



2024 -25

# ANNUAL REPORT



RURAL RECONSTRUCTION FOUNDATION

[www.rrf-bd.org](http://www.rrf-bd.org)

# MISSION, VISION VALUES



## BACKGROUND

Rural Reconstruction Foundation is a non-governmental, non-profit, non-political and non-sectarian, voluntary development organization was established on 20 March 1982 aiming to promote socio-economic emancipation of the underprivileged men, women, children and youths in the Southwestern part of the country in Bangladesh and later extended in other parts of the country considering the demand of the people. The founders are Mr. Philip Biswas and Mrs. Pinku Rita Biswas

## MISSION

The Commitment of RRF is based on comprehensive development of underprivileged men, women, youths and children towards establishing a civil society with respect of full democracy, liberty, equality, justice, peace and solidarity.

## VISION

RRF envisages Bangladesh society to be economically productive and equitable, socially just, environmentally sound and genuinely democratic.

## VALUES

- *Integrity*
- *Innovation*
- *Inclusiveness*
- *Effectiveness*

# ANNUAL REPORT



## PUBLISHED BY

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FOUNDER & EXECUTIVE DIRECTOR



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EDITORIAL  
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## Message from The Chairman

It is with great pride and deep gratitude that I present the Annual Report of the Rural Reconstruction Foundation (RRF) for the fiscal year 2024–25. This year has once again reminded us of the importance of resilience, innovation, and collective action as we continue our unwavering commitment to improving the socio-economic conditions of the most vulnerable communities across Bangladesh.

RRF's mission—anchored in empowerment, dignity, and sustainable development—has guided us through a year shaped by both opportunities and challenges. With the continued partnership of the Government of Bangladesh and the steadfast support of our national and international development partners, we have expanded our interventions across 33 districts. Through development initiatives, social programs, and a dynamic microfinance operation, we have reached countless families, helping them to rise above hardship, embrace new possibilities, and build stronger, more resilient futures.

**KOLPONA SARKER**  
CHAIRMAN, RURAL RECONSTRUCTION FOUNDATION

I extend my heartfelt appreciation to our valued donors, whose enduring trust and generosity have enabled us to implement impactful projects with integrity and dedication. Your belief in our vision fuels our efforts and inspires us to push boundaries in service delivery and community engagement. My sincere thanks also go to our development partners, whose collaboration, guidance, and shared commitment to inclusive progress have been instrumental in achieving our collective goals.

To the devoted staff of RRF, I express my profound respect and gratitude. Your passion, professionalism, and tireless work on the frontlines are the driving force behind every milestone we achieve. It is through your dedication that RRF continues to stand as a symbol of hope, progress, and opportunity for the marginalized.

As we look ahead, RRF remains steadfast in its resolve to promote sustainable development, social justice, and equitable growth. Together—with our partners, supporters, and communities—we will continue to pave the way for a brighter and more prosperous future for the people of Bangladesh.

With warm regards and sincere appreciation,



## Message from the Founder & Executive Director

I am honored to present the Annual Report of the Rural Reconstruction Foundation (RRF) for the fiscal year 2024–25. This year has once again demonstrated our collective resilience and readiness to adapt to an increasingly complex world. While the lingering effects of global geopolitical tensions, domestic economic pressures, and social uncertainties posed significant challenges, RRF continued to advance its mission with determination and purpose. Throughout the fiscal year, RRF implemented impactful interventions across agriculture, climate change adaptation, education, technical and vocational training, microenterprise development, and human resource advancement. Our microfinance program—one of our flagship initiatives—continued to expand both horizontally and vertically, enabling us to reach more marginalized communities with diversified financial and development services. These achievements reflect the strength of our organizational foundation and the unwavering dedication of our staff, partners, and stakeholders.

**PHILIP BISWAS**  
FOUNDER & EXECUTIVE DIRECTOR

In 2024–25, RRF also took meaningful strides in digital transformation, recognizing that technological advancement is essential for staying relevant in a rapidly changing world. By digitizing internal processes, enhancing MIS systems, integrating digital tools into program implementation, and empowering staff with ICT capacity-building initiatives, we have strengthened our ability to deliver timely, efficient, and transparent services to the people we serve.

These innovations are paving the way for a more agile and future-ready RRF.

I would like to express my sincere gratitude to the Microcredit Regulatory Authority (MRA), our esteemed partner Palli Karma-Sahayak Foundation (PKSF), the Government of Bangladesh's development partners, and our respected Commercial Banks and Non-Banking Financial Institutions. Their guidance, trust, and collaboration continue to inspire and enable our progress. My heartfelt appreciation goes to the dedicated team of RRF whose tireless efforts have turned challenges into opportunities. I also extend my warmest thanks to the members of our General Body and Executive Body for their visionary leadership and steadfast support. As we step into a new era of possibilities, I am confident that RRF will continue to expand its development interventions, fostering innovation and sustainability in alignment with the national vision of a Smart Bangladesh. Together with our partners and the communities we serve, we remain committed to building a future that is inclusive, empowered, and full of opportunity for all.



## Message from the Founder & Deputy Executive Director

It is with great pleasure that I share a brief message on the occasion of publishing the Annual Report for the fiscal year 2024–25. Over the years, RRF has remained committed to uplifting the lives and livelihoods of marginalized communities across Bangladesh. As a trusted development partner of the Government, our journey continues with renewed dedication and innovation. In this reporting year, RRF made remarkable progress in the digital transformation of its Microfinance program. The introduction of tablet-based collection systems, bKash-enabled financial services, digital passbooks for borrowers,

automated online microfinance software, and digital loan approval processes has significantly strengthened operational efficiency, transparency, and client convenience. Alongside this digital shift, RRF undertook a massive horizontal expansion of its microfinance activities, enhancing organizational strength and ensuring long-term sustainability.

I extend my heartfelt appreciation to all staff members for their tireless efforts and commitment to our mission. My sincere gratitude also goes to the General Body and Executive Committee members for their continuous guidance and support. I warmly thank all our stakeholders, partners, and well-wishers for their trust in RRF.

Together, we look forward to building a more inclusive, empowered, and dignified future for the people we serve.

**PINKU RITA BISWAS**  
FOUNDER & DEPUTY EXECUTIVE DIRECTOR



# SNAPSHOT 2024-25



# SDG



## EMPOWERING COMMUNITIES THROUGH SUSTAINABLE DEVELOPMENT INITIATIVES

Since 2016, Rural Reconstruction Foundation has been working tirelessly across various sectors to drive sustainable development and improve the quality of life for vulnerable populations. Our efforts align with the Sustainable Development Goals (SDGs), and we act as a vital development partner of the Government of Bangladesh in addressing these global challenges. Through its multi-dimensional programs—ranging from microfinance, education, healthcare, technical skills development, to climate change mitigation—RRF empowers individuals, fosters entrepreneurship, and strengthens community resilience.



# "Empowering Communities: RRF's CSR Initiative 'A Better Tomorrow'"



The CSR program targets critical societal needs identified through community consultations and field-level research. Key focus areas for 2024-25 include: Formal and Non-Formal Education, Senior Citizen Welfare, Adolescent Leadership Development, Community Healthcare, Agriculture, Youth Skill Development, Culture & Sports, Social Advocacy, and various other social issues. Through these well-designed initiatives, RRF continues to uphold its commitment to social welfare, addressing urgent challenges and contributing to holistic development across communities.



Rural Reconstruction Foundation (RRF) has developed a strong and purposeful Corporate Social Responsibility (CSR) program aimed at creating "A Better Tomorrow." Aligned with the organization's mission, the CSR initiative reflects RRF's commitment to innovation, inclusivity, and sustainable community development. For the fiscal year 2024-25, RRF dedicated 5% of its Microfinance Program's surplus to implement a diverse range of socially impactful activities. This strategic allocation enabled the organization to reach underprivileged individuals across multiple age groups and sectors, ensuring meaningful and long-lasting benefits.



# RRF OVERVIEW



Rural Reconstruction Foundation is a non-governmental, non-profit, non-political and non-sectarian, voluntary development organization was established on 20 March 1982 aiming to promote socio-economic emancipation of the underprivileged men, women, children and youths in the Southwestern part of the country in Bangladesh and later extended in other parts of the country considering the demand of the people. The founders are Mr. Philip Biswas and Mrs. Pinku Rita Biswas

## Legal Entity

Type of Registration	Registration Number	Registration Date
District Social Welfare(DSS)	Jessore-24/85	31318
NGO Affairs Bureau(NGOAB)	284	32552
Societies Act(Joint Stock )	ACT. XXI of 1860. Khulna-84	37983
Microcredit Regulatory Authority (MRA)	26	39330



## OTHER REGISTRATION & ACCREDITATION

Type of Registration	Registration Number	Registration Date
Bangladesh Technical Educational Board (BTEB)	1166	Dec 6, 2015
European Aid	BD/2009/DNI/11063/45178	03 August 2017 (updated)
National Skill Development Authority (NSDA)	STP-JAS-000247	Aug 14, 2022
Educational Institute Identification Number (EIIN)	137765, 137764, 137044	Jul 21, 2015



## CREDIT RATING

RRF credit rating is done by the ARGUS Credit Rating Services Ltd. (ACRSL) is the next-generation Credit Rating Agency of Bangladesh.

Year	Rating Summary		Publishing date	Rating validity
	Long -Term	Short-Term		
2025-26	AA	ST-2	Oct 27, 2025	Oct 26, 2026

### Rating Explanation:

- 1.AA: Long Term: Investment Grade. Very High credit Quality and Minimal Expectation of Credit Risk.
- 2.ST-2: Short Term: High Certainty of Timely Payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk Factors are small.



## STAFF INFORMATION

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	4	4	8
2	Contractual Staff	201	139	340
3	Operational Staff	252	2256	2508
4	Volunteer Staff	1	13	14
5	Service Staff	20	130	150
Total		478	2542	3020

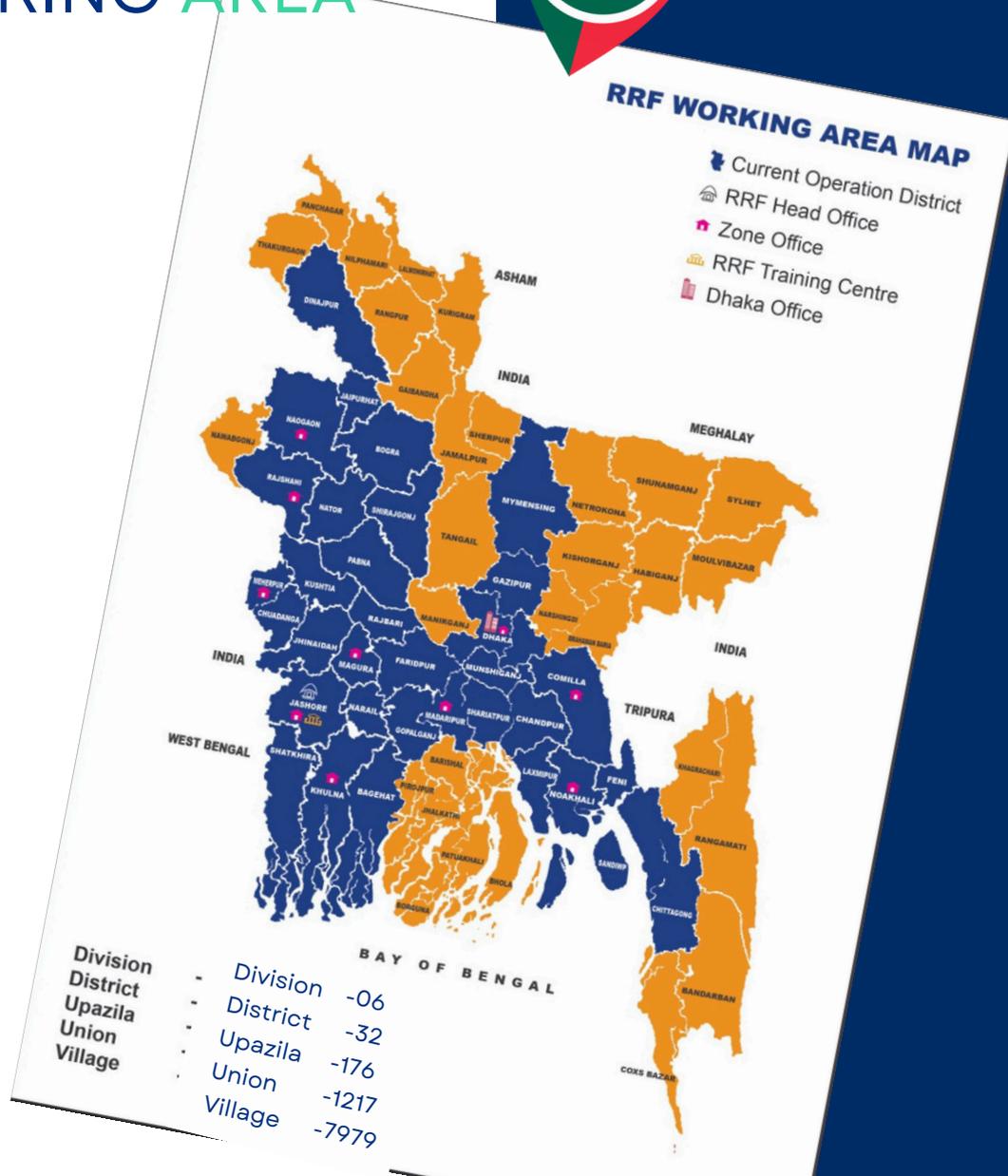


# PARTNERSHIP & COLLABORATION

Rural Reconstruction Foundation (RRF) is a non-governmental organization implementing a wide range of development projects and programs across Bangladesh. These initiatives are carried out through strong collaboration and partnerships with government bodies, national and international development agencies, and other stakeholders. Through these cooperative efforts, RRF works to enhance the quality of life of marginalized communities and ensure sustainable development outcomes.



# WORKING AREA



SL	Division	District
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia
2	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Madaripur, Shariatpur
3	Rajshahi	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat
4	Rangpur	Dinajpur
5	Maymensingh	Maymensingh
6	Chattogram	Cumilla, Noakhali, Feni, Laxmipur, Chattogram, Chadpur
<b>Total</b>	<b>06 Division</b>	<b>32 District</b>



# SECTOR OF SPECIALIZATION



Microfinance



Education



Agriculture Value Chain



Livelihood & Food Security



Technical & Skills



School Feeding



Disaster Management



Women Empowerment



# CONTROLLING ORGAN



## Department of Admin & HR

The Administration and Human Resource Development Department of the Rural Reconstruction Foundation (RRF) plays a central role in strengthening organizational efficiency, ensuring compliance, and supporting long-term institutional growth. As a multifunctional division, it provides essential services in administration, human resource management, research, training, and knowledge management. The department ensures effective coordination among departments, top management, and the finance and accounts division to uphold organizational policies and compliance requirements.

Its responsibilities encompass the full spectrum of employee management, including recruitment, selection, promotion, increment, performance appraisal, grievance handling, compensation, welfare, and staff development. Additionally, the department oversees critical administrative functions such as procurement, inventory and asset management, vehicle operations, and utility services—covering electricity, water, gas, telecommunication, and backup power systems. It also maintains GO-NGO linkages and leads policy and guideline development for the organization.

Equipped with a comprehensive HR management software system, the department manages daily online attendance and field movement monitoring. Headed by a Director under the direct supervision of the Executive Director, this department plays a pivotal role in ensuring smooth operations, employee well-being, and organizational progress.

Rural Reconstruction Foundation (RRF) is a non-governmental organization dedicated to the socio-economic development of underprivileged communities. To ensure effective and efficient operations, RRF has established several key departments, including Finance & Accounts, Admin & HR, ICT, Internal Audit, Monitoring & Evaluation (M&E), Training, and Documentation. Each department plays a vital role in supporting the organization's programs and projects, maintaining transparency, enhancing organizational performance, and ensuring that development initiatives reach the target communities effectively.



## DEPARTMENT OF FINANCE & ACCOUNTS

The Finance and Accounts Department of the Rural Reconstruction Foundation (RRF) plays a foundational role in ensuring financial transparency, accountability, and effective financial management across the organization. Responsible for overseeing all financial affairs and budgetary operations, the department prepares accurate financial statements in compliance with the Generally Accepted Accounting System (GAAS), International Accounting Standards (IAS), Bangladesh Accounting Standards (BAS), and Bangladesh Financial Reporting Standards (BFRS). Since the inception of RRF, this department has remained committed to supporting organizational performance through strong financial stewardship.

Key functions include managing funds from diverse sources, ensuring efficient financial administration of various projects, and facilitating both internal and external audits. The department also leads the development of financial guidelines and maintains proper accounting systems to strengthen institutional governance. Beginning in the 2024–25 fiscal year, the Finance and Accounts Department has additionally taken responsibility for supervising AIS officials of the microfinance program to enhance operational efficiency.

Headed by a Director under the direct supervision of the Executive Director, this department continues to play an essential role in maintaining financial discipline, supporting program effectiveness, and contributing to the long-term sustainability of RRF.



## DEPARTMENT OF INTERNAL AUDIT

The Internal Audit Department of the Rural Reconstruction Foundation (RRF) plays a pivotal role in upholding transparency, accountability, and good governance throughout the organization. By detecting and preventing fraud, assessing internal controls, and ensuring compliance with both RRF's policies and those of various development partners, the department serves as a critical safeguard for operational integrity. Its core function is to identify gaps and deficiencies across all organizational activities and verify the accuracy and reliability of work performed at every level.

Guided by national and international standards, the department operates through a dedicated team of 46 auditors organized into 13 zones. These auditors conduct regular physical crosschecks of records and data, ensuring thorough and timely oversight. Led by a Senior Assistant Director who reports directly to the Executive Director, the department carries out routine audits, follow-up audits, special issue-based audits, and surprise visits. In the last fiscal year, it successfully completed audits of all 318 microfinance branches and projects. Operating under a structured Terms of Reference (ToR) and standard audit guidelines, the Internal Audit Department remains instrumental in strengthening organizational compliance and operational excellence.



## DEPARTMENT OF M & E

The Monitoring and Evaluation (M&E) Department of the Rural Reconstruction Foundation (RRF) plays a central role in enhancing organizational performance and ensuring effective implementation of programs and projects. As a key governance wing directly overseen by the Executive Director, the department evaluates institutional effectiveness, project efficiency, and overall organizational progress in alignment with RRF's strategic plans. Guided by a predefined M&E framework and result-oriented indicators, the department conducts periodic and need-based monitoring sessions to support evidence-based decision-making and continuous improvement.

With a strong team of 20 dedicated monitors operating across 13 zones, the M&E Department provides extensive support to the organization's flagship microfinance program as well as its broader portfolio of development initiatives. During the 2024–25 fiscal year, the team successfully completed monitoring of all 318 microfinance branches and other ongoing projects, ensuring that each branch received three rounds of monitoring within the year. Led by a Deputy Director, this department remains instrumental in strengthening accountability, enhancing project performance, and building organizational capacity across RRF's diverse interventions.



## DEPARTMENT OF ICT

The ICT Department of the Rural Reconstruction Foundation (RRF) plays a vital role in strengthening the organization's technological backbone and ensuring efficient, transparent, and data-driven operations. As a distinguished wing of the organization, the department oversees a wide range of digital services, including website and email management, Wi-Fi and internet connectivity, hardware and software maintenance, and web development. With its own dedicated server, the ICT Department ensures secure data management and supports comprehensive reporting through a robust computer-networking system.

A key achievement of the department is the complete automation of RRF's microfinance program, which operates through an online software system. Digital passbooks, tab-based field transactions –such as loan disbursement, collection, and approval–and the integration of mobile financial services like bKash have significantly improved operational efficiency and beneficiary convenience. Additionally, the department maintains the HR software and develops customized software solutions as needed. Headed by a Deputy Director and directly supervised by the Executive Director, the ICT Department continues to play a crucial role in driving RRF's digital transformation and supporting its mission through reliable and innovative technological services.



## DEPARTMENT OF TRAINING

The Training Department of the Rural Reconstruction Foundation (RRF) plays a crucial role in strengthening the organization's human resource capacity and institutional effectiveness. Dedicated to the professional development of RRF staff and other development practitioners, the department focuses on enhancing managerial competencies, operational skills, and the overall performance of individuals involved in RRF's diverse programs. Emphasizing need-based and customized training, it develops integrated training modules tailored to participants' competencies, ensuring they gain new perspectives, practical insights, and relevant skills across various development sectors.

Led by a Deputy Director who reports directly to the Executive Director, the department maintains a strong resource pool of 20 experienced trainers. In the fiscal year 2024–25, the Training Unit successfully conducted 47 training batches, benefiting 1,444 staff members from the microfinance program and other projects. Through its strategic and participant-centered approach, the Training Department continues to contribute significantly to capacity building, institutional growth, and the long-term development goals of RRF.



## DEPARTMENT OF DOCUMENTATION

The Communication & Documentation Department of the Rural Reconstruction Foundation (RRF) plays a vital role in managing, preserving, and disseminating organizational information. As a key component of staff services, the department ensures the accuracy, quality, and integrity of all documents while providing timely responses to information requests from management and other departments. It operates as a central information hub, utilizing diverse sources for reference and maintaining a systematic archival process that supports transparency and institutional memory. In addition to documentation management, the department is responsible for producing and publishing a wide range of organizational materials, including e-news, newsletters, brochures, annual reports, diaries, calendars, IEC materials, and presentations in both digital and print formats. It also maintains and regularly updates RRF's website and organizational profile to ensure timely communication and visibility. Led by a Deputy Director, the Communication & Documentation Department continues to enhance information flow, strengthen organizational communication, and support RRF's development initiatives through effective documentation and publication services. One of the remarkable event is RRF website is repeatedly updated by this Department.



## RISK MANAGEMENT UNIT

The Risk Management Cell of RRF plays a critical role in ensuring the accuracy, reliability, and safety of loan approval processes. This specialized unit evaluates loan applications submitted from the field through an online app by analyzing attached information and identifying potential risks. The cell is operated by a coordinated team consisting of a full-time Risk Management Officer and field-level Monitoring Officers, who collectively assess the legitimacy and suitability of each loan request. Through systematic procedures, the Risk Management Cell identifies potential risks, measures their severity, and analyzes their nature to conduct individual applicant assessments. Based on these evaluations, the cell immediately informs the approving authority through the software application and provides necessary recommendations for decision-making. In addition, the cell contributes to enhancing loan policies and presents new proposals to management for exploring innovative opportunities and improving operational effectiveness. Overall, the Risk Management Cell serves as a vital mechanism for maintaining financial discipline, minimizing risks, and strengthening RRF's loan management system.



## CALL CENTER UNIT

The RRF Call Center serves as a vital communication bridge between the organization, its branches, and grassroots-level members. Operated by five Relationship Officers assigned on a zone-wise basis, the call center ensures direct, timely, and effective interaction with members. Through a dedicated hotline, the team responds promptly to incoming queries, complaints, and information requests from members and the general public, ensuring accurate verification, correction, resolution, and follow-up. In addition to handling inquiries, the call center plays a key role in implementing promotional activities related to RRF's loan and savings programs. The Relationship Officers actively encourage migrant and employed members to access loans under the Agrosor Prime component, motivate MBS/DBS/TBS members to utilize lien-based loan services, promote various savings products, and provide guidance on downloading and using the Digital Passbook app. They also inform members about digital banking facilities for installment payments and savings deposits. Overall, the RRF Call Center significantly contributes to enhancing member services, expanding the outreach of financial products, and strengthening the organization's digital service delivery.

# PROGRAMMATIC AREA

Rural Reconstruction Foundation (RRF) is a development organization dedicated to improving the lives of disadvantaged and marginalized communities through a multidimensional approach. It works across several key sectors, including financial inclusion, skill development, sustainable agriculture, and food security, to strengthen livelihoods and promote economic resilience. RRF also prioritizes essential social areas such as health, education, and gender equality, recognizing their central role in long-term human development. In addition, the organization integrates environmental sustainability and climate change adaptation into its programs, while promoting cultural and sports activities to support social cohesion and community well-being. Through its comprehensive and inclusive interventions, RRF continues to fulfill its mission of empowering vulnerable populations and building sustainable, resilient communities.

## FINANCIAL INCLUSION



RRF is committed to strengthening financial inclusion by extending accessible and regulated financial services to low-income households, with a particular focus on women and small entrepreneurs. Through its microfinance initiatives, financial literacy activities, and adherence to MRA guidelines, RRF provides underserved communities with opportunities for credit, savings, and insurance. The organization strives to bring people of all income levels under formal financial coverage, enabling them to invest in productive activities, enhance their earning capacity, and build greater self-reliance. This, in turn, promotes their social and moral dignity. Key programs supporting these efforts include RRF's extensive Microfinance Program, Remittance Inward services, RRF Agent Banking, and the Recovery & Advancement of Informal Sector Employment (RAISE) Project.

## SKILLS DEVELOPMENT



Skilled manpower is essential for sustaining growth in today's knowledge-based economy, yet many low-skilled workers in Bangladesh struggle to keep up with rapid technological and organizational changes. To bridge this gap, RRF collaborates with government and international partners to implement comprehensive skills development programs. These initiatives help reduce unemployment, boost productivity, and prepare a competitive, self-reliant workforce for the evolving job market. In this sector, RRF implements several key projects, including BYETS, PROBIDDHI, NHRD, and the Skills for Employment Investment Program, all aimed at empowering individuals with practical skills and improved employment opportunities.

## LIVELIHOOD & FOOD SECURITY



Rural Reconstruction Foundation (RRF) implements several projects that address food security and livelihood of people's lives that address challenges related to production, access, and income to prevent and mitigate malnutrition. The organization strives to enhance vulnerable communities' access to sustainable food and income sources. RRF promotes livelihood skills such as carpentry, sewing, weaving, electrical mechanics and gardening, helping household members utilize their physical abilities regardless of educational background. Through diversification and alternative income generation strategies, RRF strengthens household resilience and ensures long-term food and income security. Under this areas of development, RRF has ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty), PPEPP-EU (Pathways to Prosperity for Extremely Poor People) and RRF CSR; Senior Citizen Welfare Progra

## HEALTHCARE SERVICE



Bangladesh has made significant progress in public health over the past decades, yet challenges remain in ensuring accessible, quality healthcare for all. The Rural Reconstruction Foundation (RRF) provides comprehensive healthcare services to rural communities, covering all age groups—from children to the elderly. Through its Community Healthcare Program, RRF delivers primary health services, maternal and child care, nutrition support, and family planning directly to underserved areas. By strengthening local health systems and bringing medical services to remote populations, RRF improves overall community health, enhances well-being, and ensures that vulnerable rural people have equitable access to essential healthcare.

## ENVIRONMENT & CLIMATE CHANGE



Bangladesh faces severe threats from climate change, with projections suggesting that by 2050, one in seven people may be displaced, and around 18 million could lose their homes due to sea-level rise. Addressing such challenges is particularly difficult for a developing country like Bangladesh. In response, RRF actively implements climate adaptation and resilience-building initiatives in coastal and disaster-prone regions. The organization works to empower communities through awareness, capacity-building, and sustainable resource management. By promoting citizen participation and partnering with national and international donors, RRF contributes to social transformation, environmental protection, and improved livelihoods, helping people adapt to and overcome the impacts of climate change. In this sectors, RRF has Financial Inclusion Improves Sanitation and Health Program, Bangladesh Rural Water & Sanitation (BD Wash), Sustainable Water Sanitation (Water.org), SMART Flower, Resilient Homestead and Livelihood Support (RHL), Improving Housing Condition for DALIT People, Building Resilient Service in climate affected area program.

## AGRICULTURAL

## DEVELOPMENT



Agriculture is central to rural livelihoods in Bangladesh, and RRF places strong emphasis on agricultural development to support the rural economy and alleviate poverty. By implementing a range of agro-based projects in partnership with donor agencies, RRF works to enhance productivity, sustainability, and income opportunities for farming communities. Through its microfinance services, the organization provides vital financial support to marginal farmers and sharecroppers, helping them adopt improved cultivation methods and technologies. RRF's initiatives—such as the Rural Micro-Enterprise Transformation Project (RMTP) and the Green Biotech Tissue Culture Lab—promote sustainable farming practices, strengthen rural prosperity, and contribute to environmental balance.

## EDUCATION

## FORMAL & NON-FORMAL



Bangladesh's extensive basic education system is supported by both government and non-government initiatives, with many organizations contributing to improved access and quality. RRF plays a significant role in this sector by engaging in both formal and non-formal education to combat illiteracy and poverty. Since its inception, RRF has worked closely with government institutions and partner organizations to expand educational opportunities for children and communities. Through its formal school (Barnamala Bidyapith), non-formal pre-school initiatives, and internship programs, RRF focuses on enhancing access, improving learning outcomes, and supporting holistic educational development.

## CULTURAL & HUMAN DEVELOPMENT



RRF adopts a holistic approach to sustainable poverty reduction by prioritizing the mental, physical, and social development of youth. The organization works extensively with adolescents to build awareness on critical issues such as terrorism, sexual harassment, drug abuse, and violence against women. Recognizing that financial improvement alone cannot address deeper societal challenges, RRF integrates human development with economic progress. Through its education and social awareness programs, RRF promotes moral values, empathy, adolescent health and nutrition, and the prevention of child marriage. These initiatives aim to nurture responsible, informed, and empowered young citizens capable of contributing to a progressive and civilized society.

## ADVOCACY & NETWORK



RRF plays a proactive role in promoting social transformation through strategic advocacy and strong networking at local, national, and international levels. In addition to delivering essential services, the organization works to influence policies and create enabling environments for long-term systemic change. Its advocacy efforts focus on key issues such as preventing sexual violence, ensuring healthcare confidentiality, promoting education equity, and strengthening youth leadership. RRF collaborates closely with government institutions like the Directorate of Primary Education and the Department of Women's Affairs, while engaging with national networks such as CAMPE. Its international partnerships with organizations including FIMARC and Make Mothers Matter further enhance its ability to incorporate global best practices and advance sustainable human development.

# GOVERNANCE

Rural Reconstruction Foundation (RRF) operates under a two-tier governance structure comprising a 21-member General Body and a seven-member Executive Committee. The General Body serves as the highest authority, offering policy guidance, ensuring organizational alignment with RRF's mission, and electing the Executive Committee for a three-year term. The Executive Committee, led by the Chairman, oversees operational decisions and executes organizational goals under the General Body's supervision. Both bodies serve voluntarily without financial benefit, fostering transparency, accountability, and mission-driven leadership within RRF.



## GENERAL BODY LIST

Sl.	Name of Members	Designation
1	Mr. Philip Biswas	Member
2	Ms. Kolpona Sarkar	Chairman
3	Md. Hares Uddin	Member
4	Mrs. Dr. Sahanaj Parvin	Member
5	Abu Sayeed Md. Abdul Haque	Member
6	Mrs. Manzu-Ara Begum	Member
7	Dr. Md. Zahirul Islam	Member
8	Mr. Sudhir Sardar	Member
9	Mir Rowshan Ali Mona	Member
10	Mr. James Laurence D'Rozario	Member
11	Mou Rani Bashu	Member
12	Md. Mashiul Azam	Member
13	Mrs Dr. Samantha Poonam Halder	Member
14	Shamol Kumar Chauduri	Member
15	Panna Dey	Member
16	Mr. Anjelo Das	Member
17	Ms. Pia Magdalena Roy	Member
18	Mrs. Ratna Karmoker	Member
19	Mrs. Goretti Corraya	Member
20	Mrs. Rashia Biswas	Member
21	Mrs. Jesmin Biplobi Das	Member

# THE EXCO



**Kolpona Sarker**

Chairman



**Rashia Biswas**

Member



**Anjelo Das**

Member



**Pia Magdalena Roy**

Member



**Abu Sayeed Md. Abdul Haque**

Member



**Mou Rani Bashu**

Member



**Dr. Samantha Poonam halder**

Member

# MANAGEMENT TEAM

The Rural Reconstruction Foundation (RRF) operates under the guidance of a committed management team that oversees its organizational and programmatic functions. Comprising senior-level staff who lead various departments and initiatives, the team plays a crucial role in ensuring effective operational management. Their responsibilities include maintaining strong internal controls, making strategic decisions during critical moments, and addressing emerging challenges.



**Philip Biswas**  
Founder Executive Director



**Pinku Rita Biswas**  
Founder Deputy Executive Director



**Antony Biswas**  
Assistant Executive Director



**Myanila Biswas**  
Director- Admin & HR



**Arun Kumar Biswas**  
Director- Microfinance



**SonjoySaha**  
Director- Finance



**Shamim Uddin Khan**  
Deputy Director- M & E



**Sheikh Hafizur Rahman**  
Deputy Director- ICT



**Md. Mokbul Ahmed**  
Deputy Director- C & D



**Arun Sarder**  
Senior Asst. Director, Program



**Sajib Kumar Paul**  
Senior Asst. Director, Int. Audit

# EDUCATION

- **Barnamala Bidyapith**
- **Pre-School**
- **Internship**



RRF's education initiatives directly transform lives by closing critical gaps in literacy and workforce readiness. Through formal and non-formal schools, the organization brings quality, inclusive education to marginalized children and adults in both rural and urban communities, significantly improving literacy and learning outcomes. Complementing this, internship programs equip young people with practical, job-ready skills that open pathways to employment and self-reliance. Collectively, these interventions strengthen human capital, break cycles of poverty, and drive sustainable, inclusive development in Bangladesh.



# BARNAMALA BIDYAPITH (FORMAL EDUCATION)

We dream For an Educated Nation

**🎯 To provide quality, accredited, and holistic education that develops academically sound, responsible, and confident students capable of contributing positively to society.**

## 📚 Major Activities

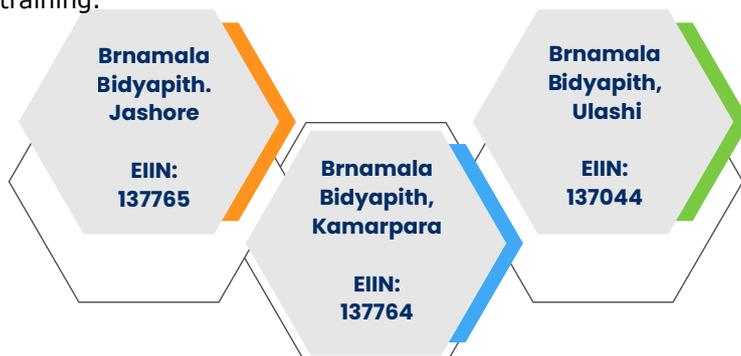
- Follows the national curriculum with full government accreditation.
- Ensures high academic standards from Playgroup to Grade Ten.
- Conducted tutorials, mock tests, and monthly quizzes for all levels.
- Implemented subject-wise teacher setup for better learning support.
- Newly introduced the Science Section to expand academic opportunities.
- Promoted holistic growth through arts, sports, Scouts, quizzes, and study tours.
- Strengthened school readiness through quarterly parents' meetings.
- Teachers received government-supported training for skill enhancement.
- Maintained strong discipline, full uniform compliance, and continuous monitoring.

## Overview

Since 2001, the Rural Reconstruction Foundation (RRF) has been committed to expanding quality education through its Barnamala Bidyapith program. The program operates a network of Five formal schools, including a dedicated girls' school, providing education from Playgroup to Grade Ten. All schools are accredited under the Ministry of Education and Jashore Education Board, ensuring national curriculum alignment and formal recognition. The program emphasizes holistic development by integrating life skills, co-curricular activities, discipline, and structured evaluation systems. Through strong parental engagement and trained teaching staff, Barnamala Bidyapith fosters an environment that nurtures responsible, confident learners. The initiative contributes significantly to community development by empowering both boys and girls with equitable learning opportunities.

## 🏆 Government Accreditation & Official Recognition

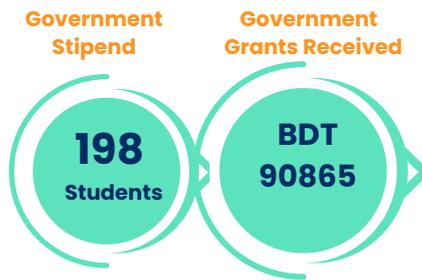
Barnamala Bidyapith is accredited by the Ministry of Education and Jashore Education Board, ensuring nationally recognized quality education. Students receive government stipends, and teachers benefit from official government training.



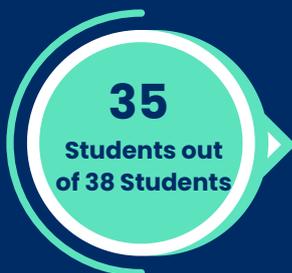
## 📌 Academic & Extracurricular Activities & Achievements

Government Support: From Government our schools get following facilities:

- New Books classwise
- Teachers Training
- Student Stypen
- Gov't grant



In SSC Examination Following no of stdunets Passed



## ☀️ Enriching School Culture Through Celebrations & Special Events

- **Observance of National & International Days:** Events such as International Literacy Day, Mother's Day, Father's Day, National Days, Teachers' Day, and Global Handwashing Day were observed to promote awareness, values, and civic responsibility among students.
- **Annual Sport:** BBP organized its Annual Sports Day to celebrate students' talents and achievements. Various games and cultural activities encouraged participation, teamwork, and overall development. It was a joyful day for students, teachers, and parents alike.
- **Study Tour:** Students were taken on study tours to various places, including the Horticulture Center, ICT Park, and Football Federation. These visits provided practical knowledge and real-world exposure to complement their classroom learning.
- **Parents' Engagement & Active Involvement:** Quarterly meetings are organized to update parents on academic progress, behavior, attendance, and overall development, ensuring open communication between home and school.
- **Festivals & Celebrations:** BBP organized various festivals and events throughout the year for the enjoyment and learning of students and parents. Celebrations included the Pitha Festival, Fruit Festival, and special programs such as the New Students' Reception and Hatekhori Program for Pre-Primary students.



## Types of Evaluation

📝 Types of Evaluation: To ensure continuous learning and monitor student progress, BBP schools follow several forms of evaluation:

📖 Class Test: After completing each chapter, students sit for a class test. The marks are added to their final examination score.

📚 Tutorial Exams: Two tutorial exams are conducted each term based on the overall syllabus to assess comprehensive learning.

🏠 Terminal Exams: Terminal examinations cover the full syllabus. Primary students have three terminal exams, while secondary students have two each year.

📝 Assignment: To strengthen understanding and regular study habits, students submit a monthly assignment for each subject.

🧠 Mock Test: Monthly mock tests are taken on all subjects to measure readiness and improve exam performance.





## ✦ Extraordinary Activities

- Birthday Celebration
- Cultural Class
- English Spoken Class
- Hand Writing
- Essay Competition
- Extra Class
- Tree Plantation
- Cub/Scout
- Book fair
- Father's Day, Mother's Day and Teachers Day celebration
- Debate Class
- Language Class

## ✦ Capacity Building and Training

Title of Training	Duration	Participants	Purpose
Teacher Training	1 Day / Govt-led	91	Improved curriculum understanding and teaching methods

## 🤝 Social Inclusion & Gender

### Mainstreaming:

👩‍🎓 Dedicated girls' schools supporting gender equality.

🌍 Equal opportunities for all students, regardless of socioeconomic background.

🎉 Students actively participate in national events, observe important days through rallies, and take part in study tours to enhance practical knowledge and real-world exposure.

- The maximum teachers are Female.

### ⚠️ Major Challenges

- AS our schools run by its own income so the schools Financial limitations affect infrastructure and teaching resources.
- Difficulty retaining trained and qualified teachers as we can not provide handsome salary
- Current School Infrastructures is a barrier for the students to provide them the good environment.

### 🚀 Future Plan (FY 2025–26):

- Expansion of co-curricular activities and life skills programs.
- Strengthening infrastructure and digital learning tools.
- Increased teacher training and recruitment of qualified staff.
- Regular parent-school communication so it strengthens student outcomes.
- A sustainable financial model ensures long-term program stability.
- More community engagement sessions to reduce early marriage risks.
- Plans for resource mobilization will be developed to enhance student performance and achieve better results in board exams

## ⚡ Actions Taken to Overcome Challenges:

- Strengthened self-sustaining financial model and internal fundraising.
- Conducted regular teacher training to improve retention and teaching quality.
- Increased counseling and community engagement to encourage girls' education.
- Regular home visits and parent counseling to enhance involvement.
- Strict monitoring and compliance to meet government accreditation requirement





## ★ Educational Impacts

### Teaching Learning Activities Enhancement:

- Activity-based learning
- Classroom innovation by Students & teachers
- Creative teaching resources developed this year

### Alumni Success Stories

- Successful SSC graduates
- Students studying in reputed colleges

### ICT & Digital Literacy

- Computer classes
- Multimedia classroom activities
- Teacher ICT skill development

### Student Leadership & Voice

- Student Cabinet
- Class captain system
- Student participation in school decisions

## i Basic Information



**Supported by:**  
RRF



**Ongoing:**  
From 2001  
to till



**Budget:**  
BDT  
3,97,50,250



**Staff:**  
81



**No. Of Students**  
1125  
Girls: 613  
Boys: 512



**Area:**  
Jashore District :  
(Sadar, Sharsha &  
Jhikargacha Upazilla)



## ★ Voice of Transformation

Sarna Das, currently a student of Class 9, has been a part of BBP School since her early years in Playgroup. Growing up within the BBP learning environment, she has experienced steady academic and personal development. Sarna proudly shares that the constant guidance, care, and encouragement from her teachers have helped her build confidence, improve her studies, and stay motivated. She believes that the supportive atmosphere of BBP has shaped her into a stronger and more capable student, preparing her for future success.



## PRESCHOOL (NON-FORMAL EDUCATION)

Learning Begins at Birth

**🎯 To ensure holistic early childhood development through a supportive learning environment that nurtures foundational skills, creativity, and positive social behavior.**

### ☀️ Key Activities

- ★ Classroom Teaching & Learning
- 🏠 Classroom Decoration & Learning Environment
- 🎯 Co-Curricular Activities
- 🇮🇳 Observation of Special Days
- 💡 Community Engagement
- 💻 E-Learning & Interactive Sessions
- 👋 Student Reception
- 👨👩👧👦 Parents' Meeting
- 🏠 Home Visit
- 📄 Tutorial Assessments
- ✍️ Final Examination
- 📄 Result Publication

### 📖 Overview

The Rural Reconstruction Foundation (RRF) is committed to ensuring equitable access to early childhood education for children in underserved rural communities. As part of its Corporate Social Responsibility (CSR) initiative, RRF operates a community-based Pre-School Program designed to provide foundational learning opportunities for children aged 3 to 5 years. Fully funded through RRF's own resources, this Non-Formal Education Program supports early childhood development through structured learning, interactive activities, and community involvement.

### 🌱 Specific Objectives

- To strengthen foundational learning and cognitive development through structured and interactive activities.
- To create a safe, stimulating, and inclusive learning environment for early learners.
- To develop children's social, emotional, and moral values through age-appropriate guidance.
- To enhance community participation by engaging trained female teachers and involving parents in the learning process.
- To build cultural awareness, creativity, and healthy habits through co-curricular activities and observation of important national days.

## 📚 Academic Excellence & School Readiness

- **Structured Pedagogy:** Daily lessons focus on pre-reading, pre-writing, basic numeracy, language development, and socio-emotional learning, directly addressing school readiness criteria.
- **Performance Monitoring:** Periodic Tutorial Assessments and an Annual Final Examination are non-negotiable components, ensuring learning level monitoring and objective evaluation of preparedness for primary school entry.
- **Transparency:** Result Publication and Regular Copy Checking/Copy Showing sessions maintain high accountability with parents.

## 🌟 Key Events and Holistic Development Focus

Event/Activity	Focus Area	Impact/Outcome
Annual Sports Day	Physical Fitness & Teamwork	Enhanced gross motor skills; promoted discipline and spirit of play.
Annual Picnic/Field Trip	Social Interaction & Outdoor Learning	Fostered curiosity and social integration outside the classroom environment.
National & Cultural Day Observations	Cultural Awareness & Identity	Instilled civic values, including observance of Mother Language Day and Independence Day.
Creative Arts (Drawing, Singing, Dancing)	Creativity & Self-Expression	Developed fine motor skills and allowed children to articulate their thoughts and emotions.

## 👥 Social Inclusion & Community Engagement

- The program's success is rooted in its strong community-based model, focusing on parental and local involvement.
- **Parent Education:** Regular Parents Meetings are held to discuss specific child progress, reinforce positive discipline, and educate families on child nutrition, health, and hygiene.
- **Personalized Support:** Teacher Home Visits are conducted to provide targeted support for children needing extra attention, strengthening the crucial school-home collaboration and overcoming barriers to attendance.
- **Program Orientation:** Student Reception/Orientation events for new families ensure they understand program objectives and expectations, leading to better compliance and sustained attendance.



## ⚠️ Major Challenges

- Limited learning materials and classroom resources in some pre-schools.
- Some parents struggle to ensure daily attendance due to work commitments.
- Infrastructure constraints such as small classrooms or lack of outdoor play space.
- Need for regular refresher training to strengthen teacher capacity.
- Limited budget for co-curricular activities and enrichment events.

## ✅ Actions Taken to Overcome Challenges

- **Tagging with Mother School:** Each pre-school is linked with a nearby mother school to provide guidance, support, and supervision.
- **Continuous Monitoring:** Regular classroom observations, attendance tracking, and performance assessments ensure quality teaching and learning.
- **Home Visits:** Teachers visit students' homes to understand family circumstances, encourage regular attendance, and provide personalized support. Parent
- **Counseling:** Parents are counseled on the importance of early education, hygiene, nutrition, and active involvement in their child's learning.



## Future Actions

- Conduct a teacher workshop focused on creating Teaching-Learning Materials (TLM) using locally available and recycled resources (e.g., bottle caps for counting, cardboard for puzzles).
- Strengthen parent education sessions on nutrition, hygiene, and early learning at home.
- Improve classroom learning environments with additional teaching-learning materials.
- Increase the frequency of community engagement to enhance local ownership.
- Mobilize resources to upgrade infrastructure and learning corners.

## Basic Information



**Supported by:**  
RRF



**Ongoing:**  
From 2015  
to till



**Budget:**  
BDT  
4,366,000



**Staff:**  
**23**  
Teachers



**Students:**  
**310**  
(Girls: 159,  
Boys: 151)



**Area:**  
Jashore District  
(Sadar,  
Jhikorgacha and  
Sharsha  
Upazilas)



## Voice of Transformation

Mohammed Sifat Hussain, a student of Sujalpur Karigarpada Pre-School, Jashore, has been attending the pre-school since the beginning of this year. According to his mother, Sifat has shown remarkable development in his learning, social skills, and confidence. She expressed that he is now ready to transition to formal schooling, reflecting the positive impact of the pre-school program on his early education and overall growth.



# INTERNSHIP

Real Time Exposure

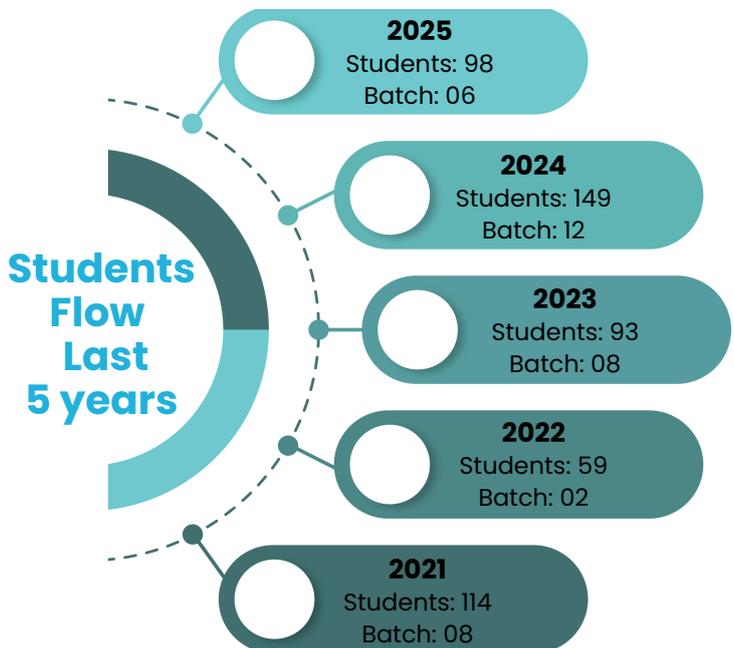
**🎯 To build skilled and socially responsible youth by connecting academic learning with real-world development experience.**

## 🌟 Key Activities

- 🌟 Orientation Session
- 📁 Workshops (communication, documentation, field ethics, etc.)
- 🚗 Field Visits
- 📝 Report Writing & Documentation
- 👥 Interaction with Beneficiaries
- 📊 Data Observation & Learning
- 🤝 Partner Institute Engagement
- 🗣️ Presentation & Feedback Session

## Overview

The Rural Reconstruction Foundation (RRF) Internship Program, established in 2012, continues to serve as a dynamic platform for nurturing young talent and preparing future development professionals. By combining academic learning with real-world experiences, the program enables students to explore critical areas such as financial inclusion, education, health, skill development, climate resilience, and community engagement. The program reflects RRF's commitment to youth empowerment, social inclusion, and sustainable development, while fostering a strong academia-industry partnership that benefits both students and communities.





## Internship courses

- o Leadership and Management
- o Economic development of Bangladesh
- o Role of NGOs in Country's economic development
- o Micro-Credit Management
- o Analysis of Investment Portfolio
- o Feasibility of Micro Enterprise Analysis Admin & HR
- o Financial Management and Accounting Information System
- o Poverty alleviation
- o Feeding Program by NGO in Educational Development
- o Marketing & Communication
- o ICT & Web Design
- o Terms Paper & Institutional Case Study
- o Educational Development



## Basic Information



**Supported BY:**  
RRF



**Ongoing:**  
From 2012 to till



**Education institute:**  
Cantonment College  
Jashore, Jashore Gov't City College, JUST, Jashore College



**Students in FY 24-25:**  
98  
(Female: 37, Male: 61)



**Students So far:**  
1000  
(Female: 605, Male: 395)

## Social Inclusion Environmental Impact

- Introduce digital modules: basic Canva, Google Docs, reporting skills
- Expand internships in digital marketing, climate resilience, WASH innovation, data analysis
- Introduce attendance tracking & performance scoring system
- Establish intern-of-the-month award for motivation
- Create an online repository of field stories to reduce copying

## Strategic Improvements Planned

- Introduce digital modules: basic Canva, Google Docs, reporting skills
- Expand internships in digital marketing, climate resilience, WASH innovation, data analysis
- Introduce attendance tracking & performance scoring system
- Establish intern-of-the-month award for motivation
- Create an online repository of field stories to reduce copying

## Voice of Transformation

Moumita Rani Ghosh, a final-year student of Cantonment College Jashore, joined the RRF Internship Program to learn how development organizations support rural communities. During her field visits, she observed how initiatives like health awareness sessions and savings groups improve lives. Initially shy, Moumita gained confidence with guidance from RRF supervisors, actively engaging with beneficiaries and contributing to reports. Meeting a women's group, she was inspired by their confidence and financial independence.

"The visit changed my mindset," she shared. "Development work is about people, dignity, and support."

The internship strengthened her skills and inspired her to pursue a career in social science, focusing on women's empowerment.



# SOCIO- ECONOMIC DEVELOPMENT

- **Microfinance Program**
- **Foreign Remittance (Inward)**
- **Agent Bank**
- **RAISE**

The Rural Reconstruction Foundation (RRF) is a leading development organization in Bangladesh, dedicated to improving the lives of disadvantaged communities. By delivering a range of inclusive financial services—such as microfinance, remittance facilities, agent banking, and skills-based training—RRF supports people who are often excluded from the formal financial system. These programs help individuals build income-generating activities, strengthen small enterprises, and achieve greater financial independence. Through its focused efforts to narrow economic gaps, RRF contributes meaningfully to poverty reduction and sustainable development, supporting Bangladesh’s long-term vision for inclusive growth and social well-being.



# MICROFINANCE PROGRAM

Empower the people; Eradicate the poverty

**🎯 To enhance financial independence and reduce poverty by providing accessible, inclusive, and sustainable financial services to underserved communities.**

## Our Partners



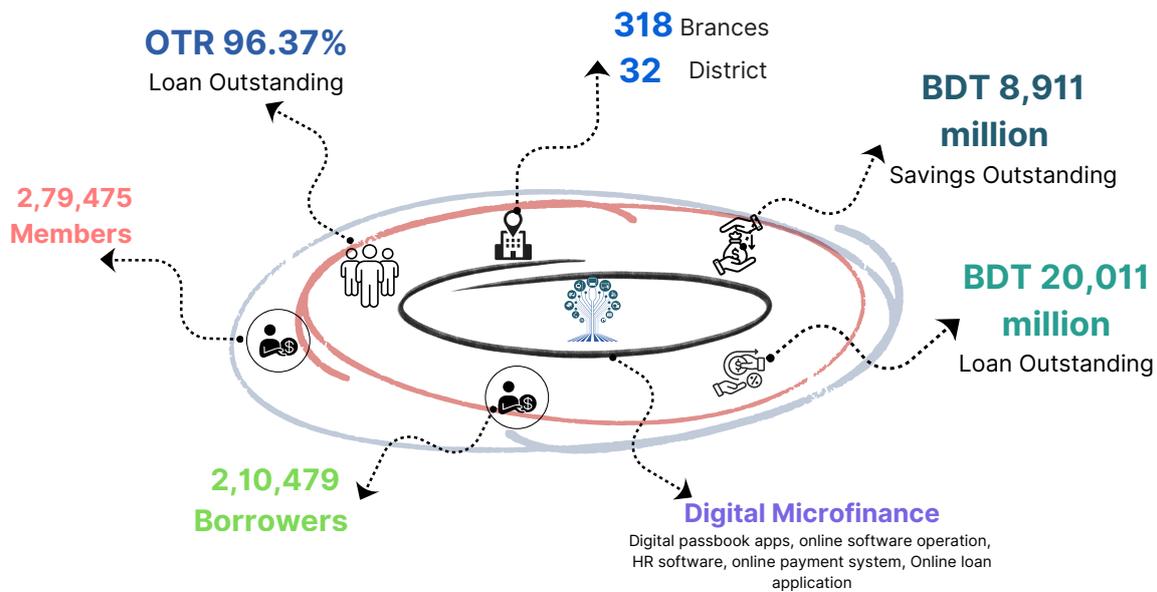
## Overview

Rural Reconstruction Foundation’s (RRF) microfinance program is a holistic initiative dedicated to improving the socio-economic well-being of marginalized communities across Bangladesh. Since 1992, in partnership with PKSF, the program has expanded to 32 districts, offering inclusive financial services that empower individuals, promote entrepreneurship, and support sustainable development. Over the years, RRF has embraced digital transformation to enhance efficiency and client experience—introducing microfinance and HR software, online loan applications, tab-based paperless collections, a digital passbook, and a dedicated call centre to ensure responsive and customer-focused service.

## Specific Objectives

- 01**  
 \*Expand access to loans, savings, and insurance for marginalized groups.  
  
 \*Support small enterprises through microloans and skills training.
- 02**  
 \*Support income-generating ventures and livelihood improvement by providing accessible, affordable financing, while also helping clients build assets through structured savings opportunities.
- 03**  
 \*Ensure sustainable program operations and diversified funding.  
  
 \*Strengthen financial literacy and resilience among vulnerable groups, especially women.

## Milestone of Microfinance



## Loan Products for RRF Memebers

### 1. BUNIYAD Loan

- The program charges a 20% declining interest rate. FY 24-25: total outstanding BDT 81,663,812 with 5091 borrowers.
- Loan amount range is from BDT 5000-BDT 49,000
- Installment: Weekly and Repayable within a maximum of 12 months
- Participants: Participants include ultra-poor households, women-headed families, asset-less and socially marginalized individuals, and those without access to formal financial services.

### 4. SUFALAN Loan

- The program charges a 24% declining interest rate annually and monthly 2%. FY 24-25: total outstanding BDT 773,427,137 with 19,223 borrowers.
- Loan amount range is from BDT 5000-BDT 49,000
- Installment: Weekly and Repayable within a maximum of 12 months
- Participants: Supports seasonal crop cultivation, fish and poultry farming, and livestock development

### 2. JAGORON Loan

- The program operates with a 24% interest rate calculated using the Reducing Decline Method. In FY 24-25: total outstanding of Jagoron is BDT 4,845,845,605 and number of borrowers are 1,03,171.
- Loan amount range is from BDT 30,000-BDT 3,00,000
- Installment: Weekly & Monthly and Repayable within a 12 months, 15 Months period.
- RRF's popular collateral-free loan gives women and individuals easy access to credit unavailable from traditional banks, enabling them to start small businesses, support family income activities, and move toward financial independence.

### 3. AGROSHAR Loan

- The program operates with a 24% interest rate, calculated using the Reducing Method. Agrosor, a Microenterprise (ME) program.
- In FY 24-25: total outstanding of Agrosor is BDT 13,769,997,924 and number of borrowers are 81,201
- Loan amount range is from BDT 3,00,00-BDT 30,00,000
- Installment: Weekly & Monthly and Repayable within a 12/15 Months period.
- Participants: Agrosor supports Micro Enterprise entrepreneurs with microcredit to expand capital, grow their businesses, and create employment opportunities.



## \$ Other Loan Products

SL	Loan Product	Borrower	Loan outstanding	Reducing Interest Rate	Loan Floor	Teneure	Installment
5	Shamriddhi(LI, AC, IGA)	1715	94,065,342	8% & 24%	5000-1000000	1 to 3 Years	Monthly 12/24/36
6	Abasahon	282	42,054,910	12%	50000-500000	1 to 2 Years	Monthly 12-24
7	SEP loan	345	36,686,581	24%	50000-1000000	1 to 2 Years	Weekly-46/Monthly-12 /18/ 24
8	BBR Loan	333	8,297,650	9%	23000-1000000	1 to 2 Years	Weekly-46/Monthly-12 to 24
9	Livelihood Restoration	20	528,889	18%	25000-150000	1 Years	Weekly 46/Monthly 12
10	LRL 2nd Phase	539	13,684,971	4%	25000-50000	1 Years	Monthly 12
11	Agrashar (MDP)	99	6,834,415	18%	50000-1000000	1 Years	Weekly-46/Monthly-12
12	Agroshor RAISE	1114	115,851,180	18%	5000-200000	1 Year to 1 Years 2 Month	Monthly-12/13/14
13	Agroshor RMTP	45	25,336,611	16%	1000000-3000000	1 to 2 Years	Monthly 12/18/24
14	Agroshor MFCE	694	83,262,176	18%	5000-3000000	1 to 2 Years	Monthly 12/18/24
15	Household Wash & Sanitation	1840	70004847	18%	15000-60000	1 Years	Weekly/Monthly
16	Agroshor-SMART	116	16,297,905	24%	50000-2000000	1 to 1.5 Years	Monthly 12/15/17/18
17	RHL	179	3,788,119	22%	15000-25000	1 year	Weekly-46/Monthly-12

## New Products

### 18. SHAHOS Loan

- The program charges a 04% declining interest rate. FY 24-25: total outstanding BDT 16,754,871 with 1506 borrowers.
- Loan amount range is Bdt 20,000
- Installment: Repayable within a maximum of 12 months
- Participants: Loans for restoring economic activities of debtor members affected by disasters

### Micro Insurance Facility for Borrower

RRF's Micro-Insurance initiative provides affordable social protection for economically vulnerable individuals working in the informal sector. It reduces credit-related risks by supporting borrowers during illness, death, and unforeseen crises. During loan disbursement, a mandatory contribution of 10 taka per 1,000 taka loan (5 taka for BUNIAD members) is collected. If a borrower or her husband passes away, the outstanding loan balance is fully waived. The program also offers financial assistance during natural disasters, fires, or other emergencies and grants service charge exemptions for affected projects.

### 19. GRIHAYAN Loan

- The program charges a 5.5% interest rate annually and in FY 24-25: total outstanding BDT 70,00,000 with 28 borrowers.
- Loan amount range is from BDT 2,50,000
- Installment: Repayable within a maximum of 36 months
- Participants: Families with land to build a house but no house, dilapidated house and ability to repay the loan
- Fund: Given by Bangladesh Bank.

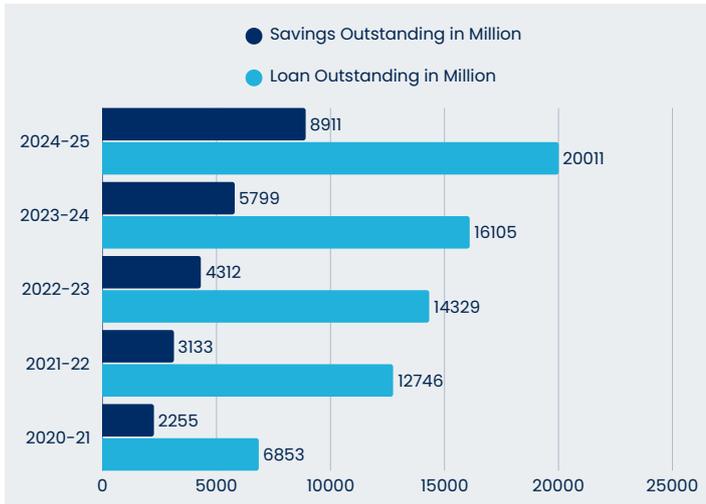




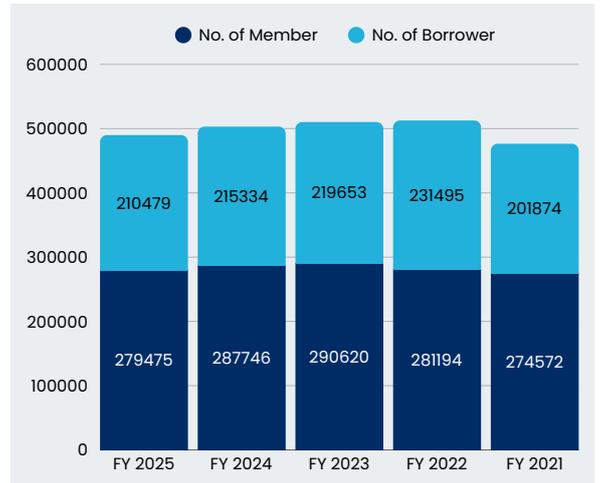
## Savings Product for RRF Memembrs



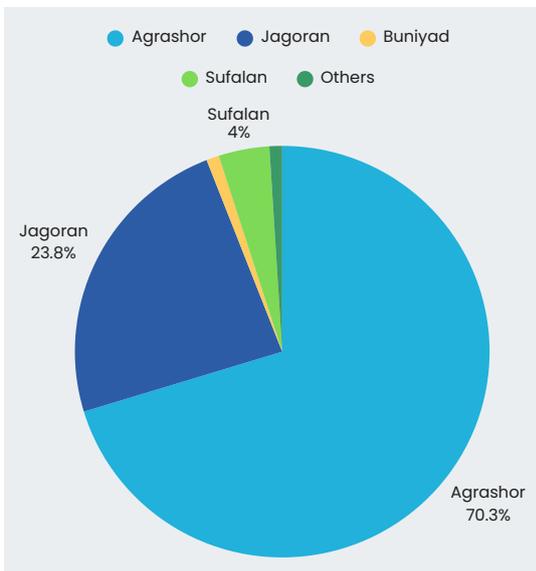
## Program Achievements



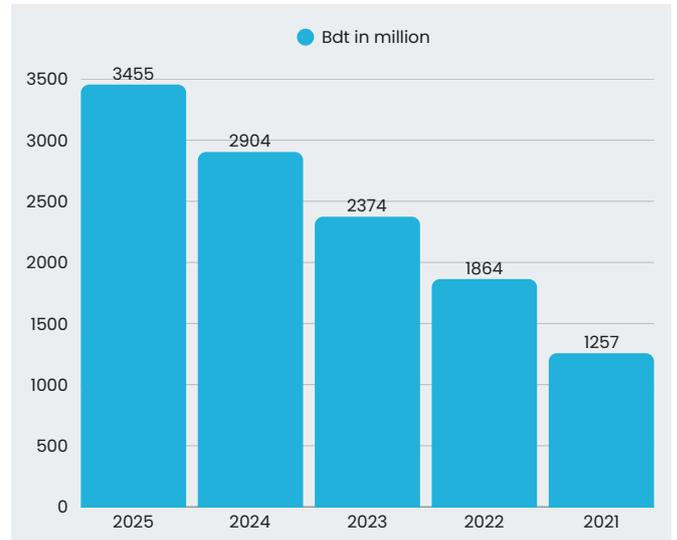
Composition of Loan & Savings Outstanding



Composition of Member & borrower



Componentwise Loan Outstanding Ratio



Composition of Equity Trend

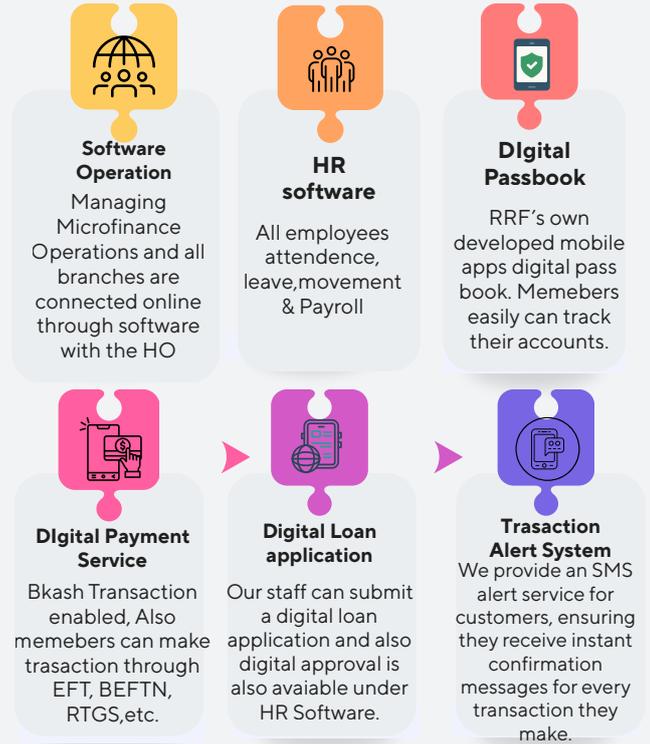
## RRF Working Area



## Social Impact of Microfinance Program

- Economic Empowerment**
  - Expanded access to credit for micro-entrepreneurs
  - Boosted local job creation
  - Improved household income, housing, education, and healthcare
- Poverty Reduction**
  - Helped families shift from subsistence to sustainable livelihoods
  - Reduced inequality by targeting women and vulnerable groups
- Women's Empowerment**
  - Majority women borrowers gaining income and independence
  - Increased leadership roles in households and communities
- Community Development**
  - Supported schools, clinics, WASH initiatives
  - Enhanced financial literacy among borrowers
- Sustainability & Innovation**
  - Community-tailored financial products
  - Promoted eco-friendly and climate-smart practices
- Crisis Resilience**
  - Provided vital support during Natural disasters.
  - Safety nets for disaster-affected families
- National Recognition**
  - Strong presence across 33 districts
  - Influencing national microfinance policies and best practices

## Digitalization in Microfinance



## Challenges and Lessons Learned

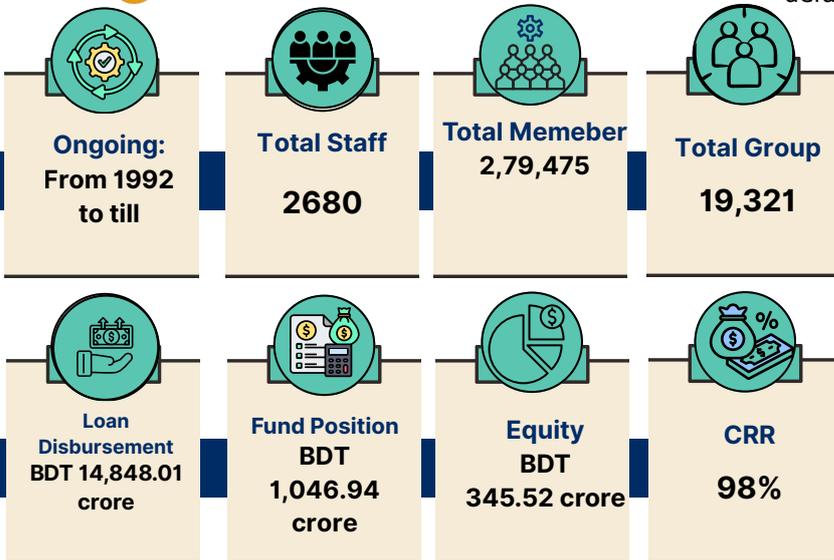
- Liquidity Shortages**  
Due to rising late repayments and defaults, RRF sometimes faces shortages of working capital. This limits its ability to issue new loans on time, especially during peak demand seasons.
- Declining Investor and Donor Confidence**  
When repayment rates fluctuate, investors and funding partners become cautious. This reduces opportunities for new funds and slows program expansion.
- Fraud and Misuse in Mobile Financial Services (MFS)**  
The increasing use of mobile transfers has brought convenience but also higher risks of fraud. Fake transactions, account misuse, and phishing attempts create financial and operational losses.
- Growing Competition**  
RRF faces tough competition from other MFIs, banks, and digital lenders. This increases the pressure to offer better services while keeping costs low, which is challenging in remote rural areas.
- Exclusion of Individual Borrowers**  
The focus on group-based lending sometimes leaves out potential clients—such as small traders or skilled workers—who could benefit from individual loans but do not fit group-lending criteria.
- Gaps in Staff Capacity**  
Many field staff need more training in digital tools, client assessment, and portfolio management. Limited skills and high workload affect the quality of client support and loan monitoring.
- Weak Physical and Technological Infrastructure**  
Branches in remote areas often lack strong internet, updated devices, or proper office facilities. This slows down data entry, digital reporting, and real-time decision-making.



## Steps Taken to Address the Challenges

- **Embrace Digital Transformation:** Adopt digital technologies, such as mobile financial services (MFS) and software based Loan Management Systems (LMS), to automate processes like loan disbursement and collection. This significantly reduces operational costs and improves efficiency.
- **Invest in Staff Training:** Retrain field officers to become digital ambassadors and financial advisors, shifting their role from simple cash collectors to promoters of digital services and financial education.
- **Innovating Loan Products:** Expand beyond standard microcredit to offer a wider range of financial products, including savings accounts, insurance, and specialized loans for education, healthcare, or housing.
- **Introduce Flexible Repayments:** Design loan repayment schedules that are flexible and align with the seasonal and irregular income patterns of clients, such as farmers, to reduce financial distress and default risk.

### Basic Information



### Voice of Transformation

Sabina Yesmin (Member Code 1358055) of Nupur Mohila Samity under Barobazar Branch, Churamonkathi Region, Jashore once lived a life filled with struggle. With her husband and children, she faced severe financial hardship and had very little means to improve her situation. Despite these challenges, Sabina was determined to build a better future. She started a small business, Regal Handicap & Dry Flowers, using minimal resources and her own hard work. Her journey changed when she received her first loan from RRF. With proper planning and dedication, she gradually expanded her business through each loan cycle. Today, with her 3rd cycle loan of 150,000 Tk, Sabina successfully manages her growing enterprise.

She now earns a stable income, supports her family with dignity, and proudly provides employment opportunities for other women in her community. Sabina's story demonstrates how resilience, opportunity, and microfinance can transform lives and inspire others.

1 NO POVERTY

8 DECENT WORK AND ECONOMIC GROWTH

17 PARTNERSHIPS FOR THE GOALS



## FOREIGN REMITTANCE (INWARD)

Build Bangladesh Economy

**To ensure safe and quick remittance delivery that strengthens rural livelihoods and promotes financial stability.**

### Basic Information

**Supported by:**  
Bank Asia PLC,  
Southeast Bank PLC.  
City Bank PLC

**Ongoing:**  
From 2009  
to till

**Participants No.**  
FY 24-25  
**141**

**Amount Transfer**  
FY 24-25  
BDT 68,33,408

**Participants**  
No. So far  
**61083**

**Amount Transfer**  
So far:  
BDT  
**1,55,05,34,262**

**Area:**  
All Working  
Area of RRF

### Overview

RRF has been providing Remittance Inward services since 2009, in partnership with Bank Asia, Southeast Bank, and The City Bank. ensuring fast, reliable, and secure delivery of expatriate income through its microfinance branches. With the government's 2.5% incentive, this service supports low-income families, strengthens rural livelihoods, and contributes to national economic growth.

### Money Exchange Agencies



### Voice of Transformation

Marufa Khatun's husband sends remittances from abroad, and she now receives the money easily from a nearby RRF service point. She no longer needs to travel long distances, saving time and cost. With timely access to remittance support and With this steady income, Marufa gradually improved her livelihood—managing household expenses, ensuring her children's education, and becoming more financially secure.



1 NO POVERTY

8 DECENT WORK AND ECONOMIC GROWTH

17 PARTNERSHIPS FOR THE GOALS



# RRF AGENT BANK

Make Access at The Doorstep

**To promote financial inclusion and economic empowerment by providing accessible, reliable, and convenient banking services to underserved rural communities.**

## Basic Information

<p><b>Supported by:</b> Mutual Trust Bank PLC &amp; RRF</p>	<p><b>Ongoing:</b> From 2018 to till</p>	<p><b>No. of A/C in FY 24-25:</b> <b>185</b> Female; 168 Male: 17</p>	<p><b>Net Balance FY 24-25:</b> <b>BDT 6,75,000</b></p>
<p><b>Net Balance:</b> <b>BDT 93,87,895</b></p>	<p><b>No. of A/C So far:</b> <b>2235</b> Female; 1221 Male: 1014</p>	<p><b>Staff:</b> <b>02</b></p>	<p><b>Area:</b> Jashore District (Satmile, Jashore sadar)</p>

## Major Challenges & Actions taken

- Challenges: Customer loyalty, transaction limits, agents not providing loans, and FDR rates are lower than others.
- Actions Taken: Float/overdraft facilities for agents, public awareness campaigns, arranging customer loans, and removing transaction limits.

## Overview

Since 2018, RRF has been operating an Agent Bank at Barinagar Bazar, Shatmaile, Jashore, providing essential financial services to underserved rural areas. The aim of RRF Agent Banking is to promote financial inclusion, ensure convenient access to banking, and empower marginalized communities economically. Now running for 6 years, this initiative has strengthened rural livelihoods by bridging the gap between traditional banks and the unbanked.

## Environment & Social Impact

- Environmental & Climate Efforts:** Paperless transactions, uninterrupted service during climate events, community awareness campaigns.
- Social Inclusion & Gender:** Women encouraged to open/manage accounts, economic empowerment, promotes gender equality, low-minimum savings accounts.

## Voice of Transformation

Abdul Karim, a fruit seller from Jashore, regularly saves his daily income through our Agent Bank. Later, he received a business loan from our branch via the agent outlet. With this support, he expanded his fruit business and increased his earnings. Today, he is living a more secure and improved life."





## RECOVERY & ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT(RAISE)

Empower the people; Eradicate the poverty

**To promote the recovery and growth of informal sector micro-enterprises while creating sustainable employment for COVID-affected individuals and low-income youth.**

### Major Activities

- 01 Organized Business Management and Entrepreneurs Development Training for low income youth and Microentrepreneurs.
- 02 Provide Loan on low interest, among 588 low income youth.  
Selection of master craftsman and organized orientation session for them.
- 03 Organized Apprentices training for 6 months long on 21 different Trade.
- 04 Arrange Recognition of Prior Learning (RPL) Assessment for 12 apprentice. They Got certificate from National Skill Development Authority.
- 05 Prior Level Assessment has done for 130 apprentices & Refresher training arrange for 50 MCPs
- 06 Arrange Community Outreach Programme with 828 community people under Microfinance Branch.
- 07 Engaged 85 apprentice in different Job service.
- 08 Arrange Community Outreach Programme with 828 community people under Microfinance Branch.

### Overview

The RAISE (Recovery & Advancement of Informal Sector Employment) Project, initiated by PKSF in February 2022 with support from the World Bank, focuses on strengthening micro-entrepreneurs in Bangladesh's urban and peri-urban informal sectors. The project addresses gaps in financial access, skills, and gender inclusion, particularly for COVID-affected individuals and low-income youth. By providing targeted training, financial support, and apprenticeship opportunities, RAISE aims to help micro-enterprises recover, build entrepreneurial capacity, and create sustainable employment pathways.

### Specific Objectives

01

To Restore the Covid 19 affected micro-enterprise Business by developing capacities of Micro-entrepreneurs of urban and peri urban areas providing inclusive finance.

02

To enhance capacities and productivity of youth and young micro-entrepreneurs in the formal sector by developing their capacities and providing inclusive finance.

03

To engage youth from low income household in sustainable employment through apprenticeship program.

## Achievements in FY 24-25

01

### Training and Capacity Building

- Youth and Micro-**Entrepreneurs Trained: 588** participants aged 18–35 received BME training covering leadership, planning, accounting, monitoring, and market analysis.
- **Apprenticeship Training: 240** youths completed six-month hands-on training in trades like motor mechanics, ICT, mobile servicing, web design, food & beverage, and mechanized farming.

02

### Skills Recognition

- **Recognition of Prior Learning (RPL): 12 apprentices** assessed and certified by the National Skill Development Authority, validating their skills and enabling career advancement.
- **Master Craftsman Orientation: 20 master craftspeople** received orientation sessions to enhance mentoring and business skills.

03

### Financial Support and Business Enhancement

- **Startup Capital Provided: 9 apprentices** received funds to launch businesses and pursue entrepreneurship.
- **Business Enhancement Loans: 12 master craftspeople** received low-interest loans to grow and strengthen their enterprises.

04

### Outreach and Engagement

- Community Outreach & Psychometric Profiling: **828 individuals participated**, helping identify skills, interests, and employment opportunities.
- **Job Placement Support: 85 apprentices** engaged in various jobs, with 68% securing employment after training.

05

### Continuous Learning

- **Refresher Training: 50 master craftspeople** received additional sessions to update skills and mentoring capabilities.

## RAISE Loan Information

In this FY 24-25 **BDT 115851180** disbursed to **1114 borrower** under AGROSHAR-RAISE loan component

## Inclusive Social & Environmental Impact

- **Empowerment of Youth and Micro-Entrepreneurs:** Training and financial support have enabled 588 young entrepreneurs to gain confidence, improve business management skills, and make independent economic decisions.
- **Enhanced Employability:** Apprenticeship programs for 240 youths have provided practical skills, resulting in 68% securing employment, reducing youth unemployment, and improving livelihoods.
- **Recognition and Validation of Skills:** Certification through the Recognition of Prior Learning (RPL) has formalized the skills of 12 apprentices, increasing their social and professional credibility.
- **Wide Reach and Gender Inclusion:** The RAISE project has benefited 3,389 individuals, of which 2,866 are women, demonstrating strong gender-inclusive outreach.
- **Community Development:** Outreach activities and psychometric profiling of 828 individuals have strengthened community networks, identified local talent, and encouraged collective participation in economic activities.
- **Job Creation and Sustainable Livelihoods:** Loans and startup capital have enabled beneficiaries to establish or expand businesses, generating employment and fostering self-reliance within communities.

## Actions Taken to Overcome Challenges

- The PIU staff committed to extra effort and close monitoring to ensure smooth implementation of all activities.
- Apprentices were motivated and counseled to maintain attendance and complete training programs.
- Scheduling was adjusted where possible to reduce burden on beneficiaries, improving participation and retention.
- Strengthened communication and follow-up mechanisms to track progress and address issues promptly.



## Major Challenges

- **Limited human resources:** The Project Implementation Unit (PIU) has only 4 staff members, making it difficult to manage and execute all activities efficiently.
- **Apprentice dropout:** Some apprentices left the program before completion, affecting training outcomes and project targets.
- **Time constraints:** Certain activities, such as extended training programs, can be challenging for beneficiaries to attend regularly due to personal or work commitments.
- **Coordination and logistics:** Managing multiple activities across urban and peri-urban areas posed challenges in scheduling, monitoring, and follow-up.

## Lessons Learned

- Training duration should be reviewed and optimized to balance learning and participants' availability.
- Additional staff or volunteers could enhance implementation capacity, ensuring activities are delivered efficiently.
- Continuous mentoring and engagement of apprentices helps reduce dropout and increases skill absorption.
- Incorporating flexible training schedules and modular sessions can improve retention and completion rates.



## Community Participation & Stakeholder Involvement

Community participation and stakeholder involvement are key to the success of the RAISE project. By actively engaging local residents, youth, micro-entrepreneurs, and partner organizations, the project ensures that activities meet real community needs.



### Basic Information

<p><b>Supported by:</b> PKSF &amp; World Bank</p>	<p><b>Duration:</b> From 01.07.22 to 30.6.26</p>	<p><b>Budget:</b> BDT 28,213,577</p>	<p><b>Area:</b> A total 24 Districts/Upazila/Branches. Ramnagor, Chanchra, Churamonkathi, Satmail, Jumjumpur, Jashore Sadar-1, Bosundia, Khajura, Chowgacha, Sharsa, Navaron, Jhikorgacha-1,2,3, Monirampur, Rajgonj, Nowapara-1,2, Chaprail, Barobazar, Kaligonj, Vatoibazer, Holidhani, Dakbangla.</p>
<p><b>Staff:</b> <b>05</b></p>	<p><b>No. Of Beneficiary:</b> <b>3389</b> Female: 2866 Male: 523</p>		



### Voice of Transformation

Sumon Majumdar of Rupdia village, Jashore, revived his family's wooden craftsmanship business after his father fell seriously ill. Forced to leave school, Sumon gained eight years of experience in other factories before restarting his father's enterprise with limited capital. Facing severe financial challenges, he received a low-interest loan of 2 lakh Taka and completed a 16-day Business Management training under the RAISE project.

With RRF's support and dedication to quality, Sumon secured a regular contract with PRAN-RFL and now employs seven local youths. His monthly sales reach 3-4 lakh Taka, yielding profits of 35-40 thousand Taka.



Having successfully repaid his first loan, he has taken a second loan of 3 lakh Taka to modernize his factory and expand employment opportunities. Sumon's journey exemplifies resilience, entrepreneurship, and the transformative impact of microfinanc

# TECHNICAL SKILLS

- **BYETS**
- **NHRDF**
- **PRABRIDDI**



RRF's technical skills development programs create powerful routes out of poverty by equipping underprivileged individuals with in-demand, market-driven skills. Through hands-on training in trades such as food and beverage services, automobile mechanics, caregiving, and emerging ICT sectors—including IT freelancing, web development and designing, and digital marketing—participants gain competencies that translate directly into employment and income opportunities in both domestic and overseas markets. These programs substantially enhance employability, strengthen self-reliance, and build economic resilience among marginalized communities. By closing critical skills gaps and developing a future-ready workforce, RRF's technical education initiatives fuel inclusive economic growth and contribute meaningfully to Bangladesh's long-term socio-economic transformation.



## BUILDING YOUTH EMPLOYABILITY THROUGH SKILLS (BYETS)

Empowering Youth, Bridging Skills, Building Futures

**🎯 To contribute to the reduction of youth unemployment in Jashore District by creating a skilled and competitive workforce in the ICT sector.**

### 🌟 Major Activities

01

Identification and onboarding of qualified Training Service Providers (TSPs).

02

Intensive, 75 days technical and professional skill training conducted for 450 participants across three ICT trades (Graphic Design, Web Design & Development, and Digital Marketing).

03

Organizing 6 batches for each of the three courses (a total of 18 batches) as per the demand-driven curriculum.

04

Conducting pre-employment workshops and facilitating continuous dialogue between graduates and employers.

05

Job Placement assistance provided, successfully connecting graduates with relevant employment opportunities in the industrial sector.

### Overview

From August 2023 to March 2025, RRF implemented the Building Youth Employability through Skills (BYETS) project with support from the Embassy of the Kingdom of the Netherlands through SwissContact. The project has significantly strengthened youth employability in Jashore by equipping 600 young people with market-driven ICT skills in Graphic Design, Web Design & Development, and Digital Marketing. By aligning training with industry needs, BYETS enhanced the technical and professional competencies of participants, achieving an impressive 70% job placement rate in decent employment. The inclusion of soft skills, career counseling, and entrepreneurship support further boosted confidence and long-term self-reliance among graduates. Despite challenges, achieving 36% female participation marks noteworthy progress in empowering women within a traditionally male-dominated ICT sector.

### 📌 Specific Objectives

- Enhance the capacity of Training Service Providers (TSPs) to deliver demand-driven skill development and entrepreneurship support.
- Train youth in ICT-focused occupations and place them in decent jobs across various sectors.

### 🌟 Achievements in FY 24-25



## Social Inclusion and Gender

### Mainstreaming:

- The project has a specific target for 50% female participation, achieving 36% which is significant for a technical sector in this region, contributing directly to women's economic empowerment and social standing.
- It targeted youth from varied socio-economic backgrounds, including those with modest means, ensuring that skill development opportunities are accessible to all.
- The project successfully upgraded the knowledge base and technical skills of the TSPs to ensure the curriculum was aligned with current industry demands.
- Continuous dialogue sessions were held with local employers to gather feedback and incorporate latest market trends into the training modules.

## Challenges and Actions taken

- **Gender Gap:** Achieving the ambitious 50% female participation rate was challenging due to prevailing societal norms and logistical issues in the region.
- **Expectation Bridging:** Continuous effort was required to bridge the gap between the salary expectations of graduates and the initial compensation offered by employers.

### Actions Taken to Overcome Challenges

- **Targeted Outreach:** Specific community mobilization and awareness campaigns were conducted to encourage female enrollment and address family concerns.
- **Employer Dialogue:** Facilitated continuous dialogue between employers and graduates, providing market information to graduates and advocating for fair compensation structures with employers.
- **Mentorship:** Provided tailored support, including mentorship and intensive career guidance, to prepare graduates for the professional world.

## Basic Information



**Supported by:**

Embassy of the Kingdom of the Netherlands, Swiss Contact



**Duration:**  
From August 2023 to March 2025



**Budget:**  
BDT 74,66,400



**Staff:**  
10



**No. Of Beneficiary:**  
600



**Area:**  
Jashore District



## Voice of Transformation

PHasibur Reza Anik faced financial hardship while pursuing a diploma at a private college in Jashore, as his family struggled to manage household expenses and education costs. After completing his exams and failing to secure a job due to lack of experience, he learned about skills development training under the BYTES Project, implemented by RRF with support from Swisscontact and funded by the Government of the Netherlands. After attending a free orientation session, he enrolled in Digital Marketing training. Upon completion, Anik participated in a pre-employment workshop and, with support from RRF's job placement cell, secured employment. The opportunity improved his financial stability and eased the burden on his family. He is currently employed at a Skill Development Training Centre working in the IT Training and Civil Construction sector. He serves as a Trainer (Digital Marketing) at the centre located in Skhakati Jamrul Tala, B-Block, Jashore Sadar, Jashore-7400.



## NATIONAL HUMAN RESOURCE DEVELOPMENT FUND (NHRDF)

Skill. Empower. Transform

### Overview

**To Create a certified, competent and industry-ready rural youth workforce ecosystem.**

#### Major Activities

- 01 Delivered 360-hour Skills training in Automotive Mechanics and Food & Beverage Production across 8 batches
- 02 Conducted formative & summative competency assessments
- 03 Organized industrial visits for practical industry exposure
- 04 Facilitated job placement, follow-up and retention tracking
- 05 Distributed stipends and PPE kits for trainee support

RRF implemented the “Skills Training for Youth in Priority Sectors” program from Jashore with financial support from the National Human Resource Development Fund (NHRDF). The initiative equipped rural unskilled and semi-skilled youth with certified, industry-ready skills through competency-based training in Automotive Mechanics (Level 1) and Food & Beverage Production (Level 3), ensuring at least 30% female participation. Each 360-hour course combined theory, practical training in upgraded labs, industry exposure visits, and CBT&A-based assessments. RRF also provided stipends, PPE, and job placement support, resulting in strong early employment outcomes and contributing to a more skilled and disciplined rural workforce in Jashore.

#### Specific Objectives

- Transform unskilled/semi-skilled youth into productive skilled human resources
- Deliver competency-based CBT&A training in priority sectors
- Facilitate job placement and ensure employment retention tracking

#### Achievements in FY 24-25



## Social Inclusion and Gender

### Mainstreaming:

- Introduced safe workshop practices, reducing risk of accidents in automotive labs and kitchen environments.
- Implemented waste sorting and responsible disposal methods to minimize environmental pollution.
- Promoted energy-efficient equipment use and safe handling of tools, contributing to lower environmental footprints.
- Strengthened fire-safety awareness through demonstrations and drills to ensure safer training facilities.
- Encouraged hygiene, cleanliness, and sanitation practices in Food & Beverage Production labs.
- Ensured 30% female participation, promoting gender equality in technical sectors.

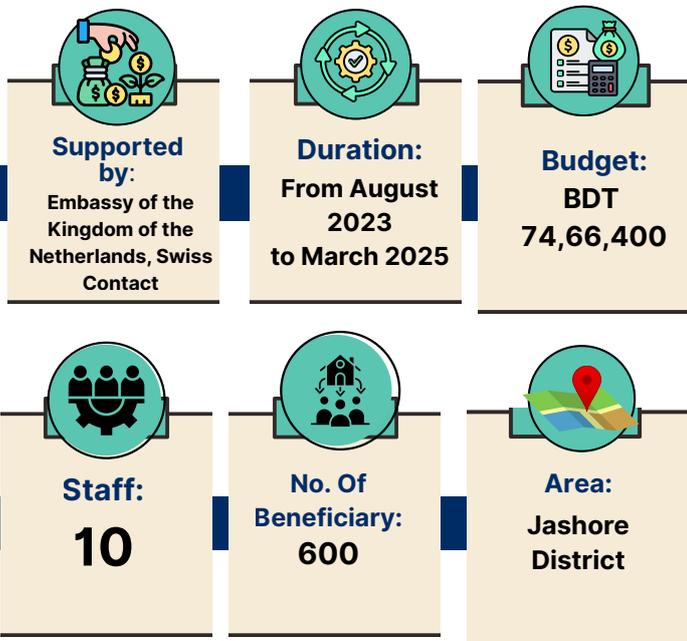
## Challenges and Actions taken

- Limited local industry absorption for trained workers, creating bottlenecks in job placement.
- Seasonal earning pressures on trainees, leading to risks of dropout before course completion.
- Inconsistent attendance due to long travel distances and financial constraints of rural learners.
- Low female mobility and family restrictions affecting female enrollment and retention.

### Actions Taken to Overcome Challenges

- Expanded employer outreach and MoU development with workshops, hotels, restaurants, and small enterprises to widen job placement opportunities.
- Introduced flexible class scheduling and adjusted batch timings to accommodate seasonal workloads.
- Provided stipends, PPE kits, and continuous counseling to reduce financial burdens and encourage consistent participation.

## Basic Information



## Voice of Transformation

Abu Huraira (28) from Agra village in Bagharpara, Jashore, completed his BSS but struggled to find employment. Determined to support his family, he decided to turn his interest in cooking into a career. After learning about the NHRDF-funded Food and Beverage Production (Level-3) course at RRF through social media, he enrolled and received training in advanced cooking techniques, customer service, cost management, food presentation, and basic marketing.

With his savings and family support, Abu opened Candle Light Café in Jashore town. Despite initial challenges, his creative menu and strategic social media promotion attracted a steady customer base. Today, he earns BDT 20,000–25,000 per month and plans to open a second branch, aiming to create employment opportunities for other youth.



## PRABRIDDI: LOCAL ECONOMIC DEVELOPMENT (LED)

Empowering Heritage, Transforming Lives

**🎯 To preserve the local heritage of Jashore Stitch and create sustainable, institutionalized livelihood opportunities for women artisans through formal skills development and market linkage.**

### 🏠 Major Activities

- Activity 1: Conducting Training of Trainers (ToT) on Jashore Stitch Handicrafts Development (5 batches, 125 persons).
- Activity 2: Preparation and development of the Competency Standard (CS) for Hand Stitching and Embroidery.
- Activity 3: Application for and successful inclusion of the Hand Stitching and Embroidery CS in the NSDA portal.
- Activity 4: Preparation, printing, and finalization of the Competency-Based Learning Materials (CBLM) for the course.
- Activity 5: Procurement of all necessary materials as per the Center Approval Document (CAD) for the training center.
- Activity 6: Facilitating the NSDA representative visit for successful center approval.
- Activity 7: Conducting Promotional Campaigns (Social Media, Local Print Media, Miking, Leaflets, Banner & pana).
- Activity 8: Collection and enrollment of participants for main training and Recognition of Prior Learning (RPL) Assessment Level-02.

### Overview

The PRABRIDDI: Local Economic Development (LED) project, Empowering Heritage, Transforming Lives, launched on 15 September 2023, aims to revitalize Jashore’s cultural and economic landscape through the preservation and commercialization of the traditional Jashore Stitch craft. Implemented by RRF in collaboration with Swisscontact, the project focuses on institutionalizing skills development by integrating NSDA-certified training for women artisans. It strengthens heritage continuity while creating sustainable, formal livelihood opportunities. During the reporting period, the project successfully completed its development phase, including curriculum design and institutional certification

### 📌 Specific Objectives

- To integrate a structured course on Jashore Stitch and handicrafts business development at RRF’s existing technical training center.
- To enlist the Jashore Stitch curriculum in the National Skills Development Authority (NSDA) portal, ensuring institutional recognition and certification.

### 📊 Project Achievement Summary

- 125 trainers certified through 5 ToT batches — 100% achievement.
- 1 Competency Standard (Hand Stitching & Embroidery) developed — 100% completion.
- CS successfully uploaded to the NSDA Portal — objective achieved.
- 2 Training/RPL batches completed with 48 participants — 100% achievement.
- 173 female beneficiaries served across ToT, Training, and RPL — 100% target met.
- Training Center approved by NSDA following official inspection — certified and operational.

## Capacity Building and Training

**01** Training of Trainers (ToT) on Jashore Stitch Handicrafts Development  
**125** Participants

**02** Hand Stitching and Embroidery (Main Training & RPL Assessment)  
**48** Participants



### Environmental & Social Impact

Environmental Safeguards / Climate Resilience Efforts:

- **Sustainable Practices:** The project actively promoted the use of eco-friendly threads and dyes in Jashore Stitch.
- **Natural Materials:** Focus on sustainable materials aligns the craft with global environmental goals and reduces the carbon footprint associated with production.

Social Inclusion and Gender Mainstreaming:

- **Women's Empowerment:** The project directly benefitted 173 women, giving them access to formal, certified training, leading to financial independence and improved livelihoods.
- **Community Building:** Workshops fostered collaboration and mutual support among the artisans, strengthening community bonds and social resilience.
- **Fostering Identity:** Empowered artisans took greater pride in their craftsmanship, contributing to the overall cultural resilience and identity of the Jashore region.

### Basic Information

 <b>Supported by:</b> Department of Local Government and Swisscontact, Government of Bangladesh and Switzerland	 <b>Duration:</b> September 2023 – October 2024	 <b>Budget:</b> BDT 3923050
 <b>Staff:</b> 06	 <b>No. Of Beneficiary:</b> 173 Persons (All Female)	 <b>Area:</b> Jashore District

### Major Challenges

- **Delayed Workshop Scheduling:** Uncertainty in the workshop timeline due to administrative delays at the NSDA level.
- **Political Unrest:** Instability experienced in July and August 2024 significantly disrupted the planned training schedules.
- **Assessment Delays:** NSDA's internal delay in supplying necessary assessment tools and materials hindered the final assessment processes.

### Actions taken to Overcome Challenges

- **NSDA Delays:** Persistent, proactive follow-ups and coordination with NSDA personnel were undertaken to expedite confirmation of workshop dates and approvals.
- **Political Unrest:** Training sessions were resumed promptly and flexibly right after the situation stabilized to ensure participants did not miss critical hours, maintaining the integrity of the course.
- **Assessment Delays:** Proactive and continuous communication with NSDA authorities ensured the timely delivery of assessment resources.

### Lessons Learned / Recommendations for Future

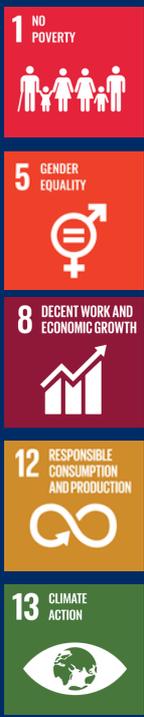
- **Institutional Coordination:** Future projects requiring institutional buy-in (like NSDA certification) must factor in a longer lead time for administrative processes and potential bureaucratic delays in the work plan.
- **Flexibility in Scheduling:** A buffer should be built into the project timeline for unforeseen external events (e.g., political instability or natural disasters) that can disrupt fixed training and assessment schedules.
- **Resource Pre-Planning:** Future procurement for assessment materials should be initiated well in advance of the planned assessment dates, leveraging project funds to secure resources independently if necessary, to avoid reliance on external partners for essential tools.

# AGRICULTURE

- **Climate Smart Vegetable & Flower Value Chain Project**
- **RMTP Project**
- **SMART Project**
- **Green Biotech (Tissue Culture Lab)**



RRF's agriculture initiatives drive measurable change across rural Bangladesh by transforming traditional farming into profitable, market-linked enterprises. Through a value-chain approach covering crops, fisheries, fruits, and horticulture, RRF boosts productivity by promoting efficient farming techniques, optimized resource use, and climate-smart practices. Beyond production, RRF strengthens beneficiaries' capacity to compete in a rapidly growing and competitive marketplace by providing diverse training on entrepreneurship development, e-commerce engagement, and ready-to-food and food processing businesses. These interventions support the emergence of various types of entrepreneurs—farmers, processors, traders, and digital sellers—while enhanced market linkages ensure fair pricing and stable incomes. By integrating marginalized producers into structured value chains and equipping them with business and technical skills, RRF's initiatives improve food security, increase rural incomes, reduce poverty, and support national agricultural development goals while building resilient and economically empowered communities.



**STRENGTHENING CLIMATE SMART VEGETABLE AND FLOWER VALUE CHAIN IN BANGLADESH**  
Resilient Green Futures

**🎯 To Achieve sustainable living Income of farmers through strengthening vegetable and flower value chain in Jashore, Bangladesh by 2027**

**🏠 Major Activities**

- 4500 Vegetable and 1000 flower farmers are mobilized into the 220 self-help groups (SHGs).
- Meeting with Project Implementation Management Committee
- 7 FPOs member receive training on Participatory Self Review and Planning (PSRP), business planning, financial management, Heifer's Cornerstones, Gender, and Justice.
- SHG members are transformed into the 7 FPOs.
- Coop 360 software installation at FPOs
- Orientation to FPO members on stander operation procedure (SOP)
- Organize and introduce savings and credit activities at 7 FPOs.
- Organize monthly meetings at 7 FPOs
- Organize training for 7 FPO members on financial management, business management & planning
- Conduct capacity assessment for FPOs and planning, Organize FPO's business visioning workshop
- Agriculture Entrepreneurship support, Good Agriculture Practices (GAP)
- Cornerstone training for Cooperative, Gender & Justice Training
- Training on Flowers production, Training on IPM/ICM
- Bi-annual meeting with multi-stakeholders
- Ensure New variety seed to coop. beneficiaries

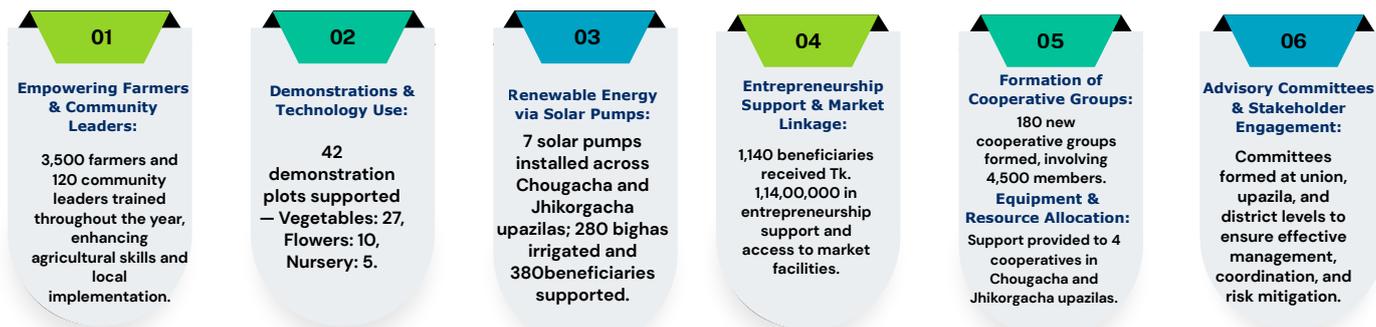
**Overview**

The "Strengthening Climate Smart Vegetable and Flower Value Chain in Bangladesh" project implemented by RRF at 2 Upazila (Chougacha & Jhikorgacha) under Jashore district by improving climate-resilient practices, increasing market access, building farmer resilience by the considering with a goal to improve the sustainable income of targeted beneficiaries. The project implements strategies like promoting organic fertilizer & pesticides, Solar irrigation, community-based entrepreneurship activities like vermicomposting along with providing training on safe production techniques. On the other hand, the project also main focusing on formation of Self-Help Groups (SHGs) for women farmers and facilitates their access to market and ensuring sustainable save finance.

**📌 Specific Objectives**

- Strengthen rural communities and institutions through building social capital and community platforms
- Increase safe vegetables and flowers production and productivity
- Farmers adopted renewable energy solutions in vegetable and flower farming
- Strengthening agribusiness and inclusive market systems
- Developing sustainable economic activities on vegetables & Flowers and market linkage to provide long-term income and support
- Strengthening communities base cooperatives beneficiaries facing for climatic change impacts, economic downturns and other crises through resilient food systems and diversified income streams.

## Achievements in FY 2024-25



## Key Successes & Milestones

### 1. Agriculture & Technology Demonstrations

- All targeted demonstrations—vermi compost, vegetable tech demo, partnership-based demos, flower variety promotion—were fully achieved (100%).
- One activity (FFD technology demo with partners) achieved 99.24%, showing near-complete performance.

### 2. Nursery & Agro-Entrepreneurship Support

- Nursery support and flower/vegetable promotion activities achieved 100%.
- A major indicator—Agriculture Entrepreneurship support—met its target completely (1045 achieved vs. 1045 target).

### 3. Cooperative Strengthening & Digitalization

- Coops 360 software installation, cooperative formation, business planning, SOP orientation, and advisory committee activities achieved 100%.
- Cooperative 360 Software Training achieved 0%, indicating a major gap.
- Financial, leadership, and savings management training for cooperatives all achieved 100%.

### 4. Training Programs for Farmers & SHG Members

- Cornerstones training, gender and justice training, FFS establishment, safe vegetable training, IPM/ICM training, GAP training, seed preservation training—all achieved 100%.
- Flower production refresher training achieved 75%, below target.
- Large-scale trainings (over 1000 farmers) were completed fully.

### 6. Market Linkage & Multi-Stakeholder Platforms

- Buyer linkage meetings, export workshops, and platform formation achieved 100%.
- Regular platform meetings (bi-annual) achieved 100%.
- Meeting with local traders and stakeholders also fully completed.

### 7. Soil Testing Promotion

- Entrepreneurs development, awareness campaigns, and SRDI meetings all achieved 100%.

## Environmental & Social Impact

The Climate resilience efforts depend on Crop management, Resource management and production technique upon its requirements that are in follows:

- The project significantly enhances climate resilience by integrating improved crop management, resource conservation, and adaptive production techniques across farming communities.
- Environmentally, the introduction of drought-, heat-, salinity- and pest-resistant varieties reduces crop loss and promotes biodiversity, while mulching and soil-health practices conserve moisture, prevent erosion, and improve soil fertility.
- The adoption of solar-powered irrigation and efficient water-use methods decreases pressure on groundwater and cuts carbon emissions from diesel pumps. Protected cultivation structures such as sheds and polyhouses shield crops from extreme temperatures and pest attacks, enabling cleaner and more sustainable production.
- Socially, these interventions improve farmers' adaptive capacity, ensure consistent yields, enhance food and nutrition security, and increase incomes even under climate stress. They also reduce input costs, create new livelihood opportunities—especially for women and youth—and build stronger, more resilient farmer cooperatives and communities.



## Capacity Building and Training

01

### SOP Workshop/Training for Cooperative with Stakeholders

- Duration: 3 days
- Participants: 15 (PMF, Cooperative members, Cluster Manager, Upazila Cooperative Officer)

02

### Credit and Savings Management Training

- Duration: 2 days
- Participants: 18 (PMF, CM)

03

### TOT for Cornerstones Training

- Duration: 1 day
- Participants: 7 Cooperative beneficiaries

04

### Cooperative 360 Software Training

- Duration: 1 day
- Participants: 7 (Accounts personnel, PC, Cooperative beneficiaries)

05

### Cornerstones Training of PMF

- Duration: 4 days
- Participants: 2 PMF

06

### SOP Orientation for Cooperatives

- Duration: 1 day
- Participants: 7 (PMF, Cooperative beneficiaries)

07

### Training on Seed Preservation/Storage

- Duration: 1 day
- Participants: 301 Cooperative beneficiaries

08

### Savings and Credit Management Training for Cooperative

- Duration: 2 days
- Participants: 30 (PMF and Cooperative beneficiaries)

## i Basic Information



Supported by:  
**Heifer International Bangladesh**



**Duration:**  
From 1<sup>st</sup> July 2023 to 30 June 2027



**Budget:**  
BDT  
**30,477,072**



**Staff:**  
**13**



**No. Of Beneficiary:**  
**5500**  
All Female under 220 groups)



**Area:**  
**Jashore District**  
(Chougacha & Jhikargacga Upazillas)



## ! Major Challenges

- **Climate Change:** Fluctuation of weather like, Highly temperature and Stream, Sudden flood and undurable drought as well as excess salinity causes vast threat of vegetables & Flower production
- **Community Resistence:** Some time family and local leaders discourage to SHFs member in savings, share and loan activities.
- **Market volatility:** Fluctuation of price or rate, insufficient market access, more supply of same vegetables & flowers.
- **Inputs Issues:** Agri. inputs rate gradually high, Using of unexpected chemicals and lack of finance access.
- **High preliminary Cost of Solar Pump:** The first challenge of the solar pump technology is the highly initial cost that affected to disseminate the solar
- **Lengthy process of Soil Sample Testing and procedure:** Sample collecting and waiting for laboratory test results can be more time consuming

## ☀ Actions taken to Overcome Challenges

The project has strengthened sustainable agriculture by promoting climate-resilient vegetable and flower varieties and enhancing farmers' capacity. Engagement with DAE, local administration, and awareness programs has improved women's participation. Solar irrigation pumps have addressed water scarcity, while vegetable and flower cultivation has created income-generating opportunities and employment for small-scale farmers and rural women.



## 🌟 Voice of Transformation

*Nahar Sultana, 38, from Hazrakhana Majher Para, Jashore, once balanced household chores with part-time teaching. In 2023, she joined the Alor Shandhan Nari Kallayan Samobay Sammittee Ltd. Cooperative and received training from Heifer International and RRF under the BD-17 Project. With her husband's encouragement, Nahar started a vermicompost business, setting up 12 compost chambers with financial support from the government and her cooperative.*

*By 2025, her income reached BDT 150,000. Despite challenges like high humidity affecting sales, she successfully sold vermicompost and earthworms, adding value with packaging and promoting organic farming in her community. Nahar's perseverance transformed her role in household decision-making, inspired other women to start businesses, and established her as a respected entrepreneur and role model.*

*Her journey is a testament to empowerment, partnership, and sustainable change—proving that with training, support, and determination, women can turn challenges into opportunities and uplift their families and communities.*

1 NO POVERTY



8 DECENT WORK AND ECONOMIC GROWTH



13 CLIMATE ACTION



14 LIFE BELOW WATER



## RURAL MICROENTERPRISE TRANSFORMATION PROJECT(RMTP)

Safeguarding Fisheries for a sustainable Future

### Sub-Project: "Production and Marketing of Safe fish & fish products"

**🎯 To increase the income of small and marginal fish farming families and small entrepreneurs and to ensure food security and improve family nutrition.**

#### **🏠 Major Activities**

- Advance Training of fish and shrimp beneficiaries
- Training on the use of safe fishing equipment in fish farming
- Training on Business Management, BAP, GMP, HACCP
- Establishment of demonstration plots Semi-intensive; Bottom Cleaning, Pen Culture, Probiotic using, Farm Mechanization, IoT Device, G-3 Rohu.
- Skill development training on 'Good Handling Practice'
- Establishing demonstration plots on the production of black soldier Fly
- Providing assistance to entrepreneurs in activities such as Ready to Cook and Ready to Eat
- Local fish market quality improvement (Arat Development)
- Establishment of fisheries service and advisory centers.
- Training for small entrepreneurs on Facebook page and content
- Training of lead beneficiaries

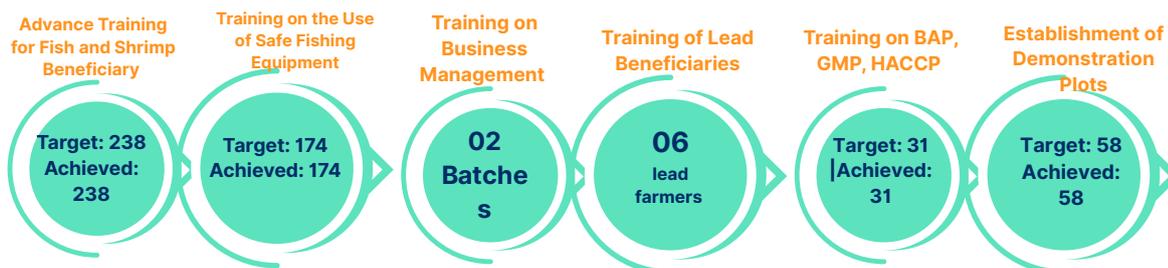
#### **Overview**

The Rural Microenterprise Transformation Project (RMTP), implemented by RRF with support from PKSF, DANIDA, and IFAD, began in January 2023 with a focus on the sub-project "Production and Marketing of Safe Fish & Fish Products." Covering four upazilas in Jashore District—Monirampur, Keshabpur, Abhaynagar, and Jashore Sadar—the initiative seeks to strengthen rural fish farmers and entrepreneurs by promoting safe and sustainable aquaculture practices. The project enhances food security, improves family nutrition, and supports economic growth by building capacity in Good Aquaculture Practices, biosecurity, and environmentally friendly production, while also developing market linkages and post-harvest infrastructure.

#### **📌 Specific Objectives**

- Increasing the income of entrepreneurs through safe fish production and marketing;
- Increasing the income of entrepreneurs through the production and marketing of processed fish products;
- Increase the use of safe fisheries equipment and modern farming technologies at the local level;
- Creation of employment and sustainable sector through creation of service market at local level;
- Reaction of production and market systems considering the environment, safe and nutritious food and climate change issues; And
- Increasing participation of women and youth in initiatives.

## Achievements in FY 2024-25



- Establishment of Demonstration Plots for Black Soldier Fly Production – Target: 5 | Achieved: 5
- Assistance to Entrepreneurs in Ready-to-Cook and Ready-to-Eat Activities – Target: 7 | Achieved: 7
- Local Fish Market Quality Improvement (Arat Development) – Target: 1 | Achieved: 1
- Establishment of Fisheries Service and Advisory Centers – Target: 5 | Achieved: 5
- Training for Small Entrepreneurs on Facebook Page and Content Management – Target: 50 | Achieved: 50

## Key successes & milestones

- Demonstration & adoption of smart aquaculture / mechanization
- Training & capacity building on safe aquaculture & marketing
- Large-scale capacity building in Good Aquaculture Practices (GAqP)
- Value-chain expansion and piloting value-added Ready-to-Cook (R2C)/Ready-to-Eat (R2E) fish products
- Promotion of probiotics and safer input packages
- Fisheries-based eco/echo-tourism model (Bhabodah Beel)
- Service-market linkages (LSPs, collection points, branding)

### Innovative practices:

- Combining GAqP with digital monitoring, Value-addition (R2C/R2E) at micro scale
- Probiotic promotion and inputs training, Fisheries ecotourism as a demand and awareness lever



## Environmental & Social Impact

The RMTTP project has generated positive social impacts while producing mixed environmental effects, including improved climate-smart practices and small resilient works, alongside moderate environmental risks.

- **Water Quality Management:** Training on safe input use and regular pond monitoring reduces chemical and antibiotic contamination.
- **Reduced Pollution:** Proper disposal of sludge, minimizing feed waste, and lower chemical use reduce effluent pollution.
- **Climate Resilience:** Improved pond design, including raised embankments and better drainage, protects fish stock from floods and temperature shocks.
- **Ecosystem Awareness:** Encourages community-based management and awareness of wetland protection and biodiversity conservation.
- **Post-Harvest Loss Reduction:** Hygienic handling and cold storage lower spoilage, reducing environmental waste.

## Challenges and Lessons Learned

### 1. Major Challenges Faced:

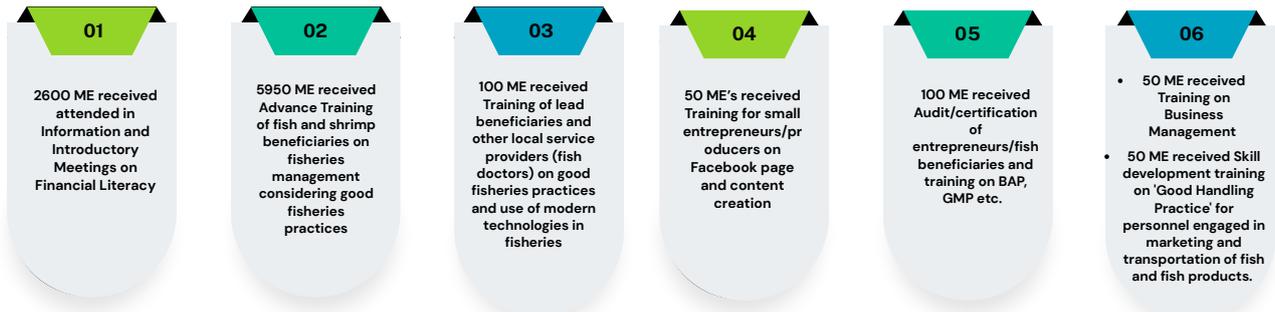
- The people are not accustomed with the new technology like aerator.
- New technology such as producing and using Black soldier fly and ready to eat and ready to cook product is also a challenge.

### 2. Actions Taken to Overcome Challenges:

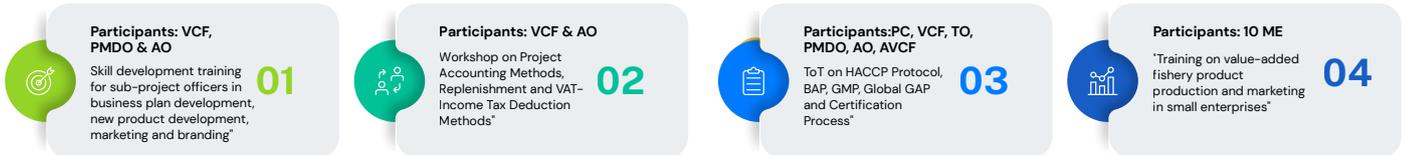
- Awareness Campaigns
- Conduct training and practical sessions led by Local Service Provider (LSPs)



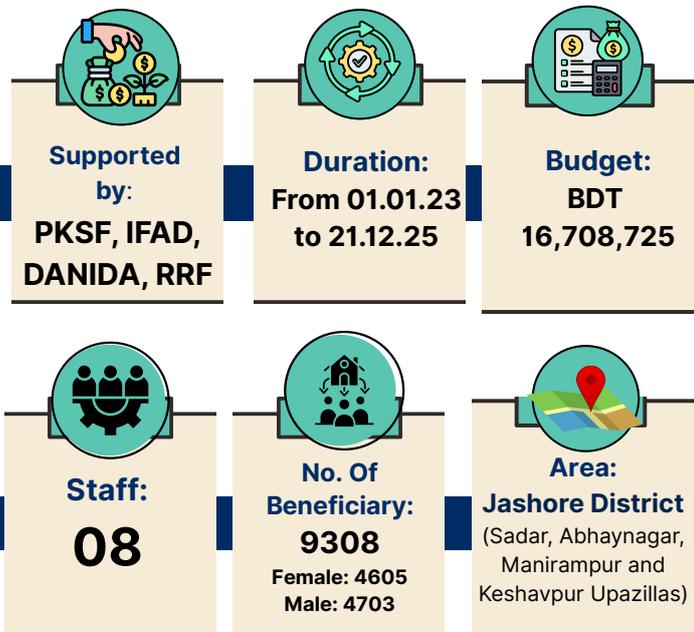
## Capacity Building and Training for ME



## Capacity Building and Training for Staff



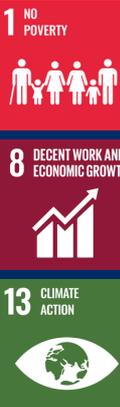
## Basic Information



## Voice of Transformation



Plaboni Boksi from Manirampur, Jashore turned her passion for fish-based cuisine into "Pond to Plate," a ready-to-eat fish café launched in 2022. Despite challenges in financing, location, and staffing, she moved forward by investing her savings, taking an RRF loan, and hiring an experienced chef. By sourcing fresh, safe fish directly from RMTP-supported farmers, her café quickly gained popularity for its local and traditional dishes. Social media promotion boosted customer traffic, helping her generate BDT 20,000–30,000 monthly profit with a total revenue of around BDT 50,000. Today, "Pond to Plate" employs four people and continues to grow. Plaboni aims to expand her café and introduce new fish-based products—showing how determination and support can turn a small idea into a successful rural enterprise.



# SUSTAINABLE MICROENTERPRISE AND RESILIENCE TRANSFORMATION (SMART) PROJECT

Sustainable Resilient Growth

**Sub-Project: Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices**

## Major Activities

- 01 **Training on capacity Building**  
02 Batches  
• Participants: 32 (Male:27, Female: 05)
- 02 **Environment Club formation**  
05 Clubs  
• Members: 166 ( Male: 115, Female:51)
- 03 **Environment Club Meetings**  
10 Meetings  
• Participants: 334 (Male:237, Female:97)
- 04 **Project Inception Workshop**  
01 Event  
• Participants: 50 (Male:47, Female: 03)
- 05 **Day Observation Program**  
1 Event  
• Participants: 73 (Male: 47, Female: 26)
- 06 **Training on Climate Vulnerability and Environment Management**  
02 batchesParticipants: (Male: 03, Female: 46)
- 07 **Grant distribution for ME's RECP Implementation to 72 ME's**
- 08 **Support for Organic Fertilizer Production Demonstration (Vermi-compost/Tricho-compost) 02 Demonstration**

## Overview

The Sustainable Microenterprise and Resilience Transformation (SMART) Project, implemented by RRF from 30 January 2025 with support from PKSF and the World Bank, strengthens microenterprises in agribusiness, manufacturing, and services across 2 districts, 5 upazilas, and 17 unions. SMART promotes green growth by supporting microenterprises to adopt environmentally friendly business practices, operational safety standards, modern technologies, and climate-resilient solutions. Through capacity building, knowledge dissemination, behavioral change interventions, and cluster-based development, the project aims to reduce pollution, preserve ecosystems, enhance productivity, and enable scalable, sustainable models. Overall, SMART is contributing to a more resilient microenterprise ecosystem and fostering long-term environmental and economic prosperity.

## Specific Objectives

- To adopt resource efficient, cleaner production and good agricultural practices (GAP)
- To adopt climate resilient technologies
- To promote processing and marketing of Flowers
- To promote circular economy
- To increase technical knowledge and capacity of the MEs

## Capacity Building and Training

Training on Capacity building of Project related staff  
32 Microdir staff received this training

Training on Climate Vulnerability and Environment Management  
Total 49 ME's (03 male and 46 female) received this training

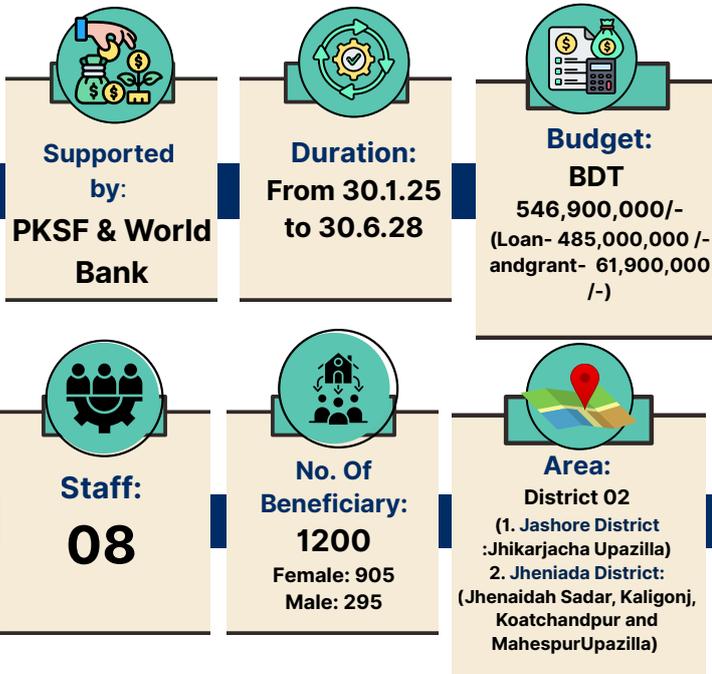
## Environmental and Social Impact

- Promotes climate-resilient crop and resource management practices.
- Enhances soil health through organic farming and crop residue management.
- Supports development of flower varieties resistant to drought, heat, salinity, and pests.
- Encourages mulching to conserve soil moisture, regulate temperature, and reduce erosion.
- Promotes efficient irrigation systems (solar pump, drip irrigation) for water conservation.
- Uses protected cultivation (shed/poly shed) to safeguard crops from heat, pests, and diseases.

## SMART Loan Information

In this FY 24-25 **BDT 16297905** disbursed to **116 borrower** under AGROSHAR-SMART loan component

## Basic Information



## Challenges and Lessons Learned

### Major Challenges Faced

- Heavy rainfall damaged several flower fields and poly sheds, affecting production and harvest.
- Entrepreneurs faced difficulties in implementing their RECP plans due to delays in grant payments through banks.

### Actions Taken and Lessons Learned

- Promoted environment-friendly input retailers using solar-powered fans and lighting to reduce energy costs and environmental impact.
- Encouraged microenterprises to produce organic fertilizer from flower waste, promoting sustainable resource use.
- Supported microenterprises in using organic fertilizers and pesticides in flower cultivation,



## Voice of Transformation



Fahima Khatun, a 43-year-old homemaker from Mundumala, Jhenaidah, transformed her life with support from the RRF-SMART project. In 2025, she joined Kullah Mahila Samity and received a SMART-Agrosar loan of BDT 1,00,000 along with a BDT 16,000 grant to set up Trico compost chambers. With training on climate-smart farming, GAP, IPM, and ecological practices, Fahima produced 150 kg in her first batch and 325 kg in the second. She successfully sold compost, developed packaged products, and strengthened her family's income. Today, Fahima stands as an inspiring example of how RRF-SMART empowers women, promotes sustainability, and turns organic waste into a source of income and respect.



# GREEN BIOTECH TISSUE CULTURE LAB

Create a Bigger Horizon in Agriculture

**🎯 To supply quality, germ-free healthy plantlets of flowers and other horticultural crops through research and development.**

### 🔧 Major Activities

- Produce of Gerbera, Carnation, Eustoma, Potato & Banana Plantlets.
- Potato Minituber, Breeder, Foundation and Certified Seed Production and marketing.
- Vegetable seed & seedling Production and marketing.

### 🤝 Collaboration Partners



### Overview

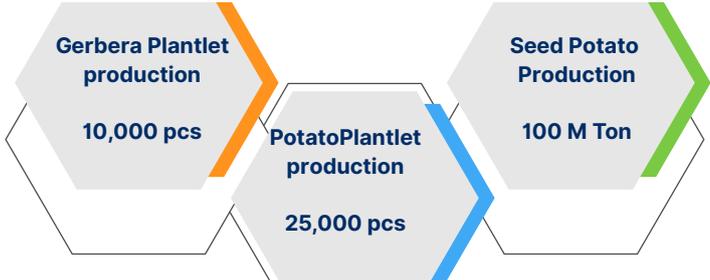
Green Biotech Tissue Culture lab Bangladesh, established by RRF in Jashore under the Agricultural Value Chain Project’s Floriculture sub-project on September 12, 2017, produces high-quality, germ-free plantlets for local farmers. Initially supported by PKSf, IFAD, and RRF until June 2020, RRF has been running the lab independently since July 2020 using its own funds to ensure continued support for affordable, healthy plantlets, promoting sustainable agriculture, farmer empowerment, and growth in Bangladesh’s floriculture sector.

### 🌱 Specific Objectives

Its aim is to produce plantlets of flowers like Gerbera, Carnation, Eustoma, Liliium and Horticultural crops like Potato, Banana etc. within the country and make availability of plantlets to the farmers at low price.

### 🌱 Achievements & Outputs

By establishing 01 Scientific Hardening Centre we could reduce plantlet hardening mortality than previous condition. Other Achivements of these year :



## 🌍 Environmental & Social Impact

### Environmental Safeguards / Climate Resilience:

- Promotes sustainable agriculture by producing disease-free, high-quality plants in controlled environments, reducing pesticide use.
- Supports climate resilience through climate-tolerant crops, rapid reforestation, and conservation of endangered species.

### Social Inclusion & Gender:

- Women actively participate in floriculture and earn income.
- Encourages joint ownership and equal opportunities for men and women in flower cultivation.

## 🌟 Challenges & Lesson learned

- **Major Challenges Faced:** Availability of good-quality chemicals and a lack of quality Mother plant.
- **Actions Taken to Overcome Challenges:** To communicate with native scientific store dealers, we have collected a few good-quality chemicals.
- **Lessons Learned / Recommendations for Future:** If we use good quality chemicals in Plant Tissue Culture Regeneration media then we shall produce best quality Shoot and Plantlet. Overall Plantlet production will be increased, and production costs will be reduced.

## 📄 Basic Information



**Supported by:**  
RRF



**Ongoing:**  
From 2017  
to till



**Budget:**  
BDT  
57,02,896



**Staff:**  
05



**No. Of Participants**  
200  
Female: 50  
Male: 150



**Area:**  
Jashore, Jhenaidah,  
Dhaka, Gazipur  
Rajshahi, Rangpur &  
chattogram District



## 💡 Innovative of Liliun Production

Green Biotech Tissue Culture Lab has developed a protocol for producing Liliun plantlets in three varieties: **Amiga, Frontera, and Eremo**. In vitro plantlets are transferred to soil to produce bulbs, which are preserved at low temperatures for next-year production. After the dormancy period, bulbs are planted, and within three months, the lilies bloom in the off-season.

# ENVIRONMENT & CLIMATE CHANGE

- RHL
- BD-WASH
- Sustainable Water & Sanitation Program
- FINISH MONDIAL
- Building Resilient Service and Infrastructure



RRF is actively addressing environmental and climate change challenges through a range of community-focused programs. Its RHL and WASH initiatives promote safe water, sanitation, and hygiene practices that reduce environmental risks and improve public health. The organization also works to strengthen the resilience of climate-affected communities by developing essential infrastructures and raising awareness on disaster preparedness. Through climate-adaptive agriculture, RRF supports farmers in adopting sustainable practices suited to changing weather patterns. All these efforts collectively enhance community resilience, ensuring long-term environmental sustainability and improved livelihoods.



**RESILIENT HOMESTEAD AND LIVELIHOOD SUPPORT TO THE VULNERABLE COASTAL PEOPLE OF BANGLADESH (RHL)** *Climate-Resilient Communities*

**🎯 To strengthen the climate resilience of vulnerable coastal communities through resilient housing and adaptive livelihoods. It also seeks to reduce climate risks and enhance their ability to cope with future shocks.**

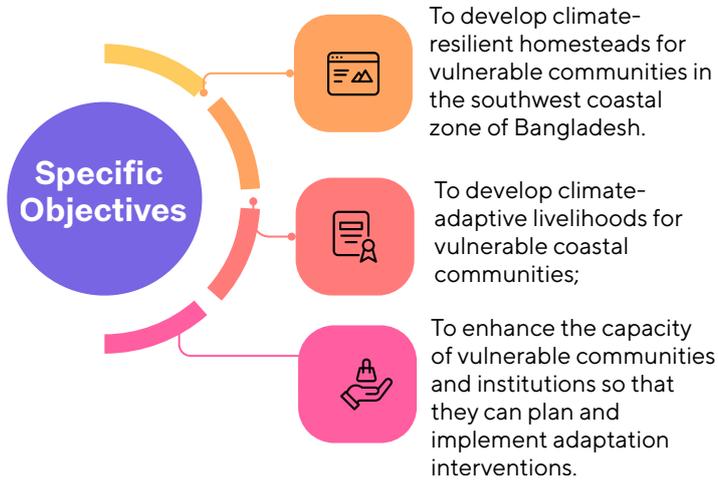
**🏠 Major Activities**

- Design and building resilient homesteads
- Rainwater harvesting system
- Solar home system installation
- Sanitary latrine Construction
- Bondhu Chulla establish
- Homestead tree planting
- Construction of slatted houses for goat/sheep rearing
- Saline-tolerant vegetable cultivation in homestead areas
- Technical and financial support to “crab farmers”
- Beneficiary selection and CCAG group formation
- Prepare Beneficiaries’ Socio-economic profile
- CCAG Monthly meeting
- Training to beneficiaries on adaptation technologies and CC issues (IGA)

**Overview**

The “Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh” project, started in March 2024, aims to strengthen the climate resilience of vulnerable households in the coastal region. Supported by GCF and PKSF, RRF is implementing the project in Morelgonj Upazila of Bagerhat, selected for its high exposure and livelihood vulnerability. Through Climate Change Adaptation Groups (CCAGs), communities learn to identify climate impacts and plan adaptive actions. The project provides climate-resilient homesteads and promotes adaptive farming technologies. This holistic approach protects families from coastal hazards while improving livelihoods and income stability.

**🌱 Specific Objectives**



## Quantitative Achievements in FY 2024-25



## Environmental & Social Impact

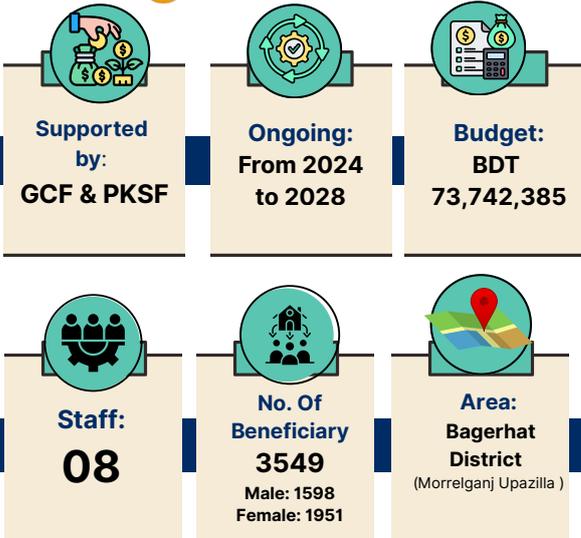
- The project promotes the use of eco-friendly and locally available materials for building climate-resilient houses. Soil conservation techniques (e.g., raising homestead plinths with sustainable fill materials) are applied.
- Each household or cluster establishes homestead greenery with fruits and medicinal trees. This reduces soil erosion, improves microclimate, and enhances biodiversity.
- Every household have proper disposal of construction waste to prevent soil and water contamination

### Social Inclusion and Gender Mainstreaming:

RHL project activities involve social inclusion and gender mainstreaming as follow:

- Promotes cooperation and mutual support among community members.
- Women are actively involved in planning, decision-making, and implementation of project activities.
- Encourages joint ownership of homesteads and productive assets between men and women.

## Basic Information



## Major Challenges & Actions taken

- Political and local leader influence, Poor road conditions
- Natural calamities, Theft of construction materials
- Beneficiaries' high expectations, Limited time of CCAG members for meetings

### Actions Taken to Overcome Challenges:

- Handled political influence calmly and respectfully
- Walked through muddy roads during rainy season for field validation
- Took necessary measures to continue construction despite delays
- Resolved labour-beneficiary issues through discussion
- Politely clarified project limitations to manage expectations

## Capacity Building and Training

All Staff received Training on Project Implementation & Climate Change Issue

All Staff received Refresher Training on Project Implementation & Climate Change Issues

- 828 ME trained on cultivation of saline tolerant vegetable
- 502 Participants trained on construction of slatted house
- 369 Farmers trained on tech. support on crab farming.

## Voice of Transformation

Lily Begum, a 38-year-old woman from Vashandol village in Morrelganj, Bagerhat, lived in constant fear of cyclones and tidal surges that often damaged her fragile home. With her husband's small income of 300-350 BDT a day, supporting their two children was always a struggle.

In 2024, Lily participated in a survey under the RHL Project of RRF and later joined the Climate Change Adaptation Group (CCAG). Through CCAG meetings, she learned about climate-resilient homestead support and applied for assistance.



After verification, she was selected and received BDT 461,021 for building a safe home. Lily also contributed a small amount from her savings and community loans. With technical guidance from the RHL team, her new climate-resilient house was built with reinforced pillars, a raised plinth, a sanitary latrine, safe drinking water, and space for gardening. Today, Lily's family lives safely, free from the fear of storms and floods.

3

GOOD HEALTH  
AND WELL-BEING

6

CLEAN WATER  
AND SANITATION

11

SUSTAINABLE CITIES  
AND COMMUNITIES

## BANGLADESH RURAL WASH FOR HUMAN CAPITAL DEVELOPMENT (BD-WASH)

Clean Water, Safe Sanitation, Empowered Communities

🎯 **Improvement the quality of life for these communities by strengthening water supply and sanitation systems.**

### 🔑 Major Activities

01

#### **Women Local Entrepreneur Training on Sanitary Napkin Sale**

18 Female participated

02

Enhanced household resilience to water-related challenges by facilitating **484 water loans**, Significantly improved sanitation practices through **1473 sanitation loans**.

03

Expanded WASH access across underserved areas, successfully implementing the project through **25 branches in 16 upazilas of 8 districts**, ensuring remote and vulnerable communities receive dedicated support.

04

#### **2875 no of Behavioral Change Communication Sessions(BCC) to**

103524 participants

### Overview

The Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project is a transformative initiative aimed at expanding access to safely managed water, sanitation, and hygiene services in rural Bangladesh. Co-financed by the Government of Bangladesh, the World Bank, and AIIB, the project is jointly implemented by DPHE and PKSF, with RRF contributing through its strong community-based outreach. Through this partnership, the project strengthens institutional capacity, promotes safe water and gender-sensitive sanitation, and drives positive behavioral change—ultimately supporting healthier communities and stronger human capital development.

### 📌 Specific Objectives

- To improve access to safely managed water supply and sanitation services in selected areas. This objective addresses a fundamental need for clean water and proper sanitation, which are essential for preventing waterborne diseases and improving overall health outcomes in rural communities.
- To strengthen the institutional capacity of local organizations involved in the water and sanitation sector. By enhancing these institutions' ability to manage and maintain water and sanitation systems, the project ensures the long-term sustainability of its interventions, helping to build a resilient community infrastructure.



### Loan Information

No of WSS Loan

**1957**

Borrower

Amount of Capital Mobilized

**9,05,00,000**

BDT

## Environmental and Social Impact

- Ensured inclusive access to WASH services, prioritizing low-income, marginalized, and climate-vulnerable households in the selection process for water and sanitation loans, ensuring no group was left behind.
- Involved both male and female household members in loan discussions, fostering shared responsibilities for WASH investments, facility maintenance, and loan repayment.
- Promoted gender-responsive WASH interventions, actively encouraging women's participation in BCC sessions, household counseling, and decision-making about sanitation and hygiene improvements.

### ! Major Challenges

- Arsenic contamination
- Flooding and climate vulnerability
- Behavioral barriers to handwashing & safe sanitation

## i Basic Information



Supported by:  
**PKSF**



Duration:  
From October 2023 to Sep 2026



Budget:  
BDT  
**13,95,529**



Staff:  
**01**



No. Of Beneficiary:  
**9315**  
Family members of 1863 Microcredit Borrowers



Area:  
District 08  
( Bagerhat, Khulna, Magura, Jhenaidah, Pabna, Bogura, Mymensingh, Cumilla )

## Capacity Building and Training

Title of Training	Duration	Participants	Purpose/Outcome
Women Local Entrepreneur Training on Sanitary Napkin Sale	1 day	18	Promotion of hygienic menstrual management in the rural areas

### ! Actions Taken to Overcome Challenges

- Strengthened community engagement by conducting BCC sessions, household visits, and small-group counseling sessions to address myths, misconceptions, and traditional practices.
- Connected households with reliable local latrine and hardware suppliers, and coordinated bulk procurement where necessary to ensure consistent material availability.



## ★ Voice of Transformation



Monowara Begum and her husband, Abdul Kader Sarder, live in the village of Godaipur in Khulna as day laborers, earning about BDT 15,000 per month. For years, their family struggled without a safe and hygienic toilet. The old latrine lacked privacy, had no reliable water connection, and made daily life difficult—especially during the dry season, when Monowara had to walk long distances to collect water. The situation often caused discomfort and embarrassment, particularly when guests visited. Everything began to change after Monowara attended a sanitation and hygiene awareness session organized by the Rural Reconstruction Foundation (RRF). Motivated to improve her family's living conditions, she took a bold step forward. On 24 December 2024, she received a BDT 50,000 loan from RRF to construct a hygienic toilet at her home. With her husband's support, the construction was completed smoothly.

Today, the new toilet has transformed their daily life. It has improved health, ensured privacy, reduced physical hardship, and restored a sense of dignity in their household. "Now I feel proud and relieved," Monowara says. "This toilet has brought comfort, safety, and dignity to my family."



## SUSTAINABLE WATER AND SANITATION PROGRAM Transforming Lives through Sustainable WASH

🎯 **To create awareness and to provide water and sanitation products among the mass people on water and sanitation facilities for a better life.**

### 🏠 Major Activities

- 01 **Rally and Local Stakeholder Workshops (2 batches)**  
Engaged 141 participants (27 male, 114 female) to promote WaterCredit awareness.
- 02 **Half-Yearly Review Meeting**  
Conducted with 95 participants (93 male, 2 female) to assess project progress.
- 03 **Refresher Training for Field Staff (9 batches)**  
Trained 335 staff members (309 male, 26 female) to strengthen WASH implementation capacity.
- 04 **WaterCredit Partner Exposure Visit:**  
Facilitated learning exchange for 16 participants.
- 05 **Development of Training Module & Climate-Resilient Product Catalogue:**  
Completed technical materials (non-participant activity).
- 06 **Training on Climate Vulnerability and Environment Management**  
02 batches/Participants: 82 (Male: 35, Female: 27)
- 07 **Success Story Documentation:**  
Prepared 5 case stories (all by female contributors).
- 08 **Project Success Video**  
Produced a documentary with a 3-member team.

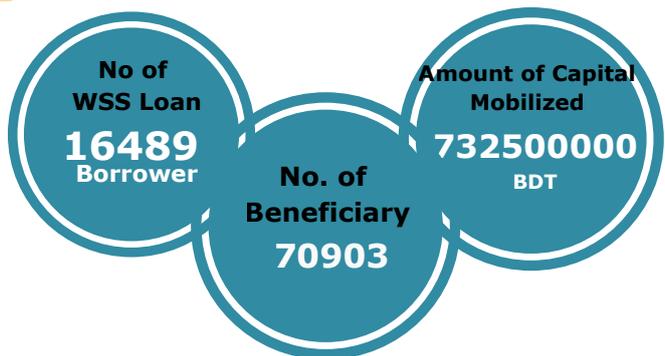
### Overview

The Sustainable Water and Sanitation Program, implemented by RRF with support from Water.org, aims to improve safe water and sanitation access across 30 districts from 2023–2026. Reaching 193,500 beneficiaries, the program promotes sustainable WASH practices through awareness-building, capacity development, and community engagement. Leveraging RRF’s long-standing microfinance model, it enables households to access affordable financing for WASH products. Despite some cultural and resource challenges, the initiative is making strong progress toward reducing waterborne diseases and improving community well-being

### 📌 Specific Objectives

- Demand generation in community and borrowers.
- WSS product development and WSS distribution to the borrowers.
- Capacity development of staff.
- Impact 202,500 by disbursing 45,000 WSS loans in three years.

### 💰 Loan Information



## 🌿 Environmental and Social Impact

### Environmental Safeguards / Climate Resilience Efforts:

- Encouraged households to adopt flood-proof toilets, raised latrine platforms, and salinity-resistant water technologies in flood- and cyclone-prone areas.
- Encouraged upgrading of unsanitary pit latrines to improved, sealed, and climate-tolerant sanitation systems.

### Social Inclusion and Gender Mainstreaming:

- Women were actively engaged in decision-making regarding household WASH improvements and loan uptake.
- Special focus was given to poor and vulnerable households with limited access to safe water and sanitation.

## 🚀 Capacity Building and Training

One Day Refresher Training for Field Level Staff (9 batches) to 335 [participants]

ToT Refresher of 21 Master Trainer

### 📄 Basic Information



Supported by:  
**Water.org**



**Duration:**  
From  
April 2023 to  
March 2026



**Budget:**  
BDT  
**56,80,000**



**Staff:**  
**01**



**No. Of Beneficiary:**  
**68,800**  
microfinance borrowers



**Area:**  
**30**  
districts

## ⚠️ Challenges and Lessons Learned

### Major Challenges Faced:

- Frequent flooding, cyclones, waterlogging, and salinity intrusion damaged existing WASH structures.
- Misconceptions and cultural resistance slowed adoption.
- Shortage of trained masons and technicians affected timely installation.

### Actions Taken to Overcome Challenges:

- Promoted climate-resilient WASH technologies (flood-proof toilets, raised platforms, salinity-resistant filters).
- Conducted training sessions for credit officers and branch managers on WASH technologies and climate adaptation.



### ★ Voice of Transformation

Hazera Begum from Ramnagar, Jashore spent years using a broken outdoor toilet and struggling to pump water from a tube well. Frequent illnesses and daily hardship became normal for her family. During dry months, the water table dropped so low that getting even a bucket of water became a struggle. After attending an RRF courtyard session, she realized how proper sanitation could change their lives. In October 2024, Hazera took a BDT 20,000 loan from RRF and, with her husband's support, built an attached toilet with a submersible pump. The loan is already repaid, and their home now has clean, running water and a hygienic toilet.

"Now I feel relieved and proud," Hazera says. "Guests can visit without embarrassment, and my family stays healthier."

Hazera believes every woman deserves dignity—and credits RRF for helping her take the first step.



## FINISH MONDIAL (FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH) PROGRAM

Financial Inclusion for a Healthier Tomorrow

**To scale up access to safe and sustainably managed sanitation systems in Satkhira, contributing to the global target of ensuring safe sanitation for 10 million people by 2025.**

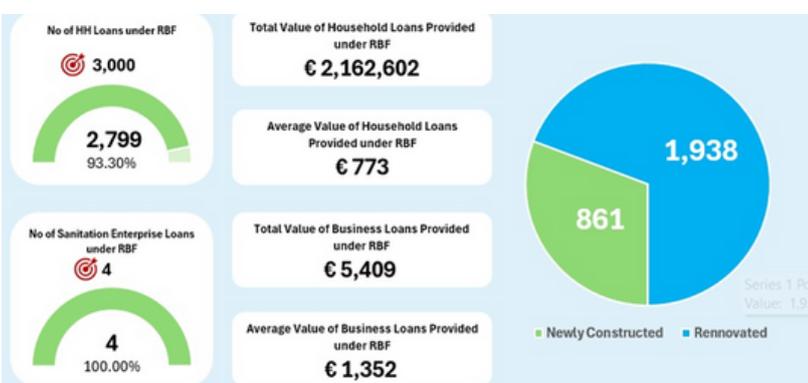
### Major Activities & Achievements

- 3,000 safely managed sanitation systems were constructed in Satkhira through the RBF model, meeting planned targets and significantly improving hygiene and health conditions.
- 861 safely managed sanitation facilities were constructed through partner initiatives, achieving 86% of annual targets.
- 1,938 rehabilitated sanitation facilities were completed against a target of 2,000, representing a 97% achievement rate.
- 40 MFI staff were trained through two structured training batches, enabling better understanding and promotion of sanitation loan products.
- 40 demand creation sessions with masons & Community with 800 participants.
- 215 pcs of Communication & Branding materials supplied

### Overview

In 2024, FINISH Mondial Bangladesh continued its commitment to improving sanitation access, strengthening market-based WASH services, and enhancing financial inclusion in Satkhira District. Through close collaboration with local communities, Microfinance Institutions (MFIs), and sanitation entrepreneurs (MSMEs), the programme made measurable progress in expanding safely managed sanitation and fostering sustainable sanitation markets. The Result-Based Financing (RBF) model played a key role in mobilizing low-income households and service providers, increasing both access to sanitation facilities and the capacity of local actors. This report summarizes the key achievements, challenges, risks, and strategies taken during the year.

### Loan Info. on Sanitation:



### Environmental & Social Impact

The project significantly improved health and hygiene by enabling thousands of households to access safely managed sanitation. Increased awareness and behavior change sessions empowered community members to adopt cleaner, safer sanitation practices. Local MSMEs and MFIs gained capacity and confidence, strengthening the sanitation market and creating new income opportunities.

## 🌟 Challenges & Lesson learned

- **Low Awareness and Behavioral Resistance**  
Many households were hesitant to adopt improved sanitation due to traditional practices and poor awareness.
- **Limited Household Financial Capacity**  
Low-income families struggled to afford sanitation upgrades even with subsidies.
- MSMEs faced challenges in scaling operations and ensuring consistent service quality.
- Frequent flooding and waterlogging in Satkhira created logistical challenges and increased construction costs.
- Limited initial interest from MFIs slowed early programme rollout.

## ⚡ Actions Taken to Overcome Challenges:

- IPartnerships with MFIs were strengthened to provide accessible sanitation loans, while Result-Based Financing (RBF) was used to reduce out-of-pocket costs.
- Capacity-building sessions and incentives were provided to enhance MSME service quality and business viability.
- Community engagement sessions and targeted IEC campaigns were intensified to drive demand and change mindsets.
- Climate-resilient sanitation designs were promoted, and implementation schedules were adjusted based on seasonal forecasts.
- Tailored training and performance-based incentives were introduced to build institutional confidence and participation.
- Through proactive risk management and stakeholder engagement, the program sustained momentum and achieved key targets despite challenges.

## 📌 Basic Information



**Supported by:**  
**FINISH Mondial**



**Duration:**  
**January-December 2024**



**Budget:**  
**BDT 16,76,672**



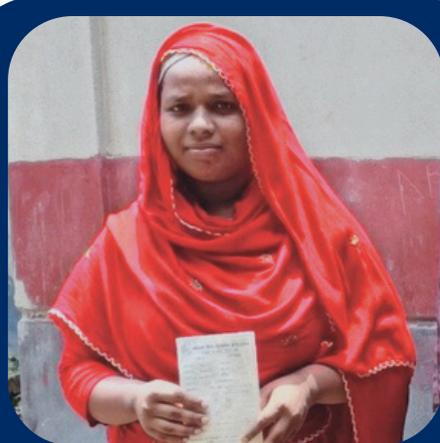
**Staff:**  
**02**



**No. Of Participants**  
**3000**

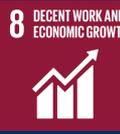


**Area:**  
**Satkhira District**



## 🌟 Voice of Transformation

*Sharmin Akter from Satkhira lived for years with a broken, shared latrine that often flooded and made her children sick. When FINISH Mondial Bangladesh visited her village, she learned about safe sanitation and accessed a small loan through a local MFI. With guidance from trained masons, Sharmin built a clean, durable toilet next to her home. Now her family is healthier, she feels dignified and confident, and she encourages other women in the village to improve their sanitation too.*



## BUILDING RESILIENT SERVICES AND INFRASTRUCTURE FOR CLIMATE AFFECTED MIGRATED SLUM COMMUNITIES IN SATKHIRA BANGLADESH.

A Sustainable Future for Climate-Affected Lives

**Building resilient services, provide skill development training and infrastructure for climate affected migrated slum communities in Satkhira Bangladesh.**

### Major Activities

- 01** Slum communities are mobilized with relevant knowledge and skills on resilient housing, WASH, leadership and management issues.
- 02** Sustainable employment/income for the targeted slum dwellers are increased through alternative or expanded livelihood opportunities.
- 03** Housing ecosystem is improved in the targeted slums in order to increase resilience home infrastructure.
- 04** Year-round access to affordable and resilient WASH service/ facilities in the targeted slums increased.

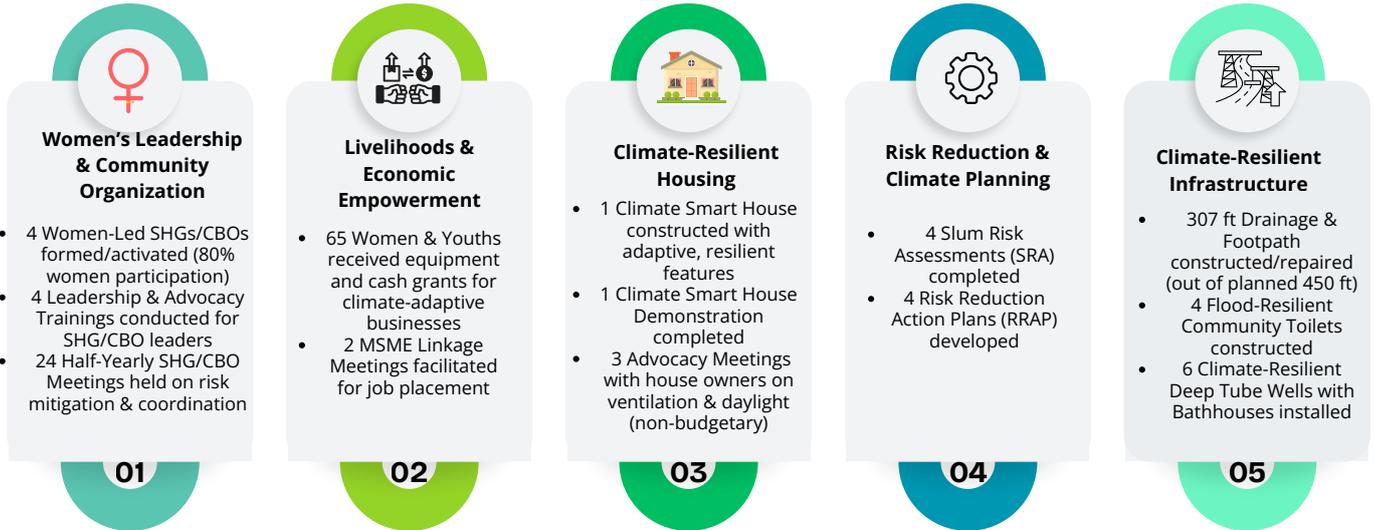
### Overview

Climate-affected families who have migrated to the slums of Satkhira Municipality face persistent risks from cyclones, floods, unsafe housing, and inadequate WASH services. To address these challenges, the project implemented by RRF and supported by Climate Bridge Fund (CBF),Habitat for Humanity International-Bangladesh (HFHI-B)[1].focuses on building climate resilience among the most vulnerable slum communities by strengthening livelihoods, adaptive skills, and essential infrastructure. Through community mobilization, capacity development, and promotion of climate-smart solutions, the initiative empowers women, youth, and marginalized groups to improve income security and disaster preparedness. Key interventions include resilient housing, sustainable WASH facilities, and climate-adaptive livelihood options, contributing to safer living conditions and long-term resilience in urban slums.

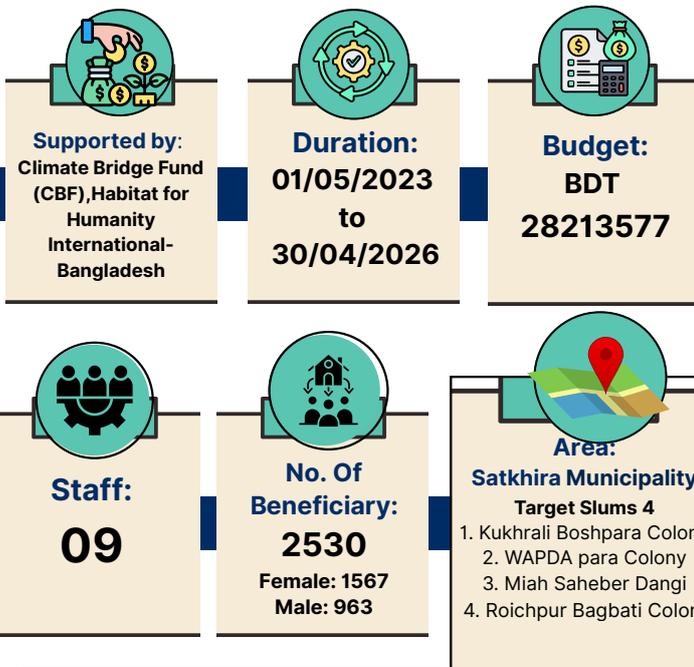
### Capacity Building and Training

- 01 Skill Development for Climate Migrants**  
65 climate-migrated youths completed 45-day skill training on climate-adaptive trades (tailoring, embroidery & entrepreneurship).
- 02 Climate-Adaptive Housing Training for Masons**  
30 local masons completed in 2 batch of one-day trainings on climate-adaptive, well-ventilated housing construction.
- 03 Homestead & Rooftop Gardening Support**  
75 slum women received 1-day training with seeds & tools on homestead & rooftop vegetable gardening.
- 04 WASH Training During Disasters**  
450 climate-migrated slum residents completed 6 batches of one-day WASH trainings on water safety & hygiene during disasters.

## Key Interventions & Achievements



### Basic Information



### Environmental and Social Impact

- Improved community resilience to floods, cyclones, salinity and heat stress
- Strengthened women's leadership through women-led SHGs and CBOs
- Increased livelihood security via climate-adaptive skills and self-employment
- Safer and healthier housing using climate-adaptive design features
- Improved water safety and hygiene practices during disasters
- Increased access to climate-resilient WASH and drainage infrastructure

### Challenges and Lessons Learned

- Community demand exceeds allocated project facilities.
- Frequent displacement of slum residents hinders sustainable development.
- Job placement for women is challenging due to multiple responsibilities.

#### Actions Taken to Overcome Challenges:

- Careful beneficiary selection through surveys ensured effective project implementation despite initial challenges.

### Voice of Transformation

Ekadoshi Mondal, a resident of Bagbati village, Satkhira, struggled for years with poverty and disability after complications during childbirth left her physically challenged. Living in a fragile mud house with her fisherman husband and children, daily life was unsafe and uncertain.

Through the Self-Help Group (SHG) and the CBF-CCW project, she was selected to receive a disaster-resilient Climate Smart House built by RRF and Habitat for Humanity Bangladesh. The new home, equipped with a proper kitchen, deep tube well, and accessibility features, has transformed her life—providing safety, dignity, and independence.

Ekadoshi and her family now live without fear of storms or collapsing walls, and the community recognizes them with respect. She expresses deep gratitude to the project for restoring hope and security to their lives.



# LIVELIHOOD & FOOD SECURITY

- **PPEPP-EU**
- **Senior Citizen Welfare Program**



RRF's Livelihood and Food Security initiatives deliver life-changing support to Bangladesh's most vulnerable populations, particularly ultra-poor households and senior citizens. By combining income-generating opportunities, targeted skills training, and essential livelihood support, these projects strengthen economic resilience while directly improving food and nutritional security. The interventions enable marginalized families to stabilize their incomes, meet daily nutritional needs, and move toward self-sufficiency. In a context where poverty and food insecurity continue to threaten millions, RRF's focused efforts play a critical role in safeguarding livelihoods, restoring dignity, and advancing inclusive, long-term socio-economic stability for vulnerable communities across Bangladesh.



## PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT

Connect to Mainstream

**To enable people to exit from extreme poverty for good. To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.**

### Major Components



### Overview

The PPEPP-EU Project is a comprehensive initiative supported by PKSF and the European Union to address extreme poverty in Bangladesh through long-term, sustainable solutions. Implemented by PKSF with 19 experienced Partner Organizations, including RRF, the project reaches approximately 860,000 vulnerable people from 215,000 households. By combining livelihood strengthening, enterprise development, and resilience-building interventions, PPEPP-EU supports the extreme poor in moving toward economic stability and social inclusion, while contributing to national progress toward key Sustainable Development Goals.

### Specific Objectives

- To enable 1 million people to exit from extreme poverty for good; and
- To support the development of stronger national institutions and systems to deliver the vital public and private services necessary for the extreme poor to become resilient and prosper.

The project will deliver the following indicative results:

- 1 million extremely poor people (250,000 households) exit extreme poverty for good;
- 357,000 women and children have better nutrition, and women of childbearing age and adolescent girls benefitted from a package of nutrition interventions;
- 125,000 women experience a significant change in their social status and level of empowerment within the household and the community; and
- Increased resilience to climate change and other shocks for 1 million extremely poor people.

## Major Activities



### 02. Nutrition and Primary Healthcare Activities

#### Key Focus Areas

- Improve dietary diversity and nutrition awareness
- Promote hygiene and healthcare practices
- Target women, children, adolescents, and mothers

#### Major Activities

- Mother and Child Forum sessions
- Adolescent Club formation and nutrition demonstrations
- **03 sessions** conducted to promote Nutrition campaigns and food demonstrations
- Health camps (22 Gynecology & Child Health, 04 Eye care, 04 Blood grouping campaign, Sanitary napkin distribution in 11 events.)
- Linkage with Community Clinics
- Nutrition food distribution to Sam mam **22 children**.
- **36** Demonstration of ideal food of Age base nutritional requirement (IYCF) at mother and children forum session organized.

### 03. Inclusive Finance Activities

#### Objective

- Improve access to financial services for livelihood development

#### Key Achievements

- Provided conditional grants and microfinance support
- Focus on agro-based enterprises and crop production.

### 💰 PPEPP-EU Loan Information

In this FY 24-25 **BDT 104696000** disbursed to **2416 borrower** under PPEPP-EU loan component

## 🌟 Key Achievements in FY 2024-25

### 01. Income Generating Activities (IGA)

To enhance household income, food security, and nutrition among extremely poor households, PPEPP-EU (RRF) prioritized income generating activities across fisheries, livestock, and crop sub-sectors. These sectors are climate-resilient, generate regular income, and can be easily integrated into existing farming systems. Women played a central role, particularly in poultry, goat rearing, and homestead gardening, enabling both income generation and improved household nutrition. Non-farm activities such as marketing, transportation, and processing also created employment opportunities for resource-poor households.

#### Major Achievements:

Indicator	Target (FY 2024-25)	Achievement
Number of beneficiaries served	4409	4409
Livestock related activities	97	97
Fish Farming Related Activities	45	45
Crop Related Activities	111	111
Technology Demonstration	29	29
Non-agricultural	28	28

#### • Farmers Field Day (FFD):

A total of 8 FFDs were organized to promote peer learning and demonstration of improved practices: 3 on crop production, 3 on livestock, and 2 on agricultural development.

#### • Prosperity House:

Two Prosperity Houses were established in 4 unions, each showcasing seven integrated IGAs such as homestead vegetables, goat rearing, poultry, duck farming, and small businesses.

#### • Vaccination and De-worming Campaigns:

To ensure animal health and productivity, vaccination and de-worming campaigns were conducted in collaboration with the Livestock Department. A total of 2,833 PVC members and villagers received services for their cattle and poultry.

#### • Capacity Development:

Capacity-building initiatives strengthened PVC members through training, meetings, and educational materials. During the year, PPEPP-EU successfully completed 17 agricultural trainings, 2 non-agricultural trainings, and 2 vocational skill development trainings, with support from public and private extension agents.

#### 04. Women's Empowerment Leading to Gender Equality Activities

##### Approach

- Gender considered a cross-cutting theme in all project activities
- Promoted women's leadership, decision-making, and economic participation

##### Key Interventions

- Women's participation in production and market linkage
- 20 Couple Forum meetings held.
- PPEPP-EU project successfully organized 6 Imitative Father Campaign sessions during the reporting period.
- Advocacy and coordination meetings



#### 05. Disability Inclusion Activities

##### Key Actions

- Distributed assistive devices (wheelchairs, crutches, hearing aids)
- Provided IGAs to 05 persons with disabilities
- Linked beneficiaries with government safety net programs
- Distribution of Assistive Devices to the 02 Disabled
- Organized 12 monthly Disability Forum meetings

#### Environmental & Social Impact

##### • Sustainable Livelihoods:

Income-generating activities like livestock, poultry, fish farming, homestead gardening, and small businesses improve household income and economic self-reliance.

- Nutrition & Health: Maternal and child nutrition programs, health camps, and household nutrition gardens enhance dietary diversity and access to healthcare.

##### • Gender Equality & Empowerment:

Women's participation in economic and decision-making activities strengthens social status and promotes gender equality.

##### • Disability Inclusion:

Mobility aids and integration with safety nets empower persons with disabilities and promote social inclusion.

##### • Climate Resilience:

Disaster preparedness training, early warning systems, and adoption of resilient crops reduce vulnerability to floods, drought, and salinity.

##### • Capacity Building:

Technical and vocational trainings, Farmer Field Days, and technology demonstrations improve skills, productivity, and local knowledge.

##### • Community Cohesion:

Forums, meetings, and advocacy strengthen social networks, institutional linkages, and collective action for sustainable development.

#### 06. Disaster and Climate Resilience Activities

##### Major Interventions

- Training on Disaster Risk Reduction (DRR)
- Installation of 12 no of awareness billboards.
- Coordination with government institutions
- 08 House Renovated /Repaired of Poor Members.
- Rainwater harvesting (03 water tank Distributed) and emergency preparedness actions



## Capacity Building and Training

01

### Electrical Installation & Maintenance Training

- Duration: 3 months
- Participants: 30 (Members's Son or Husband)

02

### Motorcycle Mechanics Training

- Duration: 3 Months
- Participants: 15 (Members's Son or Husband)

03

### Fashion garments Training

- Duration: 3 months
- Participants: 15 Female beneficiaries

04

### Mobile Phone Servicing Training

- Duration: 3 Months
- Participants: 30 (Members's Son or Husband)

05

### Midwifery Training

- Duration: 3 Months
- Participants: 15 Beneficiary

06

### Training on Maternal & Child Nutrition

- Duration: 5 days
- Participants: 02 staff

07

### Training on Implementation of Agricultural related Activities

- Duration: 3 days
- Participants: 04 staff

08

### Technical Training on Nutrition and Primary Healthcare

- Duration: 3 days
- Participants: 01 staff

## i Basic Information



Supported by:  
**European Union & PKSF**



**Duration:**  
October 2022 to September 2026



**Budget:**  
BDT  
20549785



**Staff:**  
45



**No. Of Beneficiary:**  
4409  
(All Female)



**Area:**  
**Khulna District**  
(Terokhada Upazillas: Modhupur & Sachiadah Union)  
**Bagerhat District**  
(Morelganj Upazillas: Bolbunia & Ramchandrapur Union)



## ⚠ Challenges & Recommended Actions

Members not having their own land (Dependent on other's land)

- Promote livelihoods not dependent on land, such as poultry, goat farming, fish farming in community ponds, and small business activities.
- Establish shared or cooperative farming models with secure land access agreements.
- Provide vocational training for non-farm income opportunities.

Most of the area severely prone to salinity

- Introduce salt-tolerant crop varieties and homestead gardening techniques.
- Promote aquaculture with saline-tolerant fish/shrimp species.

Cropping mostly affected by drought

- Promote drought-resistant crop varieties and off-season crops.
- Introduce water-efficient irrigation methods, like drip or treadle pumps.

Long-term waterlogging from sudden and periodic floods

- Promote flood-tolerant crops and floating gardening methods.
- Construct raised plots and drainage channels.
- Establish community emergency plans for livestock and crop protection.

Scarcity of fresh drinking water

- Install tube wells, rainwater harvesting tanks, and water filtration systems.
- Educate communities on water conservation and safe storage practices.

Unconsciousness of the beneficiaries living at marginal level of economy

- Conduct awareness campaigns on income generation, health, nutrition, and financial literacy.



## ★ Voice of Transformation

In 2019, Shila Mondal of Char Patla Bazar, Terokhada, Khulna, earned her livelihood by selling vegetables. She dreamed of expanding her business to supply vegetables nationwide. She joined the PPEPP-EU Prosperity Village Committee (PVC) and gradually learned about income-generating opportunities. In 2023, she received a grant of BDT 150,000 from the project and a BDT 20,000 loan from RRF, along with her personal contributions, to establish an Agricultural Services and Marketing Centre. Today, she collects 1-2 tons of vegetables daily from villagers and dispatches them via four trucks to different districts, turning her dream into reality. Through this operation, she now manages and sells vegetable products worth nearly BDT 20 lakh per month, successfully transforming her small trade into a large-scale, sustainable business.

Her journey is a testament to empowerment, partnership, and sustainable change—proving that with training, support, and determination, women can turn challenges into opportunities and uplift their families and communities.



## SENIOR CITIZEN WELFARE PROGRAM

Salute to Your Dream

**🎯 To ensure the dignity, health, and well-being of senior citizens by providing comprehensive health, social, and emotional support.**

### 🌟 Key Activities & Services

- 🩹 Free Medicine & Weekly Health Camp
- 👁️ Special Eye Camp
- 🍎 Daily Snacks
- 🎉 Yearly Picnic & Sports
- 👗 Festival New Cloth Distribution
- 📺 Big Screen Television
- 📰 Daily Newspaper & Magazines
- ♟️ Indoor Game Events
- 🛏️ Relaxation & Sleeping Arrangements
- 📺 Special Gift/Aid Distribution

### 📋 Overview

The Rural Reconstruction Foundation (RRF) is dedicated to fostering an inclusive society that values and supports senior citizens. To address the physical, emotional, and social challenges faced by the elderly in rural areas, RRF launched the Senior Citizen Welfare Program in 2016. Currently, four Elderly Clubs operate in Jhikorgacha and Sharsha upazilas of Jashore District, fully funded by RRF. These clubs provide health services, social interaction, and recreational opportunities, promoting dignity, care, and happiness in old age.

### 🎯 Specific Objectives

- Provide comprehensive healthcare services and wellness activities to improve seniors' quality of life.
- Reduce social isolation by creating safe spaces for interaction and engagement.
- Ensure equal support for all seniors regardless of religion, gender, or socio-economic status.
- Offer recreational and creative opportunities for ongoing engagement and personal growth.
- Guarantee access to essentials such as food, clothing, and entertainment—especially during cultural and religious occasions.

## ★ Quantitative Achievements FY 24-25

### Healthcare Activities.

Segment	Service provided	Remarks
Monthly Health Checkup	3,947 elderly individuals	Medical services provided by MBBS Doctors
Weekly Health checkup	6,995 Beneficiaries	Health check ups and follow up by paramedics
Diabetics Camp	160 Elderly participants	Two camps were organized during the year.
Dental Camp	271 Elderly Members	Three camps were organized.

### ★ Other Activities.

Segment	Service provided	Remarks
Daily Snacks	38,665 snack served	promoting nutrition and daily comfort.
Festival Gift Distribution	1,027 elderly individuals	New clothes distributed
Special material Distribution	16 walking stick, 32 winter Hampers.	Items like umbrella, walking stick , blanket and winter care package were given



444 targeted Events



A total 51,097 Elderly individuals benefited



## ★ Social Inclusion & Gender Mainstreaming

The program ensures equal participation of men and women, with a 73% female representation among members. Activities are inclusive, culturally sensitive, and aimed at restoring dignity to all participants regardless of background.

### ⚠ Major Challenges

- Limited funding capacity to expand health and recreational services to new areas.
- Occasional difficulties in ensuring regular doctor availability in rural settings.
- Transportation constraints for elderly members to reach health camps.
- Seasonal events postponed due to adverse weather conditions.

### 💡 Actions Taken to Overcome Challenges

- Strengthened coordination with local healthcare providers.
- Mobilized community volunteers to assist with transportation.
- Adjusted schedules for camps and recreational activities to ensure consistency.

### 📖 Lessons Learned

- Continuous community involvement enhances program ownership and sustainability.
- Introducing mobile health units could improve service reach.
- Partnerships with local government and private clinics can expand impact.



## Plans & Priorities in Upcoming Year

### Expansion Areas

- Establish one new Elderly Club in Jashore District.
- Introduce mobile medical services for remote elderly communities.
- Organize inter-club cultural exchange events and awareness campaigns.

### Expected Outcomes

- Improved access to healthcare and recreation for at least 1,000 additional elderly beneficiaries.
- Enhanced social interaction and emotional well-being.
- Greater awareness of healthy aging and inclusive community living.

### Basic Information



**Funding Partner:**  
RRF



**Ongoing:**  
From 2016  
to till



**Budget:**  
BDT  
7,460,000



**Staff:**  
05



**Beneficiary:**  
395  
(Female: 289,  
Male: 106)



**Area:**  
Jashore District  
(Jhikorgacha  
and Sharsha  
Upazilas)



### Voice of Transformation

Meet Mrs. Christina Gomes, a 68-year-old widow from Jhikargacha, Jashore. After losing her husband several years ago, Christina spent her days in silence and loneliness, with little joy or companionship. Her life took a positive turn when she joined the RRF Elderly Club under the Senior Citizen Welfare Program.

Now, Christina spends her days surrounded by friends, laughter, and care. She enjoys nutritious daily snacks, participates in health camps, and finds happiness through social and recreational activities. What was once a life of solitude has transformed into one of belonging, dignity, and peace — a true reflection of RRF's commitment to making every elderly life meaningful.

# HEALTH

- **Community Healthcare Program**



The Rural Reconstruction Foundation (RRF) plays a significant role in expanding healthcare services across Bangladesh, especially in hard-to-reach and underserved communities. Through its dedicated health programs, RRF brings essential medical support directly to rural households, helping to bridge gaps in the national healthcare system.

Working closely with qualified healthcare providers, the organization offers a range of services, including preventive care, basic treatment, health promotion, and regular health checkups. These efforts have led to notable improvements in maternal and child health, reduced the prevalence of common illnesses, and increased overall health awareness among rural families.

RRF's community-based approach demonstrates an effective model for inclusive healthcare delivery, supporting Bangladesh's journey toward universal health coverage and contributing to broader sustainable development goals.



## COMMUNITY HEALTHCARE PROGRAM

We make it door-step

**🎯 To enhance community health and promote the well-being of vulnerable and elderly populations through accessible, preventive, and inclusive healthcare services.**

### 🌟 Key Activities

- 🏠 Satellite Health Camps conducted by MBBS doctors
- 👵 Elderly healthcare services with free medicines
- 🏫 School health check-ups & vaccination coordination
- 🦷 Dental Camp | 🩺 Diabetic Camp | 🧑🏻‍🦱 Gyne Camp | 🩸 Blood Grouping
- 📖 Health education and courtyard sessions
- 👧 Adolescent healthcare services
- 🩹 Paramedic-led general healthcare
- 👨‍⚕️ Mid-wafer and child doctor trainings
- 📅 Day observations and community awareness events

### Overview

The Rural Reconstruction Foundation (RRF) has taken proactive steps to address persistent healthcare challenges in underserved rural areas through its Community Healthcare Program, launched in 2015. The initiative delivers essential services including satellite clinics, free health camps, diagnostic screenings, health education, and medicine distribution—ensuring equitable healthcare for marginalized populations. Complementing this, the Senior Citizen Welfare Program supports individuals aged 60 and above with weekly check-ups, nutritious snacks, social engagement, and essential medical care. Together, these programs demonstrate RRF's strong commitment to community well-being, preventive healthcare, and building an inclusive environment where elderly citizens are valued, respected, and supported.

### 🌱 Specific Objectives

- To provide accessible primary healthcare services through satellite camps and paramedic care.
- To improve elderly well-being through regular health check-ups, nutrition support, and social engagement.
- To strengthen preventive healthcare through screenings, health education, and awareness activities.
- To offer specialized health services including eye, dental, diabetic, and gynecological camps.
- To promote school health and adolescent-friendly healthcare services.

## ☀️ Quantitative Achievements FY 24-25

- 3,986 people received healthcare services through Satellite Camps by MBBS doctors.
- 4,290 individuals were served through general healthcare provided by paramedics.
- 3,675 elderly beneficiaries received regular health check-ups and free medicines.
- 1,529 students received services under the school healthcare program.
- 1,080 adolescents accessed adolescent-friendly healthcare services.
- 1,786 community members participated in health education and courtyard sessions.
- 636 individuals received blood grouping services.
- 346 women received care through gynecology camps.
- 201 individuals were served through diabetic camps.
- 170 people received dental care through dental camps.
- 200 participants benefited from mid-wafer nutrition training.
- 240 children participated in child doctor training.
- 99 community members took part in day observation activities.
- 29 individuals received dedicated diabetic check-up services.



## ⚠️ Major Challenges

- Limited funding capacity to expand health and recreational services to new areas.
- Limited participation in some specialized camps (eye, dental).
- Staff shortages are affecting event-based activities.
- High demand for services compared to available resources.

## 🌟 Social Inclusion Environmental Impact

- Rural women gain easy access to healthcare through courtyard sessions held within their communities, reducing travel barriers and encouraging regular health check-ups.
- Primary health services reach all age groups, as children, adults, and elderly individuals attend diabetic camps, gynecology camps, and satellite clinics.
- MBBS doctors provide direct medical support in rural areas, ensuring timely diagnosis, treatment, and referral for community members who otherwise lack access to formal healthcare facilities.
- Community health awareness increases as courtyard sessions promote knowledge on hygiene, nutrition, maternal health, and disease prevention.

## 💡 Actions Taken to Overcome Challenges

- Increased community mobilization and local announcements.
- Strengthened coordination with local leaders, schools, and volunteers.
- Prioritized high-demand services such as elderly healthcare and paramedic care.

## Capacity Building and Training

Training Title	Participants	Purpose / Outcome
Mid-wife Training	40	Mid wives can help during and after the pregnancy in the community.
Child Doctor Training	240	Basic health awareness among school children

## Plans & Priorities in Upcoming Year

### Expansion Areas

- Strengthening nutrition and mental health activities in upcoming yeras.
- Expanding diabetic and gynecology screening services.
- Introducing mobile health units for remote villages.
- Enhanced monitoring system for child growth and adolescent health.

## Basic Information



**Funding Partner:**  
RRF



**Ongoing:**  
From 2015  
to till



**Budget:**  
BDT  
4,366,000



**Staff:**  
03



**Beneficiary:**  
18267  
(Female: 12891,  
Male: 5376)



**Area:**  
Jashore District  
(Abhaynagar,  
Jhikorgacha and  
Sharsha  
Upazilas)



## Voice of Transformation



*Shirin Akhter, a 52-year-old homemaker from a remote village, often suffered from chronic weakness and untreated health problems because she could not afford regular check-ups. After attending RRF's satellite health camp, she received proper diagnosis, free medicines, and guidance from the MBBS doctor. Within weeks, her health improved, and she finally felt strong enough to manage her household and care for her children. Shirin now encourages other women in her village to visit RRF health camps, saying the service has brought "a new light" to her life. RRF's support transformed her fear into confidence and her illness into hope.*

# HUMAN & CAPACITY DEVELOPMENT

- ENRICH
- TARC



RRF's Human and Capacity Development initiatives, including the ENRICH Program, engage people of all ages—from children to senior citizens—in activities that enhance social awareness, personal development, and community participation. The program focuses on improving manners, life skills, and civic responsibility.

RRF also provides youth leadership training and various capacity-building sessions that encourage creativity, physical fitness, and teamwork. These efforts help young people become confident, responsible, and community-oriented citizens—an essential contribution in a country where a large share of the population is youth.

Additionally, the RRF Training & Resource Center offers a broad range of training programs, supporting continuous learning and skill development for beneficiaries and community members. Together, these initiatives strengthen human potential and contribute to Bangladesh's sustainable development.



# ENRICH PROGRAM

Towards Holistic Development

**🎯 To improve the socio-economic conditions, resilience, and overall well-being of poor and marginalized households by enhancing capacity, skills, awareness, social responsibility, and community participation across targeted unions.**

## ☀️ Key Components

- Education Support Component
- Health & Nutrition Component
- Adolescent Development Component
- Youth in Development Component
- Elderly Well-being & Social Inclusion Component
- Sports & Cultural Component

## 📖 Overview

The Rural Reconstruction Foundation (RRF), with support from the Palli Karma-Sahayak Foundation (PKSF), has been implementing the Samriddhi Programme since 1 October 2024 across Sharsha and Bagharpara Upazilas of Jashore District and Lohagara Upazila of Narail District. The programme adopts a holistic development framework that strengthens the socio-economic resilience of poor and vulnerable households. Through integrated interventions in education, health & nutrition, adolescent empowerment, youth leadership, sports & culture, and elderly well-being, the programme aims to enhance the overall quality of life in rural communities.

## 🌱 Specific Objectives

- To increase access to quality education, health, and nutrition services for disadvantaged households.
- To empower adolescents and youth through leadership development, life skills, and socio-cultural engagement.
- To promote social inclusion, dignity, and active participation of elderly populations.
- To strengthen community governance, social values, and local development initiatives.

## Major Activities & Achievements During FY 2024–25

### Activity 1: Community-Based Education Support

- Operation of 54 Afternoon Learning Centres across 3 upazilas.
- Academic support was provided to 1,401 students through 54 Community teachers.

### Activity 2: Health & Nutrition Services

- Deployment of 27 Health Inspectors.
- In 05 Health camps, 951 patients were treated.
- In this fiscal year, 288 Static clinics were arranged where 2712 patients were served.
- 36 satellite clinics arranged and 1213 patients served.
- Courtyard meetings are conducted regularly. In the financial year 576 courtyard session held with 13085 participants.
- Specialized Eye & Cataract Camp: 510 patients treated; 71 received cataract surgery.



### Activity 3: Adolescent Development Activities

- 630 Adolescent Clubs (315 boys' clubs, 315 girls' clubs).
- Total members: 19,827 adolescents.
- 35 Soft-skill training conducted, 35 Health & social awareness activities, 35 Leadership Training, and 349 awareness courtyard sessions conducted, where 12029 adolescents participated

### Activity 4: Youth Leadership & Community Development

- Youth leadership training on "Social Transparency, Good Leadership & Community Development – 2025."
- 27 youth clubs engaged; 297 members participated in meetings.
- Social value-building and volunteerism initiatives.

### Activity 5: Sports & Cultural Competitions

- 32 union-level events competitions were organized where Enrich Students, Adolescents, youth, and Elderly members participated.
- Annual Sports & Cultural Competition – 2025 held in all upazilas.

### Activity 6: Elderly Well-being & Social Inclusion

- Elderly club meetings, union committee meetings, and coordination forums.



## Extraordinary Community Engagement

- Specialized Eye & Cataract Camp: 510 patients treated; 71 received cataract surgery.
- Observation of the International Day of Older Persons and Recognition of Elderly Achievers
- 3 Samridhi-union events (Indoor & outdoor events)
- 3 upazila-level competitions ( Mini Marathon, Cycle Rally, Development fair, sports and cultural program and Reward giving Ceremony).

## Social Inclusion & Gender Mainstreaming

- Equal Participation: Ensured balanced participation of boys and girls across all programme activities, clubs, and events.
- Women's Leadership: Organized women-led community events, youth groups, and leadership sessions, promoting empowerment and active decision-making roles for women.
- Elderly Inclusion: Strengthened inclusion of older persons through dedicated Elderly Clubs, social gatherings, awareness meetings, and recognition programmes.
- Support for Marginalized Households: Activities prioritized poor, vulnerable, and marginalized households, ensuring access to health services, education, skill development, and community support.

## Major Challenges

- Limited funding restricts the expansion of services and advanced healthcare support.
- High demand for diversified and specialized healthcare services in the community.
- Low participation and irregular attendance among adolescents, especially during exam periods.
- Frequent turnover of temporary health inspectors and teachers is affecting service continuity.
- Insufficient health instruments and logistics in some locations..
- Social stigma and gender-based restrictions limit the participation of some groups.



## Capacity Building and Training

Title of Training	Duration	Participants	Purpose/Outcome
Youth Leadership & Social Transparency	1 Day	297	Building leadership skills & civic responsibility
Soft Skills Training	1 Day	35	Enhancing communication & problem-solving skills
Leadership Development for Adolescents	1 Day	35	Strengthening confidence & decision-making
Health Inspectors Training	1 Day	27	Ensuring quality service delivery
Teachers Training	2 days	54	Ensuring quality education

### Basic Information



**Supported by:**  
PKSF & RRF



**Ongoing:**  
From 2014  
to till



**Budget:**  
BDT  
5,457,850



**Staff:**  
90



**No. Of Beneficiary**  
79, 375  
Female: 40540  
Male: 39329



**Area:**  
02 District  
(1. Jashore : Sharsha & Abhaynagar Upazilla  
2. Narail: Lohagar Upazilla)



### Voice of Transformation

Upoma Biswas, a 12-year-old student from Lakshmipur, had always been shy and hesitant to speak in front of others. She rarely joined social activities and struggled with self-confidence, especially in school. After becoming a member of the "Trishna Adolescent Club" in Darajhat, Bagharpara, Jashore, under the ENRICH Program, her life began to change. Through regular club sessions on life skills, personal hygiene, leadership, and creative activities, Upoma gradually became more confident. She started participating in group discussions, cultural events, and educational games that strengthened her communication skills. Today, Upoma proudly shares her opinions in class, helps her peers, and encourages other girls to participate.

To maintain long-term viability, the centre is also rented out to social, commercial, business, government, and non-government organizations.



## Training & Resource Centre (RRF TARC)

It's a Planned Venue

The Rural Reconstruction Foundation's Training and Resource Centre, located in Ramanagar, Jashore Sadar Upazila, has been a hub for skill development and social progress since its establishment in 1991. The centre collaborates with NGOs, government bodies, corporates, and social organizations, providing an inspiring environment 7–9 km from Jashore town. Managed with a corporate-based approach, it ensures efficiency, sustainability, and supports RRF's mission of capacity building and knowledge sharing.

### Mission

To create a sustainable environment for learning and capacity development, promoting the growth and empowerment of individuals and organizations committed to social progress and community well-being.

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.				
Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
6/9/24	Jyhoek Park (from South Korea)	2-7/19 (5 night)	It was really blessing for us to stay in RRF TARC. I can bet that this is one of best and beautiful center in this country. All faculty is clean and tidy. All those who are working here are super-kind and friendly. Thank you so much. 2024.09.06	None. Everything was perfect!! God bless you!
22/09/24	Dr. Syed Hurul Alam CIMMYT-OD Dhaka, Bangladesh	16-09-22-09-24	This is an excellent location for arranging residential training. This is not first time for me but every time I am pleased with their hospitality and warm reception.	I got everything alright Thanks
22/09/24	Dr. Syed Hurul Alam CIMMYT-OD Dhaka, Bangladesh	16-09-22-09-24	RRF TARC is a very beautiful place. I am pleased with their hospitality and warm reception.	
22-09-25	Saqib Ahmed Khan Faculty Coordinator LFE, ICB	11-01-22-01-25		Very Supportive Venue Please Keep up the good work!

“This is an excellent location for arranging residential training. This is not first time for me but every time I am pleased with their hospitality and warm reception.”

Dr. Syed Hurul Alam,  
CIMMYT-OD, Dhaka, Bangladesh

“This is a heavenly place and the people’s behaviour is very amicable. Wish to visit again.”

G. S. Roy,  
Associate Prof., Architecture  
DKU

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.				
Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
22/01/2025	Samira Pradhan	11-01-2025- 22-01-2025	Amazing staffs, overwhelming natural food and good food makes this venue an extraordinary experience to live.	Highly recommended
04-02-25	G. S. Roy Associate Prof. Architecture DKU	04-02-25	This is a heavenly place and the people's behaviour is very amicable. Wish to visit again.	Strongly recommended.
23-02-25	Sunayna Roumanus Assistant Prof. Architecture DKU	23-02-25	Very down-to-earth and beautiful place. Hope to visit it again.	Strongly recommended
24-02-25	Dave Smith Australia	21-24/02/25	Very nice facility warm service	High recommendation.

## Key Features of the Training and Resource Centre

- 📍 Prime Location & Serene Environment  
7-9 km from Jashore town, surrounded by greenery for a peaceful learning atmosphere.
- 🏠 Established Campus  
Founded in 1991 on a 6.10-acre campus supporting skill development and sustainable infrastructure.
- 🏗️ Architectural Significance  
Buildings with brick pointing and arches combining functionality and aesthetic appeal.
- 🏠 Accommodation & Amenities  
54 rooms (36 AC, 18 non-AC), mini-library, garden, playground, dining halls, multipurpose hall, and classrooms.
- 🎓 Flexible Event Spaces  
AC/non-AC classrooms and multipurpose halls for workshops, training sessions, and conferences.
- ⚙️ Support Services  
Multimedia facilities, laundry, vehicle support, standby power, and Wi-Fi for smooth operations.

## List of Venue Users

### Foundations & NGOs:

- Grace Foundation
- The Timothy Initiative
- Rural Reconstruction Foundation (RRF)
- RCBT
- Palli Karma Sahayak Foundation (PKSF)
- Evangelical Friends Church
- Good Neighbours Bangladesh
- RRF PACE Project
- Justice & Care
- Faith Bible Church
- Islamic Relief Bangladesh
- The Hunger Project
- Heifer International Bangladesh
- Bangladesh Youth First Concerns
- Regenerative Believers Church
- Bangladesh Prayer Movement
- RDRS
- Jatra BD.
- Brac, CBF
- Cross Road
- Christ Church Bangladesh
- ASPADA
- Winrock International
- Transworld Reach Bangladesh
- Noora Health

### Government & International Agencies:

- Department of Social Service
- UNDP
- World Health Organization (WHO)
- IFAD

### Banks & Financial Institutions:

- Agrani Bank Ltd.
- NCC Bank Ltd.
- Dutch Bangla Bank

### Academic & Research Institutions:

- Independent University Bangladesh
- Jashore University of Science and Technology
- CIMMYT Bangladesh

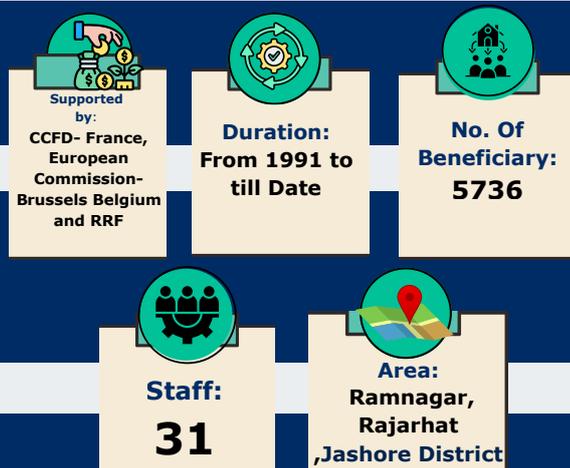
### Private Companies & Enterprises:

- Impressive Communications Ltd.
- Bangladesh Emerald Tours
- Kazi Enterprize
- CottonConnect
- Banglalink
- MRDI

### Community & Faith-Based Organizations:

- Rotary Club, Jashore
- The Salvation Army
- The Wesleyan Church of Bangladesh
- Koilaghat Baptist Church
- Bangladesh One Mission Trust

## i Basic Information



# FINANCIAL OVERVIEW

- **Audit Report**

The Rural Reconstruction Foundation (RRF) is a leading NGO in Bangladesh dedicated to improving the lives of disadvantaged communities through a wide range of development programs. At the core of its operational excellence is the Finance & Accounts Department, which ensures that all financial activities comply with legal, statutory, and donor requirements.

This department manages funds with precision, supports timely project execution, and upholds transparency in every financial process. Its commitment to strong financial governance strengthens RRF's work across sectors such as education, healthcare, agriculture, and microfinance.

In a country where efficient use of resources is essential for sustainable progress, the department's sound financial management builds confidence among stakeholders and contributes significantly to RRF's mission of reducing poverty and enhancing livelihoods nationwide.



## INDEPENDENT AUDITOR'S REPORT

To the Executive Committee Members of  
**RURAL RECONSTRUCTION FOUNDATION**  
Opinion

We have audited the accompanying Financial Statements of the " Consolidated Accounts " of **RURAL RECONSTRUCTION FOUNDATION** which comprise the Statement of Financial Position as at June 30, 2025 and the Statement of Profit or Loss and Other Comprehensive Income, Receipts & Payments Account 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, the accompanying Financial Statements present fairly, in all material respects, the Financial Position of the Organization as at June 30, 2025 and the result of its Financial Performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other 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 NGO in accordance with the ethical requirements that are relevant to our audit of the Financial Statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other Matter

1. Rural Reconstruction Foundation Consolidated Report is comprised of 49 projects and programs. 7 of these projects and programs are audited and 42 projects and programs are unaudited.
2. As an alternative audit procedure in accordance with ISA 505 External Confirmations, we sent confirmation requests to the respective banks for Cash at Banks. However, we have not received reply from all the banks.

Our opinion is not modified due to this matter.

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

Management is responsible for the preparation of this Financial Statements that true and fair view in accordance with the 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, management is responsible for assessing the NGO 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 cease the project or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

### Auditor's Responsibility for the Audit of the Financial Statements

Our Objectives are to obtain reasonable assurance about whether the Financial Statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an Audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Financial Statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:



- identify and assess the risk of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the Organization's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represents the underlying transactions and events in a manner that achieves fair presentation.

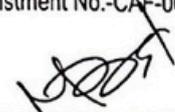
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on other Legal and Regulatory Requirements:**

- (a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification there of;
- (b) in our opinion, proper books of account as required by law have been kept by the NGO so far as it appeared from our examination of those books; and
- (c) The statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

Place: Dhaka, Bangladesh  
Date: December 10, 2025

Islam Jahid & Co. Chartered Accountants  
Firm Registration No:P-51964/2023  
FRC Enlistment No.-CAF-001-131

  
Md. Jahidul Islam FCA, Managing Partner  
Enrolment No: 1008  
Auditor's FRC Enlistment No: CA-001-119  
DVC.: 2512101008AS842720

**RURAL RECONSTRUCTION FOUNDATION**  
RRF BHABAN, C & B ROAD, KARBALA, JASHORE  
**Consolidated Statement of Financial Position**  
As on 30 June 2025

Particulars	Notes	Amount in BDT	
		FY 2024-2025	FY 2023-2024
<b>Assets</b>			
<b>Non-Current Assets</b>			
Property, Plant and Equipment's (PPE)	1.00	2,282,100,313	2,184,460,607
<b>Total Non-Current Assets</b>		<b>2,282,100,313</b>	<b>2,184,460,607</b>
<b>Investment</b>			
FDR-Investment	2.00	1,539,848,249	1,073,103,805
Security money	3.00	352,350	252,350
<b>Total Investment</b>		<b>1,540,200,599</b>	<b>1,073,356,155</b>
<b>Current Assets</b>			
Loan to Beneficiaries	4.00	20,041,923,312	16,123,278,589
Accounts Receivable	5.00	99,972,648	108,869,723
Advance Against Program	6.00	102,689,508	72,069,962
Staff Settlement	7.00	1,667,519	(184,798)
Interest receivable on FDR	8.00	36,594,733	21,211,755
Books for Library	9.00	174,988	173,440
Live Stock & Goat Project	10.00	973,007	1,356,007
Unsettled Staff Advance	11.00	16,946,991	12,255,136
Temporary loan	12.00	250,054,255	220,104,743
Vehicle loan to Staff	13.00	11,752,046	14,928,098
Reimbursable (Elderly program)	14.00	(0)	736,664
Logistics Loan to Staff	15.00	3,210,098	6,447,633
Reimbursable (SEP)	16.00	-	320,010
Reimbursable (SMART)	17.00	3,245,259	-
Reimbursable (Enrich)	18.00	2,699,037	6,051,883
Training Material Support to Party	19.00	-	-
Reimbursable (RAISE)	20.00	36,464,238	15,944,501
Reimbursable (Adolescent)	21.00	-	2,511,760
Reimbursable (PPEPP)	22.00	7,249,602	2,502,555
Reimbursable (BD Wash)	23.00	946,329	-
<b>Total Current Assets</b>		<b>20,616,563,571</b>	<b>16,608,577,662</b>
Cash and Cash Equivalents	24.00	918,821,868	850,486,432
<b>Total Assets</b>		<b>25,357,686,350</b>	<b>20,716,880,855</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital and Reserve Fund</b>			
Retained Surplus	25.00	2,930,096,955	2,547,978,063
Statutory reserve fund	26.00	345,516,768	290,360,200
Debt Management Reserve/LLP	27.00	493,362,723	538,777,837
Disaster Management Fund	-	-	-
Revaluation Reserve Fund	28.00	744,615,849	749,325,969
<b>Total Capital and Reserve Fund</b>		<b>4,513,592,295</b>	<b>4,126,442,069</b>
<b>Long Term Liabilities</b>			
Loan from Bank	29.00	8,695,940,317	7,899,547,661
Loan from IDCOL	-	-	-
Loan from PKSf	30.00	1,893,422,731	1,832,828,491
<b>Total Long Term Liabilities</b>		<b>10,589,363,048</b>	<b>9,732,376,153</b>
<b>Current Liabilities</b>			
Member Savings	31.00	8,911,345,837	5,798,693,839
Education Fund	32.00	-	327,910
Medical Fund	33.00	22,002,990	17,856,254
Triple Benefit Scheme ( TBS )	34.00	3,000,000	-

**RURAL RECONSTRUCTION FOUNDATION**  
RRF BHABAN, C & B ROAD, KARBALA, JASHORE  
**Consolidated Statement of Financial Position**  
As on 30 June 2025

Particulars	Notes	Amount in BDT	
		FY 2024-2025	FY 2023-2024
Disaster Fund	35.00	1,898,757	-
Staff Kallyan fund	36.00	36,891,401	30,633,252
Future benefit Scheme (FBS)	37.00	73,427,408	69,401,508
Staff Security Money			
Vehicle Loan Account	38.00	476,616	476,616
Temporary Loan	39.00	475,484,715	398,000,945
Security money receive from Party	40.00	-	99,707
Accounts Payable	41.00	11,983,862	5,031,563
Income Tax Payable	42.00	728,606	416,541
Staff Security Money	43.00	52,794,726	50,557,226
Provision for expenses	44.00	164,334,105	89,544,761
Vat Payable	45.00	1,133,914	1,383,891
Grant for Assets	46.00	2,932,258	3,745,154
Micro finance Insurance	47.00	265,960,712	211,495,809
Double Benefit Scheme(DBS)	48.00	53,855,000	47,010,000
Advance from PKSF	49.00	84,703,973	63,686,980
Provision for Interest on savings	50.00	8,532,847	11,159,856
Transfar Received (Grant)	51.00	6,293,279	35,626
Monthly Benefit Scheme (MBS)	52.00	76,950,000	56,274,999
Cultural Fund	53.00	-	327,746
COVID-19 Prevention Fund	54.00	-	1,902,449
<b>Total Current Liabilities</b>		<b>10,254,731,007</b>	<b>6,858,062,633</b>
<b>Total Liabilities and Fund</b>		<b>25,357,686,350</b>	<b>20,716,880,855</b>

The Annexed notes form an integral part of these financial statements

Chairman

Director (Finance & Accounts)

Executive Director

Signed as Per our Annexed Report of Even Date

Islam Jahid & Co. Chartered Accountants  
Firm Registration No:P-51964/2023  
FRC Enlistment No.-CAF-001-131



**Md. Jahidul Islam FCA, Managing Partner**  
Enrolment No: 1008  
Auditor's FRC Enlistment No: CA-001-119  
DVC.: 2512101008AS842720

Place: Dhaka, Bangladesh  
Date: December 10, 2025

**RURAL RECONSTRUCTION FOUNDATION**  
RRF BHABAN, C & B ROAD, KARBALA, JASHORE  
**Consolidated Statement of Copenhensive Income**  
For the year ended 30 June 2025

Particulars	Notes	Amount In BDT	
		2024-2025	2023-2024
<b>INCOME</b>			
Income from Microfinance	55.00	3,544,048,694	3,083,353,575
Operating income:	56.00	237,063,117	209,189,537
Interest from Bank	57.00	124,959,542	69,394,734
Operational Income	58.00	2,410,967	18,613,283
Others Income	59.00	951,072	833,676
<b>Total Income-A</b>		<b>3,909,433,392</b>	<b>3,381,384,805</b>
<b>EXPENDITURE</b>			
Salary & benefits	60.00	1,154,225,157	922,345,445
Financial expenses	61.00	1,140,487,241	743,807,179
Occupancy expenses	62.00	221,450,644	328,478,612
Administrative expenses	63.00	332,295,653	338,286,621
Other Expenses	64.00	468,270,150	398,425,921
Depreication expenses		118,296,571	95,818,599
Loan Loss Expenses		17,840,058	62,021,183
<b>Total Expenditure-B</b>		<b>3,452,865,473</b>	<b>2,889,183,560</b>
<b>Excess expenditure over income (A-B)</b>		<b>456,567,919</b>	<b>492,201,245</b>
<b>TOTAL</b>		<b>3,909,433,392</b>	<b>3,381,384,805</b>

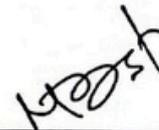
The Annexed notes form an integral part of these financial statements

Chairman

Director (Finance & Accounts)

Signed as Per our Annexed Report of Even Date

Islam Jahid & Co. Chartered Accountants  
Firm Registration No:P-51964/2023  
FRC Enlistment No.-CAF-001-131



**Md. Jahidul Islam FCA, Managing Partner**  
Enrolment No: 1008  
Auditor's FRC Enlistment No: CA-001-119  
DVC.: 2512101008AS842720

Place: Dhaka, Bangladesh  
Date: December 10, 2025

**RURAL RECONSTRUCTION FOUNDATION**  
RRF BHABAN, C & B ROAD, KARBALA, JASHORE  
**Consolidated Receipts and Payments Account**  
For the year ended 30 June 2025

Particulars	Notes	Amount In BDT	
		2024-2025	2023-2024
<b>Opening Balance</b>			
Cash in hand		43,841,419	27,837,816
Cash at Bank		806,645,013	559,715,226
<b>Total Opening Balance:</b>		<b>850,486,432</b>	<b>587,553,042</b>
<b>Receipts</b>			
Loan Receipts	65.00	12,995,600,000	11,538,000,000
Loan Realization	66.00	21,210,830,052	18,893,321,897
Savings Collection		6,896,254,298	4,413,353,288
Fund Account	67.00	22,126,500	21,875,298
Benefit Scheme	68.00	61,412,500	32,417,200
Micro Insurance		248,219,392	214,692,165
FDR Encashment		3,500,000	22,795,479
Interest Receivable received on FDR		21,211,755	546,970
Unsettled Staff Advance		45,000	-
Transfer Received		10,430,289	3,423,525
Accounts Payable		21,510,546	34,118,206
Accounts Receivable Received		41,836,100	48,259,791
Reimbursement from PKSf & Other Donor's	69.00	150,433,872	115,412,899
Interest Received	70.00	90,353,914	14,568,156
Advance Realisation		20,257,116	26,142,530
Advance from PKSf		53,957,801	65,369,506
Tax Payable		11,417,798	8,061,208
Livestock (cow)		383,000	216,000
Vat Payable		13,983,914	11,786,849
Staff Settlement		39,663,459	40,198,350
Uint office A/c Others		101,588,923	92,482,459
Disaster Fund		2,453,864	-
Others Income		3,551,815,099	3,102,412,604
<b>Total Receipts Tk:</b>		<b>46,419,771,624</b>	<b>39,287,007,423</b>
<b>Payments</b>			
Loan Refund	72.00	12,145,608,151	10,717,358,044
Loan Refund	73.00	25,175,877,761	20,756,151,158
Capital Expenses	74.00	138,202,535	413,765,991
Savings Refund to members		3,880,218,183	3,015,691,253
Education Fund		327,910	-
Medical Fund support to staff		2,207,264	1,754,849
Transfer to Project (Grant)		4,033,597	3,488,449
Benefit Scheme Refund	75.00	26,866,600	9,150,700
Fund Refund	76.00	254,721,534	302,344,910
Accounts Payable		181,390,470	185,633,263
Advance against program		132,198,967	151,999,421
Book purchase		1,548	2,689
FDR Investment		470,244,444	271,604,685
Tax Payable Payment		32,489,243	45,634,794
Provision for expenses		11,067,302	11,093,266
Provision for interest on savings		363,645,765	193,239,930
Incentive for 2nd pit of Toilet		6,785,414	-
Unsettled Staff Advance		3,720,925	-
Vat Payable Payment		51,459,181	91,033,583

**RURAL RECONSTRUCTION FOUNDATION**  
RRF BHABAN, C & B ROAD, KARBALA, JASHORE  
**Consolidated Receipts and Payments Account**  
For the year ended 30 June 2025

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Training Material Support to Party		234,147	394,295
Unit office A/c Others		8,565,214	8,201,710
Livestock cow		-	675,000
Disaster Fund		321,341	-
Grant for Shahos		1,860,000	-
RRF Contribution		96,729	-
Administrative Costs	77.00	39,249,473	38,657,882
Interest Paid	78.00	32,908,318	7,404,165
Interest on Loan Received	79.00	601,803,247	428,711,356
Operating Expenses	80.00	1,880,602,842	1,724,505,911
Programs & Projects Expenses	81.00	54,241,651	58,023,689
<b>Closing Balance</b>			
Cash in hand		26,231,023	43,841,419
Cash at Bank		892,590,845	806,645,013
<b>Total Payments Tk:</b>		<b>46,419,771,624</b>	<b>39,287,007,423</b>

The Annexed notes form an integral part of these financial statements

Chairman

Director (Finance & Accounts)

Executive Director

Signed as Per our Annexed Report of Even Date

Islam Jahid & Co. Chartered Accountants  
Firm Registration No: P-51964/2023  
FRC Enlistment No.-CAF-001-131



**Md. Jahidul Islam FCA, Managing Partner**  
Enrolment No: 1008  
Auditor's FRC Enlistment No: CA-001-119  
DVC.: 2512101008AS842720

Place: Dhaka, Bangladesh  
Date: December 10, 2025



# Thank You

"RRF remains committed to empowering communities, strengthening resilience, and advancing sustainable development for a brighter and more inclusive future."

## Contact Information:



01733-073076, 01733-075095



[www.rrf-bd.org](http://www.rrf-bd.org)



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