ANNUAL REPORT
2024-2025



SAWAB Foundation
in pursuit of a just society

www.sawabfoundation.org.bd



Eyes that speak more than words, a bond built on love and understanding, and an unspoken connection in a single glance—this is the strength of a mother and daughter. A love that transcends time and words, a bond forever etched in the heart. SAWAB Foundation carries this spirit forward, empowering families with education, dignity, and hope, ensuring brighter futures for generations to come.

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SAWAB Foundation
in pursuit of a just society

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MESSAGE FROM THE CHAIRMAN

S M RASHEDUZZAMAN

Chairman, SAWAB Foundation

Dear Donors, Partners, and Friends,

As we look back on 2024-2025, I'm filled with gratitude and inspiration. This year has been a remarkable journey—one where compassion turned into action, and challenges sparked innovation. Together, we've brought real change to the lives of those who need it most.

At SAWAB Foundation, our commitment to welfare and development has driven every step we've taken. Through initiatives in education, health and nutrition, livelihood support, and empowering widows and youth, we've opened doors of opportunity for thousands across the country. New learning spaces, safe shelters, access to healthcare, and skills training have helped transform vulnerable communities into thriving ones.

We've continued to promote Zakat as a force for social justice, extending support to the ultra-poor with dignity. Our efforts in climate and environmental justice are laying the foundation for a more sustainable future. In times of crisis, our relief and rehabilitation efforts have delivered urgent help where it's needed most. And through our social enterprise and microfinance programs, we're helping individuals build lasting economic independence.

None of this would be possible without you—our generous donors, dedicated volunteers, and trusted partners. Your support fuels our mission to build a fairer, stronger, and more compassionate society.

As we move into the future, let's keep this momentum going. Together, we can reach more people, scale up our impact, and create a world where every person has the chance to live with dignity, opportunity, and hope.



MESSAGE FROM THE
Chief Executive Officer (CEO)

Mohammad Aftabuzzaman
CEO, SAWAB Foundation

Dear Friends, Supporters, and Partners,
With heartfelt gratitude and a deep sense of purpose, I reflect on the journey we've shared through SAWAB Foundation. In a world marked by growing disparities, humanitarian crises, and climate vulnerability, your unwavering support has been a beacon of hope—enabling us to stand beside those most in need.

Throughout 2024, SAWAB has remained steadfast in its mission to uplift lives and restore dignity. From education and healthcare to nutrition, livelihood, and emergency relief, our programs have reached vulnerable families across Bangladesh. We've empowered women and youth, provided critical support in times of disaster, and worked tirelessly to ensure access to essential services for those often overlooked.

Our vision for sustainable, people-centered development has expanded—introducing skills training for widows and youth, promoting Zakat-based giving, strengthening social enterprises, and prioritizing climate justice. Each of these efforts reflects our commitment to a more inclusive and resilient society.

Behind every success is a network of dedicated individuals—our donors, field teams, volunteers, and well-wishers. Your compassion fuels our momentum. Your belief in our mission strengthens our resolve.

As we step into the future, SAWAB remains committed to innovation, transparency, and transformative action. Together, let us continue building a more compassionate world—where no one is left behind.

MESSAGE FROM A
WELL-WISHER



Prof. Dr. Choudhury Mahmood Hasan
Former Dean, Faculty of Pharmacy, DU

Dear Friends and Supporters,
As we reflect on the journey of 2024 and look ahead to 2025, I am filled with admiration for the extraordinary impact SAWAB Foundation continues to make across communities. In these challenging times, their work in education, health, livelihood, and women's empowerment has brought real, lasting change to those who need it most.

The dedication shown throughout 2024 has laid a strong foundation for the year ahead. From empowering widows and youth to promoting Zakat and building climate resilience, SAWAB's initiatives are building a more compassionate and inclusive future.

To the team, donors, and partners—your contributions are making a difference. May the year 2025 bring even more success, unity, and meaningful progress.

With warm regards,

MESSAGE FROM THE
ADVISOR



Dr. Ali Afzal
Managing Director, Krishibid Group

It is a privilege to serve as an advisor to SAWAB Foundation, an organization driven by compassion, integrity, and a strong commitment to social welfare. In a world of growing inequalities, SAWAB's work brings hope and practical solutions to those who need it most.

Through impactful initiatives in education, healthcare, nutrition, livelihood, women's empowerment, and climate justice, SAWAB is transforming lives and strengthening communities. Its focus on sustainable development, transparency, and innovation ensures that every effort is meaningful and long-lasting.

I am continually inspired by the dedication of the team, the trust of our donors and partners, and the resilience of the beneficiaries we serve. These collective efforts are building a brighter, more inclusive future for all.

As we move forward, I remain confident that SAWAB will continue to grow as a trusted force for good—creating opportunity, restoring dignity, and advancing justice.

MESSAGE FROM A
WELL-WISHER



Md. Hafizur Rahman

President, Dhaka District, Federation of NGOs in Bangladesh (FNB)

Dear Friends and Supporters,

The years 2024–2025 mark an inspiring phase of growth and impact for SAWAB Foundation. I have watched with great respect as the organization has expanded its outreach—touching lives through education, healthcare, training, and welfare-based programs.

In 2024, SAWAB proved its ability to respond swiftly, compassionately, and strategically. As we move into 2025, I believe the foundation is poised for even greater transformation, powered by its vision for inclusive development and justice.

The care, professionalism, and purpose behind every project are clear. I stand with SAWAB Foundation as a proud supporter and look forward to seeing the positive change it will continue to bring in the year ahead.

WHO WE ARE



PREFACE

SAWAB Foundation began its voluntary humanitarian activities in 2015 and was officially registered as a non-governmental, non-profit, and non-political organization in 2021. Founded by a group of committed social workers, educationists, and philanthropists, SAWAB is dedicated to improving the lives of underprivileged communities across Bangladesh.

The organization focuses on education, healthcare and nutrition, environmental protection, social enterprise, and income-generating activities, with special emphasis on women and children. It aims to build a morally conscious and inclusive society through sustainable development initiatives.

SAWAB's special care programs prioritize orphan support, and assistance to distressed women and children, while promoting self-employment and skills development to enhance economic resilience.

In a country vulnerable to both natural and man-made disasters, SAWAB Foundation continues to support the most disadvantaged, helping them move toward a more secure, dignified, and better future.





V VISION

to establish a just society where everyone will enjoy basic human rights and live with dignity.

M MISSION

to protect, preserve, and uphold the basic rights of the socially backward sections of the population with a view to alleviating poverty and eliminating all forms of discrimination from the society.

G GOAL

to reduce poverty and create employment opportunities for youth and marginalized families, thereby fostering a society based on justice, harmony, and self-respect through the active involvement of children, youth, women, and disadvantaged groups in various development activities.

CORE VALUES

Our values shape our vision, guide our daily decision making, and every interaction we have with our beneficiaries, partners, donors, supporters, and colleagues. Our core values are:



OBJECTIVES OF SAWAB FOUNDATION

SAWAB Foundation is committed to promoting human dignity, inclusive development, and social justice for underprivileged communities across Bangladesh. Its core objectives include:

1. Promote education for disadvantaged children, youth, and adults through formal and non-formal learning.
2. Improve health and nutrition with accessible care, maternal support, and community awareness.
3. Enhance livelihoods through skill training and income-generating opportunities.
4. Empower widows and youth with targeted support for economic and social reintegration.
5. Utilize Zakat transparently to support ultra-poor and vulnerable families.
6. Protect the environment and promote climate resilience through community engagement.
7. Provide relief and rehabilitation during natural disasters and emergencies.
8. Foster social enterprise to create sustainable, ethical, and locally driven development.

TARGET GROUP

SAWAB Foundation primarily serves the most vulnerable and disadvantaged segments of society, with a special focus on women, children, and marginalized communities. The organization is also committed to supporting refugees living in inhuman conditions.

Key target groups include:

- Ultra-poor and deprived communities
- Orphans and street children
- Distressed women, widows, and the elderly
- Poor lactating and pregnant women
- Landless and marginal farmers
- Adolescent boys and girls
- Persons with disabilities and autism
- Climate-vulnerable populations
- Unemployed youth
- Displaced refugees





LEGAL STATUS

SAWAB Foundation is legally registered under the Deed of Trust and with the Registrar of Joint Stock Companies and Firms (RJSC) under the Ministry of Commerce, Government of the People's Republic of Bangladesh. Its Charity Registration Number is S-13513/2021.

Additionally, SAWAB Foundation is registered with the Microcredit Regulatory Authority (MRA) under the Government of the People's Republic of Bangladesh, under the Microcredit Regulatory Authority Act (Act No. 32 of 2006).

No	Registration Department Authority	Registration Number	Date
01	Deed of Trust	Reg. No: 12/2021	25.02.2021
02	Joint Stock Companies and Firms	No: S-13513/2021	22.02.2021
03	Microcredit Regulatory Authority Bangladesh Bank	202100385	14.08.2023
04	Taxpayer's Identification Number	250141896474	15.07.2025

AT A GLANCE OF SAWAB FOUNDATION -2024-25

Key Indicators Details

Total Number of Programs

08

Total Number of Projects

11



Total Number of Beneficiaries

12,100

Total Number of Donors
individual/organization

72

Total Expenditure (BDT)

79,650,598

Total Expenditure (USD)

658,706

Beneficiary Details

Program Area	Direct Beneficiaries	Indirect Beneficiaries	Total
Education	2380	9000	11380
Health & Nutrition	3200	12800	16000
Livelihood	680	3400	4080
Empowering Widows & Youth	540	2160	2700
Zakat Promotion	1200	4800	6000
Environment & Climate Justice	1100	4500	5600
Emergency Relief & Rehabilitation	1500	7000	8500
Social Enterprise	1500	5000	6500
Total (All Programs)	**12100**	**48660**	**60760**



WHAT WE DO

OUR PROGRAMS/THEMATIC AREAS:

SAWAB Foundation's initiatives are centered on poverty alleviation and the holistic well-being of its target beneficiaries. All activities are designed in close consultation with community members to ensure relevance, inclusiveness, and long-term impact. Special priority is given to coastal populations, ethnic minorities, persons with disabilities, widows, and children, recognizing their heightened vulnerability.

Over the years, SAWAB Foundation has implemented a diverse range of programs across the following key thematic areas:

01 Education

02 Heath & Nutrition

03 Livelihood

04 Empowering Widows & Youth

Zakat Promotion 05

Environment & Climate Justice 06

Emergency Relief & Rehabilitation 07

Social Enterprise (Micro-investment & Social Business) 08

EDUCATION PROGRAM

In Bangladesh, despite a structured education system, 40 million people remain functionally illiterate, over 6.5 million children are out of school, and dropout rates reach 18% at primary and 35% at secondary levels. Overcrowded classrooms (1:46 ratio), poor infrastructure, and lack of trained teachers deepen the crisis, leaving slum children, rural poor, orphans, and girls most affected. SAWAB Foundation addresses these challenges through inclusive education initiatives that empower marginalized groups with knowledge, skills, and dignity for sustainable socio-economic progress.

SAWAB Foundation is addressing these challenges by implementing inclusive, formal, and non-formal education initiatives with a special focus on disadvantaged and marginalized groups.

Key Initiatives

- Slum School – Dhaka Uddan: Literacy, numeracy, and life skills for slum children.
- Street Children Schools – Chandrima Uddan & Rayer Bazar: Safe education spaces protecting children from exploitation.
- Orphan Support Program – Various Districts: School materials, psychosocial care, and continued learning for orphans.
- Child Care Development Centre – Savar: Early childhood education and holistic child development.
- Technical & Skills Training – Dhaka Uddan: Vocational training for dropouts and unemployed youth to ensure employability.

Impact

- Directly supported 2,380 beneficiaries.
- Indirectly reached 9,000+ individuals through families and communities.

SAWAB Foundation envisions a society where education is accessible to all—empowering individuals with knowledge, skills, and dignity while fostering equality, resilience, and socio-economic independence.















HEALTH & NUTRITION PROGRAM

Good health and proper nutrition are vital for human development, yet millions in Bangladesh lack both due to poverty, high healthcare costs, and limited access to nutritious food. Malnutrition, especially among children and pregnant women, remains a national crisis, while over 6 million people fall into poverty annually from out-of-pocket health expenses, with less than 1% covered by insurance.

SAWAB's Interventions

- Operated Primary Healthcare Centres in Birulia (Savar) and Kushtia.
- Supported 3,200 direct beneficiaries through:
    - o Maternal & child healthcare
    - o Basic treatment & health education
    - o Nutritional counseling for low-income families
    - o Antenatal check-ups and hygiene awareness
- Organized mobile health camps and community outreach in underserved areas.

Impact

- Improved access to inclusive, affordable primary healthcare.
- Reduced health risks among ultra-poor families.
- Enhanced awareness of preventive care, nutrition, and hygiene.

SAWAB Foundation remains dedicated to ensuring accessible healthcare and adequate nutrition for marginalized communities, breaking the cycle of poverty and poor health.




SAWAB FOUNDATION
FREE
MEDICAL
CAMP




NUTRITION SUPPORT
for the Students
SAWAB FOUNDATION


SAWAB FOUNDATION
FREE
MEDICAL
CAMP


SAWAB FOUNDATION
FREE
MEDICAL CAMP


FREE
MEDICAL CAMP
Birulia, Savar, Dhaka

LIVELIHOOD PROGRAM

In Bangladesh, 18.7% of people live in poverty and 5% in extreme poverty (World Bank, 2024), while youth unemployment is 10.6% (ILO, 2023). Ultra-poor families, distressed women, and unemployed youth face the harshest challenges due to lack of skills and resources.

To address this, SAWAB Foundation has made sustainable livelihoods a core focus—providing training, startup support, and resilience-building so vulnerable groups can earn with dignity and move toward self-reliance.

Livelihoods That Last. Change That Matters.
In 2024–2025, SAWAB Foundation supported 680 direct beneficiaries across Kurigram, Savar, and Jaldhaka through its livelihood initiatives. The program focused on:

- Skills Training – tailoring, livestock rearing, and small business management.
- Startup Materials – essential resources to launch micro-enterprises.
- Enterprise Support – mentoring and guidance for sustainable business growth.

Impact

- Enabled participants to generate sustainable income.
- Reduced long-term aid dependency among vulnerable households.
- Improved living standards for ultra-poor families.
- Strengthened economic resilience and self-reliance.

SAWAB Foundation remains dedicated to expanding need-based and practical livelihood solutions that restore dignity, promote economic empowerment, and contribute to lasting poverty reduction in Bangladesh.















EMPOWERING WIDOWS & YOUTH PROGRAM

Bangladesh continues to grapple with economic hardship, where 18.7% of the population lives below the poverty line (World Bank, 2024) and youth unemployment stands at 10.6% (ILO, 2023). With youth making up 28–33% of the total population, the lack of jobs directly fuels poverty and social vulnerability. Among the hardest hit are widows—over 2.5 million nationwide—and unemployed youth.

To address these urgent challenges, SAWAB Foundation has launched its Empowering Widows & Youth Program, ensuring dignity, opportunity, and pathways to sustainable livelihoods.

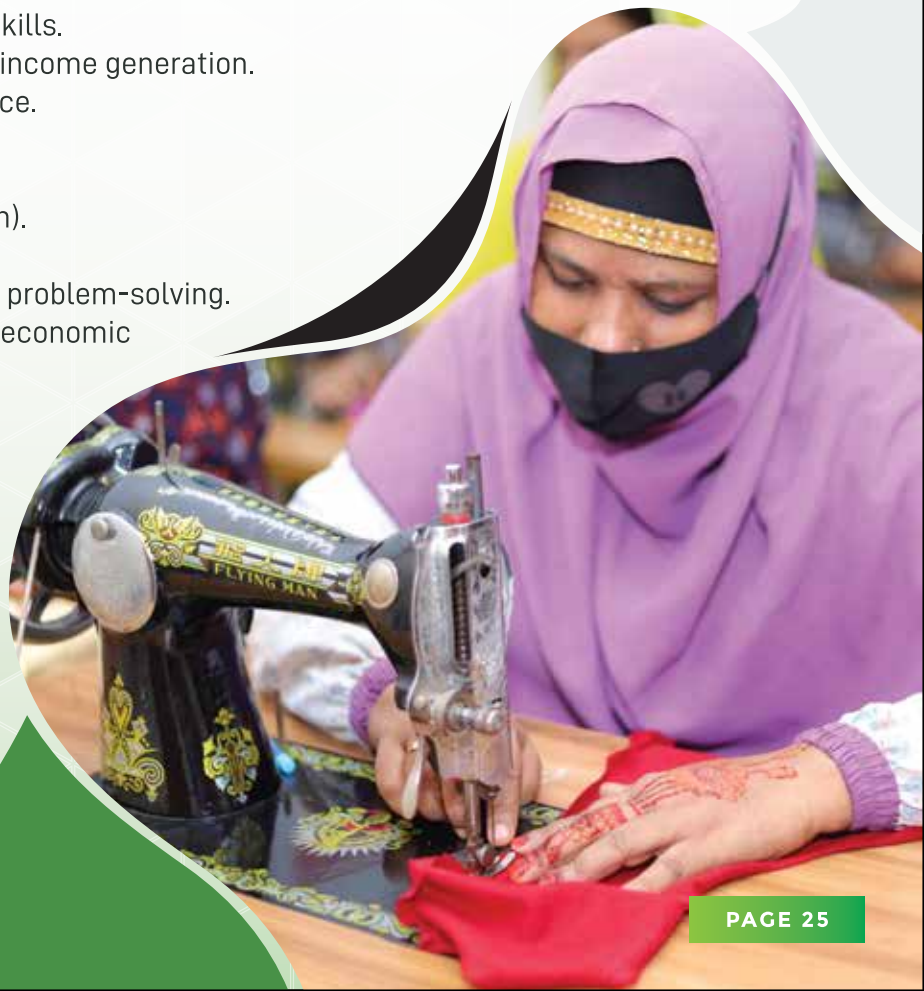
SAWAB Foundation's Response

- Skills Training – market-driven vocational and entrepreneurial skills.
- Startup Resources – seed capital, equipment, and materials for income generation.
- Psychosocial Support – confidence building, dignity, and resilience.

Impact

- Supported 540 direct beneficiaries (widows & unemployed youth).
- Provided training in sewing, computer literacy, and life skills.
- Combined technical skills with leadership, communication, and problem-solving.
- Enabled participants to achieve self-employment, economic independence, and social reintegration.

Through this initiative, SAWAB Foundation reaffirms its commitment to uplifting marginalized groups and breaking the cycle of poverty with lasting impact.








SAWAB FOUNDATION
Deed of Trust
Registration No - 12
বিধবা ও দুঃস্থদের মাঝে বিনামূল্যে
সেলাই মেশিন বিত
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SAWAB FOUNDATION
Registration No - 12
সেলাই মেশিন বি
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ZAKAT PROMOTIONAL PROGRAM

Zakat: Not Just a Charity, It's a Right

Bangladesh continues to face significant socio-economic challenges: 21% of the population lives below the poverty line, with millions lacking access to stable livelihoods, education, and healthcare. Widows, orphans, and unemployed youth are among the most vulnerable groups.

In this context, Zakat is not just an act of generosity—it is a strategic tool for poverty alleviation, social justice, and inclusive development.

Highlights

- Awareness & Advocacy – Engaged 80+ stakeholders through the Zakat Fair in Dhaka and a seminar in Chattogram.
- Livelihood Support – Distributed 20 goats to 20 families in Dhaka to create sustainable income opportunities.
- Healthcare Access – Organized a medical camp in Savar, serving 500+ people.
- Education Support – Provided scholarships to 100 orphan students to continue their studies.

Impact

Through these initiatives, SAWAB Foundation supported over 1,200 beneficiaries, transforming Zakat into livelihood, healthcare, and education opportunities for vulnerable families.

By addressing poverty with strategic Zakat distribution, SAWAB Foundation ensures that Zakat is promoted as both a right and a responsibility, laying the foundation for a more dignified, equitable, and resilient society.














SAWAB FOUNDATION
CZM
SAWAB FOUNDATION
13th Zakat Fair 2025

ENVIRONMENT & CLIMATE JUSTICE PROGRAM

Bangladesh ranks among the world's top 10 most climate-affected countries (Global Climate Risk Index). Rising seas could submerge 12–17% of coastal land by 2050, displacing nearly 13 million people. The southern coastal belt is especially vulnerable, with cyclones, erosion, and salinity threatening ecosystems, livelihoods, and food security.

To address these urgent challenges, SAWAB Foundation launched its Environment & Climate Justice Program—building resilience, protecting natural resources, and ensuring equitable access for marginalized communities.

Highlights

- Awareness programs, tree plantations, and community seminars in Fulbaria, Nageshwari, Kurigram, Nilphamari, Jaldhaka, and Savar.
- 1,100+ beneficiaries including students, farmers, and local leaders.
- Advocacy for grassroots climate solutions and eco-friendly practices.

Impact

The program fostered climate resilience, enhanced environmental awareness, and strengthened community-driven responses in highly vulnerable areas.

SAWAB Foundation affirms that justice for the planet is integral to social and economic development, and remains dedicated to advancing environmental sustainability and climate justice.















EMERGENCY RELIEF & REHABILITATION PROGRAM

SAWAB Foundation delivers timely emergency response and long-term rehabilitation for disaster-hit families in Bangladesh, a country where nearly 80% of land lies in floodplains and 25% is affected by flooding each year, with severe events inundating up to 60%. Riverbank erosion annually displaces 50,000–200,000 people, while 20% of the population lives below the poverty line, leaving many extremely vulnerable to recurring disasters.

Through integrated relief and recovery measures, SAWAB Foundation restores food security, shelter, dignity, and resilience—ensuring vulnerable communities can survive crises and rebuild their lives with stability.

Highlights

- Flood Response: Reached 1,500+ direct beneficiaries in Cumilla, Noakhali, and Feni through the distribution of hot meals and food packs.
- Shelter & Housing Support: Constructed shelters and housing units for families who lost their homes in floods.
- Integrated Humanitarian Assistance: Combined immediate relief with rehabilitation measures to ensure both short-term survival and long-term security.

Impact

- Met urgent food and shelter needs of disaster-hit families.
- Restored safety, stability, and dignity for vulnerable populations.
- Contributed to community resilience and disaster recovery in flood-prone areas.

SAWAB Foundation remains steadfast in its commitment to relief, rehabilitation, and humanitarian care, ensuring that no family is left behind in times of crisis.














SAWAB
FOUNDATION
Build Homes for Orphan Vulnerable Children
RUSHTIA BANGLADESH

SOCIAL ENTERPRISE PROGRAM (Microfinance & Social Business)

SAWAB Foundation addresses poverty-driven issues such as domestic violence, child labor, and school dropouts, which affect millions of families across Bangladesh, particularly in Savar, Dhaka, and Kurigram. With 20% of the population living below the poverty line and 4.5 million children engaged in child labor, many households lack sustainable income.

Through microfinance and social business models, SAWAB Foundation provides seed capital, financial literacy, and enterprise support, enabling families to reduce economic vulnerability, prevent child labor and dropouts, and empower women to build resilience and dignity.

Highlights

- Reached 1,500+ vulnerable individuals through its Social Enterprise Program.
- Provided interest-free financing, skills training, and one-on-one mentoring to help beneficiaries launch or expand micro-enterprises.
- Supported small businesses in livestock and fish rearing, grocery shops, tailoring, transport services, and home gardening.
- Delivered training in financial literacy, bookkeeping, and life skills, with a strong focus on empowering women and youth.

Impact

- Enabled beneficiaries to create sustainable, income-generating ventures.
- Promoted economic self-reliance and reduced dependence on external aid.
- Restored hope and dignity for marginalized families.
- Strengthened community resilience through social business models.

SAWAB Foundation remains committed to expanding its Social Enterprise initiatives, offering need-based, interest-free microfinance and skills development that transform small opportunities into long-term change.

















LEARNINGS & CHALLENGES

Learnings:

• Interest-free financing, when combined with mentorship and life-skills training, significantly enhances the success rate of micro-enterprises.
• Tailored, sector-specific support (e.g., livestock, retail, agriculture) leads to better adoption and long-term sustainability.
• Empowering women with business tools not only improves household income but also boosts confidence and decision-making power.
• Peer-to-peer learning and field-based coaching improved practical outcomes and built community solidarity.

Challenges:

• Rising inflation and market volatility affected small business profitability, especially in rural areas.
• Limited digital literacy among older beneficiaries slowed the uptake of financial tools and record-keeping apps.
• Delayed access to veterinary and agri-extension services impacted productivity in the livestock and farming sectors.
• Some participants lacked family support or faced social barriers, requiring additional counseling and follow-up.

SAWAB Foundation remains committed to adapting its approach by strengthening post-financing support, enhancing digital skills training, and building stronger local networks for service delivery.



AYESHA SIDDIKA

Barnomala Iskul, Dhaka uddan, Mohammadpur, Dhaka.

In the narrow lanes of Nobinagar Housing, Ayesha Siddika once watched other children run to school while she stayed home. On her father's modest income, Dhaka's high education costs—fees, books, a uniform—were out of reach, and her dreams felt far away.

Then SAWAB Foundation's Barnomala Iskul opened a door. Here, everything is free—tuition, uniform, bag, and stationery—along with caring teachers, hygiene sessions, monthly parent meetings, and life-skills coaching that steadied her confidence and lit a path forward.

Today, Ayesha's attendance is above 90%. She solves the math she once feared and recites poetry with a steady voice. At home, a small study corner glows like a sheltered lamp—time her parents now protect with pride. Asked about the future, she smiles:

"In a city where education is expensive, Barnomala Iskul's free schooling—with a uniform, bag, and learning materials—made my regular attendance possible. One day, I want to be a teacher."

A school that believes every child deserves a chance—that was everything for Ayesha: a uniform on her shoulders, confidence in her steps, and a dream now truly within reach.







MRS. ASMAT ARA

Dhaka Uddan, Mohammadpur, Dhaka

After her husband passed away, Mrs. Asmat Ara stood behind a tiny roadside counter, counting coins while five hopeful faces waited for dinner. Some nights the rice pot felt too light; the shelves, too bare; the future, too far. Then SAWAB's Zakat Fund reached her with a hand and a plan: a goat to grow into income, essential stock to refill her racks (chocolates, biscuits, tea leaves, sugar), and simple, practical training so bookkeeping, pricing, and supplier talks felt possible.

Change arrived quietly. Full shelves brought footsteps; children paused for biscuits; neighbors returned for tea; and the small ledger began to show lines instead of blanks. She now plans purchases around market days, rotates stock with care, and saves a few notes each week for storms she once feared. The goat is due to kid soon—another promise of tomorrow. At dusk she locks the shutter, counts the day's earnings, and breathes: "This help found me when my breath was short," she says. "Now I can look my children in the eyes and say, we will be okay—In Sha Allah."



MRS. MORJIYA BEGOM

Balagram, Jaldhaka, Nilphamari

On many evenings, Momtaz Nahar waited for her husband to return from day labour—hands tired, wages uncertain. With a young daughter at home, every taka already had a job before it arrived. School fees felt heavy; dreams felt distant. Then a door opened. Through the SAWAB Foundation Microfinance/Skills Program, Momtaz received hands-on sewing training—measurement, cutting, neat finishing, pricing—and a sewing machine to begin from home. The first orders were small: a blouse here, a uniform hem there. But the rhythm grew—stitches turning into trust, neighbours into clients, a ledger filling with careful lines instead of worries.

Groceries are now paid on time. A tiny savings envelope sits in the cupboard. Most importantly, her daughter goes to school—with a clean uniform and a bright face. In the quiet after the machine stops, Momtaz smiles at the folded garments and the future they're stitching.
"My husband's income wasn't enough," says Mrs. Momtaz Nahar softly. "SAWAB gave me skill, a machine, and courage. Today I can earn with dignity, send my daughter to school, and say Alhamdulillah—our family is doing well."









MD. HASANUR RAHMAN

Balarhat, Fhulbari, Kurigram

When Md. Hasanur Rahman was unemployed and newly married, the future felt uncertain. He started a tiny shop in Balarhat Bazar with whatever he could manage—but low capital meant half-empty shelves and fragile income.

The SAWAB Foundation Microfinance Program changed the direction. Hasanur completed Business & Life-Skills Training (bookkeeping, stock rotation, pricing, supplier negotiation, customer service, household budgeting). After training, he received Shariah-compliant investment (interest-free, profit-sharing) through the program. He restocked fast-moving essentials, added a small cooler, began buying at wholesale, and kept a simple daily ledger.

Change arrived quietly but surely: all kinds of customers began to visit, daily sales increased, supplier terms improved, and the ledger filled with steady lines instead of blanks. He now plans purchases around market days, rotates stock to prevent losses, saves a little each week, and shares profits on time—because this is partnership, not debt.

Photo Gallery



















Photo Gallery



SAWAB Foundation

Micro Finance & Others Program

Consolidated Statements of Receipts & Payments

For the period ended 01 July 2024 to 30 June 2025

	FY 2024-25	FY 2024-25			FY 2024-25	FY 2023-24
	Micro Finance Program	Others Program			Micro Finance & Others Program	Amount BDT
	Total	Zakat	Education	Total	Total	Total
OPENING BALANCE						
Cash in hand	43,772	-	50,000	50,000	93,772	-
Cash at bank	2,035,020	717,940	68,905	786,845	2,821,865	-
Sub Total	**2,078,792**	**717,940**	**118,905**	**836,845**	**2,915,637**	**-**
RECEIPT						
Foreign donation:						
Fund from Donors	-	-	-	-	-	-
Sub Total	**-**	**-**	**-**	**-**	**-**	**-**
Local Donation & Others Receipt:						
Instalment Collection (Basic)	24,011,946	-	-	-	24,011,946	2,211,269
Service Charge	2,991,095	-	-	-	2,991,095	278,123
Zakat Collection	-	521,000	-	521,000	521,000	-
Donation Received	4,500,000				4,500,000	
Savings Collection	950,806	-	-	-	950,806	138,573
Advance & Prepayments						5,000
Admission fee	12,130	-	-	-	12,130	4,900
Sale of Pass Book	14,790	-	-	-	14,790	4,940
Sale of Invest. Form	6,000	-	-	-	6,000	1,480
Risk fund Collection	432,882	-	-	-	432,882	108,590
Others Income	133,099	-	-	-	133,099	7,441
Cost Sharing Income	322,500	-	-	-	322,500	-
Local Donation	-		844,493	844,493	844,493	1,275,030
Bill Released	-		39,850	39,850	39,850	-
Community Fund Collection	-		300,000	300,000	300,000	-
PF Deduct	-	-	-	-	-	-
Advance office work Realized	18,000	-	-	-	18,000	-
Staff Advance Realized	3,000	-	-	-	3,000	-
Fund Received from SAWAB Foundation HO	19,215,000	-	-	-	19,215,000	9,205,040
Loan Received From SAWAB HO	16,045,599	369,550	408,528	778,078	16,823,677	3,169,803
Loan From Sawab Foundation Other Programs	300,000	-	-	-	300,000	-
Loan Received from Nasar Ahmed Nannu	-	-	-	-	-	4,100,000
Loan Received from SM Rasheduzzaman	-					2,500,000
Loan Received from Mohammad Ali	-					500,000
Loan Received from SAWAB MFP, Akran	4,446,088	-	400,000	400,000	4,846,088	1,596,000
Loan realized from SAWAB HO	1,400,000	-	-	-	1,400,000	-
Loan Received from Fulbari	600,000	-	-	-	600,000	-
Fund Received from Fulbari	2,000,000	-	-	-	2,000,000	-
Loan Realized for Social Business	168,871	-	-	-	168,871	-
Sub Total	**77,571,806**	**890,550**	**1,992,871**	**2,883,421**	**80,455,227**	**25,106,189**
Total Receipt	**79,650,598**	**1,608,490**	**2,111,776**	**3,720,266**	**83,370,864**	**25,106,189**
PAYMENT						
Investment Disbursement	43,287,399	-	-	-	43,287,399	10,859,000
Advance & Prepayments	-					14,000
Savings refund	126,601	-	-	-	126,601	10,260
Risk Fund refund	-	-	-	-	-	-
Furniture & Fixture	40,150	-	-	-	40,150	-
Computer & Accessories	59,350	-	-	-	59,350	-
Office Equipment	28,470	-	50,660	50,660	79,130	201,907
Motor cycle	456,700	-	-	-	456,700	-
Bicycle	11,500	-	-	-	11,500	-
Office Decoration	-	-	1,970	1,970	1,970	-
Office rent	268,750	-	-	-	268,750	-
Staff Salary & Allowances	3,416,074	-	246,000	246,000	3,662,074	589,032
Staff welfare Fund	109,500	-	-	-	109,500	-
Profit on Savings	993	-	-	-	993	-

	FY 2024-25	FY 2024-25			FY 2024-25	FY 2023-24
	Micro Finance Program	Others Program			Micro Finance & Others Program	Amount BDT
	Total	Zakat	Education	Total	Total	Total
Leave encashment	25,269	-	-	-	25,269	-
Incentive on Product Sale	31,108	-	-	-	31,108	-
Training & Motivational Session	34,302	-	-	-	34,302	-
Staff Transfer	1,550	-	-	-	1,550	-
Printing & Publications	-		5,635	5,635	5,635	-
Seminar	-	10,212	-	10,212	10,212	-
Advertisement Expenses	-	5,000	-	5,000	5,000	-
Tour Bill	-	105,179	-	105,179	105,179	-
Program Expenses	-	363,276	313,701	676,977	676,977	-
Honorarium		3,000	-	3,000	3,000	-
Meeting Expenses	26,924	16,179	-	16,179	43,103	-
Motor cycle Maintenance	34,577	-	-	-	34,577	-
Bicycle Maintenance	3,515	-	-	-	3,515	-
Tax & VAT	-	-	-	-	-	-
Accommodation	-	-	-	-	-	84,000
Training & Seminar	-	-	-	-	-	20,025
Overhead cost excluding depreciation	-	-	-	-	-	1,207,268
Advance Payments	-		47,400	47,400	47,400	-
Office Stationary	62,881	-	13,204	13,204	75,885	-
Office repair & Maintenance	124,993	-	-	-	124,993	-
Local Conveyance	88,565	1,892	7,390	9,282	97,847	-
Refreshment	37,173	-	-	-	37,173	-
Fuel & Petrol	75,225	-	-	-	75,225	-
House Rent			82,750	82,750	82,750	-
Electricity, Gas & Water	27,325	-	12,298	12,298	39,623	-
TA & DA/Field Visit	103,489	-	-	-	103,489	-
Cleaner Bill	33,300	-	-	-	33,300	-
Telephone/Mobile Bill	57,700	-	3,560	3,560	61,260	-
Internet/zoom	23,210	-	-	-	23,210	-
Transportation cost	4,380	-	-	-	4,380	-
Postage & Courier	536	970	-	970	1,506	-
Bank Charge	21,982	2,045	1,935	3,980	25,962	-
Crockeries household materials	45,313	-	-	-	45,313	-
Photocopy	190	-	-	-	190	-
News paper	-	-	-	-	-	-
Program Implementation	6,710	-	-	-	6,710	-
HO Cost Sharing	322,500	-	-	-	322,500	-
Software/ Microfin360	32,000	-	-	-	32,000	-
Advance Office Rent	18,000	-	-	-	18,000	-
Staff Advance	47,000	-	-	-	47,000	-
Community fund Transfer	-		300,000	300,000	300,000	-
Loan Refund SAWAB HO	-	66,222	250,000	316,222	316,222	-
Fund Transfer to Nageswari	2,000,000	-	-	-	2,000,000	-
Fund Transfer to SAWAB HO	-	-	-	-	-	-
Fund transfer to Branches	19,215,000	-	-	-	19,215,000	9,205,040
Loan Refund to Nasar Ahmed Nannu	2,500,000	-	-	-	2,500,000	-
Loan Refund to SM Rasheduzzaman	1,500,000	-	-	-	1,500,000	-
Loan Refund to Mohammad Ali	500,000	-	-	-	500,000	-
Loan to SAWAB Foundation MFP	2,000,000	-	300,000	300,000	2,300,000	-
Loan to Nageswari	100,000	-	-	-	100,000	-
Loan to Vakuria	500,000	-	-	-	500,000	-
Documentation	27,239	-	-	-	27,239	-
Incentive on Investment	10,000	-	-	-	10,000	-
Loan to Social Business	205,966	-	-	-	205,966	-

	FY 2024-25	FY 2024-25			FY 2024-25	FY 2023-24
	Micro Finance Program	Others Program			Micro Finance & Others Program	Amount BDT
	Total	Zakat	Education	Total	Total	Total
Loan Refund SAWAB MFP Akran	200,000	-	400,000	400,000	600,000	-
Legal Expenses	33,000	-	-	-	33,000	-
	77,886,210	573,975	2,036,503	2,610,478	80,496,688	22,190,552
Closing Balance						
Cash in hand	164,267	15,000	45,310	60,310	224,577	93,772
Cash at bank	1,600,121	1,019,515	29,963	1,049,478	2,649,599	2,821,865
	1,764,388	1,034,515	75,273	1,109,788	2,874,176	2,915,637
Total Payment	79,650,598	1,608,490	2,111,776	3,720,266	83,370,864	25,106,189

* Figures have been rounded off to the nearest taka.
* The annexed notes 1 to 23 form an integral part of these Financial Statements.
* Signed as per our separate report on same date.

CEO
SAWAB Foundation

Chairman
SAWAB Foundation

As per our annexed report of same date.

H M Enam & Co.
Chartered Accountants
DVC: 251126161AS224955

Dhaka, Bangladesh.
Date: 26 NOV 2025

H.M Enam & Co. Chartered Accountants





GOVERNANCE & MANAGEMENT

EXECUTIVE COMMITTEE



S.M. Rasheduzzaman
Chairman



Dr. Muhammad Kamrul Hasan
Vice-Chairman



Eng. Muhammad kamrul Islam
Member Secretary



Mr. Mohammad Ali (Sohel)
Treasurer



Dr. Hurjahan Banu
Member



S.M. Imdadul Islam
Member



Dr. Afroza Bulbul
Member

HEAD OFFICE TEAM



Mohammad Aftabuzzaman
CEO, SAWAB Foundation



Abul Hasan
General Manager



M Khorshed Alam
Manager, Media & IT



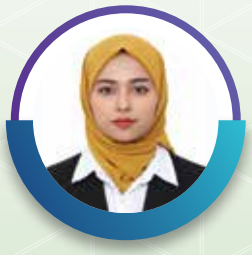
SIrazul Islam
Deputy Manager, HR & Admin



Tanvir Ahammed Shovo
Senior Officer, Program



Ziaur Rahman
Senior Officer, Photographer



Sharifa Akter Nisheta
Officer, Fundraising and Communication



Tamjid Islam
Officer, Accounts



Sayma Sayed Nipa
Assistant Officer-HR & Admin

FILED OFFICE TEAM



Md. Abbas Ali
Branch Manager, Vakurta



Md. Jashim Uddin
Branch Manager, Akran Bazar



Md. Mahfuzar Rahman
Branch Manager, Phulbari



Md. Sabbir Hossain
Branch Manager, Nageswari



Mrs. Sonaly Khatun
Field Officer, Akran Bazar



Mrs. Runa Akter
Field Officer, Akran Bazar



Md. Forhad Hossain
Field Officer, Akran Bazar



Md. Mehedi Hasan
Field Officer, Vakurta



Md. Al-Hasan
Field Officer, Vakurta



Md. Tarekuzzaman
Field Officer, Phulbari



Mohibbullah
Field Officer, Phulbari



Abubokor Siddik
Field Officer, Nageswari

HUMAN RESOURCES

SL	Category of Manpower	Male	Female	Total
01	Head Office	12	03	15
02	Branch Office	10	2	12
03	Volunteers	210	40	250



OUR APPROACHES TOWARDS SDG GOALS

The Sustainable Development Goals (SDGs), adopted by all UN Member States in 2015, represent a global commitment to end poverty, protect the planet, and ensure peace and prosperity for all by 2030.

SAWAB Foundation aligns its programs and strategies with key SDG targets, focusing on inclusive development and humanitarian impact. Through our work in education, health, livelihood, women's empowerment, social justice, environmental protection, and humanitarian response, we contribute directly to several SDGs, including:

- SDG 1 – No Poverty
- SDG 2 – Zero Hunger
- SDG 3 – Good Health and Well-being
- SDG 4 – Quality Education
- SDG 5 – Gender Equality
- SDG 8 – Decent Work and Economic Growth
- SDG 10 – Reduced Inequalities
- SDG 13 – Climate Action
- SDG 16 – Peace, Justice, and Strong Institutions
- SDG 17 – Partnerships for the Goals

Through rights-based, community-driven, and sustainable approaches, SAWAB Foundation remains committed to accelerating progress towards achieving the SDGs by 2030.



SAWAB FOUNDATION IN NATIONAL DAILIES


নব বাণী

জলঢাকা উপজেলায় ছওয়াব ফাউন্ডেশনের সহায়তায় ৮৫ গরিব অসহায় পরিবারে শীতবস্ত্র বিতরণ


আমার দেশ

NOMAN নোমান গ্রুপ, দেশ ও জাতির স্বার্থে


সময়ের কাগজ

ছওয়াব ফাউন্ডেশন-এর নাগেশ্বরী শাখার উদ্বোধন


খবর সকাল বিকাল
khobrsokalbikal.com

জলঢাকা উপজেলায় ছওয়াব ফাউন্ডেশনের সহায়তায় ৮৫ গরিব অসহায় পরিবারে শীতবস্ত্র বিতরণ


দৈনিক পূর্বকোণ

ছওয়াব ফাউন্ডেশনের সেমিনারে অতিথিবৃন্দ

'আর্থ-সামাজিক উন্নয়নে যাকাত অন্যতম মাধ্যম'

আর্থ-সামাজিক উন্নয়নে যাকাতের ভূমিকা শীর্ষক সেমিনার অনুষ্ঠিত হয়েছে। গতকাল শনিবার নগরীর থিংইসিরোডস্থ এরটি কেন্দ্রেকেন্দ্রে ছওয়াব ফাউন্ডেশনের উদ্যোগে এ সেমিনার অনুষ্ঠিত হয়। ছওয়াব ফাউন্ডেশনের চেয়ারম্যান এস এম রাশেদুজ্জামানের সভাপতিত্বে সেমিনারে প্রধান অতিথি ছিলেন বায়তুশ শরফ আলর্শ কামিল মাদরাসার প্রাক্তন অধ্যক্ষ প্রফেসর ড. সাইয়েদ মুহাম্মদ আবু নোমান। ছওয়াব ফাউন্ডেশনের প্রোগ্রাম অফিসার মু. বোরহান উদ্দিনের সঞ্চালনায় সেমিনারে মূল প্রবন্ধ উপস্থাপন করেন এটিএন বাংলা চ্যানেলের ইসলামিক টিভিশনের ভাইস প্রেসিডেন্ট অধ্যাপক আ.ন.ম রশীদ আহমদ। মূখ্য আলোচক ছিলেন চবি আবাবি বিভাগের অধ্যাপক ড. আ.ক.ম আব্দুর রাজ্জাক। বিশেষ অতিথি ছিলেন প্রফেসর ড. মুহাম্মদ এনামুল হক ভূঁইয়া পাটোয়ারী, প্রফেসর ড. আমীর মোহাম্মদ নাসওয়ার, প্রফেসর ড. শাহী উদ্দিন মাদানী, ড. কামাল উদ্দিন। আরও বক্তব্য রাখেন ফাউন্ডেশনের প্রধান নির্বাহী কর্মকর্তা মুহাম্মদ আফতাবুজ্জামান। উপস্থিত ছিলেন ফাউন্ডেশনের ডেপুটি ম্যানেজার রফিকুল ইসলাম প্রমুখ। প্রধান অতিথির বক্তব্যে ড. সাইয়েদ মুহাম্মদ আবু নোমান বলেন, যাকাত সংগ্রহ ও সুষম বণ্টনে ছওয়াব ফাউন্ডেশন বিরাট ভূমিকা পালন করছে। দেশের বেকারত্ব ও দারিদ্র বিমোচনে ছওয়াব ফাউন্ডেশন যেসকল প্রোগ্রাম নিয়ে কাজ করছে তা নিঃসন্দেহে প্রশংসনীয়। -বিজ্ঞপ্তি


দৈনিক আজাদী

আর্থ-সামাজিক উন্নয়নে যাকাতের ভূমিকা শীর্ষক সেমিনার

A HEARTFELT APPEAL: SUPPORT SAWAB FOUNDATION FOR A BIG CHANGE

In the quiet struggles of a widow, the unspoken dreams of an orphan, the silent hunger of a street-connected child, and the determined gaze of a youth longing for opportunity—SAWAB Foundation sees not despair, but potential.

Since our inception, we have stood beside Bangladesh's most vulnerable, offering more than charity—we offer dignity, opportunity, and hope.

Through impactful programs in education, healthcare, livelihood support, social enterprise, orphan care, zakat distribution, and emergency relief, we have changed thousands of lives.

But we cannot do it alone.
We humbly appeal to national and international partners, philanthropists, and corporate leaders to stand with us.
Your zakat, sadaqah, individuals, CSR partnership, or corporate giving can:

- Feed the hungry
- Educate a forgotten child
- Empower a struggling widow
- Train an unemployed youth
- Shelter a displaced family

Together, we can turn struggles into strength and despair into dignity.

Let your generosity plant the seeds of resilience, mercy, and change.

Join us. Make an impact. Be the change.
Contact SAWAB Foundation today to become a part of this mission of mercy and Rahmah.



BANK DETAILS

Bank Name	Islami Bank Bangladesh PLC
Account Name	SAWAB FOUNDATION
Account Number	CA: 20501360100499202 - Account Currency-BDT
Branch Name	Dhanmondi Branch
Address	Rangs Nilu Square, Satmasjid Road, Dhanmondi R/A, Dhaka 1209
Routing Number:	125261182
SWIFT/BIC Code	IBBLBDDH205
Email & Web	dhanmondi@islamibankbd.com

MOBILE BANKING NUMBER bKash নগদ +880 1880 078 510

> “Whoever relieves a hardship of a believer, Allah will relieve a hardship for him on the Day of Judgment.”
>
> Sahih Muslim

Pay Your Zakat and make a difference



আপনার যাকাত ও সদকা হতে পারে বাংলাদেশের অসহায় ও সুবিধাবঞ্চিত মানুষের জন্য আশার আলো। SAWAB Foundation সারা বাংলাদেশে দরিদ্র পরিবার, এতিম শিশু, বিধবা নারী এবং অসহায় মানুষের পাশে দাঁড়াচ্ছে। আপনার এই ছোট্ট অবদান একটি জীবন বদলে দিতে পারে!

আমাদের চলমান কার্যক্রম



Education & Nutrition



Healthcare



Vocational Training & Employment



Housing & Shelter



Livelihood & Human Development

"যে ব্যক্তি একটি প্রাণ বাঁচায়, সে যেন সমগ্র মানবজাতিকে বাঁচাল।" - (কুরআন ৫:৩২)

আপনার দান হতে পারে কারও বেঁচে থাকার অবলম্বন

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MOBILE BANKING NUMBER

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SAWAB Foundation
in pursuit of a just society

ANNUAL REPORT 2024-2025



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Lalmatia, Mohammadpur, Dhaka-1207