

Annual Report

2022-'23



SKS



Annual Report 2022-'23

Striving for a Sustainable Change





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Message from the Chairperson



SKS Foundation has passed another year of intervention upholding its vision of a poverty-free society where everyone has access to resources and lives with voice, dignity and justice. SKS continued its development drives based on the people's trust that it has created through its 35 years of intervention as a development organization.

With its true spirit of *Striving for a Sustainable Change*, SKS Foundation continued to undertake context-specific interventions. To arrive at possible sustainable solutions to contextual challenges, SKS was quite vibrant in collaborating with the development partners & professionals targeting the effective implementation of its multifaceted programs. Bringing sustainable change on the ground is a priority of SKS Foundation. However, there are always social, economic, and environmental challenges placing a greater burden not only on individuals but also on societies which are also barring cherished achievements. SKS Foundation remained supportive in taking steps and measurements continuing effective intervention in an adaptive manner. Alongside the existing contextual challenges, some contemporary challenges came forward. The worldwide inflation impacted the lives & livelihood of the mass people, particularly the marginalized. With the collaboration of government, private sector, NGOs, networks, and donors, SKS delivered its every bit of effort to reach the most vulnerable groups covered under its multifaceted development intervention.

Access to development opportunities and resources for the poor & excluded always remains a challenge of inclusive development for which SKS has been working tirelessly. Resource mobilization becomes the key resort in bringing more people inside the development loop. Targeting to create more room to serve the different categories of disempowered populations, SKS Foundation continued to expand its intervention with the effective utilization of its resources both human & financial. This year, with the budget allocation of Tk. 3,250 Crore, SKS covered new intervention areas ensuring optimum benefit for the deserving poor & vulnerable groups.

We cannot rest on our successes. We will continue to push forward, innovate, and adapt to the evolving challenges. We believe, together we can make a difference. Together, we can achieve even greater heights and have a more profound impact on the lives of those who depend on us. I am deeply humbled and grateful for the unwavering support and dedication that all of our development partners have extended to SKS Foundation during the year.

A handwritten signature in black ink, appearing to be 'Murshed Alam Sarker'. The signature is stylized and fluid.

Murshed Alam Sarker
Chairperson

Foreword



SKS Foundation ran another year with the deserving people for whom we work. SKS reached more than 2.6 million people through its diversified programs in 2022-'23. SKS' multifaceted development intervention contributed to mobilizing & supporting the demanding groups' & community's life & livelihood development significantly.

SKS Foundation remained responsive to women empowerment and reduction of gender disparity, protection of child rights, etc and in turn, supported the societal development following a rights-based approach. Alongside, SKS mobilized a significant number of children, adolescents, youth, differently abled, and elderly people's participation in different development programs in favor of ensuring their rights. As part of it, SKS remained vibrant in networking and sensitized duty-bearers' accountability. Thus, under its Social Empowerment Sector, SKS covered 281,378 people during the year.

SKS emphasized skill development targeting the promotion of entrepreneurship development, productivity & marketing, etc which supported ensuring the marginalized people's economic base. Emphasizing financial inclusion, especially for the hard-to-reach in the COVID-19 aftermath, SKS expanded its program areas and rendered its soft & easy financial services to the doorsteps of its program participants targeting to help restore the source of income of the marginalized. This provided the program participants with confidence building while the Economic Development Sector covered 1,442,394 people under different program components.

Realizing that environmental degradation prompts disasters posing threats to cherished development concerning the SDGs, SKS continued with the protection & conservation of the environment and disaster risk reduction as the top priority issues under its Environmental Justice Sector. Along with the promotion of environment-friendly activities, SKS undertook actions on disaster preparedness & risk reduction constantly. As disaster preparedness, SKS emphasized anticipatory action for combating disasters to support vulnerable people & areas. With the intervention of different programs in this Sector, SKS covered 229,091 people.

Education, healthcare & nutrition, and promotion of WASH were continued as the basic services. SKS mobilized & supported the deserving people & communities upgrading their basic health & education facilities. It regularly conducted static & satellite clinics covering basic healthcare & nutrition services while the promotion of maternal & newborn health got a special priority. Focusing on child development in disaster-prone areas, SKS ran special programs involving schools & communities' children & parents. Under its basic services, SKS covered 664,921 people in the year 2022-'23.

I acknowledge the valued guidance of SKS' governing body and the development partners with gratitude for their trustworthy support to be beside our program participants and concerned stakeholders for taking SKS' development drives ahead. Thanks to my colleagues for their professional & untiring engagement in making the year a success.

I believe the Annual Report 2022-'23 will uphold the yearly facts & figures of SKS' intervention as a ready reference.

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

Rasel Ahmed Liton
Chief Executive

Chapter 1

Profile of SKS Foundation



The Organization

The joint venture of a few local self-motivated young men & women founded SKS Foundation back on 1 December 1987 targeting to support the poor and oppressed *char* dwellers in the remote areas of Gaibandha. SKS Foundation is taking its mission forward as a national non-government organization, rooted in Northern Bangladesh, to fight deprivation & injustice through development intervention. In line with its mission, SKS works following multi-disciplinary approach with vulnerable groups who suffer from exclusion and lack of access to resources in different geophysical contexts. Upholding SKS' values, the Organization has grown more visibly over the decades with diversity in its plans & programs targeting the deserving people. Thus, SKS has been Striving for a Sustainable Change in the community in collaboration with the development partners and stakeholders.



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

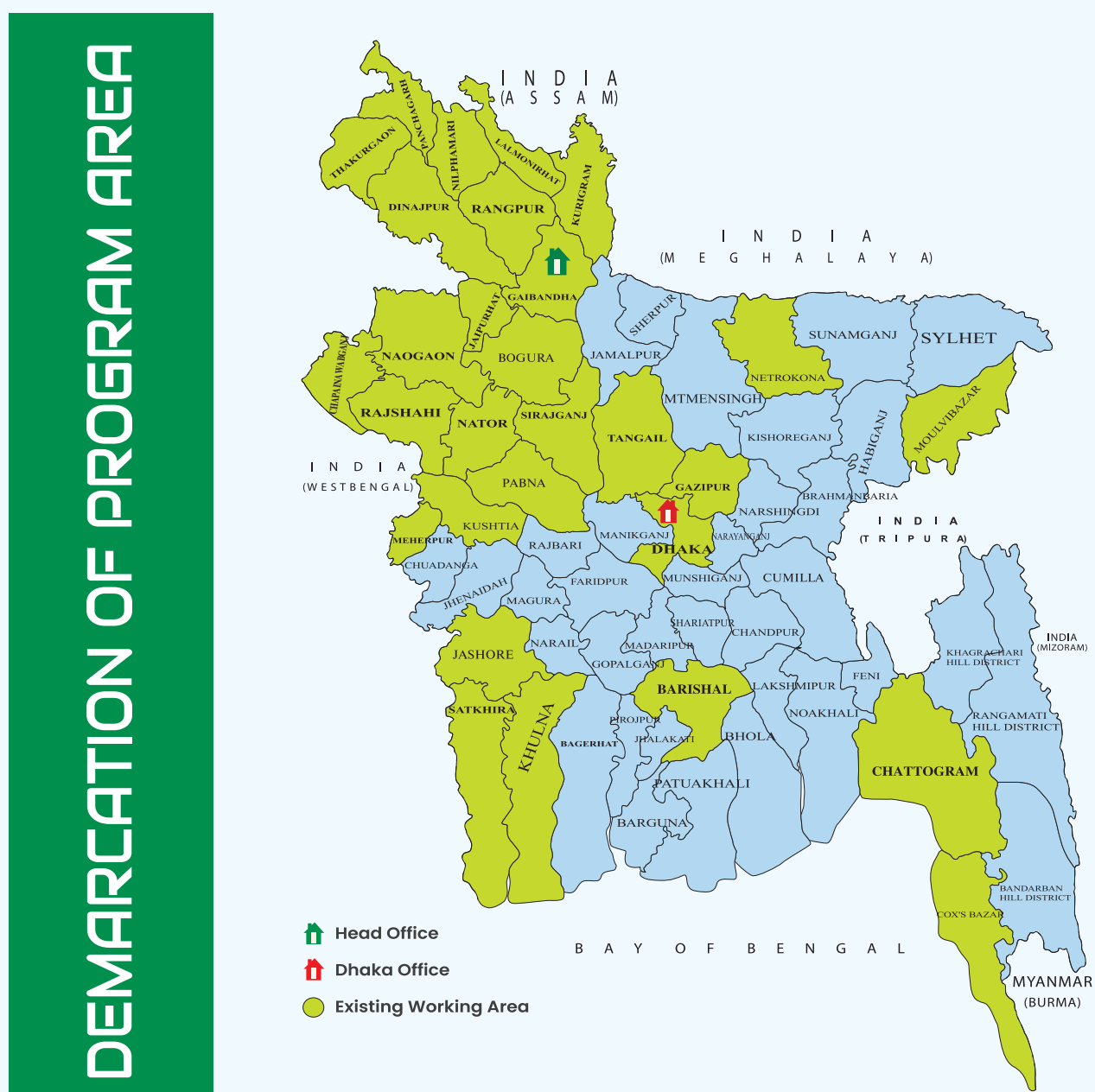


Unique Features

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

Program Area Covered in 2022-'23

Division	No. of District	No. of Upazila	No. of Union/ Pourashava	No. of Village	No. of Household	Participant/ People Covered		Total
						Male	Female	
Rangpur	8	52	467	3,489	495,121	645,068	996,295	1,641,363
Rajshahi	8	53	468	2,666	218,133	133,703	211,783	345,486
Dhaka	3	24	91	625	158,119	83,995	74,124	158,119
Khulna	5	20	108	1,142	184,848	241,704	318,662	560,366
Chattogram	2	12	69	745	13,584	17	13,567	13,584
Barishal	1	2	7	175	53,746	70,922	90,318	161,240
Sylhet	1	1	1	9	1,000	1,940	2,029	3,969
Mymensingh	1	1	1	1	500	1,050	1,400	2,450
8	29	165	1212	8,852	1,125,051	1,178,399	1,708,178	2,886,577



Chapter
2

The Year
in Review



SKS Foundation continued its program intervention covering the marginalized poor, landless, marginal & small farmers, vulnerable groups at *char* and other hard-to-reach difficult focusing the climate hotspots. The program intervention contributed to the promotion of social protection and human rights. Multifaceted programs under SKS' Rights & Governance component under Social Empowerment Sector ensured 44,629 peoples' participation targeting social protection of the poor & the disadvantaged. The target groups became aware of demanding the services they deserve while the service providers were sensitized to be accountable for providing pro-poor & demand-based services.

The program intervention emphasized women's mobilization and their participation in decision-making at the family & society level. As many as 103,199 women got mobilized for livelihood & income earning, involvement



in the activities on production & marketing, and moving against social injustice, etc. Alongside, 27,869 children & adolescents became aware of education, sexual & reproductive health & rights, violence against women & adolescents, the impact of early marriage, dowry, polygamy, etc. As part of institutionalization, 862 Women Federations, CBOs, VDCs, Youth Groups, *Adibashi* Cultural Centers, *Probeen* Social Centers, Market Committees, etc were formed & facilitated at the community level.

Under SKS Foundation's Economic Development Sector, a total of 276,861 poor & extremely poor people were mobilized & supported to build their livelihood base stronger. Under the Microfinance Program, SKS Foundation continued with the promotion of economic upliftment of the communities through program participants' skill development, developing micro-entrepreneurship, providing financial services, value chain development & marketing, and creating self-employment opportunities, etc. Small & marginal farmers got training & agricultural loans on modern agro-farming. As many as 163,144 program participants were provided with skill & capacity building training on tailoring, cattle farming, poultry farming, crop production, dairy, homestead gardening & nursery, use of fertilizer & pesticides, handicraft, etc. Alongside, financial support was provided to 142,902 trained persons to be self-employed by running the off-farm & on-farm activities and developing entrepreneurship.

SKS Foundation continued its initiatives to enhance people's awareness & capacity to cope with the effects of climate change alongside the promotion of environment conservation. SKS conducted different programs, especially in the hard-to-reach & difficult areas covering *char* & flood-prone zones, drought zones and coastal belts. SKS ran the programs with an emphasis on ensuring the conservation of the environment, improvement of the environmental standards and mitigation of environmental hazards. Its intervention made 229,091 people aware of climate change issues and helped support their capacity building in community-based adaptation, guiding them in disaster preparedness and building a sustainable livelihood.


SKS' basic services under its Social Enterprising Sector, campaigns focusing on awareness raising were organized on antenatal & postnatal care, safe delivery practices, maternal nutrition, breastfeeding, newborn care, nutrition promotion, etc . In line with the national focus, SKS provided its health care services to 92,711 poor & disadvantaged people by organizing health camps, satellite and static clinics. The poor & marginalized communities were organized to raise their voices in claiming their rights to the duty bearers for their deserving services while 23,155 unserved people came into safe WASH coverage during the year.


SKS Foundation ran its advocacy & networking for creating the policy environment on the mass people's demanding &deserving issues. Alongside, it helped in preserving local cultures & heritage and creating a congenial atmosphere in the society. Concerning this, SKS ran advocacy and maintained a strong collaboration with cultural groups, youth clubs, educational institutions, local administrations, local elected bodies, civil society, development partners and so on. This promoted positive motivation among all in promotion of mutual belief & respect, culture & customs and in turn the social bonding.





Summary of Performance 2022-'23

Name of Component	No. of Event/Group	No. of Participant	
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Social Empowerment  Strategic Aim: Combat social inequalities, exclusion, and poor governance			
Promotion of Rights & Governance	2,331	Events	44,629
Women Empowerment & Reduction of Gender Disparity	9,584	Events	150,978
Protection of Child Rights	2,043	Events	52,055
Institutionalization of CBOs & Groups	862	CBOs	33,716
			281,378

Economic Development  Strategic Aim: Promote income security & economic freedom of poor & marginalized			
Entrepreneurship Development & Marketing	11,938	Groups	295,183
Economic Support	14,634	Groups	276,861
Savings Program	14,634	Groups	567,722
Credit Program	14,634	Groups	302,628
			1,442,394

Environmental Justice  Strategic Aim: Reduce environmental abuse, climate risks & disaster vulnerability			
Protection & Conservation of Environment	1,189	Events	62,723
Awareness & Skill Development on DRR	327	Events	14,877
Promotion of Resilient WASH Facilities	1,030	Water Points	24,351
Disaster Risk Reduction	1,091	Events	127,140
			229,091

Social Enterprising  Strategic Aim: Increase people's access to basic quality services			
Social Development Services (Priority: Health, Education, WASH, Hygiene facilities)			
Primary Health Care & Nutrition	29,715	Villages	375,231
Reproductive Healthcare for Adolescents	821	Events	22,113
Health Camps & Clinics	12,784	Camps	92,711
Water, Sanitation & Hygiene	5,437	Events	118,942
Education	470	Schools	55,924
			664,921

Grand Total			2,617,784
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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 pillars namely Social Empowerment, Economic Development, Environmental Justice, and Social Enterprising. SKS Foundation runs these mainstream programs taking the respective strategic objectives into proper consideration. However, the program intervention under the sectors is complementary to each other.



Social Empowerment



SKS Foundation promotes good governance & accountability in advancing social cohesion and development for meeting the deserving people's rights & entitlements. Targeting socio-cultural empowerment of the segments, SKS mobilizes and sensitizes the marginalized & disadvantaged community groups i.e. women, men, children, adolescents, elderly people, persons with disabilities, and socially excluded groups through awareness & capacity building centering their rights & entitlements in the family & society. SKS especially promotes voice & capacity to stop violence against women believing that women must have an opinion, bargaining capacity & authority in decision-making in the family & society. Collaboration with the community, formation & mobilization of CBOs, and sensitization of civil societies in turning the LGIs & other service providers accountable to the deserving people remains at the center of intervention.

Priority Issues	People Covered
Rights & Governance Sensitizing the Duty Bearers	44,629
Accountability & Governance in Service Delivery	36,861
Pro-poor Budget Facilitation	25
Social Justice & Protection through Legal Support	7,743
Institutionalization with Inclusion of Excluded & Marginalized	33,716
CBOs as Community Development Platform	33,562
Federations as Change Makers	82
Promotion of Social Inclusion	72
Women Empowerment & Gender Sensitivity	150,978
Women Leadership & Capacity Building	140,754
Women in Economic Activities	10,224
Protection of Child Rights & Development	52,055
Protection of Girl Child & Stopping Early Marriage	48,895
Promotion of Child-friendly Environment at Family/School	3,160

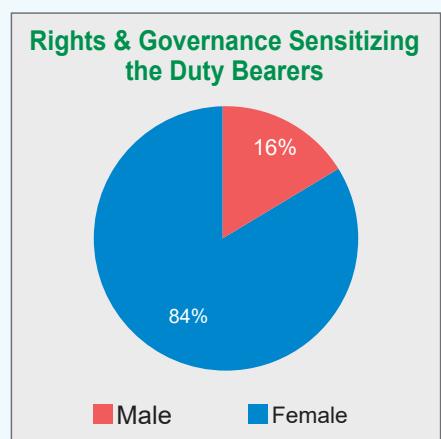
Rights & Governance Sensitizing the Duty Bearers

The Rights & Governance Sensitizing the Duty Bearers component promoted good governance and accountability in advancing social cohesion and providing public services. The duty bearers were sensitized to follow the process of pro-poor planning & implementation for meeting the deserving people's social entitlements especially relating to the Social Safety Net services. Reformation & reactivation of UP Standing Committees with the inclusion of poor & marginal people were facilitated. SKS supported the Ward Savas for creating the peoples' awareness centering their rights & entitlements and placing their priorities on the UPs demanding the services & facilities in favor of their social protection. The mobilized pressure groups organized public hearings and conducted dialogues with the administration to ensure accountability in service delivery leading to social

protection of the vulnerable groups. Targeting to ensure the social protection of the poor & disadvantaged groups, SKS concentrated on promoting the inclusive local governance system through supporting participatory & pro-poor budgeting and local resource mobilization. Alongside, SKS supported the legal services for the poor & vulnerable groups of the society. Concerning this, disadvantaged women & adolescent boys & girls were oriented about the government legal aid services, causes & consequences of child marriage, domestic violence, dowry, etc. Different interactive sessions, dialogues, public hearings, etc were organized on violence against women, legal services, women in economic activities, etc.



As many as 3,005 committees/groups were formed & mobilized and advocacy was continued with LEBs claiming rights & inclusion of the poor & disadvantaged in their respective entitlements. A total of 44,629 people including the LGI representatives & community people were mobilized through various activities under the component.



Name of the Activity	No. of Union	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Meeting with Different Groups on Child Rights & Gender Issues	14	14,108	550	14,114	477	518	59	15,718
Inclusion of Community People in UP Standing Committees	8	46	29	13	-	-	4	46
Observance of Days/Events Focusing Rights & Governance	12	1,807	435	1,120	260	500	28	2,343
Advocacy Meeting with Govt. Service Departments	13	251	168	200	-	8	4	380
Supporting Conduction of UDCC/TLCC Meeting	10	36	113	48	-	-	-	161
Facilitating UP Standing Committee/ Ward Committee Meeting	15	339	313	102	-	-	-	415
Mobilizing the Marginalized Getting Safety-net Services	6	485	325	1,057	888	200	-	2,470
Training of Community & Age Groups on Different Social & Familial Issues	14	11,283	1,300	11,216	1,200	1,590	22	15,328
Facilitation of Pro-poor Budget at Union Level	1	25	8	17	-	-	-	25
Legal Aid & Medical Support Centering VAW	23	5,387	254	486	974	6,017	12	7,743
Total			3,495	28,373	3,799	8,833	129	44,629

Institutionalization with Inclusion of Excluded & Marginalized

Under Institutionalization with Inclusion of Excluded & Marginalized component, SKS promoted people's groups, organizations, federations & CBOs to unite and establish people's rights over deserving services & facilities through advocacy & networking. SKS facilitated the institution building process forming different groups & organizations. The institutionalization in the communities in different names i.e. CBOs, VDCs, Union Federations, Social Protection Forums, Women Federations, *Adibashi* Forum, etc supported bargaining with elected bodies and service departments for providing services with responsiveness in line with the rights of the deserving people. This helped in ensuring their voices raised and their rights claimed. The federations and other forums worked as the apex authority of the different groups in bargaining with the service providers. They got engaged in watch-dog roles and in monitoring the livelihood activities in the communities and played catalyst roles encouraging the groups from a sustainable point of view. The federations & forums also played a key role in creating social unity in the community by resolving conflicts between community members or groups and by facilitating the introduction of social protection programs. The federations & forums remained engaged

as change-makers for their gradual development and in creating access to information & services on health, education, agriculture, safety net and disaster, etc. As part of social inclusion, SKS formed & mobilized the youth, adolescents, women, elderly people, persons with disabilities, farmer groups, and so on targeting to raise awareness, enhance their capacity & power, and develop linkage with duty bearers as pressure groups. With a special focus, *Adibashi* people's awareness & sensitization on life, livelihoods, education, cultural & environmental issues were promoted through different initiatives.



All these initiatives helped form 862 groups & federations/CBOs while around 33,716 marginalized people were mobilized to strengthen unity among themselves centering the community rights & entitlements.

Name of the Activity	No. of Group	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Mobilization of Women Federation	4	60	-	60	-	-	-	60
Formation of VDC/SDC/CDC/CAG	398	11,242	19,924	8,400	211	52	134	28,721
Formation of Ward/Union/Upazila Committee	1	22	1	21	-	-	-	22
Formation of Farmer Group	49	535	349	183	263	-	2	797
Formation of VSLA Group	126	2,280	-	2,943	-	-	17	2,960
Formation of Flood Proofing Volunteer Group	36	248	146	102	-	-	-	248
Establishment of Community-based Food Banks	24	814	-	814	-	-	-	814
Community Housing Development Fund & Town Federation	1	22	1	21	-	-	-	22
Formation of Disability Family Forum	4	72	-	-	-	-	72	72
Total			20,421	12,544	474	52	225	33,716

Women Empowerment & Reduction of Gender Sensitivity

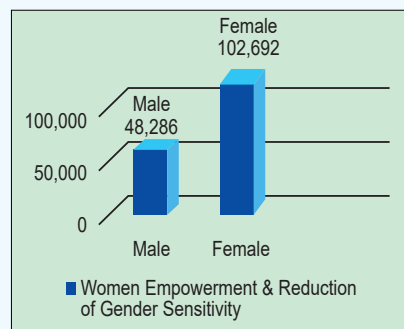
Interventions relating to women empowerment were performed to break gender inequality exists across families & society. Different activities were run to stop violence against women and support women in promoting their opinion & authority in decision-making in the family & society. In relation to expedite women's social & political empowerment through their participation in decision-making process and playing leadership role, SKS organized women groups, conducted issue-based orientations & trainings. Different events were organized in partnership with local administration & LGIs to raise awareness on gender equality and in turn the women groups move forward centering women issues, bargain with community influential, local institutions & administrations on equal wages, inclusion of women members at different bodies i.e. prevention of violence against



women, child marriage, dowry, etc. For creating more opportunities to get women engaged at productive ventures, SKS Foundation continued sensitized women for spending more time for productive works. Different

trainings, orientations & sensitization workshops were organized focusing awareness creation on and recognition of Unpaid Care-works. Alongside, SKS prioritized and ensured women's involvement conducting special programs covering men & women for women's economic advancement through involvement in different economic ventures.

SKS' program intervention increased participation of 102,692 women and 48,286 men in all sectors ranging from family affairs to national policies as an outcome of Women Empowerment & Gender Disparity Sensitivity.



Name of the Activity	No. of Union	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Awareness Raising Meeting/ Event of Community Women	22	22,376	-	35,300	-	10,664	953	46,917
Gender Sensitization Meeting at Community, Union & Upazila Level	17	3,192	660	7,442	1,298	1,700	39	11,139
Meeting Involving Spouses & Family Members	10	42,850	33,040	0	9,810	-	-	42,850
Meeting with Religious Leaders on Women Empowerment	8	213	196	17	-	-	-	213
Coordination Meeting of Woman/ Girl Forum on VAW	20	17,240	-	12,510	-	5,300	-	17,810
Formation & Mobilization of Spouse Group	5	2,000	1,979	0	-	-	21	2,000
Conduction of Session on Sexual & Reproductive Health & Rights	14	17,135	-	12,190	-	4,945	-	17,135
Couple-dialogue on Improved Relationships in the Family	9	755	669	669	-	-	17	1,355
Supporting Vulnerable Women in Getting Safety Net Services	8	85	-	85	-	-	-	85
Training on Women Empowerment & Gender Issues	5	202	-	201	-	-	1	202
Training of Women on Leadership, Management & DRR Issues	9	1,048	4	1,044	-	-	-	1,048
Supporting Women Getting Involved in IGAs	15	10,074	100	10,014	30	80	-	10,224
Total			36,648	79,472	11,138	22,689	1,031	150,978

Protection of Child Rights & Development

Child-centered issues like education, entertainment, child abuse, child labor, etc were addressed under the Protection of Child Rights & Development component. The children and adolescents were mobilized and got involved for their awareness, giving opinions regarding their issues and also planning for implementation of the respective initiatives in their communities. Parents, teachers & caregivers were mobilized & oriented on child rights, especially for ensuring a friendly environment for them at home and school. Protection of girl child was ensured in the working areas through awareness building and stopping early marriage. Advocacy & networking were conducted with the district and upazila line departments centering 'Women & Children Affairs', while Social Welfare and local administrations collaborated regularly. Alongside, SKS worked closely with the *Nari Nirjaton Protirodh Committees* and ensured their watch dog roles in stopping child marriage. In turn, they supported these interventions effectively at the community level.

Under the component, 52,055 people including children, adolescent girls & boys, parents, teachers and so on were mobilized through community awareness meetings, orientations and other events during the year.



Name of the Activity	No. of Union	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Training/Session for Child & Adolescent on SRHR	10	9,908	-	9,908	5,574	5,150	120	20,752
Awareness Session of Early-married Girls on Child Protection	8	3,170	575	2,012	1,523	1,647	5	5,762
Managing Domestic Violence against Women & Girls	1	15	13	8	26	6	1	54
Orientation of Teacher/SMC/Parent on Child Rights/SRHR	4	1,000	2	878	431	599	-	1,910
Play Competition among Parent/Caregiver & Children	6	19,131	-	9,284	4,671	4,552	-	18,507
Organizing Child Fair	10	1,200	2	878	431	599	-	1,910
Creating Child-friendly Environment at School	6	500	288	212	0	0	-	500
Creating Child-friendly Environment at Family Level	10	2,660	-	-	1,320	1,340	-	2,660
Total			880	23,180	13,976	13,893	126	52,055

Economic Development



SKS Foundation delivers multifaceted development support to the marginalized community through agricultural productivity & marketing, issue-based skill-building & entrepreneurship development, financial services, etc. The intervention under SKS' Economic Development is aimed at livelihood security & increased income of the poor & disadvantaged. SKS is helping the low-income group to develop their financial base by implementing various income-generating programs. SKS forms & mobilizes entrepreneurs, producer groups & market actors, and based on value chain analysis they are linked with the market to get better prices for their products. While selecting & supporting the program participants under different components, women get priority and their management in financial dealings is ensured. SKS facilitates Microfinance aiming the low-earning families' increased income & livelihood security for maintaining a quality life with a focus on women's economic empowerment. It promotes a range of financial schemes targeting to contribute to the economic development of the communities under Microfinance. The financial schemes cover savings & credit, developing micro-entrepreneurship, value chain development & marketing, increasing agricultural productivity, creating self-employment opportunities, and in turn strengthening their livelihood & economic standard in both rural & urban areas.

Priority Issues	People Covered
Entrepreneurship Development & Marketing	295,183
Development of Productive Program Participants	29,677
Agriculture Productivity & Marketing	205,883
Promotion of Poultry & Livestock	54,478
Promotion of Skills & Employment of Youths	5,145
Microfinance Program	
Savings Schemes	567,722
Credit Schemes	224,879
- <i>Buniad</i> (Micro Loan for Ultra Poor)	132,400
- <i>Jagoron</i> (General Micro Loan for Rural Poor)	11,396
- <i>Agrosor</i> (Micro Enterprise)	70,577
- <i>Sufalon</i> (Seasonal Loan)	10,506
Special Economic Scheme	75,410
Livelihood Improvement Scheme	340
Asset Creation Scheme	595
Agriculture Development Scheme	55,441
IGA Scheme for Improved Livelihoods	6,941
Small & Marginal Farmers' Agricultural Project (SMAP)	8,582
WASH Scheme	3,520

Entrepreneurship Development & Marketing

Development of Productive Human Resources

SKS Foundation continued with the conduction of capacity building training on crop production, homestead gardening, nursery, dairy & cow fattening, goat, sheep & calf rearing, poultry, tailoring & handicraft, agro-technologies & varieties, etc to help people generate employment and contribute to socio-economic growth. Alongside, financial support was provided to the trained persons to be self-employed by establishing off-farm & on-farm activities. The program participants got involved in producing diversified crops and different income-generating ventures to lead them to food & economic security. SKS also linked the producers with market facilities to get better prices for their products. SKS conducted several skill development trainings covering 29,677 program participants.



Name of the Activity	No. of Union	No. of HH	Participant		
			Male	Female	Total
Farmer Training on Crop Cultivation, Harvesting & Nursery Development	13	2,985	702	2,283	2,985
Farmer Training on Poultry & Livestock	123	5,303	832	4,471	5,303
Training of Char Retailers & Livestock Service Providers on Seed Business & Retailing	13	187	186	1	187
Training on Artificial Insemination for AI Workers	8	8	8	-	8
IGA Training for Victimized & Vulnerable People	155	19,533	3,669	16,849	20,518
Training of Char Chemists Engaged in Animal Products	14	193	188	5	193
Training of Female Entrepreneurs on Tailoring	12	83	-	83	83
Training on Electrical House Wiring	16	400	400		400
Total			5,985	23,692	29,677

Agriculture Productivity & Marketing

SKS Foundation continued working with the crop producers and different market actors targeting to reduce the farmers' suffering from difficulties in crop production and increasing their bargaining power for getting the right price for their products. SKS organized the farmers/producers based on value chain analysis, developed local entrepreneurs, etc and linked the groups with market actors. More emphasis was given to the mobilization of farmers in the group, promotion of new agro-technologies & varieties, agricultural inputs for the marginalized, women-friendly market space & online marketing, etc to increase the productivity & earnings of the group members.



Agricultural extension systems especially in *char* areas increased the technical, economic, social, and leadership skills & knowledge of the farmers. During the year, SKS formed 1,600 producer groups, male 100,089 & female 105,794 who got involved in different crop production and marketing.

Name of the Activity	No. of Union	No. of HH	Participant		
			Male	Female	Total
Formation & Conduction of Farmer Group Meeting	210	44,157	18,608	25,549	44,157
Introduction of New Agro-Technologies & Varieties	50	88,224	42,077	46,347	88,424
Promotion of Non-compliant Business Deal	14	886	875	11	886
Influencing Govt. Dept. for Agricultural Inputs for the Marginalized	53	28,106	14,402	13,838	28,240
Arranging Women-friendly Market Space & Online Marketing	14	5,600	3,640	1,960	5,600
Created Producers' Access to Markets	14	38,576	20,487	18,089	38,576
Total			100,089	105,794	205,883

Promotion of Poultry & Livestock

SKS Foundation supported the promotion of poultry & livestock components as an integral part of farming. SKS provided loan & grant support to the poor & extremely poor families for livestock & poultry rearing. Besides, SKS provided technical training, regular animal health follow-up & services involving the government's Livestock Department. Under this venture, SKS supported the promotion of livestock & poultry-based income generation covering cow, goat, sheep & poultry rearing, beef fattening, etc in rural communities. A significant number of landless women got directly or indirectly involved in traditional poultry-rearing activities. Alongside, SKS supported goat rearing with a demonstration of flood-proof housing in *char* areas as part of DRR while Vaccination Camps for poultry & livestock were organized at regular intervals. During the reporting year, 591 households were supported by beef fattening schemes and 13,068 & 9,501 families received cattle as cow & goat rearing respectively which contributed to self-employment & nutritional enhancement.

Name of the Activity	No. of Union	No. of HH	Participant		
			Male	Female	Total
Provide Financial Incentive for Farming	23	15,545	9,060	6,485	15,545
Promotion of Livestock-based Income Generation	439	22,569	3,350	19,541	22,891
Organize Vaccination Camp for Poultry/Cattle	49	15,173	8,332	7,685	16,017
Model House for Goats to Address DRR	14	20	4	16	20
Demonstration Farm for Native Chicken-rearing	5	5	-	5	5
Total			20,746	33,732	54,478



Promotion of Skills & Employment of Youths

SKS Foundation focused on mobilization and imparting technical skills to promote the youth groups with employment opportunities. Concerning this, SKS maintained collaboration with the respective government departments and local-level entrepreneurs to organize some Tailor-made Training courses. The training courses covered issues like garments, mason, automobile, motorcycle mechanics, shallow machine



mechanics, electronics, beautification, etc. Alongside, SKS supported the youth groups' skilled development in the promotion of agriculture-based income generation focusing on high-value crops, vegetables, spices, etc. The training initiative helped develop entrepreneurship & employability skills of the participating 4,518 youths while SKS communicated with different renowned companies for the trained youths' employment and also supported those who initiated any venture as an entrepreneur.

Name of the Activity	No. of Union	No. of HH	Participant				
			Male	Female	Boy	Girl	Total
Youth Engagement with New Employment Generation	211	652	-	77	2,110	2,394	4,581
Promotion of Non-agricultural Income Generation	5	125	167	80	14	12	273
Promotion of Agriculture-based Income Generation	12	267	3	264	-	-	267
Influencing Govt. Dept. for Technical Support for the Marginalized.	20	24	-	24	-	-	24
Total			170	445	2,118	2,400	5,145

Microfinance Program

SKS Foundation's Microfinance Program continued as a key tool to contribute to poverty alleviation under its Economic Development sector. The Microfinance Program opted to create opportunities for disadvantaged people to realize their potential. Implemented following a unique 'Credit-plus' approach, the Program covered The population segment, who cannot readily access formal financial services and traditional banking facilities, were facilitated as program participants and provided with financial & technical support for a better economic base & livelihood. SKS placed a rationale and entrepreneur- friendly budget for the year aiming to support the lives & livelihoods of its program participants through the small & medium entrepreneurship. The program participants were closely guided to let them continue with their productive initiatives amidst the COVID-19 aftermath and economic inflation. However, SKS carefully arrayed its Microfinance Program, motivated the passive program participants to be active, undertook unique plans for the difficult areas, and supported the program participants under different savings & credit schemes.



Microfinance Status at a Glance

Particulars	Achievement
Branch Offices	219
Program Participant Groups	14,634
Program Participant (Male-5259; Female- 271602)	276,861
Program Participants' Savings (in million Tk.)	4,219.33
Other Special Savings (in million Tk.)	397.73
Loan Borrowers	224,049
Loan Disbursement (in million Tk.)	18,405.29
Cumulative Disbursement (in million Tk.)	74,585.58
Loan Outstanding (in million Tk.)	10,440.86
On-time Recovery Rate (OTR)	98.53
Portfolio at Risk Rate (PAR)	5.36
Cumulative Recovery Rate (CRR)	99.30

Savings Schemes

SKS Foundation facilitated the Savings Schemes mobilizing the marginalized to save money. SKS organized its program participants into *Samity* (groups) and oriented them on financial knowledge, skills and confidence building through Savings operation. Under SKS' Savings operation, low-income families were mobilized on regular savings and used their savings for livelihood development, building up assets for the family, and for future consumption. Regular savings also provided capital formation of the program participants for microfinance, enabling growth & expansion to serve the communities better. The poorer groups of SKS' program participants were interested in a variety of savings. Considering the need & purpose of the program participants, SKS operated 3 types of Saving Schemes i.e. 1. General Savings, 2. Voluntary Savings & 3. Term-Deposit. The Term-Deposit scheme covered a 2-tire Scheme with Double Savings and Monthly Profit Savings.

Under General Savings, all the program participants saved a minimum of Tk. 50/week regularly. The participants were also allowed to withdraw a partial amount of their savings to meet the emergency need. This savings

Name of the Activity	No. of Union	No. of Group	Participant		
			Male	Female	Total
General Savings	1,152	14,634	5,259	271,602	276,861
Voluntary Savings	250	350	133	6,867	7,000
Term Deposit	1,152	9,500	5,392	278,469	283,861
Total		24,484	10,784	556,938	567,722

worked as a grantor of the credit, and it produced earning interest for the program participants. During the year, 276,861 program participants in 14,634 groups saved a total of Tk. 2,148,220,000 while the general savings amount stood at Tk. 1,858,200,000 at the end of the year 2022-'23.

Under Voluntary Savings, SKS mobilized & encouraged its program participants to save from their earnings, no matter how small an amount it is. This scheme was run to turn the program participants into saving-minded counting & treating every small saving as valuable. Under the Volunteer Saving Scheme, 7000 volunteer savers under 350 groups saved Tk. 379,730,000 while the Voluntary Saving stood at Tk. 1,768,410,000 at the end of the year.



Targeting to increase wider saving habits, more economic security and achieving self-reliance of the program participants, SKS also offered a Term-Deposit scheme. Under the Term-Deposit Scheme, the program participant availed to fix their saving for a specific time to get wider saving benefits in the future. During the year 2022-'23, a total of 283,861 program participants deposited Tk. 20,585,000,000 under the Term-Deposit Scheme while the outstanding stood at Tk. 593,330,000 at the end of the year.

Credit Scheme

SKS Foundation facilitated a range of financial services to support its program participants. Taking the marginalized people's economic status and affordability into consideration, SKS mobilized them as program participants and provided financial support under different credit schemes. The program participants availed



themselves of the opportunity to have various credit facilities individually or in a group on easy terms. The women from marginalized families were mobilized and promoted to SKS' Credit Schemes as a special focus to support them in contributing to their economic solvency. SKS provided collateral-free credit to the program participants for sustaining a business or livelihood to realize their potentiality and prosper their lives & livelihood. To support its program participants in the COVID-19 aftermath, SKS framed a budget targeting to help restore the source of income of its marginalized program participants. These credits provided

the program participants with confidence building while each credit scheme was specially designed to meet the diverse needs and preferences of its borrowers. Under the Credit Program, alongside the regular credit scheme, SKS also provided a special economic scheme aiming at the special economic needs of the program participants. Under the regular credit scheme, in 2022-'23, SKS disbursed BDT 15,530,500,000 to 224,879 program participants, with BDT 8,814,320,000 outstanding.

Buniad: *Buniad* Scheme was run covering the most disadvantaged groups. The *Buniad* Scheme was a very flexible option for ultra-poor families to support their livelihoods through small IGAs based on agricultural and non-agricultural products. Under the *Buniad* Scheme, SKS supported the program participants in primary healthcare, poultry, koel & goat rearing, health and nutrition, etc to help them come out of extreme poverty.

This Foundation Credit ranged from BDT 10,000 to 49,000 and supported the ultra-poor people enabling them to create a base of sustainable income generating and live with human dignity. Under this credit scheme, SKS disbursed Tk. 4,499,420,000 to 132,400 extremely poor people of which 132,129 were female and 271 were male, with BDT 2,460,210,000 outstanding during the year ending.

Jagoron: *Jagoron* Scheme was run covering the group members who ran small IGAs based on agricultural and non-agricultural products like small business, rickshaw-van pulling, small cottage activities, day-laboring, small hand-loom works, cattle rearing, etc. This household-based enterprise development credit scheme ranged from Tk. 20,000 to 99,000 and continued to undertake family-based income-generating activities (IGAs). Under this scheme, SKS disbursed Tk. 198,820,000 to 11,396 program participants, with Tk. 103,490,000 outstanding during the year ending.

Agrosor: *Agrosor* Scheme was facilitated by centering the groups who were involved in micro and small entrepreneurship. SKS Foundation supported the program participants providing them with opportunities in enterprise development & market linking. This scheme contributed to increasing capacity & confidence among the recipients regarding investment & utilization of business money. It also contributed to creating employment opportunities for the program participants. This enterprise development credit scheme ranged from Tk. 100,000 to 2,000,000 and supported the progressive members in any business activity. SKS disbursed Tk. 8,830,290,000 to 70,577 advanced borrowers, with Tk. 5,357,730,000 outstanding during the year ending.



Sufolon: *Sufolon* Scheme was continued as a seasonal credit for the program participants and was provided for seasonal crops, beef fattening, etc. Small & marginal farmers grew seasonal crops like potato, paddy, jute, chili, maize cultivation and many other crops taking the seasonal credit support. This Agriculture Sector Credit continued to help farmers with their farm activities to procure farm inputs (seeds, fertilizers, irrigation, pesticides, etc.) in different agricultural activities mainly crop production, fisheries, agro-forestry, and agro-processing, etc. The credit ranged from Tk. 10,000 to 40,000 to meet the farmers' seasonal needs. The provision for repayment in a single installment after selling products made it popular among farmers. Prioritizing agriculture, SKS distributed Tk. 2,001,970,000 to 10,506 program participants with Tk. 892,890,000 outstanding during the year ending.

Name of the Activity	No. of Union	No. of Group	Participant		
			Male	Female	Total
<i>Buniad</i> (Micro Loan for Ultra Poor)	1,152	9,180	271	132,129	132,400
<i>Jagoron</i> (General Micro Loan for Rural Poor)	720	1,633	91	11,305	11,396
<i>Agrosor</i> (Micro Enterprise)	1,152	12,629	4,539	66,038	70,577
<i>Sufalon</i> (Seasonal Loan)	690	1,633	76	10,430	10,506
Total			4,977	219,902	224,879

Special Economic Scheme

SKS Foundation ran some Special Economic Schemes to meet the diversified needs of the program participants. These schemes offered multifaceted incentives to the program participants to stimulate their economic activity in designated areas or sectors. Sometimes, these schemes supported the Program participants to manage their economic portfolios more flexibly. For its rural-based program participants, SKS offered an agro-based

scheme that played a significant role in promoting employment, income and food security while also influencing rural development. Some other issues came forward as essential to address like WASH promotion alongside economic development. SKS ran the following initiatives as Special Economic Schemes:

To retain the small and marginalized farmers in the agriculture process with innovation through modernization, diversification, and ensuring the high value of their agricultural products, SKS continued to provide support in the agriculture development scheme under the Small & Marginal Farmer's Agricultural Project (SMAP). The financial support to the scheme ranged from Tk. 5,000 to 200,000 coupled with various technical services. Under this scheme, SKS supported 8,582 small & marginal farmers with a disbursement of Tk. 425,880,000, while Tk. 249,670,000 as outstanding at the end of the year.

Alongside, in support of middle-level farmers, SKS Foundation continued to support with seasonal credit in growing substantial agricultural products including crops, fish, and poultry, under its Agriculture Development Scheme. The credit limit ranged from Tk. 50,000 to 1,00,000. Under this Scheme, SKS supported 55,441 middle-level farmers distributing Tk. 1,901,400,000, which, at the end of the year, stood at Tk. 1,068,170,000 as outstanding.

As the economic development of the marginalized people lay on their increased and sustainable income, SKS also continued to support Income-generating activities. This IGA Scheme mainly targets household-focused income-generating activities for marginalized people as the marginalized people hardly can possess agricultural land aside from their homesteads. The IGA Scheme ranges from Tk. 30,000 to 1,000,000 and under this scheme, SKS Foundation supported 6,941 marginalized households to initiate their household-based income activities with a disbursement of Tk. 368,670,000, which stood at Tk. 221,090,000 as outstanding at the end of the year.

Targeting to upgrade the livelihoods of vulnerable families, SKS continued to support the marginalized people's livelihood and employment options under the Livelihood Improvement Scheme. Concerning this, SKS, in FY 2022-'23, supported 340 vulnerable families with the Livelihood Improvement Scheme which ranges from Tk. 5,000 to 10,000. Under this scheme, SKS disbursed Tk. 1,990,000, which stood at Tk. 1,010,000 as outstanding at the end of the year.

The poorer groups under SKS's program participants hardly belong to an asset i.e. homestead land, etc. that can help them generate cash flow. They also lose their belonging in natural disasters i.e. floods, cyclones, river erosion, drought, etc. Asset helps to create other assets, bearing this principle, SKS continued to offer an Asset Creation Scheme which ranges from Tk. 15,000 to 29,000, and under this scheme, SKS, this year, disbursed Tk. 11,720,000 to 595 households with the help of asset purchasing which stood at Tk. 8,450,000 as outstanding at the end of the year.

Economic development is not detached from other development issues. Rather, the sustainability of economic developments is deeply rooted in health integrated with the WASH. Health considering wealth, SKS initiated the WASH scheme, under which SKS not only provides monetary support but also creates awareness of the importance of pure drinking water, and safely managed sanitation and hygiene. Under the WASH Scheme, 3,520 households were financed amounting to Tk. 105,555,000 to upgrade or install water and sanitation systems.

Name of the Activity	No. of Union	No. of Group	Participant		
			Male	Female	Total
Livelihood Improvement Scheme	300	300	40	300	340
Asset Creation Scheme	450	450	76	510	586
Agriculture Development Scheme	1,152	4,728	268	55,173	55,441
IGA Scheme for Improved Livelihoods	434	434	87	6,854	6,941
Small & Marginal Farmers' Agricultural Project (SMAP)	141	4,980	337	8,245	8,582
WASH Scheme	61	750	0	3520	3520
Total			808	74,602	75,410

Reflection on Microfinance Operation

SKS Foundation operated its Microfinance through a 'Credit-plus' approach while it provided credit along with training, technical and logistical support. Integrating these services, SKS' Microfinance Program continued its operation geographically expanding 1 division, 3 zones, 10 areas, and 51 branches. The Program formed & mobilized 3,124 new groups covering 51,370 program participants while SKS increased BDT 6,250,930,000 credit disbursement, BDT 2,846,125,198 saving outstanding, and BDT 2,846,130,000 loan outstanding during the year. The yearly performance indicator under the Microfinance Program showed that the Portfolio at Risk (PAR) declined by 1.32% meaning that the credit risk and overdue were minimized. However, its On-time Recovery Rate (OTR) dropped by 0.38% meaning that its regular credit return was slightly interrupted resulting in its Cumulative Recovery Rate (CRR) declining by 0.8% compared to the previous year.

SKS' Microfinance Program operation continued growing combating inflation and COVID-19 aftermath negative impact on the program participants. The continued inflation affected the economy, which reflected consumer spending and business investment. The program participants suffered sometimes and could not play their usual roles under the program operation. They could not save enough against their income and instead, they withdrew their saving sometimes to meet their daily needs. Over that, sometimes they credited and failed to invest that into the field of production. This hardship turned many of the program participants irregular in repaying their credit.

However, SKS carefully and crucially arrayed its Microfinance Program, accessed the credit, motivated the comparatively passive program participants to be active, undertook unique plans for backward branches and encouraged & guided creditors to take & invest small-sized credit in the comparatively easy & risk-free productive fields.

Comparing the Microfinance Performance indicators of the 4 operational divisions, the Rangpur division was in the top position in minimizing its Portfolio at Risk (PAR) at 4.78% followed by Dhaka at 5.07%, Gaibandha at 5.26%, and Sirajganj at 9.13%. Similarly, at On-Time Recovery (OTR), the Gaibandha Division's performance was at 98.44% followed by Dhaka at 97.82%, Rangpur at 97.54%, and Sirajganj at 96.46%. Overall, SKS' Microfinance narrowed down its Portfolio at Risk (PAR) to 5.36% while its On-time Recovery Rate (ORT) slightly dropped and reached 98.53% at the end of the year.

Division	Branch	Area	Zone	Participant	Loanee	Loan Outstanding	Savings Outstanding	Cumulative Recovery Rate (CRR)
Gaibandha	65	14	4	99,651	77,813	3,574,683,079	1,898,009,554	99.43%
Rangpur	76	15	4	109,108	91,019	3,702,980,933	1,551,215,524	99.44%
Sirajganj	40	8	3	42,829	33,992	1,464,783,590	351,375,592	98.87%
Dhaka	38	8	3	25,273	21,225	1,698,406,902	419,331,332	99.13%
Total	219	45	14	276,861	224,049	10,440,854,504	4,219,932,002	99.30%



Environmental Justice



SKS Foundation experiences that the climatic & environmental hazards i.e. cyclones & flooding, increased groundwater salinity & decline of water table, river erosion & sedimentation, etc have turned many areas & people vulnerable and slowed down their socio-economic developments in SKS' major intervention areas which may lead to more poverty incidences. SKS promotes afforestation & bio-intensive gardening while it also facilitates waste & fecal sludge management and renewable energy promotion to ensure environmental conservation. It explores the possibilities of increasing the resilience & adaptive measures covering its wide working areas in the hard-to-reach areas like *char* & flood zones, drought areas, and the coastal belt of Bangladesh. SKS' intervention is making the people aware of climate change issues, supporting their capacity building in community-based adaptation, guiding them in disaster preparedness, and building the community livelihood & food security in emergencies. Under Environmental Justice, SKS promotes community capacity & resilient actions, biodiversity preservation, climate-resilient crops and livelihood diversification emphasizing the local context for disaster preparedness & risk reduction.

Priority Issues	People Covered
Protection & Conservation of Environment	62,723
Tree Plantation & Environment Protection	21,249
Fecal Sludge & Waste Management	36,768
Promotion of Renewable Energy	4,706
Awareness & Skill Development on DRR & CCA	14,877
Observance of Relevant Day	2,361
Training of DMCs & Volunteers	6,903
Awareness & Risk Reduction Activity	5,613
Promotion of Resilient WASH Facilities	24,351
Context-specific WASH Options	18,857
Inclusive Sanitation Complex	5,494
Disaster Preparedness & Risk Reduction	89,387
Planning & Adaptation to Vulnerabilities	11,227
Promotion of Disaster-resilient Activities	78,160
Emergency Response	37,753
Response on COVID- 19	21,672
Cold Wave Response	14,318
Anticipatory Action	1,763

Protection & Conservation of Environment

Tree Plantation & Environment Protection

SKS Foundation promoted Tree Plantation to ensure the conservation of the environment, improvement of environmental standards and mitigation of environmental hazards. SKS' interventions were focused on afforestation & bio-intensive gardening through community participation. Taking afforestation as one of the major means to protect against environmental degradation, SKS Foundation kept the community mobilized to plant different tree saplings including nursery development. In the *char* areas, SKS' intervention helped raise many communities in a clustered form while the communities themselves planted tree saplings in their raised plinth. SKS also distributed fruit & timber tree saplings while it facilitated the plantation of 18,000 saplings during the year.

Fecal Sludge & Waste Management

SKS implemented different activities in the promotion of its healthy home and healthy village concept in rural areas. Alongside, SKS sensitized different stakeholders i.e. community people, DPHE & UP representatives, and other like-minded people. This helped in the desludging of 3,320 household latrine pits, and the Installation of 6,500 waste management systems and 6,500 waste disposal bins at household, school & institutional levels which in turn contributed to ensuring an environment-friendly community.



SKS continued hygiene awareness and fecal sludge & waste management activities in peri-urban settings to keep the township environmentally safe & healthy. As part of waste management, the entrepreneurs collected solid wastes covering the HHs in the Municipality area. Alongside, the Municipality authority ensured regular services in emptying the latrine pit/septic tanks of the households &

public Toilets and discharged the sludge at the specific site for its safe management. To give this management system a wider & institutional shape, SKS continued with the operation & management of a Human Fecal Sludge Treatment Plant in collaboration with Saidpur Municipality.

Name of the Activity	No. of Union	No. of HH	Participant		
			Male	Female	Total
Plantation of Tree Saplings	23	3,124	1,856	3,746	5,602
Community Mobilization for Vermin Compost	9	170	48	162	210
Promotion of Improved Cooking Stove	7	800	0	800	800
World Environment Day Observance	22	6,919	6,702	7,935	14,637
Fecal Sludge Management	1	3,320	1,670	1,650	3,320
Waste Disposal System at HH & Community	1	6,500	15,700	15,700	31,400
Awareness Session/Orientation on MHM	1	2,048	146	1,902	2,048
Training on Solar Home Systems & Biogas Plant	7	1,306	680	626	1306
Promotion of Solar Home Systems	14	432	496	792	1,288
Repairing & Maintenance of Home Systems	37	2,112	721	1,391	2,112
Total			28,019	34,704	62,723

Promotion of Renewable Energy

SKS Foundation continued with the promotion of renewable energy including Solar Home Systems, Biogas Systems for families, and Improved Cooking Stoves at the family level. Solar Home System was promoted where the electricity grid was not connected. SKS also trained 4,706 people on the effective use of Solar Home Systems and Biogas Plants while the participants learned about the proper O&M of the System. Based on the benefits of the functioning of the Plants, the households were generating organic fertilizer and using that in their kitchen garden.

Awareness and skill Development on DRR & CCA

Observance of Relevant Days

Focusing on community-driven initiatives, SKS observed the national & international days i.e. 'International Day for Disaster Risk Reduction', 'National Disaster Preparedness Day', 'World Environment Day', etc. Concerned officials, committee members, sector professionals & stakeholders from district, upazila, union, village and school level participated in discussion forums, rallies & miking, and other events. The observance made 2,361 teachers, students, women, children, elderly people and people with disabilities aware of the vulnerability of environmental hazards and the way of environment conservation.



Training of DMCs & Volunteers

Training courses were organized covering relevant components of disaster risk reduction in collaboration with concerned government departments. As many as 6,579 persons including relevant government officials, LGI representatives, and group leaders in the community were trained on DRR, emergency intervention, preparing contingency plans, early warning systems & services, etc. In line with the government guideline on DRR, SKS also organized regular orientation & meetings while 324 DMC members and volunteers got capacitated and remained mobilized on disaster mitigation issues. Training sessions on search & rescue, fire-fighting and mock drills were also organized at the community and school level.

Awareness & Risk Reduction

The formation of the School Disaster Management Committee identified & reduced risks within the school campus ensuring that students and teachers were prepared during an emergency. In this regard, 270 special sessions were conducted involving the students & teachers and group members under different programs. SKS also collaborated with concerned government departments to raise the students' awareness and develop the School Safety Plan on DRR. As many as 9 Disaster Management Committees were formed/activated at the union level with the participation of elderly people, women, and persons with disabilities. SKS also organized regular meetings, orientation & training for 324 UDMC members & 324 Volunteers to make them capacitated on disaster issues.

Name of the Activity	No. of Union	No. of HH	Participant		
			Male	Female	Total
Observance of Relevant Days/Events	34	1,619	995	1,366	2,361
Training of DMCs at the UP Level	50	1369	2678	1929	4607
Orientation on Disaster Risk Reduction & Contingency Plan	4	125	102	23	125
Orientation of Service Providers & Volunteers on Early Warning Services	17	695	945	801	1,746
Training to DMCs on Emergency Response	3	37	77	24	101
Formation and Activation of WDMC	11	324	216	108	324
Awareness Session on Disaster Preparedness & Mitigation	30	3,574	2,273	3,005	5,278
Mobilizing CG Leaders on COVID-19 & Flood-related Issues	4	335	104	231	335
Total			7,390	7,487	14,877

Promotion of Resilient WASH Facilities

SKS promoted resilient WASH facilities for flood-affected communities to lessen the increasing suffering, especially for women, children & adolescent girls. Different types of flood-resilient water, sanitation & hygiene (WASH) facilities were promoted especially covering the institutions & vulnerable communities in the *chars*. The facilities were installed in consultation with community people, elected local govt. bodies and DPHE Engineers. The promoted WASH facilities mainly covered the installation of context-specific water points, hygienic latrines and renovation of flood-affected Tube-wells & latrines. SKS mobilized and supported the communities raising ground and constructing WASH facilities at the highest flood level. As many as 207 Inclusive Water Points, 7 Inclusive Sanitation Complexes and 1,633 Resilient Handwashing Devices were constructed at flood-affected *char* communities.

Name of the Activity	No. of Union	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Installation & Up-gradation of Inclusive Water Points	12	4,961	826	563	2,655	2,543	20	6,607
Installation/Repairing of Resilient Handwashing Devices at School	8	5,381	461	258	3,877	3,911	72	8,579
Installation/Repairing of Resilient Handwashing Devices at HHs	9	1,625	696	1,726	624	607	18	3,671
Installation of Inclusive Sanitation Complex at Schools/Communities	7	4,581	326	53	2,318	2,263	-	4,960
Installation/Repairing of Resilient & Gender-friendly Toilets at Households	8	155	146	213	97	72	6	534
Total			2,455	2,813	9,571	9,396	116	24,351

Disaster Preparedness & Risk Reduction

Planning & Adaptation to Vulnerabilities

SKS Foundation mobilized people to increase the community adaptation capacities against natural calamities. It promoted the techniques of community-based resilient actions which included the promotion of flood forecasting and preparedness, community risk assessment, developing & disseminating early warning at the community level, framing contingency plans at UP, Meeting of DMCs, etc. The Planning & Adaptation to Vulnerabilities focused on the demonstration of preparedness actions and techniques taking local practices and locally available resources for the promotion of biodiversity preservation, and livelihood diversification into proper consideration. As many as 89,387 people were mobilized to adapt to vulnerabilities during the year.



Name of the Activity	No. of Union	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Community Risk Assessment	12	1,495	1,185	940	-	-	1	2,126
Bi-monthly Meeting of DMCs	15	602	1,137	701	-	-	4	1,842
Develop & Dissemination of Early Warning System at Community Level	10	6,967	3,936	1,698	-	28	253	5,915
Develop a Contingency Plan at UP Level	9	192	157	34	-	-	1	192
Distribution of PPE	4	288	600	552	-	-	-	1,152
Promotion of Disaster-resilient Agro Technologies at the Community Level	27	43,740	23,859	19,881	-	-	-	43,740
Capacity Building of Community on VSLA	47	14,181	646	13,880	48	146	325	15,045
Road Construction/Maintenance	9	3,849	6,792	6,535	2,000	3,000	-	18,327
Raising of Homestead	39	210	36	233	37	65	25	396
Establishment of Community-based Food Bank	4	60	60	60	68	64	-	252
Raising of Community & School Ground	3	395	42	83	125	150	-	400
Total			38,450	44,597	2,278	3,453	609	89,387

Promotion of Disaster-resilient Activities

Promotion of disaster-resilient activities included capacity building of communities on VSLA, Promotion of disaster-resilient agro-technologies at the community level, road construction/maintenance, homestead raising, community and school ground raising, the establishment of community-based Foodbanks for defending crises, etc. Demonstration of climate-resilient crops, techniques of taking local practices, local seeds, locally available resources for promotion of biodiversity preservation, processing and marketing of products, etc were emphasized. Community & school-based disaster management committees were sensitized and they played their role in disaster mitigation. Under this component, around 78,160 people were mobilized & benefited.



Emergency Response & Recovery

Working in disaster-prone areas of the county, SKS Foundation like the people of program areas witness disasters that cause loss of lives, livestock, crops, and other properties. This interruption of normal lives & livelihoods slows down the social and economic development of people. Most importantly, the vulnerable people who live in hard-to-reach areas experience enormous challenges to upright their lives and livelihoods during the situation that emerge abruptly and needs an urgent response. Following this, SKS Foundation, along with its development partners, drives emergency response and recovery. Among the many other program areas, its northeast program areas are frequently visited by monsoons and advanced floods, apart from the regularly-visited winter which often turns into cold waves. This year, the winter got severity as in some places the temperature fell to 10 degrees Celsius and turned into cold waves. Many destitute families suffered a lot as their usual lives & livelihoods were stranded amid of severe cold.

Following the situation, SKS Foundation responded to the emergency by distributing winter kits and cash support for the most vulnerable people especially in the Gaibandha district to tackle the situation. In response to Cold Wave, SKS Foundation distributed 2,500 winter kits containing 1 blanket, 2 shawls, and 2 sweaters suited for all family members including men, women, and children. And among them, the most vulnerable 950 families received both cash & kind support. Besides, SKS conducted 60 courtyard awareness meetings in which 2,321 program participants were aware of cold wave hazards. Under this emergency response & recovery, in total 17,818 most vulnerable people from 8,847 households were aided by cash, kind support, or knowledge which helped the households to meet their needs in the lean and hazardous season. Also, 3,430 blankets were distributed under the Microfinance Partnership Program.

Apart from the cold waves, SKS Foundation, to follow up on the COVID-19 aftermath, continued to support the most vulnerable families in maintaining their hygiene. Relating to that, SKS helped 5,000 needy urban households by distributing hygiene kits including detergent powder, bath soaps, reusable sanitary pads for adolescent girls, and portable water buckets with taps, to keep them safe, and safe against COVID-19 prevalence. A total of 21,672 people in those households were reached through this COVID-19 intervention.

Name of the Activity	No. of Union	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Response on COVID- 19								
Distribution of Hygiene Kits	1	5,000	7,477	7,880	3,424	2,459	432	21,672
Cold Wave Response								
Distribution of Winter Kits	5	2,500	2,155	2,005	1,102	1,315	-	6,577
Distribution of Blanket	5	3,430	1,320	2,105	-	-	5	3,430
Providing Cash Support	5	950	657	591	360	382	-	1,990
Courtyard Health Session	5	1,967	1,576	391	198	156	-	2,321
Total			13,185	12,972	5,084	4,312	437	35,990

Social Development Services



A healthy and educated nation is a priority need for poverty reduction, economic development, national integrity, national dignity and overall social harmony of a nation. SKS Foundation believes that there prevails an inter-linkage between health & poverty. Poor people are victims of ill-health and people with ill-health are more prone to poverty. Alongside, nutritional deficiencies also have consequences for the well-being of the future generation as under-nutrition is associated with reduced learning abilities, greater exposure to diseases and other impairments. On the other hand, the quality of the teaching-learning process, the school environment and children's learning achievements are also a challenge in Bangladesh. This scenario pushes SKS Foundation to promote basic services like education, health, hygiene, nutrition, etc among its program participants & beyond under its Social Development Services. SKS' Social Development Services cover special priorities on the promotion of education, health & WASH focusing the poor, women & children, and marginalized & disadvantaged groups.

Priority Issues	People Covered
Promotion of Health	375,231
Primary Healthcare & Nutrition	309,775
Food & Nutrition for Pregnant & Lactating Mothers	38,154
Growth Monitoring & Promotion	27,302
Reproductive Healthcare for Adolescents	22,113
Awareness of Community & Students on SRHR & Nutrition	8,460
Orientation of Adolescents & Women on Menstrual Health	13,653
Health Camps & Clinics	92,711
Satellite & Static Clinics	38,852
Organizing Health Camps	38,932
Eye Care Camps	14,927
Promotion of Safe WASH	118,942
Access to Safe Water Supply	5,060
Promotion of Hygienic Sanitation	42,584
Hygiene Promotion & Management	71,298
Promotion of Education	55,924
Non-formal Primary Education	38,844
Afternoon Education Assistance Center	16,972
Education Stipend to Poor & Talented Students	108

Promotion of Education

SKS Foundation continued its contribution to increase the enrolment of students at government primary schools operating Non-formal Primary Education, especially in the remote *char* areas. Concerning this, SKS operated 122 Non-formal Primary Schools covering 3,667 dropped-out children. Under its Non-formal Primary

Education, SKS provided Skill Development Training for the respective school teachers, Child Care Development support for children's physical & mental growth, support for the weaker students visiting their families, and play materials for Early Child Care Development. Targeting to reduce the drop-outs from government primary schools, SKS Foundation provided education support to the comparatively weak students up to class V under its Afternoon Education Assistance. SKS identified the weak students in consultation with the teachers of local primary schools and conducted Afternoon Education Assistance Centers for their improvement. SKS continued with 142



Afternoon Education Assistance Centers covering 1,685 students during the year. The Afternoon Education Assistance provided support to the schools taking special care for weaker students, educational materials to ensure a friendly environment at schools and skill development training for the teachers. Alongside, SKS Foundation provided special stipend support to 108 poor & talented students at secondary, higher secondary and higher education levels.

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
EnterEducate Session for Children's Physical & Mental Growth	5,494	14,021	-	-	7,759	8,023	125	15,907
Teaching the Weaker Students at HH	124	3,657	40	20	1,691	1,916	-	3,667
Skill Development Training for School Teachers	16	561	252	309	-	-	-	561
EnterEducate Material Support for Early Child Care Development	594	9,908	-	-	5,574	5,150	120	10,844
Formation & Mobilization of Parent/ Caregiver Groups	594	9,908	-	9,908	-	-	-	9,908
Awareness Session for the SMC & Parents	142	2,400	5,912	7,332	-	-	-	13,244
Special Class for Weaker Students at School	142	1,675	-	-	761	924	-	1,685
Stipend for the Poor & Talents	2	108	-	-	45	63	-	108
Total			6,204	17,569	15,830	16,076	245	55,924

Promotion of Health

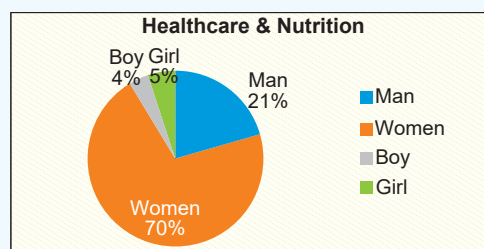
Primary Healthcare & Nutrition

SKS Foundation provided comprehensive healthcare services integrated with nutrition support for its program participants and other marginalized communities. Under its Primary Healthcare & Nutrition component,



the medical doctors, health volunteers and health assistants were engaged in visiting the households in communities at regular intervals in the SKS' program areas. They conducted Courtyard Sessions on Health Issues i.e. SRHR, SAM-MAM & Child Growth Measurement services, ANC & PNC Services for Pregnant & Lactating Mothers. Alongside this, the establishment of homestead nutrition garden was supported by SKS. All these health services covered 375,231 people while helping 39,434 women practicing

ANC & PNC services, receiving Iron tablets during pregnancy and lactation period, and timely immunizing their children. SKS also promoted supplementary nutrition for pregnant & lactating mothers and children. Growth Monitoring and Promotion were also conducted regularly to observe the increase in weight of a mother during pregnancy and also the promotion of weight based on the age of a child up to 2 years.



Name of the Activity	No. of Union	No. of HH	Participant				
			Male	Female	Boy	Girl	Total
Awareness Session on SRHR, SAM-MAM & Child Growth Measurement	44	13,090	582	20,856	794	1,175	23,407
ANC & PNC Services for Pregnant & Lactating Mothers	23	38,099	-	39,434	-	-	39,434
Conduct Household Visit on Health & Nutrition Issues	18	34,966	53	69,085	10	15	69,163
Providing Telemedicine Services	4	1000	107	634	172	322	1,235
Activation of FWC to ensure 24/7 services for Safe Delivery	11	8,100	-	13,200	-	2,000	15,200
Functioning of Community Clinic for Health Services	8	4,991	8,258	10,278	0	0	18,536
Conduction of FWCMC and UHFWC Management Committee Meeting	30	186	1,583	1,277	0	0	2,860
Orientation of Health Staff on IPC Manuals & WASH	7	457	304	153	0	0	457
Household Visit by Govt. Health Department	11	6,600	0	6,600	0	0	6600
Radio Campaign on Model Healthcare Facilities	13	100,000	50,000	70,000	0	0	120,000
Medicines for Pregnant & Lactating Mothers & Children	4	11,335	4,060	13,520	67	75	17,722
Conduction of Session on Child Growth Monitoring	41	12,632	5,560	10,000	11,040	12,682	39,282
Cooking Demonstration for Nutrition Promotion	10	4,258	637	768	170	270	1,845
Establishment of Homestead Nutrition Garden	4	4,890	5,560	9,650	2,010	2,270	19,490
Total			76,704	265,455	14,263	18,809	375,231

Healthcare for Adolescents

SKS Foundation facilitated the formation of Student Councils & Cabinets at schools and organized Orientation Sessions covering 4,581 students on MHM & hygiene focusing on characteristics of adolescents, health risks & protection, early marriage & its negative consequences and prevention, the importance of breastfeeding, menstrual hygiene and management, care of pregnant and lactating mothers, micronutrient and their function, symptoms, sources, etc. Alongside, awareness sessions on hygiene practice and MHM were conducted at the community level covering 9,195 community women, men and 12,918 adolescent boys & girls. The community orientation focused on healthcare issues like family planning, ante-natal and post-natal check-ups, nutrition, personal health and hygiene, available government health services, etc. These married adolescents along with their spouses & in-laws were also linked with the government health service providers to ensure their required health services on sexual and reproductive health & rights.

Name of the Activity	No. of Event	No. of HH	Participant				
			Male	Female	Boy	Girl	Total
Conduction of Session on Personal & MHM at the Community	70	14,376	650	8,424	1,294	6,480	16,848
Observance of MHM Day	3	159	87	34	-	563	684
Hygiene & MHM Session of Student Council & Cabinet in School	13	4,581	-	-	2,318	2,263	4,581
Total			737	8,458	3,612	9,306	22,113

Health Camps & Clinics

SKS Foundation continued with the organizing of the Satellite Clinics and Static Clinics targeting the community people. Alongside, SKS also took initiatives to improve the functioning and service quality of the Community Clinic through training/orientation and awareness raising among the people. As many as 92,711 people from different segments of the society availed the health services from the clinics organized & supported by SKS during the year. In partnership with other health institutions, SKS organized Eye Camps and Health



Camps to support the poor section of society. Around 56,202 people got medical support under Health Camp & Eye Camp facilities. Alongside, SKS continued with the provision of treatment services for its program participants, their family members and other poor & vulnerable people in general under its Health Premium Scheme. The Health Premium Scheme facilities covered around 36,509 people under different treatment facilities at a 50% discount with the provision of all sorts of pathological tests with a 75% discount charge.

Name of the Activity	No. of Event	No. of HH	Participant					Total
			Male	Female	Boy	Girl	PWD	
Organizing Satellite clinic	4	766	3,740	16,048	340	896	96	21,120
Organizing Static clinic	4	1,337	4,759	11,644	857	430	42	17,732
Distribution of Health Cards for Medical Services	81	1,669	7,934	21,666	3,374	3,461	74	36,509
Providing Assistive Devices to Persons with Disability	5	5	42	45	14	35	44	180
Organizing General Health Camps	3	12	664	1,353	73	153	-	2,243
Providing Eye Care Services	3	3	155	372	-	-	-	527
Organizing Eye Cataract Operation Camp	3	178	4,732	9,668	-	-	-	14,400
Total			22,026	60,796	4,658	4,975	256	92,711

Promotion of Safe WASH

Increased Access to Water & Sanitation

SKS Foundation implemented the WASH promotion following the community-led and school-led approach. The LGIs & respective government departments and stakeholders got involved in the promotion of WASH as a citizen right. Awareness building and active participation of concerned communities, students, teachers & SMCs were the key agents in the implementation of planned interventions for increased access to safe water & hygienic sanitation in the community. SKS imparted training to the SMC, and teachers on Basic WASH facilities and observed World Water Day at the upazila level. Representatives from Union Parishads, educational institutions and community allies participated in the events. To ensure a safe water supply, SKS installed 691 water points while the sensitized Union Parishads & DPHE came forward and promoted safe water points at the communities from their part. SKS also completed a water quality test of all the water points to help around 5,060 people get safe drinking water free from bacteria, Arsenic, Iron, etc.

Alongside, SKS contributed to sanitation promotion through awareness raising among the community people, and installation of hygienic latrines at households of the poor & vulnerable groups. 'Micro-finance in WASH Promotion' was continued as SKS' special initiative for more WASH coverage among the poor & disadvantaged groups. Community toilets were inclusively renovated in the urban area while SKS started promoting the CWIS approach covering some selected City Corporations and municipalities in different ecological zones. Alongside, Fecal Sludge Management (FSM) services were promoted in some selected cities.



Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Training of SMCs & Teachers on Basic WASH & MHM	13	452	398	54	-	-	-	452
Installation of Safe Water Options at Household	80	691	1,209	1,275	130	133	-	2,747
Water Quality Test for Ensuring Safe Water Supply	1	730	360	370	188	123	20	1,061
Observance of World Water Day	2	578	98	24	246	432	-	800
Installation of Safely Managed Sanitation Facilities at HH	62	3,630	4,538	4,622	3,525	3,520	15	16,220
Meeting with LGIs to Coordinate for Promoting WASH Rights	1	15	12	3	-	-	-	15
Observance of National Sanitation Month	21	1,690	60	300	550	950	-	1,860
Total			6,675	6,648	4,639	5,158	35	23,155

Hygiene Management

Hygiene behavior was promoted emphasizing hand washing among the community people. Awareness Campaigns, observance of Hand Washing Day, hygiene practice sessions at schools, etc were conducted relating to the promotion of hand washing. SKS promoted menstrual hygiene management (MHM) services both at households and educational institutions. Awareness sessions were conducted with women and adolescent groups in communities. Awareness messages relating to MHM issues were reached to school girls. Handwashing Devices were installed in public places, and Waste Disposal Systems were Developed at the Household level. All these initiatives covered 95,787 people under hygiene management.

Name of the Activity	No. of Event	No. of HH	Participant					
			Male	Female	Boy	Girl	PWD	Total
Hygiene Session at Community	68	13,220	11,950	15,816	9,256	9,894	323	47,239
Awareness Campaign on Hygiene	2	2,000	2,730	6,911	2,870	2,980	12	15,503
Observance of Global Handwashing Day	7	917	335	162	315	257	-	1,069
Waste Disposal System at Household	1	6,500	7,300	7,300	8,400	8,400	-	31,400
Installation of Handwashing Devices/Facilities	1	125	204	226	83	53	10	576
Total			22,519	30,415	20,924	21,584	345	95,787



Chapter 3

Promotion of Governance & Social Bonding



As a partner in the development sector, SKS Foundation's mission is to contribute to the improvement of the lives & livelihoods of common people of the society. Concerning this, alongside its program implementation, SKS runs Advocacy & Communication engaging and in partnership with different stakeholders i.e. policy-makers, development partners, government & non-government institutions, the private sector, networks, mass media, community allies and so on to promote empowerment of the marginalized reducing exclusivity and improving access to the societal opportunities. Hence, SKS collaborates with the relevant stakeholders, sensitizes the service providers about their accountability, and mobilizes the deserving people demanding their rights & entitlement. SKS organizes and facilitates different events while the service holders and the community allies & actors get involved and interact in favor of societal bonding & benefit. SKS organizes various events & festivals creating mutual collaboration among community people, and disseminates information, exchanges ideas & learning and thus promotes the way of exercising good governance and upholding social bonding. Centering these issues, SKS Foundation organized different interpersonal events, and developed & distributed various print & audio-visual materials targeting the respective catalyst group and relevant stakeholders to promote Governance & Social Bonding.

Interpersonal Media

As a part of its advocacy & networking initiative, SKS Foundation organized different training, meetings, workshops, consultations, field visits, and campaigns to sensitize the policy-makers, administration, duty bearers, media, civil society, and other development actors. The participation & outcome of the events helped build interpersonal relationships & communication among/different segments of the development stakeholders. The Interpersonal Media also contributed to vibrating different networks that SKS is engaged with and is leading some of those.

SKS Foundation continued with its networking as a member of the National Char Alliance (NCA) demanding the backward char people's lives & livelihood through a Char Foundation/Board. SKS along with other members of the National Char Alliance took part in networking to sensitize the policy-makers. A special seminar organized by the NCA also emphasized the need to allocate special funds within the national budget and implement effective initiatives to improve the lives of impoverished char dwellers. SKS Foundation, as a member of the SDG Platform, attended a series of dialogues & events organized targeting the achievement of SDGs. Being a collaborative partner of different networks/forums, SKS took part in the consultations, workshops, meetings, etc and contributed to taking the respective platforms' mandates forward in favor of supporting the deserving segments towards meeting the societal needs.

SKS continued to uphold the demand for an increased WASH budget, particularly for marginalized people. SKS Foundation- the FANSA-BD Secretariat, along with the members of the WASH Network of Networks, continued the advocacy initiatives. As part of this, demand for increased WASH budget allocation was placed meeting the relevant ministry, and a Joint Press Conference was held demanding the increased allocation for WASH focusing on spatial inequalities in the national budget 2023-'24.

Being the FANSA-BD National Secretariat, SKS Foundation hosted the Annual Meeting of the FANSA-BD National Steering Committee, and collaborated regularly with FANSA-BD members. Alongside, SKS revised the FANSA-BD membership following a comprehensive process in line with the FANSA Governance Policy.





Paying the special honor to the Joyeeta Awardees, SKS organized a reception for its 27 Joyeeta Awardees, as an appreciation of their striving for positive change in their own and others' lives. The reception inspired the Joyeeta Awardees and they vowed to continue with their championing role for the betterment of the society. Marking the 16 Days of Activism against Gender-based Violence, SKS also organized a dialogue on WASH & Healthcare for Women & Child Protection. The policy-makers, government officials, elected representatives, non-government representatives, journalists, community leaders, and women & girl leaders attended

these events which urged a positive change of mentality toward the improvement of women, children & society.

SKS Foundation in collaboration with its sister concerns celebrated Pahela Boishakh, the first day of Bengali New Year 1430 with due significance. The celebration was enjoyed by huge people with their participation in the Mongal Shobhajatra and other events covering the whole day. SKS Foundation sponsored Ishrat Nishat Theater Award promoted the Bengali Culture through Ishrat Nishat Natyo Utshob 2022. This theater festival bonded the theater artists & personalities, and with the introduction of the 'Award in Theater', the event helped recognize theater artists for their creative activities. Bearing



the principle of SDG– Leave No One Behind, SKS continued contributing to the preservation of the Adibasi people's culture. As part of its support in running the Adibasi Cultural Center, SKS gifted cultural costumes & musical instruments to the Adibasi Communities in several parts of the country.



SKS ran the Probin Center continued to be a resource center, and Probin Clubs remained vibrant in activities for the elderly people. A football match organized by SKS between the elderly & youth contributed to bonding the youth & elderly people with huge amusement. Bestowing awards to Sreshtho Probin and Sreshtho Sontan also delivered recreation & inspiration to both the elderly and the youth. Besides, SKS kept its Youth & Adolescent Clubs vibrant by organizing different

sports & cultural events. SKS Gold Cup Football Tournament 2023 was also a huge event with the participation of 16 teams from 15 districts. The Event paved the way for social gatherings of sport-loving people from different corners.

SKS also celebrated and observed different national & international days i.e. National Mourning Day, International Mother Language Day, Independence Day, Victory Day, Social Welfare Day, International Women's Day, etc with due respect.

Print Media

Under the Print Media services, SKS Foundation made the efforts to showcase the best practices & learning and disseminate those to a greater audience through different IEC & BCC materials. As part of supporting its advocacy initiatives, SKS developed & distributed various types of publications including case study booklet, newsletters, etc to the target audiences ranging from policy-makers to the local allies. The case study booklet *Amader Joyeetara* was published accommodating the saga & successes of SKS mobilized 27 Joyeeta Awardees and distributed to policy-makers, govt. representatives, networking members, development partners, and so on. SKS Foundation also published and reached its yearly publications i.e. *Diary 2023*, *Desk Calendar 2023*, *Wall Calendar 2023*, and *Annual Report 2021-'22* upholding the organizational profile and philosophy. Covering its relevant programs & issues, SKS designed and published different types of posters, leaflets, stickers,



etc and used those in line with the program purposes.

Centering the observance of some national & international days & events, SKS Foundation published special supplements in the national & local dailies & magazines. Concerning this, SKS published special supplements in *The Daily Star*, *the Prothom Alo*, and *the Dainik Madhukar*. Five special supplements on International Women's Day, Bengali New Year, National Disaster Preparedness Day, Sanitation Month & Global Hand Washing Day, and International Poverty Eradication Day were published during the year. A special supplement on SKS' Founding Anniversary was also published in the *Dainik Madhukar*. The English newsletter namely *SKS News* was published quarterly containing news on SKS' organizational & sister concern issues, programmatic events & learning, and also advocacy & networking issues of SKS Foundation and relevant networks.

Electronic Media

SKS Foundation continued with the sharing of its notable events & achievements, good practices & learning of its program intervention through social media. Accordingly, SKS maintained its official Website, Facebook Page & YouTube Channel, and disseminated news & insights on SKS' organizational & programmatic engagements regularly. *SKS News* the quarterly newsletter was also circulated through the organizational Website & Facebook Page regularly. The audio-visual items were uploaded on the YouTube Channel which ensured wider dissemination of the organizational & programmatic issues of SKS Foundation. The government officials, development partners & practitioners, students and various stakeholders viewed the issues on the SKS Website for required information and other official



business. More than 1.5 lac viewers from different corners of the country & abroad followed the news on the Facebook Page and YouTube Channel by giving their reactions & sharing the respective news and issues.

Under its Media Advocacy, SKS Foundation broadcasted its programmatic news and notable reflection in the electronic media. During the year, alongside a series of issue-based programmatic news, 2 major events i.e. Reception of the Joyeeta Awardee, and an inclusive interview of SKS' Chief Executive on Poverty Eradication were telecast on the national & private TV channels. Apart from this, various news and views were broadcast on *Radio Sarabela 98.8 FM*.

Chapter
4

**Resource
Mobilization &
Management**



SKS Foundation realizes that resource is the key to maintaining life & livelihood, and running the development drives of the society. Being a development organization, SKS Foundation needs to generate, mobilize & manage financial resources and human resources. SKS runs based on the strength of diversified professionals as its human resources to plan & facilitate multi-sectoral development initiatives efficiently. Alongside, Mobilization & proper management of financial resources always get top priority in running the organization including its staff management and program implementation.

Human Resource Management

SKS Foundation continued its Human Resource Management based on the principle of acquiring the expected services from their professionalism. SKS concentrated on developing the skills and motivating the staff members to uphold their professional level and maintain their commitment to the organization's mission. During the year, SKS Foundation was on track to the organized management of its human resources providing them with necessary skill development, job delegation and comfortable working conditions. SKS continued its Human Resource Management as a gender-sensitive, child, disability & environment-friendly organization. As of the year 2022-'23, a total of 3,362 workforce propelled the driving wheel of SKS Foundation while 2,569 were male and 793 were female.

Staff Development

SKS Foundation took the changing work environment into proper consideration in line with its professionalism and core values. Based on this, SKS continued to groom its workforce through capacity-building initiatives of the staff focusing on the needs of their professional fields. organizing training, and workshops. During the year 2022-'23, it provided in-house training on Saving & Credit Management to 641 Microfinance employees, Basic Training on Microfinance Software & Accounts to 246, Office Management & Communication to 60, TAX & VAT Policies, Budget, Audit & Monitoring to 17, Training on Micro Financing to 150 employees, and Human Resource Management to 2 employees, to enhance their skills & potentials. Under Gender, Child Protection & Safeguarding, SKS Foundation took measures for the Prevention of and Protection against Sexual exploitation and abuses and for the safeguarding of its people. Concerning this, SKS conducted 3 trainings on Gender, Child Protection & safeguarding covering 150 senior and mid-level officials, 30 orientations for 933 newly recruited employees, and 9 workshops for 360 microfinance staff. Alongside, SKS organized 6 community awareness programs covering 600 people through courtyard meetings and group sessions.



SKS Internship Program

SKS Internship Program continued to impart practical development experiences to fresh graduate students. This year, SKS delivered internships to 3 fresh graduate students in different periods. Alongside, SKS provided a 2-month-long attachment training in the Microfinance Program to 411 trainees with an honorarium. A total of 329 trainees were recruited as SKS' permanent staff after the successful completion of the training.

Financial Resource Management



Independent Auditor's Report To the General Body of SKS Foundation

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of **SKS Foundation**, which comprise the consolidated statement of financial position as at 30 June 2023, and the consolidated statement of comprehensive income, consolidated statement of receipts and payments and consolidated statement of cash flows for the year then ended 30 June 2023, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of SKS Foundation as at 30 June 2023, and its consolidated financial performance, its consolidated receipts and payments and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

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

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

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), Rules and Regulations of Micro Credit Regulatory Authority (MRA) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of 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 the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an

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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, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we concluded that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieved fair presentation.

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

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


S H Talukder FCA
Partner

ICAB Enrollment No: 1244
DVC: 2311201244AS260242

Place: Dhaka, Bangladesh
Dated: 20 NOV 2023

SKS Foundation
Consolidated Statement of Financial Position
As at 30 June 2023


Particulars	Notes	30 June 2023			Grand Total	Amount in Taka 30 June 2022 Grand Total
		Microfinance	General Fund	SKS Enterprise		
Non-current assets						
Property, plant and equipment	6	296,413,473	264,794,834	1,054,680,160	1,615,888,467	
Current Assets						
Loan to members	7	10,440,855,435	-	-	10,440,855,435	
Other loan - short term	8	36,361,971	6,800	12,582,823	48,951,594	
Loan to MF Program		91,420,594	-	-	91,420,594	
Staff Loan Accounts		25,880,996	13,235,358	-	39,116,354	
Accounts receivables	9	188,758,805	18,103,537	25,136,894	231,999,236	
Advance, deposits and prepayments	10	21,676,005	67,281,090	267,400,000	356,357,095	
Unsettled Staff Advance	11	13,090,854	-	-	13,090,854	
Cash and Cash Equivalents	12	1,434,677,192	29,089,907	15,359,772	1,479,126,871	
Total Current Assets		12,252,721,852	127,716,692	320,479,489	12,700,918,033	
Total Properties and Assets		12,549,135,325	392,511,526	1,375,159,649	14,316,806,500	
Capital Fund and Liabilities						
Capital Fund						
Cumulative surplus	13	1,091,104,780	384,907,150	490,225,046	1,966,236,976	
Statutory Reserve Fund	14	117,714,917	-	-	117,714,917	
Total Capital Fund		1,208,819,697	384,907,150	490,225,046	2,083,951,893	
Non-Current Liabilities						
Loan from PKSf	15	669,516,644	-	-	669,516,644	
Loan from Anukul Foundation	16	31,395,586	-	-	31,395,586	
Loan from Bank	17	28,273,152	7,604,376	576,362,347	612,239,875	
Total Non-Current Liabilities		729,185,382	7,604,376	576,362,347	1,313,152,105	
Current Liabilities						
Loan from PKSf		734,808,333	-	-	734,808,333	
Loan from Anukul foundation		36,769,290	-	-	36,769,290	
Loan from Bank and Others MFI - Short term		4,042,474,616	-	-	4,042,474,616	
Members savings deposits	18	4,219,932,002	-	-	4,219,932,002	




Particulars	Notes	30 June 2023			30 June 2022	
		Microfinance	General Fund	SKS Enterprise	Grand Total	Grand Total
Staff Deposit		28,535,815	-	-	28,535,815	-
Fund Accounts		315,491,266	-	-	315,491,266	-
Accounts payable	19	228,322,634	-	45,273,140	273,595,774	147,996,946
Loan loss provision	20	309,274,830	-	-	309,274,830	202,695,574
Members Koyallan Fund	21	487,665,171	-	-	487,665,171	357,792,684
Staff Welfare Fund	22	7,264,780	-	-	7,264,780	4,171,083
Dormant Accounts	23	224,342	-	-	224,342	-
Advance Account		-	-	2,045,629	2,045,629	-
Advance Account (ANUKUL)	24	15,886	-	-	15,886	25,540
Advance Account (IGA)	25	212,001	-	-	212,001	34,000
Advance PKSF (PPEPP)	26	23,833,639	-	-	23,833,639	17,412,000
Cattle Insurance Account	27	-	-	-	-	1,924,000
Insurance Premium (Hospital cash Benefitted)	28	-	-	-	-	3,250
Loan From Others Fund	29	104,420,594	-	261,253,486	365,674,080	1,326,504,815
Advance PKSF (ENRICH-GOB)	30	19,479,318	-	-	19,479,318	18,511,318
Advance PKSF (Water Sanitation for Grand)	31	16,560,000	-	-	16,560,000	13,500,000
Advance from (ELIR-SL)	32	35,845,730	-	-	35,845,730	11,588,614
Total Current Liabilities		10,611,130,246	-	308,572,255	10,919,702,502	9,633,871,315
Total Capital Fund and Liabilities		12,549,135,325	392,511,526	1,375,159,648	14,316,806,500	12,406,416,931

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


Mohammed Masud Alam
Assistant Director Finance
SKS Foundation


Rasef Ahmed Liton
Chief Executive
SKS Foundation


Mursheed Alam Sarker
Chairman
SKS Foundation

Signed in terms of our separate report annexed.

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


S H Talukder FCA
Partner

ICAB Enrollment No.: 1244

DYC : 2.311.2012.44AS.2.602.492

Place: Dhaka, Bangladesh

Dated: **20 NOV 2023**

SKS Foundation

Consolidated Statement of Comprehensive Income
For the year ended 30 June 2023

Particulars	Notes	2022-2023			Grand Total	Amount in Taka	
		Microfinance	General Fund	SKS Enterprise		2021-2022	Grand Total
Income							
Donor Grants		-	271,768,364	-	271,768,364		246,428,332
Microfinance Program	33	2,100,583,103	-	-	2,100,583,103		1,328,715,903
Overhead from bilateral project		-	57,252,853	-	57,252,853		81,877,024
SKS Enterprise	34	-	-	347,431,408	347,431,408		402,819,554
Total Income		2,100,583,103	329,021,217	347,431,408	2,777,035,728		2,059,840,813
Expenditure							
Operating Expenses							
Personnel Costs							
Salary and Allowances	35	740,566,915	110,012,814	128,525,829	979,105,558		648,498,230
Support Costs							
Advertisement		1,808,063	151,089	471,034	2,430,186		2,291,670
Audit fees		500,000	473,556	-	973,556		522,500
Bank charges		4,939,415	296,554	963,348	6,199,317		4,274,610
Depreciation		13,536,777	7,753,473	20,025,621	41,315,871		310,017,931
Project Participants Training		15,135,343	14,303,999	-	29,439,342		10,428,269
Program support expenses		136,152	334,363	46,819,730	47,290,245		54,667,010
Office rent		38,863,393	2,776,126	4,164,668	45,804,187		32,036,117
Printing and stationery		16,673,821	1,710,273	3,313,110	21,697,204		17,705,431
Electricity Bill		13,686,191	1,764,127	7,338,849	22,789,167		12,719,821
Repairs and maintenance		20,944,182	1,179,665	2,595,109	24,718,956		17,983,997
Representation (entertainment)		6,196,866	612,157	2,050,916	8,859,939		4,782,459
Subscription & Donation		3,551,993	1,788,109	-	5,340,102		4,593,310
Income Tax Expenses		2,437,548	1,770,094	1,793,799	6,001,441		1,225,991
Logistic Costs		138,409,745	34,913,585	89,536,184	262,859,514		473,249,116
Fuel		9,127,922	2,416,985	6,509,409	18,054,316		8,882,844
Local transport		27,305,271	5,815,987	7,523,464	40,644,722		22,802,060



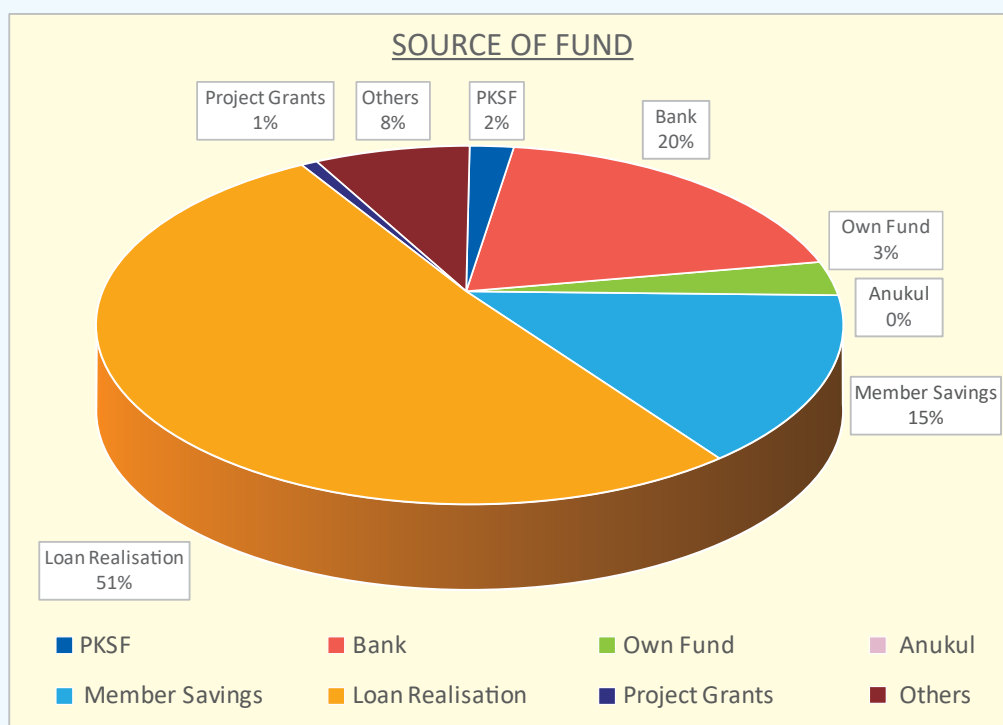
Programs/Projects Run in 2022-'23

Sl. No.	Program/Project	Resource Partner
1	Expanded Livelihoods for 2000 Poor Households and Increased Resilience to Flooding in Lalmonirhat District	ANDHERI HILFE
2	Expanding Livelihoods and Increasing Resilience to Flooding and River Erosion of 5000 Poor Island Households in Gaibandha District	
3	Lighting the Poor and Disadvantaged Families Living in <i>Char</i> Areas	
4	Prevention of Avoidable Blindness (PAB) Project	
5	Community-based Resilience, Women's Empowerment and Action (CREA)	MJF
6	Anticipatory Action for the Vulnerable Communities (AVC) in Flood-prone Areas in Bangladesh	Oxfam
7	Asian Community Disaster Preparedness and Transformation (ACT) Project	
8	Enhancing Resources and Increasing Capacities of Poor Households toward Elimination of Their Poverty (ENRICH) Project (Boali, Bharatkhali, Kamalerpara & Saghata union)	PKSF
9	Bangladesh Rural WASH for Human Capital Development Project (BD Rural WASH)	
10	Pathways to Prosperity for the Extremely Poor People (PPEPP)	
11	Recovery & Advancement of Informal Sector Employment (RAISE)	
12	Adolescent Programs	
13	Micro Credit Program (<i>Buniad, Jagoron, Agrosor, Sufolon</i>)	
14	Making Markets Work for <i>Chars</i> (M4C, Phase III)	Swisscontact/SDC
15	WASH for Urban Poor Project, Phase-II	WaterAid
16	National and Bilateral WASH Advocacy (NaBWASHA)	
17	Primary Healthcare Project	Anukul Foundation
18	<i>Schuchala</i> Project	
19	Promoting Disaster Ready Inclusive Preparedness towards Adaptation (PRODRIPTA)	CARE
20	SHOUHARDO III DRR Activity	
21	SHOUHARDO III Plus Activity	
22	Promotion of Maternal and Neo-born Healthcare and Family Planning (MAMOTA)	Save the Children
23	ICDP- Shishuder Jonno Project	
24	Championing Play Project	
25	Scaling-up Anticipatory Action for Flood-prone Areas in Northern Districts of Bangladesh	
26	Rising for Rights for Strengthening Civil Society Network in South-Asia to Achieve SDG 6	FANSA
27	Scaling-up Flood Forecast-based Actions and Learning (SUFAL II) Project	Concern Worldwide
28	Scaling-up Flood Forecast-Based Actions and Learning Top-up (SUFAL Top-up) for Sariakandi	

Sl. No.	Program/Project	Resource Partner
29	Small and Marginal-sized Farmers' Agricultural Productivity Improvement and Diversification Financing Project (SMAP)	Bangladesh Bank
30	START Ready Anticipatory Action for Flood Resilience in Gaibandha District	Start Fund
31	Supporting the Unity and Sustainability of Civil Society Organizations (CSOs) to Uphold Human Rights, National Integrity, and Rule of Law in Bangladesh (SUSHIL) Project	ActionAid
32	Urban Resilience for Marginal Inhabitants (URMI) in Sirajganj Pourashava	CBF/BRAC
33	Solar Home System Project	IDCOL

Fund Received in 2022-'23

Particular	Amount TK
PKSF	700,000,000
Bank	6,124,421,758
Own Fund	985,056,607
Anukul	32,000,000
Member Savings	4,581,951,439
Loan Realisation	15,755,809,691
Project Grants	239,346,845
Others	2,479,579,754
Total	30,898,166,094



Governance & Policy Management

The Executive Committee (EC), subject to advice and supervision of the SKS General Council, determines the strategic directions based on situation, context, experiences and legal directions to administer the wheels of the Organization towards achieving the goal of SKS Foundation. The 7-member Executive Committee performs as the apex body relating to the policy direction which is formed by & from the 23-member General Council. The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Committee meets once a year to review & approve the yearly performance, annual budget, work-plan and other strategic issues.



Chairperson
Murshed Alam Sarker



Vice-Chairperson
Mst. Parvin Akter



Treasurer
Dr. Anamika Shaha



Executive Member
Mst. Sharifa Begum



Executive Member
Md. Nasir Uddin Faruq



Executive Member
Rafiqul Islam Sarker

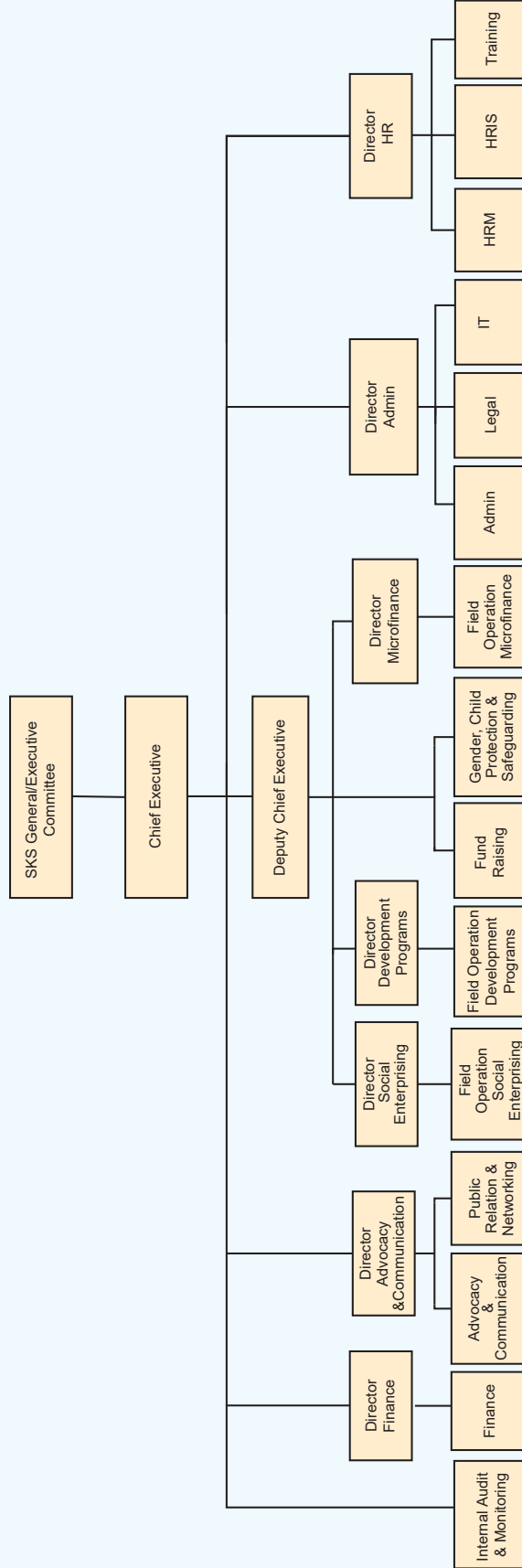


Member Secretary
Rasel Ahmed Liton



SKS

SKS Foundation Organogram



Note: Every Sector/Department/Section has separate Organogram

Achievement So Far

Year of Establishment	1987
Program Intervention Area	
Branch/Project Office	320
Total District Reached	29
Total Upazila Reached	246
Total Union Covered	1,515
Total Village Covered	11,302
Total Household Covered	2,886,577
People Served under 4 Thematic Areas	
<i>Social Empowerment Sector</i>	2,267,525
<i>Economic Development Sector</i>	3,054,750
<i>Environmental Justice Sector</i>	1,004,789
<i>Basic Services Sector</i>	4,271,373
Training Provided	
<i>SKS Staff & Volunteer</i>	6,556
<i>Community People</i>	498,322
<i>LGI Representatives</i>	16,812
Policy Document & IEC/BCC Materials	
<i>Organizational Policy</i>	26
<i>Training Module</i>	27
<i>IEC Material</i>	42
<i>BCC Material</i>	91
People Benefited	5.5 Million

ইশরাত নিশাত নাট্য পুরস্কার ২০২২



১৯ জানুয়ারি ২০২৩
বাংলাদেশ শিল্পকলা একাডেমি
জাতীয় নাট্য



এসকেএল ফাউন্ডেশন
টেকসই পরিবেশের জন্য কাজ করছে





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www.sks-bd.org [sksfoundation](https://www.youtube.com/sksfoundation) [sksfoundationbd](https://www.facebook.com/sksfoundationbd) [sks.foundation](https://www.instagram.com/sks.foundation)