



Annual Report

2018-2019



SHISHU NILOY FOUNDATION (SNF)



Overview



Shishu Niloy Foundation (SNF) is a women-headed organization which has been working to improve the livelihood of the less privileged women and children since 1985 with a vision to establish a united, peaceful developed society consisting of multiple social change factors. The organization is working to improve the livelihood of the poor and hard-core poor especially for women and children through empowerment. And keeping the objectives in mind SNF has been implementing health, education, human rights and self-sustainable program, empowerment projects and programs at the grass root level with the assistance of different donor agencies like Concern-Bangladesh, CARE-Bangladesh, UNICEF- Dhaka, MISEREOR-Germany, JICA, Manusher Jonno Foundation (MJF), BRAC, Islamic Relief, Palli Karma-Sahayak Foundation (PKSF) and so on, and builds rapport with different networks and countries around the world.

SNF has developed its internal and external working process, which is the largest and one of the most effective outfits. Finally, SNF must express delight to looking forward to continue organizational work with our ever-growing family as we strive for a nation without poverty and deprivations with 582 devoted permanent, contractual and project base categorized workforce having with 47 Microfinance branches and 06 project offices along with the control of head office at the heart of Jashore town. Currently SNF is working in 09 districts named Jashore, Jhenaidah, Kushtia, Chuadanga, Magura, Narail, Meherpur, Satkhira and Khulna with supporting over One lac Thirty thousands (130,000) direct beneficiaries with its holistic running programs.



I am grateful to staff members for their commitment and responsibility, performances, enthusiasm, reliability and diligence for SNF in the reporting period.

Words from the Honorable Chairperson

Through the years we have continued to strive for and reach greater heights amidst passionate admiration from observers around the world including in our home country Bangladesh. Our global recognition has not only brought us occasions to celebrate, but has also given us moments of reflection, allowing us to march forward with better poise to fulfill our vision of a society free from exploitation and discrimination.

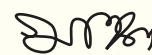
As the Chairman of SNF Executive Committee I am immensely honored and excited to represent such a development organization in Bangladesh. I am happy to see the publication of SNF Annual Report 2018-19; it reflects the successful completion of one more year. I can tell you that our organization is special for Good performance in its innovations. From its establishment, SNF has been working for the poor and vulnerable people to develop a sustainable community. During last thirty-five years, SNF has been contributing to national development through working in different areas such as: health, education, human rights, child rights, agriculture, Climate change adaptation, income generating activities, women empowerment, renewable energy etc. Furthermore, the organization is working in collaboration with the government to achieve a self-reliant Bangladesh where everyone's basic rights are ensured. Direct and indirect supports of national and international organizations and individuals have supported SNF to achieve its organizational mission and vision.

This annual report is the indication of success and achievements of programs and projects for the period of 2018-2019. SNF has many activities and project to achieve SDGs. I would like to assure you that, it will continue to spread its growths throughout the country for sustainable development of the underprivileged people and finally for a developed country next. General body and Governing Body of SNF are dynamically involved and dedicated to deliver policy and strategy support and leadership in proper execution of the organization. I would like to thank all related stakeholder for their contribution. I am grateful to staff members for their commitment and responsibility, performances, enthusiasm, reliability and diligence for SNF in the reporting period.

Finally, I would thank the Government, the regulator, the partner organizations, the donors and all the members of SNF for their contribution, commitment and hard work. I hope that their continued support for SNF will help it to continue as a prominent organization. I wish SNF a successful drive ahead like the one reported here. As it passes its third decade, SNF wants to share its experience, learning and achievement with a larger platform. For this the role of objective research and evaluation is crucial. I am proud to say that SNF has developed its independent Research and Evaluation Division. More incisive research and assessment of our work will not only bring our role to the fore, but will also help SNF learn from itself and forge a better path towards realizing its vision in the country and worldwide.

Finally, I must express my delight in returning to SNF, and I look forward to continuing my work with our ever-growing family as we strive for a world without poverty and deprivations. Congratulate the management, consultants, staff and particularly the field staff who worked hard throughout the reporting period for achieving all the set targets.

Shishu Niloy Foundation (SNF) has been supported by its development partners since inception. I also thank General Committee and Executive Committee for their time, valuable advice and guidance, the management team and staff members of the organization for their tireless efforts to achieve the targets and stride for the organizational growth.



Md. Sultan Ahmed
Chairperson



Desk from the Executive Director

I am delighted to present to you the Annual Report 2018-2019 of SNF, which briefly highlights its Programs, achievements, as well as its successes in the fiscal year of 2018-2019. The year in review was the implementation of our Strategic Plan, based on which, all our Programs and activities involve. The plan period encompasses the years 2016 to 2021. We have put much emphasis on empowerment of the poor. The core aim of our activities is to create a sustained life for these people by freeing them from poverty, ignorance and distress. The organization has worked hard relentlessly throughout the year to achieve these goals. It has undertaken new initiatives and Programs in order to ensure quality life for the poor of the Program areas. Our Programs have been developed and modeled in line with the Millennium Development Goals of the UN, as well as with National Development Plan and Strategies.



Bangladesh has changed a lot over a period of the last 40 years. Poverty of the country has been reduced to less than 22 percent. Country's success in the areas of expanding universal primary education, sanitation, reducing child mortality and boosting life expectancy etc. received worldwide recognition. The rural economy of Bangladesh is now more vibrant. In addition to agricultural development there is a need to promote small and medium entrepreneurial initiatives to get the country into the next development trajectory. Our organization has been working meticulously to develop entrepreneurship. A significant number of SNF clients by now becoming graduated themselves as successful entrepreneurs. We believe that entrepreneurs' contribution would bring in a balanced development in the country. I am confident of a bright prospect for Bangladesh in near future. Now our country is moving fast on the highway of development. To meet the ultimate goal ensuring facilities such as education, healthcare, sanitation and economic assistance for every citizen is imperative. Indeed, this is a challenging task. In spite of impending challenges I am optimistic to realize those through our collective effort and hard work.

Thanks to the almighty Allah as we have completed another flourishing year of SNF. In my career with SNF I have faced many difficulties and challenges but at length we are doing well for admirable support of its stakeholder. This success of SNF is the outcome of hard work and enthusiasm of members and contributors as well as the issues on which we place attention. SNF has been altering its actions targeting community desires and working to ensure improved health, eradicating poverty level, ensure justice, increasing literacy rate, reducing gender discrimination, preventing mother and child mortality, developing skill manpower, promoting entrepreneurship, combating environmental challenges and introducing modern technologies in agricultural sector.

Our vision is committed to create a self-reliant Bangladesh without inequality where everyone's basic rights are ensured. I am grateful to the members of the general and executive bodies, advisors, staffs, beneficiaries and well-wishers for their precious labors to make SNF an outstanding success. Lastly, thanks to Almighty Allah for His grace that enabled SNF to contribute for the last 35 years in creating self-reliant and progressive world. I am expressing my gratitude to the honorable General Body and Executive committee's honorable members as well as those organizations, Micro Credit Regulatory Authority-MRA, Palli Karma-Sahayak Foundation (PKSF), NGO Affairs Bureau, development partners, central bank, banks and non-banks, and others who remain with us for all the time. My sincere and honest thanks and warmest regards! Hope the report will be enlightening to its potential readers about Shishu Niloy Foundation (SNF).

Nasima Begum
Executive Director



SHISHU NIROY FOUNDATION

Editorial

Editor

Ms. Nasima Begum

Executive Director



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Md. Jahangir Alam

Director (MFP)



Rozina Akter

Director (SDP)



Md. Emamul Hossain

Deputy-Director (MFP)



Md. Abdul Alim

Deputy-Director (MFP)



Md. Abul Hasan

Assistant Director (Admin)



Published by

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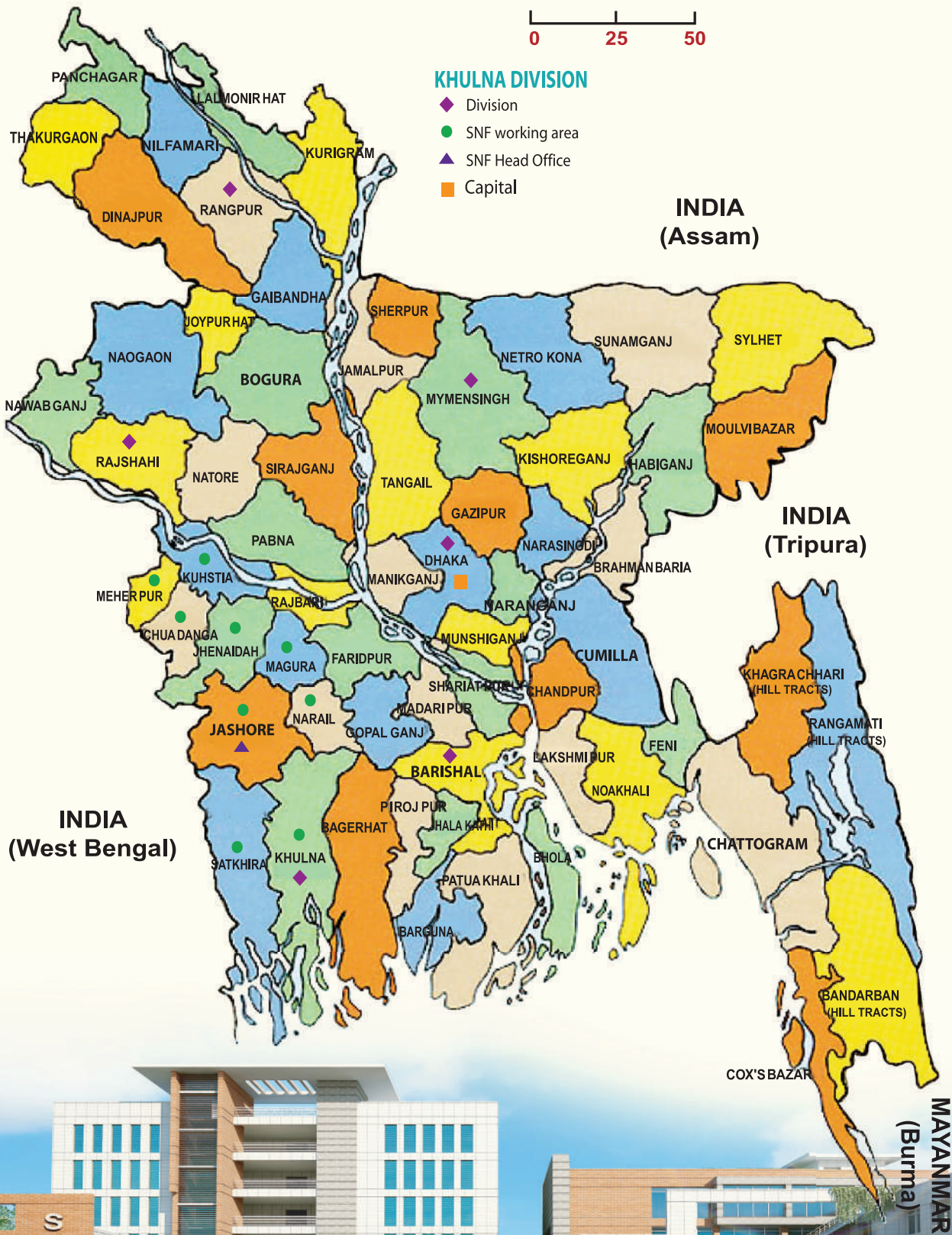
Deputy-Director (MIS)

Monitoring, Research & Documentation Department

EDITORIAL

In view of the SNF's experiences of years and objective to addressing the multiple dimensions of poverty accordingly, SNF, at the present period, has been fine tuning some fundamental shift in its vision and mission to realize the 'philosophy' of working life that pertains to promote the poor in a largely comprehensive way with an understanding of the essential human dignity that they deserve.





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Shishu Niloy Foundation (SNF) is based on collective action to establish rights and entitlement for the life and livelihood of deprived and distress people. Our approaches to program are integrated service delivery to the people in need and solve the issues with active participation of the community people. The design, implementation, monitoring and evaluation of all the programs are done with involving different stakeholders including program participants.

Shishu Niloy Foundation (SNF) has been working to improve the livelihood of the less privileged women and children since 1985. The organization is to improve the livelihood of the poor and hard-core poor especially for women and children through empowerment. Keeping the objectives in mind SNF has been implementing health, education, human rights, self-sustainable program, empowerment projects and programs at the grass root level. It extends its geographical areas in several districts of the country and at the same time it correlates, cooperates and builds rapport with international donor agencies, networks and countries.

Legal Status

Registration Authority	Registration Number
Department of Social Service, Jashore	Jashore 7/85, May 9th 1985
Department of Health & Family Planning, Jashore	FO. J03/88 March 13th 1988
NGO Affairs Bureau of Bangladesh	DSS/FDOR 460/ 91 April 11th 1991
Micro Credit Regulatory Authority, Dhaka	No: 05136 - 00895 - 00001, MRA: 00001, 5 September 2007
Registration of Joint Stock Companies & Firms	Khulna-188, 19 November 2006
Registration of Divisional Primary Education Office, Khulna	No. 4/4-27/06

Management, Planning and Decision-making process

20 enthusiastic social volunteer forms the general body of SNF. General body is the main policymaker of the organization. It has an Executive Committee of 7 members. All of them are well experienced in social development work. Most of them have been involved with EC of SNF for several years and fully

acquainted with the SNF's policy. The Executive Committee is reformed after every three years through election by the general body members in order to run the organizational activities properly and effectively. The Executive Committee is responsible to report to the general body for their activities at the end of each year in the general board meeting. The Executive Director is responsible to the decision of the EC Board. The EC Board members are responsible for overall activities.

Executive Committee of the Organization



Md. Sultan Ahmed
Chairperson
Professor



Nasima Begum
Secretary/ Executive Director
Ex-Officio



Shaheen Iqbal
Member
Professor



Md. Azizul Islam Bablu
Member
Business



Rokeya Sultana
Member
Social Worker



Md. Iqbal Hossain
Member
Ex. Govt. Officer



Rabia Sultana (Rina)
Member
Social Worker

General Body of the Organization



Md. Sultan Ahmed
Chairperson



Nasima Begum
Secretary/ Executive Director



Shaheen Iqbal
EC Member



Md. Azizul Islam Bablu
EC Member



Rokeya Sultana
EC Member



Md. Iqbal Hossain
EC Member



Rabia Sultana (Rina)
EC Member



Syeda Masuma Begum
GB Member



Moazzem Hossain Chowdhury
GB Member



Teresa Purabi Biswas
GB Member



Hafiza Akhter
GB Member



Tandra Bhattacharjee
GB Member



Sufia Begum
GB Member



Dr. Md. Ameer Hossain
GB Member



Begum Amatur Rajaka
GB Member



Md. Mostaq Hossain (Simba)
GB Member



Lawrence Pandey
GB Member



Dr. Md. Abul Kalam Azad
GB Member



Md. Takiur Rahman Mallick
GB Member

Vision

- ⊗ To establish a united, peaceful developed society consisting of multiple social change factors.

Mission

- ⊗ To empower the poor people of the society for socio-economic development by providing support in Health, Education, Human Rights & Good Governance, Gender relation, Environment Development, Income generation, relief and rehabilitation activities.

Goal

- ⊗ The overall goal of the organization is to develop the life status of the poor and hardcore poor people, especially the women and children.



Objectives

- ⊗ Increase qualitative education to the children of the hardcore poor family.
- ⊗ Reduce poverty level through microfinance program interventions.
- ⊗ Establish human rights and good governance through strengthening community and local government organs.
- ⊗ Enhance health services for the general people.
- ⊗ Assist in disaster mitigation efforts by means of local resources, relief and rehabilitation.

Organizational values

- ⊗ Accountability and Transparency
- ⊗ Honesty and Integrity
- ⊗ Justice and Fairness
- ⊗ Honor and dignity
- ⊗ Gender equity

Available guideline and policy

- ⊗ Administrative policy
- ⊗ Service Rule
- ⊗ Strategic Plan
- ⊗ Gender policy
- ⊗ Financial and accounts management manual
- ⊗ Savings & Credit Policy

Organizational competencies

- ⊗ Education both formal and non-formal
- ⊗ Human rights, child rights & women rights
- ⊗ To implement agriculture, livestock and fisheries
- ⊗ To implement Health (MCH) and Family planning
- ⊗ To operate savings and credit program
- ⊗ To address gender base violence
- ⊗ To operate water & sanitation
- ⊗ To operate emergency program

Development philosophy

SNF fully follows the participatory approach in its management, planning and decision making. The development programs will utilize a group-based approach rather than individual approach and engage in a cyclical process of facilitating poor rural and urban dwellers particularly women and children to identify and tackle their problems to monitor progress in solving problems and to identify new problems. SNF's philosophy emphasis sustainable development and is built on the principle of self-reliance and empowerment.

Membership

- ⊗ Campaign for Popular Education (CAMPE) - Dhaka, Bangladesh
- ⊗ Volunteer Service Overseas (VSO)- Bangladesh
- ⊗ International Association for volunteer efforts (IAVE)
- ⊗ Partner in Health and Development (PHD)- Dhaka, Bangladesh
- ⊗ Micro Credit Summit (MCS)
- ⊗ Federation in NGOs in Bangladesh
- ⊗ Woman and child trafficking prevention network Credit and Development forum (CDF)
- ⊗ Institute for inclusive Finance and Development (InM)



SNF - A Well Known Organization Working for 35 Years Towards Sustainable Development In The South-West Part Of Bangladesh

The year 1985 is significant for the emergence of SNF in the development field of South part of Bangladesh. With enthusiastic charitable motive and commitment towards building up an enriched country, SNF has started the program aiming to empower the poor and the marginalized through various community development activities focusing on women and children to bring growth and equality in the community. SNF has started health and education programs to achieve its basic objectives in slum areas of Jashore zilla.

The organization extended its work gradually in different sectors like health, education, financial inclusion and economic development, environment, rights and governance etc. The overall objectives of the programs are the endorsement of fundamental rights of the disadvantaged, marginalized including children, women and men through poverty alleviation, empowerment and mainstreaming in the development process of the nation. From the beginning, SNF has been practicing partnerships with donors or similar organizations that provide financial assistance as well as technical support.

The organization highlights and emphasizes on participatory approaches for the involvement of children, youths, women and men irrespective of class, culture, colors religion and creed in its development ventures surrounding national priority sectors like micro-credit, micro-enterprise, women empowerment, non-formal and formal education, technical and vocational education, green energy, youth and child development, health, elderly people, disaster management etc. It beholds some core values which encourage the member and staffs to work with the spirit. These are mutual respect, honesty, transparency, patriotism, respect for own culture, sincerity, commitment, spontaneity, equity and empathy.

SNF is an active member of various noteworthy regional and national networks, forums and has been contributing roles in advocacy for establishing and keeping human rights and good governance at the national as well as international level.

SNF is working the establishment of human rights especially for vulnerable women and children through making them conscious and self-reliant. Generally, the organization emphasizes on the women and their children for sustainable household development from its inception to till the date. For last 35 years and more, the organization has been working with both Bangladesh Government and national-international agencies as their development partner significantly.

SNF's ongoing projects are

Socio-development Projects

- ⦿ Education Program (Formal Primary, Non-formal primary, Pre-primary & Continue education).
- ⦿ Domestic Violence Prevention & Intervention (DVPI).
- ⦿ SNF Biogas & Sunlight Programs.

Projects under Microfinance

- ⦿ ENRICH (Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty)
- ⦿ Agriculture Unit and Fisheries & Livestock Unit (AU & FLU)
- ⦿ Upp-ujjibito
- ⦿ Kuwait Goodwill Fund (KGF) & KGF-Sufolon
- ⦿ PACE (Imitation gold Jewelry) Project
- ⦿ Skill for Employment Investment Program (SEIP).
- ⦿ Elderly People Program.
- ⦿ Social Advocacy and Knowledge Dissemination Unit .
- ⦿ Adolescent Program.
- ⦿ Learning and Innovation Fund to Test New Ideas (LIFT)





SHISHU NIROY FOUNDATION





Contribution of SNF In Achieving Sustainable Development Goal (SDG) For 2016-30

Sustainable Development Goals (SDG) has started in 2016 set 17 goals in the areas of sustainable development planned to be achieved by 2030. The programs and the projects being implemented by SNF itself have implications to address the goals SDG which are outline as under;



Economic development through Microfinance and Entrepreneurship, Beggars Rehabilitation under ENRICH Project.

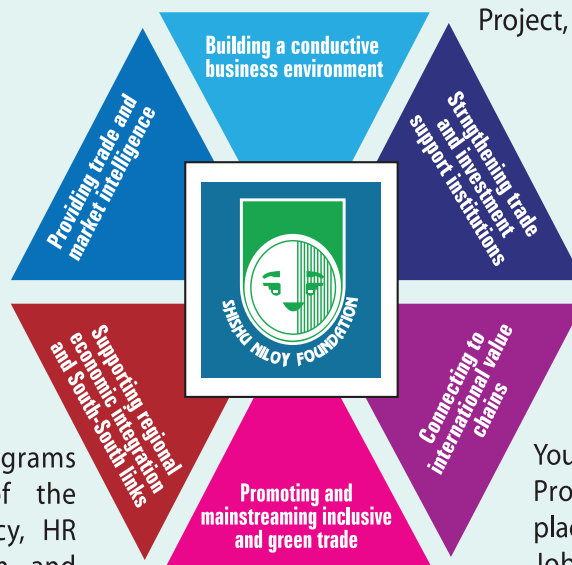
Sustainable Agriculture and Food Production through supporting small farmer under Value chain and Agriculture project.



Education supports Program, Formal & non-formal primary Education Project, SNF Ideal School.



Preference in all programs according to mission of the organization Gender Policy, HR Policy, Awareness program, and Advocacy and Governance program.



Youth Development under ENRICH Project, Training and Jobs placement through SEIP program, Job creation through Micro-enterprise support etc.



Online based Reporting.

Affordable support for ultra poor, Bagger, Rehabilitation program.



Compost and Vermin compost, Bio-Gas production Financial Support for Biogas and Solar System.

Legal support program, Advocacy & Governance program, Training Program, Enrich Program, Social Advocacy Project etc.



Networking Activities, Consortium Activities, Global Network.

Good Health and Well being

SNF works on the topic through its Community Health Program (CHP), ENRICH Program, Vision Centre and Elderly People program.

Clean Water and Sanitation

SNF works on the topic through its programs; ENRICH & Awareness program as ensuring 100% sanitation and safe drinking water.



SHISHU NIROY FOUNDATION

Overall Programs

Socio-Development Programs

Financial Development Programs

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Socio Development Programs





SNF has been implementing different social development programs to fulfill its aims and objectives. Among them the main programs are on education, human rights, health and preservation of environment which are implemented by the organization through transparency and its clarity.

Education Program

SNF has been implementing education program since 1988. So far, 36,657 children, women and men have got access to services of pre-primary education, primary education, non-formal education, adult education and continuous education. In the context of Bangladesh, quality education is more essential for developing the foundation required for a highly trained work force. Education is the base for deriving the benefits of the information revolution towards building a 'Digital Bangladesh'. SNF believes that "Digital Education" includes investment in technology and the creation of original tools to give the students opportunities to meet the challenges of the rapidly changing world. The organization also admits that, the purpose of digital education is to transform the way people find a range of technologies and allow the students to excel in their professional and personal lives.

SNF's Education Philosophy

Every person has the right and capacity to be involved in learning, achieve their aims and make a significant and positive contribution to their

community. The circumstances' around is evolving at a surprising rate and the speed of change is increasing every day. So, we need to prepare the SNF's education program students as skilled future citizens. The way we have previously delivered education is no longer effective. Together, we are changing our way of thinking to a new approach. This new approach of education is expressed in one simple but powerful statement and that is- "Education to Inspire Innovation". As per this approach

- ⦿ SNF's education program are focused towards our goal and "students" are our first priority;
- ⦿ SNF's education program want to develop our traditional methods of teaching by incorporating new helpful methods with those;
- ⦿ SNF create opportunities for our students to learn;
- ⦿ SNF invest in students and enrich their talent to acquire the capabilities to become economically productive, develop sustainable livelihoods, contribute to peaceful and democratic societies and enhance individual well-being to inspire innovation and excellence;
- ⦿ SNF are liable for evaluating our students' work and progress and providing constructive opinions that enrich their careers and we are dedicated to spread quality education by keeping the same spirit, irrespective of the era, race, sex and institutions.





It is a big challenge for us to ascertain standard education. By keeping the challenge ahead, the efficient teachers and advisory body of Shishu Niloy Ideal School are trying to render timely education and provide assistance to all the students equally so that they can take themselves to competitive position in the next level of higher education by assuring 100% A+ in their respective examination within the next three years.



Our Objectives

To discover the potentials among the students and making them fit to face the challenges of this highly competitive world.

Achievement

100% passed in Primary Education Certificate (PEC) completion exam.

Shishu Niloy Ideal School arranged annual Sports.

Multiple days are observed.

Parents meeting has been held 4 times.

Model tests and three types of examination are held in each calendar year.

**Number of
present students
at Jashore SNIS**

236

Shishu Niloy Ideal School, Jamtola, Sharsha

Quality education enables a human being to develop all his qualities and skills to achieve his aims as a member of society. It is the best approach to provide all learners with education for inspiring innovation and building up the capabilities that they require to become economically productive, contribute to peaceful and democratic society with the enhancement of individual well-being. It is also considered as the best way to ensure capacity development of teachers and other stakeholders to improve their quality.

With this approach since its establishment in 2018, Shishu Niloy Ideal School, Jamtola has been working to develop student's experiential learning to ensure quality education for all. By providing the necessary resources and structures, needed to inspire the total learning process and enhance the creativity of our teachers and instructional staff, SNIS, Jamtola has come across new opportunities and experiences for the locality.

Furthermore, SNF believes that the sharing of all innovative approaches of today's learning process with other educational institutions at home and abroad is invaluable. SNF firmly believe that it would have never been possible to achieve our goal without the unconditional trust and cooperation from all concerned. SNF express gratitude to the scholars, educationists, learners and the people of its working area for their invaluable supports, which have encouraged us to be committed to achieve the organization's goal.





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Non-formal Primary Education

SNF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. A massive number of the four to five-year group are still out of school in Bangladesh even every government school in Bangladesh have a pre-primary school affiliated with it. According to current scenario of our country, urban children, especially those with educated parents and from more privileged socio-economic backgrounds, are more likely to have access to pre-school education but it is not so much in rural areas even now various government and non-government agent has taken special initiative to promote this activity.

SNF started non-formal primary education with the financial assistance of BRAC Bangladesh since 1998. Up to 4 years in this project the students concerned study up to class five. Through the project the students are increasing their potential progressive, harmonious development through their own cultural programs incorporating games & sports, sit and draw picture competition, dance, recitation of poems and dramas. SNF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Teachers are women from the local community. The student-teacher ratio is kept low at around 1 teacher for every 25-30 students.



The main objective of this center is to ensure management and participation of the community people. Continue education centers conduction remains progressive by their direct cooperation and assistance. The disadvantaged people are ensured fundamental education and sustainable socioeconomic development.

Objectives

- ⦿ Promote girls education
- ⦿ Provide good quality basic education to children from poor families, ethnic minorities, and children with special needs
- ⦿ Implement Post-Primary and Continuing Education Programs for rural poor and other disadvantaged communities

Strategic Approaches

- ⦿ NFPE complements GOB efforts in reaching MDG & EFA goals
- ⦿ Inclusive in terms of gender, ethnicity, different ability/disability and remote locations
- ⦿ A broad-based strategy that includes partnership with local NGOs, communities and engagement with local level government officials

Key features

- ⦿ The one-teacher school is operated by the same teacher for the same cohort of children for a period of four years and delivers lessons in all subjects
- ⦿ The school hours are flexible and fixed according to needs little or no homework as most of their parents are not capable of assisting them



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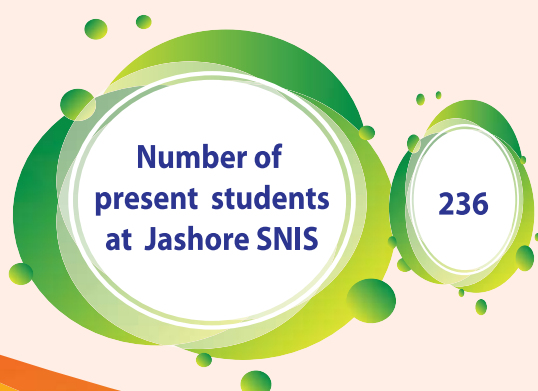


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Continuation of Domestic Violence Prevention & Intervention (DVPI)

With the donation from the MISEREOR Germany the project named Continuation of Domestic Violence Prevention & Intervention (DVPI) was implemented successfully from May 2014.

Development Goal

Over the period of three years domestic violence of Vulnerable Women (VW) and Adolescents Girls (AGs) has been reduced in Magura (05 unions) and Jhenadah sadar (05 unions) Upazilas through awareness and capacity building interventions.



Objective

- ⊗ All the Members of the 10 Unions are helping the victims of the trial through training and they are now known about law and women rights.
- ⊗ The reputation of the organization has increased through the project implemented at the grassroots and district administration level. Efficient and active manpower has been created and they have ability of project and financial report writing. Organization achieved skill to carry out a large scale project with the replication of the project.
- ⊗ Through the Project implementation & co-ordination, District Legal Aid committee giving the litigation support without cost.

Key Features

Shishu Niloy Foundation has been implemented the project through major activities with directly linked with government departments such as; awareness on early marriage, orientation for school students, victims refer for legal support to

District Legal Aid Committee and also members of those committee, victims refer for primary treatment to OCC-Sadar hospital, participation of the mass people of communities show drama and cultural activities.

- ⊗ All the Union Parishad's Members and selective beneficiaries' have received training from the project. Thus, a good relation with community people, the awareness of women's violence resistance has increased and also in the areas local community and local leaders help to protect women's domestic violence.
- ⊗ SNF has established an effective working relation with the different departments of government offices for the prevention of child marriages and domestic violence through the project.
- ⊗ Ward committee members are acted their role and responsibilities and ensure their involvement with all type of activities of the project.
- ⊗ The targeted people know the OCC (One stop Crisis Centre) for free medical service and get better services from this department through the project.

SNF awarded for 'Special contribution of preventing Child Marriage 2017' at two Unions at Magura district from the respective District Commissioner/ District administration of Magura. And two Unions of Magura Upazila have declared early marriage free Union through Shishu Niloy Foundation's with the support of community people, UP members, UNO and Government officials.



Achievement

Task	Achievement
Awareness and Community Mobilization	
Conduct Survey	5 unions & 10812 HH
Project launching workshop	57 participants
Courtyard meeting	378 session, total participants- 0419 female
Committee formation	36 committee-252 members
Poster leaflet, Red Card distribution	leaflet-13000, Red card-10000
Campaign program and Big gathering through cultural program, rally, micking, quiz competition etc	02 nos-2300 participants
Advocacy and Capacity Building	
Leadership and confidence building training to the committee leaders	172 participants
School program on "Stop Early marriage"	14 schools, 700 students
Activation and coordination Sessions with the Nari Nirjatan Protirodh Committee (NNPC)	198 meetings
Coordination session with district legal aid committee	07 meetings
Staff development training	3 trainings
Coordination session with OCC/CS	04 meetings
Victim Support	
Provide Shalish/dispute resolution to the victims	79 victims
Medical assistance to the victims	16 victims
Litigation support to the victims	54 victims



SNF Renewable Programs

SNF promote renewable programs to reach among the mass people how to save the environment through waste management and convert the waste

in to energy. Bio-gas Plant is the total solution for keeping the Environment Clean, elimination of air, water or soil pollution and improves Public Health, help National Grid with additional amount of electricity from biogas, and offer cooking gas or CNG where natural gas is not available. SNF is well concerned about the right design, safety and sustainability while setting up a plant by any Member and ensure highest yield of production. Safety is very important for the customer as well as for the Financing Organization.

Goal

To ensure ultra clean, natural and a sustainable source of energy and increase the working hour after dusk to the non grid areas of SNF's working area. That provides non polluting lighting services.

- ⚙ To encourage the preferential use of renewable energy in SNF's working area.
- ⚙ To debate the best technical and sustainable options for increasing renewable energy and energy efficiency.
- ⚙ Facilitate Research and Development in renewable energy and energy efficiency
- ⚙ Disseminate information on renewable energy and energy efficiency

SNF upholds the essence of the context of this project; most of the rural people depend on biomass, crop residues, plant debris, animal dung and wood for fuel creating deforestation, flood, soil erosion etc. Women and children, on whom the burden of collecting fuel falls, suffer the most.

SNF began Solar Home System program from 2014 in Off Grid areas. SNF is promoting solar Home System project in its working area. SNF has undertaken to promote different services under this project i.e. System installation, Loan support, Provide free post installation service, User training and different customer care. This project is likely to shut down its wagon wheel in the next fiscal years.

SNF Biogas Program has been implemented with the financial and technical assistance of IDCOL Bangladesh and SNF Sunlight Project with the own management of the SNF since 2014. The program's aim is to create friendly environment.

Achievement

So far we have installed 182 biogas plants and 254 Sunlight panels.

Case Study of Shefali Khatun

Shefali Khatun (25) of Barail Polita under Magura Sadar, Magura. She was married with Abul Haque about 04 year's back. Since marriage, they were happily living in a peaceful family. Last year her husband's behavior began to change. He has demanding dowry and started torturing her physically and mentally. One day, she was tortured physically in such a way that one of her legs was broken. Shefali Khatun forced to return to her father's house. She with her broken legs returned to the helpless poor father's house was receiving treatment from the village's Kabiraj. There was no change her condition and had to go to the city doctor. Doctor told that her legs needed operation. She needed a lot of money to do so she continued to take the treatment through the village kabiraj. In her opinion, her husband does not get any inquiries. When Shefali Khatun tried to contact her husband, she went abusively in different languages and said she would get money from her father's house. Thus, many days are passing in her father's house. After that, she complained to the organization as SNF work on the legal Aid. According to the referral system of One Stop Crisis Center (OCC) rules based on the complaint, the victim has taken to the District Legal Aid Institute to provide medical aid and ensure Legal Aid. The Shishu Niloy Foundation (SNF) carried the whole travel expenses. On the basis of complaint from District Legal Aid Office, the notice was sent to the groom's party by the rules. Two parties were present on the scheduled day. In the meeting, the District Legal Aid settled the two parties through lawyers. As a result, the promise of her husband not to torture her again and thus it was closed. She again moved to her husband's house. Now her husband has started with treatment and she is very happy with her husband.



Case study of Rabeya Begum

Mst. Rabeya Begum (23) is resident of Ichakhada (Utholi) of Ward No.07 in hajrapur Union under Magura Sadar upazila is daughter of Md. Bazlur Mollah, Dinmujur and Morzina Begum, Housewife. She has two children. Husband Md. Moniruzzaman Monir Fakir, Son of Md. Omar Ali Fakir and Mst. Bhanu Bibi of Alipuri village. Moniruzzaman is the youngest one of the four. Rabeyar got married for six (06) years ago. Rabeya told that her husband did not do anything after marriage. His family depended upon with the left the property of his father and brothers to survive. He was addicted to gambling and intoxication. He often physically tortured Rabeya for gambling money and sent her to father's house. Her day labor father gave him money many times in the hope of supporting his daughter's family. At the time of her marriage, Rabeya's father gave many things for the happiness of her daughter. But Rabeya Begum's lavish and addicted husband continued to torture her physically and mentally by demanding money. Despite of torture Rabeya continued her husband's family. Two children were born her conjugal life. After the child's birth, her husband started torturing more. One day the neighbors rescued her in the abdomen torture and sent with her children to her father's house. Rabeya Begum came to know through the UP member that SNF is implementing DVPI project in this area. She managed to find out this sort of social problems and SNF were provided medical and legal aid to prevent family violence. Then she submitted a written complaint to the Shishu Niloy Foundation (SNF). Complaint was made to Magura Sadar police station for getting legal help against her husband through the organization. The process of prosecution is in progress. Now, like Rabeya Begum, if any women is victimized by own husband or a family, they can complaining to the Shishu Niloy Foundation (SNF) to get the proper solution.

Financial Development Programs



Poverty alleviation and Economic Development through Microfinance & Financial Inclusion

Financial empowerment is one of the important elements to address the sustainable development. Sustainable Development Goals (SDG), 'end poverty in all its forms everywhere' has fundamental role to achieve rest of the goals too. Now, it is proved that micro finance and financial inclusion program is an effective tool for poverty alleviation and empowering the poor in the world. SNF started its Microfinance (MF) program since 1999. Lack of access to the formal financial market deprives poor people in the facilities to save, borrow and invest in the productive business. The Formal Market including banking system also requires collateral why poor people can't access there. Financial Inclusion and services to the poor enable them to become engaged with different income generating activities, which in turn, allows them to become economically self-sufficient. It has gradually created a self-sustaining and reliable financial service program for the poor. Besides that, Micro finance program has helped the organization to continue its other social development activities with a sustainable grip. In 2005, with the aim to scale up the financial supports in different segments of the society in order to increase income earning sectors and making employment, SNF started its new era of micro-finance through making partnership with PKSF. Currently the organization has given efforts to digitalize the process by including financial services and green finance to end poverty in all aspects form anywhere. Collaboration with bank and other institutions has been enriching the program day by day.

Goal

Self-reliant and conscious society through economic empowerment that results poverty reduction

Objectives of the Program

To reduce poverty in its working area;
To develop savings tendency among the poor women and adolescents and build up an equitable savings among them to reduce livelihood risks and vulnerability originated from lean season of income, various disasters, diseases and longtime inactiveness due to diseases, accidents etc.;

- ⚙ To create self-employment and scope of wage employment through formation and enhancement of individual business competency of entrepreneurs;
- ⚙ To provide financial services to the poor women and adolescents in order to facilitate their involvement in economic activities and to foster their contribution in household income;
- ⚙ To increase the access of poor women and adolescents into the institutional credit and stop pauperization of poor due to loans they receive from the informal sources at a very high interest rate;
- ⚙ To reduce dependency of women on men and improve their dignity through raising their voices within the family and society by transforming them into income population;
- ⚙ To utilize the local resources at the optimum level.

Program Strategy & Approaches

- ⚙ Special focus on women's empowerment;
- ⚙ Priority on the poor and raising entrepreneurs;
- ⚙ Participatory Management Approach;
- ⚙ Conventional and Green Microfinance;
- ⚙ Value Chain Development;
- ⚙ Financial Inclusion with services;
- ⚙ Risk Management



Innovation

All the programs experimented for income generation using of modern technologies. It developed livestock extension workers and innovative service deliveries and also explored the use of matrix management systems for integrated development and created a development model for hard-to-reach areas.



Alleviating poverty and improving living standard of the common people through financial inclusion is the principle of SNF's mission and it has continuously been striving to achieve that goal since introducing microfinance program. Over the course of time, when SNF embraced microfinance program as its prime program, the process of financial inclusion has been getting stronger each year towards developing a society free from poverty. In addition, non-financial programs of the organization will be expanded to provide services to a large number people in the same period.

SNF savings program helping poor clients save bit for building better future.

For availing loans of SNF, whether it is small or entrepreneurship incumbents must be enrolled in certain savings schemes with the organization. Without enrollment in saving schemes, no one shall be allowed to receive loans from SNF. It is a mandatory obligation attached in loan program with a view to creating attitude and practice of saving money of the borrowers for meeting future economic need and tackling monetary crisis. It can be noted here that only loans can't serve the purposes of attaining self-retained status of the poor without developing a culture of saving money from the amount whatever they earn.

With an aim to facilitate the clients for reaping benefits from savings, SNF developed three Saving Products so that clients can save money relying on their financial capability.

The Savings Products are: 1) Regular Savings and 2) Long Term Savings (LTS). During 2018-19, SNF could successfully accumulate a substantial fund amounting to BDT. 431,368,057 as savings balance from its members.



JAGORON

Shishu Niloy Foundation (SNF) is providing technical assistance and financial support only to the poor people whose age group member against on different small-scale farming and off-farming activities through Jagoron. The range of loan amount is BDT. 49,000 and depends on the nature of project.

Goal

To reduce poverty of the poor and Ultra-poor to make them self-reliant & standard livelihood.

Objective

- ⦿ To support credit for trading business for poor families' livelihood improvement
- ⦿ To help socially empower for the poor families.
- ⦿ To support of technical training for development.
- ⦿ To support for training for agriculture and livestock development.
- ⦿ To involve a variety of social activities Poor accessibility
- ⦿ To create on employment poor family's environment.



Achievement

Present Members	23,890
Present Loanee	16,938
Savings Balance	130,051,560
Loan Disbursement	517,260,000
Loan Outstanding	304,622,866

AGROSOR (Micro Enterprise)

Under this project organization is providing its financial services to the progressive members of other credit program for undertaking economic activities that require bigger amount of capital. The range of loan amount is started from BDT. 35,000 to maximum BDT. 1,000,000. AGROSOR supports only to the people both male and female, whose are highly experienced to proper and successful handle and utilize the loan money.

Goal

To create job, entrepreneurship and mentoring and to improve quality of life by establishing enterprise.

Objective

Credit facility to the poor and disadvantaged who has little access to Banks and other financial institutions

To assist for sustainable environment and development

To create new employment opportunity and entrepreneurship development

To improve quality of life of the marginalized and small landholders

Achievement

Present Members	12,282
Present Loanee	9,188
Savings Balance	214,290,527
Loan Disbursement	1,103,905,000
Loan Outstanding	812,117,046



BUNIAD Loan (Ultra Poor)

SNF is providing flexible microcredit to the ultra-poor people through Buniad. The program is to support the ultra-poor people in such a way so that they become capable to create sustainable income opportunities and human dignity as well as they can lift out of extreme poverty. The grant size is maximum BDT. 30,000.

Goal

To disburse loan to the ultra-poor people which easy term and conditions by involving them into income generating activities.

Objective

- ⦿ A minimum of twice a day to fill the demand for food nutrients
- ⦿ The primary treatment is to gain
- ⦿ Shelter and livelihood space to prevent Reborn
- ⦿ To support in different income activities
- ⦿ To increase social dignity
- ⦿ To be aware of in relation to civil rights

Achievement

Present Members	3,466
Present Loanee	2,389
Savings Balance	14,461,515
Loan Disbursement	51,373,000
Loan Outstanding	26,745,464

SUFOLON

Shishu Niloy Foundation (SNF) has been provided loan support seasonal basis. The borrowers will pay back the loan by one installment after the season. Under this project Shishu Niloy Foundation (SNF) is providing technical assistance and need-based sustainable loan support to the poor and marginal people. Beneficiaries' get maximum BDT. 60,000 grant size through this component.

Goal

To assist on agriculture and ensure to create employment development increase their income.

Objective

- ☞ To assist agriculture loan for small and marginal farmer for agriculture development as per demand.
- ☞ To ensure employment create and entrepreneurship development increase their income
- ☞ To assist agriculture development technology and new varieties production

Achievement

Present Members	10,666
Present Loanee	10,945
Savings Balance	60,528,977
Loan Disbursement	567,299,000
Loan Outstanding	295,429,134



KGF-SUFOLON

KGF-Sufolon disburses project-based loan by the organization not only to mitigate the expenses of cultivation but also disburse regular loans. In this regard the minimum amount of loan is BDT. 5,000 takas to maximum BDT. 60,000 taka and the duration to pay it is for 6 months. The loan is given on the basis to repay weekly/monthly/at a time.

Goal

To reduce the rate of loss, to increase the food security and to give technical support.

Objectives

- ☞ To provide need base credit support for fulfillment of basic need through agriculture production, agricultural micro and small business and small initiative.
- ☞ To provide support for increasing food through effective and sustainable modern technological knowledge for ensuring food security.
- ☞ To develop mainstreaming activities and creation local employment through food production, processing and preservation initiative.

Result



Achievement

Present Members	487
Present Loanee	362
Savings Balance	2,331,081
Loan Disbursement	22,219,000
Loan Outstanding	10,541,241

ENRICH Loan (IGA, Livelihood & Assets Creation)

SNF has started Income Generating Activities Loan, Livelihood & Assets Creation Loan under the Program of ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) project. A holistic approach towards union based total household development- focused on poverty eradication with a view to sustainable development.

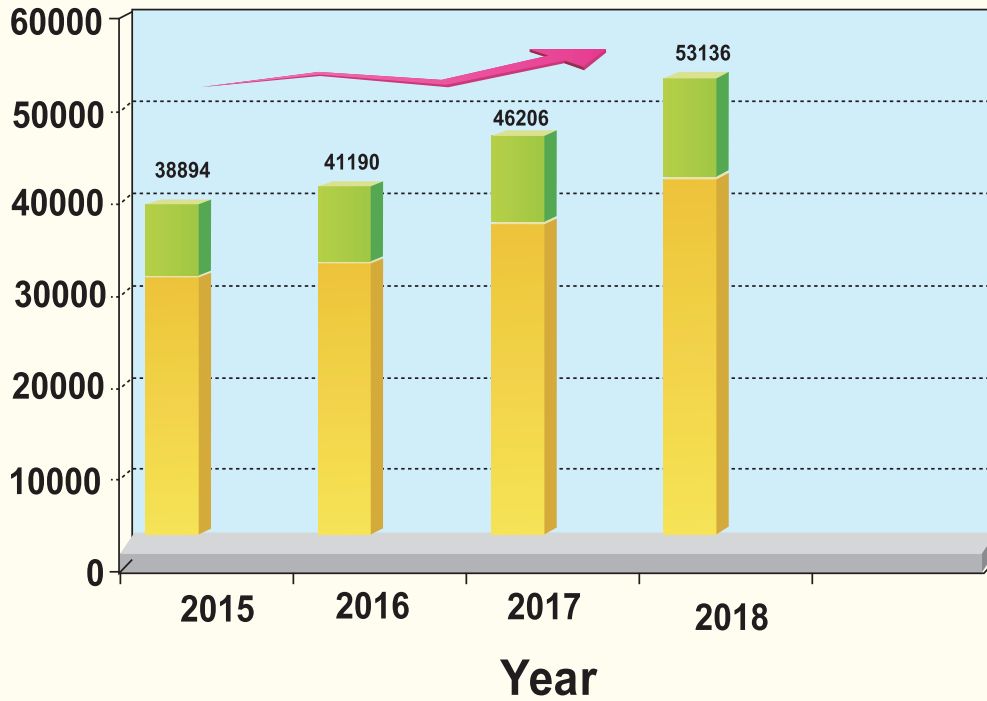
Achievement

Present Members	1,008
Present Loanee	794
Savings Balance	9,653,250
Loan Disbursement	41,107,000
Loan Outstanding	29,108,168

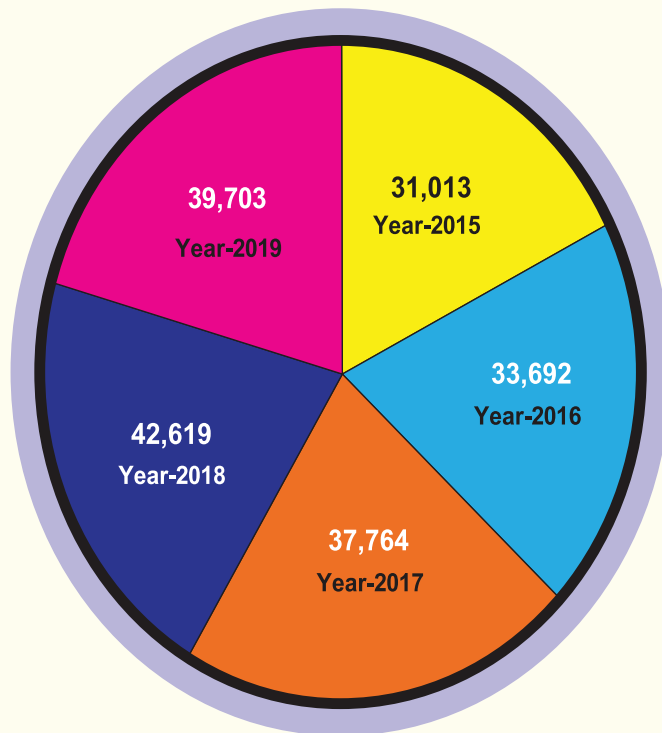


Graphical Statement

Member

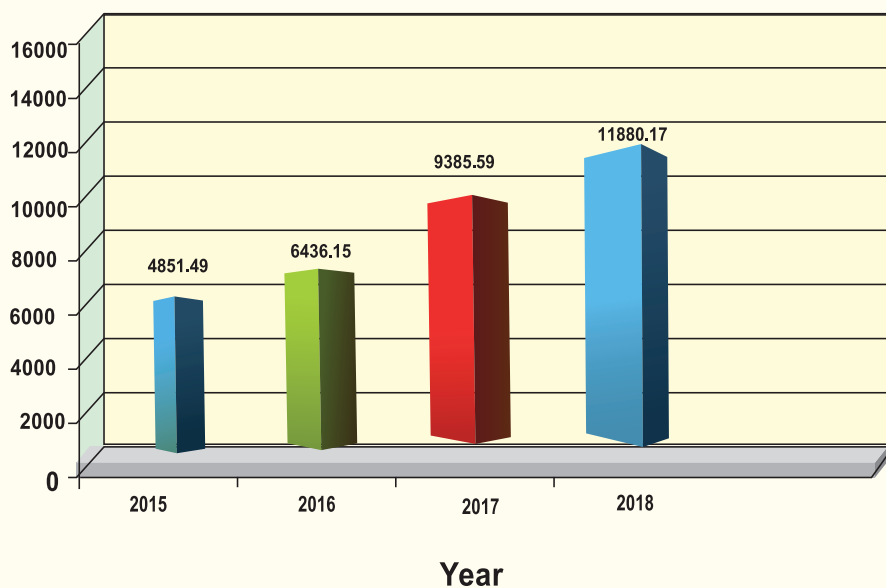


Borrower

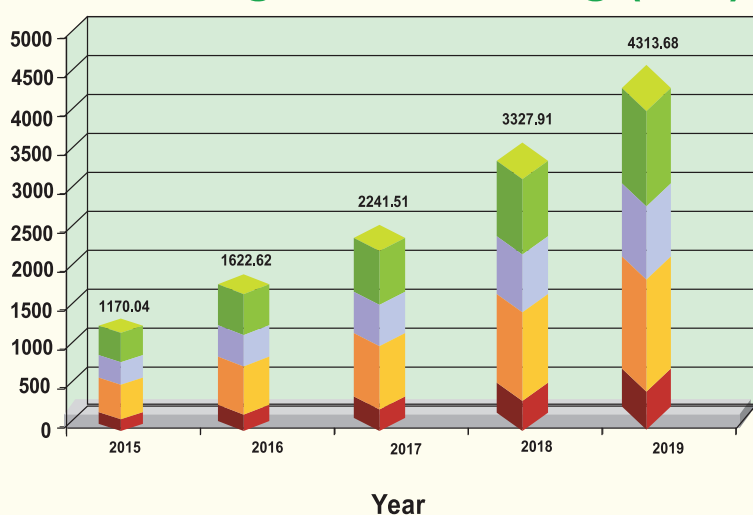




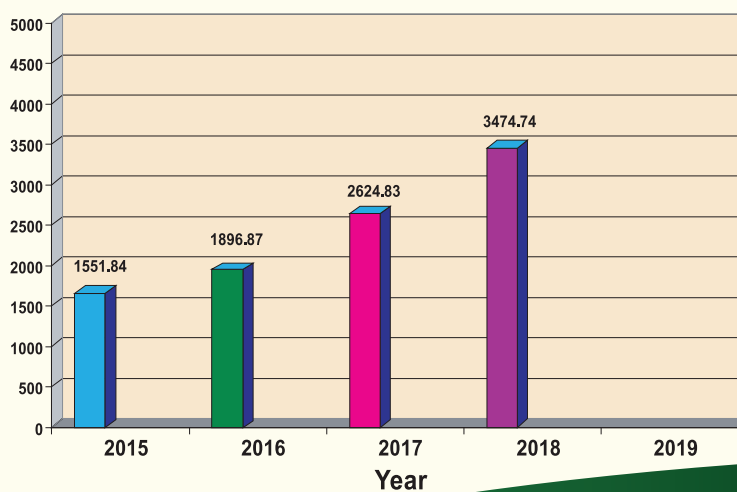
Loan Outstanding (Lac)



Savings Outstanding (Lac)

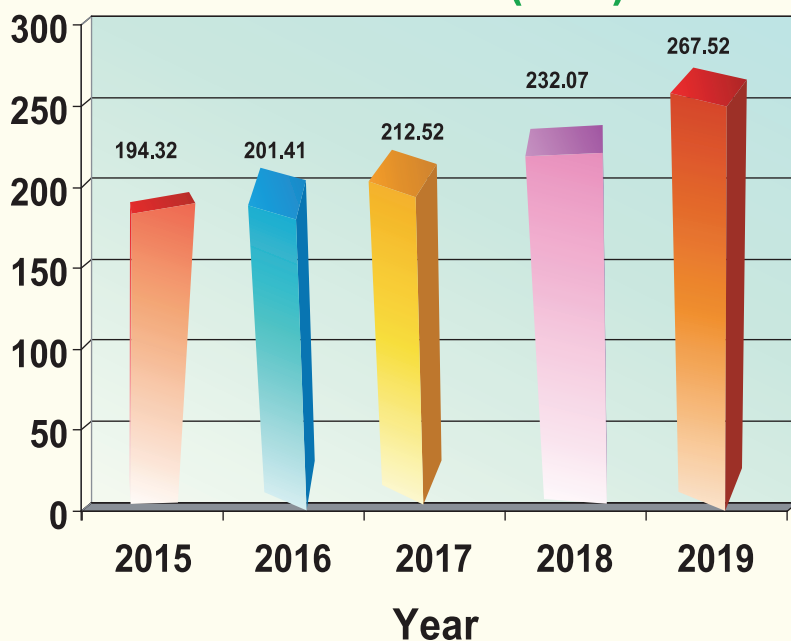


Surplus (Lac)

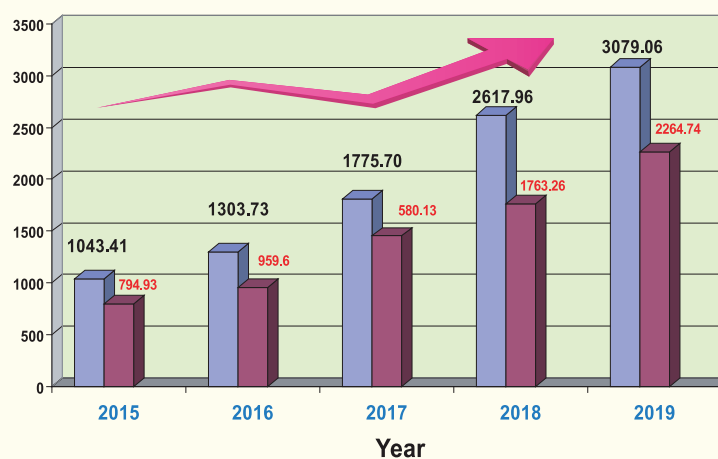




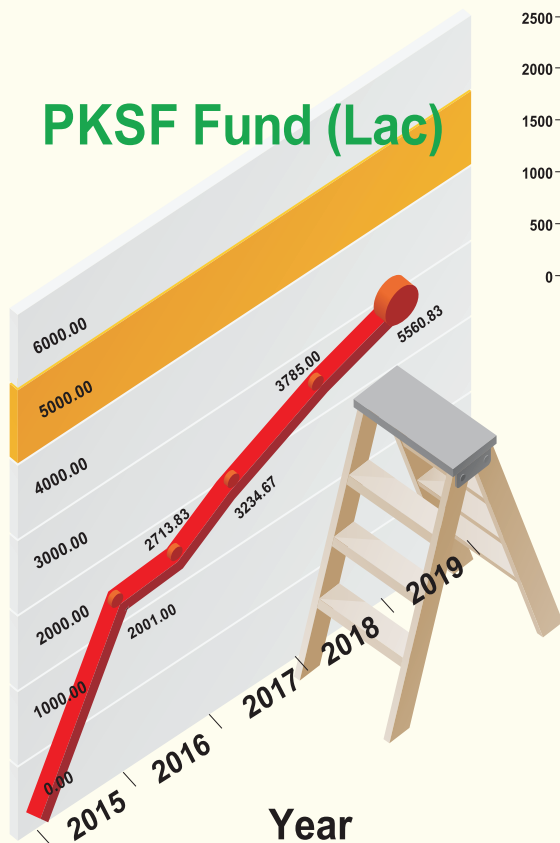
Overdue (Lac)



Income & Expenditure (Lac)



PKSF Fund (Lac)





SNF's Social Development Programs Under Microfinance



Sustainable development depends on multi-sectored and socio environmental conditions. Through minimizing the gaps in knowledge, awareness and accessibility to basic services, it is possible for a particular community to uplift in the mainstream development process. Besides that, external environment and natural disaster is a burning issue to be kept under consideration for a holistic sustainable community development.

For achieving desired level of development, sometimes SNF needs to carry out some activities in response to some special needs of the community. These interventions are needed base and incidental. SNF's Development Sector is comprised of Development Unit, Empowering its beneficiaries.

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty)

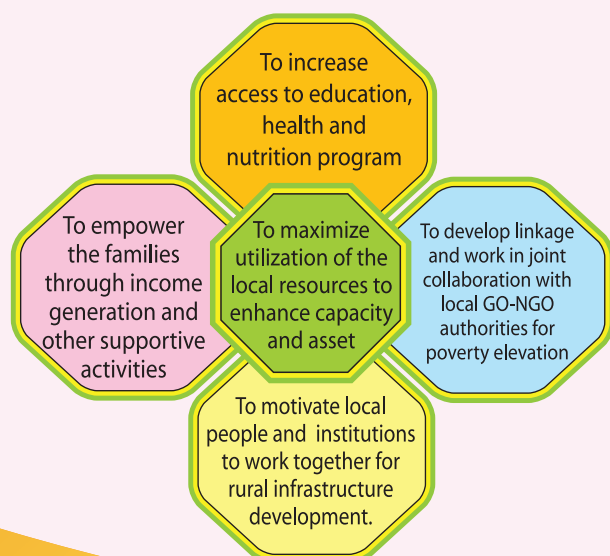
ENRICH is a program to develop the people through enhancing resource and capacities. This is an integrated development approach since 1st September'2014 at Alangi union of Kotchandpur Upzilla under Jhenaidah district.

The goal of the program is to ensure development of the whole community in all aspects. The project is addressing comprehensive approaches for development which includes healthcare, education, capacity building, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises, jobs for the youth, infrastructural development, Improved cooking stoves, solar home system, special savings program, special projects for the ultra-poor, disabled and elderly persons; beggars rehabilitation, demand-driven microcredit and community based programs etc.

The motto of this program is to encourage and facilitate the poor to take part in the development practices, as the main concern of this project is to ensure human dignity and liberty.

The ENRICH program focuses on overall household development through the best possible utilization and enhancement of their existing resources and capacities.

Objectives of ENRICH Program



Activities

- ⊗ Health service delivery including eye care and nutrition
- ⊗ Education support;
- ⊗ Sustainable income generating activities;
- ⊗ Rural infrastructure development, construct culvert, bamboo and wooden bridges; etc.
- ⊗ Install sanitary latrine, install tube well for institution
- ⊗ Value chain development activities;
- ⊗ Youth development activities;
- ⊗ Job creation for rural youth;
- ⊗ Establishment of SOMMRIDHO BARI (ENRICH House); and
- ⊗ Beggars' rehabilitation.
- ⊗ Social Advocacy and knowledge dissemination



Health Program

The ENRICH Health Program is designed to provide comprehensive primary healthcare services for all households in the selected Union. Currently 10 health visitor and 02 health officer visit the households in the ENRICH Union. The health officer arrange satellite clinics every week which are attended by MBBS doctors. Health camps (vision, dental, heart, diabetes, etc) are also organized from time to time, with specialist doctors attending. In these camps, patients with serious ailments are referred to different public as well as private hospitals and clinics where their treatment is arranged free of cost. For the first time ever, ENRICH has also launched a de-worming campaign, giving away free medicine to 100% of its registered households for all members above 5 years of age.



Education Program

The ENRICH Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this Program, at least one afternoon education support centre has been established in every village. All students up to Class II are helped in these teaching centers to prepare the next day's tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centers will accommodate students up to Class V. These education centers take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school.

Social Infrastructure Development

SNF has been successfully implemented community-level social infrastructure development Program, the ENRICH promotes repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places such as schools, colleges, madrasahs, mosques, temples and libraries. Those facilities are using for good communication as well as healthy life of the selected union.

Sanitation Program

The sanitation Program has been initiated under the ENRICH to ensure 100 percent safe sanitation throughout the ENRICH Union.

Homestead Vegetable Cultivation Program

The Vegetable Cultivation Program encourages and helps small and marginal farmers in ENRICH Union to cultivate vegetables of various types in accordance with local cropping patterns and cropping seasons during the year.



Youth Development Program

Youth development Program has been specially designed to help the youth to include human and social values and to generate employment opportunities for them. Efforts are made to create both self-employment and wage or salary based employment opportunities, and also to raise awareness against social ills (such as violence against women, dowry and drugs) and in favor of ethics, minority and fairness.

Beggar Rehabilitation Program

The newest initiative of ENRICH is the Beggar Rehabilitation Program that targets the street beggars to transform them to become productive members of the society. A total of 04 beggars have been rehabilitated under ENRICH Program by giving 01 lac each.

Special Savings Program

Saving is one of the methods of capital formation of the family. An asset base is important for a family to lift itself from poverty. Therefore, a special savings scheme has been designed under the ENRICH for the ultra-poor households. Female-headed households and families with disabled members are particularly eligible to join this scheme.

Special Financial Assistance Program

Three types of special credit services have been designed for the ENRICH households: Income Generating Activities Loan (IGA), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). Under IGAL, eligible household members can take loan for more than one activity to increase their income.



Achievement

Particular	Cumulative
Health camp arranged	19
Static clinic & Satellite clinic arranged	2,189
Cataract surgery	149
	3,501
Hand wash bottle placed	5018
Nutrition, Iron capsule & wormwood tablets distribution	109,740
Shallow tube, Sanitary latrines & Calvert established	823
Construction of ENRICH Centre	09
Education Support Centre	30
Disabled service activities	20
Beggar rehabilitation	04
	09
IGA loan BDT. disbursement	107,449,000
Livelihood loan	3,921,000
	9,584,000
	9,653,250

UPP-Ujjibito

The vulnerability and persistence of poverty among the rural households have always been the focus of attention for development agencies of different categories for providing coping strategies that would empower the local communities with improved and increased access to resources for a sustainable impact.

From November' 2013 Shishu Niloy Foundation (SNF) has been implementing the program. The project mission's is to lastly reduce hunger and poverty from Bangladesh.

Overall Objective

Sustainable reduced hunger and poverty in Bangladesh.

Specific Objective

Sustainable graduation from ultra-poverty of nearly 325,000 vulnerable and women-headed households. Graduation from ultra-poverty is taken to imply not rising above the lower poverty line, but actually achieving household nutrition security, non-food purchasing power, improved asset base and social status.

Overall impact of UPP-Ujjibito

- ⦿ Poverty has reduced
- ⦿ Increased employment creation
- ⦿ Own resources have created
- ⦿ Production has increased by using modern technology
- ⦿ Increased entrepreneurial skills
- ⦿ Increased socio-economic status



Achievement

Particular	Cumulative
Skills Development Training on Commercially vegetable cultivation, Vermin compost production & uses, Home state vegetable cultivation, Slated housing for goat rearing, Beef fattening and cow rearing, Training on sewing machine, Handicrafts & Carchupi and Poultry rearing (Modern technology).	2,325
Model farm established by small loan Slated housing for goat rearing, Vermin compost production, Beef fattening, Nursery, Model Ujjibito home, Land mortgage and yearly vegetable cultivation, Small business and Layer & poultry rearing.	616
Vaccine distributed-cow, goat and poultry, Goat (PPR) and Poultry (RDV, BCRDV)	16,147
De-worming tablet distribution number Goat and Cow, Vegetable seed distribution and Vegetable farm established	34,724
Social awareness activities such as Kishori club, about Health and Nutrition and Tipi tap ensure in latrine.	9,892

Skill for Employment Investment Program (SEIP)

The project is implemented since July 2015. Under the project, Children's or husbands of beneficiaries are given training for different trade and duration. Through the project beneficiaries are received training on electronics, automobile mechanics, mobile servicing, welding & fabrication and fashion garments.

Goal of the Project

The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood.

Objective

- ⊗ To Provide skill training for livelihood improvement
- ⊗ To build capacity of self-reliant
- ⊗ To support for employment creation.
- ⊗ To create on employment poor family's environment

Impact

- ⊗ Youth development & employment creation
- ⊗ Livelihood development
- ⊗ Financial capacity increase

Achievement

Particular	Cumulative
Welding & Fabrication of 6 months course	09
Automobile mechanics of 6 months course	07
Mobile servicing of 3 months course	16
Fashion Garments of 3 months course	02
Electronics of 6 months course	02
Electrical work of 6 months course	01
Outsourcing (ICT) of 3 months course	05
IT Support Services of 6 months course	09



PACE

Generation and employment generation of entrepreneurs through manufacturing and marketing of Imitation gold jewelry Project

Bangladesh is an agricultural country and most of the labor force is engaged with the sector. This sector contribution to GDP is significant. This is also important for food and nutrition coverage. As the partner of PKSf, SNF signed MOU on PACE project to develop the value chain of Imitation gold jewelry at Moheshpur Upazila of Jhenaidah District. Shishu Niloy Foundation (SNF) launched "Generation and employment generation of entrepreneurs through manufacturing and marketing of Imitation gold jewelry" Prior to the PACE Project, SNF implemented very successfully and contributed significantly in poverty reduction and employment generation. The project duration is July, 2016 to June 2020.

- ⊗ PACE I -Increase income of the beneficiaries through value chain development.
- ⊗ PACE II -Increase income of the beneficiaries through technology development.

Goal

The project goal is to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of the moderate and extreme poor (men and women) in a sustainable manner.

Objectives

The development objectives are to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people.

Common and specific objectives

- ⊗ Entrepreneur development
- ⊗ New technology adoption
- ⊗ Skill men-power in the sector
- ⊗ Employment creation
- ⊗ Income enhancement

Implemented area

- ⊗ Financial service.
- ⊗ Technology and Information Dissemination.
- ⊗ Capacity Building and management.
- ⊗ Value Chain Development and Market Linkage.

Achievement

Particular	Cumulative
Seminar on the introducing different actors and stakeholders of imitation Jewelry Value Chain.	03
Baseline Survey and Reporting	01
Training on to increase skill of staff (01 Day)	01
Arrange different issue-based meetings (10 meetings on necessary based)	10
Manufacturing of high quality imitation products of the producers/craftsmen, increasing of managing skill and marketing on marketing and market information (5 days duration; 10 batch, 25 persons per batch)	525 (Pers)
10 days special type of training (1 batch, 20 people per batch) on quality imitation products for the producers / artisans	80 (Pers)
Training on hand-painting (painting related) hands-on (3 days duration; 1 batch, 25 people per batch) on increasing the stability of the imitation gold and the use of chemical on safe use of camel	75 (Pers)
To prevent harassment of goods, awareness building workshop on public / private-level service providers, civil society and factory owners (Jashore-2, Maheshpur-1, Jhenaidah Sadar-1)	04
Organizing learning visits to showcase successful new activities such as garlands, bangles, rings, necklaces, etc. (2 visits, 10 visits / visits)	02
Experimentally assist in the production of new products such as garlands, bangles, rings, necklace etc. (show and show in the hands of the exhibition)	11
Supporting marketing of quality products through experimental packaging (show and show by exhibition)	01
Creating books containing designs and distributing them among the producers / artisans	600
Distribute various promotional materials for the promotion and promotion of quality products. and to distribute various Jewelry Associations and Large Jewelry Stores in the country	5,000
Encourage workers to use masks and gloves to work healthfully	550
Glasses delivery	350



Kuwait Goodwill Fund (KGF)

The project has been implementing through the regular and progressive minded members since September 2014 who have the ability to take loan much and can use it properly are eligible to take loan under the mainstream of program. This is depending upon the following matters:

- Financial Assistance through loan
- Ability development and technical support like as training, feedback, Field presentation as well as expansion of technology.

Goal

- Poverty alleviation and employment creation.

Implemented area

- Financial service.
- Technology and Information Dissemination.
- Capacity Building and management.
- Value Chain Development and Market Linkage.

Achievement

Particular	Cumulative
Member Training on Crop cultivation & Livestock and fish culture	66
Result of demonstration for use pheromone trap, Block, Vermin compost, Slatted housing for goat rearing, Mix fish culture and vegetable cultivation of pond side	99
Technical assistant on Pheromone trap & Gutti urea applicator	1,760



Agriculture unit and Fisheries & Livestock Unit (AU & FLU)

The organization has been implementing successfully different agricultural based programs under different projects according to the demand and necessity through these programs loans are given with seasonal and conditions and congenial or sustainable technical logistic and technical support are given for these activities through Agriculture Unit And Fisheries & Livestock Unit since 2013. For all these activities and projects in one side the food security is maintaining by increasing agricultural products in other side the stakeholder's subsidiary income source has been increased and it is possible to carry on modern agricultural technology to the farmer's doorsteps.

Goal

- Through agricultural and livestock-based income generated effective implemented activities it is assured to create jobs, reduce poverty and to assure nutrition and food security in national level.

Objectives

- To provide useful, modern and environment-friendly agricultural technologies;
- To establish market linkages of agricultural commodities;
- To develop skilled manpower on farming technology
- To assist in providing microfinance services considering the seasonality of agricultural activities.

Implemented areas

- Financial Service
- Technology and Information Dissemination
- Capacity Building and Management
- Value Chain Development and Market Linkage



Achievement

Particular	Cumulative
Demonstration	
Agriculture Unit on Compost, Poruspripe and guti urea, Pheromone traps block Quality seed production & preservation, High price new crop production, Home state vegetable cultivation and Summer tomato cultivation.	529
Fish cultivation with vegetable cultivation	
Fish cultivation with vegetable cultivation, Goat & Cow rearing, Beef fattening, Vermin compost, Layer and broiler and Koyel rearing.	3,090
Lior and kriminask distribution	
Vaccination (Livestock) at Cow & goat, Duck & poultry	14,791
Material support at Leor & De-worming	2,706
Group member training	
Group member training on Agriculture, Fisheries, Livestock, Agriculture advice Centre, Field days	3,950

Life-style development program for the elderly People

About Improve Livelihood And Dignity Of Elderly People Aristotle said "Learning is an ornament in prosperity, a refuge in adversity, and a provision in old age."

Elderly refers to ages nearing or surpassing the life expectancy of human beings, and is thus the end of the human life cycle. This is a natural cycle of the human life and in the stage; people become very vulnerable in terms of physical and socio-economic condition. Every now and then the Elderly people are neglected in our community.

Background

The organization started this program with the assistance of PKSf for the development of the lives of the neglected and destitute people of the society.

Goal

- To improve the quality of life by bringing the old people into the social security net.

Objective of elderly people program

- Uplift the life status and dignity of the elderly people in our community



The major activities



Under this program, 1570 senior citizens are involved. Among them 100 people were given a grant of BDT. 1,170,000 till June'2019 and 40 umbrellas, 40 walking Sticks, 04 wheelchairs, 100 blankets and 100 Chadors were distributed. Besides, 25 elders were distributed Crests and BDT. 90,000 was paid for the death among 45 senior citizens.



Adolescent Program

Adolescents represent a major portion of total population in Bangladesh. But the existing social structure is yet unable to offer an adolescent friendly environment. The prevailing environment lacks adolescent-friendliness, confidentially that leads to social stigmatization and discrimination in the society. Consequently, different forms of barrier develop for the adolescent (boys and girls) in accessing accurate information and services. It is mentionable that the existing reproductive health services are generally inaccessible for the adolescents. SNF Adolescent club from the felt need of special emphasize on the issue of adolescent and their rights.

This intervention has been contributed in raising equality of access between different geographic and socioeconomic groups, and the gender gap has literally been removed at the primary level. Following are the major conducted intervention during the reporting year:



Education Stipend

In order to create opportunities for education of the children of the poorest members, PKSF has been promoting education activities since 2014. In the financial year of 2018-19, BDT. 1,416,000 was given as stipend among total 145 ultra-poor members'. This program will continue.



Social Advocacy and Knowledge Dissemination Unit

Shishu Niloy Foundation (SNF) has been implementing various awareness programs through Social Advocacy and Knowledge Dissemination unit. 09 Clubs are active under the unit.

Key Features

- ⊗ Committee in the adolescent club consists of four members.
- ⊗ Nutrition and social skills training was provided to the adolescents through the club.
- ⊗ Nutrition Village has been established through clubs.
- ⊗ In each village the villagers' has planted four types of nutritional plants such as papaya, amara, lemon and guava and sagna has planted at every house in the village.
- ⊗ Blood grouping has been ensured of all the members of the community through the clubs.
- ⊗ Diabetes examinations of the community have been confirmed through the clubs.
- ⊗ The girls' members provide primary health care to pregnant women, especially weight; ensure nutrition through make tapes, and blood pressure.
- ⊗ Building awareness of the community about 1000 days of nutritious food list.
- ⊗ Child marriage and dowry practice are prevented in the community through adolescent clubs, it is recommended to call 109 on the need basis.
- ⊗ Meanwhile, early child marriage has been stopped, they are currently studying.
- ⊗ Building awareness and suggestions are given by the hygiene sessions on what to do in the personal cleanness.
- ⊗ Through the small community libraries which ensured in clubs, they are encouraged to study and there are about 20 different types of books.
- ⊗ For entertainment there are chessboards, Ludu, football, etc.
- ⊗ Club members arrange annual picnic for refreshers.

Achievement

- ⊗ Training on "social uplift and accountability" of the members of the Coordination Committee-04 batches (133).
- ⊗ Training on secondary school teachers " Prevention of child marriage and child abuse " training - 03 batches (69 people).
- ⊗ For secondary school students (sixth grade to tenth class) on the groundnut training of child marriage - 29 batch (1464).
- ⊗ Advocacy workshop-01 (20) batch of UP members
- ⊗ Adolescent Club (Girls) - 09 (meeting 337).
- ⊗ Child marriage prevention - 05.
- ⊗ Parental assembly - 01.



Learning and Innovation Fund to Test New Ideas (LIFT)

Objective of the Project

To encourage and support innovative financial and non-financial initiatives in order to benefit the poor through improvement of livelihood, generating of sustainable employment and development of health and education, and further to help in developing new tools for poverty eradication.

Aim and Objectives of the Initiative

- ⊗ To develop Management of mix fish-culture and preservation of its
- ⊗ To help breeding of mix fish culture through maintaining natural environment in the pond or
- ⊗ To make mix fish-culture easier and popular to the farmers by ensuring proper



The major activities

- ⊗ Providing soft loan
- ⊗ Providing income generating training
- ⊗ Awareness creation among public

Achievement

Present Member & Loanee	21
Savings	51,147
Disburshment	2,595,000
Outstanding	179,072



SHISHU NILOY FOUNDATION (SNF)



SUCCESS STORY



A successful (papaya) vegetable farmer Shahidul Islam

Md. Shahidul Islam is a successful vegetable farmer in the village of Ganna Union of Kaliganj upazilla. He came from a middle class agricultural family. He is fifth number among his six brothers. He could not be educated in the family on account of his father's financial distress. His father became fairly experienced in cultivating vegetables to do agricultural work. In the 2010, his father separated all the boys from the family by giving them 66 decimal crop lands each. He started cultivating papaya on his own land and leasehold another 105 decimal lands. Then in every year, the loan is taken from the organization and the land begins to grow in papaya with leasehold lands. He cultivated vegetables by turns, bought 06 acres of land, bought 01 lorry for transportation purpose of his own and leasehold worth about 25 lacs. He regularly employs 12 workers in his field. Every day a truck sends several vegetable to Dhaka for sale. He has goat farm of 25 goats. He desires to farm of cows in the future. In this way, he is making significant contributions to the development of society and the country by creating employment.



Fish farmer Zahirul Islam

Md. Zahirul Islam is enlightened in fish farming in Harindia village of Balluhar union under Kotchandpur upazilla. He is the youngest of three brothers. Due to the financial constraints of his father, his studies could not be done too far. To assist his father financially, he helped his father in fishing. His father became fairly experienced in fishing.

Another positive direction achieved as he received youth development training from the Boluhar Fisheries Project. He started fisheries on his land for 5 years. He loaned from the organization to raise fish cultivation. In addition, he firmed 04 (four) cows at home. Regularly 10 to 12 workers work in his project. Each month, his net income is estimated to be 02-03 lacs excluding all expenses. With the money he buys land and continues to grow fish farming. In this way, he is on his way to contribute to the development of the local society.



Salma Begum's rich life journey

Rangiarpota, a small village in Alangi union of Kotchadpur upazila under Jhenaidah district. Poor day laborer in this village Md. Momin Hossain's wife, Salma Begum with two children. There was no source of extra income for the family. In the meantime, she learned about ENRICH home under the ENRICH Program implemented by the Shishu Niloy Foundation (SNF), funded by PKSF, through the Enterprise development officer. She agreed to make ENRICH home. Later, SNF provided her with 15 fruit trees, 10 forest trees, 05 medicinal plants, various vegetable seeds, 01 friend's stove, 01 poultry house, 01 pigeon house, 01 vermin compost plant and flower plant and sex feromen trap as a home appliances. In addition to these things, She borrowed BDT. 50,000 from her own venture to raise income from the company and bought a cow, 03 goats, and 15 chicken and 08 duck. She planted a few papaya trees and vegetable beds, some of which have different types of vegetables on them.



By implementing these activities, the income of the family started to increase compared to the previous days. The income she gets from house and husband she is able to pay BDT. 1250 per week as the loan installments. A few months ago her only daughter married with a good circumstance. She is living a beautiful life at present.



A successful Malta and guava farmer Salim Gazi

Md. Selim is a successful Malta and guava farmer of Karkadanga (Jolpara) village of Andul Bariya Union under Chuadanga district. He was born in a lower middle class agricultural family. He is the first of three brothers. He could not be educated in the family due to financing of his father. He used to assist his father in agricultural pursuits without having to study to help his father financially. When his father separated all the boys from the family by giving them 99 decimal of crop land. Selim started cultivating Malta and also Guava.



He receives loan from the SNF's Andulbaria branch. Currently cultivates huge malta and guava. He bought three cows in the house and 04 bighas of land in the field. He also sells good varieties of Malta and Guava plants and earns about BDT. 90,000 per month. In future, he intends to have a khurma palm garden. In this way, he is making significant contributions to the development of society and the country by creating employment.

Titon Hossain changed his fate

Md. Titon Hossain is 38 years old, second of his 04 brothers. His father's name is Lutfar Jarda's and mother's name is Rashida Begum from a village called Bolabariya in Kotchandpur, Jhenaidah. After passing the HSC, Titon dreamed of cultivating small quantities of guava without paying any attention to studying. But due to lack of money, it was not possible to make his dream come true. He came to



the SNF's Alangi branch office and took out a loan of BDT. 50,000. With this money he cultivated Guava in 02 bighas of land. In the first year he benefited from the cultivation of guava. The following year, he borrowed BDT. 100,000 from the organization and continued his farming. Lastly, he took loan of BDT. 120,000 from the Alangi branch cultivated goavas on 04 bighas of land. Now he profits on average of BDT. 200,000 in each year. His social acceptance is increasing and a remarkable symbol to the youth society.

The dreams came true of Vagirat Haldar

Vagirat Haldar, 45 years old is the eldest of his 03 brothers and sisters. He lives in Jagdishpur under Jhenaidah district. After passing the eighth grade he dreamt of cultivating small fish. But due to



lack of money, it was not possible to make his dream come true. He took BDT. 100,000 as a loan from the organization. With his own and loan money he leased 15 bigha ponds. In the second year, he took out a loan of BDT. 600,000 and leased 50 bighas. He is currently mixed fish farming with lease of 350 bighas and borrowed BDT. 1,000,000 from the organization. He has benefited from the fish farming. So far, he purchased 12 bighas of land from his own income of fish farming and has built a six-room single roof beautiful house. He earns an average of 12 to 15 lacs taka per year.

Rikta Khatun's success story

Rikta Khatun about 25 aged, husband's name Md. Manik Mia from Gurpara of Jhenaidah district. She got married after passing class eight.



Her family was living on low incomes. Then she made up her mind to do some work in addition. She took BDT. 40,000 one-time installment loan from the organization and carried with 01 cow fattening at the house level. Later, she got a loan of BDT. 60,000 and bought 03 cows and after six months later doing the fattening she sold all the cows at BDT. 230,000. At the 3rd stage she borrowed BDT. 100,000 and bought 08 cows. Now she is earning 12-15 thousand taka monthly on average and she made herself sufficient woman. Along with her husband's income their family is established now. They are passing happily married life with a three and half year old girl.

Summer tomatoes cultivation Change the life of Shamsul

Shamsul Mondal, son of Shamsuddin Mondal, resident of Uazirpur village of Duliani union, Chougacha upazila under Jashore district. Shamsul Mondal is a farmer by profession. He has a family of four members with son, daughter and wife. He owns his 16 decimal own land in the field with his house and a lease for 02 bighas. He was unable to run the agricultural work. In the meanwhile, he learned through Agriculture officer of Shishu Niloy Foundation's Agricultural Unit and became a member of the organization. SNF gave various agricultural advice and exhibited different crops. Shamsul Mondal discussed various agricultural issues with the Agriculture Officer. He points out the reasons for his lack of profit in agriculture. Then Shamsul Mondal cultivate summer tomato



in 15 decimals of demonstration plot. He was given a grant of BDT. 15,000 to buy the seeds of tomatoes, make tunnels, cultivate the land, provide bed irrigation, etc. Shamsul Mondal is very good at cultivating summer tomatoes now and sells tomatoes worth about BDT. 90,000 this year. His future plans to plant summer tomatoes next year 01 bigha land. His demonstration has replicated to other farmers.

Iqbal's success in Guava plantation

Md Iqbal Hossain, a successful farmer of Patibila village of Patibila union, has been successful in cultivating Thai-05 varieties of guava. From an early age, he had a tendency towards agricultural work. His passion for cultivating of new crops. Md. Iqbal Hossain showed interest in cultivating guavas since the spring of this hobby. Following the interest of Md. Iqbal Hossain, he took two-day training under the KGF, funded by the PKSF and started cultivating the guavas as a new method. A total of BDT. 5,000 are provided for the plants, sign boards, etc. The trees



grew refreshed and beautiful; doing everything he could to cultivate the plants. The tree began to bear fruits. After many attempts, the fruit was finally sold to the local market. He has been selling guavas from his garden for BDT. 70,000. Farmer Md. Iqbal Hossain assured that Thai-05 varieties guava are very deliciously sweet juicy and safe and now he is planning to plant new ones in a bigha land whose courage and inspiration has been given by the Agriculture unit of the organization.

Vegetable farming in the pond side success

Mohammad Morshed Ali is a successful fish and vegetable farmer in Maheshpur upazila of Jhenaidah district. He started farming fish in a pond of 40 decimal with lease hold. He is one of the respected members of the organization. Morshed Ali was inspired and motivated by the Fisheries and Livestock Unit, implemented by SNF. He used to plant only a few banana trees on his pond side. Later on hearing from the fisheries officials he started planted eggplant saplings, tomato seedlings, shrubs, sweet pumpkin and lawn seeds two sides of the pond .



These seedlings and seeds are supplied from the office and he himself also plants some seedlings. Later, he was given technical training for skill development in fish farming and vegetable farming for two days. After training, he became more active towards pond fish farming and vegetable farming. Currently, Morshed Ali is selling a lot of vegetables from the pond. Last season, the total cost of cultivating his pond was BDT. 40,700 and total profit was BDT. 32,200 from the vegetable. He could not imagine that there would be so much benefit in cultivating vegetables on the pond sides. Besides, he has benefited BDT. 44,000 last season by farming fish. Morshed Ali expressed his appreciation to the organization's fisheries and livestock unit and said that "such activities play a role in improving the quality of life of poor people."

Shahanara Begum's success in farming with Vietnam-Koi fish

Shahanara Begum, a member of the organization and a simple housewife in Chougacha upazila under Jashore district. She started with BDT. 30,000 loan money and now she owes BDT. 70,000. Shahanara Begum was inspired and encouraged by the SNF's Fisheries and Livestock Unit. Later, her husband Shamsul of Janata male somity was given two days' skill development workmanship training and a grant of BDT. 7,000. The grants include fish pans, fertilizers, apricots, vermin compost, vegetable seeds, papaya seedlings and lime and rotten powder. Currently, Shahanara Begum is selling a lot of vegetables from the pond. In the first season (6 months) after receiving the refinement, she sold BDT. 21,000 vegetables and BDT. 40,000 fish. At present, she lives with her family in greater happiness and peace than before.



A poor ornament-maker owns a factory

Imran Hossain, now at his 29, was a poor imitation-maker of Maheshpur under Jhenaidah. His aging father, also an imitation-maker, became unemployed due to illness. Hence, Imran had to take all responsibilities of the six-member family.

With a scanty capital, Imran crafted cheap earring with the mixed metal of bronze, brass and copper. He used impermanent Dry Golden to color the imitation items. "Coloring 100 pieces of earring would cost Tk100 then," Imran said.

In 2016, Imran got in touch with the Shishu Niloy Foundation. He took part in training sessions and learnt imitation crafting with automated machines.



Now, he can craft all types of traditional jewelries such as bangles, check neck less, earring and finger ring. He uses expensive Golden Print color to make the ornaments longer-lasting. "Coloring 100 pieces of ornament now costs BDT. 2,000. The value-addition facilitates me in attracting more buyers," Imran told The Business Standard.

Previously, Imran could sell the cheap products merely at village fairs. Now, his products gain a market in 35 district headquarters, including Dhaka, and enthusiastically online.

"Three years ago, my daily earning was around BDT. 150. Now his daily earning surpasses BDT. 400. he has employed eight workers at my cottage-based factory," Imran said.

Masud Karim, a Shishu Niloy Foundation's staff overseeing the value chain under the PACE project, said organization will be sponsored Imran in coming October'2019 this year to visit India to observe jewelry industries in Gujrat, Rajkot and Kolkata.

"Expensive machineries will be needed to craft the Indian-standard imitation jewelry. But he is experienced and enthusiastic about it," Imran said.



Human Resources & Administration

SNF Human Resource Department (HRD) is working to ensure productivity of staff members towards achievement of organizational goal and objectives. A three-member team leads the HRD. HRD supervises staff appraisal, recruitment, placement, promotion, compensation, benefits and overall job satisfaction. HRD also organizes training or orientation on administrative issues. SNF always create equal opportunity irrespective to gender, ethnicity, region and differently-able groups. SNF always encourage active involvement of women in workforce and always make every effort on promoting equal ration. Human resource poly has opportunity to address and emphasis the disaster risk for staff member

SNF provides internship opportunities to many local and foreign university students. Students especially in the field of development studies, social science, business administration, ICT often seek opportunities at SNF and attain an enriching experience through our organizational culture and environment. SNF's interventions, community change mechanism and values are explored among others through these interns.

SNF has been ensuring training for the employees to increase job skills and build their capacity. Based on the identified development need in performance and recommended development interventions, SNF was more active with all forms of trainings, especially the in-house training and external training in reporting year. SNF strongly believes that enhanced knowledge, skills and attitudes of its staff members have significant value and contribution to the development interventions.



Capacity building & Training

SNF always priorities the skill & knowledge enhancement of its staffs and clients. The organization is working for capacity building of its employee. So, training Unit of SNF is to design and development of training course and training manuals and organizes and facilitation of training courses. Training unit has designed development and rendered various types of training activities during the year 2018-19 for different programs and projects. Training support to Micro Finance; the training courses that offered by the unit for organizational staffs are saving and credit management, delinquency management, microfinance management, basic book keeping and accounting management etc.

Finance & Accounts

The Finance and accounts department of SNF is managed with full transparency and accountability through internal control system and disclosure of data information in a systematic manner. The department plays a vital role in improving program efficiency, enhancing management decision making capabilities and promoting transparency and accountability. The responsible officials maintain financial data and carry out all transaction through cost Centre and those are collected and stored centrally for any financial analysis, report and communication to stakeholders.

The financial statements are prepared following international accounting standards. SNF is concern to ensure the area of financial reporting, accounting records and source documentation, internal control, budgetary control, fund management and compliance.

SNF has developed detailed financial and procurement policy comprise with rules and regulations on account management. A specific budget is maintained for each project at SNF. The head office compiles the individual project budgets to develop the organizational annual budget in each financial year.



Achievement

- ⊗ Financial planning, record-keeping, and managing costs, assets and liabilities;
- ⊗ Financial investments, analyzing cash-flow, profitability, prepares budgets and financial frameworks for programs
- ⊗ Effective financial control and transparency of the financial data of running projects and programs garnering trust and confidence from all those with whom we work.



Monitoring and Evaluation

As a part of SNF's internal control mechanism, the monitoring and evaluation provides support to SNF's core programs and projects. It delivers information for decision making at policy and operational levels. The monitoring and evaluation conducts periodic analysis based on set standards to ensure transparency. It assists the management to determine whether key activities are being carried out as planned or they are not achieving the expected outcomes. SNF's most of the programs are designed to contribute in achieving the MDGs and SDGs. Continuous feedback on program performance ensures smooth operation and progress towards achieving these development goals.

In 2018-2019, the monitoring and evaluation conducted monitoring on field level and management level issues and delivered 08 monitoring reports covering all core programs, projects and supporting departments. The reports are produced based on the monitoring findings. The shared findings facilitated quick remedial measures for the respective programs.

Internal Audit

The internal audit department is an independent unit within SNF which aims to maintain transparency and accountability across the organization, directly reporting to the Executive Director.

The department's auditors independently examine and evaluate all activities covered at branch level to suggest management on operational efficiency. It also assesses the effectiveness of SNF's management control, governance and risk management services. The department's services include routine system and special audits, investigations and annual inventory verification. In the reporting year, the internal audit team has conducted 68 audit visits and submitted report to Executive Director.

Three major accomplishments of SNF internal audit team

- ⊗ Assess the efficiency and effectiveness of internal control system
- ⊗ Rationalize implementation strategy in line with organizational policies and systems
- ⊗ Verify accounting records and relevant information.

Management Information System (MIS)

SNF has been combined with fully integrated management information system application software through full equipped data Centre i.e. servers, storages, etc. At present, employers have been able to serve clients more efficiently with the support of these technologies by reducing paper work. Technology uses have increased accessibility to information and simplified computations of complex analyses.

Financial Information Systems (FIS) has been using to access or analyze financial information more efficiently for better decision-making, cost budgeting and cost Centre management, report generation and database query/ analysis capacity. All the branches of SNF are brought to full automation coverage already which is connected with the head office.

Procurement & Regulatory Compliances

A procurement committee is playing proactive roles to manage the requisitions of purchase for the program. Throughout the entire process it follows the procurement guidelines and implementation procedures of SNF which are transparent and developed in line with international procurement standard.

Reporting and Publication

SNF has an efficient reporting and publication unit which prepare many kinds of organizational reports both for internal and external uses. All sorts of publication are published from this unit, too like by-yearly SNF-Darpon, Annual Report, program specific brochures etc. are the regular outputs of this unit.

External Audit

The SNF general body appointed chartered accountants firm for audit completion. They duly conducted the audit and signed the audit report. Auditors report and the audited financial statements have to submit to the different GO- NGOs bodies as required. The audit reports of the reporting year are enclosed at the end of the annual report. During the mutually agreed timeframe of annual audit, the auditors have access to all books, records, vouchers, minutes and other documentation as per their requirements to conduct the audit effectively.



Human resource

Types of Staff	Male	Female	Total No. of Staff
Full-time	381	57	438
Part-time	22	103	125
Volunteers	43	127	170
Total	446	287	733

List of Senior Management Team (SMT)

Nasima Begum	Executive Director	MSS, Rajshahi University
Md. Jahangir Alam	Director (MFP)	MSS, National University
Md. Rozina Akter	Director (SDP)	MBA, Northern University
Md. Esarot Ali	Deputy-Director (Finance)	MA, National University
Md. Emamul Hossain	Deputy-Director (MFP)	MSS, Jagannath University
B.M Ala Uddin Al Azad	Deputy-Director (Audit)	M.Com, National University
Md. Abdul Alim	Deputy-Director (MFP)	MSS, Rajshahi University
Mehedi Hassan	Deputy-Director (MIS)	MBA, UK & IBA, DU
Md. Abul Hasan	Assistant-Director (Admin)	MSS, National University





SHISHU NIROY FOUNDATION

Development Partners'



Islamic Relief
Bangladesh



Bangladesh
Center for
Communication
Programs



THE WORLD BANK

World Vision®



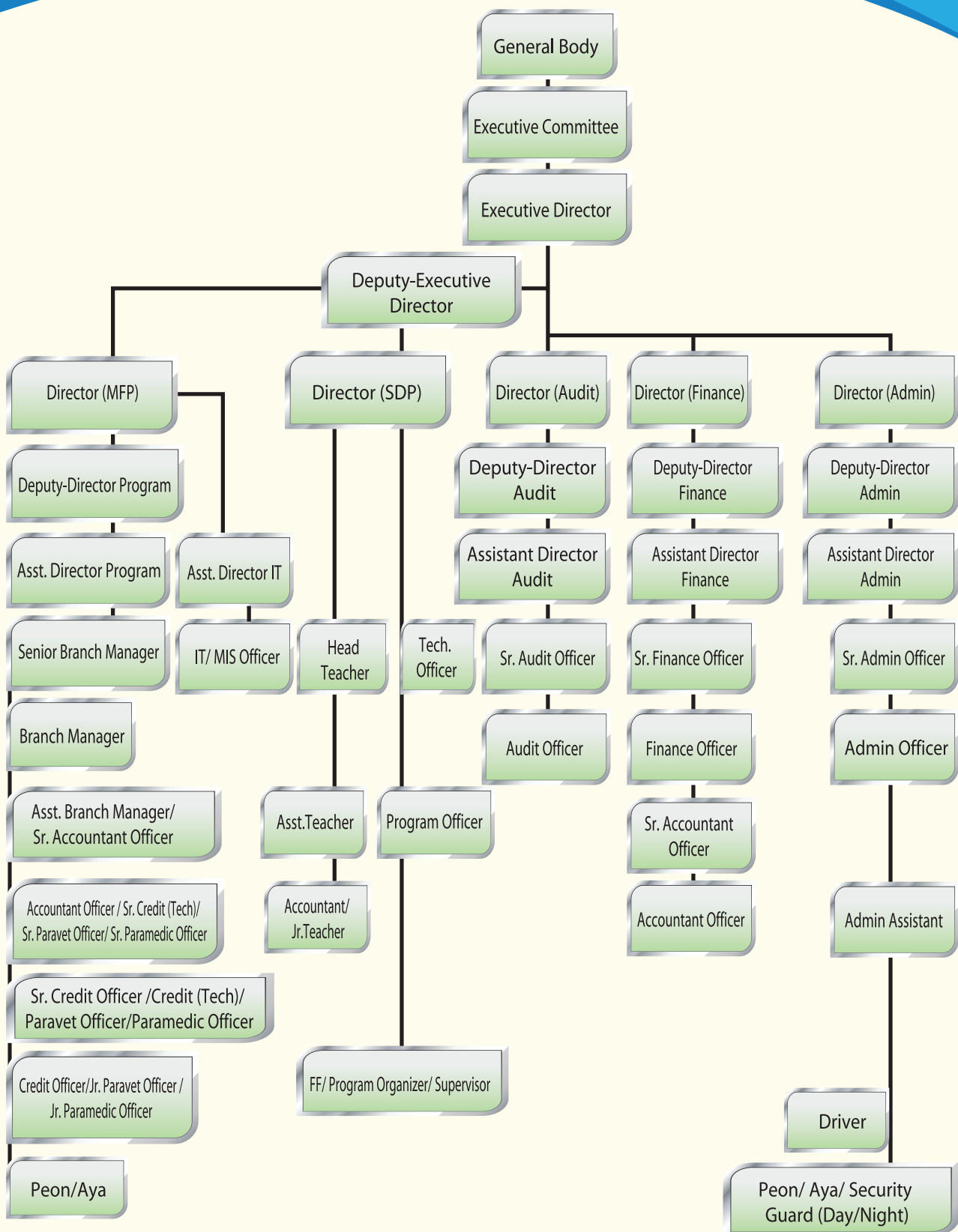
Building a Healthy Boston



NGO FORUM
FOR PUBLIC HEALTH



Organogram





FINANCIAL STATEMENT





SHISHU NILOY FOUNDATION



ASHRAF UDDIN & CO.

CHARTERED ACCOUNTANTS
Since 1979

Member of



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

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

Corporate Address : 142/B, Green Road (3rd & 01 Floor)
Dhaka- 1215, Bangladesh.

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

INDEPENDENT AUDITOR'S REPORT

To The members of the General Body of Shishu Niloy Foundation (SNF)

We have audited the accompanying financial statements of Shishu Niloy Foundation (SNF) which comprise the Statement of Financial Position as at 30th June 2019, and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement, Statement of Change in Equity for the year then ended 30th June 2019, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Shishu Niloy Foundation (SNF) Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and for such internal control as management determined is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In Our opinion, the financial statements present fairly, in all material respects, the financial position of Shishu Niloy Foundation (SNF) as at 30th June 2019, and its financial performance its cash flows for the year then ended 30th June 2019 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Shishu Niloy Foundation (SNF) so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka
05th September, 2019




Md. Mohiuddin Ahmed Rajib, FCA, CFC
Partner
Ashraf Uddin & CO.
Chartered Accountants

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SHISHU NILOY FOUNDATION (SNF)
Statement of Financial Position
As at June 30, 2019

Particulars	Notes	Amount in BDT					
		As at June 30, 2019			As at June 30, 2018		
		MFP	GMF, School & SDP	Total	MFP	GMF, School & SDP	Total
PROPERTY & ASSETS							
Non Current Assets:		62,905,044	3,938,235	66,843,279	30,879,585	4,027,730	34,907,315
Property, Plant & Equipment	6.A	62,905,044	3,938,235	66,843,279	30,879,585	4,027,730	34,907,315
Current Assets:		1,662,877,206	6,796,056	1,669,673,262	1,314,816,904	12,824,872	1,327,641,776
Short Term Investment	7.00	74,578,175	1,450,000	76,028,175	57,982,170	1,000,000	58,982,170
Loan to Members	8.00	1,480,979,847	855,085	1,481,834,932	1,188,017,139	5,170,514	1,193,187,653
Interest Receivable on FDR	9.00	982,737	-	982,737	559,058	-	559,058
Loan to Staff Motorcycle	10.00	5,758,820	-	5,758,820	5,315,308	-	5,315,108
Down Payment Account	11.00	-	148,086	148,086	-	497,886	497,886
Advance & Prepayment	12.00	1,327,531	72,765	1,400,296	890,000	172,666	1,062,666
Security Receivable from IDCOL	13.00	-	-	-	-	88,000	88,000
Advance Tax	14.00	-	-	-	-	-	-
Unsettled Staff Advance	15.00	1,101,722	-	1,101,722	1,065,162	-	1,065,162
Closing Stock	16.00	333,146	158,647	491,793	466,527	131,310	597,837
Loan to General & Other Project	17.00	1,000,000	1,877,367	2,877,367	1,654,405	3,416,994	5,071,399
Fund Receivable from PKSf	18.00	9,448,146	650,976	10,099,122	5,292,379	801,822	6,094,201
Debt Service Reserve Account	18.01	-	-	-	-	146,989	146,989
Cash & cash equivalent	19.00	87,367,082	1,583,130	88,950,212	53,574,956	1,398,691	54,973,647
Total Property and Assets		1,725,782,250	10,734,291	1,736,516,541	1,345,696,489	16,852,602	1,362,549,091
CAPITAL FUND & LIABILITIES							
Capital Fund:		424,906,673	3,081,399	427,988,072	347,541,884	3,176,958	350,718,842
Retained Surplus	20.00	382,416,006	3,081,399	385,497,405	312,794,477	3,176,958	315,971,435
Statutory Fund	21.00	42,490,667	-	42,490,667	34,747,407	-	34,747,407
Non-Current Liabilities:		270,824,998	-	270,824,998	168,750,006	-	168,750,006
Loan from PKSf	22.00	270,824,998	-	270,824,998	168,750,006	-	168,750,006
Current Liabilities		1,030,050,579	7,652,892	1,037,703,471	829,404,599	13,675,644	843,080,243
Loan from PKSf	22.00	285,258,337	-	285,258,337	209,749,999	-	209,749,999
Loan from Bank & Other	23.00	185,278,783	3,957,030	189,235,813	179,534,485	10,033,577	189,568,062
Members Savings	25.00	431,368,057	-	431,368,057	332,790,523	-	332,790,523
Inactive Members Savings	26.00	1,314,738	-	1,314,738	869,429	-	869,429
Loan Loss Provision	27.00	37,286,837	-	37,286,837	33,232,199	99,139	33,331,338
KCBRF	28.00	-	-	-	53,068	-	53,068
Insurance Fund	30.00	50,295,358	-	50,295,358	39,483,637	566,100	40,049,737
Provision for Expenses	31.00	1,266,047	-	1,266,047	328,168	284,668	612,836
Provision for Tax & VAT	32.00	-	-	-	17,300	-	17,300
Provision for Staff Gratuity Fund	33.00	9,083,980	-	9,083,980	13,370,862	-	13,370,862
Provision for Savings Interest:	34.00	9,357,744	-	9,357,744	5,080,471	-	5,080,471
Staff Security Fund	35.00	3,208,200	-	3,208,200	2,248,200	-	2,248,200
Advance to PKSf ENRICH	36.00	2,500,000	915,313	3,415,313	1,575,971	-	1,575,971
Accumulated Depreciation	6.B	13,832,498	2,780,549	16,613,047	11,070,287	2,692,160	13,762,447
Total Capital Fund and Liabilities		1,725,782,250	10,734,291	1,736,516,541	1,345,696,489	16,852,602	1,362,549,091

The Annexed notes form an integral part of the Financial Statements.

Deputy Director (Finance)

SNF

Signed in terms of our separate report of even date annexed.

Dated: Dhaka

September 5, 2019



Executive Director
SNF

Ashraf Uddin
Ashraf Uddin & CO.
Chartered Accountants

SHISHU NIROY FOUNDATION (SNF)
Statement of Comprehensive Income
For the year ended June 30, 2019

Particulars	Notes	Amount in BDT					
		FY: 2018-2019			FY: 2017-2018		
		MFP	GMF, School & SDP	Total	MFP	GMF, School & SDP	Total
Income:							
Service Charges	70.00	290,704,511	126,820	290,831,331	248,838,285	147,905	248,986,190
Grant Receipt PKSF & Other Donor	71.00	953,652	3,127,657	4,081,309	43,452	3,203,293	3,246,745
Bank Interest	72.00	4,518,244	95,309	4,613,553	2,671,085	42,321	2,713,406
Receivable Income from donor	73.00	10,299,711	1,451,948	11,751,659	9,252,785	1,713,690	10,966,475
Sundry Fees Income	74.00	-	3,762,555	3,762,555	-	4,180,575	4,180,575
Miscellaneous Incom	75.00	172,882	-	172,882	135,095	315,959	451,054
Admission Form, Sales of Pass Book, Sales of loan Form		267,920	-	267,920	297,430	-	297,430
Write off loan recovery		6,170	-	6,170			
Receivable Interest on FDR MFP		982,737	-	982,737	559,058	-	559,058
Total Income		307,905,827	8,564,289	316,470,116	261,797,190	9,603,743	271,400,933
Expenditure:							
Service Charge of PKSF, Bank & Other	76.00	39,128,219	239,099	39,367,318	33,644,570	471,983	34,116,553
Interest on Member's Savings		24,455,511	-	24,455,511	18,141,990	-	18,141,990
Staff Development, Training, Workshop & Seminar		1,731,656	1,470,590	3,202,246	245,519	1,685,575	1,931,094
Printing, Stationery & Publications		1,997,581	389,375	2,386,956	568,174	169,559	737,733
Staff Salaries & Benefits	77.00	106,635,451	5,199,014	111,834,465	86,687,307	4,615,752	91,303,059
General Admin expenses	78.00	22,356,745	712,134	23,068,879	17,652,722	803,434	18,456,156
Local Contribution to Development Project	79.00	2,793,758	653,651	3,447,409	2,296,691	886,702	3,183,393
Mitigate Development Project cost from Individual Project	80.00	10,299,711	-	10,299,711	9,252,785	-	9,252,785
Bank Charge /DD Charge		3,546,275	30,833	3,577,108	1,813,428	34,494	1,847,922
Program Cost	81.00	-	503,838	503,838	-	617,400	617,400
Provision Expenses	82.00	13,529,186	149,830	13,679,016	6,024,446	320,873	6,345,319
Total Expenditure		226,474,093	9,348,364	235,822,457	176,327,632	9,605,772	185,933,404
Excess / (Deficit) of income over expenditure		81,431,734	(784,075)	80,647,659	85,469,558	(2,029)	85,467,529
Total		307,905,827	8,564,289	316,470,116	261,797,190	9,603,743	271,400,933


Deputy Director (Finance)
SNF

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
September 5, 2019




Executive Director
SNF


Ashraf Uddin & CO.
Chartered Accountants



SHISHU NILOY FOUNDATION (SNF)

Receipts & Payments Account
For the year ended June 30, 2019

Particulars	Notes	Amount in BDT					
		FY: 2018-2019			FY: 2017-2019		
		MFP	GMF, School & SDP	Total	MFP	GMF, School & SDP	Total
RECEIPTS:							
Opening Balance:	37	53,539,395	1,398,691	54,938,086	11,521,591	982,953	12,504,544
Loan Received from PKSF:	38	430,500,000	-	430,500,000	296,700,000	-	296,700,000
Loan from Bank & Other	39	264,500,000	3,690,297	268,190,297	194,700,000	2,207,420	196,907,420
Loan Realized from Bank & Others:	40	-	604,745	604,745	40,000	799,594	839,594
Loan Realization from Beneficiaries:	41	1,874,829,653	700,707	1,875,530,360	1,706,945,994	861,977	1,707,807,971
Members Savings Collection:	42	298,886,988	-	298,886,988	245,694,873	-	245,694,873
FDR Encashment:	43	23,986,658	500,000	24,486,658	9,369,577	-	9,369,577
Fund Receivable PKSF	44	4,806,119	1,602,794	6,408,913	4,763,734	1,558,365	6,322,099
Advance Received from donar	45	4,102,794	-	4,102,794	4,932,108	-	4,932,108
Inactive Members Savings Received		482,463	-	482,463	317,864	-	317,864
Motor cycle Loan Recovered (Staff)		211,810	-	211,810	206,591	-	206,591
Advances Recovery		1,997,760	555,769	2,553,529	1,891,265	725,030	2,616,295
Staff Security Fund		1,651,500	-	1,651,500	720,000	10,000	730,000
Micro Insurance Fund Collection		18,252,896	12,368	18,265,264	15,016,106	-	15,016,106
Unsettled Staff Advance		542,506	-	542,506	-	-	-
Other Receipts:	46	838,446	476,479	1,314,925	5,385,611	1,774,251	7,159,862
Service Charge Income	47	267,734,745	126,820	267,861,565	233,448,671	147,905	233,596,576
Grant Receipt from PKSF & Other Donor	48	953,652	3,939,562	4,893,214	43,452	4,739,677	4,783,129
Bank Interest	49	801,129	467,679	1,268,808	330,844	42,321	373,165
Admission form, Sales of Pass Book, Sales of Loan forms		267,920	-	267,920	297,430	-	297,430
Sundry Fees	50	-	3,762,555	3,762,555	-	2,810,733	2,810,733
Write off loan recovery		6,170	-	6,170			
Other Revenue Income:	51	385,180	-	385,180	135,095	-	135,095
Total		3,249,277,784	17,838,466	3,267,116,250	2,732,460,806	16,660,226	2,749,121,032
PAYMENTS:							
Loan Refund to PKSF:	52	252,916,670	-	252,916,670	241,666,660	-	241,666,660
Loan Refund to Bank & Others:	53	261,173,841	3,434,102	264,607,943	154,374,619	4,471,847	158,846,466
Loan Payment to Bank & Others:	54	1,292,465	947,832	2,240,297	40,000	1,067,420	1,107,420
Loan to Beneficiaries:	55	2,305,758,000	-	2,305,758,000	2,047,366,000	12,300	2,047,378,300
Members Savings Refund:	56	74,238,042	-	74,238,042	52,059,818	-	52,059,818
Inactive Members Savings Refund	0	37,154	-	37,154	111,474	-	111,474
Investment on FDR:	57	36,800,000	950,000	37,750,000	23,200,000	-	23,200,000
Capital Expenditure:	58	31,638,532	60,250	31,698,782	9,788,330	260,375	10,048,705
Mitigate Provision for Expenses	59	26,904,178	174,400	27,078,578	9,577,711	191,113	9,768,824
Mitigate Provision for Vat & Tax	60	699,517	-	699,517	488,601	-	488,601
Advance Payment donar	61	1,602,794	-	1,602,794	1,732,108	8,160	1,740,268
Other Payment:	62	-	707,468	707,468	-	3,188	3,188
Motorcycle Loan Staff		1,509,260	-	1,509,260	798,355	-	798,355
Suspense		40,850	-	40,850	-	-	-
Staff Security Money		691,500	-	691,500	245,500	148,000	393,500
Advance		8,569,727	1,243,367	9,813,094	6,749,749	1,125,073	7,874,822
Advance Tax		159,925	-	159,925	51,699	-	51,699
Closing Stock		1,171,953	97,100	1,269,053	821,811	56,325	878,136
Micro Insurance Fund Refund		30,810	-	30,810	295,240	-	295,240
Service Charge Paid to PKSF, Bank & Other:	63	39213238	239,099	39452337	33,644,570	471,983	34,116,553
Staff Salaries & Benefits	64	82521203	4,894,433	87415636	69,293,936	4,226,597	73,520,533
General Admin expenses	65	21141878	999,025	22140903	15,968,667	730,944	16,699,611
Local Contribution to Development Project	66	2462922	653,651	3116573	2,146,117	633,892	2,780,009
Mitigate Development Project cost from Individual Project	67	5916399	-	5916399	5,718,840	-	5,718,840
Program Cost	68	0	325,838	325838	-	295,410	295,410
Staff Development, Training, Workshop & Seminar		820392	1,144,512	1,964,904	144,773	1,409,818	1,554,591
Printing, Stationery & Publications		1123604	354,545	1,478,149	819,344	114,596	933,940
Bank Charge /DD Charge		3475848	29,714	3,505,562	1,781,928	34,494	1,816,422
Total Payments		3,161,910,702	16,255,336	3,178,166,038	2,678,885,850	15,261,535	2,694,147,385
Closing Balance	69	87367082	1,583,130	88,950,212	53,574,956	1,398,691	54,973,647
Total		3,249,277,784	17,838,466	3,267,116,250	2,732,460,806	16,660,226	2,749,121,032

Deputy Director (Finance)

SNF

Signed in terms of our separate report of even date annexed.

Dated: Dhaka

September 5, 2019



Executive Director

SNF

Ashraf Uddin & CO.
Chartered Accountants



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