

Annual Report

2023-'24



SKS



ANNUAL REPORT

2023-'24

Striving for a Sustainable Change





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Message from the Chairperson

Bangladesh's journey toward the Sustainable Development Goals (SDGs) reminds us of the critical role that organizations like SKS Foundation should play in uplifting marginalized communities and addressing pressing issues across diverse sectors. The past year underscored the importance of resilience, adaptability, and innovation in the face of evolving development challenges.

In the year 2023-'24, while reflecting on the progress we made, the year was not without its setbacks. The development sector as a whole faced significant challenges including economic instability, the impacts of extreme weather events and the difficulties of reaching marginalized communities. The most vulnerable, particularly those in remote and hard-to-reach areas, faced severe consequences. The cold waves, heat waves, and floods tested our capacities and revealed areas where we need to strengthen SKS' response mechanisms. Additionally, the economic pressures on our communities and the rising costs of delivering services have highlighted the need for innovative approaches and increased collaboration with both governmental and non-governmental partners. This year has been one of both significant achievements and profound challenges for SKS Foundation.

SKS Foundation acted strategically delivering targeted interventions, and despite the hurdles, our collective efforts led to meaningful outcomes. SKS Foundation's initiatives in social empowerment, economic development, environmental justice, and social services brought positive changes to many lives, especially in vulnerable and hard-to-reach areas. These achievements underscored SKS' commitment to improving the quality of life for those who deserve it most.

Looking ahead, we must build on these successes while addressing the gaps identified. The development of the SKS Foundation Strategic Plan 2024–2029 will certainly guide the organization's intervention of diverse programs targeting deserving marginalized groups & communities. Our focus will be on expanding our reach, enhancing resilience, and ensuring the sustainability & impact of our programs. We must also advocate for stronger support from local and international partners & allies to ensure that the vulnerable & deserving populations are not left behind.

On behalf of the Executive Committee and the General Council of SKS Foundation, I extend my heartfelt gratitude to the respective authorities in the government, our donors, partners, and for their continued support and trust in SKS' efforts to address the diverse needs of the program participants. Your unwavering commitment to our shared goals is the driving force behind our progress. Together, we will continue to strive for a more just, equitable, and resilient society creating a lasting impact with collective efforts in the days to come.

A handwritten signature in black ink, appearing to read 'Murshed Alam Sarker'. The signature is fluid and cursive, with a prominent 'M' and 'A'.

Murshed Alam Sarker
Chairperson

Foreword



SKS Foundation stood for empowerment, resilience and hope reaching the target people through its diverse programs during the year 2023-'24. Despite economic hardships, deep-rooted social inequalities, and climate disruptions, SKS remained steadfast in its mission to empower the marginalized, uplift the vulnerable, and drive cherished progress in 29 districts across Bangladesh. This journey of progress amplified SKS' commitment to building an inclusive future marking another year of transformative impact.

This year, SKS Foundation reached around 2.8 million people through its multifaceted programs under 4 mainstream sectors. The Social Empowerment Sector contributed to promoting human rights, strengthened local institutions & leadership, rights-based awareness, and held duty bearers accountable. It focused on women empowerment and child protection while ensuring the inclusion of the marginalized. Mobilizing 220,748 people through concerted efforts, the sector significantly contributed to building a more empowered & equitable society. The Economic Development Sector remained instrumental in promoting income security for the poor & marginalized. The sector provided both financial & technical support helping 1,408,021 individuals unlock their potential productivity. To combat environmental degradation, climate risks, and disaster vulnerability, SKS remained committed to people balancing economic growth with environmental preservation. By promoting eco-friendly practices and resource-efficient adaptation options, SKS actively mitigated environmental damages reaching 218,893 people. Education, Health and WASH were central to the Basic Service initiatives while SKS supported 1,005,473 people ensuring access to these services and the well-being of communities.

The set programs were supported with capacity building and advocacy & communication campaigns for its effective implementation. Through comprehensive training programs, we fostered a culture of learning and development, equipping both our team and the wider community while advocacy & communication services helped promote mutual relations & bonding in the respective people and the community.

Consolidating the achievement, challenges & learning, SKS marked the year significant with the framing of its *Organizational Strategic Plan 2024-2029*. Aligning with the ever-changing development paradigm and the emerging needs of deserving communities & contexts, the Strategic Plan chalked out the organizational & programmatic issues & directions in a consultative process keeping the community at the center. While the declining development funding landscape in Bangladesh appears a new challenge, we remain mindful of the evolving challenges & opportunities and are committed to adapting to remain strong following the Strategic Plan as a roadmap.

I extend my deepest gratitude to our governing body, development partners, government agencies, LGIs and community members who have been instrumental in our journey ahead. I must recognize my colleagues' untiring efforts who made 2023-'24 a year of success for SKS Foundation.

I hope the *Annual Report 2023-'24* will be a testament to upholding SKS' collective accomplishments & commitment to our deserving people.

A handwritten signature in black ink, appearing to read 'Rasel Ahmed Liton'.

Rasel Ahmed Liton
Chief Executive

Chapter

1

Profile of SKS Foundation

SKS Foundation is a national non-government development organization established on 1 December 1987. SKS was founded by a group of dedicated local young men & women to fight oppression and focus on the development of the poor & marginalized char dwellers in Gaibandha district of Bangladesh. Upholding its core values, SKS Foundation has grown significantly over the decades, diversifying its plans & programs targeting a broader number of marginalized communities i.e. poor, landless, ethnic people, marginal farmers, climate victims and so on in different geophysical contexts of the country. Since framing & following the Organizational Strategic Plan has been the guiding principle of SKS Foundation, the 5th Organizational Strategic Plan 2024-2029 embodies SKS Foundation's strategic choices to become more proactive to future issues & priorities in achieving its goals. Thus, SKS has been striving for a sustainable change in collaboration with development partners & stakeholders.



Vision

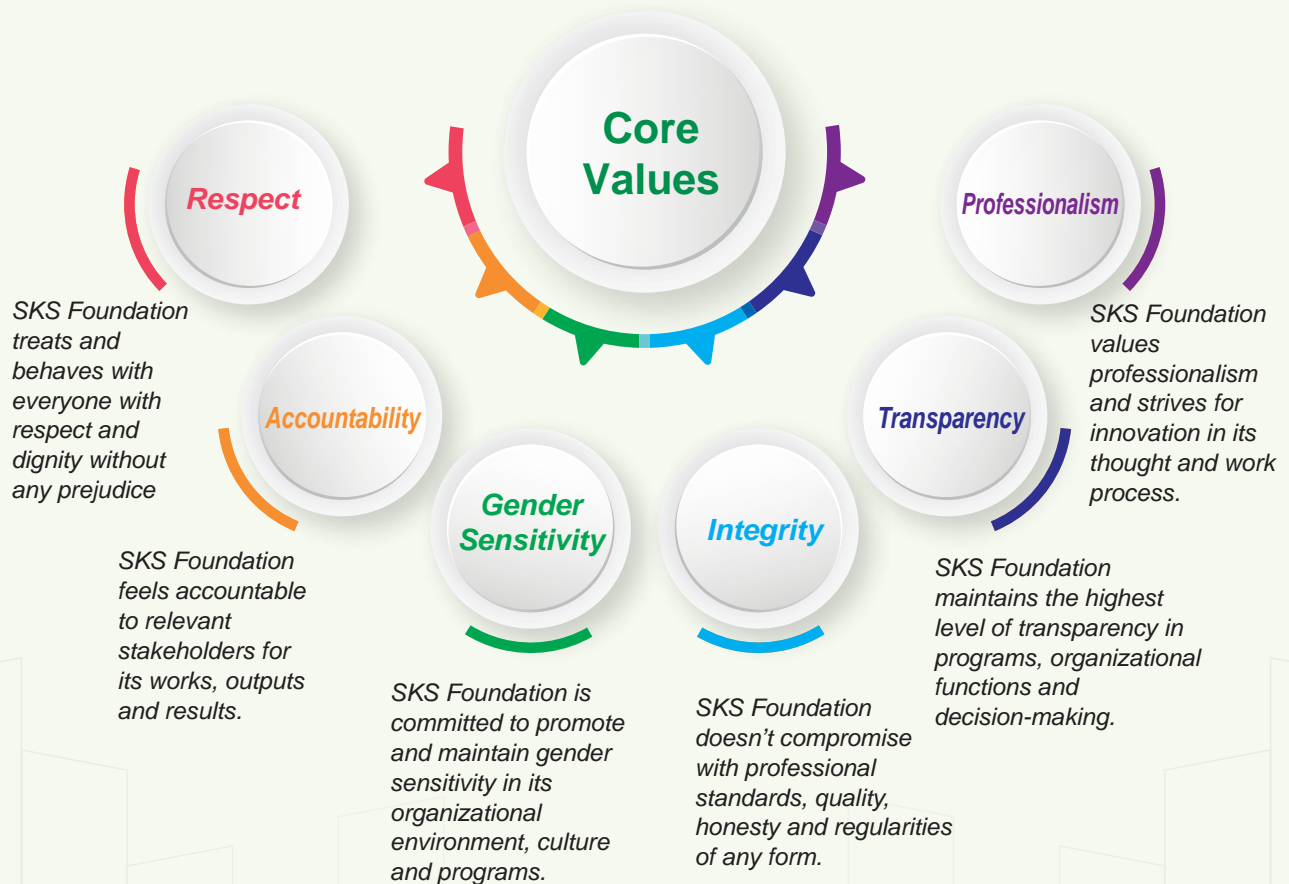
A poverty-free society where everyone has access to resources and lives with voice, dignity and justice.

Mission Statement

SKS Foundation facilitates the 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 the 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 the organization's core values, to carry out its mission.



Core Competencies

SKS Foundation is uniquely positioned in the development sector due to its strong presence in vulnerable areas and its adaptive program components that address the needs of the most marginalized communities. SKS Foundation's core competencies encompass the following features:

Hard-to-Reach Priority: Established with a mission to support excluded populations, including char dwellers, indigenous groups, and the ultra-poor, who face various forms of marginalization, SKS Foundation is recognized for its unwavering commitment and continuous efforts to assist these communities.

Innovative Vision: Evolved with a forward-thinking approach, committed to growth and diversity through timely actions and innovative solutions, these strategic decisions enable SKS Foundation to advance successfully in multi-disciplinary development.

Collaborative Environment: Fostering a non-bureaucratic culture that promotes a positive working atmosphere for all staff, regardless of hierarchy & gender, SKS Foundation encourages participation, placing staff at the center of its initiatives.

Brand Commitment: Dedicated to upholding its brand identity and reputation in all aspects of its operations, SKS Foundation ensures high standards in partnership execution, self-governance, program and project management, service delivery, and resource management.

Sustainable Growth: Prioritizing progressive growth over revolutionary change, adopting an incremental strategy for both program and organizational development, SKS Foundation views social development as the core around which all other initiatives revolve and values social enterprise to promote resource efficiency and self-reliance.

Adaptability & Responsiveness: Being flexible and open to change, learning from every individual and interacting within the organization, SKS Foundation is committed to responding to emerging needs and opportunities that align with its mission.

Holistic Development Approach: Committed to comprehensive development, maintaining a programmatic focus encompassing social, economic, and environmental dimensions alongside social enterprise initiatives, SKS Foundation emphasizes a rights-based approach to address critical issues whenever opportunities arise.

Chapter

2

The Year in Review

Through comprehensive programs spanning its 4 sectors i.e. Social Empowerment, Economic Development, Environmental Justice, and Social Development Services, SKS Foundation fostered impactful change building stronger and more inclusive communities during the year 2023-'24. Concerning climate disruptions and societal & economic hardships, the programs were thoughtfully designed to address the real needs of the marginalized towards dignity and resilience.

SKS Foundation's Social Empowerment sector programs aimed to combat social inequalities, exclusion, and poor governance, focusing on the rights & governance, institutionalization of CBOs, reduction of gender disparity, child rights, etc. This year, to promote rights and enhance governance, SKS organized 2,683 events, engaging 49,698 individuals. SKS established 800 CBOs reaching 20,278 people to foster local ownership and upholding their demand on various entitlements.



In support of women's empowerment, SKS conducted 6,389 events in different perspectives benefiting 81,576 women while SKS also provided legal aid to 18 vulnerable families. Additionally, SKS arranged 3,330 child rights events, supporting 69,196 children, with a focus on their safety & security, and developmental needs. The implementation of all these programs addressed critical social issues, fostering inclusive communities and empowering marginalized groups, reaching a total of 224,935 people under SKS' Social Empowerment sector.

The promotion of income security toward economic emancipation for the poor and marginalized was the prime focus of SKS' Economic Development sector programs. This year, SKS supported and empowered 66,974 individuals through entrepreneurship development & Marketing initiatives while 289,166 individuals received financial support in 16,479 groups. The components related to savings & credit served 788,705 and 238,708 individuals, respectively, and an additional 24,468 individuals benefited engaging them in various economic schemes. Particularly, SKS facilitated job opportunities for over 2,000 youths in the informal sector. The Microfinance Program disbursed over Tk. 19 billion in loans, maintaining an impressive 99.10% recovery rate. These interventions supported a total of 1,408,021 individuals, driving sustainable economic growth and enhancing financial security for program participants.

In pursuit of Environmental Justice, SKS Foundation worked to raise awareness of and reduce environmental abuse, climate risks, and disaster vulnerability. Centering conservation of environment, and combating DRR, SKS organized 170 environmental protection events reaching 26,458 individuals, and hosted 1,672 DRR skill development sessions, engaging 25,953 people. SKS also promoted 45 inclusive, flood-resilient community water points by installing and upgrading them in char areas to ensure sustainable and accessible water solutions for 16,695 people, including those with diverse needs. In addition, SKS organized 3,602 DRR-focused events, benefiting 138,274 individuals, and distributed 753 Solar Home Systems, 1,400 improved cooking stoves, and 7,421 saplings. These combined efforts impacted 218,893 individuals, fostering environmental stewardship and community resilience.

The Social Development Services sector programs contributed to increasing access to basic services including education, healthcare, nutrition, and WASH. SKS organized 29,517 health and nutrition events, reaching 325,436 individuals, and conducted 3,633 reproductive health events for adolescents, benefiting 54,569 young people. Health camps and clinics reached 226,920 individuals through 16,779 events, providing immediate medical care. SKS also facilitated informal education in 356 schools, benefiting 28,558 individuals, trained 100 teachers, and provided stipends to 110 students. It installed 1,200 safe water facilities in households with water quality testing, benefiting 16,769 people. Altogether, these efforts contributed to improved health, education, and nutrition for 1,005,473 people.


Advocacy and communication remained integral to all SKS programs, raising awareness of rights & entitlements while holding service providers accountable to promote good governance. Through meetings, dialogues, rallies, campaigns, and dissemination of information & messages through its print and audio-visual media, SKS empowered communities to access dignified services, and raise voices concerning their rights. By engaging communities and reaching the stakeholders with its advocacy & communication services, SKS contributed to sensitizing different segments of society towards making a more resilient society.

This year, SKS also emphasized the development of its workforce while 192 personnel benefited from external training in advocacy, leadership, financial management, health, and agriculture. The internship programs provided practical experience for emerging professionals, highlighting SKS' commitment to capacity building.


With a professional workforce, SKS engaged diverse groups- women, youth, vulnerable families, and remote communities, and alongside providing need-based resources, SKS nurtured confidence building in the respective communities covering 2,853,135 people.


Summary of Performance 2023-'24

Name of Component	No. of Event/Group	No. of Participant	
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Social Empowerment  Strategic Aim: Combat social inequalities, exclusion, and poor governance			
Promotion of Rights & Governance	2,683	Events	49,698
Institutionalization of CBOs & Groups	800	CBOs	20,278
Women's Empowerment & Reduction of Gender Disparity	6,389	Events	81,576
Protection of Child Rights	3,330	Events	69,196
			220,748

Economic Development  Strategic Aim: Promote income security & economic freedom of poor & marginalized			
Entrepreneurship Development & Marketing	3,822	Groups	66,974
Economic Support	16,479	Groups	289,166
Savings Program	16,479	Groups	788,705
Credit Program	16,479	Groups	238,708
Special Economic Scheme	16,479	Groups	24,468
			1,408,021

Environmental Justice  Strategic Aim: Reduce environmental abuse, climate risks & disaster vulnerability			
Protection & Conservation of Environment	170	Events	26,458
Awareness & Skill Development on DRR	1,672	Events	25,953
Promotion of Resilient WASH Facilities	45	Water Points	16,695
Disaster Risk Reduction	3,602	Events	138,274
Emergency Response	733	Events	11,513
			218,893

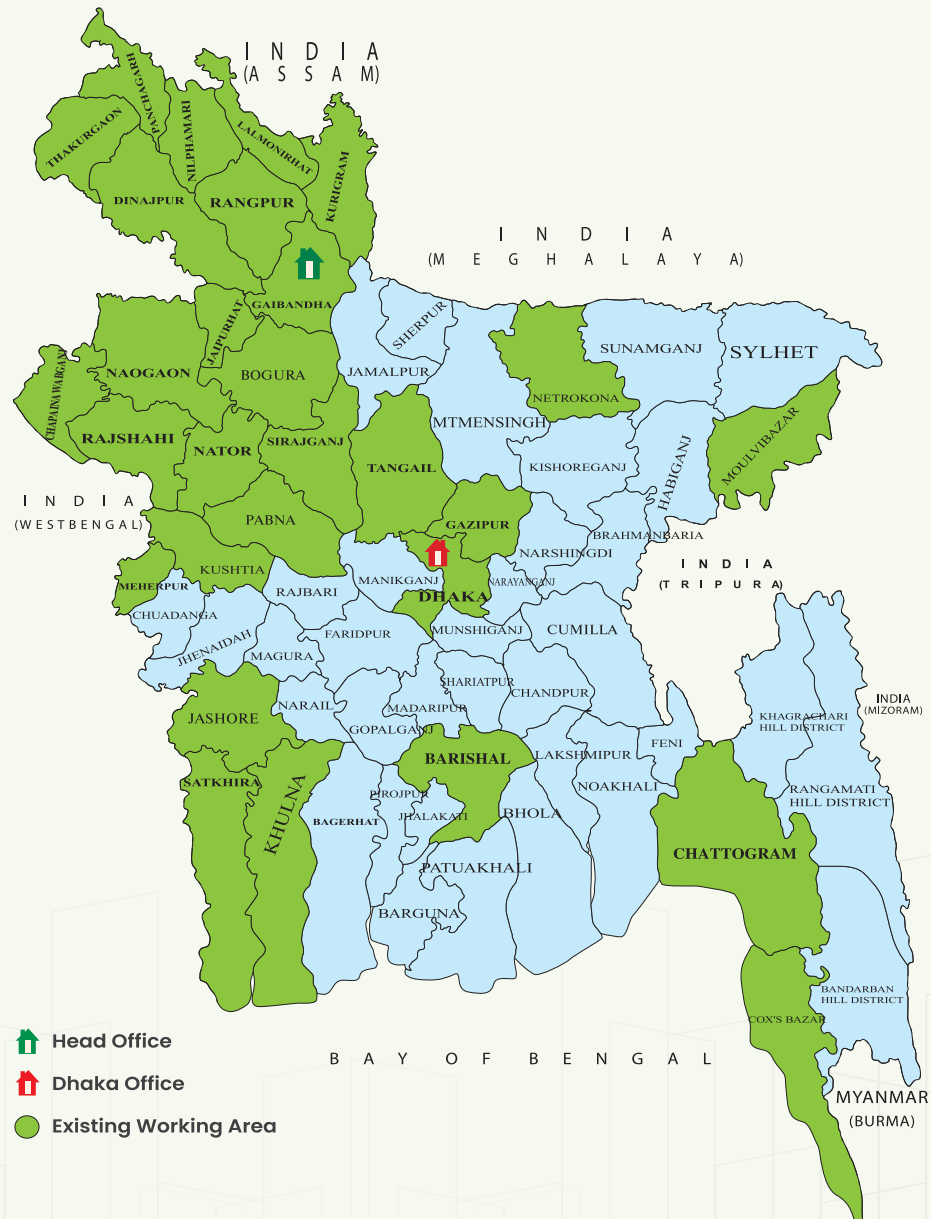
Social Enterprising  Strategic Aim: Increase people's access to basic quality services			
Social Development Services (Priority: Health, Education, WASH, Hygiene facilities)			
Primary Health Care & Nutrition	29,517	Events	325,436
Reproductive Healthcare for Adolescents	3,633	Events	54,569
Health Camps & Clinics	16,779	Camps	226,920
Water, Sanitation & Hygiene	12,519	Events	337,091
Education	356	Schools	28,558
Governance & Social Bonding	41	Events	32,899
			1,005,473

Grand Total			2,853,135
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Program Area Covered in 2023-'24

Division	No. of District	No. of Upazila	No. of Union/ Pourashava	No. of Village	No. of Household	Participant/ People Covered		Total
						Male	Female	
Rangpur	8	56	703	5,018	640,012	1,015,370	1,349,352	2,364,722
Rajshahi	8	56	563	2,544	116,553	104,700	169,402	274,102
Dhaka	3	24	139	664	14,352	4,052	10,300	14,352
Khulna	5	17	109	1,176	60,824	30,545	84,174	114,719
Chattogram	2	12	69	745	15,294	-	15,294	15,294
Barishal	1	2	7	235	57,420	112,335	137,585	249,920
Sylhet	1	1	1	30	12,560	22,608	33,912	56,520
Mymensingh	1	1	1	1	500	1,050	1,400	2,450
8	29	169	1,592	10,413	917,515	1,290,660	1,801,419	3,092,079

DEMARICATION OF PROGRAM AREA



Chapter

3

Program in Operation

Mainstream Program Sector

SKS Foundation's development intervention integrates the service delivery operation with the rights-based approach to attain specified aims and objectives. The development program structure has a well-rooted foundation of 4 mainstream program sectors namely Social Empowerment, Economic Development, Environmental Justice, and Social Development Services. SKS Foundation runs these program sectors taking the respective strategic objectives into proper consideration.

However, the program intervention under the sectors is complementary to each other.



Social Empowerment



To address various social issues, SKS Foundation's Social Empowerment sector focuses on uplifting the marginalized, excluded & disadvantaged communities. The sector interventions promote human rights, good governance, women's empowerment, gender sensitivity, child rights protection and development to contribute to creating an inclusive society where everyone enjoys a quality life. By mobilizing communities to foster socio-cultural cohesion and development, SKS' Social Empowerment sector promotes good governance & accountability ensuring that people's rights & entitlements are met. Targeting socio-cultural empowerment, SKS raises awareness and builds capacity of the marginalized and disadvantaged groups including women, men, children, adolescents, the elderly, persons with disabilities and socially excluded groups. The sector aims to amplify the voices & capacities of the target groups ensuring that they have an opinion, bargaining power, and authority in family and societal decision-making. The sector intervention prioritizes community collaboration, the formation, and mobilization of community-based organizations (CBOs), and sensitizing civil societies to sensitize decision-makers, local government institutions and other service providers accountable to the people they serve.

Social Empowerment

Priority Issues	People Covered
Rights & Governance Sensitizing the Duty Bearers <ul style="list-style-type: none"> Accountability & Governance in Service Delivery Pro-poor Budget Facilitation Social Justice & Protection through Legal Support 	49,698 47,337 2,343 18
Institutionalization with Inclusion of Excluded & Marginalized <ul style="list-style-type: none"> CBOs as Community Development Platform Federations as Change Makers Promotion of Social Inclusion 	20,278 19,920 305 53
Women's Empowerment & Gender Sensitivity <ul style="list-style-type: none"> Women Leadership & Capacity Building Women in Economic Activities 	81,576 78,916 2,660
Protection of Child Rights & Development <ul style="list-style-type: none"> Protection of Girl Child & Stopping Early Marriage 	69,196 69,196

Rights & Governance Sensitizing the Duty Bearers

To promote sustainable development and societal well-being, SKS' Social Empowerment sector interventions focused on the promotion of human rights & good governance. It sensitized both rights-holders and duty-bearers about their accountability enhancing their capacity for effective service delivery. Alongside, SKS facilitated issue-based events to strengthen the community, organized dialogues between communities and local government institutions (LGIs) and other duty-bearers, and supported pro-poor budget framing, Standing Committee meetings at LGIs, social auditing, community-led monitoring, etc.



Patronizing community gatherings, campaigns, and observances of special days & events, etc, SKS turned the citizens aware of their rights & entitlements. SKS also ensured access to a fair legal system by offering legal aid to those in need and conducting studies, reviewing policies, and developing strategies to address key issues in favor of the community demand. Additionally, SKS advocated for human rights, providing a platform for marginalized voices, and fostering citizen participation in governance.

In 2023-'24, under this component, SKS organized 2,683 events covering vulnerable community groups to the duty bearers. The events focused on issues like awareness on child rights, gender sensitivity, human rights & governance, and so on while around 49,698 people were covered from different segments of society.

Rights & Governance Sensitizing the Duty Bearers

Name of the Activity	No. of Event	No. of HH	Participant						Total
			Male	Female	Boy	Girl	PWD		
Meeting with Different Groups on Child Rights & Gender Issues	464	6,811	320	6,519	158	207	22	7,226	
Inclusion of Community People in UP Standing Committees	9	54	29	26	-	-	-	55	
Observance of Days/Events Focusing Rights & Governance	53	17,070	7,327	6,287	2,123	2,182	14	17,933	
Advocacy Meeting with Govt. Service Departments	889	8,453	2,779	5,529	-	320	6	8,634	
Supporting UDCC/TLCC Meeting	5	102	47	55	-	-	-	102	
Supporting UP/Ward Standing Committee Meeting	87	952	735	445	-	-	-	1,180	
Mobilizing the Marginalized Getting Safety-net Services	33	2,632	825	1,773	-	-	48	2,646	
Training of Community & Age Groups on Different Social & Familial Issues	1,018	8,022	5,349	1,867	509	544	16	8,285	
Training of LGIs & CBOs on Rights & Governance	95	1,181	467	526	150	148	2	1,293	
Facilitation of Pro-poor Budget at Union/Pourashava	12	1,360	1,061	1,232	5	5	23	2,326	
Legal Aid & Medical Support Centering VAW	18	18	-	6	-	12	-	18	
Total	2,683	46,655	18,939	24,265	2,945	3,418	131	49,698	

Institutionalization with Inclusion of Excluded & Marginalized

SKS Foundation facilitated the formation, mobilization and strengthening of different people's groups covering the target communities and segments under this component. SKS formed Community-based Organizations (CBOs), Federations & Forums namely Village Development Committees (VDCs), Farmer Groups, Village Savings & Loans Associations (VSLAs), Women Forums, Women Federations, Volunteer Groups, and Youth & Adolescent Groups centering community development and change-making issues. These institutions united communities to campaign for claiming the rights & entitlements in favor of the respective groups & communities. The Federations and Forums acted as change agents ensuring that the voices of different groups were heard and their rights claimed from the service providers. They served as pressure groups, engaging in watchdog roles and monitoring social development in line with the respective excluded and marginalized individuals, groups, or, communities' entitlements.

The efforts conducted under this component led to the formation of 800 groups and federations/CBOs, mobilizing 20,278 individuals to strengthen community unity and advocate for their rights and entitlements.

Institutionalization with Inclusion of Excluded & Marginalized

Name of the Activity	No. of Group	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Mobilization of Women Federation	11	305	-	305	-	-	-	305
Mobilization of VDC/SDC/CDC/CAG	28	440	175	165	50	50	-	440
Mobilization of Farmer Group	13	332	203	129	-	-	-	332
Mobilization of VSLA Group	258	5,958	-	5,958	-	-	18	5976
Mobilization of Women Forum	4	121	-	121	-	-	-	121
Mobilization of Youth/Adolescent Group	478	555	-	-	5,818	7,229	4	13051
Supporting PWDs Getting Safety Net Services from LGIs	8	53	-	-	-	-	53	53
Total	800	7,764	378	6,678	5,868	7,279	75	20,278

Women Empowerment & Reduction of Gender Disparity

SKS Foundation promoted women empowerment targeting to reduce gender disparity through awareness & capacity building, leadership development, and ensuring women's participation in opinion-sharing & decision-making to achieve gender equality. By involving stakeholders such as spouses, family members,



community leaders, and organizations, SKS addressed the multifaceted nature of gender inequality. This approach drove cultural & social change challenging stereotypes & norms that perpetuate gender disparity. SKS formed spouse groups and conducted meetings, sessions, dialogues, and training to raise awareness and build capacity for women's rights & gender equality. It engaged individual women, women & girl forums, youth & adolescent groups, community-based organizations (CBOs), schools, colleges, religious leaders, and local government institutions (LGIs) on issues like women's rights, gender equality, violence against women, and sexual & reproductive health & rights. Additionally, SKS supported income-generating activities (IGA) by providing both kind and cash assistance to deserving women. This comprehensive approach ensured a broad & inclusive effort to promote women empowerment and address gender sensitivity in the respective community.

As a result of these interventions in 2023-'24, SKS supported a total of 81,576 individuals. Among them, 42,880 community members and 29,534 spouses & family members were sensitized on gender issues focusing on women empowerment attending 6,389 events & campaigns.

Women Empowerment & Gender Sensitivity

Name of the Activity	No. of Event	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Awareness Raising Meeting/Event of Community Women	1,590	16,194	10,821	18,148	6,522	6,688	701	42,880
Meeting at Community & LGI Level	40	1,470	643	514	115	288	8	1,568
Gender Sensitization Meeting Involving Spouses & Family Members	1,694	27,484	27,380	2,154	-	-	-	29,534
Meeting with Religious Leaders on Women Empowerment	1	32	32	-	-	-	-	32
Coordination Meeting of Women/Girls Forum on VAW	2,925	3,590	-	152	25	3,650	5	3,832
Formation & Mobilization of Spouse Group	18	398	392	48	-	-	6	446
Dialogue on Improved Relationships in the Family	4	48	48	48	-	-	-	96
Supporting Vulnerable Women in Getting Safety Net Services	25	460	24	436	-	-	-	460
Training on Women Empowerment & Gender Issues	2	60	-	60	-	-	-	60
Promotion of Online Marketing of Women Entrepreneurs' Products	1	8	-	8	-	-	-	8
Promoting Women Getting Involved in IGAs	89	2,166	206	2,244	110	74	26	2,660
Total	6,389	51,910	39,546	23,812	6,772	10,700	746	81,576

Protection of Child Rights & Development

SKS Foundation actively addressed child protection including standing against early marriage and violence against women, both of which hinder child development. Concerning this, SKS organized awareness-building & training sessions, meetings, and orientations on sexual & reproductive health rights, violence against women & children, child protection, and early marriage, etc. These activities were conducted mobilizing the children, adolescents, local communities, teachers, parents, and caregivers. SKS mobilized children



and adolescents to raise awareness, voice their concerns, and plan community initiatives. Parents, teachers, caregivers, and local communities were also oriented on child rights, protection and development. SKS also played an active role in preventing early marriage and fostering child-friendly environments in schools covering school authority and community allies. In 2023-'24, SKS Foundation reached 69,196 individuals through 3,330 events, training sessions, and child protection initiatives.

Protection of Child Rights & Development

Name of the Activity	No. of Event	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Training/Orientation for Children/Adolescents on SRHR	20	480	-	-	23	468	2	493
Awareness Session of Early-married Girls	211	5,615	3,173	2,325	490	704	40	6,730
Managing Domestic Violence against Women & Girls	10	342	151	191	-	-	-	342
Orientation of Teachers & Parents on Child Rights	1	60	43	17	-	-	-	60
Promoting Child-friendly Environment at School	177	14,125	-	-	13,179	15,064	7	28,250
Advocacy Meeting on Protecting Child Safety	1	20	16	4	-	-	-	20
Community Campaign against GBV	2,906	32,768	16,281	2,293	14,387	310	24	33,295
Prevention of Early Marriage	4	4	-	-	-	4	-	4
Total	3,330	53,414	19,664	4,830	28,079	16,550	73	69,196

Economic Development



SKS Foundation's Economic Development sector aims at livelihood security and increased income of the marginalized people. SKS is supporting the poor & vulnerable to develop their financial base by implementing different programs. Among the program participants under different schemes, women are getting priority and their management in financial dealings is ensured. By adopting a bottom-up, community-centric approach, SKS ensures equitable resource access, particularly for women, and focuses on human capital and market-led initiatives. SKS prioritizes local knowledge and active participation, ensuring that economic growth benefits all segments of society. It aims to secure livelihoods for marginalized individuals, boost the income of the working class, and expand the businesses of entrepreneurs. Under SKS' Economic Development sector, the Microfinance Program promotes a range of financial schemes targeting to contribute to the economic emancipation of the communities. Through technical & financial support, SKS ensures that the undertaken ventures of program participants are sustained and have the potential to create jobs, contributing to poverty reduction and sustainable growth in the respective regions.

Economic Development

Priority Issues	People Covered
Entrepreneurship Development & Marketing <ul style="list-style-type: none"> • Development of Productive Program Participants • Agriculture Productivity & Marketing • Promotion of Poultry & Livestock • Promotion of Skills & Employment of Youths 	66,974 49,256 3,922 11,718 2,078
Microfinance Program Economic Support Savings Schemes Credit Schemes <ul style="list-style-type: none"> • <i>Buniad</i> (Micro Loan for Ultra Poor) • <i>Jagoron</i> (General Micro Loan for Rural Poor) • <i>Agrosor</i> (Micro Enterprise) • <i>Sufalon</i> (Seasonal Loan) 	289,166 788,705 238,708 5,174 147,806 66,082 19,646
Special Economic Scheme <ul style="list-style-type: none"> • Livelihood Improvement Scheme (LIC) • Asset Creation Scheme (ACL) • Enrich-IGA Scheme for Improved Livelihoods • Loan for Elderly People Group (LEPG) • BD-WASH • RAISE • Small & Marginal Farmers' Agricultural Project (SMAP) 	24,468 26 699 6,862 34 6,991 670 9,186

Entrepreneurship Development & Marketing

SKS Foundation focuses on entrepreneurship development to create more job and livelihood opportunities. Supporting the promotion of effective marketing amplifies these efforts by connecting businesses with customers. SKS Foundation aids this growth by providing training, financial access, and infrastructure support, fostering both new and existing businesses, and monitoring to ensure that these initiatives contribute to the economic development of the communities.

Development of Productive Human Resources

To boost productivity and employability, SKS Foundation provided hands-on training in trades and agriculture to program participants. These trainings focused on skill building and helping program participants adapt and excel in their respective fields. Training topics included crop production, homestead gardening, livestock rearing (such as beef fattening, goat, sheep, and poultry), welding, auto mechanics, tailoring, etc. In 2023-24, SKS organized 2,660 training sessions benefiting 49,256 individuals including farmers, retailers, and local service providers. SKS also connected trainees with market actors and service providers to enhance the impact of the training, ensuring participants remain competitive and relevant in their industries.



Development of Productive Human Resources

Name of the Activity	No. of Event	No. of HH	Participant		
			Male	Female	Total
Training on Crop Cultivation, Harvesting & Nursery	2,198	23,865	2,426	21,439	23,865
Training on Seed Business & Retailing	45	30,934	288	8	296
Training on Poultry & Livestock	277	6,706	992	5,714	6,706
Training on Artificial Insemination	1	8	8	-	8
Training on Income Generating Activities	97	14,073	485	13,588	14,073
Training of Female Entrepreneurs on Tailoring	42	1,563	1,785	2,523	4,308
Total	2,660	77,149	5,984	43,272	49,256

Agriculture Productivity & Marketing

SKS Foundation prioritized strengthening the agro-based rural economy, recognizing its vital role in the lives of its program participants, most of whom reside in villages and depend on agriculture. To enhance agricultural productivity, SKS provided farmers with access to modern farming techniques, quality seeds, effective pest management strategies, and methods to improve crop yields. By linking producers to broader markets, SKS enabled them to secure better prices and reduce dependence on middlemen. This comprehensive approach significantly boosted participants' livelihoods, leading to more stable and increased incomes. In 2023-'24, SKS supported 3,728 farmers in improving agricultural productivity and establishing market links for their crops.



Agriculture Productivity & Marketing

Name of the Activity	No. of Event	No. of HH	Participant		
			Male	Female	Total
Formation & Conduction of Farmer Group Meeting	329	2,519	216	2,303	2,519
Introduction of New Agro-Technologies & Varieties	10	690	32	658	690
Influencing Govt. Department for Agricultural Inputs for the Marginalized.	8	173	74	149	223
Demonstration of Productivity in Different Forums/Events	3	346	241	249	490
Total	350	3,728	563	3,359	3,922

Promotion of Poultry & Livestock



SKS Foundation provided regular support for poultry & livestock farming as an important economic component of rural livelihoods. SKS offered financial aid through loans for the poor and grants for extremely poor families, alongside technical training and regular health follow-ups in collaboration with the government's Livestock Department. SKS also organized vaccination camps and provided training on silage making to ensure year-round nutritious feed. In 2023-'24, SKS supported 11,718 farmers engaged in poultry and livestock farming.

Promotion of Poultry & Livestock

Name of the Activity	No. of Event	No. of HH	Participant		
			Male	Female	Total
Promotion of Livestock-based Income Generation	651	7,332	455	6,877	7,332
Promotion of Poultry-based Income Generation	5	306	-	306	306
Organize Vaccination Camp for Poultry/Cattle	60	3,926	679	3,340	4,019
Goat's Model House Demonstration Addressing DRR	1	58	12	46	58
Demonstration Farm for Native Chicken Rearing	3	3	-	3	3
Total	720	11,625	1,146	10,572	11,718

Promotion of Skills & Employment of Youths

SKS Foundation enhanced employability and productivity in the informal sector by providing vocational and technical skills training to 2,078 low-income youths in urban and peri-urban areas. In collaboration with government departments and local entrepreneurs, SKS organized tailor-made training courses and on-the-job training to create employment opportunities for youths from different areas. In 2023-'24, SKS successfully supported 2,078 youths in securing employment.



Promotion of Skills & Employment of Youths

Name of the Activity	No. of Event	No. of HH	Participant				
			Male	Female	Boy	Girl	Total
Youth Engagement with New Employment Generation	16	405	-	-	190	215	405
Promotion of Non-agriculture Income Generation	34	900	-	-	393	507	900
Promotion of Agriculture-based Income Generation	3	26	-	26	-	-	26
Financial/Input Support for the Marginalized	39	747	143	604	-	-	747
Total	92	2,078	143	630	583	722	2,078

Microfinance Program

SKS Foundation operates its Microfinance Program as a pivotal tool for poverty alleviation aiming to empower disadvantaged individuals and small businesses economically. By providing small loans, savings options and other financial services, SKS supports participants manage their finances and grow their enterprises. The program follows the Credit Plus approach ensuring participants receive credit and the necessary skills and resources to enhance their socio-economic status. This includes financial literacy training and business development support combined with additional services to improve overall well-being and productivity. Following this combined strategic approach, SKS significantly boosts the livelihoods of its participants fostering sustainable growth and economic stability.

Under its Microfinance Program, SKS organizes its program participants into groups (*Samity*), where they are oriented on financial knowledge and encouraged to attend regular meetings. These meetings are venues for depositing savings, processing new credit proposals, and deciding on pertinent matters. This structure promotes leadership, participation in social functions, and overall development, especially among women.



Additionally, SKS provides training on income-generating activity (IGA) management and bookkeeping, ensuring members understand the credit cycle, effective fund utilization, and investment opportunities. By linking *Samity* with IGAs, education facilities, skill training, comprehensive health packages, and awareness-raising on social issues, SKS transforms these groups into community centers that drive their economic development.

Microfinance Status at a Glance

Particulars	Achievement
Branch Offices	220
Program Participant Groups	16,479
Program Participants (Male-5,230; Female- 283,936)	289,166
Program Participants' Savings (in million Tk.)	4,501.82
Loan Borrowers	239,265
Loan Disbursement (in million Tk.)	19,082.35
Cumulative Disbursement (in million Tk.)	93,668.92
Loan Outstanding (in million Tk.)	11,199.46
On-time Recovery Rate (OTR)	95.95%
Portfolio at Risk Rate (PAR)	9.22%
Cumulative Recovery Rate (CRR)	99.10%

Savings Schemes

SKS Foundation's Microfinance Program integrates savings as a core component essential for improving the economic status of its program participants and driving poverty alleviation. Mandatory for group members, these savings options enable the poor to build a financial base, invest in their future, and withstand unexpected economic shocks and disasters. SKS offers flexible withdrawal facilities, allowing clients to smoothly manage emergencies without resorting to selling valuable assets. This flexibility significantly contributes to sustainable poverty alleviation. Currently, SKS provides 3 types



of savings: General Savings, Voluntary Savings, and Term Deposits. Each option is tailored to promote financial stability and empower low-income individuals to build a secure financial future. By fostering a culture of saving and financial responsibility, these diverse savings options help participants manage their finances more effectively, plan for the future, and improve their overall financial status, ultimately contributing to their economic stability.

General Savings: General Savings is a compulsory scheme for all group members and a prerequisite for accessing loans. Borrowers must regularly contribute to their savings on a weekly or monthly basis, depending on their loan agreements. Members are required to deposit a minimum of Tk. 100/week for the primary loan. Upon leaving the group, members can withdraw the full amount of their savings, provided all dues are cleared. In 2023-'24, 289,166 program participants across 16,479 groups collectively saved Tk. 1,547,694,372, bringing the total general savings amount to Tk. 2,661,732,774 by the end of the year 2023-'24.

Voluntary Savings: Alongside General Savings, members have the option to maintain Voluntary Savings at their discretion. SKS offers a member-friendly Voluntary Savings scheme catering to poor depositors often overlooked by commercial banks due to their lower savings amounts. In this scheme, members can save as much as they are able without fixed intervals or amounts. They also have the flexibility to withdraw their savings, along with accrued interest, during times of crisis or unexpected needs. In 2023-'24, a total of 247,133 voluntary savers across 1,133 groups saved Tk. 602,730,065, bringing the total Voluntary Savings to Tk. 1,038,003,428 by the end of the year.

Term Deposit: SKS introduced a special Term Deposit savings option allowing both program participants to make one-time deposits. Under this scheme, any member can deposit any amount at any time for a specific period. Savers have the flexibility to withdraw their savings at any time, provided they give a minimum notice of one week. To earn interest, the savings must remain deposited for at least 6 months. In 2023-'24, a total of 252,406 program participants deposited Tk. 670,082,447 under the Term Deposit scheme with the outstanding amount reaching Tk. 802,084,083 by the end of the year.

Savings Schemes

Name of the Activity	No. of Group	Participant			Deposit for the Reporting Period	Closing Balance (30 Jun'2024)
		Male	Female	Total		
General Savings	16,479	5,230	283,936	289,166	1,547,694,372	2,661,732,774
Voluntary Savings	1,133	1,678	245,455	247,133	602,730,065	1,038,003,428
Term Deposit	13,534	5,177	247,229	252,406	670,082,447	802,084,083
Total	31,146	12,085	776,620	788,705	2,820,506,884	4,501,820,285

Credit Schemes

SKS Foundation realizes that capital availability is crucial for sustaining income-generating activities, launching new ventures, and expanding existing businesses. To meet this need, SKS provides collateral-free credit to its program participants particularly the poor in both rural & urban areas following a simple, efficient and affordable process. Borrowers utilize these funds in various income-generating ventures to enhance their socio-economic status. SKS' credit operations are managed through a Revolving Loan Fund (RLF) with loans disbursed to individuals under the banner of respective groups.

SKS offers a variety of loan schemes i.e. Buniad, Jagoron, Agrosor and Sufalon tailored to meet the diverse needs of its program participants, including interest-free loans for the most vulnerable. The loan products are carefully designed to transform lives & livelihoods. In 2023-24, SKS disbursed Tk. 19,082.35 million under its Microfinance Program, with cumulative disbursements reaching Tk. 93,668.92 million by 30 June 2024. The program performance was maintained by a satisfactory cumulative recovery rate (CRR) of 99.10%, reflecting the effective management and positive impact of SKS' credit initiatives.



Buniad: The *Buniad* Scheme was run as a target initiative to uplift the most marginalized and economically disadvantaged individuals, empowering them to achieve sustainable income and lead dignified lives. This scheme specifically focused on vulnerable groups such as women-headed families, beggars, day laborers, divorced women, widows, child labor-headed households, floating populations, street dwellers, slum residents, homeless individuals, landless farmers, and the elderly and persons with disabilities who have minimal or no income sources. The Buniad Scheme was distinguished by its flexible approach, accommodating the unique needs of the ultra-poor through adaptable terms for deposits, withdrawals, loan repayments, and attendance at group meetings. Participants accessed credit amounts ranging from Tk. 10,000 to 49,000 with a repayment schedule spread over 44 installments. These funds enabled members to engage in various income-generating activities (IGAs) contributing to their livelihoods. In the 2023-'24 period, SKS supported 5,174 members across 1,669 groups under the Buniad Scheme, disbursing a total of Tk. 187,560,000 in loans, with an outstanding balance of Tk. 103,292,954. This initiative proved to be a critical means of fostering economic resilience and improving the quality of life for the ultra-poor.

Jagoron: The *Jagoron* Scheme continued focusing on fostering household-based enterprise development in both rural & urban areas supporting a wide range of family-based income-generating activities. These activities encompassed both agricultural & non-agricultural sectors including small businesses. Loan amounts under this scheme ranged from Tk. 20,000 to 99,000 specifically targeting the economically disadvantaged in both rural & urban settings. In urban areas, the scheme met higher participation from women reflecting their greater involvement in the labor market, better access to resources, increased mobility, and a more significant role in household decision-making. This trend underscored the critical role of women in driving economic growth within their communities. In the 2023-'24, the Jagoron Scheme supported 147,806 borrowers

across 14,667 groups disbursing Tk. 6,186,516,460. By the end of the year, the outstanding loan amount stood at Tk. 3,643,742,148. Of the total members, 147,270 were women, highlighting the scheme's effectiveness in empowering women through financial inclusion and enterprise development.

Agrosor: SKS extended its financial services to progressive members through the *Agrosor* Scheme, designed to support individuals undertaking significant economic activities via micro-enterprise development. This scheme empowered individuals to expand or diversify their existing enterprises, transforming them into successful micro-entrepreneurs. Loans under the *Agrosor* Scheme were meticulously assessed based on household cash flow, business volume, and the borrower's reputation within the community. Eligibility criteria included a minimum of 2 years of business experience, a visible and viable venture, and the potential to create wage labor employment beyond family members. The *Agrosor* Scheme offered loans ranging from Tk. 100,000 to 2,000,000 with support available for business activities requiring investments up to Tk. 1,500,000. The borrowers were required to save Tk. 200/month along with an initial savings deposit of 5% of the loan amount. The scheme provided incremental loan ceilings for successful borrowers ensuring continuous support as their businesses grew. In addition to financial support, the scheme offered an integrated approach to enterprise development including skill training, high-quality inputs, technical assistance, and marketing support. This comprehensive framework aided in poverty alleviation and also generated substantial wage employment addressing local unemployment issues. As of 30 June 2024, the *Agrosor* Scheme had disbursed Tk. 10,235,419,040 to 66,082 entrepreneurs with an outstanding balance of Tk. 6,197,286,902. This initiative was instrumental in fostering economic growth and enhancing the livelihoods of many within the community.

Sufalon: The *Sufalon* Scheme was run as a specialized credit initiative designed to bolster agricultural activities and improve the livelihoods of poor rural and peri-urban farmers. Targeted at marginalized and small farmers, this scheme provided essential support for acquiring critical farm inputs such as seeds, fertilizers, irrigation, and pesticides, along with technical assistance. *Sufalon* Scheme was adapted to a variety of agricultural sectors, including crop production, fisheries, livestock, food processing, and agricultural machinery with terms tailored to the seasonal and regional profitability of these activities. One of the key features of the *Sufalon* Scheme was its flexible repayment options, which included one-time, seasonal, or balloon payments that aligned with agricultural cycles. This flexibility, coupled with the option to repay loans after the sale of harvested products, made the scheme particularly popular among those involved in activities like beef fattening and crop cultivation. The scheme also allowed for multiple loans providing farmers with the resources needed to sustain and expand their agricultural ventures. Loan amounts under this scheme ranged from Tk. 10,000 to 40,000. In the 2023-'24 period, the *Sufalon* Scheme disbursed Tk. 1,205,179,251 to 19,646 small & marginal farmers of whom 19,557 were women. As of 30 June 2024, the outstanding balance stood at Tk. 548,106,379. By advancing agricultural investment, enhancing food security, and promoting skill development, the *Sufalon* Scheme significantly supported a range of income-generating activities, including crop cultivation, agro-processing, and agro-forestry, thereby contributing to the economic resilience of farming communities.

Credit Schemes

Name of the Activity	No. of Group	Participant		
		Male	Female	Total
Buniad (Micro Loan for Ultra Poor)	1,669	23	5,151	5,174
Jagoron (General Micro Loan for Rural Poor)	14,667	536	147,270	147,806
Agrosor (Micro Enterprise)	13,534	3943	62,139	66,082
Sufalon (Seasonal Loan)	149	89	19,557	19,646
Total	30,019	4,591	234,117	238,708

Special Economic Schemes

To address specific challenges, foster inclusive development, and meet the diversified needs of its program participants, SKS Foundation operates some Special Economic Schemes that include financial support coupled with skills development, agriculture & food security, education & empowerment, and health & nutrition, thereby addressing social and environmental challenges. These schemes offer multifaceted incentives to stimulate economic activities in designated areas or sectors, enabling participants to manage their economic portfolios more flexibly. For rural-based program participants, SKS offers special agro-based schemes that play a significant role in promoting income, food security, and employment, thereby contributing to income generation. These comprehensive schemes collectively contribute to the economic development and empowerment of SKS' program participants.

ENRICH Scheme: To combat multidimensional poverty, SKS Foundation implemented the ENRICH Program which took an integrated approach to poverty alleviation. The program offered 3 specialized credit services: *Livelihood Improvement Loan (LIL)*, *Asset Creation Loan (ACL)*, and *Loan for Elderly People Group (LEPG)*. The *Livelihood Improvement Loan (LIL)* provided up to Tk. 10,000 to households for essential needs such as repairs, purchasing household gadgets, livelihood improvements, or covering significant social events. The *Asset Creation Loan (ACL)*, with a limit of Tk. 30,000, helped households acquire productive assets, enhancing their income-generating potential. The *Loan for Elderly People Group (LEPG)*, capped at BDT 60,000, supports elderly individuals in engaging in income-generating activities, ensuring their financial security and dignity in later life. This comprehensive scheme is crafted to enhance the resources and capacities of impoverished households, fostering sustainable development and economic resilience. By addressing various dimensions of poverty with tailored financial support, the schemes empowered households to elevate their living standards and build a more secure future. In the year 2023-'24, SKS Foundation supported 7,621 program participants under these schemes, disbursing Tk. 391,663,000 with an outstanding balance of Tk. 223,944,775 at the end of the year. This initiative played a crucial role in improving the livelihoods of vulnerable populations contributing to long-term poverty reduction.



Agrosor-RAISE Scheme: SKS Foundation continued its efforts to enhance the capacities of COVID-19-affected micro-entrepreneurs, young micro-entrepreneurs, apprentices, and master craftspersons through hands-on technical training and financial support. The scheme offered loans ranging from Tk. 51,000 to 700,000. SKS played a pivotal role in restoring 500 micro-enterprises affected by COVID-19, boosting the capacities and productivity of 747 youth and micro-entrepreneurs in the informal sector, and engaging 150 youth from low-income households in sustainable employment. In total, Tk. 85,808,040 was disbursed with Tk. 32,585,400 outstanding at the end of the year.

Microcredit in WASH Promotion: In alignment with SDG-6, SKS Foundation continued its efforts to improve access to safe water and sanitation facilities with the provision of microcredit support. By offering credit, motivation, and technical support, SKS empowered rural households and local sanitation entrepreneurs. SKS provided Household Water & Sanitation Loans and Market Development Loans targeting local entrepreneurs and women in hygiene markets. Loan amounts ranged from Tk. 15,000 to 60,000 for households and Tk. 50,000 to 150,000 for entrepreneurs. During the year, SKS supported the installation of Tube-wells in 1,021 households, the construction of Twin-pit Toilets in 5,970 households,



and the expansion of businesses for 17 local entrepreneurs. The total loan disbursement reached Tk. 222,795,500 with an outstanding balance of Tk. 142,539,780 by the year-end.

SMAP Scheme: In its ongoing commitment to fostering an agro-based rural economy, SKS Foundation continued to support small & marginal farmers. Under the Small & Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) scheme, SKS supported 9,186 farmers, of them 9,151 were female, by distributing Tk. 567,409,000 with Tk. 307,964,508 outstanding at the end of the year. The loan amounts provided under this scheme ranged from Tk. 5,000 to 200,000 tailored to meet the specific needs & capabilities of each farmer. This financial support was complemented by comprehensive training & technical assistance, focusing on 3 key areas: agriculture, agro-machineries, and livestock. Through these efforts, SKS Foundation enhanced agricultural productivity and also contributed to the diversification and sustainability of the rural economy.

In 2023-'24, SKS Foundation took significant steps to support small-scale and marginal fish farmers, fish product entrepreneurs, and fish market actors by enhancing their income, ensuring food security, and improving family nutrition. As part of the Rural Microenterprise Transformation Project (RMTP) scheme, SKS Foundation provided 4 demonstration plots to 4 selected fish farmers. These demonstration plots served as practical examples of effective fish farming techniques, offering hands-on learning opportunities and showcasing best practices in fish production. This initiative boosted the productivity & profitability of the farmers involved and contributed to the broader goal of sustaining local livelihoods and ensuring nutritional security in the community.

Special Economic Schemes

Name of the Activity	No. of Group	Participant		
		Male	Female	Total
Livelihood Improvement Scheme	5	0	26	26
Asset Creation Scheme	72	4	695	699
IGA Scheme for Improved Livelihoods	441	70	6,792	6862
Loan for Elderly People Group	33	0	34	34
Microcredit in WASH Promotion	2,746	19	6,972	6991
Agrosor-RAISE Scheme	661	0	670	670
SMAP Scheme	613	35	9,151	9186
Total	4,571	128	24,340	24,468

Reflection on Microfinance Operation

SKS Foundation's Microfinance Program consistently delivered a strong performance evidenced by a remarkable Cumulative Recovery Rate (CRR) of 99.10% in 2023-'24. This high recovery rate underscored the program's success in fostering a robust repayment culture among its participants. With an extensive reach of nearly 289,166 participants and over 239,265 borrowers, the program's operations spanned 220 Branches under 47 Areas, and 11 Zones of 4 Divisions showcasing its ability to effectively manage large-scale initiatives. Financially, the program's strength was highlighted by a savings outstanding of Tk. 4.5 billion and a loan outstanding of over Tk. 11.20 billion, reflecting its critical role in promoting financial inclusion among underserved communities.

However, the program encountered some emerging challenges. The On-time Recovery Rate (OTR) saw a decline, dropping from 98.53% in FY 2022-'23 to 95.95% in FY 2023-'24. Additionally, the Portfolio at Risk (PAR) rose from 5.36% to 9.22% during the same period. These trends indicated underlying vulnerabilities, potentially stemming from difficulties in adapting to changing economic conditions or shifts in borrower circumstances. Moreover, the impact of inflation posed additional challenges.

Microfinance Operational Status in 2023-'24

Division	Branch	Area	Region	Participant	Loanee	Loan Outstanding	Loan Outstanding	Cumulative Recovery Rate (CRR)
Gaibandha	49	10	2	85,654	66017	3,104,789,673	2,089,674,715	99.55%
Rangpur	62	13	3	87,815	75343	2,958,160,629	1,068,239,829	99.09%
Sirajganj	79	17	4	91,973	77102	3,385,379,780	904,346,975	98.62%
Dhaka	30	7	2	23,724	20803	1,751,132,764	439,558,766	98.14%
Total	220	47	11	289,166	239,265	11,199,462,846	4,501,820,285	99.10%

Environmental Justice



Climatic and environmental hazards such as floods, river erosion, cyclones, increased groundwater salinity, and a declining water table have heightened vulnerability in many communities impeding their socio-economic development. SKS' Environmental Justice sector is dedicated to contributing to creating a clean and safer environment, particularly for marginalized and disproportionately affected communities. The sector program addresses the inequalities that burden low-income and marginalized groups with environmental pollution, degradation, and climate change hazards. To combat these challenges, SKS promotes environmental protection exploring the resilience & adaptation measures conspiring the geophysical context in the hard-to-reach areas like char & flood zones, drought areas, and the coastal belt of Bangladesh. SKS' intervention makes the people aware of climate change issues, supporting their capacity building in community-based adaptation, and guiding them in disaster preparedness. Alongside, afforestation, the use of renewable energy, waste & fecal sludge management, etc are the major initiatives under SKS' Environmental Justice sector.

Environmental Justice

Priority Issues	People Covered
Protection & Conservation of Environment <ul style="list-style-type: none"> • Tree Plantation & Environment Protection • Fecal Sludge & Waste Management • Promotion of Renewable Energy 	26,458 12,171 4,026 10,261
Awareness & Skill Development on DRR & CCA <ul style="list-style-type: none"> • Observance of Relevant Day • Training of DMCs & Volunteers • Awareness & Risk Reduction Activity 	25,953 9,829 2,258 13,866
Promotion of Resilient WASH Facilities <ul style="list-style-type: none"> • Context-specific WASH Options • Inclusive Sanitation Complex 	16,695 11,830 4,865
Disaster Preparedness & Risk Reduction <ul style="list-style-type: none"> • Planning & Adaptation to Vulnerabilities • Promotion of Disaster-resilient Activities • Anticipatory Action 	138,274 72,545 21,214 44,515
Emergency Response <ul style="list-style-type: none"> • Flood Response • Cold Wave Response 	11,513 650 10,863

Protection & Conservation of Environment

SKS has actively promoted environmental protection and conservation through a range of initiatives, including tree plantation, vermicomposting, promotion of improved cooking stoves, and effective waste & fecal sludge management. By integrating renewable energy and conducting public awareness campaigns, SKS has significantly contributed to preserving natural resources, reducing pollution, and mitigating climate change impacts. Its efforts in promoting sustainable land and water use, coupled with ecosystem restoration, have contributed to environment conservation and combating the warming issues. Public awareness campaigns have fostered a culture of environmental stewardship, encouraging individuals, and communities to embrace eco-friendly practices.

Tree Plantation & Environment Protection

SKS advanced environmental protection through afforestation and bio-intensive gardening, including tree plantation and nursery development. In the remote char areas, SKS raised individual and cluster plinths and encouraged communities to plant a diverse range of saplings, such as vegetables, fruits, timber, and medicinal plants targeting to environmental protection. In 2023-'24, SKS facilitated sapling plantations for 7,421 households, supported 100 households in producing vermicompost and promoted 1,400 households with improved cooking stoves. Alongside, SKS observed different days/events to enhance public understanding of environmental issues and awareness of the community people.



Fecal Sludge & Waste Management

Improper disposal of fecal sludge and waste led to severe environmental pollution, impacting water, soil, and air quality. To address these issues, SKS Foundation collaborated with Saidpur, Gaibandha, Sreemangal municipalities, and Barisal City Corporation to promote City-wide Inclusive Sanitation (CWIS) and Fecal Sludge Treatment Plan (FSTP) initiatives. These initiatives involved the collection, transport, treatment, and safe disposal or reuse of fecal sludge- semi-solid waste from on-site sanitation systems like pit latrines and septic tanks. In 2023-'24, SKS constructed two common septic tanks in Saidpur Municipality and established two Operation & Management Committees in impoverished and densely populated areas. These tanks managed the fecal sludge of 62 households, covering 250 people, and ensured that their toilets were no longer directly connected to the drainage system. Alongside improving sanitation and reducing environmental pollution, SKS conducted seven health protection sessions for 105 sanitation workers and supported two Town Level Coordination Committee (TLCC) meetings, addressing solid waste management and illegal drainage connections.

Promotion of Renewable Energy



To improve energy access and promote sustainable practices in underserved communities, SKS furthered its commitment to renewable energy and sustainability by supporting the installation of Solar Home Systems for remote, unelectrified, and disadvantaged families, especially in the char areas. During 2023-'24, SKS promoted 755 units of Solar Home Systems and assisted an additional 150 families in acquiring these systems. To ensure the effective use and maintenance, SKS also provided training on the operation and maintenance of the Systems and provided toolkits to the respective families.

Promotion of Renewable Energy

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Plantation of Tree Saplings	76	7,421	1,607	4,041	876	937	-	7,461
Community Mobilization for Vermin Compost	4	100	-	100	-	-	-	100
Promotion of Improved Cooking Stove	12	1,400	-	1,400	-	-	-	1,400
Observance of Relevant Day/Event	8	3,087	760	561	830	1,059	-	3,210
Fecal Sludge Management	9	654	1,881	2,040	-	-	-	3,921
Orientation of Sanitation Workers on Health Protection	1	105	50	55	-	-	-	105
Training on Solar Home Systems & Biogas Plant	23	3,275	960	2,315	-	-	-	3,275
Promotion of Solar Home Systems	13	905	997	1,179	367	414	56	3,013
Maintenance of Solar Home Systems	24	1,865	1,557	1,579	367	414	56	3,973
Total	170	18,812	7,812	13,270	2,440	2,824	112	26,458

Awareness and Skill Development on DRR & CCA

Awareness and skill development in Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) were crucial for building resilient communities capable of withstanding and recovering from environmental hazards and climate-related impacts. SKS Foundation realizes that sensitizing the duty-bearers & relevant professionals, and awareness building of the victim communities are the key to combat natural disasters due to climate change. Alongside, SKS emphasized on skill development to equip people with practical knowledge to implement DRR & CCA strategies effectively, such as emergency preparedness, sustainable agriculture, water management, and infrastructure planning. Through comprehensive understanding and capability in DRR and CCA, SKS provided communities with the knowledge, training, and tools needed to reduce vulnerabilities, enhance adaptive capacities, and ensure long-term sustainability and safety in the face of evolving environmental challenges.

Observance of Relevant Days

SKS actively observed key days related to Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA), such as the 'International Day for Disaster Risk Reduction' and 'National Disaster Preparedness Day'. These observances engaged stakeholders from district, upazila, union, village, and school levels to raise awareness and sensitize the allies to support enhance community resilience. In 2023-'24, SKS organized 38 events, including discussion forums, rallies, human chains, issue-based competitions, etc reaching a total of 9,829 people across various levels.



Training of DMCs & Volunteers

Different training courses imparted disaster management knowledge, and equipped individuals & communities with the skills necessary to prepare for, respond to, and recover from disasters. This contributed to reducing vulnerability, minimizing risks, and saving lives by fostering quick decision-making and effective action. The training courses covered essential areas such as early warning systems, first aid, rescue operations, and contingency planning. In 2023-'24, SKS trained 14 Disaster Management Committees (DMCs) and 7 newly

reformed Union Disaster Management Committees (UDMCs) on disaster preparedness, roles and responsibilities. Alongside, 240 volunteers received training to act effectively, thereby providing essential services and mitigating the impact of disasters on communities.

Awareness and Risk Reduction

Proper tools applied by SKS Foundation significantly enhanced the ability of volunteers and communities to conduct rescue operations, administer first aid, and perform damage assessments with greater precision and safety. Equipped with the right gear, volunteers gained increased confidence and were better prepared to handle various situations, leading to improved protection of lives and property during disasters. In 2023-'24, SKS distributed different tools including trunks, helmets, gumboots, life jackets, raincoats, torchlights, etc to youth volunteer groups. SKS also conducted 471 awareness sessions on disaster preparedness & mitigation covering 12,116 people.

Awareness and Risk Reduction

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Observance of Relevant Days/Events	38	6,475	4,167	4,877	287	461	37	9,829
Training of DMCs at the UP Level	21	440	452	126	0	0	0	578
Orientation on DRR & Contingency Plan	6	156	100	56	-	-	-	156
Orientation on Early Warning System	1,006	1,064	430	584	25	25	-	1,064
Training on Disaster Risk Reduction	8	220	165	55	-	-	-	220
Training on Emergency Responses	8	240	181	59	-	-	-	240
Awareness Session on Disaster Preparedness & Mitigation	471	5,638	6,408	5,201	237	215	55	12,116
Mobilization on COVID-19 & Flood-related Issues	108	1,620	945	675	-	-	-	1,620
Distribution of Search & Rescue Equipment	1	80	40	40	-	-	-	80
Organizing Mock Drills at Educational Institutions	5	50	-	-	25	25	-	50
Total	1,672	15,983	12,888	11,673	574	726	92	25,953

Promotion of Resilient WASH Facilities

In alignment with the Disaster Risk Reduction (DRR) principle, SKS promoted Disaster-Resilient WASH facilities designed to withstand natural disasters. These resilient infrastructures ensured continuous access to clean water, proper sanitation, and hygiene services during emergencies, playing a crucial role in safeguarding public health, especially in disaster-prone areas. In 2023-'24, SKS promoted water pumps, tanks, and pipelines in 5 educational institutions equipping them with handwashing devices, sanitation complexes with separate male and female toilets, and a menstrual hygiene management (MHM) chamber in the female toilets, covering 4,865 school students. Additionally, SKS installed 45 resilient community Tube-wells in remote char areas, providing clean water to 6,965 people.

Promotion of Resilient WASH Facilities

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Installation of Resilient Water Points at HHs	40	700	760	1,080	125	135	-	2,100
Installation of Flood-resilient Water Points Schools	5	734	1,622	1,726	685	805	27	4,865
Installation of Resilient Hand-washing Devices at School	5	734	1,622	1,726	685	805	27	4,865
Installation of Inclusive Sanitation Complex at School	5	734	1,622	1,726	685	805	27	4,865
Total	55	2,902	5,626	6,258	2,180	2,550	81	16,965

Disaster Preparedness & Risk Reduction

SKS Foundation continued with the interventions under the Disaster Preparedness and Risk Reduction (DPRR) component targeting effective disaster management and minimizing the impact of natural disasters. The disaster preparedness intervention included planning, training, and equipping communities to respond swiftly & effectively when disasters struck. This included creating emergency response plans, conducting regular drills, establishing early warning systems, and ensuring the availability of essential supplies and medical care. Risk reduction issues, on the other hand, focused on identifying potential hazards and implementing measures to prevent or mitigate their effects. By integrating disaster preparedness and risk reduction, communities enhanced their resilience, reduced the loss of life and property, and recovered more quickly and efficiently post-disaster measures.

Planning & Adaptation to Vulnerabilities

SKS Foundation played a pivotal role in empowering communities to better prepare for and adapt to natural calamities. By assisting in the conduct of Community Risk Assessments (CRAs), SKS enabled communities to identify and evaluate the specific risks they faced. Additionally, SKS supported the organization of bi-monthly meetings for Disaster Management Committees (DMCs), fostering ongoing dialogue and collaboration on disaster preparedness. SKS was also instrumental in developing Contingency Plans, which provided clear, actionable strategies for responding to emergencies. Furthermore, the establishment of an Early Warning System significantly enhanced these communities' ability to receive timely alerts and take preventive measures. In 2023-'24, SKS conducted 105 CRAs across various communities, including unions and villages, developed 11 contingency plans for 11 unions, and supported 13 unions in conducting UDMC quarterly meetings. These efforts collectively strengthened community adaptation capacities, making them more resilient in the face of natural disasters.



Promotion of Disaster-resilient Activities



SKS promoted disaster-resilient activities to help communities adapt to and withstand natural disasters. These initiatives included providing moveable geo bags with seeds, mobilizing Village Savings and Loan Associations (VSLAs), constructing, and maintaining roads, raising household and institutional plinths, facilitating food banks, and installing lightning protection rods at schools. In 2023-'24, SKS distributed geo bags with seeds to 280 families in four flood-affected unions, supported 21 VSLAs benefiting 518 vulnerable riverine families, raised the plinths of 104 households, 7 plinths raised for sheltering the community, and 5 educational institutions, installed lightning protection at 5 schools, mobilized 21 food banks, and constructed 6 roads.

Promotion of Disaster-resilient Activities

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Community Risk Assessment	105	7,973	14,493	15,494	403	417	5	30,812
Bi-monthly Meeting of DMCs	72	630	1,211	364	-	-	-	1,575
Early Warning Messages at Community Level	27	10,363	11,494	10,843	8,737	7,988	455	39,517
Develop UP's Contingency Plan	11	98	258	85	-	-	10	353
Distribution of PPE	4	288	188	100	-	-	-	288
Promotion of Disaster-resilient Agro Technologies	4	280	141	139	-	-	-	280
Training of Community on VSLA	21	518	-	518	-	-	-	518
Road Construction/Maintenance	6	1,240	3,280	2,160	-	-	-	5,440
Raising of Homestead	52	104	172	167	65	82	2	488
Establishment of Community Food-Bank	21	1240	115	1289	39	32	13	1,488
Formation of Flood Proofing Volunteer Group	36	288	164	124	-	-	-	288
Raising of Community and School Ground	12	1,014	1,986	2,092	997	1,137	45	6,257
Installation of Fire Extinguisher & Lightening Protection System	5	734	1,622	1,726	685	805	27	4,865
Distribution of Umbrella for School Children	5	1,590	-	-	732	856	2	1,590
Total	381	26360	35124	35101	11658	11317	559	93,759

Promotion of Anticipatory Action

Under the anticipatory action initiative, SKS Foundation took proactive measures to safeguard vulnerable communities from potential disasters. In 2023-'24, SKS distributed Hygiene Kits, including soaps, detergent powder, and napkins to 175 vulnerable families ensuring their health and sanitation needs. Additionally, cattle feed was provided to 60 families to protect their livestock, a crucial livelihood asset, and cash support was extended to 600 families to help them prepare for and cope with apprehended threats. SKS also developed 39 Early Action Plans tailored to context-specific needs, organized 12 consultations to assess the danger level of rivers and address risks, and formed a Resource Pool involving relevant stakeholders to strengthen and advance anticipatory actions.

Promotion of Anticipatory Action

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Distribution of Hygiene Kits	2	175	-	-	-	174	1	175
Cash Support for Risk Mitigation	600	600	133	467	-	-	-	600
Distribution of Cattle Feed	1	60	28	29	-	-	3	60
Development of Early Action Plan	39	490	492	477	-	-	18	987
Consultation on Danger Level of Rivers	12	240	200	40	-	-	-	240
Dissemination of Early Warning Messages	2,527	11,199	16,604	23,273	894	999	27	41,797
Volunteer Group Formation	26	368	199	196	25	25	-	445
Interpreter Group Formation	12	175	127	48	-	-	-	175
Develop Resource Pool	2	36	33	3	-	-	-	36
Total	3,221	13,343	17,816	24,533	919	1,198	49	44,515

Emergency Response & Recovery

In 2023-'24, SKS Foundation and its program participants faced severe challenges due to extreme weather events, including cold-waves, heat-waves, and floods. These extreme conditions particularly affected the most vulnerable individuals in hard-to-reach areas, causing significant hardship and threatening both lives & livelihoods. In response to the cold-wave, SKS distributed blankets and sweaters to 800 vulnerable families and provided cash support to 966 families offering essential warmth and financial relief. To mitigate the effects of heat-waves, SKS distributed 1,590 umbrellas to school children, helping them shield themselves from the intense heat. During the floods, SKS extended cash support to poor 250 families and provided dry food to 400 families ensuring they had the necessary resources to survive and recover. Through these comprehensive emergency response and recovery efforts, SKS demonstrated its unwavering commitment to supporting the most vulnerable during times of crisis.



Emergency Response & Recovery

Name of the Activity	No. of Event	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Cash Support for Flood Victims	4	250	85	165	-	-	-	250
Distribution of Baby Food	2	400	208	192	-	-	-	400
Distribution of Blanket	87	800	1,271	1,433	356	369	68	3,497
Cash Support during Cold-wave	9	966	435	469	-	-	62	966
Conduction of Courtyard Health Session	631	63	-	6,300	-	100	-	6,400
Total	733	2,479	1,999	8,559	356	469	130	11,513

Social Development Services



Education, health, and WASH are fundamental services and human rights that are deeply interconnected. Poor access to education and WASH often deteriorates health conditions, perpetuating cycles of poverty and hindering educational attainment, which in turn impedes overall development. Addressing this, SKS Foundation drives its Social Development Services to enhance access to these essential services for marginalized populations across individuals, households, communities, and institutions. SKS promotes education services covering primary to higher education levels along with the provision of educational aid in different forms. SKS operates Afternoon Education Assistance Centers aimed at preventing the dropout of marginalized children from education. To deliver quality health services, especially to remote and underserved communities, SKS promotes health awareness and provides health services organizing health camps & clinics while supplying nutritious food is also a significant provision. SKS promotes marginalized communities, education & health institutions with access to clean water, safely managed sanitation, and proper hygiene practices. This comprehensive approach under SKS' Social Development Services integrates education, health, and WASH, and contributes to the well-being of marginalized persons, families & communities, and in turn, promotes inclusivity.

Social Development Services

Priority Issues	People Covered
Promotion of Health <ul style="list-style-type: none"> • Primary Health Care & Nutrition • Food & Nutrition for Pregnant & Lactating Mothers • Growth Monitoring & Promotion 	325,436 242,874 36,547 46,015
Reproductive Health Care for Adolescents <ul style="list-style-type: none"> • Awareness of Community & Students on SRHR & Nutrition • Orientation of Adolescents & Women on Menstrual Health 	54,569 41,738 12,831
Health Camps & Clinics <ul style="list-style-type: none"> • Satellite & Static Clinics • Organizing Health Camps • Eye Care Camps 	227,020 158,356 58,056 10,608
Promotion of Safe WASH <ul style="list-style-type: none"> • Access to Safe Water Supply • Promotion of Hygienic Sanitation • Hygiene Promotion & Management 	337,091 21,734 154,478 160,879
Promotion of Education <ul style="list-style-type: none"> • Non-formal Primary Education • Afternoon Education Assistance Center • Education Stipend to Poor & Talented Students 	28,558 10,416 18,013 129
Governance & Social Bonding	32,899

Promotion of Education

SKS Foundation has been pivotal in advancing education in flood-prone, remote char regions and underserved communities. Understanding education's transformative impact, SKS took comprehensive measures to enhance educational outcomes. In 2023-'24, SKS boosted student enrollment in government primary schools and supported children's mental & physical growth through tailored non-formal education programs. SKS trained 100 primary school teachers and provided stipends to 129 talented students alleviating their financial burdens. SKS also distributed storybooks, bookshelves, and sports equipment to 171 government primary schools, emphasizing early learning for pre-primary students. SKS provided play materials for Early Child Care Development to 3,152 students. In response to COVID-19 challenges, SKS supported 4,012 struggling students. Additionally, SKS operated 120 Afternoon Education Centers for disadvantaged children tutoring 3,418 students, and repaired five school-cum-flood shelters to ensure uninterrupted schooling. By raising awareness among School Management Committees (SMC) and parents, SKS fostered a collaborative approach to enhancing education, contributing to a brighter future for children in underserved areas.



Promotion of Education

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Enter-Educate Session for Children's Mental & Physical Growth	11	3,152	-	-	1,485	1,665	2	3,152
Teaching the Weaker Students at HHs	35	2,000	-	2,000	940	1,072	-	4,012
Skill Development Training for School Teachers	1	60	46	54	-	-	-	100
Enter-Educate Material Support for Early Childcare Development	171	3152	-	-	1,485	1,665	2	3,152
Awareness Session for SMC & Parents	5	734	1,622	1,726	685	805	27	4,865
Special Class for Weaker Students at Schools	120	3,418	-	-	1,679	1,739	-	3,418
Education Material Support for a Friendly Environment	5	734	1,622	1,726	685	805	27	4,865
Renovation/Repairing of schools	5	734	1,622	1,726	685	805	27	4,865
Stipend for the Poor & Talents	3	129	-	-	51	78	-	129
Total	356	14,113	4,912	7,232	7,695	8,634	85	28,558

Promotion of Health

SKS Foundation prioritizes the health of community members with a range of impactful activities. To deliver comprehensive healthcare services, SKS established and enhanced healthcare facilities including clinics, mobile health units, and health camps ensuring improved access to medical care. Health education campaigns and courtyard sessions were organized to raise awareness about health issues. Local community health workers received training, and nutrition programs were implemented by providing vegetable seeds and growing training. Specialized care for newborns and maternal health was emphasized, including cash support for

pregnant and lactating mothers. SKS continued its Health Premium Scheme offering basic health services to all family members. It also supported marginalized individuals by providing assistive devices to persons with disabilities and conducting free cataract surgeries. For adolescents, SKS conducted programs on Menstrual Health Management (MHM) and Sexual and Reproductive Health & Rights (SRHR) addressing their specific health needs comprehensively.

Primary Healthcare & Nutrition

SKS Foundation delivered comprehensive healthcare services integrated with nutrition support to marginalized communities. Through its Primary Healthcare & Nutrition component, SKS engaged medical doctors, midwives, health volunteers, and assistants in regular household visits, providing essential healthcare directly to the communities. In 2023-'24, SKS conducted courtyard sessions addressing critical health issues, such as Sexual & Reproductive Health Rights (SRHR), Severe Acute Malnutrition-Moderate Acute Malnutrition (SAM-MAM), and child growth measurements. Additionally, SKS offered Ante-Natal Care (ANC) and Post-Natal Care (PNC) services to 64,995 pregnant & lactating mothers and supported the establishment of homestead gardens to boost nutrition. SKS also revitalized Union Health & Family Welfare Centers (UHFWCs) ensuring they provided primary healthcare services and, in some cases, introduced 24/7 services in rural areas. Over the period, SKS conducted 467 Courtyard Sessions on SRHR and nutrition, and 2,589 sessions on SAM-MAM and child growth measurement, reaching 46,015 individuals. Health professionals visited 32,992 households, offered primary healthcare, and encouraged 1,431 families to create homestead nutrition gardens. Furthermore, SKS provided cash support to 30 of the most vulnerable pregnant and lactating mothers, reinforcing its commitment to enhancing health outcomes in underserved communities.



Primary Healthcare & Nutrition

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Awareness Session on SRHR, SAM-MAM, & Child Growth Measurement	3,056	24,892	1,850	29,464	250	450	186	32,200
ANC & PNC Services for Pregnant & Lactating Mothers	1,200	63,368	7,094	50,714	4,624	2,563	-	64,995
Household Visit on Health & Nutrition Issues	17,318	32,992	32,256	50,130	880	600	50	83,916
Activation of FWC to Ensure 24/7 Services for Safe Delivery	144	43,936	289	34,290	6,147	3,210	-	43,936
Functioning of Community Clinic	4	730	-	730	-	-	-	730
Supporting FWCMC & UHFWC Management Committee Meeting	39	592	289	303	-	-	-	592
Supporting Govt. Health Department for HH Visit	50	265	176	89	-	-	-	265
Medicines for Pregnant & Lactating Mothers & Children	4,797	25,919	5,550	30,679	150	138	-	36,517
Session on Child Growth Monitoring	1,826	34,326	5,826	32,813	3,806	3,562	8	46,015
Establishment of Nutrition Garden	1,081	1,431	130	1,286	5	7	3	1,431
Renovation of Family Welfare Centers	1	14,809	6,041	5,808	1,505	1,455	-	14,809
Cash Support to Pregnant & Lactating Mothers	1	30	-	30	-	-	-	30
Total	29,517	243,290	59,501	236,336	17,367	11,985	247	325,436

Healthcare for Adolescents

SKS Foundation demonstrated a strong commitment to the holistic development of adolescents by addressing their unique physical, emotional, and social needs through a series of impactful initiatives. Recognizing the importance of youth empowerment, SKS in 2023-'24, conducted 9 Awareness Campaigns on Sexual and Reproductive Health & Rights (SRHR) and organized 51 Menstrual Hygiene Management (MHM) Sessions in schools, reaching 9,533 students. These efforts were highlighted by the observance of Menstrual Hygiene Day, emphasizing the importance of MHM in promoting young individuals' well-being. To ensure lasting impact, SKS facilitated the formation of Student Councils & Cabinets providing a platform for adolescents to take on leadership roles, advocate for their rights, and shape their futures. Through these comprehensive initiatives, SKS equipped adolescents with essential knowledge & skills, and also fostered a sense of agency and responsibility, laying the groundwork for a healthier and more informed generation.



Reproductive Healthcare for Adolescents

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
MHM Session at Community	3572	32,346	1011	31,243	294	900	72	33,520
Observance of MHM Day	1	200	-	300	-	66	-	366
Hygiene & MHM Session of Student Council & Cabinet	51	8,550	-	-	4,550	4,980	3	9,533
Awareness Campaign on SRHR Issues	9	10,520	520	6,310	1,020	3,300	-	11,150
Total	3,633	51,616	1,531	37,853	5,864	9,246	75	54,569

Health Camps & Clinics

SKS Foundation reinforced its commitment to delivering healthcare services to underserved and remote communities. SKS deployed health workers to these areas to conduct primary health check-ups, offer essential advice, and prepare individuals for consultations at health camps & satellite clinics. These camps and clinics held regularly, played a vital role in early diagnosis, disease prevention, and community education on health, hygiene & preventive measures. Covering various specialties such as medicine, gynecology, pediatrics, ENT, and eye care, these services were comprehensive. SKS also ran its Health Premium Scheme. The Scheme covered entire families. To further enhance healthcare access, SKS strengthened community clinics. During this year, SKS organized 1,709 Satellite Clinics serving 30,428 people, and 1,817 Static Clinics reaching 119,081 people. SKS also organized 22 Health Camps serving 8,480 people with eye care services to 7,943 individuals, and cataract operations for 2,665 patients.

Organizing Health Camps & Clinics

Name of the Activity	No. of Event	No. of HH	Participant						
			Male	Female	Boy	Girl	PWD	Others	Total
Organizing Satellite Clinic	1,709	29,175	3,085	24,289	1,159	1,763	62	70	30,428
Organizing Static Clinic	1,817	41,681	3,480	110,174	2,395	2,426	10	596	119,081
Health Premium Scheme	12,999	13,948	15,663	17,015	8,807	8,118	20	-	49,623
Assistive Devices to PWDs	9	53	1	1	-	-	51	-	53
Organizing General Health Camps	22	7,841	1,528	6,329	231	368	16	8	8,480
Providing Eye Care Services	76	7,921	3,210	4,708	8	9	8	-	7,943
Organizing Eye Cataract Operation Camp	24	2,665	1,402	1,263	-	-	-	-	2,665
Functioning of Community Clinics	123	2,090	3,778	4,345	310	250	64	-	8,747
Total	16,779	105,374	32,147	168,124	12,910	12,934	231	674	227,020

Promotion of Safe WASH

SKS Foundation has consistently championed Safe Water, Sanitation, and Hygiene (WASH) by adopting a community and school-led approach that involves local communities, educational institutions, and government departments. Treating WASH as a right, SKS has effectively engaged Local Government Institutions (LGIs) and other stakeholders to ensure access to clean water, adequate sanitation facilities, and the promotion of hygiene habits. This collaborative approach has fostered a strong sense of ownership and responsibility within the communities. To tackle challenges related to drinking water, sanitation, and hygiene, SKS provided tailored awareness, credit, and grants to households and schools. By constructing and maintaining water supply systems such as wells and piped water, SKS significantly improved access to safe drinking water, especially in vulnerable areas. Alongside, SKS' close collaboration with local government institutions has made lasting contributions to the availability of safely managed WASH facilities contributing to improving public health.

Increased Access to Water & Sanitation

SKS Foundation realizes that access to clean water and proper sanitation is crucial for the development of marginalized communities, significantly impacting health, education, gender equality, and economic empowerment. Improved water and sanitation reduce the incidence of waterborne diseases, leading to better health outcomes. When clean water is accessible, women and girls can save time for education and economic activities. Schools with adequate sanitation facilities see higher attendance and retention rates among girls, leading to better educational outcomes. Proper sanitation also protects the environment by preventing the contamination of water sources. Recognizing the importance of these services, SKS Foundation made significant strides in 2023-'24 by promoting safe water points at 1,945 households, benefiting 11,904 people, and ensuring water supply to 5 educational institutions serving 4,865 individuals. Additionally, SKS constructed 6,279 hygienic latrines at households and established sanitation complexes with separate facilities for males, females, and people with disabilities in 5 schools integrating menstrual hygiene management. By observing National Sanitation Month in October 2023, SKS highlighted the critical importance of improved sanitation restoring dignity and fostering the inclusion of marginalized people in safe sanitation coverage.



Increased Access to Water & Sanitation

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Installation/Renovation of Safe Water Options at HHs	1,195	1,945	2,663	5,756	1,762	1,707	16	11,904
Installation of Tube-well/Water Facility at Educational Institutes	5	734	1,622	1,726	685	805	27	4,865
Water Quality Test for Ensuring Safe Water Supply	5	734	1,622	1,726	685	805	27	4,865
Observance of World Water Day 2024	1	100	70	30	-	-	-	100
Development of Inclusive WASH Action Plan	5	734	1,622	1,726	685	805	27	4,865
Promotion of Safely Managed Sanitation Facilities at HHs	6,279	6,279	10,968	10,731	4,270	3,193	111	29,273
Promoting the CWIS Approach at City/Town	4	25,000	50,000	60,000	-	-	-	110,000
Observance of National Sanitation Month 2023	14	2,800	1,900	2,800	1,940	2,160	10	8,810
Renovation of Household Latrines	8	8	365	400	364	401	-	1,530
Total	7,516	38,334	70,832	84,895	10,391	9,876	218	176,212

Hygiene Management

SKS Foundation significantly advanced health and hygiene practices focusing on critical areas like handwashing and Menstrual Hygiene Management (MHM). Recognizing the importance of these practices in preventing diseases and promoting overall well-being, SKS conducted 2,586 Hygiene Sessions within communities, addressing handwashing and water & sanitation programs across 7,500 households reaching 84,329 people. Alongside, SKS organized 2,392 Awareness Campaigns on hygiene, emphasizing the necessity of proper handwashing techniques. To further reinforce these practices, SKS observed Global Handwashing Day and distributed



handwashing devices to 1,500 households, benefiting 23,531 individuals. Through these comprehensive efforts, SKS contributed to improved health outcomes and also fostered gender equality & dignity, ensuring that individuals live healthier and empowered lives.

Hygiene Promotion & Management

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Hygiene Session at Community	2,586	7,500	19,732	55,650	4,746	4,155	46	84,329
Awareness Campaign on Hygiene & WSP	2,392	4,925	10,220	28,345	2,777	2,611	31	43,984
Observance of Global Handwashing Day	15	2,850	1,977	2,871	1,975	2,200	12	9,035
Installation of Handwashing Devices	10	1,500	6,922	7,100	4,889	4,230	390	23,531
Total	5,003	16,775	38,851	93,966	14,387	13,196	479	160,879

Chapter

4

Promotion of Governance & Social Bonding

Alongside the implementation of diverse development programs, SKS Foundation mobilizes & sensitizes its program participants & respective communities, professionals & services providers, development partners, policy-makers, the media, and other relevant stakeholders to promote maintaining governance in services and bonding for a congenial living environment in the society. Running its Advocacy & Communication services centering & beyond its program implementation, SKS contributes effectively to sensitizing different segments of the bureaucracy & duty-bearers, and the community in general to be responsive to promote & maintain a peaceful living in society. Concerning this, SKS collaborates closely with different tiers of stakeholders, and sensitizes them through its communication channels combined with Interpersonal Media, Print Media and Audio-visual Media. Using these media, SKS Foundation runs its advocacy & networking to promote good governance facilitating interactions between right holders & duty bearers, and fostering strong social bonding mobilizing the masses in the society.



Interpersonal Media

SKS Foundation organized and facilitated various events including discussion forums, conferences, consultations, field visits, campaigns, etc to sensitize duty bearers and raise awareness among right-holders. These events brought together relevant individuals, fostering personal interactions targeted to promote both governance and social bonding. By exchanging views engaging the citizens directly, SKS enhanced and encouraged public participation & transparency through different interpersonal events. Conduction of Interpersonal Media leveraged to strengthen social bonds, enabling the mutual relations of groups & communities where participants connected over shared interests, exchanged support, and engaged in cultural exchanges. These gatherings created opportunities for one-on-one or small group communication, deepening relationships and contributing to a more cohesive and supportive community.

SKS Foundation actively engaged in advocacy & networking in collaboration with different like-minded & associated alliances. As a member of the *National Char Alliance (NCA)*, advocating for the lives & livelihoods of marginalized *char* communities through the establishment of a *Char Foundation/Board*. Along with other NCA members, SKS worked to sensitize policy-makers on the pressing issues faced by the *char* communities. Alongside, attending a series of events as a member of the SDG Platform, SKS contributed to advancing the platform's mandate. SKS Foundation organized a view exchange meeting on the *Inclusion in the Universal Pension Scheme*, providing a platform for interaction between government officials and the public regarding the Scheme. The Event successfully brought together 200 professionals from various fields to share their perspectives on the Pension Scheme.



As the FANSA-BD Secretariat, SKS Foundation, in collaboration with WASH Network of Networks members, continued its advocacy for an increased WASH budget, particularly for marginalized communities. Demonstrating its vibrancy, SKS Foundation along with other FANSA-BD members across Bangladesh, organized a series of meetings, seminars, consultations, etc centering the promotion of WASH rights of the deserving people. A webinar reviewing Bangladesh's progress in implementing the 7th South Asian Conference on Sanitation (SACOSAN) commitments highlighted the country's successes and challenges, attracting participation from WASH specialists and FANSA-BD members nationwide. On World Water Day 2024, FANSA-BD organized a webinar titled "Water for Peace: Where Are We?" featuring insights from water experts.

SKS Foundation along with other FANSA-BD members continued with some grassroots advocacy & networking intervention relating to the implementation of FANSA-BD's *Rising for Rights Project*. Concerning this, the network facilitated the pre-budget Sava in some cities/towns advocating for an increased WASH budget. Alongside, the Nari Forums, and Community-led Monitoring Teams were formed & mobilized engaging community leaders across different regions, who took the demand of the Safely Managed Sanitation Services from their Wards/cities forward to the duty-bearers organizing & participating in different events.

With a special focus on Bengali culture and fostering unity among Bengalis regardless of race, region, or gender, SKS celebrated *Pahela Boishakh*, the first day of the Bengali New Year 1431 with a grand public festival. Through vibrant festivities, traditional performances, and cultural displays, SKS strengthened social bonds and celebrated the richness of Bengali traditions.



In line with the principle of leaving no one behind, SKS Foundation continued its support for the *Adibashi* communities by undertaking significant initiatives. In the Netrokona district, SKS constructed an Indigenous Cultural Center and repaired a Dug-well for the *Adibasi* communities of around 400 families. The Center offered a dedicated space for the *Mandi* community to regularly practice and preserve their cultural activities. Alongside, in Gaibandha, SKS supported the Santal community by providing musical instruments and costumes to help them sustain their rich cultural traditions. Through these efforts, SKS Foundation played a vital role in empowering these indigenous communities, fostering cultural preservation, and improving their quality of life.



SKS Foundation continued to operate *Probeen* Centers and Afternoon Education Assistance Centers, using these hubs to organize its social and educational activities including annual sports events, which brought together disadvantaged community members, including children, their parents, youth, and the elderly. The events offered participants the opportunity to enjoy various games and activities, fostering a sense of unity and enjoyment. Through this, SKS successfully promoted good parenting, healthy child development, and community cohesion. To strengthen family relationships, SKS Foundation organized the *Bou-Shashurir Mela* which brought together many pregnant & lactating mothers, and featured a diverse array of activities, including fun games, stall exhibitions, showcasing sessions, debates, tree plantation, etc. This initiative fostered greater understanding and cooperation within families while contributing positivity to the broader social fabric.

SKS Foundation organized a Reading & Math Festival involving students, teachers, and parents from 122 government primary schools. The Festival featured engaging activities such as poem recitation, storytelling, and math competitions. A total of 1,329 school children were awarded prizes for their outstanding performances, while the Event fostered a love for learning within the community. Placing a special focus on adolescence, SKS organized an Adolescent Fair aimed at addressing the unique needs and interests of young people. The Fair featured a variety of activities and programs designed to engage adolescents. The Event served as a platform for promoting positive behaviors, ultimately contributing to the well-being and empowerment of the youth in the community.

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SKS celebrated and observed various national and international days, including Mother Language Day, Independence Day, Victory Day, *Probin* Day, National Youth Day, Bengali New Year, International Women's Day, Global Climate Action Day, and National Mourning Day, etc. Through these events, SKS effectively engaged the community in meaningful dialogues and actions, enhancing understanding and involvement in critical social and cultural matters. Alongside, SKS Foundation also continued to sponsor the prestigious *Ishrat Nishat Theater Award 2023*,

established to recognize and honor outstanding contributions to the field of theater in Bangladesh. This Award was presented to individuals or groups who had demonstrated exceptional talent, dedication, and influence in theater arts.



Print Media

SKS Foundation consistently developed and distributed different IEC materials showcasing the best practices and valuable insights covering the organizational & programmatic issues and the concerns relating to national policy/strategy. These materials under SKS' Print Media included newsletters, supplements, Flyers, Study Reports, Annual Reports, Diary, Desk & Wall Calendar, etc. To strengthen FANSA-Bangladesh's policy advocacy targeting the promotion of SMSS following the CWIS approach, SKS Foundation-the FANSA-BD Secretariat conducted a Study on WASH Financing in Bangladesh under the Rising for the Rights project of FANSA-Bangladesh. The study reviewed the WASH financing & sector investment status considering



the country's current progress & achievement against the commitments to achieve SDG-6 in Bangladesh. Another study chalked out the key gaps in implementing the policies & strategies, guidelines & regulations concerning SMSS promotion, and framed the advocacy agenda to sensitize relevant stakeholders in widening the scope of CWIS promotion in Bangladesh's urban cities/towns. Alongside, SKS developed & distributed promotional materials such as posters, leaflets, and stickers, tailored to specific program objectives. In observance of various national & international days and events, SKS published special supplements in national & local daily newspapers further amplifying its message and reaching a wider audience.

Electronic Media

SKS Foundation maintained its official Website, Facebook page, and YouTube Channel, regularly disseminating news and updates on its organizational and programmatic engagements. Regular processing & dissemination of information, news, etc were continued through these media to reach the target stakeholders. SKS Foundation regularly maintained its Organizational Website uploading information related to SKS' profile, policy and other strategic issues, and news on programmatic events & happenings, etc. This year, SKS developed a new organizational video documentary "SKS Foundation- A Beacon of Hope for the Marginalized" based on the spirit of its Organizational Strategic Plan 2024-2029. Another video documentary on the programmatic process & progress was developed by SKS while some national TV channels covered the program's success and transmitted it in their media. SKS actively shared its notable events, achievements, best practices, and program insights through social media, ensuring broad outreach. The newsletter was also circulated via the organizational Website and Facebook page, while audio-visual content was uploaded to the YouTube channel enhancing the reach of SKS' initiatives. Government officials, development partners, practitioners, students, and various stakeholders accessed the Website for information and official purposes. The Facebook page and YouTube channel attracted viewers from across the country and abroad. As part of its media advocacy, a series of issue-based programmatic news segments were aired, including coverage of SKS' major initiatives. Some special focus was made through TV Channels highlighting SKS' special intervention on different important days/events. Alongside, various news and views were broadcasted on SKS' Community Radio *Radio Sarabela 98.8 FM*, further extending SKS' outreach.



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SKS Foundation

A Beacon of Hope for the Marginalized

Chapter

5

Resource Mobilization & Management

SKS Foundation emphasizes effective resource mobilization and professional management of the workforce to run the organization dynamically toward its mission. This needs to ensure an adequate number of quality human resources, and financial resources required for need-based program intervention covering the target communities and stakeholders. Concerning this, SKS follows a rigorous process ranging from recruitment to gradual capacity enhancement to maintain a qualified staff strength. Alongside, SKS mobilizes resources from various sources and manages that efficiently to serve deserving people with demand-based services & facilities. To ensure effective resource management- both the human & financial resources, SKS Foundation steps forward through organizational strategic planning exercises, and budgeting accordingly followed by rigorous monitoring which ensures that resources are allocated & utilized efficiently for maximum impact by the professional staff strength. By optimizing these processes, SKS enhances its ability to implement programs, deliver essential services, and drive meaningful change in the communities it serves.

Human Resource Management

SKS Foundation strategically aligns its Human Resource Management (HRM) with the needs of its programs and departments, ensuring a skilled and mission-driven workforce. In 2023-'24, SKS continued with 3,035 individuals as employees including 1,987 males (65.46%) and 1,048 females (34.54%) with 64.02% engaged in Microfinance Operations, 10.08% in development programs, and the rest in other responsibilities. However, during the year, SKS hired 1,151 new employees and provided them with the required orientation and training to align them with the organization's values and mission. Under Human Resource Management, SKS searched, and developed & retained the top talents to drive the organization professionally. Its Human Resource Management services continued with regular recruitment, on-job training and professional development centering career growth and maintaining a supportive & inclusive work environment.

Staff Development

SKS Foundation fosters a culture of continuous learning, encouraging employees to pursue learning opportunities and share knowledge with peers. To support both organizational growth and employee satisfaction, SKS regularly assesses skills and knowledge gaps, aligning individual career aspirations with organizational objectives.



In-house Training

SKS implemented a comprehensive training program that included Savings & Credit Management, Office Management & Communication, and MF Software training. A total of 31 training courses were conducted, engaging 953 staff members (820 male & 133 female). The training sessions, utilizing various facilitation methods, were well-received by the participants. The training courses successfully enhanced skills relating to program activities, improved service delivery, increased gender sensitivity, and reinforced the commitment to fair treatment of all individuals.

In-House Training

Name of the Activity	No. of Session	Participant		
		Male	Female	Total
Savings & Credit Management	13	329	46	375
Office Management & Communication	3	85	2	87
Software & Basic Accounts	6	173	14	187
Micro Enterprise & Loan Management	4	120	0	120
Gender Mainstreaming and Safeguarding	5	113	71	184
Total	31	820	133	953

External Training

In 2023-'24, SKS Foundation significantly searched for and nominated its respective staff members to different training courses both in the country and abroad, impacting 643 personnel across various sectors. Key training included Advocacy Influencing in Nepal, GiE TOT, and Feminist Local Leadership in Thailand, safeguarding and social accountability, project management, healthcare, financial management, fisheries management, and infection prevention. These transformative programs provided essential skills and knowledge, significantly enhancing project implementation and development efforts, and furthering SKS Foundation's mission and broader development goals.

External Training

Name of the Activity	No. of Session	Participant		
		Male	Female	Total
Staff Foundation training	2	24	18	42
Safeguarding & Protection from Sexual Exploitation & Abuse	2	8	6	14
Preparedness and Anticipatory Action	6	16	8	24
Climate Vulnerability & Capacity Analysis	1	5	3	8
Climate Change & Gender-sensitive Disaster Response	1	4	-	4
Nutrition & Primary Healthcare	25	4	3	7
Fish Management	2	13	4	17
Homestead Management & Agri-Technology	9	30	16	46
MEAL, MIS, and IIS	2	19	12	31
Sexual & Reproductive Health Rights	6	1	3	4
ToT on Financial Literacy & Environment	4	9	1	10
Medical Equipment Management & Maternal Health	16	70	296	366
Business Network Development	2	29	16	45
Education and Child Rights	2	3	1	4
Social Accountability Tools Analysis	1	2	-	2
Training on Advocacy for Influencing- Kathmandu, Nepal	1	3	1	4
GiE TOT & Feminist Local Leadership -Bangkok, Thailand	1	-	1	1
Learning Visit- India & Kazakhstan	2	8	2	10
Review and Reflection Workshop- Sri Lanka	1	3	1	4
Total	86	251	392	643

SKS Internship Program

SKS Internship Program offers fresh graduates practical experiences in development work, serving as a vital bridge between academic learning and professional application. This year, the Internship Program hosted one Intern providing with hands-on exposure to real-world challenges & opportunities in the development sector. Through direct involvement in SKS' diverse program intervention, the Intern gained valuable insights into program/project management, community engagement, and the overall operational dynamics of a leading development organization. This experience enhanced her practical skills and deepened her understanding of the complexities and rewards of working in the development field, preparing for future roles in the development sector.

Financial Resource Management



Independent Auditor's Report To the General Body of SKS Foundation Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of **SKS Foundation**, which comprise the consolidated statement of financial position as at 30 June 2024, and the consolidated statement of comprehensive income, consolidated statement of receipts and payments and consolidated statement of cash flows for the year then ended 30 June 2024, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of SKS Foundation as at 30 June 2024, and its consolidated financial performance, its consolidated receipts and payments and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation of the consolidated financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), Rules and Regulations of Micro Credit Regulatory Authority (MRA) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

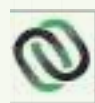
Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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A member of
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International

ম্যাবস এন্ড জে পার্টনার্স
MABS & J Partners
Chartered Accountants

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization’s ability to continue as a going concern. If we concluded that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieved fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants

S H Talukder FCA
Partner
ICAB Enrollment No: 1244
DVC: 2410221244AS241560

Place: Dhaka, Bangladesh
Dated: 22 October 2024

SKS Foundation
Consolidated Statement of Financial Position
As at June 30 2024

Particulars	Notes	30-Jun-24			30-Jun-23
		Microfinance	General Fund	SKS Enterprise	Grand Total
Non-current assets					
Property, plant and equipment	6	313,045,263	294,108,723	1,053,942,707	1,615,888,467
Current Assets					
Loan to members	7	11,199,462,846	-	-	10,440,855,435
Other loan - short term	8	44,002,324	10,194,255	150,000,000	48,951,594
Loan to MF Program		55,425,143	-	-	91,420,594
Staff Loan Accounts		29,992,242	10,746,131	-	39,116,354
Accounts and other receivables	9	1,591,601,493	60,390,063	30,240,782	1,170,427,072
Advance, deposits and prepayments	10	18,855,430	2,305,724	118,961,418	356,357,095
Unsettled Staff Advance	11	18,054,687	-	-	13,090,854
Cash and Cash Equivalents	12	202,420,370	35,092,750	11,552,491	540,699,035
Total Current Assets		13,159,814,535	118,728,923	310,754,691	12,700,918,033
Total Properties and Assets		13,472,859,798	412,837,646	1,364,697,398	14,316,806,500
Capital Fund and Liabilities					
Capital Fund					
Cumulative surplus	13	1,369,590,358	364,587,440	498,746,463	1,966,236,976
Statutory Reserve Fund	14	148,115,947	-	-	117,714,917
Total Capital Fund		1,517,706,305	364,587,440	498,746,463	2,083,951,893
Non-Current Liabilities					
Loan from PKSF	15	794,306,619	-	-	669,516,644
Loan from Anukul Foundation	16	30,590,644	-	-	31,395,586
Loan from Bank	17	64,168,938	5,464,286	545,200,727	612,239,875
Total Non-Current Liabilities		889,066,201	5,464,286	545,200,727	1,313,152,105




Particulars	Notes	30-Jun-24			30-Jun-23
		Microfinance	General Fund	SKS Enterprise	Grand Total
Current Liabilities					
Loan from PKSF		996,676,689	-	-	734,808,333
Loan from Anukul foundation		33,106,409	-	-	36,769,290
Loan from Bank and Others MFI		3,377,744,629	-	-	4,042,474,616
Members savings deposits	18	4,501,820,285	-	-	4,219,932,002
Staff Deposit		-	-	-	28,535,815
Fund Accounts		361,359,642	32,785,920	-	315,491,266
Accounts payable	19	253,495,405	10,000,000	170,591,289	228,322,634
Loan loss provision	20	358,697,969	-	-	309,274,830
Members Welfare Fund	21	613,549,998	-	-	487,665,171
Staff Welfare Fund	22	10,395,978	-	-	7,264,780
Dormant Accounts	23	3,124,560	-	-	224,342
Loan From Others Fund	24	403,481,447	-	150,000,000	365,674,080
Advance Account (IGA)	25	94,002	-	158,919	212,001
Total Current Liabilities		10,913,547,012	42,785,920	320,750,208	10,776,649,159
Others Projects Fund	26	152,540,280	-	-	143,053,342
Total Capital Fund and Liabilities		13,472,859,798	412,837,646	1,364,697,398	14,316,806,500

The accompanying notes form an integral part of this financial statements


Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation


Rasel Ahmed Liton
 Chief Executive
 SKS Foundation


Murshed Alam Sarker
 Chairman
 SKS Foundation

Signed in terms of our separate report annexed

Signed for & on behalf of
MABS & J Partners
 Chartered Accountants



S H Talukder FCA
 Partner

ICAB Enrollment No.: 1244


DVC: 2410221244AS241560

Place: Dhaka, Bangladesh

Dated: 22 OCT 2024

Particulars	Notes	2023-2024			Grand Total	2022-2023	
		Microfinance	General Fund	SKS Enterprise		Grand Total	Grand Total
Logistic Costs							
Fuel Expenses		4,875,005	2,988,473	5,475,348	13,338,826		18,054,316
Local transport		30,996,642	6,540,618	6,894,735	44,431,995		40,644,722
Total Operating Expenses		35,871,647	9,529,091	12,370,083	57,770,821		58,699,038
Financial Expenses							
Interest on loan account		25,584,057	-	-	25,584,057		95,090,706
Service charges to PKSF	30	97,774,500	-	-	97,774,500		83,396,503
Service charges to Anukul foundation		6,027,838	-	-	6,027,838		6,713,701
Interest Paid to Bank Loan		319,025,135	600,530	64,531,971	384,157,636		335,841,582
Interest on Members Savings		238,898,093	-	-	238,898,093		192,016,831
Loan Loss Expenses		288,337,627	-	-	288,337,627		228,385,536
		975,647,248	600,530	64,531,971	1,040,779,749		941,444,859
Program Inputs Costs							
Education Expenses		22,204,923	12,445,603	4,174,792	38,825,318		63,263,961
Social Development Expenses		25,179,468	199,305,542	-	224,485,010		202,343,928
		47,384,391	211,751,145	4,174,792	263,310,328		265,607,889
Total Expenditure		2,201,042,211	390,691,562	359,123,263	2,950,857,036		2,507,716,857
Surplus for the year		308,443,580	4,073,182	(12,319,166)	300,197,596		269,318,870
Total Expenditure		2,509,485,791	394,764,744	346,804,097	3,251,054,632		2,777,035,728


Rasel Ahmed Liton
 Chief Executive
 SKS Foundation


Mursheed Alam Sarker
 Chairman
 SKS Foundation

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
 Chartered Accountants



S H Talukder FCA
 Partner

ICAB Enrollment No.: 1244
 DVC: 2410221244A5291560


Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation

Place: Dhaka, Bangladesh

Dated: 

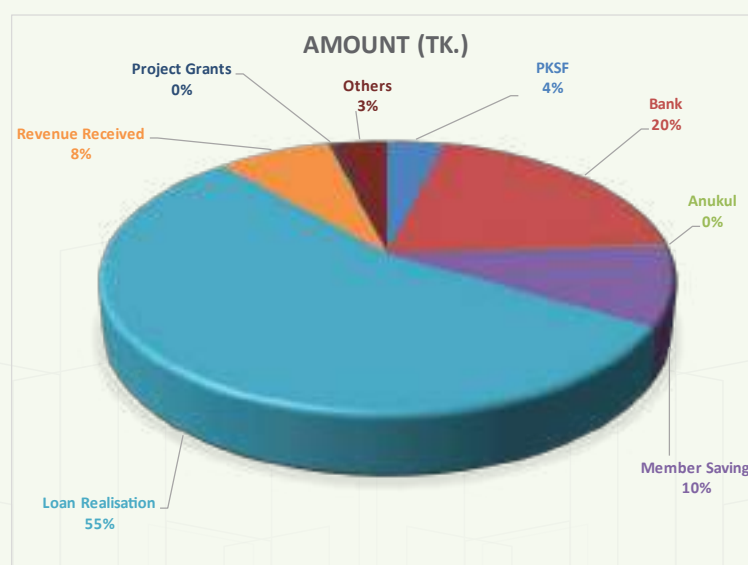
Programs/Projects Run in 2022-'23

Sl. No.	Program/Project	Resource Partner
1	Prevention of Avoidable Blindness (PAB) Project	ANDHERI HILFE
2	Expanding Livelihoods and Increasing Resilience (ELIR) to Flooding and River Erosion of 5000 Poor Island Households in Gaibandha District	
3	Expanded Livelihoods for 2000 Poor Households and Increased Resilience (ELIR) to Flooding in Lalmonirhat District	
4	Lighting the Poor and Disadvantaged Living in Chars	
5	Promoting Disaster Ready Inclusive Preparedness towards Adaptation (PRODRIPTA),	CARE
6	SHOUHARDO III Plus	
7	SHOUHARTDO III DRR	
8	WASH for Urban Poor Project, Phase-II	WaterAid Bangladesh
9	National and Bilateral WASH Advocacy (NaBWASHA),	
10	WASH Systems for Health (WS4H)	
11	Promotion of Maternal and Neo-born Healthcare and Family Planning (MAMOTA, Phase II)	Save the Children
12	Integrated Child Development Programs (ICDP)-Shishuder Jonno Project	
13	Scaling-up Anticipatory Action for Flood Prone Areas in Northern Districts of Bangladesh	
14	Child-Centered Anticipatory Action (CCAA) for Better Preparedness of Communities and Local Institutions	Oxfam
15	Strengthening Community Preparedness, Rapid Response and Recovery in Bangladesh 2024 (ACT II Project)	
16	Making Markets Work for <i>Chars</i> (M4C, Phase II)	Swisscontact/SDC
17	Community-based Resilience, Women's Empowerment and Action (CREA)	MJF
18	Scaling up Flood Forecast Based Actions and Learning (SUFAL II) Project	Concern Worldwide
19	Scaling up Flood Forecast-Based Actions and Learning Top-up (SUFAL top up) for Sariakandi	
20	Urban Resilience for Marginal Inhabitants (URMI) in Sirajganj Pourashava	CBF/BRAC
21	Rising for Rights for Strengthening Civil Society Network in South Asia to Achieve SDG 6	FANSA
22	Supporting the Unity and Sustainability of Civil Society Organizations (CSOs) to uphold Human Rights, National Integrity, and Rule of Law in Bangladesh (SUSHIL) Project	ActionAid
23	School-Led Community Resilience to Disaster and Climate Risks (SLCRDCR)	Muslim Aid-UK, Bangladesh Country Office (MABCO)
24	The Project for Procurement of Eye Care Equipment for SKS Eye Hospital in Gaibandha District	Embassy of Japan in Bangladesh
25	<i>Schuchala</i> Project	Anukul Foundation
26	Primary Healthcare Project	
27	Enhancing Resources and Increasing Capacities of Poor Households toward Elimination of their Poverty (ENRICH) projects (Saghata, Bharatkhal, Kamalerpara and Boali Unions)	PKSF

Sl. No.	Program/Project	Resource Partner
28	Adolescent Programs	PKSF
29	Pathways to Prosperity for the Extremely Poor People (PPEPP)	
30	Bangladesh Rural WASH for Human Capital Development Project, Jointly funded by WB, AIIB	
31	Recovery & Advancement of Informal Sector Employment (RAISE)	
32	Safe Fish, Production of Fish Products and Marketing (RMTP-Fisheries)	
33	Breeder Seed (Oil & Pulse Crops) Multiplication Sub-Project (RMTP-Seeds)	
34	Extended Community Climate Change Project (ECCCP)	
35	Microfinance Program (<i>Buniad, Jagoron, Agrosor, Sufalon</i>)	
36	Small and Marginal Sized Farmers' Agricultural Productivity Improvement and Diversification Financing Project (SMAP)	Bangladesh Bank
37	Solar Home System Project	IDCOL

Fund Received in 2023-'24

Particular	Amount (TK.)
PKSF	1,239,800,000
Bank	6,580,000,000
Anukul	36,500,000
Member Savings	3,130,506,884
Loan Realisation	18,034,418,422
Revenue Received	2,477,300,000
Project Grants	117,623,650
Others	1,161,429,518
	32,777,578,474



Governance & Policy Management

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 towards achieving the goal of SKS Foundation. The 7-member Executive Committee performs as the apex body relating to the policy direction which is formed by & from the 23-member General Council. The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Committee meets once a year to review & approve the yearly performance, annual budget, work-plan and other strategic issues.



Chairperson
Murshed Alam Sarker



Vice-Chairperson
Mst. Parvin Akter



Treasurer
Dr. Anamika Shaha



Executive Member
Mst. Sharifa Begum



Executive Member
Md. Nasir Uddin Faruq



Executive Member
Rafiqul Islam Sarker

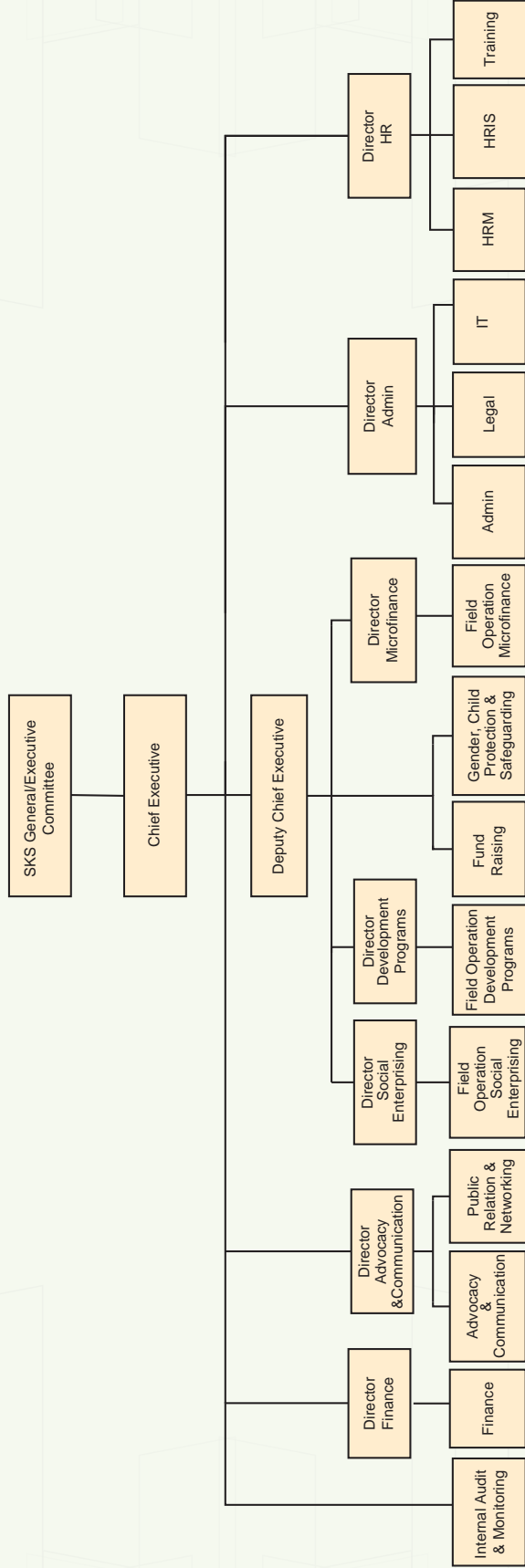


Member Secretary
Rasel Ahmed Liton



SKS

SKS Foundation Organogram



Note: Every Sector/Department/Section has separate Organogram

Achievement So Far

Year of Establishment	1987
Program Intervention Area	
Branch/Project Office	343
Total District Reached	29
Total Upazila Reached	250
Total Union Covered	1,592
Total Village Covered	11,682
Total Household Covered	3,092,079
People Served under 4 Thematic Areas	
<i>Social Empowerment Sector</i>	2,492,460
<i>Economic Empowerment Sector</i>	3,343,916
<i>Environmental Justice Sector</i>	1,221,292
<i>Quality Basic Services Sector</i>	5,243,947
Training Provided	
<i>SKS Staff & Volunteer</i>	7,707
<i>Community People</i>	512,440
<i>LGI Representatives</i>	17,126
Policy Document & IEC/BCC Materials	
<i>Organizational Policy</i>	29
<i>Training Module</i>	29
<i>IEC Material</i>	55
<i>BCC Material</i>	96
People Benefited	5.7 Million



SKS Foundation

Striving for a Sustainable Change


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