

4th Year, 3rd Issue (July – September 2022)

Championing Play Project Launched



Md. Zakir Hossain, MP, and State Minister, Ministry of Primary and Mass Education, is speaking at the Launching Ceremony.

"In the developed world, children are not given books in primary schools, their development takes using materials. But we expect our children to read more books. This's not fair," said Md. Zakir Hossain, MP, and State Minister, Ministry of Primary and Mass Education, as the Chief Guest in the *Championing Play Project*'s Launching Ceremony on 29 September 2022 at SKS Inn, Gaibandha.

Chaired by Rasel Ahmed Liton, Chief Executive, SKS Foundation, the Event was attended by Md. Oliur Rahman, Deputy Commissioner, and Mohammad Towhidul Islam, Superintendent of Police, Gaibandha, as special guests. Md. Shamim Jahan, Deputy Director, Save the Children Bangladesh delivered the welcome speech.

The *Championing Play Project* was launched targeting 12,226 children, ranging from 0- 6 years, of 4 unions of *char*-prevailing Saghata upazila of Gaibandha, to develop them through engaging their guardians, teachers and students of 45 Government Primary Schools in the respective areas.

The Chief Guest added, "Besides structural challenges, we have challenges in a positive attitude towards children. Yet, we want to have a bright nation, and we all must work on child development. For their physical and mental development, we all need to play an active role."

The DC said, "Book sometimes makes children bored, but materials help children learn with pleasure that lasts and children enjoy. So, we need to ensure a pleasant environment to teach the children and help them to enjoy their learning." (see page 3)

National Mourning Day Observed

SKS Foundation observed the National Mourning Day 2022 on 15 August 2022 organizing various programs with due solemnity. On the Day, the National Flag was kept half-mast at its Head Office, affiliated institutions and branch offices, and floral wreaths were laid at Bangabandhu's mural. Discussion Forums were held at the Head Office, and SKS School & College, Gaibandha highlighting the greatness of Bangabandhu.

The officials, teachers, and students upheld Bangabandhu's family, social, political, and global life and his thoughts saying, Bangabandhu left an extraordinary example of love and trust. He loved and trusted everyone as he adopted the principle of 'Friendship to all, malice to none.'



Discussion is taking place at SKS Head Office, and a program participant is receiving the loan in observance of the National Mourning Day.

As part of the observance, SKS-NRBC Bank partnership program disbursed Tk. 80 crore as special loans among 2,210 micro-entrepreneurs on the day from its 174 branches countrywide. Chaired by Rasel Ahmed Liton, Chief Executive, SKS Foundation, the Loan Disbursement Program was opened virtually while SM Parvez Tamal, Chairman, NRBC Bank, was the Chief Guest.

The Chief Guest said, "If we can improve the living status of mass people, then we can fulfill the dream of the Father of the Nation. Thus, SKS and NRBC Bank both are encouraging small entrepreneurs, including women, to change their livelihoods."

Rasel chairperson said, "Through such people-oriented development initiatives centering the National Mourning Day, we will be able to build Bangabandhu's desired *Sonar Bangladesh*."

SKS' Annual General Meeting 2021-'22 Held



Executive & General Committee members are taking part in the AGM with Chairperson Md. Ayub Ali in the chair.

SKS Foundation's Annual General Meeting 2021-'22 was held on 24 September 2022 at SKS Inn, Gaibandha. The 22 members of the Executive and General Committee attended the Meeting with SKS Foundation's Chairperson Md. Ayub Ali in the chair. Rasel Ahmed Liton, Chief Executive (Member Secretary) of SKS Foundation facilitated the Meeting. Dr. A.B.M. Abu Hanif, Deputy Director, Health, Dhaka, and Abu Mohammad Sufian, Upazila Social Welfare Officer, Palashbari, Gaibandha were present as guest observers.

The Annual General Meeting (AGM) reviewed the last 1-year performance of the Organization in line with the Annual Budget and Work-plan 2021-'22. The AGM also discussed and approved the Work-plan & Budget for the year 2022-'23. The Meeting approved 3 members' replacement in the SKS Foundation General Committee. (see page 3)

Microfinance Branch Opened

SKS Foundation opened new 22 Microfinance Branches in 4 districts namely Tangail, Gazipur, Kustia, and Meherpur targeting to include the excluded marginalized people in its financial support schemes. To emphasize the importance of inclusion of the people excluded from financial services that bar them from their overall development, SKS aims to reach out to more people at doorsteps for uplifting their lives & livelihood. The opened new branches are Tangail Sadar, Delduar, Mirzapur, Basail, Kalihati, Madhupur, Ghatail, and Elenga; Gazipur Sadar, Kaliakair, Kaliganj, and Moana; Meherpur Sadar, Mujibnagar, Gangni, Bamondi, Baradi; Kustia Sadar, Kumarkhali, Poradaha, Jhaudia, and Allahar Dargah. The new branches were launched between 19-21 September 2022.



Emran Kabir, Director- Microfinance, SKS Foundation is handing over a pass book to a new program participant at the newly opened Gazipur Sadar Branch.

Emran Kabir, Director, Microfinance, and Rajab Ali, Coordinator, Field Operation, respectively inaugurated the new branches while local dignitaries, bank officials, school teachers, LG representatives, program participants, and other guests and the branch officials attended the Opening Ceremony.

In the launching events, the guests and participants said that financial inclusion is a key enabler in reducing poverty and boosting prosperity. They expected that the newly opened microfinance branches would enable the financial well-being of the marginalized who normally don't get money for their crop production, farming and/or small business purposes from other sources. They upheld that more individuals and businesses will have access to meet their financial needs now through those branches.

Dainik Madhukar Online News Portal

(from page 4) The District Information Officer said, "Alongside news, art, culture, development and local tradition will be disseminated to the outside world as online portal is an effective medium for that."

The Editor of *Dainik Madhukar* said, "Following all kinds of government procedures and policies, this online portal has been launched. So, its regulation will be maintained."

Rasel Ahmed Liton said, "SKS Foundation is promise-bound to improve the lives and livelihoods of marginalized people. And media can play a strong role in the development of people upholding their stories."

Talents Got Stipend

(from page 4) Khokon Kumar Kundu said, "SKS Foundation has so far provided this stipend support to 1,125 students. Besides, SKS Foundation is providing Bangabandhu Higher Education Scholarship to 6 university students which will be continued throughout their education in university."

JICA Representative Visited Female Group



Takeshi Ikeda (middle) Deputy Chief Advisor, Bangla-SHEP, JICA, is speaking with the group members.

Takeshi Ikeda, Deputy Chief Advisor, Bangla-SHEP, JICA visited a female group *Modhumoti Mohila Shomity of the Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)* at Shibganj Branch, Bogura. During his visit on 29 September 2022, he had a view exchange meeting with SKS' Program Participants on their participation in & the existing agricultural production and marketing process. Takeshi's visit took place under a feasibility study for the proposed *Market Oriented Agriculture Promotion for Smallholder Horticulture Farmers through Multi-Stakeholder Partnership Project (Bangla-SHEP)* which will work on the female farmers' participation in vegetable production, processing, and marketing.

Md. Rayhanul Islam, Additional Director, Bangladesh Bank, SK Farid, National Consultant, Bangla – SHEP, Md. Rokonuzzaman, Coordinator – Field Operation, Md. Harun Or Rashid, Manager, SMAP Project, and others were present during the visit.

Training Held on WASH Promotion

(from page 4) The Chief Guest said, "We are aiming to achieve SDG 6 and this needs to change people's behavior by restraining them from unhygienic WASH practices. We can replace the existing unsafe WASH habits by improving water & sanitation facilities. For this, we need technically skilled people and funding as well. Therefore, we're training the Branch Managers and the local entrepreneurs together to gain the goal."

Md. Ashraful Haque, Deputy General Manager, said, "Having a hygienic WASH system in households makes the family honored. So, we need to sensitize people to avail of this service and to spell out the benefit of this service as well."

Rasel Ahmed Liton said, "If we want to reduce diseases, we must need hygienic toilets and safe water. As SKS Foundation started its development work with WASH 35 years ago, SKS Foundation has a responsibility to promote and carry forward this great work for the development of the people and country. So, we have integrated WASH program with SKS' Microfinance Program in rural areas targeting to support our program participants with safe WASH facilities."

Zahid Hossain, Technical Consultant, PKSF conducted the day-long Training while 40 Branch Managers and 40 local sanitary entrepreneurs participated.

Women Entrepreneurs Got E-commerce Platform

This year, centering *Eid-ul-Adha*, the Association of Women Agricultural Entrepreneurs, Sundarganj, Gaibandha, sold 35 bulls of its 29 smallholder women farmers on the e-commerce platform, Daraz Bangladesh Limited. For the last 5 years, the Association is doing this e-commerce business. The *char* smallholder women farmers find this online business handy and price worthy as their bulls get sold from home without risk and hassle, and at their expected price.

SKS Foundation, in collaboration with ActionAid Bangladesh, mobilized the *char* smallholder women farmers to form the Association of Women Agro Entrepreneurs at their unions under the *Making Market Work for Women* project. Once, the association women found it difficult to sell their products in local markets as they didn't have direct access to the market. And they used to take the help of others in selling their bulls to the middlemen and fail to get a fair price. Through association, the women started collective bargaining and started getting a fair price from the whole sellers."



Most. Mohiran Begum is receiving the price in cash from the representative of Daraz Bangladesh Limited.

Most. Mohiran Begum, a member of the Upazila Association of Women Agricultural Entrepreneurs, Sundarganj, Gaibandha, who's a widow, said, "As an old woman, I cannot take my bull to market. So, I had to sell my bull to a middleman who did not pay a fair price. Since I started this online marketing, I am getting my expected price which is Tk 10,000 to 15,000 more than that I was getting selling it to the middlemen."

Md. Masud Parvez, Team Leader, Acquisition, Daraz Bangladesh Limited, said, "We have a good demand for an organic agricultural product that buyers believe can only get from remote and rural areas like *char*. And, for Qurbani Cattle, the buyers prefer to get naturally nurtured cattle. So, the cattle from *char* have good demand to our customers. This marketing is like a win-win situation."

SKS' Annual General Meeting 2021-'22

(from page 1) In the AGM, SKS' Annual Report 2021-'22 upheld that 34 development projects were in operation covering 3,227,546 people. Among them, 128,823 were served under Social Empowerment Sector, 556,754 under Economic Development Sector, 54,643 under Environmental Justice Sector and 2,523,326 under Social Enterprising Sector. SKS' Microfinance Program, in the year 2021-'22, included 53,827 new program participants and it targets to include around 100,500 new program participants in the year 2022-'23. Alongside, an Action Plan for the Social Enterprising Sector was approved. Finally, the Meeting approved SKS Foundation's budget of Tk. 30,898,166,094 for the FY 2022-'23.

Orientation on Gender & Women Empowerment



Hasna Hena Khan, Gender Specialist, is facilitating the Orientation.

SKS Foundation organized an orientation on Gender, Gender Mainstreaming, and Women Empowerment for its senior officials and mid-level staff respectively on 25, 26, 27, & 28 July 2022 at SKS Conference Hall, Gaibandha.

The Orientation reviewed and discussed the gender concepts and sensitivities at personal, professional, and institutional levels and identified the needs, constraints, and opportunities of gender equity & equality to integrate into the organizational policies and programs. The Orientation included various topics i.e gender, gender mainstreaming, gender equity, women empowerment, etc in sessions while 120 personnel attended the Orientation.

Hasna Hena Khan, Development Consultant, Action for Change Foundation, Marina Akhter, and Umme Qulsum Ila, Coordinator- Gender, Child Protection & Safeguarding, SKS Foundation facilitated different sessions of the Orientation.

Championing Play Project Launched

(from page 1) The SP said, "We must ease a load of books teaching our children, and find the way to teach them in a better and more effective way. So, they can enjoy their childhood and way of learning at the same time."

Rasel Ahmed Liton said, "Gaibandha is a disaster-prone district where the children are more vulnerable and stressed. They see the hazards around them and grow in a harsh environment that impacts negatively them. Therefore, the Project targets to make a child-friendly secure environment for the children."

Crop Storage for Char Farmers Opened

(from page 4) The special guest said, "The goods transportation in *char* areas is difficult and costly. So, the *char* farmers are not encouraged to produce profitable and value-added products. Arranging affordable transport in the *char* areas can also help farmers to get a good price for their products."

Md. Chan Mia said, "Despite the abundance and variety of crops in the *char* land, the farming community of *char* remains unserved and neglected. But with a little help, the farmers here can do much better. I'm sure, the crop storage will be a great benefit for the *char* people."

SKS Foundation has established 3 storages at Jamuna Bazar & Baje Fulchari, Fulchari and Rajar Char, Kapasia, Sundarganj. These storages are capable to cover around 500 *char* farmers to store their crops.

Dainik Madhukar

Online News Portal Launched



Md. Oliur Rahman, DC, Gaibandha is launching the Online News Portal.

Dainik Madhukar, a sister concern of SKS Foundation, launched its online news portal <https://madhukar.news>. Md. Oliur Rahman, Deputy Commissioner, inaugurated the news portal as Chief Guest on 26 September 2022, at *Dainik Madhukar* office, Gaibandha.

Chaired by Rasel Ahmed Liton, Publisher, *Dainik Madhukar*, Md. Kabir Uddin, District Information Officer, KM Rezaul Haque, Editor, *Dainik Madhukar*, attended the Launching Event as special guests.

Launching the portal, the Chief Guest said, "By launching its online portal, *Madhukar* gets disseminated worldwide. And from now on, the outside world will know about Gaibandha and adjacent areas through this portal." (see page 2)

Crop Storage for *Char* Farmers Opened



Md. Belal Uddin, DD, District Agriculture Extension Department, is speaking to the farmers.

To ensure fair prices and well preservation of crops produced by the *char* farmers, SKS Foundation launched crop- storage in *char* areas. Md. Belal Uddin, Agriculturist, and Deputy Director, District Agriculture Extension Department, inaugurated the Storage as Chief Guest at Jamuna Bazar in Fulchari, Gaibandha on 14 August 2022. Md. Sadekuzzaman, Agricultural Officer, Saghata upazila attended as a special guest with Md. Chan Mia, UP Member, Fulchari union in the chair. SKS Foundation undertook this initiative under the *Making Markets Work for the Chars Project (M4C Phase III)*, supported by Bangladesh Rural Development Academy and Swisscontact Bangladesh.

The Chief Guest said, "Floods and inaccessible communication systems at *char* areas are barring farmers getting fair price of their crops as lack of proper storage facilities pushes them to sell their crops at very low prices. This crop storage will create an opportunity for the *char* farmers to store and sell their crops at a good price." (see page 3)

Talents Got Stipend

SKS Foundation, in partnership with *Palli Karma-Sahayak Foundation (PKSF)*, supported 34 poor talents under its Scholarship Program. The stipend distribution ceremony was held on 28 July 2022 at SKS Head Office, Gaibandha. Rasel Ahmed Liton, Chief Executive, SKS Foundation handed over the stipend cheques among the students as Chief Guest with Khokon Kumar Kundu, Director-Finance, SKS Foundation in the chair. A bank cheque of Tk.12,000 was given to each of the selected higher secondary level students from Rangpur, Bogura and Gaibandha district.



Chief Executive, SKS Foundation, is giving a bank cheque to one of the stipend recipient students.

In the ceremony, Rasel Ahmed Liton urged the students to be serious in their studies, continue with their exemplary results and establish themselves as good citizen. He told, "SKS Foundation is supporting the talented students so that they are not dropped out due to financial crisis. The talents like you have to be educated in contemporary and vocational education. Along with education, good manners should be developed. Because the nation cannot be served if good manner does not exist in education. So, you have to have them both to be successful in life." (see page 2)

Training Held on WASH Promotion

SKS Foundation organized a training titled “One Branch One Dedicated LE” with the participation of the local sanitary entrepreneurs and respective Branch Managers. SKS Foundation, in collaboration with *Palli Karma-Sahayak Foundation (PKSF)*, organized the Course on 28 September 2022, at SKS School & College’s Conference Hall, Gaibandha. Md. Abdul Matin, General Manager (Programs), & Project Coordinator, PKSF, inaugurated the Training as chief guest with Rasel Ahmed Liton, Chief Executive, SKS Foundation in the chair. (see page 2)



Md. Abdul Matin, General Manager (Programs), PKSF, is speaking in the opening session of the Training.