

Annual General Meeting 2024-'25 Held



The Chairperson is speaking in the AGM.

SKS Foundation's 55th Annual General Meeting (AGM) 2024-'25 was held on 27 September 2025 at SKS Inn, Gaibandha. With Murshed Alam Sarker, Chairperson of SKS Foundation, in the chair, Rasel Ahmed Liton, Chief Executive of SKS Foundation, facilitated the AGM.

Annual Progress Report and Annual Audit Report 2024-'25, and the Annual Plan of Action and Budget for the year 2025-'26 were presented, reviewed and approved in due process. According to the Annual Progress Report, SKS reached 4,202,450 people under all its program interventions (Direct), and information dissemination through different media (Indirect) in 2024-'25, while 2,589,450 people were covered through its 4 development sectors. Of them, 264,478 people were covered under its Social Empowerment, 1,141,102 under the Economic Development, 347,464 in the Environmental Justice, and 836,406 people through the Basic Service Support sector. (See page 3)

Advanced Eye Diagnostic Machines Inaugurated at SKS Eye Hospital



The First Secretary is unveiling the project's nameplate.

Two advanced eye diagnostic machines were inaugurated at SKS Eye Hospital with the support of the Government of Japan under the *Grant Assistance for Grassroots Human Security Projects (GGHSP)*. Karasawa Shinju, First Secretary at the Embassy of Japan in Bangladesh, inaugurated the machines on 15 July 2025 at SKS Eye Hospital, Gaibandha. (See page 3)

Divisional Conference of MFIs Held

The Divisional Conference of Microfinance Institutions (MFIs) for Rangpur and Rajshahi Division was held on 26 July 2025, with stakeholders calling for reforms and greater coordination. The "Current Challenges of Microfinance Operations and the Way Forward" conference was organized at SKS Inn, Gaibandha, by the Credit and Development Forum (CDF) with support from SKS Foundation. (See page 3)



The Executive Vice Chairman of MRA is addressing the audience.

PKSF General Body Member Visited SKS' Programs

Shofiquil Islam Shahed, a member of the PKSF General Body, visited SKS Foundation's field programs in Gaibandha on 17 August 2025. He exchanged views with members of a *samiti* named '*Mitali*' in Konchipara Union of Gaibandha Sadar and reviewed their savings & credit outcomes. He also observed homestead renovation work for distressed families, met '*Mother & Child Forum*' members, and observed innovative ginger cultivation in a flood-prone area under the *Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU)* Project.



Shofiquil Islam (Second from left) is interacting with the members of Maa O Shishu Forum.

The Member also visited fish farming and ready-to-cook fish product initiatives under the *Rural Micro Enterprise Transformation Project (Fish)*. Alongside, he interacted with the trainers and unemployed youth participated in the training course organized under the *Recovery and Advancement of Informal Sector Employment (RAISE)* Project. (See page 3)

Career Festival Held Against Child Marriage



One of the successful women is sharing her story with the audience.

To promote awareness against child marriage and highlight the importance of education in career planning for adolescents, SKS Foundation organized a Career Festival titled “*Somvhaboner Utshob*” on 11 September 2025 at Burail Model School & College, Fulchari, Gaibandha. The festival was part of SKS’ “*Accelerating Action to End Child Marriage in Bangladesh (Phase-II)*” Project with support from ActionAid Bangladesh, the Department of Women Affairs, and UNFPA.

Local students and their parents attended the day-long event, where successful women from various professions shared their success stories to inspire students to pursue education and career goals. The successful women emphasized that ending child marriage is vital for achieving the national development goals.

The festival featured 10 thematic stalls showcasing professions in health, education, agriculture, fisheries and livestock, business, law, sports, banking, journalism, and content creation. Each stall was hosted by successful women professionals who shared their experiences and interacted with students, helping them learn about different career paths and opportunities. A special highlight was a “*Dream Wall*,” where students shared their future aspirations.

SMART Project Launched

(Form page 4) In his speech, Dr. Md. Abdur Razzak said, “This is an opportunity for our local dairy producers to make their dairy healthier and more environment-friendly. When farms become clean and green, production naturally grows in both quality & quantity. The District Livestock Department will continue its full support to help make Gaibandha district one of the leading dairy-producing districts in Bangladesh.” The participants expressed optimism that the SMART project would boost Gaibandha’s dairy sector.

Save the Children Board Visited

(Form page 4) Md. Tarikul Islam, Deputy Director, Directorate of Family Planning, and high officials from Save the Children Bangladesh, and SKS Foundation accompanied the delegation.

WaterAid UK Adviser Visited

(Form page 4) In a meeting with Md. Rajib Ahsan, DD, Local Government, and Administrator of Lalmonirhat Municipality, Maya Elena Gaynor stressed the importance of involving all stakeholders to ensure lasting benefits. Officials from WaterAid Bangladesh and SKS Foundation joined the discussion, highlighting collaborative efforts to strengthen WASH systems for healthier communities.

“*Bou-Shashuri Mela*” Held

To raise awareness about the care of pregnant and postpartum mothers, SKS Foundation organized “*Bou-Shashuri Mela*” (Daughter-in-law and Mother-in-law Fair) on 24 September 2025 at Uria Union Health and Family Welfare Centre, Fulchari, Gaibandha.

SKS’ *Promotion of Maternal and Newborn Health (MAMOTA)* Project organized the Fair, which drew participation from local women and their mothers-in-law. Dr. Ashrafi Ahmad, NDC, DG, Directorate of Family Planning, graced the Fair as the Chief Guest with Dewan Morshed Kamal, Divisional Director, in the chair.

At the day-long Fair, Health workers briefed the women gathering emphasizing the importance of balanced nutrition, regular check-ups, safe institutional delivery, and postnatal care. Participants also got engaged in interactive games and quizzes that shared key messages on maternal health in an enjoyable way.

In her speech, the Chief Guest said, “Child marriage and population growth are closely linked, and addressing them is vital for Bangladesh’s health and economy. As a densely populated nation, we must overcome these challenges to ensure people’s well-being.



DG, Directorate of Family Planning, is addressing the audience.

And ending child marriage is key to building a healthier, more prosperous generation and securing a stronger future for our country.”

In the concluding speech, the chairperson said, “Maternal and newborn health begins at home, and that awareness and support from mothers-in-law can play a crucial role in reducing pregnancy and postpartum complications.”

Consultation on Implementation of CWIS

(Form page 4) Dr. Md. Mujibur Rahman, Professor, Department of Civil Engineering, United International University (UIU), and Director of Center for Smart Infrastructure Resilience and Sustainability (CSIRS), presented the overall sanitation scenario and the CWIS Action Plan. The CWIS Action Plan outlines short, medium, and long-term strategies to achieve safe and inclusive sanitation for all city residents. The Plan emphasizes the formation of a dedicated CWIS Unit to oversee planning, implementation, and monitoring. It also recommends key actions, adequate budget allocation for sanitation services, recruitment of skilled staff and specialists, capacity building for local government officials and sanitation workers, and strengthened coordination among DPHE, LGED, NGOs, and private sector actors.

Stakeholders of the CWIS Action Plan such as officials from Barishal City Corporation, DPHE, NGOs, academics, researchers, civil society members, women’s forum representatives, media professionals, sanitation workers’ representatives and citizens attended the Consultation and discussed pathways for implementing the CWIS Plan.

Md. Rezaul Bari, Deputy Secretary, Chief Executive Officer, Barishal City Corporation, graced the Consultation as Chief Guest. He said, “Barishal City Corporation is still far behind in achieving safe sanitation management. We must move toward coordinated efforts and active participation of local communities. By ensuring safe sanitation services, we will gradually move forward in achieving several targets of the Sustainable Development Goals (SDGs).” SM Shahidul Islam, Engineer of DPHE, Barishal Circle, presided and concluded the Consultation.

START Network Delegation Visited SKS' Flood Readiness Project



The delegation and locals are crossing a SKS-built wooden bridge.

A high-level international delegation from the START Network and partner humanitarian organizations visited the National Reserve (Readiness)-Flood Project implemented by SKS Foundation in flood-prone Belka and Horipur Union under Sundarganj Upazila, Gaibandha, on 13 August 2025. The 12-member delegates comprised citizens from Bangladesh, Somalia, the Philippines, Pakistan, and the UK.

The delegation observed early warning system devices, renovated bridge, and upgraded flood shelter designed & constructed to enhance preparedness and safeguard the vulnerable communities. The visitors also interacted with residents, who emphasized how the improved infrastructure has boosted their confidence in facing future floods.

Divisional Conference of MFIs Held

(Form page 1) Professor Dr. Mohammad Helal Uddin, Executive Vice Chairman of the Microcredit Regulatory Authority (MRA), was the Chief Guest. He said, "Microfinance had long been a proven tool for poverty alleviation and rural development, helping millions achieve self-reliance." He urged all stakeholders to coordinate closely to maximize the sector's impact.

Murshed Alam Sarkar, Chairman of CDF, who chaired the Conference, upheld that the sector faces multifaceted challenges, ranging from climate change and economic pressures to technological limitations. Overcoming these requires efficiency, transparency, and a collective effort.

Rasel Ahmed Liton, Member of CDF Governing Body, and Chief Executive of SKS Foundation, said microfinance remains an effective model for national development but must adapt to emerging realities through structural and policy reforms.

Md. Saleh Bin Sums, Executive Director of Padakhep Manabik Unnayan Kendra, presented the keynote. Dr. Imrul Kayes Muniruzzaman, Executive Director, RDRS Bangladesh; Dr. Khandakar Alamgir Hossain, GUK; and Md. Nurul Amin, JAKAS Foundation, and Md. Hasib Hossain, Proyas Manobik Unnayan Society discussed on the keynote as panelists.

The Conference highlighted pressing issues such as reduced repayment capacity among borrowers, climate change impacts, weak monitoring, technological barriers, and overlapping loans to the same clients, and urged relevant reforms in this sector.

SKS-Promoted Seeds Declared Safe

SKS-Promoted seeds of oil and pulse crops through its program participants tested as safe for humans, livestock, and the environment. The Pesticide Analytical Laboratory of BARI conducted the tests between January and May 2025 and found no harmful pesticide residues in 3 seed varieties- *BINA Mash-2*, *BARI Mustard-14*, and *BARI Sunflower-3*, while *BINA Mung-8* contained only a trace amount within safe limits. These tests were done under SKS Foundation's RMTP-Breeder Seeds Multiplication Sub-Project in Kurigram.

Officials from the Department of Agricultural Extension, Kurigram, endorsed that the findings would boost local production, reduce import dependence, and promote sustainable agriculture. The result confirms that crops grown under Good Agricultural Practices are safe and eco-friendly, strengthening food security and rural livelihoods.

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(Form page 1) Reflecting on program intervention, experiences & learning, the Annual Plan of Action and Budget for 2025-'26 were also presented, reviewed and endorsed accordingly. The AGM approved the budget of Tk. 41,039,642,482 for the year 2025-'26, against the Annual Plan of Action.

PKSF General Body Member Visited

(Form page 1) Besides the field program visit, Shofiqul Islam Shahed met senior officials of SKS Foundation at its conference hall and discussed the outcomes he observed. He emphasized the sustainability of the program outcomes.

Advanced Eye Diagnostic Machines Inaugurated

(Form page 1) Speaking at the ceremony as Special Guest, Dr. Md. Rafiquzzaman, Civil Surgeon, Gaibandha, emphasized the healthcare needs of the district's flood-affected and remote *char* areas. "There is scope to improve healthcare in Gaibandha. Alongside the government, NGOs like SKS Foundation are playing a vital role in addressing these needs. The newly installed machines- Optical Coherence Tomography (OCT) and Visual Field Analyzer will significantly enhance the Hospital's capacity to provide quality eye care services to underprivileged patients in the area at an affordable cost," he said.

Karasawa Shinju, First Secretary at the Embassy of Japan in Bangladesh, stated as the Guest of Honor, "Residents no longer need to travel to major cities for advanced eye treatment. With modern diagnostic services now available in Gaibandha, this initiative will reduce the distress of populations and demonstrate Japan's continued commitment to supporting the people of Bangladesh."

Murshed Alam Sarker, Chairperson, SKS Foundation, expressed sincere gratitude to the Government of Japan. "With the installation of these 2 modern machines, SKS Eye Hospital can now offer even more accessible and high-quality eye care to the local population," he said.

Rasel Ahmed Liton, Chief Executive, SKS Foundation, Makiguchi Yasuyuki, Second Secretary of the Embassy of Japan, and Titus Doffo, Consultant, GGHSP, were present at the event.

Consultation on Implementation of CWIS Action Plan Held



Dr. Md. Mujibur Rahman is presenting the CWIS Action Plan of Barishal City Corporation.

Only 13% of human waste in Barishal City Corporation is safely contained and managed. This alarming figure, citing field survey data, was shared during a consultation on the Implementation of the Citywide Inclusive Sanitation (CWIS) Action Plan for Barishal City Corporation, held on 4 September 2025

at Hotel Sedona International, Barishal. SKS Foundation, Secretariat of FANSA Bangladesh, along with FANSA-BD member AVAS, and the Center for Smart Infrastructure Resilience and Sustainability (CSIRS) at United International University (UIU), jointly organized the consultation under FANSA-BD's *Rising for the Rights* Project's banner. (See page 2)

Save the Children Board Visited SKS' Maternal Health Project



The delegation is interacting with the local women about the services.

A high-level delegation from Save the Children South Korea visited SKS Foundation's maternal and newborn health initiatives in Gaibandha's remote *char* on 18 August 2025.

The 10-member delegation, led by Board Chair Joon Oh, and 4 other Board Members, visited the *Promotion of Maternal and Newborn Health (MAMOTA)* Project activities in Kaziar Char of Kapasia Union, Sundarganj Upazila. The delegation witnessed a community influencer's activity interacting and encouraging pregnant & lactating mothers to avail healthcare, observed a Satellite Clinic activity, and inspected the newly constructed Kapasia Union Health & Family Welfare Center facilities supported by the Project. The delegation spoke with residents and service providers about their experience with the services. The delegation also met key stakeholders, who emphasized that providing healthcare in remote chars is costly and challenging; such interventions are vital to meeting the needs of vulnerable populations. (See page 2)

SMART Project Launched

To build a cleaner and more sustainable dairy industry in Gaibandha, SKS Foundation launched a project titled *Sustainable Micro-enterprise and Resilient Transformation (SMART)* on 2 September 2025 at SKS Inn, Gaibandha. The 5-year initiative will be implemented under the joint funding of the World Bank and *Palli Karma-Sahayak Foundation (PKSF)*.



One of the Project Stakeholders is talking in the meeting.

Dr. Md Abdur Razzak, District Livestock Officer, graced the event as the Chief Guest with Khokon Kumar Kundu, Director- Finance, SKS Foundation, in the chair. The Project Manager shared the project details that it would operate in 4 upazilas, namely Sadar, Sadullapur, Gobindaganj and Palashbari upazila of Gaibandha, aiming to support 1,000 milk producers & processors, introducing farm waste management practices, promoting compost and biogas production from cow dung, and providing technical assistance in milk production & processing. (See page 2)

WaterAid UK Adviser Visited SKS' WASH Project

Maya Elena Gaynor, Senior Adviser for WASH Systems Strengthening at WaterAid UK, visited SKS Foundation's *WASH Systems for Health* project in Lalmonirhat Municipality on 20 August 2025.

Maya Elena Gaynor visited Lichubagan slum, the Fecal Sludge Treatment Plant (FSTP), and the landfill area. She also met the municipal officials, community members, and youth volunteers to understand the improvement of the sanitation & hygiene situation. (See page 2)



WaterAid Adviser in a meeting with the Administrator of Lalmonirhat Municipality.

