

Annual Report

2024-'25



SKS



ANNUAL REPORT 2024-'25

Striving for a Sustainable Change





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Message from the Chairperson



SKS Foundation remains firmly guided by its mission to alleviate poverty, reduce inequalities, and enhance human dignity. Its vision of a just, poverty-free, and resilient society continues to steer every initiative on the ground. Anchored in its organizational Strategic Plan, SKS Foundation is committed to expanding inclusive opportunities and fostering innovation to ensure that no one is left behind. However, the geophysical context and the diverse concerns in the communities call for adaptability on the ground. Collaboration with the stakeholders and unwavering dedication from the actors are needed to create the expected impact. SKS Foundation is well aware of that and runs on track with its multifaceted development drives. Thus, SKS passed by another year building on programmatic successes, learning from challenges, and embracing emerging opportunities.

The lingering effects of the COVID-19 pandemic still cast a shadow, leaving vulnerable communities struggling with poverty, unemployment, environmental vulnerabilities, and social inequalities. Limited access to education, healthcare, and livelihood options, combined with the impacts of climate change and economic fluctuations, remains a pressing concern in the regions SKS Foundation is engaged in intervention. Combating this context, SKS continued its intervention following the new strategic directions adopted in its Strategic Plan 2024-2029. Greater emphasis was placed on community empowerment, income generation, climate adaptation, and networking & partnerships with the non-government & government organizations. The vibrant participation of the community people continued to inspire us, and that motivated SKS to remain rooted in responding to community needs with innovative and inclusive approaches.

The work ahead is even greater. The future demands that we move beyond traditional service delivery and reimagine development through the lens of empowerment, equity, income generation, and climate resilience. To achieve this, we must continue forging strong partnerships across government, civil society, and the private sector. To amplify impact, we must embrace technology and data-driven insights, while ensuring that community voices remain at the center of every decision.

Like many others, SKS Foundation continues to face declining foreign funding and growing operational constraints. Diversifying funding streams through private sector collaboration, social enterprises, and community-based entrepreneurship development has become essential for sustainability. Strengthening transparency, building community ownership, and mobilizing resources for innovative approaches that enhance the role of SKS Foundation in community development are also critical pathways to ensuring resilience and lasting impact.

My heartfelt gratitude goes to the members of SKS Foundation's governing body, and the stakeholders, ranging from the donors, partners, staff, and the community members we serve. Their trust, commitment, and collaboration have been the foundation of SKS Foundation's development journey. Every initiative documented in the Annual Report 2024-'25 has been possible because of the collective spirit of solidarity and shared vision for change.

A handwritten signature in black ink, appearing to be 'A. Sarker', written over a light blue horizontal line.

Murshed Alam Sarker
Chairperson

Foreword



The year 2024-'25 had been a period of challenges met with courage and determination. Unrest & lack of social bonding, economic pressures, and climate shocks have affected millions of the marginalized. SKS Foundation guided its target people believing that every individual deserves dignity and the chance to thrive.

In line with its Strategic Plan 2024-2029 principle, SKS Foundation focused on women development & child protection, and promotion of inclusivity. Covering 264,478 people with rights-based interventions under its Social Empowerment sector, SKS sensitized the decision-makers & duty-bearers to ensure that the most excluded are heard and responded to accordingly. Thus, SKS strived to create an inclusive environment where everyone, regardless of identity, ability, or background, can fully engage and benefit from development efforts.

Under its Economic Development sector, SKS continued supporting the small & marginal farmers, entrepreneurs, and other market actors in developing & identifying new products & markets. The farmer groups were promoted to enhance the productivity & marketing of eco-friendly high-value aquaculture and cereal crops, and in turn boost income generation. Alongside, SKS' 'Credit Plus' approach was expanded & maintained in 17,587 groups of 302,690 members to create opportunities combining financial services, entrepreneurship development, and skills building in 29 districts under 8 divisions, bringing financial growth closer to the marginalized communities.

SKS Foundation's commitment to Environmental Justice reflected through diversified initiatives relating to environmental stewardship in its work. SKS supported communities protect their livelihoods and build resilience against climate shocks with the promotion of environmental conservation & climate adaptation, and supporting disaster risk reduction. SKS ensured 25,663 marginalized households' access to a clean environment and safer living with civic facilities including renewable energy.

Upholding education, health and WASH as human rights, SKS Foundation promoted these as Basic Service Support recognizing the inextricable link among these facilities in building healthy & resilient communities. SKS' non-formal education nurtured children who were struggling in primary school. Health & nutrition and WASH facilities were promoted with a steadfast commitment to reaching the most marginalized, who are often excluded from these basic services. And thus covered 836,406 disadvantaged people under this sector.

SKS maintained a close collaboration with its partners in development bodies & networks, clusters & communities. The partnership & networking with national & international bodies contributed to continuing with the social bonding initiatives. It also supported conducting several research studies on climate change & adaptation, and safely managed sanitation services (SMSS) & CWIS promotion.

None of these achievements would have been possible without the trust & cooperation of government authorities, development partners, LGIs, local allies, and our program participants. I extend my deepest gratitude to each of them for their unwavering support. I appreciate my colleagues who contributed with their committed efforts to reach around 300,000 people more during the year.

I hope the *Annual Report 2024-'25* will be a ready reference of progress made for the target people of SKS Foundation.

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

Rasel Ahmed Liton
Founder & Chief Executive

Chapter 1

PROFILE OF SKS FOUNDATION

The Genesis

Bharatkali village, located on the western bank of the Jamuna River in Gaibandha, was the home of the helpless in the remote *char*. To protect them against injustice, some young people organized themselves and started social work. The youths formed the Hat Bharatkali Social Welfare Society on 1st December 1987 to give a structure to people's participation. The Hat Bharatkali Welfare Society has evolved into a development organization- SKS Foundation.

The Organization Today

SKS Foundation is a national non-government organization rooted in Northern Bangladesh. SKS facilitates multi-faceted development programs covering the poor & marginalized, focusing on women & children fighting against deprivation and injustice. It has grown more visibly over the last decades with diversity in its mission, targeting the deserving people. Thus, SKS has been *Striving for a Sustainable Change* in collaboration with the development partners and stakeholders.

Vision

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

Mission Statement

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



Goal

The quality of life of the poor and excluded groups improved with access to and use of effective and inclusive development opportunities and resources.

Core Values

SKS Foundation is driven by some core values that are shared and upheld to carry out its mission.



Core Competencies

Hard-to-Reach Priority: SKS Foundation is recognized for its unwavering commitment to supporting the excluded & hard-to-reach, including *char* dwellers, indigenous groups, ultra-poor, and other forms of marginalization.

Innovative Vision: SKS Foundation advances with a forward-thinking approach, committed to growth and diversity through timely actions and creative solutions.

Collaborative Environment: SKS Foundation places staff at the center of its initiatives and fosters a non-bureaucratic culture that promotes a positive working atmosphere for all staff, regardless of gender.

Brand Commitment: SKS Foundation is dedicated to upholding its brand identity and reputation in its self-governance, program operations in partnership, service delivery and resource management.

Sustainable Growth: SKS Foundation prioritizes progressive growth over revolutionary change, adopting an incremental program and organizational development strategy.

Adaptability & Responsiveness: SKS Foundation is flexible in responding to emerging needs & opportunities aligned with its mission and open to change, learning and interaction within the organization.

Holistic Development Approach: SKS Foundation is committed to comprehensive development, maintaining a programmatic focus encompassing social, economic, and environmental dimensions alongside social enterprising.

Chapter 2

THE YEAR IN REVIEW

SKS Foundation marks the year 2024-'25 resilient and progressive as it continued its commitment to inclusive development through integrated programs. Guided by the Strategic Issues & Directions under its Strategic Plan, SKS' interventions ran under its 4 programmatic sectors i.e. Social Empowerment, Economic Development, Environmental Justice, and Basic Service Support, with technical & strategic services from relevant partners & professionals. Following the community-driven approach, SKS worked focusing on the marginalized and excluded groups, keeping the target on tangible results & measurable outcomes.

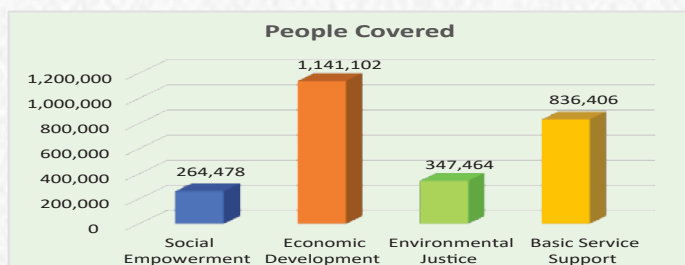
Following the principle of “no one left behind”, SKS prioritized excluded & marginalized groups, enabling them to address critical social issues such as women empowerment, gender justice & child protection, governance & accountability, and inclusivity, etc under its Social Empowerment sector. The intervention under different program components focused on forming & mobilizing forums & federations, community groups, etc, and organizing & facilitating community-based mobilization activities, events, campaigns, etc to raise awareness on their rights and entitlements. Thus, in 2024-'25, SKS covered 264,478 people under its Social Empowerment sector. Women empowerment through awareness & sensitization on rights & entitlements, while safeguarding children from violence through school- and community-based actions covered around 63,696 people. Different interventions concerning the mobilization of the right holders and sensitization of the duty bearers to strengthen governance & accountability service promotion covered around 2,494 people. By ensuring the mobilization & participation of 4,079 disadvantaged people including individuals from excluded groups, persons with disabilities, and ethnic minorities and so on, SKS reinforced its commitment to support the creation of safer, more cohesive communities, and social equity.

To strengthen economic resilience, SKS continued its financial service promotion through different agro & commerce-based initiatives and Microfinance Program interventions under its Economic Development sector. Different interventions under this sector promoted agro-farm-based and vocational training and apprenticeships, enabling youth to gain hands-on skills in trades such as tailoring, welding, and mobile servicing.

Entrepreneurship development initiatives supported the restoration of enterprises affected by COVID-19, enhanced the productivity of micro-entrepreneurs, and thus facilitated sustainable employment for the disadvantaged youths. These on-farm and off-farm program interventions covered around 31,202 people. Alongside, SKS expanded its Microfinance Program, reaching 1,141,102 people. This included 302,690 program participants, with a loan portfolio of BDT 12,504.91 million and savings of BDT 4,591.40 million, maintaining an impressive 95.03% recovery rate. All these interventions contributed to boosting local economies, enhanced financial inclusion, and enabled women and youth to become self-reliant through credit, skills, and market linkages.

SKS continued to promote climate resilience and environmental conservation under its Environmental Justice sector while most of the interventions continued combining disaster response and climate adaptation initiatives. Alongside awareness campaigns engaging the vulnerable community on ecology & environmental conservation, SKS conducted & facilitated communities in afforestation, promoted eco-friendly technologies & means, and supported organic & sustainable farming & practices. These interventions reached around 347,464 people. To reduce the impact of extreme weather, SKS also supported the distressed people by delivering different aids on an emergency basis, and also extended cash grants & food support to the affected households while it covered around 2,302 people. By combining disaster preparedness with climate-smart practices, SKS contributed to reducing vulnerabilities in hard-to-reach areas, protecting livelihoods dependent on natural resources, and promoting ecological balance.

Name of the Sector	People Covered
Social Empowerment	264,478
Economic Development	1,141,102
Environmental Justice	347,464
Basic Service Support	836,406
Total	2,589,450







The key focus of the Basic Service Support sector was on education, health, WASH, and senior citizen care. Education was strengthened through formal institution-based and non-formal education programs. To support studies in an improved educational environment, SKS supported enhancing classroom quality through supplementary learning materials, teacher capacity-building, and child-friendly infrastructure, while fostering holistic growth with play & sports materials, and thus covered around 3,946 students. SKS supported 40 government primary schools in receiving educational materials.

The promotion of combined maternal & child health, nutrition, reproductive health, which were delivered through health camps, mobile, satellite, & static clinic facilities and served around 447,206 people. Alongside, nutrition & hygiene promotion, and reproductive health for adolescents was especially focused during the year. Concerning the promotion of WASH facilities, SKS continued supporting the disadvantaged communities while it covered 285,059 people of 126,745 households with access to safe drinking water, improved sanitation facilities, and hygiene behaviors.

SKS Foundation continued to strengthen the organization's networking and outreach through media-mix communication channels. Facilitation of its Interpersonal, Print & Audio-visual media platforms supported SKS' networking & advocacy purposes. These also upheld organizational visibility & information sharing on SKS' profile & programmatic achievements, experiences & learning, and thus reached around 1,624,441 people of different categories ranging from policy-making level to the LGIs & allies.

Reaffirmed its mission of building a just, inclusive, and sustainable society, SKS Foundation addressed pressing social, economic, and environmental challenges based on its multi-sectoral program interventions. Focusing on inclusive and community-driven interventions, SKS contributed to adapting & improving lives in vulnerable and marginalized communities across Bangladesh during the year 2024-'25.

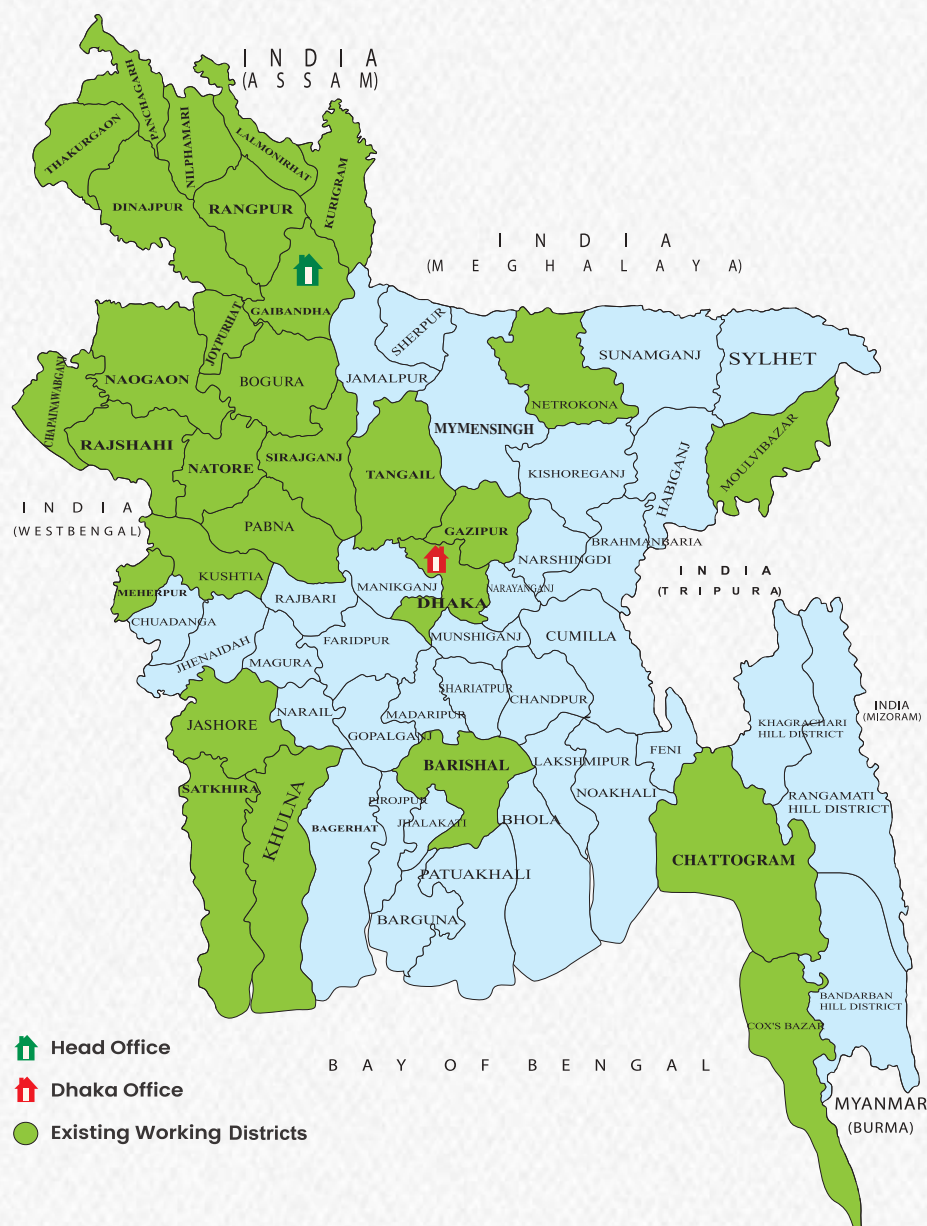
Summary of Performance 2024-'25

Sector & Strategic Issues	No. of Event/Group	No. of Participant	Total	
Social Empowerment  Strategic Aim: Combat social inequalities, exclusion, and poor governance.				
Women Development & Gender Justice	8,203	Events	142,368	264,478
Child Protection	1,394	Events	63,696	
Addressing Inclusivity	104	Events	4,079	
Peace & Harmony in Family & Community	1,072	Events	51,841	
Governance & Accountability	62	Events	2,494	
Economic Development  Strategic Aim: Promote income security & economic freedom of poor & marginalized.				
Microfinance Program				1,141,102
> Economic Support	17,587	Groups	302,690	
> Savings Schemes	17,587	Groups	514,573	
> Credit Schemes	17,587	Groups	273,033	
> Special Economic Schemes	17,587	Groups	19,604	
Technical & Vocational Education	109	Events	2,564	
Entrepreneurship Development	6,037	Events	28,638	
Environmental Justice  Strategic Aim: Reduce environmental abuse, climate risks & disaster vulnerability.				
Environmental Conservation	2,240	Events	85,292	347,464
Addressing Climate Change	661	Events	71,629	
Disaster Risk Reduction	1,958	Events	190,543	
Basic Service Support  Strategic Aim: Increase people’s access to basic quality services.				
Quality Education	3,279	Events	98,356	836,406
Promotion of Health	6,691	Events	447,206	
Promotion of WASH	16,637	Events	285,059	
Senior Citizen Care	705	Events	5,785	
Total			2,589,450	

Program Area Covered in 2024-'25

Division	No. of District	No. of Upazila	No. of Union/Municipality	No. of Village	No. of Household	Participant/People Covered		
						Male	Female	Total
Rangpur	8	58	582	4,672	564,576	1,498,535	2,159,190	3,657,725
Rajshahi	8	66	592	3,046	79,692	2,997	87,566	90,563
Dhaka	3	21	200	1,572	14,487	4,249	10,238	14,487
Khulna	5	16	143	1,030	63,500	30,545	86,850	117,395
Chattogram	2	11	100	745	15,810	-	15,810	15,810
Barishal	1	1	1	90	55,000	111,375	136,125	247,500
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	175	1,620	11,186	1,006,125	1,671,359	2,531,091	4,202,450

DEMARCATON 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 under its strategic plan. The development program structure has a well-rooted foundation of 4 mainstream program pillars: Social Empowerment, Economic Development, Environmental Justice, and Basic Service Support. SKS Foundation runs these mainstream programs taking the respective strategic objectives into proper consideration. However, the program interventions under the sectors are complementary to each other.



Social Empowerment



SKS Foundation's Social Empowerment sector interventions focus on enabling the marginalized communities, groups & individuals to participate in social, political & economic spheres, and claim their rights to gain control over their living. SKS mobilizes them to take part in the planning & implementation of the programs so that ownership of the programs can be transferred to the target people. This has been facilitated by the free exchange of ideas between SKS and its program participants & stakeholders, mutual respect, the development of voluntarism, leadership among the target groups, etc. Key intervention areas aligning with SDG include women development & gender justice, child protection, addressing inclusivity, promoting peace & harmony in family and community, and ensuring governance & accountability in service promotion. Recognizing the power of collective action, SKS facilitates the formation & mobilization of CBOs, federations, groups & other platforms in the community. These groups act as conduits between right-holders and duty-bearers, strengthening accountability and fostering community-driven advocacy for lasting social change.

Social Empowerment

Strategic Issues & Directions	People Covered
Women Development & Gender Justice -Awareness of Women's Rights & Entitlements -Advocacy for Gender-equity-based Services	142,368 136,478 5,890
Child Protection -Awareness at Community & Educational Institutions -Sensitizing the LGIs & Law Enforcement Agencies	63,696 30,315 33,381
Addressing Inclusivity -Access to Basic Services & Facilities by all Sects -Connecting People with Service Providers	4,079 2,828 1,251
Peace & Harmony in Family & Community -Community Sensitization on Social Bonding -Awareness Against Drugs & Domestic Violence	51,841 41,954 9,887
Governance & Accountability -Awareness of Demanding Rights & Entitlements	2,494 2,494

Women Development & Gender Justice

SKS Foundation promotes Women Development & Gender Justice as one of its major strategic issues, targeting to keep community women aware & sensitized of their rights and entitlements. SKS views women as powerful agents of change and essential contributors to development. SKS prioritizes the reduction of gender inequality and, in turn, women's empowerment. SKS raises awareness of women's rights, builds leadership capacity, and promotes advocacy to help women claim their deserved places in society.

Concerning this, SKS also engages LGIs, local allies, indigenous leaders i.e. teachers & religious leaders, adolescents and so on to raise their voice & roles to uproot the deep-rooted gender disparities.



Awareness of Women's Rights & Entitlements

SKS Foundation focuses on increasing awareness of women's rights & entitlements as a strategic direction. SKS realizes, women's rights & entitlements refer to the legal, social, and economic guarantees that ensure women can live with dignity & equality. These include the right to education, healthcare, property, employment, equal pay, and safeguarding against discrimination, harassment, abuse, etc. To keep community women, adolescent girls and other concerned groups aware & sensitized about women's rights & entitlements, SKS organized and facilitated various events, enabling them to access safe and gender-sensitive services.

Advocacy for Gender-equity-based Services

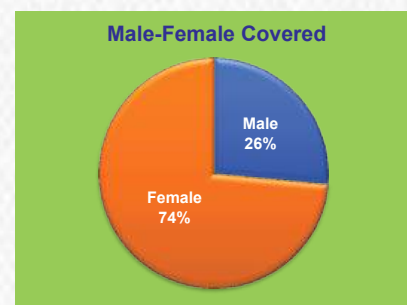
Under SKS' advocacy for accessing gender-equity-based services, various activities were conducted aiming to reduce existing inequalities and combat discrimination, harassment, and abuse against women in society. Legal aid support was extended to women facing rights violations, while SKS supported the disadvantaged women availing benefits under government social safety net programs. SKS also played a key role in ensuring

women's representation and participation in governance, while they got linked to relevant LGIs & public services, furthering their inclusion and empowerment.

During the year, SKS covered 61,605 women, 16,569 adolescent girls and 64,194 men under Women Development & Gender Justice.

Women Development & Gender Justice

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Awareness of Women's Rights & Entitlements				
Awareness Raising Events for Community Women	10,925	55,454	56,181	111,635
Gender Sensitization Meeting Involving Spouses & Family Members	7,200	7,100	2,100	9,200
Training on Leadership & Entrepreneurship	206	-	206	206
Inclusion of women in LGI Standing Committees	3	-	3	3
Coordination Meeting of Women/Girls Forum on VAW	5,821	-	6,061	6,061
Formation & Mobilization of Spouse/Couple Group	4,918	276	5,032	5,308
Dialogue on Improved Relationships in Family	364	364	364	728
Mobilization of Women Forum	507	-	507	507
Observance of Relevant Days/Events	2,822	911	1,919	2,830
Advocacy for Gender-equity-based Services				
Advocacy Meeting & Linking Community with Service Providers/Depts.	524	89	435	524
Legal Aid & Medical Support Centering VAW	29	-	29	29
Supporting Vulnerable Women in Getting Safety-Net Services	504	-	504	504
Promoting Women Getting Involved in IGAs	4,799	-	4,799	4,799
Managing Domestic Violence against Women & Girls	34	-	34	34
Total	38,656	64,194	78,174	142,368



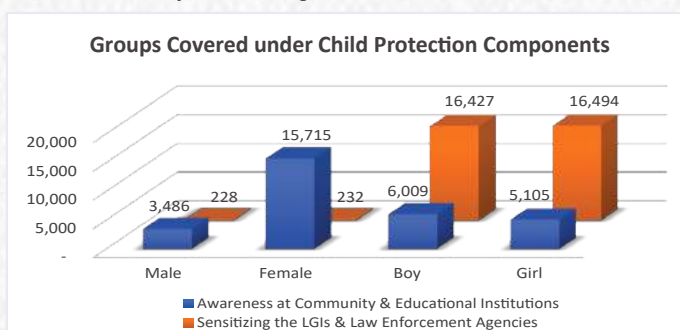
Child Protection

SKS Foundation realizes that children are among the most vulnerable members of society, and without proper protection, their physical, emotional, and psychological development can be severely harmed, often with lifelong consequences. Concerning this, SKS maintains Child Protection as a strategic issue to make families, communities & institutions aware and sensitized to keep the children protected from all forms of violence. The initiatives under SKS' Child Protection strategic issue ensure that children's rights are upheld, their voices are heard, and their well-being is prioritized in families, communities, educational institutions, and the broader society.



Awareness at Community & Educational Institutions

Raising awareness in the community and educational institutions plays a vital role as a strategic direction under SKS' Child Protection strategic issue. SKS continued its efforts by facilitating various interventions to ensure child well-being at the grassroots. SKS conducted awareness sessions on children's rights & positive parenting for caregivers, promoting nurturing and supportive home environments. And sessions on child rights issues were conducted covering community members, and sessions on SRHR issues for early married girls.



Sensitizing the LGIs & Law Enforcement Agencies

Under Sensitizing the LGIs and Law Enforcement Agencies, SKS actively engaged relevant institutions and service departments on child rights and protection issues. As part of this initiative, SKS organized several committees at the LGIs on children's affairs to strengthen the collaborative framework for child welfare i.e. stop child marriage, demonstrate coordinated action in safeguarding children's protection, etc.

Under the Child Protection strategic issue, 1,394 events were organized covering 3,714 male & 22,436 boys, female 15,947 & 21,599 girls.

Child Protection

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Awareness at Community & Educational Institutions				
Meeting with Different Groups on Child Rights	1,620	2,198	5,926	8,124
Training of Caregivers on Child Protection	1,200	-	1,200	1,200
Sensitization of Educational Institutions on Child Protection	916	451	465	916
Training/Orientation of Children/Adolescents on SRHR	2,062	2,976	4,538	7,514
Training of Club Leaders on Leadership & Pronunciation	1,000	578	499	1,077
Community Campaign against GBV	5,008	1,476	3,539	5,015
Awareness Session of Early-married Girls	736	-	736	736
Orientation of Teachers & Parents on Child Rights	60	32	28	60
Mobilization of Adolescent Groups	2,871	1,784	3,859	5,643
Life-Skills Training of Adolescents	30	-	30	30
Sensitizing the LGIs & Law Enforcement Agencies				
Promoting a Child-friendly Environment at School	30,050	16,655	16,665	33,320
Linkage among Community, LGIs, & Law Enforcement Agencies	8	-	8	8
Prevention of Child Marriage	53	-	53	53
Total	45,614	26,150	37,546	63,696

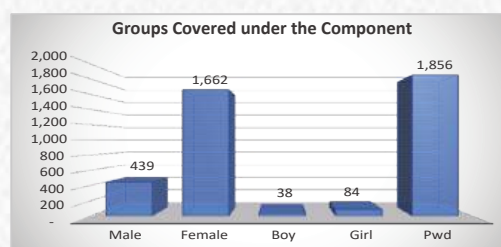
Addressing Inclusivity

SKS Foundation runs its strategic issue Addressing Inclusivity in all aspects of its programs to cover the core principle of LNOB. The excluded sects include ethnic minorities, *Dalits*, *Horijon*, persons with disabilities, LGBTQ individuals, and others who often face systemic exclusion. SKS actively supports these groups by ensuring their voices are heard, needs reflected in planning & implementation processes, and fosters equity in access to services & opportunities. Through tailored interventions and barrier-free facilities, SKS strives to create an environment where everyone can fully engage and benefit from development efforts.



Access to Basic Services by all Sects

Focusing on excluded sects, SKS ensured different excluded groups' inclusion in its programs and different platforms. Special attention was given to the most vulnerable through capacity building & IGA support for ensuring inclusive facilities for them.



Connecting People with Service Providers

SKS supported various excluded segments to connect them with government institutions and local service providers to access their entitlements. In turn, they were able to access basic services i.e. healthcare, education, social safety net, etc. This approach enhanced their access to rights and also strengthened their confidence within mainstream systems.

Addressing Inclusivity

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Access to Basic Services by all Sects				
Support for Excluded Groups/LNOBs	937	111	899	1,010
Orientation of Sanitation Workers on Health Safety	26	16	10	26
Covered PWDs in Different Interventions	1,792	-	1,792	1,792
Connecting People with Service Providers				
Dialogue with Service Providers on Ensuring Services for LIC	1,187	332	888	1,220
Supporting PWDs Getting Safety Net Services	30	18	13	31
Total	3,972	477	3,602	4,079

Under the strategic issue Addressing Inclusivity, SKS provided services and facilitated the linkage of 4,079 excluded individuals, including ethnic minorities, *Dalits*, *Horijans*, persons with disabilities, and LGBTQ persons, with relevant service providers during the year.

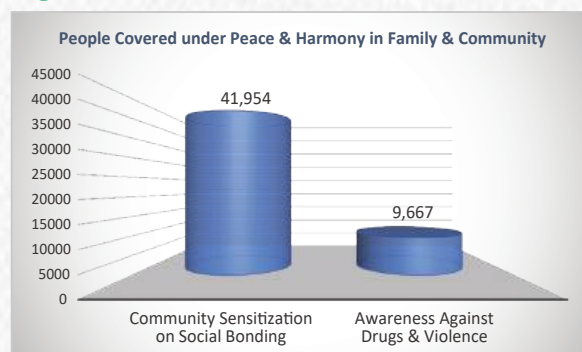
Peace & Harmony in Family & Community

SKS Foundation promotes awareness & motivation in families & communities to mobilize people to build peace & harmony in society. SKS focuses on different awareness-building & motivational initiatives targeting individuals, couples and other relations for creating a space to address and resolve domestic conflicts. SKS also emphasizes the integration of different segments through their participation in various interpersonal initiatives. The gathering of the community helps promote social cohesion, where they come together and share, celebrate & build connections concerning the positive changes in society.



Community Sensitization on Social Bonding

SKS organized different platforms and conducted events i.e. meetings, dialogues, consultations, workshops, seminars, rallies, fairs, and striking day observances targeting to raise community awareness and promote social bonding. Alongside, the large-scale community celebrations with mass gatherings in sports and cultural events mobilized diverse groups of people, fostering inclusivity, mutual respect, and a sense of togetherness through active participation and collective decision-making at the grassroots.



Awareness Against Drugs & Domestic Violence

To protect youth from the dangers of drug abuse & violence, SKS undertook awareness-raising activities targeting both educational institutions & communities. Alongside, separate male & female youth clubs were mobilized on the risks of drug use, violence, and other harmful behaviors. These clubs engaged young people in constructive activities centering sports & culture, providing them with positive platforms for expression and creativity. These fostered a sense of positive purpose & discipline among youth, steering them away from harmful influences and nurturing them as responsible citizens.

In 2024-'25, SKS facilitated the functioning of 228 female youth clubs of 27,497 members, and 161 male youth clubs of 24,344 members under the strategic issue Peace & Harmony in Family & Community.

Peace & Harmony in Family & Community

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Community Sensitization on Social Bonding				
Football Match for Adolescent Girls	800	1,840	882	2,722
Cultural Events for Youth & Sr. Citizens	5,733	1,721	1,490	3,211
Organizing Fair on Adolescent Issues	4,400	3,180	2,202	5,382
Mobilization of Community Action Groups	1,058	584	474	1,058
Training of Adolescent Groups	1,294	639	655	1,294
Meeting with different Age Groups	2,741	2,819	6,490	9,309
Observance of Days & Events	1,008	543	727	1,270
Socio-Economic Development of Dalit	937	111	899	1,010
Awareness Session on Conflict Resolution, Early Marriage, etc.	1,670	874	824	1,698
Awareness Against Drugs & Domestic Violence				
Mobilization of Youth Group	9,667	3,888	5,779	9,667
Life Skill Development Training	220	145	75	220
Total	30,278	24,344	27,497	51,841

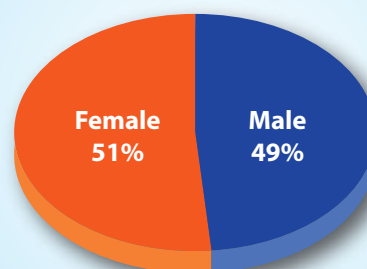
Governance & Accountability

SKS Foundation realizes that good governance and accountability are essential for building trust, ensuring transparency, and delivering equitable services. SKS promotes good governance & accountability through a range of community-based and institutional initiatives to keep people aware of and create demands for their rights & entitlements, and make the duty-bearers accountable. Accountability ensures that duty-bearers are answerable for their actions & decisions. At this end, SKS formed and mobilized CBOs, CSOs and citizen groups who ran rights-based campaigns to ensure transparency in service delivery.

Awareness of Demanding Rights & Entitlements

SKS undertook initiatives to enhance community and stakeholder awareness on rights and entitlements emphasizing on civic engagement and social accountability. In collaboration with LGIs, SKS supported the formation & strengthening of community forums and citizen watch groups that actively monitored service access and advocated for accountability. SKS mobilized the citizen groups in conducting social events that created platforms for ensuring governance & accountability. These initiatives empowered citizens to participate in decision-making, claim their rights, and hold institutions responsible, leading to more inclusive and sustainable development.

Male-Female Covered



During the year, 2,494 people, including 1,214 male, 1,280 female were covered in 50 groups, CBOs & CSOs and took part actively in rights-based interventions under SKS' Governance & Accountability strategic issue.



Governance & Accountability

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Awareness of Demanding Rights & Entitlements				
Supporting the Vulnerable Getting Safety-Net Services	99	49	52	101
Supporting TLCC Meeting	330	221	109	330
Inclusion of Community People in LGI Standing Committees	34	8	26	34
Facilitation of Open Budget Session at LGIs	546	374	162	536
Petition for Demanding Community Entitlements	435	54	380	434
Training of LGIs on Governance & Accountability	149	72	76	148
Monitoring Community Needs & Their Voices	487	247	239	486
Supporting Access to Information & Play Leadership Roles	56	-	56	56
Conduction of Social Audit & Public Hearing	367	189	180	369
Total	2,503	1,214	1,280	2,494

Economic Development



The Economic Development sector of SKS Foundation aims to improve the living standard of program participants. SKS focuses on increasing income, generating employment, strengthening local markets, and building financial resilience, especially for the poor & marginalized. SKS adopts a differentiated approach based on participants' economic conditions: for the marginalized, it ensures livelihood security; for the poor, it supports income generation; and for mid-level participants, it facilitates business expansion, thereby enabling job creation for others. With a credit-plus model, SKS combines financial services with training, technical support, and regular monitoring to ensure earning capability. Recognizing that most participants live in rural and hard-to-reach areas, SKS places special emphasis on agricultural development for sustained income generation. Alongside, it operates a large-scale Microfinance Program, offering a wide range of tailored credit products, including small enterprise loans, agricultural loans, wide-scale business loans, etc. Concerning this, SKS trains and connects the individuals to markets and promotes enterprise growth through mentoring, business planning support, and market linkage under its Economic Development sector.

Economic Development

Strategic Issues & Directions	People Covered
Microfinance Program	1,109,900
Horizontal & Vertical Growth	302,690
Innovative Products & Digitization	807,210
Savings Schemes	514,573
Credit Schemes	273,033
Special Economic Scheme	19,604
Technical & Vocational Education	2,564
Youth Skill Development for Employment Generation	2,409
Partnership & Linkage Building with MFIs	155
Entrepreneurship Development	28,638
Financing & Promoting Enterprises	17,033
Market Development & Value Chain Creation	11,605

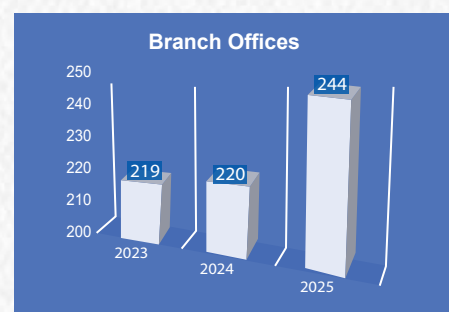
Microfinance Program

SKS Foundation seeks to expand its microfinance program to deepen financial inclusion, especially among underserved and marginalized populations. This expansion enables broader outreach to low-income households, empowering them with access to credit, savings, and other financial services. By growing its microfinance program, SKS scales up poverty reduction efforts, supports income-generating activities, and enhances the resilience of vulnerable communities. Additionally, this expansion allows for diversification of the portfolio and increases the institution's ability to respond to emerging development challenges.



Horizontal & Vertical Growth

SKS Foundation's Microfinance Program experienced significant growth. Horizontally, the Program expanded its branch network from 220 to 244 offices, enhancing accessibility for underserved communities across rural & urban regions. The number of participant groups grew from 16,479 to 17,587, and total program participants rose from 289,166 to 302,690, including 5,399 males & 297,291 females, reflecting the program's ongoing emphasis on women's economic empowerment. Vertically, the Program showed notable financial strengthening. Participant savings increased to Tk. 4,591.40 million. The number of loan borrowers increased from 239,265 to 273,033, while annual loan



Horizontal & Vertical Growth

Particulars	Achievement
Branch Offices	244
Program Participant Groups	17,587
Program Participants (Male- 5,399; Female-297,291)	302,690
Program Participants' Savings (in million Tk.)	4,591.40
Compulsory Savings (in million Tk.)	2,836.05
Voluntary Savings (in million Tk.)	857.35
Term Savings (in million Tk.)	898
Loan Borrowers	273,033
Loan Disbursement (in million Tk.)	20,734.41
Cumulative Disbursement (in million Tk.)	114,417.57
Loan Outstanding (in million Tk.)	12,504.91
On-time Recovery Rate (OTR)	95.03%
Portfolio at Risk Rate (PAR)	8.12%
Cumulative Recovery Rate (CRR)	99.33%

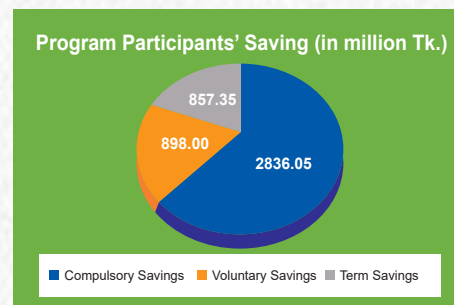
disbursement rose from Tk. 19,082.35 million to 20,734.41 million, pushing cumulative disbursement to Tk. 114,417.57 million. The loan outstanding balance grew to Tk. 12,504.91 million, indicating strong demand and effective fund utilization. Operational efficiency also improved, with the On-time Recovery Rate (OTR) rising to 95.03%, the PAR decreasing to 8.12%, and the CRR reaching 99.33%. SKS' strategic success in expanding financial services ensured quality portfolio management and sustainable growth.

Innovative Products & Digitization

SKS ran its savings & credit schemes inclusively to maximize benefits for both program participants and the organization. Drawing from grassroots experience, SKS promoted a savings culture where even small deposits were considered valuable, reinforcing financial discipline and long-term security. Credit support was provided through a step-by-step approach, enabling participants to build a solid foundation in financial management. Each stage of this progression was purposefully structured. This structured and need-based approach ensured that every step was meaningful, empowering participants to grow economically while contributing to sustainable community development.

Savings Schemes

The Microfinance Program integrated savings as a core financial service, recognizing its crucial role in improving the economic status of low-income households and, in turn, poverty alleviation. By encouraging regular savings and offering flexible withdrawal options, SKS empowered participants to build financial resilience, avoid asset depletion during crises, and invest in their future. Running Savings as a mandatory component of Micro Credit, SKS offered tailored savings schemes: General Savings, Voluntary Savings, and Term Deposits.



General Savings (Compulsory Savings): General Savings was a mandatory scheme for all program participants and a prerequisite for accessing microfinance loans. Members deposited a minimum amount either weekly or monthly, depending on their loan agreement. A total of 302,690 program participants collectively saved Tk. 1,653,493,279 bringing the total general savings amount to Tk. 2,836,052,878 by the end of the year 2024-'25.

Voluntary Savings: The Voluntary Savings scheme offered participants the flexibility to save at their own pace, with no fixed intervals or minimum deposit amount. Participants deposited any amount, any time, and withdrew their savings when needed, especially during emergencies. A total of 151,345 voluntary savers saved Tk. 445,113,302 bringing the total Voluntary Savings to Tk. 857,351,760 by the end of the year.

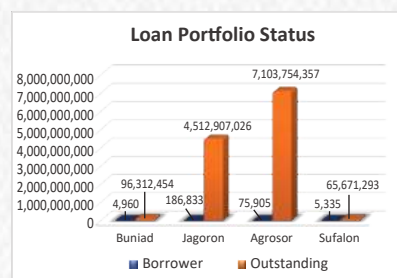
Term Deposit: The Term Deposit scheme allowed participants to make single-shot deposits for a specific period. The scheme contributed to building larger savings over time for future needs like education, health, or small investments. In 2024-'25, a total of 60,538 program participants deposited Tk. 1,290,497,398 under the Term Deposit scheme, with the outstanding amount reaching Tk. 897,990,570 by the year.

Savings Schemes

Name of the Scheme	No. of Group	People Covered			Annual Deposit	Closing Balance
		Male	Female	Total		
General Savings	17,587	5,399	297,291	302,690	1,653,493,279	2,836,052,878
Voluntary Savings	17,587	2,700	148,646	151,345	445,113,302	857,351,760
Term Deposit	17,587	1,080	59,458	60,538	1,290,497,398	897,990,570
Total	17,587	9,178	505,395	514,573	3,389,103,979	4,591,395,208

Credit Schemes

SKS Foundation's Microfinance Program offers a range of well-structured credit schemes tailored to meet the diverse financial needs of low-income households, ultra-poor communities, and small entrepreneurs. Among its core offerings are the *Buniad*, *Jagoron*, and *Agrosor* credit schemes. *Buniad* supports ultra-poor and asset-less households to break the cycle of poverty. *Jagoron* targets the working poor, especially women, to strengthen existing small businesses. *Agrosor* provides larger credit to growth-oriented micro-entrepreneurs seeking to expand their enterprises. Through these credit schemes, SKS empowers marginalized populations with access to capital, helping them build financial stability and contribute to local economic development.



Buniad: The *Buniad* scheme was run to uplift the most marginalized and economically vulnerable individuals by supporting them in increasing their incomes and leading lives with dignity. With its flexible design, the *Buniad* scheme accommodated the unique challenges faced by ultra-poor households, offering adaptable terms for savings deposits, loan repayments, withdrawals, and attendance at group meetings. Under this scheme, participants received credit amounts ranging from Tk. 10,000 to 49,000. These funds enabled the participants to engage in diverse income-generating activities (IGAs) that supported their basic livelihoods.

During the year, 4,960 participants received support under the *Buniad* scheme with a credit disbursement of Tk. 176,710,000 and an outstanding balance of Tk. 96,312,454.

Jagoron: The *Jagoron* scheme focused on promoting household-based enterprise development, supporting a wide array of agricultural and non-agricultural income-generating activities, including small-scale businesses. Loan sizes ranged from Tk. 20,000 to 99,000, specifically targeting economically disadvantaged families. The scheme met a higher participation by women, reflecting their growing role in the labor force, increased mobility, and stronger presence in household financing. The *Jagoron* scheme supported 186,833 borrowers, disbursing a total of Tk. 7,434,155,200 while the outstanding loan balance stood at Tk. 4,512,907,026 at the end of the year.



Agrosor: The *Agrosor* scheme extended financial services to growth-oriented micro-entrepreneurs. *Agrosor* supported the transition from small ventures to thriving enterprises. Loans under this scheme ranged from Tk. 100,000 to 2,000,000. *Agrosor* also incorporated a graduated credit ceiling system, enabling eligible borrowers to access progressively larger credit as their business grows. Beyond financing, the scheme offered an integrated support package including skill development training, access to quality inputs, technical assistance, and market linkage support. As of 30 June 2025, the *Agrosor* scheme had disbursed Tk. 11,563,415,200 to 75,905 entrepreneurs, with an outstanding credit portfolio of Tk. 7,103,754,357.

Sufalon: The *Sufalon* scheme was run as an initiative to enhance agricultural productivity and improving the livelihoods of small and marginalized farmers with terms aligned to seasonal profitability. The scheme allowed for multiple credits, helping farmers sustain and expand their operations. Loan amounts ranged from Tk. 10,000 to 40,000. In FY 2024–'25, the scheme disbursed Tk. 22,000,000 to 5,335 small & marginal farmers as seasonal agricultural credit. The outstanding balance stood at Tk. 65,671,293 at the year-end.

Credit Schemes

Name of the Scheme	Loanee			Loan Disbursed	Outstanding
	Male	Female	Total		
<i>Buniad</i> (Micro Loan for Ultra Poor)	14	4,946	4,960	176,710,000	96,312,454
<i>Jagoron</i> (General Micro Loan for Rural Poor)	548	186,285	186,833	7,434,155,200	4,512,907,026
<i>Agrosor</i> (Micro Enterprise)	4,502	71,403	75,905	11,563,415,200	7,103,754,357
<i>Sufalon</i> (Seasonal Loan)	13	5,322	5,335	22,000,000	65,671,293
Total	5,077	267,956	273,033	19,196,280,400	11,778,645,130

Special Economic Schemes

Recognizing the diverse requirements, SKS Foundation implements complementary and supplementary credit initiatives to address specific challenges, promote inclusive development, and meet the evolving needs of its members. These Special Economic Schemes integrated financial support with capacity-building components in agriculture, asset creation, WASH, and the development of youth entrepreneurs, during the year.

ENRICH Scheme: The ENRICH Program supported 4,227 participants through two specialized credit schemes- the Livelihood Improvement Scheme (LIC) and the Asset Creation Loan (ACL). LIC provided up to Tk. 10,000 to meet essential needs such as home repairs, household gadgets, livelihood enhancement, or social events, while ACL offered up to Tk. 30,000 to help families acquire productive assets and boost income generation. A total of Tk. 65,726,665 was disbursed under these schemes, with an outstanding balance of Tk. 83,898,944 by year-end.

RAISE Scheme: The RAISE scheme contributed to enhancing the skills & capacities of youth & young entrepreneurs. In 2024–25, SKS continued its efforts by providing hands-on technical training and financial support to youth, micro-entrepreneurs, apprentices, and master craftspeople. The scheme offered credit ranging from Tk. 51,000 to 700,000 to help them strengthen their enterprises and improve livelihoods. During the year, SKS supported 801 youth, disbursing Tk. 101,191,000, with an outstanding balance of Tk. 62,744,797 at year-end.

SMAP Scheme: As part of its commitment to fostering an agro-based rural economy, SKS supported small and marginal farmers through the Small & Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) scheme. Credit amounts ranged from Tk. 5,000 to 200,000 and within the framework of the main credit schemes. In 2024–’25, SKS supported 8,561 farmers, disbursing Tk. 499,306,000, with an outstanding balance of Tk. 306,679,567.

Microcredit in WASH Promotion: SKS advanced its mission to improve access to safe water & sanitation by providing targeted microcredit support. Through a combination of credit, motivation, and technical assistance, SKS empowered rural households and local sanitation entrepreneurs. As part of it, SKS promoted Household Water & Sanitation Credit (Tk. 15,000–60,000) and Market Development Credit (Tk. 50,000–150,000) to support both individual and enterprise-level improvements. The scheme disbursed Tk. 176,500,002 in credit, with an outstanding balance of Tk. 142,215,587 at year-end.

Special Economic Schemes

Type of Credit	People Covered			Loan Disbursed	Outstanding
	Male	Female	Total		
IGA Scheme for Improved Livelihoods	44	4,183	4,227	65,726,665	83,898,944
BD-WASH: Water	2	40	42	10,500,001	19,510,924
BD-WASH: Sanitation	6	5,967	5,973	166,000,001	122,704,663
RAISE Scheme	3	798	801	101,191,000	62,744,797
SMAP Scheme	32	8,529	8,561	499,306,000	306,679,567
Total	87	19,517	19,604	842,723,667	595,538,895

Reflection on Microfinance Operation

The operational data of SKS Foundation's Microfinance Program reveals a robust and well-managed initiative across 5 Program Divisions, serving 302,690 program participants through 244 Branches during the reporting year. Rangpur Division led in both participants (97,668) and credit outstanding (Tk. 3,374.81 million), highlighting its central role in the program's scale & outreach. Gaibandha Division also showed a substantial outreach with 85,726 participants and the highest savings outstanding (Tk. 2004.86 million), indicating strong trust and financial engagement from the program participants. With the fewest branches and participants, its high loan outstanding in the Dhaka Division reflected a larger average credit size or more active borrowing. Notably, the cumulative recovery rates across all divisions appeared consistently high, averaging 99.33%, with Gaibandha Division achieving the highest at 99.70%, reflecting excellent portfolio quality and repayment discipline. The yearly performance reflected SKS Foundation's effective microfinance strategy, marked by expansive reach, solid financial performance, and high client reliability.

Reflection on Microfinance Operation

Division	Branch	Area	Participant	Borrower	Credit Outstanding	Savings Outstanding	Cumulative Recovery Rate
Gaibandha	49	10	85,726	70,207	3,175,781,974	2,004,857,994	99.70%
Rangpur	70	15	97,668	88,928	3,374,811,980	1,147,202,074	99.29%
Rajshahi	48	10	44,179	41,780	1,620,782,262	355,633,326	99.64%
Sirajganj	46	11	50,072	47,304	2,299,096,005	608,631,078	99.19%
Dhaka	31	8	25,045	24,814	2,034,439,181	475,070,736	98.86%
Total	244	54	302,690	273,033	12,504,911,402	4,591,395,208	99.33%

Capacity Building by Securing Low-cost Lending

SKS realizes that by encouraging savings and reinvesting earnings, equity is gradually built, which strengthens the financial foundation of program participants. At the same time, accessing low-cost lending, through partnerships with financial institutions or development organizations, reduces the burden of high-interest debt and enables affordable capital for productive use. Together, these strategies not only improve the creditworthiness of borrowers but also expand their capacity to invest in income-generating activities, manage risks, and achieve greater financial independence.

Technical & Vocational Education

SKS Foundation provides Technical & Vocational Education and Training (TVET) to support non-traditional learners and those balancing multiple responsibilities. Through hands-on training, SKS prepares participants for immediate entry into the workforce, improves their employability, and nurtures entrepreneurial potential. By aligning training modules with evolving industry trends and local economic opportunities, SKS Foundation ensures that its TVET programs remain relevant, inclusive, and impactful in enhancing the socio-economic status of underserved communities.



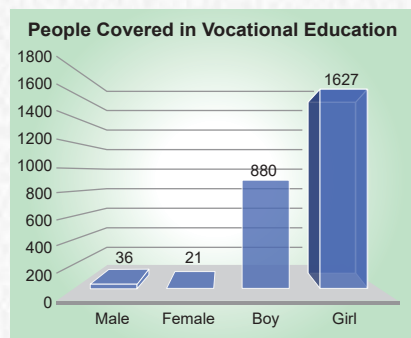
Youth Skill Development for Employment Generation

Under its apprenticeship program, SKS provided hands-on technical training to unemployed youth, particularly from low-income families. In 2024-'25, a total of 277 youth, 158 males & 119 females, received training in trades such as mobile phone repair, motorcycle and refrigerator servicing, automobile mechanics, welding, tailoring, driving, plumbing, graphic design, etc. Following completion, many of the apprentices secured employment, marking a significant step toward economic empowerment.

Partnership & Linkage Building with MFIs

SKS Foundation continued its partnership with other MFIs and the government. Institutions in relation to providing skills & knowledge to the program participants. In 2024-'25, SKS partnered with some relevant NGOs and linked with the Technical Training Center to facilitate Recognition of Prior Learning (RPL) for 20 individuals (11 females & 9 males), enabling them to earn credentials and, in turn, accelerating access to better job opportunities.

Under the Technical & Vocational Education Issue, 2,564 program participants, of which 916 male and 1,648 female, were covered during 2024-'25.



Technical & Vocational Education

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Youth Skill Development for Employment Generation				
Hands-on Technical Training for Youth	277	158	119	277
Employment Generation for the Youth	132	97	35	132
Promotion of Non-Agriculture Income Generation	46	9	37	46
Promotion of Agriculture-based Income Generation	665	127	538	665
Financial Support for the Marginalized	1,066	317	752	1,069
Engaged with Master-crafts for Skill-based Jobs	220	145	75	220
Partnership & Linkage Building with MFIs				
Training for Recognition of Prior Learning	20	9	11	20
Linkage between Farmers & Financial Institutions	57	36	21	57
Skill Development Training for Entrepreneurs	78	18	60	78
Total	2,561	916	1,648	2,564

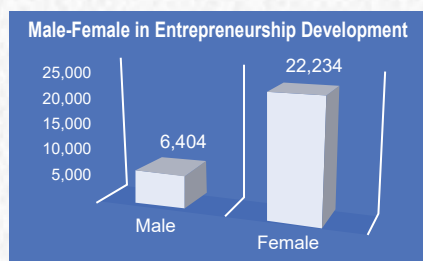
Entrepreneurship Development

SKS Foundation transforms Income Generating Activities (IGAs) into sustainable businesses and small-scale ventures into full-fledged entrepreneurship for enhancing employability and promoting long-term economic resilience. This transformation follows a holistic 'Credit Plus' approach, integrating financial services with capacity building, mentorship, market linkage, and continuous support. Through this model, SKS ensures that the program participants run their entrepreneurship in profitable and sustainable ways. By strengthening their business acumen, improving access to capital, and fostering innovation, SKS effectively nurtures a new generation of entrepreneurs who contribute to local economies, creating job opportunities.



Financing & Promoting Enterprises

SKS Foundation experiences that relatively small-sized businesses play a vital role in local economies. However, they often face the "SME finance gap," struggling to access necessary capital for starting, operating, and expanding their ventures. To address this, SKS continued its efforts in 2024-'25 by strengthening financing mechanisms, building capacity, and leveraging technology. As part of its aquaculture interventions, SKS trained fish farmers and fish traders on modern farming & business management. SKS also extended financial & technical support to the *char*-based farmers for aquaculture promotion, high-value fish farming, etc. SKS also conducted training for specialized farmers on various stages of crop i.e. oil and pulse production and marketing. Farmer Field Days (FFD) provided hands-on learning opportunities for the farmers, and exposure visits enabled them to demonstrate seedling & farming plots.



Market Development & Value Chain Creation

SKS continued to support small & marginal farmers, entrepreneurs, and other market actors in identifying new markets for their existing products. With a focus on agricultural sectors such as high-value aquaculture and cereal crops, SKS empowered these actors to enhance productivity, strengthen market linkages, and boost income generation. This was achieved through financial assistance, technical guidance, and access to a range of technological & marketing support.

These interventions contributed to improved livelihoods and building resilient local economies. To further support fish mongers, SKS extended essential market facilities, ensuring safer & hygienic trading environments. These helped to add value at the local level and promote agro-based enterprise development.

In 2024-'25, SKS Foundation covered 28,638 people in support of Entrepreneurship development through providing training and inputs support.

Entrepreneurship Development

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Financing & Promoting Enterprises				
Training on Crop & Seed Cultivating, Harvesting and Marketing	3,983	155	3,889	4,044
Training on Fish Farming and Conserving	2,125	1,192	933	2,125
Training on Business & Technology Management for Producers	1,800	1,178	622	1,800
Training on Poultry & Livestock	5,683	19	5,664	5,683
Training on Income Generating Activities	1,378	650	728	1,378
Mobilization of Farmer Groups	660	454	206	660
IGA Support for Entrepreneurs	1,353	27	1,316	1,343
Market Development & Value Chain Creation				
Introduce New Agro-Technologies & Varieties and Assist in Getting Inputs support	2,535	281	2,315	2,596
Demonstration of Productivity in Different Forums/Events	393	359	577	936
Promotion of Livestock-based Income Generation	5,222	19	5,203	5,222
Promotion of Poultry-based Income Generation	86	2	84	86
Organize Vaccination Camp for Poultry/Cattle	2,225	2,029	696	2,725
Demonstration Plots on High Value Fish & Feed Production	32	31	1	32
Development of Local Fish Store	8	8	-	8
Total	27,483	6,404	22,234	28,638

Environmental Justice



Environmental degradation does not remain and affects ecological stability and economic security within a confined border. Air & soil degradation, which contributes to erosion & loss of fertility, threatens agricultural productivity. This can lead to food shortages and increased hunger. Pollution harms human health and natural habitats. Thus, SKS Foundation experiences, environmental degradation is a cycle of atmospheric and health damage that reinforces each other, complicating efforts to build a sustainable society. SKS views that environmental damage affects the poor & marginalized, who contribute the least to the problem yet suffer the most from its consequences, including poverty, displacement, loss of livelihood, etc. Recognizing this, SKS integrates environmental, social & economic aspects into its programs, empowers communities with knowledge & resources, strengthens their resilience to natural disasters, promotes climate-smart and resilient agriculture, and introduces appropriate adaptation to reduce vulnerability. SKS also advocates for ensuring that the voices of the affected are heard in decision-making processes and that environmental & ecological justice are established.

Environmental Justice

Strategic Issues & Directions	People Covered
Environmental Conservation Awareness of Environmental Conservation Promoting Environmental Protection	85,292 71,778 13,514
Addressing Climate Change Focusing on Resilience & Adaptation System Strengthening & Collaboration	71,629 66,994 4,635
Disaster Risk Reduction Strengthening Disaster Management System Promoting Anticipatory Action	190,543 183,561 6,982

Environmental Conservation

Targeting an environment-friendly living atmosphere, SKS promotes environmental conservation. As climate change and environmental pollution threaten ecosystems and human survival, SKS places ecological stewardship at the heart of its development work. Believing that a healthy environment underpins all aspects of well-being, SKS engages communities in afforestation, promotes eco-friendly technologies, and supports organic & sustainable farming & practices. SKS nurtures a culture of responsibility and resilience by raising awareness and empowering local action.

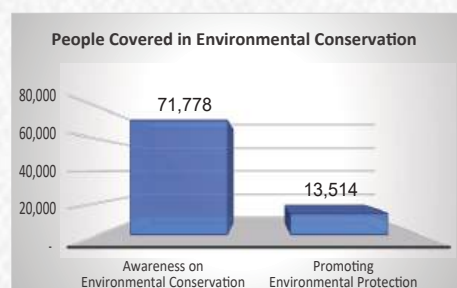


Environmental Conservation

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Awareness on Environmental Conservation				
Awareness Session on Environment	3,843	1,632	2,211	3,843
Orientation on Vermicomposting	1,043	31	1,012	1,043
Orientation on Solar Home Systems & Biogas Plant	355	0	355	355
Observance of Relevant Day/Event	2,994	1,856	2,836	4,692
Message Dissemination on Waste Management	41,819	30,660	31,185	61,845
Promoting Environmental Protection				
Plantation of Tree Saplings	1,286	-	1,286	1,286
Promotion of Improved Cooking Stoves	400	-	400	400
Promotion of Fecal Sludge Management	2,118	5,076	5,042	10,118
Promotion of Solar Home Systems	405	555	723	1,278
Community Mobilization for Vermicomposting	410	10	410	420
Production of Natural Cattle Feed	12	6	6	12
Total	54,685	39,826	45,466	85,292

Awareness of Environmental Conservation

SKS promotes environmental conservation through orientation and advocacy through community engagement. As part of a mass campaign, SKS conducted awareness sessions on environmental conservation, directly engaging the public and emphasizing eco-friendly practices for lasting impact. SKS trained individuals on i.e. Solar Home Systems and Biogas Plants, equipping them with practical skills to adopt renewable energy systems. SKS' clean-up & tree-planting drives, and campaigns through a media-mix approach fostered environmental awareness among all age groups in the community & institutions for a greener future.

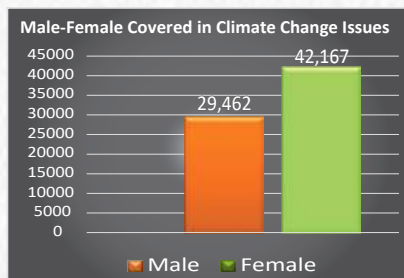


Promoting Environmental Protection

Understanding the critical link between environmental sustainability and community well-being, SKS promoted eco-friendly services while tree plantation across household & institutional levels remained a core focus. With the promotion of renewable energy, SKS ensured the marginalized households' access to a clean environment and living with electricity facilities that made their daily chores more comfortable. SKS also actively advanced fecal sludge and waste management at the municipality & union level that protected public health and restored environmental balance.

Addressing Climate Change

Climate change poses serious threats to vulnerable communities, especially those living in disaster-prone and hard-to-reach areas. In response, SKS Foundation equips these communities with practical, adaptive solutions to build resilience and cope with the changing environment. SKS supports the disaster-prone communities with adaptation initiatives to protect the homes & community



infrastructure and ensure food security during climate shocks, etc.

SKS facilitates the formation of

Village Saving & Loan Associations (VSLA), enabling communities to save and access emergency funds. These initiatives reduce climate-related vulnerabilities and also empower communities to adapt, thrive, and safeguard their future.



Focusing on Resilience & Adaptation

SKS implemented climate-adaptive interventions to build community resilience and ensure long-term sustainability, especially in disaster-prone and hard-to-reach areas. In 2024-'25, SKS introduced & focused on enhancing food security & WASH facilities during climate shocks in flood-prone communities. SKS also supported families in flood-prone areas raising household plinths and cultivating crops using adaptive methods. Alongside, water conservation efforts included the promotion of Managed Aquifer Recharge (MAR) systems to replenish groundwater.

Addressing Climate Change

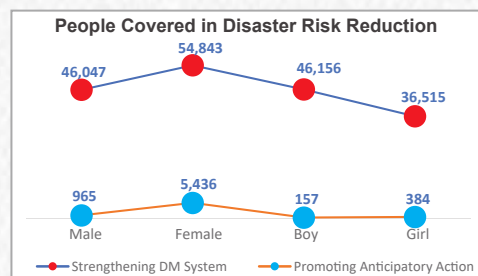
Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Focusing on Resilience & Adaptation				
Observance of Relevant Days/Events	7,017	3,329	5,811	9,140
Awareness Session on Disaster Preparedness & Mitigation	5,051	3,564	9,233	12,797
Distribution of Search & Rescue Equipment	144	81	63	144
Organizing Mock Drills at Educational Institutions	2,000	880	1,120	2,000
Installation of Flood-Resilient Water Points	1,081	2,366	1,796	4,162
Installation of Inclusive Sanitation Complex at School	3,847	5,373	5,688	11,061
Mobilize Climate Change Adaptation Group (CCAG)	1,093	56	1,037	1,093
Road Construction/Maintenance	6,500	10,367	13,178	23,545
Establishment of Community Food Bank	288	15	273	288
Establishment of Community Seed Bank	318	18	300	318
Raising of Homestead, Community & School Ground	560	1,078	1,368	2,446
System Strengthening & Collaboration				
Study on Climate Change/DRR Issues	2,000	1,500	1,400	2,900
Lands/Canals Re-excavated	270	531	549	1,080
Rooftop Managed Aquifer Recharge (MAR) Installed on Rooftop	160	300	340	640
Demonstration of Resilient Technology	15	4	11	15
Total	30,344	29,462	42,167	71,629

System Strengthening & Collaboration

SKS continued to strengthen systems and promote collaborative action by working closely with government agencies, academia, and civil society partners to mainstream climate adaptation efforts. In 2024-'25, SKS organized dialogues, workshops, etc engaging LGIs, academia, researchers, and policy influencers to co-create evidence-based solutions for climate resilience. SKS also supported local disaster management committees with training & planning tools to integrate adaptive strategies into local development planning and thus fostered a more coordinated response to climate risks, ensuring that community-driven innovations are scaled.

Disaster Risk Reduction

SKS Foundation significantly advances its DRR efforts by empowering the vulnerable communities to enhance preparedness and reduce risks associated with natural hazards. SKS works closely with vulnerable households, local institutions, and DMCs to implement practical solutions. SKS takes early measures to minimize disaster impacts, maintaining automatic flood early warning systems that provide real-time flood data and regularly deliver voice alerts to community members. Its farm schools offer weather forecasts and crop-matching



guidance, helping farmers make informed decisions. To boost emergency response, trained disaster volunteers are equipped with essential tools. Financial support is also extended to vulnerable riverine families to help them navigate urgent needs. Additionally, SKS innovates and maintains community flood shelters and strengthens institutional readiness by training DMCs & UDMCs, clarifying their roles and responsibilities. SKS promotes a culture of preparedness and resilience across its program areas through these multifaceted initiatives.

Strengthening Disaster Management System

SKS Foundation strengthened its disaster management system by focusing on technology, community education, and institutional capacity building. In 2024-'25, SKS maintained automatic flood early warning systems to provide real-time data and deliver voice alerts. To reduce agricultural losses, SKS offered localized weather forecasts and crop-matching advice. SKS enhanced community resilience by conducting early warning system orientations and capacity-building of the DMCs and UDMCs on emergency preparedness. Furthermore, SKS Foundation facilitated Community Risk Assessments (CRAs) and developed Contingency Plans to support localized, participatory planning and risk management.

Promoting Anticipatory Action

SKS Foundation's approach to disaster risk reduction is firmly rooted in anticipatory action, aiming to mitigate the impact of natural hazards before they occur. This is evidenced by a multi-faceted strategy that combines infrastructure development, community preparedness, and financial support. In 2024-'25, SKS constructed rural roads & wooden bridges and maintained flood shelters to ensure safe and timely evacuation before a disaster. SKS strengthened the capacity of first responders by training disaster volunteers and providing them with essential emergency kits, and also provided emergency financial support to the vulnerable riverine families to cope with disaster-related shocks and protect their livelihoods.

Disaster Risk Reduction

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Strengthening Disaster Management System				
Community Risk Assessment	2,316	825	1,799	2,624
Develop UP/Upazila Contingency Plan	40	32	8	40
Training of DMCs at the UP Level	974	888	364	1,252
Training on DRR & Early Warning System	1,079	743	705	1,448
Dissemination of Early Warning Messages	59,974	49,687	59,511	109,198
Training of Community on VSLA	264	0	264	264
Renovation of School cum Flood Shelter	1,700	1,998	2,244	4,242
Construction of Wooden Bridge	19,100	35,092	25,881	60,973
Promotion of Homestead Gardening	500	662	858	1,520
Conduction of Fair on DRR	2,000	1,000	1,000	2,000
Promoting Anticipatory Action				
Distribution of Hygiene Kits	835	0	835	835
Cash Support for Risk Mitigation	467	186	281	467
Development of Early Action Plan	458	178	280	458
Consultation on Danger Level of Rivers	819	497	3,302	3,799
Formation of Volunteer Group	391	238	153	391
Formation of Resource Pool on DRR	32	23	9	32
Providing Wheelchairs & Stretchers to Flood Shelter	350	0	1,000	1,000
Total	91,299	92,049	98,494	190,543

Basic Service Support



Education, health, WASH, and senior citizen care are interlinked pillars that together form the foundation of a dignified, inclusive society. Recognizing this, SKS Foundation adopts a holistic approach to development, ensuring that every child accesses quality education, every person receives basic health services, every household enjoys safe water and sanitation, and every senior citizen is cared for. For this, SKS mobilizes communities, builds infrastructure, and promotes financial inclusion to extend these essential services to the most vulnerable. Importantly, SKS also prioritizes the well-being of elderly citizens, offering regular home visits for health checks, counseling, and opportunities for social engagement- like sports events and recognition as “Best *Probeen*”, affirming their continued value in society. By weaving together education, health, WASH, and elder care, SKS fosters resilient communities where all generations are empowered to live with dignity.

Basic Service Support

Strategic Issues & Directions	People Covered
Quality Education Early Childcare & Development Promoting Formal & Non-formal Education	98,356 34,156 64,200
Promotion of Health Promoting Mother & Child Health Increasing Health-seeking Behavior	447,206 206,328 240,878
Promotion of WASH Promoting Improved WASH Awareness Raising on Hygiene Habits	285,059 99,826 185,233
Senior Citizen Care Physical & Mental Health Support Safe Home & Access to Social Safety Net	5,785 4,585 1,200

Quality Education

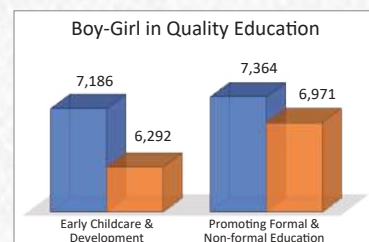
Committed to inclusive & equitable learning, SKS Foundation promotes Early Childcare and Development (ECCD) alongside formal and non-formal education, working closely with government institutions, local bodies, and community stakeholders. Its key strategies include raising parental awareness on the value of schooling, strengthening school management committees, and providing technical support and training to teachers and institutions. To address dropout risks linked to poverty, SKS offers stipends for the poor & talents and runs after-school tutoring centers to bridge learning gaps. Alongside, SKS enhances classroom quality through supplementary learning materials, teacher capacity- building, and child-friendly infrastructure, while fostering holistic growth with play & sports materials. These efforts create equal opportunities, strengthen community responsibility, and advance a more resilient local education system.



Early Childcare & Development

SKS ran Early Childhood Care and Development (ECCD) through structured, play-based, and community- driven initiatives for a child's physical, cognitive, social, and emotional growth. Programs like the Emergency Literacy & Math (ELM), Early Year Pre-primary (EYPP), and Education Support Centers provided interactive learning opportunities where children built early literacy, numeracy & communication skills using familiar materials & daily activities. Mothers & caregivers were actively engaged, while teachers received ECCD-focused training to ensure quality facilitation. Community Action Groups and local committees further strengthened ownership & support for child development.

In 2024-'25, SKS continued to operate 40 ELM and EYPP, and 52 Education Support Centers across vulnerable areas, reaching about 3,914 children and training 182 teachers, helping to prepare young learners for primary school and laying the groundwork for inclusive and lifelong learning.



Promoting Formal & Non-formal Education

SKS implemented a wide range of initiatives to create inclusive learning opportunities for children in underserved areas. SKS engaged School Management Committees (SMCs) and parents to foster community responsibility in education, while after-school classes helped the weaker students overcome learning gaps. Essential materials were provided to improve child-friendly learning facilities, alongside the establishment of Functional & Numeracy Catch-up Clubs. To reduce child labor and promote school re-entry, families of dropout

children received uniforms and monthly allowances, while stipends were awarded to the poor but talented. These efforts improved student performance and reduced educational disparities.

In 2024-'25, SKS organized 372 education events in promoting formal & non-formal education, reached 40,153 households, and directly benefited 98,356 individuals, including boys, girls, men, women, and persons with disabilities.

Quality Education

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Early Childcare & Development				
Conduction of Enter-Educate Session	3,914	2,165	1,749	3,914
Teaching the Weaker Students at HHs	3,614	1,934	1,680	3,614
Training for School Teachers	182	66	116	182
Providing Enter-Educate Materials	3,946	2,180	1,766	3,946
Observance of Relevant Day/Event	5,000	10,000	12,500	22,500
Promoting Formal & Non-formal Education				
Awareness Session for SMC & Parents	10,000	12,000	25,000	37,000
Education Materials for a Friendly Environment	6,350	9,450	9,600	19,050
Renovation/Repairing of Schools	6,197	3,400	2,900	6,300
Functional Catch-up Club	900	898	902	1,800
Stipend for the Poor & Talents	50	24	26	50
Total	40,153	42,117	56,239	98,356

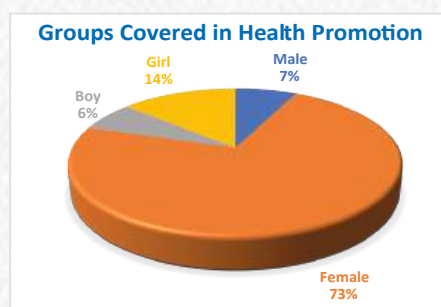
Promotion of Health

SKS Foundation upholds health as a fundamental human right, and promotes health targeting to reduce inequalities, improve well-being, and build resilient families & communities. Its integrated approach combines maternal & child health, nutrition, reproductive health, delivered through health camps, mobile, satellite, & static clinic facilities. Trained community health workers and volunteers provide direct services & counseling, while homestead gardening initiatives promote preventive practices & better nutrition. SKS also operates a Health Premium Scheme, facilitates special eye care services, and runs tailored adolescent health programs, ensuring inclusive & affordable care.



Promoting Mother & Child Health

SKS advanced with integrated interventions centering pregnancy, delivery, and the newborn & maternal care. Prioritizing Antenatal (ANC) and Postnatal Care (PNC), SKS reached pregnant & lactating mothers with essential medicines and health services for mothers & children. To ensure safe deliveries, selected Family Welfare Centers were renovated, while Community Clinics were strengthened to extend accessibility at the grassroots. Mother & child clubs were mobilized to ensure nutritious food intake, while financial support was also provided to pregnant & lactating mothers to ease economic constraints. Accountability in service promotion was enhanced through regular meetings of the Family Welfare Centre and Union Health and Family Welfare Centre Management Committees.



In 2024-'25, SKS ensured 24/7 safe deliveries at 13 Family Welfare Centers and ensured 1,250 pregnant & lactating mothers received cash support, easing their financial burden and encouraging service uptake.

Increasing Health-seeking Behavior

To improve community health outcomes, SKS promoted health awareness and health-seeking behavior as a pathway to improving community well-being. Target families became aware through sessions on SRHR, SAM-MAM, and child growth monitoring, while household visits along with the health departments guided them on health & nutrition. Adolescents were a key focus with hygiene habits, while MHM sessions through Student Councils & Cabinets were complemented by broader community discussions to reduce stigma. Alongside, SKS operated satellite and static clinics under the Health Premium Scheme, strengthened the functionality of community clinics, and organized general health camps, and extended eye care services. In 2024-'25, SKS reached 447,206 people under its integrated health service & awareness campaign.

Promotion of Health

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Promoting Mother & Child Health				
ANC & PNC Services	35,095	1,510	36,034	37,544
Renovation of Family Welfare Centers	30,000	35,000	55,000	90,000
Activation of FWC to Ensure Safe Delivery	1,800	0	6,284	6,284
Functioning of Community Clinic	50,000	15,000	47,500	62,500
Medicines for Pregnant & Lactating Mothers & Children	5,000	400	9,600	10,000
Increasing Health-seeking Behavior				
Awareness Session on SRHR, MHM, SAM-MAM, & Child Growth Monitoring	25,000	33,998	125,000	158,998
Household Visit on Health & Nutrition	10,000	15,000	30,000	45,000
Organizing Satellite Clinic	5,000	248	4,752	5,000
Organizing Static Clinic	2,087	59	2,028	2,087
Organizing General Health Camp	960	40	910	950
Providing Eye Care Services	14,747	6,317	10,018	16,335
Health Premium Scheme	5,201	2,267	10,241	12,508
Total	184,890	109,839	337,367	447,206

Promotion of WASH

SKS prioritizes the promotion of WASH services as many families still lack safe water and sanitation facilities, and a significant number of people are exposed to waterborne diseases, malnutrition, and preventable deaths. SKS facilitates an integrated approach to support disadvantaged households with access to safe drinking water, improved sanitation facilities, and hygienic behaviors. Working in collaboration with government institutions, local entrepreneurs, and community groups, SKS supports developing improved WASH infrastructure and also drives behavior change through awareness campaigns at the community and institutions. By ensuring awareness & access, SKS empowers families to adopt healthier practices and builds resilient communities where safe water, sanitation, and hygiene are a shared reality rather than a privilege.



Promoting Improved WASH

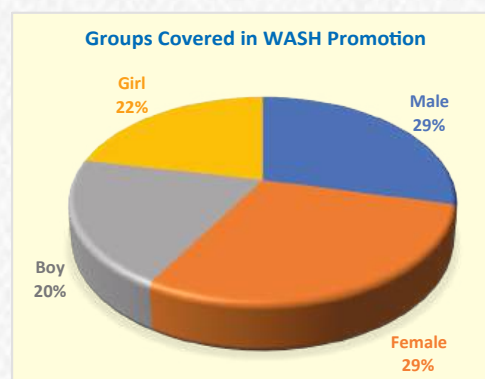
Focusing on underserved and hard-to-reach communities, SKS worked to ensure that every household has access to clean water & safe sanitation and hygiene facilities. Through targeted investments and in collaboration with government services, SKS promoted safe water & sanitation facilities, and personal & domestic hygiene habits. In 2024-'25, SKS established 1,215 safe water options, 6,343 improved sanitation facilities, alongside 1 Citywide Inclusive Sanitation (CWIS) facility, while around 285,059 people were covered.

Promotion of WASH

Strategic Directions & Activities	HH Covered	People Covered		
		Male	Female	Total
Promoting Improved WASH				
Installation/Renovation of Safe Water Options at HHs	1,542	3,500	3,450	6,950
Installation of Water Facility at Institutions	2,000	4,000	5,000	9,000
Promotion of Safely Managed Sanitation at HHs	5,886	13,364	12,942	26,306
Renovation of Household Latrines	800	1,200	1,800	3,000
Public Toilet Renovated by LGIs	20,000	25,000	25,020	50,020
Installation of Hand-washing Devices	1,000	2,200	2,350	4,550
Awareness Raising on Hygiene Habits				
Awareness Campaign on Hygiene Habits	83,114	73,453	88,782	162,235
Orientation of Sanitation Workers on Health Protection	26	16	10	26
Observance of WASH-related Days	11,362	10,000	10,000	20,000
Improved Sanitation Promoted through Local Entrepreneurs	895	0	2,852	2,852
Mobilization of Youth Groups	120	50	70	120
Total	126,745	132,783	152,276	285,059

Awareness Raising on Hygiene Habits

SKS Foundation recognized and placed awareness raising and hygiene education at the heart of its WASH interventions, ensuring that families not only gain access to facilities but also understand how to use them effectively. SKS reached households, communities & institutions with interactive and practical behavioral learning concerning hygiene habits. In relation to this, alongside promotion of WASH facilities, SKS trained 165 community members as WASH champions and organized 3,245 hygiene sessions in community level. SKS also facilitated 50 community dramas and participatory activities to break down taboos and promote



hygiene habits even in low-literacy settings. To support all these promotional initiatives, SKS developed & disseminated 185,233 WASH-related BCC materials, furnishing messages on handwashing, respiratory hygiene, and maintaining clean surroundings, linking everyday practices to better health.

Senior Citizen Care

The well-being of senior citizens, particularly those who face age-related health, social, and emotional challenges, is one of SKS Foundation’s striking agendas. By providing both physical & mental health support, SKS ensures that senior citizens can live with dignity, security, and active participation in their communities. With the elderly population growing fast, their needs in terms of housing, food, healthcare, and financial services are expected to be enormous. Recognizing their contributions, SKS organizes inspiring events & facilities targeting to foster their respect & recognition in the family & society. SKS’s holistic approach to senior citizen care ensures that elderly people are not only supported but valued as integral members of society.



Physical & Mental Health Support

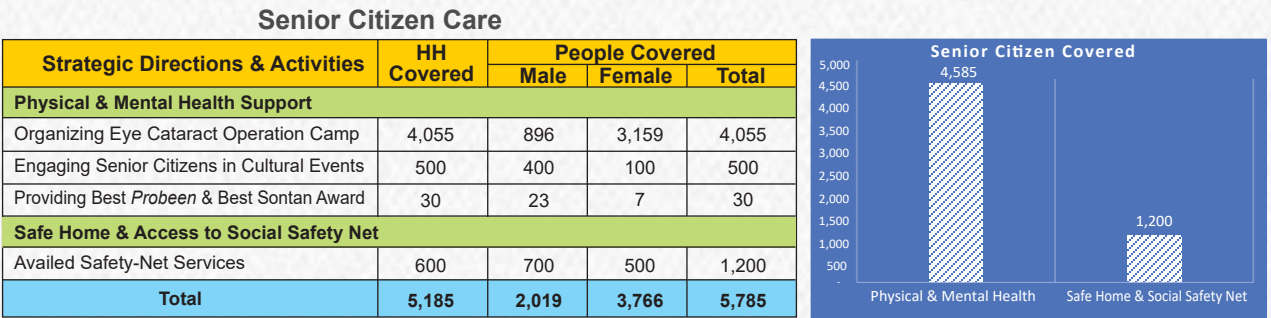
SKS conducted regular household visits through trained health visitors who provided essential health services and counseling to address the emotional and psychological needs of the elderly people. To encourage active social engagement, SKS organized sports events to support the elderly people’s physical fitness, joy, and community interaction. Additionally, SKS celebrated the contributions of seniors through the “Best *Probeen*” recognition, highlighting individuals who inspire their families and communities.

In 2024–’25, SKS extended its support by strengthening 27 *Probeen* Clubs, honoring 15 elderly participants with the “Best *Probeen*” award, and facilitating 4,055 cataract surgeries of senior citizens, directly improving seniors’ health and mental fitness.

Safe Home & Access to Social Safety Net

Through proactive community outreach, surveys, and local referrals, SKS identified eligible elderly individuals and assisted them in preparing and submitting necessary documents such as national ID cards and age verifications. SKS also advocated with local authorities to prioritize support for those most in need. To enhance awareness, SKS conducted meetings, home visits, and public campaigns, educating seniors and their families about entitlements and procedures.

In 2024–’25, SKS successfully helped 5,785 elderly individuals access Social Safety Net services, reinforcing its role as a trusted bridge between seniors and government services and ensuring that social protection reaches those who need it most.



Chapter 4

NETWORKING & SOCIAL BONDING

SKS Foundation regularly collaborates with the policy-makers, government departments, LGIs, non-government organizations, mass media and the civil society. The objective is to sensitize them in favor of establishing responsiveness in service delivery and awareness building of the communities. Alongside, SKS upholds the spirit of promoting & preserving socio-cultural practices among the respective community, cultural groups, clubs, institutions, etc. In relation to this, SKS continues with its regular collaboration & communication with the decision-makers, public representatives, and local allies at different tiers. Being a member of various development committees & forums, SKS also performs its advocacy & networking role concerning people's rights & entitlements. In preserving the local cultures and ensuring a congenial atmosphere in the society, SKS organizes different events & campaigns at various levels. SKS also collaborates closely with stakeholders by sharing information using various channels to interact with rights holders and duty bearers. These exchanges promote good governance and foster strong social bonds. Its Networking & Social Bonding initiatives are implemented through interpersonal media, print, and electronic media.



Interpersonal Media

To sensitize duty bearers and raise awareness among right-holders, SKS organized and facilitated various meetings, workshops, consultations, field visits, and campaigns. These events brought together relevant stakeholders, fostering personal interactions that contributed to promoting a congenial atmosphere and social bonding. By sharing information and directly engaging with citizens, SKS supported enhancing transparency & accountability, encouraging public participation and making governance more responsive.



Additionally, interpersonal media was leveraged to strengthen social bonds, enabling the formation of 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.

Under its collaborative initiative, SKS Foundation continued its partnership & networking with like-minded networks & organizations in the country & abroad. As the FANSA-BD Secretariat, SKS Foundation, in collaboration with WASH Network of Networks, continued its advocacy for an increased WASH budget, particularly for marginalized communities. Demonstrating its vibrancy as FANSA-BD Secretariat, SKS organized capacity building initiatives of FANSA-BD members, LGI representatives, community leaders i.e. women, youths, sanitation workers, journalists and so on, focusing on networking for Safely Managed Sanitation Services (SWSS) promotion. FANSA-BD also facilitated pre-budget dialogues to sensitize the LGIs for an increased WASH budget. Under the FANSA-BD network, SKS organized Dissemination Workshops of CWIS Plan and Guideline covering the local administration, LGIs, CSOs, community allies and other stakeholders that influenced the duty-bearers for promotion of SMSS following the CWIS Plan & the Guideline.

In line with the principle of leaving no one behind, SKS continued its support for the *Adibashi* communities by undertaking significant initiatives. SKS supported the construction of the Indigenous Cultural Center for *Mandi (Garo)* and the *Santal* community for practicing & sustaining their own culture & rituals. These efforts played a vital role in empowering these indigenous communities, fostering preservation of their cultures & traditions, and improving their quality of life. Alongside, based on the spirit of 'leaving no one behind', SKS provided orientation to Sanitation Workers and also involved Dalit people under its socio-economic initiatives.

Focusing inclusion of *Probeen* and Youth in social & cultural initiatives, SKS continued to operate Afternoon Education Assistance Centers and youth clubs. Under this venture, SKS organized its social & educational activities i.e. sports and cultural events, which brought the disadvantaged community members, including children, parents, youth, and the elderly together and enhanced the sense of enjoyment & unity.

Highlighting the social bonding, friendly football matches were organized with participation of the adolescent girls, youths and *Probeens*. Alongside, some of them were awarded as the best *Probeen* and best *Santan* centering their performances in the family & society. SKS also capacitated the club leaders on leadership, pronunciation, reciting poems and other social issues to build the physical & mental health and also to develop the leadership. Thus, SKS successfully promoted good parenting, healthy child development, and community cohesion.

In collaboration with the administration, government and non-governmental organizations focused on disaster risk reduction (DRR), SKS organized a series of events i.e. fair, simulation, etc. These multifaceted initiatives were aimed at raising awareness and deepening knowledge about disaster management across diverse stakeholders & community groups. Through interactive exhibits and sessions with experts, participants gained a comprehensive understanding of DRR practices, thereby enhancing community preparedness & resilience.

Upholding the Bengali tradition & culture, SKS Foundation colorfully celebrated *Pahela Boishakh*, the Bengali New Year 1432, along with the Government, other organizations/institutions and stakeholders. It reinforced a sense of togetherness and cultural pride among the participants & mass people. Keeping peace and harmony, SKS also celebrated different national and international days i.e. International Mother Language Day, Victory Day, Women's Day, Global Hand-washing Day, National Sanitation Month, World Water Day, World Environment Day, National Disaster Preparedness Day, International Day for Disaster Risk Reduction, etc in a befitting manner.

Print Media

SKS Foundation consistently developed & disseminated print materials to showcase best practices and share valuable insights of its program intervention and collaborative issues with a broader audience. The print items included newsletters, posters, newspaper supplements, and annual publications like the organizational *Diary 2025*, *Desk Calendar*, *Wall Calendar*, and the *Annual Report 2023-'24*. SKS also published the *SKS Brochure*, *SKS Citizen Charter*, and *SKS Strategic Plan July 2024 – June 2029*.

Each publication was designed to reflect the organization's profile & philosophy, achievements & goals. Focusing on program intervention, SKS produced & distributed promotional materials, such as posters, leaflets, and stickers, tailored to specific program objectives & contexts. In observance of various national and international days and events, SKS published special supplements in daily newspapers, further amplifying its message and reaching a wider audience. These supplements provided in-depth coverage of crucial issues and events focusing on different national & international days.

Alongside the promotion of WASH Issues, including Safely Managed Sanitation Services (SMSS) following the CWIS approach, SKS Foundation conducted different studies under the FANSA-BD banner. Based on the studies, SKS published & disseminated the report on *Shit Flow Diagrams (SFD)* and *CWIS Action Plans*, *CWIS Guideline*, the FANSA-BD Advocacy Strategy and a success story booklet *Counting on the Community* centering the target service providers, networking members & stakeholders.



Electronic Media

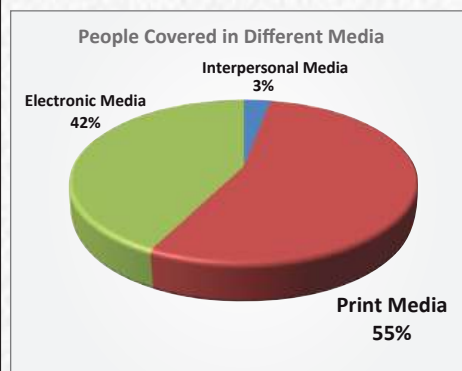
SKS Foundation actively shared its notable events, achievements, best practices, and program insights through social media and mass media, ensuring broad outreach. SKS maintained its Website, Facebook, and YouTube Channel regularly to disseminate news and updates on its organizational & programmatic engagements. The quarterly newsletter *SKS News* was circulated via the Website and Facebook, 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 at home & abroad accessed the SKS website for information and official business. The Facebook page and YouTube channel were



visited by 200,000 viewers from across the country and abroad. As part of its media advocacy, SKS disseminated programmatic news and significant reflections through electronic media. Throughout the year, a series of issue-based programmatic news was covered through electronic media. Additionally, various news & views were broadcast on *Radio Sarabela 98.8 FM*, further extending SKS' outreach.

Networking & Social Bonding

Name of the Activity	People Covered		
	Male	Female	Total
Interpersonal Media			
Cultural Events for Youth and Senior Citizen	1,721	1,490	3,211
Award for Best Proben and Best Sontan	23	7	30
Advocating LGIs for Increased WASH Budget	1,123	556	1,679
Meeting with MFIs & Institutes for WASH Funding	75	65	140
Study on CWIS & other Strategic Issues	3,740	2,581	6,321
Consultation on Implementation of CWIS Plan & Guideline	50	10	60
Functioning of Adibashi Cultural Centre	8,000	7,000	15,000
Observance of National & International Days	10,000	12,000	22,000
Print Media			
News & Supplement Published in Newspaper	507,650	378,350	886,000
Electronic Media			
News Published on Facebook & Website	90,000	100,000	190,000
PSEA/Spot Broadcast through Community Radio	250,000	250,000	500,000
Total	872,382	752,059	1,624,441



Chapter 5

RESOURCE MOBILIZATION & MANAGEMENT

SKS Foundation believes that adequate financing and a quality workforce are the resources to achieving & sustaining the optimum result centered on the organization's mission. It strongly emphasizes effective resource mobilization and management of the professional workforce to advance its development drives. So, SKS maintains a strong track record of mobilizing resources from diverse sources and manages them efficiently to deliver demand-based services to deserving people. Alongside, it follows a process covering recruitment and capacity enhancement based on the needs assessment. This ensures that both human and financial resources are allocated and utilized effectively to maximize the impact of its development interventions following the organizational Strategic Plan.



Human Resource Management

SKS Foundation keeps a focus on its Human Resource Management (HRM) targeting to run the organization dynamically. Concerning this, SKS strategically aligns its HRM issues with the operational needs of its programs and personnel. SKS continued its Human Resource Management, including talent search as needed, and nourishing their skills & commitment for the expected services. SKS guided the workforce, both regular & volunteers, maintaining an environment that encouraged professionalism & motivation at a higher level. During the year, 849 staff were newly recruited and the total employees were 2,672, comprising 2,269 males (85%) and 403 females (15%) in the organization. The overall workforce slightly decreased while the proportion of female staff rose from 14% to 15% in 2024-'25.

Staff Development

Recognizing that staff development is central to organizational growth and service excellence, SKS invested in a wide range of capacity-building initiatives. SKS organized & conducted In-house Training courses focusing on the organizational and program-related issues. Staff members also benefited from training opportunities provided by national institutions and development partners in the country, as well as some training events abroad, which provided higher skills & global exposure. This comprehensive approach enabled the staff to remain well-equipped and forward-looking for enriching the organization's knowledge & professional base.



In-house Training

SKS Foundation organized multiple In-house Training courses to strengthen staff capacity and improve program effectiveness. In 2024-'25, as many as 1,102 personnel were capacitated across various areas at SKS' In-house Training facilities.

In-house Training

Name of the Training	People Covered		
	Male	Female	Total
ToT on Savings & Credit Management	17	1	18
Savings & Credit Management	439	89	528
Office Management & Communication	86	2	88
MF Software & Basic Accounts	169	20	189
Micro Enterprise & Loan Management	154	7	161
Gender & Safeguarding	3	10	13
Nutrition & Primary Healthcare	3	13	16
e-MIS and IIS System	47	42	89
Total	918	184	1,102

In-country Training

SKS was actively engaged with In-country Training opportunities offered by reputed national institutions and development partners. This helped the staff to gain new perspectives, specialized expertise, and innovative practices that enhanced their professional skills. In 2024-'25, a total of 91 personnel benefited from such In-country Training courses.

In-country Training

Name of the Training	People Covered		
	Male	Female	Total
Result-Based Management & Leadership Development	6	7	13
Risk Management Toolkits for MFIs	1	2	3
Microfinance Professional & Micro Enterprise Management	3	1	4
Financial Management	4	0	4
Foundation Training	8	2	10
Local Humanitarian Leadership & Gender in Emergency (GiE)	1	3	4
Breeder Seeds Multiplication	3	0	3
Maternal Neonatal Health & Family Planning (MNH-FP)	4	9	13
ToT on Life Skills & Business Management	3	12	15
Earth Work for Canal Survey	5	8	13
Community-led Participatory Monitoring	3	0	3
Climate-resilient Water Safety Plan	3	0	3
Training on Disaster Alert, Early Warning & Readiness	3	0	3
Total	47	44	91



Abroad Training

To strengthen its global outlook, SKS kept its searching eye for its staff to participate in some need-based training and workshop abroad. The Abroad Training helped 6 staffs to learn from a global perspective and exchange insights with peers from other countries.

Abroad Training

Name of the Training	People Covered		
	Male	Female	Total
Pause, Reflection & Advance Workshop (Nepal)	3	-	3
Water, Sanitation & Hygiene Promotion (Thailand)	1	-	1
Promotion of Partnership (Cambodia)	2	-	2
Total	6	0	6

SKS Internship Program

SKS Foundation hosted 2 students (1 boy & 1 girl) under its Internship Program. The girl and the boy student completed assignments respectively on Leadership Style & Its Impact on Organizational Culture, and Civil Engineering. The programs offered them valuable practical exposure while fostering youth engagement and knowledge exchange within the organization.

Promoting Safeguarding

Promotion of safeguarding in SKS Foundation remained active in identifying, assessing, and managing risks to ensure a safe and mutually respectful environment for all, both within the organization and among the communities it serves. Guided by the organization's core values, SKS strengthened its safeguarding framework through comprehensive risk mapping and mitigation management using safeguarding risk registers and pre-project assessments. Rigorous pre-employment background checks were conducted to prevent any potential harm to children and vulnerable adults. A 24/7 reporting and helpline system, supported by systematic monitoring and documentation, ensured transparency and accountability across all levels. To further localize and strengthen these practices, area-wise safeguarding focal points were introduced & oriented accordingly. Collectively, these efforts helped SKS Foundation nurture a safer, more inclusive, and caring organizational culture.

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** (the Organization), which comprise the consolidated statement of financial position as at 30 June 2025, 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 2025, 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 2025, 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

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Nexia
in Bangladesh

ম্যাবস এন্ড জে পার্টনার্স
MABS & J Partners

Chartered Accountants

Member firm of Nexia International, UK

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.

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.

Place: Dhaka, Bangladesh

Dated: **11 OCT 2025**

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


S H Talukder FCA
Partner
ICAB Enrollment No: 1244
DVC: **2510111244AS525156**


SKS Foundation
Consolidated Statement of Financial Position
As at June 30 2025


Particulars	Notes	30-Jun-25			Grand Total	Amount in Tk.
		Microfinance	General Fund	SKS Enterprise		
ASSETS						
Non-current assets						
Property, plant and equipment		386,418,038	374,641,727	1,036,581,009	1,797,640,775	1,661,096,692
Long Term Investment	6	328,018,038	374,641,727	1,035,948,989	1,738,608,755	1,661,096,692
		58,400,000	-	632,020	59,032,020	-
Current Assets						
Loan to members	7	14,803,983,671	68,262,744	304,721,838	15,176,968,253	13,589,298,150
Other loan - short term	8	12,504,911,402	-	-	12,504,911,402	11,199,462,846
Loan to MF Program		55,313,802	-	150,000,000	205,313,802	204,196,579
Staff Loan Accounts		-	-	-	-	55,425,143
Accounts and other receivables	9	-	1,242,072	-	1,242,072	40,738,373
Advance, deposits and prepayments	10	1,331,299,839	13,259,443	43,761,686	1,388,320,968	1,682,232,339
Unsettled Staff Advance	11	31,227,567	1,486,340	93,241,837	125,955,744	140,122,572
Others Fund	12	28,832,552	-	-	28,832,552	18,054,687
Cash and Cash Equivalents	13	532,947,606	-	-	532,947,606	-
		319,450,903	52,274,889	17,718,315	389,444,107	249,065,612
Total Assets		15,190,401,709	442,904,471	1,341,302,847	16,974,609,027	15,250,394,842
CAPITAL FUND & LIABILITIES						
Capital Fund						
Cumulative surplus	14	1,881,344,071	370,134,788	485,540,144	2,737,019,003	2,381,040,208
Statutory Reserve Fund	15	1,693,209,664	370,134,788	485,540,144	2,548,884,596	2,232,924,261
		188,134,407	-	-	188,134,407	148,115,947
Non-Current Liabilities						
Loan from PKSF	16	1,035,764,373	3,126,838	393,556,909	1,432,448,120	1,439,731,214
Loan from Anukul Foundation	17	878,886,656	-	-	878,886,656	794,306,619
Loan from Bank	18	43,275,232	-	-	43,275,232	30,590,644
		113,602,485	3,126,838	393,556,909	510,286,232	614,833,951

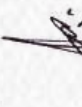


Particulars	Notes	30-Jun-25			Amount in Tk.	
		Microfinance	General Fund	SKS Enterprise	30-Jun-24	Grand Total
Current Liabilities		11,606,065,925	69,642,845	462,205,794	12,137,914,564	11,277,083,139
Loan from PKSF		1,072,586,653	-	-	1,072,586,653	996,676,689
Loan from Anukul foundation		23,010,615	-	-	23,010,615	33,106,409
Loan from Bank and Others MFI		3,303,388,405	-	-	3,303,388,405	3,377,744,629
Members savings deposits	19	4,591,395,208	-	-	4,591,395,208	4,501,820,285
Fund Accounts		-	47,617,438	-	47,617,438	394,145,562
Accounts payable	20	190,451,299	22,025,407	312,205,794	524,682,500	434,086,694
Loan loss provision	21	507,724,292	-	-	507,724,292	358,697,969
Members Welfare Fund	22	740,272,830	-	-	740,272,830	613,549,998
Staff Welfare Fund	23	-	-	-	-	10,395,978
Dormant Accounts	24	7,066,888	-	-	7,066,888	3,124,560
Loan From Others Fund	25	1,170,105,735	-	150,000,000	1,320,105,735	553,481,447
Advance Account (IGA)	26	64,000	-	-	64,000	252,921
Others		667,227,340	-	-	667,227,340	152,540,280
Others Projects Fund	27	134,279,735	-	-	134,279,735	152,540,280
Others Fund	28	532,947,606	-	-	532,947,606	-
Total Capital Fund and Liabilities		15,190,401,709	442,904,471	1,341,302,847	16,974,609,027	15,250,394,842

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

Place: Dhaka, Bangladesh
 Dated: **11 OCT 2025**


S H Tahirul FCA
 Partner

ICAB Enrollment No.: 1244
 DVC: **251011244AS25156**

SKS Foundation
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2025

Particulars	Notes	2024-2025			2023-2024	
		Microfinance	General Fund	SKS Enterprise	Grand Total	Grand Total
Income		2,696,252,249	363,132,525	333,700,797	3,393,085,571	3,251,054,632
Donor Grants		-	320,002,674	-	320,002,674	356,580,317
Microfinance Program	29	2,696,252,249	-	-	2,696,252,249	2,509,485,791
Overhead from bilateral project		-	43,129,851	-	43,129,851	38,184,427
SKS Enterprise	30	-	-	333,700,797	333,700,797	346,804,097
Expenditure						
Operating Expenses						
Personnel Costs		893,688,038	111,368,919	86,339,908	1,091,396,865	1,089,268,804
Salary and Allowances	31	893,688,038	111,368,919	86,339,908	1,091,396,865	1,089,268,804
Support Costs		375,731,201	9,145,572	147,581,202	532,457,975	499,727,334
Advertisement		1,742,211	51,511	629,119	2,422,841	2,892,913
Audit fees		838,889	544,520	-	1,383,409	1,193,000
Bank charges		18,741,422	356,180	601,945	19,699,547	22,896,961
Depreciation		20,696,657	3,911,572	27,286,685	51,894,914	49,955,028
Project Participants Training		19,382,994	-	72,905	19,455,899	20,506,919
Program support expenses		160,337,842	-	83,713,079	244,050,921	176,042,666
Office rent		58,811,396	1,424,540	1,548,245	61,784,181	50,893,465
Printing and stationery		22,035,088	345,003	545,603	22,925,694	47,248,164
Printing & CTP Expenses		-	-	15,844,873	15,844,873	-
Telephone, Gas, water and Electricity		16,503,217	-	9,728,543	26,231,760	24,124,151
Repairs and maintenance		25,852,921	212,992	6,954,906	33,020,819	62,542,958
Representation (entertainment)		9,345,580	352,212	655,299	10,353,091	10,711,968
Subscription & Donation		14,941,454	1,947,042	-	16,888,496	8,830,767
Income Tax Expenses		6,501,530	-	-	6,501,530	21,888,375
Logistic Costs		38,291,802	8,341,916	5,427,934	52,061,652	57,770,821
Fuel Expenses		6,514,949	3,500,620	4,285,958	14,301,527	13,338,826
Local transport		31,776,853	4,841,296	1,141,976	37,760,125	44,431,995
Total Operating Expenses		1,307,711,041	128,856,407	239,349,044	1,675,916,492	1,646,766,959


Amount in Tk.





Amount in Tk.

Particulars	Notes	2024-2025			Grand Total	2023-2024	
		Microfinance	General Fund	SKS Enterprise		Grand Total	Grand Total
Financial Expenses		955,743,247	403,172	91,422,298	1,047,568,717	1,040,779,749	
Interest on loan account		17,087,696	403,172	14,400,000	31,890,868	25,584,057	
Service charges to PKSF	32	123,569,308	-	-	123,569,308	97,774,500	
Service charges to Anukul foundation		5,937,783	-	-	5,937,783	6,027,838	
Interest Paid to Bank Loan		439,086,509	-	77,022,298	516,108,807	384,157,636	
Interest on Members Savings		149,595,202	-	-	149,595,202	238,898,093	
Loan Loss Expenses		220,466,749	-	-	220,466,749	288,337,627	
Program Inputs Costs		27,647,318	229,039,170	1,135,774	257,822,262	263,310,328	
Education Expenses		2,176,925	-	1,135,774	3,312,699	38,825,318	
Social Development Expenses		25,470,393	229,039,170	-	254,509,563	224,485,010	
Total Expenditure		2,291,101,606	358,298,749	331,907,116	2,981,307,471	2,950,857,036	
Surplus for the year		405,150,643	4,833,776	1,793,681	411,778,100	300,197,596	

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

Place: Dhaka, Bangladesh
 Dated: **11 OCT 2025**


S H Talukder FCA
 Partner
 ICAB Enrollment No.: 1244
 DVC: 2510111244AS25156

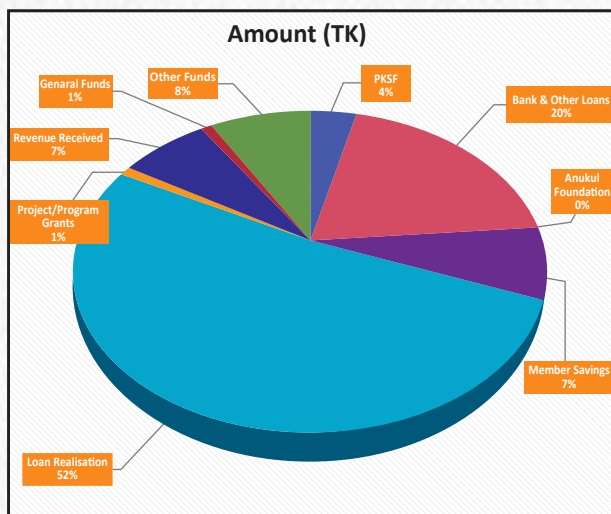
Programs/Projects Run in 2024-'25

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

Sl. No.	Program/Project	Resource Partner
28	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their poverty (ENRICH) Projects (Saghata, Fulchari & Gaibandha Sadar upazila)	PKSF
29	Adolescent Programs	
30	Pathways to Prosperity for the Extremely Poor People funded by the European Union (PPEPP-EU)	
31	Bangladesh Rural Wash for Human Capital Development Project, Jointly Funded by WB and AIIB	
32	Recovery and Advancement of Informal Sector Employment (RAISE)	
33	Safe Fish, Production of Fish Products and Marketing (RMTP-Fisheries)	
34	Breeder Seed (Oil and Pulse Crops) Multiplication Sub-Project (RMTP-Seeds)	
35	Extended Community Climate Change Project (ECCCP-Drought)	
36	Sustainable Micro Enterprise for Resilient Transformation (SMART), Cattle and Buffalo Sub Sector	
37	Microfinance Program (<i>Buniad, Jagoron, Agrosor, Sufalon</i>)	
38	Microenterprise Financing and Credit Enhancement (MFCE)	
39	Small and Marginal-Sized Farmer's Agriculture Productivity Improvement and Diversification Financing Project (SMAP)	Bangladesh Bank
40	Solar Home System Project	IDCOL
41	DRISTY: Vision for Underserved Population	Spreeha Bangladesh Foundation

Fund Received in 2024-'25

Particular	Amount (TK)
PKSF	1,412,285,686
Bank & Other Loans	7,419,583,350
Anukul Foundation	38,000,000
Member Savings	2,688,386,386
Loan Realisation	19,370,465,846
Project/Program Grants	320,002,674
Revenue Received	2,739,382,100
General Fund	334,892,310
Other Funds	3,090,161,038
Total	37,413,159,390



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. Nashir Uddin Faruq



Executive Member
Rafiqul Islam Sarkar

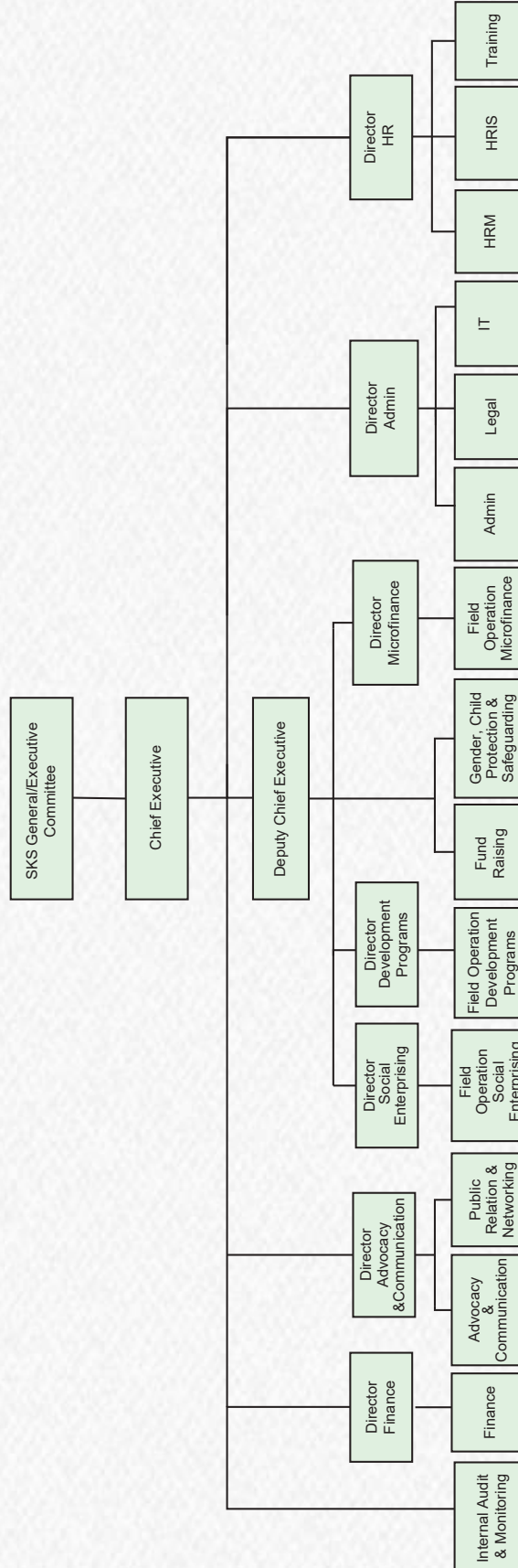


Member Secretary
Rasel Ahmed Liton



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	347
Total District Reached	29
Total Upazila Reached	256
Total Union Covered	1,620
Total Village Covered	12,455
Total Household Covered	3,092,079
People Served under 4 Thematic Areas	
<i>Social Empowerment Sector</i>	2,536,190
<i>Economic Development Sector</i>	3,388,642
<i>Environmental Justice Sector</i>	1,345,281
<i>Basic Service Support Sector</i>	5,434,851
Training Provided	
<i>SKS Staff & Volunteer</i>	9,006
<i>Community People</i>	533,010
<i>LGI Representatives</i>	18,567
Policy Document & IEC/BCC Materials	
<i>Organizational Policy</i>	30
<i>Training Module</i>	31
<i>IEC Material</i>	55
<i>BCC Material</i>	117
People Benefited	6 Million



SKS Foundation

Striving for a Sustainable Change


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