

Annual Report

2010



Rural Reconstruction Foundation

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RRF proceed for the vulnerable people in the society for alleviating the poverty.



“LOVE YOUR NEIGHBOR AS THYSELF”



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Message from RRF Chairperson

I am delighted to know that RRF is going to publish its Annual Report for the year 2010. The report obviously will reveal its progress and failures of its activities undertaken during this period. Since its very birth RRF has been working with different projects through which the people of the country specially the poor folk have started becoming self-supporting and improving their economy, health, education, shelter and so on. It has been possible due to active positive supports from the donors both home and abroad. I want to thank all the Governing Body Members, General Body Members, staff of RRF, Government Officials, other private institutions for helping the organization to carry out its mission and vision.



Tarapada Das
Chairperson
RRF, Jessore.

Preface

I am pleased to furnish the Annual Report for the period 2010 of the Rural Reconstruction Foundation. RRF implemented different projects both development and welfare of the disadvantaged communities especially Sidr affected victims in Bagerhat and Jhalokati districts as well as Aila affected victims both in Bagerhat, Satkhira and Khulna districts .



We have both success stories as well as some failures too to tell you in this report. We tried our best to offer beneficiaries the best services we were committed for but due to some unavoidable situations like price hikes of basic commodities and natural catastrophes largely affected people's lives and livelihood in a greater extent. Despite of all these difficulties – we have been able implementing projects in a greater extent to benefit people whom we were meant for.

It would never be possible achieving targets without the help and cooperation of our Governing Body and General Body Members. They extended their utmost cooperation in planning, designing and implementation stages of the projects. I am grateful to them for their valuable supports.

It's our staff who are the key architects and implementers of the projects. They worked hard with full team spirit to materialize the projects under taken by RRF during this period. Their tireless attempts to achieve the goals finally led to success. I do highly appreciate their endeavor towards attaining the achievements.

Donors always play an important role in supporting the projects financially. RRF received full supports from different donors, government officials, financial institutions, communities, beneficiaries and individuals in different times. On behalf of the Governing Body and Staff , I would like to express my sincere thanks and gratitude to the donors and lenders like Palli Karma Sahayak Foundation(PKSF), Chalice, Canada, World Food Programme(WFP), United Nations Development Programme(UNDP), UNFPA, Governance Coalition, Bank Asia Ltd, Jessore Branch, Standard Bank Ltd., Jessore Branch, Public Health Engineering, Dhaka, Jessore Pourashava, Local Government Offices, Private Organizations, other stakeholders etc. trust that they make important contributions to enhance constructively forward on this challenging and difficult issue of socio-economic development for the underprivileged. May all those who read this report not only be enlightened but also challenged and inspired to become advocates /catalysts for the development of the disadvantaged communities. I convey thanks to all of them for their cooperation and enthusiastic encouragements.

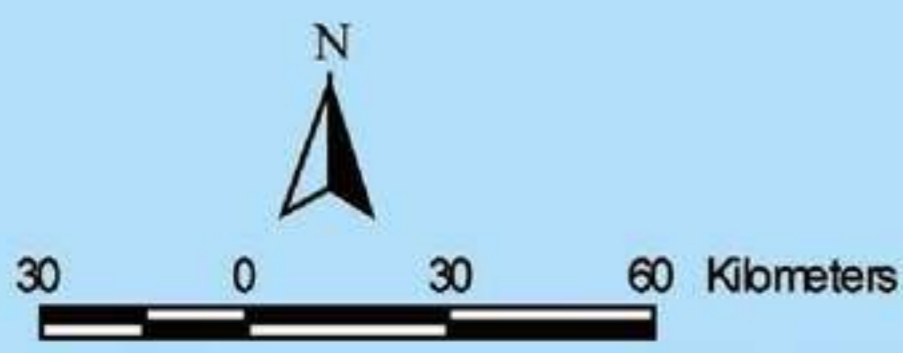
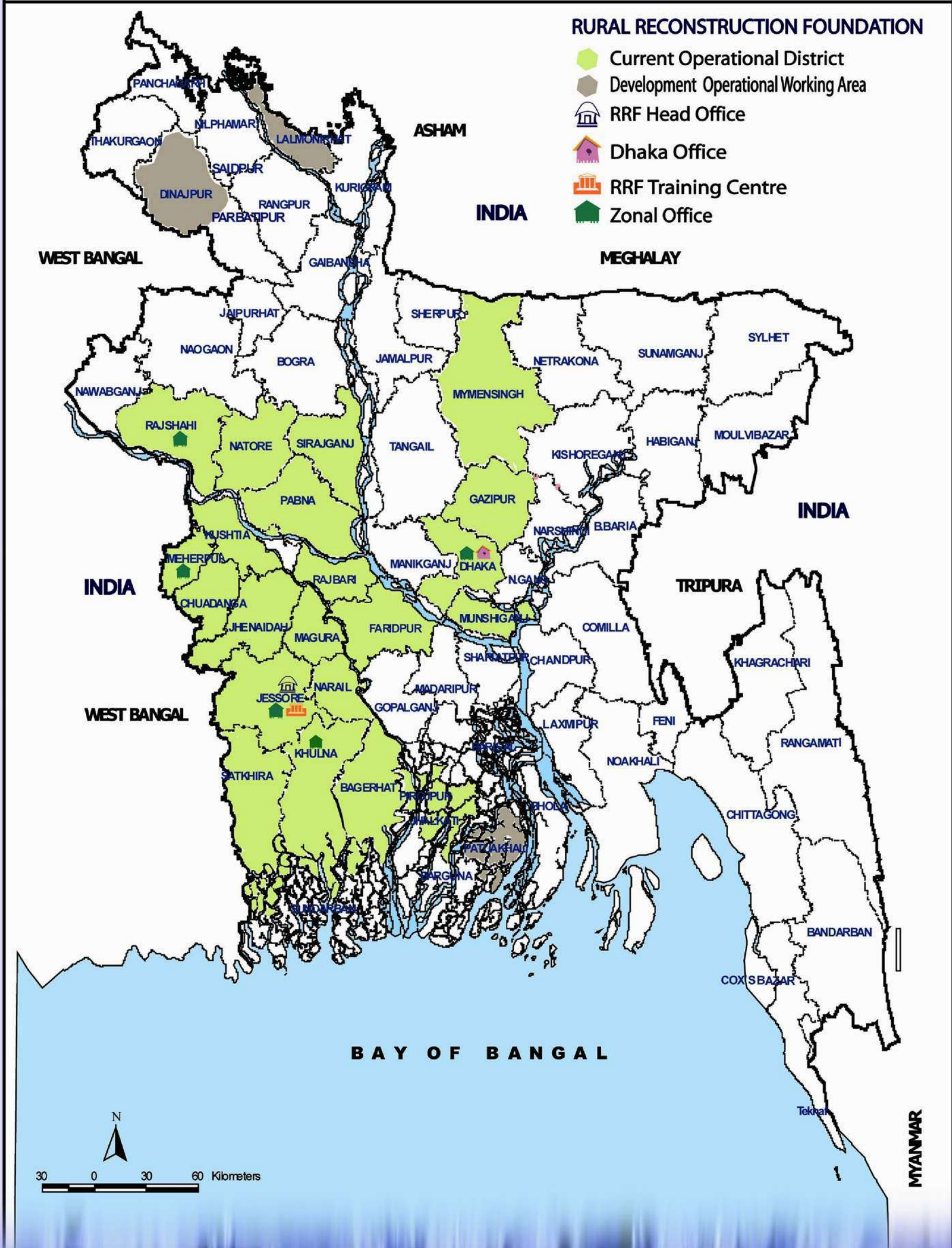
Philip Biswas

Founder Executive Director

MAP OF BANGLADESH

RURAL RECONSTRUCTION FOUNDATION

-  Current Operational District
-  Development Operational Working Area
-  RRF Head Office
-  Dhaka Office
-  RRF Training Centre
-  Zonal Office



General Overview of RRF



View of Annual General Meeting

What is RRF ?

RRF is a humanitarian organization; proceed for alleviating the poverty from society. RRF is the ellipsis of Rural Reconstruction Foundation. It's a non-governmental, non-profitable, non-political and non-sectarian voluntary development organization, which was established on March 20, 1982 aiming to grow up the human being physically, mentally, socially and spiritually with satisfying of fundamental requirements. Mr. Philip Biswas and Mrs. Rita P. Biswas are founders of RRF in Jessore.

Theme:

RRF is a Philanthropic organization which is being formed based on the verse of Holy Scripture ***“Love Your Neighbor as Thyself”***.

Why RRF Works/objectives: ?

- Society will be economically productive
- Equitable
- Socially just
- Environmentally sound
- Genuinely democratic
- Poverty free society.



Mission:

RRF is being devoted for the comprehensive development of underprivileged and marginalized men, women, youths and children towards establishing a civil society with respect of full democracy, liberty, equality, justice, peace and solidarity.

Goal:

To create awareness among the enrolled beneficiaries about human rights, socio-economic realities, the root causes of their poverty for upgrading their social status through increasing self-confidence and self-reliance and grow up the human being physically, mentally, socially and spiritually and manifesting the betterment of the society.

Key task of RRF:

- Pave the way to make poverty free society.
- Build awareness among the enrolled and others people about their life and rights.
- Give motivation to rural poor masses through self-scale income rising activities.
- Provide education to the illiterate people and grow up children with proper nourishment.
- Create opportunities for preventive, curative and nutritional health facilities for the poor people in the rural areas.
- Provide different types of training, workshop, seminar on population problems, family planning, education, environment, human rights, legal aid, women development, development process, strengthening civil society, tree plantation, anti-drug abuse etc.
- Provide legal assistance to women against via lotion and injustice.
- Create job opportunity in the field of agriculture, fisheries, handicrafts, livestock, small cottage industries etc for raising income and upgrade the standard of lives.
- Provide credit support for income generating activities for self –employment
- Assist people with relief and rehabilitation works during natural or man made calamities and emergencies
- Conduct research exclusively on poverty alleviation, human resource development, children trafficking, underprivileged mothers and children.
- To provide financial support to for the deprived people in the society.

RRF works with:

RRF works with the vulnerable people in the demos who are being deprived from their fundamental needs. Those who submerge under the ocean of poverty, RRF expand their hand to lift up them form the worsen place of scarcity. Our most of the caseloads are landless, marginal farmers, destitute men & women, widow, hard-core poor and youth and children.



No of Participants and working area:

Huge number of beneficiaries is directly involved with the RRF programs and they are given different facilities to improve their life to live in the society.

SI No	Particular	No of Beneficiaries	No of District	No of Upazila
1	Group Member MFI	246099	20	92
2	Sponsorship Program	5839	8	12
3	Vulnerable Group Development (VGD)	32017	3	18
4	School Feeding Program (SFP)	320695	4	14
5	Home Gardening (HG)	1699	2	6
6	Target Relief (TR)	16166	2	5
7	Core Family Shelter Construction (CFSC)	2197	2	3
8	Cash For Work (CFW))	20248	1	5
9	Integrated Health Service	7663	6	17
10	Shohor Project	2721	1	1
11	Legal Aid	1423	3	all
12	Value Chain Development	260	1	1
13	IT Centre	106	1	1
14	Training Cell	1530	As per Required	
15	Training & Resource Centre	5138	1	1
16	Handicraft & sewing	82	1	1
17	Bornamal Bydapit (Education)	2730	3	9
Total		666613		

Number of Staff involved:

Skill Human Resources enhance the organizational strength and to help to create conducive environment to bring super output. Main theme is to emphasize on the job section to manifest the betterment of the organization through effective and efficient manner. 1571 staffs are working in RRF.

Operational Structure:

Rural Reconstruction Foundation (RRF) General Body consist of 21 members who elects a 7(seven) members Governing Body (GB) for five years period to function. The executive Director is an Ex-officio appointed by the Governing Body to function as the Chief Functionary of the foundation. The Executive Director appoints its counterparts with consultation of the Governing Body

Sector of Specialization:

- ☑ Micro Credit Management
- ☑ Training
- ☑ Sustainable Aquaculture Development
- ☑ Business Development Service
- ☑ Disaster Management
- ☑ Organizational Management Development
- ☑ Health, Hygiene and Nutrition
- ☑ Education & Sponsorship
- ☑ Networking
- ☑ Capacity Building Program



Partnership:

Partnership is a significant factor for successful implementation of development activities. It helps to work with the solidity and expose the better treatment for progressive work. The national and international development partner agencies are being included by Rural Reconstruction Foundation:

- ☒ Palli Karma shahyak Foundation (PKSF), Dhaka.
- ☒ Chalice, Canada.
- ☒ Local Government Engineer Department (LGED), Dhaka.
- ☒ United Nations Development Program (UNDP), Dhaka.
- ☒ World Food Program (WFP), Dhaka.
- ☒ NGO Forum, Jessore.



Networking:

- Association of Development Agencies(ADBA), Dhaka
- Bangladesh Sustainable Development Forum(BSDF)
- Federation of Rural Adult Catholic Movements (FIMARC), Belgium
- People's Health Development(PHM), Bangladesh Circle, Dhaka
- Credit & Development Forum(CDF)
- Global Micro Credit Summit, USA
- World Movement of Mothers(WMM), France
- Governance Coalition, Dhaka

II. RRF Proceeding Activities at a Glance:

SL	Program	Funded by
01	Micro Credit Program	PKSF
02	Sponsorship for Child Education	Chalice
03	Barnamala Biddyapith (School for Children)	RRF
04	Integrated Health, Water and Sanitation Program	NGO Forum and RRF
05	SHAHAR Project	CARE, LGED, J. P.SAVA
06	Human Rights and Good Governance	RRF/Wave Foundation
07	Legal Aid	RRF
08	Training Program	RRF
09	Prottoy and integrated Self-Reliance Program	RRF
10	RRF Handicraft	RRF
11	RRF IT Cell	RRF
12	Bio-Gas Plant	RRF
13	Internal Audit Cell	RRF
14	Core Family Shelter Construction	UNDP & RRF
15	School Feeding Program (SFP)	WFP & RRF
17	Cash for work (CFW)	RRF & WFP
18	Vulnerable Group Development (VGD)	RRF & WFP
19	Target Relief Programme (TR)	WFP & RRF
20	Home Gardening (HG)	RRF, WFP & FAO
21	RRF Training and Resource Centre	RRF
22	Local Governance	RRF & WAVE Foundation
23	Value Chain Development	RR & PKSF

1. Sponsorship Program(Chalice)



Introduction:

RRF is so much delighted to serve the most vulnerable families and children's over the different district of our country. Sponsorship program is one of the succeeding programs of RRF, which have reached the pyramid of reputation. Since 1998 this program is running for the underprivileged or deprived people, so that they may live with the basic needs. With the financial support of Chalice, Canada 5668 children and 171 elderly were given different facilities to improve their life with current affairs.

Goal:

The goal is to grow up children physically, mentally, socially and spiritually through acquiring the higher education. Ultimate result is to change the society in economically, socially, morally and expand their life for the future.



Objectives:

Sponsorship program is running with the purpose of changing the society with the pure education and establishes the morality with the nourishment of children.

Working Area:

At present, we have been working in the southwestern and northern part of Bangladesh. We have been working in 12 upazilas under 8 districts. The name of our Sponsor Site is Jessore. We have five Sub-Sites under the Sponsor Site. The sub-sites are:



- i)SCD (Jessore Sadar, Jhikorgacha, Sharsha, Kolaroa and Kaligonj).
- ii) KHL is the second sub-site that covers the area of Khulna city and Bagerhat.
- iii)MEH is the third sub-site that covers the area of Mujibnagar Upazila.
- iv)DNJ is the fourth sub-site that covers the area of Dinajpur Sadar and Birol Upazila.
- v) RAJ is the fifth and last sub-site that covers the area of Rajshahi Sadar and Paba Upazila.

District & Thana wise Children List:

SL No	District	Thana	Male	Female	Total
1	JESSORE	Jessore Sadar	491	553	1044
		Jhikorgacha	867	811	1678
		Sharsha	242	199	441
2	SATKHIRA	Kolaroa	66	70	136
3	JHENAIDAH	Kaligonj	196	237	433
4	MEHERPUR	Mujibnagor	273	281	554
5	KHULNA	Khulna Sadar	586	597	1183
6	BAGERHAT	Sadar	11	17	28
7	DINAJPUR	Dinajpur Sadar	85	86	171
		Birol	61	64	125
8	RAJSHAHI	Rajshahi Sadar	14	13	27
		Paba	13	6	19
	Total		2905	2934	5839

Benefits given to the Sponsored Children, Elderly & Community (2009-2010):

Sl. No	Benefits	Beneficiaries	Period	Number
01	Payment of Admission, monthly tuition and exam fees	All schooling sponsored Children	Whole year	5544
02	Educational Materials (Books, exercise books, pens, pencils, eraser, sharpener, geometrical box, calculator, school bag etc according to their needs)	All schooling sponsored Children	July & October,2009 and January & April,2010	5544
03	Shoe & Socks -1 pair	All sponsored Children & Elderly	January,2010	5859
04	School uniforms-2 sets	All schooling sponsored Children	January to March quarter'2010	5544
05	Dress-3 sets	Elderly	Decmber,2009 & June,2010	173
06	Festival Dress-1set	All sponsored Children	September & December,2010	5859
07	Warm Clothing (Sweater /Wrapper)-1 piece	All sponsored Children & Elderly	December,2009	5859
08	General Food Basket (Rice=20 kg, Lentil=1 kg, Edible Oil=1 lit, Sal t=1 kg, Beauty Soap=1 bar, Detergent Powder=500 gm and Toothpaste=1 piece)	All sponsored families	August, 2009 & April,2010	5683
09	Elderly Food Basket	Elderly	Every Month	173
10	Festival Food Basket	All sponsored families	September & December,2010	5859
11	Health Check up for Children & elderly	All sponsored Children & Elderly	July to September,2009	5859

12	Special Gift (cow, goat, crockery's, ceiling fan, table fan, water filter, quilt, tube well, money for house repair and for medication, steel box etc)	All sponsored Children & Elderly	July & October,2009 and January & April,2010	Selected
13	Christmas Gift (bed cover with two pillows & pack candy	All sponsored Children & Elderly	December,2010	5859
14	Blanket	Community People	January,2010	3000
15	Gift Catalogue			
	Musical Instrument	Schools	October,2009	6 sets
	Medical Check up (Eye, Dental camp & General Check up)	Community People	October,2009 & June,2010	1464 person
	Eye Glass	Community People	October,2009 & June,2010	203 pcs
	School Furniture (Benches)	Marginal schools	June,2010	100 pcs
	Provide Food for a Family	Community People	October,2009 & June,2010	685 family
	Mosquito Net	Community People	June,2010	1975 pcs
	Chair	Churches	June,2010	80 pcs
	Metal Roofing Sheets	Community People	June,2010	30 family
	Solar Lights	Schooling children	June,2010	38 pcs
	Bicycle	Schooling children	June,2010	25 pcs
	Sanitation Systems (Latrine)	Community People	June,2010	100 num
	Water Systems (water filter)	Community People	June,2010	50 pcs
	Clothing	Community People	June,2010	600 pcs
	Blood Pressure Monitor	Marginal schools	June,2010	10 num



Children's Annual Result of 2009:

We have collected the progress reports of sponsored children for the previous year. The students' progress reports are given in details in the following:

Sl	Sub-Site	Total Student	Grade										
			A+	A	A-	B+	B	C	D	Total pass	Total Fail	Pass%	Fail %
1	SCD	3575	1155	478	310	77	472	493	87	3072	503	86%	18%
2	KHL	1211	249	271	73	57	201	145	69	1065	146	88%	12%
3	MEH	554	199	122	44	0	80	62	27	507	47	92%	8%
4	DNJ	296	0	0	0	0	0	0	0	227	69	77%	23%
5	RAJ	46	0	0	0	0	0	0	0	37	9	80%	20%
Total:		5682	1603	871	427	134	753	700	183	4644	696	84%	16%

SSC Result - 2010:

This year 115 sponsored children sit for the SSC examination in different areas. Among them 95 were successfully passed in the exam. It's a great news for us that 3 of the sponsored children obtained Golden A (+) marks and 9 children obtained A (+) marks in their first public examination. The result is as follows.

Total	Pass	Fail	%
115	95	20	82.60%

HSC Result Sheet - 2010:

This year 30 sponsored children sit for the HSC examination in different areas. Among them 23 were successfully passed in the exam. The result is as follows.

Total	Pass	Fail	%
30	23	7	76.66%

Positive Changes:

It is a fruitful program of RRF. This program is devoted for the poorest people and children who are submerged under poverty, not able to run their life and children are being deprived from achieving the pure education.

2. Cash for Work

Project Overview:

Bangladesh is a developing country but accordance to the density of population it is tremendous threat for the society, community, and also for Bangladesh. It is overlook that most of the people are living under poverty which affects f all in our economy and also individual life.



Project Objectives:

The overall objective is to raise agricultural productivity in Bangladesh, contribute to self sufficiency and mitigate current and future vulnerabilities to high food prices and food insecurity.

- ☒ To raise agricultural productivity in Bangladesh.
- ☒ Contribute to be self sufficient.
- ☒ And mitigate current and future vulnerabilities to high food prices and food insecurity.
- ☒ Enhance flood resilience.
- ☒ Improved capacity of ultra poor agricultural workers.
- ☒ Increased access to productive assets and enhanced household income of ultra poor house holds.
- ☒ Creation of temporary employment for ultra poor agricultural workers particularly during the lean / hunger period

20248 beneficiaries got privilege to work:

District	Upazila	Union	No of Scheme	No of Beneficiaries	Benefits
Bagerhat	Rampal	1	2	2800	
	Shoronkhola	2	37	1593	
	Morrelgong	2	1	4300	
	Fokirhat	6	7	4700	
	Mongla	6	52	6855	
Total		17	99	20248	

Achievement:

At the project of CFW 20248 beneficiaries got privilege to work. And our total wages distribution was 12,22,56,375 (Twelve Core Twenty Two lakh Fifty Six Thousands Three Hundred Seventy Five). And also 1884 participants got cash grant 14000/= each for nothing. 1884 participants purchased asset according to their business plan. Total cash grant money is 26376000/=. Our total distribution is that 14,86,32,375/= (Fourteen Crore Eighty Six Lac Thirty Two Thousands Three Hundred Seventy Five) Beneficiaries were so happy to get this job. Many improvement tasks have been accomplished through CFW project in Bagerhat district.

Upazila Wise Cash Grant list:

District	Upazila	No of Uunion	No of CGP	Remarks
Bagerhat	Mongla	06	490	
	Shoronkhola	02	512	
	Fakirhat	06	441	
	Morrelgonj	02	441	
Total		16	1884	

Benefit:

Those who got the cash grant, most of the beneficiaries are living under poverty. It is intricate for them to hand to mouth everyday. But with the assistance of WFP they got way to live in the society with better nourishment because through this program they can earn extra money and support to their family. Poorest household got IGA training and they can see the rosy possibilities in the future. With regular wage earning and supplementary income from IGA, the cash grant participants are expected to retain a monthly income of about taka 3500 to taka 4000, which is more than the monthly income /expenditure range of Taka 3000-3500



Executive Director-RRF visited CFW Project

1. Cash grant activities will pose the job creation through mobilizing the cash grant.
2. Cash grant will help to increase the income source.
3. Cash grant participants got hope to live in the society with the better nourishment.
4. Economically CGP will be able to help the society to eradicate the poverty.
5. CGP will be able to deposit some money for their future.
6. Economically and socially their life will be developed.

Eighty Hector land will be cultivated through this embankment:

As a human being everybody wants to live in the society with the fundamental needs but for different problem it may be the intricate to survive in the society. Mongla upazila is one of the remote and deprived areas where people are living under poverty. Because according to the density of population food and other necessary commodities are not available and also most of the people are jobless. Though it is remote and water tiding area but people wants live in peace but some time it is sophisticated to survive with the fundamental needs.

Through this embankment more than 3500 people will be rescued form water logging. Through this embankment 80 hector land will be cultivated because land owner could not cultivate their land for salty water; now onwards salty water will not be able to enter and submerge the village.

- 3500 community people will get rid of permanent in water logging
- 80 hector land will be cultivated
- Embankment will be used as a road
- Students will be able to go to school on right time
- Community people will be able to go to market easily
- Fishery farm will not submerged under water
- Poorest people got short time job
- 100-120 families will be able to cultivate the vegetable in their home yard
- At the time of natural disaster this embankment will be used as a life shelter.

All the villagers, community gave thanks to the donor and implementing partner for their great help and collaboration.

Scheme Name: Bazbazia khal embankment dorm dayloar house to kapali house under Chadpai up, Mongla, Bagerhat

Approved Budget : 345150
Total Beneficiaries : 69
Upazila : Mongla
Union : Chadpai

THE FARMERS ARE VERY PLEASED FOR THE EMBANKMENT

Every man for their human being wants to live in the society with the elementary needs but for different problem it may be very difficult to survive in the society. Mongla Upazila is one of the far-flung and underprivileged areas where people are living under poverty. Because according to the solidity of population, food and other necessary supplies are not available there and most of the people are unemployed. Though it is isolated and water tiding area but all community peoples is living here in peace but some time it is very difficult to stay alive here with the fundamental needs. As it is an embankment more than thousands people will be rescued form water logging. As it is an embankment thousands of people will be used it in various sector. Such as:

- 3500 community people will be able to used it as permanent shelter to live from water logging
- 80 hector land will be cultivated because owner could not cultivate their land for salty water.

Now salty water will not be able to enter and submerge the village.

- People will used it as a road
- Students will be able to go to school on right time
- Community people will be able to go to market and easily they can communicate each other.
- Fishery farm will not be flooded.
- The Poorest people got short time job.

More than 1000 families will be able to cultivate the vegetable Cash Cash Grand Distribution by WFF Representative in their home yard.

- Thousands of community people will get saline free water. As the tube-well is not available there, so they can use pond water because the ponds will not flooded for embankment.
- At the time of natural disaster this embankment will be used as a life shelter.
- 1200 farmer have access to improved road condition for carrying agricultural product.

All the villagers, community gave thanks to the donor for their great help and cooperation.

Scheme Name: **Earth filling work of Bazbuzia embankment from Delore house to Kapali house under Chadpai up Mongla, Bagerhat.**

Approved Budget : 345150
Total Beneficiaries : 20 Female. 21 Male
Upazila : Mongla
Union : Chadpai.



Cash Grand Distribution by WFF Representative

3.School Feeding Program (SFP)

Introduction:

Bangladesh is a developing country but according to the density of population Bangladesh has no sufficient scope to grow up the children with pure education. It is seen that most of the children are fallen in the primary level because they are not getting their basic needs. Most of the families are submerged under poverty for this reason at the little ages; they have to work hard to survive in the society. To grow up the children with the pure education WFP and RRF took some step to provide nutritional biscuits to the selected area so that students may get encouragement to go to school.



De worming Tablet Given by Civil Surgeon

Objectives:

The objective of the project is to increase the accessing of the hardcore poor families and their children into quality education as well as quality health system.

Food Assistance:

In this year 320695 students got 1 packet (7.5g) High Energetic Biscuits per school days, they were under malnutrition and also they were being deprived from the beginning of their educational life.

Achievements:

The effects of attendance and attentiveness enhanced positively by the intervention of FFE programs. In this year the average attendance of the schools found 89% which is (89-56)33% higher than the beginning period. It has been observed that the drop-out children have returned to the school again.



Country Deputy Director of WFP Visited School



Training on School Gardening

Goals:

- To increase the Enrollment rate to the primary schools.
- To increase the attendance rate of the students at school.
- To decrease the drop out rate of the students from school.
- To help the students concentrate to study.
- To provide nutrition's food for their better growth avoiding malnutrition (HEB).
- To discourage Child Labor.

Effect of HEB:

- Each present student is provided with 75 gms HEB that contain vitamin and Iodized salt.
- Mixed with Vitamin /Mineral premixes to 999 kgs of biscuits.
- These biscuits recover 75% of vitamin and Iodized salt to the students of their daily needs.
- Among the schools Government, Registered, Community is the main ones.
- The target of this program is to ensure "Education for all" and in the same time to ensure quality education.
- High Energy Biscuits = HEB



School Visited by American Ambassador

Working Area and Distribution Report:

District	Upazila	No of Union	No of School	Enrollment -2009			
				Boys	Girls	Total	Distribution Mt.
Patuakhali	Mirjagonj	6	141	9913	9814	19727	228.600
	Galachipa	17	238	21635	21997	43632	503.544
	Kalapara	10	159	13193	13669	26862	279.00
Barisal	Bak ergonj	14	263	21787	22665	44442	606.876
Pirojpur	Zianagor	3	65	4864	5298	10162	153.360
	Bhandaria	7	162	10264	11109	21373	365.856
	Mathbaria	11	196	14597	14705	29302	366.108
	Kaukhali	5	63	3612	3969	7581	119.076
	Nazirpur	8	173	10624	11356	21980	183.516
	Pirojpur Sador	8	135	8251	9133	17384	228.684
Bagerhat	Sharankhola	4	112	7493	8099	15592	212.580
	Rampal	10	120	7741	7865	15606	252.084
	Mongla	7	65	4968	4974	9942	160.920
	Moreelgonj	16	304	17946	19164	37110	529.836
Total: 4	14	126	2196	156888	163807	320695	4190.040

4. Vulnerable Group Development Programme (VGD)

Introduction:

The Vulnerable Group Development Program (VGD) is the National development intervention that exclusively targeted ultra poor households. About 750,000 direct ultra-poor participants across the country receiving monthly food ration for the household and a development support services (inclusive of like skills and income generating skills development training, savings and access to credit) for a cycle. To ensure sustainability of development results and to provide women with opportunities to further improve their livelihood status. VGD participants will be mainstreamed into regular NGO development program after completing the cycle.

Rural Reconstruction Foundation has signed the Agreement on 19 March 2009 with World Food Program for implementation those training and savings collection activities in 16 Upazila under Bagerhat and Satkhira district. A total number of 28,636 VGD women are handling by RRF under the project area.



Overall objective of the program:

The main objectives are to build the income-earning capacities of VGD women and to socially empower them through training on awareness raising, provision of training on variety of Income Generating Activities (IGAs), provision of credit and other support services during and beyond the food assistance period. VGD women shall graduate into the core development program of NGO after completion of the contract period and NGO shall continue the follow up services to the VGD women for three years after the completion of VGD cycle.



Information of working area:

District	Upazila	Cardholder
Satkhira	Kalaroa	2224
	Satkhira Sadar	1817
	Tala	1710
	Debhata	1384
	Assasuni	2345
	Kaligonj	1796
	Shyamnagar	2375
Satkhira Total		13651
Bagerhat	Mongla	1896
	Rampal	1787
	Bagerhat Sadar	1353
	Chitolmari	1023
	Mollerhat	2191
	Fakirhat	1508
	Kachua	1594
	Morrelgonj	1997
	Sharankhola	1636
Bagerhat Total:		14985
Khulna	Phultala	1317
	Digholia	2064
Khulna Total:		3381



On going activities:

Training program (Life skill training):

Objective of the life skill training is to enhance the livelihoods and self-reliance of the VGD women. The training manual covers different awareness issues on the daily life. All VGD cardholder was receiving the life skill training package according to the plan.

Implementing of the life skill training activities includes two distinct steps. The basic part of the training program was providing awareness on different functional issues, contribute to change attitudes and generate commitment to bring change in the behaviors and practices in the functional life. During the delivery of basic course participants were develop a “Wish list” about the change they want to make in their daily life. And the second or refreshers part of the training course will primarily focus on follow up of the “Wish list” prepared by the participants. In connection with that Rural Reconstruction Foundation provided couple of training courses under the VGD program as bellow:

Name of training course	Duration
Risk Management of Natural Disaster	03 days
Personal Hygiene and Cleanliness	03 days
Mother and Child Health, Food and Nutrition	03 days
Women Empowerment	03 days
HIV / AIDS Prevention	03 days



IGA training session

Training program (IGA skill training):

Objective of the IGA skills training course is to enhance the livelihoods and self-reliance of the VGD women through their increased involvement in income earning activities. By taking into account the typical involvement of women in IGA at their household level, six generic training manuals (WFP provide 04 and RRF incorporate 02) on five different income generating activities.

Name of training course	Duration
Entrepreneurship Development	04 days
Goat and Cow rearing	08 days
Vegetable Gardening	08 days
Poultry rearing	08 days
Tailoring	08 days
Fish culture	08 days



Mr. Maical Danford, Deputy Country Director of WFP observed the training session

Savings collection from VGD women:

Savings are being collected from VGD women on weekly basis in the group meeting by the field staff of Rural Reconstruction Foundation. The minimum weekly savings rate to be Tk. 10 per women.

Rural Reconstruction Foundation has been operating a separate Bank account for each Upazila in the name of “VGD Savings Account”, where all the accumulated VGD savings money under that Upazila office maintains. The “VGD Savings Account” has to manage jointly by the Upazila Women Affairs Officer and RRF representative.

Cross visit:

For achieving the objectives of this program Rural Reconstruction Foundation (RRF) has organized a cross visits for each Upazila among the learning groups in the nearby village or Union within in the Upazila. The participants of cross visit team will get the chance to share ideas, asking questions, identify shortcomings, and learn from each other for improvement of there knowledge, skill and strength of VGD women concern IGA activities.



Food Entitlement:

All Field trainers were present at the time of food distribution of respective Union Parishad regularly and to brief the VGD beneficiary specifically on their rights of food entitlement, rights of receipt, safe custody of food, storage and the receipt of food. Now, maximum VGD women are awarded after briefing session

5. Home Gardening (HG)

Bangladesh is a disaster prone and economically vulnerable country. About 60% of the total populations of the country are currently living under the poverty line. Though Bangladesh has made significant progress in human development indicators in the last decade, but increase in prices of basic food commodities has exposed the poorest segments of the population in the country to severe pressure with concerns of a worsening food security in regions with higher concentration of chronic poverty and food insecurity prior to the shock and likely rise in malnutrition.

The WFP, FAO and RRF therefore has undertaken the emergency operation with an overall goal to complement the government of Bangladesh safety net programmes to alleviate the impact of high food prices particularly through targeted relief assistance, home gardening. The Home Gardening (HG) is designed to prevent a deterioration of nutritional status of the targeted beneficiaries and it will help to eradicate malnutrition from society and be conscious and develop in the livelihood sector.



Objectives of the HG activities:

- ☒ Meet the nutritional requirement of vulnerable groups in high food insecure urban and rural areas.
- ☒ Reduce or stabilize acute malnutrition among vulnerable groups in high food insecure urban and rural areas.
- ☒ Improve access to food through income transfer in –kind or cash with particular emphasis on disaster risk reduction activities.
- ☒ Strengthen the capacity of the Government of Bangladesh to design and implement effective safety nets.
- ☒ To be self supported on their livelihood and nutrition through gardening.



Lead farmers are receiving training

Main theme was of the training:

- ☒ Reason/ importance for homestead gardening
- ☒ Strategy of homestead gardening
- ☒ Vegetable cultivation and follow up
- ☒ Fruits fostering and Follow up
- ☒ Others relevant discussion / technique

Working Area and project participants at glimpse.

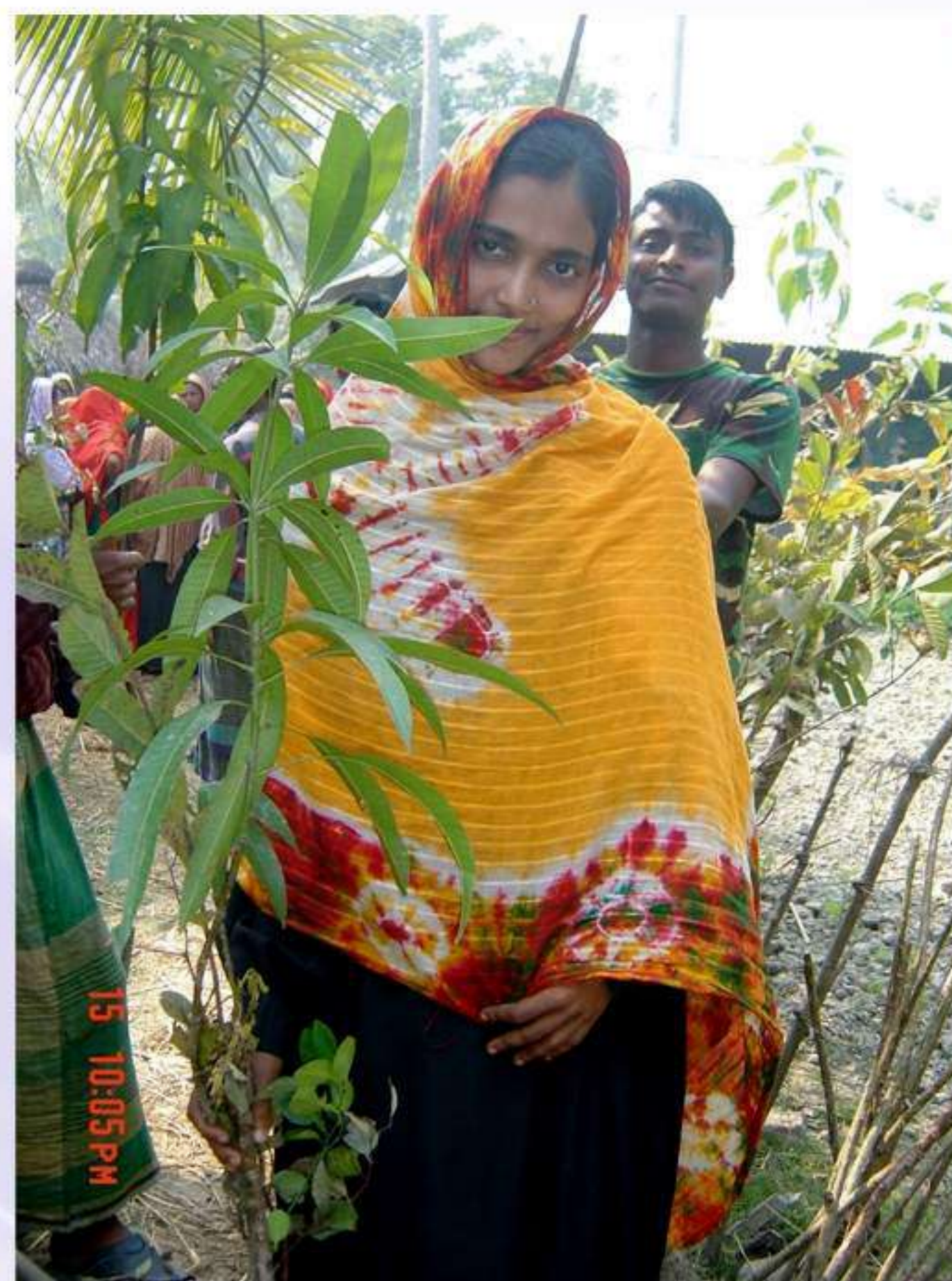
SL No	District	Upazila	Union	No of Participants	Remarks	
1	Bagerhat	Mongla	Mithakhali/ Chadpai	216		
2		Rampal	Mollikerber/ Baintola	247		
3		Morrelgong	Telegati		150	
			Chingrakhali		150	
			Ponchokoron		137	
			Jewdhara		120	
4		Shoronkhola	Rayenda		78	
			Dhansagor		60	
5		Mollarhat	Gangni/Chunkhola	210		
6		Khulna	Rupsha	Noihati	116	
	Ghatvog			116		
	TS Bahirdia			99		
Grand Total				1699		



Beneficiaries is receiving the inputs



Visited By World Bank Representative



Total materials distributed to the beneficiaries

District	Upazila	# No of Union	No of Caseload	Name of Inputs				
				Sapling 5 Ty	Fertilizer 4kg	Horticultural Packages 4 T y	Spade- 1p	Watering can-1p
Bagerhat	Shornonkhola,	2	138	690	552	552	138	136
	Morrelgong	4	557	2785	2228	2228	557	554
	Rampal	1	247	1235	988	988	247	247
	Mongla	1	216	1080	864	864	216	216
	Rupsha	3	331	1655	1324	1324	331	329
	Mollarhat	1	210	1050	840	840	210	210
	Total	12	1699	8495	7282	7282	1699	1699

Output in the Society:

Man wants to live in the society with the hope and peace but sometime it may be sophisticated to survive with the hope. And sometime it is so much intricate to keep the existence in the society. Bangladesh is a disaster prone country and most of the people live in the coastal and natural disaster is their daily companion. Visualization said, most of the people are living under poverty and it is quite intricate to survive in the society with their little earning. Their family can not feed properly and children are being deprived from the fundamental need. Beneficiaries said, it is their great help it will help to eradicate the malnutrition form the society.

The sapling was given to the beneficiaries its came fruits in the tree. Now beneficiaries are so much delighted.

6. Target Relief Program

TR activities help to develop economically and it helps to eradicate the starving from Bangladesh as well as society. Society people will see the betterment of their life. Overall goal to complement the government of Bangladesh safety net programmes to alleviate the impact of high food prices, starving particularly through targeted program Target Relief. This programme functioned in Jessore and Bagerhat district in five Upazilas Jhickorgacha, Chowgacha, Shornonkhola, Morrelgong and Fokirhat

Project Objectives:

The overall objective is to eradicate the starving from Bangladesh, contribute to self sufficiency and mitigate current vulnerabilities to high food prices and food insecurity.

- ☒ Help to eradicate the starving from the society
- ☒ Providing the basic needs
- ☒ Help to be conscious and develop economically
- ☒ Improved capacity of ultra poor and be self reliance
- ☒ Change their fate for while.
- ☒ To extend the livelihood and change the rural life



Working Area:

District	Upazila	# of Union	No of Beneficiaries	Remarks
Bagerhat and Jessore	Shornonkhola,	04	1492	
	Morrelgong	16	5297	
	Fokirhat	08	2231	
	Upazila Total	28	9020	
	Jhickorgacha	12	4220	
	Chowgacha	11	2926	
	Upazila Total	23	7146	
02 District Total, 05 Upazillas		51	16166	

Achievement:

District	Upazila	# No of Union	Plan Caseload	Actual Caseload	Plan of Food in (MT)	Actual Food distributed in (MT)	Remarks
Bagerhat and Jessore	Shornonkhola,	04	1492	1492	149.200	149.200	
	Morrelgong	16	5297	5297	529.700	529.700	
	Fokirhat	08	2231	2231	223.100	223.100	
	Upazila Total	28	9020	9020	902.000	902.000	
	Jhickorgacha	12	4220	4220	211.000	211.000	
	Chowgacha	11	2926	2926	146.300	146.300	
	Upazila Total	23	7146	7146	357.300	357.300	
02 District Total, 05 Upazillas		51	16166	16166	1259.300	1259.300	

“ABDUL SOBAHAN GOT HOPE TO LIVE IN THE SOCIETY”

Abdul Sobahan was our one of the most vulnerable caseload who was being drowned under miserable life. He had no hope to live in the society. He did not get the fundamental needs in his life. He has no land to live. He has no ability to build a house where he can live with his family members. His family members were nine but he can not feed them properly, some of the days they have to starve because earning was poor for this reason he could not support to his family. Abdul Sobahan is day labor and his economical situation is not good. Always frustrations run behind him. Suddenly he heard this news that RRF will give rice with the assistance of WFP. One day he got news that his name has been included to the list and will receive 100 kg rice. He became so happy to hear this message. Ultimately we went to his house and asked the out put of this program. He said, I took loan from NGO but I could not pay this loan. But when I got 100 kg rice from RRF and WFP, no need to think for my family and everyday I went to the field to work and earned-3500/= paid to the NGO's loan. He said, I am so happy to get such help and I am so thankful for this great help. He exposed his thankfulness to the donor who sacrifices his valuable money for Bangladesh. Abdul Sobahan is living in Joypur village ward-3 union-Bonogram, Upazila- Morrelgong, District-Bagerhat.



Achievement:

When we started our journey, we made a plan and according to the plan our dream came true. We know every sector of life and remaining problem but our target was to avoid the problem and taking the challenge to overcome it. Ultimately we reached our target and 16166 beneficiaries got the way to live in the society and it is our hearty pleasure that as an implementing partner we obeyed our responsibilities and distributed all the food with the authentication. It is our hearty pleasure that we could show the 100% progress in the work.

7. “Walk the world” International Program Rally

With a view to make the “Walk for the World” as an international campaign, the local level campaign was arranged by Hunger Project, WFP with support of the Deputy Commissioner, Jessore under. RRF actively participated in that campaign. The Rally held around Jessore Town. Implemented by Deputy Commissioner, Jessore & WFP Sub Office, Jessore. The Chief Guest of the rally was Bangladeshi renown actor Fardous.



Rally of Hunger Project, an International Program



Chief Gust Actor Fardous

8. BIO-GAS PLANT

Recently RRF has taken an initiate step to elaborate the activities and protect the universe from deadly curse of Co₂. Bio-gas plant is the natural invention, which is being used in different ways. Objectives of this project are to create green land and protect from fatal Co₂ and enhance the agriculture section through using bio-gas.

Goal:

Its target is to spread out the using of bio-gas to every selected house and make a Co₂ free environment.

Working Area:

Primarily its target is to scatter the project activities in Jessore area where micro credit programs are remaining. Presently RRF established 31 plants in 8 unions which are Ramnagor, Churamonkati, Noyapara, Bosundia, Magura, Chuknagor and Jikorghacha, it will be prolong day by day

Target Vs Achievement:

For per plant cost is 4700/= taka and our total target was 70 but achieved 31 with total taka 145700/=. RRF just started this program and it will be continued.



9. Value Chain Development Project

The increasing globalization and liberalization of markets and new product introductions have played a significant role in creating new trends and demands for goods and services including floricultural products. Currently, there is not only an increasing demand for more varieties, qualities and convenience on the marketplace but also for more information on how these products are produced and marketed. In particular, this trend is becoming a challenge for businesses that want to expand their current operations or potential entrepreneurs who want start new businesses in the floriculture sector.



In early 1983 an innovative farmer name Sher Ali Sarder at Panisara village in Jhikorgasa Upazila under Jessore district launched commercial cultivation of Tuberose in his nursery. Now Rose, Tuberose, Gladiolus, Gerbera, Marigold are main cut flower product of these area and Chrysanthemum, Dahlia, Araucaria, Thuja, Inca marigold, Dianthus, Rose, citrus, muchanda, flox, Silvia, Ester, calendula, zinia, pitunia, fire ball, pulm, kochia etc are main pot flower.



Godkhali is a major player in the flower and ornamental plants sector, both in production and distribution. More than 90% national flower business regulate from this locality. More than 4000 farmers and 350 wholesale businessmen are directly involved to production and distribution in these areas. Nearly 50000 people expense their livelihood depending floriculture at Godkhali region.

Overall Objective of the project

Poverty reduction through quality flower production at Godkhali areas under Jhikorgasa upazila

Specific Objectives

- To incorporate new species flower production like Gerbera
- To ensure balance fertilizer, pesticide and water management.
- To ensure the technical knowledge of the farmers related to flower production.
- To arrange year round gladiolus production.
- To ensure pruning and thinning of roses.
- To ensure the supply of high yielding seed and planting materials.
- To increase the income of farmers.
- To ensure value add by quality products and post harvest management.



Discussion Rose Cultivation & Pruning

No of Beneficiaries: 260 people

- Ongoing interventions of the project:
- Increase awareness of the farmers on benefits and usages of high yielding seeds and planting materials
- Assist to farmers about summer gladiolus production and its managements
- Increase awareness of the farmers and beneficiaries regarding quality flower production and apply post harvest technology for high market price
- Training and mentoring for new species flower production like gerbera
- Arrange issue base meeting and refreshers program for increasing knowledge and interest of flower production
- Arrange soil test facilities for balance fertilizer management.



Demonstration Plot (Gerbera)

Value chain development project which seek to support and encourage farmers to apply sustainable flower production and post harvest management for increasing value of their products. After successfully completion of this project we hope it will be helpful for production of quality flower and increase income of this area's farmers.

10. Core Family Shelter Construction(CFSC)

Core Family Shelter Construction (CFSC) was one of the core and vital program of RRF proceeding activities. With the assistance of UNDP, RRF took step to implement the challenging program to the most vulnerable and affected area. It was a challenging program with the considering of the critical environment.



UNDP Consultant Mr. Ganash Janrdhan Visit to Wooden product, Amua Area

This adventure was started for the hardcore family, who could not have sufficient living structure in the village. After devastating SIDR most of the families were houseless and also had no sufficient food to eat. After all with the considering of all miserable of life, UNDP took initiate step to provide some house for the most vulnerable families in the remote area of Bagerhat and Jalokati. According to the environment in Jewdhara union in Morrelgong upazila was given 999 house Jalokati 1198. Shelter Completed. Bagarhat Jewdhara Housing Project implementation by Coordinator Md. Hasnal Alam & Jhalokati Sadar Housing Project implementation by Coordinator Mr. Probir Biswas and Jhalokati District all Housing Project implementation by Coordinator Mr. Prodip Kumar Sarkar.

Objectives:

Its core objective is to provide permanent shelter for the most vulnerable & affected families

Working Area & Shelter Completed Information

SL No	District	Upazila	Union	No of House
1	Bagerhat	Morrelgong	Jewdhara	999
2	Jhalokati	Sodor	Notunullahbad	412
			Dhansiri	287
3		Katalia	Amua	499
Total	2	3	4	2197



UNDP Consultant Mr. Ganash Janrdhan Visit to Shelter, Amua Area.



Assistant Country Director (UNDP), Mr. S.K Murthy is Visiting Shelters of Bagerhat



Monitoring & Evaluation Team of UNDP is Visiting Activities of Shelter Project

Social Out put:

Bangladesh is a developing country but it has numerous problems. With the analysis and statistical prudence we can see that lot of people are not fed their daily food even not getting shelter or house to sleep at night. As a dimension of Bangladesh, huge numbers of people are living in this green country. Statistic show that most of the families are living under poverty. With these remaining problems, natural disaster is the common phenomena of our country. After getting this shelter families are so much happy and got the touch of happiness. Their environment has been changed because before had no house to sleep but now they got concrete house. Beneficiaries said, now they have not to think for their house and their fate has been changed. Now beneficiaries will be able to develop themselves economically and mentally, socially.

11. Barnamala Bidyapith

Motto

We dream for an educated nation

Goal

Ensuring that all the children will be able to complete the full course of primary education, by 2015 in particular catchments area.

Long Term Objectives

- ☒ Improve comprehensive early childhood care and education, especially for the most vulnerable and un derprivileged children.
- ☒ Ensure the quality of education so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy, and essential life skills.

Short Term Objectives

- ☒ Ensure 100% enrollment in catchments area.
- ☒ Reduce drop out from the school and bridge up to the secondary education.
- ☒ Raise the awareness in terms of education and inclusive education by community mobilization.
- ☒ Establish as long term sustainable well reputed and well recognized institute in educational context.

Narrative Summery

Beside the government, NGO like RRF plays a restless significant role to boost up the socio-economic development of Bangladesh by promoting and facilitating formal education program deploying its resources and community mobilization in terms of making a educated nation. The belief of RRF is that primary education plays an important foundational role in comprehensive national development. Aiming promotion of socio-economic emancipation of the underprivileged children that means to generate a developed nation.



Canadian Visitor observes the School Activities



Students are participating in daily class lesson

In terms of education Barnamala Bidyapith has been emerged on 15 January, 2001 to provide basic primary education. This is however, the social and moral obligation to the society in fact to the nation lies in this program. At present, through 9 number of Barnamala Bidyapith School conduct the basic primary education with national curriculum in Jessore, Khulna, Jhenidha, and Meherpur district. The existence of Barnamala Bidyapith is survived only by RRF own contribution. Since its emergence Barnamala Bidyapith has been experiencing and performing to obtain its desired goals and objective.



International Mother Language day observation by Students & Teachers

Key features

- ☒ Dynamic and committed teacher group
- ☒ Joyful teaching method
- ☒ School Based Assessment (SBA)
- ☒ Demonstration of different educational material and teaching aids
- ☒ Teaching in mother care
- ☒ Formative and Summative Evaluation
- ☒ Regular and need based home visit
- ☒ Monthly guardian meeting
- ☒ First aid support
- ☒ Health check up and provision of medicine
- ☒ Cultural class and program
- ☒ School van for convenient transportation
- ☒ International and National day observation
- ☒ CUB activity
- ☒ PTA (parent teacher association)
- ☒ Student council
- ☒ Co-Curricular Activities (picnic, wall magazine, gardening, assembly, sports etc)
- ☒ Library for students and teacher
- ☒ Computer class



Barnamal Bidyapith at a glance

SL	Name of the School	Name of District	Name of Upazilla	Number of Student			Number of Teacher
				Male	Female	Total	
1.	Barnamala Bidyapith-01	Jessore	Sadar	263	285	548	16
2.	Barnamala Bidyapith-02	Jessore	Jhikorgacha	217	216	433	12
3.	Barnamala Bidyapith-03	Jessore	Sarsha	198	165	363	11
4.	Barnamala Bidyapith-04	Jhenidha	Kaligong	125	132	257	08
5.	Barnamala Bidyapith-05	Meherpur	Mujibnagar	81	111	192	07
6.	Barnamala Bidyapith-06	Khulna	Sadar	180	136	316	10
7.	Barnamala Bidyapith-07	Khulna	Sadar	165	147	312	08
8.	Barnamala Bidyapith-08	Jessore	Jhekorgacha	84	96	180	06
9.	Barnamala Bidyapith-09	Jessore	Jhekorgacha	65	64	129	04
Total				1378	1352	2730	82

Impact study

- ☒ 95% student who passed the primary education from Barnamala Bidyapith are continuing their study in secondary level.
- ☒ Guardians' engagement in Barnamala Bidyapith with awareness of the literacy activities of school is high along with attendance at various meeting.

Advocacy

- ☒ Regular communication with district and upazilla level education personnel i.e. DPEO, UEO, Instructor URC, PTI etc.
- ☒ Access to Cluster meeting and Sub-cluster Training in upazillalevel.
- ☒ Teaching aids support from DPE.
- ☒ Networking
 - Capacity building (CAMPE)
 - Episode and materials (Sisimpur) , Audio visual eaching materials



Presentation ceremony of annual sports, winner receive Award from Mohibul Haque, Deputy Commissioner, Jessore.

12. Integrated Health Service Program (IHSP)

Introduction:

Rural Reconstruction Foundation has been providing medical support for the vulnerable mother and children with the purpose to keep safe from general disease. This program has been started for the most vulnerable demos who are not able to do the better treatment because of financial crisis. Our journey has been started from 2004 and it is run by RRF own fund. Through this valuable service RRF snatch the hearts of people and reached the pyramid of reputation.



Goal:

The goal of this Program is to ensure medical support for the poorest community as well as to raise awareness about Health in order to create a better lifestyle for the society.

Objectives:

To create disease free society with the better nourishment and health support.

Working Areas:

District	Upazilla	Unit
06	17	25

Providing Services:

- * To provide medical support after yearly Registration to all family members under Micro credit program and out family members.
- * Holding Mobile camp in the rural areas by Van only to provide medical support including medicines.
- * To provide mother & childcare support setting up satellite clinics in the rural areas by paramedics.
- * In each weeks distributing medicines at a Regional rate in the units by MBBS doctors
- * To provide Hb s Ag Test & given Hepatitis B prevention Immunization.
- * To provide Blood Grouping Camp in school & College students and another peoples.
- * To provide Health Education in Courtyard Meeting.
- * Implementation immunization center (EPI Camp).
- * Implementation National & international Health related Day observation.
- * Celebration to Health service provider organization.



With these services Rural Reconstruction foundation have a permanent building that is "RRF health care center" which is being used as a mother & childcare center under intensive Health. It is situated in a village called Magura of pram bug union of Avaynagar upazila. Here the patients are given different kinds of help like treatment for general diseases. Necessary suggestions, refer, transportation including Antenatal care (ANC), postnatal care (PNC) & Delivery service. So first target is mother & child care service.



Progress Report on July 2009 to June 2010

Sl	Name of Activities	Planning	Achievement
01	Member Registration	10000	7663
02	Satellite camp	494	494
03	Mobile camp	166	166
04	Courtyard Session	580	580
05	Service to Patient	Actual	17815
06	Health education Session in school	130	130
07	Health Related Day observance	06	06
08	Participant to Meeting with the others Go & NGO office	06	06
09	Celebration Health Related Day observance	07	07
10	Blood Grouping Camp in school students & Others peoples.	44 camp 3000 per	44 camp 2882 per
11	Health checkup to School student	2882	2882
12	Circumcision camp	60	55
13	Pregnant Delivery	450	404
14	Antenatal care(ANC)	450	404

15	postnatal care (PNC)	450	404
16	To provide HBAG Test persons	250	250
17	To provide HBAG Immunization(Hepatitis B) persons	250	250
18	Implementation Immunization center (EPI)	48	48
19	Eye Camp	12	12
20	Tooth Camp	08	08
21	Free T reatment & medicine Service	20000	17815
22	Patient Operations in Own Clinic	24 persons	38 persons
23	Diagnosis by Own Clinic (Blood, urine & Stool)	96	96

13. Water & Sanitation Program

Introduction:

Rural Reconstruction Foundation is a humanitarian organization working for the vulnerable people to keep them safe and lead the life with peacefully. RRF took some initiate step to raise awareness on sanitation and wants to ensure 100% sanitation and sanitary latrine to the selected member. It is a challenge to overcome the lacking and reach the hill of target.

Progress Report:

SL No	Activates	Plan Number	Achievement Number
01	Rural Sanitation center	03	03
02	Volunteer Engaged	06	06
03	Planning Meeting with Go & NGOs & Civil society	02	02
04	Rally & Making	01	01
05	Word wise forming committing & meeting	9	9
06	Courtyard meeting motivation	27	27
07	Meeting with union praised (UWWPC)	03	03
08	Meeting with student	02	02
09	Meeting with teacher/Imam	01	01
10	Child to child meeting	12	12
11	(Latrine materials)in VSC		
12	Sales of Ring	800	710
13	Sales of slave	550	688
14	Sales of Cover	220	220
15	WWPC meeting	27	27
16	CAP meeting	01	01



Stall of Observed World Water Day



Stall of World Water Day

14. SHAHAR PROJECT

INTRODUCTION:

SHAHAR project was named with the purpose to increase the economical status through Income Generating activities. It is the component of integrated Food Security program of Care Bangladesh. Those who are most vulnerable families in the urban places they were given the priority to enroll their name in this program. RRF started this journey from July, 2000 with initially 10 risky and less developing as of Jessore pourosova.



Major Activities:

Holistic Development to raise awareness on Health, Mother & Childcare, to create more job opportunities as well as to increase familiar income, Environmental development and create on self- development institutional formation to 2721 families of 10 sites.

1. Income Generating Activities
2. Health Hygiene & Nutrition
3. Community Mobilization & Institutional Strengthening

Goal:

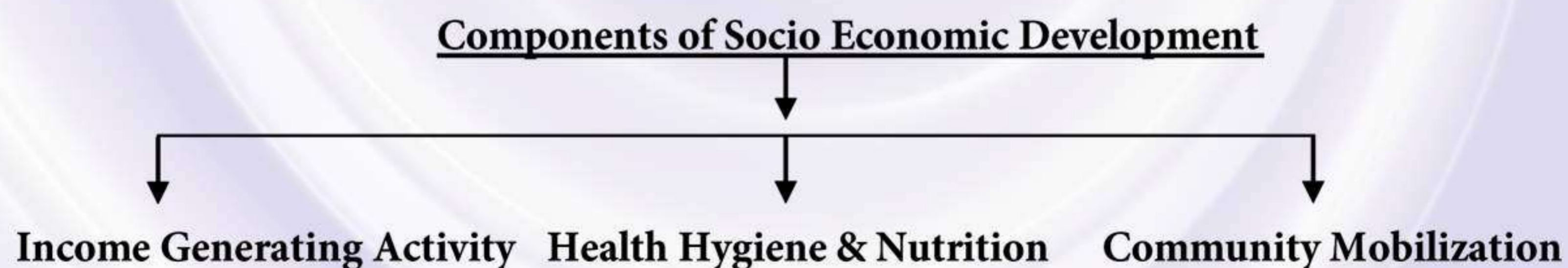
To make self supported on their income and manifest the betterment of their livelihood status.

Objective:

- To make poverty free society
- To improve health, hygiene and nutritional practices of vulnerable high risky areas
- To promote effective and sustainable community based intuitional (CRMC/CDF) support system.



Concept of SHAHAR Project



Income Generating Activity:

IGA is one of the main activities for empowering the women, creation of employment opportunity for the vulnerable family especially for women & increasing the income of those families.

Sl.No	Activities	Year Plan (2009-2010)	Year Achievement (2009-2010)
01	No of savings and group Functioning	40	32
02	No of group members included	Actual	16
03	Total members	Actual	533
04	Amount of savings deposited by the group members	372480	335450
05	Amount of insurance deposited by the group members	37248	33545
06	No of person received IGA Loan	Actual	484
07	Amount of IGA Loan disbursed	Actual	4853000
08	Amount repayment collected(principle)	Actual	5558430
09	Amount of service charge collected	Actual	556118
10	Amount of Outstanding loan(principle)	Actual	2202219
11	Amount of outstanding service charge	Actual	220854
12	No of persons received Vocational Training	292	292
13	No of persons received tools/equipment	292	292

No of training and tools received by beneficiaries:

SL	Name of Vocational Training Trade	Target # of persons	Training received	Tools received
01	Tailoring	292	184	184 pc sweing machine
02	Driving		55	55,pc Driving License
03	Electrical		26	26 pc Electric Tools
04	Automobile		03	03 pc Automobile Tools
05	Welding		01	01 pc Welding Tools
06	Acicular & Re frezarator		03	03 pc Acicular & Refrezarator tools
08	Computer Training		20	Training Certificate
Total :			292	

15. Local Governance

Introduction:

The objective of good governance is to make certain of equal human rights of all inhabitant of the state with equal admittance of possessions for this reason governance coalition has been formed to mobilize public view through 32 local voluntary organizations in eleven districts in order to render more accountable the various service providing agencies of the government (education, health, agriculture and village tribunal) so all can have a role in decision making and in the development section. This local governance initiative is being funded by the donor agency DANIDA and WAVE foundation is acting as the lead NGO.

Goal:

Mobilizing public opinion to strengthen government service and establish social justice in the southwest region of the country by strengthening and rendering effective the UP standing committee, village tribunal and service providing organizations.

Objectives:

- Enhancing the skills of the citizens' groups and 32 partner agencies and 66 unions of the governance coalition in order to improve the quality of the government and the UP services for the people of the work area.
- To mediate an effective link between the civil society, the people and the local government so that the UP and government services are easily available to the people in accordance to their demands.
- Establishing links on a small and wider scale and carrying our advocacy for polices at a local and national level as well as for effective local government.

Stakeholder:

- Local Government representatives, civil society and welfare organizations
- Development workers(Men and women)
- Government officials and employees at all levels in the upazila and union
- Local people(Men and women)

Activities:

- Increasing strength of union parishad in its working area
- Enhancing efficiency of social organizations, civil society and the people
- Making necessary implementation (billboards, leaflets, posters, handbooks, flipcharts etc) to motivate the people
- Ensure the four fundamental rights of education, health, agriculture and village tribunal
- Creating public awareness to acquire quality service from local government bodies
- Making UP standing committee more effective
- Resource distribution at a grass root level for local development
- Advocacy for public access to village tribunal and ensuring women's participation in local development.

Working area:

A total 66 union parishads in 25 upazilas of the districts of Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Jessore Khulna, Barisal,. Pirojpur, Rajshahi and Gaibandha. RRF has implemented programs in

16. Legal Aid Program

Introduction:

The God loves the men very much, so he has created the men like his own choice, the almighty always hopes that the men should have a best friend-ship with each other for living in the society by trouble-less, peaceful, and dignity life but the men are creating problems him self, forgetting god's love , the men are always facing many kinds of trouble in the community, day by day the men are involving many kinds of antisocial works as: Tiresome, Drug addiction, Women and children trafficking, Kidnapping, Hijacking, Stealing, Reaping, Destroying the women life doing them early marriage, giving Divorce and doing polygamy, thus the men are destroying themselves and losing their fundamental rights and legal justice in the community , all are unhappy due to illiteracy and unconsciousness, to give legal support to the destitute people, Legal Aid Program of RRF have began many kinds of well-being awareness programs for the marginalized poor families by his own funds

Goal:

Ensuring the legal rights of the women and children by providing legal Aid Service as they can protect oppression against women and Children and can establish their dignity, legal rights Legal justice, in the community

COMPONENTS:

1. Continues education through group meeting on Legal Aid.
2. Courtyard session.
3. Legal advice camp at union level.
4. Day observance on Legal Aid and human rights.
5. Daily counseling at office.
6. Legal advice center at unite office.
7. Advocacy at village court.
8. Advocacy with up-Zillah disciplinary committee about legal aid.
9. Advocacy with up-Zillah level on legal aid
10. Demand assessment on legal aid.
11. Workshop come seminar at up-Zillah.
12. Workshop come seminar at districts level.
13. Support against any violence at up-Zillah.
14. Will be involved against any violence at districts level.
15. To involved and support national issues.
16. Mediation.
17. Legal support for group members.
18. Legal support for need based.
19. Paralegal training for: 1.Group members. 2. Imam.3. Staff.4.Civil Society.



OBJECTIVES:

- Arranging awareness program about Muslim, Hindu family law among the poor destitute men and Women.
- Ensuring legal rights and legal justice for the women and the children in the community.
- Making peaceful solution by arbitration among the victims and criminal.
- Resolving the unresolved case through the court by providing legal aid support.
- Raising public awareness about human rights and fundamental rights of the United Nation.
- Protecting violence on women and children and ensuring their legal rights and place of dignity in the society.
- Eradicating all superstition about marriage in the society.
- Giving clear idea about legal aid to the 85.000 thousands RRF credit members.
- Giving a clear concept to the peoples about Hindu and Muslim family law.
- Establishing friendship between all the majority and minority religious groups.

WORKING AREA:

- ☒ Meherpur
- ☒ Jessore
- ☒ Shatkira

ACHIEVEMENT: 2009- 2010

1. 921 peoples have awarded on the Muslim, Hindu family and other law.
2. 469 peoples have got free legal advice from legal advice center & camp.
3. 33 complain have settled by Mediation.

Successful Arbitration (Case study):

Misses Fozila Khatun member of RRF unit Navaron . Vill. Voborpara, P.O Banapoul Port Jessore. Her husband Shahidul Islam S/O. Sfur Rahaman Vill. Burujagan, P.o Jadobpur Jessore. Misses Fozila Khatun has been torturing regularly by her husband, her mother in law used to abuse her and did not give her food timely and married another woman without informing her, due to heavy mental torturing Misses Fozila Khatun became bound to leave her husband house with her seven years daughter, they had been keeping separation since 22 months, no body were able to peace in their family, Legal Aid program of RRF arranged a mediation in Navaron unit office, after hearing from each complain , the panel Lawyer Advocate Topon Kumar Biswas proposed to her husband Shahidul Islam that he will give 600/= taka per week to his daughter and his wife to maintaining their family expensive Shahidul Islam agreed with the proposal and signed in the contact paper, thus this case was settled, Misses Fozila Khatun now living in peaceful life with her daughter.



17. Handicraft & Sewing Center

The Handicraft and sewing center has been formed for the vulnerable women as well as families who are not getting job and can not provide their daily demand to their family. With the consideration of the economical status RRF took initiate steps to run this program so that women can get the privilege to earn money through learning and be self reliant. It has been started from 2001 and still running.

Activities are:

Tailoring: It is a section where various products are being produced including nakshi, block print, and batik work with a view to provide job to the idle people and earn money to be self dependent. Without this some of the women are engaged to make costume/ dress for the sponsor children.

Nakshi: It is an extraordinary work which help us to look up behind. Here different embroidery work is done on different dress. So that women can get the privilege to work here and earn money for their family.

Training: It is the extraordinary points of view to earn money through learning different task. Always it is valuable experience to work with different section. It is a section where women were given tailoring training to build up their future.



Total Output:

Different kinds of dress have been made according to the requirement. In the year of 2009 our total costume production was 17097 (Seventeen Thousands Ninety Seven). All the dress was made in the centre and sold with the authentic price. Without these we have different types of Sari and also different types of costume which is being sold with the exhibition.

18. RRF IT CELL

Introduction:

Presently we are living in digital era and most of the developing countries are living with the noble invention. And if we look at outside of our country then we can apprehend or realize the using speed of new technology. It is also good news for the Bangladesh's residence that present government gave emphasize to make digital country. With the developing concept, RRF started their journey with the name of "RRF Computer Centre" since 2002 with the purpose to provide different computer courses for the unemployed and poorest students to grow up with new technology. Our goal is to make learner versatile genius and strengthen them to face global competition.



Objective:

When RRF has started their journey it has some objectives behind the establishment of the Computer Centre. But its main objective is to grow up the learner with the noble invention and proceed the life with modern technology with a view to entrance in the globalization.

Main Activities:

In the recent year 106 students have got the different kinds of time relevant computer training and among them 70 are boys and 36 are girls. Without this activities RRF IT centre provide different computer services at internal and external basis. Totally it helps RRF to do the work faster and helps to keep deep relation with present technology. With the valuable services RRF has been providing some services for the learner like



- Operating System
- Microsoft Office
- Graphics Design & Web Design
- Making Software
- Internet Training & Typing (Short Course)
- Hardware Introducing & Setting
- New Computer Sales Department
- Computer & Printer Repair Department
- Networking Training Department
- CD Write

Web Development Service:

Web development is a broad term for the work involved in developing a web site for the Internet (World Wide Web) or an internet (a private network). In the recent reconstruct our organize website (www.rrf-bd.org). Using file CSS (Cascading Style Sheets), PHP (Hypertext Preprocessor), ASP (Active Server Pages), XML (Extensible Markup Language), JS (JavaScript), SWF (Shock Wave Flash), GIF (Graphics Interchange Format), JPEG (Joint Photographic Experts Group), TEXT (Plain Text File), ICON (Icon Image File) and MY SQL Databases. This website our organization working and must be added to every movement and moving content all over program add new data and Pictures. This can include web design, web content development, Web animation, Web server and network security configuration and e-mail service. Web development can range from developing the simplest static single page of plain text and photo to the most complex web-based internet applications, electronic communication or social network services.

Organize and increase communication, Promote transparency and streamline communication with our organization partners and employees through a secure online experience.

Our organize Communication bolg <http://www.facebook.com/rrfessore/>

Software Development Service:

From the RRF IT Centre software has been made for different department and its working properly like:

Sl.	Software Name	Used Department	Working Area
01.	Staff Management System	Human Resource Department	Head Office
02.	Letter Dispatched Register	Receptions	Head Office
03.	Store Management System	Store Section	Head Office
04.	Vehicle Information	Accounts Section	Head Office
05.	Training and Resource Centre	RRF Training and Resource Centre	RRF TARC
06.	Training Information System	Training Cell	Head Office

19. Training Cell

From the very beginning, RRF has incorporated training as an integral part of all development programs in an effort to inform and educate it staff and improve their knowledge, skill, attitude and behavior. The Training Cell was formally established in 2003 to fulfill the emerging needs of different programs of RRF, which strongly supplement towards organizations mission, goal and vision. In 2009-2010 Training Cell was performed different activities includes training, program implementation especially vulnerable group development program, reporting, documentation, MIS development etc. In this fiscal year training cell was conducted different training courses with the view to empower of own staff and various beneficiaries of different programs.



Deputy Executive Director of RRF Mrs. Pinku Rita Biswas delivered the valuable speech to the participants of Basic Book Keeping and Accounts Management Training

Goal and overall objectives:

Its overall goals are to improve the management competencies of development practitioners and enhance the human and operational skills of own staff and various beneficiaries of different programs. The division's objectives include development and provision of training courses to organizations development practitioners and program participants, capacity development of both internal & external staff and beneficiary through professional management and need based training and extension of appropriate support facilities to other organization for their own training, workshops, and operational execution.

Training Cell offers the courses:

- Group dynamic, Savings and Micro-Credit Management.
- Foundation training on Credit Management.
- Micro-Credit Management.
- Micro-Credit Management for Ultra-Poor.
- Office Management
- Staff Management.
- Implementation technique of Micro Enterprise Loan Program.
- Entrepreneurship Development
- Small Business management
- Roll of facilitator
- Training of Trainers (ToT)
- Value Chain Development and Sub-sector analysis
- Organizational Development and Management (ODM)
- Project Management and implementation process
- Development Package
- Accounts keeping and Financial Management.
- PRA?PLA
- Auditing Techniques
- Monitoring and Supervision
- Group Dynamic for Group Member.
- Primary Health Care, Food and Nutrition.
- Arsenic mitigation.
- Water and Sanitation.
- Good Governance.
- Human Rights and Social Justice.
- Women empowerment.
- Women Leadership Development
- HIV & AIDS prevention.
- Teaching Techniques.
- Early Childhood Development.
- Materials development.
- Computer training.
- Cloth designing and Embroidery.
- Television Production Techniques
- Handicrafts.
- Tailoring.
- Poultry Rearing.
- Cow and Goat Rearing.
- Cow Fattening.
- Nursery.
- Vegetable Cultivation.
- Cane and Bamboo product making.
- Training on Beautification
- Training on Traditional Birth Attendant (TBA)
- Training on Jute Production
- Live Skill Training
- Bakery Training
- Training of Food Preparation



RRF Internal Training Program for staff.

Rural Reconstruction Foundation attaches topmost priority to its staff development. It believes that training has no alternative to boost up individual as well as institutional efficiency. In 2009-2010 fiscal years Training Cell provided training to 1530 personnel for enhancing their capacity to implement their respective program efficiently and effectively. The training courses covered as below

External Training Program:

Rural Reconstruction Foundation (RRF) obtained the authorization as a training providing organization of Bangladesh NGO Foundation (BNF) and Institute of Microfinance (InM). During this year RRF was performed many training course for capacity building there partner organization's. In connection with that RRF training cell provided couple of training courses as bellow:

Orientation on Development Package & way of implementation, Accounts and Financial Management, Training of Trainers (ToT), Microfinance Operation & Management and Basic Book Keeping and Accounts Management accordingly to the Executive Directors, Chief Accountant and Program chief of BNF

SL	Course title	Number of participants
01	Orientation on Development Package & way of implementation	110
02	Accounts and Financial Management	48
03	Training of Trainers (ToT)	16
04	Microfinance operation and management	76
05	Basic Book Keeping and Accounts Management	127
Total:		377

PKSF arrange different training to its POs personnel for their capacity enhancement to implement Micro credit within efficient and effective manners. RRF is one of member of PKSF's training providing organization panel and being that RRF training cell conduct constantly PKSF's training course to its POs. This year RRF provide the training course on "Group Dynamic, Savings & Micro-Credit Management" successfully to the 100 Field Organizers of different PKSF's PO.



Deputy Executive Director of RRF Mrs. Pinku Rita Biswas provide the valuable speech to the participants of ToT training course under VGD program



Mrs. Pinku Rita Biswas is in the closing Ceremony of "Group Dynamic, Savings and MC Management Training Course."

RRF Internal Training Program for beneficiary:

Beside the staff training, RRF also provide different sort of training course on life skill and Income Generating Activities (IGA) for the program beneficiaries and stakeholders whereby training cell directly contribute to achieve the program objectives by capacity building of stakeholders to raise their socio-economic condition.

In these particular fiscal years Training Cell provided a number of training courses for RRF various program stakeholders on as below:

SL	Course Title	Number of Participants
01.	Training on Mobile repairing	17
02.	Training on Motor driving	37
03	Training on Primary Health Care	142
04	Training on Cow rearing	50
05	Training on Goat rearing	68
06	Training on Social & Moral Development	34
07	Training on Computer operation	20
08	Training on Social awareness	2348
Total		2716

20. Internal Audit Cell

Introduction:

Internal audit is an incessant process, which is formed to manifest the betterment of the organizational structure through investigation and justification of the economical balance. The indispensable function of this cell is to find out, if there is any deficit on overall activities of the organization or to verify if there is any errors to continue the activities at unit level and to submit a report to the management in this regards as per Terms of Reference (TOR) is provided by the top management of the organization.

Objectives of Internal Audit:

- To settle on the efficiency of the accounting system and to justify whether the accounting system, which is being followed, is so much justified and consistent.
- To resolve whether internal control system is ample to avert irregularities for financial transactions as well as managerial irregularities.
- For the better execution of the programs are they follow the organizational financial principles
- The audit cell minutely examine whether the financial and accounts related activities are being operated in proper way.
- To find out if any sort of irregularities, errors, fraud, forgery etc. and to inform to the top management to take necessary action.

Planning & Achievement Report: 2009-2010:

Particulars	Planning	Achievement	Variance	% of Achievement
Number of Unit (100% audit)	238	220	18	92%
Number of Unit (Visit)	357	357	0	100%
Number of Region	38	38	0	100%
Head office (Financial 1 Year)	1	1	0	100%
Development program (Financial year)	18	18	0	100%

Auditing System:

- To check the activities in according to the Terms Reference and inform to the top management.
- To perform the audit using separate checklist for accounts and programs. And according to the plan Auditor is carried out 100% twice in a year.
- To visit the activities of the office at any time if necessary as well as instruction of the top management.
- To investigate the activities of the financial transaction with the order of the superior.
- To check any financial statement of any office if there is any instruction of the top management.
- To assist the visitor or donor and external auditors according to the program.
- To submit the audit report mentioning observation, objection and recommendation to the top management for taking the initiative step to promote the program.

Contribution and development section of the Audit Cell:

- The errors or mistakes have been reduced in the Micro credit program reports.
- It has been made possible to protect the financial irregularities due to find out the financial irregularities of the programs and to justify whether the internal control system is sufficient or not.
- The Internal audit is assisting to increase the qualities of the financial accounts, Micro Credit program and increased the efficiency of the staff to identify whether the accounts and programs management are been continued as per guideline of the organization.
- The Internal audit is assisted to the management to determine the accuracy of dates of the MIS and AIS.
- Audit cell helps to get the clear concept of programming principles.
- The Management assists the techniques to recover the overdue loan and give instruction to follow up the activities with the purpose of proper utilization.

21. Monitoring & Evaluation Cell

Preface:

Monitoring & Evaluation (M&E) cell of RRF was formed in the year 2004 with a view to systematically document the planned development efforts and to process raw data and disseminate processed information to higher authorities, planners and implementations for use in decision-making policy formulation and problem solving. The cell has also been involved with critical surveillance of the implementation process including the surveillance of factors outside the control of project & programmed management which can affect the outcome of the planned activities. The cell within short time of its formation has proved itself as an effective and one of the strongest cells of the organization. The staffs of M&E cell have been provided with different regions since its inception with the responsibility for continuously flow of information regarding the perfect implementation of the program and for judging the performances of the program. Presently the cell headed by a In charge-01 and assisted by 1 senior monitoring officers, 3 monitoring officer and 05 assistant monitoring officers Total 09 persons are working in a team approach to monitor & evaluate the activities of different projects.

Monitoring & Evaluation Systems:

Monitoring

- ☒ Monitoring is the process of gathering and analyzing data on the progress of ongoing program activities and providing feed back information to program managers for taking corrective action.
- ☒ Monitoring is the systematic attempt to measure whether the program reaches its intended target population and the extent to which the services being delivered to match what was intended to be delivered
- ☒ Primary purpose of monitoring is to generate information that can be used to improve program implementation .
- ☒ Monitoring aims to ensure that the program is functioning as planned.
- ☒ Through regular monitoring, we can see whether the program is on the best path for success.
- ☒ When people monitor, they collect information that acts a feed back for the program implementers and participants.
- ☒ Monitoring is concerned with progress. Evaluation:
- ☒ Evaluation is the systematic process of collecting and analyzing data in order to determine whether and to what degree objectives have been or are being achieved .
- ☒ Evaluation is the collection and use of information to make decision about program , product, process or system
- ☒ To evaluate is to determine the value of something.
- ☒ Evaluation allows us to look at the results of the tasks we are doing , and make sure they are effective and correspond to our target and goals .
- ☒ Evaluation is the collection and use of information to make decisions about program outcome, process or system.
- ☒ Evaluation aims to assess the program performance.

Methods and Tools of Monitoring:

Methods/ Tools

1. Formats
2. Pictures
3. Audio – video records
4. Review meetings
5. Interview
6. Observation
7. Focus Group Discussion
8. PLA
9. Questionnaire
10. Sampling
11. Random table

Monitoring Planning & Achievement Report: July-2009-June-2010

Particulars	Planning	Achievement	% Achievement
Thoroughly Unit Monitoring	432	250	58%
Follow-up Unit Monitoring	216	110	51%
Issues based Unit Monitoring	116	82	71%
Number of Group Monitoring (RMC)	5184	4530	87%
Number of MEL Beneficiary Monitoring	300	180	60%
Welfare Fund Refund Monitoring	-	130	-
Program & Other Issues Monitoring	-	86	-

22. Prottoy Prokolpo

Introduction:

Rural Reconstruction Foundation is working for the deprived people in the society with the different programs to alleviate the poverty from the society with the thought of “love the neighbor as thyself”. Though RRF is giving different service and doing the valuable task for the society as well as Bangladesh but they have another component which is being formed to increase the employment for the poorest people. “Prottoy” is a self reliance program of RRF. The long way RRF has comprehended a substance that for developing these people, it is necessary to accept an effort for creating and employment opportunity of income generating activities, so that they increase their income by utilizing their land, and labors.

Objectives:

- To create employment opportunity for the destitute people.
- Enhance the income generating activities.
- Helps to be self supported
- Proper utilization of their capital through different sector of business.
- Manifest the betterment of the society.
- Pave the way to prolong the business or activities

Activities:

- Rice/ wheat husking and trading
- Cattle fattening
- United products of spices production activities
- Fingerling production program for supplying within poor fisherman.
- Healthy and improved seed distribution to the poor farmers

Fish production and distribution:

Two acres of land has been used to produce the fish in a hatchery. And producing fish has sold to the beneficiaries of the organization at tangible price in a proper time. And vocational trainer will train them about fish farming. As a result beneficiaries will get privilege to produce the fish with the proper guideline. And it will help to augment their life and helps to be economically well.

Seed Production and Distribution:

The seed has been produced by the ideal farmers. And all the seed should be collected with the proper guideline. And after justification the seed will be stored with the balance environment. Later on according to the requirements the seed will be distributed to the farmers



23. RRF TRAINING & RESOURCE CENTRE

RRR is highly glad to write the annual report about training and resource centre. It is big achievement for us to exhibit our centre and also very much proud to give magnificent service for the different GO/NGO/Institution. By this report we want to express our gratitude to all of them, who used this venue in whole year. I would like to thanks to all the following GO/NGO/Institution, because it is true that, without their arrangement any courses of this structure will not be a resource centre.

For the kind information to the interested Institution/GO/NGO I would like to publish following information about our venue.

1. Food = we have expert chef to cook all type of food as per order
 2. Accommodation capacity = 119 (minimum) – 150 (maximum) persons, at a time.
 3. Class Room = 4 different sizes. (AC & Non AC)
 4. Dining Hall = 2, 100 persons can be accommodate at a time.
 5. Equipment = All type of modern equipments are available here
 6. Standby generator to provide uninterrupted electricity supply.
 7. Communicating = Telephone, Mobile & Intercom set.
 8. Transportation = transport (rental) can be provided on request
 9. Security = the training centre is safe & fully secured by security guards around the clock.
 10. Recreation facilities = - Cable TV, Musical instrument, Indoor Out door games, Long lobby Wide play ground, Flower garden with walkways around campus, Library/Newspaper/newsletter, etc.
- There is enough space to walk & sleeps comfortably, all in natural, peasant surroundings. The venue is attractively surrounded by greenery, flower gardens & offers a calm and quiet learning environment. Dear reader, your y presence will make fruitful and much more pleasant of our centre.



Report On Venue Booking

On the basis of record venue was booked 279 days, total 5138 persons attended different type of activities by 139 batches, that means about 37 persons attended each batches. From these list international organization's were 07, local = 03 & national =26.

24. Microfinance Program

Micro Credit Program is the central program of RRF. It launches to alleviate the poverty and manifest the betterment of the society. Micro Credit Program run for the poor people to make them self dependent on their earning section. It views to upgrade the economical status of the rural folk. This program was introduced in 1992 with the financial support of Pally Karma Shahyak Foundation (PKSF)

Goal:

The goal of the project is to initiate and encourage deprived people to access in credit program for lessening the poverty and eradicate the scar city from the society as well as country.



Annual Budget Meeting-2010-11 attend Deputy Commissioner, Md. Nur-ul Amin

Objectives:

The objectives of this program are as follows:

- ☒ Creation of self-employment and income generation.
- ☒ Organizing the rural poor into groups and accumulation of savings for their own fund.
- ☒ To make the poor farmers self-development in order to save them from the high interest of the money lenders.
- ☒ Lessen the poverty from the society with the income generating fund.
- ☒ Manifesting the betterment of rural and underprivileged people in the society.
- ☒ Promotion of accessibility of poor people into the credit program for income generation projects
- ☒ To involve the women in development project or generating income for their respective families as a means of empowerment are as follows.



Group Meeting Discussion



Successfully MEL Loanee Asma Bugum

Yearly Growth FY(2009-2010)

SL No	Particulars	No of Beneficiaries involved		Total Disbursement	Planning		Achievement		%of Achievement	
		Member	Borrowers		Beneficiaries	Amount Tk	Beneficiaries	Amount Tk	Beneficiaries	Amount Tk
1	RMC	201107	155787	7091477500	226440	1653120000		1224216000		74.08%
2	UMC	6599	5205	180369000	8640	82080000		51925000		63.26%
3	FSP	97	97	76537000	0					
4	MEL-GOB	1862	1862	365516000	5844	287088000		110150000		38.37%
5	Seasonal	1261	1261	63916000	3000	45000000		23175000		51.50%
6	LRP	419	419	30949500	0			28000		
7	SHAHOS	1183	1183	10000000	0					
8	RESCUE	4607	4607	39075000	0	36000000		2512000		198.59%
9	Agriculture	4479	4362	104842000	2400			71491000		
10	EFRAP	9341	9341	52734050	0			35686500		
11	UP	15144	10902	427469000	20880	102240000		64888000		51.50%
12	SRLP	1027	1027	145910000	0			0		
Total		247126	196053	8588795050	267204	2205528000		1584071500		



Agriculture Loan Distribution Program Attend Upazilla Nerbahi Officer, Jeakargacha.



At a Glance Micro Finance Report of Dated: 30.06.2010

Sl	Particular						
1	Working Area of Micro -Credit :						
	No of Village					3108	
	No of Union					499	
	No of Upazila					92	
	No of District					20	
2	No of Group :	Male		Female		Total	
	Total	342		10854		11196	
3	Member & Lonee :	Member			Lonee		
	Component	Male	Female	Total	Male	Female	Total
	RMC	3103	198004	201107	2537	153250	155787
	SRLP	0	1036	1036	0	1027	1027
	FSP	0	97	97	0	97	97
	MEL-RLF(GOB)	141	1721	1862	141	1721	1862
	UP-GOB	0	15114	15114	0	10902	10902
	SEASONAL	0	1261	1261	0	1261	1261
	LRP (DMLP)	0	419	419	0	419	419
	UMC	182	6417	6599	161	5044	5205
	SHAHOS	0	1183	1183	0	1183	1183
	RESCUE	0	4607	4607	0	4607	4607
	AGRICUTURE	217	4262	4479	214	4148	4362
	EFRRAP	32	9309	9341	31	9310	9341
	Total	3643	225615	229258	3084	192969	196053
4	Saving :	Male		Female		Total	
	Component						
	RMC	6004989		236819077		242824066	
	FSP	0		11074		11074	
	MEL-RLF(GOB)	706495		12778648		13485143	
	UP-GOB	0		8873071		8873071	
	UMC	211965		12019754		12231719	
	AGRICUTURE	484181		1233674		1717855	
	Total	7407630		271735298		279142928	
5	Loan Distribution & Outstanding:	Loan Distribution			Loan O utstanding		
	Component	Male	Female	Total	Male	Female	Total
	RMC	22082209	703929412	726011621	22082209	703929412	726011621
	SRLP	0	1120339	1120339	0	1120339	1120339
	FSP	0	364998	364998	0	364998	364998
	MEL-RLF(GOB)	6687345	63332224	70019569	6687345	63332224	70019569
	UP-GOB	0	34832921	34832921	0	34832921	34832921
	SEASONAL	0	13573900	13573900	0	13573900	13573900
	LRP (DMLP)	0	394278	394278	0	394278	394278
	UMC	956132	28037356	28993488	956132	28037356	28993488
	SHAHOS	0	3568120	3568120	0	3568120	3568120
	RESCUE	0	18976409	18976409	0	18976409	18976409
	AGRICUTURE	3401891	44749315	48151206	3401891	44749315	48151206
	EFRRAP	87181	26865233	26952414	87181	26865233	26952414
Total	33214758	939744505	972959263	33214758	939744505	972959263	
6	Loan Loss Provision					81050388	
7	Member Kallyan Fund					22260755	
8	Total fund					52992659	
9	PKSF FUND A/C :						
	Component	Cumulative received	Cumulative refund	Present Outstanding		Cumulative Service charge refund	
	RMC	1685600000	1186600000	499000000		115533752	
	UMC	30000000	10750000	19250000		1426501	
	SRLP	91000000	91000000	0		1876875	
	FSP	16500000	16500000	0		1392188	
	MEL-RLF(GOB)	121000000	70500000	50500000		7661250	
	UP-GOB	125000000	100000005	24999995		1430628	
	Seasonal	113263000	39463000	73800000		1560473	
	LRP (DMLP)	25000000	25000000	0		187500	
	ID	10766222	8706978	2059244		85762	
	SHAHOS	10000000	3333334	6666666		0	
	RESCUE	30000000	10000000	20000000		575000	
	Agriculture(E)	97512000	29737000	67775000		1106549	
	Agriculture(N)	9125000	3300000	5825000		96250	
EFRRAP	80000000	25000000	55000000		250000		
TOTAL	2444766222	1619890317	824875905		133182728		
10	Staff Information :						
	Field Organizer					716	
	Unit Accountant					121	
	Zonal Accountant					4	
	Unit Manager					119	
	Auditor					24	
	Monitoring Officer					12	
	Regional Manager					20	
	Deputy/Asst Director-MF					4	
	Head Office					37	
	Data entry Operator					5	
	Service Staff					86	
Total Staff					1148		

AUDITOR'S REPORT

We have audited the accompanying Consolidated Balance Sheet of **RURAL RECONSTRUCTION FOUNDATION (RRF)** as of June 30, 2010 and the related Income & Expenditure Account and Receipts & Payments Account for the year then ended together with notes thereto as prepared and produced to us by the management of the organization for our verification. The preparation of these financial statements is the responsibility of the organization management. Our responsibility is to express an independent opinion of these financial statements based on our audit.

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examination on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above, prepared in accordance with Bangladesh Accounting Standards (BAS), give a true and fair view of the state of the Company's operations as of June 30, 2010 and comply with the applicable laws and regulations.

We also report that:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, the organization as required by law has kept proper books of accounts so far as it appeared from our examination of those books and records.
- c) The financial statements dealt with by the report are in agreement with the books of accounts.

Dhaka: December 13, 2010



Habib Sarwar & Co.
Chartered Accountants

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JESSORE
Consolidated Balance Sheet
As on June 30, 2010

Particulars	Notes	Amount in Taka	
		30.06.2010	30.06.2009
Property & Assets			
A. Fixed Assets:	6.00		
Fixed Assets at cost		153,031,391	143,058,128
Less: Accumulated Dep.		41,881,630	31,134,367
Written Down Value		111,149,761	111,923,761
B. Investments:	7.00	59,577,182	98,245,411
Surplus FDR	7.01	1,000,000	1,800,000
Savings FDR	7.02	24,700,000	51,700,775
LLP FDR	7.03	18,500,000	26,450,000
LLP A/c IFIC-46329	7.04	178,390	16,997
LLP Interest receivable on FDR	7.05	874,756	516,933
DMF FDR	7.06	6,350,000	6,350,000
DMF A/c IFIC-39299	7.07	228,346	19,514
DMF Interest receivable on FDR	7.08	201,215	130,288
Depreciation - FDR	7.09	6,100,000	9,700,000
Depreciation A/c-IFIC-39308	7.10	21,475	137,903
Member Kallyan fund FDR	7.11	1,400,000	1,400,000
Security money	7.12	23,000	23,000
C. Loan to Beneficiaries:	8.00	977,996,857	925,390,791
D. Current Assets:	9.00	489,661,493	269,886,402
Advance-program	9.01	25,420,218	6,376,406
Vehicle loan	9.02	11,986,917	10,481,065
Temporary loan	9.03	70,023,081	25,941,576
Interest receivable on FDR	9.04	1,954,258	5,173,294
Microfinance Software	9.05	150,000	150,000
Accounts Receivable	9.06	106,195,330	14,740
Live Stock & Goat Project	9.07	1,437,912	1,132,400
Agriculture Program	9.08	(11,052)	(6,847)
Library	9.09	33,340	28,610
Transfer to Project A/C	9.10	18,449,343	18,449,343
Bank Account Open A/C	9.11	50,000	50,000
Suspension A/C	9.12	8,763,465	-
Transferred To (CA)	9.13	-	-
Shelter project (SIDOR)		118,505	-
Carpentry project		98,847	-
Provident Fund Loan		4,049,914	-
Cash in Hand	9.14	189,205	371,883
Cash at Bank	9.15	240,752,211	201,723,932
Total Property and Assets:		1,638,385,293	1,405,446,364
A. Capital and Reserves:	16.00	331,088,216	232,486,516
Retained Surplus	16.01	240,898,745	172,202,665
Debt Management Reserve/LLP	16.02	81,050,388	53,715,863
Disaster Management Fund	16.03	9,139,083	6,567,988
B. Long Term Liabilities		-	-
Loan from PKSFB/Bank	17.00	824,875,905	837,844,338
C. Current Liabilities:	18.00	482,421,172	335,115,510
Members Savings Deposits	18.01	287,495,371	225,462,021
Provision for interest on savings	18.02	-	31,390,192
Member Kallyan Fund	18.03	23,756,028	11,427,799



Particulars	Notes	Amount in Taka	
		30.06.2010	30.06.2009
Provision for expenses	18.04	3,565,723	3,588,795
Temporary loan	18.05	103,489,514	39,361,044
FEDEC FUND	18.06	60,456	-
Staff Gratuity Fund	18.07	7,975,120	5,606,955
Sundry Creditor	18.08	29,604,027	17,679,139
Medical Fund	18.09	8,850	50
Income Tax	18.1	(1,600)	900
CRC School Fund (Ghope)	18.11	10,116	14,468
Vehicle Loan Account	18.12	584,147	584,147
Provident Fund	18.13	25,858,409	-
Provident Fund Loan	18.14	15,010	-
Payable A/C:		-	-
Total Liabilities and Fund		1,638,385,293	1,405,446,364

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1. The accompanying notes form an integral part of this financial statement.
2. Signed in terms of our separate report of even date annexed.

Habib Sarwar & Co.
Chartered Accountants

Dhaka: December 13, 2010



RURAL RECONSTRUCTION FOUNDATION
Consolidate Income and Expenditure Account
For the year ended June 30, 2010

Particulars	Amount in Taka	
	FY 2009-2010	FY 2008-2009
Income:		
Service charge income	188,071,834	187,622,671
Service charge(TRC)	8,334	-
Grant	376,209,296	223,707,392
Sale	13,897,058	17,911,822
House rent from employee/House rent	565,140	328,395
Training Income	7,869,072	3,670,029
Miscellaneous	2,654,508	1,595,907
Sale of Card / Registration fees	513,742	438,476
Medical Fund/Staff	796,050	583,300
OPERATIONAL INCOME	32,515,319	25,376,512
Accounts Receivable	103,526,932	
Transfer Received income	4,134,550	13,133,618
Interest Received on FDR	4,396,135	4,643,926
Interest Receivable on FDR	1,954,258	5,173,295
Overhead cost	2,799,676	9,455,328
Bank interest	2,294,276	3,643,844
Cash refund	119,400	
Total	742,325,580	497,284,515
Expenditure:		
Service charge to B. Bank/PKSF	36,170,737	24,690,119
Salary & allowances	144,469,196	132,756,687
Provident Fund	4,046,749	3,754,107
Festival Bonus	7,663,379	7,157,638
Gratuity	3,247,442	3,004,245
Office rent	8,107,190	6,639,783
Office repair & maintenance	3,095,047	2,909,574
Computer School expenses	227,845	269,050
Traveling & Daily allowances	4,605,946	4,337,970
Printing & Stationary	6,686,572	12,049,768
Telephone/Mobile/Fax	2,116,724	1,626,472
Electricity	1,350,215	1,290,538
Postage	121,341	123,780
Contribution to GF/ Shekor	2,006,711	
Vehicle: Fuel, Repair, maint.	7,183,652	7,215,617
Computer repairman	234,648	128,813
Staff meeting/fooding	5,264,411	6,572,144
Entertainment	578,098	492,042
Bank charges	3,811,600	4,648,638
Newspaper	53,689	237,207
Training & Staff development	10,176,427	6,290,795
Land rent & taxes	2,550	13,310
Labor charges	8,994,470	2,949,572
Legal aid/Legal fees	163,206	231,356
Cookeries	125,747	139,118
Advertisement	316,848	224,700
Relief	6,504	370,698



Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Advertisement	316,848	224,700
Relief	6,504	370,698
Income Tax	315,861	9,041
Others	103,972,824	118,675,625
Audit fees	146,727	102,000
Consultancy fees	-	39,790
Late fees for B.Bank	79,775	
Transport	12,130,136	6,195,394
Transfer expenses	1,284,550	11,217,224
Operational cost	146,356,394	38,616,933
Cultivation	512,249	384,240
Uniform/Liveries	294,609	289,080
Monitoring & Audit	705,015	845,584
IHSP	394,116	560,000
Journal & Publication	-	46,300
Income Tax	-	1,007,818
Transfer to Group member LCS A/C	96,455,675	78,390,616
CRC School Operation	37,559	37,550
Community Development Activ.	25,800	31,978
CRC School Fund(Ghope)	-	-
Overhead Cost	445,636	2,237,792
Interest on savings/Loan	12,047,698	59,700
Contingency	1,704,785	1,861,001
Nutrition Processing Center	-	798,800
DMF expenses	1,859,827	1,863,756
Depreciation expenses	10,747,264	10,331,917
Interest paid to member on savings	-	8,351,969
Loan Loss expenses	23,006,009	32,905,540
Service charge to RRF HO	8,334	
Loan Outstanding Written off	15,080	-
Administrative Cost	701,282	
	-	
TOTAL EXPENDITURE	674,105,986	544,983,389
	-	
Surplus(Deficit) of income over expenditure	68,722,915	(47,698,874)
	-	
TOTAL	742,828,901	497,284,515



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

Consolidated Receipts and Payments Account
For the year ended June 30, 2010

A: RECEIPTS

Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Opening balance		
Cash in Hand	371,883	230,394
Cash at Bank	201,723,932	186,361,858
Savings Collection		
Child Savings	1,162,135	1,192,880
SHAHAR	407,989	471,313
IFSP	-	-
Credit Program	188,778,157	199,570,468
	-	-
Loan From PKSF	424,753,422	513,500,000
	-	-
Loan Realized from Beneficiaries:		
IGA Loan Realisation	1,530,461,978	1,545,312,295
Housing	238,198	594,997
	-	-
	-	-
Others Received		
Transfer	232,711	75,241,358
Security Money from staff/Party	4,469,026	6,915,454
Head Office Fund A/C	-	-
Emergency Fund	47,519	116,788
IHSP A/C	-	18,322
Liabilities refund	290,972	74,512
Temporary loan	213,543,968	79,561,983
Temporary loan to TRC	2,424,570	-
Advance realisation	10,149,445	5,020,253
Vehicle loan realised	1,361,148	1,709,563
Kallyan Fund	144,467	12,637,590
Member Kallyan Fund	14,806,453	14,478
Interest Receivable received on FDR	5,042,470	8,171,970
Interest Receivable received on FDR(LLP)	516,933	-
Interest Receivable received on FDR(DMF)	130,288	-
FDR encashment-Surplus FDR	800,000	-
FDR encashment-Savings FDR	27,000,775	-
FDR encashment-Depreciation FDR	6,500,000	-
Received From -LLP FDR	35,200,000	-
Received From LLP A/C	3,808,167	-
Received From DMF A/C	431,509	-
Sales of Old Vehicle	38,000	172,500
FDR encashment-Savings FDR	-	10,000,000
Gratuity from Staff	2,995,527	2,477,711
Live Stock & Goat Project	478,370	304,200
Agriculture pro.	112,566	100,465
Carpentry Project	13,500	-
Income Tax	88,377	125,250
Provident fund A/c	28,092,110	308,080



Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Provident Fund Loan A/C	2,248,715	7,120
Medical Fund/Staff	40,200	85,000
Accounts Receivable Received	1,572,702	1,587,600
Sanitation work	-	4,840
Loan Adjustment	-	154,523
Barnamala Biddyapith	-	65,270
CRC School Fund(Ghope)	32,507	35,718
Suspension	859,921	
Grant (FEDEC)	476,440	
Transfer (CA)	38,181,385	
Land Purpose	600,000	
	-	-
Income:	-	-
Service charge income	188,071,834	187,568,057
Service charge(TRC)	8,334	
Grant	376,209,296	223,707,392
Sale	13,899,935	17,911,822
	-	-
House rent from employee/House rent	565,140	328,395
Training Income	7,869,072	3,670,029
Miscellaneous	2,636,458	1,595,907
Sale of Card / Registration fees	513,742	438,476
Medical Fund/Staff	796,050	583,300
OPERATIONAL INCOME	28,902,521	24,105,337
Transfer Received income	4,134,550	12,693,618
Interest Received on FDR	4,396,135	4,643,926
Cash refund	119,400	
	-	-
Overhead cost	2,799,676	9,455,328
Bank interest	2,294,276	3,643,844
	-	-
Total	3,383,844,855	3,142,490,184



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

Consolidated Receipts and Payments Account
For the year ended June 30, 2010

B: PAYMENTS

Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Loan disbursement to beneficiaries	1,589,540,000	1,680,791,500
Loan refund to B. Bank/PKSF	437,721,855	382,673,247
	-	-
Members Savings Deposits Refund:	-	-
SHAHAR	665,085	307,724
Child Savings	171,820	84,105
Credit Program	172,889,737	159,152,461
	-	-
Loan & Advance:	-	-
Temporary loan to TRC	1,700,000	
Temporary loan refund	193,349,432	71,369,930
Advance for program	99,623,158	54,974,337
Kallyan fund refund	2,542,788	10,726,267
Gratuity Refund	638,212	427,526
Head Office Fund A/C	-	-
Provident Fund transfer to H.O	2,111,461	281,520
Provident Fund Loan A/C	6,283,619	11,883
Medical fund to H.O	15,150	23,700
Income Tax	171,817	70,538
Transfer	-	75,241,358
IHSP A/C	-	170,478
Liabilities refund	133,797	2,816,576
Emergency Fund	-	463,516
Security Money	3,492,352	9,697,586
Live Stock & Goat Project	783,882	911,695
Agriculture pro.	108,361	125,891
Provision for expenses	3,494,000	2,434,271
Payable payment against advance	10,338,459	11,641,570
Sanitation work	-	4,840
Loan Adjustment	-	154,523
Barnamala Biddyapith	-	77,750
CRC School Fund(Ghope)	36,859	33,107
Bank A/C Opening	-	-
Bank charge (Savings)	2,048	2,291
Bank charge (Insurance)	1,203	1,311
Interest on savings	-	1,734,824
Suspension	1,071,385	
Transfer (CA)	38,181,385	
Shelter project (SIDOR)	1,047,507	
Carpentry project	145,348	
	-	-
Revenue Expenses:		
Service charge to B. Bank/PKSF	36,170,737	24,690,119
Salary & allowances	123,185,946	120,254,331
Provident Fund	4,023,329	3,753,715
Festival Bonus	7,637,256	7,157,638
Gratuity	60,950	130,350
Office rent	6,859,890	6,403,783



Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Office repair & maintenance	2,346,087	1,896,575
Computer School expenses	227,845	269,050
Travelling & Daily allowances	3,489,103	3,909,757
Printing & Stationary	6,354,108	11,513,860
Telephone/Mobile/Fax	1,519,596	1,502,676
Electricity	1,333,141	1,245,399
Postage	79,007	98,396
Contribution to GF/ Shekor	2,006,711	
Vehicle: Fuel, Repair, maint.	5,373,434	5,806,472
Computer repair, maint	162,536	117,813
Staff meeting/fooding	4,448,762	6,342,735
Entertainment	494,202	489,457
Bank charges	3,610,557	4,125,460
Newspaper	42,406	228,121
Training & Staff development	8,407,528	4,784,691
Land rent & taxes	16,537	13,310
Labour charges	178,051	2,198,152
Legal aid/Legal fees	163,206	224,313
Crokaries	71,840	139,118
Advertisement	316,848	219,700
Relief	6,504	370,698
Income Tax	315,861	9,041
Others	103,146,943	118,254,690
Audit fees	81,727	37,000
Consultancy fees	-	39,790
Late fees for B. Bank	79,775	
Transport	3,739,524	3,171,765
Transfer expenses	1,361,550	10,777,224
Operational cost	106,717,799	8,361,002
Cultivation	-	198,256
Uniform/Liveries	294,609	280,580
Monitoring & Audit	673,726	788,810
IHSP	394,116	560,000
Journal & Publication	-	46,300
Income Tax	-	1,007,818
Transfer to Group member LCS A/C	96,455,675	78,390,616
CRC School Operation	37,559	37,550
Community Development Activ.	25,800	31,978
Overhead Cost	445,636	2,237,792
Interest on savings/Loan	70,400	59,700
Contingency	1,704,785	1,861,001
Nutrition Processing Center	-	798,800
FEDEC Expenses	153,075	
Service charge to RRF HO	8,334	
Administrative Cost	701,282	
	-	-
Capital Expenses:		
Construction	5,030,294	12,649,826
Furniture	1,035,759	2,710,913
Vehicle	3,378,000	2,601,478
Equipment	1,230,433	1,171,373
Computer	-	834,050
Bed & bedding	170,364	18,200



Particulars	Amount in Taka	Amount in Taka
	2009-2010	2008-2009
Crockeries	24,187	16,397
Book	4,730	3,515
Land & Building	-	681,252
Accounting Software	95,000	-
	-	-
Investment:	-	-
Depreciation A/c	2,783,572	3,724,986
DMF A/c	130,288	2,143,410
LLP A/c	27,765,798	8,297,242
Savings- FDR	-	4,300,000
	-	-
	-	-
	-	-
Closing Balance	-	-
Cash in hand	189,205	371,883
Cash at Bank	240,752,211	201,723,932
	-	-
Total	3,383,844,855	3,142,490,184



সত্যের সন্ধানে অবিচল THE DAILY SPANDAN

স্পন্দন

১১ ডিসেম্বর ২০১০
২৭ অক্টোবর ১৪১৭
০৪ নভেম্বর ১৪০২
বেঙ্গলি সংস্করণ ৪৪২
পঞ্চম বর্ষ, সংখ্যা ০১
পৃষ্ঠা ১২ নাম ৩ টাকা

করাল রিকনস্ট্রাকশন ফাউন্ডেশন (আর আর এফ) এর পক্ষ থেকে "দৈনিক স্পন্দন" পত্রিকার ৪র্থ বর্ষ পূর্তি উপলক্ষে সর্বশ্রেষ্ঠ সবাইকে আন্তরিক শুভেচ্ছা ও অভিনন্দন।
আর আর এফ পরিচালিত > বিডিটি পার্কার, জুট প্রোডাকশন ও ঐতিহ্য এর তথ্যঃ



এনজেল বিডিটি পার্কার □ আধুনিক প্রশিক্ষিত বিডিটিশিয়ান দ্বারা সেবা প্রদান □ আর আর এফ ঐতিহ্যশোকরম এছাড়াও রয়েছে > □ বিডিটি পার্কার আইটেম □ চুলকাটা আইটেম □ খোপা আইটেম □ ছেয়ার ড্রিটমেন্ট □ ফেসিয়াল □ মেকআপ।

আমাদের বিডিটি দলদ্বারা আপনাকে আমন্ত্রণ

ঠিকানাঃ সি এন্ড বি রোড, কারবালা, যশোর।

দৈনিক

শাহনামা

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বরিশাল ॥ শুক্রবার ॥ ২১ ফাল্গুন-১৪১৬

ঝালকাঠিতে সিডর পরবর্তী বেসরকারী উদ্যোগে দুই উনিয়নের গৃহহীন ৭'শ দুঃস্থ পরিবার গৃহ সহায়তা পাচ্ছে

ঝালকাঠি অফিসঃ সিডর পরবর্তী বেসরকারী উদ্যোগে ঝালকাঠি সদর উপজেলার দুটি উনিয়নে ৭'শ দুঃস্থ পরিবার নতুন ঘর পাচ্ছে। ইতিমধ্যে নথুপ্রাবাদ উনিয়নে এ প্রকল্পের কাজ শুরু হয়েছে। পাশাপাশি ধানসিড়ি উনিয়নেও কাজ শুরু হবে বলে জানা গেছে। দাতা সংস্থা ইউএনডিপি ও ডিএফআইডি'র অর্থায়নে এনজিও করাল রিকনস্ট্রাকশন ফাউন্ডেশন (আরআরএফ) মাঠ পর্যায়ে এ কাজ বাস্তবায়ন করছে। নথুপ্রাবাদ উনিয়নে ৪'শ ১২ টি ও ধানসিড়ি উনিয়নে ২'শ ৮৮ টি দুঃস্থ পরিবারকে প্রাথমিক ভাবে এ প্রকল্পের আওতায় আনা হয়েছে। ১ লাখ টাকা ব্যয়ে দুটি উনিয়নে এ প্রকল্প বাস্তবায়নে ৭ কোটি টাকা ব্যয় হবে। সিডর পরবর্তী সময় ইউএনডিপি'র ফিউ

মনিটরিং কর্মকর্তা রাবেয়া আক্তার হেলেন প্রকল্প এলাকায় হত দরিদ্র, শ্রমী পরিভ্যক্ত, বিধবা, নারী প্রধান, বয়স্ক ব্যক্তিদের চিহ্নিত করে তালিকা তৈরী করেন। এ তালিকা অনুযায়ী মাঠ পর্যায়ে প্রকল্পের কাজ চলছে। মাঠ পর্যায়ে প্রকল্প বাস্তবায়নকারী আরআরএফ সংস্থার প্রোগ্রাম কো-অর্ডিনেটর মফিজুল ইসলাম জানিয়েছেন প্রতিটি ঘর ১৫'১০ ফুট, ১টি রুম, ১টি দরজা, দুটি জানালাসহ দুটি স্কেপ জানালা, ১৭ ফুট ৪ ইঞ্চি উচ্চতা সম্পন্ন, কাঠের ভিমের ওপর বাশের পাটাতন, লোহার এ্যাংগেলে টিন সেড, নেট ফিনিশিং, ঘরের মেঝে কাঁচা ২ এর পাতায় ৫ কলাম দেশুন

ঝালকাঠিতে সিডর পরবর্তী
গ্রাউন্ড লেবেল থেকে পলিথিন পেয়ার দেয়া হবে। এ প্রকল্পে প্রায় ২'শ শ্রমিক কাজ করছে। প্রকল্প বাস্তবায়নের জন্য সংস্থার নিজস্ব কর্মকর্তা-কর্মচারী মাঠে কাজ করছে। এছাড়া দাতা সংস্থার প্রতিনিধিরা মাঠ পর্যায়ে কাজ মনিটরিং করছেন। নথুপ্রাবাদ উনিয়ন পরিষদ চেয়ারম্যান সাইদুর রহমান সেক্টু জানান, এ উনিয়নটিতে বেশীর ভাগ জনগণ দুঃস্থ ও অসহায়। তাছাড়া সিডরে এ উনিয়নে ক্ষয়ক্ষতির পরিমাণ বেশী। উনিয়নটিতে আরো কমপক্ষে শতাধিক ঘরের প্রয়োজন রয়েছে। তিনি কর্তৃপক্ষের নিকট আরো কিছু গৃহ বরাদ্দের দাবী জানান।

প্রকাশনার ৩৯ বছর

দৈনিক জন্মভূমি

DAINIK JANMOBHUMI

পাঠকের চাহিদা পূরণের অঙ্গীকার
প্রতিষ্ঠাতা আক্তার জাহান রুমা ॥ প্রতিষ্ঠাতা সম্পাদক হুমায়ুন কবীর বাবু

খুলনাঃ বৃহস্পতিবার ২৫ ফেব্রুয়ারী ২০১০ইং ১৩ ফাল্গুন ১৪১৬

মোরেলগঞ্জ প্রাথমিক বিদ্যালয়ে সমূহ আর আর এফ ফাউন্ডেশনের বিস্কুট বিতরণ

মোরেলগঞ্জ প্রাথমিক বিদ্যালয়ের শিক্ষার্থীদের মাঝে বিস্কুট বিতরণ করে পড়া শিক্ষার্থী হিসেবে ব্যাপক সফল পাওয়া যাচ্ছে। বিধবা, বয়স্ক কর্মমুচির আর্থিক সহযোগীতায় বেসরকারী সংস্থা আর আর এফ ফাউন্ডেশন উদ্যোগে স্কুল ফিডিং প্রোগ্রামের আওতায় এসব বিস্কুট বিতরণ করা হচ্ছে।

অনুসন্ধান জানা গেছে, এই উপজেলার ৩০৩ টি সরকারি ও বেসরকারি বেঙ্গি প্রাথমিক বিদ্যালয়ে স্কুল ফিডিং প্রোগ্রামের আওতায় ২০০৯ সালের জানুয়ারী থেকে ডিসেম্বর পর্যন্ত ৩৯ হাজার ২শ' ৫৪ ক'র্ন বিস্কুট বিতরণ করা হয়। এসব বিদ্যালয়ে ২০০৯ সালে গমনোপযোগী ছাত্র-ছাত্রীর সংখ্যা ছিল ৩৬ হাজার ৮শ' ৩২ জন। বিস্কুট বিতরণ করার ফলে ২০১০ সালে গমনোপযোগী ছাত্র-ছাত্রীর সংখ্যা বাড়িয়েছে ৪০ হাজার ১শ' ৬২ জন। বর্তমানে এসব বিদ্যালয়ে করে পড়া রোধ সহ উপস্থিতি বৃদ্ধি পেয়েছে ৩ হাজার ৩ শ' ৩০ জন। এক ছাত্র অভিভাবক জানায়, কোমলমতি শিক্ষার্থীদের মাঝে বিস্কুট বিতরণ করার কারণে এ উপস্থিতির হার বৃদ্ধি পেয়েছে। আর আর এফ ফাউন্ডেশন যশোর অফিসের সহকারী পরিচালক এবং স্কুল ফিডিং প্রোগ্রামের প্রোগ্রাম অফিসার আলফ্রেড প্রাচ্য বসু জানান, এক প্যাকেট বিস্কুটে রয়েছে, ভিটামিন-১, ভিটামিন-বি-১, ভিটামিন-বি-২, ভিটামিন-বি-৫, ভিটামিন-বি-৬, ভিটামিন-বি-১২, ভিটামিন-সি, ভিটামিন-

ডি-৩, ভিটামিন-ই, আয়োডিন, ফলিক এসিড, আয়োডিন, মায়রন, জিংক, প্রোটিন, কার্বোহাইড্রেট, পাকলিজ, সুগার রয়েছে। যা শিশুদের শারীরিক ও মানসিক বিকাশ সহ শিশু শিক্ষার্থী স্বরে পড়া রোধে বিশেষ ভূমিকা পালন করছে। প্রতিটি বিদ্যালয়ের শিক্ষক অভিভাবক ও সচেতনমহল এ প্রকল্পের মেয়াদ আরো বৃদ্ধি করা প্রয়োজন বলে মনে করেন।

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Mr. Tarapada Das
Chairperson



Mir Rawshan Ali (Mona)
Vice Chairperson



Mr. Philip Biswas
Secretary



Md. Rafiqul Alom
Member



Mrs. Sunita Rani Adhikari
Member



Dr. Shahana Khatun
Member



Mrs. Kalpana Sarker
Member

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03	Mr. Philip Biswas	Jessore
04	Md. Rafiqul Alom	Jessore
05	Mrs. Sunita Rani Adhikari	Jessore
06	Dr. Shahana Khatun	Jessore
07	Mrs. Kalpana Sarker	Meherpur
08	Mr. Sudhir Mondol	Jessore
09	Mr. Edward Samir Mondol	Jessore
10	Mr. James L. D'Rozario	Jessore
11	Mrs. Maria Dias	Jessore
12	Mr. Mashiul Azam	Jessore
13	Md. Abdur Rashid	Jessore
14	Mr. Shamal K Chowdhury	Kushtia
15	Mrs. Ratna Karmakar	Jessore
16	Mrs. Manju-Ara Begum	Jessore
17	Mrs. Mary Gomes	Khulna
18	Mrs. Pia Magdalena Roy	Meherpur
19	Mrs. Puspa Mondol	Jessore
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