







#### **SKS Foundation**

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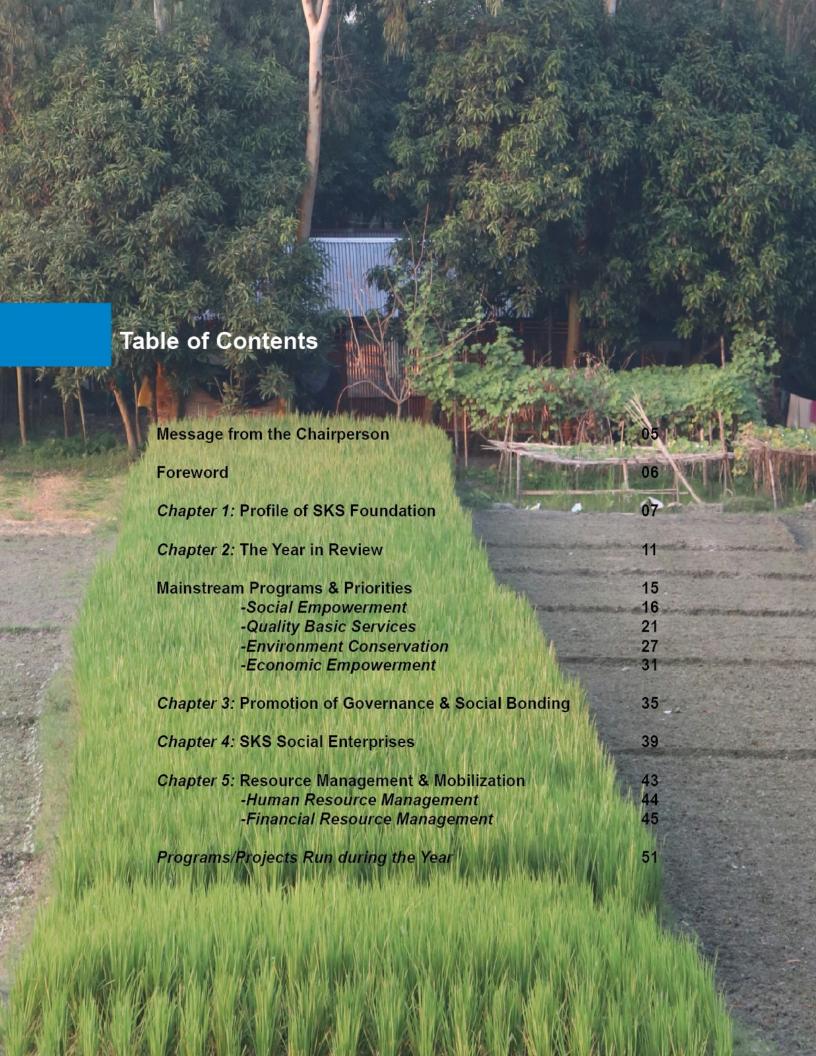
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# **SKS Geographical Coverage**

Division	District	No. of Upazila	No. of Union/ Pouras-	No. of Village	No.of No.of		Participant/People Covered	
	No.	الممرة	hava	્	riouscrioiu	Male	Female	
	Panchagarh	TP KAMARI	LALMOZIO	91	3,522	7,123	8,449	15,572
	Thakurgaon	JPUR RA	NGPUR NGPUR	26	877	1,762	1,880	3,642
	Dinajpur	18 m	45	191	5,594	9,730	9,826	19,556
	Nilphamari	2	GAIBANDHA	208	11,967	15,060	37,208	52,268
Rangpur	Rangpur	8	38	367 Regula	15,125	27,414GAN	vi 28 <b>597</b> іет	55,708
	Lalmonithat	2 /2	BOGURA 11	1065 <sub>M</sub>	11 410 ETRO	ко14,081	15,836	29,917
	Kurigram	AHI ANATO	SIRAJGAN 25	2		REGAN, 466	72,430	150,896
	Gaibandha	17	раві79	1,120	GAZ95,866	279,163	257,687	536,850
	Bogura	10kusi	HTIA 42 RAJBARI	392 MANIKGANJ	18,987	35,516	43,912	79,428
	Sirajganj	UADANGA	70	5 4 7	UNSHIE 936 CUN	7	11,565	24,710
	Natore	Z MENAID	MAGURA 05	- 0	851	1,672	1,732	3,404
B . I . I .	Pabna	5 <sub>ASHO</sub>	DIADAY		CHANDDI	9,989 FENI	11,684 GR	673
Rajshahi	Naogaon	SATKH	IRA ABOLNA	150 PIROPUR	RISHAL LAKS	NOZKHALA	9,197	16,611
	Rajshahi	5	59 BAC	2	4,301	8,599	8,605 HATTOGRAM	LL DISTRICT
Head Of  Thaka O	Joypurhat	4	10	(T)	TU5,8361	7,766	8,136	15,902
•	Chapainawabganj Working Area	0	00	(0 pm	9	0	0	\$ 0 \}
Dhaka	Dhaka	3	02	12	1,409	3,250	2,750 B	6,000
	Jashore	3	04	108	12,248	27,657	25,213 H	52,870
Khulna	Satkhira	4	13	351	55,425	134,643 <sup>A</sup>	120,286	254,929
	Meherpur	3	18	259	60,115	145,983	134,892	280,875
4	20	81	487	4,242	343,794	828,130	809,885	1,638,015

# Message from the Chairperson

SKS Foundation has ended another year of its successful intervention. The year was significant for SKS as it stepped ahead completing its 3-decade journey while it has shown new spirit in serving the marginalized people at the ground and collaborating with the stakeholders ranging from the civil society to the policy-making authority. SKS has also widened more domains of development services keeping itself more dedicated to the deserving segments of the society. The establishment & running of the SKS School & College in Gaibandha upheld its commitment in promotion of education.

significant that SKS Foundation focuses context-based intervention and, concentrating on contextual challenges, SKS continued its program operation covering the greater north and other regions including the coastal belt, drought zone and urban settings. Expanded partnership with different development partners and effective networking with the administration & LGIs gave SKS Foundation more room to serve different categories of disempowered population with particular focus on women, children and persons with disabilities. Alongside, SKS Foundation remained quite vibrant in contributing to the country's journey of achieving several SDGs in association with the government, donors, civil society and the communities. Through these processes, SKS got enriched with good learning to strive for the societal benefit.

SKS Foundation made the year remarkable as it went through the process of formulating its organizational *Strategic Plan 2019-2024*. It's appreciable that the new Strategic Plan is upholding a progressive thinking in SKS' development approach, reinforcing the priorities, enhancing its social enterprising strengths which are instrumental in meeting future challenges. We believe, the new Strategic Plan will further guide SKS to continue its good work reaching out new priorities in the next five years in an efficient manner.



With a special note on behalf of the governing body of SKS Foundation, I thank the relevant government & donor bodies, and civil societies & program participants, who remained quite supportive in taking SKS Foundation's development mission forward in the year 2018-'19.

(Tynletali<sup>\*</sup> Md. Ayub Ali

# **Foreword**

Standing on its 3-decade experiences, SKS Foundation ran its development intervention in the year 2018-'19 focusing promotion of awareness & education. Alongside its regular formal & non-formal education program, SKS established & ran the SKS School & College as an outcome of its mission to upgrade education standard of Gaibandha. The very first year performance of 1,177 students in their academic results and extra-curricular activities has proved the worth of the SKS School & College's journey at Gaibandha.

The formulation of the SKS Foundation *Strategic Plan 2019-2024* was due and done through an evaluation of the achievements, growing strengths of SKS along with emerging trends in development, community expectations and opportunities. The Strategic Plan was enacted getting views & recommendations from the valued program participants, partners & stakeholders.

SKS Foundation's multifaceted development programs pin-pointed on the most striking challenge of the respective area targeting the poor & disadvantaged sections of the society. Focusing the service delivery and rights-based approach, the program interventions covered 1,646,766 people including the marginalized segments and the stakeholders during the year. At this point, mobilization of 95,419 women in income generation & decision-making in the family & society was especially focused. This approach was scaled-up as SKS organized 156,227 poor & marginalized communities for claiming their rights & entitlements to the duty bearers for different services. related to WASH, health, education, environment and other components under Social Safety Nets, etc.

Since majority of its working areas are prone to different environmental & climatic hazards, SKS explored the possibilities of increasing the resilience & adaptive measures with its innovative approach. Alongside, SKS' Economic Empowerment Sector covered 37,800 people in

overcoming the set-back caused due to the monsoon flood, river erosion, drought, etc through agricultural productivity & marketing, farming and other entrepreneurship development.

SKS Foundation's advocacy focused especially on the char vulnerability and relevant SDG issues in collaboration with other partners & networks. The ground level networking &



collaboration also helped SKS promoting culture & customs respect. in communities. Alongside, job creation, especially for 378 local people Gaibandha, was a significant value addition as SKS' Social Enterprises also played important role in taking SKS' mission SKS' Social forward. We reiterate, Enterprises would emphasizingly contribute in developing a healthy, educated and joyful society while SKS is Striving for a Sustainable Change.

Thanks & gratitude to our program participants & stakeholders, who got themselves engaged & enriched SKS' intervention with their valued participation at different level. Special thanks to SKS' governing body for guiding the Organization and the staff members for making the year a success with their committed efforts.

I believe, the Annual Report 2018-'19 upholds the yearly facts & figures of SKS' intervention and will be entertained as a ready reference.

Pasal Ahmad

Rasel Ahmed Liton
Chief Executive

# Chapter 1

# **Profile of SKS Foundation**



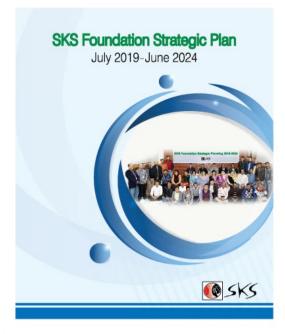
# **Profile of SKS Foundation**

## Striving for a Sustainable Change

SKS Foundation is a national non-government organization rooted in Northern Bangladesh with a long historical background with its establishment on 1<sup>st</sup> December 1987 in Gaibandha. The Organization was conceived by a group of self-motivated local youths who came together to help poor and marginalized families in isolated Chars. The voluntary initiatives of the group gradually pushed SKS to engage with poor and oppressed section of the society also on the main land to fight against exclusion, deprivation and injustice. It works with multi-disciplinary approach with vulnerable groups including char dwellers, ethnic minority, landless and marginal farmers who suffer from exclusion and lack of access to resources. It has grown more visibly over the last 3 decades with diversity in its plan and programs.

The regular conduction of Organizational Strategic Planning and following it in due course has been the guiding principle of SKS Foundation. In relation to this, the Organization went through the comprehensive exercise of its 4<sup>th</sup> Organizational Strategic Plan for July 2019 to June 2024. This new Strategic Plan represents a logical progression in its development program & approach, reinforcing the focus and priorities, building on the critical strengths which are instrumental in meeting future challenges,

and drawing on the lessons learned from the past. In fact, the strategic growth paradigm of SKS Foundation is already in progress. The new Strategic Plan therefore is considered as evolutionary and not revolutionary, which stresses on improvement, consolidation, expansion and continuation of the good works and reaching out new priorities in the next five years in an effective and efficient manner.





The vision, mission, core values, strategic aims & objectives under the profile of SKS Foundation have been reviewed & revised with a view to contributing towards achieving the global aims of sustainable development, helping implement country's strategy for poverty reduction and meeting the expectations of SKS' stakeholders and the society at large.



#### **Vision**

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

## Mission Statement

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

## **Core Values**

SKS Foundation maintains some guiding principles, referred to as core values of the organization, to carry out its mission.

- Respect: SKS Foundation treats and behaves with everyone with respect and dignity without any prejudice.
- ☐ Accountability: SKS Foundation feels accountable to relevant stakeholders for its works, outputs and results.
- Gender sensitivity: SKS Foundation is committed to promote and maintain gender sensitivity in its organizational environment, culture and programs.

- Integrity: SKS Foundation doesn't compromise with professional standard, quality, honesty and regularities of any form.
- ☐ Transparency: SKS Foundation maintains the highest level of transparency in programs, organizational functions and decision-making.
- Professionalism: SKS Foundation values professionalism and strives for innovation in its thought and work process.



# **Strategic Aims**

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

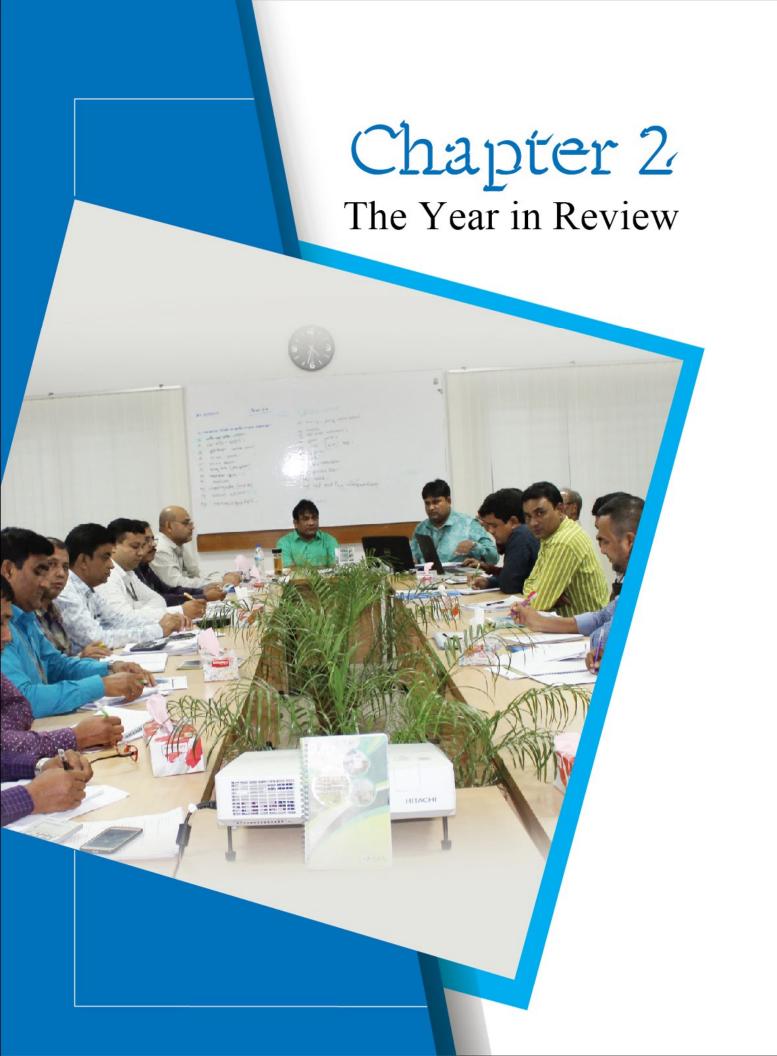
# Strategic Objectives

- Promote critical awareness & ability of the poor & excluded communities & disadvantaged population to fight against social odds and injustice.
- Strengthen local institutions and leadership with means and capacity to promote effective and pro-poor service delivery in all essential aspects of life.

- Increase inclusion of the resource poor in economic and financial services, livelihood innovations and marketable skill development.
- Promote opportunities for social enterprise development, self-employment, partnership and market with special focus on women and adolescent girls.
- Mobilize critical knowledge and resources from multiple sources including government to help climate change adaptation by communities & institutions.
- Promote community-based disaster preparedness and environment-friendly actions in livelihood practices including promotion of WASH.
- Develop sector-specific sustainable social business consistent with local demand and affordability that has potential to scale-up.
- Strength quality service delivery under social enterprises with innovation, diversity and institutional development.

# Strategic Issues and Priorities

Program Theme	Priority Issues	Program Theme	Priority Issues			
Social Empowerment	<ul> <li>Inclusion of excluded and marginalised groups in development</li> <li>Women empowerment and gender sensitivity within SKS and outside</li> <li>Application of rights-based approach in SKS projects and activities</li> <li>Youth empowerment through marketable skills development</li> <li>Child-rights and social inclusion of children in development</li> <li>Sensitization of the duty bearers for accountability in sensition delicents</li> </ul>	Economic Development	Youth employability and augmentation of employment opportunities     Enterprise and entrepreneurship development for reinforcement of self-employment opportunities     Human resource development with focus on both staff and community     New area of operation with women's access to financial services     Use of software and IT-based automation in program management			
Program	service delivery  Priority Issues	Program Theme	Priority Issues			
Theme	Thomy issues		Quality education services for all with reasonable cost			
Environmental Justice	<ul> <li>Climate change adaptation in social and economic livelihood</li> <li>Community-based disaster preparedness, emergency response and resilience</li> <li>Awareness raising on environmental pollution, protection and safeguard</li> </ul>	Social Enterprising	<ul> <li>and stake</li> <li>Technical and vocational training for youth and self-employment</li> <li>Primary health care, WASH and nutrition services for the poor and marginalized groups</li> <li>Quality health services for all with reasonable cost and</li> </ul>			



# The Year in Review

SKS Foundation's intervention during the year 2018-'19 focused on service delivery and rights-based programs covering Social Empowerment, Quality Basic Services, Environment Conservation and Economic Empowerment of the poor & disadvantaged segments in 487 unions/municipalities under 81 upazilas of 20 districts under Rangpur, Rajshahi, Dhaka & Khulna division. Alongside, SKS promoted socio-economic ventures through its Social Enterprises. Thus, SKS Foundation continued its intervention with more than 2 million people covering the poor, landless, marginal & small farmers, disadvantaged groups and families at char, drought and coastal communities and urban settings in Bangladesh.

The promotion of social protection and human rights was taken into priority focus with the conduction of different rights-based programs. Various types of activity under Rights & Governance component of the Social Empowerment Sector sensitized the service providers providing responsive services to the poor & disadvantaged while the target people became aware of their rights for demanding the services & entitlements. The activities conducted under Promotion of Rights & Governance covered 21,579 people including the LGI representatives and vulnerable community people. The Social Empowerment Sector also emphasized on women participation in decision-making at both family and society level. The intervention under Component also helped in increasing women's mobility while 32,893 women were sensitized participating in different activities. Being aware and supported with necessary means & money, the women groups came up for livelihood and income earning through their active involvement in production activities and market system. Alongside, the sensitized women formed 1,845 Federations, CBOs, etc and came up with their active participation and voice against violence against women & adolescents, early marriage, dowry, polygamy, etc.

Awareness campaign on health & nutrition i.e. antenatal & postnatal care, safe delivery practices, maternal nutrition, breastfeeding, newborn care, birth spacing, nutrition promotion, etc were conducted under the Basic Quality Services Sector. Alongside, SKS provided its health care services to the poor & disadvantaged people while 74,489 people were provided with primary health care & nutrition services during the year. A total of 40,547 poor & disadvanaged got health care services through conduction of 2,067 health camps & clinics at the community level. Alongside health care facilities, water, sanitation & hygiene promotion services were promoted among the unserved & underserved poor & disadvantaged communities sensitizing the service providers and the change agents. The WASH promotion continued in a rights-based manner while the community groups and the school students became aware and claimed their rights to the duty bearers. A total of 467,014 people were covered under WASH campaign during the vear.

The Afternoon Education Assistance provided education support to the comparatively week students especially in the remote areas. Alongside, SKS continued with the promotion of risk reduction & resilient education focusing the remote *char* areas. The resilient education system became popular as a measure to save the students from different natural disasters. And in turn both the intervention under SKS' Education Component created scope for 14,571 students continuing their study in 744 schools.



The issues related to climate change & disaster resilience got focused under SKS' intervention on conservation. SKS environment Foundation remained innovative in conducting the intervention while it focused on enhancing people's awareness & capacity to cope with effects of climate change. The Organization conducted various types of program especially in the hard-to-reach areas covering char & flood-prone zone and coastal belt and covered 180,665 people relating to protection & conservation of environment. SKS Foundation continued its initiatives to make the vulnerable people aware and their skill development on Disaster Risk Reduction (DRR) issues. In relation to this, 47,317 people were mobilized on DRR issues and to ensure the improvement of standards and mitigation of environmental hazards. The resilient WASH facilities were also covered environment conservation issues and as part of this. 21,853 people were supported with resilient WASH facilities in the flood-prone areas.

Under SKS' Economic Empowerment sector, poor & extreme poor people were supported to build their livelihood-base stronger. Different initiatives were continued while 12,609 group members were provided with skills on marketing & multiplication.

Under its Microfinance scheme, SKS provided 8,442 group members with economic empowerment support through developing micro entrepreneurship, financial services, skill development, value chain development & rural and creating self-employment marketing, opportunities. Under the savings program & confidence building component, SKS mobilized 150,887 members in 8,545 groups. SKS' Credit Program was continued supporting the IGA schemes i.e. tailoring, cow-fattening, goat, sheep & culf-rearing. poultry, crop production, homestead gardening, nursery, use of fertilizer & pesticides, handicraft, etc. In relation to this, 109,269 members were patronized.

SKS Foundation maintained its advocacy & communication and conducted socio-cultural events with a view to sensitizing the stakeholders ranging from policy-makers to the community allies. This helped protecting people's rights on their deserving social issues and in preserving local cultures & heritage. Alongside, SKS Social Enterprises contributed in promotion of various socio-economic and welfare ventures of 89,389 people relating to health, education & recreation facilities.

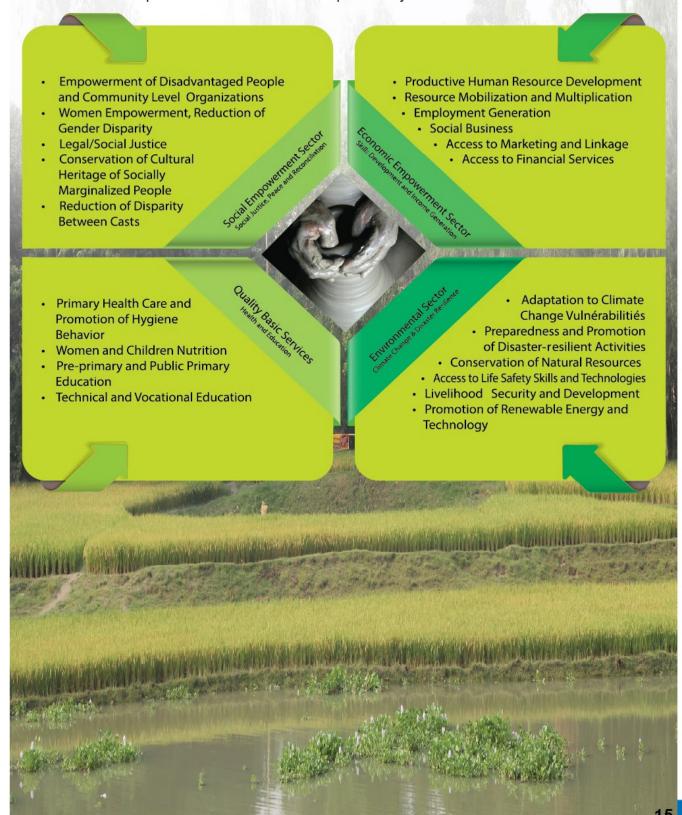


# Summary of Performance 2018-'19

	7 1 1	
Name of Component	No. of Event/Group	No. of Participant
Social Empowerment Sector Priority: Social Justice, Peace & Reconciliation		
Promotion of Rights & Governance	Different Activities	21,579
Women Empowerment & Reduction of Gender Dispar	ity 1,743 Events	32,893
Protection of Child Rights	1,140 Events	35,649
Institutionalization of CBOs & Groups	1,845 CBOs	48,876
Quality Basic Service Sector Priority: Health and Education		
Primary Health Care & Nutrition	664 Villages	74,489
Reproductive Health Care for Adolescents	245 Events	6,436
Health Camps & Clinics	2,067 Camps	40,547
Water, Sanitation & Hygiene	4,741 Events	467,014
Education	744 Schools	14,517
Environment Sector Priority: Climate Change & Disaster Resilience		
Protection & Conservation of Environment	Different Activities	180,665
Awareness & Skill Development on DRR	417 Events	47,317
Flood Resilient WASH Facilities	3,680 Water Points	21,853
Disaster Risk Reduction (Resilient Activities)	392 Events	7,151
<b>Economic Empowerment Sector Priority: Skills Development &amp; Income Generation</b>		
Marketing & Multiplication	169 Courses; (200 Groups)	12,609
Economic Support	1,688 Groups	8,442
Savings Programs for Confidence Building	8,545 Groups	1,50,887
Credit Program	8,545 Groups	109,269
SKS Social Enterprises		
SKS Hospital	- WV - WE	44,500
Nutonkuri Biddyapith	(88) - \ W	572
SKS School & College		1,268
SKS Training Centre	- 100 - 100 M	1,116
SKS Inn	TAR - MIN	30,448
Dainik Madhukar (Daily Reader)		12,000
Radio Sarabela 98.8 FM	ZNAXIV-	700,000
SKS Printers		200
		PERMITTED AND STATE OF THE STAT

# **Mainstream Programs & Priorities**

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



# Social Empowerment

Focusing the socio-cultural empowerment of the marginalized and disadvantaged, SKS Foundation addresses the women, men, children, adolescents, elderly people and persons with disabilities, socially excluded persons and so on under its Social Empowerment Sector programs. intervention mainly deals with human rights, governance, social dignity, women & child riahts protection, social iustice. sustainable institutionalization for development, protection of social norms. values & integrity. Collaboration with community, formation & mobilization of CBOs, civil societies, LGIs & other service providers remain at the center.

Priority Issues	People Covered
Promotion of Rights & Governance Accountability & Governance in Service Delivery Pro-poor Budget Facilitation Social Justice & Protection through Legal Support	21,579 13,034 8,381 164
Women Empowerment & Reduction of Gender Disparity Women Leadership & Capacity Building Women in Economic Activities	32,893 29,293 3,600
Protection of Child Rights Protection of Girl Child & Stopping Early Marriage Child Day Care Centers	35,649 35,256 393
Institutionalization for Community Empowerment CBOs as Community Development Platform Federations as Change Makers Promotion of Social Inclusion	48,876 47,302 253 1,321

# **Promotion of Rights & Governance**

Rights & Governance component promoted good governance and accountability among the duty bearers by sensitizing them through the process of pro-poor planning and implementation. This also supported to their capacity enhancement for meeting deserving people's rights and entitlements. In the reporting year, SKS supported in activation of UP Standing Committees, UP's open budgeting, community awareness on rights issues. promotion of social protection 213 etc. A total of LGI services. representatives and 21.579 community people were mobilized through various activities under



this Component. The poor & disadvantaged were mobilized forming CBO network to promote accountability & governance in service promotion at UP level. Reformation & reactivation of UP Standing Committees with the inclusion of CBO members were facilitated. The CBOs also sensitized the process of promoting inclusive local governance attending the pro-poor budget facilitation process and local resource generation & mobilization. The CBOs continued as the pressure group while they conducted dialogues with the administration & duty bearers and organized public hearing. A total of 42 CBOs were formed during the year who mobilized people for claiming rights of the poor & disadvantaged in service promotion.

Name of the Activity	No. of	No. of	Participant			
Name of the Activity	Union	Upazila	Male/Boy	Female/Girl	Total	
Facilitation of Pro-poor Budget at UP Level	42	10	4,238	4,143	8,381	
Inclusion of Community People in UP Standing Committee	42	9	-	84	84	
Observance of Days/Events Focusing Rights & Governance	10	7	4,500	6,200	10,700	
Advocacy Meeting with Different Govt. Services Departments	6	3	675	1,575	2,250	
Provide Legal Aid Support for VAW Case	4	2	0	4	4	
Workshop on Medical and Legal Services from GOs & NGOs Providers of Gender Based Violence Protection	19	3	110	50	160	
Total	-	-	9,523	12,056	21,579	

The LGIs and other relevant stakeholders were also sensitized to promote **social justice & protection** while SKS provided legal support to the poor & disadvantaged. The UP representatives, service providers, local allies including religious leaders, school teachers and CBO leaders were mobilized. They acted as change-makers on promotion of legal aid services, causes & consequences of child marriage, domestic violence, dowry, etc. In relation to this, 11,080 community women 2,621 adolescents and 468 religious leaders were reached & sensitized through different interactive sessions, workshops, dialogues, public hearings, etc organized on women rights & gender development, violence against women, legal services, women in economic activities, sharing of household unpaid care-works, etc.

# Women Empowerment & Reduction of Gender Disparity

Women empowerment interventions were performed bearing a strong voice & position stop violence to against women. In relation to this, women leadership & capacity building promoted through conduction of training courses, organizing women groups & ensuring their participation decision-making process, etc. The events were organized in partnership with local administration & LGIs which created awareness sensitization of 460 women groups. Alongside, women gathering, film-show, popular theatre for creating awareness of Family Club & Spouse Forum members. change-makers, community leaders and service providers were also conducted This increased regularly. participation of 21,847 women

Name of the Activity	N	No. of Participant			
Name of the Activity	Male/Boy	Female/Girl	Total		
Formation of Women Groups at Community Level	0	3,600	3,600		
Strengthening Communities through Formation of CBOs	1,300	11,080	12,380		
Sensitizing Stakeholders through Formation of Union Federations	0	670	670		
Facilitate UP Standing Committee Meeting	177	104	281		
Meeting Involving Spouses & Family Members	1,820	0	1,820		
Sensitization Meeting at Community, Union & Upazila Level	362	113	475		
Meeting with Religious Leaders on Women Empowerment	468	0	468		
Sensitization Meeting of Women on Power & Rights Analysis	370	475	845		
Conduction of Session on Sexual & Reproductive Health & Rights	1,150	4,350	5,500		
Coordination Meeting of Ending Violence Against Women Forum	79	394	473		
Awareness Session with Youth & Adolescent Groups on VAW	1,560	1,061	2,621		
Total	7,286	21,847	29,133		



and 7,286 men in family & social affairs and national policies.

The women groups worked centering women issues and bargained with community influentials, LGIs and administrations on gender development, equal wages, prevention of violence against women, child marriage, dowry, etc. Different trainings, orientations & sensitization workshops were organized focusing awareness creation on and recognition of Unpaid Care-works. Alongside, SKS ensured women's involvement and active participation of women in economic activities. In relation to this, SKS conducted special programs covering men and women for advancement of women through involvement in effective economic ventures i.e. homestead gardening, handicrafts, garments business, agricultural interventions, small business, cattle rearing, small enterprises, etc.



# Santona Awarded as a Jayeeta

Santona Rani of village- Tajpur, union- Rajpur, under Sadar upazila, Lalmonirhat got married to Shyam Charan Barmon at 16 years of age when she was reading in class-Viii. Subsequently Santona stopped going to school since her day-labor husband's earning was so poor. She gave birth to 2 children within very short period of time and was straggling in living a standard life. Standing on the economic hardship, Santona started some private tuitions. Alongside, she established a village development organization (VDO) mobilizing some poor women. Santona was leading the VDO as the president. Gradually the VDO got known & involved as a CBO under the intervention of SKS Foundation's POWER Project supported by ActionAid Bangladesh.

Getting oriented & sensitized by the women empowerment spirit, Santona started doing lot of activities at the community & UP level. Based on her visible role playing, Santona became a member of UP Standing Committee on Violence Against Woman (VAW). She is now active against early marriage, women violence, child trafficking, dowry, collaboration with Maintaining administration, LGIs and the civil society, Santona has led her CBO preventing more than 120 child marriages. Santona is also managing a Child Day-care Center as a co-facilitator. She is also holding the membership of the School Managing Committee (SMC) of Baniatori Girl's High School.

Santona has established another CBO named Nari Mukti Sangstha under the support of the POWER Project. Being the president of this federation, Santona is operating different kinds of activities for women development, freedom and awareness. She has also been selected as a member of Rajpur UP Standing Committee and cooperated more than 100 members of federation to get different services under the Social Safety Net Program. Overcoming lots of

Santona has led her CBO preventing more than 120 child marriages. She is also managing a Child Day-care Center as a co-facilitator.

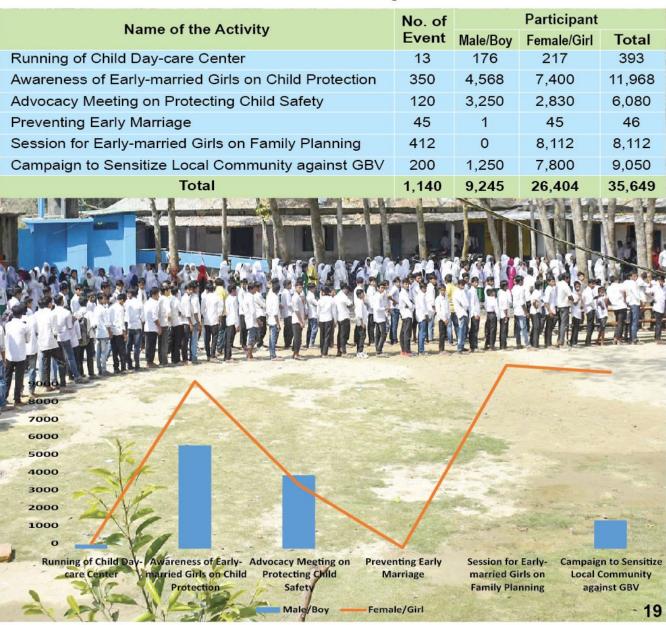


barrier and restriction, Santona has come up as a successful woman in the society and centering her role playing for women's social, economic and political empowerment, Santona won the Jayeta Award at upazila & district level in 2018.

# **Protection of Child Rights**

The child-centered issues like education, entertainment, child abuse, child labor, etc were addressed under SKS' Protection of Child Rights component. The children were mobilized for giving opinion regarding their issues and also planning for implementation of the respective initiatives at their groups & communities. Protection of girl child was ensured in SKS' working areas through awareness building especially for **stopping early marriage** while advocacy & networking were conducted with the district and upazila line departments on 'Women & Children Affairs'. Alongside, SKS worked closely with the *Nari Nirjaton Protirodh* Committees and ensured their watchdog role in stopping child marriage. With a view to stopping early marriage, around 35,649 people were mobilized through community awareness meeting, meeting with Spouse Forum, school & college-going adolescents, etc. Under this Component, running of **Child Day-care Centers** created a safe and recreative shelter for the children in the day time while respective mothers got anxiety-free time to work elsewhere for additional income. Being maintained by the trained teachers, 393 children were sheltered and taken care of at the Day-care Centers.

#### **Protection of Child Rights**



# Institutionalization for Community Empowerment

SKS promoted people's organization, federation of groups, CBOs to unite and establish people's rights over deserving services & facilities through advocacy & networking. SKS facilitated the CBOs as Community Development Platform forming 1,845 organizations. This helped community to raise awareness, enhance their capacity, and develop linkage with duty bearers as pressure groups. This institutionalization in different names i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, Adibashi Forum, etc supported to bargain with elected bodies and service departments for providing services with responsiveness in line with rights of the deserving community. The CBOs also proved their capacity in solving various problems in the respective community. The Women Federations and other forums worked as the change makers while they played watchdog role and in monitored livelihood activities in the villages. The forums played responsible role in resolving conflicts between community members or groups and facilitated the introduction of social protection. SKS' Community Resource Center remained engaged for the community people's development and in creating access to information and services on health, education, agriculture, Social Safety Net and DRR issues.

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Community	Developme	ent Platform

Name of the Activity		No. of			Participant	
Name of the Activity	Group	Union	Upazila	Male/Boy	Female/Girl	Total
Formation of Women Federation at Union & Upazila	13	10	2	0	253	253
Formation of Community-based Organization	1,260	65	9	0	37,800	37,800
Formation of Spouse Group	55	8	3	1,375	0	1,375
Formation of Village Development Committee	186	19	3	744	1,302	2,046
Formation of VAW Prevention Committee	55	8	3	165	220	385
Formation of Youth & Adolescent Group	89	12	3	1,106	1,107	2,213
Formation of Elderly People Group	112	4	2	728	504	1,232
Formation of Farmer Mix Group	75	10	2	200	2,050	2,250
	1,845	136	27	4,318	43,236	47,554

Under Promotion of Social Inclusion, SKS supported the Santal communities through awareness raising, savings activities. skill development handicrafts, preserving their own culture & custom, linking with the Social Safety Net services, etc. Alongside, SKS promoted 1,321 people including the elderly and the Adibashi ensuring their the joyful livina in community establishing Probeen Samajik Kendra (Social Center for the Elderly) and Adibashi Cultural Center. The persons with disabilities were also addressed under different programs while the elderly people, beggars were supported. These initiatives strengthened unity and solidarity among the Adibashi members, elderly groups and persons with disabilities in the communities.



# **Quality Basic Services**

SKS Foundation realizes that there is a close relation between health and poverty. Poor people are the main victim to ill-health and people with ill-health are more prone to poverty. Alongside, nutrition hygiene have consequences for the well-being of future generation as lack of these facilities is associated with reduced learning abilities, greater exposure to diseases and other impairments. On the other hand, the quality of the teaching-learning process and the hygiene condition at school are also a challenge. All these factors keep SKS promoting the Basic Quality Services through improved healthcare and education facilities among its program participants. SKS Foundation's Quality Basic Services cover special focus on health & hygiene, nutrition and education to

Priority Issues	People Covered
Promotion of Health Primary Health Care & Nutrition Food & Nutrition for Pregnant & Lactating Mothers Growth Monitoring & Promotion	74,489 68,468 6,021
Reproductive Health Care for Adolescents Awareness of Students on Health & Nutrition Orientation of Adolescents on Menstrual Health	6,436 3,646 2,790
Health Camps & Clinics Satellite & Static Clinics Organizing Health Camps Eye Care Camps	40,547 30,932 6,021 3,594
Promotion of WASH Water, Sanitation & Hygiene Access to Water & Sanitation Hygiene Promotion & Management	467,014 177,090 289,924
Promotion of Education Education Facilities Non-formal Primary Education (156 Schools) Running Afternoon Education Assistance Center Promotion of Safe Education Providing Education Stipend to Poor & Talented Students	14,571 4,368 3,733 6,359

the rural poor, particularly women & children, marginalized and the excluded segments of the society.



## **Promotion of Health**

Under its Health Promotion, SKS Foundation was involved in health care services especially for the poor & disadvantaged. The medical doctors, health volunteers and health assistants visited the households and contributed in **Primary Health Care & Nutrition** prmotion. Under this Component, Iron tablet and other necessary medicines were distributed among 2,065 pregnant & lactating mothers and their children were immunized. Supplementary food package was also provided for 7,900 pregnant and lactating mothers and 6,021 children. Alongside, Growth Monitoring & Promotion (GMP) was conducted regularly to observe the increase in weight. Centering the **Reproductive Health Care for Adolescents**, SKS Foundation provided 3,646 married adolescent girls with orientation on health care issues and linked them with the government health facilities for ensuring their required services on sexual and reproductive health & rights.

SKS Foundation continued its partnership in organizing vaccination camp, observing National Immunization Day, and providing Polio Vaccines and `Vitamin A` supplements to children under 5. Under **Health Camps & Clinics services**, 30,932 poor people received healthcare services through 2,067 Satellite Clinics organized at community level while 5,324 patients received treatment facilities from the Health Camps organized by SKS. It also supported in improving the service quality of Community Clinic and increased awareness among the community people observing the World Health Day and World Population Day. SKS also organized 18 Eye Camps where 3,594 patients availed services while 520 patients went through cataract surgary.

#### **Primary Health Care & Nutrition**



18,160

44,408

63,568



## **Promotion of WASH**

People's Increased Access to Water & Sanitation were facilitated in community-led and school-led manner. The LGIs and respective government departments and stakeholders got involved in promotion of WASH as a citizen right. Awareness building and active participation of concerned community groups, students, teachers & SMCs were ensured in implementation of WASH facilities. Under safe water supply 3,680 water points were installed by SKS and the sensitized Union Parishads & DPHE while 1,768 Tube-wells were repaired at the communities. SKS completed water quality test of all the water points. Alongside, SKS provided some Upazila Hospitals with 'Water Testing Equipment' especially in the arsenic-prone areas.

Sanitation promotion continued through awareness creation and installation of hygienic latrine at households while 34,010 poor & vulnerable community people and 1,500 school students were covered. Community & School Toilets were constructed & renovated in an 'inclusive manner' while water facilities, menstrual hygiene management (MHM) chamber and disable-friendly facilities included in the Toilets. In urban sanitation promotion, Fecal Sludge Management (FSM) services were promoted setting treatment plants including 'Vaccutug' for emptying, collection and transportation of fecal sludge to treatment plants. Alongside, National Sanitation Month 'October' was observed following a month-long schedule of different events in compliance with the Government. 'Microfinance in WASH Promotion' was continued as SKS' special initiative for sanitation coverage among the poor families.

#### Access to Water & Sanitation

Name of the Activity	No. of Event/				
Name of the Activity	Installati on	Male/Boy	Female/Girl	Total	
Community WASH Action Committee Meeting	2,060	22,248	18,952	41,200	
Facilitation of UP WASH Standing Committee	42	177	117	294	
Facilitation of Student Cabinet Meeting	100	1,000	500	1,500	
Conduction of Community Situation Analysis on WASH	12	124	176	300	
Training on Inclusion of People with Disabilities in WASH	2	25	15	40	
Installation of Tube-well at Household	3,680	15,605	13,835	29,440	
Water Quality Test for Ensuring Safe Water Supply	1,768	5,546	7,550	13,096	
Installation of Hygienic Latrine at Household	7,558	15,007	19,003	34,010	
Observance of World Water Day	5	3,600	1,460	5,060	
Observance of National Sanitation Month	4	25,000	27,000	52,000	
Total	-	88,332	88,608	176,940	



Hygiene messages focusing hand washing were disseminated through BCC materials with special focus on menstrual hygiene management at girls' schools. Getting oriented, the SMCs played directive role in promotion of MHM in the respective schools. Inclusive Sanitation Complexes were constructed at 16 schools and *madrashas* while about 10,615 students and teachers were covered. The MHM facility increased the girl students' regular attendance up to 85% from 40%. Awareness sessions were conducted with women and adolescent groups at communities. Hand Washing Day, hygiene campaigns, organizing practice sessions at schools, etc were conducted relating to hygiene promotion while 289,924 people were covered.

#### **Hygiene Promotion & Management**

Name of the Activity	No. of Event	Participant			
Name of the Activity	No. of Event	Male/Boy	Female/Girl	Total	
Conduction of Hygiene Session at School & Community	1,520	26,068	27,132	53,200	
Developing Hand Washing & Water Safety Plan	972	3,600	8,064	11,664	
Installation of Inclusive Sanitation Complex	16	5,855	4,760	10,615	
Installation of Hand Washing Facilities	18	79,000	81,000	160,000	
Establishment of Hygiene Center	16	0	4,760	4,760	
Conduction of WASH Rights Campaign	321	8,055	17,804	25,859	
Development of Waste Disposal System at Household	600	1,603	1,686	3,289	
Conduction of MHM Session at Community & School	1,264	221	18,061	18,282	
Performance of Theater on Hygiene Promotion	30	795	1,460	2,255	
Total	-	125,197	164,727	289,924	



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# WASH project changed healthcare services in Gangni upazila

The size of Gangni upazila is 363 square km. The upazila consist of 9 union Parishad and the total population is nerly 3 lakhs. There are 35 community clinics for public health services at the unions. The service of government established clinics in 2000 are very poor, especially the condition of the WASH. Safe water, toilet facilities, hand washing facilities, disabled & elderly people friendly path are absent. Now that status has gone. In the 21 community clinics of Gangni upazila, the situation has changed in the "LGI Led WASH in Health" project implemented by the Union Parishad.

SKS Foundation "LGI Led WASH in Health" Project is helping to promote healthcare at communit level. Under the project, 21 community cliics have been set up for safe drinking water, 2 toilets and 2 basins for hand washing, running water facilities including water pump facilities, path for disable people and elderly people transport services. Apart from this, the services of the service providers have been added to the clinics.

Prime Miniister's priority is to develop environment of community clinics under the project and the facilities provided by the Union Parishad enjoy the benefit of the general services in the area.

Nizam Uddin, a member of the Community Group of the Nawapara Community Clinic, said that since the establishegment of the clinic in 2000, due to no renovation of the clinic, healthcare services and disbursements were being interrupted, which has been stopped by the Union Parishads "LGI Led WASH in Health" project.

Initially, the inolvement of the Union Parishad was not easy to implement the project. This is the first project in joint management of NGOs and local government which is perhaps the first in Bangladesh. As a result, the councils had douts about the eligibility and accceptance of the SKS Foundation. After the coordination of the Upazila Parishad and chairman an secretary of the Unions visited SKS Foundation's headquarters at Gaibanh an positive changes came. As a result the project started. Chairman of Saharbati Union Parishad Golam Faruque said that, the prime minister's first track project implemented by SKS and Union Parishad is really encouraging. There was a time demand for communit clinics and the project implemente it. Because pure drinking water, improved sanitation facilities and hygiene facilities fall into the rights of all services. So in the future, these types of activities need to be expanded.

WaterAid- Bangladesh offers financial and technical support to SKS or implementing "LGI Led WASH in Health" project. This work will be expanted in the community clinics of Mujibnaga after Gangn and Sadar of Meherpur, said Water id Health Consultant and Managing Director of the project Dr. Nurullah Awal.



## **Promotion of Education**

With a view to increasing the enrolment of students government primary schools, SKS operated the Non-formal Primary Schools especially in the remote A total of 4,368 char areas. dropped-out children were covered in 156 schools under Non-formal Primary Education. Alongside, SKS identified the weak students at local government primary schools and conducted 134 Afternoon **Education Assistance Centers for** their improvement while 3,719 students were covered which contributed to reduce drop-out of the weak students. SKS also provided special stipend support to 111 poor & talented students at secondary school level Promotion of Education.

Name of the Activity

SKS continued its **Safe School Education** especially in the remote *char* areas with a view to strengthening children's awareness in promotion of comprehensive school safety with resilient infrastructure and special security for the students against flooding, tornado, river erosion, thunder bolt, etc. The **Safe School Education** continued based on three pillars of Comprehensive School Safety Framework such as safe school facilities, school disaster management, and risk reduction & resilient education. The students, teachers, local communities and Education Department of Bangladesh Government participated in the process and ensured uninterrupted education facilities in the respective schools.



#### **Education Services**

No. of

Hame of the Activity	Center/Event	Male/Boy	Female/Girl	Total		1931-191 19-01-18	
Operating Non-formal Education	156	2,100	2,268	4,368			
Running Afternoon Education Assistance Center	134	1,722	2,011	3,733		Similar San	
Parents Meeting for Improving Education & Culture		1,718	2,001	3,719		The state of the s	139
Running of Safe School Education	25	3,046	3,313	6,359			2
Providing Stipend to Poor & Talented Students	27	52	59	111		Secure and page and a feel of any processing the second system of a security and second systems and second size of the second systems and second systems and second	S A DE PROPERTY
Total		8,638	9,652	18,290	-	GPLAN MARKET LANGUAGE MARKET	
							26

**Participant** 

# **Environment Conservation**

SKS Foundation experiences floods. cyclones, tornados, droughts, groundwater intrusion declining, of salinity water-logging, river erosion, shrinking of overall river-flow and ecology environmental hazards in its program areas as Bangladesh is facing a critical situation in relation to the environment and ecological balance due to climate change. Focusing the geophysical context of its working areas in the hard-to-reach char & flood-prone areas, drought zone and coastal belt. SKS Foundation's intervention is making the people aware on climate change issues, supporting their capacity building in community-based adaptation, guiding them in disaster preparedness, and building the community livelihood combating the natural calamities.

Priority Issues	People Covered
Protection & Conservation of Environment Tree Plantation & Environment Protection Fecal Sludge Management Promotion of Renewable Energy	180,665 14,380 123,153 43,132
Awareness & Skill Development on DRR Observance of Relevant Days Training of DMCs & Volunteers Promotion of School Safety Plan	<b>47,317</b> 5,978 1,140 40,199
Flood-resilient WASH Facilities Context-specific WASH Options Inclusive Sanitation Complex	<b>21,853</b> 11,238 10,615
Disaster Preparedness & Risk Reduction Planning & Adaptation to Flood Vulnerabilities Promotion of Disaster Resilient Activities	<b>7,151</b> 4,650 2,501



## **Protection & Conservation of Environment**

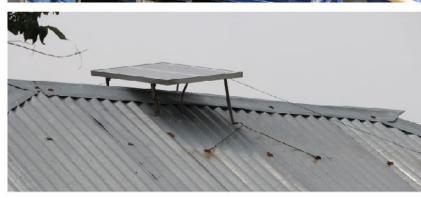
SKS Foundation focused on afforestation & bio-intensive gardening and took afforestation as a major means to protect environmental degradation while it mobilized community to grow & plant different tree saplings under its **Tree Plantation & Environment Protection**. SKS' intervention helped especially the *char* people aware in raising their homestead and planting 7,500 tree saplings including fruit, medicinal & timber tree saplings among the respective communities.



The Fecal Sludge Management continued in collaboration with Saidpur Municipality. The operation of 'Vaccutug' for collection and transportation of fecal sludge to a certain dumping point contributed significantly in keeping the surrounding clean & pollution-free. Under this initiative, the Municipality also provided services to 1,800 families for collecting solid-waste and discharging for its hygienic management. Installation of a Co-compost Plant has been under progress at Saidpur Municipality.

Under its Promotion of Renewable Energy, SKS covered 2,088 families with the scaling-up of renewable energy including Solar Home System (SHS), Biogas System and Improved Cooking Stoves (ICS) at family level. A total of 9,450 people were trained on the effective use and O&M of Solar Home System while the community households came up for using the Biogas Plants for cooking purpose generating organic fertilizer for their kitchen garden.





# Awareness & Skill Development on DRR

SKS Foundation organized meeting, orientation and training for 532 UDMCs & 608 Volunteers centering disaster issues. Disaster Management Committees were activated & mobilized at UP level with participation of elderly people, women, and persons with disabilities. SKS observed **national & international days** while concerned officials, committee members, sector professionals & stakeholders from district, upazila, union, village and school level participated in discussion forum, rally & miking, and other events. Through observance of the Days, 5,978 people became aware on the environmental hazards and environment conservation. A total of 15 School Disaster Management Committees (SDMC) were formed and 100 special sessions were conducted to reduce risks at schools and ensure their role during emergency. SKS also facilitated the **Promotion of School Safety Plan** on disaster risk reduction involving the students of the concerned schools. Training sessions were organized on search & rescue, fire-fighting and mock-drill at the community and school level.

Awareness & Skill Development on DRR

Service Control of Control	No. of	Participant		
Name of the Activity	Name of the Activity Activity	Male/Boy	Female/Girl	Total
Basic Training on Disaster Risk Reduction	186	500	430	930
Training on Facilitation of Emergency Intervention	17	0	430	430
Conduction of Mock-drill at School & Community	20	1,762	2,197	3,959
Awareness Session on Thunder Lightening.	12	1,311	1,446	2,757
Awareness Session on Disaster Preparedness & Mitigation	21	1,882	2,317	4,199
Awareness Session on Disaster Response	100	0	2,500	2,500
Meeting with School-based Teen Brigade	19	105	131	236
Swimming Training for Children	15	153	247	400
Bi-monthly Meeting of DMCs	27	672	406	1,078
Total	417	6,385	10,104	16,489



## Flood-resilient WASH Facilities

SKS promoted different types of **Flood-resilient WASH Facilities** especially in the char communities. The promoted WASH facilities mainly covered installation of context-specific water points i.e. Double Platform Deep Tube-well & hygienic latrines and renovation of flood-affected Tube-wells & latrines. SKS supported the communities raising their household plinth while 3,680 Tube-wells and 7,558 latrines were constructed at raised ground. Inclusive Sanitation Complexes were promoted at 27 flood-prone communities and 16 schools.



# **Disaster Preparedness & Risk Reduction**

SKS Foundation worked with the remote *char* communities for increasing their **adaptation capacities** against disaster especially flood. It promoted the techniques of **community-based resilient actions** including flood forecasting and preparedness, homestead plinth raising, demonstration of climate-resilient crops, promotion of homestead vegetable gardening, promotion of improved cooking stoves (ICS), cattle and poultry rearing, etc. **Climate-resilient modified cropping** pattern with improved varieties of crops was promoted as part of Climate Resilient & Sustainable Agriculture. Alongside, the **School-based Disaster Preparedness** was run in collaboration with Disaster Management Committees (DMCs) and School Management Committees (SMCs). A total 231 SMCs were facilitated to protect their schools and 21 School-based Disaster Management Committees were formed for creating a resilient learning environment in the shools.

#### **Disaster Preparedness & Risk Reduction**

Name of the Activity	No. of Unit/	Participant		
	Event	Male/Boy	Female/Girl	Total
Bi-monthly Meeting of DDMC, UzDMC, UDMC & UDV	90	2,520	630	3,150
Meeting of School Disaster Management Committee	63	375	315	690
Review of the Risk Reduction Action Plan	186	2,224	2,426	4,650
Develop School-safety Plan	21	1,882	2,317	4,199
Implementation of Small-scale Mitigation Measures	6	1,265	1,236	2,501
Observance of Days at School, Union, Upazila & District	26	9,315	9,720	19,035
Total		17,581	16,644	34,225



# **Economic Empowerment**

In compliance with the country's economic progress, SKS has been providing its participants with multifaceted program development support through agricultural productivity & marketing, entrepreneurship development, financial services to the poor and skill building. Alongside, the community development initiatives are supported under SKS' Microfinance scheme. While selecting and supporting the program participants **Economic** under Empowerment schemes, women are getting priority and their active participation in financial dealings is ensured. This is creating their economic solvency in both rural and urban areas. As part of SKS' Economic Empowerment sector, the Microfinance Program is significantly contributing to the promotion of economic empowerment of the communities through micro entrepreneurships, developing financial schemes, skill & value chain development and rural marketing increasing agricultural productivity, creating self-employment opportunities and defeating poverty.

Priority Issues	People Covered
Marketing & Multiplication Development of Productive Human Resources Agriculture Productivity & Marketing Promotion of Poultry & Livestock	<b>12,609</b> 6,350 3,919 2,340
Economic Support Financial Support for Better Life & Livelihood Flood Restoration & Recovery Assistance Loan Microfinance for WASH Microfinance Learning & Innovation Fund to Test New Ideas	8,442 196 5,011 2,363 872
Microfinance Savings Programs for Confidence Building	150,887
Credit Program Jagoron (Normal Micro Loan for Rural Poor) Agrosor (Micro Enterprise) Buniad (Micro Loan for Ultra Poor) Sufalon (Seasonal Loan) Small & Marginal Farmers' Agricultural Project (SMAP)	109,269 72,456 14,592 1,063 3,226 17,932



# Marketing & Multiplication

SKS Foundation arrenged skill development training for 6,350 program participants including 71 % female on tailoring, cattle & poultry rearing, crop production, dairy, homestead gardening & nursery, use of fertilizer & pesticides, handicraft, etc under its Development of Productive Human Resouces for their economic empowerment. Alongside, financial support was provided to the trained persons for establishing & running their off-farm and on-farm activities. Centering the Agricultural Productivity & Marketing, SKS formed & mobilized 120 Producer Groups and market actors (20 % female) following Participatory Market System Development approach. SKS Foundation organized 91 farmers and producers based on value chain analysis, developed local entrepreneurs and linked the groups with market actors to get better price of their products. More emphasis was given on agricultural technology transfer and quality input support while 3,919 program partcipants got involved in producing diversified crops and different income generating ventures which led them to food & economic security. SKS Foundation provided financial support to 5,330 poor & extreme poor families for the Promotion of Poultry & Livestock through loan provision & grants. Under this venture, cattle & poultry rearing & fattening was run by 2,340 program participants' families. Relating to this, 45 Vaccination Camps were organized in collaboration with the Livestock Department. 31

#### Marketing & Multiplication

Name of the Activity	No. of Group/	Participant		
Name of the Activity	Event	Male/Boy	Female/Girl	Total
Small Producer Group Formed	120	1,600	400	2,000
Farmers Training on Crop Cultivation & Post-harvest	80 Batches	857	1,543	2,400
Training on IGA Off-farm & On-farm	39 Batches	420	1190	1610
Training on Poultry Rearing & Beef Fattening	50 Batches	540	1,800	2,340
Input to Different Core Occupational Groups	3,919 Participants	1,261	2,658	3,919
Conduction of Farmer Group Meeting	159	1,232	3,001	4,233
Financial Incentive to Families	1,098	1,261	4,069	5,330
Farmers' Campaign Program	48	3,208	2,585	5,793
Observance of Farmers' Field Day	16	336	1,289	1,625
Total	-	10,715	18,535	29,250

# **Economic Support**

SKS Foundation provided the small & marginal farmers with agricultural loans alongside skill building on modern agricultural farming. With a view to developing women entrepreneurs, SKS provided financial support to women groups & entrepreneurs and linked them with local service providers, etc. A total of 12,177 women entrepreneurs were provided with loan & skill development relating to beef fattening, off-firm business, agricultural products, etc.

Targeting to support the poor & vulnerable people in building better life & livelihood, SKS continued with the facilitation of different types of loan provision as part of its Financial Support for Better Life & Livelihood. Livelihood Improvement Loan was given for purchasing necessary equipment and taking relevant actions to livelihood improvement. During the year, Tk. 1.68 million had been disbursed among 196 members, where outstanding was Tk. 1.07 million. Alongside, the Asset Creation Loan was given to assist a household in purchasing any kind of productive assets i.e. household land, cattle and other similar domestic assets. Under this category, Tk. 12.91 million had been disbursed among 695 members where outstanding was



Tk. 5.37 million. Under SKS' Beggar Rehabilitation, the beggars were found and each person was supported with Tk. 100,000 for coming out of his habit. Alongside, the elderly, persons with disabilities and ultra-poor were also provided with need-based financial supports to help them living dignified life.



# **Microfinance**

#### Savings Program for Confidence Building

The group members deposited a certain amount of money regularly in both compulsory and optional schemes which helped them facing bad times and unwanted future risk and asset building as well. Regular savings was maintained as a means to assist the group members in increasing their capital, ensuring its sustainability and building self-reliance. SKS Foundation continued the *General Savings; Voluntary Savings; and Term-Deposit as its savings schemes*.

The General Savings option was compulsory for every group member while each member saved a minimum of Taka 20/week and the total yearly amount the General Savings scheme reached to Tk. 541,199,035. Any member was allowed to withdraw the amount partially in case of emergency. SKS Foundation ran the Voluntary Savings with the objectives to make the members savings-intended, provide them opportunity to withdraw the saved money at the period of crises, increase the capital of the Organization and reduce risk. The group members saved Tk. 131,581,002 voluntarily based on their ability and withdrew Tk. 117,433,592 as needed.

The Term-Deposit ran in three parts i.e. Special Savings, Double Savings and Monthly Profit Savings schemes targeting to increase wider savings intention, more economic security, creating future capital and achieving self-reliance of the group members and the Organization. During the year, Tk. 196,652,083 was deposited by the members under Special Savings scheme; Tk. 66,176,308 was deposited under the Double Savings scheme while Tk. 29,664,744 was deposited under the Monthly Profit Savings scheme.

#### Microfinance Status at a Glance

Particulars Particulars	<b>Achievement</b>			
Number of Groups	8,545			
Member of Groups (Male=3212 & Female=147675)	1,50,887			
Member's Savings (in million Tk.)	781.72			
Other Special Savings (in million Tk.)	598.15			
Loan Borrowers	1,34,213			
Loan Disbursement (in million Tk.)	6,079.62			
Cumulative Disbursement (in million Tk.)	29,802.76			
Loan Outstanding (in million Tk.)	3,598.70			
On-time Realization (OTR)%	98.58%			
Portfolio at Risk Rate (PAR)%	5.42%			
Cumulative Recovery Rate (CRR)%	99 37%			

# **Credit Program**

SKS Foundation's Credit Program provided a range of financial services to its group members broadening the scope of financial inclusion of those who are not served by the conventional banking system. The target people got the opportunity to have various credit-facilities on easy terms. Participation of women in SKS' Credit Program was run as a special focus to support them contributing to their economic solvency. SKS Foundation continued with its 4 components under the Credit Program namely Jagoron, Agrosor, Buniad and Sufolon.

The **Jagoron Loan** was provided among the group members who ran small IGAs on agricultural and non-agricultural products i.e. small business, rickshaw-van pulling, day-laboring, small hand loom works, cattle rearing, etc. During the year, Tk. 2,366,065,000



group members while Tk. 1,364,473,530 remained outstanding. With the facilitation of the Agrosor Loan, SKS Foundation supported the group members providing them with opportunity in enterprise development & market linkage. This Loan support also contributed in creating employment opportunity of 12,670 members while Tk. 2015,108,000 was disbursed among them during the year. The Buniad Loan support was run in a flexible manner especially for the ultra-poor members of the groups to support their livelihoods through small IGAs based on agricultural and non-agricultural products. Through this scheme, SKS supported 729 members in poultry & cattle rearing, nutrition & health promotion, etc while Tk. 17,118,000 was disbursed during the year. The Sufalon Loan

#### Participants under Credit Service

Name of the Loan Service	No. of	Participant		
	Group	Male	Female	Total
Buniad Loan (Micro Loan for Ultra-poor)	400	0	1,063	1,063
Agrosor Loan (Loan for Micro Enterprise Development)	1,468	2,415	12,177	14,592
Jagoron (Normal Micro Loan for Rural Poor)	5,860	40	72,416	72,456
Sufalon Loan (Seasonal Loan for Disaster Recovery)	7	7	3,219	3,226
Total	-	2,462	88,875	91,337

provided support for maintaining seasonal crops, beef fattening, etc while 5,898 small & marginal farmers grew seasonal crops like potato, paddy, jute, chili, maize cultivation, etc taking Tk. 117,960,000 as loan support.

## Special Credit Support

Under its Flood Restoration & Recovery Assistance Loan, SKS provided financial support to the poor flood-victim families to overcome their loss taking some rehabilitation measures. Relating to this, Tk. 25.29 million had been disbursed among 5,011 members while outstanding was Tk. 15.33 million. Microfinance for WASH loan support of Tk. 28.57 million was provided among 2,363 poor & extreme poor group

members for promotion of safe water and improved sanitation facilities. Under SKS' Sahos Loan, Tk.25.29 million was disbursed among 5,011 families for repairing their houses & WASH facilities, restoring their earlier IGA interventions, purchasing seeds for agriculture or, any other post-flood rehabilitation. Any innovative and new ideas of the poor families centering livelihood,

Time of Lean	Participant			
Type of Loan	Male	Female	Total	
Sahos Loan	0	4,732	4,732	
WASH Micro Loan	0	2,080	2,080	
Livelihood Option Implementation Loan	0	184	184	
Agriculture Loan	173	31,261	31,434	
IGA Loan for Person with Disability	0	156	156	
Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)	149	17,783	17,932	
Total	322	56,196	56,518	

employment, productivity, health & social dignity were financed under **Learning & Innovation Fund** while Tk. 15.10 million was disbursed and 872 families came up with innovative ideas.



# Chapter 3

Promotion of Governance & Social Bonding



#### Promotion of Governance & Social Bonding

SKS Foundation upholds governance and the spirit of preserving socio-cultural practices as the key means to promote human rights & social bonding. In relation to this, SKS runs its advocacy & networking covering local to national level centering sensitization of the service providers and awareness building of the communities for demanding their rights. On the other hand, its communication services are conducted to support the advocacy initiatives and to mobilize the catalysts in favor of establishing a congenial relation in the society. During the year, SKS Foundation kept close collaboration with the stakeholders ranging from the policy-makers to the local allies while, with the integration of communication services, SKS performed its advocacy & networking covering stakeholders at district, upazila, union & village level. Alongside, SKS Foundation tried to promote social bonding through mobilizing the respective communities, cultural groups & clubs, educational & cultural institutions. At this end, interpersonal events, development & distribution of print and audio-visual materials, etc worked as the means in promoting good governance & mutual bonding in the society.

#### Interpersonal Media

The Interpersonal Media of SKS Foundation contributed to the running of SKS Foundation's advocacy, networking & communication with the relevant stakeholders ranging from community allies to the policy-makers at national level. Being a member



of the National Char Alliance (NCA), Foundation took part in the NCA's National Advocacy Campaign and upheld its position demanding that a Char Foundation/Board should be formed for working as an authority for char development and tackling any disaster/emergency to any calamity. SKS Foundation Co-hosted a Dialogue on Achieving Sustainable Development Goals (SDGs) held in Gaibandha. The Dialogue underscored the need for achieving the SDGs by 2030 through cordial efforts and holistic participation of the society. The Dialogue also emphasized on the main theme of the SDGs that no development works will be done in the country keeping anybody behind and pin-pointed the ways to solve the barriers to achieve the SDGs locally.

As part of its advocacy, SKS Foundation coordinated the formation of a collaborative *Platform on Gender-based Violence in Emergencies (GBViE)* in Gaibandha jointly with ActionAid Bangladesh. The

Platform was formed in a consultation with a view to preventing the gender-based violence in emergencies (GBViE). The Platform was formed



with participation of 15 NGOs based at Gaibandha while SKS Foundation was nominated as the local coordinating body of the Platform. SKS Foundation organized a **Guardian-gathering** in Gaibandha as part of its awareness campaign to stop early marriage with participation of around 5,000 women and men who upheld their promise-bound stand against early marriage.



As part of its **Media Advocacy**, SKS continued collaboration with the print & electronic media. In relation to this, the media representatives made 15 visits to different events & program implementation at the field level and published news and features accommodating achievements, challenges, learning, etc of the event & program in their respective media.

SKS organized a day-long Inter-College Debate Festival with participation of 8 colleges of Gaibandha district. The Debate Festival focused on the striking topics i.e. child marriage; drug addiction; child development; industrialization; agriculture; Science exercise; river erosion; road accidents, etc. SKS Foundation organized the Writing Workshop 2018 titled Jagiya Uthilo Pran (Spirits Lifted). Thirty students covering class-Viii to graduation level attended the day-long Workshop from different schools and colleges of Gaibandha. Tools & techniques of writing poems, rhymes, stories, features, etc were discussed while the participants came-up with their outcomes. With the slogan Amder lekha, Amader anka (Our writing, our painting), SKS Foundation organized the 2nd Deyal Patrika Utsob 2018 (Wall Magazine Festival). As many as 13 schools participated in the Festival.



SKS-PKSF The Inter-school Football Tournament 2019 was held bearing the slogan Madok nov mathe jai, krira monoshko projonmo chai (Searching for a sporting generation; Let's go to the ground leaving drug). A Swimming Competition 2018 was organized in Gaibandha with the slogan *Jagiya Uthilo Pran* (Spirits Lifted) while 13 swimmers contested. To provide the girls with more interesting options to make sports popular among them, SKS Foundation organized the 15-day 2nd SKS T20 Women's Cricket League in Gaibandha. SKS also organized the Gaibandha Mini Marathon 2019.



SKS Foundation and its Social Enterprises celebrated *Pahela Boishakh*, the first day of Bengali New Year 1426 with due significance. The celebration covered the *Mongal Shobhajatra* (Procession) arranged at Gaibandha and other areas under SKS' intervention with participation of staff members alongside the local policy-makers,



administration, LGIs & civil society. In Gaibandha, SKS Foundation was judged the best-organized participant in the *Mongal Shobhajatra*. A cultural program was held with participation of the employees of SKS Foundation. Centering the slogan 'Kanthe Charao Shekorer Gaan', SKS



organized the biggest local talent hunt singing competition *Sarabela Sera Lokoshilpi* at SKS Inn, Gaibandha.

#### Print Media

SKS Foundation continued with the publication & distribution of different IEC & BCC items under its

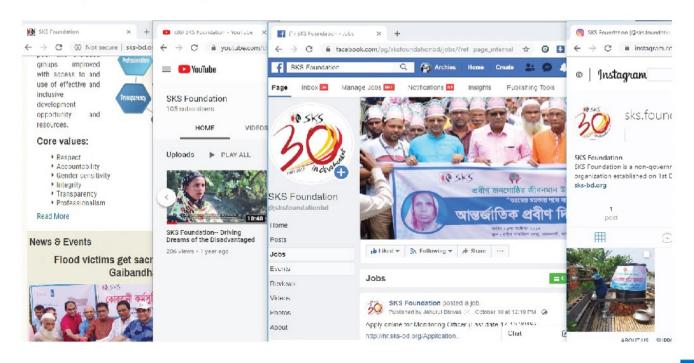


Print Media focusing light on the SKS' program intervention, achievement & learning as well as relevant development issues on the national context. SKS Foundation published its *Annual Report 2017-'18* upholding organizational profile, program intervention & achievements through its multifaceted development programs. *SKS Diary 2019 and Wall & Desk Calendar 2019* were developed containing the organizational profile, programmatic philosophy & information, staffing, etc. The quarterly English newsletter titled *SKS News* was published containing information on SKS'

organizational matters, programmatic events, the SKS Social Enterprises and on the advocacy & networking issues. Brochures on SKS Social Enterprises namely SKS Hospital, SKS School & College, and Radio Sarabela were developed upholding profile of the respective enterprise, its philosophy, institutional structure, services, achievements, etc. Alongside, different types of Poster, Flyer, Leaflet, Sticker, etc were developed focusing various programmatic issues and special events and distributed among relevant stakeholders round the year.

#### Electronic Media

SKS Foundation organized its organizational information, publications & audio-visual products regularly in electronic form and reached different category of stakeholders. Under Electronic Media, SKS regularly updated its Organizational Website with the uploading of SKS' profile, policy documents on its organizational & strategic issues, regular publications i.e., news on striking events & happenings, etc. The quarterly newsletter SKS **News** was regularly circulated through the Website. The audio-visual items were uploaded in the YouTube which supported in a wider dissemination of the organizational & programmatic issues. Alongside, the organizational Facebook account was used regularly and news on the events of SKS Foundation and its Social Enterprises were disseminated.



# Chapter 4

SKS Social Enterprises



#### **SKS Social Enterprises**

The SKS Social Enterprises continued to have a positive contribution to the promotion of health, education & recreation facilities focusing Gaibandha district. During the year, the launching & running of the SKS School & College in Gaibandha was a significant achievement under SKS Social Enterprises. The Enterprises contributed mainly the poor, disaster-stricken and the general people in their health improvement, education promotion, information & knowledge management and recreation facilities. Alongside its regular operation, the Enterprises took initiatives and got involved in promotion of various socio-economic and peoples' welfare ventures. A significant number of local people continued with their unemployment facilities in the respective Enterprises.



#### SKS School & College

The SKS School & College launched its journey on 1 January 2018 and continued its operation as one of the finest institutions in Gaibandha having 1,177 students with the engagement of 46 skilled teachers and 45 staff during the year. Centering its mandate, the Institution gave importance to educate its students to cope up with the modern time and it arranged learning materials in the classroom, conducted regular chapter-wise testes and monthly class assessment and separate classes for inactive students. Alongside, special classes were arranged for the SSC, JSC and PECE examinees.



This contributed to a satisfactory result of the Institution while in the JSC examination-2018, 118 students appeared and 12 students got GPA-5 and the others got GPA-4. In the PECE examination-2018, 42 students appeared while 37 students got GPA-5 and the others got GPA-4. The Institution's annual exam result was also very satisfactory. As part of the extra-curricular activities, a Cultural Club was set-up for the students while for physical exercise and sports, students got involved in different sport competitions. The students were awarded at the upazila, district and divisional levels centering cultural & sports competitions during the year.



#### Nutonkuri Biddyapith

Nutonkuri Biddyapith contributed in imparting quality education in the rural area of Gaibandha. During the year, 545 students continued their study here with the engagement of 27 teachers. The students were provided with the modern facilities while spacious classrooms equipped information technology, library, common room facilities were available. The big playground helped the students to explore and enhance their skills in sports. The school offered a wide variety of co-curricular activities to give each child the chance to discover his/her natural abilities. All major festivals were celebrated to give students an insight into the richness of our culture and significance of each festival. In the Annual Examination, 100% students passed with 61% A+, 29% A Grade & 12% Scholarship. Centering the board examination, the result of the School was the best in Shaghata upazila while out of 39 students in PECE-2018, the pass rate was 100% and also out of 47 students in JSC Exam-2018, the pass rate was 100%.





The SKS Hospital ensured quality health services focusing the poor & disadvantaged segments of Gaibandha. Total Consultant/guest doctor 11, regular doctor 3, indoor doctor 1 and 74 staff were engaged in running the SKS Hospital. The poor and ultra-poor patients availed treatment facilities following criteria of Health Premium Scheme while they 75% discount in Pathological Investigations. SKS Hospital maintained a general package of clinical options to provide modern health services to its clients. Along with general treatment, an 'Eye Unit' and a 'Dental Unit' provided specialized services. Centering all sorts of treatment facilities around 50,500 patients visited the SKS Hospital during the year while about 30,000 patients received services as outdoor patients. Most of the patients came from Gaibandha while 2-3% patients visited from Jamalpur and Kurigram district. Total 3,201 patients got admitted in SKS Hospital centering operational cases. For general treatment, 44,500 patients, for eye care 4,000 patients and for dental unit 2,000 patients visited SKS Hospital. Out of the total patients served, almost 15% were SKS' beneficiaries out of total patients.





The Community Radio Sarabela fm 98.8 continued with the broadcasting of programs and news on health, education, agriculture, WASH & nutrition, culture & heritage, environment & disaster, market price, legal aid, rights & empowerment of girls & women and disadvantaged groups career, sports, relevant socio-cultural and economic issues, etc

16 hours/day. With its highest on airing among the community radio stations, Radio Sarabela covered more than 1 million population of Gaibandha district. Total of 10 full-time experienced staff and 53 part-time youth community volunteers (36 female) were operating the Station. During the year, Radio Sarabela celebrated the World Radio Day 2019 highlighting the theme Dialogue, Tolerance and Peace while different stakeholders participated and discussed the role of community radio in promoting peace in the society to enhance social harmony. Radio Sarabela proved itself as the most popular and reliable source of information, interaction and recreation for the local people as it was representing the voice of the community.



#### মাধুক্র Dainik Madhukar

The Dainik Madhukar continued its journey as one of the best local dailies in Gaibandha and also its a popular e-paper in the division of Rangpur. With its striking news and attractive feature coverage. Dainik Madhukar earned its popularity in Gaibandha and other northern districts. Alongside regular reading of the newspaper, Dainik Madhukar office was visited by 2,880 people centering news related purposes, advertisement and collection of old copies of the newspaper during the year. The customer availed the services of the Dainik Madhukar with satisfaction as the Paper was printed in double demy size with four colors. The Daily gave priority on local news, features and stories which were published with priority on local writers, upazila-based journalists. The Dainik Madhukar well-equipped with latest computer set with all kind of latest electronic machineries while it was incorporated with



SKS Printers- a well-equipped modern color separation press. Clients from all upazilas of Gaibandha district and also Kurigram, Nilphamari, Ghoraghat, Pirganj, Pirgacha and Bogura came to avail the services of Dainik Madhukar. About 1,440 clients received better services from the Dainik Madhukar while 1,440 clients were satisfied for receiving better services. Following the editorial policy of the Dainik Madhukar, the newspaper was published independently based on the striking news and public interest.



Being launched on 1 December 2018, the SKS Printers ran its services having modern machineries i.e. CTP machine, by color Machine RP2C, Cord Machine, Lamination Machine, Spot Lamination Machine, Die Cutting Machine, Glue Binding Machine, Spiral Binding Machine. The regular operation of this 4-color designing & printing set-up was executed by 17 versed staff. More than 200 clients visited SKS Printers during the year centering services like CTP Plate, printing, lamination



& die cutting. The SKS Printers provided these services to its valued customers as the only house in the town. Alongside availing its regular services, more than 15 clients visited the SKS Printers who came from Dhaka, Rangpur, Bogura and Kurigram district for looking into the service volume & quality of the press. Since quality production delivery is the strength of SKS Printers, around 70% its clients expressed their satisfaction on their valued services comparing with other press/printers in Gaibandha. The SKS Printers attracted the potential clients providing time-bound and quality services maintaining a good environment in the press.



SKS Inn entertained its guests providing recreative facilities for training program, business, family tour & gatherings offering comfortable & efficient hospitality in the natural green atmosphere. Being the only eco resort in Gaibandha, SKS Inn attracted & earned reputation while most of the visitors came from Bogura, Rangpur, Dinajpur, Rajshahi, Panchagarh, Nawgaon, Pabna & Dhaka, During the year, 30,448 people enjoyed the residential and non-residential services of SKS Inn. The guests enjoyed the outdoor facilities like surrounding sound system, swimming pool, kids play zone, live Baul song, boating on the pond & the playground. SKS Inn contributed the society as an international standard resort while it also increased SKS Foundation's image providing international standard hospitality services to the representatives of government officials, corporate houses, donor & development organizations, families & groups. During the year, SKS Inn participated in different fairs & events relating to tourism promotion and upheld Gaibandha as a tourism place.

# Chapter 5

Resource Management & Mobilization



### Resource Management & Mobilization

#### **Human Resource Management**

The Human Resource Management focused on developing the staff members' skills, motivating them to be more professional & commitment towards performing the organization's mission. SKS Foundation provided its staff with necessary skill development & job delegation in a more structured form. The staff members found the work-environment congenial while the Human Resources management was continued as a gender-sensitive, child, disability & Adibasi-friendly Organization. During the year, SKS continued with 3,462 staff while 42% was female. Out of the total, 559 staff were recruited during the year under various programs/projects while 94 were female. The drop-out rate was around 5.5%.

#### Staff Development

With a view to enhancing their professional capacity, SKS Foundation initiated training its staff members and improved their performance level in executing their job with required skills and knowledge. Various types of need-based training courses were organized by SKS Foundation itself while some courses and exposure visits, etc were availed by the staff at national & international level. The in-house training courses covered the issues like entrepreneurship development; financial management; Social Development & Responsibilities; leadership, skill development & mobility; business management; Orientation on Microfinance Program, etc. A total of 420 staff members received these in-house courses while 12 staff availed need-based courses in different organizations at national level. Alongside, 3 staff members attended the Exposure Visit on social business in Bangkok, Thailand; 2 staff members participated in an Exposure Visit relating to Microfinance at Kualalumpur, Malaysia and 2 persons attended another Exposure Visit in Delhi, India.



#### Financial Resource Management

Independent Auditors' Report
To the Governing Body of
SKS Foundation

We have audited the accompanying Financial Statements of SKS Foundation Consolidated Statement of Financial Position as at June 30, 2019, and the Statement of Comprehensive Income, Comprehensive Receipts and Payments Statement for the year then ended June 30, 2019 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 Consolidated Statement as at June 30, 2019 and its financial performance for the year then ended June 30, 2019 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 Consolidated Statement so far as it appeared from our examination of those books, and
- c) In our opinion, the consolidated statement of financial position and the statement of comprehensive income and consolidated receipts and payment dealt with by the report are in agreement with the books of accounts.

Dated: August 29, 2019

Dhaka

(MOHAMMAD ATA KARIM & CO.)
Chartered Accountants

# SKS Foundation Consolidated Statement of Financial Position

As at June 30, 2019

					Amount in BDT				2047 2040
	Notes	Socia	Social & Environment Sector	ctor		Economic Sector		2018-2019	0107-7107
		General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Total
Properties and Assets Non-current assets									
Property, plant and equipment	9	302,818,195		302,818,195	176,113,594	17,418,235	193,531,829	496,350,024	442,328,647
Current Assets Loan to members									
Short term investment	7	c			2,588,285,049	1,010,411,741	3,598,696,790	3,598,696,790	2,773,759,066
	80	51,076,419	•	51,076,419	375,567,935	75,307,953	450,875,888	501,952,307	352,362,768
Advance, deposits and prepayments	6	132,205,838	5,403,322	137,609,160	13,339,077	5,744,783	19,083,860	156,693,020	51,311,682
Unsettled Staff Advance	10				10,558,763	66,974	10,625,737	10,625,737	8,961,475
Staff loan account	1	14,760,173		14,760,173	1,509,338		1,509,338	16,269,511	4,504,922
Staff Ioan (Motor cycle)	12	٠	,		9,413,374		9,413,374	9,413,374	12,002,559
Stock Accounts	12.1			·	1,541,493	•	1,541,493	1,541,493	810,817
Loan Account PKSF & Non-PKSF Fund					(504 700 720)	504 700 720	•	•	
SKS Hospital loan					18,408,637	5,499,000	23,907,637	23,907,637	,
Accounts Receivable	13	3 803 000		3 803 000	62 563 005	7 856 060	70.420.064	74 223 163	213 140 846
Loan account receivable	5 4	52.149.868	٠	52.149.868	,	4.129.409	4.129.409	56.279.277	90.132.773
Cash in hand	ţ	710,970	91,441	802,411	9,586,169	5,527,606	15,113,775	15,916,186	19,227,404
Cash at Bank	ट	19,065,275	32,350,307	51,415,582	21,178,550	28,410,073	49,588,622	101,004,204	120,399,120
Total Current Assets		273,771,642	37,845,070	311,616,712	2,607,251,659	1,647,654,327	4,254,905,986	4,566,522,698	3,646,613,431
Total Properties and Assets		576,589,837	37,845,070	614,434,907	2,783,365,253	1,665,072,563	4,448,437,816	5,062,872,722	4,088,942,078
Capital Fund and Liabilities									
General Reserve	16	000 070 400		020 675 465	PCF 000 030	24 000 047	AEO 007 270	003 000	702 203
Statutory Beserve Fund		230,073,102		230,073,102	330,900,431	91,900,947	430,007,370	001,000,040	101,000,000
	17	r	•		39,877,826	10,220,772	50,098,598	50,098,598	39,837,174
Fund Account (BLT)		•	37,845,070	37,845,070			•	37,845,070	33,364,886
Fund Account (SLMS-SL) Fund Account (SLMS-SOLAR)		•			23,959,000	•	23,959,000	23,959,000	7,565,475
Total Capital Fund					0004+1000		0,044,000	0,044,000	10,04
		230,673,162	37,845,070	268,518,232	426,581,590	102,207,719	528,789,309	797,307,540	687,472,086

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Loan from Donor		,		1	360,291,658		360,291,658	360,291,658	258,741,658	
Loan from ANUKUL Fund		,		•		54,578,769	54,578,769	54,578,769	50,394,285	
Loan from Bank	1	164,154,848		164,154,848	29,451,767	20,908,596	50,360,363	214,515,211	105,731,577	
		164,154,848	•	164,154,848	389,743,425	75,487,365	465,230,790	629,385,638	414,867,520	
Current Liabilities										
Loan from PKSF (Repayable within one year)		•	•	٠	364,950,001		364,950,001	364,950,001	312,558,334	
Loan from ANUKUL (Repayable within one year)		ı	•	6	•	26,165,001	26, 165,001	26,165,001	24,244,168	
Loan Account (Bank)-Agriculture		•		•	204,326,605	1,115,178,527	1,319,505,132	1,319,505,132	1,172,691,159	
Members savings deposits	8	,		•	1,113,427,907	266,441,997	1,379,869,904	1,379,869,904	1,058,399,046	
Loan Loss Provision	19	,		r	106,981,809	35,498,892	142,480,701	142,480,701	81,616,170	
Fund Account (ENRICH)	20			•			٠		4,327,210	
Loan Risk Fund (Others)	21	,	•	•	138,419,736	40,498,255	178,917,991	178,917,991	133,662,560	
Advance Account (ENRICH)	22	,					1	,	565,587	
Cattle Insurance Account	23	•	•	,	1,816,300	107,700	1,924,000	1,924,000	1,924,000	
Health and Education Fund	24		•	•		•		•	1,022,056	
Loan Account -IDCOL	25	13,890,535	٠	13,890,535			•	13,890,535	17,092,224	
Insurance Premium Hospital		·			3,250		3,250	3,250	3,250	
Loan account others	26	31,573,504		31,573,504	•	•	٠	31,573,504	146,069,797	
Provision for expenses		57,429,256	1	57,429,256	22,462,882	3,487,106	25,949,988	83,379,244	15,358,789	
Staff Welfare Fund	27	•	•		•		•	1	1,356,680	
Advance Account (IGA)		,	1		100,000	,	100,000	100,000	20,000	
Advance PKSF (ENRICH-GOB)		•	•	•	14,013,355		14,013,355	14,013,355	7,700,000	
Loan from General Fund		67,446,941		67,446,941	,	•		67,446,941	(1,404,737)	
Accounts payable	J	11,421,591		11,421,591	538,393		538,393	11,959,984	9,396,179	
Total Current Liabilities	1	181,761,827		181,761,827	1,967,040,238	1,487,377,479	3,454,417,717	3,636,179,544	2,986,602,472	
Total Capital Fund and Liabilities		576,589,837	37,845,070	614,434,907	2,783,365,253	1,665,072,563	4,448,437,816	5,062,872,722	4,088,942,078	
The accompanying notes form an integral part of this financial statement	s financial s	tatement		3				(Tyneszle	izk.	

Mohammed Masud Alam Assistant Director Finance

Dated: August 29, 2019 Dhaka

Rasel Ahmed Liton Chief Executive

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

MOHAMMAD ATA KARIM & CO. Charlered Accountants SKS Foundation Consolidated Statement of Comprehensive Income

		For the yea	For the year ended June 30, 2019	019				
				Amount in BDT				2017.2018
	Social	Social & Environment Sector	ector		Economic Sector		2018-2019	0102-1102
Particulars	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Total
Income Contribution- (Donor Grants)								
Grants from foreign donation	,	328,491,137	328,491,137	•			328,491,137	345,933,115
Grants from GoB/PKSF	i	,		26,488,578	•	26,488,578	26,488,578	17,371,382
Grants Income	10,903,576		10,903,576				10,903,576	2,054,130
Contribution - Economic Program (Micro Finance)	10,903,576	328,491,137	339, 394,713	26,488,578		26,488,578	365,883,291	365,358,627
Service charge on Loan to Borrowers	,		ı	523,091,679	200,807,100	723,898,780	723,898,780	575,196,103
Sale of forms & Pass Book	,		•	1,972,871	617,316	2,590,187	2,590,187	3,017,443
Member Admission fees	,	•		502,451	172,809	675,260	675,260	670,842
Interest on FDR		•			491,455	491,455	491,455	,
Received From Term Deposit	ı			16,795,742	4,180,005	20,975,747	20,975,747	16,909,729
Others		,		6,954,285	1,520,290	8,474,575	8,474,575	45,955,644
	,	1)		549,317,028	207,788,975	757,106,003	757,106,003	641,749,761
Contribution - Social Business Program								
Sks Education Program	35,076,302	1	35,076,302		,	,	35,076,302	26,551,712
SKS - Training Centre	12,455,060	1	12,455,060	42,207,154	i	42,207,154	54,662,214	10,952,055
SKS Hospital	43,927,541	•	43,927,541				43,927,541	29,792,623
SKS Radio	2,198,291	•	2,198,291		ï	r	2,198,291	3,017,747
SKS Solar	25,284,443	•	25,284,443	•	i	ı	25,284,443	31,420,465
SKS Printers	4,140,516		4,140,516	,	,	1	4,140,516	
Contribution - SK S/Drouram Participants	123,082,153		123,082,153	42,207,154		42,207,154	165,289,307	101,734,602
SKS Foundation contribution for Bilateral Projects				•		(1)	-	2,704,200
Overhead from bilateral project	23,250,807	1	23,250,807	•	1	1	23,250,807	20,892,715
Interest on Bank Deposits	137,691	421,673	559,364	45,970	143,696	189,666	749,030	3,082,978
Circle - 11 ogram Farte pants Common	25,799,783	12,525,900	38,325,683		,		38,325,683	5,926,744
	49,188,281	12,947,573	62,135,854	45,970	143,696	189,666	62,325,520	32,606,637

Total Income

1,141,449,627

1,350,604,121

825,991,401

207,932,671

618,058,731

524,612,720

341,438,710

183,174,010

# SKS Foundation Consolidated Statement of Comprehensive Income For the year ended June 30, 2019

		For the	For the year ended June 30, 2019	30, 2019 Amount in RDT	ant			
	Socia	Social & Environment Sector	nt Sector		Economic Sector	J.	2018-2019	2017-2018
Particulars	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Total
Expenditure Operating Expenses Personnel Costs								
Salary and Allowances	38,500,421	87,993,616	126,494,037	187,788,409	76,418,530	264,206,939	390,700,976	346,478,618
	38,500,421	87,993,616	126,494,037	187,788,409	76,418,530	264,206,939	390,700,976	346,478,618
Support Costs Advertisement	898 162	82 051	980 213	150,200		150 200	1 130 413	567 284
Audit fees	000'09	302,363	362,363	000'09		000'09	422,363	479,950
Bank charges	230,940	176,182	407,122	1,381,761	1,012,942	2,394,703	2,801,825	2,693,954
Central management cost		8,145,839	8,145,839			,	8, 145,839	8,693,357
Depreciation	6,152,436		6,152,436	9,162,121	2,552,282	11,714,403	17,866,839	17,040,767
Licence fee	772,827		772,827	854,961	507,284	1,362,245	2,135,072	219,660
Legal fees	,		•	238,932	249,165	488,097	488,097	446,738
Training	,	15,818,482	15,818,482	4,586,092	893,144	5,479,236	21,297,718	10,505,536
SKS Training Center & Hospital expenses	•			37,329,426	•	37,329,426	37,329,426	32,770,877
Program support expenses	19,944,683	42,112,388	62,057,071	•			62,057,071	
Others expenses	5,569,783	165,592	5,735,375	8,287,492	4,514,966	12,802,458	18,537,833	10,199,550
Office maintenance	3,534,494	955,817	4,490,311				4,490,311	1,837,694
Office rent	290,120	2,838,712	3,128,832	6,533,197	5,524,321	12,057,518	15,186,350	13,613,724
Printing and stationery	2,746,584	1,600,638	4,347,222	5,618,039	773,756	6,391,795	10,739,017	8,790,238
Postage, telephone and electricity	1,851,747	1,606,234	3,457,981	3,502,914	1,384,741	4,887,655	8,345,636	6,616,272
Repairs and maintenance	2,108,884		2,108,884	3,895,801	1,797,745	5,693,546	7,802,430	5,773,775
Representation (entertainment)	965,430	86,923	1,052,353	2,085,648	843,745	2,929,393	3,981,746	3,890,871
Subscription & Donation	3,840,589	•	3,840,589	5,740,516	300,290	6,040,806	9,881,395	3,759,091
Miscellaneous Expenses	,		,	229,490	262,931	492,421	492,421	313,985
LLPE	r			59,645,905	17,912,253	77,558,158	77,558,158	41,752,798
Office supplies and utilities expenses	270,528		270,528				270,528	1,543,287
	49,237,207	73,891,221	123,128,428	149,302,494	38,529,566	187,832,060	310,960,488	171,509,408
Logistic Costs								
Fuel and maintenance	3,092,666	1,540,022	4,632,688	3,129,223	2,044,711	5,173,934	9,806,622	8,874,976
Local transport	2,525,254	4,089,564	6,614,818	3,657,283	1,681,516	5,338,799	11,953,617	11,805,794
	5,617,920	5,629,586	11,247,506	6,786,506	3,726,227	10,512,733	21,760,239	20,680,770
Total Operating Expenses	93,355,548	167,514,423	260,869,971	343,877,409	118,674,323	462,551,732	723,421,703	538,668,796

# Consolidated Statement of Comprehensive Income For the year ended June 30, 2019 SKS Foundation

				Amount in BDT	BDT			2000
	Soci	Social & Environment Sector	nt Sector		Economic Sector	or	2018-2019	2017-7102
Particulars	General Fund	Donors	Total	PKSF	Non-PKSF	Total	Grand Total	Total
Financial Expenses								
Interest on Members Savings		,	•	46,647,819	9,654,113	56,301,932	56,301,932	38,798,577
Interest on loan account	13,741,935		13,741,935	74,386,683	40,117,036	114,503,719	128,245,654	114,385,730
Service charges paid				40,357,482	7,415,517	47,772,999	47,772,999	38,175,377
	13,741,935		13,741,935	161,391,984	57,186,666	218,578,650	232,320,585	191,359,684
Program Inputs Costs Education and Training Inputs	857,547		857,547	•	·		857,547	15,455,290
Project inputs	54,347,278	170,576,086	224,923,364	34,550,224		34,550,224	259,473,588	285,850,581
Health Inputs	11,177,083		11,177,083	•	000'09	000'09	11,237,083	3,898,250
IGA Inputs	8,193,642		8,193,642			,	8,193,642	17,605,730
Facilities Development	,	3,348,201	3,348,201	,	,		3,348,201	6,172,524
	74,575,550	173,924,287	248,499,837	34,550,224	000'09	34,610,224	283,110,061	328,982,375
Total Expenditure	181,673,033	341,438,710	523,111,743	539,819,618	175,920,989	715,740,606	1,238,852,349	1,059,010,855
Surplus for the year	1,500,977		1,500,977	78,239,113	32,011,682	110,250,795	111,751,772	82,438,772
Total	183,174,010	341,438,710	524,612,720	618,058,731	207,932,671	825,991,401	1,350,604,121	1,141,449,627

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

Mohammed Masud Alam Assistant Director Finance

Dated: August 29, 2019

Rasel Ahmed Liton 3

Chief Executive

(Egodizli) Md. Ayub Ali

Chairman

As per our report of same date

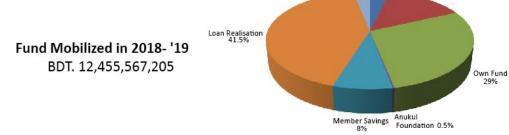


MOHAMMAD ATA KARIM & CO.

Chartered Accountants

#### Programs/Projects Run in 2018-'19

Program/Project	Development Partner
South Asia WASH Result Project in Kurigram WASH in School Project (WinS) in Gaibandha WASH 4 Urban Poor Project & Urban Sanitation, Hygiene and Water Advancement (USHWA) Project in Shiydpur LGI led WASH in Health Project in Meherpur	WaterAid Bangladesh
Max NutriWASH Project in Satkhira and Jashore	Max Foundation
Initiative for Married Adolescent Girls' Empowerment (IMAGE Plus)	TDH-Netherlands
Sustainable Livelihoods for Marginalized Communities Living in Gaibandha District (SLMC) Project	Andheri-Hilfe Bonn, Germany
Prevention of Avoidable Blindness Project (Eye Care Project)	
SHOUHARDO III Program (Strengthening Households Abilities to Respond to Development Opportunities)	CARE-Bangladesh
Strengthening Gender Equality and Social Inclusion in WASH in Bangladesh-(SHOMOTA) Project	World Vision Bangladesh
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL II) project	Oxfam in Bangladesh
Empowering Local and National Humanitarian Actors (ELHNA)-Phase II	
Making Market Work for Women (MMWW) Project	
Promoting Opportunities of Women Empowerment and Rights (POWER) in Gaibandha & Lalmonirhat	ActionAid Bangladesh  Manusher Jonno Foundation (MJ
Action for Socio-economic Security and Rights for Excluded and Marginalized Women and Girls (ASSR for EMWG).	
Making Market Work for Padma, Jamuna and Teesta Chars (M4C)	Swisscontact Bangladesh
Vocational Skills Building and Employment Opportunities for Marginal Youth (YEP) Project	VSO Bangladesh
Reducing Harmful Traditional Practices (RHTP) Project	
Strategic Partnership Convening and Convincing Project (SPCC)	Helvetas Swiss Intercooperation
Education Support Program (ESP)	BRAC
Enhancing Resource and Increasing Capacities of Poor Households toward Elimination of their Poverty (Sammridhi) project (Saghata, Bharatkhali, Kamalerpara and Boali Unions)	
Learning and Innovation Fund to Test New Ideas (LIFT)	
Developing Inclusive Insurance Sector Project (DIISP)	Palli Karma-Sahayak
Livelihood Improvement of Elderly People Project	Foundation (PKSF)
Social Inclusion of Disability and Sustainable Livelihood Improvement Project	
Cultural and Sports Karmasuchi	
Micro Credit Program (Buniad, Jagoran, Agroshor, Shahash, Sufalon)	
Micro Enterprise Development Project (MEDP)	Anukul Foundation
Small and Marginal Sized Farmers Agricultural Productivity (SMAP) Improvement and Diversification Financing Project	Bangladesh Bank
IDCOL Solar Home Systems Program	Infrastructure Development Company Ltd. (IDCOL)
Promotion of IDCOL Improved Cooking Stove Project	2, 5, 5, 2, 20,
Agriculture Support Program Loan	Private Banks



Bi-lateral PKSF 4% Project 3%

#### **Governance & Policy Management**

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The Executive Committee (EC), subject to advice and supervision of the SKS General Council, determines the strategic directions based on situation, context, experiences and legal directions to administer the wheels of the organization toward achieving the goal & mission of SKS Foundation. The General Council consists of 23 members while the Executive Committee consists of 7 members. The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Committee members meets once a year targeting the review & approval of yearly performance, annual budget, work-plan and other strategic issues.



Chairperson Md. Ayub Ali Development Practitioner



Vice Chairperson Md. Mosharraf Hossain Khan Social Worker



Treasurer Prity Day Head Teacher (Retired)



Executive Member Polly Rani Deb Teacher



Parvin Akter Lecturer



Executive Member Md. Nashir Uddin Faruq Development Practitioner



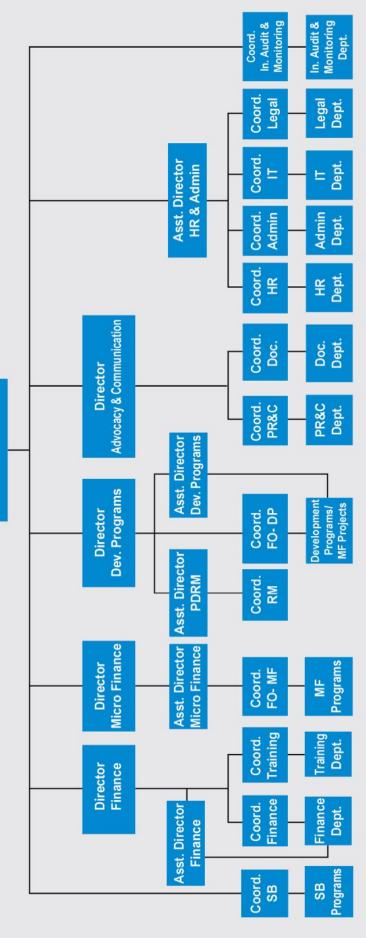
Member Secretary (Ex-officio)
Rasel Ahmed Liton
Chief Executive, SKS Foundation



# Organogram of SKS Foundation

SKS General Council/ Executive Committee

Chief Executive



Note: Dev.: Development, PDRM: Program Development & Resource Mobilization; Coord.: Coordinator, SB: Social Business; MF: Micro Finance; FO: Field Operation; DP: Development Programs; PR&C: Public Relation & Communication; RM: Resource Mobilization; Doc.: Documentation; HR: Human Resource; IT: Information Technology; In: Internal

#### **Achievement So Far**

Year of Establishment	1,987
Program Intervention Area Branch/Project Office Total District Reached Total Upazila Reached Total Union Covered Total Village Covered Total Household Covered	231 20 174 783 5,864 465,700
People Served under 4 Thematic Areas Social Empowerment Sector Environmental Protection Sector Quality Basic Services Sector Economic Empowerment Sector	1,698,000 511,000 800,300 993,946
People Served under SKS Social Enterprises SKS Training Centre SKS Hospital Nutonkuri Biddyapith SKS School & College SKS Inn Dainik Madhukar Radio Sarabela 98.8 FM SKS Printers	61,836 150,726 922 1,632 95,058 107,000 700,000
Training Provided SKS Staff & Volunteer Community People LGI Representatives	3,078 446,359 9,884
Policy Document & IEC/BCC Material Organizational Policy Training Module IEC Material BCC Material	21 20 26 80
People Benefited	3.7 million





**SKS Foundation, Head Office:** College Road, Uttar Horin Singha, Gaibandha-5700 Tel: +88-0541-51408, Fax: +88-0541-51492, **Cell:** +88-01713484430

E-mail: sksfoundation@sks-bd.org, Website: www.sks-bd.org

Dhaka Office: 86/1, L-7, Adabor Bazar Road, Uttar Adabor, Dhaka-1207, Bangladesh

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#### সেট-০১

জুনিয়র স্কুল সার্টিফিকেট পরীক্ষা, ২০১৮ বাংলা (সজনশীল + নির্মিতি + বহুনির্বাচনি অভীক্ষা)

বিষয় কোড : 1 0 1

সময়—৩ ঘন্টা পূৰ্ণমান—৪০+৩০+৩০=১০০

নিচের উদ্দীপকটি পড়ে ১৮ ও ১৯ নং প্রশ্নের উত্তর দাও:---

এস, কে, এস ফাউভেশনের কর্ণধার রাসেল আহমেদ লিটন ১৯৮৭ সালে কিছু অসহায় মানুষের পাশে দাঁড়ানোর নিমিত্তে এই ক্লাব গঠন করেন। তিনি অসহায় মানুষদের দ্বারে দ্বারে তাঁদের সংগঠিত হওয়ার আহবান জানান। তাঁর আহবানে সাড়া দিলে তিনি এসব মানুষের সামাজিক নিরাপতা, শিক্ষা, জেভার সমতা ইত্যাদি বিষয়ে কাজ শুরু করেন। বর্তমানে হাজার হাজার পরিবার এর সুফল ভোগ করছে।

- ১৮। উদ্দীপকের রাসেল আহমেদ লিটন এর কাজ 'ভাব ও কাজ' প্রবন্ধে কোনটির সাথে সম্পর্কযুক্ত?
  - (ক) একটা সাময়িক উত্তেজনার মুখে ত্যাগের অভিনয় করেছেন
  - (খ) তিনি মানুষের ভাবের ঘরে চুরি করেছেন
  - (গ) লোককে শুধ কথায় মাতিয়ে মশগুল করেছেন
  - (ঘ) মানুষের স্পিরিটটাকে মঙ্গণের জন্য ব্যবহার করেছেন
- ১৯। উদ্দীপকের লিটন সাহেবের কাজের মূল উদ্দেশ্য
  - i. দেশের সর্বাঙ্গীন উন্নতি ও মুক্তি
  - ii, মানুষের ব্যক্তিগত কল্যাণ সাধন
  - iii. ভাব ও বাস্তবধ্মী কর্মতংপরতা

নিচের কোনটি সঠিক?

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- (\*) i e iii
- (গ) ii ও iii
- (घ) i, ii e iii