to June 2016, a total of BDT 12.26 million has been disbursed among 664 members where outstanding is 5.61million.

**Learning and Innovation Fund to Test New Ideas (LIFT):** "Innovation is an incremental or radical improvement in products/services, processes, marketing or organizations so as to improve the quality of life, create sustained economic and employment opportunities and improve productivity, livelihood, health, education/knowledge, social and other living environment of poor people." With the support of Palli Karma-Sahayak Foundation (PKSF), SKS Foundation has been specially designed to support innovative initiatives that lead to developing new tools for poverty eradication. Since its inception the program has shown that there is vast potential to expand financial services to the targeted poor through innovative approaches. Through this project SKS Foundation provides land leasing loan for the Char people. Till June 2016, SKS Foundation reached 167 beneficiaries total amount of loan disbursed during the period BDT 3.22 million and loan outstanding BDT 0.42 million operating by 3 branches.

**Emergency Flood Restoration & Recovery Assistance Loan:** Sudden and tremendous fluctuations of fortunes of the people often have terrible impact even on the regular socio-economic development. Mitigation measures and immediate material help become an urgent necessity. To help them cope with and recover from disasters SKS Foundation provide quick financial assistance to the poor families; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life. Up to June 2016, a total of BDT 17.26 million has been disbursed among 4165 members where outstanding is 6.41 million.

**Micro WASH Finance:** SKS Foundation initiated micro WASH Finance program to establish improved sanitation facilities by households of poor and extreme poor through access of micro-finance. It is a special loan product which has been given to the beneficiaries for establishing WASH facilities. The amount of loan is depends upon the WASH facilities from BDT 1000 to 15000 for one year period. As of June 2016, total of BDT 0.44 million has been distributed among 50 members, where outstanding is 0.44 million. This program is started in end of this financial year.

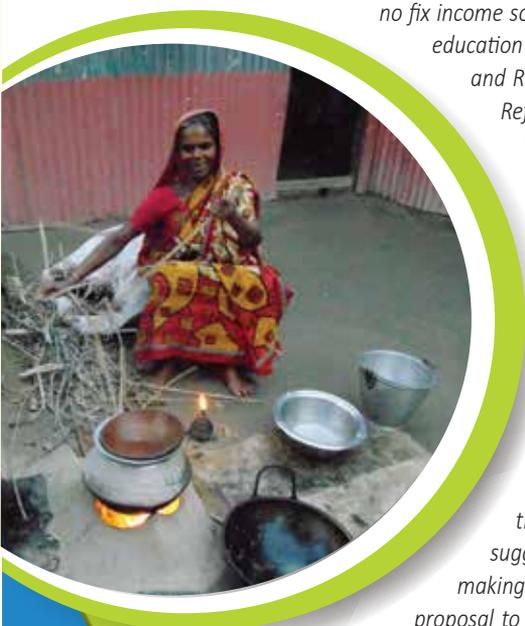
## Case Study

### Amena: together we can do more

*Amena Begum, an ordinary village woman from Purbo Udakhali village of Fulchori Upazial of Gaibandha. She was got married with Mofizol Mia at 13 years. Her husband is a day labour. The couple has three sons and one daughter and all are student. The family had only 12 decimal of land for living and cultivation. Basically, Amena's husband has no fix income source to maintain this big family needs. It was very difficult for her to feed members and to bear education expenses as well. In the area, SKS Foundation was implementing Advancing Women Awareness and Rights Project with Action Aid Bangladesh support. Amena was involved with the projects' Ruma Reflect Circle Women's Groups where she learnt on issues such as women rights, different types of violence's, early marriage, dowry, divorce, health and hygiene etc. As a circle member I have learnt how to write my name and counting. I also received training on poultry rearing, homestead gardening, food processing and cattle rearing. I was starting group savings started from 2 Taka, increased 5 Taka and now 10 Taka per week. Now my group's savings is Taka-38,212/-. Among the amount my contribution is Taka-1,890/- and plan to invest in some suitable business.*

*In continuation, I was engaged with Strengthening Women's Collecting (SWC) Project in 2013. After being associated with SWC, some members of Ruma collective wanted to start fish cultivation for income generation but members were not trained on fish cultivation and they change their plan. At that time Amena suggested them to start business of Popped Rice because she was trained on Popped Rice making and availability of raw materials and aware about market demand. All members agreed on my proposal to start group income generation activity (IGA) on it. To support members' initiative, project staff arranged a basic training for all members on whole process of making, packaging, selling of popped rice under Amena's supervision. After that Amena also received post harvest training on popped rice, entrepreneurship development, gender and leadership and financial management training. Together the group started to produce quality and tasty Popped Rice and it quickly became popular to local consumers. Market demand increased to supply enough popped rice from local and some distant markets. To meet the demand group members need more capital for enhance production as well as skills such as book keeping, processing, grading, packaging, branding and maintain hygiene etc. They were motivated enough to increase production. Amena realize that they can develop this small entrepreneurship jointly for more group income and prosperity. They are looking for opportunity to overcome skill gaps and financial barriers. Gradually group IGA initiative is making profit which gives them better income and self-employment to lead a better life and good future for their children. Now Amena intends to set up her own business of handmade Popped Rice by opening a shop. Amena is also willing to be active with group IGA as well. Amena's confidence and success inspires other members.*

*"I learnt a lot after being associated with the Project. I never could imagine myself; I could do all these activities which I'm doing now. I am thinking to star my own business." said Amena*





## Environment Sector

Bangladesh is one of the most climate vulnerable countries in the world and will become even more so as a result of climate change. Floods, tropical cyclones, storm surges and droughts are likely to become more frequent and severe in the coming years. Bangladesh is a low-lying riverine country along with vast Bay of Bengal sea basin in south. The country has modest weather however; the rapid climate changes become impact the ecological imbalance. The climate change challenge in Bangladesh threatens to undermine the significant advancements achieved through more than two decades of development – which has seen a reduction in extreme poverty and increasing self-sufficiency in the production of staple food crops.

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

## Adaption to Climate Change Vulnerabilities

Adaptation to the effects of climate change is now acknowledged as necessary for responding effectively and equitably to the impacts of both climate change and climate variability. Adaptation remains a strategy that is advocated by mostly humanitarian groups that argue it is necessary to protect development and vulnerable populations. Community-based adaptation takes the approach of adaptation as development. Responding to the concept that adaptation is local and place-based, it addresses the locally and contextually specified nature of climate change vulnerability because it takes place at local levels where people encounter impacts, build adaptive capacity, and respond. A community-based approach considers that adaptation strategies must be generated through participatory processes, involving local stakeholders and development and disaster risk-reduction practitioners, rather than being restricted to impacts-based scientific inputs alone.

SKS Foundation's projects are emphasis on community-driven approaches which reflects of local needs, keeping communities central to decision and planning processes. SKS Foundation is working intensely to enhance people's capacity to cope up with affects of climate change to adapt with situation. The adaptation to climate change vulnerabilities, SKS Foundation works in different aspects like awareness raising, involve community people in risk assessment and mitigation planning, small scale mitigation structure and creating confidence building of local support structures (UDMC, UzDMC, Volunteers, etc) and communities.

### *Plantation for Protection of environment*

Tree plantation is very necessary to the environment to protect the global warming. Trees are the main source of oxygen and also give us shelter, shade, foods, fruits etc. They help our environment in many ways. They prevent soil erosion. They make our land fertile. They save us from droughts, floods, cyclones etc. Plantation is one of the major interventions to protect environment degradation. SKS Foundation motivated the community to plant different tree sapling including nursery development. For conservation of natural resources and environment protection SKS Foundation promoted tree plantation. In char context, communities have no more trees in their homestead because of water logging condition during flood. But our project raised many clusters and no water logging condition occurred during flood. Now our community had planted tree saplings in their raised plinth and those trees are in good condition now. We hope after 5 to 10 years community will get many things like wood, food, fodder, fuel wood etc from that activity and more plantations also help them to get better environment.



### *Capacity building and make responsible of Disaster support Structures*

Local community is the central of sustainable disaster risk reduction initiatives. The disaster management committee has been formatted by local community at local level. The direction of Government policy and SoD have established of DDMC, UzDMC, PDMC and UDMC. Generally most of the disaster management committees of Bangladesh are not active or no sufficient capacity. SKS Foundation is committed to running on disaster preparedness, disaster risk reduction and raise effectiveness, participation and decision of the community people. During the committee formation or re-activation we were ensure participation old age people, women, and physically challenge people for inclusion of committee by open discussion in the meeting. SKS Foundation organized regular meeting, orientation and training to UDMC, PDMC, UzDMC and capacitate them. After that the committees are inspired of Institutionalization of disaster risk reduction before this activity; Increase of leadership on local marginalized people and they are contribute in future; Increase responsibilities of local DMCs which change of community will be day by day on disaster mitigation with resilience livelihoods and expansion of local DMCs network and linkage building with different service sectors.



### ***Awareness raising on Climate Change Adaptation***

Increasing adaptation capacity of flood vulnerability to climate change effect, SKS Foundation has formed and capacity building of Climate Adaptation Group. We have been arranged monthly meeting with those CAG groups and discussed about some topics like weather, climate, climate change and its effect, RRAP, social map, rule and regulation of our project, community investment plan, risk of their area, goat rearing, tree plantation, health etc. This meeting took an important role to share our problems and opinions with community. Awareness session and training were also organized; main topics of those sessions were climate change vulnerability, global warming and way to protect climate change vulnerability by individual and community. The participants have gained knowledge on climate change, global warming and bad effects of global warming, bad effects to Bangladesh for changed climate, how to adapt with global warming, known natural hazards and natural resources, how to protect natural resources and use it in practical life, disaster and way to cope with in the disaster period, known who are the main victim of disaster.

### **Promotion of Disaster Resilient Activities**

SKS Foundation is focusing on the management of both risks and consequences of disasters that includes prevention, emergency response and post-disaster recovery, Community involvement for preparedness for protecting lives and properties. To improve community resilience to natural disasters, SKS Foundation worked to construct disaster-resilient infrastructure, school based disaster preparedness, and community based preparedness and introduce livelihood resilient activities that can withstand drought and flood. SKS Foundation has also trained community peoples and CBO in emergency response, provided expertise for development plans and advocated for civil society empowerment and engagement.

### ***School Based Disaster Preparedness (SBDP)***

School is part of Community. Risk Assessment incorporates school based risks, engage with SMCs. This action is prioritizing working with DMCs and School Management Committees to support the implementation of inclusive SBDP approaches at local level. The action is target existing institutions- UDMCs, urban wards and SMCs to ensure the long term sustainability of DRR interventions. It has also work with District Education Committees, Upazila Education Officers and Assistant Education Officers to provide them with the support required for conducting risk assessments in Schools and validate them. SKS Foundation organized and supported targeted school to develop school safety plan through conduction of school risk assessment.



A key output of school based DRR is the development of school based inclusive DRR plans. For maximum impact, these plans should be incorporated with the community RRAPs and into the local government planning and practice. Upazila Education Officers will be mobilized to support implementation and capacity building efforts of SMCs through a cascade training approach. The Master Trainer covered the Community as well as conducted School Risk Assessment and preparing the safety plans. School Risk Assessment has conducted in targeted school and facilitated to develop School Level Improvement Plan (SLIP). These plans will feed into CRA and RRAP development processes in respective work areas and also validated and forwarded to seek the Annual development plan allocation and sector funding.

School disaster preparedness plans are a key tool to identify and reduce risks within the school environment and ensure children and teachers are prepared in case of emergency. A special session has been conducted with children, teachers and School for the commemoration of national and International days on disaster risk reduction to raise awareness and for required policy advocacy.

### ***Community Based Disaster Preparedness***

CBDP institutionalization model rolled out at the Ward, Union, Upazila and City Corporation/Pourashava level needs to coordinate at District level. Master Trainers (who are also government official) are the key stakeholders will have upward, downward and lateral linkage. It will facilitate training on DRR and ensures CRA conducted/updated making each planned activities are risk informed and develop RRAPs. Community risk assessment is symbolic reflection of the geographical situation and location of specific areas. Through CRA mapping tools types of risk, major disasters, types of resources, vulnerable and poor families, various other problems

are identified at a local level in a participatory manner. This information is further used for risk reduction measures such as service providing institution, identification of place for community infrastructure etc. The CRA mapping exercise encourages the community in terms of making plan to protect from various disaster risks. A total of 37 CRA exercises were carried out by the community. The community from those ward developed a risk reduction action plan (RRAP) considering the findings from the CRA exercises. Officers from relevant government departments, farmers, fishermen, teachers, students, aged people, persons with disability, UP Chairman, members of UP, NGO representatives etc. also participated in the overall process. The CRA activities guide the UDMC members and local elite person and the activity assisted by project staff with master trainers. During CRA we were fined 40-45 item/activity of every union, like as – road repair and making, homestead raising, latrine and tub-well installation, school ground raising temporary employment and ensure GoB and NGO service at community level.



### **Resilient livelihoods**

Seasonality, Hazard and Livelihood Analysis tool developed during DIPECHO VII is validated by different Upazila Agriculture and Livestock officers and Deputy Director Agriculture at District level. The information and analysis gathered using the tool is already being incorporated into the CRA leading to development of RRAPs. The plans are being forwarded to sector Ministries for seeking Annual Development Budgets. This process needs to complete in selected Upazila and validate at Districts. Resilient livelihood analysis tool will provide an analysis for resilient livelihood options. Based on the analysis the farmer groups and the agriculture and livestock officer will plan for agreed scheme for the groups and demonstrate to other forms in the neighboring area. The seasonality hazard and livelihood analyses will feed into the government sector planning from Unions and Upazila level. These processes institutionalize livelihood analysis by validating the process as well as analysis at Upazila level. Community Based Resilience livelihoods is an important issue for effective and sustainable Disaster risk reduction activity. After selection of the group have to finalize resilience livelihoods group members by wellbeing analysis process at field level/ community level. There were priority most of the poor and needed able with social excluded people. The group members were choose of their own livelihood option for become disaster resilience in future considering local environment, social conditions, market system, road and transport communication, production capacity, available resilience and skill level. Resilience livelihoods are the most challenging fact for participation and establish in the vulnerable community. Project are improving the resilience livelihoods option related steps by discussion others stakeholder or local people. Considering the context analysis, each group has developed their livelihood plan. The project provided grant money to the group and each group received BDT 100000 for the implementation of livelihood plan.



### **Established Disaster Resilient School**

The schools which situated in the char area and affected by floods, facilities like building structures of these schools are weak and not safe for education. Toilet facilities are inadequate and even in some cases there is no toilet. Teachers and students had to go to nearest house for it. Communication systems for student to go schools in char areas are also poor especially in monsoon. Students had to go to school crossing over flood water moistening their dress, books and also taking risks of life. To strengthen environment friendly safe learning facilities and established disaster resilient education requires following standard:

- School buildings are stronger considering construction and it is safe for children;
- Exist adequate toilet facilities both boys and girls;

- Raised school grounds that are not affected by flood;
- Easy access for PWD i.e. ramp facilities;
- School safety plan based on assessment considering risk factors; and
- Children and teachers have adequate knowledge on disasters and individual roles.



Upazila and Union Parishad, SDMC are providing necessary supports to implement safe school initiatives through the stimulation and advocacy works of project.

Based on the priority and resources in hand project constructed half wall teen shed building including ramp, separate toilet for girls and boys and provided school bags with hygiene materials to the students. SMC and local leaders also participated in support to those facilities. Project also provided five boats to schools for safety moving of students during flood. Capacity building supports provided to train up School Disaster Management Committee (SDMC), UDMC, PTA, task force groups and preparing school safety plan. Now, every school has trained task force groups for school safety and have a regular practice of mock drill exercise on earthquake and disasters.

### Conservation of natural resources

The key environmental concerns that come to the fore are land degradation, surface and groundwater pollution, flooding, drought, urban air pollution, loss of biodiversity, and natural disasters. SKS Foundation takes the program activities are to ensure conservation of the environment, improvement of the environmental standards and control as well as mitigation of environmental pollution. The project interventions of SKS Foundation are bio-composting, bio-gas, solar energy, bio-intensive gardening and promotion of natural resources through community participation and engagement.

#### **Solar Energy**

Bangladesh is one of the most densely populated countries with 79% of the population living in rural areas. Again the electricity coverage is only 42% at per capita electricity consumption is about 140 kWh which is one of the lowest in the world. The core energy sources of Bangladesh are biomass and natural gas. Over 80% of people depend on conventional energy sources such as firewood, cow dung and agricultural residues for their energy needs. Excessive use of firewood's threatens the remaining forest cover, which is only 10% of the total land area. So, solar energy is one of the most environments saving project for us.

#### **Solar Home System**

The general lack of access to electricity imposes limits on the prospects of growth and increased welfare. This lack of electricity is also opposing our process of digitalize the nation. To increase such condition and generation of electricity we can realize the



importance of solar home system (SHS). SKS Foundation's 'Solar Home System' program is designed to meet the demand of electricity to single household in the off grid areas. SHS always consist of one or more photovoltaic (PV) modules, a battery, a charge regulator, a load consisting of lights and one or more sockets of radio, television or other applications.

SKS Foundation distributed and installed 1673 Solar Home System (SHS) in this year and total 7554 solar home system established at the end of this year. The households of the community out of electricity grid facilities and are from poor and extreme poor category received this support for lightening their house and so that they can get extra working hours for enhancement of their economic condition. SHSs

can be used to light up homes, shops, fishing boats etc. It can also be used to charge cellular phones, run televisions, radios and cassette players. SHSs have become increasingly popular among users because they present an attractive alternative to

conventional electricity such as no monthly bills, no fuel cost, very little repair, maintenance costs, easy to install anywhere etc. The solar home system is a renewable energy source and completely environmental friendly. The students getting extra hours for study and women are involved with IGA by using solar energy.

In this reporting period, we have conducted training on effective use of solar home system for 329 HHs from 18 villages of 6 unions at field level. This training was held on 20 batches and members of different groups have participated in this training. Taking part in this training, the participants have learned about cleaning of solar panel, checking water level and pouring water into battery, cleaning the nut bolts of the battery, lighting time, ensure available sunlight for solar panel, maintenance, using SHS, learned the name of accessories of the SHS, warranty of the products and so on. They are using SHS as per instruction learned from the training. They are well aware about using the SHS.

### **Protection of environment through Installation of Biogas Plants**

Installing biogas plants in the community, people become much aware about its effectiveness. People are getting interested to be a part of it. Now biogas plant users are not using leaves, dried cow dung, straw and firewood for cooking purpose and ultimately keeping the environment more green and pollution free. Households are using gas for cooking food. HHs are living in a healthy environment and having scope of cooking food in a hygienic atmosphere. They are not collecting fire wood for cooking which is saving their time. Ultimately trees are survived. Participants are not having rotten foods. With the functioning of the plants participants are generating valuable fertilizer and those are used in their kitchen garden.

In this reporting year 62 biogas plants have been installed which covering 186 HHs from 41 groups of 22 villages under Shaghata Upazila. SKS Foundation also has monitored 850 HHs for 257 biogas plant in Shaghata and Fulchori Upazila during this reporting period which we installed earlier. Before bio gas plant installation followed some processes which are: Need/context analysis; Spot finalization; Orientation to participants; NOC and Community contribution collection; Materials supply and received by NRPC and Plant installation by experienced mason group.



In this reporting period, 186 biogas user participants from 10 batches received training on “Biogas using and other techniques”. Biogas users achieved knowledge on techniques of feeding (cow dung) the plant maintaining quality, 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, using of slurry as organic fertilizer and fish feed, using of organic fertilizer. Participants are regularly cooking for their family using biogas and ultimately contributing in reduction of their dependence on fire wood. As a result they are very happy and they are not cutting tree for cooking purpose.

### **Improved Cooking Stove (ICS) installation**

Improved cooking stove has brought a revolution in Bangladesh which reduced time and money consumption, produces minimum Carbon dioxide and saves from health disorder. Dependency on fuel consumption has significantly reduced. The women, who cook over these stoves and their small children, are exposed to these high levels of toxins for between three and seven hours a day. Traditional cooking stoves occurs indoor air pollution, users are suffer from respiratory diseases, tuberculosis, asthma, cardiovascular disease, eye problems, and lung cancer. The replacement of traditional stoves by improved cooking stoves (ICS) improves heat transfer, which reduces the total amount of fuel required for cooking and the amount of emissions. Considering the situation SKS Foundation initiated to promote and installed improved cooking stoves for the users.



In this reporting period, the SKS Foundation has organized training on ICS for 400 group members who are not the beneficiaries of biogas plants in 16 batches at field level. The participants were selected through training need assessment. Getting this training, participants came to know, how to ensure environment friendly cooking system. Using ICS, participants cooking cost reduced and savings increased. In this training, ICS selling and servicing organization provided technical knowledge among the participants. They also briefly described the advantages and merits of the ICS and demerits of traditional oven. As a result participants understand this matter and they agreed to install ICS. After completion of training on ICS, it was found that, a number of 950 HHS have installed ICS in their house in the reporting period. HHS becomes aware from the training on climate change issue and they were interested to use ICS for cooking their daily meals. They are now more conscious about health hazard. This saved their costs for cooking purpose.

As of June 2016, a total of 3601 health and environment-friendly improved cooking stoves have been distributed and installed. Being aware from training on climate change HHS started cooking on ICS. They are now more conscious about health hazard. They want promote smoke free improved cooking stoves in community.

### **Creating Awareness through Day Observation**

**International Day for Disaster Risk Reduction (IDDR):** Based on the theme of knowledge for life, SKS Foundation celebrated the day of International Day for Disaster Reduction at District, Upazila, Union and school level through different projects, where the children, young, disable, aged people participant the program. The people were participant in the rally and discussion meeting



where key message was 'Knowledge for life'. As part of the IDDR activities has been implemented quiz & essay competition program on the Disaster Mitigations measure at school level. For the day celebration project has organized art completion & essay writing for students and sports for guardians, rally with festoon and a discussion session. The International Day for Disaster Reduction mainly focused to aware the people as well as children to reduce the vulnerability of disaster considering nature of disaster. And always prepared the people and also built capacity of them to face the situation. The community people and different stakeholders impacted on them life and asset as like increase knowledge, voice rising, individual preparedness on DRR issues. Adequately to natural disasters by

enhancing their capacities to cope and respond, thereby increasing their resilience and reducing vulnerability during disaster period. For observing the days created the responsibility of Govt. relevant department during disaster period and community people aware for getting support from service providers.

**Disaster Preparedness Day:** Community people should know about the consequences of disaster change affects in their life and livelihoods. That will be encouraged them to necessary measures to adapt with the situations. SKS Foundation has been trying to create mass awareness on disaster issues as well as cause of disaster, it's effects, what to do etc. Based on the theme of "We shall



not afraid in disaster, we shall overcome from disaster" SKS Foundation celebrated the day of 'National Disaster Preparedness Day' at school, union, upazila and district level in coordination of local government and district administration. As part of the NDPD activities has been implemented quiz competition program on the Disaster Mitigations measure at school level. Discussion meeting, Mitigation measure for face to disaster part of awareness on the day and quiz competition at the school level. At least 993 students, teachers SMC members & community people were participated the program. Under the 'Safe School' project the day specially celebrated in school level. For the day celebration project has organized art completion & essay writing for students, mock drill, rally with festoon

and a discussion session. SDMC, SMC, students teachers and parents were participated the various events. The National Disaster Preparedness Day mainly focused to aware the people as well as children to reduce the vulnerability of disaster considering nature of disaster.

**World Environment Day:** Based on the theme of World Environment Day 2016 “Go wild for life: Zero tolerance for the illegal wildlife trade” SKS Foundation has celebrated the day of World Environment Day at school, community, union, upazila and district level through different project. In school level celebrated the day in 25 schools the ‘Safe School’ Project, through the events the school students, teachers, SMC and parents are more aware on safe environment and committed to protect environmental pollution. For the day celebration project has organized art completion, essay writing, rally, discussion session and a prize giving ceremony at each school level and also organized a tree plantation at each school campus. SDMC, SMC, students teachers and parents were participated the various events. Through day, teacher, students and parent were more aware on environment and impact of environment and the way of reducing the vulnerability of negative impact of environment. All of the students were committed to plant a tree at household level.



## Disaster Mitigation Structure

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

### *Plinth rising reduces flood vulnerabilities*

People of low-lying and flood-prone areas are seriously affected by flooding almost every monsoon due to the climate change. Sometimes these floods affect the same areas 2-3 times in the same monsoon. Flood water inundates people's homesteads and homes. They then need to take shelter on any raised platform like a flood-protection embankment or a road. They often shift their thatch or tin-roofed houses there. The homestead plinth of char people have been inundated during the flood and they faced the problem every year. The char peoples do not break the poverty due to flood suffering and assets loss. To overcome the adverse situation faced by char people, SKS Foundation took different initiatives to raise plinths for extremely poor families in flood-prone areas, which are mitigating the flood suffering and reducing assets loss, SKS Foundation raised the homestead plinth above the flood level with support of different project like CLP, EIDRB, REE-CALL, CCCP, Flood response project by UNDP etc. In the reporting period a total of 1661 household plinths have been raised to reduce the flood vulnerabilities of the poor families at char areas which is very much effective intervention for saving their lives and family assets. Seasonal flood is very common every year but this intervention of plinth rising kept them out of inundation.



### *Owner driven flood resilient housing*

Owner driven flood resilient housing is initiated by SKS Foundation through Flood Resilient Recovery project with assistance of UNDP. The housing is specially constructed in flood affected areas where erosion is a common threat. The project organized workshop with local carpenters and community leaders and they have identified the design and made two models of housing with available materials. The modalities of the house is easy fixing and dismantling and materials are locally available. Along with the project staff, the house owners are involved directly to purchase the materials and involved in the construction process. As of the reporting period a total of 200 houses have been constructed with facilities of latrine and tube well.

## Case Study

### Children Voice can make School safe and safety from Disaster

Dawabari union is one of the flood affected union under Hatibandha upazila of Lalmonirhat district. Purbo Dawabari Madhopara is in the middle char village of the Dawabari soundings of the Tista River and inundate by flood in every year. In this village a primary school named 'Purbo Dawabari Govt. Primary School' is established in 2010, where total 304 students are studying and out of them 130 are girls. Every year, the village is affected by flood, cyclone, river erosion and drought. School ground also inundates and every year damages the structure. The school is structurally poor and during disaster period the school is closed and hampered the education. There is no road or link road in the village or school. As a result the children were going to school over the corn field or inside the corn field. In addition during the flooding period children are going to school over the water with life risk. Sometime children were fallen into injury. Children are continuing their studying struggling with various disasters.

With support from Plan Bangladesh, SKS Foundation started 'Safe School Project' in the school. SKS Foundation formed Children group, SDMC and sensitized them by situation and risk analysis. During the period children were raised the issue of safety and security in the meeting and all of the members were agreed with the opinion of the children and construction of a link road in the school safety plan. Considering the safety of children the SDMC were conducted meeting with parents and also raised the issue in UDMC meeting at Union Parishad. Community made a plan to construct the road and UP chairman also assured to maintain the link road through 40 day work. Finally the link road is constructed jointly by UP and community initiatives.

On the other hand it was problem for safe drinking water. School has a tube well but it was not functioning. Students were also raised the issue in the risk assessment and school safety plan preparation meeting. SDMC also that communicated with DPHE and they have installed a tube well with platform at the school. Now children are drinking safe water. SDMC said, they didn't think mentioned problem will be solved in this easy way. The teachers and community thank that Safe School Project of SKS Foundation opened their eye to solve the problems and make school in safe by their initiatives.





## Social Business of SKS Foundation

Unlike traditional business, a social business operates for the benefit of addressing social needs that enable societies to function more efficiently. Social business provides a necessary framework for tackling social issues by combining business know-how with the desire to improve quality of life. The Profits realized by the business are reinvested in the business itself (or used to start other social businesses), with the aim of increasing social impact, for example expanding the company's reach, improving the products or services or in other ways subsidizing the social mission.

The aim of SKS Foundation social business is to have a social goal and being self-sustainable of the organization. SKS Foundation social Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization. Profits are reinvested for expansion and further social benefit by providing a goods or services at the best price to help the people.

## SKS Inn and Training Centre

SKS Foundation established a well equipped training and resort at Radhakrishnapur Gaibandha Sadar named SKS Inn which is 3 km far from Gaibandha district town and surrounding of green environment and full of different trees. Full time security and Wi-Fi services are available. This center has live in accommodation for those attending training courses here but it also allows "outsiders" like me who wants to pass time with pleasure. The accommodation is quiet basic, but has LED TV but no English channels, laundry service, en-suite with shower and hot water. SKS Inn provides excellent facilities & professional service with natural green atmosphere & large pond view.

### ACCOMMODATION:

A total of 68 AC guest rooms with unique style demonstrate the inspiration aroused by the Culture and the modern civilization and



make the guests bring their imaginary ability into full play. Each guest room has modern facilities, presenting guests with a feeling of approaching the nature. Guest can enjoy diversified views in different positions and whether he stand or sit, which will be served with an extremely beautiful part of the scenery. There are five cottages which are beautifully rest in the greening of the resort. The window view is the kingdom of nature as look outside. The cottage balcony invite to have a warm of tea in the evening with the nature here closely, which can the birds singing as they fly to their who appreciate a personal atmosphere of hospitality, good facilities our friendly & attentive staff will provide the best service that feel at right at home.

### MEETINGS & EVENTS:

The large multi-function hall with the most advanced facilities is regarded as the first choice for holding large-scale conference and banquet. The training center is well equipped with 3 training rooms and one big conference room, necessary materials and logistic



**FACILITIES:** There are gym corner for fitness, play ground, swimming pool, fishing area, barbecue area, children corner, outdoor training center, etc, in the recreation center. With the scenery of the pond and the buildings and facilities being in harmony, this center does not only have the advanced fitness and resting function, but also the natural elements.

**DINING:** Incomparable choice of foods, drinks and desserts, and heavenly ambience with a view of crystal clear water outside will overwhelm the guests in this spherical coffee shop, an excellent place for small birthday parties & anniversaries. Guests can also do B-B-Q in open air with wonderful view of waterfall next to it.

Besides SKS INN, In 1998 SKS Foundation established its own training center at Bharatkali, Shaghata, Gaibandha to build capacity of program participants and staff as well. The training is located in riverside with rural natural views. The training centre is well equipped 2 meeting rooms 35 person capacity including the dining facilities. The food is served by nice people with delicious food.



## SKS Education Program

With the aim to provide quality education for the poor people, SKS Foundation started formal education institute 'Nutun Kuri Biddayapit', a Junior High School at Bharatkhal, Shaghata, Gaibandha which was established in 2005. The objective is to create scope of quality formal education for the local children. Initially the school was offered education up to grade V. Now it has been permitted from government to provide education up to grade VIII. Nutun Kuri Biddayapit is located at Bharatkhal, Shaghata, Gaibandha, which is a remote places nearby by the river of Jamuna. The school has beautiful campus with an area of 140 decimal. There are good architecture building with 15 class rooms and other facilities like as common room, teacher's room, library etc. Water and sanitation facilities are good with male, female and disable friendly. Five school vans are facilitating the children for carrying the student in the school.

The school conducts co-education programmes and had 20 qualified teachers (male 15, female 5), 08 other staff, and 478 students of whom 154 were girls. It is equipped with computer labs, science labs and library. It takes part in social activities and in serving distressed people in situations of flood or other natural calamity. The school boasts of a band group of its own and performs in sports, cultural shows, science fairs and debating competitions. In the school, there are eleven beautiful class room facilities with a big play ground for the student.

Generally, the academic session of Nutun Kuri Biddayapit starts from the first week of January. For the students of KG to grade 10, the academic year includes two major semester exams, known as the 'Half yearly examination' and the 'Annual examination'. Students have to appear in all the subjects that are included in their curriculum in those examinations. The 'Half yearly examination' is normally taken on the months of June and July and the 'Annual examination' is generally taken on the month of November or December. Before these exams a class test on each subject is held during the normal classes. Students enjoy almost month long breaks as the summer and winter vacations which usually happens in June and December. There is also a major vacation during the occasion of Eid-ul-Fitr. Apart from this, the school remains closed in government holidays. Nutun Kuri Biddayapit follows the standard curriculum provided by the National Curriculum and Textbook Board. Accordingly, the school provides education for primary and secondary levels. Along with the subjects of national curriculum, the students of KG to 8th grade are required to take part in drawing and physical education classes. Following the curriculum, Nutun Kuri Biddayapit prepares its students for PSC (5th grade), JSC (8th grade) and SSC (10th grade) board examinations. Classes are held six days a week having holidays on Friday.

As an exemplary educational institution, Nutun Kuri Biddayapit puts deep emphasize on the extra-curricular activities that would ensure the betterment of mental as well as physical aptitude of its students. The teachers are also support the students to develop their mental and physical development through co-curriculum activities. In order to bring a change in the monotonous academic calendar, Nutun Kuri Biddayapit arranges school picnics for the students annually. The students are taken to various amusement or picnic spots to have a day of immense pleasure. 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.

At present total 478 students are studying in the school among them 324 are boys and 154 are girls. 179 students are newly enrolled in different class during reporting year. In 2015, 26 students (14 boys & 12 girls) were appeared in Primary School Certificate (PSC) examination and all were succeed and out of them 9 students got GPA 5. Also 18 students (14 boys & 4 girls) are appeared in Junior School Certificate (JSC) examination and all are succeed and 17 students got GPA 5.



## Radio Sarabela

SKS Foundation is initiated community radio Sarabela 98.8. There are many perennial islands, called 'Char' in the Jamuna River. People in Char areas suffer from perennial natural disasters being deprived of basic human needs such as health, education, communication and information services. Now the rural and marginalized community people of Gaibandha district will have direct



access to discuss their own issues through Community Radio Sarabela 98.8. Having a radio at their doorsteps, now the community people will have scope to reflect on their problems and prospects in their local dialect in line with reducing voice poverty. Community Radio Sarabela 98.8 is supported by Embassy of Japan and Palli Karma-Sahayak Foundation (PKSF). Since 1987, SKS Foundation has been working for the socio-economic and cultural development of the poor people of the rural areas of northern region. Consequently, the initiative of establishing a community radio has come into effect. Information Minister of Bangladesh Government Hasanul Haque Inu inaugurated the official broadcast of Radio Sarabela. The name of Radio Sarabela is coming through public competition and the naming winner was given prize in the inauguration ceremony.

Radio Sarabela is broadcasting the program strives to contribute to a society in which all forms of poverty, discrimination and injustice have been eradicated, and the marginalized rural community is empowered and mobilized to engage in their own development. Radio Sarabela works together with rural and char communities of Gaibandha district people to develop, produce and broadcast quality, sustainable programming with sound values to educate, empower, mobilize and uplift the social, economic and cultural lives of individuals, families and communities. The coverage area is all upazila of Gaibandha district. Radio Sarabela has well equipped of station of production and broadcasting room with modern facilities. A total of 34 staffs and volunteer are directly



working in Radio Sarabela. The facilities and equipment were commissioned and installed with the support of Embassy of Japan; the signal is clearly received in Gaibandha and at more than 17km from the radio station.

Radio Sarabela is on-air in the program which started from 7:00 am and continued up to 11:00pm, aiming to ensure empowerment and right to information for the rural community of Gaibandha district. The broadcasting altogether 16 hours program per day on information, education, local entertainment and development motivation activities. Around 30 Youth Women & Youth volunteer from local community are now working with this Station as rural broadcasters.

Before designing the program, Radio Sarabela assess the community priorities, continuous feedback collection through meeting, face book and other source like listener club. The programs are more focused on agriculture, health, empowerment, justice & legal awareness for raising the voice of voiceless.

With the slogan “Mati O Manusher Kache” Radio Sarabela broadcasts 16 hours every day, between 7am to 11pm, a wide range of programs in the local language of Gaibandha & north part. Topics include agriculture, fisheries, climate change, gender issues, livestock, disaster risk reduction, health, youth & children programs, as well as local songs and folk stories. To encourage community participation the program, different initiatives have been taken like as face book feedback, mobile feedback and Listener’s Letter.



## SKS Hospital

Since inception in 2010 SKS Hospital is one of the pioneer private Hospital at Gaibandha. The Hospital is situated at the heart of Gaibandha in Masterpara. From day one till today it has not compromised on quality services and emerged as one of the best hospitals in public sector. At SKS Hospital, patient can have access to over 6 consultant doctors and five full time Medical Officer from different sub-specialties. Our dedicated team of health care professionals is committed to give each patient the best care. Keeping in mind the motto 'we care by our acts'. We try to give the highest priority to the best possible medical care for our patient.

SKS Hospital is contributing a lot giving health services to the people since 2010. SKS Hospital has 50 bed facilities including 14 cabins and equipped with modern facilities of health services including operation theatre, pathology services and ambulance facility. Five full time Medical Officers along with six trained nurses give health services in the hospital. A total of 52 staff members are engaged in the hospital for ensuring services to the people. Three full time doctors are providing support in 24 hours. Both the outpatients and inpatients service facilities are available in the hospital. X-ray, Ultra Sonogram, ECG and pathology tests services are available at the hospital.



Three general physicians and six consultant doctors provide health services to the outpatients in weekly basis. During the reporting period around 5450 patients received health services from the hospital. A total of 980 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 870 surgical operations have been done during the reporting year in SKS Foundation Hospital. Besides the general surgery, 120 eye operations have been done in SKS Hospital during the reporting period. Besides Hospital services, SKS Foundation Hospital also provides support village based campaign like eye camp, general health camp, Gyno health camp etc.



## **Organizational Support Services**

SKS Foundation has been operating the program interventions through ensuring a reputable and quality organization through optimal use of organizational resources with innovation, professionalism and effective external relations. SKS Foundation seeks to manage its support services professionally. Over the last few years, SKS Foundation has been working towards bringing in improved professional standards and procedures in order to maximize the impact of the services it provides as a humanitarian organization to its stakeholders, government and program participants.

### **Administration**

The administration department of SKS Foundation manages and maintains Head offices, Regional offices, project offices, area & branch offices and Training Centre, ensuring security and other administrative issues like as assets management, office hiring etc. They also manage all organizational assets, vehicles and the transport arrangements for SKS Foundation personnel, donors, volunteers and guests. Administrative department provides support to different programs and projects through 108 staff members. It includes grievance resolution, procurement and management. This division deals with publications and communications; Construction and maintenance; safety and security; legal affairs; converted static mode to dynamic mode of the SKS Foundation web site and new introduced SKS Foundation webmail; vehicle management; assets management; NGO Affairs Bureau etc. The Administration department also coordinates the purchasing activity of the organization, with a view to obtaining the required quality of goods on time and at the best available purchase conditions.

### **Human Resources**

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 provides services to the organization including the recruitment and retention of personnel, training and career development of employees, compensation and benefits and all employee relations.

During the reporting year HR department handled 1878 staff members (39% female, 61% male) who are involved at various program/projects in this organization. During this year, 22 recruitment advertisements published both printing & electronic media and ensured joining of 272 staffs (female-96, male-176). Staff dropout rate is 5.16% during this year including all sectors of the organization, which is significantly less than the previous year.

### **Finance**

SKS Foundation Finance department support and assures the implementation of appropriate internal financial controls. They provide instructions for and complete the preparation of budgets and financial reports, including the audited financial statements and assure compliance of all financial reports with the appropriate accounting standards. 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.

### **Internal Audit**

SKS Foundation has experienced and equipped internal audit department, where adequate staffs are provides support with a view to ensure quality financial management of the organization for maintaining accountability and transparency as well. The Internal Audit team plans and implements a comprehensive program of internal audits; covering SKS Foundation's regular activities and projects, audits to include the compliance with all applicable laws, regulations and internal policies and procedures. The department also carries out investigative or special audits as requested by the Chief Executive.

During the period of July 2015-June 2016, the audit department conducted audit in 92 numbers in Branch Offices under Economic Sector on 100% auditing manner. At the same time the department ensured auditing of 33 project accounts, 27 solar branches and other Department of the organization. Besides 100% auditing, also conducted 69 follow up audit in different branch and projects.

### **Advocacy and External Relations**

The advocacy and external team is assign for the communications and external relation including providing information. The team is responsible for all aspects of internal and external communications, including the development and implementation of the SKS Foundation brand and the management of the website and other social media platforms. The team also responsible for liaising with different Government bodies; participate in different meetings and submission of report to local authorities.

### **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. The M&E team collects and collates data from the projects and programs and generates reports for the use of management and other stakeholders.

## Projects of the Reporting Period [July 2015-June 2016]

During the period of July 2015 to June 2016, SKS Foundation implemented different development programs/projects for the improvement of life and livelihood of the targeted peoples and communities. The implemented projects during the reporting period are:

Resource Sharing Partners	Projects	Location
Andheri-Hilfe, Bonn, Germany	1 Strengthening Livelihoods Options and Social Advancement" (SLOSA) 2 Improving Livelihoods of The Poor Agricultural Labourers and Small Peasants by Protecting And Developing Natural Resources in Gaibandha (ILPA By PDNR)	Gaibandha Gaibandha
ActionAid Bangladesh	3 Strengthening Women's Collective (SWC) in Lalmonirhat and Gaibandha 4 Mati O Manush Project 5 Economic Participation and Self-reliance Integrating Approaches Aimed at Reducing Violence against Women 6 Making Market Work for Women (MMWW)	Gaibandha & Lalmonirhat Lalmonirhat Gaibandha & Lalmonirhat Gaibandha
CARE Bangladesh	7 Strengthening Household Abilities to Respond to Development Opportunities (SHOUHARDO II) Program 8 Social and Economic Transformation of the Ultra Poor (SETU) Project	Gaibandha Rangpur
Community Legal Services (CLS)-Maxwell Stamp PLC	9 Strengthening Community Legal Services in Northern Bangladesh (SCLS-NBd)	Gaibandha
HELVETAS Swiss Inter-cooperation	10 Improving Food Security and Livelihoods of Poor Farming Households (IFSL) Project	Gaibandha
Manusher Jonno Foundation (MJF)	11 Action for Ending Domestic Violence Against Women (A4EDVAW) 12 Enhancing Community Participation on Social Protection Program (ECPSP)	Gaibandha Gaibandha
Maxwell Stamp PLC-DFID	13 Char Livelihood Program (CLP)	Lalmonirhat
UNDP-United Nations Development Programme	14 UN Joint Response for North-West Flood 2015 15 Flood Resilient Recovery Project in Sariakandi Upazila of Bogra district	Gaibandha Bogra
WFP	16 UN Joint Response for North-West Flood 2015	Gaibandha
Oxfam	17 Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL) project 18 Oxfam Humanitarian Capacity Building Project (OHCB)	Gaibandha Gaibandha
WaterAid Bangladesh	19 Urban Sanitation, Hygiene Education And Water Advancement (USHWA) 20 Establishing Rights for Improving WaSH Situation of Poor and Marginalized Char People 21 WaSH Challenge Project in Shaghata 22 WaSH Challenge Project in Sadullapur 23 Dissemination of National Hygiene Promotion strategy (NHPS)	Nilphamari Gaibandha Gaibandha Gaibandha Gaibandha
Swiss contact-Bangladesh	24 Making Market Works for Padma, Jamuna and Teesta Chars (M4C) Project	Gaibandha & Bogra
BRAC	25 Education Support Program (ESP) 26 NFPE schools for the children and Kishori clubs for adolescents	Gaibandha Gaibandha
Grameen Telecom Trust	27 Employment and Income Generation (EIG) through Contract Farming Rearing	Gaibandha
Islamic Relief Bangladesh	28 Enhancing Inclusive Disaster Resilience in Bangladesh (EIDRB under DIPECHO VIII action plan)	Gaibandha
TDH Netherlands	29 Initiative for Married Adolescent Girls' Empowerment (IMAGE)	Gaibandha
WSUP Bangladesh	30 South Asia WASH Result (SAWR) Programme	Rajshahi division
Plan International	31 Education in CCDRR- Strengthening Children's Voices in Promoting Safe Schools 32 Strengthening Children Voices in promoting Comprehensive School Safety	Lalmonirhat
Embassy of Japan in Bangladesh	33 Establishment of a Community Radio Station in Gaibandha	Gaibandha
GOB/Department of Women Affairs	34 Package Service for 'Vulnerable Women Development Program'	Gaibandha & Dinajpur
Palli Karma-Sahayak Foundation (PKSF)	35 Programmed Initiative for Monga Eradication (PRIME) 36 Adaptation to Livelihoods and Homestead Improvement Project Focusing Climate Change (CCCP) 37 ENRICH (Sammridhi) program 38 LIFT (Learning and Innovation Fund to Test New Ideas) 39 Developing Inclusive Insurance Sector Project (DIISP)	Gaibandha & Rangpur Rangpur Kurigram Gaibandha
Infrastructure Development Company Ltd (IDCOL)	40 IDCOL Solar Home Systems Programme 41 IDCOL Improve Cook Stove Programme	Rangpur & Rajshahi division
Anukul Foundation	42 Micro Enterprise Development Project (MEDP)	Bogra & Naogoan
Palli Karma-Sahayak Foundation (PKSF) & SKS Foundation	43 Micro-Finance Program (Jagoron, Buniad, Agrosor, Sahos, Sufalon)	Rangpur & Rajshahi division
South East Bank	44 Agriculture Support Program Loan	Gaibandha
Bangladesh Bank	45 Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project.	Rangpur & Rajshahi division
SKS Foundation Social Business	46 SKS Hospital 47 SKS Inn and Training Centre 48 SKS Solar Project 49 Community Radio 'Radio Sarabela' 50 Natunkuri Bidhyapith	

## Associated with Networks

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

## Conclusion

During the reporting period SKS Foundation completed the major tasks and achievements of different projects are significant which contributing the social change. This was a year of working towards greater social, cultural, gender and age-based equality and dignity from all sectors. Dignity took greater strides into becoming integrated in perspective through the project interventions. All of the works are really contribute to sustainable development with the presence of dignity in our lives.



## 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, 2016, and the Consolidated Statement of Comprehensive Income, Consolidated Receipts and Payments Statement and Consolidated Statement of Cash Flows, for the year then ended June 30, 2016 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, 2016 and its financial performance and its cash flows for the year then ended June 30, 2016 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

### We also report that:

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

Dated: August 24, 2016  
Dhaka



**(M.N. Islam & Co.)**  
Chartered Accountants

**SKS Foundation**  
**Consolidated Statement of Financial Position**  
As at June 30, 2016

Notes	Amount in BDT							2014-2015 Total
	Social & Environment Sector		Economic Sector			2015-2016		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
Properities and Assets								
Non-current assets								
Property, plant and equipment	79,911,785	-	79,911,785	169,402,418	14,660,415	184,062,833	263,974,618	158,726,176
Current Assets								
Loan to members	-	-	-	1,192,265,444	354,438,902	1,546,704,346	1,546,704,346	1,209,883,141
Short term investment	65,530,000	-	65,530,000	138,622,450	9,444,655	148,067,105	213,597,105	132,923,374
Advance, deposits and prepayments	9,548,340	-	9,548,340	5,135,665	(21,988)	5,113,677	14,662,017	5,163,621
Misappropriation	-	-	-	9,083,109	62,374	9,145,483	9,145,483	9,665,483
Staff loan account	6,995,000	-	6,995,000	501,207	95,300	596,507	7,591,507	11,764,599
Staff loan (Motor cycle)	-	-	-	8,983,691	(137,767)	8,845,924	8,845,924	7,731,600
Motor cycle Stock	-	-	-	-	-	-	-	874,000
Staff Loan (Bi- cycle)	-	-	-	382,000	(36,800)	345,200	345,200	-
Loan Account PKSF & Non-PKSF Fund	-	-	-	66,512,681	(66,512,681)	-	-	-
Accounts Receivable	13,794,040	-	13,794,040	47,230,814	924,442	48,155,256	61,949,296	57,796,322
Loan account receivable	30,990,217	-	30,990,217	3,305,587	24,369,639	27,675,226	58,665,443	67,932,457
Cash in hand	273,346	52,243	325,589	4,787,593	1,468,215	6,255,808	6,581,397	6,141,038
Cash at Bank	14,661,574	10,975,209	25,636,783	20,840,774	58,830,523	79,671,297	105,308,080	69,083,841
Total Current Assets	141,792,517	11,027,452	152,819,969	1,497,651,015	382,924,815	1,880,575,829	2,033,395,798	1,578,959,476
<b>Total Properties and Assets</b>	<b>221,704,302</b>	<b>11,027,452</b>	<b>232,731,754</b>	<b>1,667,053,433</b>	<b>397,585,230</b>	<b>2,064,638,662</b>	<b>2,297,370,417</b>	<b>1,737,685,652</b>
<b>Capital Fund and Liabilities</b>								
<b>Capital Fund</b>								
General Reserve	155,058,798	-	155,058,798	179,597,864	46,474,899	226,072,764	381,131,562	298,832,526
Statutory Reserve Fund	-	-	-	18,311,678	4,669,178	22,980,856	22,980,856	19,736,931
Fund Account (ILS)	-	-	-	-	2,800,000	2,800,000	2,800,000	2,800,000
Fund Account (BLT)	-	11,027,452	11,027,452	-	-	-	11,027,452	-
<b>Total Capital Fund</b>	<b>155,058,798</b>	<b>11,027,452</b>	<b>166,086,250</b>	<b>197,909,542</b>	<b>53,944,077</b>	<b>251,853,620</b>	<b>417,939,870</b>	<b>321,369,457</b>
<b>Non-Current Liabilities</b>								
Long term liabilities								
Loan from Donor	-	-	-	201,650,000	47,710,266	249,360,266	249,360,266	245,307,611
Loan from MEDP Fund	19,514,899	-	19,514,899	-	(517,741)	(517,741)	18,997,158	52,589,903
Loan from Bank	-	-	-	75,602,378	10,000,000	85,602,378	85,602,378	-
<b>Total Current Liabilities</b>	<b>19,514,899</b>	<b>-</b>	<b>19,514,899</b>	<b>277,252,378</b>	<b>57,192,525</b>	<b>334,444,903</b>	<b>353,959,802</b>	<b>297,897,514</b>
<b>Current Liabilities</b>								
Loan from PKSF (Repayable within one year)	-	-	-	382,716,656	-	382,716,656	382,716,656	301,933,335
Loan from ANUKUL (Repayable within one year)	-	-	-	-	14,222,062	14,222,062	14,222,062	17,523,405
Loan Account (Bank)-Agriculture	-	-	-	151,381,460	134,121,610	285,503,070	285,503,070	68,793,249
Project Balance Fund	-	-	-	-	720,000	720,000	720,000	29,137,415
Members savings deposits	-	-	-	514,105,050	105,982,702	620,087,752	620,087,752	458,060,863
Loan Loss Provision	-	-	-	50,699,089	7,431,091	58,130,180	58,130,180	63,811,136
Fund Account (ENRICH)	-	-	-	8,426,187	-	8,426,187	8,426,187	3,127,908

21	Disaster Management Fund	-	-	-	-	-	-	-	-	-	-	12,610,147
22	Loan Risk Fund (Others)	-	-	-	65,700,458	12,636,361	78,336,819	-	-	-	-	66,246,351
	Advance Account (DIISP)	-	-	-	-	-	-	-	-	-	-	3,045
23	Advance Account (Anukul)	-	-	-	-	331,670	331,670	-	-	-	-	118,489
24	Advance Account (ENRICH)	-	-	-	2,871,190	-	2,871,190	-	-	-	-	3,080,285
25	Advance Account (PRIME)	-	-	-	13,539,445	-	13,539,445	-	-	-	-	1,839,445
26	Cattle Insurance Account	-	-	-	1,816,300	107,700	1,924,000	-	-	-	-	1,942,000
27	Health and Education Fund	-	-	-	373,412	256,170	629,582	-	-	-	-	111,605
28	Loan Account-IDCOL	10,885,648	-	-	-	-	-	-	-	-	10,885,648	-
29	Loan Account- Health & Education	-	-	-	-	-	-	-	-	-	-	200,000
30	Security Account	7,269,152	-	-	-	-	-	-	-	-	7,269,152	7,267,815
	Insurance Premium Hospital	-	-	-	3,250	-	3,250	-	-	-	-	3,250
31	Loan account others	-	-	-	-	-	-	-	-	-	-	16,280,150
32	Housing loan account	-	-	-	-	-	-	-	-	-	-	25,826,134
	Provision for expenses	-	-	-	204,056	70,061	274,117	-	-	-	-	1,797,466
33	Gratuity fund account	13,870,364	-	-	-	-	-	-	-	-	-	13,870,364
34	Staff Welfare Fund	14,270,431	-	-	3,915	1,361	5,276	-	-	-	-	12,273,591
	Provident Fund	-	-	-	(17,816)	1,898	(15,918)	-	-	-	-	15,861,541
	Staff Welfare Scheme (SWS)	-	-	-	3,800	9,000	12,800	-	-	-	-	800
	Advance Account (CNG)	-	-	-	-	-	-	-	-	-	-	9,700
	Loan from SWS Fund	-	-	-	-	6,278,500	6,278,500	-	-	-	-	200,000
	Loan from Chili Trade Fund	-	-	-	-	4,277,342	4,277,342	-	-	-	-	2,150,000
	Provident Fund Loan Account	-	-	-	-	1,100	26,750	-	-	-	-	1,500,000
	Accounts payable	835,009	-	835,009	39,410	-	39,410	-	-	-	-	6,709,556
	<b>Total Current Liabilities</b>	<b>47,130,605</b>	<b>-</b>	<b>47,130,605</b>	<b>1,191,891,512</b>	<b>286,448,628</b>	<b>1,478,340,140</b>	<b>1,525,470,744</b>	<b>-</b>	<b>1,118,418,681</b>	<b>-</b>	<b>-</b>
	<b>Total Capital Fund and Liabilities</b>	<b>221,704,302</b>	<b>11,027,452</b>	<b>232,731,754</b>	<b>1,667,053,433</b>	<b>397,585,230</b>	<b>2,064,638,662</b>	<b>2,297,370,416</b>	<b>1,737,685,652</b>	<b>-</b>	<b>-</b>	<b>-</b>

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



**Rasel Ahmed Liton**  
Chief Executive



**Mohammed Masud Alam**  
Sr. Coordinator- Finance

As per our report of same date



**M.N. Islam & Co.**  
Chartered Accountants

Dated: August 24, 2016  
Dhaka

**SKS Foundation**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended June 30, 2016**

Particulars	Amount in BDT							2014-2015 Total
	Social & Environment Sector		Economic Sector			2015-2016		
	SKS Own Fund	Donor's Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
<b>Income</b>								
Contribution- (Donor Grants)	-	5,022,173	5,022,173	-	-	-	-	5,022,173
Grants from foreign donation	-	-	-	29,288,233	-	29,288,233	-	29,288,233
Grants from GoB/PKSF	17,248,284	283,972,165	301,220,449	-	179,310	179,310	301,399,759	385,537,295
Local donation	<b>17,248,284</b>	<b>288,994,338</b>	<b>306,242,622</b>	<b>29,288,233</b>	<b>179,310</b>	<b>29,467,543</b>	<b>335,710,165</b>	<b>439,485,669</b>
<b>Contribution - Economic Program (Micro Finance)</b>								
Service charge on Loan to Borrowers	-	-	-	231,725,731	69,598,533	301,324,264	301,324,264	243,222,883
Sale of forms	-	-	-	2,171,436	632,740	2,804,176	2,804,176	2,535,160
Member Admission fees	-	-	-	507,825	175,450	683,275	683,275	584,755
Interest on Bank Deposit	722,652	-	722,652	9,933,043	1,922,943	11,855,986	12,578,638	10,602,629
Others	3,083,352	-	3,083,352	3,540,509	659,163	4,199,672	7,283,024	2,947,095
	<b>3,806,004</b>	<b>-</b>	<b>3,806,004</b>	<b>247,878,544</b>	<b>72,988,829</b>	<b>320,867,373</b>	<b>324,673,377</b>	<b>259,892,522</b>
<b>Contribution - Social Business Program</b>								
Junior School (Nutunkuri Biddvapith)	2,621,724	-	2,621,724	-	-	-	2,621,724	1,512,974
SKS- Training Centre	7,136,649	-	7,136,649	15,753,740	-	15,753,740	22,890,389	14,304,604
SKS Hospital	-	-	-	10,088,054	-	10,088,054	10,088,054	6,309,659
SKS Enterprise	-	-	-	-	-	-	-	1,900,135
SKS Solar	12,625,359	-	12,625,359	-	-	-	12,625,359	2,492,433
	<b>22,383,732</b>	<b>-</b>	<b>22,383,732</b>	<b>25,841,794</b>	<b>-</b>	<b>25,841,794</b>	<b>48,225,526</b>	<b>26,519,805</b>
<b>Contribution - SKS/Program Participants</b>								
Program Participants- Health Card distribution	4,521,758	-	4,521,758	917,581	-	917,581	5,439,339	3,343,502
Overhead from bilateral project	19,420,031	-	19,420,031	-	-	-	19,420,031	11,954,656
Interest on Bank Deposits	774,214	-	774,214	-	-	-	774,214	8,323,435
Interest on Staff Housing Loan	-	-	-	-	-	-	-	289,789
Others - Program Participants contribution	1,316,950	-	1,316,950	-	-	-	1,316,950	2,220,547
	26,032,953	-	26,032,953	917,581	-	917,581	26,950,534	26,131,929
	<b>69,470,973</b>	<b>288,994,338</b>	<b>358,465,311</b>	<b>303,926,151</b>	<b>73,168,139</b>	<b>377,094,290</b>	<b>735,559,601</b>	<b>752,029,925</b>
<b>Total Income</b>								
<b>Expenditure</b>								
Operating Expenses	18,714,918	93,066,722	111,781,640	114,692,325	27,870,991	142,563,316	254,344,956	244,984,916
Personnel Costs	<b>18,714,918</b>	<b>93,066,722</b>	<b>111,781,640</b>	<b>114,692,325</b>	<b>27,870,991</b>	<b>142,563,316</b>	<b>254,344,956</b>	<b>244,984,916</b>
Salary and Allowances								
Support Costs								
Advertisement	75,881	100,352	176,233	158,186	-	158,186	334,419	430,336
Audit fees	40,625	233,119	273,744	60,000	-	60,000	333,744	353,944
Bank charges	164,227	122,503	286,730	1,034,264	330,511	1,364,775	1,651,505	1,470,410
Central management cost	-	9,496,433	9,496,433	-	-	-	9,496,433	6,250,898
Crockery expenses	27,049	-	27,049	-	-	-	27,049	41,359
Facilities	-	-	-	-	-	-	-	-
Depreciation	2,179,998	-	2,179,998	2,491,925	2,319,213	4,811,138	6,991,136	7,787,203

Licence fee	411,604	-	411,604	-	411,604	75,408
Legal fees	550,000	-	550,000	213,675	244,212	794,212
Training	-	9,514,525	9,514,525	3,760,252	4,118,137	13,632,662
Disaster management expenses	-	-	-	-	-	-
Program support expenses	-	4,114,199	4,114,199	-	-	4,114,199
Others expenses	235,655	2,693,844	2,929,499	-	-	2,929,499
Office maintenance	5,185,895	-	5,185,895	1,544,845	2,102,993	7,288,888
Office rent	712,094	2,383,023	3,095,117	4,078,952	6,139,976	9,235,093
Printing and stationery	630,738	1,305,210	1,935,948	3,954,950	4,818,699	6,754,647
Postage, telephone and electricity	365,230	1,307,880	1,673,110	3,023,928	3,744,755	5,417,865
Repairs and maintenance	-	267,817	267,817	-	-	267,817
Representation (entertainment)	245,046	588,289	833,335	1,355,607	1,581,673	2,415,008
Tax, Subscription & Donation	4,406,151	123,792	4,529,943	1,928,494	2,263,184	6,793,127
Office supplies and utilities expenses	5,836	246,717	252,553	168,722	229,707	482,260
	<b>15,236,029</b>	<b>32,497,703</b>	<b>47,733,732</b>	<b>23,773,800</b>	<b>31,637,435</b>	<b>79,371,167</b>
<b>Logistic Costs</b>						<b>67,034,659</b>
Fuel and maintenance	858,803	1,978,665	2,837,468	4,783,590	1,540,727	9,161,785
Local transport	1,417,668	2,439,270	3,856,938	2,477,864	722,827	7,057,629
	<b>2,276,471</b>	<b>4,417,935</b>	<b>6,694,406</b>	<b>7,261,454</b>	<b>2,263,554</b>	<b>16,219,414</b>
<b>Total Operating Expenses</b>	<b>36,227,418</b>	<b>129,982,360</b>	<b>166,209,778</b>	<b>145,727,579</b>	<b>183,725,759</b>	<b>349,935,537</b>
						<b>19,573,753</b>
<b>Financial Expenses</b>						
Interest on Members Savings	-	-	-	18,128,845	2,684,712	20,813,557
Interest on loan account	2,563,837	-	2,563,837	14,402,770	9,576,303	26,542,910
Service charges paid	-	-	-	29,205,501	4,749,406	33,954,907
	<b>2,563,837</b>	<b>-</b>	<b>2,563,837</b>	<b>61,737,116</b>	<b>17,010,421</b>	<b>81,311,374</b>
<b>Program Inputs Costs</b>						
Education and Training Inputs	358,807	-	358,807	15,403,139	247,610	16,009,556
Project inputs	22,084,295	84,608,849	106,693,144	22,448,413	13,166	129,154,723
Health Inputs	1,645,971	-	1,645,971	12,773,046	15,125,0	14,570,267
IGA Inputs	4,288,511	-	4,288,511	8,238,276	2,799,122	15,325,909
Facilities Development	-	74,403,129	74,403,129	2,168,904	200,266	76,772,299
	<b>28,377,584</b>	<b>159,011,978</b>	<b>187,389,562</b>	<b>61,031,778</b>	<b>3,411,414</b>	<b>251,832,754</b>
<b>Total Expenditure</b>	<b>67,168,839</b>	<b>288,994,338</b>	<b>356,163,177</b>	<b>268,496,473</b>	<b>58,420,015</b>	<b>711,658,889</b>
Surplus for the year	2,302,134	-	2,302,134	35,429,678	14,748,124	52,479,936
<b>Total</b>	<b>69,470,973</b>	<b>288,994,338</b>	<b>358,465,311</b>	<b>303,926,151</b>	<b>73,168,139</b>	<b>752,029,925</b>

Financial Expenses	20,813,557	20,813,557	20,813,557	14,738,252
Program Inputs Costs	81,311,374	78,747,537	81,311,374	63,311,810
Education and Training Inputs	16,009,556	15,650,749	16,009,556	27,130,845
Project inputs	129,154,723	22,461,579	129,154,723	270,639,949
Health Inputs	14,570,267	12,924,296	14,570,267	4,399,450
IGA Inputs	15,325,909	11,037,398	15,325,909	9,260,549
Facilities Development	76,772,299	2,369,170	76,772,299	5,322,958
	<b>251,832,754</b>	<b>64,443,192</b>	<b>251,832,754</b>	<b>316,753,751</b>
<b>Total Expenditure</b>	<b>683,079,665</b>	<b>326,916,488</b>	<b>683,079,665</b>	<b>711,658,889</b>
Surplus for the year	52,479,936	50,177,802	52,479,936	40,371,036
<b>Total</b>	<b>735,559,601</b>	<b>377,094,290</b>	<b>735,559,601</b>	<b>752,029,925</b>

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



**Rasel Ahmed Liton**  
Chief Executive

Dated: August 24, 2016  
Dhaka



**Mohammed Masud Alam**  
Sr. Coordinator- Finance

As per our report of same date



**M. N. Islam & Co.**  
Chartered Accountants

**SKS Foundation**  
**Consolidated Receipts and Payments Statement**  
For the year ended June 30, 2016

Particulars	Amount in BDT										2014-2015 Total	
	Social & Environment Sector		Economic Sector						2015-2016			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Total	Grand Total				
<b>A. Receipts</b>												
Opening balance	134,338	60,063	194,401	4,773,805	1,221,073	5,994,878	-	-	-	6,189,279	4,791,422	
Cash in hand	12,626,478	28,719,349	41,345,827	17,274,383	10,054,013	27,328,396	-	-	-	68,674,223	54,422,548	
Cash at bank	<b>12,760,816</b>	<b>28,779,412</b>	<b>41,540,228</b>	<b>22,048,188</b>	<b>11,275,086</b>	<b>33,323,274</b>	-	-	-	<b>74,863,502</b>	<b>59,213,970</b>	
<b>Non Operating Income</b>												
Advance Reimbursement	15,245,174	798,614	16,043,788	-	-	-	-	-	-	16,043,788	34,653,496	
Borrowings and overdrafts	1,500,000	5,145,480	6,645,480	914,756,994	652,817,998	1,567,574,992	-	-	-	1,574,220,472	773,848,173	
Loan realized from members	-	-	-	1,905,353,170	517,327,788	2,422,680,958	-	-	-	2,422,680,958	1,922,965,192	
Members savings collection	-	-	-	370,409,223	94,051,505	464,460,728	-	-	-	464,460,728	314,860,114	
Loan realized from others	259,729,488	-	259,729,488	44,896,388	10,544,690	55,441,078	-	-	-	125,802,958	235,749,232	
FDR encashment	1,800,000	-	1,800,000	124,000,376	2,582	124,002,958	-	-	-	125,802,958	247,950,000	
General Fund	20,148,280	-	20,148,280	-	-	-	-	-	-	20,148,280	21,600,000	
Provident Fund	-	-	-	5,895,770	1,462,415	7,358,185	-	-	-	7,358,185	7,903,708	
Staff Welfare Fund	2,684,820	-	2,684,820	665,470	1,800,000	2,465,470	-	-	-	5,150,290	10,448,528	
Gratuity Fund	5,426,695	-	5,426,695	-	-	-	-	-	-	5,426,695	4,101,537	
Staff Security Fund	3,060,315	-	3,060,315	500,000	-	500,000	-	-	-	3,560,315	1,384,000	
Staff welfare scheme	3,861,900	-	3,861,900	2,292,000	4,183,600	6,475,600	-	-	-	10,337,500	4,967,026	
Asset Sale for SKS Training Center	-	-	-	3,408,984	-	3,408,984	-	-	-	3,408,984	-	
	<b>313,456,672</b>	<b>5,944,094</b>	<b>319,400,766</b>	<b>3,372,178,375</b>	<b>1,282,190,578</b>	<b>4,654,368,953</b>	<b>4,973,769,719</b>	<b>3,580,431,005</b>				
Contribution from Social & Environment Program (Donor Grants)	10,044,917	276,452,782	286,497,699	31,020,406	179,310	31,199,716	-	-	-	317,697,415	424,192,951	
Donation receipts-Development Programs	-	-	-	17,550,000	-	17,550,000	-	-	-	17,550,000	22,448,330	
Donation receipts in advance	<b>10,044,917</b>	<b>276,452,782</b>	<b>286,497,699</b>	<b>48,570,406</b>	<b>179,310</b>	<b>48,749,716</b>	<b>4,973,769,719</b>	<b>3,580,431,005</b>				
Contribution- Economic Program (Operating Income)												
Bank interest ( FDR)	86,023	-	86,023	2,891,713	2,489	2,894,202	-	-	-	2,980,225	24,861,079	
Bank interest	110,983	44,658	155,641	342,921	26,027	368,948	-	-	-	524,589	471,566	
Sale of forms,Pass Book & Admission Fee	-	-	-	2,679,261	808,190	3,487,451	-	-	-	3,487,451	3,119,915	
Service charge	1,331,511	-	1,331,511	231,062,400	69,398,267	300,460,667	-	-	-	301,792,178	243,584,141	
	<b>1,528,517</b>	<b>44,658</b>	<b>1,573,175</b>	<b>236,976,295</b>	<b>70,234,973</b>	<b>307,211,268</b>	<b>308,784,443</b>	<b>272,036,701</b>				
Contribution- Social Business Program												
SKS Enterprise (Robi)	-	-	-	-	-	-	-	-	-	-	73,907,179	
SKS- Training Centre	7,337,210	-	7,337,210	-	-	-	-	-	-	7,337,210	8,084,946	
Junior School	2,621,724	-	2,621,724	-	-	-	-	-	-	2,621,724	1,599,484	
SKS- Hospital	-	-	-	8,460,940	-	8,460,940	-	-	-	8,460,940	6,403,360	
SKS Solar	10,050,019	-	10,050,019	-	-	-	-	-	-	10,050,019	18,966,319	
	<b>20,008,953</b>	<b>-</b>	<b>20,008,953</b>	<b>8,460,940</b>	<b>-</b>	<b>8,460,940</b>	<b>308,784,443</b>	<b>272,036,701</b>				
Contribution- SKS / Program Participants												
Overhead and others from Bilateral Projects	18,378,733	-	18,378,733	-	-	-	-	-	-	18,378,733	15,152,158	
Program Participants- Health Cards Distribution	4,521,758	-	4,521,758	-	-	-	-	-	-	4,521,758	3,212,702	
Others Program Participants Contribution	3,236,010	6,000	3,242,010	14,096,222	659,163	14,755,385	-	-	-	17,997,395	10,867,231	
	<b>26,136,501</b>	<b>6,000</b>	<b>26,142,501</b>	<b>14,096,222</b>	<b>659,163</b>	<b>14,755,385</b>	<b>40,897,886</b>	<b>29,232,091</b>				
<b>Total Receipts</b>	<b>383,936,376</b>	<b>311,226,946</b>	<b>695,163,322</b>	<b>3,702,330,426</b>	<b>1,364,539,110</b>	<b>5,066,869,536</b>	<b>5,762,032,858</b>	<b>4,496,516,336</b>				

47	18,777,973	91,043,549	109,821,522	103,526,837	25,070,981	128,597,818	238,419,340	223,603,530
	<b>18,777,973</b>	<b>91,043,549</b>	<b>109,821,522</b>	<b>103,526,837</b>	<b>25,070,981</b>	<b>128,597,818</b>	<b>238,419,340</b>	<b>223,603,530</b>
<b>Support Costs</b>								
	12,508	138,579	151,087	121,946	-	121,946	273,033	263,007
	-	204,000	204,000	-	-	-	204,000	312,000
	164,227	111,223	275,450	1,034,264	329,723	1,363,987	1,639,437	1,514,996
	550,000	-	550,000	213,675	30,537	244,212	794,212	149,482
48	2,067,259	9,267,967	11,335,226	2,001,532	519,610	2,521,142	13,856,368	21,968,119
	655,670	2,476,209	3,131,879	4,078,952	2,061,024	6,139,976	9,271,855	8,326,961
49	596,114	3,424,336	4,020,450	168,722	59,095	227,817	4,248,267	1,188,879
	603,638	1,278,425	1,882,063	3,085,895	825,919	3,911,814	5,793,877	4,395,678
	524,230	1,299,259	1,823,489	2,828,444	705,650	3,537,582	5,357,582	5,078,877
50	241,654	601,011	842,665	1,355,607	218,509	1,574,116	2,416,781	1,557,627
	4,257,644	46,619	1,753,494	332,990	2,086,484	6,390,747	3,807,340	48,562,965
	<b>9,672,943</b>	<b>18,847,628</b>	<b>28,520,571</b>	<b>16,642,531</b>	<b>5,083,056</b>	<b>21,725,587</b>	<b>50,246,158</b>	<b>48,562,965</b>
<b>Logistic Costs</b>								
	1,960,729	1,867,477	3,828,206	4,222,567	1,308,831	5,531,398	9,359,604	8,276,047
	-	2,895,228	2,895,228	2,457,712	685,932	3,143,644	6,038,872	5,689,074
	1,960,729	4,762,705	6,723,434	6,680,279	1,994,763	8,675,042	15,398,476	13,965,121
	<b>30,411,645</b>	<b>114,653,882</b>	<b>145,065,527</b>	<b>126,849,647</b>	<b>32,148,800</b>	<b>158,998,447</b>	<b>304,063,974</b>	<b>286,131,616</b>
<b>Total Operating Expenses</b>								
	3,183,789	99,804,765	102,988,554	29,205,501	4,749,406	33,954,907	136,943,461	37,552,541
	1,084,120	-	1,084,120	14,402,770	7,826,863	22,229,633	23,313,753	4,617,809
	<b>4,267,909</b>	<b>99,804,765</b>	<b>104,072,674</b>	<b>43,608,271</b>	<b>12,576,269</b>	<b>56,184,540</b>	<b>160,257,214</b>	<b>42,170,350</b>
<b>Program Inputs Costs</b>								
	208,412	9,299,158	9,507,570	25,023,082	509,135	25,532,217	35,039,787	27,549,004
	18,432,824	67,177,309	85,610,133	17,530,931	-	17,530,931	103,141,064	263,144,338
	1,164,158	1,164,158	1,249,164	247,610	247,610	1,496,774	2,660,932	2,306,520
	5,912,085	-	5,912,085	77,048	-	77,048	5,989,133	81,049
	<b>25,717,479</b>	<b>76,476,467</b>	<b>102,193,946</b>	<b>43,880,225</b>	<b>756,745</b>	<b>44,636,970</b>	<b>146,830,916</b>	<b>293,080,911</b>
<b>Non Operating Costs</b>								
	238,883,598	5,922,026	244,805,624	743,657,275	547,917,846	1,291,575,121	1,536,380,745	983,905,225
	-	-	-	2,145,322,000	635,816,000	2,781,138,000	2,781,138,000	2,142,127,000
	19,050,000	-	19,050,000	187,597,056	5,630,403	193,227,459	212,277,459	189,745,746
	2,793,763	2,670,154	5,463,917	26,178,105	1,380,312	27,558,417	33,022,334	41,759,965
	46,445,407	672,200	47,117,607	78,015,613	4,209,907	82,225,520	129,343,127	81,514,075
	1,431,655	-	1,431,655	18,580,651	3,569,908	22,150,559	23,582,214	79,249,343
	-	-	-	263,013,216	60,234,180	323,247,396	323,247,396	69,423,584
	<b>308,604,423</b>	<b>9,264,380</b>	<b>317,868,803</b>	<b>3,462,363,916</b>	<b>1,258,758,556</b>	<b>4,721,122,472</b>	<b>5,038,991,275</b>	<b>3,799,908,580</b>
	<b>369,001,456</b>	<b>300,199,494</b>	<b>669,200,950</b>	<b>3,676,702,059</b>	<b>1,304,240,371</b>	<b>4,980,942,430</b>	<b>5,650,143,380</b>	<b>4,421,291,457</b>
<b>Total Payments</b>								
	273,346	52,243	325,589	4,787,593	1,468,215	6,255,808	6,581,397	6,141,038
	14,661,574	10,975,209	25,636,783	20,840,774	58,830,524	79,671,298	105,308,081	69,083,841
	<b>14,934,920</b>	<b>11,027,452</b>	<b>25,962,372</b>	<b>25,628,367</b>	<b>60,298,739</b>	<b>85,927,106</b>	<b>111,889,478</b>	<b>75,224,879</b>
	<b>383,936,376</b>	<b>311,226,946</b>	<b>695,163,322</b>	<b>3,702,330,426</b>	<b>1,364,539,110</b>	<b>5,066,869,536</b>	<b>5,762,032,858</b>	<b>4,496,516,336</b>

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

  
**Rasel Hossain**  
 Chief Executive

  
**Mohammed Masud Alam**  
 Sr. Coordinator- Finance

As per our report of same date

  
**M. N. Islam & Co.**  
 Chartered Accountants

Dated: August 24, 2016  
 Dhaka

**SKS Foundation**  
**Consolidated Cash Flow Statement**  
For the year ended June 30, 2016

Particulars	Amount in BDT						2014-2015 Taka
	Social & Environment Sector		Economic Sector		Total	Grand Total	
	SKS Own Fund	Donors Fund	PKSF	Non-PKSF			
<b>A. Cash Flow from Operating Activities:</b>							
Surplus for the year	2,302,517	-	35,429,678	14,748,124	50,177,802	52,480,319	35,593,540
Add: Amount considered as non-cash items:	-	-	-	-	-	-	-
Loan Loss Provision	-	-	13,155,758	2,799,122	15,954,881	15,954,881	-
Depreciation for the year	2,179,615	-	4,015,956	2,319,213	6,335,169	8,514,784	-
Non-Cash expenses	-	-	37,392,725	5,090,644	42,483,369	42,483,369	79,487,887
Receivable Income	-	-	(47,022,287)	(924,442)	(47,946,729)	(47,946,729)	(40,568,557)
Received from receivable income	-	-	30,962,717	20,930	30,983,647	30,983,647	24,892,848
Payment for reserve	-	-	(957,560)	-	(957,560)	(957,560)	(905,130)
Loan disbursement to members	-	-	(2,145,322,000)	(635,816,000)	(2,781,138,000)	(2,781,138,000)	(2,142,127,000)
Loan collection from members	-	-	1,905,353,170	517,327,788	2,422,680,957	2,422,680,957	1,922,965,192
Savings collection	-	-	370,409,223	94,051,505	464,460,728	464,460,728	314,860,114
Savings returned	-	-	(263,013,216)	(60,234,180)	(323,247,396)	(323,247,396)	(212,183,642)
<b>Net cash from/used in operating activities</b>	<b>4,482,132</b>	<b>-</b>	<b>(59,595,837)</b>	<b>(60,617,295)</b>	<b>(120,213,132)</b>	<b>(115,731,000)</b>	<b>(17,984,749)</b>
<b>B. Cash flow from investment activities:</b>							
Acquisition of Fixed Assets	(2,793,763)	(2,670,154)	(22,769,121)	(1,380,312)	(24,149,433)	(29,613,350)	(28,265,446)
Investment against FDR	(19,050,000)	-	(184,000,000)	(5,000,000)	(189,000,000)	(208,050,000)	(153,000,000)
Investment (Reserve fund & DMF)	-	-	(3,597,056)	(630,403)	(4,227,459)	(4,227,459)	(10,145,746)
FDR encashed	1,800,000	-	124,000,000	-	124,000,000	125,800,000	226,000,000
Received against investment of LLPI, DMFI, DFI	-	-	1,146	2,582	3,728	3,728	8,442
Advance and staff loan payment	(47,877,062)	(672,200)	(77,815,613)	(3,888,427)	(81,704,040)	(130,253,302)	(43,574,169)
Advance and staff loan realised	15,245,174	798,614	16,043,788	3,470,912	20,076,841	36,120,629	18,899,965
<b>Net cash from/used in investing activities</b>	<b>(52,675,651)</b>	<b>(2,543,740)</b>	<b>(147,574,715)</b>	<b>(7,425,648)</b>	<b>(155,000,364)</b>	<b>(210,219,754)</b>	<b>9,923,047</b>
<b>C. Cash flow from financing activities:</b>							
Loan received	35,182,010	-	644,800,000	409,960,000	1,054,760,000	1,089,942,010	560,300,000
Loan returned	(245,667,682)	(31,381,152)	(449,166,168)	(183,947,000)	(633,113,168)	(910,162,002)	(525,846,811)
Others fund received	245,918,375	5,145,480	293,406,994	246,507,998	539,914,992	790,978,847	49,686,943
Others fund returned	-	-	(268,621,355)	(357,004,783)	(625,626,138)	(625,626,138)	(55,150,426)
Loan received from other projects	-	-	32,533,868	10,848,863	43,382,731	43,382,731	191,934,583
Loan returned to other projects	-	-	(42,008,826)	(9,298,482)	(51,307,308)	(51,307,308)	(204,384,583)
<b>Net cash from/used in financing activities</b>	<b>35,432,703</b>	<b>(26,235,672)</b>	<b>9,197,031</b>	<b>117,066,596</b>	<b>328,011,109</b>	<b>337,208,140</b>	<b>16,539,706</b>
<b>D. Net increase/(decrease) in cash and bank balance (A+B+C)</b>	<b>(12,760,816)</b>	<b>(28,779,412)</b>	<b>3,773,961</b>	<b>49,023,653</b>	<b>52,797,613</b>	<b>11,257,386</b>	<b>8,478,004</b>
<b>E. Cash and Bank Balance at the beginning of the year</b>	<b>12,760,816</b>	<b>28,779,412</b>	<b>41,540,228</b>	<b>21,854,406</b>	<b>11,275,086</b>	<b>33,129,492</b>	<b>74,669,720</b>
<b>F. Cash and Bank Balance at the end of the year (D+E)</b>	<b>14,934,920</b>	<b>11,027,452</b>	<b>25,628,367</b>	<b>60,298,739</b>	<b>85,927,105</b>	<b>111,889,477</b>	<b>33,129,492</b>

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

  
**Raseel Anmea Uton**  
 Chief Executive

  
**Mohammed Masud Alam**  
 Sr. Coordinator-Finance

  
**(M. N. Islam & Co.)**  
 Chartered Accountants

Dated: August 24, 2016  
Dhaka



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