

2017-18 Annual Report



Rural Reconstruction Foundation
www.rrf-bd.org

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Message from the Chairperson



It gives me immense pleasure to present the Annual Report of Rural Reconstruction Foundation for the Year of 2017-2018. I would like to take this opportunity to summarize the achievements and also share some of the learning that will go towards shaping the future direction for RRF here inside this annual report. The department of Communication & Documentation has nicely made an excellent effort to make this report illuminated and colorful.

At the very outset, I would like to thank to our development partners like Directorate of Primary Education (DPE), Department of Women Affairs, MRA, PKSF, Commercial Banks, Chalice, British Council, IDCOL, Bangladesh Bank, Jessore Education Board, Ministry of Education, BTEB, Habitat for Humanity Bangladesh, WFP, Swiss Contact Bangladesh, Bank Asia, Mutual Trust Bank, CAMPE, CDF, and all related organizations for giving us financial support and cooperation.

The members of the General Body & Executive Committee of RRF have been persistently involved and committed with regards to strategic support and leadership in the functioning of the organization. I think, nothing is well enough to appreciate their continual support and assistance. My pleasure to pay my heartfelt thanks to our staff members of RRF who have proved their commitment, sincerity and good performance to achieve organization's goals.

Finally, I congratulate all the family members and counterparts of RRF for continuous best efforts and delivered the quality services for the poor. And strongly believe the momentum will stay moving in upcoming days.

A handwritten signature in black ink, appearing to read 'Mir Rowshan Ali Mona', written over a light-colored background.

Mir Rowshan Ali Mona
Chairperson of Executive Committee
Rural Reconstruction Foundation



Executive Summary



We passed through another successful year 2017-18 towards reaching our goal of making socio-economic state of people free from poverty and its compelling consequences. We are about to be completing three eras of RRF venture. We will complete 36 years landmark of its journey in the early of 2018. This is a significant moment for our organization and its clients, staff and officials, stakeholders, well-wishers and those involved with the organization for betterment of the people of this country.

It is not well enough to say that we have already been able to contribute a bit to poverty alleviation through the microfinance program. At the same time, we are working alongside the government in education, agriculture, skill development, technical education and health sectors. We are moving forward through various programs around SDGs, with 3 golden era's track record. Our intention is clear, and it is to keep working for human development.

It is a wonderful thing for our organization that we have started some excellent programs like automobile, tissue culture lab, cultural and sports, senior welfare activities etc in 2017-18. I think that through these programs, we can make a positive momentum for the development of the people's mind and livelihood of the countrymen.

For RRF, 2017-18 was a highly productive period as the organization was able to engage its entire competency for prioritizing the welfare of low-income people, underprivileged, elderly and youth people of the country. It is our firm conviction that the ongoing ventures of RRF will bring in desired outcome in near future that would make life of the country people better and prosperous. This report will simply be a reflection of Rural Reconstruction Foundation.

Philip Biswas
Founder and Executive Director



Message from the Deputy Executive Director



There is a factor that is generally agreed upon in international law: Equal rights and the inherent human dignity of women and men. International human rights instruments also affirm that women's rights, their empowerment, full participation in the decision-making process, and access to power and resources are fundamental -- not only for the fulfillment of their moral, ethical, spiritual, and intellectual needs -- but also for the achievement of equality and development within every society.

In this regard, there is also a need for our country to recognize the potential contribution of those associated with civil society, media, human rights institutions, and other non-governmental organizations in fulfilling objectives related to the empowerment of women.

I think our organization Rural Reconstruction Foundation is working on this particular issue intensively, our sincere desire is to engage women into the mainstream, and we have worked tirelessly over the years with our best focus to the gender equality issues. And we are happy to make it happen alongside Bangladesh Government.

Finally, I am grateful to all the donors and associates who have helped us financially and in many ways. I am not enough but love to pay my thanks to all the staff member of our organization who has been working for the organization's development with their utmost efforts. I am giving a humble tribute to the general body and executive body of the organization, simply because, they are very efficiently cooperating with the organization to carry out its operations effectively. We hope that the New Year- 2019 will be good for everyone.

Pinku Rita Biswas

Founder and Deputy Executive Director



Board members are the fiduciaries who steer the organization towards a sustainable future by adopting sound, ethical, and legal governance and financial management policies, as well as by making sure the nonprofit has adequate resources to advance its mission.



General Body Members

General Body

The General Body has decided to meet twice a year: the Annual General Meeting (AGM) would preferably be held during the months of December and Budget meeting during the month of June every year. The General Body consists of a maximum of 21 members. Members of the General Body are important people of the society who are different professionals of the society such as teachers, social workers, retired government officials, NGO workers, who volunteer for the organization.

Members of the General Body

01	Mir Rowshan Ali Mona	12	Abu Sayed Md. Abdul Huq
02	Mr.Philip Biswas	13	Mrs.Maria Dias
03	Mrs. Dr. Sahanaj Parvin	14	Mr. Sudhir Sardar
04	Mr.Shamol Kumar Chauduri	15	Md.Mashiul Azam
05	Mrs. Monzu-Ara Begum	16	Md. Abdur Rashid
06	Ms.Pia Magdalena Roy	17	Mrs. Mary Gomes
07	Mrs. Jesmin Biplobi Das	18	Md. Rafiqul Alam
08	Mr.Tarapada Das	19	Ms. Kolpona Sarker
09	Mr. James L.D' Rozario	20	Mrs. Rashia Biswasr
10	Mrs.Ratna Karmoker	21	Mrs. Puspo Mondol
11	Md. Hares Uddin		

Executive Committee

The Executive Committee includes 7 members. The General Body, in its AGM, elects the Executive Committee including Chairperson for the three years tenure. The name of present chairperson of RRF is Mir Rowshan Ali Mona. The basic governance lies with the Executive Committee, the Executive Director who is basically founder of the organization and holds the secretary position as because of being founder.

Members of the Executive Committee



Mir Rowshan Ali Mona
Chairperson



Philip Biswas
Founder & Secretary



Dr. Sahanaj Parvin
Member



Shamol Kumar Chauduri
Member



Monzu-Ara Begum
Member



Pia Magdalena Roy
Member



Jesmin Biplobi Das
Member

Management



Pinku Rita Biswas
Deputy Executive Director



Antoy Biswas
Assistant Executive Director



Anjelo Das
Director, TARC



Myanila Biswas
In-Charge, Admin & HR



Pankaj Sarkar
Director, Microfinance Program



Arun Kumar Biswas
Director, Finance & Accounts



Abul Kalam Azad
Director, Training



Shamim Uddin
Deputy Director, Program & StaffDev.



Md. Mokbul Ahmed
Deputy Director, Comm. & Doc.



Sheikh Hafizur Rahaman
Deputy Director, ICT



Md. Salim Reza
Deputy Director, Internal Audit



Arun Sardar
Site Director, Sponsorship Program



Md. Abdul Aziz
Coordinator, School Feeding Program



RRF Overview

Background

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

Vision

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

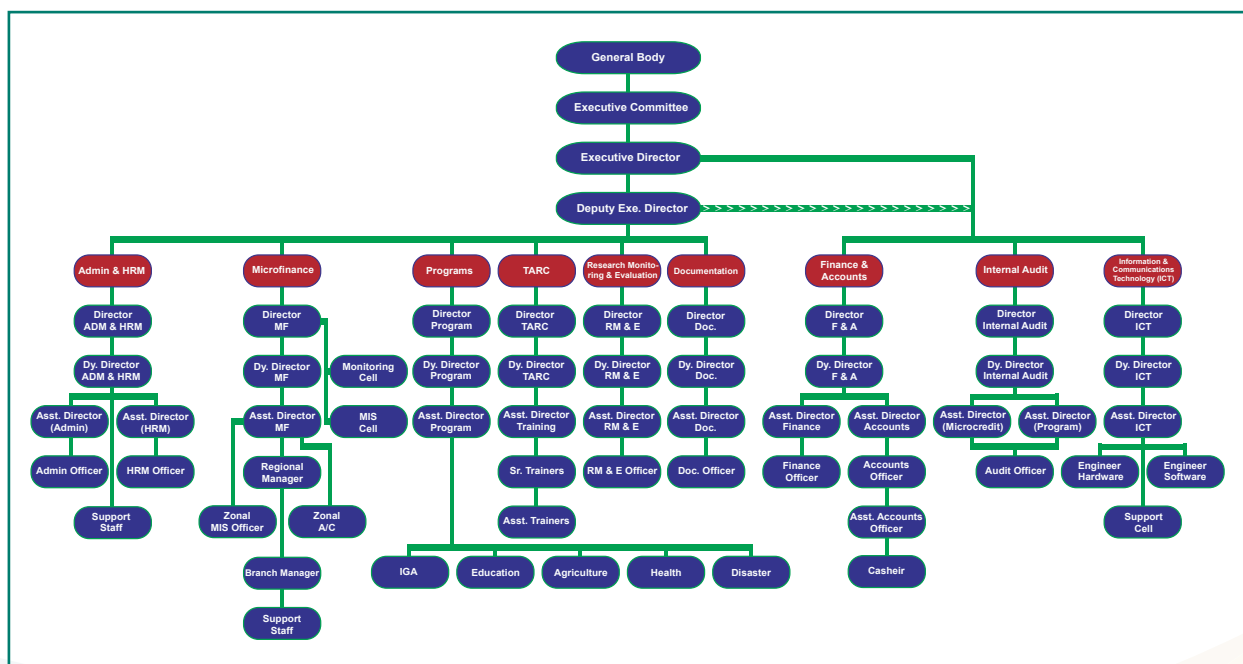
Mission

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.

Legal Entity







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

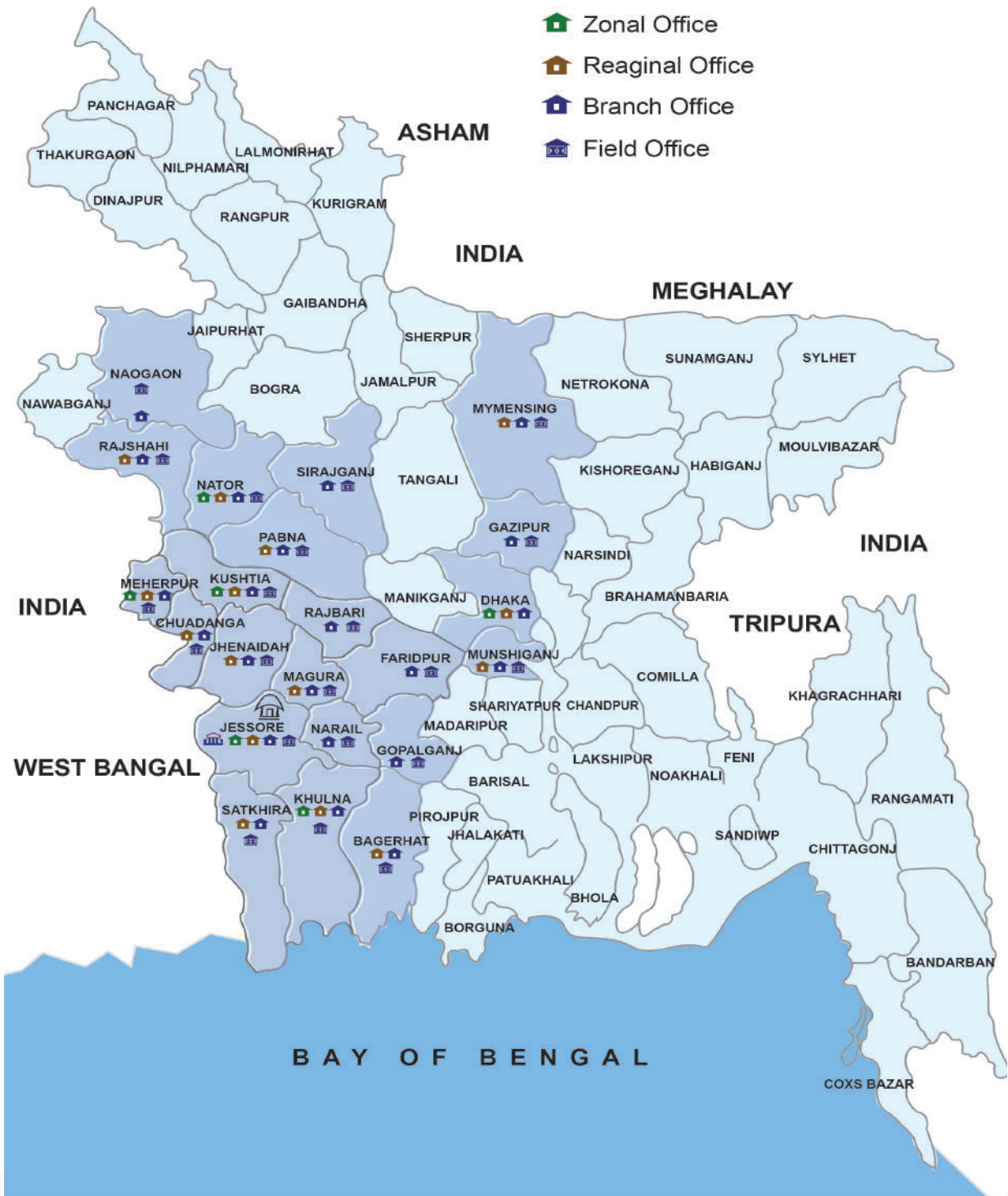
Organogram of Rural Reconstruction Foundation



MAP OF BANGLADESH

RRF Operational Area

-  RRF Head Office
-  RRF Training Centre
-  Zonal Office
-  Regional Office
-  Branch Office
-  Field Office



Ongoing Program (As of June -2018)

Sl	Name of Programe	Development Partners	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	8332	217900	226232
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	12528	39439	51967
3	RRF Agent Banking Center	RRF & MTB	219	0	219
RRF Technical & Vocational Department					
4	Skills for Employment Investment Program (SEIP)	PKSF, IFAD, SDC	708	67	775
5	Skills for Employment Investment Program (SEIP)	Bangladesh Bank	431	119	550
6	B-SkillFUL	Switch contact	254	196	450
7	Development of Small Automobile Industry of Jashore	PKSF	9018	8	9026
8	RRF Jute Craft	RRF			0
Sustainable Livelihood & Food Security					
9	UPP-Ujjibito	PKSF	0	12526	12526
10	ENRICH (Samriddhi)	PKSF	12442	17931	30373
11	Vulnerable Group Development (VGD)	Women Affairs	0	2760	2760
12	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	3302	3409	6711
13	Senior Citizen Welfare Program	RRF	109	176	285
Agriculture					
14	Promoting Agricultural Commercialization and Enterprise (PACE) Mug Bean and Amon Rice	PKSF & IFAD	5000	5000	10000
15	Promoting Agricultural Commercialization and Enterprise (PACE) Carp-Golda	PKSF & IFAD	1500	1500	3000
16	Tissue Culture Lab	PKSF & IFAD	750	750	1500
17	Prottoy	RRF			0
Environmental and Climate Change					
18	Community Disaster Resilience Project	Habitat For Human Bangladesh, Ahamedhou	816	544	1360
19	Disaster Management & Rehabilitation	RRF, WEP, UNDP, FSC	0	0	0
20	Water Desalination Project	PKSF	1840	1108	2948
21	Bio-Gas Project	IDCOL	374	65	439
22	Solar Home System	RRF, Eastern Bank, One Bank	1142	177	1319
Health					
23	RRF Community Health Care Program	RRF	9524	38096	47620
Education					
24	School Feeding	Directorate of Primary Education (DPE)	99097	102125	201222
25	Sponsorship for Children's Education	CHALIC-Canada	1012	993	2005
26	BarnamalaBidyapith (Formal Education)	RRF	721	588	1309
27	BarnamalaBidyapith Pre-School (NFE)	RRF	213	236	449
28	Internship	RRF	209	171	380
Cultural & Human Development					
29	Active Citizen Program	British Council	399	394	793
30	Cultural & Sports Program	PKSF and RRF	4245	5953	10198
Others					
31	Training And Resource Centre (TARC)	RRF	1669	418	2087
32	Angel Beauty Parlor	RRF	0	0	0
Total			175854	452649	628503



Staff Position

Staff type	Staff		
	Male	Female	Total
Administrative Staff	9	2	11
Operational Staff	1026	357	1383
Contractual Staff	135	188	323
Service Staff	80	28	108
Total	1250	575	1825

Working Area

SL	Division	District
1	Khulna	Bagerhat, Khulna, satkhira, Jessore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia
2	Dhaka	Dhaka, Gazipur, Gopalgang, Munshigang, Rajbari, Faridpur
3	Rajshahi	Rajshahi, Natore, Sirajgang, Naogaon, Pabna
4	Maymensingh	Maymensingh

Total Office

SL	Type of Office	Number of Office
1	Head Office	01
2	Training & Resource Centre	01
3	School	07
4	Project Office	35
5	Microfinance Branch Office	168
Total Office		212

Support Department

The organization has seven distinct departments. The work of these departments is to support the organization's various activities for effective and efficient implementation. The support departments are as follows

1. Department of Admin & HRM
2. Department of Finance & Accounts
3. Department of Internal Audit
4. Department of Monitoring & Evaluation
5. Department of ICT
6. Department of Training
7. Department of Communication & Documentation

Budget

Sector	SI	Projects	Revised Budget 2016-2017	Budget 2017-2018
	1	Formal Education (Barnomalla Bidyapith)	6,099,810	7,840,263
	2	Pre School (BarnomallaBidyapith)	1,447,000	1,858,200
	3	Sponsorship for Children Education	61,704,380	48,723,645
	4	School Feeding Program	328,410,839	314,660,671
	5	Cultural and Sports	-	1,500,000
		Sub-total (Education)	397,662,029	374,582,779
Health	6	Developing Inclusive Insurance Sector Project	-	-
	7	Community Helathcare Program	4,670,900	2,999,300
	8	Shamiriddhi Project	5,819,900	4,053,990
		Sub-total (Health)	10,490,800	7,053,290
Livelihood & Food Security	9	Skills for Employment Investment Program (SEIP)-PKSF	19,600,680	15,750,000
	10	Skills for Employment Investment Program (SEIP)- Bangladesh Bank	-	6,075,000
	11	B-skillFUL	-	3,363,294
	12	Uplifting the quality of Elderly people	-	1,800,000
	13	Learning and Innovation Fund to Test New Ideas (LIFT)	5,111,110	578,400
	14	Senior Citizen Welfare Program	1,785,000	3,028,800
	15	Vulnerable Group Development (VGD)	592,860	1,088,480
	16	Ultra Poor Program(UPP)-Ujjibito Project	6,074,665	5,606,965
		Sub-total (Livelihood & Food Security)	33,164,315	37,290,939
Environmental & Climate change	17	Community Disaster resilience Project (Habitat)	14,656,092	20,397,500
	18	Bio-Gas Project	23,958,183	10,751,000
	19	Solar Home System Program (SHSP)	2,918,000	86,000
	20	Community Climate Change Project (CCCP)	1,973,180	816,000
	21	Disaster Management & Rehabilitation	-	6,000,000
		Sub-total (Environmental & Climate change)	43,505,455	38,050,500
Socio Economic	22	Microfinance Program	11,373,132,938	14,288,129,940
	23	Money transfer (Remittance)	237,746,602	210,504,496
		Sub-total (Socio Economic)	11,610,879,540	14,498,634,436
Capacity Building	24	Training & Resource Centre (TARC)	13,799,154	14,238,442
	25	Active Citizen	650,000	900,000
	26	Training Cell	11,071,166	20,440,558
		Sub-total (Capacity Building)	25,520,320	35,579,000
Agricultural	27	Agricultural Value Chain(AVC)	781,300	-
	28	Promoting Agricultural Commercialization & Enterprises (PACE)-Mugbean	11,453,640	8,445,309
	29	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	-	2,973,340
	30	Floriculture production and marketing Related Value Chain Development Project	-	17,035,212
	31	EDGE (Vegetable Cropping Practices & Prawn Cultivation)	-	-
	32	Social Business (Soil test)	-	-
		Sub-Total (Agricultural)	12,234,940	28,453,861
Self Reliant Project	33	Jute Production Center	1,125,983	436,800
	34	Angel Beauty Parlour	258,550	171,400
	35	Prottay (Agriculture Farm)	133,220	107,700
	36	Oitizzo (Showroom)	1,074,900	-
		Sub-total (Self Reliant Project)	2,592,653	715,900
General & Administration	37	General Fund	42,205,000	40,642,295
Total Budget			12,178,255,053	15,061,003,000

Development Partners



RRF Scorecard 2017-18

01 Agent Bank Started Running	05 New Project have been started	17 New Microfinance Branches opened	168 Microfinance branches Exist	212 Offices RRF has
1825 Staff Member are working	32 Project ongoing	22 District are covered	22,62,01 Members in Microfinance	628503 Total Beneficiaries
1262 Million BDT as Members Savings	4347 Million BDT Loan Portfolio	15061 Million BDT is RRF Budget in 2017-18	4659 Elderly people getting support	14500 Farmers engagement
16100 Costal people getting pure drinking water	12526 Ultra-Poor given support for Livelihood	1758 Students Read in RRF School	201379 Students are given feeding	2760 Poor women given VGD support
875 youth given Technical Training	631 placement	2005 child and adolescent are sponsored for Education	68 House given to poorest people in costal	40 Sanitary Latrine given
07 Water Desalination Plant been installed	60 solar water desalination plant given to the community	07 Formal School	24 Pre-School	02 Elderly Club



Microfinance Program

It aims to provide extremely **poor** people with small loans so they can start and operate a business. The borrowers are able to save money and pay back the loan over time. **Microfinance helps** support financial security because it is not just a donation, also the way of making asset.



RRF is operating microfinance program in 22 districts in Bangladesh covering 4,616 villages and 226201 beneficiaries. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank. It intends to support people living in poverty in numerous ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, and offering coping mechanisms for emergencies. It directly contributes to achieving different aspects of development with regards to extreme poverty, food security, health, education, gender equality, sanitation, livelihood, inclusive, economic growth and climate change resilience.

Loan Product

Jagoron

Jagoron is an appropriate financial assistance programme to promote house hold-based enterprise development in rural and urban areas of Bangladesh. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families can get involved. As of 30 June 2018, outstanding of Jagoron is 1,629,585,519 BDT among 121,567 borrowers. The interest rate of this component is 25% which is calculated in Reducing Decline Method.

Buniad

BUNIAD is the new name of Microfinance for Ultra-Poor Program (UPP). Palli Karma-Sahayak Foundation (PKSF) supports to implement this program with flexible forms of microfinance procedure and activities like IGA, Skill Development, education, health, livelihood etc. According to June 2018, the loan outstanding of Buniad is 102616884 BDT and ultra-poor borrowers is 9,156. The interest rate of BUNIAD is 20% calculated in Reducing Decline Method.

Start-up capital

The areas where RRF is implementing Start-up capital Loan product under the Promoting Agricultural Commercialization and Enterprise (PACE) Project. These loans distributed for make new Small entrepreneurs for Income Generating Activity. The interest rates are calculated in Reducing Decline Methods at 20%, currently total loan outstanding is 1,306,861 BDT.

Agrosor

The aim of the initiative is to extend its financial services to the progressive members of RRF driven other loan programs for undertaking economic activities that require bigger amount of capital. The current borrowers of Agrosor are 31,053 whose total loan outstanding is 1,678,643,828 BDT. The interest rate of this component is 25% which is calculated in Reducing Decline Method.

Sufolon

This is a bigger extent of microfinance where RRF promotes a synchronized agriculture lending program to different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. This loan is given at 25% interest rate in decline method. Based on the report of June 2018, total outstanding of its component is 915,044,507 BDT.

Shamridhhi

The areas where RRF is implementing PKSF backed ENRICH project are the considered for Shamridhhi Loan product. With the financial support of PKSF, from the year of 2016-17 this loan program is being run. Under this component the interest rates are calculated in Reducing Decline Methods at 8% for Livelihood improvement Loan (LI) and Asset Creation Loan (AC), 25% for Income Generating Activity Loan (IGA) loan.

Funding/Lending

- * Palli Karma -Sahayak Foundation (PKSF)
- * BRAC Bank
- * Exim Bank
- * Mutual Trust Bank
- * Uttara Bank
- * Bank Asia
- * Eastern Bank
- * Standard Bank
- * AB Bank
- * Southeast Bank
- * Shajalal Islami Bank
- * Pubali Bank
- * One Bank
- * Prime Bank
- * The City Bank



Savings Component

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

Fact & Figure 2017-18

SL	Fact	Figure
1	Number of Branch Office	168
2	Number of Region	27
3	Number of Zone	5
4	Number of District	22
5	Number of Upzila	102
6	Number of Union	656
7	Number of Village	4,616
8	Total Staff	1,256
9	Credit officer	707
10	Samity	11,961
11	Member	226,201
12	Total Actual Loanee	177,157
13	Savings Collection (Cumulative) BDT	5072283596
14	Savings Refund (Cumulative) BDT	3809802164
15	Savings Outstanding BDT	1,262,481,432
16	Loan disbursement (Cumulative) BDT	42637087050
17	Loan realization (Cumulative) BDT	38289867808
18	Total Loan Outstanding BDT	4,347,219,242
19	Micro Insurance BDT	98,397,597
	Livestock Insurance BDT	1,794,577
20	Loan Loss Provision BDT	192,507,378
21	PKSF BDT	608,000,000
	BANK (All) BDT	2,009,000,000
	Total Fund Received up to this month BDT	2,617,000,000
22	PKSF BDT	923,433,331
	Bank (all) BDT	1,710,432,249
	Total Fund Position BDT	2,633,865,581
23	Equity (Amount) BDT	737,168,834
24	Cumulative Recovery Rate (CRR)	99.17%
25	Debt Equity Ratio	4.89:1
26	Delinquency Rate	7.35%
27	Financial Self Sufficiency Ratio	120.88%
28	Savings and Outstanding Ratio	29.04%
	Ratio Per Credit officer :	
29	Member	320
30	Loanee	251
31	Outstanding	6148825

Working Area

Division	District	Upazilla	Union	Village
Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Rajbari, Faridpur	102	656	4616
Khulna	Bagerhat, Khulna, Satkhira, Jeshore, Norail, Magura, Jhenidah, Chuadanga, Meherpur, Kushtia			
Rajshahi	Rajshahi, Natore, Sirajganj, Pabna, Naogaon			
Mymensingh	Mymensingh			



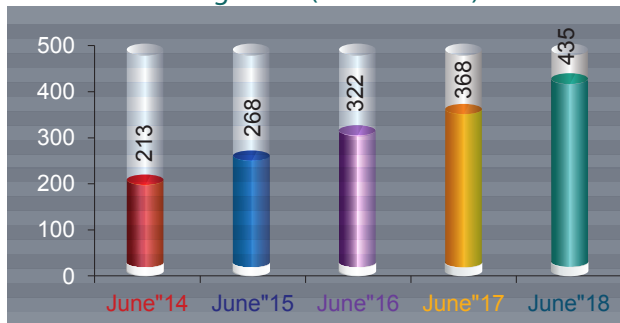
Risk Coverage

1. **Micro Insurance:** During loan receiving, 10 taka is collected from the borrower over per thousand taka loan. This is mandatory substance for each borrower.
 - If the borrower or her husband dies, remaining loan outstanding is exempted.
 - Beneficiaries get economic support in natural, fire or different types of disasters.
 - If any project is damaged by natural calamities, service charge is exempted.
2. **Livestock Insurance:** To take the livestock loan, borrower has to pay 10 taka per thousand as livestock insurance for having the benefit of exemption of existing loan outstanding if the cattle die. Alongside, to have the treatment for the cattle, every single borrower has to pay 20 taka as paravet fees during receiving the loan.
3. **Para vet Fee :**

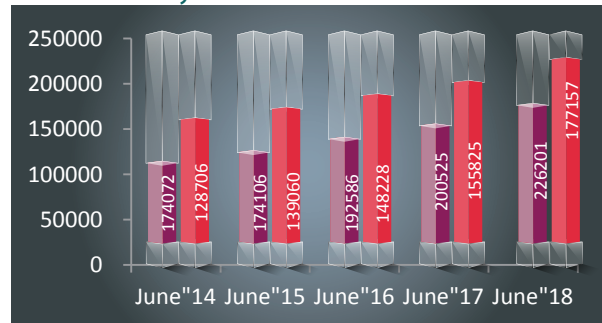
To take the livestock loan, borrower pays 20 taka for each loan as Para Vet fee. Over this expense, the livestock borrower have some service i.e. Linkage to vatanary Doctor, Workshop and orientation on livestock diseases and rearing / fattening.



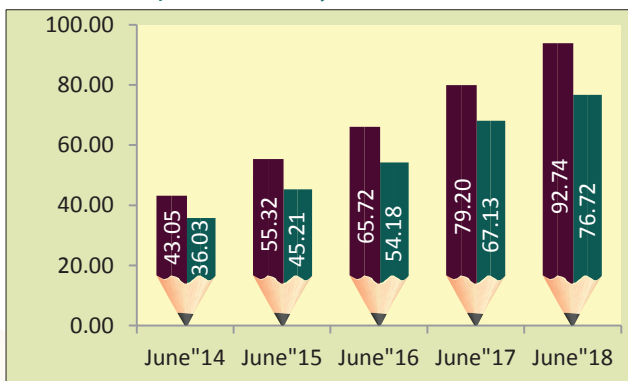
Loan Outstanding trend (BDT in Crore)



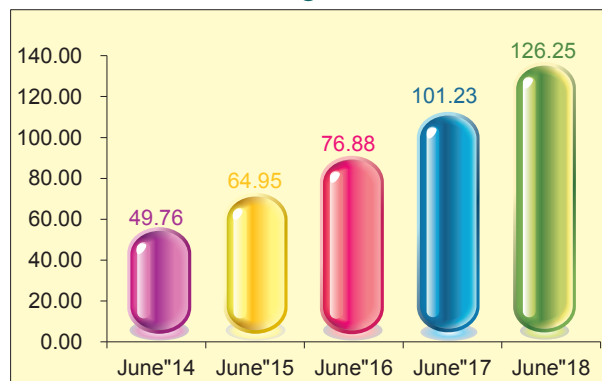
Yearly Member and Borrower Position



Income & Expenses (Yearly)



Savings Trend (BDT in Crore)



RRF Foreign Remittance (Inward)

Remittance contributes to our national economy is a large scale by increasing foreign exchange reserve, per capita income and employment opportunities.



RRF is promoting remittance service from June 2009, has been rendered with the collaboration with Bank Asia Ltd, The City Bank Ltd. & Southeast Bank Ltd. This program extends to the entire microfinance area of the organization. This service is provided to the people who are staying in the particular areas of the respective offices under ongoing microfinance program. In fact, the microfinance staffs serve this door step services into the grass root level and hard to reach areas. The main goal of this services is to deliver the money that is being sent from the foreign countries to the receivers and helping the poor population as well as helping the economic development of the country in the process. It also helps to enhance the reputation of RRF in home and foreign countries and helps to attend the social responsibilities.

Highlights

- * From May- 2009 Remittance program is being run
- * 22 districts are covered
- * Total service given to 3841 rural people in 2017-18
- * Total amount was 106.19 million BDT in 2017-18
- * So far service given to 51959 people with amount of 1259 million BDT.
- * Service is given through 168 Microfinance branches.

Money Transfer Agents

1. Western Union
2. Wall Street
3. IME
4. Express Money
5. Merchant Trade
6. Choice Money
7. Placid Express
8. Ria
9. Money Gram
10. Remittance World

Partners

1. Bank Asia
2. The City Bank Ltd.
3. Southeast Bank Ltd.



RRF Agent Banking

As per the central bank's provisions, it is expected that the agents will provide the maximum number of services to the clients. Therefore, they should not limit themselves only to facilitating account access to customers or transferring money.



RRF has kicked off Agent Banking in association with Mutual Trust Bank (MTB) at Barinagar Bazar, Shatmile, Jashore from February 2018. Agent banking is limited scale banking and financial service for those living in remote areas across the country through persons under a valid agency agreement, rather than a teller or cashier, according to Bangladesh Bank agent banking guideline 2013, RRF has undertaken to promote this event into the rural areas.

Secret behind the popularity

RRF Agent banking has been able to get such popularity mainly for its simplicity to the clients and cost-effectiveness for the banks. RRF Agent banking is becoming popular because of its benefits for both the banks and clients, while the country's economy is also being benefited through financial inclusion.

This bank has been able to increase customer volume, improve financial appearance, lower operating costs, expansion of business, increase deposit collection, improve banks' branding and widen our spreads. RRF Agent banking has facilitated customers by providing full-fledged banking services at their doorsteps in the remote area, and it has made convenient and easy for channeling remittance.



Services

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

Portfolio

- * 535 total Account holders
- * Agent Balance 6440420
- * Total Transaction 2440
- * Total transaction amount 61623888 BDT

Skills for employment investment program (SEIP)

06

The current skill supply system of our Country does not meet the skill demand because of inadequate throughput and mismatch between supply and skills demand.



Growth of the economy and employment opportunities in Bangladesh is restricted, among others by skills shortages. The current skill supply system does not meet the skill demand because of inadequate throughput and mismatch between supply and skills demand. The current production of skill workers is not focused on industry demand. Considering this factor, The Skills for Employment Investment Program (SEIP) is being implemented by the Finance Division, Ministry of Finance, ADB and Swiss Agency for Development & Cooperation (SDC). Rural Reconstruction Foundation has been implementing this program as a training Institute under the Umbrella of PKSF and Bangladesh Bank. This project kicked off from 27-12-2015.



PKSF backed Skill Training Courses

1. Mobile Servicing
2. Outsourcing (ICT)
3. IT Support Service
4. Electrical & Electronics Works
5. Automobile Mechanics
6. Welding & Fabrication

Key Interventions

1. Training Implementation
2. Job Placement
3. Financial Support

Bangladesh Bank backed Skill Training Courses

1. Web Site Design and Development
2. Professional Freelancing
3. Graphics Design



Highlights

- *From 2015^{RRF} started running technical education
- *500 participants received Skill training in 2017-18 Fiscal Years under PKSF backed SEIP.
- *193 participants received Skill training in 2017-18 Fiscal Years under Bangladesh Bank backed SEIP.
- *409 Trainees been placed in job market in 2017-18
- *So far 775 Trainees received skill training in PKSF backed SEIP and 358 in Bangladesh Bank backed SEIP
- *Total Job Placement 925 participants so far.
- *Financed by PKSF and Bangladesh Bank
- *Skills Training provided in 09 Trade.
- *Residential and Non-Residential training courses.

Development of Small Automobile Industry in Jashore 07

Bangladesh needs to create more and better jobs for the 1.3 million youths entering the labor force every year to accelerate economic growth



Automobile industry is a largest industry sector in Bangladesh is playing a vital role of national economy. About 6-8 lakh people are employed directly and indirectly in this sector. Automobile sector of Jashore is in the 2nd position in the country. But they use traditional tools & equipment to produce the automobile product. Considering this issues, RRF with the support of PKSF is implementing the project named Development of small automobile industry in Jashore. The project has been signed on 22.02.2018 and will continuing up to November 2021. The main goal of this project is to develop the skills of workshop owner & worker of Jashore.

Highlights

- * **New Arrival**
- * Started from **2018**
- * **3000** Service Provider will have the services
- * **6000** Workers will be beneficial.
- * **01** training center with sophisticated equipment has been set up at the heart of Jashore Town.
- * Project duration is **03** years
- * Working area is **01** district that is Jashore
- * Financed by PKSF

Types of Services

1. Body construction and repair service
2. Chassis making service
3. Vehicle electric wiring service
4. Vehicle Interior and Outers Decoration Services
5. Volcanizing and Retreading Service
6. Engine assembly and repairing service
7. Engineering Workshop Service
8. Battery Service
9. Painting Service



Key Objectives

1. Making demand about modern equipment and ensuring its availability
2. Development of local entrepreneur skills Localization of improved automobile services by modernizing workshop services
3. Ensuring safe employment by increasing service ranges and performance through service promotion
4. Make availability of loan service for local workshop development

Building Skills for Un-employed & Under-Employed Labor (B-SkillFUL)

Skills development became an emergency issue for Bangladesh to achieve its visions and to increase valuable foreign currency earning in any forms namely; export earnings and remittance



RRF is implementing the training of B-SkillFUL program with Swiss contact Bangladesh under first agreement which has started from May, 2017. The overall objectives of the training are to qualitatively and quantitatively expand the skilling capacity of identified public and private training providers by establishing and operationalizing a responsive skill eco system and delivery mechanism through a combination of well-defined set of funding triggers and targeted capacity support. This project took special initiative for job placement alongside providing skill training on various trades.



Highlights

- *From May-2017 RRF started running B-SkillFUL Program
- *450 participants received Skill training in 2017-18 Fiscal Years.
- *Total Job Placement for 270 participants.
- *Financed by Swiss Contact
- *Skills Training provided in 09 Trades.

B-SkillFUL backed Skill Training Courses

1. Electrical Installation and Maintenance
2. Tailor
3. Beautician
4. Electrical House Wiring
5. Consumer Electronics
6. Mobile Phone Servicing
7. Motor Cycle mechanics
8. Refrigeration & Air Conditioning
9. Jute Bag & Box Making

UPP-Ujjibito

“Food security 2012 Bangladesh Ujjibito project” has been implemented the project to address the poverty and food insecurity to reducing poverty margin of ultra-poor communities.



With the financial support of the European Union, Bangladesh Government and in-general support of PKSF food security-2012 project renamed UPP Ujjibito and it is jointly implemented by RRF. Basically Ujjibito is an intensive initiative for financial inclusion. Though, all the financial institutions are working for reaching financial facilities to the poor. But it is a matter of sorrow that somehow some peoples are excluded from all the efforts. UPP Ujjibito is a different way to open a free access for them, where they entire and get service and develop them and ensure the growth of countries economy. This project has two components: first, Rural Routine Maintenance Program (RERMP-2) and second, The Ultra poor program. RRF has been working with 16000 Ultra poor members and 1800 RERMP-2 members in 20 Upazillas and 5 districts in Bangladesh.

Key Interventions

- o Capacity & awareness Building Training
- o Income generating activities
- o Seed Distribution and Ensuing health of livestock
- o Door to Door health checkup
- o 1000 days activities for Ultra poor women
- o Celebrate National & International days (day observations)
- o Providing Risk Fund supports
- o Adolescent & School students awareness program
- o Ensuring Nutrition among the poor people



Highlights

- *Kicked off **2013**
- ***05** district (Khulna, Jessore, Bagarhat, Meherpur&Narail)
- ***14389** ultra-poor female are beneficiaries.
- ***29** microfinance branches are covered
- ***166** numbers of Unions are covered
- *Different training given to **200** beneficiaries
- *Vaccination given to **4395** Poultry and Livestock
- ***3045** livestock given deworming support
- *Vegetable seeds distribution to **17933** ultra-poor beneficiaries
- *Establish **223** semi-commercial vegetable farms
- *It has **38** adolescent clubs.
- *Supported by **PKSF and EU**

ENRICH

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty



The overall vision that underpins the ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. Rural Reconstruction Foundation began this project in August 2014. The essence of this project is “Comprehensive Development”. The ENRICH is not about a project only, it is an integrated approach and truly a standard shift. The ENRICH facilitates the best utilization of the existing capabilities and resources of the poor households and, at the same time, supports enhancement of their capabilities and resource-base in order to enable them to move ahead steadily. This integrated action program includes the key components of education, skill training, technology, information, health services, food security and nutrition, awareness raising, facilitating access to asset, social capital formation, infrastructure, climate change adaptation, insurance services, market linkages and so on. RRF is promoting ENRICH program in four Unions; Godaipur union under Paickgacha Upazilla of Khulna district and Andulbaria, Hashadah, Raypur union under Jibon-nagar Upazila of Chuadanga District. Pally Karma-Sahayak Foundation (PKSF) is providing technical and financial supports for this project.

Brief Portfolio

District	Upazilla	Union	Word	No. of Village	No. of Branch	House Hold	Beneficiary
Khulna	Paickgacha	Godaipur	09	12	2	5894	24432
		Andulbaria	09	13	2	6890	26682
Chuadanga	Jibonnogor	Hashadah	09	12	1	4800	18872
		Raypur	09	09	1	3300	12641



Key Activities

1. Health and nutrition services
2. Education Support
3. Family planning development
4. Financial Support
5. Special Savings
6. Income Generation Training
7. Youth Development Training
8. 100% Sanitation & Hand washing
9. Medicinal Plant cultivation
10. Homestead vegetable cultivation
11. Beggar rehabilitation
12. Local Community Development
13. Build ENRICH houses by using the highest uses of the homestead
14. Formation of ENRICH Ward Coordination Committee
15. Establish ENRICH center



Fact in 2017-18

Fact	Figure
Health Card Selling	2367
Service receivers by Static Clinic	5515
Service receivers by Satellite Clinic	5594
Service receivers by Health Camp	3042
Cataract Operation	72
Diabetic Check	1081
Number of Court Yard Session	1396
Number of Learning Center	110
Student of Learning Center	3244
Number of Parents Meeting	630
Participants of Different Trainings	360
Number of Youth Forum	18
Special Savings amount in BDT	45500
Number of ENRICH house set up	05
IGA Loan outstanding	16917103 BDT
Asset Loan outstanding	2306953 BDT
Life Skill Loan outstanding	797587 BDT



Uplifting the Quality of the Lives of the Elderly People

The experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future



Rural Reconstruction Foundation (RRF) began to implement “**Uplifting the Quality of the Lives of Elderly People**” program from July 2017. RRF in association with PKSF through its various innovative activities has been playing a vital role for the country's sustainable development. The key intension of this attempt is working for improving the living standard of senior citizen and aims to sustain the development through different kind of innovative activities. This is of course, elderly people not as a client, but as a man and serving them in a way so that it does not hurt their self-esteem. These project activities are designed by putting people in the center and upholding the human dignity. RRF is implementing this project in one union of Khulna district and 3 unions of Chuadanga district.

Fact in 2017-18

Fact	Figure
Total Older beneficiaries	6711
Total Union	04
District	Khulna and Chuadanga
Village Committee meeting	120
Ward Committee meeting	33
Union Committee meeting	04
Old Allowance	75 elderly as 600 BDT/Month
Funeral Cost	05 Expired Elderly as 2000 BDT
Support Shelter less elderly	81
Walking Stick Distribution	37
Blanket Distribution	300
Sheets Distribution	100
Commode Chair Distribution	20
Umbrella Distribution	20
Wheel Chair Distribution	2
Old Award given	2
Best Children Award given	2
Training (IGA & Operation)	7
Elderly Healthcare service	1335



Senior Citizen Welfare Program

The experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future



The experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future. The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive development and social dignity of the elderly.”

Today's these older people were once a young people, they created the next generation. They sacrificed their golden time with over the years for this generation. Today's colorful world is their creation. Recognizing them is our moral duty.



Highlights

- * From 2016 Senior Citizen Welfare Program started journey
- * 285 Elderly man and women are having services
- * It has 02 Elderly Club in Jhikorgacha and Sharsha Upazilla of Jashore.
- * 250 Elderly People had Cataract surgery
- * Picnic and sports events were organized with the elderly people in 2017-18.
- * 285 elderly members got festival cloths.
- * Own Finance

Services & Events

- * Free medicine and Weekly Health Camp by MBBS doctor
- * Special Eye Camp
- * Daily Snacks
- * Yearly Picnic and Sports
- * Festival New Cloth distribution
- * Big screen Television
- * The Daily Newspaper and Magazine
- * Indoor game events
- * Relaxation and sleeping arrangement during the da

Vulnerable Group Development (VGD)

VGD has been successful in improving food security of the households headed by widowed, divorced, separated/abandoned women and women with disabled husbands. It also helps to improve the nutritional status of malnourished women and children.



The Vulnerable group development (VGD) program is the largest social safety net program of the Government of Bangladesh that exclusively targets ultra-poor households. 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, provision of credit and other support services during and beyond the food assistance period. About 750,000 direct ultra-poor participants across the country receive monthly food ration for the household and a development support service (inclusive of life skill and income generating skill training, savings and access to credit) for a cycle. To ensure sustainability of development result and to provide women with opportunities to further improve their livelihoods VGD participants are mainstreamed into regular NGO development program after completing the cycle.

Rural Reconstruction Foundation has signed the agreement on 07 May, 2013 with the Department of Women Affairs of the Government of the People's Republic of Bangladesh for deliver the services to 2760 VGD women in Abhoynagor and Bagharparaupazilla of Jashore district. Now RRF is implementing VGD program in SharshaUpazilla of Jashore district.



Highlights

- * From-2013 VGD Kicked off
- * 2760 Ultra-Poor women
- * Total Group 85
- * Savings rate 200 BDT monthly
- * Savings Collection rate 99.6%
- * Savings Collection 2891660 in 2017-18
- * Skill and IGA training given to 2760 women.
- * 3 ToT to VGD Staff

Key Interventions

1. Formation of groups
2. Savings collections
3. Training on live skill
4. Training on IGA skill
5. Disbursement of credit
6. Monitoring of food distribution

School Feeding Program

School Feeding Program in poverty prone areas is one of the major education interventions of RRF. It is being implemented in partnership with Government of Bangladesh (GoB) since 2011.

Present Partner Directorate of Primary Education (GoB)



The School Feeding program works to improve primary school enrollment and reduce dropout in food insecure areas, as well as address micronutrient deficiencies and hunger among primary school children. RRF is promoting School Feeding program paying its solidarity with government of Bangladesh with a view to Contribute to the Government's goal of universal primary education by improving access to basic education for school aged children, particularly those living in poverty prone areas. The program is intended to distribute fortified biscuits to government primary schoolchildren in the targeted schools every day without weekend. The biscuits provide 338 kilocalories (about 67 percent of daily calorie requirement) and a range of micronutrients, contributing about 75 percent of vitamin A, zinc, foliate and iron.

Project Glimpse

Fact	Figure
Kick off	2011 with GoB, 2001 with WFP
Total School	1303
Total Student	201379
Working Area	Jashore, Norail, Khulna and Bagerhat district
Total Staff	77
Total Budget	28071536 BDT
Key Activities	<ul style="list-style-type: none"> Biscuit transport. Biscuit distribution and management. Monitoring of distribution. Warehouse management. Orientation of biscuit distribution committees. Community awareness on nutrition and health

The goals of the program were to increase school enrolment and attendance, reduce school repetition and dropout rates, improve attention and learning capacity by cutting shortterm hunger.



Sponsorship for Children Education

The Vision of this project is to enable children at risk access to quality Education (formal, non-formal and vocational) and improve health, hygiene and nutritional status of Children as well as elderly of the underprivileged society through gaining self-sustainability.



Sponsorship for children education Projects supported by Chalice Canada is one of the project under Education segment. It has started in the year of 1998 with a view to comprehensive socio-economic development of the underprivileged men, women, youths and children at high risks towards building a just society where everybody will have mutual respect and full dignity, equality, justice, peace and solidarity irrespective to all human being.

Education: Right now most of the children are grown up and reading in different levels of education. There are 2036 children and 85 older people in our site. Alike past years in this reporting year we have provided sufficient educational materials, uniform, shoe, school bag, umbrella, necessary school fees and extra class tuition fees to the children which ensured their fit appearances in school and adequate facilities.

Health & Hygiene: Children and their family are much aware on hygienic issues. All children got hygiene items in every quarter of the year like; washing powder, bath soap, tooth paste, brush, hair oil, body lotion, nail cutter etc. which are helping to ensure hygienic life of the children as well as family.

Nutrition: Elderly have bought nutrition package consisting with rice, flour, lentil, cooking oil, salt, sugar etc. Only older persons are allowed to purchase nutrition package.

TrustFund: Members are regularly creating fund by small savings for their future through Trust Fund activities. Through this activities savings mentality has been growing among the people and more awareness has been increase. Credit facility has been creating for the group members.

Christmas Fund: This year children have celebrated Christmas gathering with great joy. We have received total 29302 as Christmas gift from Chalice Canada and distributed it among all of the children.

Highlights

- * Kicked off in 1998
- * 2036 Students and 85 older people are beneficiary
- * 06 districts (Jashore, Meherpur, Jhenidha, Khulna, Satkhira, Bagerhat)
- * 22% childs in Primary Education, 47% in Secondary Education and 19% in Higher Secondary Education
- * 11 Community Learning Center it has.
- * 102 Chalice Circle groups with women in community
- * Special gift given among 477 children

Barnamala Bidyapith (Formal Education)

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





Barnamala Bidyapith an absolutely formal education program, which is operated according to the current mainstream national curriculum. This institution's goal is not only to provide the highest quality teaching, but also to inculcate the values essential for tomorrow's leaders. Our teaching team who are capable of teaching the most challenging and up-to-date educational program and empowering them with knowledge and life skills so that they can take on the challenges of building themselves and a better nation. 7 number of Formal Schools RRF has which all have government accreditation from the Ministry of Education and Jashore Education Board. The teaching learning activities are being conducted from Play group to Grade Ten

Co-Curricular activities

- * Daily Assembly
- * Study Tour
- * Cub- Scout
- * Wall Magazine
- * Sports & Picnic
- * Debate & Language Club
- * Assignment & Field Visit
- * Day Observation
- * Art & Craft Work
- * Cultural & Moral Education

Special Features

- * Round Table Lay-out Classroom
- * Student wise Cabinet and Filing
- * Fun Park and decorated class
- * Double Teacher in a class
- * Safe Drinking water and separate washroom for boy and girl
- * Subject based teachers
- * Digital Class Teaching
- * Fast Aid and Own Canteen
- * Closed Boundary for Student safety
- * Monthly Tutorial, Class test
- * Home visit and Parents Meeting
- * Continuous Teacher Training
- * Celebrate Book Festival and Math Olympiad

Highlights

- * From **2001** School Start running formal education
- * **1309** Students are studying in 2017-18 Fiscal Years.
- * Total enrollment is about **35700** so far.
- * **85** students passed in PSE in 2017-18 Fiscal Years.
- * **141** students Passed in JSC 2017-18 Fiscal Years.
- * **07 Schools** are running in **03 Districts** (Jashore, Jhenidha and Meherpur
- * **111** Teachers and Service Staff are working in School
- * Schools have **registration** from Education Ministry and Jashore Education Board
- * **Own Finance**



Pre-School (Non Formal Education)

RRF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school.



A massive number of the four to five-year group are still out of school in Bangladesh even every government school in Bangladesh have a pre-primary school affiliated with it. According to current scenario of our country, urban children, especially those with educated parents and from more privileged socio-economic backgrounds, are more likely to have access to pre-school education but it is not so much in rural areas even now various government and non-government agent has taken special initiative to promote this activity.

RRF pre-primary schools provide a 1-year program targeting students from disadvantaged and non-literate families. Basically RRF promotes community based pre-school in small scale in its working areas.

RRF has a strong relationship with the government primary school system, as children who participate in RRF's pre-primary school program only go on to study in government primary schools afterwards. An important factor in determining students' enrollment rate in primary schools from pre-primary schools has been the physical proximity of the latter to the former. Our pre-primary schools are therefore located very close nearby Government School, in order to facilitate this transition.

RRF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and no tuition is charged. Teachers are women from the local community who. The student-teacher ratio is kept low at around 1 teacher for every 25-30 students. 60% of RRF pre-primary schools students are female students.

Highlights

- From **2011**, we are promoting Pre-school
- **06** Upazillas in **03** Districts (Meherpur, Jashore and Jhenidha)
- **463** students in 2017-18 Fiscal Years
- **1354** students have studied so far
- **24** number of Pre-school we have
- **24** Teachers teach the student
- **RRF microfinance** Program supports this program

Internship Program

Provide an open and supportive environment conducive to the development of multicultural competence and sensitivity



Internship roles are ideally an integral part of RRF. Therefore, RRF internship is considered in line with our organization's philosophy and practice so it benefits our productivity, revenue and staffing goals. The internship experience is mutually beneficial for RRF and Interns either. The essence of Internship is to provide training and experiential learning opportunities for the development of skills in assessment, counseling, crisis intervention, consultation, outreach, and supervision which make a win-win situation both for RRF and Internees. It also provides a professional working environment that encourages and gives space to professional identity development and the development of professional competence. The provision of length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation. There are various issues for intern-

Courses of Internship 2017-18

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

The Institutes in RRF Internship 2017-18

1. Govt. M. M. College, Jashore
2. Govt. City College, Jashore
3. Cantonment College, Jashore
4. Jashore Polytechnic Institute, Jashore
5. Muslim Aid, Jashore
6. Southern Institute of Business & Information Technology, Jashore
7. Jashore University of Science & Technology

Highlights

- * From 2012, Internship program has been kicked off
- * 154 Internee students in 2017-18 Completed internship
- * 463 students Completed internship so far.
- * 07 Educational institutes made collaboration in 1917-18

Community Disaster Resilience Project

Improving communities' access to clean water and safe sanitation and building disaster resilient community by providing safe shelter for vulnerable comments.



Responding to disasters such as cyclones or storms has enabled RRF to help Bangladeshi families rebuild more resilient homes. Improving communities' access to clean water and safe sanitation along with raising hygiene standards through WASH training and kit support as well as building community house with the generous support of Habitat Bangladesh. Since 2011, RRF has been working with low-income families to build strength, stability and self-reliance through shelter. RRF has vast experiences to implement many Disaster related Project supported by different donors. The programs include decent, affordable housing, clean water and safe sanitation, training in appropriate construction technology, WASH, Disaster Preparedness as well as disaster response and mitigation.

Partners

- * Ahamed Family
- * Habitat for Humanity International, Bangladesh

Key Interventions

- * House construction
- * WaSH training
- * Disaster Risk Reduction Training
- * Disaster Response
- * Community Development
- * Toilet Construction
- * Bathhouse construction
- * Installation Solar water Desalination Plant in coastal Belt area
- * Awareness building on Disaster Preparedness.
- * Install Billboard on WASH IEC materials

Project Duration

From July-2017 to June-2020

Sub Project

1. Improving the life of poor people through Ahamed Family Housing
2. Improving water, sanitation, hygiene and housing situation of vulnerable Rishi communities

Key Objectives

- o Enable the community to build their capacity in identifying hazards and vulnerabilities,
- o Recognize and analyse causes of shelter vulnerability, prioritize strategies to improve shelter safety,
- o Develop a monitoring and evaluation system to monitor progress and feedback into project learning.

Highlights

- * From 2016 RRF started this project
- * 12 new houses given to the poor people
- * 70 houses renovated
- * 26 Toilet given to the poor people
- * 05 bath house with deep tube well given to community
- * Total beneficiaries are 840
- * WASH training to 175 Community People
- * IEC materials to 500 kids

Water Desalination Project

Southwest coastal Bangladesh has an acute scarcity of safe drinking water. Both the government and non-government organizations are now promoting reverse osmosis based small scale desalination plants (SSDPs) to ensure safe drinking water.



Bangladesh is vulnerable to water insecurity partially because of its environmental circumstances. Being a low-lying deltaic country of exceptionally dense population, Bangladesh is susceptible to a variety of environmental stresses and natural disasters; these stresses can exacerbate the difficulties in accessing potable water. For example, south-west Bangladesh was severely impacted by cyclone Aila in 2009; and many drinking water sources were inundated with saline tidal water and became unusable. Rural Reconstruction Foundation has planted 07 desalination plants in Rampal and Morrelganj Upazilla of Bagerhat District With a view to reducing the shortage of portable water in salinity prone areas. PKSF supported "Water Desalination Project" has been started from June, 2016 aiming to arrange long-lasting and fixed source of portable water for the community people through installing Reverse Osmosis Water plant. The deprived people of salinity prone areas especially in Bagerhat district are targeted to provide drinkable water. PKSF has taken measures to provide potable drinking water in the said areas at a very affordable cost under the CCCP and LIFT project.

Upazila	Union	Name of Plant	Name of Project	Total production (Liter)
Rampal	Sadar	Sreefaltala	LIFT	28,69,00
	Sadar	Papulbuniya	CCCP	2,97,400
Morrelganj	Doibogghati	Doibogghati	LIFT	3,02,660
	Sonakhali	Sonakhali	CCCP	84,595
	Hoglapasha	Hoglapasha	CCCP	76,950
	Bonogram	Abata	CCCP	1,64,940
	Boloibuniya	Dona	CCCP	1,56,000
Total Production				13,69,445

Highlights

- * From **2016** this project began
- * **1369445** liters of drinking water been produced
- * **07** water plant it has
- * **16100** beneficiaries given support in 2017-18
- * **938** jars and **732** dispensers were used
- * Supported by **PKSF**



Biogas Project



RRF promote Bio Gas project to reach among the mass people how to save the environment through waste management and convert the waste in to energy. Bio Gas Plant is the total solution for keeping the Environment Clean, elimination of air, water or soil pollution and improves Public Health, help National Grid with additional amount of electricity from biogas, and offer cooking gas or CNG where natural gas is not available. RRF is well concerned about the right design, safety and sustainability while setting up a plant by any Member

and ensure highest yield of production. Safety is very important for the customer as well as for the Financing Organization.

RRF upholds the essence of the context of this project; most of the Bangladesh's rural people depend on biomass, crop residues, plant debris, animal dung and wood for fuel creating deforestation, flood, soil erosion etc. Women and children, on whom the burden of collecting fuel falls, suffer the most.

Rural Reconstruction Foundation began to implement the Infrastructure Development Company Limited (IDCOL) supported Biogas Project from November 2009 in Khulna, Bagerhat, Satkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district. Infrastructure Development Company Limited (IDCOL) is partnering RRF with financial support.

Solar Home System

RRF began Solar Home System program from 2012 in Off Grid areas. Under the Green Finance Scheme of Bangladesh Bank, Eastern Bank Limited and One Bank Limited provide financial support. RRF is promoting solar Home System project in Bagerhat, Khulna, Satkhira, Jessore, Narail, Magura, Jhenidha, and Meherpur district. RRF has undertaken to promote different services under this project i.e. System installation, Loan support up to 56000 BDT for the three years period, Provide free post installation service until 3years (after 3 years, renewable with a moderate fees), 20 years warranty of PV module and 5 years warranty for Lead acid battery, 3 years warranty for lighting equipment (LED bulb, LED Tube), solar panel warranty for 20 years, User training and different customer care. This project is likely to shut down its wagon wheel in the next fiscal years.

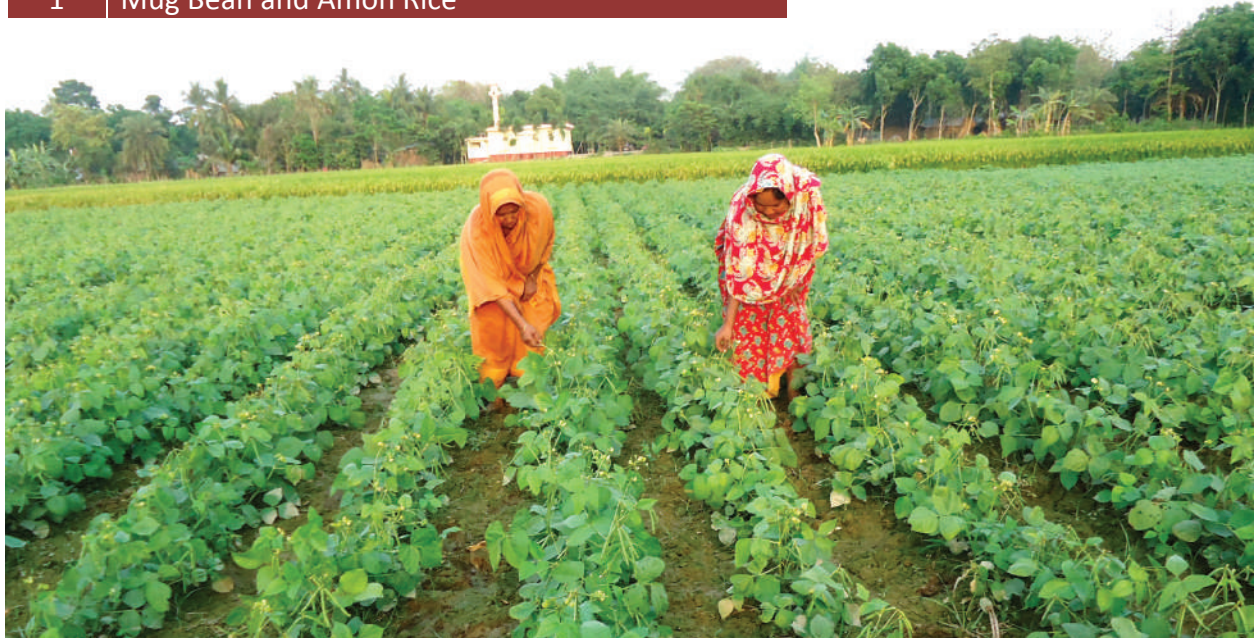


Promoting Agricultural Commercialization and Enterprise

The main benefits of the project will be increase in sales due to the expansion of business, enhancement in productivity due to adoption of technologies and management practice, increased income by micro entrepreneurs and other Value Chain actors, increased skills levels of workers, sustainable services, creation of wage employment and a conducive sector specific policy environment.

Sub-Sector

1 | Mug Bean and Amon Rice



The 'Promoting Agricultural Commercialization and Enterprises (PACE) Project is designed on the basis of contributing significantly in poverty reduction and employment generation for the country's people. The project goal is to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of the moderate and extreme poor (men and women) in a sustainable manner. The development objectives are to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people. It has three component in implementing strategy, these are- i) Financial services for microenterprise, ii) Value Chain Development and iii) Technology and product adaptation. Rural Reconstruction Foundation began implementing an Agricultural Value Chain project namely Promoting Agricultural Commercialization and Enterprises (PACE) project from May 216. The project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD).

Achievement in 2017-18

- Training has provided 7000 farmers both male & female on BARI MUNG -6 cultivation, pest & diseases control and processing technology for employment generation and better income,
- 10000 farmers have trained up on modern technology of cultivation, insects& diseases control, processing and storage of Aman rice.
- A day long non- residential training has been provided to 3000 farmers to increase their knowledge and skills for the production and conservation of pulse seeds.
- Arranged cross visit for the 300 beneficiaries to be experienced in improved Mung bean and Aman rice at upazilla level.
- 30 demo plots have been set on Aman rice with modern rice cultivation technic (i.e line sowing, Logo, ICM etc.) for best production.
- Set up 150 demo plots on BARI MUNG-6 with using bio-fertilizer for quality seed production.
- Arranged linkage workshop with different stakeholders, 600 farmers have taken part in these events.

Project Glimpse

Fact	Figure
Kick off	05 May, 2016
Project Duration	03 years
Number of Beneficiaries	10,000
Working Area	Jashore, Jhenidha, Chuadanga, Magura
Key Activities	<ul style="list-style-type: none"> * Entrepreneur training on Business awareness and Accounts Keeping. * Beneficiaries training on Mug bean and Aman rice production, * Processing, pest and disease management, post-harvest system. * Farmers training using modern technology for Mug bean & Aman production * Demo plot preparation for Mug bean cultivation by using Bio-fertilizer. * Market Chain workshop (Farmers & Businessman) * Knowledge sharing program * Mung bean seed conservation at farmers level * Discussion meeting on farming issues (i.e. Seed collection, preservation, farmers' organization, bio-fertilizer etc.) * Mung bean book publication



Sub-Sector

2 | Carp-Golda Mix Culture



Rural Reconstruction Foundation began implementing the Agricultural Value Chain project namely Promoting Agricultural Commercialization and Enterprises (PACE) project from May 2016. The project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD). The financing Agreement of the project has been signed between the People's Republic of Bangladesh and International Fund for Agricultural Development (IFAD). The "Promoting Agricultural Commercialization and Enterprises (PACE)" project is designed on the basis of contributing significantly in poverty reduction and employment generation for the rural people in Bangladesh. The main goals of this project is to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of Entrepreneurs by improved Carp-Golda Mix-Culture and Marketing.

Project Glimpse

Fact	Figure
Kick off	16 February, 2017
Project Duration	03 years
Number of Beneficiaries	3000
Working Area	Monirampur, Keshopur and Abhaynagar of Jashore District
Key Activities	<ul style="list-style-type: none"> * Entrepreneurs training on Good Aquaculture Practicess,with improve Technology * Issue based Meting on Beneficiaries Group (Carp –Golda Mixculutre , Bulking Purchases ,Business plan , Gender issues) * Demo plot Establishment with Halda Fry and Probiotics uses * Market Linkage Workshop * Sharing Meeting on Safe food and quality prawn Production * Collection Centre establishment * National Fish Week Day Observation * Celebration of Farmers Field Day * Cross visit and knowledge sharing



Achievement in 2017-18

- 1350 Entrepreneurs have skilled on -Good Aquaculture Practices by a daylong training session.
- 1350 Entrepreneurs have awarded on Carp Golda Mix Culture , Business Plan Bulking Purchase and Sales
- 25 lead Farmers and 75 Assist. Lead Farmers have Skilled on using of Soil Water determining Test Kits in Aquaculture for better Production.
- 25 Lead Farmers and 75 Assist. Lead Farmers have Linked with Market and Private Sector
- 10 Nurserer Skilled don Hatchery management with Halda fry And using probiotics
- 10 Demonstration plot have Established with Halda Fry and Male Prawn by using Probiotics.

The Development Objectives to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people

It has three components in implementing strategy, these are-
 i) Value Chain Development and
 ii) Technology and
 iii) Product adaptation.



Carp Golda Special Feature:

As a Part of Technology Adaptation of Carp Golda Mix Culture Value Chain Project 25 set Soil Water determining Test Kits have been Provided to 25 Lead Farmers in 3 working Area of the Project .The test kits are –Soil ph meter ,water ph meter, Amonia and Dissolved Oxygen Meter. 25 Lead Farmers are now determining the soil water quality by using this Test Kits for better fish production in their own community.



Tissue Culture Lab

Production of improved crop varieties, Production of disease-free plants (virus), Genetic transformation, Production of secondary metabolites



Tissue Culture Lab is a new addition to the organization, which gives an excellent level of excellence to the agricultural department of the organization. Especially the organization has been working on two decades on floriculture. In the meantime, it has implemented multi-functional activities for the marketing of flowers, involved the farmers in cultivating new species of flowers. Based on the demand of local farmers and country's market, in association with PKSF, the organization has established a tissue culture lab from September 2018. It aims to Produce Sapling of Flowers mother plant within the country and make availability of sapling to the farmers at Low price. The ultimate goals of this project is to increase farmer's income, livelihood and extension of floriculture through supplying quality, germ free healthy sapling.



Intervention

- * Mother plant collection from abroad in commercial manner.
- * Establishment of Tissue culture Lab in Jashore.
- * Supply of quality flower sapling to farmers.

Expected Results

- ≡ Increase household asset by 70% and income by 50% those are involved in floriculture by using tissue culture sapling supplied by Project Lab.
- ≡ Reduce production cost by 30%
- ≡ Increase productivity by 40%
- ≡ Increase wage employment by 25%

Supplying sapling expected no of farmer 180 (In two years)

Location of the project site:

Ramnagar, Jashore.

RRF Training and Resource Centre

A Planned Venue

Most employees have some weaknesses in their workplace skills. A training program allows a professional to strengthen those skills that each employee needs to improve. A development program brings all employees to a higher level so they all have similar skills and knowledge into the bigger extent of development domain.



RRF Training and Resource Center (RRF-TARC), the apex training institute in the southern part of the country, emerged as a philanthropic institute in 07 November 1991 under Rural Reconstruction Foundation. The essence of this TARC's emergence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of researches. This training center is located in a pleasant environment surrounded by green nature which is 8 kilometers far from Jessore Town. Currently, various NGOs, government organizations, corporate company, and social organizations hire this venue for arranging various events. RRF made a radical move to start in commercial approach to make this institute sustainable.

Venue Users 2017-18

SL	Venue Users	SL	Venue Users
1	Dhaka Ahsani Mission	29	NARRI
2	ACDI/VOCA	30	VSO
3	Bangla Link	31	IFMC/UNDP
4	Hunger Project	32	SESIP
5	Compassion	33	Handicap Int.
6	Modern Cloth Store	34	IID
7	Jessore University of Science & Technology	35	IUB
8	TIANSHI	36	TIB
9	GFA	37	CCDB
10	World Fish	38	BURO Bangladesh
11	Netizen Int.	39	WCB
12	Bangladesh NGO Foundation	40	LIGHT Foundation
13	Khulna University	41	CDF
14	YWCA	42	PKSF
15	Relief International	43	RHAIMAFROOZ
16	JFM	44	MRA
17	CCB/GF	45	IER
18	Bank Asia	46	Water Aid
19	GIZ	47	PHI
20	The Sacrifice Trust- TST	48	TFG LYN Dhaka
21	SNV	49	T for T
22	ADAB	50	Shakti Foundation
23	World Vision	51	IDCOL
24	IRRI	52	Asia Arsenic Network
25	Jagorani Chakra Foundation	53	Grameen Phone
26	EFC	54	RANGS Ltd
27	TMSS	55	Moumachi School
28	RBT	56	Rural Reconstruction Foundation

Physical Facilities

- * Accommodation (AC and Non Ac), Comfortable Bed Room with Attached Bathrooms
- * Adequate number of Class Room
- * Air Conditioned Class Room
- * Multi-Purpose Hall Room
- * Library
- * Vehicle Facility
- * Multi Media , Audio Visual, Computer, Sound System, Overhead Projector, and Internet Facility with 3G Wi-Fi service
- * Big play Ground & Beautiful Garden and Indoor Outdoor Games
- * Dining with diversified food
- * Full time Security
- * 24 hours back up power Supply
- * Controlled with Close Circuit Camera



Venue Booking 2017-18 (At a Glance)

Month	Booking	Batches	Participants	Guest	Total
July'17	29	13	568	11	579
Aug	23	17	623	18	641
Sept	18	14	485	26	511
Oct	24	15	767	27	794
Nov	16	11	330	11	341
Dec	25	13	406	51	457
Jan'18	26	13	488	32	520
Feb	24	11	389	106	495
Mach	31	14	841	10	851
April	24	16	516	14	530
May	24	12	392	8	400
June	13	11	341	36	377
Total	277	160	6146	350	6496

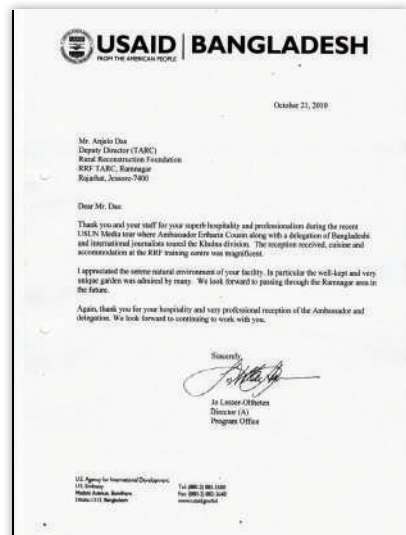
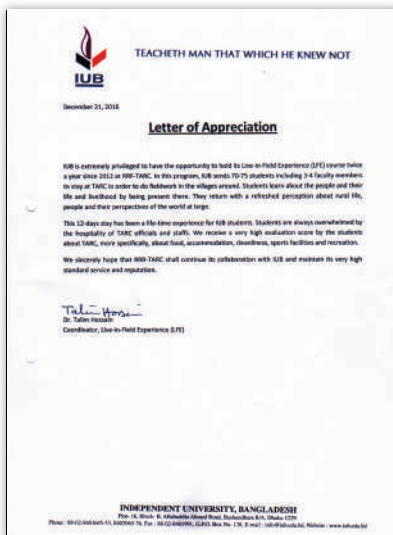
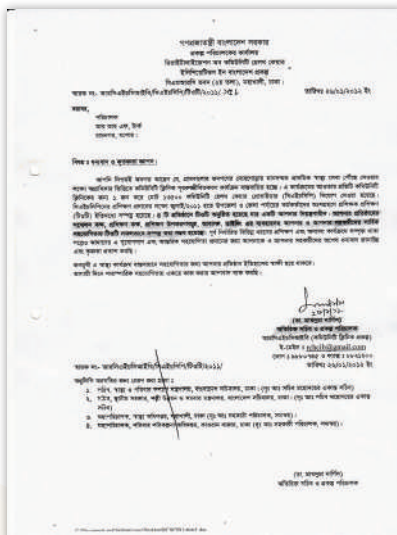
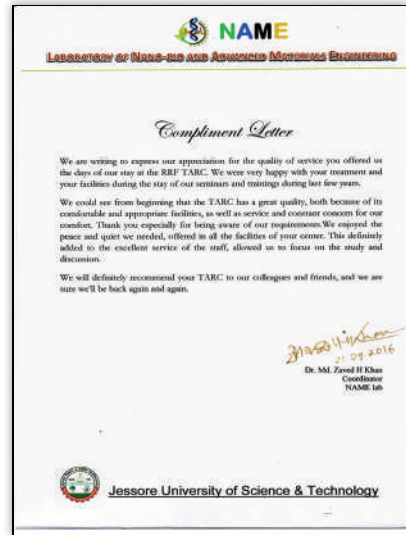
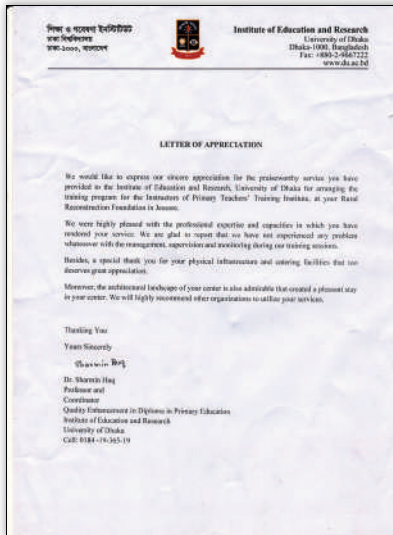


Visitors Reaction

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJSHAHI, JESSORE				
Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
28/11/17	Dr. Md. Akbar Gohar Associate Professor MPS Dhaka University	28/11/17 to 29/11/17	Very neat and clean, very beautiful Hospitality by Unions. Hosts are Amazing, I am really impressed.	5/5 Fantastic
29/11/17	Dr. Surajita Munim Assistant Professor IHS Dhaka University	29/11/17 to 29/11/17	It's a beautiful place to stay. Very well maintained. Staffs are very empathic and helpful. Will visit again in future. Best wishes!	Highly recommended
13 Oct 2017	Left Prof. Dr. Arjo-Insipat Cedulubamba Belitiera	9 Oct 13 Oct 2017	Wonderful people, nice Place, good food	😊
13 Oct 2017	Paulhan Tale Accen Apartment BRRI	7/10 13/10 2017	Super place, quiet ideal to concentrate on the things that matters. Great people, service & food.	10/10 ✓

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJSHAHI, JESSORE				
Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
9/12 2017	HENRIK KJARSICE	8-10 12	Very nice surprise - nice place!	😊
10/12 2017	Dr. J. C. Rankel Regional Coordinator, Dec. IFMC - Myanmar	8-9 2017	Nice venue for training or workshop. Residence great. Fooding management best.	😊
22/1/2018	Prof. Chandra B Mishra School of Business, Independent University Bangladesh (IUB)	From 22nd January to 24th January	First two 10 days. Students have great experience. Undoubtedly one of the best venue during the LFE session. The staff are so helpful and gentle, especially I like to thank all director sir and Binayak. Thank you for the visit. A nice experience.	😊
15/01/2018	JAMES KIRKAD Lecturer, School of Business, Independent University Bangladesh (IUB)	From 15th January to 19th January	For last 5 days, I had the good experience at the place. It is the best venue ever anywhere. I could visit special things to Business De for his amazing hospitality.	😊

Recognition



Active Citizens

Aiming to bring sustainable changes among society through different activities of young people, building leadership & establishing a global network of youth and cultural exchanges.



In 2009 the “Active Citizens” program was started by British Council in Bangladesh. RRF is implementing this program as a partner NGO and two years have passed away. Active Citizens in Bangladesh gives participants the confidence to make a difference in their communities. The program enhances leadership and project-management skills of local influencers. They receive specialist guidance in designing and running social action projects, which aim to generate positive change within their community. Participants also benefit from peer support via connections made within the global Active Citizens network. By sharing ideas and experiences with different groups within and outside their community, participants contribute to intercultural dialogue and global citizenship. As a citizen every person has a specific role for their society or community. So, this project trained them to make aware about their role in the community and also for country as an active citizen, and at the same time encourage them to take initiative for Social Action Project (SAP). This training called Active Citizen Youth leadership Training (ACYLT). RRF has the same view as Active Citizens have and so RRF is implementing this project along with British Council.

Key Interventions

- *Active Citizen Youth Leadership Training
- *Social Action Project (SAP)
- *Youth Exchange
- *International Study Visit
- *National/ Regional Achievers Summit

Essence of the Project

Active Citizens builds trust within and between communities by supporting people to take action on issues they care about. It connects people locally and globally, developing their knowledge and skills to build fairer and more resilient societies.



Highlights

- * Kicked off in **2015**
- * **320** youth beneficiaries
- * **04** districts (Jashore, Meherpur, Jhenidha, Khulna)
- * **10** batches training to **320** youth people
- * **20** Social Action Project have been implemented by the youth volunteer.
- * **Attend** successfully in regional achiever summit.

Cultural & Sports Program

It is not possible to solve all problems overall by eliminating financial poverty. Sustainable human development will not be possible without practice of pure cultural activities in daily life.





As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, Rural Reconstruction Foundation has undertaken the “Cultural & Sports Program” for children and young generation of the country. The aim of this program is to patronize and promote mental & physical development of the young people in order to build a talented nation as a whole. RRF intend to work with the people of the society including children and adolescents and young people in order to create a culture and sportsmanship society and nation through healthy culture and sports activities by involving the activities of the noble scholarship. In this regards, RRF has moved to precede this significant program in its working area especially in Jessore and Norail districts with various cultural and sports events.

Events- 2017-18

- * School base Art and Handwriting Competition
- * Reciting and Storytelling Competition
- * Anti-Drug Girls Cycle Rally
- * Career Development based on Morality and values consideration
- * Anti-Drug-Early Marriage Rickshaw Rally
- * Cultural and Sports Event for Brothel Children
- * Cultural & Sports Event for Special Need Children
- * Workshop on Virtuosity
- * Upazilla base Art and Handwriting
- * Math, Quiz, Essay, Art, Handwriting, Wall Magazine, Instant Speech competition
- * National Anthem Competition
- * Letter Writing to Mother Competition
- * Story and Letter writing Competition on Father Day
- * Award giving to Scholar Student
- * Baishakhi Fair and Pitha Festival
- * Anti-Drug and Anti-Child-Marriage Girls Football Competition
- * Chess Competition
- * Anti-Drug and Anti-Child-Marriage Girls Mini-Marathon
- * Anti-Drug and Anti-Child-Marriage Cycling Competition
- * School base Annual Sports
- * Football, Hockey, Chess and Cricket for Special Need Children

Highlights

- * From 2017 Cultural & Sports Program started moving
- * **11855** Children and Adolescent have been covered with different events
- * **167** Schools and College attended in this program in 2017-18.
- * **54** Cultural and Sports events have been done
- * **12** Scholar students given award for their attainment
- * **06** Upazillas in **02** Districts (Jashore, Norail)
- * **6955** Girls have taken part in different events
- * **1710** youth and children given prize in different events
- * **Financed by PKSF**



Special Attention in different ongoing social issues



Young people of Bangladesh are currently leaning on different kinds of disorders, which are putting the society and the country in huge threat, especially child marriage, eve teasing, drugs, terrorism, are pushing the country into a terrible situation for the young society and the country. Considering these terrible things, RRF has taken some important steps under cultural & Sports Program. The main objectives of the program are to create awareness among the young and adolescents generation against all sorts of crime as- terrorism, sexual harassment, drug, women-violence or oppression etc. The special events were Girls Cycle Rally, Girls Mini Marathon, Girls Football, Rickshaw Rally, etc. 3500 girls attended in these events

Bangladesh Adolescent Conference



RRF organized Adolescent Conference in 3 Upazillas in Jashore district and 3 Upazillas in Norail district. The aim of the conference is to build an honest and capable leadership through different competition among the students of school, colleges and madrasas in grassroots levels. Initially the competition was held at upazilla level in which students of Class IX, X, XI, XII are taking part with enthusiasm. The participants were being selected by the school, college, madrasa authorities considering their merit, leadership qualities, moral and ethical neck. 10 winners from upazilla level competition were entitled for district level competition. The National program was supposed to be held on September 2018. 724 participants have taken part in this giant event in Jashore and Norail district level competition. Total 700 participants that mean from each district 10 winners were selected for national level competition, in that RRF has selected 20 adolescents for National level conference.

Community Healthcare Program

Article 15 of the Constitution stipulates that it shall be a fundamental responsibility of the State to secure for its citizens the provision of the basic necessities of life, including food, clothing, shelter, education and medical care.



“Community Healthcare Program” is a unique extension of Primary Health Care services to the doorsteps of rural people. This is the organization’s moral tier to ensure health facility at primary level established throughout the community clinic in very hard-to-reach, remote & isolated areas. RRF expresses solidarity with the government initiatives with regards to health issues and eager to contribute with its best effort. RRF strongly believe the provision of basic health services in Bangladesh is a constitutional obligation of the government. Article 15 of the Constitution stipulates that it shall be a fundamental responsibility of the State to secure for its citizens the provision of the basic necessities of life, including food, clothing, shelter, education and medical care.

Medicare Services

- * Satellite Medical Camp by MBBS Doctor
- * General Healthcare service by Paramedics
- * Specialize Healthcare service on Eye, Diabetic, Dental, Gyeane related issues.
- * School Health Care Service
- * Elderly Healthcare services
- * Midwifery Training for Rural Women
- * Child Doctor Training for School Kids
- * Different Day observation i.e. Diabetic day, Hand washing day, Breast Feeding day etc.
- * Blood Grouping
- * Health Education for Rural people and school students
- * Free Medicine distribution to the older people
- * Adolescent Healthcare
- * Child Growth Monitoring
- * Diabetic and Pregnancy test
- * Nebulizing
- * Family Planning support
- * Circumcision
- * Referral Services

Highlights

- * From 2015 Community Healthcare Program started running
- * 23612 Rural people given various medical supports in 2017-18
- * 82288 rural people have received various Medicare services so far.
- * RRF has 2 Community Clinic in Jashore district
- * 80 older people got back their sight after having successful cataract operation in 2017-18
- * 475 students were treated under School Health Component
- * Free medicines have been distributed to 3502 elderly people
- * 4200 poor people received healthcare service by MBBS doctor
- * Financed by RRF

RRF Jute Craft



RRF- Jute Products center has started its work from 22 August 2010 by the technical support of Jute diversification promotion center (JDPC). Many of rural women in our country are socially and economically weaker section. This kind of women is mostly depending upon her husband or father for their needs. To alleviate this situation RRF took initiative to run this program so that women can get the privilege to earn money through learning and be self-reliant. It does manufacture, supply and export of good quality and wide ranged variety of jute items - shopping bags, garden/kitchen tools bag, promotional bag, tote bag, ladies fashion bag, beach bag, room/beach slipper, wine bag, jute basket, nursery/ plant bag, Home Decor & Stationary Items and many more.

Angel Beauty Parlor



RRF instigated to work in beautification through establishing a beauty parlor from 2010 in Jashore district. It is trying repeatedly to make a powerful brand maintaining its leading position in the beauty industry. This is Angel Beauty Parlor; provides services such as Hair Styling, Bridal Make-up, Party Make up, Model Make-up, Hair Cuts, Skin & Hair care service and many more. The mainstay of our strategy will be to offer a level of client focus that is superior to that offered by our competitors. Customers are among our organization's most valuable assets. Nothing is more important than being courteous, friendly, helpful, and prompt in the attention we give to our customers. We are dedicated to ensuring that the high standards of beauty service we have established are maintained. Our culture demands integrity and an unyielding commitment to strong internal practices and policies.



Prottoy; is an RRF driven self-reliant agriculture based project is run by its own agricultural department which began in 2007 is located in Ulashiof Sharshaupazila in Jessore district. The core interventions of this project are production, processing and marketing by which the beneficiaries and organization both are benefited. It demonstrates new technology adaptation to encourage the farmers for agricultural development. Alongside, this project virtually indicates how the organic farming creates demand in contemporary food market. The project is established on around 8 acres of own land. A good variety of Mango Orchard has been developed in this project area in 2015 with 4 acres of land. In this garden, about two thousand different improved varieties of mango tree have been planted. The main goal of this gardening is to get financially benefited and to inspire local people to create such a garden, and it is basically a demonstration of gardening.

Feature

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

Financial Statement

We have audited the annexed Financial Statements of “RURAL RECONSTRUCTION FOUNDATION (RRF)” RRF Bhaban C&B Road Karbala, Jessore which comprise the Statement of Consulate Financial Position as at 30th June, 2018 and the Statement of Consulate Profit or Loss & Other Comprehensive Income, Statement of Receipt and Payment, and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial Statement:

“RURAL RECONSTRUCTION FOUNDATION (RRF), management is responsible for the preparation and fair presentation of these Consulate Financial Statements in accordance with International Financial Reporting Standards (IFRS) and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement.

Auditors’ Responsibility

Our responsibility is to express an independent opinion on these Consulate Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the Financial Statements.

Opinion

In our opinion, the Consulate Financial Statements present fairly, in all material respects, the Financial Position of “RURAL RECONSTRUCTION FOUNDATION (RRF), as at 30th June, 2018. And it’s Financial Performance for the year ended 30th June, 2018 in accordance with Bangladesh Financial Reporting Standard (BFRS) and other applicable laws and regulation including MRA guidelines.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made verification thereof.
- b) In our opinion, proper books of accounts as required by MRA Act & Rule have been kept by “RURAL RECONSTRUCTION FOUNDATION (RRF), So far as it appeared from our examination of those books.
- c) In our opinion, the Statement of Financial Position and the Statement of Profit or Loss & Other Comprehensive Income dealt with by the report are in agreement with the books of accounts.

Dated: 17 October, 2018
Dhaka-1000

SHAHA & COMPANY
Chartered Accountants



RURAL RECONSTRUCTION FOUNDATION

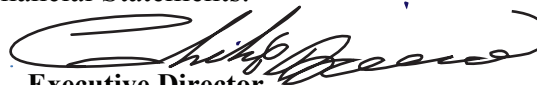
RRF BHABAN, C & B Road, Karbala, Jessore.

Consolidated Statement of Financial Position As on 30 June 2018

Property & Assets	Notes	Total 2017-2018	Total 2016-2017
Non-Current Assets:			
Fixed Assets at cost		1,292,814,410	1,176,862,748
Less: Accumulated Dep.		96,118,196	78,559,285
Property, Plant & Equipment	1	1,196,696,215	1,098,303,463
Investment:			
FDR-Investment	2	313,689,459	245,965,889
Security money for Telephone & Electricity	3	182,976	182,976
Current Assets:			
Loan to Beneficiaries	4	4,411,598,788	3,745,377,587
Provident Fund Loan to Staff	15	16,868,558	15,799,146
Consumer Loan to Staff	10	176,719	176,719
Temporary loan	17	128,072,304	97,133,807
Vehicle loan to Staff	18	17,515,911	16,081,546
Closing Stock of Materials	9	-	4,387,836
Accounts Receivable	5	47,703,051	38,573,325
Advance Against Program	6	9,953,436	4,796,455
Staff Settlement	7	98,301	18,850
Carpentry Project	8	-	-
Reimbursable (Elderly program)	19	463,675	-
Interest Receivable on FDR	11	981,639	637,222
Books for Library	12	156,491	146,699
Live Stock & Goat Project	13	395,007	395,007
Accounting Software	14	-	-
Unsettled Staff Advance	16	15,081,300	15,958,214
Advance Income Tax	22	1,873,927	1,987,987
Logistics Loan to Staff	20	2,637,980	2,846,165
Reimbursable (UPP-Ujjibito)	21	2,998,416	2,607,750
Reimbursable (Shamridhi) TK.	23	12,719,773	5,040,058
Training Material Support to Party	24	-	-
Reimbursable (Culture & Sports prog.)	25	1,113,995	-
Cash in Hand	26	17,712,138	3,248,246
Cash at Bank	27	112,283,097	86,826,858
Total Property and Assets:		6,310,973,155	5,386,491,806

The annexed notes from an integral part of these Financial Statements.


Finance officer


Executive Director

Dhaka- 1000
Dated :

17 OCT 2018



SHAHA & COMPANY
Chartered Accountants



Annual Report 2017-18

54

Liabilities and Fund	Notes	Total 2017-2018	Total 2016-2017
Retained Surplus	30	769,332,507	637,451,184
Statutory reserve fund	31	73,716,883	57,700,013
Debt Management Reserve/LLP	32	199,795,244	157,617,763
Disaster Management Fund	33	300,000	300,000
Revaluation Reserve Fund	34	761,794,225	762,190,501
Capital and Reserve Fund		1,804,938,859	1,615,259,460
Long Term Liabilities:			
Loan from Bank	35	1,710,432,249	1,333,772,069
Loan from IDCOL	36	5,748,319	7,038,613
Loan from PKSf	37	923,433,331	955,199,997
Current Liabilities:			
Member Savings	44	1,284,725,966	1,031,354,723
Education Fund	40	327,910	335,910
Medical Fund	42	5,904,550	5,002,675
Member Kallyan Fund	43	-	-
Provident Fund	45	95,589,329	80,362,328
Staff Gratuity Fund	48	40,245,095	33,995,491
Staff Kallyan fund	49	9,227,696	7,372,042
Future benefit Scheme (FBS)	55	33,053,208	23,742,008
Staff Security Money	47	25,658,916	21,147,725
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	134,472,304	103,533,806
Loan from Bank for Remittance	51	-	-
Unspend Foregin Donation	52	6,508,308	5,624,883
Accounts Payable	38	12,884,690	10,439,743
Security money receive from Party	39	492,727	438,339
Income Tax Payable	41	672,095	34,773
Vat Payable	53	977,250	329,714
Provision for expenses	46	14,163,119	9,490,341
Grant for Assets	56	7,646,283	4,541,626
Microfincance Insurance	57+58	101,986,001	95,689,494
Covariant Risk Fund (CRF)	59	-	-
Advance from PKSf	60	13,809,055	4,847,809
Provision for interest on savings	61	10,899,143	6,300,308
Transfar Received (Grant)	62	-	-
Advance from Borrower	63	44,185,299	17,696,477
Monthly Benefit Scheme (MBS)	64	22,187,091	12,137,091
Cultural Fund	65	327,746	327,746
Total Liabilities and Fund		6,310,973,155	5,386,491,806


Finance officer

Dhaka- 1000
Dated :

17 OCT 2018




Executive Director


SHAHA & COMPANY
Chartered Accountants



Annual Report 2017-18

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RURAL RECONSTRUCTION FOUNDATION

RRF BHABAN, C & B Road, Karbala, Jessore.

Consolidated Statement of Coprehensive Income For the year ended 30 June 2018

INCOME	Total 2017-2018	Total 2016-2017
Operating income:		
Service Charge	898,453,616	773,937,447
Income from Self Relaint Project	-	-
Sales of Product	5,548,139	5,533,049
Training Income	40,296,979	38,835,853
School fees	5,091,755	5,087,975
Grants From Donor	145,234,233	148,911,906
Non-operating income:		
Interest from Bank:		
Bank Interstet	1,739,326	1,624,854
Interest on FDR	14,116,432	14,061,488
Others income:		
House rent from Employee	961,611	862,191
Interest on Loan	13,893,903	12,104,415
Loan Processing fee	-	-
Miscellaneous	3,263,274	2,703,651
Overhead Income	5,530,931	12,626,252
Subsidy from IDCOL	-	-
Admission fees	990,335	735,940
Gueast House Income	-	-
PIP Contribution	-	300,000
Office Rent	842,478	986,285
Organizatoinal Development Fund	1,321,775	2,108,705
Contribution RRF	1,135,662	-
Participant Contribution	190,300	688,500
Transfer Received	-	-
Total Income	1,138,610,750	1,021,108,511



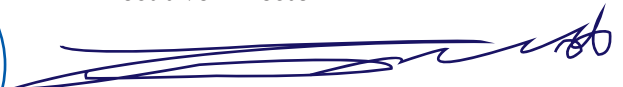
Finance officer

Dhaka- 1000

Dated : 17 OCT 2018



Executive Director



SHAHA & COMPANY
Chartered Accountants



EXPENDITURE	Total 2017-2018	Total 2016-2017
Salary & benefits:		
Salary & Allowances	318,148,717	269,642,219
Provident Fund	8,294,060	6,982,747
Festival Bonus	16,588,127	14,363,913
Gratuity	7,599,080	5,961,519
Incentive	311,936	467,883
Financial expenses:		
Bank charge	3,791,455	2,847,740
Interest on Loan	12,834,049	11,823,863
Interest paid to member on savings	45,984,637	37,207,511
Service charge to Bank	137,820,906	109,104,763
Service charge to PKSF	65,536,167	80,917,083
Interest on Medical Fund	119,847	56,386
Interest on Staff Gratuity Fund	1,804,577	1,195,631
Interest on Staff Kallyan Fund	123,354	41,595
Interest paid to staff on Provident Fund	5,410,104	4,548,811
Interest Paid to staff on FBS	433,583	3,934,280
Interest Paid to staff on MBS	2,967,936	155,102
Occupancy expenses:		
Computer repair & Maintanance	763,769	977,775
Office rent	19,450,025	16,917,113
Office repair & maintenance	7,470,517	8,051,926
Electricity	5,087,782	4,708,989
Software repair & Maintanance	1,320,686	2,594,251
Administrative expenses:		
Advertisement	671,399	472,995
Audit fees	328,612	319,339
Consultancy Fees	-	369,989
Registration Fees	8,250	72,960
Entertainment	1,907,439	1,997,113
Newspaper	88,957	80,903
Postage & Stamps	586,272	605,702
Printing & Stationary	12,089,862	12,198,147
Telephone/Mobile/Fax/E-Mail	5,732,171	5,515,992
Travelling & Daily allowances	15,524,125	15,291,667
Vehicle:Fuel,Repair & maintenance	24,324,077	18,020,652
Publication/Documentation	267,375	276,000
Member Ship Fees	419,250	-
Other Expenses		
Crockeries/Bed & bedding	1,039,980	929,427
Guest House expenses	-	-
Health Treatment	-	-
Higher Studies	-	-
Honorarium	243,685	278,536
Income Tax	2,285,654	2,801,842
Income Tax for Staff	-	317,060
Labour Charge	1,231,887	1,890,675
Land rent & taxes	441,594	754,208
Legal fees	1,637,296	922,800
Micro credit fair	694,503	66,835
Miscellaneous	449,532	192,156
Operational Expenses	109,315,575	111,743,468
Overhead Cost Expenses	5,753,732	3,485,844
Service Charge Rebate Expenses	4,072,906	16,280,462



Skill Fair	-	-
Social Activities	1,726,653	781,198
Staff meeting & fooding	4,250,970	5,276,621
Subscription/Donation	70,030	223,670
Relief	690,008	212,872
Solar System Return	-	8,058
Subsidy to Beneficiries	35,000	82,181
Uniform/Liveries	596,158	298,621
Tax & VAT	2,099,906	1,897,213
Transfar to Organizatoinal Development Fund	339,431	1,404,369
Transport/Carrying	3,277,862	3,550,057
UPP-Ujjibito Expenses	5,193,502	5,071,869
Shamriddhi Expenses	11,938,347	4,496,451
Elderly program Expenses	1,246,076	
Culture & Sports program Expenses	2,411,397	
Loss on Assets Disposal	-	-
Loss on Sales of Vehicle	110,324	-
Social Business Expenses	-	-
Education Expenses	1,388,319	1,001,116
Health Expenses	1,551,591	1,575,798
LIFT Expenses	177,083	875,987
CCCP Expenses	88,200	300,000
Shamriddhi Expenses (RRF contribution)	565,047	
UPP-UJJIBITO Expenses (RRF contribution)	3,230	
Training Expenses	16,569,032	25,113,127
Worksop/Seminer	1,385,026	299,154
Monitoring & Audit	1,579,801	2,567,917
Depreication expenses	17,956,755	16,631,354
Loan Loss Expenses	60,400,863	54,495,440
DMF Expenses	-	-
Total Expenses	986,626,058	903,548,943
Excess expenditure over income	151,984,692	117,559,568
TOTAL	1,138,610,750	1,021,108,511



Finance officer



Executive Director

Dhaka- 1000

Dated :

17 OCT 2018



SHAHA & COMPANY
Chartered Accountants



RURAL RECONSTRUCTION FOUNDATION

RRF BHABAN, C & B Road, Karbala, Jessore.

Consolidated Receipts and Payments Account For the year ended 30 June 2018

A: RECEIPTS

PARTICULARS	Total 2017-2018	Total 2016-2017
Opening : Cash in hand	3,248,246	2,837,473
Cash at Bank	86,826,858	101,382,180
Loan From PKSf	608,000,000	610,000,000
Loan from Bank	2,009,000,000	1,690,000,000
Loan from IDCOL	93,160	2,339,680
Consumer Loan Realization	-	-
Loan Realized from Beneficiaries	6,277,821,057	4,940,078,825
Logistics Loan realization	2,712,806	2,611,046
Provident Fund Loan Realization	14,421,909	12,587,023
Temporary Loan realisation	300,300,665	177,949,093
Temporary loan realisation from TRC	968,331	1,521,663
Vehicle loan realisation	3,499,134	2,617,116
Training Material Support Realization	12,080	-
Savings Collection	869,739,062	692,287,215
Cultural Fund	-	327,746
Education Fund	-	-
Grant (FEDEC)	-	-
Gratuity Fund	7,756,207	6,125,974
Medical Fund	1,752,300	1,612,900
Member Kallyan Fund	-	3,670,608
Provident Fund	16,978,911	14,362,077
Security Money	9,366,000	5,651,832
Staff Kallyan fund	1,752,300	1,613,400
Future benefit Scheme (FBS)	13,026,300	13,304,333
Monthly Benefit Scheme (MBS)	11,100,000	6,600,000
Livestock Insurance	-	-
Micro Insurance	74,184,552	57,747,001
FDR Encashment	87,221,404	9,400,000
Interest Receivable received on FDR	636,575	1,679,876
Received from Depreciation A/C	-	-
Received From DMF A/C	-	-
Received From LLP A/C	-	-
Unsettled Staff Advance	876,914	900,000
Transfer Received	700,000	61,105,597
Accounts Payable	1,198,871	1,668,376
Accounts Receivable Received	59,279,961	40,869,630
Receivable received from PKSf (UPP-UJJIBITO)	4,802,836	3,634,450
Advance Realisation	25,165,093	16,540,978
Advance from PKSf	15,546,245	6,200,000
Income Tax Payable	2,275,926	1,058,181
Livestock (cow)	-	26,250
Sales of Materials	-	740,145



Vat Payable	5,649,892	3,222,951
Staff Sattlement	16,744,571	10,580,428
Sales of Vehicle	350,000	-
Sales of Equipment/machinery	-	-
Advance from Borrower	701,856,924	863,218,154
Security money receive from Party	33,281	-
Admission fees	990,335	735,940
Bank Interest	1,739,326	1,624,854
Grants From Donor	84,254,508	95,205,467
House rent from employee	961,611	862,191
Income From Self Relaint Project	-	-
Interest on FDR	11,793,206	7,660,015
Interest on loan	1,716,606	2,900,000
Loan Processing fees	4,960	-
Miscellaneous	2,791,192	2,509,527
Overhead Income	4,827,970	8,144,726
Organizatoinal Development Fund	11,801	-
Sales of Printing & Stationeries	2,919,879	3,378,741
Sales of Product	5,548,139	5,529,629
School fees	5,091,755	5,087,975
Service Charge Income	767,075,430	632,405,256
Subsidy from IDCOL	-	-
Technical Fees	-	-
Training Income	16,278,713	11,364,416
Interest on Provident Fund Loan	1,409,677	1,160,813
Gueast House Income	-	-
PIP Contribution	-	300,000
Office Rent	842,478	986,285
Participant Contribution	190,300	688,500
Contribution RRF	115,266	-
Total	12,143,461,523	10,148,616,536



Finance officer



Executive Director

Dated :
Dhaka- 1000

17 OCT 2018



SHAHA & COMPANY
Chartered Accountants



Stream of Events 2017-18

No matter how much suffering you went through, you never wanted to let go of those memories.



RRF Microfinance Budget Analysis on 7 July, 2017 at TARC



The DC of Jashore Abdul Awal Visit RRF on 24 April-2018



AGM of RRF on 7 December, 2017



Information Fair in Jashore on 27-28 April, 2017



Philip Biswas (ED of RRF) attended in MMM events in Paris



The DMD of PKSF Mr. Fazlul Kader Visit RRF on 4 December, 2018



The DED of RRF Mrs. Pinku Rita Biswas in Cycle Distribution Program at N.S.Town Girls School on 24 March, 2018



The ED and DED of RRF Mr. Philip Biswas and Pinku Rita Biswas in Agreement Signing Ceremony on 13 December, 2017





Micro-Credit Fair organized by PKSF on 01 October, 2017



Baishakhi Mela and Pith Utsab in Jessore on 12 April, 2018



Habitat Country Director visits RRF on 1 February, 2018



The ED of RRF and The Chairman of PKSF on 13 March, 2018



RRF observed International Mother Language day 2018



RRF Celebrate Bengali New Year 1425



The MD of PKSF visited RRF on 30 March, 2018



The DMD of PKSF visited RRF on 3 February, 2018



RRF HEAD OFFICE



RRF Training & Resource Centre