

Annual Report

2021-'22



SKS

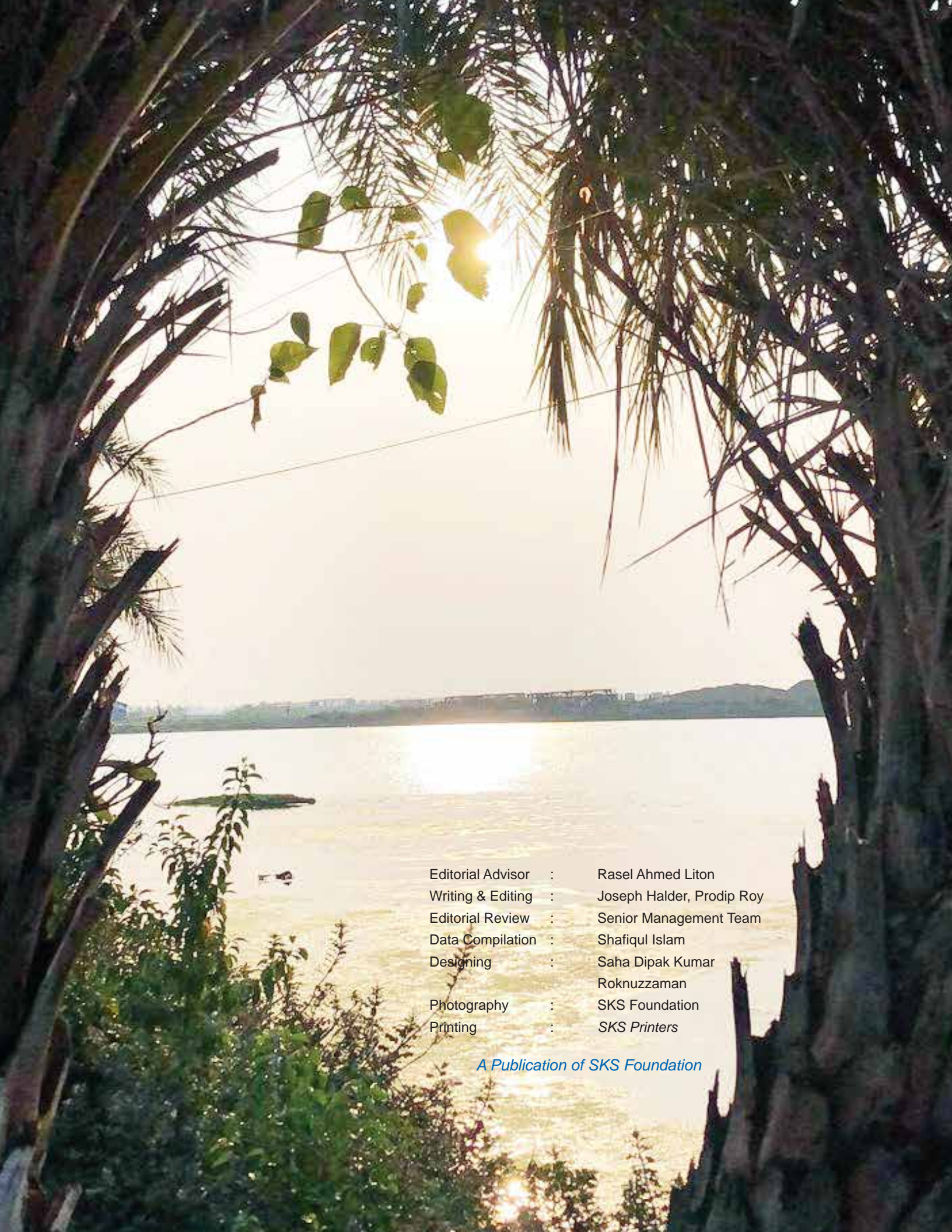


Annual Report

2021-'22

Striving for a sustainable Change





Editorial Advisor : Rasel Ahmed Liton
Writing & Editing : Joseph Halder, Prodip Roy
Editorial Review : Senior Management Team
Data Compilation : Shafiqul Islam
Designing : Saha Dipak Kumar
Roknuzzaman
Photography : SKS Foundation
Printing : SKS Printers

A Publication of SKS Foundation



Table of CONTENTS

Message	04
Foreword	05
Chapter 1: Profile of the Organization	06
Chapter 2: The Year in Review	09
Mainstream Programs & Priorities	12
● Social Empowerment	
● Economic Development	
● Environmental Justice	
● Social Enterprises	
Chapter 3: Promotion of Governance & Social Bonding	33
Chapter 4: Resource Mobilization and Management	37
● Human Resource Management	
● Financial Resource Management	
Programs/Projects Run in 2021-'22	44



MESSAGE

The year 2021-'22 was significant for SKS Foundation as it crossed its 35 years of the development journey. SKS continued its intervention upholding a true spirit of serving the marginalized on the ground and collaborating with stakeholders ranging from civil society to the policy-making authority. SKS widened some more domains of development services keeping itself dedicated to the deserving segments of society.

Significantly, SKS Foundation runs context-based interventions focusing on zone-specific challenges. SKS continued its program operation covering the greater north, some areas in the central part, and reaching the extreme southern coast of Bangladesh while it covered the *char* & flood-prone areas, drought zone, coastal belts and urban settings. SKS mobilized the people and promoted diversified programs in the field of women empowerment & child rights, agriculture & food security, environment conservation & disaster management, education, health, income generation and other development domains ensuring participation and protecting the rights of the marginalized.

Alongside its program intervention, SKS expanded its partnership with different development partners and effective networking with the administration & LGIs. This created room for the disadvantaged with a particular focus on women, children and persons with disabilities to get some specialized services. This helped SKS retain the trust of the government and development partners, and particularly its program participants at the grassroots. Alongside, SKS remained quite vibrant in contributing to the country's journey of achieving several SDGs while it got enriched with good learning to strive for societal benefit. Thus, in moving forward based on its pragmatic planning and program, SKS supported a sustainable change in society as its cherished goal.

SKS Foundation's development drives mobilized the target people reaching a strong & sustainable livelihood standard during the year. And thus, SKS continued its contribution to the socio-economic development of the country through the implementation of its multifaceted development programs. And again, based on its Strategic Plan, SKS increased its investment for program implementation while its yearly budget allocation has reached around Tk. 3,090 Crore for the next year. I believe, SKS will remain on track to support the deserving population having cooperation from the respective corners in implementing such a big budget amid the global economic recession.

With a special note, I thank the relevant government & donor bodies, civil society and program participants, who remained quite supportive in taking SKS Foundation's development mission forward in the year 2021-'22.

Md. Ayub Ali
Chairperson
SKS Foundation



FOREWORD

SKS Foundation implemented its multifaceted development programs in the year 2021-'22 targeting to contribute to the SDGs pin-pointing the most striking challenges of the poor & disadvantaged sections of different contexts. SKS expanded its program participants and the geographical areas parallelly while reaching its target people under 6 divisions for protecting their livelihoods & rights.

Under its 4 mainstream programs, Social Empowerment sector focused on achieving socio-cultural empowerment of the women, marginalized and disadvantaged segments. The intervention mainly dealt with human rights & governance issues following the service delivery and rights-based approach. SKS organized the poor & marginalized communities for claiming their rights & entitlements to the duty bearers for different services relating to livelihood, health, education, WASH, environment and other components under Social Safety Nets while it covered 128,823 women & marginalized people during the year.

The interventions under the Economic Development sector continued aiming people's livelihood security and increased income through skill development and access to finance. Providing a range of financial services, SKS' Microfinance Program helped 225,491 poor & extremely poor people to build their financial base by supporting programs like agriculture productivity & marketing, entrepreneurship development, financial services to the poor and skill-based capacity building. This contributed to creating the program participants, especially women's economic solvency.

SKS explored the resilience & adaptive measures with its innovative approach to combat zone-specific environmental & climatic hazards. SKS intervention focused on ensuring the protection of the environment and food security, shelter, education, and health for vulnerable people. SKS covered 54,643 people in overcoming the setback caused due to the monsoon flood, river erosion, etc. through various alternative IGAs & entrepreneurship development. SKS also remained active in overcoming the COVID-19 pandemic problems, especially in vulnerable communities. In line with its mission, SKS Foundation continued its Social Enterprising sector for promoting different services and job creation while 1,548,997 people were covered with services under different enterprises relating to health, education, information, recreation, etc.

The advocacy & networking addressed especially the *char* vulnerability, WASH budget and relevant SDG issues in collaboration with other partners & networks. The ground-level networking & collaboration also helped SKS promote culture & customs in the communities.

I would like to thank SKS' governing body for their valued guidance to the Organization. Thanks to our program participants & stakeholders, who got themselves engaged & enriched SKS' intervention with their participation at different level. I appreciate the staff members' untiring engagement in making the year a success.

I believe, the *Annual Report 2021-'22* upholds the yearly facts & figures of SKS' intervention to its valued stakeholders.

Rasel Ahmed Liton
Chief Executive

Chapter 1

Profile of the Organization

SKS Foundation Today

Conceived in 1987, over the decades SKS Foundation has grown as a national non-government organization rooted in Northern Bangladesh. SKS facilitates multi-faceted development programs covering the marginalized & excluded segments fight against deprivation and injustice. SKS follows a multi-disciplinary working approach while addressing the vulnerable groups who suffer from exclusion and lack of access to resources in different geophysical contexts. It has grown more visibly with diversity in its plans & programs targeting deserving people. Thus, SKS has reached around 5 million people while it's *Striving for a Sustainable Change*.

Vision

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

Mission Statement

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

Goal

Quality of life of the poor and excluded groups improved with access to and use of effective and inclusive development opportunity and resources.

Core Values



Unique Features

- Hard-to-reach priority
- Visionary thoughts
- Less hierarchy
- Brand sensitive
- Progressive growth
- Change & adapt
- Holistic approach

Strategic Aims

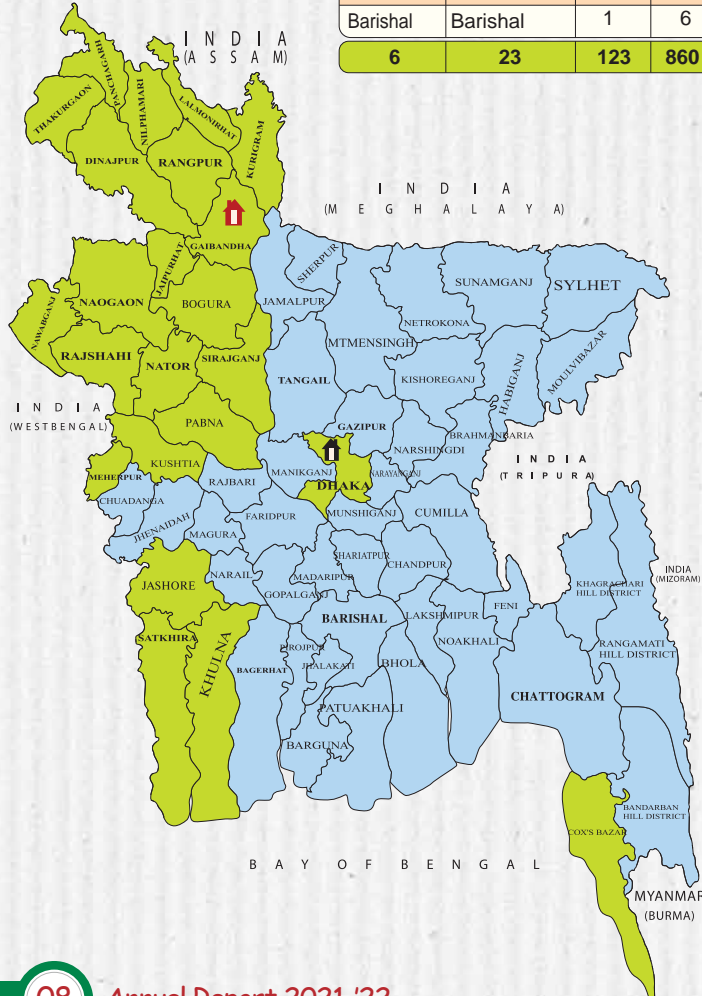
1. Combat social inequalities, exclusion and poor governance that perpetuates chronic deprivation and injustice for the poor & voiceless.
2. Promote income security and economic freedom of the poor and marginalized groups and members who suffer serious livelihood challenges.
3. Reduce environmental abuse,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


Strategic Objectives

1. Promote critical awareness & ability of the poor & excluded communities & disadvantaged population to fight against social odds and injustice.
2. Strengthen local institutions and leadership with means and capacity to promote effective and pro-poor service delivery in all essential aspects of life.
3. Increase inclusion of the resource poor in economic and financial services, livelihood innovations and marketable skill development.
4. Promote opportunities for social enterprise development, self-employment, partnership and market with special focus on women and adolescent girls.
5. Mobilize critical knowledge and resources from multiple sources including government to help climate change adaptation by communities & institutions.
6. Promote community-based disaster preparedness and environment-friendly actions in livelihood practices including promotion of WASH.
7. Develop sector-specific sustainable social business consistent with local demand and affordability that has potential to scale-up.
8. Strength quality service delivery under social enterprises with innovation, diversity and institutional development.

Program Area Covered in 2021-'22

Division	District	No. of Upazila	No. of Union/Pourashava	No. of Village	No. of Household	Participant/People Covered		Total
						Male	Female	
Rangpur	Panchagarh	5	38	262	9,013	45	8968	9,013
	Thakurgaon	4	42	151	5,919	47	5872	5,919
	Dinajpur	10	59	361	11,141	322	10819	11,141
	Nilphamari	6	33	260	10,281	2,374	14,081	16,455
	Rangpur	7	74	422	21,996	72	21924	21,996
	Lalmonirhat	4	36	132	6,349	14	6335	6,349
	Kurigram	6	42	199	7,323	41	7282	7,323
	Gaibandha	7	81	1,249	546,123	857,007	985,796	1,842,803
Rajshahi	Bogura	10	99	654	24,442	312	24130	24,442
	Sirajganj	8	63	192	10,863	1,545	9,318	10,863
	Natore	2	6	40	1,318	186	1132	1,318
	Pabna	8	61	287	10,699	577	10122	10,699
	Naogaon	6	14	65	2,587	132	2455	2,587
	Rajshahi	9	69	367	8,045	1,311	6,804	8,115
	Joypurhat	3	34	145	5,227	875	4352	5,227
	Chapainawabganj	2	10	35	1,065	21	1044	1,065
Dhaka	Dhaka	9	19	257	3,516	3,163	353	3,516
Khulna	Jashore	3	3	108	15,537	35,015	34,901	69,916
	Satkhira	4	14	270	65,079	131,287	136,539	267,826
	Khulna	2	16	206	2,116	356	1,760	2,116
	Meherpur	3	20	274	166,312	337,490	343,842	681,332
Chattogram	Cox's Bazar	4	21	110	4,554	14	4540	4,554
Barishal	Barishal	1	6	145	2,764	78	2,686	2,764
6	23	123	860	6,191	942,269	1,372,284	1,645,055	3,017,339



-  Head Office
-  Dhaka Office
-  Existing Working Area

The Year in Review

Focusing service delivery and a rights-based approach, SKS Foundation's development intervention continued covering programs under its Social Empowerment, Economic Development, Environmental Justice and Social Enterprising sector. During the year 2021-'22, SKS' multifaceted programs were implemented in 860 unions/municipalities under 123 upazilas of 23 districts under Rangpur, Rajshahi, Dhaka, Khulna & Chattogram division. SKS Foundation continued its multifaceted intervention covering the poor, landless, marginal & small farmers, disadvantaged families & communities in *char*, flood, drought & coastal zone and urban settings in Bangladesh.

The promotion of social protection & human rights was focused with conduction of different rights-based programs. Activities under the Rights & Governance component sensitized the service providers for providing responsive services to the disadvantaged people as the target people became aware of demanding their entitlements. Thus, the activities conducted under Promotion of Rights & Governance covered 43,100 people including the LGI representatives and vulnerable community people. Women participation in decision-making at both family and the societal level was especially emphasized. The intervention helped in increasing women's mobility while 40,015 women were sensitized to participating in different activities.

Summary of Performance 2021-'22

Name of Component	No. of Event/Group	No. of Participant
Social Empowerment / Strategic Aim: Combat social inequalities, exclusion, and poor governance		
Promotion of Rights & Governance	Different Activities	43,100
Women Empowerment & Reduction of Gender Disparity	2,000 Events	40,015
Protection of Child Rights	594 Events	11,883
Institutionalization of CBOs & Groups	1,578 CBOs	33,825
Economic Development / Strategic Aim: Promote income security & economic freedom of poor & marginalized		
Entrepreneurship Development & Marketing	200 Groups	63,765
Economic Support	1,796 Groups	53,805
Savings Program	11,510 Groups	225,491
Credit Program	11,510 Groups	182,700
Environmental Justice / Strategic Aim: Reduce environmental abuse, climate risks & disaster vulnerability		
Protection & Conservation of Environment	Different Activities	19,406
Awareness & Skill Development on DRR	415 Events	4,535
Promotion of Resilient WASH Facilities	7,301 Water Points	14,755
Disaster Risk Reduction	7,327 Events	15,947
Social Enterprising / Strategic Aim: Increase people's access to basic quality services		
Social Development Services (Priority: Health, Education, WASH, Hygiene facilities)		
Primary Health Care & Nutrition	3,394 Villages	408,854
Reproductive Healthcare for Adolescents	1,794 Events	61,568
Health Camps & Clinics	2,687 Camps	66,021
Water, Sanitation & Hygiene	13,075 Events	729,014
Education	242 Schools	6,595
Social Corporate Initiatives (Priority: Health, Education, Info. & Comm. Recreation facilities)		
SKS Hospital	-	131,430
SKS Eye Hospital	-	27,583
SKS <i>Nutonkuri Bidyapith</i>	-	400
SKS School & College	-	750
SKS Resource Centre	-	4,000
SKS Inn	-	99,621
<i>Dainik Madhukar</i> (Daily Reader)	-	117,166
Radio <i>Sarabela</i> 98.8 FM	-	1,061,000
SKS Printers	-	500
NRBC Partnership Banking Program	-	106,547

The sensitized women & men formed 1,578 CBOs comprising 33,825 people and came up with their active position & voice against violence against women & adolescents, early marriage, dowry, polygamy, etc. Alongside, being aware and supported with necessary means & money, the women groups came up for livelihood and income generation through their active involvement in productive activities and the market system. As many as 11,883 children were mobilized about their awareness and rights on education, health, protection, and other relevant issues.

The poor & extremely poor people were mainly supported to build their livelihood-base stronger under the Economic Empowerment sector. Different initiatives were continued while 63,765 group members were provided with skills in Entrepreneurship Development & Marketing. Under its Microfinance scheme, SKS

promoted to the hard-to-reach & vulnerable communities which contributed to the conservation of environment. Some resilient WASH facilities were also promoted covering 14,755 vulnerable people under environment conservation issues.

Under the Social Enterprising sector, the Social Development Services covered awareness campaigns on health & nutrition while SKS provided its services to 408,854 poor & disadvantaged people. A total of 66,021 poor & disadvantaged got health care services through conduction of health camps & clinics at the community level while 61,568 women & adolescents were covered under SRHR-related messages in their households & communities. Alongside, a total of 729,014 people were covered under the WASH campaign during the year. Safe WASH services were promoted among the unserved & underserved disadvantaged communities



provided 53,805 program participants with economic empowerment support through developing micro-entrepreneurship, financial services, skill development, value chain development and creating self-employment opportunities. During the year, SKS mobilized 225,491 program participants in 11,510 groups under its savings program. The Credit Program supported the IGA schemes while 182,700 program participants were patronized.

The issues relating to climate change & disaster resilience were addressed as major components of environment conservation under SKS' Environmental Justice sector. SKS focused on enhancing people's awareness & capacity to cope with the effects of climate change with innovative adaptation mechanisms. Various types of activities were conducted especially in the hard-to-reach areas of the char & flood zone and coastal belt while SKS covered 19,406 people relating to protection & conservation of environment. Targeting to make the vulnerable people aware and their skill development on Disaster Risk Reduction issues, SKS covered 4,535 people to ensure the improvement of standards and mitigation of environmental hazards. Renewable energy was

directly by SKS and sensitizing the service providers. The education assistance provided education support to comparatively weak students, especially in remote areas. Under this component, SKS created a scope for 6,595 students continuing their studies in 242 schools.

SKS Foundation's Social Corporate Initiatives covered 1,548,997 people including its program participants with health, education, information facilities, etc. The Social Corporate Initiatives also contributed to creating & continuing with job opportunities benefiting disadvantaged & hard-to-reach families.

SKS Foundation maintained its advocacy & communication targeting to sensitize the stakeholders ranging from policy-makers to community allies. This helped protect people's rights on their deserving social entitlements and in preserving local cultures & heritage. Alongside, SKS performed its networking with different stakeholders & networks at the national & local level centering the life & livelihood of vulnerable groups & people.

Mainstream Programs & Priorities

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



Social Empowerment

Focusing the socio-cultural enhancement of the marginalized and disadvantaged, SKS Foundation addresses women, men, children, adolescents, elderly people, persons with disabilities, socially excluded persons, and so on under its Social Empowerment Sector programs. The intervention mainly deals with human rights & governance, women & child protection, social justice, institutionalization for sustainable development, protection of social norms, values & integrity, etc keeping the community at the center of intervention.



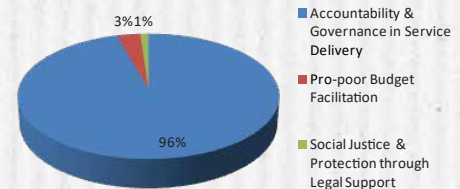
Rights & Governance Sensitizing the Duty Bearers

The process of pro-poor planning and program implementation promoted accountability among the duty-bearers. This also supported their capacity enhancement meeting the deserving people's rights & entitlements. SKS supported in activation of UP Standing Committees, UP's open budgeting, community awareness on rights issues, promotion

of social protection services, etc. The poor & disadvantaged were mobilized forming a CBO network to promote Accountability & Governance in Service Delivery at the UP level. The CBOs also sensitized the process of promoting inclusive local governance by attending the Pro-poor Budget Facilitation process and local resource generation. The CBOs continued as the pressure group to sensitize the administration & duty bearers. The LGIs and relevant stakeholders were also sensitized to promote Social Justice & Protection through Legal Support while SKS provided legal support to the poor & disadvantaged. The UP representatives, service providers, and local allies were also mobilized. They acted as change-makers on the promotion of legal aid services, causes & consequences of child marriage, domestic violence, dowry, etc. A total of 2,712 LGI representatives and 40,388 community people & relevant stakeholders were mobilized through various activities under this Component.



Priority Issues	People Covered		
	Male	Female	Total
Accountability & Governance in Service Delivery	4,333	36,893	41,226
Pro-poor Budget Facilitation	649	737	1,386
Social Justice & Protection through Legal Support	0	488	488
Total	4,982	38,118	43,100



Institutionalization with Inclusion of Excluded & Marginalized

SKS mobilized the CBOs as Community Development Platform that helped the community raise awareness, enhance their capacity and develop linkage with duty bearers as pressure groups. This institutionalization in different names i.e. CBOs, VDCs, Women/Union Federations, Social Protection Forums, Adibashi Forum, etc. supported bargaining with elected bodies and service departments for providing services with responsiveness. The federations and other forums worked as the change makers while they played watchdog roles in service promotion and resolving conflicts in the community. SKS' Community Resource Center remained engaged in the community people's development and in creating access to information and services on health, education, agriculture, Social Safety Net, and DRR issues. Under the Promotion of Social Inclusion, SKS supported the elderly and the *Adibashi* ensuring their joyful living in the community establishing *Probeen Samajik Kendra* (Social Center for the Elderly) and *Adibashi* Cultural Center. The persons with disabilities were also addressed under different

programs. These initiatives strengthened unity and solidarity in the communities.



Priority Issues	People Covered		
	Male	Female	Total
CBOs as Community Development Platform	3,688	16,760	20,448
Federations as Change Makers	7954	5262	13,216
Promotion of Social Inclusion	96	65	161
Total	11,738	22,087	33,825

Women Empowerment & Gender Sensitivity

Bearing a strong voice & position to women empowerment, Women Leadership & Capacity Building were promoted through organizing & training the women groups and ensuring their participation in the decision-making process. Different activities i.e.



courtyard session, women gathering, film show & popular theatre covering the Family Club & Spouse Forum members, change-makers, community leaders and service providers ensured participation of 14,066 women and 25,949 men in family & social affairs and policy issues. Alongside, SKS ensured active participation of Women in Economic Activities i.e. homestead gardening & agricultural interventions, cattle & poultry rearing, handicrafts & garments business, small enterprises, etc.

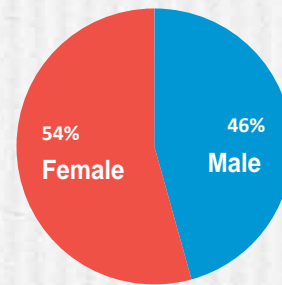
The women groups worked centering women's issues and bargained with community influential, LGIs, and administrations on gender development, equal wages, prevention of violence against women, child marriage, dowry, recognition of Unpaid Care-works, etc.

Priority Issues	People Covered		
	Male	Female	Total
Women Leadership & Capacity Building	25,702	11,940	37,642
Women in Economic Activities	247	2,126	2,373
Total	25,949	14,066	40,015

Protection of Child Rights & Development

Under the Protection of Child Rights & Development component, the girl children were mobilized for giving opinions regarding their issues and also planning for implementation of the respective initiatives in their groups & communities. Protection of Girl Children for Stopping Early Marriage was ensured through awareness building while advocacy & networking were conducted with the district and upazila line departments. Alongside, SKS worked closely with the *Nari Nirjatn Protirodh* Committees and ensured their watchdog role in stopping the early marriage. Around 11,883 people were mobilized through community awareness meetings, meeting with Spouse Forum, and school & college-going

adolescents with a view to stopping the early marriage.



Protection of Girl Child & Stopping Early Marriage



Economic Development

SKS Foundation has been providing its program participants with economic development support through agricultural productivity, farming, marketing, entrepreneurship development, financial services to the poor and skill building. Alongside, the community development initiatives are supported under SKS' Microfinance scheme. Economic Development sector aims livelihood security and increased income of the poor & low-earning families. Women are getting priority and their active participation in financial dealings is ensured. This is creating economic solvency in both rural and urban areas and contributing significantly to the promotion of economic empowerment of the communities for fighting poverty.



Entrepreneurship Development & Marketing

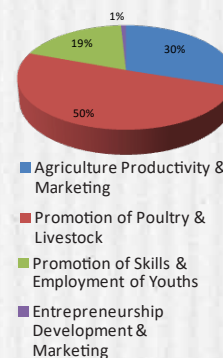
SKS Foundation organized skill development training for the program participants on tailoring, cattle & poultry rearing, vaccination, crop production, dairy, homestead gardening & nursery, use of fertilizer & pesticides, handicraft, etc. under its Development of Productive Human Resources component. The trained persons were also provided with financial support for establishing & running their off-farm and on-farm activities as economic ventures. Centering the Agricultural Productivity & Marketing, SKS formed & mobilized Producer Groups and market actors, and based on value chain analysis, the groups

were linked with market actors to get better prices for their products. The poor & extreme poor participants were provided with loans & grants support for the Promotion of Poultry & Livestock. Under this venture, cattle & poultry rearing & fattening was run by the participants' families in collaboration with the Livestock Department. SKS Foundation continued mobilizing and imparting technical skills to help the youth groups create employment opportunities. Centering the Promotion of Skills & Employment of Youths component, SKS maintained collaboration with the Government Institutes and other Technical Training



Centers for organizing some vocational training courses. The contents of the training courses covered issues like welding, garments, mason, automobile, motorcycle & shallow machine mechanic, pillar making, electronics, beautification, etc. The training initiative helped develop entrepreneurship & employability skills of the participating youths. As many as 63,765 people covered under the Entrepreneurship Development & Marketing component during the year.

Priority Issues	People Covered		
	Male	Female	Total
Development of Productive Program Participants	6,737	12,421	19,158
Agriculture Productivity & Marketing	17,905	14,301	32,206
Promotion of Poultry & Livestock	2,419	9,437	11,856
Promotion of Skills & Employment of Youths	512	33	545
Total	27,573	36,192	63,765



Microfinance Program

Assessing the people's economic status and affordability for meeting their necessities, SKS Foundation facilitated its Microfinance Program targeting the program participants' economic development. SKS continued and widened its Microfinance Program comparatively to the remote areas for supporting especially the poor & marginalized families. Taking the people's general needs into consideration, SKS' Microfinance Program ran a range of financial schemes. The Program especially focused on women with a view to contributing to their economic empowerment. The program participants were closely guided while SKS allocated some additional funds to the program participants to let them continue with their productive initiatives amidst the

COVID-19 pandemic. The program participants got the opportunity to have savings & credit facilities under SKS' Microfinance Program.



Savings Schemes

SKS Foundation continued mobilizing the marginalized people as its program participants. Organized into different groups, the program participants got oriented on various development initiatives and deposited a certain amount of money regularly as savings in both compulsory and optional schemes. The savings created an opportunity for the program participants to face bad times and their asset building

for a comfortable livelihood. Regular savings were maintained as a means to assist the group members in increasing their capital, ensuring its sustainability, and building self-reliance. During the year 2021-'22, SKS continued its Savings Schemes titled 1. General Savings 2. Voluntary Savings, and 3. Term-Deposit accommodating a total of 225,491 members (Male 4,196; Female-221,295) under 11,510 groups.



The General Savings scheme was compulsory for every program participant while each participant saved a minimum of Taka 20/week. Members were allowed to withdraw the amount partially in case of emergency. A total of 53,827 program participants took part in the General Savings scheme and the yearly deposit stood Tk.1,245,465,299. The Scheme accumulated Tk.491,615,375 while Tk.1,831,863,554 remained as a saving balance at closing of the year.

The Voluntary Savings scheme was run to make the program participants saving-minded while a program participant saved a minimum of Tk. 10/week voluntarily. The Scheme provided the program participants with the opportunity to withdraw their savings and meet any crisis. During the year, 171,664 program participants took part in the Scheme and saved Tk. 229,479,872 and Tk. 173,933,569 remained as a saving balance at the end of the year.

The Term-Deposit scheme ran targeting to increase wider savings intention, more economic security, creating future capital, and achieving self-reliance of the program participants. The 3-tire Scheme covering Special Savings, Double Savings, and Monthly Profit Savings was run making those available to any program participants. During the year, Tk. 55,968,491 was deposited under the Special Savings scheme; Tk. 206,144,900 was deposited under the Double Savings scheme and Tk. 201,591,000 was deposited under the Monthly Profit Savings scheme while Tk. 3,079,680,267 remained as a saving balance.

Particulars	Achievement
Program Participant Groups	11,510
Program Participant (Male-4,196; Female-221,295)	225,491
Program Participants' Savings (in million Tk.)	1,831.86
Other Special Savings (in million Tk.)	1,247.82
Loan Borrowers	182,700
Loan Disbursement (in million Tk.)	12,154.36
Cumulative Disbursement (in million Tk.)	56,136.85
Loan Outstanding (in million Tk.)	7,594.73
On-time Recovery Rate (OTR)	98.91%
Portfolio at Risk Rate (PAR)	6.68%
Cumulative Recovery Rate (CRR)	99.33%

Credit Schemes

SKS Foundation facilitated its Credit Schemes targeting its program participants' economic development. Assessing the people's economic status and affordability in terms of meeting their regular needs, SKS set target and widened its credit support to the remote areas' marginalized people as its program participants. SKS' Credit Schemes provided a range of financial services to its program participants broadening the scope of financial inclusion of those who are not generally served by the conventional financial institution. The program participants got involved and availed multi-faceted credit-facilities under the Microcredit, Micro-enterprise Development, Livestock Development, Agriculture Development, Disaster Management, Seasonal Loan, and other time-fitting schemes on easy terms. Participation of women in different Credit Schemes



was ensured as a special focus to support them contributing to their economic solvency. SKS continued with its 4 components under the Credit Schemes namely *Jagoron*, *Agrosor*, *Buniad* and *Sufolon*.

Jagoron: Under the *Jagoron* Scheme, credit. who ran small IGAs on agricultural and non-agricultural products i.e. small business, rickshaw-van pulling, hand loom works, cattle & poultry rearing, etc. The loan ceiling under *Jagoron* Scheme was from Tk. 20,000 to Tk. 49,000. During the year, SKS disbursed Tk. 3,385,040,000 among 80,490 program participants to help expand their IGAs while Tk. 2,052,838,191 remained outstanding.

Agrosor: With the facilitation of the *Agrosor* Scheme, SKS supported the program participants providing them with opportunity in enterprise development & market linkage. *Agrosor* Scheme assisted the program participants in capacity & confidence building in investment & utilization of business money. The Scheme also contributed to creating employment opportunities for the program participants. The Loan ceiling was from Tk. 50,000 to 2,000,000. During the year, Tk. 5,094,428,000 was disbursed among 34,419 program participants while Tk. 3,524,632,794 remained outstanding.

Buniad: The *Buniad* Scheme facilitated credit support in a flexible manner especially for the ultra-poor program participants to support their livelihoods through small IGAs based on agricultural and non-agricultural products. Under the *Buniad* Scheme, SKS supported the program participants in promotion of poultry, koel & goat rearing, health & nutrition, etc.

The loan ceiling was from Tk. 10,000 to Tk. 49,000. During the year, SKS supported 4,221 program participants with the disbursement of Tk. 141,391,000 while Tk. 84,267,604 remained outstanding.

Sufolon: Under the *Sufolon* Scheme, SKS provided credit support to the program participants for the production of seasonal crops, beef fattening, etc. The loan ceiling was from Tk. 10,000 to Tk. 49,000. During the year, SKS supported 72,100 farmers of 6,573 program participant groups under the Scheme with disbursement of Tk. 1,444,038,000 while Tk. 752,873,812 remained outstanding.

Name of the Credit Scheme	No. of Group	Participant		
		Male	Female	Total
<i>Buniad</i> (Credit for Ultra-poor)	1006	91	10,577	10,668
<i>Agrosor</i> (Credit for Micro Enterprise Development)	6,495	3,722	42,174	45,896
<i>Jagoron</i> (Credit for Rural Poor)	8,221	215	125,825	126,040
<i>Sufolon</i> (Seasonal Credit for Disaster Recovery)	8,221	1,882	29,207	31,089
Total	11,510	5,910	207,783	213,693

Special Economic Schemes

Realizing that any sudden emergency may create a terrible impact on the socio-economic life of its program participants, SKS Foundation continued with multifaceted economic schemes so that its program participants can cope with and recover from any vulnerable situation. The COVID-19 pandemic, monsoon flood, river erosion followed by the war between the nations imposed an economic crisis to maintain people's life & livelihoods. Targeting to support its program participants recover their capital through farming, business and in turn regain

their livelihood, SKS provided some quick financial assistance to the affected families. SKS provided special credit support to the ultra-poor & badly affected program participants under different alternative ventures. Affected farmers were provided with credit for agriculture while women entrepreneurs were also provided with special credit support and were linked with local service providers, etc. Following are the Special Economic Schemes SKS ran to maintain a moderate livelihood of its program participants:

Type of Credit	Participant		
	Male	Female	Total
Sahos Scheme for Persons with Disability	0	336	336
Livelihood Scheme for Mitigation of Basic Needs	1	178	179
Livelihood Restoration Scheme Focusing COVID-19	35	6,274	6,309
Refinancing Scheme Focusing COVID-19	18	7,513	7,531
Asset Creation Scheme	1	344	345
Agriculture Development Scheme	1	24,507	24,508
IGA Scheme for Improved Livelihoods	50	3,983	4,033
Small & Marginal Farmers' Agricultural Project (SMAP)	503	8,732	9,235
Total	609	51,768	52,476

Under its Livelihood Restoration Scheme, SKS provided credit support to the poor families as a special scheme aiming to combat COVID-19 fallout and revive the struggling economic activities. SKS disbursed Tk. 228,593,000 among 6,309 program participants while Tk. 125,547,873 remained outstanding at end of the year.

To help revive the small enterprises which got affected due to financial & COVID-19 pandemic, SKS undertook the Refinancing Scheme. Under this Scheme, SKS refinanced 7,531 small business owners with Tk. 223,919,000 while Tk. 24,869,528 remained outstanding at the end of the year.

With a view to supporting its program participants for modernizing their cultivation process, SKS provided them with Agriculture Development Scheme support while the farmers bought modern equipment, fertilizers, seeds, pesticides, etc. Under this Scheme, SKS disbursed Tk. 1,001,990,000 among 24,508 program participants while Tk. 648,858,464 remained outstanding at the end of the year. Alongside, targeting higher productivity, the program participants got credit support under the Small & Marginal Farmers' Agricultural Project. During the year, SKS provided 9,235 small & marginalized farmers with Tk. 5,473,850,000 loan while Tk. 313,836,233 remained outstanding.

Realizing that economic development of the poor people lay on their increased and sustainable income, SKS has adopted a holistic approach to



household-focused income-generating activities for its poorer program participants. Relating to this, IGA Scheme support was provided considering the capacity of the respective families. During the year, SKS disbursed Tk. 290,751,000 to 4,033 program participants while Tk. 176,596,820 remained outstanding.

The poorer groups under SKS' program participants hardly belong to an asset i.e. homestead, land, etc. that can help them generate cash flow. They also lose their belongings in natural disasters i.e. flood, cyclone, river erosion, drought, etc. Considering this, SKS continued its Asset Creation Scheme and disbursed Tk. 8,165,000 to 345 program participants to assist the families in purchasing any kind of productive assets while Tk. 5,060,659 remained outstanding at the end of the year.

Targeting to upgrade the health & social dignity of the poor families, SKS supported the poor people's livelihood & employment options under its Livelihood Improvement Scheme. In relation to this, SKS helped the program participants purchase necessary equipment related to income venture which contributed to upgrading their livelihood and health condition. During the year, SKS disbursed Tk. 1,805,000 to 179 program participants under while Tk. 1,235,159 remained outstanding.

Centering the humanitarian crisis, the *Sahos* Scheme provides quick financial assistance to the disaster-affected poor families to cope with and recover from vulnerability. SKS stood by its disaster-affected program participants with its *Sahos* Scheme to prevent them from selling advanced labor and/or assets and enable them to continue a decent life. As the program participants faced an economic crisis due to the COVID-19 pandemic and monsoon flood, the *Sahos* Scheme supported mainly the most affected program participants. During the year, SKS disbursed Tk. 11,193,000 to 336 program participants while Tk. 5,889,634 remained outstanding at the end of the year.

Status of Microfinance Operation

SKS Foundation facilitated its microfinance operation covering 168 branches of 29 areas under 9 zones of 3 operational divisions i.e. Rangpur, Gaibandha & Sirajganj targeting the economic upliftment of the marginalized people. Alongside, SKS continued with its special effort to reach more excluded people across the country. A total of 53,827 new program participants under 2,042 groups got included in SKS' Microfinance Operation during the year.

Based on the operational outcome, Rangpur Division positioned top following Gaibandha & Sirajganj Division. SKS' Rangpur and Gaibandha Division are mostly comprised of rural-based and agricultural program participants living next to each other whereas the program participants of Sirajganj Division are comparatively city-based, non-agricultural, and distant-living. The yearly operation showed that the city-based program participants

faced problem with their business venture which had a little negative impact in terms of financial transaction. On the other hand, the coherence of the rural-based program participants of Rangpur and Gaibandha Division helped in making better transactions.

During the year, SKS' Microfinance Operation attained a satisfactory outcome tackling the challenge of COVID-19, flood & other emergencies based on mutual trust and confidence between SKS and its program participants. Collectively, the 3 operational divisions attained satisfactory outcome amidst the COVID-19 pandemic and global financial crisis. The On-time Realization (OTR) stood 98.91%, the Portfolio at Risk (PAR) stood 6.68% while the Cumulative Recovery Rate (CRR) reached to 99.33% showing an affirmative trend of SKS' Microfinance Program.

Microfinance Operation in 2021-'22

Division	Branch	Area	Zone	Participant	Loanee	Loan Outstanding	Savings Outstanding	Cumulative Recovery Rate (CRR)
Gaibandha	59	13	03	92,767	72,470	2,966,064,425	1,508,035,187	99.22
Rangpur	65	13	04	93,664	78,365	2,859,589,199	1,154,300,615	99.17
Sirajganj	44	09	04	39,060	31,865	1,769,075,682	417,344,438	97.76
Total	168	35	11	225,491	182,700	7,594,729,306	3,079,680,240	99.33

Food Bank *The Resort of the Marginalized*

“As we have no arable land, we earn our living working on agricultural day wages. We never have any savings or spare food for the next day. We live hand-to-mouth. In the off-season, men go outside in search of work. Women work in the nearby houses for sake of living. Yet, the works are just for a few days. We have no regular work. What we will eat if we don't work? So, we need to buy food borrowing money and selling labor in advance and our livestock at cheap prices. Borrowing money, many could not pay back and in turn, they never got back to this village,” said Osman Ali with his gloomy face. He is a daily laborer of Char Gobindi village of Saghata union under Saghata upazila of Gaibandha.

Due to heavy erosion, three-quarters of the village already has gone under the Jamuna river. Now it's laying on the west bank of the river just 250 meters distance away from the protective dam. Around 250 families have taken shelter in this narrow space and this narrow space is on the edge of the embankment and extinction. Driven by river erosion and losing arable land in the riverbed, they now become landless, and also workless. Further, the flood makes their lives miserable that lasts long somewhere 15 days and elsewhere over the month. As the flood triggers, they shelter on the bridge or the dam, and their lives become more difficult managing regular food.

“During the flood, we cannot go anywhere for work or shelter. That makes our lives more trouble than regular time earning and buying our food. Surrounding areas get submerged. At this time, no one also lends money to anyone. Government and NGO aid reaches delayed. So, we withdraw our savings, borrowing money from money lenders at a high cost, and selling our cattle and goats at low prices,” said Hamida Khatun, an inhabitant of Char Gobindi village, who has been witnessing the flood and lives of people for years.



Cited the role of SKS Foundation in that difficult situation, Khondaker Zahid Shorwar, Assistant Director, SKS Foundation, said, “SKS Foundation believes in achieving the Sustainable Development Goals (SDGs) by not leaving anyone behind, but by bringing everyone together. Marginalized communities of the country are still trapped in poverty. Leaving them behind will not lead to sustainable development. Therefore, SKS Foundation not only thinks about development but also about sustainable development and sustainable development lies on a self-help approach that SKS promotes in marginalized and backward communities to be aware of their potential and united on their problem to get solved by themselves through forming groups and federations.”

In this continuation, SKS Foundation mobilized the women of Char Gobindi village to form a Community Based Organization (CBO) for their village development. United 25 women of the CBO, alongside various works, set out to do something worthy and sustainable. In January 2018, the women like Shefali, Hamida, Samina, Mina, and others visited another remote char village- Katlamari village of Ghazaria union of neighboring Fulchari upazila, wherein a Food Bank mobilized by SKS Foundation through the *Resilience through Economic Empowerment Climate Adaptation Leadership & Learning (REECALL 2021)* project was established in 2015. Returning from the learning

visit, the women gathered their village women and discussed the 'Food Bank' concept, benefits, and management. The Food Bank is-

- The concept of a Food Bank derives from the rural traditional practice of 'Fist-rice' in Bangladesh.
- Replicating the idea, the family-focused 'Fist-rice' got turned into the society-focused Food Bank by giving a semi-formal structure.
- Individually deposited 'Fist-rice' stores at collectively deposited 'Food Bank' by the members.
- Deposited rice at Food Bank is reserved until the next turn for sake of members' urgent needs.
- A 5-member committee is assigned to manage the food bank and reported to all members.
- Any time, any member, and any amount or quantity of rice or money can withdraw rice or money from the food bank in terms of payback in a given time.
- Before an emergency, as a preparedness, enough rice is kept stored to meet the situation.

"The Food Bank has benefited us tremendously. Now, no one of us goes to others for rice and money, whatever we need, we get that from this Food Bank and return in ten to fifteen days. More convenient that we don't have to pay any extra money or rice for this, unlike the local money traders. Our mothers would keep a 'Fist-rice' aside while cooking rice and meet the food scarcity of the family. If the 'Fist-rice' can help a family, it can also help an entire society to meet its need. For that thinking, we started collecting 'Fist-rice' from the families and storing it in our community-based Food Bank for a month at a certain quantity. Then we sell the rice and convert it into cash keeping it in a bank account. Before the flood, we accumulate 100 to 150 kg of rice in it to meet our emergency needs," said Samina Begum, a member of Gobindi Dakshinpara Community Based Organization (CBO), and one of the founders of the Food Bank movement in this village.

Fifty-seven women of Char Gobindi village started the Food Bank. They formed a 5-member committee to manage the Food Bank and the members of the Food Bank started keeping individual 'Fist-rice' and depositing collectively to their Community-Based Food Bank. Shefali Begum, one of the members, has given a small portion of her living room to use



for the Food Bank. "All the members of the community trust me, and a small portion of my house is being used for community work, that's a big thing and pleasure for me," Shefali Begum added. The food bank members informed that the Food Bank has Tk. 1, 49,670, and 57 kg of rice stored.

Mentioning the Food Bank's role during flood and crisis, Meena Begum, a member of the community-based organization, said, "After the establishment of this Food Bank in 2018, the floods occurs in 2018, '19, and '20 in our village. During the 10 to 15 days of the flood, our 57 families at the Food Bank received regular assistance. During this time, those families no longer go hungry even if they do not receive assistance from the government and NGO."

Khondaker Zahid Shorwar said, "Like Char Gobindi village, 15 other villages of Saghata and Fulchari upazilas of Gaibandha have their community-based food banks wherein 3,368 people from 842 families are being benefited directly through this Food Bank system. The women solve their problems on their own. The Food Bank not only united them in fighting their mishaps but also empowered them in networking, negotiation, and advocacy for the sack of community."

Apart from feeding the members, the Food Bank let them be united and claimed 60 low-laying households' plinths raised toilets built and paved the way of having various income-generating activities to improve the lives and livelihoods as well. One of the team members Swapna Begum received rice assistance from this food bank at her daughter's wedding. In these various ways, the Food Bank continues to contribute to the survival of marginalized families, including COVID-19 distress. It has become a great resort for marginalized people.

Environmental Justice

Environmental hazards and climate change challenges have turned different geophysical zones of Bangladesh vulnerable and slowed down the social and economic developments of the people. SKS Foundation experiences various ecology & environmental hazards in its program areas. SKS, in collaboration with other stakeholders, is trying to explore & promote the resilient & adaptive measures viable for the hard-to-reach *char* & flood-prone areas, drought zone and the coastal belt. It's making the people aware on environment conservation & climate change issues, building their capacity in community adaptation & disaster management, and strengthening livelihood of the vulnerable supporting them in IGAs, food security, health, nutrition and WASH promotion under SKS' Environmental Justice sector.

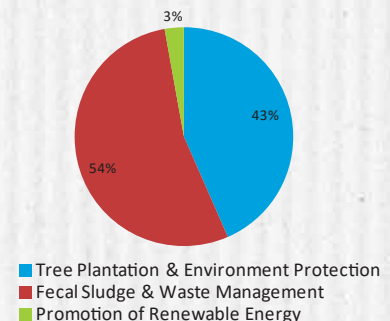


Protection & Conservation of Environment

SKS Foundation promoted bio-intensive gardening and took afforestation as a major means to protect environmental degradation. SKS' intervention helped especially the *char* community in raising their homestead and mobilized them grow & plant different fruit, medicinal & timber tree saplings under its Tree Plantation & Environment Protection component. The Fecal Sludge & Waste Management continued in collaboration with municipality, health & educational institutions, market & community contributed in sludge & waste management through collection & transportation of those to a certain dumping point. This contributed significantly in

keeping the surrounding clean & pollution-free. SKS promoted renewable energy including Solar Home System (SHS), Biogas System and Improved Cooking Stoves (ICS) at remote rural community under its Promotion of Renewable Energy component. SKS trained the community households on the effective use and O&M of Solar Home System while they came up for using the Biogas Plants for cooking purpose generating organic fertilizer for their kitchen garden. As many as 19,406 people from different segments got mobilized & benefited under the Protection & Conservation of Environment component.

Priority Issues	People Covered		
	Male	Female	Total
Tree Plantation & Environment Protection	2,143	6,283	8,426
Fecal Sludge & Waste Management	4,803	5,627	10,430
Promotion of Renewable Energy	235	315	550
Total	7,181	12,225	19,406



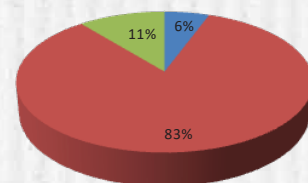
Awareness & Skill Development on DRR & CCA

Centering awareness building through Observance of Relevant Days, concerned officials, committee members, sector professionals & stakeholders ranging from district to village participated in discussion forum, rally & miking, and other events while they got important messages & information on the environmental hazards and environment conservation. SKS organized meeting, orientation and training for the DMCs & Volunteers centering disaster issues which contributed to their capacity enhancement in community adaptation and disaster risk reduction. Under Awareness & Risk Reduction, Disaster Management

Committees were activated & mobilized at UP level focusing participation of women, elderly people, and persons with disabilities. School Disaster Management Committees were formed and special sessions were conducted to reduce risks at schools and ensure their role during emergency. Training sessions were organized on search & rescue, fire-fighting and mock-drill at the community and school level. The component contributed to awareness & skill development of 4,535 people on DRR & CCA issues.



Priority Issues	People Covered		
	Male	Female	Total
Observance of Relevant Day	179	77	256
Training of DMCs & Volunteers	1,760	2,024	3,784
Awareness & Risk Reduction	286	209	495
Total	2,225	2,310	4,535

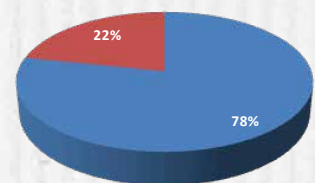


- Observance of Relevant Days
- Training of DMCs & Volunteers
- Awareness & Risk Reduction

Promotion of Resilient WASH Facilities

Under Promotion of Resilient WASH Facilities component, SKS promoted different context-specific water options especially in the *char* and coastal communities. The water supply facilities mainly covered the installation & upgradation of Inclusive Water Points, and the Installation of Rain-water Harvesting System under Context-specific WASH Options. Alongside, improved hygienic latrines were installed at raised & safer sites in flood-affected *char* & saline-prone coastal communities while Inclusive Sanitation Complexes were promoted at schools, located in flood-prone communities. Around 14,755 people covered with resilient and uninterrupted WASH facilities round the year.

Priority Issues	People Covered		
	Male	Female	Total
Context-specific WASH Options	2,093	9,458	11,551
Inclusive Sanitation Complex	1,059	2,145	3,204
Total	3,152	11,603	14,755



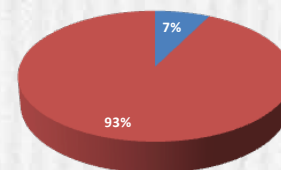
■ Context-specific WASH Options
■ Inclusive Sanitation Complex

Disaster Preparedness & Risk Reduction

SKS Foundation worked with the remote *char* & coastal communities for increasing their adaptation capacity against disasters. It promoted the techniques of community-based resilient actions including cyclone & flood forecasting and preparedness, homestead plinth raising, promotion of climate-resilient crops and vegetable gardening, etc under Planning & Adaptation to Vulnerabilities initiative. In relation to the Promotion of Disaster-resilient Activities, SKS mobilized & oriented the vulnerable communities targeting their adaptation capacities against natural calamities. The communities got oriented on resilient actions & techniques relating to flood

forecasting & cyclone preparedness. Emphasis was given on local knowledge & practices, locally available resources, livelihood diversification, processing and marketing while climate-resilient cropping pattern was promoted. SKS organized trainings & meetings to activate the UDMCs while UDMCs played role in framing Union Disaster Management Plan, and meetings to reduce losses from disasters and they took different initiatives i.e. arranged boats for rescue, opened shelters, arranged dry food, etc. The Disaster Preparedness & Risk Reduction component covered around 15,947 people during the year.

Priority Issues	People Covered		
	Male	Female	Total
Planning & Adaptation to Vulnerabilities	610	582	1,192
Promotion of Disaster-resilient Activities	3,152	11,603	14,755
Total	3,762	12,185	15,947



■ Planning & Adaptation to Vulnerabilities
■ Promotion of Disaster-resilient Activities

Emergency Response & Recovery

The monsoon and advanced flood marked enormous effects on lives & livelihoods, and COVID-19 further exacerbated the situation. Following the situation, SKS Foundation undertook various interventions focusing on the most vulnerable people in the flood-affected areas. In Gaibandha, as a response and recovery, SKS launched emergency support programs while there were both cash and kind support as well as linkage with the government service providers. SKS provided humanitarian aid in both cash and kind to the most vulnerable households under different unions while cash taka and water purification tablets, soap, detergent powder, towels, mugs & buckets, leaflets, and bags were distributed

among the most affected people. Relating to combat COVID-19, SKS continued to raise mass awareness and provide support to the most vulnerable people. In collaboration with development partners and local administration, SKS provided Hygiene Kits i.e. tap-attached buckets, mugs, soap, detergent powder, surgical masks, leaflet with hygiene messages, and cash taka for livelihood support of the low-income families. As well as, promoting the hygiene habits of mass people, SKS installed Hand Washing devices in various public places, and continued helping people get registered for vaccination.

Social Enterprising

SKS Foundation realizes that health and poverty are inter-related. The poor people become victim to ill-health and ill-health people are more prone to poverty. The poor people also suffer from nutritional deficiency and again nutritional deficiencies have direct impact on health. Alongside, quality of teaching-learning process matters for well-being of the future generation. The people under SKS' program intervention, especially in the northern Bangladesh, face various type of socio-economic problems. This contributes to poor livelihood, health, nutrition, education and social & familial cohesion of the people. Taking these issues into consideration, SKS has been promoting various socio-economic and peoples' welfare ventures under its Social Enterprising sector. SKS' Social Enterprising sector runs through 2 channels- Social Development Services and Social Corporate Initiatives.



Social Development Services

A healthy & educated nation is a priority need for economic development and nation-building. In relation to this, quality teaching-learning method and improved health & hygiene condition at family & educational institutions are the prerequisite. SKS' program participants and the disadvantaged segments of the community people in general normally suffer from unhealthy living and become prone to poverty. Targeting to combat this, SKS Foundation's Social Development Services promoted health & nutrition, WASH and education services focusing the poor, particularly women & children, marginalized and the excluded segments of the society.

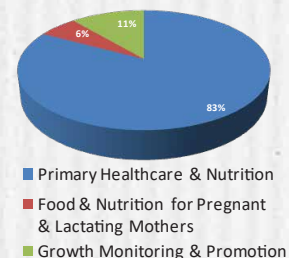
Promotion of Health

Primary Healthcare & Nutrition

SKS promoted comprehensive health services targeting its program participants and other marginalized community people focusing the mothers & children. In relation to this, SKS engaged medical doctors and health volunteers in providing Primary Healthcare & Nutrition services visiting the households regularly. Medicines & other supplementary vitamin items were distributed especially among the pregnant & lactating mothers and children. Mothers were guided in practicing ANC & PNC while their children got immunized. Alongside, supplementary food package & cash support for promoting nutrition were provided under Food & Nutrition for Pregnant & Lactating Mothers. Alongside, Growth Monitoring & Promotion was conducted regularly to observe the increase in weight of the children. The Primary Healthcare & Nutrition component served 408,854 people during the year.



Priority Issues	People Covered		
	Male	Female	Total
Primary Healthcare & Nutrition	10,528	328,014	338,542
Food & Nutrition for Pregnant & Lactating Mothers	177	23,980	24,157
Growth Monitoring & Promotion	14,060	32,095	46,155
Total	24,765	384,089	408,854

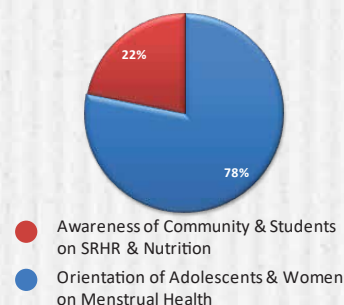


Reproductive Healthcare for Adolescents

SKS mobilized the adolescents organizing Courtyard Sessions periodically. The contents covered their physical & mental changes, menstrual hygiene management, health risk & protection, nutrition & mal-nutrition, impact of early marriage, importance of breast feeding, caring of pregnant & lactating mothers, micronutrients, etc. which created Awareness of Community & Students on SRHR &

Nutrition. Alongside, under Orientation of Adolescents & Women on Menstrual Health, married adolescent girls & women were orientated on healthcare issues like family planning, ante-natal & post-natal check-up, nutrition, personal & menstrual health & hygiene, etc. During the year, Reproductive Healthcare for Adolescents component served 61,568 people.

Priority Issues	People Covered		
	Male	Female	Total
Awareness of Community & Students on SRHR & Nutrition	14,732	33,388	48,120
Orientation of Adolescents & Women on Menstrual Health	367	13,081	13,448
Total	15,099	46,469	61,568



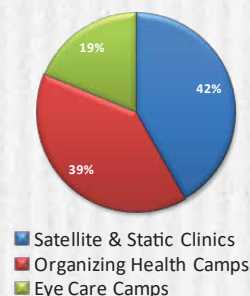
Organizing Health Camps & Clinics

SKS supported the marginalized people with healthcare services and nutrition packages at Satellite & Static Clinics. The healthcare services covered fever, diarrhea, dentistry, skin & breeding, gynecology & obstetrics, etc by the MBBS doctors. Alongside, SKS supported in organizing vaccination campaign, observing National Immunization Day, and providing Polio vaccines & Vitamin 'A' supplements to children under5 Organizing Health Camps at regular interval and as needed centering any disaster situation. Eye Care Camps were organized by SKS itself and in partnership with other institutions to support the unserved.



Patients were provided with necessary treatment and referred to SKS Eye Hospital & other specialized hospitals for some special purposes. As many as 66,021 people were covered Organizing Health Camps & Clinics during the year.

Priority Issues	People Covered		
	Male	Female	Total
Satellite & Static Clinics	3,791	23,782	27,573
Organizing Health Camps	9,201	16,853	26,054
Eye Care Camps	4,920	7,474	12,394
Total	17,912	48,109	66,021



Promotion of Education

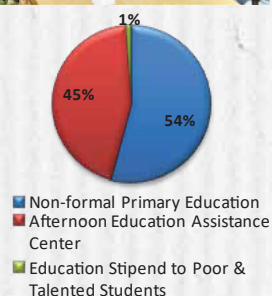
Non-formal Primary Education

SKS facilitated Non-formal Primary Education targeting to increase the enrolment of students at primary schools especially in the remote communities & *char* areas. This initiative covered the students at the government primary schools. The schools were organized with participation of the dropped-out children. Alongside, identifying the weak students in consultation with the teachers of primary schools, SKS conducted Afternoon Education Assistance Centers for their improvement. This initiative supported the students up to class-V and contributed in reducing their drop-out from school. SKS covered 6,595 students under Promotion of Education. Alongside, SKS provided special stipend support to 62 poor &

talented students at secondary school level during the year. Out of them, 5 students were covered under stipend at graduate and post graduate level.



Priority Issues	People Covered		
	Male	Female	Total
Non-formal Primary Education	1,382	2,191	3,573
Afternoon Education Assistance Center	1,399	1,561	2,960
Education Stipend to Poor & Talented Students	25	37	62
Total	2,806	3,789	6,595



Promotion of Safe WASH

SKS Foundation facilitated its WASH intervention in a rights-based manner mobilizing the disadvantaged and hard-to-reach people towards getting safe water & sanitation facilities. The community-led and school-led approach were followed while the LGIs and respective stakeholders got sensitized in promotion of safe WASH facilities. Awareness building and participation of concerned communities, women groups, students, teachers, religious leaders in rural & urban communities and government line departments were engaged as change agents. SKS supported the deserving communities with implementation of context-specific WASH facilities covering different zones. It also provided microfinance support for improved WASH facilities especially among the disadvantaged families.

at community level and various types of hygienic latrine options were promoted to ensure Promotion of Hygienic Sanitation. Alongside household latrines, Community Toilet and Sanitation Block were constructed & renovated at educational and health institutions and other public places in an inclusive manner covering MHM and disable-friendly facilities. Fecal Sludge Management services were promoted setting provisions for emptying, collection & treatment of sludge.

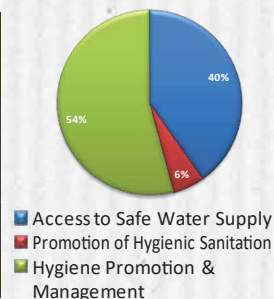
Targeting to ensure Access to Safe Water Supply, different context-based & resilient water supply options were installed at community level. Wider coverage of safe water supply through new installation & repairing of existing water points was ensured at different disadvantaged communities under *char* & coastal zones. Awareness building events were conducted



To make the common people aware on Hygiene Promotion & Management, SKS organized rally & miking, cultural event, discussion & demonstration session, etc. regularly with participation of GO & NGO representatives, students, teachers and civil society representatives. Menstrual hygiene management services were promoted at households, communities

& schools organizing special sessions for adolescents & women groups. SKS also took various hygiene management initiatives to stop spreading the COVID-19. During the year, different context-specific water & sanitation options covered 333,723 people while 395,291 people were addressed with hygiene services.

Priority Issues	People Covered		
	Male	Female	Total
Access to Safe Water Supply	150,975	141,787	292,762
Promotion of Hygienic Sanitation	14,803	26,158	40,961
Hygiene Promotion & Management	188,848	206,443	395,291
Total	354,626	374,388	729,014



Social Corporate Initiatives

SKS' Social Corporate Initiatives contributed to the promotion of education, health, knowledge management & recreation facilities covering mainly the poor & disadvantaged, disaster-stricken and the general people and program participants. Alongside its regular operation, SKS' Social Corporate Initiatives got involved in various socio-economic & peoples' welfare ventures. SKS contributed to creating job opportunities benefiting the disadvantaged families of the local community through the following Social Corporate Initiatives:

Name of the Enterprise	People Served
SKS Hospital	131,430
SKS Eye Hospital	27,583
SKS <i>Nutonkuri Bidyapith</i>	400
SKS School & College	750
SKS Resource Centre	4,000
SKS Inn	99,621
<i>Dainik Madhukar</i>	117,166
Radio <i>Sarabela</i> 98.8 FM	1,061,000
SKS Printers	500
NRBC Partnership Bank	106,547



SKS School & College stood out as a committed educational institute ensuring an enabling academic environment. Adjacent to Gaibandha town, its green campus with its academic elements are meant to be a place where interaction among students, teachers, parents, and staff takes place. During 2021-'22, 39 dedicated teachers were engaged in teaching 750 students. The Institution retained its good academic result with a 100% pass including 2 GPA-5 out of 27 in HSC, and a 99.12% pass in SSC including 37 GPA-5 out of a total 112. Alongside, SKS School & College made enviable progress in extra-curricular activities competing in various events at district, division & national level while it bagged 61 awards. During the year, SKS School & College supported 114 poor talented students with a waiver facility of their tuition fees.



SKS Nutonkuri Bidyapith, specialized in its focused care to the disadvantaged children living in remote *char* areas, imparted education by making an education- friendly environment and making the well-being of the students. Located at Bharatkali, Saghata, Gaibandha as a special educational institute, the school is running with education-friendly features and resources. Besides academic activities, it carried out special camping in collecting supplementary books and educational materials, organizing parent meetings, and paying house visits regularly to help the poor students. During 2021-'22, SKS Nutonkuri Bidyapith served 400 students with its

16 dedicated teachers and it came up with a brilliant result in SSC Examination 2021 with a 100% pass

while 16 got GPA-5 and 23 got GPA-4 out of 42 candidates. The school waived 100 students of their tuition fees and helped 20 students to collect their supplementary textbooks.



SKS Hospital continued remaining strict in maintaining COVID-19 health protocol at hospital premises. The 6-storied Hospital equipped with the latest medical facilities served the people remaining open 24/7 with 7 hosts and 12 guest doctors. SKS Hospital continued its multi-disciplinary health services. Round the year, the Hospital treated 129,437 patients including 3,690 indoor and 43,789 outdoor patients, 610 dental patients, and 43,930 patients with consultancy services. Under its Health Premium Scheme, SKS' program participants availed a 75% discount on medical tests and treatment while 182,699 program participants (179,247 female & 3,452 male) availed the

hospital services during the year. SKS Hospital came up with 59.58% more patients receiving health services than the previous year. SKS Hospital also ran 2 Physiotherapy Centers targeting especially the marginalized & *char* people at an affordable charge and even free for the ultra-poor and persons with disabilities.



SKS Eye Hospital continued serving the eye patients especially of *char* and remote areas of Gaibandha. Two Vision Centers, set at Saghata & Sundarganj upazila, were also run under SKS Eye Hospital by two ophthalmic paramedics regularly. Two medical officers provided basic eye care once a week while critical eye patients were referred to SKS Eye Hospital for improved treatment. Alongside, SKS Eye Hospital conducted 140 eye camps and provided basic treatment free of cost in partnership with different donors. A total of 13,958 eye patients were screened and prescribed and 1,400 cataract patients were provided with treatment including surgery, accommodation, medicine, and glasses free of

cost under the Eye Camp services while SKS Eye Hospital served more 13,625 eye patients. Alongside, Tele-consultation services were provided at remote areas from the SKS Eye Hospital.



The Dainik Madhukar continued feeding its various digested readership both online & offline versions. Publishing from Gaibandha and covering adjacent districts, the full-demy-size, 4-page & 4-color newspaper remained circulating 12,000 copies daily. To inform, educate and entertain the readers, the daily featured news, views, editorial, health, sports, entertainment, and lifestyle, focused on local news & stories including agriculture, culture & livelihood of local people. With regular publications, it also published supplements on special days to uphold the spirit of the occasions and meet the digestion of its potential readers. The daily continued to empower local writers by publishing their views, thoughts,

ideas and prospects to share those with the mass people. During 2021-'22, the daily was read by around 100,000 people on the printed version, 2,166 on e-paper, and 25,000 on the social media. Alongside, 7,820 people visited *Dainik Madhukar* office concerning news and advertisement purposes.



Radio Sarabela 98.8 FM enriched the community people of Gaibandha making their voices heard through its online presence. The Radio continued to broadcast programs propositioning the development issues i.e. education, health & hygiene, gender & child rights, agro-products & marketing, environment & disaster management, sports & culture, etc especially of the remote & *char* community. As many as 9 dedicated staff and 60 volunteer broadcasters were engaged in producing & broadcasting 42 types of programs while 110 Listener's Clubs and 1 Child Club were also connected to the Station. Around 1,000,000 people listened to the Radio programs regularly & irregularly while around 49,000

followers followed the programs through Radio Sarabela app and its Facebook page. Alongside, 11,000 people subscribed to its YouTube channel and viewed 1,500,000. The Station's role in COVID-19 awareness building got a recognition by UNESCO. Driven by technology and crafted by experts.



SKS Printers continued to be the one-stop printing solution serving a broad range of customers in Gaibandha and beyond, from large corporations to small businesses, and organizations. Founded in 2018, SKS Printers has been offering top-quality printing items i.e. book, magazine, annual report, brochure, newsletter, flyer, leaflet, diary, calendar, poster, banner, folder, parcel box & bag at great pricing. The Printers has been printing the *Dainik Madhukar* regularly and the local government's confidential documents reliably. During the year 2021-2022, 13 highly skilled printing professionals were engaged in the Printers and more than 500 clients beyond from Gaibandha Dhaka, Bogura, Joypurhat, Naogaon, Kurigram, Nilphamari and

Panchagarh availed its services. Meeting all business needs, any degree of design services, deadline, and quality, the Printers satisfied its valuable clients.



SKS Resource Centre supported a wider range of learning activities arranging workshops, training courses, discussion forums, business trips, social gatherings & exhibitions and helping researchers especially for *char*-focused study conduction. Located at the bank of the mighty Jamuna, the Resource Center upheld a landscape view of the life & livelihoods of the riverbank & *char* people to the researchers and other program participants. The Resource Centre offered a safe, homely accommodation, equipped training venue, playground, learning & idea exchanging facilities in its green & rustic campus. The legacy of SKS Foundation and demonstration of its various IGA initiatives i.e. poultry & dairy farm, fishery,

gardening, etc. upheld a typical *char* livelihood to the visitors. A total of 84 events covering 4,000 participants from Dhaka, Rangpur, Kurigram, Lalmonirhat, Nilphamari, Dinajpur, Thakurgaon, and Panchagarh were organized at the Resource Centre during the year.



SKS Inn, a 4-Star Resort located in Gaibandha, continued offering comfortable accommodations, delicious foods, and charming entertainment to its visitors and boarders. The visitors and guests including tourists, professionals, business executives, development & corporate organizations, officials, celebrities and family & social gatherings experienced the homely warmth of SKS Inn staying different in natural comfort. During the year, SKS Inn received 99,621 visitors who enjoyed the soothing nature featured with hanging bridge, deer woods, bird sheds, fountain, terracotta, the delicacy of *Bangla*, Indian, Thai, Chinese & Italian food, refreshment of Sauna, steam bath, gym, swimming pool, boating,

fishing, badminton, basketball, kid zone, and melody of *Baul* song. It hosted around 250 events including training, seminar, social & business forum, family & friend gathering, etc while 35,000 participants enjoyed their custom-designated services. SKS Inn also was chosen by 100+ vloggers for video making while it received & managed customers maintaining the WHO guidelines.



Partnership Banking Program focused on the development of marginalized people through the inclusion of institutional finance in the community. SKS' Partnership Banking Program with NRBC Bank imparted technical knowledge to the Bank Staff for meeting the financial needs of SKS' program participants. The Partnership Program took care about the needs of SKS' 106,547 program participants through 131 branches across 19 districts during the year. Having technical support from SKS Foundation, the Program promoted different customized products. **Desh Gori** addressed the program participants to start-up initiatives including agricultural & non-agricultural products farming &

trading. **Sonali Din** supported existing enterprises to grow and **Karigor** supported the program participants in producing specialized products.

Chapter 3

Promotion of Governance & Social Bonding

SKS Foundation's development mission is to contribute to the improvement of the life & livelihood of the poor & excluded by promoting empowerment, reducing vulnerabilities, and improving access to development opportunities. In line with this, alongside its program implementation, SKS runs Advocacy & Communication to support the mass people in favor of their rights & entitlements and create a congenial environment in society. SKS collaborates with the policy-makers, development partners, government & non-government institutions, private sector, networks, media and relevant stakeholders to promote the excluded & disadvantaged groups towards development opportunities. SKS sensitizes the service providers about their responsiveness and on the other hand, mobilizes the deserving people demanding their rights & entitlements. Centering this, SKS facilitates different networking events and collaborates with relevant networks at local, national, and regional levels to contribute to the promotion of good governance and social bonding. Targeting this, SKS reaches relevant stakeholders by organizing different interpersonal events, developing & distributing different print items and using audio-visual media under its Advocacy & Communication services.

Interpersonal Media

Targeting to sensitize the policy-makers, administration, duty bearers, media, civil society, etc, SKS Foundation facilitated different meetings, workshops, seminars, consultations, etc. as a part of its advocacy & networking initiative. SKS Foundation has been continuing its advocacy and networking activities organizing various events, participating in different network meetings, and field visit of government officials.

As a self-independent resort, SKS upheld the Food Bank idea to replicate the benefits of it helping crisis-affected people. The seminar organized by SKS with the participation of govt. officials, development practitioners, development workers, and community people shared their views in favor of promoting the Food Bank in remote & vulnerable areas. They validated and appealed to the policy-makers to get the best impact of the Food Bank as it has merits to help the vulnerable and marginalized who run out of both food and money in the context of disaster.

SKS organized different events & activities centering women empowerment. Begum Rokeya Day 2021 and International Female Oppression Prevention Fortnight were observed with due respect. SKS also observed International Women's Day with due Significance. A Seminar and day-long Women's Development Fair were organized on the Day focusing women development initiatives to ensure gender equality & equity in society. Another consultation underscored the need for preventing early marriage for national development.

Being the secretariat of Freshwater Action Network South Asia- Bangladesh (FANSA- BD), SKS conducted

the review of the progress in line with the 7th SACOSAN commitments. Government representatives, development practitioners, WASH experts, and WASH implementing agency upheld their observations & experiences in a National Consultation conducted following the TLP method. The Consultation focused on the overall progress of Bangladesh considering the 10 declarations of the 7th SACOSAN. The outcome finally was submitted to the GoB for necessary actions & directions. To ensure a sustainable healthcare system in the fight against COVID-19, SKS Foundation along with the FANSA- BD members submitted a petition to the district administration of Barishal, Moulvibazar, Gaibandha, Sirajganj, Sreemangal, and Rangamati districts to ensure safe WASH facilities for the poor & disadvantaged communities in different zones i.e. flood, *char*, coastal, *haor*, hilly, and tea garden areas. The Petitions were well-received by the respective Deputy Commissioners and they assured to work for the LNOBs in the respective areas.

Centering the theme of Global Handwashing Day 2021, the secretariat of FANSA- BD, SKS along with the networking bodies organized a Seminar. The Seminar advocated for proper handwashing with soap as an easy, effective, and affordable way to prevent diseases and save lives. Upholding the learnings from COVID-19 and the historic neglect of hand hygiene investments, policies, and programs, the Seminar recommended an awareness campaign at the community level for hand hygiene promotion. The World Water Day 2022 Seminar organized by FANSA- BD made it clear that depletion & pollution of groundwater was the key concern for the invisible resource. The water experts, researchers, and



Priority Issues	People Covered		
	Male	Female	Total
Seminar on Effectiveness of Food Bank in Overcoming Food Uncertainty during Disaster	32	15	47
Seminar on Achievements of 7 th SACOSAN Commitments	34	11	46
Consultation on Strengthening CSOs' Engagement in Achieving WASH Rights of Vulnerable Communities	71	76	147
Seminar on Let's Stay Safe with Handwashing	61	9	70
Seminar on Groundwater: <i>Let's Protect the Invisible Resource</i>	25	75	100
Petition Submission to the Local Administration for Meeting the Vulnerable Groups' WASH Needs	79	6	85
Local Dialogue on Capacity Enhancement of CSOs & Vulnerable Communities for WASH Promotion	83	44	127
Policy Influencing Meeting for Achieving SDG- 6	99	37	136
Observance of National & International Days for Mobilizing the Mass People	2000	3000	5000
Total	2,734	4,023	6,758

professionals in the water sector upheld their position in favor of saving groundwater as the most valuable resource while they emphasized the importance of exploring, protecting, and using the groundwater sustainably with due importance to this scarce resource.

Taking the WASH issues across Bangladesh into consideration, SKS Foundation under the banner of FANSA-BD along with other WASH Networks organized national-level policy influencing meetings. The meetings emphasized that climate-induced calamities i.e. floods, river erosion, cyclones, and salinity intrusion are great threats to the achievement of SDG-6. The meetings pinpointed that insufficient allocation and lack of focus for the hygiene sub-sector should be the key priority to fight COVID-19 and keep progress towards SDG-6. Being the host of FANSA- BD, SKS took part in the WASH Budget Advocacy along with WaterAid, PPRC, FSM Network, BaWin, SWA, End Water Poverty, MHM Platform, Unicef and WASH Alliance International. Analyzing the National Budget 2021-'22, the advocacy campaign recommended to bring more consistency to the spatial allocation of WASH ADP across the country.

SKS continued its Media Advocacy with print & electronic media. Under Media Advocacy, the media representatives visited different events & program implementation at the field level and published news & features focusing on program achievements, challenges, learning, etc. in their respective media. As part of celebrating *Mujib Barsho* marking the centennial birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, SKS Foundation organized some events at its offices & sister concerns upholding the life & political philosophy of Bangabandhu.

Under the membership of the SDG Platform, Right to Food Campaign, National Alliance for Humanitarian Action in Bangladesh, WASH Cluster & so on, SKS Foundation performed its due role in organizing & attending different events at the central & regional levels. The events underscored the need for support, especially for the poor & disadvantaged people living in the hard-to-reach areas for achieving respective targets under SDGs. Different events organized targeting the achievement of the SDGs also focused to combat COVID-19 and flood & other natural calamities with due accountability from the policy-makers & duty bearers. SKS' advocacy

under the National *Char* Alliance (NCA) focused on *char* people's right to Vaccination for COVID-19. Organizing different events, the NCA upheld that government, non-government, and social organizations must work together to cover the hard-to-reach areas including *Char* lands. There is no alternative to mass vaccination to revive the country's economy. Centering the observance of World Environment Day 2022, SKS organized the rally, discussion forum, and distribution of saplings at the community level highlighting the significance of environment conservation.

As a development agency, SKS Foundation continued to strive to promote social bonding by organizing various cultural events covering the children, youth and the elderly. They tried to maintain social bonding by conducting cultural events & activities like football matches and other cultural festivals. It helped create social bonding and mutual respect among and with the people, families and societal groups.

Print Media

As a part of its advocacy initiatives, SKS Foundation continued its efforts to showcase the best practices and disseminated the learning to a greater audience. Centering the media advocacy, SKS framed & published various types of publications including success story booklets, flyers, newsletters, etc. and distributed those to the target audiences regularly. SKS Foundation published 2 flyers titled *Food Bank—the Lifeline of Helpless in Crisis*, and *Let's Stay Safe with Handwashing* and shared those with the networking members, the development partners, INGOs, and govt. stakeholders. SKS also published & reached its yearly publications *Diary 2022*, *Desk Calendar 2022*, *Wall Calendar 2022*,



and *Annual Report 2020-'21* upholding the organizational profile and philosophy. Covering its other sister concerns, SKS designed and printed *the Desk Calendar*, and *Wall Calendar 2022* of SKS Hospital and SKS Inn upholding their profile and professional facilities. Alongside, different types of Posters, Leaflets, stickers, etc also were developed centering requirements for the respective programs & special events.

Centering the observance of some national and international special days & events, SKS Foundation published special supplements in the national and local dailies and magazines. Concerning this, SKS published special supplements in the *Dainik Madhukar* and the *Dainik Prothom Alo* on *Pohela Baishakh* and International NGO Day. A special supplement was published in the *Dainik Madhukar* in observance of International Women's Day and Disaster Preparedness Day.

The English newsletter namely SKS News was published quarterly containing news on organizational & sister concerns' issues, programmatic events & learning, and also advocacy & networking issues of SKS Foundation and relevant networks.

Electronic Media

Considering that Website, Facebook, etc are the best platform for sharing good practices, learning, and notable events, SKS Foundation used these social media to disseminate its programmatic news and notable events, best practices & learning. More than 100,000 viewers from different corners of the country followed the news on Facebook by giving their reactions, shares, and comments on the respective news and issues. Alongside, government officials, development partners, stakeholders and so on viewed the issues on the SKS' website for necessary information and other official business.

As a part of the advocacy initiatives, SKS Foundation broadcast its programmatic news in the electronic media. During the year, 3 news of SKS' programs and their achievements were broadcast on electronic media i.e. national TV channels RTV, ATN News, and My TV. SKS' quarterly newsletter *SKS News* was regularly circulated through the organizational Website & Facebook page. The audio-visual items were uploaded on *YouTube* which ensured wider dissemination of the organizational & programmatic issues.

Resource Mobilization and Management

Human Resource Management

Human Resources get top priority while planning and implementing the organizational development goal of SKS Foundation. In line with its human resources policy, SKS Foundation puts its all-out efforts into ensuring the right person is positioned at the right place and in the right number. SKS also ensures that its committed workforce has always been playing a pivotal role in the success of the organization offering their knowledge, skills, and experiences professionally.

Staff Placement

Creating a quality workforce and suitable workplace is always have been being the main object of SKS Foundation. In line with this, SKS got engaged in a range of human resource-based activities i.e. recruitment, induction, capacity enhancement, placement assessing the need for the workforce in consultation with the respective departments. SKS Foundation had a total of 1,065 employees while 312 staff members were offboarded during the year. Out of the onboarded employees, 50.11% were placed under the Economic Development sector, 25.61% under the Social Empowerment sector, 22.54% under the Social Enterprising sector, and 1.74% was the core functional staff.

Staff Development

Intending to keep its staff members updated on relevant development issues and let them work effectively and efficiently, SKS Foundation regularly organized orientation, training, workshops, etc. The respective staff members availed the courses in-house, in-country, and abroad level based on their needs, and the sectoral requirement. During the year 2021-'22, SKS under its HR Development services organized various training and workshops centering capacity enhancement of its staff members. In line with that, as many as 651 trainee staff were trained in Savings & Credit Management, 16 trained in Prevention of Sexual Harassment Exploitation Abuse (PSHEA), 5 on WASH and Arsenic Test, 8 on Citizen Voice and Action (CVA) and Gender Transformation and Social Accountability (GTSA), 10 on Gender Equality, Disability and Social Inclusion, 10 on Social and Behavior Change Communication, 2 on Financial Statement, Tax, VAT and New External Audit Process and Regulatory Requirement for MFI, 1 on Human Resource Management, 1 on Financial Analysis. Alongside, SKS Foundation organized a Manager's Conference with the participation of more than 400 Managers



from SKS' 168 Microfinance Branches across the country. They shared their insightful thoughts based on field experiences while the senior management of SKS Foundation facilitated the planning sessions targeting the lasting benefit of the marginalized through SKS' Microfinance Program intervention. These training and workshops added more value to the work the respective staff does and in turn benefited the Organization.

Gender, Child Protection & Safeguarding

The Gender, Child Protection & Safeguarding of SKS Foundation is laid into its Core Values making the safety of its people (program participants and employees). And among its people, SKS covers a great number of women and children in its development drive; therefore, it always puts Gender, Child Protection & Safeguarding issues as the top priority. Relating to this, SKS initiated addressing the Gender, Child Protection & Safeguarding issues in a specialized manner. SKS conducted a range of orientations, training, and workshops to uphold the issue into working practice. SKS conducted *Refreshers Training on Safeguarding for Senior Management Staff, Orientation on Gender, Gender Mainstreaming, and Women Empowerment, celebrated International Women's Day, observed 16 days of activism, organized & observed Public Hearings on Child Marriage, etc during the year while it reached 1,830 people during the year 2021-'22.*

Policy & Information System

Targeting to protect the organization from false accusations and make employees vigilant, responsible, and actors of internal auditors, SKS Foundation framed and enacted Whistle Blowing Policy during the year 2021-2022. Alongside, to reduce the requirement of paperwork, allowing employees to spend their time more on important tasks, SKS Foundation upgraded its Web-based Human Resource Information System. This strengthened SKS' HR functional features i.e. Employment Recruitment, Staff Requisitions, Leave & Travel Approval within a single software.

SKS Internship Program

SKS continued its Internship Program covering students and recent graduates to gain direct practical experiences in development intervention. The students and recent graduates availed this opportunity by applying themselves. Alongside, SKS provided 2-month long training for the trainee staff and after successful completion of the training, the trainees were offered a regular job under its Microfinance Program. During the year, SKS covered one student and 418 trainee staff under its Internship Program while 398 trainees were recruited as permanent staff of the Organization.

Financial Resource Management



MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC
MOHAMMAD SHIBBIR HOSSAIN, FCA

Corporate Address : 142/B, Green Road (3rd & 4th Floor)
Dhaka- 1215, Bangladesh.

Registered Address : Rahman Chamber (5th Floor)
12-13, Motijheel Commercial Area, Dhaka, Bangladesh.

INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS TO GENERAL BODY OF SKS Foundation

Opinion

We have audited the financial statements of “**SKS Foundation**”, which comprise the Statement of Consolidated Financial Position as at 30th June 2022, Statement of Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payments Accounts for the year then ended 30th June 2022, and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our Opinion, the accompanying financial statements of “**SKS Foundation**” give a true and fair view of the financial position as at 30th June 2022 and its financial performance, Statement of Cash Flows and its Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

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 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) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. 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 and Separate Financial Statements and Internal Controls.

Management is responsible for the preparation of financial statement that give a true and fair view in accordance with the Accounting policies and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the 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 Financial Statements

Our objectives are to obtain reasonable assurance about whether financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise

from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

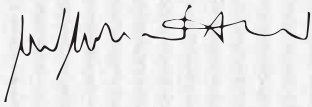
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, international 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 circumstance, 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 conclude that a material uncertainty exists, we are required to draw attention in our auditor's reports to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are 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 financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit finding, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal & Regulatory Requirements

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law have been kept by & Rules have been kept by "SKS Foundation" so far as it appeared from our examination of these books, and
- c) The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated: Dhaka
30 November, 2022



Md. Mohiuddin Ahmed Rajib, FCA, CFC
Membership No. 1046
Partner
Ashraf Uddin & CO.
Chartered Accountants
DVC: 2212191046AO789882

SKS Foundation
Consolidated Statement of Financial Position
As at June 30, 2022

Notes	Amount in BDT						2021-2022 Grand Total	2020-2021 Total
	Social & Environment Sector		Economic Sector		Total	Total		
	General Fund	Donors Fund	Total	Non-PKSF				
Properties and Assets								
Non-current assets								
Property, plant and equipment	1,247,157,069	-	1,247,157,069	104,173,173	38,046,136	142,219,309	630,703,348	
Current Assets								
Loan to members	93,438,553	-	93,438,553	4,527,058,510	3,067,670,781	7,594,729,291	5,170,692,937	
Short term investment	563,303,253	430,100	563,733,353	600,170,913	344,173,358	944,344,271	1,052,925,675	
Advance, deposits and prepayments	104,984,367	-	104,984,367	2,041,255	11,240,835	11,549,614	221,090,348	
Unsettled Staff Advance	7,240,383	-	7,240,383	11,487,240	62,374	11,549,614	9,668,212	
Staff loan account	398,100,000	-	398,100,000	6,965,052	143,720	7,108,772	32,786,479	
Staff loan (Motor cycle)	68,854,297	-	68,854,297	8,408,698	-	8,408,698	8,042,978	
Stock Accounts	145,487,788	-	145,487,788	303,904	-	303,904	8,873,396	
Loan Account PKSF & Non-PKSF Fund	53,607,594	22,021,146	75,628,740	112,167,061	24,396,829	136,563,890	130,622,674	
Accounts Receivable	1,485,016,235	22,451,246	1,507,467,481	678,567,792	146,453,122	825,020,914	65,653,555	
Loan account receivable	2,682,173,304	22,451,246	2,704,624,550	75,396,422	16,272,570	91,668,992	169,003,069	
Cash and Bank Balance	1,102,624,111	-	1,102,624,111	5,345,317,685	4,214,255,387	9,559,573,072	21,900,821	
Total Current Assets	1,102,624,111	22,451,246	1,125,075,357	5,449,950,858	4,252,501,523	9,701,792,381	6,922,257,074	
Total Properties and Assets	2,349,781,272	-	2,349,781,272	10,899,121,991	8,505,003,046	21,404,774,762	13,844,960,422	
Capital Fund and Liabilities								
General Reserve	1,102,624,111	-	1,102,624,111	678,567,792	146,453,122	825,020,914	921,113,366	
Statutory Reserve Fund	-	-	-	75,396,422	16,272,570	91,668,992	65,653,555	
Fund Balance (Donor Fund)	1,102,624,111	22,451,246	1,125,075,357	753,964,214	162,725,692	916,689,906	1,104,134,166	
Non-Current Liabilities								
Long term liabilities	-	-	-	606,533,313	42,073,853	648,607,166	480,999,980	
Loan from PKSF Fund	-	-	-	-	82,173,187	82,173,187	40,203,126	
Loan from ANUKUL Fund	1,193,519,769	-	1,193,519,769	-	-	-	189,120,872	
Loan from Bank	-	-	-	-	-	-	30,500,000	
Loan from Own Fund	1,193,519,769	-	1,193,519,769	606,533,313	124,247,040	730,780,353	740,823,978	
Current Liabilities								
Loan from PKSF (Repayable within one year)	-	-	-	592,133,330	-	592,133,330	487,949,999	
Loan from ANUKUL (Repayable within one year)	-	-	-	31,894,449	31,894,449	63,788,888	32,294,744	
Loan Account (Bank-Agriculture)	-	-	-	2,559,623,651	2,559,623,651	5,119,247,302	2,061,050,784	
Members savings deposits	-	-	-	2,310,214,117	769,466,150	3,079,680,267	2,187,615,155	
Loan Loss Provision	-	-	-	127,851,017	74,844,557	202,695,574	152,995,748	
Advance Account (IGA)	-	-	-	34,000	-	34,000	-	
Members Koyallan Fund	-	-	-	252,100,916	105,691,767	357,792,683	271,048,084	
Cattle Insurance Account	-	-	-	1,816,300	107,700	1,924,000	1,924,000	
Loan Account - IDCOL	-	-	-	-	-	-	-	
Insurance Premium Hospital	-	-	-	3,250	-	3,250	3,250	
Loan account others	290,494,825	-	290,494,825	123,429,172	24,262,922	417,171,083	388,822,500	
Provision for expenses	36,633,028	-	36,633,028	2,859,028	1,312,055	4,171,083	95,126,836	
Staff Welfare Fund	-	-	-	-	25,540	25,540	2,674,205	
Advance Account (Anukul Foundation)	-	-	-	18,511,318	18,511,318	37,022,636	141,742	
Advance PKSF (ENRICH-GOB)	-	-	-	17,412,000	17,412,000	34,824,000	16,464,777	
Advance PKSF (PPEPP)	-	-	-	11,588,614	11,588,614	23,177,228	2,016,892	
Fund Account (ELIR-SL)	-	-	-	-	-	-	-	
Loan from Own Fund	-	-	-	13,500,000	398,100,000	411,600,000	-	
Advance PKSF (HCD Incentive Fund)	-	-	-	617,540,268	617,540,269	1,235,080,537	-	
Loan Accounts (MEDP Fund)	-	-	-	-	-	-	-	
Accounts payable	52,843,584	-	52,843,584	4,088,993,331	3,965,328,791	8,054,322,122	7,893,561	
Total Current Liabilities	386,029,425	-	386,029,425	4,088,993,331	3,965,328,791	8,054,322,122	5,708,002,278	
Total Capital Fund and Liabilities	2,682,173,304	22,451,246	2,704,624,550	5,449,950,858	4,252,501,523	9,701,792,381	7,552,960,422	

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

Mohammed Masud Alam
Assistant Director Finance
SKS Foundation


Rasel Ahmed Liton
Chief Executive
SKS Foundation


As per our report of same date
Ashraf Uddin & Co.
Chartered Accountants

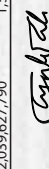
SKS Foundation
Consolidated Statement of Financial Position
As at June 30, 2022

Notes	Amount in BDT						2021-2022		2020-2021	
	Social & Environment Sector			Economic Sector			Total	Grand Total	Total	Total
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total				
Program support expenses	698,711	53,968,299	54,667,010	-	811,120	1,979,222	54,667,010	-	3,010,847	
Automation Software expenses	-	-	-	1,168,102	-	1,979,222	1,979,222	-	22,890,210	
Office rent	2,831,360	2,742,441	5,573,801	10,754,823	15,707,493	26,462,316	32,036,117	-	10,678,703	
Printing and stationery	2,318,588	1,231,486	3,550,074	8,003,731	2,399,742	10,403,473	13,953,547	-	12,310,163	
Postage, telephone and electricity	4,985,610	2,234,164	7,219,774	6,794,273	3,691,384	10,485,657	14,889,340	-	11,070,562	
Repairs and maintenance	6,431,355	5,494,657	11,926,012	6,418,822	6,070,518	12,489,340	24,415,352	-	4,257,199	
Interest on other loan	-	-	-	-	24,071,791	24,071,791	24,071,791	-	6,596,085	
Representation (entertainment)	1,887,184	73,558	1,960,742	3,517,466	1,191,435	4,708,901	6,035,170	-	4,996,564	
Subscription & Donation	1,441,860	-	1,441,860	4,200,050	393,260	4,593,310	6,035,170	-	234,117	
Miscellaneous Expenses	-	-	-	-	277,596	277,596	277,596	-	51,802,254	
LLPE	-	-	-	56,191,651	32,489,941	88,681,591	88,681,591	-	3,610,326	
Income Tax Expenses	1,103,200	-	1,103,200	1,145,282	80,709	1,225,991	2,329,191	-	13,629,089	
Social Development Expenses	-	-	-	8,342,709	-	8,342,709	8,342,709	-	215,858	
Covid-19 Purpose Expenditure	-	-	-	116,861	-	116,861	116,861	-	1,141,097	
Mujib-100	-	-	-	-	-	-	-	-	3,284	
Office supplies and utilities expenses	2,452,768	-	2,452,768	-	-	-	2,452,768	-	191,169,736	
Logistic Costs	47,962,619	71,130,121	119,092,740	123,783,035	95,339,725	219,122,761	338,215,501	-	8,502,538	
Fuel and maintenance	2,122,258	959,824	3,082,082	3,350,152	2,450,610	5,800,762	8,882,844	-	10,459,721	
Local transport	4,310,351	3,530,385	7,840,736	9,417,066	5,544,258	14,961,324	22,802,060	-	18,962,259	
Total Operating Expenses	6,432,609	4,490,209	10,922,818	12,767,218	7,994,868	20,762,086	31,684,904	-	724,297,892	
	167,575,375	156,683,370	324,258,745	428,336,303	265,803,586	694,139,890	1,018,398,635	-		
Particulars	Amount in BDT						2021-2022		2020-2021	
	Social & Environment Sector			Economic Sector			Total	Grand Total	Total	Total
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total				
Financial Expenses	-	-	-	114,741,041	25,980,471	140,721,512	140,721,512	-	95,883,382	
Interest on Members Savings	26,077,973	-	26,077,973	-	158,647,690	184,725,663	184,725,663	-	343,169,969	
Interest on loan account	23,585,421	-	23,585,421	65,006,525	6,997,628	72,004,153	95,589,574	-	439,053,351	
Service charges paid	49,663,394	-	49,663,394	179,747,566	191,625,789	371,373,355	421,036,749	-	28,429,592	
Program Inputs Costs	6,829,761	10,150,810	16,980,571	-	-	16,980,571	16,980,571	-	196,275,479	
Education and Training Inputs	155,026,131	79,532,368	234,558,499	17,890,478	-	17,890,478	252,448,977	-	23,670,066	
Project Inputs	33,603,070	61,784	33,664,854	-	-	33,664,854	33,664,854	-	7,774,387	
Health Inputs	6,641,178	-	6,641,178	-	-	6,641,178	6,641,178	-	12,245,712	
IGA Inputs	111,172	-	111,172	-	-	111,172	111,172	-	268,395,236	
Facilities Development	202,211,312	89,744,962	291,956,274	17,890,478	-	17,890,478	309,846,752	-	1,431,746,479	
Total Expenditure	419,450,081	246,428,332	665,878,413	625,974,347	457,429,375	1,083,403,723	1,749,282,136	-	141,906,415	
Surplus for the year	65,246,497	-	65,246,497	147,594,121	77,505,036	225,099,157	290,345,654	-	1,573,652,894	
Total	484,696,578	246,428,332	731,124,910	773,568,468	534,934,411	1,308,502,879	2,039,627,790	-		

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


Rasel Ahmed Liton
Chief Executive
SKS Foundation


Md. Ayub Ali
Chairman
SKS Foundation

As per our report of same date

Ashraf Uddin & Co.
Chartered Accountants

Dated: December 19, 2022
Dhaka

Programs/Projects Run in 2021-'22

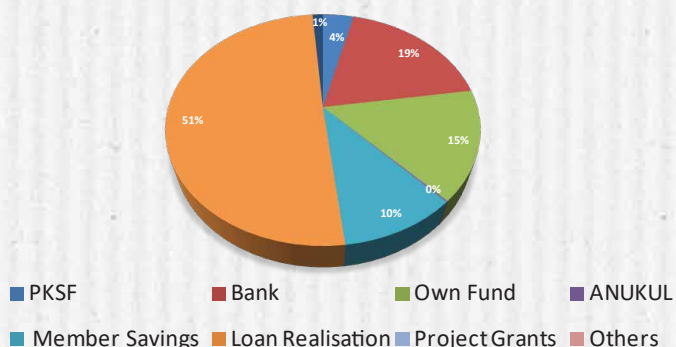
SL	Programs/ Projects in Operation	Resource/Partners
1	Strengthening Household Abilities to Respond to Development Opportunities (SHOU III) Project	CARE
2	Northern Bangladesh Disaster Preparedness Project (NOBADIP)	
3	Supporting Bangladesh Rapid Needs Assessment (SUBARNA II)	
4	Promoting Disaster Inclusive Preparedness Towards Adaptation (PRODRIPTA)	
5	Prevention of Avoidable Blindness Project (PAB)	ANDHERI HILFE
6	Lighting the Poor and Disadvantaged Families Living in Char Areas	
7	Expanding Livelihoods and Increasing Resilience to Flooding and River Erosion of 5000 Poor Island Households in Gaibandha District	
8	WASH 4 Urban Poor Project & Urban Sanitation, Hygiene and Water Advancement (USHWA) Project in Nilphamari	WaterAid
9	LGI led WASH in Health Project in Meherpur	
10	WASH in Institutions Project - Gaibandha and Action for Improving WASH Accessibility in Madrasha Education in Bangladesh	
11	WASH in Health Facilities and Addressing COVID 19 Response	
12	Promotion of Maternal and Neo-born Healthcare and Family Planning (MAMOTA)	SAVE the Children
13	ICDP- Shishuder Jonno Project	
14	BGD Emergency Flood Response 2021 Project	
15	BGD HF Humanitarian assistance for people affected by COVID-2021	
16	Forecast Based Early Action for Flood-2021	World Vision
17	SHOMOTA-Strengthening Gender Equality and Inclusion in WASH in Bangladesh	
18	Resilience Through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL II)	Oxfam
19	Strengthening Community Preparedness, Rapid Response and Recovery in Bangladesh Project	
20	Action for Socio-economic Security & Rights for Excluded & Marginalized Women and Girls (ASR for EMWG)	MJF
21	Vocational Skills Building and Employment Opportunities for Marginal Youth (YEP) Project	VSO
22	Making Markets Work for the Chars (M4C Phase III)	Swisscontact
23	Scaling up Flood Forecast Based Actions and Learning (SUFAL-II) Project	Concern Worldwide
24	Max NutriWASH Project	Max Foundation

SL	Programs/ Projects in Operation	Resource/Partners
25	Strengthening CSOs engagement in achieving WASH Rights of the vulnerable communities	WaterAid and UNICEF
26	Amplifying community voices to influence the process and outcome of SACOSAN VIII	Asian Coalition for Housing Rights (ACHR)
27	GBV in Humanitarian Response	ActionAid Bangladesh
28	Vulnerable Group Development (VGD) Project	MoWCA
29	Enhancing Resources and Increasing Capacities of Poor Households toward Elimination of their Poverty (ENRICH) Project (Saghata, Bharatkhal, Kamalerpara and Boali Unions)	PKSF
30	Sports and Cultural Program	
31	Adolescent Programs	
32	Pathways to Prosperity for the Extremely Poor People (PPEPP)	
33	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD WASH)	
34	Loan for Disable under Learning and Innovation Fund to New Ideas (LIFT)	
35	Micro Credit Program (<i>Buniad, Jagoran, Agroshor, Shahash, Sufalon</i>)	
36	Livelihood Improvement of Elderly People Project	
37	Social Inclusion of Disability and Sustainable Livelihood Improvement Project	
38	Schuchala Project	
39	Primary Healthcare Project	
40	Small and Marginal Sized Farmers Agricultural Productivity (SMAP) Improvement and Diversification Financing Project	Bangladesh Bank
41	IDCOL Solar Home Systems Program	IDCOL
42	Micro Enterprise Development Project (MEDP)	SKS Foundation
43	Agriculture Support Program	

Fund Received IN 2021-'22

Particular	Amount (TK)
PKSF	730,000,000
Bank	3,596,500,000
Own Fund	2,927,899,292
ANUKUL	32,000,000
Member Savings	1,938,649,562
Loan Realisation	9,691,345,495
Project Grants	246,428,332
Others	2,328,741,443
Total	21,491,564,124

Source of Fund (%)



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
Md. Ayub Ali



Vice-Chairperson
Mst. Parvin Akter



Treasurer
Prity Dey



Executive Member
Mst. Sharifa Begum



Executive Member
Rafiqul Islam Sarker



Executive Member
Md. Nasir Uddin Faruq

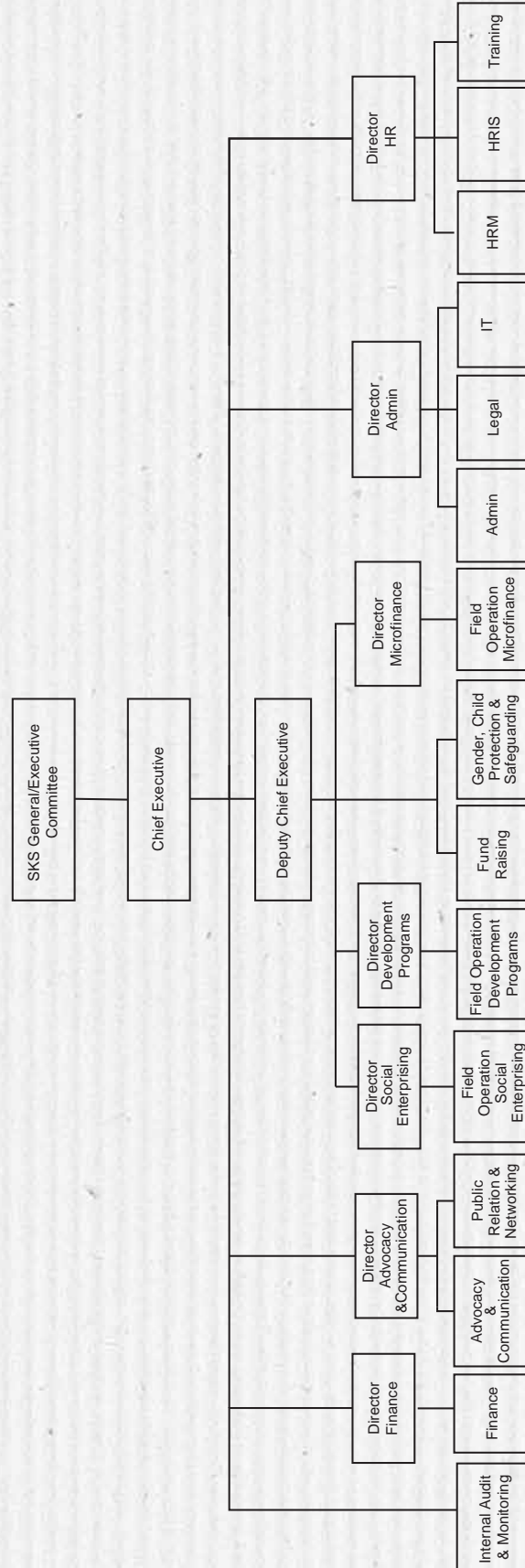


Member Secretary (Ex-officio)
Rasel Ahmed Liton



SKS

SKS Foundation Organogram



Note: Every Sector/Department/Section has separate Organogram

Achievement So Far

Year of Establishment	1997
Program Intervention Area Branch/Project Office Total District Reached Total Upazila Reached Total Union Covered Total Village Covered Total Household Covered	264 23 219 1,163 8,641 1,966,929
People Served under 4 Thematic Areas - <i>Social Empowerment Sector</i> - <i>Environmental Justice</i> - <i>Quality Basic Service Sector</i> - <i>Economic Development Sector</i>	1,986,147 775,698 3,606,452 1,612,356
People Served under SKS Social Enterprises - <i>SKS Resource Centre</i> - <i>SKS Hospital</i> - <i>SKS Eye Hospital</i> - <i>SKS Nutonkuonri Biddyapith</i> - <i>SKS School & College</i> - <i>SKS Inn</i> - <i>Dainik Madhukar</i> - <i>Radio Sarabela 98.8 FM</i> - <i>SKS Printers</i> - <i>NRBC Partnership Bank</i>	69,694 398,421 35,359 1,932 3,283 222,111 305,166 2,061,000 1,045 106,547
Training Provided - <i>SKS Staff & Volunteer</i> - <i>Community People</i> - <i>LGI Representative</i>	5,112 467,324 16,692
Policy Document & IEC/BCC Material - <i>Organizational Policy</i> - <i>Training Module</i> - <i>IEC Material</i> - <i>BCC Material</i>	23 25 40 90
People Benefited	5 Million





SKS Foundation

College Road, Uttar Horin Singha, Gaibandha-5700, Bangladesh

+88-02588877630 +88-02588877631 +880 1713 484430

sksfoundation@sks-bd.org, sksfoundation.bd@gmail.com

Dhaka Office:

Joint View Tower (4th Floor), 1300, College Road,
Ashkona, Dakshinkhan, Dhaka-1230.

+880 1713 484485