SAJIDA began as a small garage school for marginalized children in the Founder's residence in 1987. In 1993, it formally started operation as a non-government organization.

SAJIDA Foundation is a value driven non-government organization dedicated to its purpose of bringing health, happiness and dignity for all.

**Our Vision**
To ensure health, happiness and dignity for all

**Our Mission**
To improve the quality of life in the communities where we work with sustainable and effective interventions.
SAJIDA Foundation – with 51% shareholding at Renata Ltd., a 1 Billion USD company today - is a family-created organization built with the purpose of bringing sustainable and meaningful changes in the lives and communities it works in.

SAJIDA carries forward Founder Syed Humayun Kabir’s legacy and institutionalized his values of reaching out to those in need, not as an act of charity, but as part of their responsibility.

SYED HUMAYUN KABIR
FOUNDER, SAJIDA FOUNDATION
(1931 - 2015)

Syed Humayun Kabir was the first Managing Director of Pfizer Ltd. Bangladesh, later turned to Renata Ltd., and had been its Chairman for 21 years till he passed away. He held board-level association with BRAC since 1972 until his death while serving as its Chairman for 20 years. Mr. Kabir was also Founder Chairman of Transparency International Bangladesh, a trustee of the Centre for Policy Dialogue (CPD), Chairman and/or President in Metropolitan Chamber of Commerce and Industries, Bangladesh Employers Association, Foreign Investors’ Chamber of Commerce and Industries, and American-Bangladesh Economic Forum alongside being a board member of several banks and an insurance company.
OUR GUIDING PRINCIPLES AND VALUES

INNOVATION & QUALITY
We bring innovation and quality to everything we do

COMPASSION & EMPATHY
We show compassion and empathy in our approach

INCLUSIVENESS & DIGNITY
We believe all lives are equal

TRANSPARENCY & ACCOUNTABILITY
We are transparent and accountable in our work

EMPOWERING MOTHERS & FAMILIES
We recognize the central role of mothers in uplifting their families

SAJIDA’s Interventions Can Be Grouped Into Three Distinct Models

- Financial Services
- Development Programs
- Socially Responsible Businesses
SAJIDA’S OUTREACH

Working Areas
25 Districts
186 Upazilas | 699 Unions

Total Staff
3,596 Employees

Gross Budget
BDT 54,078 Million
(USD 637 Million)

Net-up Budget
BDT 7,500 Million
(USD 88.2 Million)

*n* denotes the no. of branches
marks the districts covered by SAJIDA

*As of November, 2019*
Microfinance Program offers a diverse range of collateral free loans and convenient savings plans, customized to those who cannot readily access formal financial services from 228 branches across 22 districts. Our financial services, offered through three major divisions, are integrated with special benefits to create opportunities for millions of people across Bangladesh.

Microfinance is unique in 3 ways -
• Continually striving to lower interest rates through improving operational efficiency
• Forward facing with technology adoption
• Incentivized workforce, with a big focus on their Capacity Building
### Divisions of Microfinance Program

<table>
<thead>
<tr>
<th>SUCHONA</th>
<th>BIBORTON</th>
<th>SONALI</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Core client segment</td>
<td>• Augmented client segment</td>
<td>• Potential client segment</td>
</tr>
<tr>
<td>• Group-based microfinance model</td>
<td>• Micro and small enterprise (MSE) lending model</td>
<td>• Enterprise lending model for the ‘missing middle’</td>
</tr>
<tr>
<td>• Exclusively for women</td>
<td>• Helps entrepreneurs to capture opportunities</td>
<td>• Helps investment on productive capital</td>
</tr>
<tr>
<td>• Collateral-free micro loans for financially excluded women</td>
<td>• Financial services for unbanked micro and small entrepreneurs</td>
<td>• Financial services for under banked small and medium entrepreneurs</td>
</tr>
<tr>
<td>• Helps woman-led IGA’s to grow</td>
<td>• Collateral-free loans with flexible service charge</td>
<td>• Easy loan terms and minimum documentation</td>
</tr>
<tr>
<td>• Credit facility up to BDT 0.5 Million</td>
<td>• Credit facility up to BDT 1 Million</td>
<td>• Credit facility up to BDT 10 Million</td>
</tr>
</tbody>
</table>

### Saving Products

**Mandatory Savings**

It is mandatory for all members of the Microfinance program to save a minimum of BDT 300 (increases based on loan category) with a return of 6% interest.

**Samriddhi**

An optional savings scheme, 'Samriddhi' is also available for members who want to save. Amounts vary with a minimum of BDT 200 and a maximum of BDT 10,000 for an interest return of up to 9%.

**Asthana**

For members who wish to save in large amounts, this scheme is available with a minimum saving of BDT 5,000 and interest rate up to 11% depending on the duration of money saved.
SAJIDA’s modern, multidisciplinary secondary care hospitals at Keraniganj (started from 2005, with 100 beds today) and Narayanganj (started from 2010, with 50 beds today), strive to make quality medical health care inclusive and affordable for all income groups while delivering a full spectrum of emergency, surgical, Neonatal Intensive Care Unit (NICU), diagnostic, along with out and in-patient care. These services are provided by expert medical professionals, skilled nurses/paramedics, and technologists using modern technology. Besides these curative services, SAJIDA Hospital also provides family planning and immunization (EPI) services in collaboration with the government.

1.8 Million
Patients Treated at Outdoor/Emergency

87,981
Hospital Admissions

4,983
Normal Deliveries Conducted

2,686
Newborns Treated at NICU

85,369
Surgeries Performed

*Data as of hospitals as of November 2019.
Founded with an aim to give the marginalized a fair chance at life, SAJIDA’s Amrao Manush program with funding from multiple donors like Concern Worldwide, Irish Aid, Team Broken Earth, Adhunik, and private donor organization among others, provides essential services such as day-care and non-formal education for children as well as grants for income generating activities, health services, night shelter, cooking, bathing and other facilities for the extremely deprived and vulnerable urban poor through seven Pavement Dweller Centres (PDC) located in Dhaka and Chattogram under “Improving the Lives of Urban Extreme Poor” (ILUEP).

### Three Interlinked Aspects Of Amrao Manush Services

**Skills and Capacity Development**
- Tutorial / Computer Training For School Children
- Job Placement
- Skills / Capacity Development Training

**Essential Life Services**
- Non Formal Education
- Daycare & Early Child Development for Children Aged 2-6
- Rotational Savings
- Block Grant
- Awareness Training

**Regain Dignity and Identity**
- Primary Health Care & Referral
- Psychosocial Counselling
- Night Shelter for Women & Children
- Bank Account Creation
- Birth Registration
- National ID Registration

### Key Statistics

<table>
<thead>
<tr>
<th>Service</th>
<th>Quantity/Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children Received Day Care Services</td>
<td>1,900</td>
</tr>
<tr>
<td>Participants Received Basic Necessities</td>
<td>20,187</td>
</tr>
<tr>
<td>Participants Received Health Care Services</td>
<td>15,100</td>
</tr>
<tr>
<td>Total Member Savings</td>
<td>BDT 22 Million</td>
</tr>
<tr>
<td>Total Block Grant Distributed</td>
<td>BDT 14 Million</td>
</tr>
</tbody>
</table>

*As of November, 2019*
Water, Sanitation & Hygiene

**WASH for RMG Workers**

Seeks to increase access to WASH facilities for 22,000 garment workers living in Ashulia, Savar, Rupganj, and Narayanganj for improved health status for themselves and their families which is supported technically by WaterAid and financially by HSBC and Levi’s.

**WaterCredit**

Enabling underserved communities to access safe drinking water and improved sanitation facilities through provision of special loans as part of the “WaterCredit program” supported by Water.org.

**WASH4UrbanPoor**

Seeks to ensure improved environmental health and resilience of WASH for deprived urban poor living in slums and low-income settlements which is supported by WaterAid.

**Public Toilet**

Being partnered with WaterAid Bangladesh SAJIDA works with Dhaka South City Corporation (DSCC) in managing 7 model Public Toilets.

- **25,624** RMG workers were covered through WASH facilities
- **68,849** Beneficiaries received WASH loans and hygiene awareness
- **205,935** People were covered through WASH4Urban Poor and received water, sanitation and hygiene
- **4.2 Million** Users have received improved public toilet services so far from SAJIDA Foundation

*As of November, 2019*
Mental Health For RMG Workers-
Working With Women Phase Two

With an aim to ensure mental health and wellbeing and address issues of gender-based violence faced by women in Ready-Made Garments (RMG) industry, we have been working to create awareness on Gender Based Violence (GBV), encourage dialogue, create mental health support systems and promote wellbeing among women in this sector. Funded by SNV Netherlands Development Organization in Bangladesh, this project targets approximately 3,500 women workers in four garment factories located in Narayangonj and Tangail.

3,193 Workers
Received Orientation on Gender Based Violence & Mental Health

41 Persons
Received training on Mental Health First Aid

158 Persons
Received Mid-Level Management Training

121 Sessions
Provided on Para-Counselling by Welfare-Officer

Sustainability Through Community Action-
SAMRIDDHI

Since 2013, SAJIDA has been implementing an integrated program in partnership with Palli Karma Sahayak Foundation (PKSF) to develop an entire community in Battajore Union under Jamalpur District. The program has a unique and inclusive approach to sustainably strengthen the capacity of the community as a whole. By focusing on health, education, youth development, income generation activities and involvement of local government and relevant stakeholders, the program aims to raise local community members out of poverty.

48,183 Patients Received Health Services

40 Education Centres Available

500 Sanitary Latrines Constructed

11 Beggar Families Rehabilitated
SAJIDA Foundation, through its disaster response agenda, provides immediate relief and rehabilitation support to victims including health and psychosocial support for trauma victims. Simultaneously, in partnership with Palli Karma-Sahayak Foundation (PKSF) and World Bank, it has also undertaken initiatives to support the people affected by frequent floods and river erosion.

**Comprehensive Health Response For Rohingya People**

SAJIDA Foundation, Friendship, and Penny Appeal UK jointly implemented the project and provided reliable primary healthcare services to a total of 33,987 beneficiaries by ensuring access to Primary Health Care as well as reproductive & child health care.

**Monthly Healthcare Services for Rohingya**

- **2,100** consultations provided through Healthcare Centre, along with lab investigation and free medication
- **4** Nutrition Camps to provide nutrition support to pregnant, lactating women and under-5 children
- **20** Satellite Clinics organized at community level to ensure health access to all
- **15** Health and Hygiene literacy sessions covering 300 population to improve health and hygiene behaviour

<table>
<thead>
<tr>
<th><strong>Patients Received Free Medicine</strong></th>
<th><strong>Total Consultations Provided (All Services)</strong></th>
<th><strong>Lactating Women and Infants Received PNC Services</strong></th>
<th><strong>Pregnant Women Received ANC (at least 1) Services</strong></th>
<th><strong>Households Visited by Community Household Team</strong></th>
<th><strong>Patients Referred for Advanced Health Service Referrals</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>29,063</td>
<td>33,948</td>
<td>426</td>
<td>1,450</td>
<td>9,154</td>
<td>1,031</td>
</tr>
</tbody>
</table>

*As of November, 2019*
**PROSHOMON**

*(Smart Health Card Based Voucher Scheme Project)*

Promoting Sustainable Health & Nutrition Opportunities for Marginalized Urban Extreme Poor Population (PROSHOMON) ensures access to quality health services for all. SAJIDA in collaboration with Concern Worldwide, with the stewardship of the Ministry of Local Government, Rural Development and Cooperatives, aims to provide primary health and nutrition services to the marginalized population of the urban areas through a smart health card to extreme poor population of approximately 66,163 people in the Chattogram Division.

**Financial Support: European Union**

**Population Covered: Extreme poor in 15,000 households in Chandpur and Feni Municipality in 3 years**

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**Malaria Elimination**

SAJIDA has been implementing National Malaria Elimination Program (NMEP) in 945 villages in 26 Unions of Dharmapasha, Durgapur, and Kalmakanda, sub-districts of Sunamgonj and Netrokona with the goal to ensure that Bangladesh is on track to eliminate malaria by 2030 – contributing towards country development and the Sustainable Development Goals.

---

**As of November, 2019**

<table>
<thead>
<tr>
<th>Total Batches of Orientation Regarding Malaria Awareness</th>
<th>Population Covered</th>
<th>Households Covered</th>
<th>Rapid Diagnostic Test Performed</th>
<th>Ordinary Nets Treated</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>7,85,983</td>
<td>1,69,437</td>
<td>27,356</td>
<td>32,675</td>
</tr>
</tbody>
</table>
The Elder Care Program, which is a separate private limited company, has been specifically designed to address the needs of the elderly and chronically ill who often require compassionate health care at home, through three tiers of care packages which also include associated services like physiotherapy, occupational therapy, medical and transportation services. We provide quality in-home health care through trained and compassionate caregivers, building on our extensive experience in providing personal and clinical care through SAJIDA Hospitals’ pool of specialist doctors and health experts.
SAJIDA Foundation with the vision of “Health, Happiness & Dignity for All” has collaborated with Autism Recovery Network (ARN) and set up a centre to provide world-class interventions for children with special needs. Inner Circle brings world class services through different international partnerships provides three forms of therapy, Applied Behaviour Analysis-Verbal Behaviour (ABA-VB), Speech and Language Therapy (SLT) and Occupational Therapy (OT). Our SLT therapy and OT therapy are provided by fully registered speech therapist and occupational therapist from Singapore.

**Inner Circle Ltd.**

**Psychological, Health & Wellness Clinic (PHWC)**

The Psychological Health and Wellness Clinic (PHWC), established in 2017 as a joint venture with SAJIDA Foundation, is a global standard mental health clinic and a one-stop Centre for treatment of individuals experiencing psychological distress of any nature. Throughout Bangladesh, PHWC seeks to provide the highest levels of service, geared towards effective care and ensuring availability of supportive mental health care. The team is supervised by Lead Psychiatrist and Managing Director, Dr Ashique Selim, and Lead Counsellor Nissim Jan Sajid.

*As of November, 2019*

- **1400** Clients Reached for Psychological Support
- **15** Organizations Received Corporate Workshops / Trainings
- **5** NGOs Received Psycho-Social Support (PSS)
- **20** Workshops Conducted for NGOs
- **900** On-Site Counselling Provided

**164** Children Availed Services
**30** Children Received Speech & Language Therapy
**32** Children Received Occupational Therapy
**52** Children Under ABA Program

**Client Highlights**

- **1400** Clients Reached for Psychological Support
- **15** Organizations Received Corporate Workshops / Trainings
- **5** NGOs Received Psycho-Social Support (PSS)
- **20** Workshops Conducted for NGOs
- **900** On-Site Counselling Provided

**Client Highlights**

- **1400** Clients Reached for Psychological Support
- **15** Organizations Received Corporate Workshops / Trainings
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**Client Highlights**

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Going Forward

STRATEGY

What SAJIDA Foundation Aims To Change And How It Will Be Done

In the next five years, SAJIDA Foundation will serve at least 1.5 million people including those who are the most vulnerable. It will try to empower as many of its beneficiaries as it can by giving them greater access to and control over their livelihood, health, safety, resources, decisions and actions.

SAJIDA Foundation will realize this change through:
- Increased partnerships with the national and local governments, as well as international partners
- Wider coverage of financial services
- Innovative development programs harnessing more technology for service delivery to broader areas
- Sustainable and scalable socially responsible businesses
- Renewed focus on research and technology

Strategic Goals

2020 - 2025

Leveraging its strengths and experiences, SAJIDA Foundation has laid out two sets of Strategic Goals for the next five years. The Programmatic Goals, whose objectives are aligned with the Sustainable Development Goals, aim to better address prevailing socioeconomic issues. The Organizational Goals aim to improve the organization itself.

Programmatic Goals

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Bring healthcare to all income groups of the society and ensure both physical and mental wellbeing</td>
<td>Expand home care services for the elderly, disabled, chronically ill and special needs services for neurodivergent children</td>
<td>Increase access to financial services for those who remain unbanked and underserved</td>
<td>Eradicate poverty in all its forms</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goal 5: Water, Sanitation and Hygiene for All</th>
<th>Goal 6: Advancing Gender Equality</th>
<th>Goal 7: Disaster Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase access to Water, Sanitation and Hygiene facilities for all income groups of the society.</td>
<td>Reduce harmful practices against women and gender inequality.</td>
<td>Reduce impact of and improve resilience to both man-made and natural disasters.</td>
</tr>
</tbody>
</table>
SAJIDA Foundation will invest heavily in its:

**Organizational Goals**

SAJIDA Foundation will invest heavily in its:

Some novel undertakings of SAJIDA Foundation are:

**SAJIDA Foundation Challenge Fund** – SAJIDA Foundation is introducing the Challenge Fund to nurture social innovation by seed funding sustainable concepts in a market where lack of capital acts as a barrier to the execution of innovative ideas. Finalists can attain essential funding and support for their solutions to social problems aligned with SAJIDA Foundation’s values and goals. Beneficiaries of a solution may belong to any and all income groups of the society as long as the program model is sustainable. All employees of the organization as well as external individuals are eligible to apply.

**Invest in Young Talent** – With over 55 percent of employees at the head office below 30 years of age, SAJIDA Foundation will continue to acquire, develop and retain young talent. The recent intake of the second batch of Young Professionals (YPs) is testament to that.

**Gender Diversity and Women Leadership** – SAJIDA Foundation will increase the proportion of women in the workplace. To take it a step further, it will introduce women in its ranks of senior leadership and executive management.

**Go International** – With more than 26 years of experience in Bangladesh, the organization has amassed the strength to expand its presence to other emerging economies across the globe.

**Green Organization** – SAJIDA Foundation will develop a culture of environmentally friendly practices, to reduce adverse impacts on the environment and stand out as an exemplary organization in promoting green practices.
Donors & Partners

Development Partners
• Government of Bangladesh
• Palli Karma-Sahayak Foundation (PKSF)
• BRAC
• Concern Worldwide Bangladesh
• Irish Aid
• Global Fund
• UNDP
• WaterAid Bangladesh
• Rockefeller Philanthropy Advisors (RPA) & MetLife Foundation
• Adhunik Foundation USA
• JICA and Bangladesh Bank
• Water.Org
• SNV Netherlands Development Organization
• Christian Aid
• Team Broken Earth
• ABN-AMRO MeesPierson
• Penny Appeal UK
• Big Dutchman BD Agriculture (Malaysia) Sdn Bhd
• United Way Worldwide USA
• Save the Children UK
• ORBIS International USA
• International Labour Office (ILO) Switzerland

Banking Partners
• Bangladesh Bank
• Japan International Cooperation Agency (JICA)
• Agrani Bank Ltd.
• Bank Alfalah Ltd.
• Dhaka Bank Ltd.
• Habib Bank Ltd.
• Standard Chartered Bank
• HSBC Bank
• BRAC Bank Ltd.
• Eastern Bank Ltd.
• Mutual Trust Bank Ltd.
• Prime Bank Ltd.
• Jamuna Bank Ltd.

Network Partners
• Banking with the Poor Network (BWTP), Australia
• Internal Network of Alternative Financial Institutions (INAFI), Bangladesh
• Credit and Development Forum (CDF), Bangladesh
• Community Based Health Insurance (CBHI) Network, Bangladesh
• Federation of NGOs in Bangladesh (FNB)
• Coalition for Urban Poor (CUP)
• FreshWater Action Network South Asia (FANSA)

Awards & Recognition

• Citi Micro-Entrepreneurship Awards as best MFI: 2014
• Best Innovative Microfinance Institution in Bangladesh Award by Citi Group: 2013
• 3rd Best Microfinance Institution in Bangladesh Award by Citi Group: 2010
• Trophy by ILO Microinsurance Innovation Facility (2011-2013), Jakarta, Indonesia

• 1st Prize for the Entrepreneurs Organization Award, 2018
• Securing top two positions Best Annual Report by ICAB: 2014-2018
• Securing third position for Best Annual Report by ICAB: 2008 & 2018
## At A Glance

### As of November, 2019

### Outreach

<table>
<thead>
<tr>
<th>Working Areas</th>
<th>35 Districts</th>
<th>186 Upazilas</th>
<th>699 Unions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Staff</td>
<td>3,596 Employees</td>
<td></td>
<td></td>
</tr>
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<td>Gross Budget</td>
<td>BDT 54,078 Million (USD 637 Million)</td>
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<td>Net-up Budget</td>
<td>BDT 7,500 Million (USD 88.2 Million)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Microfinance

<table>
<thead>
<tr>
<th>Branches</th>
<th>226</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members</td>
<td>392,470</td>
</tr>
<tr>
<td>Borrowers</td>
<td>317,849</td>
</tr>
<tr>
<td>Saving Balance</td>
<td>4,140 Million</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>16,633 Million</td>
</tr>
</tbody>
</table>

### SAJIDA Hospital

| Patients Treated at Outdoor/Emergency | 1.8 Million |
| Total Hospital Admissions | 87,981 |
| Total Normal Deliveries Conducted | 4,983 |
| Total Newborns Treated at NICU | 2,686 |
| Total Surgeries Performed | 85,369 |

### Amrao Manush

| Children Received Day Care Services | 1,900 |
| Participants Received Basic Necessities | 20,187 |
| Participants Received Health Care Services | 15,100 |
| Total Member Savings | BDT 22 Million |
| Total Block Grant Distributed | BDT 14 Million |

### Disaster & Humanitarian Response

(Health Services for Rohingya)

| Patients Treated Free Medicine | 29,063 |
| Total Consultations Provided (All Services) | 33,948 |
| Lactating Women, and Infants Received PNC Services | 426 |
| Pregnant Women Received ANC (At Least 1) Services | 1,450 |
| Households Visited by Community Household Team | 9,154 |
| Patients Referred for Advanced Health Service Referrals | 1031 |

### PROSHOMON

| Primary Health Care Services Facilitated | 38,582 |
| Accidental Cases Facilitated | 790 |
| Maternity Cases Facilitated | 2,696 |
| Smart Cards Distributed | 13,980 |
| Normal Vaginal Delivery Facilitated (NVD) | 33 |
| Caesarean Section Facilitated (C-section) | 34 |

### Water, Sanitation & Hygiene - WASH

| RMG Workers Covered Through Wash Facilities | 25,624 |
| Beneficiaries Received Wash Loans and Hygiene Awareness | 68,849 |
| People Covered Through Wash for Urban Poor and Received WASH | 205,935 |
| Users Received Improved Public Toilet Services | 4.2 Million |

### SAMRIDDHI

| Patients Received Health Services | 48,183 |
| Education Centres Available | 40 |
| Sanitary Latrines Constructed | 500 |
| Beggar Families Rehabilitated | 11 |

### Malaria Elimination

| Batches of Orientation on Malaria Awareness | 70 |
| Population Covered | 7,85,983 |
| Households Covered | 1,69,437 |
| Rapid Diagnostic Test Performed | 27,356 |
| Ordinary Nets Treated | 32,675 |

### Psychological, Health & Wellness Clinic (PHWC)

| Clients Reached for Psychological Support | 1400 |
| Organizations Received Corporate Workshops / Trainings | 15 |
| NGOs Received Psycho-Social Support (PSS) | 5 |
| Workshops Conducted for NGOs | 20 |
| On-Site Counselling Provided | 900 |

### Mental Health For RMG Workers - Working With Women Phase Two

| Worker Orientation on Gender Based Violence & Mental Health | 3,193 persons |
| Training of Mental Health First Aid | 41 persons |
| Mid-Level Management Training | 158 persons |
| Para-Counselling by Welfare-Officer | 121 person |

### Elder Care

| Patients Served | 159 |
| Caregivers | 187 |