



Annual Report 2020-21

RURAL RECONSTRUCTION FOUNDATION

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Published by

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Message from Chairman



The foundational values of integrity, transparency and accountability drive long-term success for our organization as well as for the countries where we operate and the communities we serve.

It is my privilege to share this 2020-21 RRF Annual Report that celebrates the impact of our ceaseless dedication to connecting with purpose in all that we do. Throughout 2020-21, our organization responded to the financial impacts and operational setbacks from COVID-19 with strong governance and oversight. The Executive Committee approved difficult but necessary financial decisions to maintain operating cash flow, preserve jobs and maintain connectivity for our target audiences.

2020-21 brought severe various hardships that threatened to further widen disparities in access to finance, education, healthcare, livelihood, employment and other stepping stones to a prosperous life in our working grounds. Our corporate and philanthropic responsibility initiatives reached even deeper and went further to help bridge these gaps. RRF provided direct and indirect support to government relief efforts during the pandemic, in addition to the substantial assistance given to the many program participants who experienced financial adversity during the year.

The foundational values of integrity, transparency and accountability drive long-term success for our organization as well as for the countries where we operate and the communities we serve. We reinforced RRF's commitment to implementing programs in the right way during 2020-21 through our Governance structure and Ethics and Compliance program, which enable us to balance the risks inherent in our working ground fields with the considerable opportunities that exist there. In order to become even more transparent for our stakeholders, we have changed how we report on executive compensation.

Every single accomplishments in 2020-21 connect directly to the passionate and talented employees who infused their dedication best to make it happen. We recognize the importance of ensuring that RRF is a place where all of our employees feel safe, protected, supported and rewarded. We are grateful to all the parties who are directly and indirectly involved in our journey. Special regards to the Donors, lenders and associates who helped us with their best. I would like to thank my fellow Executive Committee and General Body members for contributing their seasoned expertise and widespread knowledge bank. Although some uncertainty remains in our sectors and in the countries that we serve, I feel confident that Rural Reconstruction Foundation is on a strong footing as we will begin precious colorful newyear.

A handwritten signature in black ink, appearing to read 'Mir Rowshan Ali Mona'.

Mir Rowshan Ali Mona
Chairman, RRF

Message from the Founder & Executive Director



“Our ambition is to drive a high-performance culture, putting Service-Mix at the heart of RRF, remaining true to our values and our purpose: to help people do more, feel better, live longer.”

We are pleased that we have ended yet another successful year 2021-22 with a satisfactory outcome. Despite the increasingly challenging environment like worldwide COVID pandemic, we continue to grow our services with upward display. It is true that the Corona pandemic has severely hampered the normal functioning of our organization like every sector of Bangladesh, yet we as a whole were determined to tackle this terrible outbreak with a strong hand and move towards our goal passionately, and we have been able to do it properly end of the days. Maybe our goals have not been achieved but we are satisfied with our overall pace or achievement.

Our ambition is to drive a high-performance culture, putting Servic-Mix at the heart of RRF, remaining true to our values and our purpose: to help people do more, feel better, live longer. We have a long history in tackling the challenges inside the country. Our commitment to improving various aspect of development issues and being a responsible volunteering organization will continue under transparent and smart leadership. Our great work-people and their commitment are foundational for RRF’s culture. During the year, we conducted an integrated assignment including Financial Inclusion, Education, Health, Agriculture & Livelihood, Environment and Climate Changes, Technical and Vocational skills and Human Development issues, and we were pleased to see a meaningful improvement in employee engagement scores, which are an important driver of performance.

Our focus in 2021-22 is to successfully outspread new services in larger areas which bring significant yield for organization, and to continue to maximize our current portfolio. We have been clear that we need to strengthen our Programs capacity and pipeline as this will ultimately drive sustainable, long-term growth for our organization.

I am proud of our dedicated staff who are risking their lives to do their utmost to tackle the Corona epidemic with courage. I am grateful to my staff. We are grateful to the members of our General Body and the Executive Committee for guiding us in the right direction. We have been able to implement our activities through the direct and indirect cooperation of all our Donor Agencies, Banks, Affiliates and I would like to pay my heartfelt gratitude to them for their precious assistances and all short of interventions. I would also like to express my gratitude to all the stakeholders who have always been our companions and participated actively in our adventure.

I very much look forward to working with all internal and external friends in long long time and beyond to deliver our long-term priorities and improved performance for Rural Reconstruction Foundation.

Philip Biswas
Founder & Executive Director.

Message from Founder & Dpt. Executive Director



From the very beginning of the pandemic, our focus was squarely upon two things: firstly, securing the well-being, health and safety of our own employees, and of our beneficiaries, secondly, steering the organization successfully through this unprecedented crisis. I am proud to report that we achieved both.

2020-21 was a fiscal year like no other. When we started out, we were looking forward to a great year of our adventure, with the Microfinance program horizontal expansion and total organization's portfolio boosting. And with the strong development Rural Reconstruction Foundation has seen over the last few years, we were well on track to achieving all the long-term targets we had set out in our strategy 'Creating the New'.

Then covid-19 struck the world with full force. The global pandemic caused a crisis on a scale many of us have never experienced before. The toll it has taken on human life is heartbreaking, while it has also caused the largest economic downturn for decades.

Covid-19 first hit RRF in late March, 2021. Bangladesh had gone into Country wide lockdown and shutdown in a long time. We were suddenly put in a position where we were losing revenue, while our costs continued to roll in. We reacted quickly. There is no blueprint to deal with a crisis like this, but within just a few days we had adjusted our operations to address the situation at hand.

From the very beginning of the pandemic, our focus was squarely upon two things: firstly, securing the well-being, health and safety of our own employees, and of our beneficiaries, secondly, steering the organization successfully through this unprecedented crisis. I am proud to report that we achieved both.

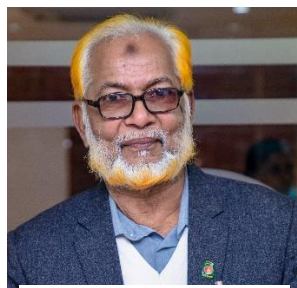
2020-21 was anything but easy. The only way to get through such a year is by working together as a team. Therefore, I would like to extend my heartfelt thanks to our employees. They have demonstrated resilience and shown great commitment in these unprecedented times. And I would also like to say thank you to you, our all Development Partners (donors, lenders, associates and beneficiaries), for the trust you have placed in us. We will continue to do everything we can to remain worthy of this trust. I am confident of the attractive prospects the development campaign will continue to present for RRF, especially given that many people have developed an increased appreciation of well-being. And would like to pay my humble regards to the General Body and Executive Committee members for their stunning effort for organization. As a volunteer organization in our development arena with a strong strategy in place, we are very well positioned for the years ahead. Please take care and stay healthy.

A handwritten signature in black ink, appearing to read 'Pinku Rita Biswas'.

Pinku Rita Biswas
Founder & Deputy Executive Director

Avoiding caste and creed, the board is completely charitable, beneficial, educational, non-political and non-profitable social and voluntary organization of which present numbers of members are 21 and it may increase or reduce subsequently if the members of the board think fit.

Executive Committee Members



Mir Rowshan Ali



Philip Biswas



Dr. Sahanaj Parvin



Mrs. Monzu-Ara Begum



Shamol Kumar Chauduri



Pia Magdalena Roy



Jesmin Biplobi Das

Executive Committee (2019-21)

01. Mir Rowshan Ali Mona (Chairman)

He was a librarian of Meherpur Public Library worked as volunteer basis for more than 30 years, now he is a buissnessman of sign painting as a good artist. He is currently 66 years of age. He graduated from Kushtia Government College in science group under Rajshahi University, and later from Dhaka Central Public Library had a degree in Library Science. He is also currently involved in various social and cultural organizations, he is a life time member of Bangladesh Red Crescent Society, Meherpur Public Library and Meherpur District Shilpa Kala Academy, as well as an active member of Meherpur Theater Group, . He is the president of Center for Development of Peace (CDP), a local NGO in Meherpur district.

02. Philip Biswas (Secretary & Executive director)

Philip Biswas is the founder of Rural Reconstruction Foundation, currently serving as the executive director of organization. At the beginning of his career, he worked in a senior position in a international NGO named Caritas from 1989 to 1989. Later, he worked for 4 years in a management position at UTO, a Netherlands-based NGO. He later founded the Rural Reconstruction Foundation in 1982. He proudly graduated from Notre Dame College, Dhaka in 1975. Later attained a higher degree in Development Strategy from St. Francis Xavier University in Canada, and a Diploma in Citizen Advocacy from the same university. Alongside, he is a member of the Executive Council of the Belgium-based International Movement FIMARC and board member of the French-based organization Makes Mothers Matters.

03. Dr. Sahanaj Parvin (Member)

She is currently serving as the Principal of the Talbaria Degree College in Jashore. She completed her Masters in Islamic Studies from Dhaka University and later obtained MPhil and PhD from the Islamic University. She is also an author, poet, and researcher. At present she is associated with several social and cultural organizations including Bangladesh Mahila Parishad, Shilpakala Academy, Jashore Institute Public Library and many others. She has been awarded various important medal for her poetry and various researches.

04. Shamol Kumar Chauduri (Member)

He is the founder of PIPASA; a voluntary development organization. He is currently working as the executive director of the said organization. He holds a graduate degree in education, and has been involved in development work for almost three decades. He is Secretary of the Kushtia District Puja Udjapon Committee, and also the Vice-President of the Bangladesh Desk of FIMARC, a Belgium-based international organization.

05. Mrs. Monzu-Ara Begum (Member)

She was a councilor of ward no. 4 of Jashore Municipality from 1996-2000. One of the remarkable achievements of her career was that she was the General Secretary of Jashore District Women's Sports Association. She also served as the first female deputy governor of Apex Bangladesh. She holds a graduate degree, as well as a BEd degree.

06. Mst. Pia Magdalena Roy (Member)

Currently she is a teacher of a very renowned School in Jashore named Secret Heart Secondary School. She has obtained Bachelor degree alongside Bachelor of Education degree.

07. Mrs. Jesmin Biplobi Das (Member)

She is a retired Headmaster of Barnamala Bidyapith Jashore school. She obtained Bachelor degree along with Bachelor of Education degree.

Governance Structure

Rural Reconstruction Foundation is governed by a two layer of bodies' governance system, which are Executive Committee and General Body. The basic governance lies with the Executive Committee of the organization. The General Body is formed including eminent persons of the society, social worker, educator, members of civil society and retired govt. officials. Without having any financial benefit, the board members volunteer for organization moving forward. In fact, these are the virtually honorary positions.

The General Body is the organization's highest authority which is basically responsible for the overall policy guidance and direction for efficient functioning of the organization. Total number of members of the General Body is 21 including seven members of Executive Committee.

The Executive Committee is elected by the General Body members for the 3 year tenure, which is subject to control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the organization's goals. It determines the direction and scope of the activities. The basic governance lies with Executive Committee. It comprises of seven members including the Founder & Executive Director who is basically having the secretary position according to regulation of Constitution.

List of General Body Members



1. Philip Biswas

Founder & Executive Director of Rural Reconstruction Foundation

2. Ratna Karmoker

Social Worker & Civil Society Member

3. Md. Hares Uddin

NGO Executive & Civil Society Member

- 4. Dr. Sahanaj Parvin**
Vice Principle of Jashore N.S.Town Girls college
- 5. Abu Sayeed Md. Abdul Huque**
Teacher of High School & Social Worker
- 6. Mrs. Monzu-Ara Begum**
Ex-Commissioner of Jashore Pourashava
- 7. Mrs. Maria Dias**
Housewife & Social Worker
- 8. Sudhir Sardar**
Businessman & Social Worker
- 9. Mir Rowshan Ali Mona**
Businessman & Civil Society Member
- 10. James L.D' Rozario**
Principle of CCTS, Jashore
- 11. Tarapada Das**
Ex-Teacher, Cultural and Social Worker & Educationist
- 12. Md. Mashiul Azam**
Retired Professor & Coloumist
- 13. Md. Abdur Rashid**
Imam of Mosque and Religious Leader
- 14. Shamol Kumar Chauduri**
NGO Executive & Social Worker
- 15. Mrs. Mary Gomes**
Social Worker & Housewife
- 16. Md. Rafiqul Alam**
Businessman & Social Worker
- 17. Ms. Pia Magdalena Roy**
Teacher of Secretheart School, Jashore
- 18. Ms. Kolpona Sarker**
Teacher of Secretheart School Jashore
- 19. Mrs. Puspo Mondol**
Social Worker & Housewife
- 20. Mrs. Rashia Biswas**
Retired NGO Officials
- 21. Mrs. Jesmin Biplobi Das**
Retired Headmaster and Social Worker

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.

Philosophy

The formation of Rural Reconstruction Foundation is based on the trust in the Holy Gospel *“Love your Neighbor as thyself”* which aspires for a just society where every individual irrespective to race, color, caste and religion shall enjoy equitable shares of resources, human rights, social justice and social dignity as the human being of the best creation of God.

Core Values

- Respect local knowledge, potentials and diverse culture of the local people,
- Team spirit
- Reliability
- Mutual Trust & Respect
- Transparency
- Accountability

Strategy of the Organization

The strategy of the organization is based on the principles of equity, trust, dignity, solidarity, comprehensive community participation, inter sectorial collaboration efforts combining preventive, promotive and rehabilitative measures.

Approach

RRF strongly trusts on *“Holistic Development Approach”* for genuine development of the community through people’s active participation in planning, decision making and implementation.

To give concrete shape to the concept of people’s active participation, RRF has been adopting non-directive participatory development approach in its working strategy. With this clearer understanding, RRF has been working with both rural and urban underprivileged for their socio-economic emancipation with package of programs.

Vision

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

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.

Goals

The goal of the organization is creation critical awareness among the intended community people about the existing socio-economic realities, the root causes of their poverty and its solutions by upgrading their socio-economic status through increasing dignity and self-reliance.

Long Term Objectives

- Attainment of socio-economic emancipation of the underprivileged people
- Establishment of a just society where everybody will enjoy equal Rights and equitable share of resources
- Attainment of sustainable development of communities, programs & as well as of the organization itself

Short Term Objectives

- Creation of awareness amongst partner people and organize them into self-help groups
- Stimulate & promote development of the poor masses through small scale income raising activities
- Conduct formal & non-formal schools for the children, illiterate adults and feeder schools for the non-school going & drop out children
- Provide primary health care services
- Provide training & credit support services for income raising activities

Target Participants

- Landless Peasants
- Marginal farmers
- Destitute men and women
- Children, Youths and Elderly
- Hardcore poor

Legal Entity

Type of Registration	Registration Number	Registration Date
District Social Welfare(DSS)	Jessore-24/85	28 September 1985
NGO Affairs Bureau(NGOAB)	284	13 February 1989
Societies Act(Joint Stock)	ACT. XXI of 1860. Khulna-84	28 December 2003
Microcredit Regulatory Authority (MRA)	0000026	05 September 2007
European Aid	BD-2009-DNI-1106345178	23 June 2009
Bangladesh Technical Educational Board (BTEB)	1166	06 December 2015

Sector of Specializations

- Micro-credit Management
- Technical and Vocational Training
- Sustainable Aquaculture, Floriculture Development
- Agricultural Value Chain Development
- Organizational Management Development
- Sustainable Livelihood & Food Security

- Comprehensive Development
- Cultural and Human Development
- Non-Formal Education
- School Feeding
- Disaster Management
- Children’s Sponsorship

Staff Position

A total number of 2,001 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	3	4	7
2	Contractual Staff	363	205	568
3	Operational Staff	235	1131	1366
4	Volunteer Staff	0	1	1
5	Service Staff	18	41	59
Total		619	1382	2001

Development Partner (So Far)

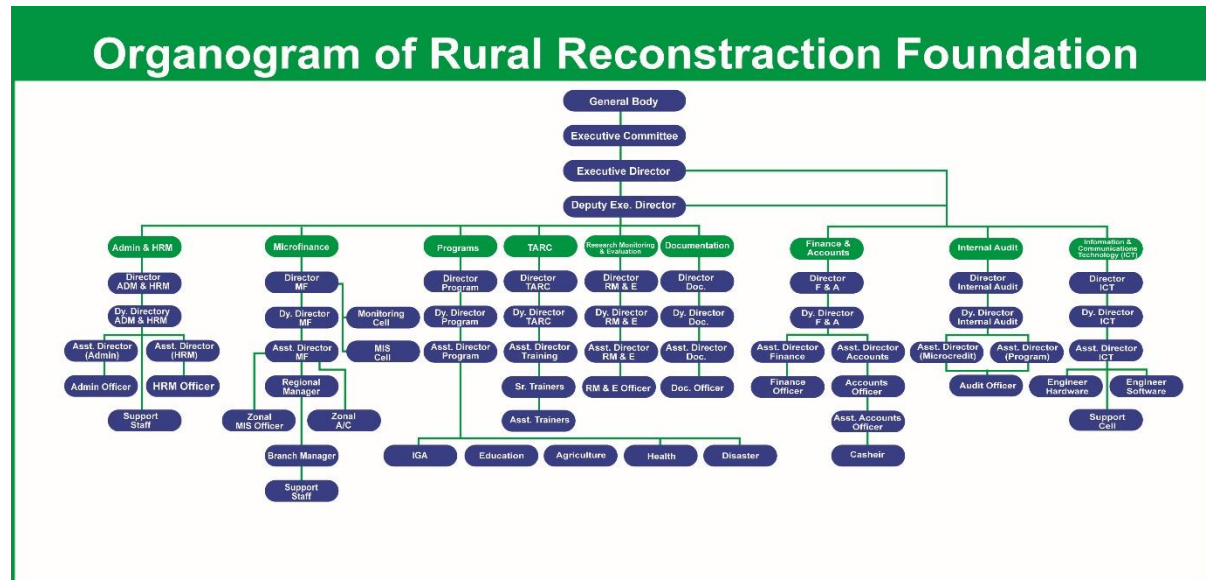
1. Palli Karma-Sahayak Foundation (PKSF)	32. Campaign for Popular Education (CAMPE)
2. Bank Asia	33. International Federation of Rural Catholic Adults (FIMARC)
3. Exim Bank	34. Make Mothers Matter (MMM)
4. Eastern Bank	35. International Fund for Agricultural Development (IFAD)
5. Standard Bank	36. European Union
6. AB Bank	37. Asian Development Bank (ADB)
7. Southeast Bank	38. Department of Public Health Engineering (DPHE)
8. BRAC Bank	39. CCFD
9. Uttara Bank	40. Chemonics International Inc.
10. Shajalal Islami Bank	41. Danida
11. Pubali Bank	42. Enfance et Pertage, France
12. One Bank	43. ICLARM
13. Prime Bank	44. Institute of Microfinance (InM)
14. Mutual Trust Bank	45. Islamic Relief
15. The City Bank	46. Local Government Engineering Department (LGED)
16. Bangladesh Bank	47. NGO Forum
17. Chalice-Canada	48. NOVIB
18. United Nations Development Program (UNDP)	49. OXFAM-GB
19. World Food Program (WFP)	50. PROSHIKHA
20. Directorate of Primary Education (DPE)	51. RDRS
21. Department of Women Affairs	52. SDC
22. Habitat for Humanity International (HHI), Bangladesh	53. VHSS
23. Relief International	54. Ahamed Family Housing
24. Swiss Contacts	55. Australian Aid
25. British Council	56. ANSA Homes
26. Bangladesh NGO Foundation	57. KOICA-HA
27. Infrastructure for Development Company (IDCOL)	58. Department of Livestock
28. Association for Development Agencies of Bangladesh (ADAB)	59. Winrock Int. Bangladesh
29. Bangladesh Sustainable Development Forum (BSDF)	60. Department for International Development (DFID)
30. Credit Development Forum (CDF)	61. Palladium International Limited
31. Micro-credit Summit	

Fund Flow with Development Partners

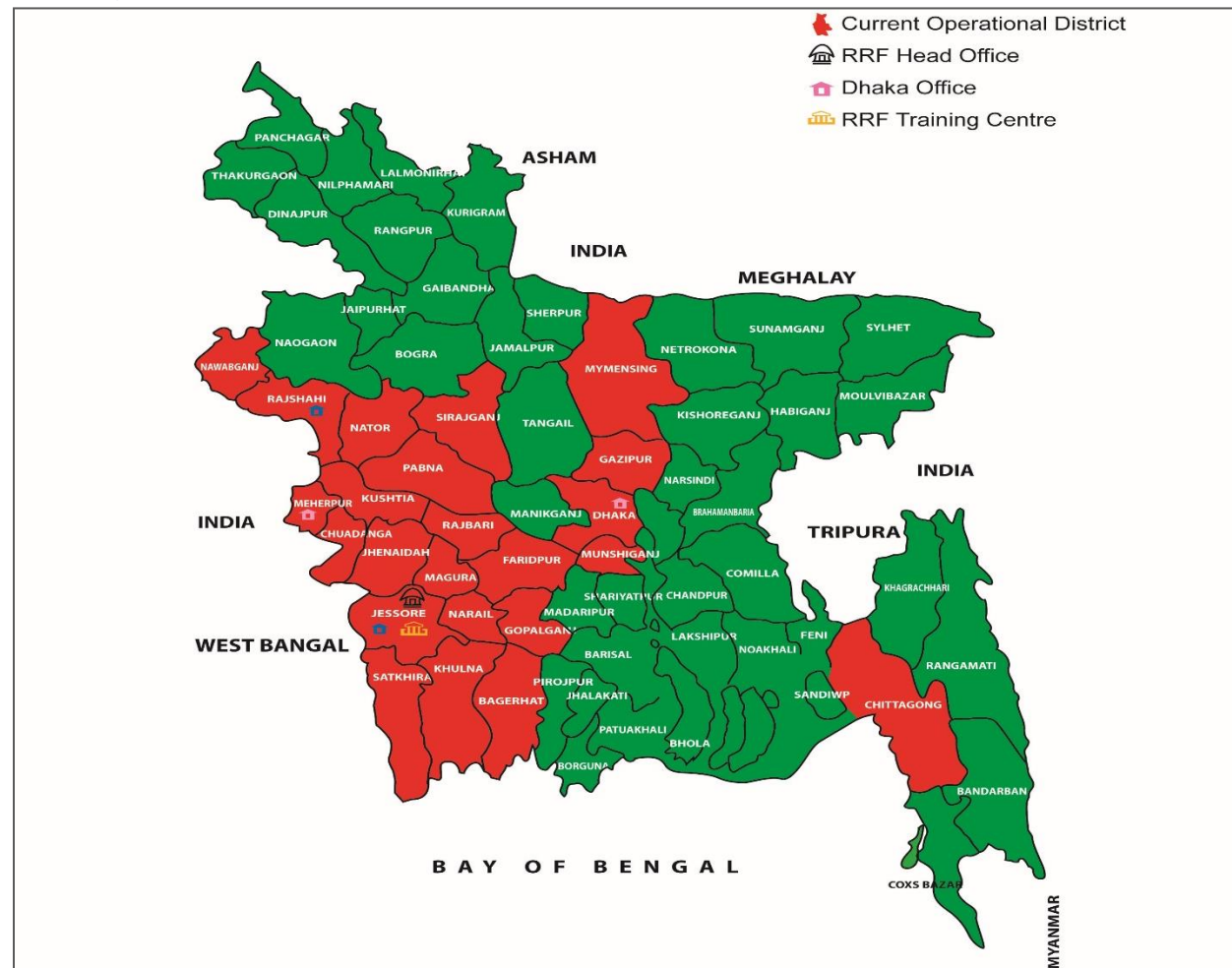
Name of Donor	Funding Period	July'20-June'21	Cumulative end June 2021	Name of the project
APHD	1989 to 1994		7,069,046	Functional Literacy Project
VHSS	1988 to 1989		360,000	Health activities
NGO Forum	1988 ongoing		20,550	Village Sanitation Project
Enfance et partage	1989 to 1992		78,806	Sponsorship for Children Education
CCFD	1985-1987		1,217,886	Education & Health
	1989 to 1990		4,853,480	Relief operation for Flood Victim
	1991 to 1994		21,762,984	Construction of Training Centre
	1996		442,600	Promotion of Women Development
Fondation D France	1992		1,776,750	Post Cyclone Rehab-1991
NOVIB	1989 to 1991		6,760,933	Relief operation for Flood Victim
NOVIB	1992-1993		2,328,405	Human Dev.Education & Training
CCCI	2000		2,140,128	Relief operation for Flood Victim
	2001 ongoing	34,042,067	1,390,733,081	Sponsorship for Children Education
			8,159,706	Health care fund
SDC	2000		7,167,600	Emergency Relief-2000
OXFAM-GB	2000		16,285,792	Emergency Relief & Rehab.
Care Bangladesh	2000		12,000,000	Soft Loan
Proshika	2000 to 2001		357,700	Relief operation for Flood Victim
Manobik	2000 to 2003		2,887,320	Networking
Unnayan Kendro	2000		71,989	Agriculture Technology Transfer Project
RDRS	2000		100,000	Relief operation for Flood Victim
Islamic Relief	2000		933,955	Relief operation for Flood Victim
Bangladesh Bank	1999 ongoing		16,000,000	Rural Housing Project
Narcotics Dept. Jessore	1997 to 1998		10,000	Motivation for Narcotics
LGED, Dhaka	1998 to 2000		1,138,070	Water Seal Pit Latrine Supply
	2003 to 2006		5,596,924	Integrated Food Security Program
ICLARM	1999 to 2005		6,855,823	Aquaculture Development Project
CATALYST	2006 -2008		5,969,961	Floriculture Marketing Dev.Project
WFP	2001 to ongoing		168,204,594	Emergency School Feeding Project
	2008		185,376,863	Cash for work
	2010-2012		22,092,459	Vulnerable Group Development
	2009		231,064	Home gardening
Womens Affairs Bureau	2010-2012	826,143	8,343,440	Vulnerable Group Development
DANIDA	2005 ongoing		2,032,655	Legal Aid & Good Governance
PKSF	1992 ongoing		2,225,600,000	Rural Micro Credit (RMC)
	2000 ongoing		91,000,000	Socio Economic Rehabilitation Loan Program
	2003 to 2006		16,500,000	Financial support to the Poorest (FSP)
	2005 ongoing		541,000,000	Micro Enterprize Loan Program
	2005 obgoing		170,000,000	Hard-Core Poor Program
	2006 obgoing		919,900,000	Seasonal Loan Program
	2006 ongoing		750,000,000	Agriculture
	2007 ongoing		25,000,000	Livelihood Restoration Project (LRP)
	1998 ongoing		10,766,222	Institutional Dev.Loan
	2008 ongoing		58,000,000	Urban Microcredit-UMC
	2008 ongoing		10,000,000	SHAHOS
	2008 ongoing		30,000,000	Rescue
	2007-2008		7,660,875	Prime-2
2008-2009		80,000,000	EFRAP	
PKSF	1992-ongoing	1,127,000,000	9,910,427,097	Micro credit
	2014 ongoing		18,421,409	Community Based Climate Change Adaption Program (CBCCAP)

	2016 ongoing	2,188,182	75,399,238	Promoting Agricultural Commercialization and Enterprises(PACE)
	2016 ongoing	2,998,100	60,720,757	Skill for Employment Investment Program (SEIP)
	2016 to 2019		4,600,000	Learning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019		25,805,152	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	10,495,938	61,890,081	ENRICH (Shamridhi)
	2017 ongoing	1,944,900	7,519,305	Elderly program
	2017 ongoing	-	3,512,582	Culture & Sports program
	2019 ongoing	1,777,291	2,910,956	Adolescent
	2019 ongoing	59,999	271,502	Social Advocacy
	2019 ongoing	16,488,457	19,638,681	PPEPP
	2019 ongoing	684,000	2,256,000	Scholarship for students
	2014 ongoing		935,600	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	3,198,000,000	16,742,000,000	Agriculture
Pubali Bank Ltd.		2,451,800	2,451,800	Relief
UNDP	2007-2009		109,630,326	Relief & Rehabilitation-Sidr affected
	2009-2011		214,084,692	Core Family Shelter
ADB/DPHE			3,734,500	Secondary town infrastructure Dev.
Public Health Dept.			1,084,600	Water & Sanitation
Idcol	2010ongoing		15,762,379	Bio-Gas Loan
Habitat	2011 ongoing	731,574	94,162,031	Shelter repair
INM	2012 to 2014		5,262,248	Training
Price	2012 to 2014		2,591,700	Training on agriculture
Relief International	2012 to 2013		4,481,622	CVAW Training
NGO Foundation	2012 to 2013		112,500	Training
Primary Education Dept.	2012 ongoing	24,270,585	173,113,437	School Feeding
Swiss Contract	2012 to 2018		6,653,519	Skill Training
EDGE	2017		702,565	Vegetable cropping practices
Relief International	2014 to 2015		954,990	Eco-tourism project
	2015 to 2016		150,510	Human Trafficking
Development Alternative Inc.	2015 to 2017		4,191,100	Agriculture Value Chain
CAMPE	2015 to 2018		266,099	Advocacy in Education
Bangladesh Bank	2016 to 2020		11,182,710	Skill for Employment Investment Program (SEIP)
IID	2019		547,448	
BTEB	2019		250,000	
Lite Castle Partner			195,000	Agriculture Entrepreneur
British Council	2015 to 2019		1,562,500	Active Citizens
Swiss Contract	2019 to 2020		1,098,554	Sudokkho
Total		4,423,959,036	34,435,322,850	

Organogram



Working Area



RRF Management



Philip Biswas
Executive Director



Pinku Rita Biswas
Deputy Executive Director



Antony Biswas
Asst. Executive Director



Myanila Biswas
Director- Admin & HR



Anjelo Das
Director- TARC



Arun Biswas
Director- Finance



Abul Kalam Azad
Director- Training



Salim Reza
Director- Microfinance



Sonjoy shaha
Deputy Director-



Shamim Uddin Khan
Deputy Director- M &E



Sheikh Hafizur Rahman
Deputy Director- ICT



Md. Mokbul Ahmed
Deputy Director- Documentation



Arun Sarder, Site Director-
Sponsorship Program



Sajib Kumar Paul
Asst. Director- Int. Audit



Abdul Aziz
Coordinator- School Feeding

RRF addresses SDG with various Programs



1. Microfinance Program
2. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
3. Skill Employment Investment Program (SEIP)
4. Vulnerable Group Development VGD
5. Ashshash Project
6. SUDDOKHO Project
7. Green Biotech Tissue Culture
8. PACE Project
9. Pathway to prosperity
10. Sustainable Enterprise Program



1. Microfinance
2. School Feeding programme in Poverty Prone Area
3. Vulnerable Group Development VGD
4. Pathway to prosperity



1. Community Healthcare Program
2. RRF Senior Citizen Welfare Program
3. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
4. Child Sponsorship Program



1. School Feeding
2. Child Sponsorship Program
3. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
4. Culture & Sports Program
5. Skills program
6. Adolescent Program
7. Pre-School



1. Adolescent Program
2. Social Advocacy



1. Skills for Employment Investment Program (SEIP)
2. Microfinance
3. SUDOKKHO
4. Small Automobile Project
5. Ashshash



1. Community Resilience Project
2. Community Healthcare Program



1. Community Disaster resilience Project
2. Abason (Housing) Project
3. Remittance



1. Community Disaster Resilience Program
2. Bio-Gas
3. Sustainable Enterprise Program
4. Green Biotech Tissue Culture



1. Partnership with Directorate of Primary Education (DPE)
2. Partnership with Department of Women Affairs
3. Partnership with Campaign for Popular Education
4. Associate with International Federation of Rural Catholic Adults (FIMARC)
5. Associate with Make Mothers Matter (MMM)

RRF Programmatic Area



Financial Inclusion

This is defined financial inclusion in Bangladesh as access to financial services from officially regulated and supervised entities in which banks and financial institutions are licensed by the Bangladesh Bank, MFIs by the Microcredit Regulatory Authority (MRA). RRF aims to include everybody in society by giving them basic financial services regardless of their income or savings. It focuses on providing financial solutions to the economically underprivileged in Bangladesh. In particular, the poor need financial support for development in various sectors, and RRF is determined to increase the income of the poor from the very beginning to make sure their social and moral dignity.



Skills Development

It has been accepted as true that human resource plays a vital role in the knowledge economy and working population and it is becoming an increasingly important factor for the performance of individuals, organizations and whole economies. However, the upgrading of skill-based labor market due to technological and organizational change is one of the major threats for the low skilled workers in Bangladesh, as they are being unable to adjust their skills according to the market demand. In this context, Rural Reconstruction Foundation in association with many associates and partners implementing different skills project in various trade.



Sustainable livelihood & Food Security

Rural Reconstruction Foundation's food security and livelihood projects, as well as dealing with issues regarding production, access and income to prevent and anticipate future outbreaks of malnutrition. In short, our intent is to improve a vulnerable community's access to sustainable sources of food and income. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disasters and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base. Livelihood skills include technical and vocational abilities (carpentry, sewing, weaving, and gardening, among others). RRF is addressing the livelihood skills to include the physical ability of household members to carry out activities regardless of their educational levels. Livelihood promotion is a set of development based interventions that involve improving the resilience of household livelihoods so that food and other basic needs can be met on a sustainable basis Interventions of this type entail strategies such as diversifying livelihoods strategies; creating alternative income is also a massive consideration.



Agriculture

In Bangladesh, about 80% of people live in rural area and the most part they depend on agriculture, forestry, fisheries, livestock and related activities for survival. Our intent for promotion of the rural economy in a sustainable way has the potential of increasing employment opportunities in rural areas, reducing regional income disparities, and ultimately reducing poverty at its very source. In addition, development of rural areas may contribute to the preservation of the rural landscape, the protection of indigenous cultures and traditions while rural societies could serve as a social buffer for the urban poor in periods of economic crisis or social urban unrest. RRF has been continuously implementing various types of agro-based projects with the help of various donor agencies over the years. Moreover, the organization is playing an important role in the development of agriculture through financial assistance to marginal and sharecroppers under the microfinance program. RRF is determined to take necessary steps considering agriculture as a priority.



Environment & Climate Change

Bangladesh is exceptionally vulnerable to climate change. It has been estimated that by 2050, one in every seven people in Bangladesh will be displaced by climate change. Up to 18 million people may have to move because of sea level rise alone. In addition, people all over the world, including Bangladesh, are already facing various problems due to climate change. For the poorest country like Bangladesh, tackling this issue is quite challenging. In this case RRF is working to promote social or political change on a broad scale or very locally. We play a critical part in developing society, improving communities, and promoting citizen participation and tries to impact the beneficiaries directly and indirectly as they sought sustainable solutions in various sectors such as finance, education, and healthcare. Our aim to increase capacity and to enrich and empower citizens so that they can improve their quality of life themselves. We are already implementing various projects with the help of different donor agencies on this issue, especially in coastal and disaster prone areas.



Healthcare

Bangladesh has made impressive progress in many of the health-related indicators over the past few decades. However, challenges still remain. Although Bangladesh is one of the few countries to achieve its Millennium Development Goal in reducing childhood mortality well ahead of 2015, the decline in under-five mortality has stalled in recent years. Maternal mortality ratio also fell sharply between 2001 and 2010, but has stagnated at 196 maternal deaths per 1,000 live births since then. Rural Reconstruction Foundation focuses on improving maternal and child health, expanding family planning and reproductive health, integrating family planning and nutrition into basic health care, and strengthening public health systems to improve the quality and availability of services across the country. Rural Reconstruction Foundation began Community Healthcare program with various healthcare services for the underprivileged rural people who are mainly underprivileged with regards to healthcare services in hard to reach areas. "Community Healthcare Program" is a much-needed intervention of Primary Health Care services to the doorsteps of rural people.



Education

Bangladesh has a substantial program of basic education both in formal and non-formal education with a large institutional network in this field. Besides a major effort in the public sector, a large number of local private or non-government organization are also involved in this effort. Rural Reconstruction Foundation involvement both in formal and non-formal basic education is the magnitude of illiteracy and poverty that prevails in Bangladesh. Since its inception, the company has been playing an effective role in various sectors of education. We are working for the development of education on various issues of education on the basis of partnership with various government and non-government organizations. It is implementing various programs jointly with the government, especially in formal education activities.



Cultural & Human Development

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, it is essential to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole. The main objectives are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc. It is not possible to solve all the problems as a whole by eradicating financial poverty. Sustainable human development will not be possible without integrating the development of human endowment with economic development. As part of a multi-dimensional program of sustainable poverty alleviation by integrating the practice of human scholarship with economic development, the practice of moral values, empathy, adolescent health and nutrition awareness, child marriage and sexual harassment. One of the main goals and objectives of this attempt by RRF is to build a civilized and progressive nation by organizing various social awareness and educational programs including various human development issues.



Advocacy & Network

Advocacy network, organization consisting of independent groups that collaborate in the pursuit of political and social change. The purpose of our advocacy is to promote or reinforce a change in policy, program or legislation rather than providing support directly to clients or users of services, which aims at winning support from others, i.e. creating a supportive environment. RRF highly appreciates to build network and advocate on the different issues with a view to remove different social disorder, and keens to do anything needed for human well-being. Some areas of our networking and advocacy are Sexual Violence, Confidentiality in Health Care, Education, Youth Leadership and Organizing, and so on.

RRF is implementing various programs with the government including the Directorate of Primary Education and the Department of Women's Affairs. It is a massive affiliation with Campaign for Popular Education (CAMPE) working on various issues of education. Since long, RRF has been proceeding direct affiliation with Couple of international Movement Belgium based International Agricultural Movement FIMARC and French-based international women platform Make Mothers Matters (MMM).

Support Department

The following departments work to ensure smooth management of all the activities and programs of the organization and to ensure transparency and accountability and overall management.



Department of Admin & HRM

This department provides administrative and human resource development related support for the organization in terms of functional divisions- research, training, and knowledge management. It ensures coordination among the departments, top management, finance and accounts department with regards to different compliance issues. This department is committed to address with the organization's long-term vision and goals, it is carrying out administrative duties, like providing the tools the organization needs to successfully operate, discover new methods that move the organization forward and taking care of employees in terms of managing their selection, recruitment, increment, promotion, releasing, staff settlement, appraisal punishment, compensation issues, development, administration and many other issues. More importantly this department is highly responsible to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. This department is also responsible to maintain the Procurement, Inventory & Assets Management, Vehicle Management, and services/Logistics like electricity, water, gas, telephone, fax, generator, IPS etc. This department is headed by a Director who is working under Executive Director of the organization.



Department of Finance & Accounts

The Finance and Accounts Department of Rural Reconstruction Foundation maintains the overall financial affairs & analysis and manages related budgetary activities of the organization, aims to ensure financial transparency of the regular activities. It prepares financial statements applying the “Generally Accepted Accounting System”, International Accounting Standard”, “Bangladesh Accounting Standard” and “Bangladesh Financial Reporting Standards”. This controlling organ has been working from the very beginning of the organization’s journey with full commitment to facilitate the organization’s performance boosting to fulfill the desired goal. Fund raising from different sources is one of the key activities which is being done over the years whereas rest of the projects’ financial management is very much noteworthy. Alongside this department is also responsible to facilitate the different project and organization’s internal and external auditing, to develop financial guideline and accounts keeping. This department is headed by a Director who is working under Executive Director of the organization.



Department of Internal Audit

RRF Audit department provides some critical services to RRF management to ensure accountability and transparency of the organization. These include detecting and preventing fraud, testing internal control, monitoring and compliance of RRF and different development partners. The basic function of RRF internal Audit department is to find out the deficit of overall activities of the organization and to verify the errors that continue in activities implementation of each and every function at any level of the organization. It keeps working with national and international guideline practices. A 23 numbered hard working Auditor team is on action in physical crosscheck of all records and data during regular audit. Internal audit deals with the audit related affairs of both RRF and Donors. This wing is basically headed by an Assistant Director who exclusively reports to the Executive Director of the organization.



Department of Monitoring & Evaluation

In order to help improving performance and achieving results over the organization’s planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the organization, and is mainly used to assess

the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director.



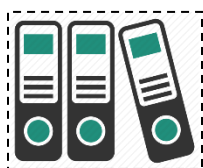
Department of ICT

RRF ICT department is mainly responsible for covering comprehensively the events of Website, Email, Wi-Fi, Internet, Microfinance Software, Hardware, Web develop, and all sort of IT based maintenance. At the edge of this communication era, RRF has been able to establish its ICT department from 2002 as a distinguished part of the organization, which contributes significantly in all the events of RRF wagon wheel. By building computer-networking system, now RRF can preserve data and information and can make report based on ICT information. This department is headed by a Deputy Director who is overseen by the Executive Director directly. This department can also generate software for various purpose based on organization's demands. A deputy Director runs this department right now.



Department of Training

Aiming to strengthen its human resource development and institutional framework, Rural Reconstruction Foundation established the Training department in 2003. This department is mainly responsible for the capacity building and professional development of all RRF staff and development professionals. Its overall goal is to improve the management competencies of development practitioners and enhance the human and operational skills of RRF staff and programs participants and the all stakeholders as well. This training department puts special emphasis on need based, customized training; the focus here is on integrated training modules rather than prototype training. In training participants' competence is taken into account and efforts are made to provide the participants new ideas and insights into the field of different development programs. This department is headed by a Director who reports exclusively to the Executive Director of the organization.



Department of Communication & Documentation

Rural Reconstruction Foundation started the department of Communication & Documentation from July 2014, with a view to provide invaluable document searching, versioning, comparison, and collaboration features on the basis of organization's demand. This Department is a part of the organization Staff Service, and is responsible with the indexing and archiving of all acts of organization. The Department also provides full reference service, which includes responding to requests for articles and information dealing with complex matters of interest to different projects and departments, and utilizing a variety of sources such as articles and electronic documentation. The Department responds to queries for information from the management and different department about activities and many other matters. This department is especially responsible for managing Organization's documents while also ensuring its accuracy, quality and integrity that help organization adhere to record retention policies, safeguard information and retrieve data more effectively. This department is responsible to initiate for publishing all sort of organization's publication both in electronic and printing forms i.e. e-news, newsletter, brochure, annual report, diary, calendar, IEC materials, and different sort of presentations. This is headed by a Deputy Director who is under Executive Director's overseen.

Ongoing Program

SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	16318	259097	275415
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	11774	56632	68406
3	RRF Agent Banking	RRF & Mutual Trust Bank	844	596	1440
4	Sustainable Enterprise Project (SEP)	PKSF, World Bank	400	600	1000
RRF Technical & Vocational Department					
5	Skills for Employment Investment Program (SEIP)	PKSF, SDC, GOB, ADB	1411	89	1500
6	ASHHASH	Winrok International	103	90	193
7	Institute of Hospitality & Hotel Management	RRF	74	26	100
8	RRF Automobile Program	RRF	8000	1000	9000
9	Technical Skill training for Light Engineering in Jashore	CIMMYT- Bangladesh	79	0	79
Sustainable Livelihood & Food Security					
10	ENRICH (Samridhhi)	PKSF	49254	34315	83569
11	Vulnerable Group Development (VGD)	Women Affairs (Not renewed yet from Jan-21)	0	0	0
12	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	2641	2447	5088
13	Pathways to Prosperity	PKSF	2413	3620	6033
14	Senior Citizen Welfare Program	RRF	71	164	235
Agriculture					
15	Promoting Agricultural Commercialization and Enterprise (PACE) Sub-Sector- Carp-Golda	PKSF & IFAD	1500	1500	3000
16	FtF Horticulture (End Market Assessment)	Chemonics International			0
17	Smart Cap, Accelerator for Aqua culture Ent. Project	Light Castle Partners, World Fish Center	88	0	88
18	Green Biotech Tissue Culture Lab	PKSF & IFAD, RRF	1750	750	2500
Environmental and Climate Change					
19	Disaster Management & Rehabilitation (Food Relief & Mask Distribution in Corona Pandemic in June-2021)	RRF, WEP, UNDP, FSC, Pubali Bank Ltd.	26300	5000	31300
20	NATP-2 Biogas Project	Department of Livestock	30	28	58
Health					
21	RRF Community Health Care Program	RRF	4774	13567	18341
Education					
22	School Feeding	Directorate of Primary Education (DPE)	100498	102099	202597
23	Sponsorship for Children's Education	CHALIC-Canada	322	322	644
24	Barnamala Bidyapith (Formal Education)	RRF	502	560	1062
25	Barnamala Bidyapith Pre-School	RRF	164	219	383
26	Internship	RRF	355	251	606
Cultural & Human Development					
27	Adolescent Program	PKSF and RRF	797	2472	3269
Advocacy & Networking					
28	Social Advocacy	PKSF	100	120	220
29	Campaign for Popular Education	CAMPE, EU	715	324	1039
Others					
30	Training And Resource Centre (TARC)	RRF	3361	1920	5281
Total			234638	487808	722446

Budget (2020-21 & 2021-22)

Sector	SI	Projects Name	Budget 2020-2021	Budget 2021-2022
Education	1	Formal Education (Barnomalla Bidyapith)	8,129,283	6,975,600
	2	Pre School (Barnomalla Bidyapith)	2,639,500	2,646,800

Health	3	Sponsorship for Children Education	19,221,556	14,080,414
	4	School Feeding Program	440,135,056	410,724,146
	5	Program for Adolescent	2,678,000	3,659,000
	6	RRF University	10,000,000	2,500,000
	Sub-total (Education)		482,803,395	440,585,960
	7	Community Helathcare Program	2,550,450	2,378,350
	8	ENRICH Project	15,265,853	12,172,500
	Sub-total (Health)		17,816,303	14,550,850
Livelihood & Food Security	9	Skills for Employment Investment Program (SEIP)-PKSF	34,544,000	25,386,000
	10	Ashshash Project	9,971,550	11,264,674
	11	Uplifting the quality of Elderly people	5,093,760	3,109,520
	12	Senior Citizen Welfare Program	2,206,800	2,044,200
	13	Vulnerable Group Development (VGD)	1,308,480	1,275,000
	Sub-total (Livelihood & Food Security)		53,124,590	43,079,394
Environmental & Climate change	14	Community Disaster resilience Project (Habitat)	9,234,000	10,234,000
	15	Bio-Gas Project	2,600,000	3,837,212
	16	COVID-19 Prevention Fund	11,500,000	11,500,000
	17	Pathways to Prosperity for Extremely Poor People (PPEPP)	11,553,300	-
	Sub-total (Environmantal & Climate change)		34,887,300	25,571,212
Socio Economic	18	Microfinance Program	19,738,938,000	30,357,746,170
	19	Agent Banking	137,631,202	96,228,800
	20	Money transfer (Remittance)	175,821,143	184,858,335
	21	Sustainable Enterprise Project (SEP)	-	14,611,000
	Sub-total (Socio Economic)		20,052,390,345	30,653,444,305
Capacity Building	22	Training & Resource Centre (TARC)	16,774,427	11,792,634
	23	Recovery and Advancement of Informal Sector Employment (RAISE)	-	13,200,000
	24	Automobile Training & Service Center	14,564,154	8,734,000
	25	RRF Technical & Vocational Department	15,094,000	24,074,000

	26	Social Advocacy & Knowledge Dissemination	343,160	350,000
	Sub-total (Capacity Building)		46,775,741	58,150,634
Agricultural	27	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	10,072,400	8,407,232
	28	Green Biotech Tissue Culture Lab	8,255,836	5,998,664
	29	Rural Microenterprise Transformation Project (RMTP)	-	10,000,000
	30	Prottay (Agriculture Farm)	63,400	1,042,000
	Sub-Total (Agricultural)		18,391,636	25,447,896
International	31	International Activity	5,000,000	5,000,000
General & Administration	32	General Fund	92,190,691	159,969,749

Total Budget	20,803,380,000	31,425,800,000
Total Budget BDT in Million	20,803.38	31,425.58
Total Budget USD in Million	245.28	370.57
Total Budget EURO in Million	207.98	314.4

Geographical Coverage

Sl	Name of District	Number of Branch	Number of Upazila	Number of Union	Number of Villages
1	Khulna	14	10	41	340
2	Satkhira	6	4	40	230
3	Jashore	31	8	103	757
4	Magura	6	4	19	167
5	Narail	2	3	16	83
6	Jhenaidha	15	5	38	245
7	Chuadanga	13	4	46	342
8	Meherpur	12	3	20	373
9	Kushtia	10	5	30	187
10	Bagherhat	9	8	44	280
Sub-total		118	54	397	3004
11	Rajshahi	11	10	62	339
12	Natore	9	7	47	358
13	Pabna	9	6	43	361
14	Sirajgonj	2	2	13	93
15	Nouga	6	6	59	720
Sub-total		37	31	224	1871
16	Dhaka	7	6	19	108
17	Gazipur	5	4	14	144

18	Gopalganj	6	1	2	5
19	Rajbari	1	1	2	14
20	Foradpur	7	4	28	71
21	Munchigonj	2	1	8	27
	Sub-total	28	17	73	369
22	Mymensingh	5	5	24	151
	Sub-total	5	5	24	151
	Total	188	107	718	5395

COVID-19 Relief is a Team Effort

Through team effort, we have the power to change lives. We are putting our belief into action by supporting our communities, collaborating to find solutions, and providing access to relief for those who need it most.

Corona epidemic; every region of the world, including Bangladesh, and every country is devastated by this outbreak. The first corona virus in Bangladesh, COVID-19, was first reported on March 8, 2020. Government, private and public efforts to deal with the epidemic began. We know that since March 17, 2020, the government has closed all educational institutions in the country. In the wake of the outbreak, the government announced a nationwide general holiday in 2020. Since then, government has imposed severe lockdowns, sometimes relaxed lockdowns, sometimes nationwide, sometimes area-based lockdowns and restrictions in analyzing the prevalence situation. The Corona pandemic has taken a heavy toll on people's lives and livelihoods, economy, social and family. Nothing is normal, the wheel of life and livelihood has become sluggish. The Rural Reconstruction Foundation (RRF) has been working with the government as a development partner since the very beginning of the Corona pandemic in the country. The following is a description of the significant work done by the RRF in dealing with Covid.

1. Food assistance to 1300 families in Jessore, Khulna and Jhenaidah districts given with the Financial Support of Pubali Bank Ltd.



Low-income people have been left destitute due to ongoing lockdowns and increased corona outbreaks across the country. With the financial support from Pubali Bank Ltd. (CSR), RRF has stood by these low-income people in Jashore, Khulna and Jhenaidah districts with emergency food aid. The food aid was provided to the families of 1300 beneficiaries of the organization's microfinance program in 3 districts. Each family has been provided rice, pulses, soybean oil, potatoes, salt, cloth washing soap, body soap, quality masks and 1 oral saline. It may be mentioned here that this emergency assistance has been provided during the period of 26-28 June, 2021 with the consent of the Deputy Commissioner of the concerned district.

2. Create public awareness about corona and distribute masks



During the period of 16-20 June, 2021, as per the decision of the Hon'ble Deputy Commissioner of Jashore District, RRF has distributed masks to 35,000 people in various hotspots in the municipal and suburban areas of Jashore district where people gather more. Besides, by miking, RRF has relentlessly campaigned to create public awareness about corona restrictions and health compliances.

3. Distribution of food items and special meals on the occasion of Eid among the elderly people



In Sharsha and Jhikargachha upazilas of Jessore, Eid food items have been distributed among the elderly people on the occasion of Eid-ul-Fitr in May 2021. Elderly people in the above-mentioned areas who are destitute and low-income and those who have been affected by the Corona pandemic are the elderly people above the age of 60 who have received this assistance. Food aid included semai, suji, sugar, salt, oil, hot spices and soap. This food assistance has been provided to a total of 230 elderly

members under the Senior Citizen Welfare Program from the organization's own funds. In addition, in June 2021, these members were fed daily meals in two adult clubs run by the organization, which included mango, yogurt, chira, eggs, tea, etc.

4. Distribution of emergency relief to 3200 destitute families (April-May-2020)




Immediately after the onset of corona outbreak, food aid was provided to 3200 distressed and poor families in different areas of Jasdhore, Khulna and Meherpur districts during the nationwide general holiday announced by the government in April-May 2020. These relief items were distributed in coordination with the district administration and upazila administration of the concerned district. Beneficiaries of various projects including loan programs of the company are covered under this relief.

5. Providing food aid to sex workers (March 2020)

আর্থিক সহায়তা গ্রহণের রশিদ

বিশ্বব্যাপী করোনাভাইরাস সংক্রমণ ঠেকাতে যশোর এর যৌনপল্লীগুলি
ইতোমধ্যে লকডাউন ঘোষণা করায় সেখানে অবস্থানরত নারী ও শিশুদের মানবিক
সহায়তার জন্য আর.আর. এফ, কারবালা, যশোর সংস্থার নিকট থেকে
.....২,০০,০০০/= (সংগঠন).....টাকা গ্রহণ করা হলো।


অসিত কুমার সাহা
উপপরিচালক
জেলা সমাজসেবা কার্যালয়, যশোর।

Immediately after the outbreak of corona starts, during the lockdown announced by the government in March 2020, 7 days of food and cash grant were distributed among the sex workers in the brothel house of Jashore. This assistance has been provided to 140 sex workers of 3 brothel houses located in Jashore town under the supervision of the Department of Social Welfare over the direction of Jashore District Administration.

6. Grant to the Prime Minister's Relief Fund

The voluntary one day salary of all the staff of the organization has been paid to the relief fund of the Prime Minister. In April 2021, all the officers and employees of the organization voluntarily paid their one day's salary to the Prime Minister's Relief Fund set up to deal with the Corona Pandemic. A total of BDT 3,07,730 was provided to the Prime Minister's Relief Fund through the organization's largest development partner Palli Karma-Sahayak Foundation (PKSF).

7. Donations for the medical services for destitute and poor people



On June 2, 2020, in response to the request of the Hon'ble Deputy Commissioner of Jashore District, a grant of BDT 1 lakh has been given to the local fund of the district administration. Basically, this grant has been given to meet the medical expenses of the destitute and poor people who are affected by corona virus and whose corona treatment is difficult to pay.

8. Providing Eid festival food assistance among the low paid staff of the organization



Food assistance was provided on the occasion of Eid-ul-Fitr in May 2021 among the staff of the different programs of the organization whose salaries are comparatively less. In this case, this assistance was provided to 100 staff of formal education (Barnamala Bidyapith), Pre-School, Senior Citizen Welfare, Community Healthcare program run by the organization at its own expense. Food items included semai, sugar, suji, salt, hot spices, oil, soap, etc.

9. Biscuits and food aid distributed to government primary school students from door to door

Under the school feeding program conducted in partnership with the Department of Primary Education, Government of the People's Republic of Bangladesh, 3804.31 metric tons of fortified biscuits have been distributed to the students studying in government primary schools in Jashore, Khulna, Narail and Bagerhat districts. It is to be noted here that all the educational institutions in the country have been closed since March 17, 2020 after the detection of corona virus. Students are studying with the help of a teacher from their own home. According to the decision of the Department of Primary Education, from March 2020 to June 2021, a total

of 3804.31 metric tons of high energy biscuits were distributed to 2,02,597 students in the four districts. Besides, food aid has been provided to the families of 3639 students of government primary schools in Batiaghata upazila of Khulna district. Food items included rice, pulses, oil, potatoes, etc.



Image of RRF's school feeding staff distributing biscuits at students' homes.

10. Distribution of food aid and health items by Adolescent Volunteers of RRF Adolescent Project



Adolescent program is being implemented in Jashore, Bagerhat, Narail and Meherpur districts with the joint funding of Palli Karma Sahayak Foundation (PKSF) and RRF. Basically, this program is organized for the leadership and human development of today's juvenile people who will lead the future of Bangladesh. Under this program there are 76 Adolescent Clubs and 44 School Forums where a total of 3269 Adolescents are as member. Since the beginning of the Corona pandemic, these young people have provided relief to a total of 1000 families on their own initiative with the help of local able-bodied and common people. In addition, they have made masks and hand sanitizers themselves and distributed these stuff to about 3,000 families in the local community. In addition, they have launched various campaigns to raise public awareness about the Corona Crisis. Such as- rallies, campaigns, distribution of leaflets etc.

11. Providing cash grants to marginal farmers with financial assistance from Uttara Bank Ltd.

RRF has a memorandum of understanding with Uttara Bank to implement the organization's microfinance program. To address the corona situation, with the financial assistance of Uttara Bank,

RRF has provided cash grant of BDT 10,000.00 (ten thousand) to 7 marginal farmers in Ataikola in Pabna district.

12. Providing masks, hand globes and training to marginal farmers with the financial support of BRAC Bank



A memorandum of understanding has been signed between BRAC Bank and RRF to provide loan facilities to marginal farmers. With the financial support of BRAC Bank and USAID, RRF distributed masks, hands globes to marginal farmers who are beneficiaries of the RRF microfinance program within Feed the Future area. Besides, awareness raising training has also been provided to those farmers to deal with the COVID situation.

13. Health care stuff distribution and awareness activities



community to co-operate in tackling this pandemic and need to be continued in the future. Below is a brief description of the various activities implemented by the organization-

- o 3000 masks and 3000 hand sanitizers have been distributed among the staff working in the organization.
- o PPE, masks, hand globes and hand sanitizers have been provided to 77 staff working in the school feeding program.
- o 150,000 leaflets have been distributed at various places to create public awareness.
- o Hand washing has been arranged in all the head office and field level offices of the organization.
- o Offices at all levels of the organization; No service "poster has been hung.
- o Corona related posters have been put up in all the offices of the organization to create public awareness.
- o Week long miking has been done in Jashore municipal area and sub-urban areas to create public awareness about Corona virus epidemic in collaboration with Jashore district administration.
- o If any staff of the organization is affected by corona, their medical expenses are being borne.

At a glance COVID Activities

SL	Certificate No	Name of Organization	Activities on COVID	Expenses BDT	Number of Beneficiaries	Remarks
1	No- 000926	Rural Reconstruction Foundation	Distribution of daily necessities Food Aid and health items among the low income beneficiaries in Jashore, Jhenaidah and Khulna districts	2451800	1300	Financial Support by Publi Bank
2			Distribution of masks to create awareness among common people and poor people at various hotspots in Jashore district	216000	35000	
3			Distribution of food among the elderly people of Sharsha and Jhikargachha of Jashore district	46000	230	
4			Eid Festival food stuff have been distributed among the elderly people in Sharsha and Jhikargachha upazila of Jashore district on the occasion of Eid-ul-Fitr in May 2021.	115000	230	
5			Providing food aid to destitute and poor people in different areas of Jashore, Khulna and Meherpur districts during the lockdown in April-May 2020 immediately after the onset of corona outbreak.	1521952	3200	
6			Immediately after the outbreak of corona starts, during the lockdown in 2020. 7 days of food and cash were distributed to the sex workers in the brothel house of Jashore	100000	140	
7			One day's salary of all the staff of the organization is donated to the Prime Minister's Relief Fund through PKSF.	307730		
8			Cash grant was provided to the Jashore Deputy Commissioner for providing medical services to the destitute and low income people affected by Corona	100000		
9			Food assistance was provided on the occasion of Eid-ul-Fitr in May 2021 among the staff of the programs of organization run by RRF own fund whose salaries are comparatively less.	50000	100	
10			Teamed up with BRAC Bank and USAID, RRF distributed high quality Mask, Hands gloves have been distributed to the marginal farmers in Feed the Future zone. Alongside awareness training also provided those above mentioned farmers with regards to Corona Pandemic		1000	Supported by BRAC Bank
11			With the financial support of Uttara Bank, RRF provided cash grants to 6 marginal farmers in Ataikola area of Pabna district.	70000	7	Supported by Uttara Bank
12			Leaflets are distributed in the work area of the organization to make the people aware		150000	
13			Under the school feeding program conducted in partnership with the Directorate of Primary Education, Government of the People's Republic of Bangladesh, 3804.31 metric tons of biscuits have been distributed to the students studying in government primary schools in Jashore, Khulna, Narail and Bagerhat districts.	418473990	202597	Supported by DPE-GoB

14		Under the school feeding program, food aid was provided to the families of government primary school students in Batiaghata upazila of Khulna district.	3000000	3639	Supported by DPE-GoB
15		Masks, hand sanitizers, PPEs have been provided to the staff working in the school feeding program.	350000	77	
16		Adolescents of the PKSf and RRF-funded adolescent program have provided food aid, hand sanitizers and masks to distressed people in Jashore, Bagerhat, Meherpur and Narail districts on their own initiative.		5000	
17		Following the decision of Jashore district administration, people in Jashore municipality and sub-urban areas were made aware of corona and miking was done for a week to stay at home in the lockdown.	10000		
18		Masks and hand sanitizers have been provided to the working staff of the organization	75000	3000	
Total			426887472	405520	

Rural Reconstruction is a voluntary organization. Basically, human welfare is one of the vows of this organization. Since the inception of the organization, it has been making every effort within the immediate and rehabilitation process on the side of the people in case of any disaster, epidemic and is continuing to do so at present. It is in the structure of the organization that this intention will continue at the same pace in the future as well. As such, we are grateful to our partners at all levels for extending their benevolent hand to us. We further hope that this Mars bond will remain intact and that the bond of partnership will continue to run at an ever-increasing pace.

Empower the People; Eradicate the Poverty

Microfinance encourages entrepreneurship, increases income generating activity thus reducing **poverty**, empowers the poor (especially women in developing countries), increases access to finance, health and education, and builds social capital among poor and vulnerable communities



RRF started microfinance activities in 1992 in collaboration with PKSF. Starting on a very small scale at first and gradually increasing its range, it is now implementing this loan program in 22 districts. At present, besides PKSF, various commercial banks are providing financial assistance for this program. The main purpose of this program is the largest of the organization. RRF has grown to become one of the country's finest provider of financial services for the poor and marginalized group. Having a 28 years of seasoned experience and expertise, RRF designs and adapts loan and savings products to meet the unique needs of people especially who are living in poverty. This is a holistic approach RRF upholds, by helping to build livelihoods, boost consumption, and improve access to a range of social services. All the microfinance program participants have access to RRF's other programs or services including education, healthcare, housing, floriculture, fisheries, vocational skill development and many others.

Working Area

Division	District	Upazilla	Union	Village
Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Rajbari, Faridpur	107	718	5395
Khulna	Bagerhat, Khulna, Satkhira, Jashore, Norail, Magura, Jhenidah, Chuadanga, Meherpur, Kushtia			
Rajshahi	Rajshahi, Natore, Sirajganj, Pabna, Naogaon			
Mymensingh	Mymensingh			

Program Quick look

Fact

Figure

Duration	Ongoing from 1992
Donor / Lender	PKSF & Commercial Bank
Number of Staff	1416
Area Coverage	22 District in Khulna, Rajshahi, Dhaka and Mymensingh Division
Total Budget	30357746170 BDT
Number of Branch	188
Number of Project Participants	274572
Total Group	13,532
Number of Project Borrowers	201874
Savings Outstanding	2254565566 BDT
Loan Outstanding	6853349302 BDT
Fund Position	4,077,211,147 BDT
Equity	1,175,238,034 BDT
Cumulative Recovery Rate (CRR)	99.39%

Savings Product

1. Regular Savings
2. Willingly Savings
3. Fixed Deposit
4. Long Term Deposit Scheme



Loan Product



JAGORAN

Jagoran is an appropriate financial assistance programme to promote house hold-based enterprise development in rural and urban areas of Bangladesh. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families can get involved. As of 30 June 2021, outstanding of Jagoran is 315,45,59,548 BDT among 1,40,832 borrowers. The interest rate of this component is 24% which is calculated in Reducing Decline Method.



BUNIYAD

BUNIYAD is the new name of Microfinance for Ultra-Poor Program (UPP). Palli Karma-Sahayak Foundation (PKSF) supports to implement this program with flexible forms of microfinance procedure and activities like IGA, Skill Development, education, health, livelihood etc. According to 30 June 2021, the loan outstanding of Buniad is 8,81,00,756 BDT and ultra-poor borrowers is 8,011. The interest rate of BUNIAD is 20% calculated in Reducing Decline Method.



AGROSHAR

The aim of the initiative is to extend its financial services to the progressive members of RRF driven other loan programs for undertaking economic activities that require bigger amount of capital. The current

borrowers of Agrosor are 34,178 whose total loan outstanding is 276,02,18,825 BDT. The interest rate of this component is 24% which is calculated in Reducing Decline Method.



SUFOLAN

This is a bigger extent of microfinance where RRF promotes a synchronized agriculture lending program to different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. This loan is given at 24% interest rate in decline method. Based on the report of 30 June 2021, total outstanding of its component is 61,07,72,973 BDT.



SHAMRIDDHI

The areas where RRF is implementing PKSf backed ENRICH project are the considered for Shamriddhi Loan product. With the financial support of PKSf, from the year of 2016-17 this loan program is being run. Under this component the interest rates are calculated in Reducing Decline Methods at 8% for Livelihood improvement Loan (LI) and Asset Creation Loan (AC), 24% for Income Generating Activity Loan (IGA) loan.



ABASHON

With the help of PKSf, housing loan is being implemented in two branches of Jhikorgacha upazila in Jashore district. For a six-year period, the interest rate on this loan is 12%, payable in monthly installments. The loan status at the end of 30 June-2021 is 24,47,157 BDT.



SEP Loan

Sustainable Enterprise Project (SEP) loan, financed by the PKSf, provides assistance to micro-enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. RRF has been distributing loans to florists since June 2019. By 30 June 2021, loans have been disbursed to 459 flower growers. The current outstanding of this loan is 4,23,04,972 BDT at a declining interest rate of 24% payable in weekly or monthly installments.



BBR Loan

In the ongoing crisis of pandemic due to the acute coronavirus, Bangladesh Bank funded BBR Loan has been distributed to support the borrowers for survival, 75 per cent of the money has been disbursed at the branch level for refinancing scheme 2020 for the affected members of existing Jagaron, Buniad and Sufflon Component. At the member the annual interest will be a maximum of 9%, which is calculated on a declining status basis. As of June-2021 total Borrower is 3112, The current outstanding of this loan is 5,20,85,790 BDT at a declining interest rate of 09 % payable in weekly or monthly installments.



LRL Loan

In order to recover the economic activities affected by the Covid-19 pandemic, a special loan program called Livelihood Restoration Loan (LRL) product has been introduced for the current members of the organization under the management of PKSf from the incentive fund provided by the Government of the

People's Republic of Bangladesh. The service charge rate at the borrower level has been fixed at a maximum of 18%. As of 30 June-2021 Borrower 2981, The current outstanding of this loan is 103679634 BDT at a declining interest rate of 24% payable in weekly or monthly installments.



Micro Insurance for Risk Coverage

During loan receiving of, 10 taka (exclusively 5 taka for BUNIAD member) is collected from the borrower over per thousand taka loan. This is mandatory substance for each borrower. If the borrower or her husband dies, remaining loan outstanding is exempted. Beneficiaries get economic support in natural, fire or different types of disasters. If any project is damaged by natural calamities, service charge is exempted.



Microfinance Program Wagon Wheel from 2016-2021

SL	Facts	Figure					
		June'16	June'17	June'18	June'19	June'20	June'21
1	Total Branch	132	151	168	170	170	188
2	Total Samity	9187	10228	11536	12491	13042	13532
3	Total Member	192586	200525	226201	233502	239426	274572
4	Total Borrower	148228	155825	177157	181225	183941	201874
5	No of Credit Officer	592	648	707	738	773	853
6	Total Staff	1096	1155	1256	1300	1341	1416
7	Total Loan Portfolio (Tk in Crore)	321.78	367.81	434.72	475.03	570.93	685.33

8	Total Overdue (Tk in Crore)	17.62	26.19	31.97	38.79	40.91	36.97
9	Total Savings (Tk in Crore)	76.88	101.23	126.25	145.99	178.7	225.46
10	Capital Fund (Equity) (Tk in Crore)	49.38	65.95	81.93	91.52	104.11	125.70
11	Total Income For the Year (Tk in Crore)	65.72	79.2	92.74	114.31	103.58	128.51
12	Total Expenses For the Year (Tk in Crore)	54.18	67.13	76.72	94.44	90.99	107.14
13	Net Surplus For the year (Tk in Crore)	11.54	12.07	16.02	19.87	12.59	21.38
14	PKSF Fund Balance (Tk in Crore)	103.63	95.52	92.34	93.91	91.65	142.48
15	Bank Fund Balance (Tk in Crore)	101.72	133.07	171.04	202.05	282.17	265.24

Stipend for Poor Students



With the financial support of PKSF, RRF has provided stipend to the meritorious sons and daughters of the beneficiaries of organization's Microfinance Program in the working area of the organization. A total 10 lakh 32 thousand Taka has been given as scholarship to 86 students who obtained at least GPA-4 in last SSC Exam 2019 and studying in Grade XII. Mainly the branch offices of the organization in Jashore, Meherpur, Chuadanga, Jhenidha, Kusthia, Khulna, Natore and Mymensingh districts under which the meritorious children of the beneficiaries have been considered for this program.

COVID-19 Response

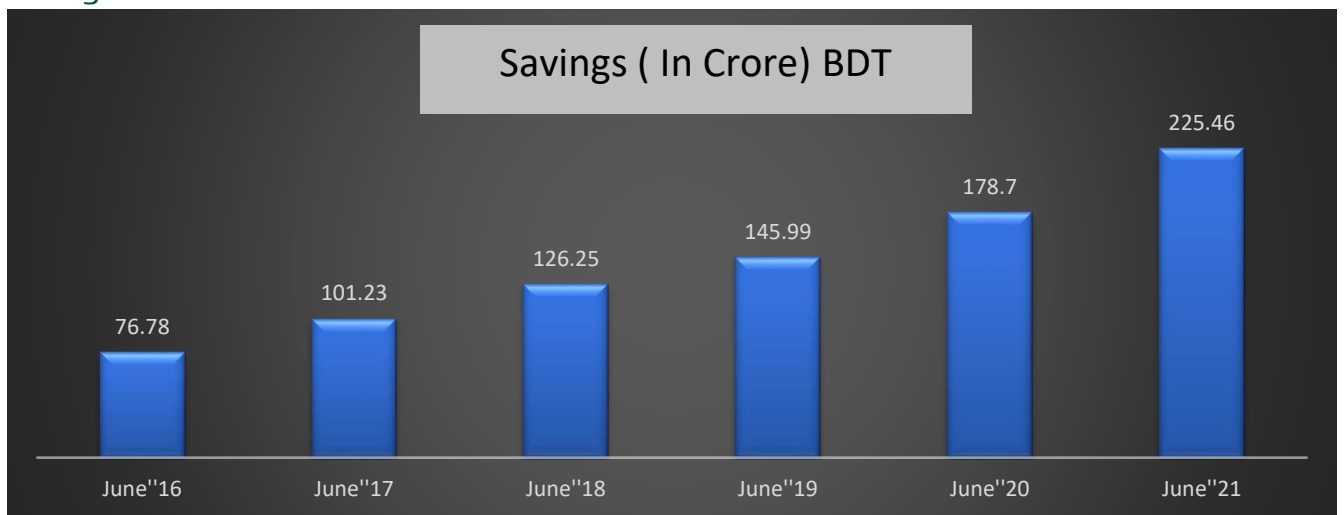


In Bangladesh, on March 2020, the government declared a nationwide lockdown and general holiday immediately after the patient was identified as COVID-19 positive. People across the country were facing a devastation. The government suspended the collection of loan installments by NGOs. In that situation, the staff of microfinance program risked their lives to stand by the members of the program. Performs various activities and provides food assistance to make them aware of corona prevention. Members are given back their savings so that they can deal with their bad times. Also various steps were taken which are as follows

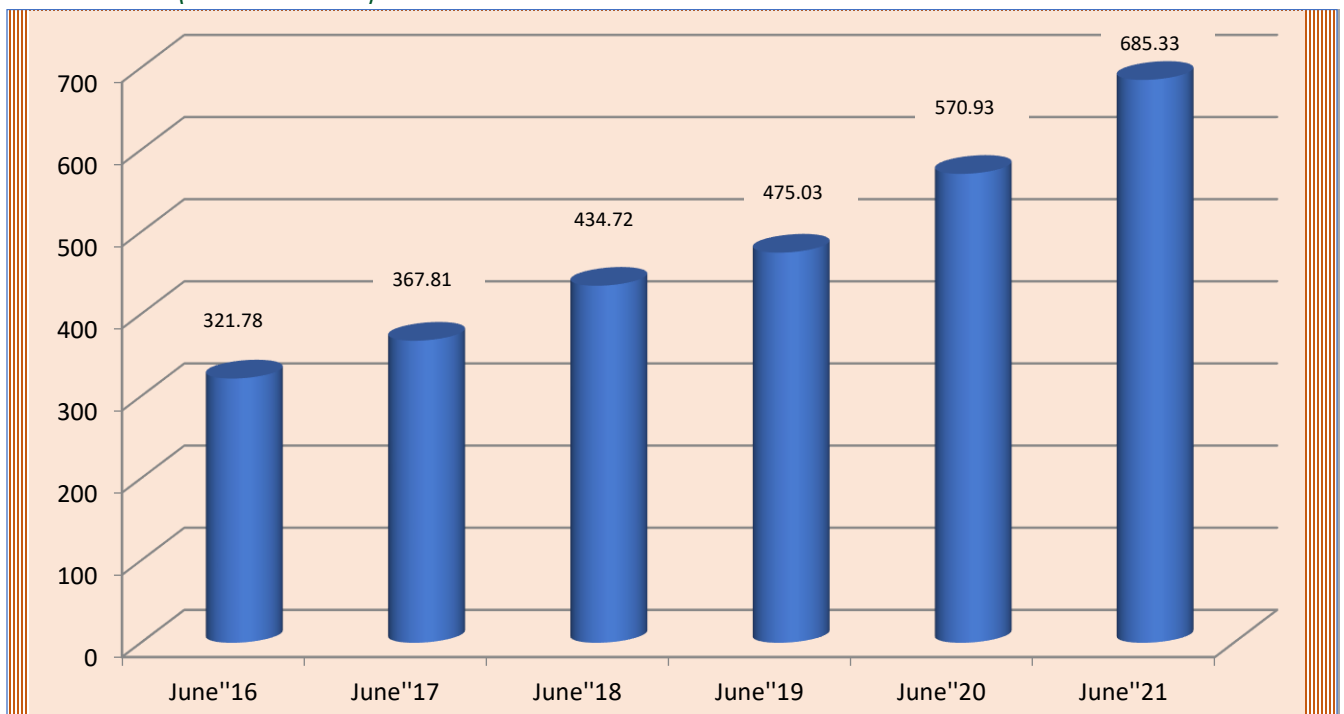
Special activity at covid-19 situation:

1. Awareness increased to beneficiaries by group meeting about covid-19
2. Leaflets have been distributed among the beneficiaries to raise awareness.
3. Established hand basin and foot wash tray in every branch office to maintain health compliances.
4. Relief distribution among the group member.
5. Even in the corona pandemic, loan disbursements and savings repayments have been continued to help beneficiaries. (Loan disburse 363141000 BDT & Savings refund 90454942 BDT)

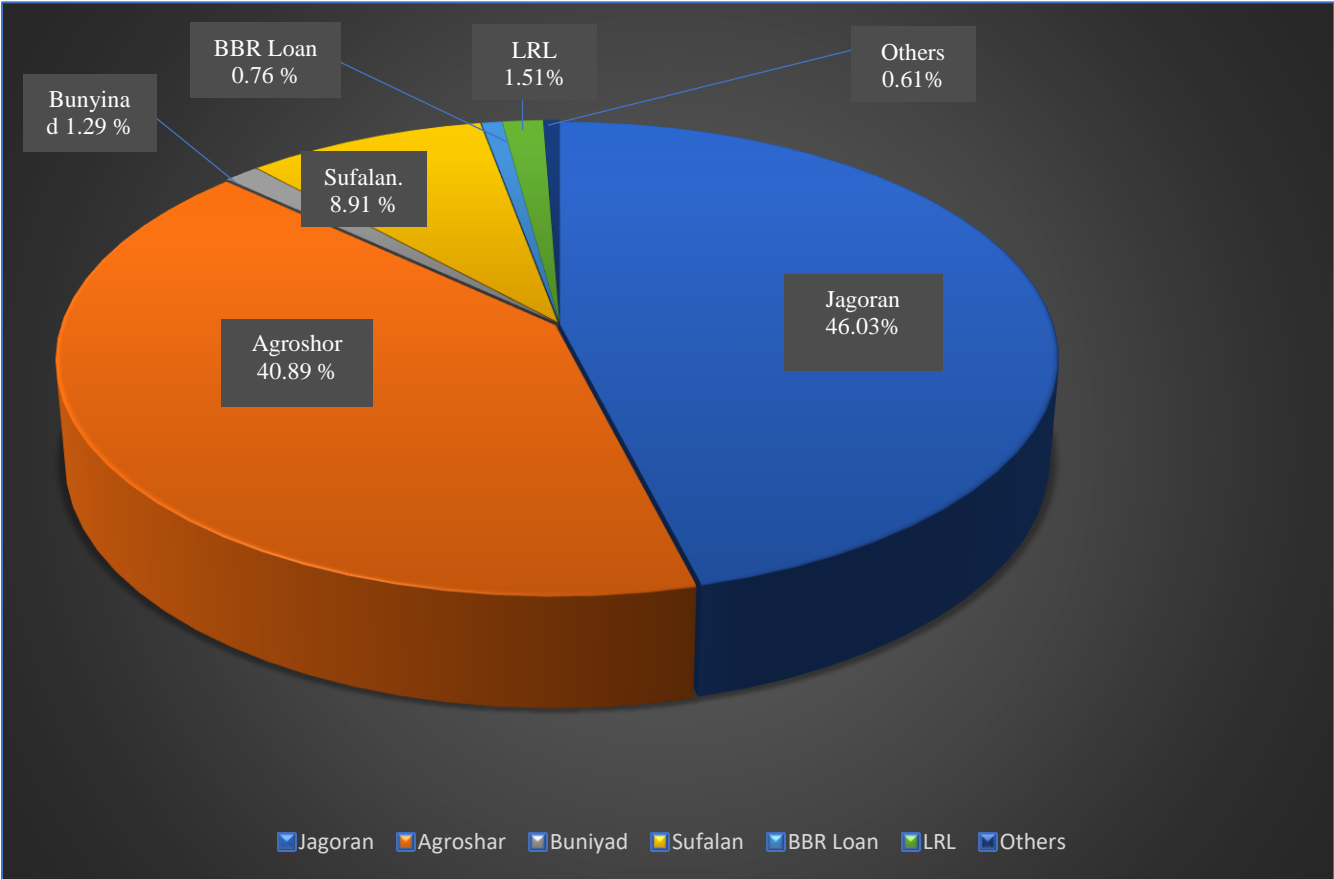
Savings Trend



Loan Trend (BDT in Crore)



Loan Outstanding Ratio:



Money sent home by migrants competes with international aid as one of the largest financial inflows to country like Bangladesh. Workers' remittances are a significant part of international capital flows especially with regard to labor-exporting country like Bangladesh



Rural Reconstruction Foundation through Bank Asia, Southeast Bank and the City Bank attaches very high priority in mobilizing inward foreign remittance from Bangladeshi Expatriates living abroad. With a view to provide quick, fast and reliable remittance service to the beneficiaries, RRF has entered into drawing arrangement with leading Global Money Transfer Companies and Exchange Houses such as Western Union, Moneygram, RIA Services, Xpress Money, Placid express, Choice, Merchantrade. The main goal of this services is to deliver the money that is being sent from the foreign countries to the receivers and helping the poor population as well as helping the economic development of the country. From June 2009, RRF is providing this service through all microfinance branches in its working areas.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from June 2009
Donor / Lender	Bank Asia, Southeast Bank and The City Bank
Area Coverage	22 District in Khulna, Rajshahi, Dhaka and Mymensing Division
Number of Branch	188 Microfinance Branch Office
Number of beneficiaries 2019-20	1310
Number of beneficiaries So far	58,754
Amount of Money transfer 2019-20	4,02,78,697 BDT
Amount of Money transfer So far	145,67,73,542 BDT
Name of Money Exchange Agencies	Western Union, Moneygram, RIA , Placid express, Merchantrade

Make Access at the Doorstep

Providing limited scale banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/ cashier. It is the owner of an outlet who conducts banking transactions on behalf of a bank.



RRF has Begun Agent Banking operation in association with Mutual Trust Bank (MTB) at Barinagar Bazar, Shatmile, Jashore from February 2018. Now-a-days the banking process is becoming faster, easier and wider throughout the world. Agent banking service is an outcome of the process. The main purpose of agent banking is to bring and introduce banking services to the rural and unbanked people through agents where the physical structure of a bank is not established. It creates more and easy access to finance for the countries people through financial inclusion. This bank has been able to increase customer volume, improve financial appearance, lower operating costs, expansion of business, increase deposit collection, improve banks' branding and widen our spreads.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from February 2018
Partner	Mutual Trust Bank
Number of Staff	02
Area Coverage	Jashore District
Total Budget	13,76,31,202 BDT
Total Account Holder	1322
Net Balance	90,25,124 BDT

Services



1. Account Opening (Savings, Current, DPS, Term Deposit, SME/Retail/Agricultural loans)
2. Cash Deposit, Cash Withdrawal
3. Fund Transfer to any MTB Account
4. Electronic Fund transfer through BEFTN, RTGS
5. Inward Foreign Remittance Cash Payout, in Account
6. Utility Bill Collection and Insurance Premium Collection
7. SME & Agricultural Loan File Initiation
8. Debit/Credit Card Request Processing
9. School Banking Solution (Student Account, Fee Collection & Payroll for Teachers)
10. Balance Inquiry and Account Statement

School Feeding Program in Poverty Prone Area



While the prevalence of undernourishment has declined in Bangladesh, there still are 26 million food-insecure people in the country. It has also been performing poorly on indicators such as Net Enrolment Rate (NER) and dropout rates.

In the first phase, Rural Reconstruction Foundation began School Feeding Programme in Poverty Prone Areas from July 2001 partnering with the World Food Programme (WFP). With the support of WFP, this program has been implemented in Jashore, Meherpur, Jhenidha, Chuadanga, Barisal, Bagerhat, Pirojpur, Potuakhali districts for different periods from 2001 to 2012. RRF has implemented this program extensively in the coastal areas, especially in the post-Sidre period from 2008 to 2012.

Later, from 2012, the Ministry of Primary and Mass Education through Directorate of Primary Education (DPE) has under taken to continue School Feeding program. Since then, RRF is implementing this safety net program partnering with DEP in Jashore, Norail, Khulna and Bagerhat district. Right now, 8 upazillas of the said districts are covered by RRF where 1, 89,013 school kids get fortified biscuit in every school day round the year.

Another intervention is School Meal activities have been started in 25 government primary schools in Batiaghata upazila of Khulna district as pilot basis with the help of the directorate of Primary Education under the ongoing school feeding program. The program, which began in October 2019, has been scheduled to start in 115 schools, but has been stopped due to the current Coronation pandemic.

The main objective of this program is to Increase enrolment and attendance rates in primary schools in poverty-prone areas and improve learning ability of primary school children through reduction in micronutrient deficiencies

Program Quick look

Fact	Figure
Duration	Ongoing from 2001
Donors / Partners	Directorate of Primary Education (DPE), & Technical Support by WFP
Number of Staff	77
Area Coverage	85 Unions of 08 Upazilla in Jashore, Norail, Khulna and Bagerhat District
Total Budget	3,95,62,007 BDT
Number of Primary School	1304
Number of Students	2,02,597 (Boys-100498, Girls- 102099)

Program Activities

- Receive quality biscuits from Selected Biscuit factory with approved quantity.
- Proper stacking in RRF Warehouse
- Maintain necessary documents (e.g. waybill/challan, stock register, Attendance Card, Attendance Register etc.)
- Maintain Cleanliness of warehouse including enough light and air.
- Ensure safety and security of biscuits.
- As per approved delivery plan delivered High Energy Biscuit to all selected Schools
- Continue monitoring the High Energy Biscuit distribution at school level
- Collect the High Energy Biscuit card at last of every month and prepared the utilization report.

Distribution of High Energy Biscuit (HEB)



The programme is intended to distribute fortified biscuits (High Energy Biscuit) to the selected Government Primary school in every single school day during the school year. Every student who are present on the school day gets a packet of biscuits. In 2020-21 the status of distributed biscuit is mentioned in below.

SL	District	Distributed Biscuit in tons
1	Jashore	1282.8235
2	Bagerhat	929.2750
3	Khulna	580.7254
4	Narail	541.0057
Total		3333.8296

New Addition; School Meals Program

The Government of Bangladesh has announced that it will expand a cooked school meal programme to reach 400,000 children in 2,000 schools across 16 sub-districts. The programme was successfully piloted by the World Food Programme (WFP). The pilot, which started in 2013, gives school children fresh, hot school meals. Locally-sourced fresh vegetables are included along with lentils and micronutrient-fortified rice and oil. The pilot has shown that these fresh meals are a cost-effective approach to combating micronutrient deficiency. RRF started School Meals program in 25 primary schools in Batiaghata upazila of Khulna district as pilot basis with the help of the directorate of Primary Education under the ongoing school feeding program. The program, which began in October 2019, has been scheduled to start in 115 schools, but has been stopped due to the current Coronation pandemic.



Food Commodity per children per day

SL	Food commodity	Per child/per day (gms)
1	Fortified rice	90
2	Red lentil	25
3	Soya bean oil	12
4	Leafy vegetables	15
5	Non-leafy vegetables	20
6	Potato	15
7	Eggs	1(once in a week)

Biscuits and food aid distributed to government primary school students from door to door



In the impact of pandemic of coronavirus disease 2019 (COVID-19) maximum peoples were jobless/workless. So it was very difficult to arrange proper foods that provide the nutrition for their school going kids. In this situation the government of Bangladesh and DPE decided that though the schools are stopped then the biscuit is deliver to students door to door. In accordance with the health rules announced by the Government, RRF staffs are went to the student's house and delivered the biscuits to his / her parents and the delivery is ongoing. The Bangladesh government's plan to meet the nutritional needs of School going children through these high energy biscuits has come to a halt due to the corona virus. But at that moment, due to the landmark initiative of the Department of Primary Education, all the children in the project have got the opportunity to meet their nutritional needs at home.

Under the school feeding program conducted in partnership with the Department of Primary Education, Government of the People's Republic of Bangladesh, 3804.31 metric tons of fortified biscuits have been distributed to the students studying in government primary schools in Jashore, Khulna, Narail and Bagerhat districts. It is to be noted here that all the educational institutions in the country have been closed since March 17, 2020 after the detection of corona virus. Students are studying with the help of a teacher from their own home. According to the decision of the Department of Primary Education, from March 2020 to June 2021, a total of 3804.31 metric tons of high energy biscuits were distributed to 2,02,597 students in the four districts. Besides, food aid has been provided to the families of 3639 students of government primary schools in Batiaghata upazila of Khulna district. Food items included rice, pulses, oil, potatoes, etc.

Unlock Potential

Sponsorship gives children the support needed to overcome obstacles so they can attend and stay in school, and allows families to provide nutritious food and better care for their children.



To help struggling families overcome the vicious cycle of poverty, Chalice works in underprivileged communities over the years. This is of course, education is the first and most important step in breaking the cycle. Too often this is the real scenario in our country, children skip class or drop out from school to carry water, care for siblings, or earn money for their families' survival. Sponsorship gives children the support needed to overcome various huddle, so they can attend and stay in school, and allows families to provide nutritious food and better care for their children. Children are selected for sponsorship based on need and family circumstances, regardless of race, age, ability, gender, or religion. Education gives every child the opportunity to shine. Alongside, under this project various types of nutritional assistance are also provided to the destitute elderly population. Elderly members of poor and distressed families are usually offered a variety of food aid packages to ensure their nutrition.

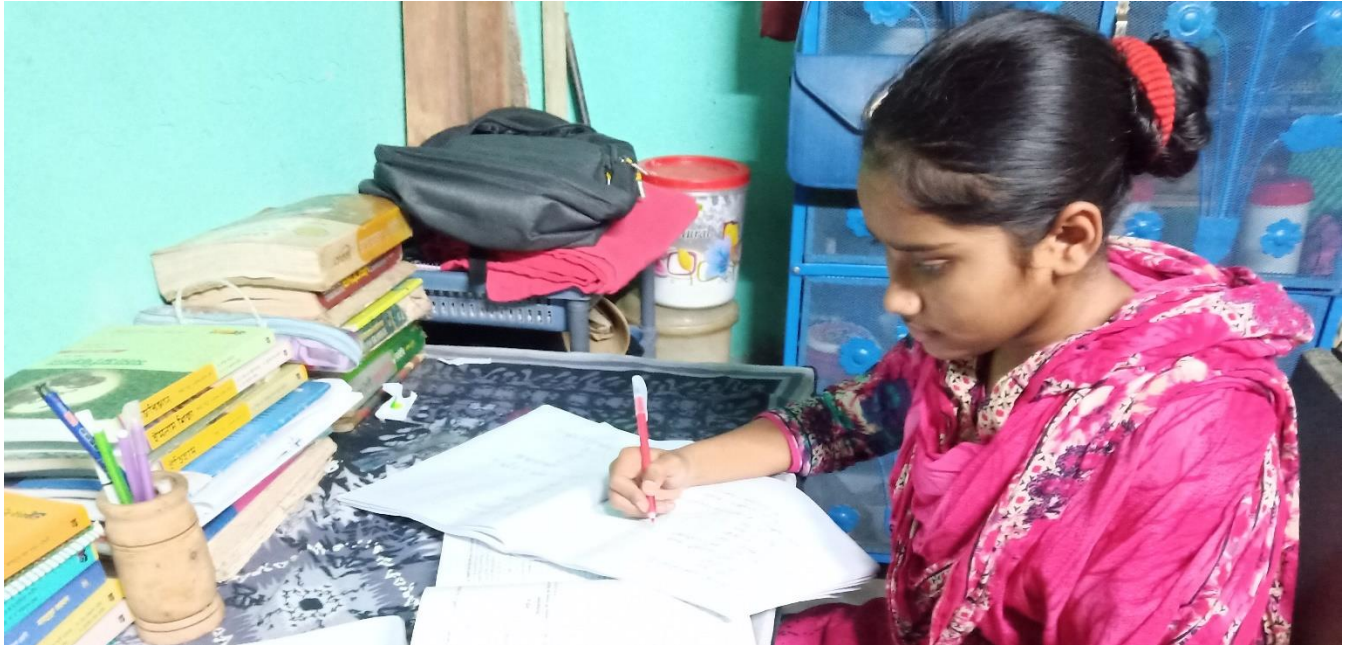
Considering the said context, Rural Reconstruction Foundation began Sponsorship for Children Education Project with support of Chalice-Canada from 1998 massively in Jashore, Sathkhira, Jhenidha, Khulna, Bagerhat, Meherpur, Dinajpur, Rajshahi district. Right now this program is working only in Jashore, Jhenidha and Khulna district.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from 1998
Fund	Chalice-Canada
Number of Staff	11
Area Coverage	Jashore, Jhenidha and Khulna District
Total Budget	1,70,00,904 BDT
Number of beneficiaries	825 (Student- 769, Elderly-56)

Key Interventions in 2020-21

1. Education



The site is now 46% children who are in high school level, 29% are in higher secondary level and in 25% are in college and university level. Children are studying from their home due to school closed from March 2020. So group study, study alone in home is doing by all. We have provided monthly school & tuition fees, text books, educational materials like-exercise books, pen, pencil, cutter, eraser, scale, geometric box, calculator etc as per their need what is necessary while study at home.

2. Health & Hygiene

Maintaining Hygiene is very important due to Covid-19. We have provided hygiene materials to all of the children families. In order to keep neat & clean family received detergent powder, beauty soap, tooth paste & brush, hair oil, nail cutter, body lotion, sanitizer etc. throughout the year. Families used sanitizer regularly and avoid mass gathering as we aware them regularly when we get opportunity to join their group meeting.

3. Nutrition



56 Elderly got nutrition package to survive. They have purchased nutrition package which contains rice, flour, edible oil, lentil, salt, sugar etc. Elderly people are happy to get the nutrition support.

4. Special gift

Through the whole year sponsor families has got special gift and it helps then to meet others meet of their family. 225 special gifts has received this year and the families bought CI sheet, Van, metal windows for house repairing, celling fan, Dress, goats, cow, Cooking materials, Medicine, Chair for study etc.

Covid-19 response



Discussing with the entire family member of children, it was found people have no job in this global devastating pandemic situation, so food package is very important for them to survive. RRF arranged food package for them. The package included Rice, Lentil, oil, potato, salt, floor etc. In this crisis moment, these packages was work as a blessing and all of the family thanks to the sponsor and pray for them to long live and keep safe from the horrible virus.

We Dream for an Educated Nation

Our goal is not only to provide the highest quality teaching, but also to inculcate the values essential for tomorrow's leaders.



Rural Reconstruction Foundation has been operating formal education since 2001 in Jashore, Khulna, Jhenidha and Meherpur district. Barnamala Bidyapith an absolutely formal education program, which is operated according to the current mainstream national curriculum of the country. This institution's goal is not only to provide the highest quality teaching, but also to inculcate the values essential for tomorrow's leaders. Our teaching team who are capable of teaching the most challenging and up-to-date educational program and empowering students with knowledge and life skills so that they can take on the challenges of building themselves and a better nation. A total 7 number of Formal Schools RRF has which all have government accreditation from the Ministry of Education and Jashore Education Board. The teaching learning activities are being conducted from Play group to Grade Ten. All the expenses of this program is managed by RRF itself and the parents of students.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from 2001
Fund	RRF & Students' parents
Number of Staff	85
Area Coverage	Jashore, Meherpur, Jhenidha District
Total Budget	86,63,650 BDT
Upazilla	06
Number of Formal School	07
Number of Students	1062 (Boys-502, Girls- 560)
Accreditation	Ministry of Education, Jashore Education Board, Band base

Key Feature

1. Round Table Layout inside classroom

2. Student wise cabinet and File
3. Fun Park and Decorated classroom
4. Double Teacher in classroom during conducting class
5. Safe Drinking Water
6. Separate Washroom for boys and girls
7. Subject Base Teacher
8. Multimedia and Online Class teaching
9. Fast Aid & School Canteen
10. Enclosed Boundary in school time for student safety
11. Monthly Tutorial, Weekly Class test, Model Test, Terminal exam and Final Exam
12. Home visit and Parents meeting
13. Training & Workshop for developing teachers' skill development
14. ICT Class & Extra Class
15. Community Class



Co-Curricular Activities

1. Sports & Picnic
2. Daily Assembly
3. Cultural & Moral Education
4. Assignment, Field work, Study Tour
5. Cub-Scout
6. Debate and Language Club
7. Art, Craft Work, Wall Magazine
8. Day Observation

RRF Schools have been included in the Government Stipend program

Three schools run by RRF; Barnamala Bidyapith Jashore, Barnamala Bidyapith Kamarpara and Barnamala Bidyapith School have been selected for government stipend. A total of 130 students of the secondary level of these mentioned three schools received government stipends. This issue is a landmark milestone for RRF. Receiving stipends has increased the confidence of students and parents in the school, as well as benefiting them financially. On behalf of the organization, we express our sincere gratitude to the Government of the People's Republic of Bangladesh.



RRF School Focuses Co-Curricular Activities

Co-curricular activities **improve the learning experiences of students**, help them identify and develop their inner talents like creative & public-speaking skills, leadership qualities, etc. Co-curricular activities offer them an opportunity of thinking unusually and getting the innovative ideas of their own. The RRF School has been implementing sincerely co-curricular activities from the very beginning with the aim of developing the minds and talents of the children. It allow to students to explore strengths and talents outside of academics, to help students develop stronger time-management and organizational skills and teach the importance of following through on commitments. Our ultimate intention through Co-curricular activities to develop the kids for the following matters-

- Social Skills and Relationship-Building. ...
- Time Management Skills. ...
- Exploring a Plethora of Interests. ...
- Developing Self-Esteem. ...



Significant move; Starts a girls school



Considering the present context of the country and to diversify the educational activities, a girls school has been set up in the catchment area of Barnamala Bidyapith Jashore School in Sadar upazila of Jashore district from January 2020. Girls' schools has been founded on the principle that these aims are best achieved by educating girls separately. There is strong evidence that girls-only education leads to higher academic achievement, greater diversity of subject choice, stronger self-confidence and resilience, and enhanced career progression. This is studied that single-sex schools for girls encourage “improved self-esteem, psychological and social wellbeing in adolescent girls”. The same study found that girls in co-educational schools suffer lower self-esteem and greater pressure.

We celebrated Teachers Day



Various events are arranged in many countries on **October 5** to honour the teachers. In 2020, World Teachers' Day will be celebrated with the theme, "Teachers: Leading in crisis, reimagining the future". World teachers day marks the anniversary of the adoption of the 1966 recommendations regarding status, teaching practices and rights of teachers. As every year, World Teachers' Day has been celebrated on 5th October this year in every school run by the organization. Philip Biswas, the founder and executive director of the organization, participated in various events of Teacher's Day.

The way how RRF Schools tackle COVID-19

It is true that we are having a very difficult time in dealing with the existing Corona Pandemic from March-2020. We have to face an even bigger challenge ahead. We have not broken in such a bitter situation. We

have to overcome all these obstacles and move forward and keep our momentum on. In the midst of this crisis of corona virus, schools are conducting various creative activities. The main goal is to keep the students engaged in their studies. We are working



hard to defeat this crisis. At any cost we have to overcome this difficult time. Our campaign is decorated with the following initiatives-

1. We are conducting activities in compliance with the hygiene rules,
2. Make a Condensed syllabus
3. We distributed mask to the community people to aware them regarding COVID-19 hygiene rules
4. Conducting community classes with a small number of students in community,
5. Conduct online class
6. Involve students in study through tutorials, model tests and assignments, where students can sit on the test at home
7. Various sessions have been conducted through materials to raise awareness among students and parents about corona virus.
8. In order to keep the students in the study, the teachers regularly visited the students' homes and gave necessary advice, and organized regular parent-teacher meetings to discuss what would be best for the students.

Learning begins at birth

The main objective of the pre-primary education initiative is to provide one year of education to young children aged between 3 to 4 years old, so as to foster their physical and mental preparation before they enter into Grade 1 of primary school.



Rural Reconstruction Foundation began pre-school first time from January 2015 in partnering with child branded international NGO Save the Children as Public Private Partnership (PPP) in Jashore Sadar Upazilla Jashore. RRF started implementing non-formal education through this pre-school then according to Save the Children curriculum. Later on, RRF kept continuing this pre-school program even bigger scale with own fund in Jashore, Jhenidha and Meherpur districts within its formal schools catchments. RRF pre-primary schools provide a 1-year program targeting students from disadvantaged and non-literate families. Basically RRF promotes community based pre-school in small scale in its working areas.

These pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and no tuition is charged. Teachers are especially women from the local community. In this fiscal year. At present pre-primary education activities are being conducted through 25 pre-schools successfully following government curriculum.

Program Quick look

Fact	Figure
Duration	Ongoing from 2015
Fund	RRF
Number of Staff	25
Area Coverage	05 Upazilla in Jashore, Meherpur, Jhenidha District
Total Budget	28,29,500 BDT
Number of Pre- School	25
Number of Students	383 (Boys-164, Girls- 219)

Key Feature



Covid-19 reflection

These pre-schools are remaining closed since last March-2020 due to the global Pandemic caused by Corona virus. However, since last April-20, the school activities are being conducted again in compliance with the hygiene rules in limited scale. We are working hard to keep children involved in learning activities. The children are too keen to come to school. Enrollment and new book distribution have been held in January 2021 and Community class is being conducted at community centers. Admission has dropped in the New Year due to the closure of schools as announced by the government. Moreover, although the number of students is less at the beginning of the year, the number of students gradually increases. The following is a summary of the program for the month of June-2021.



Community Class

Although the school was closed due to global Corona strike, community-based classes have been conducted in community level. In fact, school activities have been taken to the doorsteps of students. The teaching is being done by shifting with a small number of students following the required hygiene rules. There are so many spot of teaching in the community where students come for learning.

Tutorial held

Despite the ongoing Corona crisis, six number of tutorials test were conducted this fiscal year as per plan. Questions and Answer papers have been delivered to the homes of the students. Basically, various initiatives have been taken to keep the students busy in their studies and for their progress.



Term Exam held

The lockdown is currently in effect due to the Corona crisis, according to a government announcement. In this situation, the terms examinations were held accordingly in 2020-21 fiscal year as per the school plan. Students sitting at home basically participated in this test.

Bangabandhu's 101 Birth Anniversary Celebration (Special Feature)



The pre-schools run by RRF celebrated the 101st birth anniversary of Bangabandhu Sheikh Mujibur Rahman and National Children's Day with due dignity in a festive atmosphere on March 17, 2021. A drawing competitions was organized among the children. Mr. Pinku Rita Biswas, Founder and Deputy Executive Director of the organization attended and distributed prizes among the children.

Real Life Exposure

An Internship Provides Real Life Experience and Exposure. You can acquire endless amounts of education in your life, however, that knowledge doesn't always translate to the working life.



The internship program of Rural Reconstruction Foundation was started in 2012 with the aim of imparting hands-on education to students of different colleges and universities and involving them in life oriented learning process. It also provides a professional working environment that encourages and gives space to professional identity development and the development of professional competence. . The provision of length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation. RRF strives to enhance the personal, professional and technical skills of students, and the door to this support will always be open.

Program Quick look

Fact	Figure
Duration	Ongoing from 2012
Fund	RRF
Number of Student So far	596
Number of Students 2020-21	Zero due Covid 19
Area Coverage	All working areas of the organization
Number of University/College so far	48



Courses of Internship

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



Intend to make Human Asset

It has gained in-depth understanding and valuable experiences on the multi-dimensional aspects of poverty and acknowledge the fact that Bangladesh is well-placed to benefit from the demographic dividend up to 2050, and believe that combined with effective policies and markets could trigger faster rates of economic growth and human development.



It has been accepted as true that human resource plays a vital role in the knowledge economy and working population and it is becoming an increasingly important factor for the performance of individuals, organizations and whole economies. However, the upgrading of skill-based labor market due to technological and organizational change is one of the major threats for the low skilled workers in Bangladesh, as they are being unable to adjust their skills according to the market demand. In this context, Rural Reconstruction Foundation in association with Palli Karm-Shayak Foundation (PKSF) has begun to implement the ‘Skills for Employment Investment Program (SEIP)’ project. The goal of the project is to develop skilled workforce through skills development training and therefore placing them in productive self and wage employment which will improve their sustainable livelihoods. Considering these context, the Skills for Employment Investment Program (SEIP) is being implemented by the Finance Division, Ministry of Finance, ADB & Swiss Agency for Development & Cooperation (SDC). Rural Reconstruction Foundation has been implementing the program as a training Institute under the Umbrella of PKSF and Bangladesh Bank. Rural Reconstruction Foundation has undertaken to implement this project from December 2015.



Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from 2015
Fund	PKSF
Number of Staff	20
Area Coverage	All across the country
Total Budget	3,45,44,000 BDT
Number of Skills Trade	10
Number of Beneficiaries	1825
Key Activities	<ol style="list-style-type: none"> 1. Training Implementation 2. Job Placement 3. Financial Support
Accreditation	Bangladesh Technical Education Board (BTEB)

Trades wise skill training & Job placement information so far

Trainee selection is finalized after conducting screening tests and viva voice through specialized team of the organization. A potential trainee must be at least 15 years of age and live in the anywhere inside the country where the project will bear all expenditures of trainees except only 10% of the accommodation and food cost to ensure effective participation. Initiatives have been taken to encourage participation of persons with disabilities, members of ethnic minorities and female trainees. Here are some trade-based information on the program so far.



Training Courses	Enrolled	Certified	Job Placed	% of Job Placement
Mobile Servicing	400	400	267	67%
Outsourcing (ICT)	325	325	240	74%
IT Support Service	175	175	118	67%
Electrical & Electronics Works	425	425	265	62%
Automobile Mechanics	150	150	86	57%
Welding & Fabrication	200	200	111	56%
Food & Beverage Production	75	75	45	60%
Housekeeping	75	75	48	64%
Total	1825	1825	1180	65%

Covid 19 has slowed down the pace of skill training

Due to the severe pandemic of Corona virus and as per the decision of the government, training of all trades training of the project has been stopped from last 16th March, 2021. If the situation in Corona improves a little, then the skill training started again from 01 December 2020 and due to the deterioration of Corona situation, the training stopped again on 13 April 2021. Finally, from 24th May 2021, the training in different trades has started again and is continuing till today. In this pandemic, training has had a serious negative impact on trainees' employment in later times. During the corona period, the trainees have spent many days in idleness. Due to the epidemic, the achievement of the target for the fiscal year 2020-21 has been significantly hampered. Here is the information about training and employment for the financial year 2020-21.



Training & Employment 2020-21



Training Courses	Enrolled	Certified	Job Placed	% of Job Placement
Mobile Servicing	50	50	33	66%
IT Freelancing	25	25	17	68%
IT Support Service	25	25	18	72%
Electrical Installation & Maintenance	50	50	32	64%
Auto Mechanics	25	25	18	72%
Welding	25	25	17	68%
Food & Beverage Production	50	50	32	64%
Housekeeping	25	25	19	76%
Total	275	275	186	68%

The **automotive industry in Bangladesh** is the third largest in South Asia. Bangladesh has a few large car plants which assemble passenger cars from different world famous branded companies, as well as commercial vehicles from Hino, Tata and many others. Motorcycles, auto rickshaws and the locally designed Mishuk three-wheeler are manufactured in Bangladesh



Rural Reconstruction Foundation began a value chain project named **“Development of Small Automobile Industry in Jashore”** in Jashore district from February- 2018. The program is being implemented mainly under the non-agro segment of the PACE project with the financial and technical support by Palli Karma-Shayak Foundation (PKSF). Automobile industry is a largest industry sector in Bangladesh is playing a vital role in national economy. About 6-8 lakh people are employed directly and indirectly in this sector. Automobile sector of Jashore is in the 2nd position in the country. But they use traditional tools & equipment to produce the automobile product. Considering this issues, RRF has undertaken to implement this project aiming to create demand of update tools, equipment & spare parts related to the automobile sector & ensure its availability, to develop skills man power, Ensure availability of modern engineering service through a modern training institute and to develop skill manpower and create Safety working environment through service promotion.

Program Quick look 2020-21

Fact	Figure
Duration	22 February 2018- December 2020
Fund	PKSF, RRF own fund
Number of Staff	09
Area Coverage	Jashore District
Total Budget	4,00,00,000 BDT
Number of Skills Trade	02
Number of Beneficiaries	9000

Types of Services



1. Body Construction and Repair Service
2. Chassis Making Service
3. Denting & Painting
4. Skills Training
5. Vehicle electric wiring service
6. Vehicle Interior and Others decoration service
7. Vulcanizing and Retreading Service
8. Engine Assembly and Repairing Service
9. Engineering Workshop Service
10. Battery Service

Key Activities 2020-21

1. 600 Automobile entrepreneurs and artisans have been trained on body building and repair (denting, painting, wiring and interior decoration).
2. 600 Automobile entrepreneurs and artisans have been provided training on diagnosis and testing (automobile engineering and power transmission).
3. Orientation on related topics has been provided to 3500 Automobile entrepreneurs and artisans to create mechanization demand.
4. Technical assistance has been provided for skill development of local training institutes.
5. Training and Technical Assistance has been provided to various organizations for creating online pages to expand the service.
6. Connection workshops have been held with various financial institutions, fire services, and insurance companies.
7. A 10-day training of project staff and technical institute trainers on automobile engineering has been held in China.

Fund stopped; and RRF started the innings with its own responsibility



The project expires in December 2020 according to agreement with PKSF. But RRF decided to continue this promising and challenging activity with past experience of project implementation with full length self-financing from January 2021 with a view to create a promising future and making employment in this sector. RRF as well as various stakeholders have extended their helping hands to further sharpen this stunning project.

Creates strong, inclusive private sector training markets for the RMG and construction sectors. Works with industry partners and private training providers facilitating the training people from disadvantaged groups, including women and the extreme poor.



RRF is implementing the training of **SUDOKKHO (Skills and Employment Program in Bangladesh)** program with Swiss contact Bangladesh under first agreement which has started from January 2019. As per the agreement we started training on April 2019 in selecting trades. Now total 200 participants were enrolled under 10 batches. Job placement activities of graduates are going on smoothly.

The Skills and Employment Programme of Bangladesh (SEP-B), renamed as **SUDOKKHO** in 2016, aims at establishing integrated and market-driven skills training systems in Bangladesh through private-sector investment in technical and vocational education and training (TVET). Sudokkho interventions are tailored to the needs of employers in two key economic sectors with high potential to absorb a large number of unemployed youth, particularly women, in skilled and semi-skilled jobs: the ready-made garments and construction industries.

Program Quick look 2020-21

Fact	Figure
Duration	January-2019- December 2020
Fund	Swisscontact, Palladium, SDC, UKAID, GOB
Number of Staff	05
Area Coverage	Jashore District
Total Budget	8,59,200 BDT
Skills Trade	1. House Wiring Electrician 2. Sewing Machine Operator (SMO)
Number of Beneficiaries	260

The country has reduced poverty; increased education rates, especially for girls; and reduced infant, childhood and maternal mortality rates. However, numerous economic and social factors remain that fuel labor migration and lead to exploitation and human trafficking.



The Ashshash project is improving the well-being of 5,000 men and women who have escaped trafficking by delivering high-quality psychosocial and technical/vocational training, job placement and entrepreneurial support. The project is also strengthening the capacity of local partners, civil society groups and government for improved survivor services. RRF began this project implementation from November 2019 in all 8 Upazillas of Jashore district which will be continued till August 2022. This project is supported by Winrock International having fund from Swiss Agency for Development and Cooperation (SDC). The main goal of this project is to restoring dignity, improve well-Being and build self-sufficiency for men and women who have escaped trafficking whereas the impact will be “Men and women who have escaped trafficking restore their dignity and well-being and become self-sufficient”. In terms of implementation, The Dhaka Ahasania Mission and Rights Jashroe take the the starring this project as Social Protection Partners whereas RRF has undertaken to proceed this project as Training Service Provider.

Program Quick look 2020-21

Fact	Figure
Duration	November, 2019 – August, 2022
Fund	Swiss Agency for Development and Cooperation (SDC), Winrock International
Number of Staff	09
Area Coverage	All 08 Upazillas of Jashore District
Total Budget	4,00,00,000 BDT
Number of Beneficiaries	990 (70% Female)

Core Services for the beneficiaries

1. Need Assessment for economic empowerment services
2. Deliver classroom-based training for wage employment
3. Place and support beneficiaries in on the job training
4. Wage empowerment support and follow-up
5. Entrepreneurial and financial literacy course
6. Facilitate linkage to financial institution and village savings group
7. Engage upper school / university students as business mentors.



Skills Trades & Job Placement 2020-21

SL	Training Courses	Number of Trainees	Job Placement
1	Sewing Machine Operation	81	35
2	Electrical House Wiring Technician	13	7
3	Motor Cycle Mechanic	6	4
4	Refrigeration and Air condition	18	6
5	Mobile Phone Servicing	8	4
6	Driving	29	5
7	Entrepreneurship Development	127	85
Total		282	146

This project gives special emphasis to the development of machine manufacturing skills of women and youth and the development of agricultural service provision business managed by women and youth



Light Engineering Sector is the huge potential sector in Jashore at Bangladesh. They can produce different Machine and Parts of Machine also. There are 40000 Light Engineering workshops and 400000 Workforce working at several areas in Bangladesh. Most of the workshop is producing, machining and finishing different types of Agro-Machineries Parts. But they can't produce Good Product/good quality full product due to lack of Technical Knowledge as well as the Institutional Training. CIMMYT- Bangladesh was taken initiative to development of Light Engineering Workforce under the umbrella of Cereal System Initiative for South Asia Mechanization Extension Activity (CISA-MEA) Project. CIMMYT are the International Maize and Wheat Improvement Center, known by its Spanish acronym, CIMMYT are a non-profit international agricultural research and training organization focusing on two of the world's most important cereal grains: maize and wheat, and related cropping systems and livelihoods. Financial supported by USAID from the American People by the recognition of Republic of Bangladesh.

RRF is the Training Partner of CIMMYT and IDE. So RRF was Completed the Training by the help of CIMMYT & IDE. Main objectives of this Training are to develop the skill workforce in Light Engineering sector at Jashore. Considering this reason RRF has arranges four batches of training program of light engineering workforce under Jashore light engineering association.

Program Quick look 2020-21

Fact	Figure
Duration	July 2020 – June-2021
Fund	Cimmyt- International
Number of Staff	06
Area Coverage	Jashore District
Total Budget	19,38,702 BDT

Project Outcomes and Impacts

Outcome of this Training under the project is creating no of trainer which they learn to another 3 workforce into the workshop. Four batch total number of trainee was 47; one trainee was dropout and 4 trainee need to support for become a trainer. But 42 participants became Trainer already. So outcome was 91%.

This Training target was to creating Skill workforce. So every Trainee will be a Trainer in Future. Every participant will be trained minimum # 3 of workforce into the workshop. So we can say that large no of skill workforce was made in that training under the Project. Workforce is maintaining the safety equipment's, uses of Fire Extinguisher, increase the product quality as well as high productivity so (Called Low cost High Quality) and also increase the income generating. Increase the development of life style.



Training and Capacity Building

Training is the most important activities of this project. Light Engineering workforce adopts the training from this Project. Planning is the main part of Training; best method was the Participatory method. So that type of training was arranging participatory method. Machine and Tools was available and skilled trainer & Engineer also. Trainer was introduce several updated Machine and Tools and also the function of those Machine & tools by using participatory method as well as theoretically & practically. Multimedia, PPP, vip card, Marker & White board, pen, note pad, raw materials Handout etc was available for the training session. Every trainee was practice themselves by the help of Trainer using machine.

Create a Bigger Horizon in Aquaculture

Aquaculture in Bangladesh is an important component supporting not only rural livelihood but also is developing as an industry. In some parts of the country, aquaculture practices have been developing rapidly resulting increase in fishery production per unit of culture area

Project Title: Employment Creation and Income Generation through Improved Carp Golda Mix Culture and Marketing



Rural Reconstruction Foundation began implementing the “Carp-Golda Mix Culture Subsector” under an Agricultural Value Chain project namely “Promoting Agricultural Commercialization and Enterprises (PACE)” project from May 2016 in Kesobpur, Monirampur and Abhaynagar upazillas of Jashore district. The project is jointly financed by Palli Karma-Shayak Foundation (PKSF) and International Fund for Agricultural Development (IFAD) which aims to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of Entrepreneurs by improved Carp-Golda Mix-Culture and Marketing. The implication of this project is to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people. Arranged strategies for the core structure of the program through Value Chain Development, Technology and Product adaptation.

Program Quick look 2020-21

Fact	Figure
Subsector	Carp-Golda Mix Culture
Duration	Ongoing from February, 2017
Donor	PKSF, IFAD & RRF
Number of Staff	04
Area Coverage	Abhaynagar, Kesobpur and Monirampur Upazilla of Jashroe district
Total Budget	1,74,00,000 BDT (RRF Contribution 24,00,000 BDT)
Number of Project Participants	3000 (40% male)

Key Activities

- Entrepreneurs training on Good Aquaculture Practices, with improve Technology
- Issue based Meeting on Beneficiaries Group (Carp-Golda Mix culture, Bulking Purchases, Business plan, Gender issues)
- Demo plot Establishment with Halda Fry and Probiotics uses
- Market Linkage Workshop
- Sharing Meeting on Safe food and quality prawn Production
- Collection Centre establishment
- National Fish Week Day Observation
- Celebration of Farmers Field Day
- Cross visit and knowledge sharing
- Study on probiotics Production
- Publication IEC Materials (Farm record book, Leaflet, Farmers Guideline)



Milestone:

- * 3000 Entrepreneurs have skilled on -Good Aquaculture Practices by a daylong training session.
- * 3000 entrepreneurs have awarded on carp Golda mix culture, business, plan bulking purchase & sales.
- * 25 lead farmers and 50 assist. lead farmers have skilled on using of soil water determining Test Kits in aquaculture for better Production .
- * 25 lead farmers and 50 assist. lead farmers have linked with market and private sector. 10 nurserer skilled on hatchery management with halda fry and using probiotics
- * 46 demonstration plot have established with halda fry and male prawn by using Probiotics.
- * 6 Carp Hatchery owner gotten the halda fry for brood production .
- * 13 fish info and Service center have been established in community level .

Technology Adaptation

As a part of technology adaptation of carp golda mix culture value chain project 25 set soil water determining test kits have been provided to 25 lead farmers in 3 working area of the Project . The test kits are Soil p^h meter, water p^h meter, Amonia and Dissolved Oxygen Meter. 25 lead farmers are now determining the soil water quality by using this Test Kits for better fish production in their own community. Another there 13 Fish info & services center have been established in local community by Lead farmers where the farmers come to the center and get the better service on Aquaculture.

Create a Bigger Horizon in Agriculture

Flower cultivation through tissue culture is the beginning of a new horizon for Bangladesh. We have embarked on a new adventure in an effort to create a protected floriculture sector by creating a possibility.

Sub Sector-Establishment of Flower Tissue Culture Lab for Supplying Quality Sapling and Extension of Floriculture



With a view to increase farmers' income, livelihood and extension of floriculture through supplying quality germ free healthy sapling, Rural Reconstruction Foundation established a Plant Tissue Culture Lab in Jashore named "Green Biotech Nurturing Nature" under an Agricultural Value Chain Project namely Promoting Agricultural Commercialization and Enterprises (PACE) Project from September 2017. The project is jointly financed by Palli karma-Sahayak Foundation (PKSF) and International Fund for Agricultural Development (IFAD). The main intentions of this project are to increase productivity of flower by creating enabling business environment and opportunity and introducing improved technology, to reduce production cost of flower by supplying quality, germ free healthy sapling and to Create wage employment for poor and ultra-poor households.

Program Quick look 2020-21

Fact	Figure
Subsector	Floriculture
Duration	Ongoing from September, 2017
Donor	PKSF, RRF and IFAD
Number of Scientist	05
Area Coverage	All Across the country
Total Budget	82,55,836 BDT
Number of Project Participants	180 Flower Farmers

Scope of the Floriculture Subsector

- High demand of Flowers.
- Favorable environment and soil fertility in Jashore region for flower production.

- Having market channel and wide range of stakeholders involved in the floriculture.
- Wage employment



Key Activities

- Applying Tissue Culture Technology in the floriculture sector.
- Produce disease free Gerbera plants.
- Reduce Gerbera flower production cost.
- Increased productivity.
- Development of floriculture.
- Increase wage Employment.

Special Feature: Research & Development

The Green Biotech Tissue Culture Lab studied 6 varieties of Gerbera flowers namely Balance, Stenza, Intense, Dana-Ellen, Duni and Artist. In this lab, seedling production has been successfully completed through tissue culture of Jarbera varieties. As a result, the country's dependence on Jarbera flower saplings will be reduced, flower growers will get Gerbera flower saplings at low prices and farmers will be benefited financially. At present, other varieties of Gerbera flowers are also being studied in the lab. In future seedlings will be produced through tissue culture of Orchid flowers.

Tissue Culture Lab is now running RRF's own Wagon



RRF has been running Green Biotech Tissue Culture Lab in collaboration with IFAD and PKSf. The contract for this project with PKSf expired on June 2020. By this time, RRF has acquired considerable skills and capabilities in this sector and will continue to implement the entire function of this project with its own funds with a view to further enhancing this promising sector from July 2021. At present RRF is conducting tissue culture research activities on various medicinal and spice plants including Gerbera flowers.

Green Farming

Increased income and employment through environment friendly flower cultivation, post-harvest management, packaging and developed marketing system

Title of the Sub-project:

Increasing production and marketing of commercial flowers followed environmentally sustainable practices that increased income and employment.

Sector: Horticulture

Cluster: Floriculture



Sustainable Enterprise Project (SEP) financed by the PKSF, provides assistance to micro-enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. RRF has been distributing loans to florists since June 2019. By June 2021, loans have been disbursed to 558 flower growers. The current outstanding of this loan is 4,23,04,972 BDT at a declining interest rate of 24% payable in weekly or monthly installments.

Program Quick look 2020-21

Fact	Figure
Duration	16 May 2018 – 30 June 2023
Partner	Palli Karma-Shayak Foundation (PKSF)
Number of Staff	05
Area Coverage	Sharsha & Jhikorgacha Upazill of Jashore, and Sadar & Kotchandpur Upazilla of Jhenidha district.
Loan for Flower Farmer	20,00,00,000 BDT
Grant for Project Implementation	3, 56, 32,011 BDT.
Stakeholders	6,000 (Direct-2000 and Indirect – 4000)

Key Objective

- To develop or modernized traditional flower cultivation method following environment Safeway
- To introduce environment friendly advance technology for flower cultivation
- To introduce advance varieties of flower cultivation
- To ensure supplies of inputs/seeds or flower lets or other equipment's for increased flower production
- To introduce modern packaging materials
- Capacity building for market lineage
- To increase income and employment of flower grower farmers.



Featured Interventions of the project

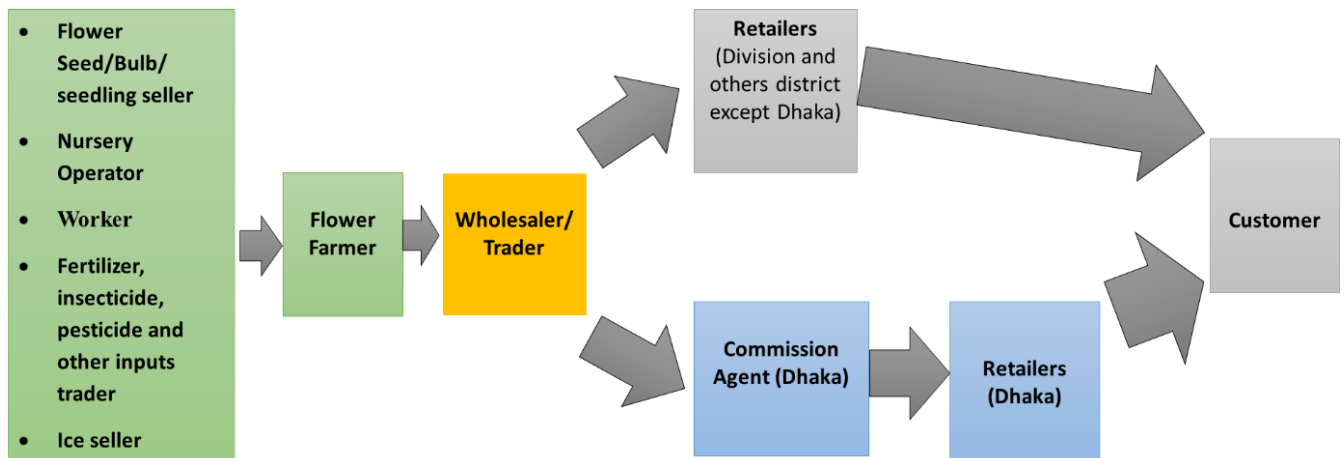
Community Consultation



At the initial stages of project planning, the views and suggestions of business people and all other stakeholders was undertaken to ensure greater acceptability of the project. Several consultation meetings were held with the business community on the preparation of the sub-project. The views of eminent persons of the area, teachers, NGOs, and elected representatives of the Union Parishad (UP) were also taken into consideration in formulating the action.

Value Chain Actor Mapping

The actors of the value chain are analyzed at each step of the value chain actor mapping by inspecting the field level of the products/services produced by the proposed sub-sector company, which is as follows.



Establishment of ice plant



An ice plant will be set up near Ganna Bazar to provide ice to the enterprises. This plant will provide them with ice at a reasonable price at right time, so that they could transport flowers in good condition for long shelf life. The plant will not emit CFC.

Establishment of tricho-compost plant



Flower waste could be transferred into tricho-compost which will be sold in the nearby market for all farmers of the cluster. This will reduce the use of chemical fertilizer and will promote ecological farming.

Establishment of cold storage



Two cold storages will be established specially for flower bulb and seedlings storage. Proper temperature and atmosphere will be maintained to store the bulb.

Outlet for promotional activities



Two outlets will be selected at Jashore and Dhaka to promote ecologically cultivated flower of Jashore and Jhenaidah. At the same time, those two outlets will serve as point of promotional activities to brand the flower of Jashore and Jhenaidah.

Encourage to Advanced Agriculture

Aims to create employment opportunity for marginal farmers enhancing income generating activities to be self-supported with proper utilization own capital and human asset.

Rural Reconstruction Foundation began Prottoy project in 2007 in Ulashi of Sharsha upazila in Jessore district. The main interventions of this project are production, processing and marketing where benefits go to the both beneficiaries and organization. It demonstrates new technology adaptation to encourage the farmers for agricultural development. The project is established on around 8 acres of own land. A good variety of Mango Orchard has been developed in this project area in 2015 with 4 acres of land. In this garden, about two thousand different improved varieties of mango tree have been planted. The main goal of this gardening is to get financially benefited and to inspire local people to create such a garden, and it is basically a demonstration of gardening.



Feature

- Applying Integrated Pest Management system and Integrated Crop Management.
- Produce Cereal Crop and Seed.
- Applying Inter cropping System.
- Fruits and timber tree plantation by hexagonal system.
- Different varieties of vegetable cultivation.
- Year round vegetable/ crop production by cropping pattern.
- Linkage with DAE for information collection.
- Tree Plantation by Hexagonal System.

We make it door-step

Health levels remain relatively low in Bangladesh, although we have improved recently as poverty levels have decreased.



Rural Reconstruction Foundation began Community Healthcare program from July 2015 with various healthcare services for the underprivileged rural people who are mainly underprivileged with regards to healthcare services in hard to reach areas. “Community Healthcare Program” is a much-needed intervention of Primary Health Care services to the doorsteps of rural people. This is the organization’s moral tier to ensure health facility at primary level established throughout the community clinic in very hard-to-reach, remote & isolated areas. RRF community Healthcare program provides different Medicare services through Magura and Kamarpara community clinic and 7 satellite clinics in its working areas. RRF itself provides financial support to make it happen.

Program Quick Look 2020-21

Fact	Figure
Duration	Ongoing from 2015
Fund	RRF
Number of Staff	03
Area Coverage	Abhaynagar, Sharsha and Jhikorgacha upazillas of Jashore districts
Total Budget	25,50,450 BDT
Community Clinic	02
Community Satellite Clinic	07
Number of Beneficiaries	18,341 (Male- 4774, Female- 13567)



Healthcare Services

1. Satellite Medical Camp by MBBS Doctor
2. General Healthcare service by Paramedics
3. Specialize Healthcare service on Eye, Diabetic, Dental, Gyeane related issues.
4. School Health Care Service
5. Elderly Healthcare services
6. Midwifery Training for Rural Women
7. Child Doctor Training for School Kids
8. Different Day observation i.e. Diabetic day, Hand washing day, Breast Feeding day etc.
9. Blood Grouping
10. Health Education for Rural people and school students
11. Free Medicine distribution to the older people
12. Adolescent Healthcare
13. Child Growth Monitoring
14. Diabetic and Pregnancy test
15. Nebulizing
16. Family Planning support
17. Circumcision
18. Referral Services



Activities 2020-21

SL	Name of Event	Number of Event	Beneficiaries
1	Satellite Camp	89	2499

2	Dental Camp	3	90
3	Diabetic Camp	3	122
4	Gyenea Camp	3	99
5	School Healthcare	--	--
6	Elderly Healthcare	36	2026
7	Midwife Training	3	105
8	Child Doctor Training	4	83
9	Day Observation	8	294
10	Blood Grouping	--	110
11	Health Education	193	2703
12	Free Medicine Distribution	--	3537
13	Pregnant and Lactating Mother Checkup	--	34
14	Adolescent Healthcare	6	177
15	General Healthcare	--	5884
16	Child Growth Monitoring	--	157
17	Referral	--	300
18	Diabetic Checkup	--	54
19	Nebulize	--	04
20	Pregnancy Test	--	06
21	Sanitary Napkin distribution	--	88
22	Medicine sell	--	36

A Campaign for Comprehensive Development

The overall vision that underpins the ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights.



RRF has undertaken to implement “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty”; **ENRICH** project from August 2014. The program was first started in Gadaipur union of Paikgachha upazila of Khulna district with the financial support of PKSf. Later, the program was extended to Andulbaria, Hasadah and Raipur unions of Jivannagar upazila of Chuadanga district. The overall vision that underpins the ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. The ENRICH is not about one project here and another there. It is an integrated approach and truly a paradigm shift. The programme is human being-centric and flexible. Innovations and appropriate modifications, based on differing ground realities, relevant experiences, and new ideas are encouraged. Human dignity of everybody is the ultimate goal.

Program Quick look

Fact	Figure
Duration	Ongoing from August 2014
Donor	PKSF
Number of Staff	84,953
Area Coverage	Khulna and Chuadanga district
Total Budget	BDT
Number of Project Participants	

Special Feature-01: COVID-19 Intervention



Although other activities of the ENRICH program were halted due to the global Corona epidemic, healthcare activities continued in the area following the guidelines announced by the government according to PKSF guidelines. The teachers of this program went from house to house inquiring about the students as well as teaching them individually. Corona virus prevention has also been done with the aim of creating awareness in the area by distributing leaflets, including registration of local people through miking and online registration for vaccination and health workers of the program at the vaccination center have assisted the people in national vaccination program.

Special Feature-02: Digital healthcare activities



Under the Samrudhi program, various activities of the project are being implemented in 4 unions of Khulna and Chuadanga districts. Among these, digital healthcare activities have been launched in Andulbaria Union of Chuadanga district. Health inspectors are inputting all family members' information into software through tabs while inspecting members' homes at the field level and providing health services to household members through digital machines.



Key activities done in 2020-21

SL	Particulars	Union wise Figure				
		Andulbaria	Hashadah	Roypur	Godaipur	Total
1	Number of Household	7045	4832	3380	5943	21200
2	Members	27630	18916	13720	24687	84953
3	Number of Static Clinic	438	232	227	379	1276
4	Number of patients in received Medical services from Static clinic	3806	1838	1407	3838	10889
5	Number of Satellite Clinic	24	12	12	24	72
6	Number of patients in received Medical services from Satellite clinic	699	342	540	740	2321
7	Number of Eye Camp	1	1	1	1	4
8	Number of patients in received Medical services from Eye Camps	217	152	157	315	841
9	Cataract Operation	35	26	14	46	121
10	General Health Camp	0	0	0	1	1
11	Number of patients in received Medical services from General Health Camp	0	0	0	164	164
Total		39895	26351	19458	36138	121842

Components of the Project



1. Sustainable Health and Nutrition.
2. Cooking Stoves and Solar Power, Which Have Positive Health Impacts
3. Education.
4. Campaign & Youth Development.
5. Special Credit Services
6. Special Saving Scheme
7. Cultivation of Highly Prospective Commodities
8. Sports and Cultural Dimensions
9. ENRICH Home
10. ENRICH Center
11. Focus on Extremely Disadvantaged People
12. Community Level Action
13. Income Generating Activity and Training.
14. Community Capacity Building.

Making a difference to the extreme poor women in Bangladesh through a social safety net programme through Food Support and Capacity Building.



Vulnerable Group Development (VGD) is one of the largest safety net programmes which is targeted at poor and vulnerable women in Bangladesh. The ultimate goal of the programme is to bring sustainable improvement to the lives of ultra-poor. The VGD programme has evolved over time to focus on helping poor women graduate out of poverty. The members of VGD receive a monthly food ration combined with a package of development services. The development package includes life skills and income generating skills training as well as a personal savings programme and access to micro-credit/NGO membership.

Rural Reconstruction Foundation began VGD program massively partnering with World Food Program (WFP) in all the village and upazillas of Sathkhira and Bagerhat district from 19 March, 2009 in the first phase. Later, RRF has signed the agreement on 07 May, 2013 with the Department of Women Affairs of the Government of the Peoples Republic of Bangladesh for deliver the services of this project. Right now, RRF is implementing this project targeting to 2057 VGD women in Sharsha & Monirampur Upazilla of Jashore district.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from March, 2009
Funded by	Department of Women Affairs (GoB)
Number of Staff	07
Area Coverage	Sharsha and Monirampur Upazilla of Jashore District
Total Budget	13,24,767 BDT
Number of VGD Group	83 (Monirampur-25, Sharsha-58)
Number of Beneficiaries	2057 (Monirampur-617, Sharsha-1440)
Key Activities	<ol style="list-style-type: none"> 4. Formation of groups 5. Savings collections 6. Training on live skill 7. Training on IGA skill 8. Disbursement of credit



Area wise Group, Members and Savings information

District	Upazila	Union	Number of Group	Number of beneficiary	Savings Position (BDT)	
Jessore	Sharsha	Bahadurpur	10	224	535345	
		Benapole	08	178	694200	
		Putkhali	10	245	638000	
		Goga	08	229	523320	
		Kayba	11	278	1158975	
		Bagachra	11	286	1522950	
		Sub-total	58	1440	5072790	
	Monirampur	Samkur	10	246	631424	
		Horidaskathi	07	166	723420	
		Rohita	08	205	933050	
		Sub-Total	25	617	2287894	
	Grand total:			83	2057	73,60,684

Remember your Contribution with the highest Gratitude

The family members are in the first place to take this responsibility for Elderly People and if they fail then the institutions should take the responsibility. This is human being of course.



Rural Reconstruction Foundation jointly with Palli Karma-Shayak Foundation (PKSF) pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life — from the conception of a child and to the death of a person. As a supplementary intervention of its multidimensional poverty alleviation program, RRF has introduced the ‘Uplifting the Quality of the Lives of Elderly People Program’ in line with the government’s elderly policy. This program’s basic aims to help in reducing miseries of the elderly people through the program. The program assists elderly people to access social safety services, financial benefits and primary health care services of the elder person. The Source of fund for the program is the Special Fund and Program-Support Fund of PKSF, and surplus of credit program of RRF. RRF began to implement “Uplifting the Quality of the Lives of the Elderly People Program” from July 2017 in 01 Union of Khulna and from May 2018 in 3 Unions of Chuadanga district.

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from July, 2017 to till date.
Donor / Lender	PKSF and RRF
Number of Staff	00
Area Coverage	4 union of Khulna and Chuadanga district
Total Budget	50,93,760 BDT
Elderly Social Center	03
Number of Project Participants	5135

Key Activities

- Establishing social centers for the elderly people in every Union,
- Providing old age allowances and assistive materials (walking sticks, commodes, blankets warm cloths, wheel chairs, umbrellas etc);
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution for the society made by the elderly persons'
- Awarding children for looking after their parents,
- Providing appropriate credit and IGAs-based training facilities to the poor elderly people,
- Offering physiotherapy services & geriatric nursing to the elderly by organizing training for the Physiotherapy Aide.
- Rehabilitation of poor and distress elderly in community.



Special Feature-01: Elderly Social Centre

Under this program, provision of establishing Elderly Social Centre in each Union has been kept to create a common platform for the elderly people. This multi-purpose Social Centre is being used to meet up the recreational as well as social needs of the elderly people. Land of the social centre is being arranged through donation from local people. There are different types of recreational arrangement for the elderly people: indoor games, television, newspapers, Carom, Luddu etc. Elderly people use to come and discuss various issues at the Centre. This Centre is being used as a platform of unity of the elderly people. The construction of 'Social Centers for the Elderly People' has already been completed by RRF in Andulbaria, Hashadah and Raypur Unions of Chuadanga district.

Special Feature-02: Assistance to Cover Funeral Expenditure

In the same manner, RRF are making every effort to meet the needs of the people from birth to death. In some circumstances it is found that people are even unable to bear the expenses of funeral of deceased. RRF ensure proper funeral of every deceased elderly people. As of June, 2021 TK 72,000.00 (BDT 2,000/- per person) has been provided to bear the funeral expenditure of 36 deceased.

Special Feature-03: Old Age Allowance

To cover the basic needs of the elder people, provision of Old Age Allowance has been made for the underprivileged elderly people. With this allowance many elderly people are being able to buy necessary medicines and avail treatment of their old aged complications. RRF has provided TK 22,07,000 BDT (monthly BDT 500/- per person) as Old Age allowance to 400 elderly people up to June 2021.

Salute to your dedication

Today's these older people were once a young people, they created the next generation. Today's colorful world is their creation.



The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive development and social dignity of the elderly. Today's these older people were once a young people, they created the next generation. They sacrificed their golden time with over the years for this generation. Today's colorful world is their creation. Rural Reconstruction Foundation aims to recognize them with moral duty. RRF started implementing Senior Citizen Welfare Program from January 2016 in Sharsha and Jhikorgacha Upazilla of Jashore district. Any people above the age of 60 in the designated area are considered as member of this program irrespective of religion, gender, race and socio-economic status. RRF is implementing this program with its own fund.

Program Quick look

Fact	Figure
Duration	Ongoing from 2016
Fund	RRF
Number of Staff	02
Area Coverage	Jhikorgacha and Sharsha Upazilla of Jashore District
Total Budget	22,06,800 BDT
Number of Elderly Club	02
Number of Elderly Beneficiaries	235 (Male-71, Female- 164)



Key Services

1. Free medicine and Weekly Health Camp by MBBS doctor
2. Special Eye Camp
3. Daily Snacks
4. Yearly Picnic and Sports
5. Festival New Cloth distribution
6. Big screen Television
7. The Daily Newspaper and Magazine
8. Indoor game events
9. Relaxation and sleeping arrangement during the day
10. Special Gift / Aid distribution based on situations.

COVID-19 Effects

Elderly activities have been suspended since last March-2021 due to corona virus epidemic around the world. Because the elderly are most at risk in this epidemic. However, from last July- 2020, a limited number of health care activities for the elderly were started, such as distribution of medicines, blood pressure measurements, diabetes tests, courtyard meetings on hygiene and behavior change practice. According to Management decisions, we also started providing daily snacks from February 2021 and opened club for watching TV and different indoor games. Gradually all the services have been given to the elderly members.

Food Support



On the occasion of Eid-ul-Fitr, food aid has been provided to 100 Muslim members of two elderly clubs run by RRF. The food list includes rice, sugar, salt, semai, suji and edible oil.

Weekly Health checkup and Free Medicine



Even in the Corona Crisis, members of the elderly clubs have been provided with medical care by a paramedic every week, as well as one MBBS doctor has provided medical services to each club once a week, as well as free medicine to 235 elderly members. Noted hereby that the free medicine is distributed among the members on a certain day every week.

Special Entertainment



A special entertainment was arranged for the members of Dipta Elderly Club in Jhikargachha Upazila of Jessore on June 23, 2021 and Lighthouse Elderly Club in Sharjah on June 26, 2021. All the members of the club are fed curd, flattened rice and mango. Members who could not attend, their food was delivered to their homes.

Bangabandhu's 101 Birth Day Celebration



On the occasion of the 101st birth anniversary of Bangabandhu Sheikh Mujibur Rahman, the senior members of the program were treated by an MBBS doctor and free medicines were distributed as per the prescription and improved food also distributed to them at the same time.

Connect to Mainstream

It extends a livelihoods graduation model towards ‘pathways out of poverty approach’ by adding fresh features to: address barriers that stop the poorest people pulling themselves out of poverty; make it more cost effective; and, ensure that it is sustainable.



Rural Reconstruction Foundation (RRF) has been implementing the project titled “Pathways to Prosperity for Extremely Poor People” since January 2020 as the Partner Organization of Pally Karma-Sahayak Foundation (PKSF) in Magura’s district Sreepur’s Sub-districts two union: Nacoal and Daryapur, in Khulna districts’ Terkhada’s Sub-districts Two Union: Modhupur and Sachiyaoh and Bagherhat District Moreganj Sub-district Two Union: Ramchondropur and in Bolaibunia. This project is mainly funded by the Foreign Commonwealth & Development Office (FCDO, formerly DFID) and the European Union (EU) which will support extremely poor people to connect with mainstream economic growth and jobs. This comprehensive and integrated project will work towards creating pathways out of extreme poverty for the extremely poor households by addressing multidimensional aspects of poverty. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilisation, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting areas – Disability, Disaster and Climate Resilience, and Women’s Empowerment Leading to Gender Equality. The main objective of this project is to enable two million people to exit from extreme poverty for good and 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.

Program Quick look 2020-21

Fact

Figure

Duration	Ongoing from January 2020
Donor	PKSF, FCDO and EU
Number of Staff	49
Area Coverage	Bagerhat, Khulna and Magura district
Total Budget	1,89,64,093 BDT
Number of Project Participants	6033



Key Interventions

Core Issues:

- Livelihoods (resilience building and value-chain development)
- Nutrition and Health
- Community Mobilization
- Market Development
- Policy Advocacy
- Life-Cycle Grant Pilot

Cross-Cutting Issues

- Disaster and Climate Resilience
- Women's Empowerment Leading to Gender Equality
- Disability

Households & Community information

District	Sub-district	Union	Project/Sub-Project Unit	Number of very poor houses	Number of Village Community
Khulna	Terkhada	Adopur	Prosperity Plan Unit	1385	46

		Sachiadah	Prosperity Sub Plan Unit	1005	38
Bagherhat	Morelganj	Boloibunia	Prosperity Sub Plan Unit	844	29
		Ramchondropur	Prosperity Sub Plan Unit	795	27
Magura	Sreepur	Dariyapur	Prosperity Plan Unit	1013	39
		Nacoal	Prosperity Sub Plan Unit	991	37
Total				6033	216



Achievement

SL	Intervention	Target	Achievement	Target Audience
1	Nutrition Package	2290	2290	The members who have less than 1% space in the backyard
2	Nutrition Plus Package	210	210	The members who have 1-2% space in the courtyard
3	Raising Native Chickens	44	44	who are interested in animal resources
4	Raising Farmer Chicken	23	23	who are interested in rearing farm chicken
5	Raising Khaki Campbell Ducks	56	56	who are interested in Khaki Campbell Ducks
6	Training for livestock Skills development	175	175	Poor people to raise Layer/Farmer/Golden chicken
7	Ditch/Fish cultivation in Mini Lake	56	56	Who are interested in Fish Cultivation
8	Single/Group Fish Farming in Leased Ponds	11	11	Who are interested in Fish resources
9	Cultivation of Fish Inside Tank	5	5	Who are interested in Fish resources
10	Cultivation of Fish Fry	11	11	Who have interest in fishing but doesn't have the equipment's
11	Creation of Fishing Gear	18	18	Who are interested in conducting Fish resources but doesn't have their own fish net
12	Training for development of fisheries skills	100	100	Who are interested in Fish resources

It will be Green Earth

Biogas is a renewable, as well as a clean, source of energy. ... Biogas plants significantly curb the greenhouse effect: the plants lower methane emissions by capturing this harmful gas and using it as fuel.



From 2009, Rural Reconstruction Foundation began Biogas project with the support of IDCOL and internal fund. Alongside from April 2019, RRF has begun Biogas Project under UNTP-2 having support from the department of Livestock of Bangladesh Government. Every single district of Khulna division of Bangladesh is covered under this project whereas the target group is Common Interest Group (CIG) under Upazilla Livestock Department. The main objective of the Second Phase of the National Agriculture Technology Program Project for Bangladesh is to increase the agricultural productivity of smallholder farms and improve smallholder farmers' access to markets within the country. The main focus of this project is in strengthening the capacity of research, extension services and farmers to generate, adopt and diffuse agricultural technologies aimed at increasing farm productivity and reducing post-harvest losses; and promoting the sustainability of existing and newly created farmer groups and producer organization by facilitating their stronger participation in commodity value chain, market-linkages, and improving their knowledge and skill base

Program Quick look 2020-21

Fact	Figure
Duration	Ongoing from 2009
Donor	Department of Livestock and IDCOL
Number of Plant installed	58
Area Coverage	13 district
Total Budget	26,00,000 BDT
Number of Project Participants	49

Description of Items of Works

Construction, installation and fitting & fixing of Biogas plant (2M3 gas produce/day) including 2 Brick-Cement Bio slurry pit with 2" inch thick RCC cover slab followed by the attached design and as per technical specifications and, dimensions shown in the design under authorized Drawing.

Youth; simply more than a generation

One of the great liabilities of history is that all too many people fail to remain awake through great periods of social change. Every society has its protectors of status quo and its fraternities of the indifferent who are notorious for sleeping through revolutions. Today, our very survival depends on our ability to stay awake, to adjust to new ideas, to remain vigilant and to face the challenge of change.



It is not possible to solve all the problems as a whole by eradicating financial poverty. Sustainable human development will not be possible without integrating the development of human endowment with economic development. In addition to taking initiatives to increase the wealth and capacity of poor families to alleviate poverty, Rural Reconstruction Foundation has undertaken multi-dimensional programs to uplift the poor to human dignity and alleviate poverty. As part of this, has adopted the 'Adolescent Program' for the healthy physical and mental development of adolescents with the aim of building a developed, cultured and well-meaning society and nation. As part of a multi-dimensional program of sustainable poverty alleviation by integrating the practice of human scholarship with economic development, the practice of moral values, empathy, adolescent health and nutrition awareness, child marriage and sexual harassment. One of the main goals and objectives of the adolescent program is to build a civilized and progressive nation by organizing various social awareness and educational programs including sports. This program has been implemented in Jashore, Meherpur, Norail and Bagerhat districts from July 2019.

Project Quick Look 2020-21

Fact	Figure
Duration	Ongoing from July 2019
Donor	PKSF & RRF
Number of Staff	06
District	Jashore, Norail, Meherpur, Bagerhat District
Total Budget	36,59,000 BDT
Number of Upazilla	11
Number of Union	42
Number of Adolescent Club	76
Number of School Forum	44
Number of Participants	3,269 (Boys-797, Girls- 2472)
Components	<ol style="list-style-type: none"> 1. Values development and social awareness activities 2. Adolescent health activities 3. Nutrition, hygiene and awareness activities 4. Activities related to leadership, skills, integrity 5. Culture & Sports



District wise Adolescent Club Info

SL	District	Upazilla	Number of Club			Number of Member		
			Boys	Girls	Total	Boys	Girls	Total
1	Jashore	Sadar	4	2	6	74	35	109
		Jhikorgacha	3	3	6	46	73	119
		Sharsha	0	2	2	0	15	15
		Abhyanagar	0	9	9	0	283	283
		Bagharpara	0	3	3	0	91	91
Total			7	19	26	120	497	617
2	Norail	Sadar	3	11	14	94	296	390
		Loahagora	3	6	9	94	173	267
		Kalia	1	2	3	14	55	69
Total			7	19	26	202	524	726
3	Bagherhat	Fakirhat	0	9	9	0	186	186
		Chitolmari	0	3	3	0	105	105
মোট			0	12	12	0	291	291
4	Meherpur	Sadar	0	7	7	0	211	211
		Gangni	0	4	4	0	102	101
Total			0	12	12	0	313	313
Total			14	62	76	322	1625	1947



Key Activities done in 2020-21

Component	Activities	Number of Event
Values development and social awareness activities	16. Discussions on sanitation and hygienic sanitation and distribution of soapy water	30
	17. Nutrition quiz competition	12
	18. Rally on the occasion of World Hand Washing Day	6
	19. Human chain to prevent violence against women and children	3
	20. Cycle Rally to prevent violence against women and children	4
	21. Protest against violence against women and children	5
	22. Celebrating Nabanna festival	6
	23. Debate competition	6
	24. Parents' meeting on prevention of child marriage	6
	25. Mask making and distribution	24
	26. Active Citizen Training	5
	27. Children's assembly	1
	28. Discussion on his biography on the occasion of Bangabandhu's birthday	1
	29. Storytelling program on the occasion of Independence Day	1
30. To assist the distressed farmers in harvesting and threshing paddy in the Corona epidemic	10	

	31. Providing food aid to people affected by the Corona epidemic	7
	32. Corona Awareness Backyard Meeting	2
Adolescent health activities	9. Discussions on re-productive health care and distribution of sanitary napkins	121
	10. Primary health care training and distribution of first aid kits	33
	11. Primary health care training	16
	12. Growth monitoring	5
	13. Free blood group diagnosis	5
	14. Children's assembly	3
	15. Health quiz competition	3
	16. Providing healthcare on the occasion of Bangabandhu's birthday	3
	17. Providing healthcare on the occasion of Independence Day	3
Activities related to leadership, skills, integrity	1. Writing Workshop	6
	2. Leadership Training	18
	3. Career Development Training	12
	4. Discussion on Community Library Installation	6
	5. Art Competition	6
	6. Rally on International Mother Language Day	6
	7. Quiz Competition on International Mother Language Day	6
	8. Reading Program	4
	9. Book Collection Program for Community Library	6
	10. Children gathering	2
	11. Quiz Competition on different social issues	2
Culture & Sports	1. Story writing competition	6
	2. Sports Materials Distribution	24
	3. Essay Writing on Teachers Day	6
	4. Badminton Competition	12
Total Event		443

Adolescents have also shown their spirit in dealing with COVID 19 Pandemic



Distribution of food aid and health items by Adolescent Volunteers of RRF Adolescent Project Adolescent program is being implemented in Jashore, Bagerhat, Narail and Meherpur districts with the joint funding of Palli Karma Sahayak Foundation (PKSF) and RRF. Basically, this program is organized for the leadership and human development of today's juvenile people who will lead the future of Bangladesh. Under this program there are 76 Adolescent Clubs and 44 School Forums where a total of 3269 Adolescents are as member. Since the beginning of the Corona pandemic, these young people have provided relief to a total of 1000 families on their own initiative with the help of local able-bodied and common people. In addition, they have made masks and hand sanitizers themselves and distributed these stuff to about 3,000 families in the local community. In addition, they have launched various campaigns to raise public awareness about the Corona Crisis. Such as rallies, campaigns, distribution of leaflets etc.

It's a Planned Venue

In order to survive in the long run, this venue is currently being rented out to various social, commercial, business, government and non-government organizations.



Rural Reconstruction Foundation established Training and Resource Center on 07 November 1991 at Ramanagar of Jahore Sadar Upazill in Jashore district. This is absolutely a planned venue which essence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of researches. This training center is located in a pleasant environment surrounded by green nature which is 7-9 kilometers far from Jashore Town. Currently, various NGOs, government organizations, corporate company, and social organizations hire this venue for arranging various events. In order to survive in the long run, this venue is currently being rented out to various social, commercial, business, government and non-government organizations. Infrastructure, management strategies of this venue are being managed on a corporate basis.

Key Information.

- 7-9 kilometer far from Jashore zero point.
- Established in 1991
- Land of campus 6.10 acres
- Brick Pointing with different types & sizes arch building
- The structure helps to learn students of Architecture
- 59 residential rooms (31 AC & 28 Non AC)
- Different sizes 04 number of AC Class room & Multipurpose 01 number of Hall room and Non-AC 01.
- Two Dining Hall (50 persons seating capacity each)
- Enough spaces, long corridor with Flower Garden
- Small play ground
- Mini Library, Musical instrument, daily newspaper, indoor outdoor game equipment
- Multimedia, laundry & vehicle support (on condition)
- Standby power supply
- Wi-Fi support (on condition)

Venue Users in 2020-21

SL	Name of Organization	SL	Name of Organization
1	Rural Reconstruction Foundation	15	Evangelical Friends Church
2	The Hunger Project	16	Micro Credit Regulatory Authority
3	GUK	17	Syngenta
4	Society For International Ministries	18	RAK Consumer Products Ltd.
5	Impressive Communications Ltd.	19	AIN O SALISH KENDRA (ASK)
6	Grace Foundation	20	SOLIDARIDAD
7	Wesleyan Church Bangladesh	21	Jagorani Chakra Foundan
8	Light Foundation Bangladesh	22	World Health Organization
9	OKUP	23	Shakti Foundation
10	CARE Bangladesh	24	PARITRAN
11	WATER AID	25	TMSS
12	Talukder Group	26	Eastern Bank Ltd.
13	Regenerative Believers Church	27	SAJIDA Foundation
14	Faith Bible Church		

Venue Booking Summary 2020-21

Month	Booking	Courses	Boarders
July	0	0	0
August	5	1	27
September	17	7	150
October	18	7	206
November	25	11	371
December	23	14	472
January	13	09	274
February	23	10	295
March	16	13	410
April	02	01	21
May	0	0	0
June	24	4	205
Total	166 Days	77	2471 Persons

From the Visitors Book
Recognition

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
HARUN JAMIL Johannesburg, Botswana	22-12-2020	স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। জনসংযোগে উৎসাহিত। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। জনসংযোগে উৎসাহিত। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। জনসংযোগে উৎসাহিত।	
Saumendra Debnath	25.01.21	BEST EXPERIENCE OF RRF VERY BEST QUALITY FOSS	
DR. M.D. AKIFUR RATTAMAN	09-11 Feb 2021	Nice training venue with resource amenities সুন্দর।	
Mr. Alauddin	22-25 Feb 2021	স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন।	

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.				
Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
12/01/2021	Nafisa Debnath	12/01/2021 22/01/2021	I have visited the place for official training purpose. The services and the environment of the premises is in one word outstanding. I wish all the well wishes.	
22/01/2021	ডায়াল সানিউ লসানুল শেখর নরায়ণ (সিআইসি, টিআই সি)	22/01/2021 23/01/2021	স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন।	
22/01/2021	স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন।	22/01/2021 23/01/2021	স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন। স্বয়ংক্রিয় পরিদর্শন ঘুরে চলেছেন।	

মুজিববর্ষের অঙ্গীকার

EFD তে NBR

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জাতীয় রাজস্ব বোর্ড
মূসক (ভ্যাট) অনুবিভাগ

সম্মানপত্র

রুরাল রিকনস্ট্রাকশন ফাউন্ডেশন
রামনগর, রাজারহাট, যশোর

২০১৮-১৯ অর্থবছরে যশোর জেলায় "সেবা" খাতে সর্বোচ্চ
মূল্য সংযোজন কর (ভ্যাট) পরিশোধকারী হওয়ায় তাঁকে সম্মাননা প্রদান করা হলো।

১০ ডিসেম্বর ২০২০

আবু বেনা মোঃ রহমানুল মুনিম
সিটির সচিব
অভ্যন্তরীণ সম্পদ বিভাগ
ও
চক্রব্যাস, আট্টার রকম বেড, ঢাকা









Annex-1: Ongoing Program

Sl	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	16318	259097	275415
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	11774	56632	68406
3	RRF Agent Banking	RRF & Mutual Trust Bank	844	596	1440
4	Sustainable Enterprise Project (SEP)	PKSF, World Bank	400	600	1000
RRF Technical & Vocational Department					
5	Skills for Employment Investment Program (SEIP)	PKSF, SDC, GOB, ADB	1411	89	1500
6	ASHSHASH	Winrok International	103	90	193
7	Institute of Hospitality & Hotel Management	RRF	74	26	100
8	RRF Automobile Program	RRF	8000	1000	9000
9	Technical Skill training for Light Engineering in Jashore	CIMMYT- Bangladesh	79	0	79
Sustainable Livelihood & Food Security					
10	ENRICH (Samridधि)	PKSF	49254	34315	83569
11	Vulnerable Group Development (VGD)	Women Affairs (Not renewed yet from Jan-21)	0	0	0
12	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	2641	2447	5088
13	Pathways to Prosperity	PKSF	2413	3620	6033
14	Senior Citizen Welfare Program	RRF	71	164	235
Agriculture					
15	Promoting Agricultural Commercialization and Enterprise (PACE) Sub-Sector- Carp-Golda	PKSF & IFAD	1500	1500	3000
16	FtF Horticulture (End Market Assessment)	Chemonics International			0
17	Smart Cap, Accelerator for Aqua culture Ent. Project	Light Castle Partners, World Fish Center	88	0	88
18	Green Biotech Tissue Culture Lab	PKSF & IFAD, RRF	1750	750	2500
Environmental and Climate Change					
19	Disaster Management & Rehabilitation (Food Relief & Mask Distribution in Corona Pandemic in June-2021)	RRF, WEP, UNDP, FSC, Pubali Bank Ltd.	26300	5000	31300
20	NATP-2 Biogas Project	Department of Livestock	30	28	58
Health					
21	RRF Community Health Care Program	RRF	4774	13567	18341
Education					
22	School Feeding	Directorate of Primary Education (DPE)	100498	102099	202597
23	Sponsorship for Children's Education	CHALIC-Canada	322	322	644
24	Barnamala Bidyapith (Formal Education)	RRF	502	560	1062
25	Barnamala Bidyapith Pre-School	RRF	164	219	383
26	Internship	RRF	355	251	606
Cultural & Human Development					
27	Adolescent Program	PKSF and RRF	797	2472	3269
Advocacy & Networking					
28	Social Advocacy	PKSF	100	120	220
29	Campaign for Popular Education	CAMPE, EU	715	324	1039
Others					
30	Training And Resource Centre (TARC)	RRF	3361	1920	5281
Total			234638	487808	722446

Annex-2: Development Partner Timeline

Name of Donor	Funding Period	July'20-June'21	Cumulative end June 2021	Name of the project
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APHD	1989 to 1994		7,069,046	Functional Literacy Project
VHSS	1988 to 1989		360,000	Health activities
NGO Forum	1988 ongoing		20,550	Village Sanitation Project
Enfance et partage	1989 to1992		78,806	Sponsorship for Children Education
CCFD	1985-1987		1,217,886	Education & Health
	1989 to 1990		4,853,480	Relief operation for Flood Victim
	1991 to 1994		21,762,984	Construction of Training Centre
	1996		442,600	Promotion of Women Development
Fondation D France	1992		1,776,750	Post Cyclone Rehab-1991
NOVIB	1989 to 1991		6,760,933	Relief operation for Flood Victim
NOVIB	1992-1993		2,328,405	Human Dev.Education & Training
CCCI	2000		2,140,128	Relief operation for Flood Victim
	2001 ongoing	34,042,067	1,390,733,081	Sponsorship for Children Education
			8,159,706	Health care fund
SDC	2000		7,167,600	Emergency Relief-2000
OXFAM-GB	2000		16,285,792	Emergency Relief & Rehab.
Care Bangladesh	2000		12,000,000	Soft Loan
Proshika Manobik Unnayan Kendro	2000 to 2001		357,700	Relief operation for Flood Victim
	2000 to 2003		2,887,320	Networking
	2000		71,989	Agriculture Technology Transfer Project
RDRS	2000		100,000	Relief operation for Flood Victim
Islamic Relief	2000		933,955	Relief operation for Flood Victim
Bangladesh Bank	1999 ongoing		16,000,000	Rural Housing Project
Narcotics Dept. Jessore	1997 to 1998		10,000	Motivation for Narcotics
LGED, Dhaka	1998 to 2000		1,138,070	Water Seal Pit Latrine Supply
	2003 to 2006		5,596,924	Integrated Food Security Program
ICLARM	1999 to 2005		6,855,823	Aquaculture Development Project
CATALYST	2006 -2008		5,969,961	Floriculture Marketing Dev.Project
WFP	2001 to ongoing		168,204,594	Emergency School Feeding Project
	2008		185,376,863	Cash for work
	2010-2012		22,092,459	Vulnerable Group Development
	2009		231,064	Home gardening
Womens Affairs Bureau	2010-2012	826,143	8,343,440	Vulnerable Group Development
DANIDA	2005 ongoing		2,032,655	Legal Aid & Good Governance
PKSF	1992 ongoing		2,225,600,000	Rural Micro Credit (RMC)
	2000 ongoing		91,000,000	Socio Economic Rehabilitation Loan Program
	2003 to 2006		16,500,000	Financial support to the Poorest (FSP)
	2005 ongoing		541,000,000	Micro Enterprize Loan Program
	2005 obgoing		170,000,000	Hard-Core Poor Program
	2006 obgoing		919,900,000	Seasonal Loan Program
	2006 ongoing		750,000,000	Agriculture
	2007 ongoing		25,000,000	Livelihood Restoration Project (LRP)
	1998 ongoing		10,766,222	Institutional Dev.Loan
	2008 ongoing		58,000,000	Urban Microcredit-UMC
	2008 ongoing		10,000,000	SHAHOS
	2008 ongoing		30,000,000	Rescue
	2007-2008		7,660,875	Prime-2
2008-2009		80,000,000	EFRAP	
PKSF	1992-ongoing	1,127,000,000	9,910,427,097	Micro credit
	2014 ongoing		18,421,409	Community Based Climate Change Adaption Program (CBCCAP)
	2016 ongoing	2,188,182	75,399,238	Promoting Agricultural Commercialization and Enterprises(PACE)

	2016 ongoing	2,998,100	60,720,757	Skill for Employment Investment Program (SEIP)
	2016 to 2019		4,600,000	Leaning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019		25,805,152	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	10,495,938	61,890,081	ENRICH (Shamridhhi)
	2017 ongoing	1,944,900	7,519,305	Elderly program
	2017 ongoing	-	3,512,582	Culture & Sports program
	2019 ongoing	1,777,291	2,910,956	Adolescent
	2019 ongoing	59,999	271,502	Social Advocacy
	2019 ongoing	16,488,457	19,638,681	PPEPP
	2019 ongoing	684,000	2,256,000	Scholarship for students
	2014 ongoing		935,600	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	3,198,000,000	16,742,000,000	Agriculture
Pubali Bank Ltd.		2,451,800	2,451,800	Relief
UNDP	2007-2009		109,630,326	Relief & Rehabilitation-Sidr affected
	2009-2011		214,084,692	Core Family Shelter
ADB/DPHE			3,734,500	Secondary town infrastructure Dev.
Public Health Dept.			1,084,600	Water & Sanitation
Idcol	2010ongoing		15,762,379	Bio-Gas Loan
Habitat	2011 ongoing	731,574	94,162,031	Shelter repair
INM	2012 to 2014		5,262,248	Training
Price	2012 to 2014		2,591,700	Training on agriculture
Relief International	2012 to 2013		4,481,622	CVAW Training
NGO Foundation	2012 to 2013		112,500	Training
Primary Education Dept.	2012 ongoing	24,270,585	173,113,437	School Feeding
Swiss Contract	2012 to 2018		6,653,519	Skill Training
EDGE	2017		702,565	Vegetable cropping practices
Relief International	2014 to 2015		954,990	Eco-tourism project
	2015 to 2016		150,510	Human Trafiking
Development Alternative Inc.	2015 to 2017		4,191,100	AgricultureValue Chain
CAMPE	2015 to 2018		266,099	Advocacy in Education
Bangladesh Bank	2016 to 2020		11,182,710	Skill for Employment Investment Program (SEIP)
IID	2019		547,448	
BTEB	2019		250,000	
Lite Castle Partner			195,000	Agriculture Enterprenur
British Council	2015 to 2019		1,562,500	Active Citizens
Swiss Contract	2019 to 2020		1,098,554	Sudokkho
Total		4,423,959,036	34,435,322,850	

Annex-3: Budget 2020-21

Sector	Sl	Projects Name	Budget 2020-2021
Education	1	Formal Education (Barnomalla Bidyapith)	8,129,283
	2	Pre School (Barnomalla Bidyapith)	2,639,500
	3	Sponsorship for Children Education	19,221,556
	4	School Feeding Program	440,135,056
	5	Program for Adolescent	2,678,000
	6	RRF University	10,000,000

Health	Sub-total (Education)		482,803,395
	7	Community Helathcare Program	2,550,450
	8	ENRICH Project	15,265,853
Sub-total (Health)		17,816,303	
Livelihood & Food Security	9	Skills for Employment Investment Program (SEIP)-PKSF	34,544,000
	10	Ashshash Project	9,971,550
	11	Uplifting the quality of Elderly people	5,093,760
	12	Senior Citizen Welfare Program	2,206,800
	13	Vulnerable Group Development (VGD)	1,308,480
Sub-total (Livelihood & Food Security)		53,124,590	
Environmental & Climate change	14	Community Disaster resilience Project (Habitat)	9,234,000
	15	Bio-Gas Project	2,600,000
	16	COVID-19 Prevention Fund	11,500,000
	17	Pathways to Prosperity for Extremely Poor People (PPEPP)	11,553,300
Sub-total (Environmantal & Climate change)		34,887,300	
Socio Economic	18	Microfinance Program	19,738,938,000
	19	Agent Banking	137,631,202
	20	Money transfer (Remittance)	175,821,143
	21	Sustainable Enterprise Project (SEP)	-
	Sub-total (Socio Economic)		20,052,390,345
Capacity Building	22	Training & Resource Centre (TARC)	16,774,427
	23	Recovery and Advancement of Informal Sector Employment (RAISE)	-
	24	Automobile Training & Service Center	14,564,154
	25	RRF Technical & Vocational Department	15,094,000
	26	Social Advocacy & Knowledge Dissemination	343,160
	Sub-total (Capacity Building)		46,775,741
Agricultural	27	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	10,072,400
	28	Green Biotech Tissue Culture Lab	8,255,836
	29	Rural Microenterprise Transformation Project (RMTP)	-
	30	Prottay (Agriculture Farm)	63,400
Sub-Total (Agricultural)		18,391,636	
International	31	International Activity	5,000,000
General & Administration	32	General Fund	92,190,691
Total Budget		20,803,380,000	
Total Budget BDT in Million		20,803,38	
Total Budget USD in Million		245.28	
Total Budget EURO in Million		207.98	

Annex-4: Financial Statement



AUDITORS' REPORT

We have audited the annexed Financial Statements of "**CONSOLIDATE ACCOUNTS**" of **Rural Reconstruction Foundation** of RRF Bhaban, C&B Road Karbala, Jashore, Bangladesh. As at June 30, 2021 with books, vouchers and other relevant papers and documents as maintained and produced to us at the time of our audit.

Management's Responsibility for the Financial Statements

Management of Project is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS) as well as Foreign Donation (Voluntary Activities) Regulation Act, 2016, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA) and Terms of the appointment. Those standards require that we comply with the ethical requirement and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence supporting the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditors' judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of Financial Statements.

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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of "**CONSOLIDATE ACCOUNTS**" of **Rural Reconstruction Foundation** of RRF Bhaban, C&B Road Karbala, Jashore, Bangladesh. As at June 30, 2021 and its financial performance for the year ended on that date in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.



We also report that:

- i) 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 thereof;
- ii) The annexed Financial Statements have been drawn up in accordance with the Generally Accepted Accounting Principles and in adherence to the provision contained in Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- iii) In our opinion, the organization as required by usual accounting practices and applicable standards has kept proper books of account, so far as it appeared from our examination of those books;
- iv) The financial statements dealt with by the report are in agreement with the books of account;
- v) The Project Funds have been used exclusively for the purposes of the project in accordance with the Agreement of Cooperation, the Letter of Approval and the Budget.

Place: Dhaka, Bangladesh
Dated: November 22, 2021



Md. Anisur Rahman, FCA
Managing Partner
RAHMAN ANIS & CO.
Chartered Accountants
DVC No.: 2112070226AS332946



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JASHORE
Consolidated Statement of Financial Position
As on 30 June 2021

Liabilities and Fund	Notes	Total 2020-2021	Total 2019-2020
Retained Surplus	30	1,102,667,609	838,588,098
Statutory reserve fund	31	117,523,803	83,349,593
Debt Management Reserve/LLP	32	474,457,005	370,951,746
Disaster Management Fund	33	-	300,000
Revaluation Reserve Fund	34	761,405,875	761,405,875
Capital and Reserve Fund		2,456,054,292	2,054,595,312
Long Term Liabilities:			
Loan from Bank	35	2,752,422,133	2,020,533,310
Loan from IDCOL	36	1,797,304	4,302,223
Loan from PKSF	37	1,424,789,013	939,116,665
		-	-
Current Liabilities:			
Member Savings	44	2,305,139,759	1,486,613,802
Education Fund	40	327,910	327,910
Medical Fund	42	8,895,153	6,499,245
Provident Fund	45	136,682,428	108,961,107
Staff Gratuity Fund	48	49,304,930	41,414,847
Staff Kallyan fund	49	16,253,284	11,193,845
Future benefit Scheme (FBS)	55	35,942,275	38,716,008
Staff Security Money	47	29,062,516	25,387,066
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	138,127,157	166,612,639
Unspend Foregin Donation	52	-	6,908,685
Accounts Payable	38	2,531,160	21,241,044
Security money receive from Party	39	-	270,569
Income Tax Payable	41	10,086	1,190,143
Vat Payable	53	147,466	1,840,356
Provision for expenses	46	36,194,270	20,307,679
Grant for Assets	56	5,637,072	7,911,315
Microfincance Insurance	58	131,448,917	74,122,704
Double Benefit Scheme(DBS)	59	16,000,000	-
Advance from PKSF	60	26,088,293	21,614,500
Provision for interest on savings	61	14,832,757	11,630,436
Transfer Received (Grant)	62	-	6,455,873
Advance from Borrower	63	-	19,637,714
Monthly Benefit Scheme (MBS)	64	51,147,091	30,137,091
Cultural Fund	65	327,746	327,746
COVID-19 Prevention Fund	66	2,265,717	-
Total Liabilities and Fund		9,641,905,345	7,128,346,450



Arun Kumar Biswas
 Director (Finance & Accounts)
 Rural Reconstruction Foundation
 RRF Bhaban, C&B Road, Karbala
 Jessore-Bangladesh


Philip Biswas
 Executive Director
 Rural Reconstruction Foundation
 RRF Bhaban, C&B Road
 Karbala, Jashore, Bangladesh

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JASHORE
Consolidated Statement of Financial Position
As on 30 June 2021

Property & Assets	Notes	Total 2020-2021	Total 2019-2020
Non-Current Assets:			
Fixed Assets at cost		1,639,269,240	1,470,577,478
Less: Accumulated Dep.		142,428,158	116,754,282
Property, Plant & Equipment	1	1,496,841,082	1,353,823,197
Investment:			
FDR-Investment	2	484,111,856	378,693,642
Security money for Telephone & Electricity	3	252,350	352,350
Loan to Beneficiaries	4	6,945,033,427	4,817,567,457
Provident Fund Loan to Staff	15	22,791,917	19,821,706
Consumer Loan to Staff	10	-	176,719
Temporary loan	17	137,383,752	160,179,235
Vehicle loan to Staff	18	10,804,684	15,911,733
Accounts Receivable	5	95,508,223	75,575,577
Advance Against Program	6	21,037,402	9,961,245
Staff Settlement	7	1,841,300	181,406
Reimbursable (Elderly program)	19	670,147	3,227,299
Interest Receivable on FDR	11	3,227,354	3,140,265
Books for Library	12	161,271	156,802
Live Stock & Goat Project	13	1,175,007	505,007
Unsettled Staff Advance	16	13,627,098	14,727,098
Advance Income Tax	22	-	2,383,477
Logistics Loan to Staff	20	3,167,490	2,408,195
Reimbursable (UPP-Ujjibito)	21	-	2,017,718
Reimbursable (Shamriddhi) TK.	23	5,284,258	25,843,618
Reimbursable (Culture & Sports prog.)	25	-	1,662,082
Reimbursable (Social Advocacy)		59,999	
Reimbursable (Adolescent)		779,444	
Reimbursable (PPEPP)		3,838,882	
Work in progress		26,760,305	
Cash in Hand	26	6,371,465	8,406,182
Cash at Bank	27	361,176,631	231,624,439
Total Property and Assets:		9,641,905,345	7,128,346,450


Arun Kumar Biswas
 Director (Finance & Accounts)
 Rural Reconstruction Foundation
 RRF Bhaban, C&B Road, Karbala,
 Jessore-Bangladesh.


Philip Biswas
 Executive Director
 Rural Reconstruction Foundation
 RRF Bhaban, C&B Road
 Karbala, Jashore, Bangladesh

**RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JASHORE**

**Consolidated Statement of Coprehensive Income
For the year ended 30 June 2021**

INCOME

PARTICULARS	Total 2020-2021	Total 2019-2020
Operating income:		
Service Charge	1,231,266,374	982,155,821
Sales of Forms and Publications	8,206,996	8,110,873
Sales of Product	2,926,603	2,131,288
Training Income	18,432,153	27,158,353
School fees	2,120,472	4,566,448
Grants From Donor	127,204,840	133,237,163
Non-operating income:		
Interest from Bank:		
Bank Interset	7,612,321	6,340,463
Interest on FDR	22,627,403	30,277,075
Others income:		
House rent from Employee	1,387,202	1,321,108
Interest on Loan	12,613,256	20,404,036
Loan Processing fee	-	-
Miscellaneous	4,584,597	3,997,521
Overhead Income	31,307,172	9,863,520
Income from NATP-2 Project	-	148,625
Admission fees	861,010	843,855
Gueast House Income	31,315	97,543
Office Rent	384,381	669,830
Organizatoinal Development Fund	2,350,166	3,538,163
Contribution RRF	3,159,650	348,283
Participant Contribution	162,360	693,680
Grant (Depreciation)	857,247	960,966
Unspend Foregin Donation	6,762,321	-
Total Income	1,484,857,839	1,236,864,615



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Philip Biswas
Executive Director
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RRF Bhaban, C&B Road
Karbala, Jashore, Bangladesh

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JASHORE

Consolidated Statement of Coprehensive Income
For the year ended 30 June 2021

EXPENDITURE

PARTICULARS	Total 2020-2021	Total 2019-2020
Salary & benefits:		
Salary & Allowances	396,676,598	378,981,402
Provident Fund	11,359,417	10,619,241
Festival Bonus	24,381,552	22,929,430
Gratuity	20,108,428	9,358,108
Incentive	293,077	739,795
Financial expenses:		
Bank charge	8,748,203	9,558,975
Interest on Loan	32,872,800	19,114,682
Interest paid to member on savings	82,774,903	48,027,958
Service charge to Bank	229,357,311	216,538,453
Service charge to PKSF	78,378,320	61,069,372
Interest on Medical Fund	-	87,851
Interest on Staff Gratuity Fund	2,481,000	1,985,895
Interest on Staff Kallyan Fund	237,171	503,637
Interest paid to staff on Provident Fund	5,257,017	5,841,297
Interest Paid to staff on FBS	3,216,975	6,031,932
Interest Paid to staff on MBS	6,174,043	4,282,421
Interest Paid to staff on DBS	412,735	
Occupancy expenses:		
Computer repair & Maintanance	746,234	890,220
Office rent	26,382,218	25,549,660
Office repair & maintenance	15,917,896	10,435,741
Electricity	6,024,589	5,172,131
Software repair & Maintanance	1,071,560	811,112
Administrative expenses:		
Advertisement	697,961	719,402
Audit fees	639,444	915,350
Consultancy Fees	1,064,973	375,555
Registration Fees	11,200	10,000
Entertainment	1,952,244	2,449,802
Newspaper	21,388	54,849
Postage & Stamps	248,577	342,909
Printing & Stationary	21,929,428	17,825,011
Telephone/Mobile/Fax/E-Mail	6,073,674	5,794,504
Travelling & Daily allowances	7,727,225	20,905,779
Vehicle: Fuel, Repair & maintenance	49,005,883	34,908,200
Publication/Documentation	2,101,847	2,851,383
Membership Fees	1,885,628	2,028,957
Other Expenses		
Crockeries/Bed & bedding	664,253	776,769
Honorarium	257,679	138,892
Income Tax	5,748,439	7,832,506
Scholarship to students	684,000	1,032,000
Labour Charge	380,899	469,940
Land rent & taxes	199,217	295,832
Legal fees	3,563,284	3,501,495
Micro credit fair	-	486,485
Miscellaneous	154,607	116,670
Operational Expenses	61,360,028	80,966,596
Overhead Cost Expenses	5,145,754	6,830,867
Service Charge Rebate Expenses	9,160,988	5,906,815
Social Activities	646,716	2,731,338

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
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Consolidated Statement of Coprehensive Income
For the year ended 30 June 2021

Staff meeting & fooding	4,554,687	3,924,058
Subscription/Donation	22,500	87,259
Relief	2,455,850	1,572,597
Uniform/Liveries	2,395,155	70,141
Tax & VAT	3,484,910	4,155,574
Transfar to Organizatoinal Development Fund	1,311,303	2,329,776
Transport/Carrying	5,756,574	4,511,441
Programs and Projects Expenses- Enrich	10,699,688	14,889,766
Programs and Projects Expenses-Elderly	3,360,836	4,332,018
Programs and Projects Expenses-Culture & Sports	9,262	2,106,872
Programs and Projects Expenses-Adolescent	2,969,408	1,891,905
Programs and Projects Expenses-Social Advocacy	65,073	211,703
Programs and Projects Expenses-PPEPP	17,628,712	3,525,379
Loss on Assets Disposal	-	1,387,057
Education Expenses	1,890,468	2,732,304
Health Expenses	1,389,295	1,193,498
RRF Contribution	3,472,095	1,658,020
Training Expenses	656,270	1,548,120
Worksop/Seminer	217,847	788,207
Monitoring & Audit	849,850	2,077,177
Depreication expenses	12,130,934	13,169,530
Loan Loss Expenses	69,275,587	34,229,672
Total Expenses	1,278,793,668	1,141,189,293
Excess expenditure over income	206,064,171	95,675,322
TOTAL	1,484,857,839	1,236,864,615



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RURAL RECONSTRUCTION FOUNDATION

RRF Bhaban C & B Road Karbala, Jashore

Statement of Cash Flows

FY 2020-2021

	Total 2020-2021	Total 2019-2020
PARTICULARS		
A Cash Flow from operating Activities:	(393,776,220)	(530,974,469)
Excess/Deficit of Income Over Expenditure	206,064,171	95,675,322
Depreciation for the year	12,130,934	13,169,530
Increase/Decrease Current Assets	(1,159,899,476)	(1,100,510,026)
Increase/Decrease Current Liabilities	547,928,151	460,690,705
B Cash Flow from Investing Activities	(66,137,138)	(97,162,650)
Fixed Assets Purchase	(71,328,056)	(96,479,294)
Fixed Assets sales	-	657,230
Investment	5,190,918	(1,340,585)
C Cash Flow from Financing Activities:	406,541,272	809,026,681
Capital and Reserves	68,909,527	31,673,345
Transfer to Resurv Fund	(272,334)	-
Increase/Decrease Non - Current Liabilities	337,904,079	777,353,336
D Net in crease or decrease(A+B+C)	(53,372,087)	180,889,562
E Cash & Cash Equivelent at the beging of the year	420,920,183	240,030,621
F Cash & Cash Equivelent at the end of the year (D+E)	367,548,096	420,920,182



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