

Annual Report 2011



রুরাল রিকনস্ট্রাকশন ফাউন্ডেশন
Rural Reconstruction Foundation

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Acronym

ADB	Asian Development Bank
AGM	Annual General Meeting
BNF	Bangladesh NGO Foundation
CO	Credit Officer
CFW	Cash for Work
CBDM	Community Based Disaster Mitigation
DPE	Directorate of Primary Education
DPEO	District Primary Education Officer
DEO	District Education Officer
EFRRAP	Emergency Flood Restoration & Recovery Assistance Program
GB	General Body
HEB	High Energy Biscuit
HG	Home Gardening
IGA	Income Generating Activities
IT	Information Technology
IHSP	Integrated Health Service Program
LGED	Local Government Engineering Department
LRP	Livelihood Restoration Project
MRA	Micro Credit Regulatory Authority
MELP	Micro Enterprise Loan Program
MIS	Management Information system
ODM	Organization Development & Management
PKSF	Palli Karma Sahayak Foundation
PTI	Primary Training Institution
RRF	Rural Reconstruction Foundation
RMC	Rural Micro Credit
RH	Rural Housing
SFP	School Feeding Program
STWSSP	Secondary Towns Water Supply & Sanitation Program
TRP	Target Relief Program
TOT	Training of Trainer
UMC	Urban Micro Credit
UEO	Upazilla Education Officer
URC	Upazilla Resource Center
UM	Unite Manager
UDME	Union Disaster Management Committee
UP	Ultra Poor
UNDP	United Nations Development Program
VGd	Vulnerable Group development
VDMC	Village Disaster Management Committee
WFP	World Food Program

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GOVERNING BODY MEMBERS



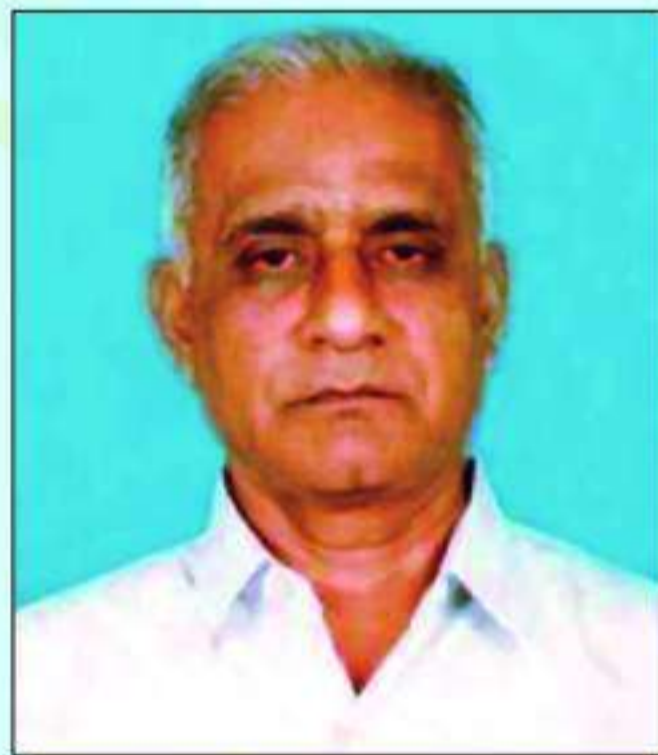
Mr. Tarapada Das
Chairperson



Mr. 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



Tarapada Das
Chairperson, RRF

Message from the Chairperson

By the grace of Almighty God, we are fortunate enough to publish the activities of RRF through an Annual souvenir for the year 2011

Rural Reconstruction Foundation RRF is a non-political and benevolent Organization. Its motto is to ameliorate the socio-economic condition of the people who are lagging behind in the country. Since its very birth RRF has been serving the beneficiaries with the various Programs. Such as:-Credit Program, Education, Health, Training etc. Its micro credit program is going on with the loan sanctioned by PKSf. The education and health program is performed under the sponsorship given by Chalice of Canada. Beside there are other Component Program. Such as: Human rights and good governance legal aid, floriculture, diary, nursery, agriculture, training Program, integrated shelter reliance program, Core family shelter construction, Cash for work, Vulnerable group development, Handicraft, Jute Production, Beauty parlours, Computer training, Relief International, Human resource development etc.

All there are financed by foreign, local and self contribution.

Charity and humanity are the two main issue of RRF. At the time of natural calamity RRF stands by the distressed people with the help of food, cloth and shelter.

RRF is giving education and health service to the poor folk by establishing schools and clinics.

The Organization is performing Official works applying modern technology. For all these works we get donors help and government support.

My thanks to both donors and governments.



Philip Biswas
Founder
Executive Director
RRF

Message from the Founder Executive Director

It's my pleasure to publish the Annual Progress Report of 2011 of Rural Reconstruction Foundation where you'll find the full descriptions of detailed activities we have implemented in the year 2011. In this report we have tried to narrate both success and failures we have achieved at the end of the year and the reasons why we could not achieve the targets. We are hoping this Annual Report will give you an idea about the organisation, its project/programs, performances, strengths and capacities.

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 staffs 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 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), Governance Coalition, Bank Asia Ltd, Jessore Branch, Standard Bank Ltd., Jessore Branch, Public Health Engineering, Dhaka, Jessore Pourashava, Local Government Offices, Private Organizations, other stake holders etc. We 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.

CHAPTER

1

**The
Organization**



Head Office of Rural Reconstruction Foundation

RRF at a Glance

BACKGROUND

RRF is the acronym of Rural Reconstruction Foundation. It is a non-governmental, non-profit, non-political and non-sectarian, voluntary development organization was established on 20 March 1982 aiming to promote socio-economic emancipation of the underprivileged men, women, children and youths in the Southwestern part of the country in Bangladesh. It was found by Mr. Philip Biswas and Mrs. Pinku Rita Biswas.

PHILOSOPHY

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

STRATEGY OF THE ORGANISATION

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

APPROACH

RRF strongly trusts on "Holistic Development Approach" for genuine development of the community through people's active participatory process in planning, decision making and implementation. To give concrete shape to the concept of people's active participation, RRF has been adopting non-directive participatory development approach in its working strategy. With this clearer understanding, RRF has been working with both rural and urban underprivileged for their socio-economic emancipation with package of programs.

VISION

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

MISSION

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

GOAL

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

LONG TERM OBJECTIVES

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

SHORT TERM OBJECTIVES

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

PARTNERS

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

PARTNERS IN DEVELOPMENT

The national and international development partners are:

- Palli Karma Sahayak Foundation (PKSF), Dhaka
- Chalice(A Catholic Sponsorship Project), Canada
- Local Government Engineering Department (LGED), Dhaka
- United Nations Development Program (UNDP), Dhaka
- World Food Program (WFP), Dhaka
- NGO Forum, Jessore
- Jessore Pourashava

STRUCTURE

RRF General Body (GB) consists with 21 members. The General Body members elects a seven (7) members Governing Body (GB) for five (5) years period to function. The Governing Body appoints the Executive Director to function as the Chief Functionary of the organization. The Executive Director appoints its counterparts in consultation with Chairperson of the Governing Body.

LEGAL STATUS

RRF is registered with the following Registration & Licensing Authorities:

Type of Registration	Registration #	Registration Date	Remarks
District Social Welfare (DSS)	Jessore24/85	28 August 1985	
NGO Affairs Bureau (NGOAB)	284	13 February 1989	Renewed up to Feb.2013
Societies Act (Joint Stock)	Khulna-84 28	December 2003	
Microcredit Regulatory Authority (MRA)	00026	05 September 2007	Renewed
European Aid	BD-2009-DNI-1106345178	23 June 2009	

STAFF POSITION

Skill Human Resources boost up the organizational strength and help create good working environment. The organization has been continuously giving on the job and off the job training to its staff on programs to make the employees efficient and effective.

Staff type	Staff		
	Male	Female	Total
Administrative Staff	08	01	09
Operational Staff	895	379	1274
Service Staff	102	20	122
Total	1005	400	1405

A total number of 1,429 dedicated and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.



Experience & Utilization of Donors' Fund

Donors	Period	Fund Received	Programs
VHSS	1988-1989	360,000	Health Activities
APHD	1989-1994	7,069,046	Functional literacy
NGO Forum	1988	20,550	Village sanitation
Enfance et Partage	1989	78,806	Education to children
CCFD	1985-1996	28,276,950	Education & Training
Fondation de France	1992	1,776,750	Relief Operations
NOVIB	1989-1993	9,089,338	Functional Education
CCCI/Chalice	2000 on going	703,263,858	Sponsorship, Relief
SDC	2000	7,167,600	Rehabilitation
Oxfam-GB	2000	16,285,792	Rehabilitation
Care Bangladesh	2000-2010	12,000,000	SHAHAR Project
Proshika	2000-2003	3,317,009	Networking, Relief
RDRS	2000	100,000	Relief Program
Islamic Relief	2000	933,955	Relief & Rehab.
Bangladesh Bank	1999 on going	16,000,000	Rural Housing
Narcotics Dept.	1997	10,000	Awareness Raising
LGED, Dhaka	1998-2006	6,734,994	Food Security Prog.
ICLARM/Worldfish	1999-2005	6,167,222	Aquaculture
Catalyst	2006-2008	5,969,961	Floriculture
WFP	2001 on going	367,609,013	School Feeding, EG,VGD
DANIDA	2005-2010	2,032,655	Strengthening Local Governace
PKSF	1992 on going	2,952,427,097	Microcredit
Bank Asia	2010 on going	50,000,000	Agriculture Loans
Standard Bank	2010 on going	60,000,000	Agriculture Loans
UNDP	2007-2010	323,715,018	Core Family Shelter
Public Health Dept.	2010 on going	1,084,600	Water & Sanitation
Idcol	2009 on going	1,808,760	Bio-Gas
Habitat	2011 on going	513,000	Shelter Repair
GRAND TOTAL		4,583,811,974	

INSTITUTIONAL CAPACITY ASSESSMENT

Rural Reconstruction Foundation has a long year practical experience in both Welfare and Development activities. She has already built-up a 1,560 member efficient human resources those who are capable to handle large projects.

Members of the Governing Body (1 January 2011-30 December 2012)

Sl	Name	Designation
01	Mr. Tarapada Das	Chairperson
02	Mir Rawshan Ali Mona	Vice Chairperson
03	Mr. Philip Biswas	Secretary
04	Dr. Shahana Khatun	GB Member
05	Mrs. Kalpana Sarker	GB Member
06	Md. Rafiqul Alom	GB Member
07	Mrs. Sunita Rani Adhikary	GB Member

Members of the General Body

Sl	Name	Designation
01	Mr. Tarapada Das	General Member
02	Mrs. Rawshan Ali(Mona)	General Member
03	Mr. Philip Biswas	General Member
04	Mrs. Kalpana Sarker	General Member
05	Mr. Rafiqul Alom	General Member
06	Mrs. Sunita Rani Adhikary	General Member
07	Dr. Shahana Khatun	General Member
08	Mr. Hares Uddin	General Member
09	Abu Sayed Md. Abdul Haq	General Member
10	Mrs. Monjuara Begum	General Member
11	Mr. Sudhir Mondol	General Member
12	Mrs. Maria Das	General Member
13	Mr. James L D' Rozario	General Member
14	Mr. Mashiul Azam	General Member
15	Mr. Abdur Rashid	General Member
16	Mr. Shamal K. Chowdhury	General Member
17	Mrs. Pia Magdalena Roy	General Member
18	Mrs. Mary Gomes	General Member
19	Mrs. Puspa Mondol	General Member
20	Mrs. Ratna Karmakar	General Member
21	Mr. Eduard Samir Mondol	General Member

MANAGEMENT TEAM

SI	Name	Designation
01	Mr. Philip Biswas	Executive Director
02	Mrs. Pinku Rita Biswas	Deputy Executive Director
03	Mr. Rabindra Nath Biswas	Director Finance & Accounts
04	Mr. Anjelo Das	Director - TARC
05	Mr. Pankaj K Sarkar	Director -Microfinance.
06	Mr. Martin Dies	Deputy Director- Finance & A/C
07	Mr. Abul Kalam Azad	Deputy Director- Training
08	Mr. Arun Kumar Biswas	Deputy Director - Internal Audit
09	Mr. Antony Biswas	Director - HRM

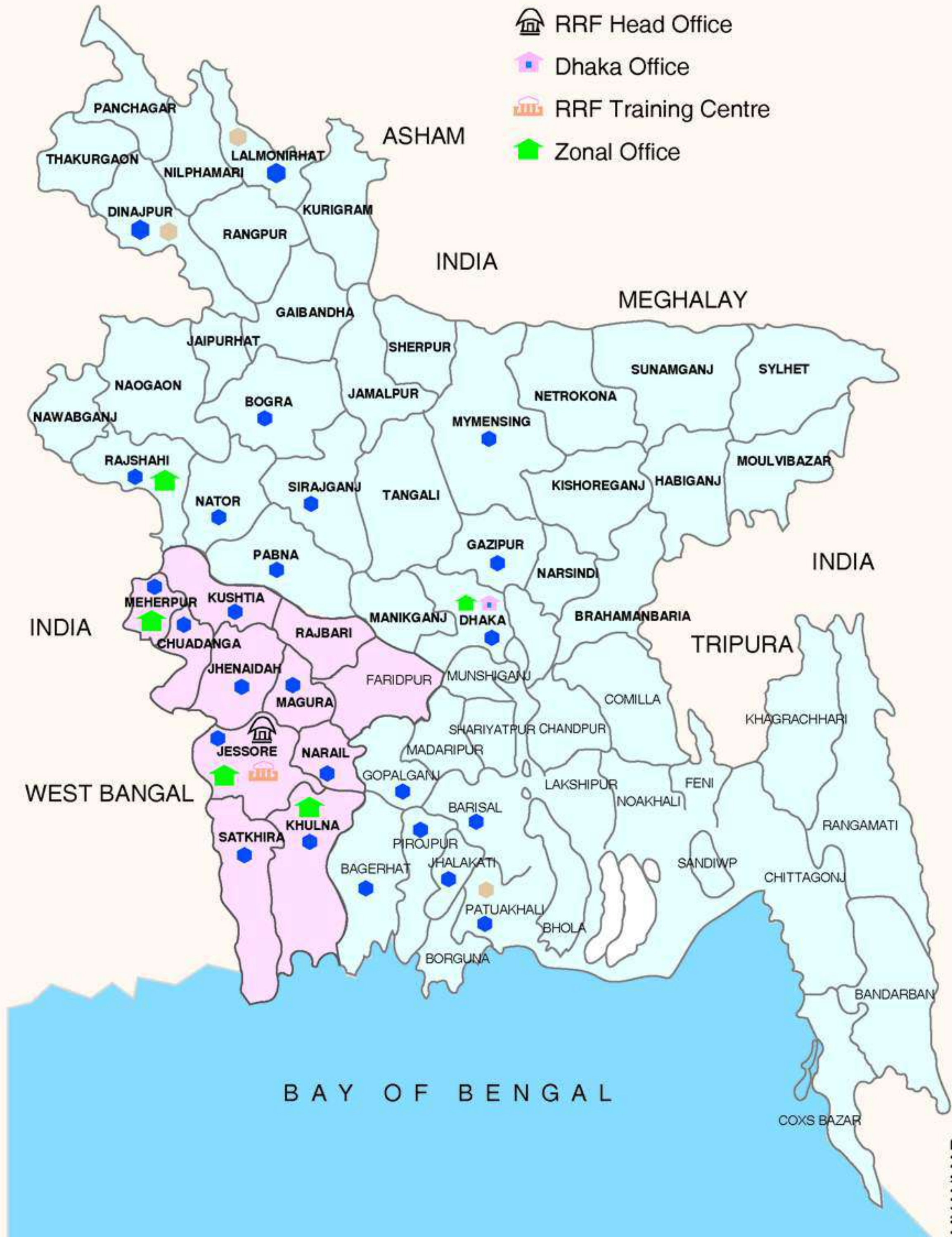
Geographical Coverage

SI	Division	SI	District	Upazila	Union	Villages
01	Khulna	01	Khulna	8	42	210
		02	Satkhira	5	37	190
		03	Jessore	8	65	528
		04	Magura	4	8	64
		05	Narail	3	13	72
		06	Jhenaidha	2	23	147
		07	Chuadanga	4	29	162
		08	Meherpur	3	25	283
		09	Kushtia	2	2	9
		10	Bagherhat	7	31	190
			Total	46	275	1855
02	Rajshahi	11	Rajshahi	7	34	172
		12	Natore	6	26	162
		13	Pabna	5	24	92
		14	Sirajgonj	2	8	35
		15	Dinajpur	2	5	10
		16	Lalmonirhat	2	3	13
			Total	24	100	484
03	Dhaka	17	Dhaka	4	13	90
		18	Gazipur	2	6	22
		19	Mymensingh	6	30	139
		20	Gopalganj	1	1	7
			Total	13	50	258
04	Barisal	21	Barisal	1	14	182
		22	Pirojpur	1	1	1
		23	Jhalokathi	6	2	57
		24	Potua khali	3	33	473
			Total	11	50	713
			G.TOTAL	94	475	3,310

MAP OF BANGLADESH

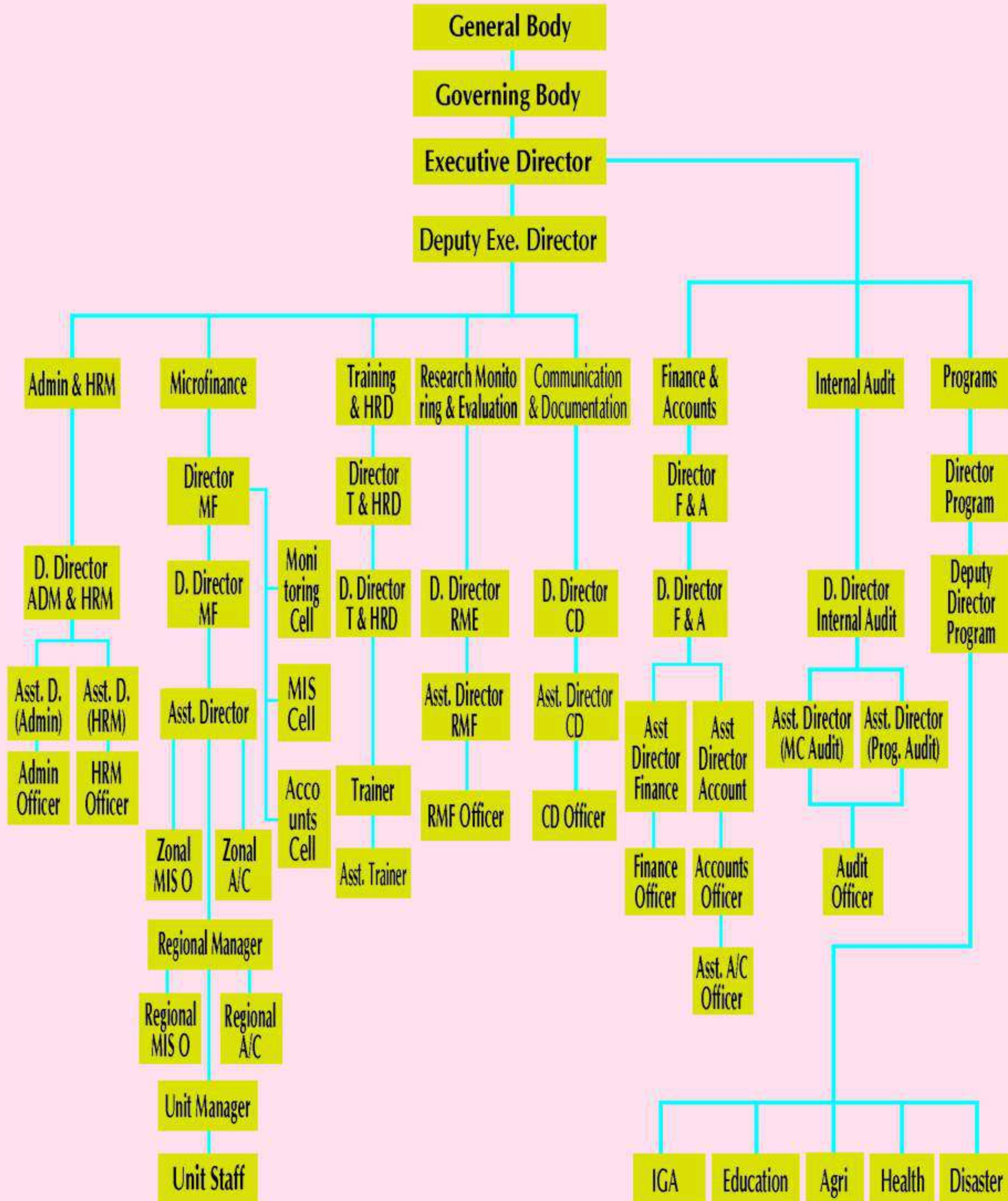
RRF Operational Area

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



ORGANOGRAM

Rural Reconstruction Foundation



CHAPTER

2

**Strategic
Planning**



Strategic Planning

SL#	Name of the Project	Year	Remarks
	1. Social Development Sector		
	A. Education		
1	Formal Education	2011-2016	
2	Sponsorship for Children Education	2011-2016	
3	Adult & Adolescent Education	2011-206	New
4	Food For Education	2011-2016	
5	Street Children/Child Labour	2012-2016	New
6	Vocational/Trade School	2011-2016	New
	B. Health		
7	Integrated Health Support Program	2011-2016	
8	Health Clinic/Hospital	2012-2013	New
	C. General		
9	Institutional Development	2011-2016	
10	Disable child development	2013-2015	New
11	Community Based Disaster Mitigation (CBDM)	2011-2016	New
12	Vulnerable Group Development	2011-2016	
13	General Management & Administration	2011-2016	
	2. Economical Sector		
14	Microfinance	2011-2016	
15	Money transfer	2011-2016	
16	Husking Mill	2011-2016	New
17	Agriculture Farm	2011-2016	
18	Handicrafts	2011-2016	
19	Jute Product	2011-2016	
20	Beauty Purlour	2011-2016	
21	Ottijyah	2011-2016	
22	Transportation	2011-2016	
23	Fuel Pump	2013-2016	New
24	Training & Resource Centre	2011-2016	
25	Training Cell	2011-2016	
26	IT Development	2011-2016	
	3. Political Sector		
27	Human rights & Good Governance	2011-2016	
28	Combating Violence against Women	2011-2016	New
	4. Cultural		
29	Cultural activities	2011-2016	New
	5. Environmental		
30	Bio-Gas & Solar Energy	2011-2016	
31	SHAHAR Project	2011-2012	
32	Water & Sanitation	2011-2016	
33	Disaster Management & Rehabilitation	2011-2016	
	6. Agricultural Sector		
34	Floriculture	2011-2016	
35	Pulse	2012-2016	New
36	Seed Production	2011-2016	New



CHAPTER

3

**Micro Finance
Program**



Micro-Finance Program (MF)

Goal of the Project: The goal of the project is to initiate and encourage deprived people to access in credit for lessening the poverty and eradicate the scarcity from the society.

Project Objective: The objectives of this program are as follows:

Objectives

- Promotion of accessibility of poor people into the credit program for income generation projects.
- 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.
- To involve the women in development project or generating income for their respective families as a means of empowerment are as follows.

Project Duration: Micro-Finance Program on going Rural Reconstruction Foundation has initiated this program in order to improve the economical status of the rural poor communities through raising social awareness. This program is being run in 119 units under 20 districts.

Project Donor: Pally Karmashayak Foundation (PKSF), Dhaka. Bank Aisa & Startand Bank, Jessore.

Status of Project Activities: June-2011

Name of Component

SI No	Component	SI No	Component
01	RMC	07	Seasonal
02	SRLP	08	UMC
03	FSP	09	SHAHOS
04	MEL-RLF(GOB)	10	RESCUE
05	UP(GOB)	11	Agriculture
06	LRP (DMLP)	12	EFRRAP

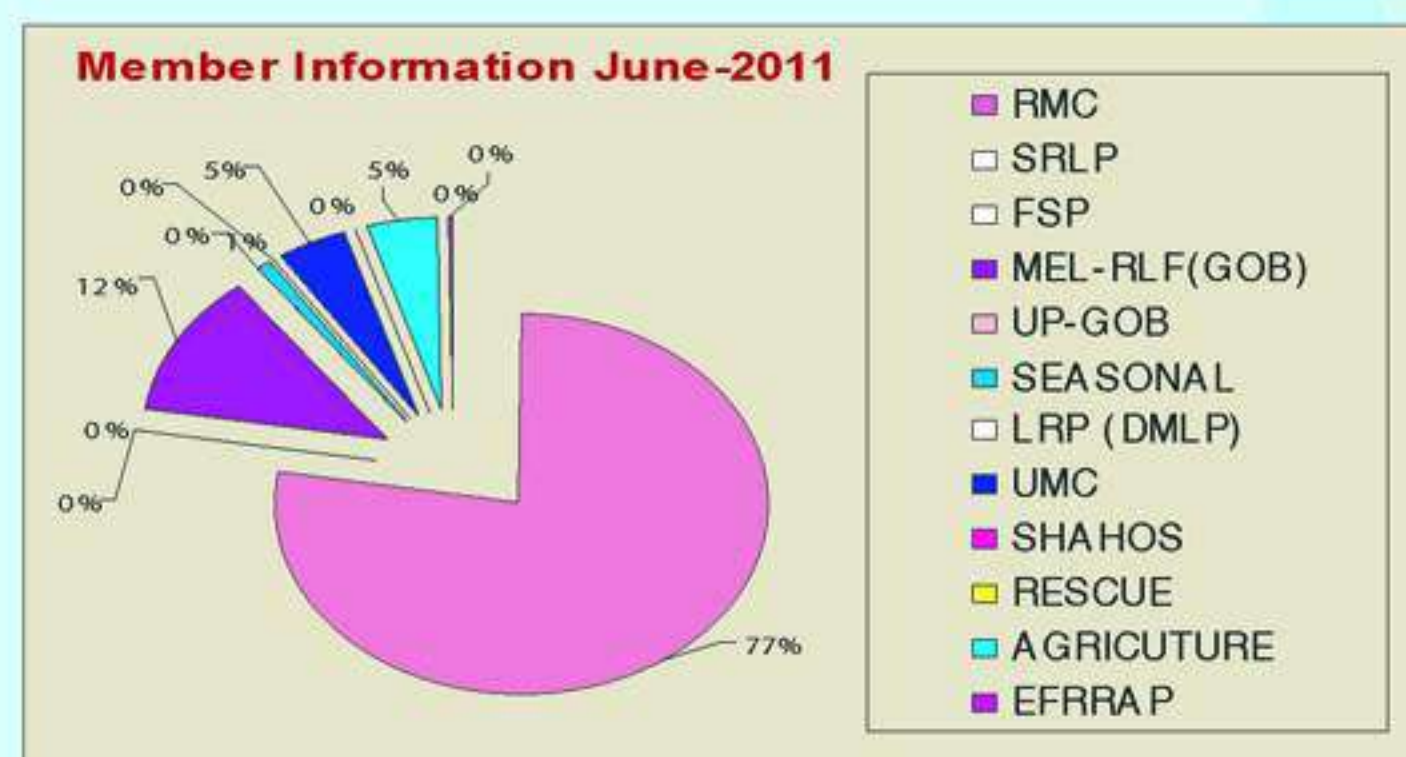
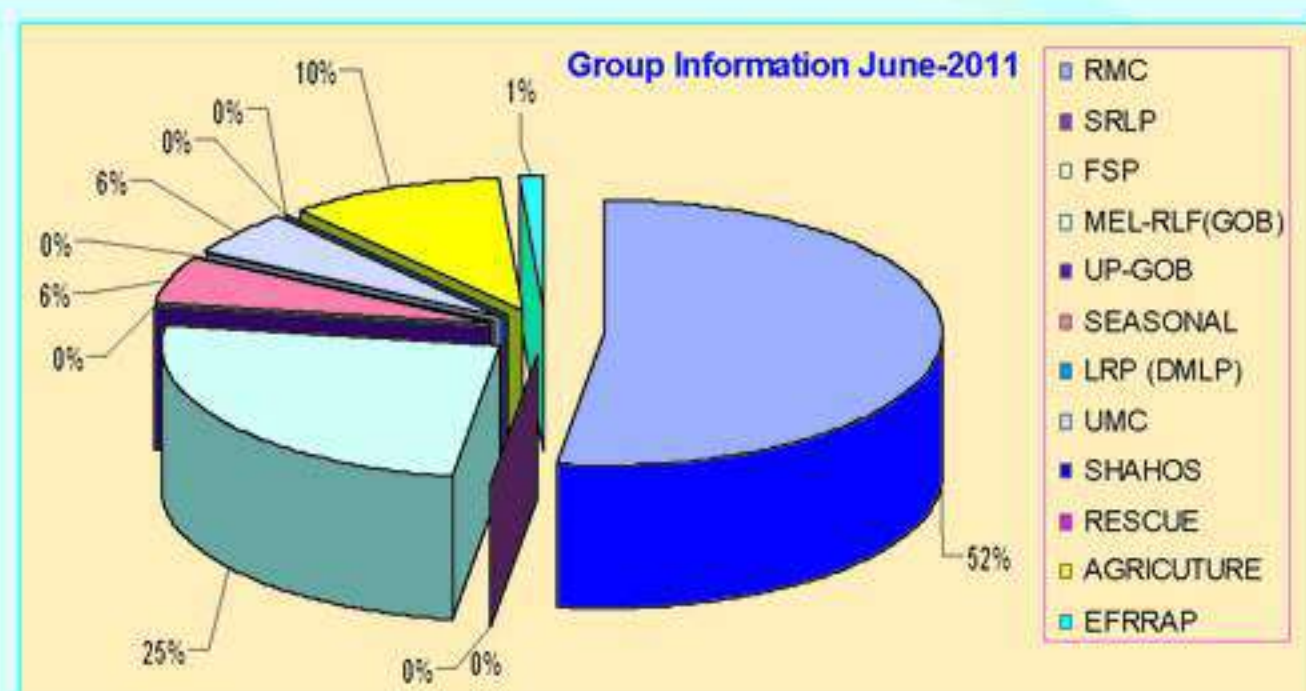
Target Group of Micro-Finance Program

- Landless Peasants
- Marginal Farmers
- Destitute Men and Women
- Hardcore Poor

Beneficiaries Status

Group & Member information: June-2011

Credit Program Name	Unit No	Group Information June 2011			Member Information June 2011			
		Male	Female	Total	Male	Female	Total	
PKSF	RMC	115	323	9911	10234	3733	181321	185054
	SRLP	0	0	0	0	0	1027	1027
	FSP	3	0	25	25	0	91	91
	MEL-RLF(GOB)	95	156	1796	1952	580	3297	3877
	UP-GOB	26	0	793	793	0	10762	10762
	SEASONAL	101	35	2116	2151	37	5483	5520
	LRP (DMLP)	7	0	106	106	0	419	419
	UMC	4	34	337	371	223	5639	5862
	SHAHOS	7	0	251	251	0	758	758
	RESCUE	16	0	853	853	0	3970	3970
	AGRICUTURE	108	63	2729	2792	222	8316	8538
	EFRRAP	106	7	1295	1302	15	3739	3754
Total PKSF	119	392	11,139	11531	4758	209426	214184	
Non-PKSF	AGRI(Bank Asia)	88	19	515	534	8	827	835
	AGRI(Standard Bank)	89	5	594	599	8	1153	1161
Total Non-PKSF	98	19	515	1133	16	1980	1996	
Grand TOTAL	119	392	11,139	11531	4758	209,426	214,184	



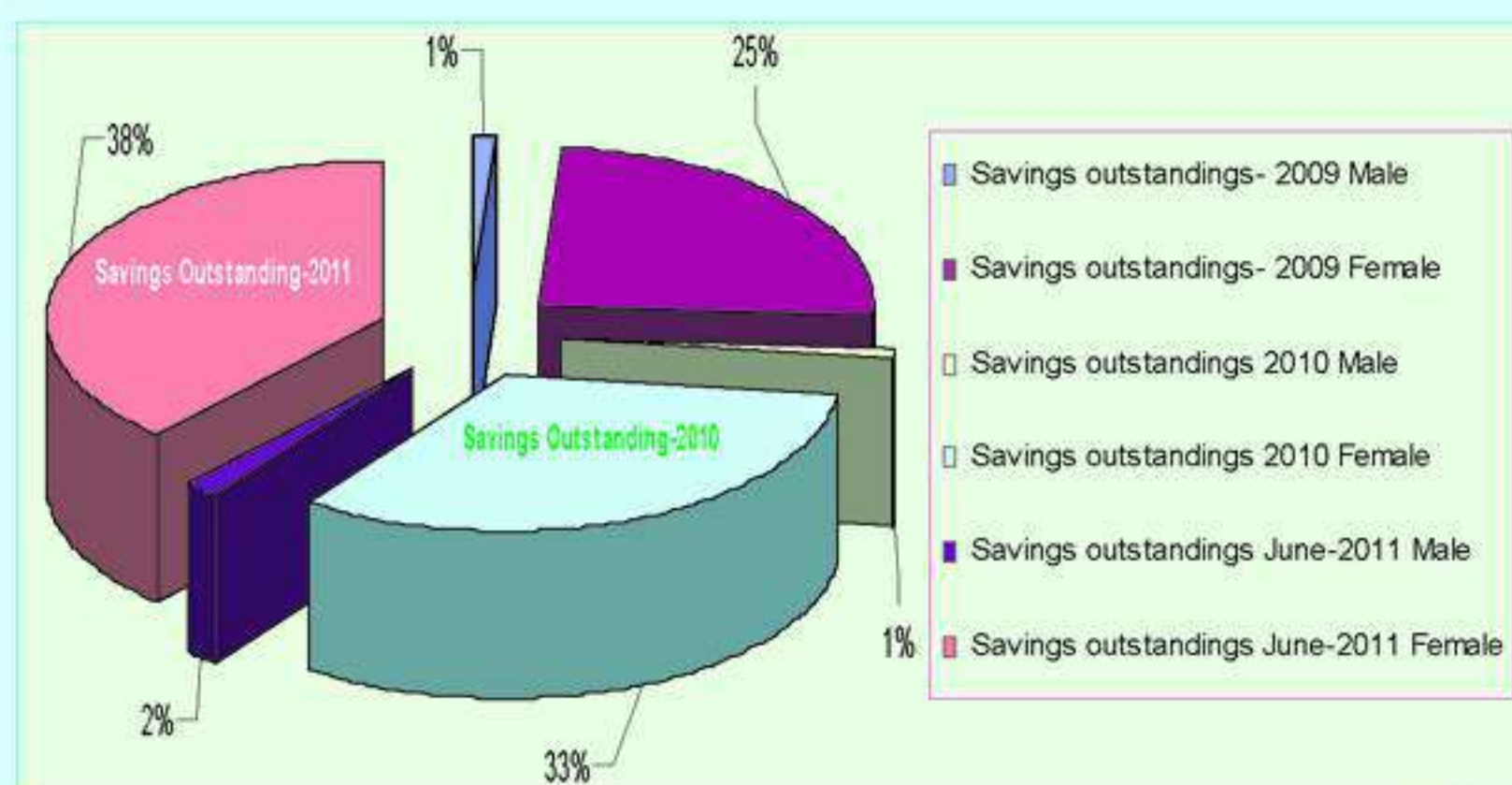
Project Location

Working Area Information -June-2011

Credit Program Name		No of District	No of Upazilla	No of Union/Municipal	No of Village/Ward
PKSF	RMC/SRLP	20	83	465	3,015
	SRLP	0	0	0	0
	Enterprise	0	0	0	0
	Others Credit program	0	0	0	0
	MEL-RLF(GOB)	15	45	264	746
	UP-GOB	5	13	56	234
	SRLP	0	0	0	0
	Enterprise	0	0	0	0
	Others Credit program	0	0	0	0
	UMC	3	9	34	78
	SHAHOS	3	7	43	197
	RESCUE	4	20	58	235
	Agriculture	1	1	3	5
	TOTAL		20	92	499

Savings Information June-2011

	Credit Program Name	Savings outstandings June-2009		Savings outstandings June-2010		Savings outstandings June-2011	
		Male	Female	Male	Female	Male	Female
PKSF	PKSF RMC	7581917	179542385	6004989	236819077	9834633	272374526
	FSP	0	11709	0	11074	0	10702
	MEL-RLF(GOB)	257936	11041529	706495	12778648	1904422	18063313
	UP-GOB	0	6249470	0	8873071	0	9563521
	UMC	737645	8724508	211965	12019754	490855	13829872
	AGRICUTURE	447614	365225	484181	1233674	525260	2281668
	LTDS	0	0	0	0	16900	392230
	TOTAL	9025112	205934826	7407630	271735298	12772070	316515832
GRAND TOTAL		214959938		279142928		329287902	



CREDIT REPORT INFORMATION JUNE-2009 TO JUNE-2011

Credit Program Name			June - 2009		June - 2010		June - 2011	
			Lonee	Outstanding	Lonee	Outstanding	Lonee	Outstanding
PKSF	RMC	Male	3432	28930257	2537	22082209	2920	23000337
		Female	155031	753581026	153250	703929412	144813	738222603
		Total	158463	782511283	155787	726011621	147733	761222940
	SRLP	Male	0	0	0	0	0	0
		Female	1027	11267661	1027	1120339	1027	1120339
		Total	1027	11267661	1027	1120339	1027	1120339
	FSP	Male	0	0	0	0	0	0
		Female	106	411662	97	364998	91	358727
		Total	106	411662	97	364998	91	358727
	MEL-RLF(GOB)	Male	29	3573920	141	6687345	580	20503273
		Female	1620	47740616	1721	63332224	3297	106446222
		Total	1649	51314536	1862	70019569	3877	126949495
	UP-GOB	Male	0	0	0	0	0	0
		Female	12572	3424897	10902	34832921	7910	28692246
		Total	12572	3424897	10902	34832921	7910	28692246
	SEASONAL	Male	16	3950000	0	0	37	706600
		Female	228	2096345	1261	13573900	5483	63344054
		Total	244	2491345	1261	13573900	5520	64050654
	LRP(DMLP)	Male	2	2725	0	0	0	0
		Female	730	1097734	419	394278	419	394277
		Total	732	1100459	419	394278	419	394277
	UMC	Male	265	2106555	161	956132	167	828484
		Female	4273	25957331	5044	28037356	4490	25250430
		Total	4538	28063886	5205	2993488	4657	26078914
	SHAHOS	Male	0	0	0	0	0	0
		Female	1212	781321	1183	3568120	758	2455556
		Total	1212	781321	1183	3568120	758	2455556
RESCUE	Male	0	0	0	0	0	0	
	Female	6017	224695	4607	18976409	3970	17319431	
	Total	6017	224695	4607	18976409	3970	17319431	
AGRICULTURE	Male	217	3673860	214	3401891	134	7250769	
	Female	408	6043003	4148	44749315	8260	99107467	
	Total	625	9716863	4362	48151206	8394	106358236	

EFRRAP	Male	1	4500	31	87181	15	26889	
	Female	3201	10704087	9310	26865233	3739	8486065	
	Total	3202	10708587	9341	26952414	3754	8512954	
Total PKSF	Male	3962	38686817	3084	33214758	3853	52316352	
	Female	186425	911863278	192969	939744505	184257	1091197417	
	Total	190387	950550095	196053	972959263	188110	1143513769	
Non-PKSF	AGRI (Bank Asia)	Male	0	0	0	8	134140	
		Female	0	0	0	827	8727060	
		Total	0	0	0	0	835	8861200
	AGRI (Standard Bank)	Male	0	0	0	0	6	90600
		Female	0	0	0	0	1155	11703632
		Total	0	0	0	0	1161	11794232
	Total Non-PKSF	Male	0	0	0	0	0	224740
		Female	0	0	0	0	0	20430692
		Total	0	0	0	0	0	20655432
	Grand Total	Male	3962	38686817	3084	33214758	3867	52541092
		Female	186425	911863278	192969	939744505	186239	1111628109
		Total	190387	950550095	196053	972959263	190106	1164169201





Income & Expenditure Account Information June - 2011

EXPENDITURE				INCOME			
Head of Accounts	June-2009	June-2010	June-2011	Head of Accounts	June-2009	June-2010	June-2011
FINANCIAL COST OF OPERATION				OPERATING INCOME			
Service charge to PKSF:	22237408	38401023	35,661,119	Service charges	168044037	185982674	249,180,666
Service charge to BANK:	0	0	2,496,255	NON OPERATING INCOME			
General and Admin. Expenses	138611117	162845510	145,099,534	Bank interest	2128161	8063436	781,225
LLP Expenses	6173608	23006009	8,430,230	Others income:	4729548	5374580	5,869,184
DMF Expenses	1319252	18598027	1,720,951	Total Non Operating Income	6857709	13438016	6,650,409
Total Expenses	168341385	226112369	193,408,089				
Excess income over expenditure	6560361	(26691679)	62,422,986				
TOTAL	174901746	199420690	255,831,075	TOTAL	174901746	199420690	255,831,075

Micro Finance Program of Information Ratio Analysis June-2011

Particulars	SlNo	Different Aspects of Microfinance Programs	June 2009	June 2010	June 2011
Program Outreach	1	Total Branch	98	119	119
	2	Total Samity	11350	11,196	11,531
	3	Total Member	214593	229,258	214,184
	4	Total Borrower	177157	174,675	165,231
	5	No of Credit officer	739	716	735
	6	Total Staff	1165	1,148	1,150
	7	Total Loan Portfolio(Tk in Crore)	91.977	97.30	116.41
	8	Total Overdue (Tk in Crore)	8.689	13.94	14.84
	9	Total Savings (Tk in Crore)	21.78	27.91	34.20
	10	Capital Fund (Equity)(Tk in Crore)	7.99	5.31	8.28
Productivity	11	Member per Branch	2190	1,927	1,800
	12	Borrower per Branch	1808	1,468	1,388
	13	Member per Samity	19	20	19
	14	Member per credit officer	290	320	291
	15	Borrower per credit officer	240	244	225
	16	Borrower Coverage %	82.55%	76.19%	77.14%
	17	Member Dropout rate	0	2.76%	8.47%
	18	Portfolio per credit officer (Tk in Lac)	12.45	13.59	15.83
	19	Portfolio Per Total Staff (Tk in Lac)	7.90	8.48	10.12
	20	Credit officer : Total Staff	1.58:1	1.60	1.56:1
Portfolio Quality	21	On Time Realization (OTR) (%)	92.19%	94.14%	95.82%
	22	Cumulative Recovery Rate (CRR) (%)	98.59%	98.20%	98.49%
	23	Portfolio at Risk (Tk in Crore)	12.88	16.81	16.41
	24	Portfolio at Risk (%)	14.01%	17.27%	14.10%
	25	Ovetdue as a % of Total Portfolio	9.45%	14.33%	12.75%
	26	% of Delinquent borrowers	0	-	-
Asset-Liability	27	Debt:Eguity	13.34:1	21.23:1	13.43:1
	28	Portfolio as a % of total Assets	73.40%	75.54%	79.48%
	29	Savings as a % of Loan Portfolio	23.68%	28.69%	29.38%
	30	PKSF Fund as a % of Loan Portfolio	91.07%	84.78%	62.87%
	31	Equity as a % of Total Asset	6.37%	4.12%	5.66%
	32	Investment - FDR as a % of Total Asset	7.80%	4.71%	1.90%
	33	Fixed Asset as a % of Total Asset	2.53%	2.50%	2.25%
	34	Cash & Bank as a % of Total Asset	14.30%	14.80%	14.31%
Efficiency	35	Surplus as a % of Income (Year)	-9.30%	-13.38%	11.98%
	36	Equity as a % of Total Income	9.41%	5.06%	6.36%
	37	Return on asset (ROA)	-0.0211	-2.13%	2.39%
	38	Return on Equity (ROE)	-0.2206	-33.42%	35.26%
Liquidity	39	Liquidity to Savings (FDR) %	23.73%	9.55%	6.55%
Risk Coverage	40	Loan Loss Provision (LLP) (Tk in Lac)	537.16	810.50	943.80
	41	LLP Investment (in Lac Tk)	269.84	186.78	1.84
	42	LLP Investment Surplus (deficit) in Lac Tk	267.32	623.72	941.95
Overdue	43	Overdue Opening (Tk in lac)	578.5	868.90	14.95
	44	Overdue For the month/ Year (Tk In Lac)	290.4	525.30	(11.39)
	45	Overdue Closing (Tk in Lac)	868.9	1,394.20	14.84

Rural Micro Credit (RMC)

Rural Reconstruction Foundation has initiated this program in order to improve the economical status of the rural poor communities through raising social awareness. This program is being run in 119 units under 20 districts.

The Progress Report of RMC -June 2011

Sl No	Particulars	Planning	Achievement	Achievement (%)
1	Net members	265072	214184	80.80%
2	Present Loanee	122730	165231	77.67%
3	Distributed Taka	1603160000	1347907000	84.08%
4	Loan realization	1372742063	1312695679	95.63%
5	Service charge realization	200120324	164086063	81.99%
6	Outstanding (Principal)	1075820426	761222261	70.76%
7	Savings Collection	202618342	202317426	99.85%
8	Savings return	207796780	157185370	75.64%
9	Savings Outstanding	501398467	313888575	62.60%

Micro Enterprise Loan-MEL (GOB)

Many beneficiaries under Micro Credit program have successfully changed their financial condition. With the change of the financial conditions of many of the beneficiaries, their business and project management skill also enhanced. In order to give them opportunity to extend their business and project, alongside the micro credit program, Rural Reconstruction Foundation has taken Micro Enterprise Loan -MEL.

Goal

To provide financial assistance to the successful beneficiaries of the micro credit program in order to under them self reliant as established entrepreneurs.

Objectives

- ❑ To create new employment opportunities.
- ❑ To increase production of local products.
- ❑ Change living standards through higher income.
- ❑ Uses of local resources.
- ❑ To enhance efficiency of entrepreneurs
- ❑ To render them self reliant

Ultra Poor (GOB)

Introduction

There are some NGOs working for the poor people to develop the economical status of the rural poor people. Though these organizations are providing some opportunities to the poor to get self-development, yet the real poor are always deprived of main follow of the program. They are not given the opportunity of micro credit, as they are ultra poor. 15 - 20% people like, baggers, day laborers, hawkers, divorced women, widow, separated etc are considered ultra poor. In 2002, PKSf started micro credit program for them and it has been experienced that the ultra poor are also able to do so. With the light of the past RRF started ultra poor program. The main objective of the program is to support financially to the ultra poor in order to upgrade their life style as well as to make them self-dependent.

Goal

The goal of the program is to involve ultra poor people into Micro Credit program in order to upgrade their life style raising socio-economic awareness among the communities.

Objectives

- ❑ To develop the poor community economically through loan support
- ❑ To involve the hardcore poor people with PKSf
- ❑ To create a model Micro Credit program for the hardcore poor
- ❑ To make them interest in savings scheme
- ❑ To arrange training to raise awareness and to build capacity

Seasonal Loan

After lot of investigation, research, experience and different studies on credit program RRF has realized that a big part of the loanees of micro loan for their different kinds of income growing seasonal works. They have to wait for a certain time to get profit from this investment. Again there are some businesses that they do for a certain time in the whole year. During that time this underprivileged member does not have any money and for that reason they take loan with high interest from local money lenders for this purpose. Considering this seasonal business Rural Reconstruction Foundation has decided to initiate the Seasonal Loan Program with the functional support and advice of PKSf.

Goal

The seasonal loan is to help members of micro loan program to create an opportunity for being self dependent by their extra income with the seasonal business besides the using of micro loan.

Objective

- To give seasonal loan to those who are unable to continue seasonal loan program because of their financial crisis on appropriate time.
- To encourage and help them to increase the growth seasonal products.
- To help the poor members to free themselves from the money lenders for seasonal harvests and other businesses.
- To upgrade the life style of the members by extra income.
- To make an opportunity for new investment by multiplying the loan.
- To extend different kinds of income developing activities through utilizing the local assets
- To cooperate the farmers for getting the right price for their seasonal products by distributing money on right time.
- To give them necessary intermediate financial support during their production.

Loan Amount

The lowest loan selling amount will be Tk.5000/= (Five thousand) and the highest amount is Tk. 25, 000/= (Twenty five thousand). The loan amount will be selected on the experience of loanee and considering of the project.

The Progress Report of Seasonal Loan-June 2011

Sl	Particulars	Loanee	Disbursement
01	Agriculture	2426	29786000
02	Flower	1719	21104000
03	Lather Business	319	3984000
04	Stock Business	203	2535000
05	Cow Fattening	2682	33502000
06	Goat	516	6448000
	Total	7865	97359000

The Progress Report of LRP-June 2011

Cum. Distribution	Cumulative Realization	Present Borrower	Loan Outstanding
30949500	30555223	419	394277

The Progress Report of UMC-June 2011

Group	Member	Borrower	Cum. Distribution	Loan Outstanding	Savings Balance
371	5862	4657	230732000	26079814	14338082

The Progress Report of SHAHOS-June 2011

Borrower	Cum. Distribution	Loan Outstanding
758	10000000	24555556

The Progress Report of MEL-RLF(GOB)-June 2011

Cum. Distribution	Cumulative Realization	Present Borrower	Loan Outstanding
589982000	463032505	3877	125949495

The Progress Report of Rescue-June 2011

Borrower	Cum. Distribution	Loan Outstanding
3970	39075000	17319431

The Progress Report of Agriculture-June 2011

Borrower	Cum. Distribution Loan	Outstanding
8394 344024000	106638236	2254856

The Progress Report of EDRRAP-June 2011

Borrower	Cum. Distribution	Loan Outstanding
3754	60504050	8512954

The Progress Report of SRLP-June 2011

Cum. Distribution	Cumulative Realization	Present Borrower	Loan Outstanding
145910000	144789661	1027	1120339

The Progress Report of FSP-June 2011

Cum. Distribution	Cumulative Realization	Present Borrower	Loan Outstanding
76537000	69480141	91	358727



Rural Housing Project

Bangladesh is one of the least developed countries in Southeast Asia having a large population, estimated at nearly 140 million living on an area of 122000 sq km. A large number of people do not have employment opportunities and the most of them are unskilled laborers who lack permanent job opportunities in the labour market. Due to their poverty, their houses are makeshift and can hardly withstand floods or tornadoes. The rural poor are virtually without proper shelter. Most of them live in thatched houses which can hardly withstand the vicissitudes of nature. Since the rural poor do not have enough resources in hand, they are unable to construct decent houses to live in. To improve their living conditions and secure the life of the poor people, RRF has taken the step to help the poor people to build house with the financial support of Bangladesh Bank's Grehayhn Tahabil.

Principle

Shelter is a fundamental need of the human being and everyone is entitled to have an adequate house to live.

Goals & Objectives

- To eliminate poor housing and homelessness in the rural areas by constructing adequate and basic housing for the homeless, ensuring better and secured housing facilities within their reach.

Situation of Micro Credit and Micro Enterprise Loan in Project Areas:

Sl	Sector	Past	Present
01	Micro Enterprise Loanee	15	51
02	Micro Credit	795 (RMC 725, Seasonal 70)	966 (RMC 866, Seasonal 100)
03	Total Loanee on Flower Production	810	1017
04	Targeted Enterprise Loanee	260	400



CHAPTER

4

**Education
Program**



Sponsorship for Children's Education

Goal of the Project

To prepare people of Bangladesh to be self-supported through education, life skills training and income generation by gaining ability to support and educate their children by their own means towards building a just society.

Project Objective

- To ensure that all sponsored children have gone up to standard VIII (basic literacy)
- To ensure the continual support up to standard X for those students who have passed standard VIII successfully and wish to continue his/her study
- To improve the educational standards of the weaker student by giving special coaching
- To provide monthly fixed allowance for those who passed standard X successfully and want to continue his/her study
- To arrange vocational training (mechanical, electrical, electronics, carpentry, welding, barbering, tailoring, craft, cooks etc) for the children those who are weak in study and not interesting to continue their general study
- To find out the hidden talent among the children and nurse them for their future wellbeing
- To create a healthy and harmonious environment where children and their family will enjoy nutritious foods.





- To provide clothing for elderly as well as sponsor children for adequate dignified appearance.
- To conduct training sessions for beneficiaries to provide training on food preparation, cooking etc.
- To provide means so that all sponsored children, family, elderly, staff and staff family maintain a reasonable health and well being.
- To provide means so that all sponsored children and elderly receive instruction to maintain a reasonable level of hygiene in their environment.
- To assist the sponsored and non-sponsored families (parents & drop out children) of working area to increase their income generating ability
- To create an atmosphere of community spirit with a program this promotes social and moral values
- To create awareness on health, hygiene, nutrition, social justice, moral values, environmental issues providing materials
- To strengthen the capacity of sponsored children regarding their rights, roles in the society

Project Duration: July 2010-June 2015

Project Donor: Chalice, Canada

Project Activities

- Provide yearly Admission fees, monthly school fees quarterly Exams. Fees and monthly for schooling children and monthly allowance for college students.
- Distribution of Educational Materials (Books, Khata, pen, pencil, eraser, sharpener, ruler, geometry box, color pencil etc), School Bag, School Uniform, Shoes & socks for sponsored children.
- Distribution of Festival Food & Nutrition packages and Dress during Eid-UI-Fitor, Durga Puja and Christmas.
- Provide Cloth for elderly and winter clothing for all children & elderly.
- Distribution 4 times of Children Hygiene Package (toothpaste, brush, soap, detergent powder, comb etc)
- Distribution of Monthly Nutrition & hygiene Package for elderly.
- Provide Special Gift for selected children & elderly
- Providing different Gift catalogue items (Latrine, mosquito nets, musical instruments, computers, water purification systems etc) in the community.
- Distribution of Christmas gift among the sponsored families.
- Arrange capacity building training for project Staff.
- Arrange different trainings for children (Career Plan training for class X Students, Computer Education for class SSC Students, Basic health care Training for VIII, Training on Hygiene related issue for VII.
- Arrange different Live Skill Training & IGA (Beautification, carpentry, bakery product, Jute product etc) Training for parents of sponsored children.
- Arrange issue based Courtyard Sessions for community people.
- Arrange Extra Curricular Activities (Art, Music, Dance competition for children, Winter Camp for grade IV to VI students and Yearly Gathering for all sponsored children & elderly.
- Formation of Child Forum in different areas.
- Participation in Network Meeting.
- Incessant and need based school & home visit
- Arrangements of Health checks up and provide medication for the children, elderly & community people.
- Arrange International and National day observation (Mother Language Day, Independence Day, Victory Day, Child Rights week etc).
- Observation of Chalice Days-15 yrs celebration of Chalice.
- Prepare CSP (Child Sponsorship Packet), Christmas Cards for sponsors.
- Timely communication with the donor and management.

Target Group of Project: Children & Elderly from ultra poor families

Beneficiaries Status

Male	Female	Total
2822	2845	5667

Project Location

SL#	District	Upazila	Union	Village
01	Jessore	Sadar	05	13
		Jhikorgacha	11	27
		Sharsha	02	05
02	Jhenaidha	Kaligonj	04	14
03	Satkhira	Kolaroa	04	08
04	Khulna	Khulna City	11	19
05	Bagerhat	Sadar	01	01
06	Meherpur	Mujibnagor	01	07
07	Dinajpur	Sadar	04	15
		Birol	01	03
08	Rajshahi	Sadar	01	02
		Paba	01	02

Staff Information

SL#	Designation	Male	Female	Total
01	Program Coordinator	1	0	1
02	Site Director	1	0	1
03	Finance Manager	1	0	1
04	Translator	0	1	1
05	Supervisor	12	6	18
06	Driver	1	0	1
07	Office Assistant	2	3	5





Shathi Can Dream now for a Happy Future

I am Shathi Mondol, my sponsor ID is SCD1099. My father is John Mondol and mother is Magdalena Mondol. I'm from Shimulia Village. Earlier our house was built by mud. We couldn't get proper meal in a day. My father was a day labor and mother was a Primary School teacher. My father had no land. Our family was very poor. When I was seven years old and studied in grade two, I was included into sponsorship Program. I passed grade five in 2003 then I admitted into grade six in St. Louis High School. My favorite subject was English. In the same year my younger brother was born, his name is Sabuj. I passed Secondary School Certificate (SSC) exam. in 2008 then I admitted in Shimulia College for higher study. I passed Higher Secondary Certificate (HSC) exam. in 2010. After that I admitted in B.A. (Hon) Degree. At the same time I have been appointed in RRF Barnamala Bidyapith as a school teacher. Now the dignity of me and my family has been increased. And lots of accesses have been created to the different segment. People of our community come to me to solve their problem and expect suggestion from me and my family. Now I can help my family by giving financial support. Our consumption has been boosted up. From my childhood I have been getting all kinds of help from Chalice through sponsorship program of RRF such as educational supports, nutrient supplement, clothing, awareness, life skill training and so on. Now my family's financial condition is little bit sound. My younger brother reads in grade six. His favorite subject is Bengali; day by day my family is being developing. We don't have to face any adverse situation regarding finance. I and my parents are grateful to RRF and to my Sponsor who helped me in my education and in my family during our critical time. Now I am aspiring for a significant and meaningful life with a good family tie whatsoever.

Barnamala Biddypith

Motto: We dream for an educated nation.

Vision: Barnamala Bidyapith envisages for a Flourishing educated nation by confronting over the current challenges of new century providing total quality education.

Mission Statement: Our moral and social obligations to Bangladesh are to make the all level children high quality citizen with fully prospective, creative, responsible, morally sound, good human with practice of values by which the "social capital" will be emerged in terms of comprehensive development of our country.

Goals: To establish The Barnamala Bidyapith as a long-term sustainable modern and renowned school by the year of 2015.

Long-term objectives

- To develop the children in their individual and national context evolving their morality, humanity, culture, social values and scientific imagination.
- To increase the education rate into 100% in particular catchments.
- To make the education program consolidated social product which accelerates the comprehensive development of the community.
- To make The Barnamala Bidyapith as a socially and economically established organization through providing total quality education.



Short-term objectives

- To boost up the quality of the education.
- To stop the drop out from the education.
- To ensure the study for 100% proper school going children in the particular School catchments.
- To retain the uninterrupted 100% pass rate.
- To help the students attaining class wise terminal competencies.
- To ensure the affiliation of the community people by community mobilization approach.
- To evolve the moral and humanitarian virtues of the students.
- To make the children interested for being toward school applying various pleasurable teaching-learning activities.

Project Duration: From 15 January, 2001 to everlasting.

Project Donor: Rural Reconstruction Foundation (RRF)

Project Activities

- Routine Teaching-Learning Activities (Class Teaching)
- Formative and Summative Evaluation
- Incessant and need based home visit
- Monthly guardian meeting
- First aid support
- Health check up and provision of medicine
- Cultural class and program
- International and National day observation
- CUB activity
- Co-Curricular Activities (picnic, wall magazine, gardening, assembly, sports etc)
- Issue Based Sub-Cluster Training for all teachers.
- Different Training for the capacity building for the school personnel.
- Mother gathering.
- Student Survey.
- Unremitting R&D

Target group of the project: Children from all level of the society in Bangladesh especially between the ages of 4 years to 14 years.

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. 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 Barnamal Bidyapith is survived only by RRF own contribution. Since its emergence Barnamal Bidyapith has been experiencing and performing to obtain its desired goals and objective.

Student Information

SL	School	Non-Sponsor			Non-Sponsor			Total		
		Boysl	Girls	Total	Boysl	Girls	Total	Boysl	Girls	Grand Total
1	Jessore	142	143	285	76	92	168	218	235	453
2	Kamarpara	146	149	295	63	51	114	209	200	409
3	Ulas	127	117	244	50	46	96	177	163	340
4	Kaligong	80	89	169	44	36	80	124	125	249
5	Ballobhpur	49	52	101	44	61	105	93	113	206
6	Khalishpur	83	84	167	81	59	140	164	143	307
7	Sonadanga	66	53	119	77	69	146	143	122	265
8	Mollikpur	40	50	90	47	44	91	87	94	181
9	Kagmari	54	62	116	12	9	21	66	71	137
	Total	787	799	1586	494	467	961	1281	1266	2547

Girls are 49.70% & Boys are 50.30%.

Sponsor students are 62% and Non-Sponsor students are 38%

Project Locations

SL	District	Upazila	Union/Word	Villages
1.	Jessore	Sadar, Jhikorgacha, Sharsha	16	47
2.	Jhenidha	Kaligong	6	7
3.	Meherpur	Mujibnagar	2	7
4.	Khulna	Sadar	6	0
Total	4 Districts	6 Upazilas	30	61

Staff Information

SL	Designation	Male	Female	Total
1	Senior Project Director	1	0	1
2	Head Master	0	3	3
3	In Charge	1	5	6
4	Assistant Teacher	5	77	82
5	Badli Teacher	1	0	1
6	Cultural Teacher	1	0	1
7	Peon	3	0	3
8	Aya	0	11	11
9	Cleaner	0	1	1
10	Security Guard	7	0	7
11	Van Driver	18	0	18
Total		37	97	134

73% of School Staff are female.

Impact study

- 95% student who passed the primary education from Barnamala Bidyapith is continuing their study in secondary level.
- Guardians of our school are performing as referral group in terms of enrollment in The Barnamala Bidyapith.

Advocacy

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

More Anticipation

- English Medium School
- Pre-School



Case: Barnamala Bidypith Ulashi

Barnamala Bidypith the main focus of the education program in RRF. This program is being managed by RRF own fund since the establishment of Barnamala Bidypith Ulashi in 2005 it has been executing so nicely. Among 9 school Barnamala Bidypith Ulashi is number 1 in ranking considering its quality of education, and pass rate. It is situated at in Ulashi under the sharsha upazila far from 40 km from Jessore. This school is surrounded by green tree and cultivating field in a very calm and wide space. 340 students are studying in this school where 274 students are sponsored by the chalice Canada. The discipline of students of this school is really tremendous; all the students come to the school wearing uniform, attend in assembly in time, and accomplish their lesson in daily basis. The teachers are also so discipline as well, very dedicated about teaching, careful about lesson and their tasks. They take extra initiative i.e. extra time class, co-curricular activities, school based teaching, applying various teaching methodology, use teaching aids, create wall magazine by students, home visit for weak and irregular student, parents meeting in monthly basis, exposure visit and so on.

At the end of 2010, in the combined merit list of all 9 schools, among the 10 student it had 8 students in the merit list, really incredible and so wonderful result it was. In 2010, 37 students of class five appeared in terminal exam where all the 37 students obtain first division marks where a student got talent pool scholarship and this school acquired the first place among all school of Sharsha upazila.

The community people of these school catchments are so cordial regarding school activities, they attend in all program and participate in different activities so actively for the school development. A nice bond between school and parent are found here in, nicely negotiated each other, in fact this is the key factor of the success of these school so far. In fact these the matters make us to dream for an educated community in this particular area.

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.

Goals

- To increase the Enrollment rate to the primary schools.
- To increase the attendance rate of the students at school.
- The 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.



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.

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 = HE



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	Bakergonj	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



CHAPTER

5

**Health
Program**



Integrated Health Service Program (IHSP)

Goal of the project

The goal of this Program is to ensure medical support to the poorest community as well as to raise awareness about Health in order to create a better life- style for them areas.

Project Objective

- To ensure Mother & childcare service of the areas.
- To provide medical support at a minimum cost.
- To assist the G Os & NGOs Health Organization in order to ensure medical support.
- To bring a positive conductive change in the society practicing Healthcare personally & environmentally

Project Duration: 2004.February (On Going)

Project Donor: RRF Own fund & Chalice

Status of project Activities

SI	Name of Activities	Planning	Achievement
01	Member Registration	9600	7386
02	Satellite camp	618	592
03	Mobile camp	166	112
04	Courtyard Session	786	774
05	Service to Patient	Actual	22786
06	Health education Session in school	144	144
07	Health Related Day observance	05	05
08	Participant to Meeting with the others Go &NGO office	05	05
09	Celebration Health Related Day observance	05	05
10	Blood Groping Camp in school students & Others peoples.	5000	5580
11	Health checkup to School student	5000	5580
12	Circumcision camp	60	50
13	Pregnant Delivery	80	45
14	Antenatal care(ANC)	1108	844
15	Postnatal care (PNC)	120	90
16	To provide HBAG Test persons	662	557
17	To provide HBAG Immunization(Hepatitis B) persons	662	557
18	Implementation Immunization center (EPI)	39	39
19	Eye Camp	02	02
20	Dental Camp	02	02
21	Free Treatment & medicine Service Camp	04	04
22	Patient Operations in Own Clinic	24	40
23	Diagnosis by Own Clinic (Blood, urine & Stool)	150	150

Target Group of Project: Group Members, out & authors People

Beneficiaries Status: Female & Child

Project location

SL	District	Upazila	Union	Village
1	Jessore	Sador, Avaynagar, Jhikorgasa, Sarsa, Monirampur, Kasobput, Rajgonj.	6	24
2	Meherpur	Meherpur, Mujibnagar, Bamundi	3	12
3	Khulna	Khulna, Fultala,	2	4
4	Rajsahi	Rajsahi sador, Poba	2	10
5	Jhinadha	Kajigonj	1	3
6	Bagerhut	Bagerhut	1	2

Staff Information

Sl	Designation	Male	Female	Total
1	Manager	0	1	1
2	Doctor	1	1	2
3	Nurse	0	2	2
4	Paramedic	1	4	5
5	Pathologist	1	0	1
6	Aya	0	1	1



Water & Sanitation Program

Goal of the project

The goal of this Program is to ensuring to safe water and sanitation facilities. community promoting sustainable change of hygiene behavior's.

Contributing in reduction of morbidity & mortality.

Project Objective

- Hygiene behavior change of community people.
- Access to safe water and Latrine Coverage.
- Capacity building of WWPC
- Hygiene behavior change in the society practicing School student and Dropout Children.

Project Duration: 1990, February on going.

Project Donor: NGO Forum.



Status of Progress Report

SL No	Activates	Planning	Achievement
01	Court yard meetings(women)	36	36
02	Male meetings	24	24
03	Word committee meetings	18	18
04	Coordination meetings	02	02
05	Union perished & local Stakeholders meetings	01	01
06	School Watson program meetings	01	01
07	School Watson follow up School Watson	01	01
08	Child to child Approach meetings	03	03
09	Celebration Sanitation Related Day observance	02	02

Project location

SL	District	Upazila	Union	Village
1	Jessore	Gonganondopur, Labutala	2	10
2	Meherpur	Meherpur Sador	3	5

Staff Information

Sl	Designation	Male	Female	Total
1	Manager	0	1	1
2	Paramedic	1	4	5

Results

80% families are aware on sanitation and instructions.

All school children conscious on water and sanitation.

Behavior regarding water and sanitation has been changed to the targeted areas.



Maternity Clinic

Goal of the project: The goal of this Program is to ensure medical support to the poorest community as well as to raise awareness about Health in order to create a better life- style for them areas.

Project Objective

- To ensure Mother & childcare service of the areas.
- To provide medical support at a minimum cost.
- To assist the G Os & NGOs Health Organization in order to ensure medical support.
- To bring a positive conductive change in the society practicing Healthcare personally & environmentally

Project Duration: 1988 on going

Project Donor: RRF Own Fund & Chalice



Status of project Activities

Sl	Name of Activities	Planning	Achievement
01	Member Registration	1200	1100
02	Satellite camp	48	48
03	Mobile camp	24	24
04	Courtyard Session	72	72
05	Service to Patient	Actual	2000
06	Health education Session in school	12	12
07	Health Related Day observance	05	05
08	Participant to Meeting with the others Go & NGO office	05	05
09	Celebration Health Related Day observance	05	05
10	Blood Groping Camp in school students & Others peoples.	500	580
11	Health checkup to School student	500	580
12	Circumcision camp	12	10
13	Pregnant Delivery	30	30
14	Antenatal care(ANC)	30	20
15	postnatal care (PNC)	30	20
16	To provide HBAG Test persons	200	200
17	To provide HBAG Immunization(Hepatitis B) persons	200	557
18	Implementation Immunization center (EPI)	39	39
19	Eye Camp	02	02
20	Dental Camp	02	02
21	Free Treatment & medicine Service Camp	04	04
22	Patient Operations in Own Clinic	24 persons	40 persons
23	Diagnosis by Own Clinic (Blood, urine & Stool)	150 persons	150 persons

Target Group of Project: Group Members, out & authors People

Benefeciaries Status: Female & Child

Project location: Jessore Sador, Avaynagar, Monirampur, Kasobpur

Staff Information

Sl	Designation	Male	Female	Total
1	Manager	0	1	1
2	Doctor	1	1	2
3	Nurse	0	1	1
4	Paramedic	1	0	1
5	Pathologist	1	0	1
6	Aya	0	1	1

Secondary Towns Water Supply & Sanitation Program (STWSSP)

Goal of the Project: The Project intends to reach the poorer segments of the urban population through the provision of public water standpipes, safe water points and community latrines in poor areas and areas not reached by the pipe network

Project Objective

- To identify the target beneficiaries.
- To enhance the level of awareness and knowledge of the target beneficiaries regarding hygiene, sanitation and water and to contribute to a positive change in the behaviour of the community members regarding water, sanitation and hygiene.
- To provide technical skills and assistance to the community members for enhancing their capacity to participate in construction and promotion of the water supply and sanitation facilities.
- To enhance the capacities of the community to operate and maintain the system.
- To increase the number of users of safe water supply and sanitation facilities through motivation, participatory activities, implementation and monitoring of the use of these facilities.
- To make people aware of the need to pay water tariff and assist the pourashava in the collection process of water tariff.
- To make people aware of the need to pay cost for sanitation facilities for covering the O&M cost of the facilities.

Project Duration: December 12, 2009 to June 12, 2011

Project Donor: Asian Development Bank through by the public health and jessore Pourashava



Status of Project Activities

Name of Activity	Plan	Achievement	Deviation	Region for Deviation
Water Supply Improvement, Sanitation Improvement & Institutional Development	Stand pipe-62 & Safe water30, CommunityLatrine 30, Public Latrine-15, & School Latrine-20 Groups.	Stand pipe-62 & Safe water30, Community Latrine 90, Public Latrine-11, & School Latrine-18 Groups	-60 (Community latrine) - -60	(Community demand is high)
Community Survey	9 Word	9 Word		
Stand pipe, Safe water, Community Latrine, Public Latrine & School Latrine Group Formation & Formation of Committee	Stand pipe-62 Safe water-30 CommunityLatrine-30 Public Latrine -15 School Latrine-20 ne-30	Stand pipe-62 Safe water-30 Community Latrine-90 Public Latrine -15 School Latrine-20	(Communities demand is high)	
Stand pipe, Safe water & Community Latrine Court Year Session & Door Step Service	Stand pipe-62 Safe water-30 CommunityLatrine-30 Public Latrine -15 School Latrine-20 ne-30	Stand pipe-62 Safe water-30 Community Latrine-90 Public Latrine -15 School Latrine-20		

Target Group of Project: The target Group of the project the Poorer people and Land less people (have no land)

Beneficiaries Status

Male	Female	Total
125	1163	1288

Project Location

SL#	District	Upazila	Union	Village/community
01	Jessore	Jessore Sadar	Jessore Pourashava	46

Staff Information

SL#	Designation	Male	Female	Total
01	Community Mobilization Specialist	01	0	01
02	Gender/Social Development Specialist	0	01	01
03	Office Assistant	01	0	01
04	Community facilitator	02	03	05
	Total	04	04	08

SHAHAR PROJECT

SHAHAR (Supporting Household Activities for Hygiene Assets and Revenue) Project is one of the component of integrated Food security Program of Care Bangladesh. SHAHAR is designed to improve overall household and food security among urban vulnerable Communities. In that point of view, RRF started the program on July 2000 initially 10 risky and less developed areas of Jessore pourasova. The initial period came to an end on July 2003 as Care Bangladesh stopped Technical support and completed observing activities and the evaluation of the program. For the 2nd stage of work, an Exit plan was prepared. And in the 7th year of that plan, RRF is running the program accordingly in the comparatively poor & risky areas of Chopderpara, Bezpara, Nasirsankarpur & Bakchar under 7,8 & 9 No ward in order to make a 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.

Goal of the Project: To protect and promote food and livelihood security of urban and vulnerable household people, living in the very risky areas of Jessore Pourasova

Project Objective

- To promote familiar income and protect community resources and assets
- To improve health, hygiene and nutritional practices of vulnerable high risky areas
- To promote effective and sustainable community based intuitional (CRMC/CDF) support system.

Project Duration: 2000 July to 2013 June

Project Donor: Care -Bangladesh

Status of Project Activities

Name of Activity	Plan	Achievement	Deviation	Region for Deviation
IGA Component				
No of Groups	0	25	-	-
Savings deposit	255840	189690	-66150	
Loan Collection	3538480	3538480	0	
HNN Component				
No of patient free medical camp for treatment	Actual	396	-	
Block Volunteers Meeting	Actual	24		
No of pregnant mother weight	Actual	420		
CMIS Component				
No of CRMC Meeting	60	50	-10	
No of Solid waste working area	01	01	-	
No of All Time school	100	95	-5	

Target Group of Project: Ultrapoor of Slum Area

Beneficiaries Status

Male	Female	Total
0	212	212

Project Location

SL#	District	Upazila	Union	Village
01	Jessore	Sadar	Word-7, 8, 9	10

Staff Information

SL#	Designation	Male	Female	Total
01	Fc	01		01
02	CDO		01	01
03	A/c	01	0	01
04	FO	02	0	02
05	H.V	0	01	01
06	Teacher	0	02	02



CHAPTER

6

**Human
Right**



Human Rights and Good 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 Simulia and Ganganandapur unions of Jhikorgacha upazila under Jessore district.



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

01. Continues education through group meeting on Legal Aid.
02. Courtyard session.
03. Legal advice camp at union level.
04. Day observance on Legal Aid and human rights.
05. Daily counseling at office.
06. Legal advice center at unite office.
07. Advocacy at village court.
08. Advocacy with up-Zillah disciplinary committee about legal aid.
09. 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

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



Vulnerable Group Development (VGD)

Introduction: The Vulnerable Group Development Programme is the National development intervention that exclusively targets ultra poor households. About 750,000 direct ultra-poor participants across the country received monthly food ration for the household and a development support services (inclusive of like skills and income generating skills 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 livelihoods VGD participants will be mainstreamed into regular NGO development programme after completing the cycle.

Rural Reconstruction Foundation has signed the Agreement on 19 March 2009 with World Food Programme 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.

Goal of Project: To ensure sustainability of development results and to provide women with opportunities to further improve their livelihoods VGD participants will be mainstreamed into regular NGO development programme after completing the cycle.

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.

Duration of the project/contract: 01 April 2009 to on going

Project Donor: WFP & GOB



Programme area of coverage: 16 Upazila under Bagerhat and Satkhira district in Bangladesh. The comprehensive report is in the bellow:

District	Upazila	Number of union	Number of beneficiary	Remarks
Bagerhat	Bagerhat Sadar	10	1353	
	Chitalmari	07	1023	
	Fakirhat	08	1508	
	Kachua	07	1594	
	Mollarhat	07	2191	
	Mongla	06	1896	
	Morrelganj	16	1997	
	Rampal	10	1787	
	Sarankhola	04	1636	
Bagerhat total		75	14985	
Satkhira	Assasuni	11	2345	
	Debhata	05	1384	
	Kaligonj	12	1796	
	Shyamnagar	12	2375	
	Satkhira Sadar	14	1817	
	Kalaroa	12	2224	
	Tala	12	1710	
Satkhira total		78	13651	
Khulna	Fultala	04	1317	
	Digholia	06	2064	
Khulna Total		10	3381	
Grand Total		163	32017	

Major achievements of the project

Training (Life Skill & IGA Training)

Sl#	Name of Training	
	Life skill	IGA
1	Personal Health & Hyiging	Enterpenership Development
2	Disaster Ricks Management	Cow & Goat Rearing
3	Mother & Child Health	Home Gardening
4	Food & Nutrition	Poultry Rearing
5	Women Empowerment	
6	HIV/AIDS	

Savings Status

Name of district	Savings collection		Reason for deviation
	Target	Achievement	
Bagerhat	11988000	11970480	651 VGD cardholders of Protapnagar, Gabura & Padmapukur Union Under Satkhira district was Un-reached during the project period due to natural disaster of AILA.
Satkhira	10920800	10488960	
Khulna	810320	810320	
Total	22908800	22459440	

CHAPTER

7

**Disaster
Program**



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.

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 Jhalokati. 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

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



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.

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 fall in our economy and also individual life.

Employment generation is one of the programmers under WFP's Emergency Operation targeted to vulnerable groups affected by high food prices and natural disasters in the country. EG activities develop / rehabilitate drainage and irrigation infrastructures: embankments; rural market access roads, homestead raising, ground rising for flood shelters, emergency livestock paddocks and raised seed- beds.



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 households.
- 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 @ Tk.14000/= each for income generation projects. 1884 participants purchased asset according to their business plan. Total cash grant money is 26,376,000/=. Our total distribution is that 14,86,32,375/= (Fourteen Core 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	Tk.
	Shoronkhola	02	512	Tk.
	Fakirhat	06	441	Tk.
	Morrelgonj	02	441	Tk.
Total		16	1884	Tk. 26,376,000



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 3,500 to taka 4,000, which is more than the monthly income /expenditure range of Taka 3,000-3,500

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 den=sity 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 permanent shelter to live from 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 Delwar's house to Kapali's 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 alive 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 More than 1000 families will be able to cultivate the vegetable Cash 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.



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	No 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 & 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	

Community Based Disaster Mitigation (CBDM)

Goal of the Project: The CBDM project aims to build resilience within communities, especially among the poor, marginalized, and socially excluded, to withstand natural hazards with less loss of life and assets.

The project will capitalize on the presence and capacity of local NGOs which are well-grounded within the community to ensure sustainability and efficiency in delivery. HFHI-B will provide technical orientation and training to the partner NGO from their institutional strength in disaster preparedness and mitigation including both structural (disaster resilient housing renovations) and non-structural (community assessment, planning, training, etc) interventions

Project Objective: Building the capacity of the disaster affected communities in order to mitigate their suffering during and after the natural calamities / disaster by

- Creating Village Disaster Management Committees (VDMC) in the disaster prone communities / institutions
- Reducing the vulnerability of communities to natural hazards by raising awareness of coping strategies
- Developing effective disaster reduction plans to help vulnerable communities prepare for natural hazards and respond effectively when they arise with specific focus on food
- Supporting and increasing the capacity of Union Disaster Management Committees (UDMC) and other local organization
- Increasing the number of disaster resilient houses in the selected communities
- Conducting construction training programs for community
- Providing capital funding and technical assistance to selected families to renovate their homes.
- Increasing advocacy for disaster management strategies throughout the community.
- Facilitating the communities to create a disaster emergency relief fund



Project Duration: April-October, 2011

Project Donor: Habitat for Humanity international Bangladesh

Status of Project Activities

Name of Activity	Plan	Achievement	Deviation	Region for Deviation
Community Selection and Orientation of the project objectives and activities	30	30		
Develop and/or orient and train community committees				
Introductory meetings/discussions	30	30		
Reactivate existing UpDMC/Union DMC	10	02	08	
Formation of UDMC, village disaster management committee	20	20		
Conduct 1/2 day orientation and training for each committee to understand its role and provide necessary content for fulfilling this role.	20	20		
Community Risk Assessment and Reduction	20	20		
Organize of community disaster risk assessments workshop - 30 person/1-day workshop	2	0		
Prepare of local disaster risk reduction action plans for 2 union, 30 person/1-day planning workshop	25	25		
Conduct 2 days training to community on Disaster Preparedness, First Aid, WASH, ACT, 30 person/training		0		
Raise public awareness and advocate for improved disaster management at the community level.	0	0		
Develop IEC materials (2 type of posters fliers) for public campaign that support the disaster preparedness and risk reduction plans.	0	0		
Install CBDM bill board	0	0		
Organized public meeting for advocate to community leaders for strong, sustained CBDM Program, 500 people/meeting	0	0		
Observe National Disaster Preparedness Day on 31 March 2010	0	0		
Hardware Intervention				
Family Selection	150	100		
DM/ACT construction	0	0		
Reporting				
Monthly (with October)	2	2		
Quarterly	1	1		
Final	1	0		

Target Group of Project

- Family must live in the disaster prone area
- Potential beneficiaries home will vulnerable to considering natural disaster, health, unsustainable building material etc
- Family must have need and willingness on disaster mitigation retrofit.
- Be willing to abide all rules and regulations as established by RRF & HFHI-B
- Family must have Income range BDT 3000-10,000 per month
- Family must have stable income range and capacity to meet repayment as per agreed schedule
- Agree to assist in the construction/renovation for their home through manual labor (sweat equity) during house construction/renovation.
- Agree to deposit 20% down payment (In cash, Material in kind and additional labor) for renovation before the loan is disbursed.
- Agree to pay loan installment (monthly/weekly) on regular basis per the loan and repayment calculation chart for the proposed intervention.
- Out of micro finance Brower of RRF can also eligible to receive loan as per the rules and regulation.
- The family permanent establishments to the area stay for minimum three years & HO have national ID card/Union Parishad Chairmen Certificate.



Beneficiaries Status

Male	Female	Total
465	285	750

Project Location

SL#	District	Upazila	Union	Village
1	Satkhira	Assasuni	Assasuni	Durggapurr
				Kurikownia
				Harrivangga
				Khasarabad
				Daserhati
				Balabaripur
				Sotkana
				Natana
				Thakurabad
				Hasnkhali
				Kodonda
				Darmohaty
				Sabdalpur
				Kamlapur
				Gayakhaly
				Shetolpur
				Sriula
Bukharahati				
Laxmikhaly				
Puejala				

Staff Information

SL#	Designation	Male	Female	Total
1	Director	1	0	1
2	Project Coordinator	1	0	1
3	Project Manager	1	0	1
4	Accounce Officer	1	0	1
5	CO	1	0	1
6	Service Staff	1	0	1

Emergency Relief

Since establishment of this organization its takes play a major role in the field of post disaster management and rehabilitation. In 1991, 1997 1988, 2000, 2004. 2005. 2007and 2009 flash flood, water logging, Tornado, Cyclone Sidr, and Cyclone Aila, people was displaced from their home. In that time our organization provided necessary support to the flood affected people by the assistance of several aid agencies such as OXFIRME, Islamic Relief, World Food Programme, UNDP, Chalice CANADA, Rangpur Dinajepur Rural Service (RDRS), Credit and Development Forum (CDF) and core fund of this organization.

In early 1991 The devastating Cyclone hited in Urirchar in Noakhali & Chittagong in 1991, it was estimated that around 250,000 human souls lost their lives. RRF with the financial supports from NOVIB, Holland & Foundation de France, Paris distributed food items and medicines under relief program and under rehabilitation program constructed 60 houses, given fishing boats and nets, milking cows, road repairing etc.

deadly and devastating cyclone was hit in Greater Chittagong districts more than 2 lak people died and infrastructure totally damaged. In that time this organization also came to stand behind the hopeless people and provided necessary aid services to them.

On the contrary, in 2000 A sudden heavy rainfalls in India aggravated the flood situation inundating a vast area of the Southwestern part of the country causing unbelievable miseries and agonies in the lives of the people. It demolished houses, roads, bridges, culverts and standing crops making people homeless and helpless. In this situation RRF came forward with both relief and rehabilitation measures with RRF's own fund and donor's fund. RRF extensively distributed food items, clothes, medicines and temporary shelters amongst the flood victims with the help of OXFAM-GB, Islamic Relief, SDC, CCCI, Canada, Care Bangladesh, RDRS, RRF own fund and PKSF. Under the rehabilitation programs, over 4500 houses were constructed, seeds and seedlings were distributed, roads were rebuilt/repared, schools were repaired, toilets in the schools were re-built, tube-wells washed.



RRF with the assistance from World Food Program, Dhaka under emergency program implemented "School Feeding Program" (Post Flood Rehabilitation) in Jessore, Jhinaidha, Chuadanga and Meherpur for the school going children where 304,690 children received High Energy Biscuits every school day starting from 2001 - 2005. We distributed over 17464 MTs of biscuits amongst the school children. RRF play a Lead NGO in that time.

On the other hand, during that time over 3000 pregnant and post-delivery mothers was seriously affected and suffering from malnutrition. In that time RRF with assistance from WFP provided High energy content biscuits to fulfill their nutrition requirement

In early 2004 a tornado hit some villages in Abhoynagar, Jessore that demolished hundreds of houses in these villages and people became homeless. RRF from its own fund distributed CI sheets and bamboos amongst victims for construction of houses

A devastating Tsunami affected the South Asian Countries in December 26, 2004 during that time RRF Contributed the Tsunami affected people with financial assistance

destructive Tornado seriously attacked in Abbhynagar Upazilla under Jessore district. In the same year deadly and devastating flood was also hit almost all districts in Khulna division and major affected upazillas are Jessore Sadar, Monirampur, Kashobpur, Avounagar, Jhikorgacha, Bagharpara, Chuagacha, and Sharsha under Jessore District and Kolora, Asasuni, Shamnagar, Satkhira Sadar, Tala under Satkhira district. This flood was affected the road, house, crops, fish, school & college, tub-well. Losses amount approximately, \$ 3330216 (RRF preliminary Survey report). Initially Rural Reconstruction Foundation was distributed dry food to the maroon people near about 1500 families. After post rehabilitation our organization provided housing materials to 50 families among the Tornado affected people.

A sudden heavy rainfall caused flooding in Sharsa Upazila that caused hundreds of people were displaced from their homes and crops were badly damaged. During this period RRF from its own fund distributed relief goods amongst the flood victims.

A devastating tornado 'SIDR' hit the South-western part of the coastal belts causing a heavy destruction to both men, animals, crops, houses and forests on 15 November 2007. At the same time a severe flood also affected in the Northern part of the country that caused an enormous destruction to people, animal, crops and environment. WFP, UNDP, DFID, Chalice, PKSf and RRF helped victims by giving relief materials, both cash and kinds(cash for work). Working area were: (1) Jessore: Sagardari, Monirampur, Jhikorgacha, Sharsa, (2) Magura: Sadar, Salikha, (3) Khulna: Terokhada, Digholia (4) Bagherhat: Sadar, Sarankhola, Morelgonj, Chitolmari, Mollarhat, Rampal, Fakirhat (5) Satkhira: Assasuni, Budhata, Shyamnagar, Tala, (6) Lalmonirhat: Sadar, Aditmari (7) Jhalokati: Rajapur upazilas.

Types of projects undertaken: (1) Emergency Relief Distribution (2) Cash for Work (3) Repairs of Houses for Sidr affected victims (4) Core Family Shelter Project (5) Restoration for essential Community Infrastructure

All activities like relief distribution and post disaster rehabilitation program was done with active participation and cooperation of rural communities and local institution. A survey program was done with the help of Unit office, local institution and civil society and major losses was identified. The then community based group was established name action group and to implement relief and rehabilitation program among the major affected areas.

CHAPTER

8

**Self-Reliance
Program**



RRF Jute Products

Goal of the Project: Goal of the project are so many such as - Advertisement global situation of jute diversities. Awareness our environment poverty elevation. Social empowerment of women, etc.

Project Objective: Preparing exclusive bag. Globally utilize. Marketing domestic and overseas market. Remove unemployment, etc.

Project Duration: 22 August in 2010 to till now.

Project Donor: RRF won project.



Status of Project Activities

Name of Activity	Plan	Achievement	Deviation	Region for Deviation
School bag	9320	4976	4344	4694 pies for 2012
Ladies bag	1227	1227	---	---
Gents / others	1698	1698	---	---

Target Group of Project: Sponsor child's parent (Mother), beneficiaries of RRF

Beneficiaries Status

Male	Female	Total
---	20	20

Project Location

SL#	District	Upazila	Union / word	Village
1.	Jessore	Kotoali	5 No	Chachara
2.	Jessore	Sharsha	Navaron	Ulashi

Staff Information

SL#	Designation	Male	Female	Total
1	Deputy Director (Training)	01	01	01
2	Manager - IGA	---	01	01
3	Fashion Designer	01	---	01
4	Trainer / Asst. Trainer	01	01	02
5	Accountant cam Storekeeper	01	---	01
6	Guard / Cleaner	01	01	02

Handicraft & Swing Center

Goal of the Project: Advertisement of RRF. To keep our products in tradition. Social empowerment of women, etc.

Project Objective: Make a good factory to remove unemployment and to make economical solvency of women.

Project Duration: 1st July in 2001 to till now.

Project Donor: RRF won project.



Status of Project Activities

Name of Activity	Plan	Achieveme	Deviation	Region for Deviation
School & Festival dress	13,878	11,919	1,559	For Christmas, 2011
Sharee, Panjabi, 3pies & Fatua	267	267	---	---
Household & others	157	157	---	---

Target Group of Project: Sponsor child's parent (Mother), beneficiaries of RRF.

Beneficiaries Status

Male	Female	Total
10	120	136

Project Location

SL#	Designation	Male	Female	Total
1	Deputy Director (Training)	01	01	01
2	Manager - IGA	---	01	01
3	Fashion Designer	01	---	01
4	Trainer	---	01	01
5	Accountant cam Storekeeper	01	---	01
6	Office assistant	---	01	01
7	Guard / Cleaner	01	01	02

Oitizzo Fashion House

Oitizzo collect the garments on the basis of different religious and cultural festival applying own design and innovation. Normally the destitute people especially the under privilege women are employed here to manufacture the garment events with the heritage of Jessore handicraft domain. We aim to assist to boost up the under privilege peoples' livelihood and income level through this self-reliant project. In fact this is the exhibition center and sales center as well. We want to establish this Fashion house as a pioneer in this part of Bangladesh exclusively. Some events i.e. Three Piece, Shari, Slipper, Shoes, Cosmetics, Under Garments that are the main events we exhibit and sale here in.



Income & Expenditure June 30, 2011

Expenditure	2010-2011	Income	2010-2011
Dress Purchase	227110		
Salary & Allowances	35510		
Printing & Stationary	18488	Sales	106301
Office Maintanance	41763		
Bank Charge	1483		
Office Rent	31930		
Travelling & Daily Allowance	16960		
Electricity	2645		
Vehicle, Fuel. Rep & Mait	921		
Staff Meeting & Fooding	240		
Labor Charge	1860		
Others	100		
Entertainment	1305		
Transport	1700		
Computer Repair & Maunt.	1470		
Material Expenses	103900		
Depreciation Expenses	152325		
Total Expenditure	639710	Total Income	106301
Excess Income over Expenditure	(533409)		
Total	106301	Total	106301



Anjel Beauty Parler

Anjel Beauty Parler a completely air conditioned service providing sector in beautification sector executed by RRF own fund. The main feature of this project is in a lovely piece of pleasant atmosphere this project is run by the expert workers applying the latest technology. We cover all the events of beautification in present context.



Income & Expenditure June 30, 2011

Expenditure	2010-2011	Income	2010-2011
Salary & Allowances	202429	Service Income	
Printing & Stationary	17939		116990
Office Maintanance	10195	Bank Interest	
Bank Charge	991		1805
Office Rent	20400		
Travelling & Daily Allowance	3510		
Vehicle, Fuel. Rep & Mait	2076		
Staff Meeting & Fooding	2480		
Material Expenses	37027		
Labor Charge	500		
Honarium	5000		
Advertisement	1800		
Decoration	9020		
Entertainment	575		
Total Expenditure	313942	Total Income	118795
Excess Income over Expenditure	(195147)		
Total	118795	Total	118795

RRF Transportation

It is another project belongs to HRD where it has 3 Eicher Trucks and 1 Bus with 42 seats. Under this project we provide the services to individual and different organization carrying goods. It is also the part of IGA project of the organization.

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.

CHAPTER

9

**Training &
Resource Centre**



TRAINING & RESOURCE CENTRE

Goal of the Project: SKILL DEVELOPMENT

Project Objective

- To Create Human Resource.
- To Assist Small Ngo/Others To Conduct Training/Workshop Etc.
- To Research On Different Issues.

Project Duration: From 1991 To Till

Project Donor: CCFD, EEC & own fund of RRF

Status of Project Activities: Training, Meeting, Workshop, Gathering Etc.

Target Group of Project: NGO, GOVT, PRIVATE COMPANY & OTHERS.

Project Location: Jessore Sador, Ramnagor

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 presence will make fruitful and much more pleasant of our centre.



Staff Information

SL#	Designation	Male	Female	Total
01	DIRECTOR	01	-	01
02	SERVICE MANAGER	01	-	01
03	ACCOUNTANT	01	-	01
04	OFFICE ASSISTANT	01	-	01
05	TECHNICIAN	01	-	01
06	COOK	01	-	01
07	ASST. COOK		03	03
08	TABLE BOY	01	-	01
09	NURSERY MAN	01	-	01
10	LIVE STOCK CARETAKER	02	-	02
11	SALESMAN	01	-	01
12	GARDENER	01	-	01
13	CLEANER	-	05	05
14	CARPENTER	01	-	01
15	SECURITY GUARD	05	-	05

LIST FOR VENUE USER'S FROM JULY 2010 TO JUNE 2011

SL NO.	NAME OF ORGANISATION/INSTITUTION	BATCHES
01	RURAL RECONSTRUCTION FOUNDATION - RRF	61
02	JAGORONI CHAKRO FOUNDATION - JCF	04
03	GRAMEEN SHAKTI	03
04	PUJA PARISHAD, JESSORE	01
05	THE HUNGER PROJECT	10
06	SHISHU ACADEMY	02
07	INTER COOPERATION	03
08	BURO BANGLADESH	03
09	IDCOL	02
10	WORLD VISION	04
11	COMPASSION	15
12	DIPTI	06
13	DHAKA AHSANIA MISSION - DAM	09
14	CATHOLIC JUBO SHANGHO, JESSORE	01
15	BANGLADESH NAJRIN MISSION	01
16	UNDP	01
17	PMS	01
18	BANGLADESH NGO FOUNDATION - BNF	03
19	ASIA ARSENIC NETWORK - AAN	03
20	THE CATHOLIC KHUL. DIOSIS	01
21	UNICEF	01
22	ROTARY CLUB OF JESSORE CENTRAL	01
23	BANGLALINK	01
24	CARE BANGLADESH	03
25	RED CRESCENT	01
26	RIGHT JESSORE	01
27	AD DIN	01
28	PARAGON	02
29	ENGLISH IN ACTION	01
30	BLRP	01
31	PARITRAN	01
32	GENERATION BANGLADESH	01
33	CIMMYT	01
34	SOUTH CLUSTER	01
35	AIN O SHALISH KENDRO - ASK	01
	TOTAL =	152

CHAPTER

10

**Agriculture
Program**



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.
- ❑ Help to eradicate the malnutrition from the society.

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	
			Telegati	150	
			Chingrakhali	150	
3		Morrelgong	Ponchokoron	137	
			Jewdhara	120	
4		Shoronkhola	Rayenda	78	
			Dhansagor	60	
5		Mollarhat	Gangni/Chunkhola	210	
			Noihati	116	
6	Khulna	Rupsha	Ghatvog	116	
			TS Bahirdia	99	
Grand Total				1699	

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 Ty	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

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

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. Discussion Rose Cultivation & Pruning
- To ensure value add by quality products and post harvest management.

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.



CHAPTER

11

**Environment
Program**



Bio-gas Project

Goal of the Project

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

Project Objective

01. To get the facility fresh and save fuel.
02. The facility of cooking free from waste.
03. Don,t blacken jar and cooking house.
04. Don,t use fuel ,straws an firewood.
05. Save time and help the other works beside cooking.
06. The want of firewood ,harmul of the health.
07. Don,t polite our environment.

Project Duration: 2010 to 2016

Project Donor: Natioal Domestic Biogas and Manure Programme (NDBMP)

Status of Project Activities

Name of Activity	Plan	Achievement	Deviation	Region for Deviation
Biogas (project)	15	90	Khulna	Jessore, Navarun, Chuadanga, Meherpur Khulna

Target Group of Project

Plant owner have been Four cow and Two hundred broiler this Project.

Beneficiaries Status

Male	Female	Total
75	15	90

Project Location

SL#	District	Upazila	Union	Village
1	05	14	153	770

Staff Information

SL#	Designation	Male	Female	Total
1	In Charge (Biogas project)	01	-	01
2	Project Engineer	02	-	02
3	Marketing Executive	01	-	01

Success Case Study

Background of owner

Name: Ashia Begum, Husbands name:-Mohabbat Ali, Village:-Bngrame, Union:- Pembag, Post office :-Mogura hat , Upazila:- Ovinogor, Dist:- Jessore.

Qualification :- S.S,C

Fsmily Members:-Four.

Making plant date:-28.01.11

Owners income condition before making plant

Property -2 Begia, Value-250000 Tk, Building -1 Value-150000 Tk , Ornament-1 Vorie Value-40000 Tk, Cows-5 Value-150000 Tk Mounthly income 7000 Tk, Mounthly Expenses 6500Tk, Fuel Expenses 900 Tk, Docter Expenses 1500Tk

Owners income condition after making plant

Property-2 Begia, Value-500000 Tk, Building -1 Value-150000 Tk , Ornament-1 Vorie Value-55000Tk, Cows-5 Value -275000 Tk Mounthly income 12000Tk, Mounthly Expenses 9000Tk, Fuel Expenses 0 Tk, Docter Expenses 900 Tk

So I pay to all improvement of her life.



CHAPTER

12

**Support Cell
Program**



Monitoring & Evaluation Cell

Goal of the Monitoring & Evaluation Cell: Rural Reconstruction Foundation (RRF) has a monitoring & evaluation cell. The cell performed the effectively monitoring the activities of RRF. Monitoring is the process of gathering the analyzing data on the progress of on going activities and providing feedback information to management for taking corrective action. M&E cell try to follow the criteria of monitoring objectives "SMART" (specific, measurable, attend able, realistic & time bound)

Objective of Monitoring

- Monitoring Aims to ensure that the program is functioning as planned
- M&E cell helps management to identifying strong & weak side of program.
- To measure the output of the program against its support services.
- To take decision over human, finical & material of the program through management.
- Compare actual performance to standards in trams of timeliness, quality assessment and procedures.
- Discover gaps and deficiencies in program implementation as well as current and potential issues/problems, which need to be addressed.
- Recommend policy options for effective and efficient program management and implementation.

Target and Achievement (June 2010- July 2011)

Name of Activities	Plan	Achievement	Deviation	Region of deviation
Thoroughly	238	204	34	01. Support to Dues Collection
Follow up & Issue Based	2 38	200	38	02. Support to Disbursement of Seasonal loan 03. Monitoring officer droop out

Staff information

SL No	Designation	Male	Female	Total
01	Incharge	01	0	01
02	Monitoring Officer	04	0	04
03	Ass. Monitoring Officer	02	0	02



RRF IT CELL

Introduction

It is needless to say, the computer technology that has a swift spread in the wide world and it has also touched our country. So everyday new learners are growing and the eagerness to know about the computer is getting stronger. But for buying computer, computer operating, preserving data, using software, keeping communication with wide world, building up oneself for employment, most of us have to take help from others which is often becomes impossible. For this reason the Computer Centre is one of the development programs of RRF. From 2002 this centre is conducting its different kinds of activities till now.

Working Area

The Centre is situated in the Karbala Road, Jessore, head office of RRF. Students from different areas, unemployed persons, service holder take the course on computer knowledge according to their need. At present the Centre is doing all the activities in all the units of RRF, in Jessore Sadar and the villages around it.



Goals & Objectives

01. To improve the skills of organization's staff.
02. To provide low cost computer training among common people.
03. To make the common people realize the importance of computer knowledge.
04. To make the unemployed self-reliant through giving them income generating trainings.
05. To help the local NGO's for giving trainings.
06. To develop the capability on accounting and management by giving computer training.
07. To provide IT service in the head office and in all the unit levels.
08. To provide Software Development service in our origination head office and in all the unit levels.
09. To provide Web Development service, E-mail Service in our origination.

Main Activities

In the recent year 106 students have got the different kinds of time relevant computer courses and among them 70 are boys and 36 are girls. Software, Web Develop in the our origination website and E-mail service, Computer and printer repairing, giving solution to any kind of network problems and UPS repairing are all done from this centre. To make the activities easy and swift in the head office each computers have been taken under computer network. From this network anyone can exchange the data from one computer to another within a short time. We provide current solution to all kinds of computer related problems of head office and unit levels.

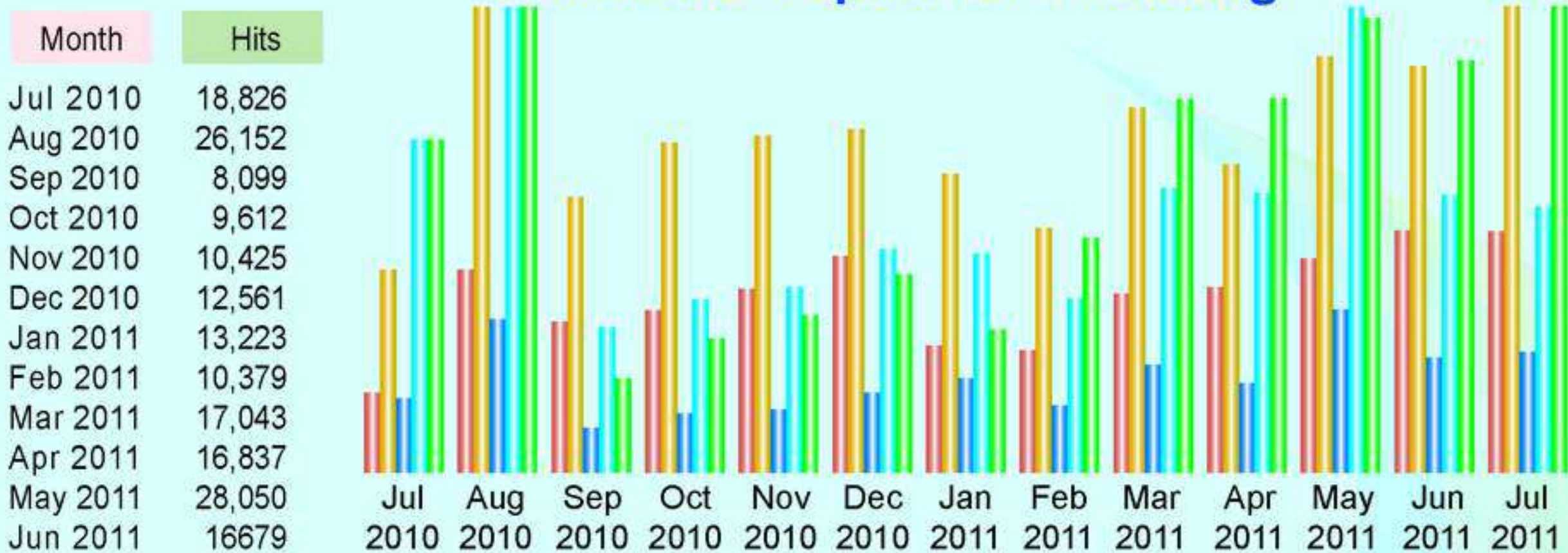
Internet Service

Present time is the time of information and technology. So the centre has provided the opportunity for all in the head office of RRF to use High Speed ADSL Internet service. It has become very easy for exchanging information and also for communication. It is helping them to complete their important jobs within short period.

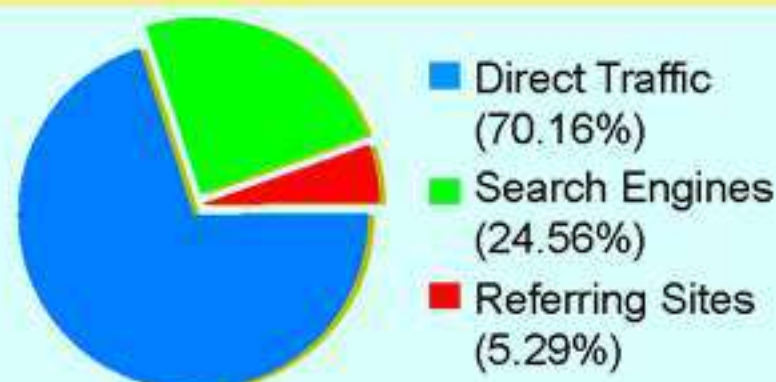
Web Development Service

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 Photos. 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.

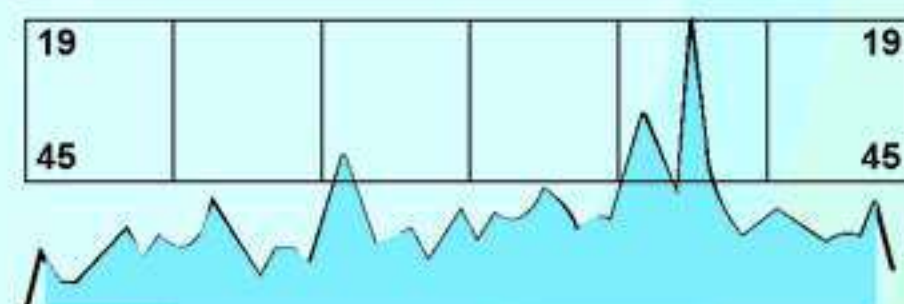
Annual Report for rrf-bd.org



Traffic Sources Overview



Visitors Overview



Organize and increase communication, promote transparency and streamline communication with our organization partners and employees through a secure online experience. Our organization Communication blog <http://www.facebook.com/rrfjessore>, YouTube Channel <http://www.youtube.com/user/rrfjessore>, LinkedIn <http://www.linkedin.com/in/rrfjessore>

E-Mail Service

Electronic mail, commonly called email or e-mail, the Email (also known as e-mail, eMail, e-post) refers to the transmission of messages over communication networks. Our organization new e-mail server (mail.rrf-bd.org) & (sce.rrf-bd.org) uses this e-mail computer and warp or web internet supported mobile phone. As an electronic method of messaging, it is fast and convenient, and includes all the steps of the delivery of a message to a recipient - writing, sending, receiving and saving. A received message can be handled in a variety of ways - it can be stored in a text file, forwarded to other users or just deleted.

The contents of an email message can be some lines of keyboard typed text or files stored on a computer, or both. The Email is the main method of business communication worldwide due to its flexibility and reliability. One of its best features is that a message can be sent to several users simultaneously.

Use of Software:

From the RRF IT Centre software has been made for different department and that software successfully running.

Sl.	Software Name	Used Department	Working Area
01	Staff Management System	HR Cell	Head Office
02	Store Management System	H/O Store	Head Office
03	Letter Received & Disburse Register (Bangla)	H/O Reception	Head Office
04	RRF TARC Software	RRF TARC	RRF TARC
05	Child ID Card Software	RRF IT Cell	Head Office
06	Stock Management System	Oitizzo Sale Center	Oitizzo Sale Center
07	RRF Vehicle System	H/O Accounts Cell	Head Office
08	Computer & Stock Management System	RRF IT Cell	Head Office
09	Tabulation System (Barnamala Bidyapith)	Barnamala Bidyapith	Barnamala Bidyapith
10	RRF Deposit Software	H/O Accounts Cell	Head Office
11	RRF Mail Drive	All of RRF Staff	Head Office

There are different modern computer courses that the skilled staff of this centre are conducting for many years and the course are:

01. Operating System
02. Microsoft Office
03. Graphics Design & Web Design
04. Making Software
05. Internet Training & Typing (Short Course)
06. Hardware Introducing & Setting
07. New Computer Sales Department
08. Computer & Printer Repair Department
09. Networking Training Department
10. CD Write
11. DV Form fill up
12. Internet & E-mail.

Training Cell

RRF Training Department has been developing and conducting various Staff development, Organizational development and Income Generating Activities training course on different subject. In some of cases RRF undertakes as lead organization to conduct the training program along with several renowned organizations. RRF training department is also experienced about conducting this sort of training course to the different internal and external staff of various programs. RRF has a good experience to conduct different type of IGA training supported by PKSF and Chalice CANADA. Were as, RRF is having a strong Training Cell.

RRF believes that the success of an organization depends on its skills, experience, efficiency, devotion, and commitment of the workers. A development worker can only discharge his/her duties effectively and efficiently if he/she is properly trained up on the job through various types of staff development training. The organization has also organized training on human development, skill development and need-based courses for the target beneficiaries to develop their hidden potentiality.

Goal and overall objectives

Goal: The overall goal of the training cell are to improve the management competencies of development practitioners and enhance the human and operational skills of program participants.

Staff Position

Design	Number of Person		Total
	Male	Female	
Deputy Director	01	--	01
Asst. Director	01	--	01
Senior Trainer	01	02	03
Grand Total	03	02	05





Objectives

1. Provide quality training on staff development & Management.
2. Provide support to build capacity to RRF and other development organizations.
3. Building national & international networking to improve training facilities and competencies.
4. Promote organizational culture & values.



Training Cell offers the courses

- ❑ Group dynamic, Savings and Micro-Credit Management.
- ❑ Foundation training on Credit Management.
- ❑ Microfinance operation & Management.
- ❑ Micro-Credit Management for Ultra-Poor.
- ❑ Office Management
- ❑ Staff Management.
- ❑ Implementation technique of Micro Enterprise Loan Program.
- ❑ Entrepreneurship Development
- ❑ Small Business management
- ❑ Training of Trainer (TOT)
- ❑ Value Chain Development and Sub-sector analysis
- ❑ Organizational Development and Management (ODM)
- ❑ Project Management and its implementation process
- ❑ Development Package
- ❑ Basic Book keeping and accounting Management.
- ❑ Auditing Techniques
- ❑ Monitoring and Supervision
- ❑ Primary health care and Nutrition.
- ❑ Arsenic mitigation.
- ❑ Water and Sanitation.
- ❑ Good Governance.
- ❑ Human Rights and Social Justice.
- ❑ Women empowerment.
- ❑ Women Leadership Development
- ❑ HIV & AIDS.
- ❑ Teaching Techniques.
- ❑ Early Childhood Development.
- ❑ Materials development.
- ❑ Computer training.
- ❑ Cloth designing and Embroidery.
- ❑ Television Production Techniques
- ❑ Handicrafts.
- ❑ Tailoring.
- ❑ Jute Bag Product
- ❑ Carpentry Training
- ❑ Bakery product
- ❑ Beautification Training
- ❑ Food preparation
- ❑ Winter Camp
- ❑ Live skill training
- ❑ Primary health care & hygiene practice
- ❑ Poultry Rearing.
- ❑ Cow Rearing.
- ❑ Cow Fattening.
- ❑ Goat Rearing.
- ❑ Nursery.
- ❑ Vegetable Cultivation.
- ❑ Cane and Bamboo product making.
- ❑ Driving



Training Provided by RRF Training Cell

SL	Name of Course	Level of Participants	No. of Participants
1	TOT on MC Management & skill Development Trg	Staff of Other Organigation	31
2	Group Dynamic, Savings and MC Management	UM, Field Organizer	63
3	Accounts and Finance Management	Unit Accountant	21
4	Accounts and Finance Management	Unit Manager	26
5	Per Service Orientation	New CO	162
6	Orientation on Group dynamic to Group Commete	Group Cometee Member	50
7	Staff Developt Training	Supervisor	18
8	Awarness Training	Sponsor Gurdian	3065
9	Primary Health Care Training	Sponsor Child	384
10	Social & Moral Development Traininf	Sponsor Child	165
11	Cow Rearing Training	Sponsor Gurdian	80
12	Goat Rearing Training	Sponsor Gurdian	68
13	Computrr Training	Sponsor Child	100
14	Carpentary Training	Sponsor Child	15
15	Jute Bag Production Training	Sponsor Gurdian	56
16	Bakery Product Training	Sponsor Gurdian	28
17	Beautification Training	Sponsor Gurdian	60
18	Training On Food Preparation	Sponsor Gurdian	165
19	Winter Camp	Sponsor Child	1,269
20	Live Skill Training	Sponsor Gurdian	55
21	Driving Training	Sponsor Gurdian	37
22	Mobile Repairing Training	Sponsor Child	17
23	PRA Training	Supervisor	13
24	Orientation on MELP Implementation	Field Organizer	17
25	Orientation on MELP Implementation	UM	13
26	TOT on Development package way of implemetation	Trainer from Saveral Organization	15
27	Training on Accounts and Finance Management	ED, A/C	73
28	Training on Development package way of imple.	Mid level staff from Other Org.	95
29	School Management Training	Head Mistress	9
30	Basic Teachers Training	Teacher	77
31	Training On VGD Program	Field Trainer	80
32	TOT On VGD Program	Field Trainer	58
33	IGA refsresars Training	Field Trainer	125
34	Training on Basic book Keeping and Account M.	UM,A/c & ED from Other Org.	227
35	Micro Finance Operation & Management Trg.	UM,Fo,MELO,UC	151
36	Cow Fattening Training	Beneficiaries	100
	Total		6988

Internal Audit Cell

Introduction

Internal audit is a continuous process of on-going activities. The basic 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 determine the effectiveness of the accounting system and to justify whether the accounting system is being followed so much justified and consistent.
- To determine whether internal control System is adequate to prevent Irregularities for financial transactions as well as administrative irregularities.
- For the better implementation of the programs for the organization/unit various circulars regarding Accounts, guidelines for savings and loan
- Policies regarding personnel management etc. are introduced by the top management which are the proper guidelines for the for the, personnel who are involved with the financial and administrative activities
- 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 for to take necessary action accordingly.

Manpower of the audit Department

In according with the TOR of audit whether the overall activities of the organization are being continued smoothly, the audit cell has 16 manpower including on Deputy Director (Audit) who conduct the 100% physical crosscheck of all the records and data which are being maintained by the unit offices and also field levels as well as to audit on the program management.

Audit Planning & Achievement Report: 2010-2011

Particulars	Planning	Achievement	Variance	% of Achievement
Number of Unit (100% audit)	178	168	10	94%
Number of Unit (Visit)	238	238	0	100%
Number of Region	14	14	0	65%
Head office (Financial Year)	1	1	0	100%
Development program (Financial year)	11	11	0	100%

Auditing System

- To check the activities in according to the Terms Reference and to inform to the top management.
- To perform the audit using separate checklist for accounts and programs.
- To visit the activities of the unit office at any time as surprised if necessary as well as instruction of the top management.

- To investigate the activities of the unit office at any time as surprised if necessary as well as instruction of the top management.
- To check any financial statement of any office if any instruction of the top management.
- To assist the visitor of the donor and external auditors if necessary of the top management.
- To submit the audit report mentioning observation, objection and recommendation to the top management.

The particulars in aspects of quality & development of the Micro finance program in effect of internal audit are given below:-

- The errors and mistakes have been reduced in the Micro credit program report and others Development program report due to find out and rectify the errors and mistakes of the above programs and also to recommend whether not to repeat the same the errors and mistakes.
- It has been 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 by Internal Auditors.
- The Internal audit is assisting to increase the qualities of the financial accounts, Micro Credit program and efficiency of the staff to identify whether the accounts and programs management are been continued as per guideline of the organization.
- The errors of the Micro Credit program have been reduce find out the same of the program report and resolve the same at that time.
- The Internal audit is assisted to the management to determine the accuracy of dates of the MIS and AIS.
- The activities are being continued to follow the credit manual due to observe wither the programs are being operated as per guideline of the credit operating policy.
- The Management is assisted regarding the techniques to recovery the overdue loan due to find out the reasons of increasing the overdue loan.

The Internal Audit Department is playing an excellent role to strengthen program and financial Sustainability of Micro Credit program if the recommendations of the audit report will be implemented effectively by the implementing authority.



Admin & HRM Cell

All Program Male Female Report June '11

SI	Program Name	Female	Male	Total
1	Aythizo	-	2	2
2	Barnamala Bidyapith	85	16	101
3	Beauty Parlour	4	-	4
4	CBDM Project	-	4	4
5	Food for Education	3	31	34
6	General Fund	2	7	9
7	Handicrafts	3	-	3
8	Idcol infrastructure Development Company Limited	-	5	5
9	Income Generating Activities	-	1	1
10	IntegratedmHealth Services Program	9	2	11
11	Jute Production Centre	1	3	4
12	Micro-credit Program	264	886	1,150
13	Prottoy	-	1	1
14	RRF Computer Training Institute	1	1	2
15	Secondary Towns Water Supply & Sanitation Sector	3	2	5
16	SHAHAR Project	1	3	4
17	Sponsorship	9	16	25
18	TARC	6	13	19
19	Training Program	2	2	4
20	Transportation	-	4	4
21	Value Chain Program	-	1	1
22	Vulnerable Group Development	7	5	12
	Total	400	1,005	1,405

Type of Staff

SI	Program Name	Female	Male	Total
1	Administrative Staff	1	8	9
2	Operational Staff	379	895	1,274
3	Service Staff	20	102	122
	Total	400	1,005	1,405

Ratio

Male : Female Staff Ratio	28	72	100
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CHAPTER

13

**Finance &
Accounts**



Habib Sarwar & Co.

Chartered Accountants

Dhaka Office:
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73, Kakrail 7th Floor
Dhaka-1000
Phone : 9335974, 9337680
Fax: 88-02-9347421
Mobile : 01711 535332
E-mail: mhabib73740gmail.com

AUDITOR'S REPORT

We have audited the accompanying Consolidated Balance Sheet of **RURAL RECONSTRUCTION FOUNDATION** as of June 30, 2011 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 RRF 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 examining 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 the 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 Organization's operations as of June 30, 2011 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: August 17, 2011



Habib Sarwar & Co.
Chartered Accountants

Chittagong Office : Younusco City Centre (9th Floor), 807 CDAAvenue, Nasirabad, GEC Circle, Chittagong.
Phone : 880312859281, Fax : 880312859282, Mobile : 01819 325414, E-mail : auditor@sarwarco.net

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JESSORE
Consolidated Balance Sheet
As at June 30, 2011

Habib Sarwar & Co.
Chartered Accountants

	Particulars	Notes	Amount in Taka	Amount in Taka
			30.06.2011	30.06,2010
	Property & Assets:			
A.	Fixed Assets:	6.00		
	Fixed Assets at cost		177,592,095	153,031,391
	Less: Accumulated Dep.		53,632,613	41,881,630
	Written Down Value		123,959,482	111,149,761
B.	Investments:	7.00	43,191,151	59,577,182
	Surplus FDR	7.01	-	1,000,000
	Savings FDR	7.02	22,400,000	24,700,000
	LLP FDR	7.03	-	18,500,000
	LLP A/c IFIC-46329	7.04	184,945	178,390
	LLP Interest receivable on FDR	7.05	-	874,756
	DMFFDR	7.06	5,400,000	6,350,000
	DMF A/c IFIC-39299	7.07	36,997	228,346
	DMF Interest receivable on FDR	7.08	34,747	201,215
	Depreciation-FDR	7.09	-	6,100,000
	Depreciation A/c-IFIC-39308	7.10	1,462	21,475
	Member Kallyan fund FDR	7.11	-	1,000,000
	Security money	7.12	533,000	23,000
	FDR		14,600,000	400,000
C.	Loan to Beneficiaries:	8.00	1,171,988,397	977,996,857
D.	Current Assets:	9.00	358,271,075	489,661,493
	Advance-program	9.01	13,165,098	25,420,218
	Vehicle loan	9.02	10,527,994	11,986,917
	Temporary loan	9.03	70,464,444	70,023,081
	Interest receivable on FDR	9.04	305,615	1,954,258
	Microfinance Software	9.05	150,000	150,000
	Accounts Reservable	9.06	11,466,670	106,195,330
	Live Stock & Goat Project	9.07	1,416,912	1,437,912
	Agriculture Program	9.08	-	(11,052)
	Library	9.09	34,945	33,340
	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	9,137,166	8,763,465
	Transferred To (CA)	9.13	(8,900,000)	-
	Shelter project (SIDOR)			118,505
	Carpentry project		98,847	98,847
	Show room decoration		259,462	-
	Provident Fund Loan		6,204,416	4,049,914
	Interest Reservable on Gratuity		3,150,161	-
	Cash in Hand	9.14	2,069,308	189,205
	Cash at Bank	9.15	220,220,695	240,752,211
	Total Property and Assets:		1,697,410,106	1,638,385,293
A.	Capital and Reserves:	16.00	304,886,749	331,088,216
	Retained Surplus	16.01	198,659,312	240,898,745
	Debt Management Reserve/I-LP	16.02	94,413,387	81,050,388
	Disaster Management Fund	16.03	11,814,051	9,139,083
B.	Long Term Liabilities		-	-
	Loan from PKSFB/Bank	17.00	731,882,526	824,875,905
	Loan From Bank Asia		44,750,000	-
	Loan From Standard Bank		60,000,000	-
	Loan From Head office		1,950,000	-
	Loan From IDCOL		877,223	-



	Particulars	Notes	Amount in Taka	Amount in Taka
			30.06.2011	30.06.2010
C.	Current Liabilities:	18.00	553,063,607	482,421,172
	Members Savings Deposits	18.01	351,308,481	287,495,371
	Provision for interest on savings	18.02	-	-
	Member Kallyan Fund	18.03	40,492,476	23,756,028
	Provision for expenses	18.04	3,532,416	3,565,723
	Temporary loan	18.05	76,054,097	103,489,514
	FEDEC FUND	18.06	(185,734)	60,456
	Slaff Gratuity Fund	18.07	8,781,206	7,975,120
	Sundry Creditor	18.08	42,182,393	29,604,027
	Medical Fund	18.09	18,250	8,850
	Staff Kallyan Fund		900	-
	Income Tax	18.10	5,000	(1,600)
	CRC School Fund (Ghope)	18.11	8,052	10,116
	Vehicle Loan Account	18.12	771,135	584,147
	Provident Fund	18.13	30,032,852	25,858,409
	Provident Fund Loan	18.14	40,582	15,010
	Payable A/C:		21,500	-
	Total Liabilities and Fund		1,697,410,106	1,638,385,293

The accompanying notes form an integral part of this financial statement.

Signed as per our report of even date.

Dhaka, August 17, 2011


Habib Sarwar & Co.
Chartered Accountants



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JESSORE
Consolidated Income and Expenditure Account
For the year ended June 30, 2011

Habib Sarwar & Co.
Chartered Accountants

Particulars	Amount in Taka	Amount in Taka
	20.10.2011	2009-2010
Income:	-	-
Service charge income	252,11-5,412	188,148,186
Service charge(TRC)	26,116	8,334
Grant	179,141,510	376,209,296
Sale	19,379,533	13,899,935
House rent from employee/House rent	1,197,800	565,140
Training Income	13,523,814	7,869,072
Miscellaneous	3,061,458	2,636,458
Sale of Card / Registration fees	458,502	513,742
Medical Fund/Staff	739,125	796,050
Operational Income	24,446,996	32,957,461
Accounts Receivable	-	103,526,932
Transfer Received income	41,994	4,134,550
Interest Received on FDR	489,197	4,396,135
Interest Receivable on FDR	305,615	1,954,258
Interest Receivable on Gratuity	3,150,161	
Overhead cost	4,315,976	2,799,676
Bank interest	1,915,271	2,294,276
Cash refund	315,235	119,400
Total	504,623,714	742,828,901
Expenditure:		
Service charge to B. Bank/PKSF	41,473,307	36,170,737
Service charge to Bank Asia	900,000	
Salary & allowances	138,973,355	144,469,196
Provident Fund	4,309,856	4,046,749
Festival Bonus	8,208,266	7,663,379
Gratuity	3,364,616	3,247,442
Office rent	8,120,800	8,107,190
Office repair & maintenance	2,615,289	3,095,047
Computer School expenses	379,395	227,845
Travelling & Daily allowances	4,665,461	4,605,946
Printing & Stationary	7,182,917	6,683,847
Telephone/Mobile/Fax	1,771,369	2,116,724
Electricity	1,425,768	1,394,978
Postage	170,713	121,341
Contribution to GF/ Shelkor	7,662,000	2,006,711
Vehicle: Fuel, Repair, maint	7,100,336	7,183,652
Computer repair, maint	256,356	234,648
Staff meeting/fooding	5,452,479	5,264,411
Entertainment	403,778	578,098
Bank charges	2,911,236	3,811,600
Newspaper	52,913	53,689
Training & Staff development	11,848,835	10,176,427
Land rent & taxes	1,800	16,537
Labour charges	52,048,966	8,994,470
Legal aid/Legal fees	164,560	163,206
Crokaries	99,502	101,560



Particulars	Amount in Taka	Amount in Taka
	20.10.2011	2009-2010
Advertisement	304,826	2009-2010
Relief	-	316,848
Income Tax	-	16,504
Others	846,841	315,861
Audit fees	132,906	103,972,824
Consultancy fees	425,000	146,727
Late fees for B. Bank	-	-
Transport	2,595,360	79,775
Transfer expenses	1,291,994	12,130,136
Operational cost	174,456,323	1,284,550
Cultivation	228,292	146,356,394
Uniform/Liveries	10,207	512,249
Monitoring & Audit	400,975	294,609
IHSP	979,774	705,015
Journal & Publication	-	394,116
Tax & Vat	397,244	-
Transfer to Group member LCS A/C	-	-
CRC School Operation	31,232	96,455,675
Community Development Activ.	560,380	37,559
CRC School Fund(Ghope)	-	25,800
Overhead Cost	2,620,371	-
Interest on savings/Loan	13,915,956	445,636
Contingency	1,859,516	12,047,698
Nutrition Processing Center		1,704,785
DMF expenses	2,491,890	
Depreciation expenses	11,750,983	1,859,827
Interest paid to member on savings	15,623	10,747,264
Loan Loss expenses	16,837,914	-
Service charge to RRF HO	25,002	23,006,009
Loan Outstanding Written off	4,200	8,334
Administrative Cost	150,833	15,080
Micro credit fair	222,676	701,282
Incentive	42,300	
Subsidy	200,100	
TOTAL EXPENDITURE	544,362,591	674,105,986
Excess of expenditure over income	(39,738,876)	68,722,915
Total	504,623,714	742,828,901





রুরাল রিকনস্ট্রাকশন ফাউন্ডেশন Rural Reconstruction Foundation

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