



মুজিববর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

ANNUAL REPORT

2019-2020



SHISHU NILOY FOUNDATION (SNF)

Congratulation from Honorable Chairperson

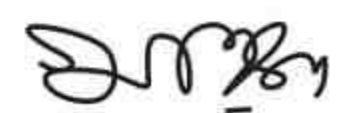


I would like to say "Nothing would have been possible without hard work" and successful adjustment to home-based work during the pandemic COVID-19. Working around at all levels, staff continued to deliver solutions to address countries SNF's most urgent needs. I am deeply grateful for their dedication and flexibility, especially amid these difficult circumstances.

As people in developing countries worldwide like Bangladesh grapple with the pandemic and deep recessions, the SNF remains committed to their future, providing the support and assistance they need to overcome this crisis, and achieve a sustainable and inclusive recovery in its working area. The effectiveness of SNF's presence is strengthened by its sectoral expertise and by knowledge and research programs that offer insights to help members solve pressing development challenges.

Through the years we have continued to strive for and reach greater heights amidst passionate admiration from observers around Bangladesh. As the Chairman of SNF, I am immensely honored and excited to represent such a development organization in Bangladesh. I am happy to see the publication of SNF's Annual Report 2019-2020; it reflects the successful completion of one more year. I can ensure 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. SNF has been contributing to national development through working in different areas; 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.

Finally, I would like to thank the Government, the regulator, the partner organizations, the donors, the committee members, the Executive Director and the staff of SNF for their contribution. I hope that their continued support will help it to continue as a prominent organization. I wish SNF a successful drive ahead like the one reported here.



Md. Sultan Ahmed
Chairperson



Welcome Message from Executive Director

Shishu Niloy Foundation (SNF) has been supported by its development partners since inception. I am happily presenting the Annual Report 2019-2020 of SNF, which briefly highlights its programmes implementation, achievements and its successes.

The COVID-19 pandemic presented countries with unprecedented challenges this year, requiring respond quickly to major disruptions in health care, economic activity, and livelihoods. Shishu Niloy Foundation (SNF) has been at the forefront of that response, mobilizing rapidly to deliver much-needed support to its working area according its capacity to provide critical supplies, reduce loss of life and economic hardship, protect hard-earned development gains, and deliver on our mission of reducing poverty and boosting shared prosperity. Our goal in all these efforts is to improve conditions, both immediate and long-term, for the poorest and most vulnerable populations. At the onset of COVID-19, SNF took broad, decisive action in delivering a fast-track facility to help and respond quickly to this crisis.

By helping leverage new digital technologies, we are expanding access to low-cost financial transactions, particularly for women and other vulnerable groups. Digital connectivity is one of many key steps in helping women unleash their full economic potential. Our Entrepreneurs hosted by the SNF, works to remove regulatory and legal barriers that women face and help them gain access to the financing, markets, and networks they need to succeed. SNF's operations also focus on providing women with greater agency and voice in their communities, working to ensure that girls can learn effectively and safely in schools, and promoting quality health care for mothers and children.

Willfully thanking the almighty Allah that we have completed another flourishing year in this so far pandemic unstable situation and also to 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 by our side always. My sincere and honest thanks and warmest regards!

Finally, I must express my delight in returning to the organization, and I look forward to continuing our work with our ever-growing family as we strive for a world free of poverty, deprivations and any pandemic situations. Congratulate to staff who worked hard throughout the reporting period for achieving everything so far.

Nasima Begum
Executive Director (ED).

Editorial

●
Editor

Nasima Begum
Executive Director

●
Formation

Md. Jahangir Alam
Director (MFP)

●
Rozina Akter
Director (SDP)

●
Md. Emamul Hossain
Deputy-Director (MFP)

●
Md. Esarot Ali
Deputy-Director (Finance)

●
B.M Ala Uddin Al Azad
Deputy-Director (Audit)

●
Md. Abdul Alim
Deputy-Director (MFP)

●
Md. Abul Hasan
Assistant Director (Admin)

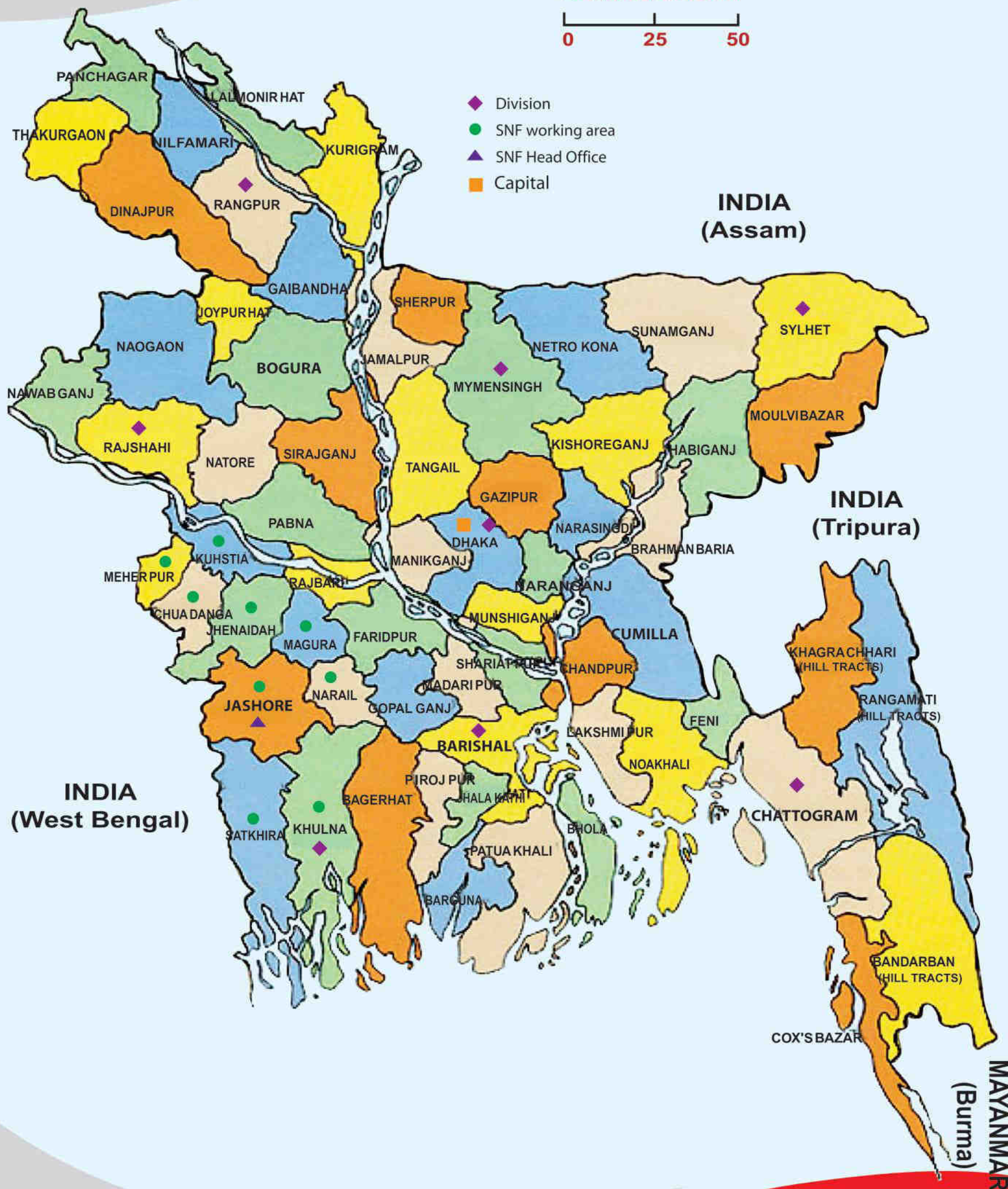
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Mehedi Hassan
Deputy-Director (HR & Training)
Human Resource & Training Division



Geographical Area

BANGLADESH

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About Shishu Niloy Foundation (SNF)

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

19 (Nineteen) enthusiastic social volunteer forms the General Body (GB) of SNF. GB is the main policymaker of the organization. It has an Executive Committee (EC) of 07 (Seven) members. All of them are well experienced in social development work. Most of them have been involved with EC of SNF for minimum 02 times

maximum 04 times and fully acquainted with the SNF's policy. The Executive Committee (EC) 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 (EC) 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 (ED) is responsible to implement the decisions of the Executive Committee (EC).

Executive Committee of the Organization



Md. Sultan Ahmed
Chairperson
Rtd. Principle



Nasima Begum
Secretary/ Executive Director
Ex-Officio



Md. Iqbal Hossain
Member
Rtd. Govt. Officer



Rabia Sultana (Rina)
Member
Social Worker



Rokeya Sultana
Member
Rtd. Asst. Professor



Shaheen Iqbal
Member
Principle



Md. Azizul Islam Bablu
Member
Social Worker



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



Taresa 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.

Organizational values

- ✱ Accountability and Transparency
- ✱ Honesty and Integrity
- ✱ Justice and Fairness
- ✱ Honor and dignity
- ✱ Gender equity
- ✱ Staff Management committee.

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 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)



Capacity of Shishu Niloy Foundation (SNF)

Human Resources & Administration

SNF Human Resource Department (HRD) is working to ensure productivity of staff members towards achievement of organizational goal and objectives. 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 policy has opportunity to address and emphasis the disaster risk for staff member

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 staff and clients. The organization is been working for capacity building of its employee. So, training Unit of SNF is to design and develop of training course and training manuals and organizes and facilitate of training courses. Training unit has designed and rendered various types of training activities during the year 2019-2020 for different programs and projects. Training support to Micro Finance; the training courses that

offered by the unit for organizational staff 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 2019-2020, 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 of 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 72 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 analysis.

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 Bangladesh and 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. SNF-Darpon, Annual Report, program specific brochures etc. are the regular outputs by this unit.

External Audit

The SNF general body appointed chartered accountants firm for audit completion. Appointed firm 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	387	49	436
Part-time	01	126	127
Volunteers	116	43	159
Total	504	218	722

List of Senior Management Team (SMT)

Nasima Begum	Executive Director	MSS, Rajshahi University
Md. Jahangir Alam	Director (MFP)	MSS, National University
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
Mehedi Hassan	Deputy-Director (HR & Training)	MBA, UK & IBA, DU
Md. Abul Hasan	Assistant-Director (Admin)	MSS, National University





Organogram



Organization Aims In Sustainable Development Goals (SDGs) For 2016-30

Sustainable Development Goals (SDGs) 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 (SDGs) which are outline as follows;



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.



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

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



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



Online based Reporting.



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

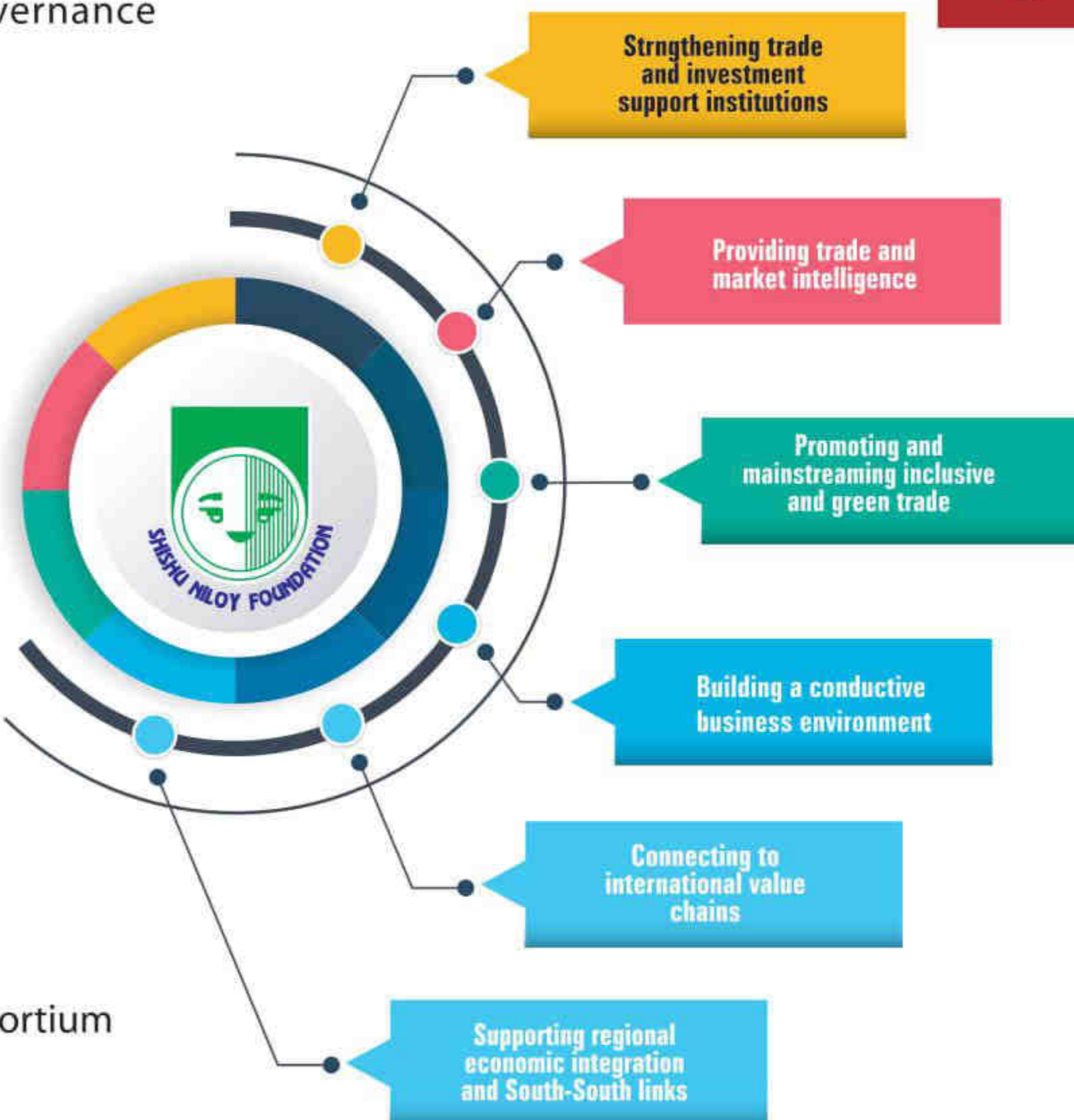


Networking Activities, Consortium Activities, Global Network.



Affordable support for ultra poor, Bagger, Rehabilitation program.

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



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.



SNF's Development Partners'



SAP-Bangladesh



Islamic Relief Bangladesh



Bangladesh Center for Communication Programs



THE WORLD BANK



Projects in implementation

Socio-development Projects

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

Projects under Microfinance

- * ENRICH (Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty)
- * Agriculture Unit & Fisheries Unit (AU & FLU)
- * KGF-Sufolon
- * PACE (Imitation gold Jewelry) Project
- * Skills 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)
- * Sustainable Enterprise Project (SEP)
- * Microenterprise Development Project (MDP)

SNF targets reducing poverty with the global challenges

Despite of great strides in recent decades, Bangladesh was not on track to reach the goal of ending poverty by 2030, even before the onset of the COVID-19 pandemic. SNF estimate that the pandemic could push more people into extreme poverty. A large share of this will be concentrated the country that are already struggling with high poverty rates, but middle-income people will also be significantly affected. SNF is helping in its working area respond by providing them with the data, policy advice, and financial resources they need to protect people and businesses from the impacts of this crisis and build resilience.

Since 1985 SNF is in the development field of South part of Bangladesh. Organization 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 rural areas of Jashore zilla.

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 always 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.





COVID-19 Focused Activities of SNF

From 26 March to 30 May, 2020, the Government of Bangladesh gradually declared general holidays to stop the spread of Covid-19 in the country. As a result, like all other sectors, the activities of micro-entrepreneurs were immensely affected. The activities in the wake on Covid-19 as follows:



Awareness activities: Emergency awareness activities on personal safety and hygiene have been conducted in line with Covid-19 information from the Institute of Epidemiology, Disease Control and Research (IEDCR) and the World Health Organization (WHO). Appropriate guidelines have been provided to the beneficiaries to raise awareness.

Loan activities: As per the directives of the Government of Bangladesh, SNF ensured to stop loan installment collection.

Constant communication: SNF maintained constant communication with all the Branch officers, who in turn always stayed in touch with the micro-entrepreneurs concerned. They would send regular updates from the field.

Training program: We received several training from various training providers so that they can create awareness among the micro-entrepreneurs with the information obtained from this training.

Provision of technical assistance: Micro-entrepreneurs in the poultry, livestock and fisheries sectors have been adversely affected due to disruption in transport during the Covid-19-induced general holidays. In order to insulate micro-entrepreneurs from economic loss in these sectors SNF provided technical advice including on feeding cattle with minimum feed, converting raw milk to dairy products like ghee, cheese etc.

Introduction of alternative markets: SNF dives to explore and linkage with its direct beneficiaries with the alternative markets/supply channels through various marketing system. MEs from various sub-sectors were connected to the e-commerce platforms which enabled them to market their products even during the restriction of transport movements.

Strengthening online communication: SNF has strengthened its online communication channels with the field during the pandemic situation. In addition SNF conducted virtual meetings with various external experts.

Provide COVID-19 equipments: SNF provided assistance to micro-entrepreneurs in aware the situation and distribute masks and personal protective equipments to the employee. SNF also funded to the brothel and extreme poor beneficiaries.





SOCIO DEVELOPMENT PROGRAMS



Education Program

SNF has been implementing education program since 1988. So far, 36,657 children, women and men have got access to the services of pre-primary, primary, non-formal, adult 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.

Every person has the right 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.
- * "Education to Inspire Innovation" has generated rich debates and thoughtful insight by highlighting our values, skills, practices and knowledge, which will be helpful in a dynamic way for our next generations in a rapidly changing Bangladesh.

Shishu Niloy Ideal School, Jashore

There is no alternative to attaining the transcendence in human life. Education plays an unfailing role to the manifestation of humanity and human values. Shishu Niloy Ideal School has established as a primary education institution at the heart of Jashore town since 1988 for ensure quality education. SNIS provides learning opportunities from Play to class five. It also follows Government curriculum as well as other curriculum. Studies aimed at developing children's talents in drawing, music hand writing contest, poetry contest, as well as learning several different competitions was organized by the school.

- * SNF's education programs are helping students to cope with newly innovated learning tools and inspiring them to become responsible citizens and engaged thinkers with an ethical spirit.



Aim of SNIS

The main aim of real education is to gain self power. And keeping this aim ahead by making the students respectful towards the religion of their own and others, making them superstition free and tolerant to others opinion, secular, humane, creative, justice loving, patriot and above all giving assistance to lay in them the foundation of being the dynamic citizens of the state. And for developing their social ethical and aesthetic value, Shishu Niloy Ideal School has been trying to be an ideal human resource development center and a modern institute in the Jashore town.

Our Objectives

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

The school was closed during the COVID-19 pandemic period as announced by the government. However, since May 16, 2020, SNIS has been conducting classes through mobile phone calls as well as video calls. The students have been assessed half yearly and yearly through the quarterly evaluation assessments. A total of 112 pupils have been brought under the Home school education by the SNIS.

Achievement

- ✿ 100% passed in Primary Education Certificate (PEC) completion exam.
- ✿ Shishu Niloy Ideal School arranged annual Sports.
- ✿ Multiple days are observed.



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, Sharsha 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.





Non-formal Primary Education

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

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
- ✿ Children belonging to ethnic communities receive class lectures and course materials in their own languages up to class II so that they can overcome language barriers and cultural gaps
- ✿ Textbooks and other materials for up to class III and government textbooks are used in classes IV and V
- ✿ Students are taught about social values and their rights and responsibilities coupled with basic financial education to empower them

Home School has been conducted from 16 May, 2020 into 49 schools by the financial assistance of BRAC during the COVID-19 period. 5th classes were conducted in 17 schools and infant class in 32 centers through mobile call. In addition, teacher orientation and training has been done through Zoom.



Achievement

- 100% students have been promoted to classes. In annual exam students obtained good result.
- The students have provision of developing their potential talent through practicing their cultural programs.
- Efficiency of the center has increased through skill training of the teachers.
- Meetings, orientations and trainings have increased the capacity of the staff.
- The guardians play major role to pass 100%.
- Coordination between the GO-NGOs has increased.
- SNF is playing important role to increase the rate of literacy and living status of the disadvantaged people.

Number of present students	3261
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Number of education center	112
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Number of Teachers	101
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Continue Education Centre

In 2003, the Roktorin Gonokendra has started its journey in community management and planning with the financial and technical support of the Mass literacy campaign. The main objective of the 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 socio-economic development.

Achievement

- Practice of literacy.
- The center is used for information center and implemented various Gov. Activities, like Vaccination Programs, Polio Feeding Program and also loan collection program by this center.
- 01 (One) pre-primary education center is running.

Continuation of Domestic Violence Prevention & Intervention (DVPI)

Continuation of Domestic Violence Prevention & Intervention (DVPI) project has been implementing With the donation of the MISEREOR-Germany.

Development Goal

The ultimate goal of this project is to reduce domestic violence and stopped early marriage by enhancing awareness through seminar, workshop, meeting, training, quiz competition, big gathering, school program etc. in it's targeted area.

Objective

- All the UP Members of the 10 Unions are helping the victims of the trial through training and now they are familiar about law and women rights.
- The organizational reputation has increase at the grassroots and district administration level through implementing this project.
- Efficient and active staff has created and now, they are able to writing qualitative project proposal and financial report.
- Organization has achieved the skill to carry out the replication of this project in a large scale.
- Cost-free litigation support from district legal aid committee has ensured through the project implementation and enhances coordination.



Key Features

- Shishu Niloy Foundation has been implementing the major project activities through directly linked with government departments such as awareness build-up on early marriage, orientation for school student, 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 on stop domestic violence has increased and also in the areas local community and local leaders help to protect domestic violence.

- SNF has established an effective working relation with the different govt. departments to stop 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 of Magura district from the respective Deputy Commissioner. To declaring early marriage free union of those two, SNF has next to it the community people, UP members, UNO and other government official.



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.

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, 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 make regular routine visit the households in the Elangi Union. The health officer arrange satellite clinics every week in which medical assistance of registered doctor is offered. Health camps (vision, dental, heart, diabetes, etc) are also conducted from time to time in presence of specialist doctors. In these camps, serious patients are referred to different public or private hospitals in where cost free treatment offered. For the first time, 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 few 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 (IGA) Loan, Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). Under IGA loan component, eligible household members can borrow more than one loan to increase their income.



Achievement

Particular	Cumulative
Health camp arranged	27
Static clinic & Satellite clinic arranged	2578
Cataract surgery	175
Diabetic exam	4081
Hand wash bottle placed	5582
Nutrition, Iron capsule & wormwood tablets distribution	128530
Shallow tube, Sanitary latrines & Calvert established	431
Construction of ENRICH Centre	09
Education Support Centre	30
Disabled service activities	20
Beggar rehabilitation	04
Juvenile club	09
IGA loan BDT. disbursement	15.55 core
Livelihood loan	.48 core
Asset creation	1.23 core
Savings balance	1.60 core

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.

Objective of elderly people program

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

Under this program, 1570 senior citizens are involved. Among them 100 people were given a grant of BDT. 1,170,000 till June'2020 and 40 umbrellas, 40 walking sticks, 04 wheelchairs, 100 blankets and 100 chadors were distributed. Besides, 25 elders were distributed Crests and a total amount of BDT 90,000 has given to 45 demise senior citizens.





Skills for Employment Investment Program (SEIP)

The project has been implementing since July 2015. Under the project, Childrens or spouse 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.

Objective

- To Provide skill development 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	10

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 this sector. This sectors 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.

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.	01
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)	13
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)	35 batch
10 days special type of training (1 batch, 20 people per batch) on quality imitation products for the producers / artisans	06 batch
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.	03 batch
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
Experimentally assist in the production of new products such as garlands, bangles, rings, necklace etc. (show and show in the hands of the exhibition)	03
Organizing learning visits to showcase successful new activities such as garlands, bangles, rings, necklaces, etc. (2 visits, 10 visits / visits)	11
Supporting marketing of quality products through experimental packaging (show and show by exhibition)	02
Creating books containing designs and distributing them among the producers / artisans	700
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	6000
Encourage workers to use masks and gloves to work healthfully	1300
Glasses delivery	450

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.

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	1575 Persons
Result of demonstration for use pheromone trap, Block, Vermin compost, Slatted housing for goat rearing, Mix pisciculture and vegetable cultivation of pond edge.	99
Technical assistant on Pheromone trap & Gutti urea applicator	1760





Agriculture unit and Fisheries 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.

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 area

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



Achievement

Particular	Cumulative
Demonstration	
Agriculture Unit on Compost, Poruspipe and guti urea, Pheromone traps block Quality seed production & preservation, High price new crop production, Home state vegetable cultivation and Summer tomato cultivation.	635
Fish cultivation with vegetable cultivation	
Fish cultivation with vegetable cultivation	445
Lior and kriminask distribution	
Vaccination (Livestock) at Cow & goat, Duck & poultry	14791
Material support at Leor & De-worming	2706
Group member training	
Group member training on Agriculture, Fisheries.	1275 Persons
Agriculture advice Centre, Field days.	100



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 among the children of the poorest members, PKSf has been promoting education activities since 2014. In the financial year of 2019-20, BDT. 1,416,000 was given as stipend among total 145 offsprings of 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.

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	15
Present Loanee	72
Savings	151879
Disbursement	8510000
Outstanding	5730302



Sustainable Enterprise Project (SEP)

Sustainable Enterprise Project (SEP), financed by the World Bank, provides assistance to micro-enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity.

The 5-year project (2018-2023) will support 40,000 microenterprises in agriculture and manufacturing sectors with special focus on environmentally stressed and vulnerable to climate change areas.

Objective: "To increase the adoption of environmentally sustainable practices by targeted microenterprises."

Project Components:



The first of the three components of SEP will support common services influencing non-revenue-generating physical activities to be environmentally sustainable through enhancing low polluting businesses as well as increased eco-labeling, product certification, brand development and access to premium markets. Besides, POs' capacity development and revenue-generating common services are included in this component.

The project, through component-2, will be extending financial support for income-generating opportunities to the targeted microenterprises by supporting investment in activities - which are resource-efficient, low polluting, green and resilient - through Partner Organizations (POs) as Agrosor loan.

Under the component-3, a Project Management Unit (PMU) will ensure the project implementation in a timely and effective manner. It also includes activities for PKSf/PO-level capacity building, facilitating communication and knowledge management, printing-publications, sub-sector studies, and monitoring and evaluation (M&E).

Achievement

Present Member	479
Loanee	423
Savings	8506640
Disbursement	55990000
Outstanding	43993251



A Loan Agreement between Government of Bangladesh and ADB, and a Project Agreement between PKSf and ADB were signed on 06 February 2019. A Subsidiary Loan Agreement (SLA) between PKSf and Government of Bangladesh were signed on 02 April 2019. Subsequently the project was declared effective on 04 April 2019 by ADB.

Project Objective

'To promote development of Microenterprises (MEs) for inclusive economic development and rural poverty reduction'.

Project Period

The implementation period of the project is 02 years (01 January 2019 to 31 December 2020).

MDP expects to support additional 40,000 micro entrepreneurs mainly engaged in Manufacturing, Agriculture, Livestock, Fisheries and Food Processing sectors with special focus on women entrepreneurship, environmental sustainability and social safeguard. MDP aims that at least 70% of the additional 40,000 ME borrowers will be women.

Achievement

Present Member	375
Loanee	344
Savings	4706082
Disbursement	45565000
Outstanding	35514812



Microenterprise Development Project (MDP)

With a view to further strengthening PKSf's Microenterprise development program, PKSf has launched a new project titled "Microenterprise Development Project (MDP)" with the financial and technical assistance of the Asian Development Bank (ADB). MDP is designed to assist micro entrepreneurs throughout the country carrying out environmentally sustainable and financially viable enterprises. The project aims to include an additional number of 40,000 micro entrepreneurs under PKSf's enterprise development program. This project has been designed with PKSf's business cluster development approach.

ECONOMICAL DEVELOPMENT PROGRAMS



SNF's Microfinance & Financial Inclusion

Financial empowerment is one of the important elements to address the sustainable development. Sustainable Development Goals (SDGs), '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.

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;
- * Value Chain Development;
- * Financial Inclusion with services;
- * Risk Management



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. 1,00,000 and depends on the nature of project.

Objective

- * To support credit for trading business for poor families' livelihood improvement
- * To help socially empower for the poor families.
- * To support for training for agriculture and livestock development.
- * To create on employment poor family's environment.

Achievement

Present Members	18696
Present Loanees	13147
Savings Balance	129861913
Loan Disbursement	404774000
Loan Outstanding	272080081



AGROSOR

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. 1,00,000. AGROSOR supports only to the people both male and female, whose are highly experienced to proper and successful handle and utilize the loan money.

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	15170
Present Loanees	11714
Savings Balance	328100261
Loan Disbursement	1197025000
Loan Outstanding	1100865528

BUNIAD

SNF is providing more 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 loan size under this component is maximum BDT. 30,000.

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	2175
Present Loanee	1364
Savings Balance	12418098
Loan Disbursement	27308000
Loan Outstanding	17620495

SUFOLON

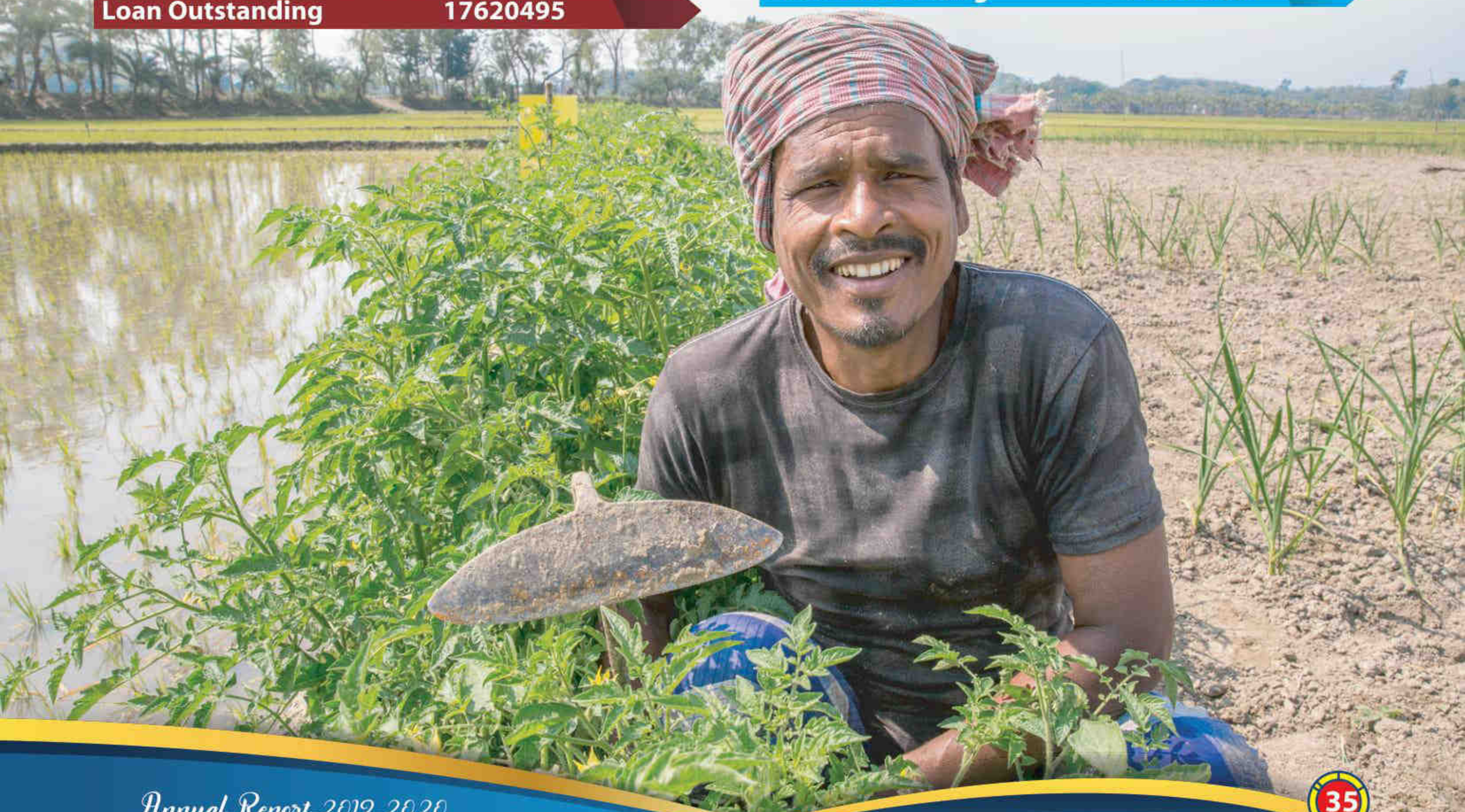
Shishu Niloy Foundation (SNF) has been provided loan support in seasonal basis. The borrowers will pay back the loan by one installment after the season. Under this project Shishu Niloy Foundation (SNF) is providing technical assistance and need-based sustainable loan support to the poor and marginal people. Beneficiaries' get maximum BDT. 100,000 grant size through this component.

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	10159
Present Loanee	9335
Savings Balance	69707794
Loan Disbursement	415102000
Loan Outstanding	235330620





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 taka to maximum BDT. 60,000 taka and the duration to pay it is for 6 months. The loan is given under the terms of repay in weekly/monthly or at a time basis.

Objective

- ✿ To provide need base credit support for fulfill of basic need through agriculture production, agricultural micro and small business and small initiative.
- ✿ To provide support for increasing food production 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.

Achievement

Present Members	329
Present Loanees	194
Savings Balance	1893389
Loan Disbursement	15527000
Loan Outstanding	5486847

IGA, Livelihood & Assets Creation Loan

SNF has started Income Generating Activities and 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.

Result

- ✿ Increase of income
- ✿ Livelihood development
- ✿ Employment creates
- ✿ Increase of production

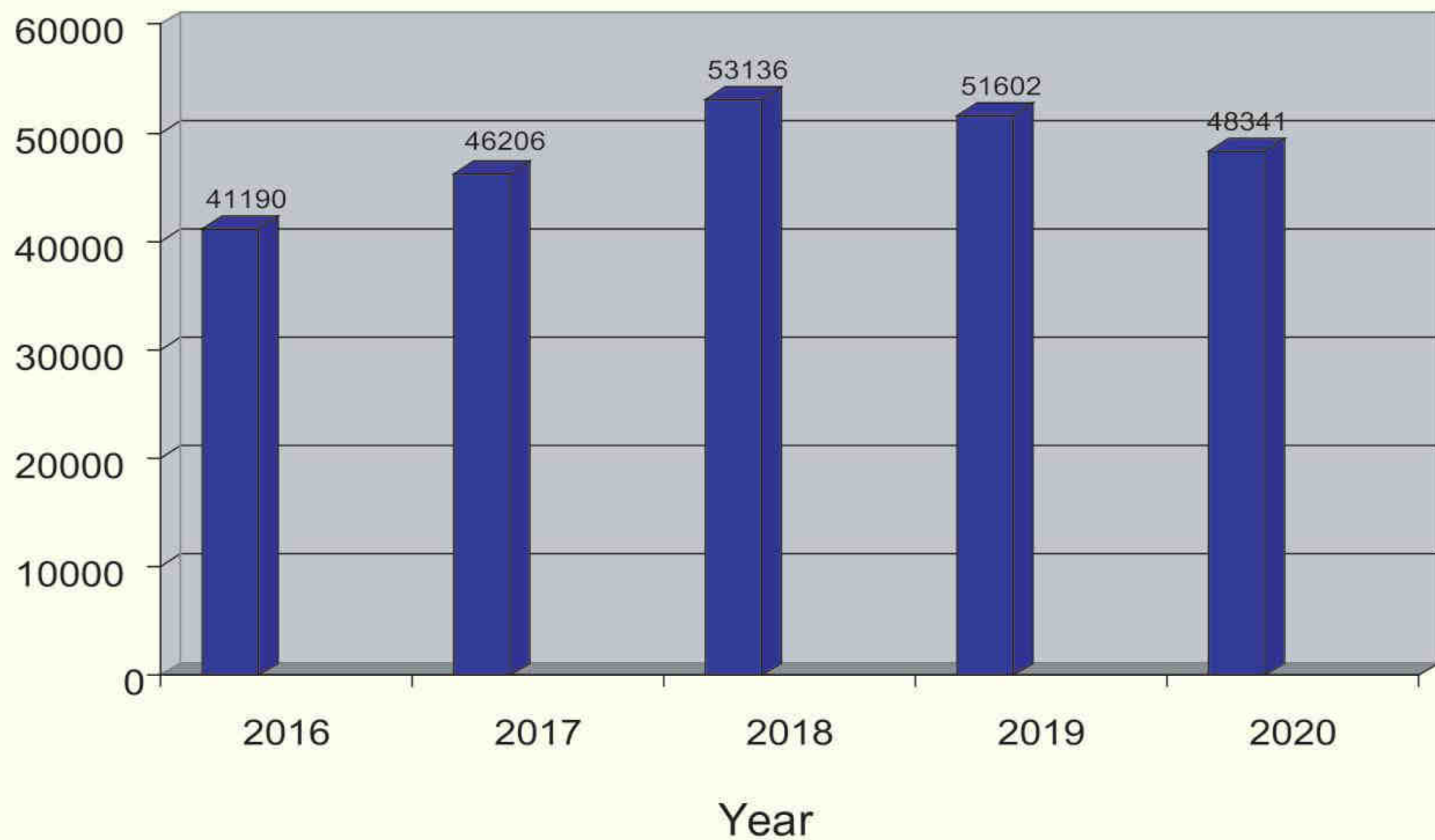
Achievement

Present Members	1130
Present Loanees	880
Savings Balance	16082073
Loan Disbursement	49127000
Loan Outstanding	41637824

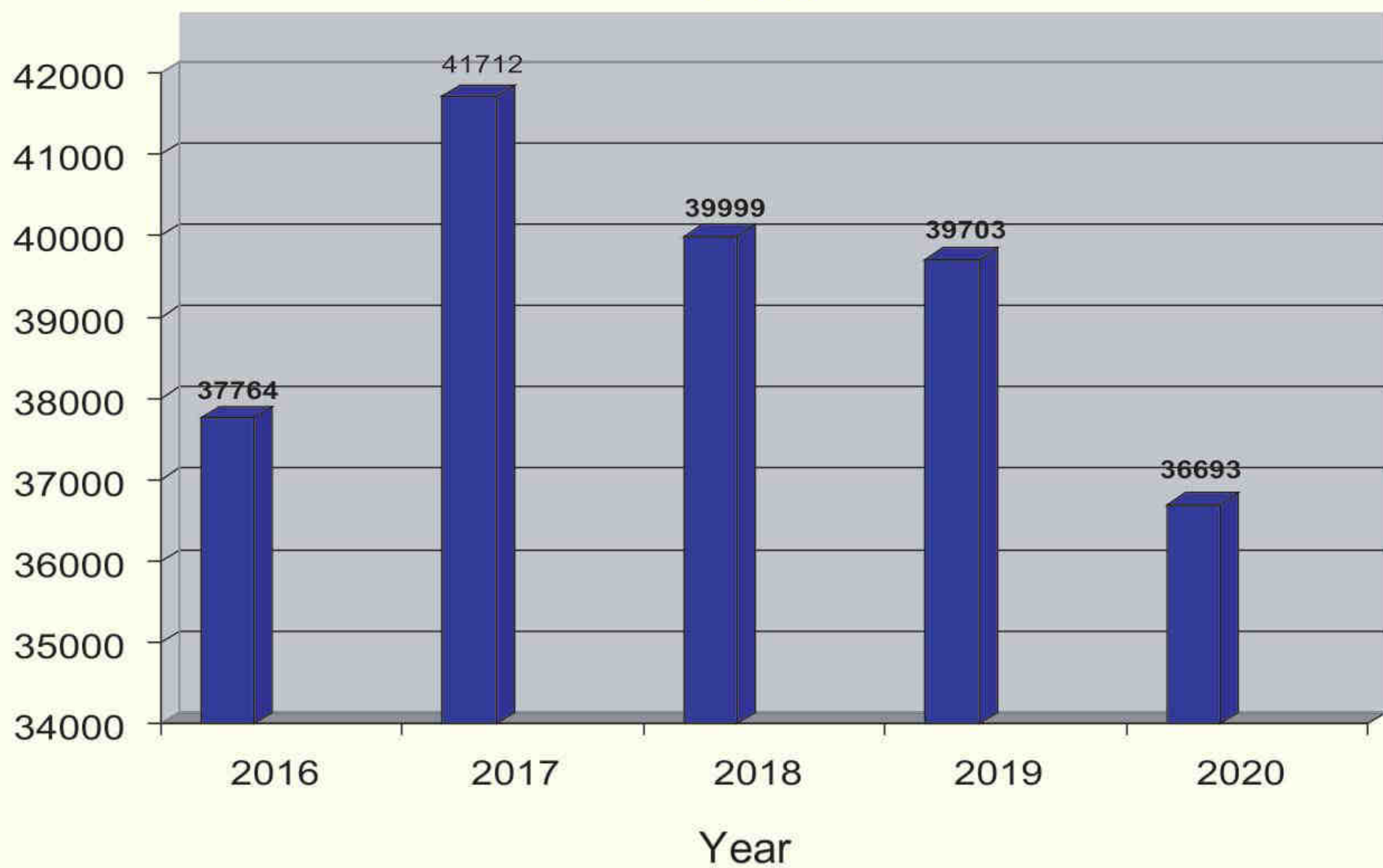


Graphical Statement

Member

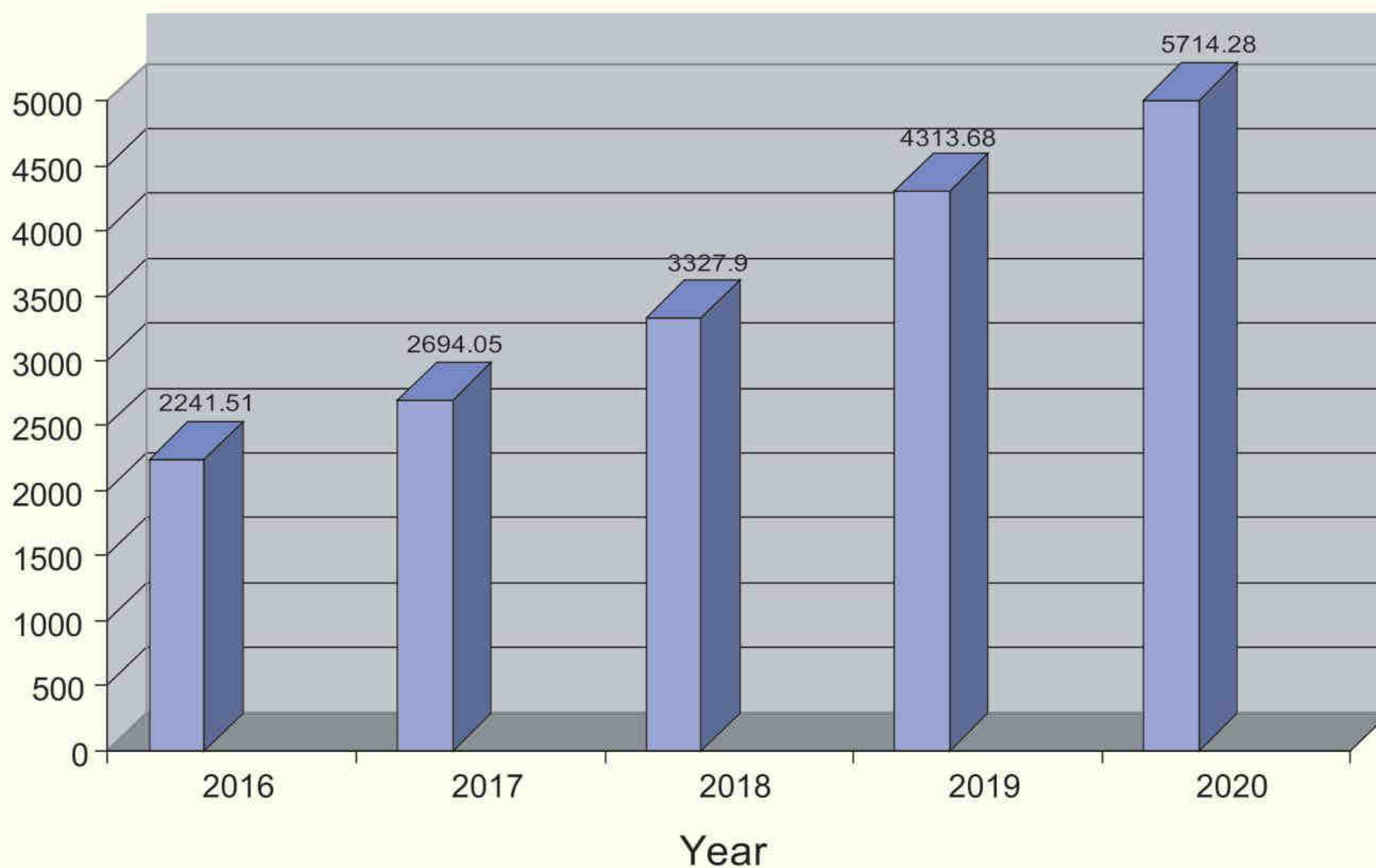


Borrower

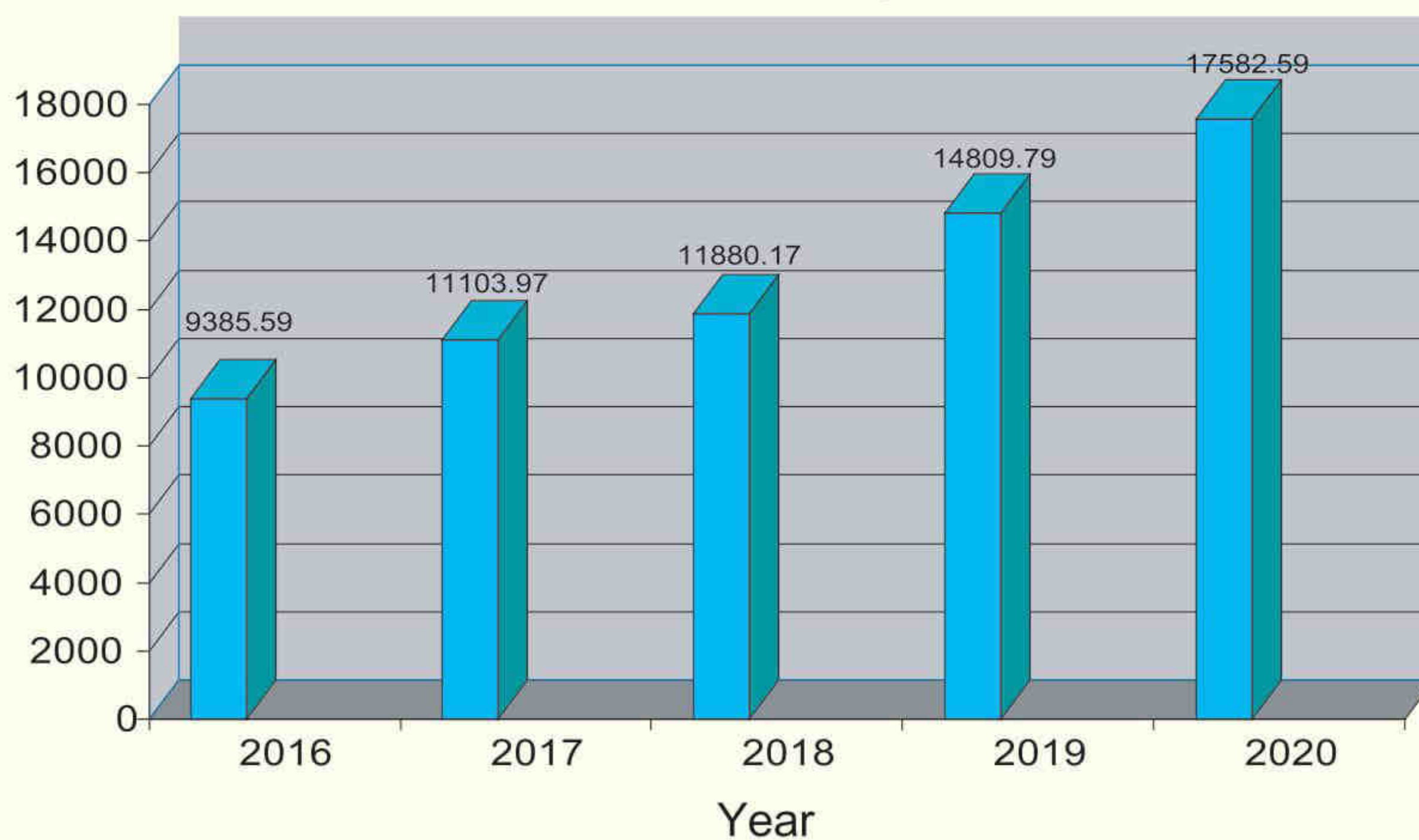




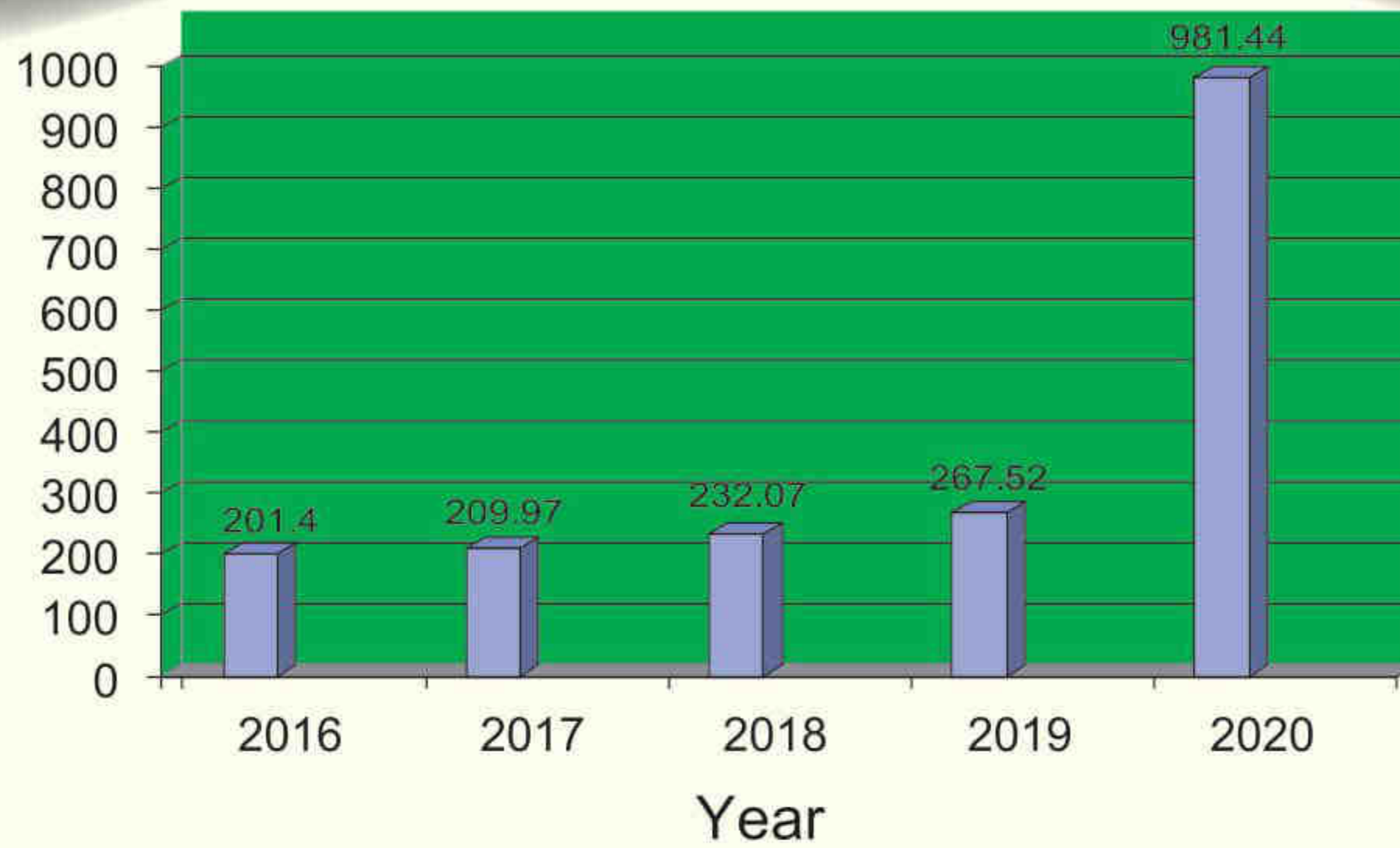
Savings Balance (Lac)



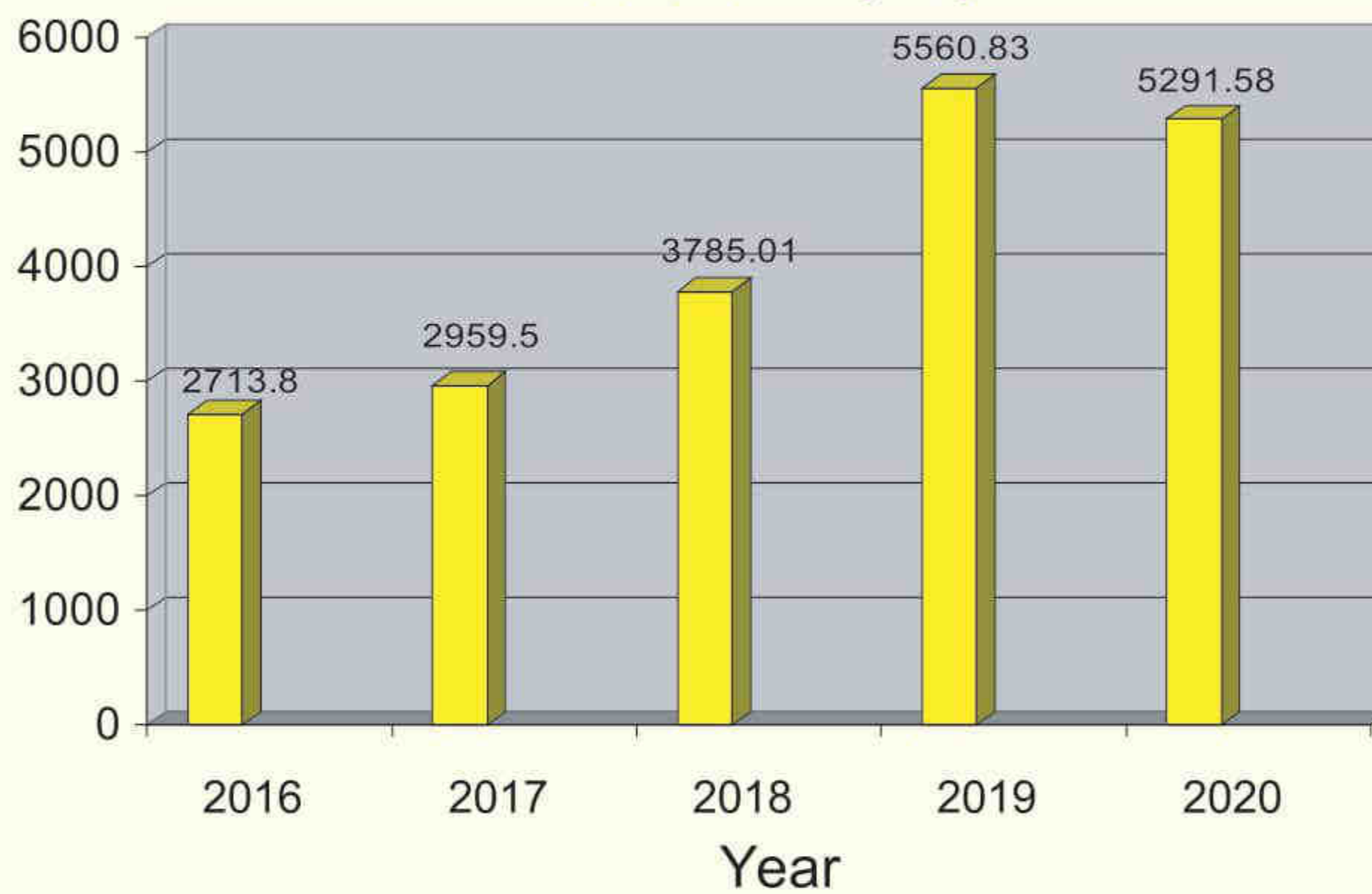
Loan Outstanding (Lac)



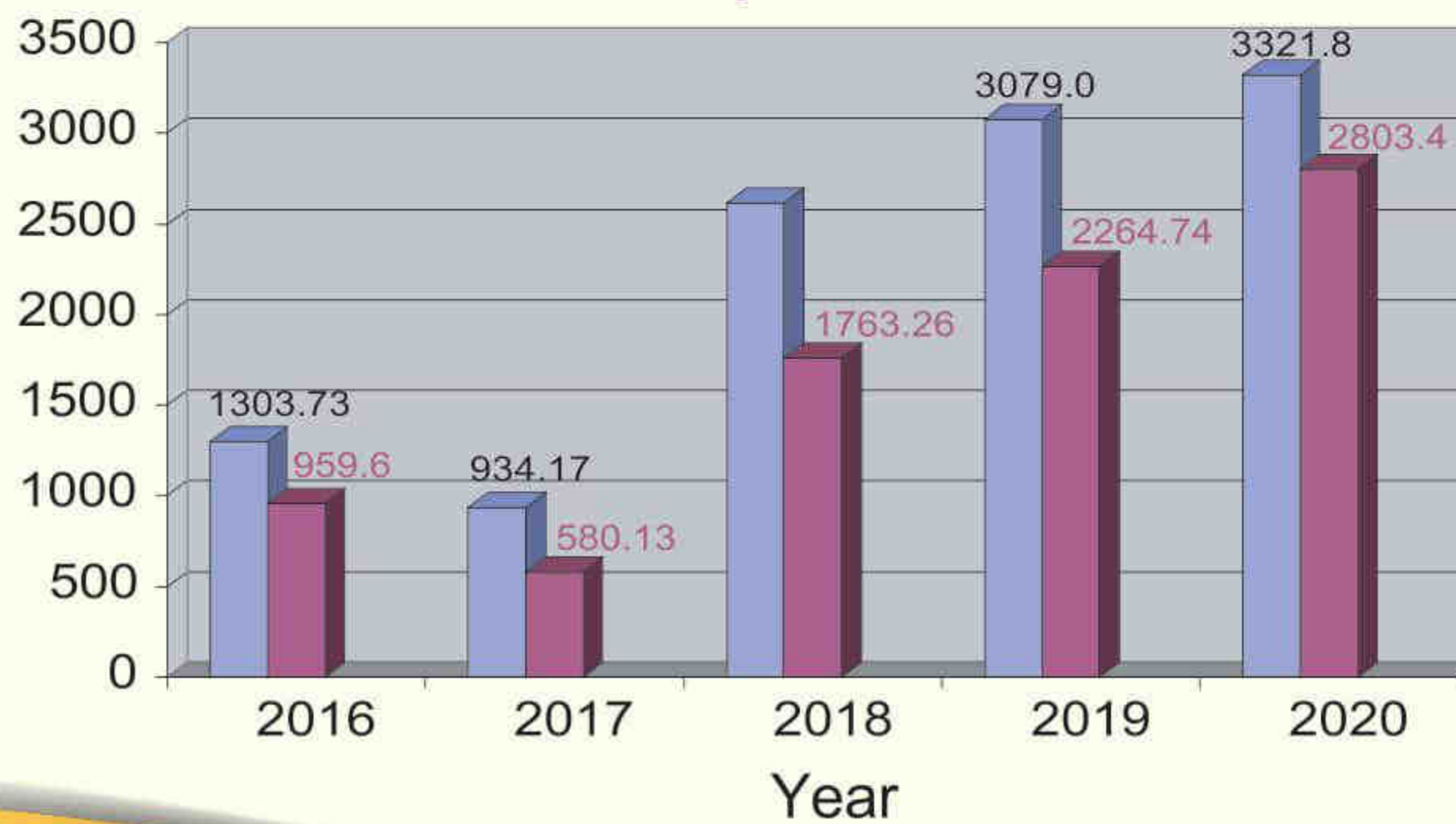
Overdue(Lac)



PKSF Fund (Lac)



Income & Expenditure (Lac)





MARKABLE EVENTS

Delete darkness to the path of light



Farhana Nazmin, daughter of Md. Alim Uddin, Village: Boro Mandarbaria, Union: Kalicaranpur, Upazila: Jhenaidah Sadar, District: Jhenaidah. She always dreamed of doing something after finishing her studies and would be able to make a happy family with her husband and children after marriage. That dream remains a dream even today. The only thing her parents arranged the wedding before she finished her studies. Human torture begins within a few days of marriage. At one stage she had to end her life and became a mental patient as because she could not accept divorce due to study disruption. Gradually, she started recovery with the help of her parents and other members from her family and started studying again. Suddenly one day she found the way to light! Through members of the ward committee of the CDVPI project of the organization, she learnt there are opportunities in income-generating programs for those who have been divorced. Nazmin contacted the field staff through the members of the ward committee. Nazmin was selected for 10 days for home-made food and sewing training based on the opinions. The 10-days training was organized at the SNF's head office with residential facilities. A total number of 10 enterprising women like Nazmin were provided training. At the end of the training, she finds a new light and dreams of doing something new. With the grant that has given at the end of the training, she buys suitable clothes for business. Thus she has started a small income by making those clothes. The desire to do something became very big now. There is also a primary school next to her house. She has taken initiative to make home-made food items and trying also earns from there. Today, Nazmin is dreaming of a new life, forgetting everything of the darkness past. She thanked SNF for building her dream ladder.

Champa Khatun Restoring Her Broken Dream

Located in Surat, Barek Ali Secondary School's student Champa Khatun is the daughter of the couple of Farida Begum and Sirajul Islam inhabitant of Hudasurat village under Surat Union of Jhenaidah Sadar. It was her dream to completion study and assisting own family. The girl dreaming to be self-reliant didn't know what is going to happen in her life very soon. Barely studying in class 8, she came to know that her father going to arrange her marriage. Her hubby has just returned from abroad and it was a great opportunity to her parents which they didn't want to lose at all. Despite of Champa's rejoinder, her parent has arranged wedding ceremony and she bound to got marriage.

In childhood, she has to go her husband's house become a decent wife placing a new dream. But soon she was disillusion when she came to know that her husband returned empty-handed from abroad and now there is no money in her hand to do something to maintain own family. In this situation her husband demand dowry to launch a business but her limited earned father unable to mitigate this demand. As a result, she became victim of torture. Due to the level of torture reached in extreme, she became delirious and at this stage her parent forcibly brought her back to home. Her 8-month married life has become end and she becomes recover from delirious gradually with the close nursing of her parent. Champa's father was agreed to continue her desired education but this desire fall into trouble due to reduce income of her father for the effect of pandemic situation like Corona Virus. Sudden a day Champa came to know that a charitable committee is functioning in her area for distressed women under the Continuation of Domestic Violence Prevention and Intervention (DVPI) project of Shishu Niloy Foundation. To hear regarding this she became hopeful and participates in a committee meeting and discusses briefly her misery and also informs her desire by suggesting of a committee member. The committee assumes her and request to the project officer of said project to take initiative to continue her schooling. According to the advice of Project Officer, Champa had submitted a prayer. On the basis of Champa's application,





SNF management took a decision to provide financial assistance under MISEREOR-Germany supported DVPI project for re-continue her study. As a result, Champa has been continuing her study for one year and her dream is restored again.

Champa's face was looking shiny when she talked with SNF's representative. She also expresses her pleasure and gratitude to SNF management for help to restore her dream. We pray for her to reach the top of success by passing all kind of obstacle.

ENRICH houses were started during the pandemic situation

Under the ENRICH program which is smoothly implemented by the organization at Alangi union of Kotchandpur Upazila, 09 ENRICH houses were started by the beneficiaries on their own initiative during the pandemic situation with the financial support of the Palli Karma-Sahayak Foundation (PKSF) so far. Each beneficiary is provided 15 fruit, 10 forest, 05 medicinal, 05 flower trees along with various vegetable, 01 green stove, 01 poultry house, 01 pigeon house, 01 vermin compost plant and 02 sex pheromone traps worth about a total of BDT. 5,000/- and 800 in cash for gating the house as a grant money. ENRICH house activities were going well, but the gates and other components of all the houses were severely damaged by the last Amphan cyclone. Already all damaged ENRICH houses are resuming their activities again. At present, most of the households are able to earn on average of BDT. 2000/- to 3000/- which we hope will gradually increase further.



Digital health care has been provided

Health care activities are being carried out through 02 units of the said union under the health and nutrition program of ENRICH program. Unit offices open from 2.00 pm to 5.00 pm every week days. So far, ENRICH program has been providing various types of health services through 02 Health Officers. Digital health care has been provided by door-to-door health inspectors since last April'2020 which is also a very beneficial to the people of the area and they are grateful to the organization.

The youth society undertook a development program

Under the ENRICH program the youth society undertook a development program of planting trees and planting palm saplings in different wards of Alangi Union to celebrate the centenary of Mujib's birth. Some of his pictures:



Picture of various activities has taken by the youth society in development during the COVID-19





Adolescent Program has brightened the image of the organization



Aim of establishing the fair rights of persons with disabilities in the society

04 campaigns were implemented on disability identification and survey inclusion in the month of January and February'2020 at Safdarpur, Kushna, Baluhar and Alangi union under Jhenaidah district. As we all believe development is not possible without the exclusion of anyone in the society to implement the government's sustainable development goals (SDGs) in these pandemic situations. In particular, it is not possible to achieve the desired goals by excluding backward people of the society. A large proportion of the backward population is the disabled of the society. With the financial support of PKSf, Shishu Niloy Foundation (SNF) organized "Disability Identification Campaign" in the mentioned unions of Kotchandpur Upazila with the aim of establishing the fair rights of persons with disabilities in the society. Through this campaign, the disabled people in remote areas who have not yet received the Subarno gold card would be identified by the doctor and the disability card would be issued as soon as possible. Kotchandpur Upazila Social Service Officer said that by organizing such a campaign, Shishu Niloy Foundation (SNF) is cooperating with the work of the office, which the social service office needed to do. He highlighted and ensured the various facilities of the government for the disabled. In particular, he highlighted various health care activities at the hospital and scholarships of up to BDT.50000/- for students with disabilities. Such initiatives have been taken in only 04 upazilas of Bangladesh in collaboration with PKSf and Kotchandpur Upazila implemented by SNF is one of the partner organization one of them.

Adolescent program implemented by Shishu Niloy Foundation with the financial support of Palli Karma-Sahayak Foundation (PKSF). Under this, various activities have been implemented, the most notable of which are: Pitha Festival, Child Marriage, COVID-19 awareness, Sports, Quiz, and Essay writing and Cultural Competition. Sports include throwing balls in baskets, Essay writing competitions on violence against women within 1000 words, and cultural competitions featuring patriotic songs, plays on child marriage, and Islamic songs. Taking such an initiative through the Adolescent Program has brightened the image of the organization among the parents of the area. Parents are requested to do more such programs.





Coconut planting by the Elderly people

Shishu Niloy Foundation (SNF) is implementing elderly people development program to improve the quality of life of the elderly with the financial support of PKSF. Under this program in Balabaria Jame Mosque of Balabaria village and behind the Prabin Kendra 02 Vietnam hybrid coconut saplings were planted in the premises. The coconut saplings were planted by the own funds of 21 elders. The coconut tree acts as a shield to protect man from the onslaught of thundering. People also like coconut as a delicious fruit and to enhance natural beauty. Chairman Mr. Md. Mizanur Rahman said that planting coconut saplings in the premises of Mosque is a great purpose during this pandemic situation COVID-19. He thanked the officials of Shishu Niloy Foundation (SNF) for this. The members of the committee encouraged the people of other wards to plant coconut saplings in the mosque premises.



The true example for everyone those who want to succeed in life



Md. Shukur Ali son of deceased Mofazzal Khan is a sick man from a very poor family. Md. Shukur Ali and his wife have no sons in their family, they have only two daughters whom are married already. With difficulty to run his family at this age he sold labor and his wife used to work in another's house. He was receiving BDT.500/- as a old allowance from Shishu Niloy Foundation (SNF) with the financial support of PKSF. Through the advice of the program officer of Shishu Niloy Foundation (SNF), he started rearing 200 poultry in a small scale at home by saving a small amount from the allowance money. Later, with the gradual increase of his income, he started rearing 02 goats, ducks, chickens and pigeons at his house. He currently owns a small grocery store. He is earning BDT.8000/- to 10000/- per month from his current asset. He and his wife now no longer work for someone else's. At present his situation is not lacking like before. Both they live in peace with sound. Now both of them are the true example for everyone those who wants to succeed in lives.





Momin and Rehena couple do not have to look back due to pisciculture:

Md. Momin Islam husband of SNF's beneficiaries Rehena Begum; Dipali Samity of Goalbari village under Hariharnagar Union of Manirampur. Rehena's husband is a simple fish farmer return from Dubai. He has only 52 decimal land for fish farming. After returning back from abroad he borrowed money to white fish farming for the last 6 years. But due to market down fish prices and lack of his technical skills in fish farming, he did not make a profit and suffers financially. He is plagued by debt. He lost his way because he did not know what to do. He became a member of SNF's group through Fisheries Officer and Credit officer of Bakra Branch and took a loan in monthly installments of BDT. 200000/-. He was contacted and informed about the cultivation of native fish and as he expressed interest and in a few days pond was prepared for the cultivation of Pabda and Gulsha fish. He was then selected as a member for the implementation of Pabda and Gulsha mixed cultivation in his pond and he started cultivation vegetables on the bank under the innovative agricultural initiative by Shishu Niloy Foundation (SNF). As a result, he started getting production rate which are increasing rapidly. He is now successfully cultivating Pabda and Gulsha with carp fish. Many people in his area have started pisciculture in the same way. Under the innovative agricultural initiative of SNF, he was given training on mixed cultivation in the pond and vegetable cultivation in the bank which inspired and inspired him.

Momin is trying to lease one more pond in the future. So, he is trying to get an advance loan of BDT.300000/- from SNF. His future plan is to expand the Pabda and Gulsha mixed farming farm on a large scale. Momin is grateful to SNF's activities and he further said that these activities are contributing to the improvement of the living standards of the poor people.

Md. Moklesur Rahman is a socially he is now a man of dignity

Md. Moklesur Rahman is a successful entrepreneur. He lives in vogail bagadi village of Alamdanga under Chuadanga district. Moklesur Rahman, the younger of the father's two sons, lives together with his father, mother and sisters. He is a member of MDP project of Sohag male Samity of Asmankhali branch of SNF. He started cultivating 02 bighas of banana, 02 bighas of paddy, 1.5 bighas of jute and other crops on his total of 06 bighas land as well as betel cultivation on an experimental basis in 10 decimal of his land. He noticed cultivating betel leaves; his financial prosperity began to increase. With the success of betel cultivation, Moklesur Rahman planned to expand its scope. But he could not implement the plan due to financial crisis. At the same time, SNF extended a helping hand to him and provided a loan of BDT.150000/-. He became self-confident and started betel cultivation on 01 bigha of land. And thus he sets foot on the first rung of his destiny. Due to the Covid-19, it was not possible to export the betel produced from his field due to the obstruction of long distance transportation system and even the betel had to be sold at a much lower price for low demanding in the local market. In this extreme condition, the natural disaster Amphan caused extensive damage to his total field. He became disappointed; the organization came to his side and gave him a loan of BDT.160000/- in the second phase. At present, He is earning BDT.35-40 thousand per month by cultivating betel laves on 2.5 bighas of land. He is now taking care of all his own needs as well as contributing to the financial development of his elder brothers and sisters. Socially he is now a man of dignity. He has been able to gain recognition among locals and families as a role model for development. Moklesur Rahman and his family are forever grateful to the Shishu Niloy Foundation (SNF)'s MDP project.





Md. Mirazul Gazi is a successful Banana farmer

Md. Mirazul Gazi of Shibpur village under Mujibnagar upazila is a regular member of Baikali Purush Samity of Mujibnagar branch. He cultivates banana in 08 bighas of land. In addition to banana cultivation, he cultivates 08 bighas of onion and 03 bighas of paddy. Bananas produced from their land and other products were sold in wholesale markets in different including local markets. In this way their family was going on happily. In the meantime, the Corona period has started in the country thus comes down as a curse at the happy family. When the lockdown started, the gathering of people in the market was stopped and the transport system was also completely shut down. The bananas production on their farms continue to be deprived of fair prices due to lack of regular buyers in the market and wholesalers also stop coming to the market due to the closure of transportation, thus failing to sell their bananas in the wholesale market as well. As a result the field starts to deteriorate. After the country's lockdown relaxed, regular buyers start coming to the market again and the transportation system is introduced. In this situation, he decided to cultivate banana again, but there was a lack of cash. The branch office take initiatives on their problems and inspected the project and provided a loan of BDT.190000/-. After receiving cash, he started cultivating again. At present, financial prosperity has returned to his family as before.

A new light of hope has appeared

Md. Mahfuz Rahman is a successful entrepreneur from Shibpur village of Meherpur district. Normally he started cultivating banana, paddy, jute and other crops on his total 20 bighas of land as well as onion cultivation in 06 bighas as an experimental basis. There was nothing significant about his financial well-being and a regular shortage in the family. But by cultivating onions on 06 bighas his financial prosperity began to improve. After getting success in onion cultivation, he planned to increase its scope. But due to financial crisis he could not implement his plan properly. At the same time, Shishu Niloy Foundation (SNF) extended a helping hand to him and provided a loan of BDT.100000/-. The self-confident guy started onion cultivation and he stepped on the first changing of his destiny. Due to COVID-19, the onions produced in his field could not be exported because of long distance transportation system and even the onion had to be sold at a lower price. He became disappointed; SNF again came to his side and gave him another loan of BDT.300000/- in the second phase. At present he is cultivating onion in 08 bighas. This year he is expecting more yields. Now he is earning 25-30 thousand taka per month by selling various crops. Due to this income, a new light of hope has appeared in his needy family. Md. Mahfuz Rahman has now started fulfilling all his own needs as well as contributing to the financial development areas. Even when a family in his area is facing financial or any other problem, he comes forward with an attitude of cooperation. Now he has been able to gain recognition among the locals and families as a role model of development in his area.





AUDIT STATEMENT





AZIZ HALIM KHAIR CHOUDHURY

Chartered Accountants

Exclusive Correspondent Firm of PKF International

Independent Auditor's Report

To the member of Shishu Niloy Foundation (SNF)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of **Shishu Niloy Foundation (SNF)**, which comprise the statement of financial position as at 30 June 2020 and the related statement of comprehensive income, statement of changes in capital fund & reserves and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of **Shishu Niloy Foundation (SNF)**, as at 30 June 2020 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the applicable laws and regulations.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

We believe that the audit evidence, we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no other key audit matters to communicate in our report.

Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the financial reporting process of the organization.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on Other Legal and Regulatory Requirements We also report the following:

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by MRA Act & Rules have been kept by the organization's management so far as it appeared from our examination of those books;
- c) the Statement of Financial Position, Statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts;
- d) the organization has followed and maintained adequate recording system and procedures as prescribed by MRA and its internal management policy;
- e) the internal audit team is functioning in accordance with all required standards, policies and procedures;
- f) the organization complied with its internal policies and procedures properly; and
- g) the organization complied with PKSF's direction to perform the activities properly.

Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:

Md. Aftab Uddin Ahmed

FCA Senior Partner Date: 19 November 2020



Shishu Niloy Foundation (SNF)
Statement of Consolidated Financial Position
As at 30 June, 2020

Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of **PKF International**

Particulars	Notes	Amount in BDT	
		As at 30 June 2019	As at 30 June 2020
Properties & Assets			
Non Current Assets:		73,387,722	50,230,232
Property , Plant & Equipment (WDV)	6.00	73,387,722	50,230,232
Current Assets:		1,942,205,932	1,669,673,262
Short Term Investment (FDR)	7.00	112,813,882	76,028,175
Loan to Members	8.00	1,758,807,899	1,481,834,932
Interest Receivable on FDR	9.00	1,199,118	982,737
Loan to Staff Motorcycle	10.00	6,004,416	5,758,820
Down Payment Account	11.00	139,596	148,086
Advance & Prepayment	12.00	237,750	1,400,296
Unsettled Staff Advance	15.00	690,493	1,101,722
Closing Stock	16.00	875,242	491,793
Loan to General & Other Project	17.00	2,209,811	2,877,367
Fund receivable UPP Ujjibito, Agriculture & Live Stock, ENRICH & KGF	18.00	7,151,507	10,099,122
Cash & cash equivalents	19.00	52,076,218	88,950,212
Total Property and Assets		2,015,593,654	1,719,903,494
Capital Fund & Liabilities			
Capital Fund		481,407,777	427,988,072
Cumulative Surplus	20.00	433,732,766	385,497,405
Statutory Reserve	21.00	47,675,012	42,490,667
Non-Current Liabilities:		230,041,663	270,824,998
Loan from PKSf	22.00	230,041,663	270,824,998
Current Liabilities		1,304,144,214	1,021,090,424
Loan from PKSf (Current Portion)	22.00	299,116,668	285,258,337
Loan from Bank & Other	23.00	275,342,691	189,235,813
Members Savings Deposits	24.00	571,428,129	431,368,057
Inactive Members Savings Deposits	25.00	2,404,187	1,314,738
Loan Loss Provision	26.00	43,406,302	37,286,837
Insurance Fund	28.00	59,670,874	50,295,358
Provision for Expenses	29.00	1,520,218	1,266,047
Provision for Staff Gratuity Fund	31.00	31,302,680	9,083,980
Provision for Savings Interest:	32.00	14,913,562	9,357,744
Staff Security Fund	33.00	3,744,450	3,208,200
Advance to PKSf ENRICH	34.00	1,294,453	3,415,313
Total Capital Fund and Liabilities		2,015,593,654	1,719,903,494


Executive Director
SNF

Signed as per our annexed report of even date

19 November 2020
Dhaka


Deputy Director (Finance)
SNF


Aziz Halim Khair Choudhury
Chartered Accountants

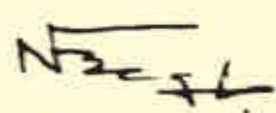
Shishu Niloy Foundation (SNF)

Statement of Consolidated Income and Expenditure

For the year ended June 30, 2020

Amount in BDT

Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
Income:			
Service Charge on Loan	68.00	315,325,767	290,831,331
Grant, Local contribution & Subsidy Receipt	69.00	7,105,512	4,996,622
Bank Interest	70.00	6,451,769	4,988,553
Receivable Income	71.00	10,763,701	11,751,659
Sundry Fees Income	72.00	3,438,731	3,762,555
Miscellaneous Income	73.00	157,166	172,882
Admission Fee		227,640	267,920
Write off loan recovery		69,197	6,170
Receivable Interest on FDR MFP		1,199,118	982,737
Total Income		344,738,601	317,760,429
Expenditure:			
Service Charge of PKSF, Bank & Other	74.00	52,308,446	39,367,318
Interest on Member's Savings		34,767,826	18,141,990
Staff Development, Training, Workshop & Seminar		3,727,706	1,931,094
Printing Stationery & Publications		2,060,692	737,733
Staff Salaries & Benefits	75.00	144,771,863	111,834,465
General Admin expenses	76.00	28,196,288	23,068,879
Local Contribution to Development Project	77.00	4,313,496	3,222,463
Mitigate Development Project cost from Individual Project	78.00	7,869,888	10,299,711
Bank Charge /DD Charge		4,007,532	1,847,922
Program Cost	79.00	613,806	473,338
Provision Expenses	80.00	10,555,301	13,679,016
Total Expenditure		293,192,844	224,603,929
Excess/(Deficit) of income over expenditure		51,545,757	93,156,500
Total		344,738,601	317,760,429



Executive Director
SNF

19 November 2020
Dhaka



Deputy Director (Finance)
SNF



Aziz Halim Khair Choudhury
Chartered Accountants



Shishu Niloy Foundation (SNF)

Statement of Consolidated Receipts & Payments
For the year ended June 30, 2020

AHKC

Aziz Halim Khair Choudhury

Chartered Accountants

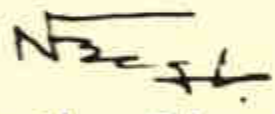
Exclusive Correspondent Firm of PKF International

Amount in BDT

Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
Receipts:			
Opening Balance	35.00	88,950,212	54,938,086
Loan from PKSF	36.00	316,000,000	430,500,000
Loan from Bank & Other	37.00	250,101,594	268,190,297
Loan Realization from Others	38.00	2,981,179	604,745
Loan Realization from Beneficiaries	39.00	1,815,295,132	1,875,530,360
Members Savings Collection	40.00	332,956,622	298,886,988
FDR Encashment	41.00	-	24,486,658
Fund Receivable PKSF	42.00	9,275,572	6,408,913
Advance Received from donor	43.00	6,977,265	4,102,794
Inactive Members Savings		1,153,946	482,463
Motor cycle Loan Recovered (Staff)		274,472	211,810
Advances Recovery		2,211,508	2,553,529
Staff Security Fund		1,010,000	1,651,500
Micro Insurance Fund Collection		17,973,804	18,265,264
Unsettled Staff Advance		-	542,506
Other Receipts	44.00	2,434,376	1,314,925
Service Charge Income	45.00	290,492,620	267,861,565
Grant, Local contribution & Subsidy Receipt	46.00	6,951,869	4,893,214
Bank Interest	47.00	637,366	1,268,808
Admission Fees		227,640	267,920
Sundry Fees	48.00	3,438,731	3,762,555
Write off loan recovery		69,197	6,170
Other Revenue Income	49.00	332,287	385,180
Total		3,149,745,392	3,267,116,250
Payments:			
Loan Refund to PKSF	50.00	342,925,004	252,916,670
Loan Refund to Bank & Others	51.00	164,837,747	264,607,943
Loan to General & Other Project	52.00	2,413,623	2,240,297
Loan to Beneficiaries	53.00	2,221,385,000	2,305,758,000
Members Savings Refund	54.00	76,807,468	74,238,042
Inactive Members Savings Refund		64,497	37,154
Investment on FDR	55.00	30,700,000	37,750,000
Capital Expenditure	56.00	26,749,186	31,698,782
Mitigate Provision for Expenses	57.00	16,205,173	27,078,578
Mitigate Provision for Vat & Tax	58.00	602,887	699,517
Advance Payment donor	59.00	3,741,985	1,602,794
Other Payments	60.00	-	707,468
Motorcycle Loan Staff		1,533,267	1,509,260
Unsettled Staff Advance		-	40,850
Staff Security Money		473,750	691,500
Advance		7,895,687	9,813,094
Advance Tax		97,703	159,925
Closing Stock		1,697,592	1,269,053
Micro Insurance Fund Refund		-	30,810
Service Charge Paid to PKSF, Bank & Other	61.00	52,308,446	39,452,337
Staff Salaries & Benefits	62.00	105,150,227	87,415,636

Amount in BDT

Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
General Admin expenses	63.00	24,954,307	22,140,903
Local Contribution to Development Project	64.00	3,688,523	3,116,573
Mitigate Development Project cost from Individual Project	65.00	4,933,899	5,916,399
Program Cost	66.00	533,876	325,838
Staff Development, Training, Workshop & Seminar		2,546,333	1,964,904
Printing, Stationery & Publications		1,454,289	1,478,149
Bank Charge /DD Charge		3,968,705	3,505,562
Total Payments		3,097,669,174	3,178,166,038
Closing Balance	67.00	52,076,218	88,950,212
Total		3,149,745,392	3,267,116,250



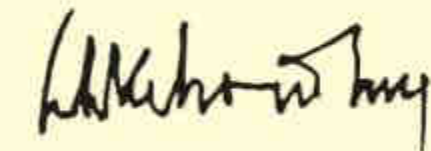
Executive Director
SNF



Deputy Director (Finance)
SNF

Signed as per our annexed report of even date

19 November 2020
Dhaka



Aziz Halim Khair Choudhury
Chartered Accountants

Shishu Niloy Foundation (SNF)

Statement of Consolidated Cash Flows
For the year ended June 30, 2020

AHKC

Aziz Halim Khair Choudhury
Chartered Accountants

Exclusive Correspondent Firm of **PKF International**

Amount in BDT

Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
A Cash Flow from Operating Activities			
Surplus For the Year		51,545,757	81,022,659
Add: Amount considered as non Cash items		-	-
Adjusted Surplus Fund last Year		1,873,948	(3,753,429)
LLP Provision		6,119,465	3,955,499
KCBRF		-	(53,068)
Depreciation for the year		4,356,366	2,850,600
Provision for expenses		254,171	653,211
Provision for Vat & Tax payable		-	(17,300)
Staff Gratuity Provision for the year		22,218,700	(4,286,882)
Provision for Member Savings Interest		5,555,818	4,277,273
Subtotal of non cash items		91,924,225	84,648,563
Loan disbursement to beneficiaries		(2,221,385,000)	(2,305,758,000)
loan realized from beneficiaries		1,944,412,033	2,017,110,721
FDR Interest accrued		(216,381)	(423,679)
Advance & advance tax received/paid		1,171,036	247,159
PKSF fund receivable		826,755	(2,165,579)
Net cash used in operating activities		(183,267,332)	(206,340,815)
B. Cash flow from Investing Activities			
Acquisition of Fixed Assets		(27,513,856)	(31,935,964)
Loan to General & Other Project		667,556	2,194,032
FDR (Savings)		(36,785,707)	(17,046,005)
FDR (Reserve Fund)			
Net cash used in investing Activities		(63,632,007)	(46,787,937)
C. Cash flow from Financing Activities			
Loan received from PKSF		316,000,000	430,500,000
Repayment of Loan to PKSF		(342,925,004)	(252,916,670)
Loan received from Bank & Other Loan		251,044,625	270,793,455
Repayment of Loan to Bank & Other Loan		(164,937,747)	(271,125,704)
Members Savings Deposits		384,684,430	344,133,812
Members Savings Refund		(244,624,358)	(245,556,278)
Inactive Members Savings Deposits		1,089,449	445,309
Insurance Fund Collection		17,973,804	18,362,007
Insurance Fund Refund		(8,598,288)	(8,116,386)
Vehicle Loan (Increase)		(245,596)	(443,712)
Unsettled Staff Advance		411,229	(36,560)
Staff Security Fund (Increase)		536,250	960,000
Closing Stock (Increase)		(383,449)	106,044
Net cash used in Financing Activities		210,025,345	287,105,317
D. Net Increases / Decreases (A+B+C)		(36,873,994)	33,976,565
Add: cash and Bank Balance at the beginning for the year		88,950,212	54,973,647
Cash and Bank Balance at the end of the year		52,076,218	88,950,212


Executive Director
SNF

19 November 2020
Dhaka


Deputy Director (Finance)
SNF

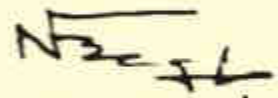

Aziz Halim Khair Choudhury
Chartered Accountants

Shishu Niloy Foundation (SNF)

Statement of Consolidated Changes in Equity (Capital Fund)
For the year ended June 30, 2020

Amount in BDT

Particulars	01 July 2019 to 30 June 2020			01 July 2018 to 30 June 2019
	Cumulative Surplus	Statutory Reserve	Total	
Balance As at July 01.2019	385,497,405	42,490,667	427,988,072	350,718,842
Add/Less Prior year adjustment	1,873,948	-	1,873,948	(3,378,429)
Surplus for the year	51,545,757	-	51,545,757	80,647,659
Add/Less: Transfer to reserve fund 10% on this year surplus Fund	(5,184,820)	5,184,820	-	
Add/Less: Transfer to reserve fund 10% on Previous year surplus Fund	476	(476)	-	
Balance As at June 30, 2020	433,732,766	47,675,012	481,407,777	427,988,072

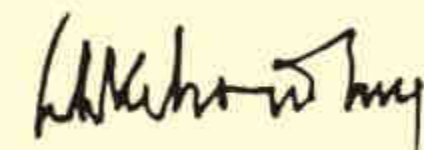


Executive Director
SNF



Deputy Director (Finance)
SNF

19 November 2020
Dhaka



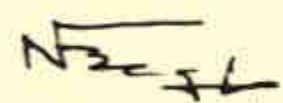
Aziz Halim Khair Choudhury
Chartered Accountants

Shishu Niloy Foundation (SNF)

Schedule of Consolidated Property, Plant & Equipment For the year ended June 30, 2020

Annexure A/3

SL No.	Particulars	Cost				Rate of Dep.	Accumulated Depreciation				W.D.V as at 30.06.2020
		Balance As on 01.07.2019	Addition during the year	Disposal / Adjustment during the year	Balance As on 30.06.2020		Balance As on 01.07.2019	Charged during the year	Disposal / Adjustment during the year	Balance As on 30.06.2020	
1	Land & Land development	3,524,062	742,548	-	4,266,610	0%	-	-	-	-	4,266,610
2	Building	45,849,596	23,450,000	-	69,299,596	10%	7,960,287	2,834,112	-	10,794,399	58,505,197
3	Furniture & Fixtures	6,746,608	2,122,977	39,750	8,829,835	10%	2,266,189	556,396	9,938	2,812,647	6,017,188
4	Electrical Equipment	2,739,467	428,603	-	3,168,070	20%	1,395,063	314,634	-	1,709,697	1,458,373
5	Computer	3,859,696	299,881	31,500	4,128,077	20%	2,043,261	422,483	15,750	2,449,994	1,678,083
6	Photocopier Machine	121,680	-	-	121,680	20%	96,161	5,117	-	101,278	20,402
7	Telephone mobile	290,277	199,769	-	490,046	20%	147,769	50,709	-	198,478	291,568
8	Vehicle	2,432,724	57,256	114,513	2,375,467	20%	1,808,150	122,916	57,257	1,873,809	501,658
9	Software	904,097	385,950	-	1,290,047	20%	599,278	112,559	-	711,837	578,210
10	Playing Instruments	-	12,635	-	12,635	20%	-	2,527	-	2,527	10,108
11	Musical Instruments	7,550	-	-	7,550	15%	7,550	-	-	7,550	-
12	Digital Camera	146,978	-	-	146,978	20%	80,434	13,345	-	93,779	53,199
13	Solar Panel	12,096	-	-	12,096	10%	10,888	1,208	-	12,096	-
14	Others	-	-	-	-	20%	-	-	-	-	-
15	Generator	20,000	-	-	20,000	20%	20,000	-	-	20,000	-
16	Air Conditioner	171,630	-	-	171,630	0%	171,630	-	-	171,630	-
17	Bicycle	16,818	-	-	16,818	10%	6,387	1,046	-	7,433	9,385
18	Total	66,843,279	27,699,619	185,763	94,357,135		16,613,047	4,437,052	82,945	20,967,154	73,389,981




Executive Director
SNF

19 November 2020
Dhaka



Deputy Director (Finance)
SNF



Aziz Halim Khair Choudhury
Chartered Accountants



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