



2019-20

ANNUAL REPORT

Rural Reconstruction Foundation

www.rrf-bd.org



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Published on

20 December, 2020

Published by

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Message from The Chairman

Our world has never felt more different and more threatened in the short span of time that the COVID-19 pandemic has ravaged lives, economies and governments alike. In addressing the fall-outs, governments, policy makers, business leaders, nonstate actors and citizens all have had to deal with the simultaneous challenges of lives and livelihoods. For Rural Reconstruction Foundation, responding was particularly urgent. The reach of this virus is global, but its impact has been uneven on people living in poverty and those on the margins of society - precisely the groups RRF exists for.

From the day Bangladesh reported its first case of COVID-19, RRF has been supporting the government and we mobilized over 1800 staff across 23 districts of Bangladesh, to improve awareness and deliver life-saving services to support the pandemic response with our best efforts in various ground like Livelihood, Health, Education, Agriculture and many others. RRF has always believed that large-scale change is possible through collaboration. Now more than ever, we must strengthen mechanisms to work together and find new solutions that dismantle inequality in all its forms, so that our new journey is one which works for everyone.

The image of our annual report was not supposed to be like this one, really it was on its way to becoming more prosperous, but Corona pandemic has made some wounds on our canvas, but we have turned around in the relentless work of our workforce. I sincerely thank all our staff. We are grateful to all the parties who are directly and indirectly involved in our journey. May the coming days be beautiful and prosperous for all.

Mir Rowshan Ali Mona
Chairman, RRF



Message from The Founder & The Executive Director

Bangladesh's development trajectory is considered an unique success story. We have achieved such impressive social development amidst extremely challenging circumstances that economists have looked for lessons that Bangladesh could offer for the global community. Bangladesh embraced the Millenium Development Goals (MDGs) and then the Sustainable Development Goals (SDGs), both of which set ambitious global targets. The country was making rapid improvements in quality of life, especially ending poverty until 2020. Much of that is now under threat. As the entire world fights against a single common enemy that is COVID-19, we are seeing the systemic inequalities that make people living in poverty receive the higher brunt of this crisis extremely.

The terrible Pandemic has devastated Bangladesh, our organization has not escaped the scourge of this epidemic. Our running schools are remaining closed due to corona, training programs of various skill trades are suspended, cultural and sports programs are closed, our achievement of microfinance has been hampered as per the plan. In a word, our path has stumbled a bit, but we have not broken down. Through teamwork, we are trying our best to regain normalcy with a firm conviction to turn around. In the midst of so many ruins, the light of hope is that the Pathway to Prosperity Project, the Adolescent Program, and the ASHSHASH Project have been incorporated to our list of programs in the last financial year.

We must find ways to continue our work – with patience. No matter what happens, every day, we must continue to respond with empathy, strength and hope. I am proud of our dedicated staff who are risking their lives to do their utmost to tackle the Corona epidemic with courage. I am grateful to my staff. We are grateful to the members of our General Body and the Executive Committee for guiding us in the right direction. We have been able to implement our activities through the direct and indirect cooperation of all our donor agencies, PKSF, banks, affiliates and I would like to pay my gratitude to them for their precious assistances. I would also like to express my gratitude to all the stakeholders who have always been our companions and participated in our journey.

We hope that in the days to come we will move forward together in solidarity. Wish a Good day to all. Many good wishes.

Philip Biswas
Founder & Executive Director
RRF





Message from the Founder & The Deputy Executive Director

We sing the song of life, we sing the song of equality, this path of ours is for the welfare of the people, and everything we do is for the sake of human being. I feel myself lucky enough, simply because, I have been able to get involved in various interventions for the positive change of the common people of Bangladesh especially the underprivileged people and especially the women. We are implementing various projects alongside the government to reach our desired goal. In particular, we have a special focus on how women can achieve their due status through their economic emancipation.

Although we did not achieve our maximum in the last financial year. The global Corona epidemic has ravaged our country like the rest of the world. We were overwhelmed at the beginning but in a few days we were able to cope with this shock and stand by the people affected by the Corona. We had various arrangements to fight for the survival of the victims. And in this case I want to give full credit to our skilled workforce. Ignoring all the fears of their lives, they have bravely taken the activities of the organization forward. I express my heartfelt gratitude to my colleagues.

I express my special gratitude to the members of the General Body and the Executive Committee of the organization, who have provided the right leadership and cooperation from behind us to the maximum. I am especially grateful to all the donor agencies and partner organizations who have assisted in the implementation of our activities with financial support and technical assistance. I express my sincere gratitude to all the stakeholders.

I make my sincere appeal to all parties; Let us all work together with solidarity for the common people of our country and for the welfare of the country in the days to come. We are determined to deal with everything collectively. Best wishes to all in the coming days. I dream of an unobstructed prosperous world. Let the new horizon begin.

Pinku Rita Biswas
Founder & Deputy Executive Director
RRF



Governance

Illustrate the Organization

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

Governance Structure

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

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

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

List of General Body Members

Philip Biswas

Founder & Executive Director of Rural Reconstruction Foundation

Ratna Karmoker

Social Worker & Civil Society Member

Md. Hares Uddin

NGO Executive & Civil Society Member

Dr. Sahanaj Parvin

Vice Principle of Jashore N.S.Town Girls college

Abu Sayeed Md. Abdul Huque

Teacher of High School & Social Worker

Mrs. Monzu-Ara Begum

Ex-Commissioner of Jashore Pourashava

Mrs. Maria Dias

Housewife & Social Worker

Sudhir Sardar

Businessman & Social Worker

Mir Rowshan Ali Mona

Businessman & Civil Society Member (Freedom Fighter)

James L.D' Rozario

Principle of CCTS, Jashore

Tarapada Das

Ex-Teacher, Cultural and Social Worker & Educationist

Md. Mashiul Azam

Retired Professor & Coloumist

Md. Abdur Rashid

Imam of Mosque and Religious Leader

Shamol Kumar Chauduri

NGO Executive & Social Worker

Mrs. Mary Gomes

Social Worker & Housewife

Md. Rafiqul Alam

Businessman & Social Worker

Ms. Pia Magdalena Roy

Teacher of Secretheart School, Jashore

Ms. Kolpona Sarker

Teacher of Secretheart School Jashore

Mrs. Puspo Sardar

Social Worker & Housewife

Mrs. Rashia Biswas

Retired NGO Officials

Mrs. Jesmin Biplobi Das

Retired Headmaster and Social Worker

Executive Committee (2019-21)

Mir Rowshan Ali Mona
Chairman



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

Dr. Sahanaj Parvin
Member



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

Mrs. Monzu-Ara Begum
Member



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



Philip Biswas
Secretary & Executive director

Philip Biswas is the founder of Rural Reconstruction Foundation, currently serving as the executive director of organization. At the beginning of his career, he worked in a senior position in a international NGO named Caritas from 1976 to 1979. Later, he worked for 4 years in a management position at UTO, a Netherlands-based NGO. He later founded the Rural Reconstruction Foundation in 1982. He proudly graduated from Notre Dame College, Dhaka in 1975. Later attained a higher degree in Development Studies from St. Francis Xavier University in Canada, and a Diploma in Citizen Advocacy from the same university. Alongside, he is a member of the Executive Council of the Belgium-based International Movement FIMARC and board member of the French-based organization Makes Mothers Matters.



Shamol Kumar Chauduri
Member

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



Mst. Pia Magdalena Roy
Member

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



Mrs. Jesmin Biplobi Das
Member

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



Overview

Love your Neighbor as Thyself

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

28 September 1985	13 February 1989	28 December 2003	05 September 2007
Jessore-24/85	284	ACT. XXI of 1860. Khulna-84	0000026
District Social Welfare (DSS)	NGO Affairs Bureau (NGOAB)	Societies Act (Joint Stock)	Microcredit Regulatory Authority (MRA)



SDG Journey



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



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



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



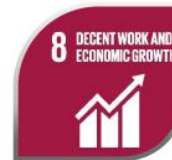
1. School Feeding
2. Child Sponsorship Program
3. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
4. Culture & Sports Program
5. Skills program
6. Adolescent Program
7. Pre-School



1. Adolescent Program
2. Social Advocacy



1. Community Resilience Project
2. Community Healthcare Program



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



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



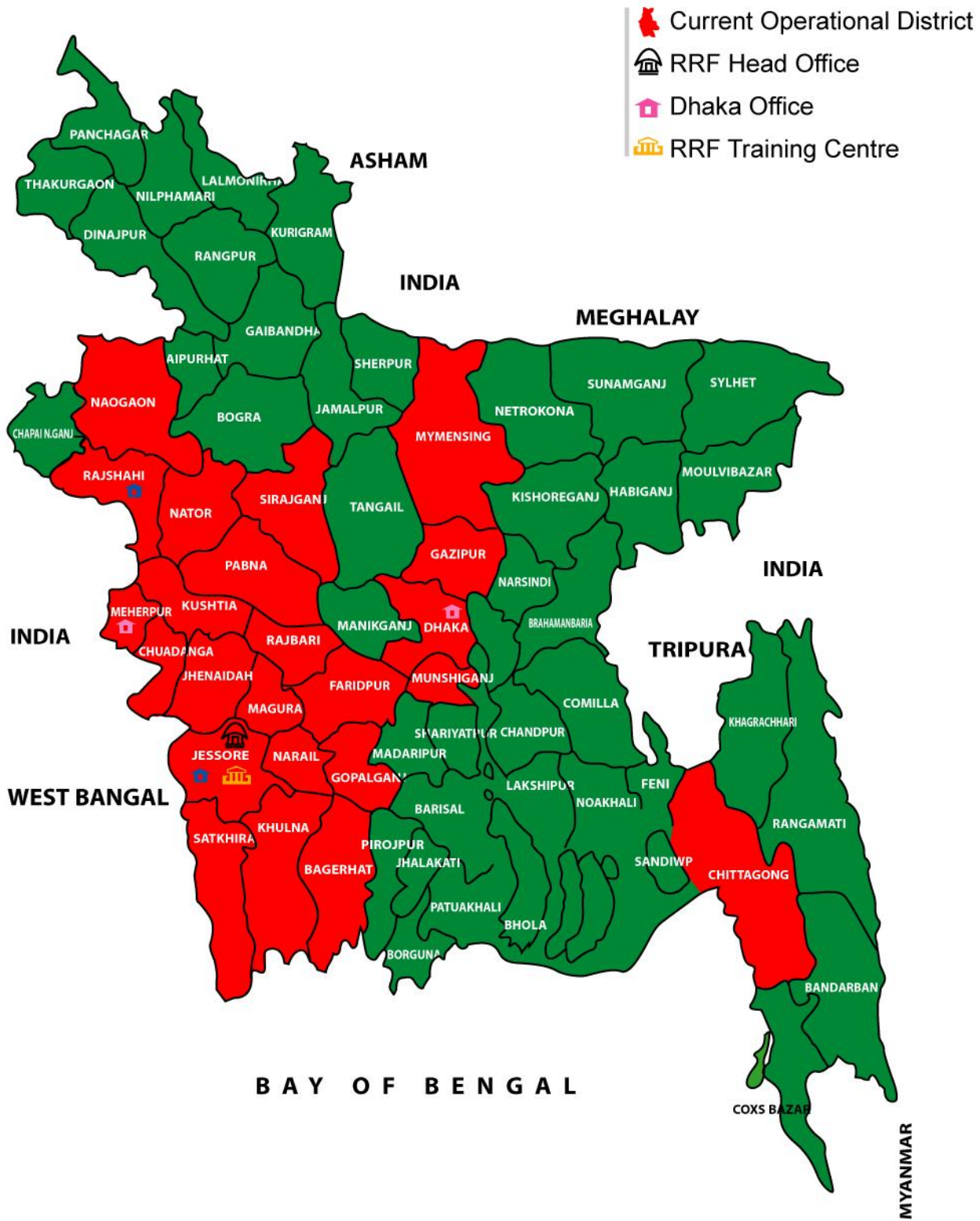
1. Community Disaster Resilience Program
2. Bio-Gas
3. Sustainable Enterprise Program
4. Green Biotech Tissue Culture



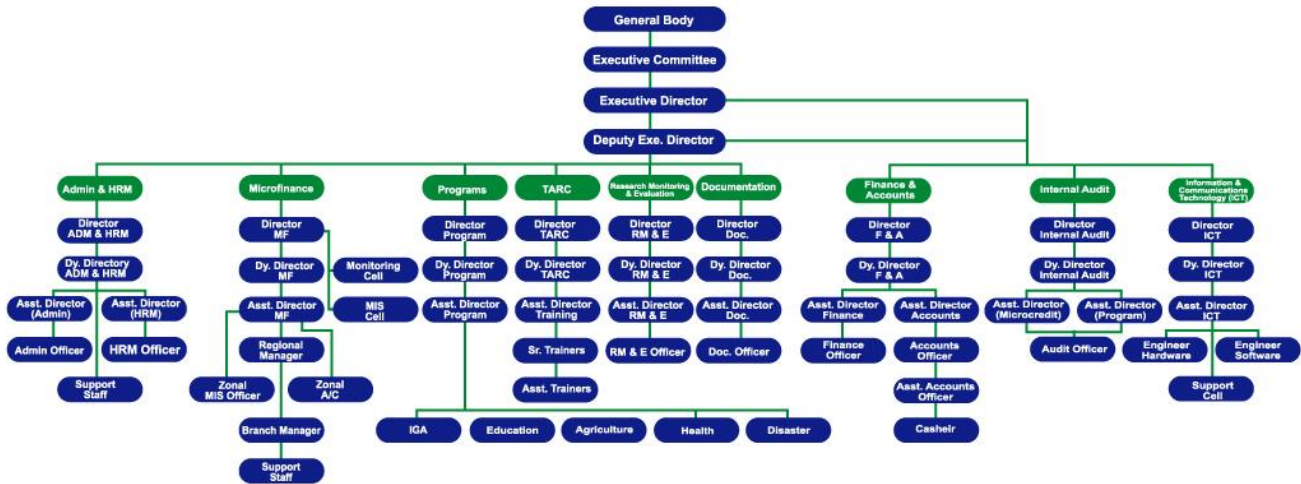
1. Partnership with Directorate of Primary Education (DPE)
2. Partnership with Department of Women Affairs
3. Partnership with Campaign for Popular Education
4. Associate with International Federation of Rural Catholic Adults (FIMARC)
5. Associate with Make Mothers Matter (MMM)



Working Area



Organogram



Staff Position

Staff type	Male	Female	Total
Administrative Staff	09	02	11
Operational Staff	1060	336	1396
Service Staff	72	29	101
Contractual Staff	129	219	348
Volunteer	01	0	01
Total	1271	586	1857

Sector of Specialization

-  Microfinance Management
-  Organizational Management Development
-  Technical and Vocational Training
-  Sustainable Livelihood & Food Security
-  Sustainable Aquaculture Floriculture Development
-  Education
-  Agricultural Value Chain Development
-  School Feeding
-  Children's Sponsorship
-  Disaster Management

RRF Management



Philip Biswas
Executive Director



Pinku Rita Biswas
Deputy Executive Director



Antony Biswas
Asst. Executive Director



Myanila Biswas
Director- Admin & HR



Anjelo Das
Director- TARC



Arun Kumar Biswas
Director- Finance



Abul Kalam Azad
Director- Training



Md. Salim Reza
Director- Microfinance



Sonjoy shaha
Deputy Director- Finance



Shamim Uddin Khan
Deputy Director- M &E



Sheikh Hafizur Rahman
Deputy Director- ICT



Md. Mokbul Ahmed
Deputy Director- Documentation



Arun Sarder
Site Director- Sponsorship Program



Sajib Kumar Paul
Asst. Director- Int. Audit



Abdul Aziz
Coordinator- School Feeding

RRF Programmatic Area



Financial Inclusion

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



Skills Development

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



Agriculture

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



Sustainable livelihood & Food Security

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



Environment & Climate Change

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



Healthcare

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



Cultural & Human Development

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



Education

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



Advocacy & Network

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

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

Support Department



Admin & HRM

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



Finance & Accounts

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



ICT

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



Internal Audit

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



Monitoring & Evaluation

In order to help improving performance and achieving results over the organization's planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the organization, and is mainly used to assess the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director.



Training

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



Communication & Documentation

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

COVID-19 Response

Rural Reconstruction Foundation has immediately made a move to tackle devastating coronavirus pandemic from the very first day after appearing the first case of COVID-19. Despite the initial setbacks, the RRF did not collapse, but instead the organization's huge workforce stood by the people affected by the epidemic, ignoring the fear for their own lives. Along with the government, they have given courage and made the beneficiaries aware. Distributed a variety of health safeguarding items, especially food aid to low-income people and prevention of coronavirus.



Food Assistance to the Poor families

Emergency food aid (Relief) has already been provided to 3,200 poor families in different parts of the country who are living helplessly in the coronavirus crisis. Families have been given a package of food for a minimum of 7 days. Beside, 140 sex workers have been provided food assistance for 7 days and each of them has been given a cash grant of BDT 200. The aids in these food package are rice, pulses, potatoes, edible oil, soap, salt etc. The organization has already made an emergency relief fund to provide emergency food assistance to the poorest people. If staff or beneficiaries of the organization or members of their families will be infected with the corona virus, their families will be donated from this fund.

Community Voice raising

As part of the organization's activities, there are about 50 adolescent clubs in the youth program. In these clubs 1500 youth volunteer work various humanitarian and social activities. These adolescent volunteers have provided food assistance to 200 poor families on their own initiative to deal with the ongoing coronavirus disaster. These youth volunteers are educating their village neighbors how to sanitize their living places, how to make sanitizer and use it properly at low cost.

Food Stuffs for Primary School Kids

In collaboration with the Directorate of Primary Education of Government, Rural Reconstruction Foundation has delivered Fortified High Energy Biscuits to 1, 89, 000 students at their homes to recover their nutrition deficiency in this pandemic situation.



Donation to the Prime Minister Relief Fund

All the staff working in the organization have been donated one day's basic salary for the month of April-2020 of BDT 3,07,730 to the relief fund of the Hon'ble Prime Minister. The Prime Minister's Relief Fund is providing various assistance to the poor to address the existing corona crisis in the country. In connection with this regards, RRF has jointly done this work with its massive development partner Palli Karma-Shayak Foundation (PKSF).

Awareness on Behavior Change and Hygiene Practices

RRF is mainly trying to focus on this particular issue. And is implementing various activities to create health awareness among the mass people. The activities undertaken by RRF are as follows

- * 1,53,00 masks have been distributed to the beneficiaries.
- * Hand Sanitizer and Hand Gloves distributed amongst the organization's 2000 staff.
- * To educate the people 1,50,000 leaflet have distributed
- * Through 170 branch offices, campaign conducted to create awareness among the general public against corona.
- * Set hand washing equipment in every single office of the organization and ensure health compliance .
- * Notice given to all it's outreach offices to use mask mandatory

Grants for Coronavirus treatment

One lakh taka has been given to the Deputy Commissioner of Jashore on 02 June, 2020 as a corona treatment medical grant. In Jashore district, this grant is mainly given for the treatment of poor people who are suffering from coronavirus, who cannot afford the minimum medical expenses.



Highlights 2019-20

RRF Registration as “RRF International” in D.R. Congo



This is a sincere expression of interest to operate in D.R. Congo by promoting its excellences for the people of D. R. Congo in inclusive finance, Agricultural value addition, Skill development areas. Aiming this context, Mr. Philip Biswas visited D. R. Congo in the duration of 12-19 November, 2019 along with Mr. Nazir Alam, the honorary Consul, and Consulate of D. R. Congo in Dhaka Bangladesh. After completing a successful assignment, eventually RRF was granted registration by the Congolese government as “RRF International” to conduct activities on the mentioned areas in Congo. The operation has been suspended due to Corona pandemic for a while, and RRF will take necessary steps to conduct operations in the Congo if the situation improves.

RRF Score Board

30 financial and development projects Implemented	6,43,877 Beneficiaries directly and indirectly supported	20,803 million BDT Budget approved for 2019-20
8030 Million BDT Loan disbursed to 1,83,941 Borrower	5710 Million BDT is loan outstanding at the end of June 2020	2,39,426 member are receiving financial support
1790 Million BDT is savings outstanding deposited by members of Microfinance Program	1250 million BDT disbursed as loan to Agriculture sector	1416 million BDT foreign remittance transfer to 57,444 rural households



1160 Account Holders have got banking service through RRF Agent Bank

969 trainees have been employed out of **1400** after completing technical training on various trades under SEIP Project

150 ENRICH house set in 4 union of Khulna and Chuadanga district

2057 ultra-poor women given food and life skill & IGA support under Government backed VGD Safety net project

5323 Elderly People received various life and livelihood support

2.4 Million BDT Age Allowance has been distributed to **400** elderly people

8166 ultra-poor households selected for Nutrition & Health support under Prosperity project

3000 Fishermen have been introduced with Carp-Golda Mixed culture cultivation along with various upgraded technologies

180 Flower Farmers have got Gerbera sapling which for the first time which is cultured from RRF green biotech tissue culture lab

31 new disaster resilient house, **252** toilets constructed and **18** deep tube well installed for poor households in disaster prone area

14,634 poor rural people received various doorstep healthcare services under Community Healthcare program

1,89,013 primary School student got fortified biscuits in every single school days with the support of DPE (GoB)

824 School Children received educational and hygiene support under Chalice- Canada backed Sponsorship program

1662 Students read in RRF driven formal school and 474 kids under 5 years in pre-school

14914 youth boys and girls were under cultural & Sports and various human development activities round the year



Microfinance

Empower the People; Eradicate the Poverty

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

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

Working Area





Loan Product

This loan is given at 24% interest rate in decline method. Based on the report of June 2020, total outstanding of its component is 67,45,62,242 BDT.

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 are 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 1,33,267 BDT. In this fiscal year, this component has been closed realizing mentioned loan outstanding.

SHAMRIDDDHI

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

ABASHON LOAN

With the help of PKSf, housing loan is being implemented in two branches of Jhikorgacha upazila in Jashore district. For a six-year period, the interest rate on this loan is 12%, payable in monthly installments. The loan status at the end of June-2010 is 70,12,033 BDT.

SEP Loan

Sustainable Enterprise Project (SEP) loan, financed by the PKSf, provides assistance to micro-enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. RRF has been distributing loans to florists since June 2019. By June 2020, loans have been disbursed to 191 flower growers. The current outstanding of this loan is 2, 02, 68,136 BDT at a declining interest rate of 24% payable in weekly or monthly installments.

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 2020, outstanding of Jagoron is 170,70,29,566 BDT among 1,16,809 borrowers. The interest rate of this component is 24% 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 2020, the loan outstanding of Buniad is 8,35,07,954 BDT and ultra-poor borrowers is 7,584. The interest rate of BUNIAD is 20% calculated in Reducing Decline Method.

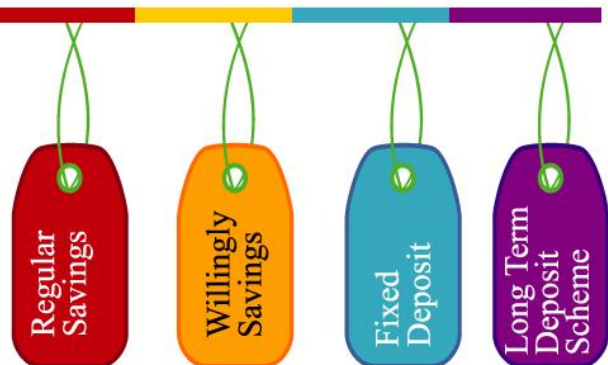
AGROSOR

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 47,203 whose total loan outstanding is 318,79,07,793 BDT. The interest rate of this component is 24% 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.

Savings Scheme



Risk Coverage

The areas where RRF is implementing Start-up capital Loan product under the Promoting Agricultural Commercialization and Enterprise (PACE) Project. These loans are 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 1,33,267 BDT. In this fiscal year, this component has been closed realizing mentioned loan outstanding.

Stipend for Poor Students

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



Stipend Distributed by Govt. Officials.



Program Quick look

Duration	Ongoing from 1992
Donor / Lender	PKSF & Commercial Bank
Number of Staff	1341
Area Coverage	22 District
Total Budget	2005,89,10,745BDT
Number of Branch	170
Number of Participants	2,39,426
Total Group	13,042
Number of Borrowers	1,83,941
Savings Outstanding	178,70,35,939 BDT
Loan Outstanding	570,93,18,295 BDT
Fund Position	373,81,49,821 BDT
Equity	95,93,72,452 BDT
CRR	99.24%



Microfinance Program Wagon Wheel from 2016-2020

Facts	Figure				
	June-16	June-17	June-18	June-19	June-20
Total Branch	132	151	168	170	170
Total Samity	9187	10228	11536	12491	13042
Total Member	192586	200525	226201	233502	239426
Total Borrower	148228	155825	177157	181225	183941
No of Credit Officer	592	648	707	738	773
Total Staff	1096	1155	1256	1300	1341
Total Loan Portfolio (BDT in Million)	3218	3678	4347	4750	5709
Total Savings (BDT in Million)	769	1012	1263	1460	1787
Capital Fund (Equity) (BDT in Million)	494	660	819	915	1041
Total Income For the Year (BDT in Million)	657	792	927	1143	1036
Total Expenses For the Year (BDT in Million)	542	673	767	944	910
Net Surplus For the year (BDT in Million)	115	120	160	199	126
PKSF Fund Balance (BDT in Million)	1036	955	923	939	917
Bank Fund Balance (BDT in Million)	1017	1330	1710	2020	2821

COVID-19 Response

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



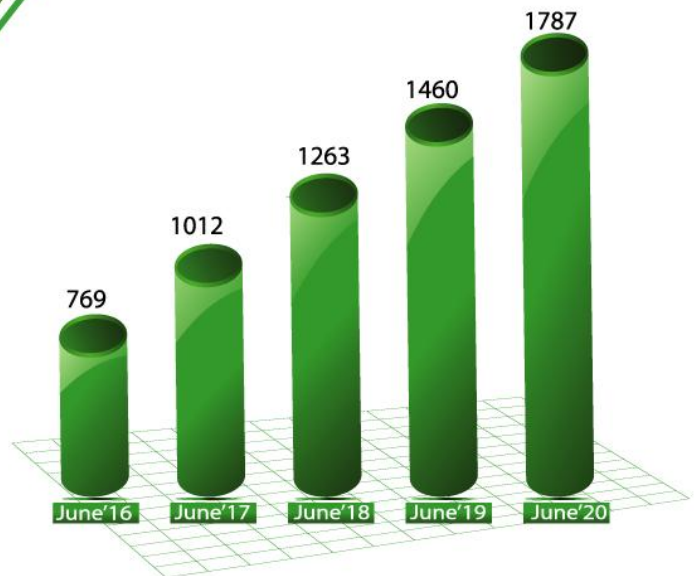
Food aid distributed by Asst. Executive Director of RRF.

Special activity at covid-19 situation:

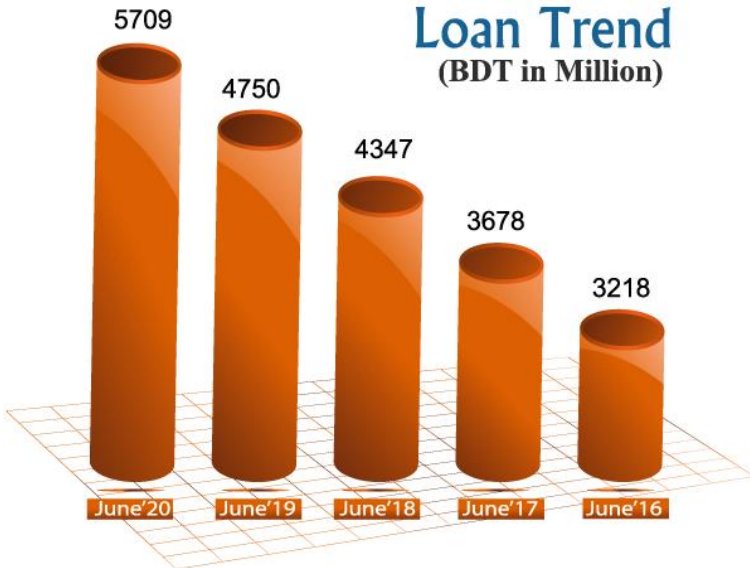
- Awareness increased to beneficiaries by group meeting about covid-19
- Leaflets have been distributed among the beneficiaries to raise awareness.
- Established hand basin and foot wash tray in every branch office to maintain health compliances.
- Relief distribution among the group member.
- Even in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



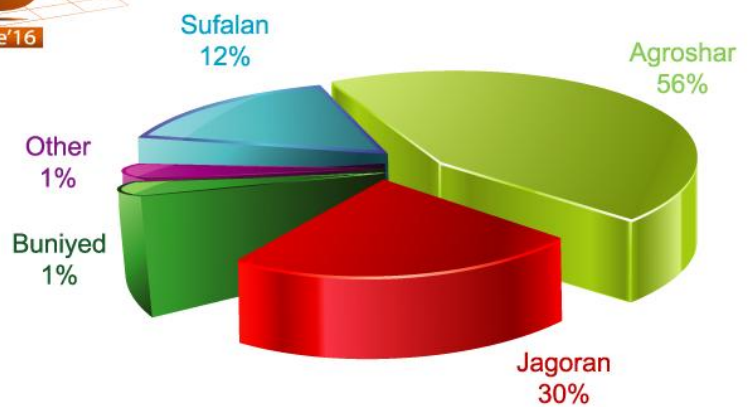
Savings Trend (BDT in Million)



Loan Trend (BDT in Million)



Loan Outstanding Ratio





Foreign Remittance (Inward)

Build Bangladesh Economy

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

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

Program Quick look

Duration	Ongoing from June 2009
Partner	Bank Asia, Southeast Bank and The City Bank
Area Coverage	22 District in Khulna, Rajshahi, Dhaka and Mymensingh Division
Number of Branch	170
Number of beneficiaries 2019-20	2033
Number of beneficiaries So far	57,444
Amount of Money transfer 2019-20	58.4 Million BDT
Amount of Money transfer So far	1416.5 Million BDT
Name of Money Exchange Agencies	Western Union, Moneygram, RIA Services, Xpress Money, Placid express, Choice, Merchantrade



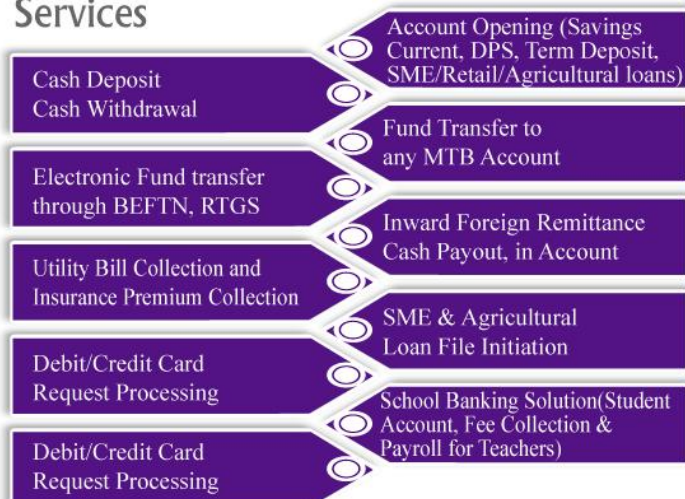
Agent Banking

Make Access in Faster Banking

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

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

Services



Program Quick look

Duration	Ongoing from February 2018
Donor	Mutual Trust Bank
Number of Staff	04
Area Coverage	Jashore District
Total Budget	138 Million BDT
Total Account Holder	1160 (Male-697, Female-463)
Net Balance	7.3 Million BDT



Skills for Employment Investment Program (SEIP)

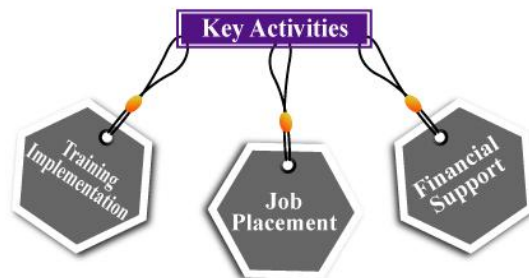
Intend to make Human Asset

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

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

Program Quick look

Duration	Ongoing from 2015
Fund	PKSF & Bangladesh Bank
Number of Staff	42
Area Coverage	Whole Bangladesh
Total Budget	29 Million BDT
Number of Skills Trade	08
Number of Beneficiaries	1775
Accreditation	Bangladesh Technical Education Board (BTEB)





Eligibility to be a trainee

- Age limit 18-45 years
- Those who will take the training as an opportunity for self-employment or employment in the related sector, not as a hobby.
- Preference will be given to women, disadvantaged, tribal, differently able, extremely poor family members
- Those who are currently pursuing education don't need to apply.
- Must have the mentality to complete the training course fully staying in training residence and must attend class all through.
- Must have consent from parents.
- The application should be sent to the Director- Training by mentioning the name of the trade and mention the reference of 2 persons in the application.
- Newly captured 2 color passport size photos must be given along with the application
- Photocopy of Certificate of Educational Qualification must be submitted
- Citizenship certificate issued by the Chairman or Councilor must be submitted
- Parental consent letter will be required
- If selected for training, the admission fee is BDT- 2480 for 3 months and BDT- 3280 for 6 months.

Trade Wise Information under SEIP-PKSF Training

Trade Name	Target	Achievement	Job Placement	%	%	Job Placement	Achievement	Target	Trade Name
IT Freelancing	300	75	53	71%	62%	31	50	150	Auto Mechanic
IT Support Service	175	50	31	62%	60%	15	25	200	Welding
Mobile Phone Servicing	400	125	77	62%	66%	33	50	75	House Keeping
Electrical Installation & Maintenance	375	125	95	76%	64%	32	50	100	Food & Beverage Production
Grand	1775	550	367	67%	Total				

Trade Wise Training Information So Far

Trade Name	Target	Achievement	Job Placement	%	%	Job Placement	Achievement	Target	Trade Name
IT Freelancing	100	75	53	71%	62%	31	50	75	Auto Mechanic
Out Sourcing ICT	175	175	138	79%	72%	36	50	50	Auto Mobile Mechanic
IT Support Service	175	150	99	66%	60%	30	50	50	Welding
Mobile Phone Servicing	125	100	61	61%	74%	74	100	100	Welding & Fabrication
Mobile Servicing	200	200	142	71%	62%	31	50	50	House Keeping
Electrical Installation & Maintenance	200	175	112	64%	64%	32	50	50	Food & Beverage Production
Electrical & Electronic Works	175	175	130	74%	69%	969	1400	1525	Grand Total



Development of Small Automobile Industry in Jashore

Safe Motor Drive

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

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

Program Quick look

Duration	22 February 2018- November 2021
Fund	PKSF
Number of Staff	09
Area Coverage	Jashore District
Total Budget	40 Million BDT
Number of Skills Trade	02
Number of Beneficiaries	9000



Types of Services

Body Construction and Repair Service

Chassis Making Service

Denting & Painting

Skills Training

Volcanizing and Retreading Service

Vehicle electric wiring service

Vehicle Interior and Others decoration service

Engineering Workshop Service

Engine Assembly and Repairing Service

Battery Service

600 Automobile entrepreneurs and artisans have been trained on body building and repair (denting, painting, wiring and interior decoration).

600 Automobile entrepreneurs and artisans have been provided training on diagnosis and testing (automobile engineering and power transmission).

Orientation on related topics has been provided to 3500 Automobile entrepreneurs and artisans to create mechanization demand.

Technical assistance has been provided for skill development of local training

Training and Technical Assistance has been provided to various organizations for creating online pages to expand the service.

Connection workshops have been held with various financial institutions, fire services, and insurance companies.

A 10-day training of project staff and technical institute trainers on automobile engineering has been held in China.

Key Activities 2019-20





SUDOKKHA (Skills and Employment Program in Bangladesh)

My Skill, Our Prosperity

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

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

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

Program Quick look

Duration	January-2019- December 2020
Fund	Swisscontact, Palladium, SDC, UKAID, GOB
Number of Staff	05
Area Coverage	Jashore District
Total Budget	859200 BDT
Number of Beneficiaries	260
Skills Trade	1. House Wiring Electrician 2. Sewing Machine Operator (SMO)





ASHSHASH Project

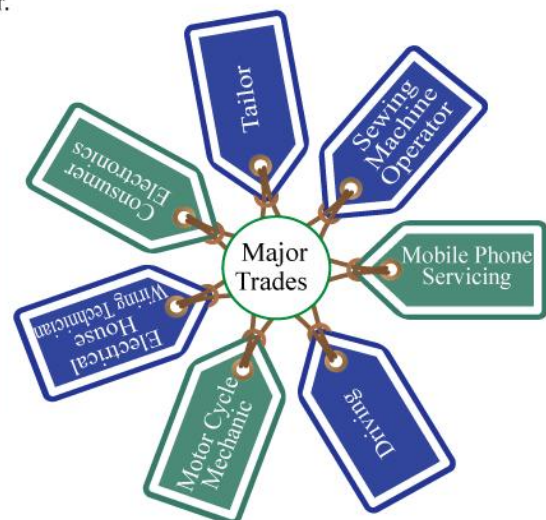
Restoring Dignity

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

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

Program Quick look

Duration	November, 2019 – August, 2022
Number of Staff	05
Area Coverage	All 08 Upazillas of Jashore District
Total Budget	2,02,00000 BDT
Number of Beneficiaries	1300 (70% Female)
Fund	Swiss Agency for Development and Cooperation (SDC), Winrock International





ENRICH

A Campaign for Comprehensive Development

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

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

Program Quick look

Duration	Ongoing from August 2014
Donor	PKSF
Number of Staff	197
Area Coverage	Khulna and Chuadanga district
Total Budget	14.9 Million BDT
Number of Project Participants	83,569



Events in 2019-20

16 Health Camp

04 Eye Camp

Static Clinic

432 Satellite Clinic

Court Yard Meeting

Households Visit

Operating 130 Education Assistance Centers

Providing 100 sanitary latrine per year to poor household at free of cost in every union

Components





VGD

Vulnerable Group Development

End the Hunger

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

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

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

Program Quick look

Duration	Ongoing from March, 2009
Fund	Department of Women Affairs (GoB)
Number of Staff	07
Area Coverage	Sharsha and Monirampur Upazilla of Jashore District
Total Budget	13,24,767 BDT
Number of VGD Group	83 (Monirampur-25, Sharsha-58)
Number of Beneficiaries	2057 (Monirampur-617, Sharsha-1440)
Key Activities	1. Formation of groups 2. Savings collections 3. Training on live skill 4. Training on IGA skill 5. Disbursement of credit

Area wise Group, Members and Savings information

District	Upazila	Union	Number of Group	Number of beneficiary	Savings Position
Jashore	Sharsha	Bahadurpur	10	224	441770
		Benapole	08	178	369220
		Putkhali	10	245	572285
		Goga	08	229	468325
		Kayba	11	278	796205
		Bagachra	11	286	842875
		Sub-total	58	1440	3490680
		Monirampur	Samkur	10	246
	Horidaskathi		07	166	346900
	Rohita		08	205	529653
	Sub-Total		25	617	1172023
	Grand total:		83	2057	46,62,703



Uplifting the Quality of the Lives of Elderly People

Remember your Contribution with the highest Gratitude

The family members are in the first place to take this responsibility of Elderly People and if they fail then the institutions should take the responsibility.

Program Quick look

Duration	Ongoing from July, 2017
Donor / Lender	PKSF and RRF
Number of Staff	04
Area Coverage	4 union of Khulna and Chuadanga district
Total Budget	50,93,760 BDT
Number of Elderly Club	04
Number of Project Participants	5088

Rural Reconstruction Foundation jointly with Palli Karma-Shayak Foundation (PKSF) pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life — from the conception of a child and to the death of a person. As a supplementary intervention of its multidimensional poverty alleviation program, RRF has introduced the ‘Uplifting the Quality of the Lives of Elderly People Program’ in line with the government’s elderly policy. This program’s basic aims to help in reducing miseries of the elderly people through the program. The program assists elderly people to access social safety services, financial benefits and primary health care services of the elder person. The Source of fund for the program is the Special Fund and Program-Support Fund of PKSF, and surplus of credit program of RRF. RRF began to implement “Uplifting the Quality of the Lives of the Elderly People Program” from July 2017 in 04 Unions under Khulna and Chuadanga districts

Key Activities



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

Events in 2019-20



23, 97,500 BDT has been distributed as Age Allowance to 400 Elderly member.

Blankets have been distributed to 320 Elderly members to ward off the cold.

Elderly members have been awarded as the best father.

The child of 3 senior members has been awarded as the best child.

3 Elderly members have been given wheelchairs
120 Elderly members have been given walking sticks

22 Elderly members have been given Funeral Expenses

Case-1

Blanket Distribution

With the technical and financial help of Pally Karma-Sahayak Foundation (PKSF), RRF has been implementing the Enrich program with the joint financial contribution of PKSF, has also been implementing the program entitled "The Program to up-lift the living standard of Elderly Community" Under this Elderly program RRF distributed 320 blankets to cold-stricken poor and helpless elderly people to mitigate their indescribable suffering caused by the bone-chilling cold wave in Andulbaria, Hashadah, Raypur under Jibonnogor, Chuadanga and Godai-pur union of Paickgacha, Khulna District.



Case-2

Elderly Allowance

With the technical and financial help of Pally Karma-Sahayak Foundation (PKSF), RRF has been implementing the Enrich program with the joint financial contribution of PKSF, has also been implementing the program entitled "The Program to up-lift the living standard of Elderly Community" Under this Elderly program RRF distributed 320 blankets to cold-stricken poor and helpless elderly people to mitigate their indescribable suffering caused by the bone-chilling cold wave in Andulbaria, Hashadah, Raypur under Jibonnogor, Chuadanga and Godai-pur union of Paickgacha, Khulna District.



Pathways to Prosperity for Extremely Poor People

Connect to Mainstream

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

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

Program Quick look

Duration	Ongoing from January 2020
Donor	PKSF, FCDO and EU
Number of Staff	49
Area Coverage	Bagerhat, Khulna and Magura district
Total Budget	1,74,00,000 BDT
Number of Project Participants	8166



Key Interventions

Core Issues:



Cross-Cutting Issues



Staff Orientation Training



With a view to making the project staffs knowledgeable and technically capable to conduct Participatory Extreme Poor Identification Technique (PEPIT) in an efficient way for selecting extreme poor households as project participants, it organized a three Days Residential training for two batches for all project staffs at two separate venues Jashore Banchte Shekha at Jashore and Codec Bagerhat from 08-13th February'20.

Conducting PEPIT and Census

Meanwhile we have selected Participatory Extreme Poor Identification Technique (PEPIT) points at eight Unions based on Villages, Paras and total Households of a Union. From 19th February 2020 we are conducting PEPITs at our eight Unions. At eight Unions we have selected a total of 412 PEPIT points for conducting PEPIT. So far, as of 19th March 2020 we have completed 334 PEPITs that is 81 percent





Senior Citizen Welfare Program

Pay salute to your dedication

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

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

Program Quick look

Duration	Ongoing from 2016
Fund	RRF
Number of Staff	02
Area Coverage	Jhikorgacha and Sharsha Upazilla of Jashore District
Total Budget	22,39,800 BDT
Number of Elderly Club	02
Number of Elderly Beneficiaries	235 (Male-83, Female- 152)





Key Services

- Free medicine and Weekly Health Camp
- 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 day
- Special Gift / Aid distribution based on situations.

Food Aid Support in Corona Pandemic during Eid-ul-Fitre



Eid-ul-Fitre has been held in the wake of the Corona epidemic this year. This time, instead of new clothes, food aid has been provided to elderly members of all religions during Eid in May 2020. This food aid has been given to 400 elderly members of Ulashi and Shimulia.

As part of the program plan, free medicine was distributed to 500 elderly members this June according to their type of disease. In the last 2019-20 financial year, a total of 5138 elderly members have been provided free medicine as per the doctor's prescription. Health services are provided to the adult members for a total of 4 days including 2 days per month through MBBS doctor and 2 days per month through paramedic doctor and free medicine is distributed along with it.

Medical Treatment and Free Medicine given round the year





Carp-GoldaMix Culture

Create a Bigger Horizon in Agriculture

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

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

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

Program Quick look

Subsector	Carp-Golda Mix Culture
Duration	Ongoing from February, 2017
Donor	PKSF, RRF and IFAD
Number of Staff	04
Area Coverage	Abhaynagar, Kesobpur and Monirampur Upazilla of Jashroe district
Total Budget	49,20,500
Number of Project Participants	8000





Key Activities

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

Events in 2019-20

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

Advocacy

The biggest hurdle for fish farmers in the project area is waterlogging for a long time, the area is waterlogged for a large part of the year. Beneficiaries also need financial assistance to invest in the fisheries Production. Advocacy has been done with the local administration keeping the said matters upon head. In addition, they have been linked with various financial institutions to meet the financial needs of the extremely poor members.



Green Biotech (Tissue Culture Lab)

Create a Bigger Horizon in Agriculture

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

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

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

Program Quick look

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





Scope of the Floriculture Subsector

- High demand of Flowers.
- Favorable environment and soil fertility in Jashore region for flower production.
- Having market channel and wide range of stakeholders involved in the floriculture.
- Wage employment

Key Activities

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



Events in 2019-20

- Well establishment of flower tissue culture lab with necessary equipment's.
- Ex-plant collection from abroad.
- Established poly house.
- Protocol establishment.
- Gerbera plantlet producing and set for Hardening and Demo in poly House.
- Provide Germ free 3200 nos. Gerbera sapling free of cost to the 16 no. farmers at Godkhali, Jhikargacha, Jashore.
- Our own Gerbera demo plot established & 900 nos. Gerbera sapling is there and flowers are blooming on February 2020.
- Six type of Gerbera variety have released.
- In farmers poly house our tissue culture derived Gerbera plants are also blooming.
- We have started marketing of Gerbera flower and sold 1509 number of saplings of Gerbera flowers from our own Gerbera Demo Plot.



Prottoy

Encourage to Advanced Agriculture

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

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

Feature

Applying Integrated Pest Management system and Integrated Crop Management.

Produce Cereal Crop and Seed.

Applying Inter cropping System.

Fruits and timber tree plantation by hexagonal system.

Different varieties of vegetable cultivation.

Year round vegetable/ crop production by cropping pattern.

Linkage with DAE for information collection.

Tree Plantation by Hexagonal System.





Community Disaster Resilience Project

Everyone has a Decent Place to Live- For making Disaster Resilient Community

Slum dwellers and costal people not only face a lack of adequate housing, infrastructure and services but also bear the brunt of natural disasters including floods, storms and cyclones in hazard-prone Bangladesh. About 25 million people are living in abject poverty and nearly a quarter of the female-headed households live in extreme poverty.

Rural Reconstruction Foundation (RRF) in partnering with Habitat for Humanity Bangladesh has undertaken to kick off Community Disaster Resilience Project exclusively in Sathkhira district from April 2015. Subsequently, these activities gradually expanded to different parts of the country affected by natural disasters. At present this program is continuing in Sathkhira, Mymensingh and Chittagong districts.

This is a joint campaign by RRF and Habitat Bangladesh to provide decent homes as a way out of poverty. Responding to disasters such as cyclones or storms has enabled Habitat to help Bangladeshi families rebuild more resilient homes. Improving communities' access to clean water and safe sanitation along with raising hygiene standards lead to better attendance in school and greater economic productivity.

Based on a low-cost core house design, families begin by building a house with a single room, a veranda and a

latrine. They have the option of adding a second room or building walls around the veranda to expand living space when their situation allows. In addition to providing technical support for home renovations. It also trains construction workers and community members in building or renovating homes

In case of disaster response & mitigation, this project aims to help disaster-affected families through emergency shelter kits and transitional housing in the early phase of its response. It also provides technical assistance and project management expertise to help families rebuild their houses.

RRF has implemented various projects over the years with the financial support of various donor agencies through Habitat for Humanity Bangladesh. This is the program is working on the issue of climate change.

Projects At a glance

Name of Project	Financial Support	Area	Number of Staff	Budget Amount in BDT	Number of Beneficiaries		
					Direct	Indirect	Total
Trishal Housing Project Phase II	Australian Aid and ANSA homes	Mymensingh	7	47,65,200	1015	2072	3087
Ahamed Family Fund Housing Project	Ahamed Family Fund	Mymensingh	5	66,67,254	210	420	630
Banskhali Disaster Risk Reduction Project (Phase-II)	KOICA-HA	Chattogram	8	1,54,67,849	5205	2850	8055
Grand Total			20	2,69,00,303	6430	5342	11772





Key Activities 2019-20

Hardware Activities

1. Construct 31 New House with Toilets
2. Construct 252 Household level disaster resilient sanitary toilets
3. Install 18 community level disaster resilient deep tube-wells with bathing facilities for women
4. Construct 25 House major renovation
5. Construct 20 House minor renovation

Software Activities

1. Training provide to 250 local people on WASH focusing on latrine use and hygiene behavior change
2. Provide Training on Appropriate Housing Construction Technology to the 200 local community people
3. 36 Training on Disaster Management to 900 villagers
4. 30 Training on Comprehensive WASH to 900 beneficiaries
5. 23 Training on Menstrual Hygiene Management to 510 adolescent girls.
6. Training on WASH during disaster to 29 local people
7. Conduct different Community Mobilization workshop on Leadership Management, Establish Inclusive UDMC, Disaster Preparedness, Community Risk Assessment (CRA), and Risk Reduction Action Plan (RRAP).
8. Organize various events on Day Observation.
9. Prepared IEC materials i.e. T-Shirt-450 with related message
10. Demonstrated Bill Board with potential disaster message.



Biogas Project

It will be Green Earth

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

From 2009, Rural Reconstruction Foundation began Biogas project with the support of IDCOL and internal fund. Alongside from April 2019, RRF has begun Biogas Project under UNTP-2 having support from the department of Livestock of Bangladesh Government. Every single district of Khulna division of Bangladesh is covered under this project whereas the target group is Common Interest Group (CIG) under Upazilla Livestock Department. The main objective of the Second Phase of the National Agriculture Technology Program Project for Bangladesh is to increase the agricultural productivity of smallholder farms and improve smallholder farmers'

access to markets within the country. The main focus of this project is in strengthening the capacity of research, extension services and farmers to generate, adopt and diffuse agricultural technologies aimed at increasing farm productivity and reducing post-harvest losses; and promoting the sustainability of existing and newly created farmer groups and producer organization by facilitating their stronger participation in commodity value chain, market-linkages, and improving their knowledge and skill base

Program Quick look

Duration	Ongoing from 2009
Donor	Department of Livestock and IDCOL
Number of Plant installed	49
Area Coverage	Bagerhat, Khulna and Magura district
Total Budget	26,00,000 BDT
Number of Project Participants	49





Community Healthcare Program

We make it door-step

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

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

Program Quick look

Duration	Ongoing from 2015
Fund	RRF
Number of Staff	03
Area Coverage	Abhaynagar, Sharsha and Jhikorgacha upazillas of Jashore.
Total Budget	28,61,700
Number of Clinic	02
Number of Beneficiaries	14,634





Healthcare Services

- | | | | | | |
|----|-------------------------|----|-----------------------------|----|-------------------------------|
| 01 | Satellite Medical Camp | 02 | General Healthcare service | 03 | Specialize Healthcare service |
| 04 | School Health Care | 05 | Elderly Healthcare | 06 | Midwifery Training |
| 07 | Child Doctor Training | 08 | Day observation | 09 | Blood Grouping |
| 10 | Health Education | 11 | Free Medicine distribution | 12 | Adolescent Healthcare |
| 13 | Child Growth Monitoring | 14 | Diabetic and Pregnancy test | 15 | Nebulizing |
| 16 | Family Planning support | 17 | Circumcision | 18 | Referral Services |

Activities 2019-20

Name of Event	Number of Event	Beneficiaries	Beneficiaries	Number of Event	Name of Event
Satellite Camp	71	2105	322	03	Blood Grouping
Dental Camp	03	103	1864	148	Health Education
Diabetic Camp	03	103	5138	--	Free Medicine Distribution
Gyenea Camp	02	62	64	--	Pregnant and Lactating Mother Checkup
School Healthcare	06	424	540	10	Adolescent Healthcare
Elderly Healthcare	36	1506	1294	--	General Healthcare
Midwife Training	02	65	440	--	Child Growth Monitoring
Child Doctor Training	02	60	80	--	Referral
Day Observation	07	322	144	--	Diabetic Checkup

Grand Total

14636 Beneficiaries





School Feeding Programme in Poverty Prone Area

Going Beyond Hunger

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

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

Later, from 2012, the Ministry of Primary and Mass Education through Directorate of Primary Education (DPE) has under taken to continue School Feeding program. Since then, RRF is implementing this safety net program partnering with DEP in Jashore, Norail, Khulna and Bagerhat district. Right now, 8 upazillas of

the said districts are covered by RRF where 1, 89,013 school kids get fortified biscuit in every school day round the year.

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

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

Program Quick look

Duration	Ongoing from 2001
Donors / Partners	Directorate of Primary Education (DPE), & Technical Support by WFP
Number of Staff	77
Area Coverage	85 Villages of 08 Upazilla in Jashore, Norail, Khulna and Bagerhat District
Total Budget	5,09,62,275 BDT
Number of Primary School	1304
Number of Students	1,89,013 (Boys-92460, Girls- 96,553)





Distribution of High Energy Biscuit (HEB)

The programme is intended to distribute fortified biscuits (High Energy Biscuit) to the selected Government Primary school in every single school day during the school year. Every student who are present on the school day gets a packet of biscuits. In 2019-20 the status of distributed biscuit is mentioned in below.



Program Activities

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



New Addition; School Meals Program

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



Biscuit Distribution in Corona Pandemic

Like the rest of the world, Bangladesh is also devastated by the Corona epidemic. According to the government of Bangladesh, all educational institutions across the country are remaining closed since March 2020. In the impact of pandemic of coronavirus (COVID-19) many people became jobless/workless and it was very difficult to arrange proper foods for their school going kids. In this situation, according to the decision of the Directorate of Primary Education, RRF with the help of the local education administration distributed High Energy Biscuits to the designated primary students from house to house even in the midst of this corona Pandemic. In this case, the program staffs conduct the activities in compliance with the health rules declared by the government and maintaining social distance. The district based biscuit distribution information is mentioned below.

District	Upazila	School	Students	April to June-2020 in Metric Tonents
Jashore	02	397	77736	180.7362
Bagerhat	03	506	56093	210.2413
Khulna	02	235	28045	86.2384
Narail	01	166	27139	101.7750
Total	08	1304	189013	578.9909





Sponsorship for Children Education

Unlock Potential

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

Chalice works in impoverished communities to help struggling families overcome the cycle of poverty. Education is the first and most important step in breaking the cycle. Too often, children must skip class or drop out of school to carry water, care for siblings, or earn money for their families. Sponsorship gives children the support needed to overcome obstacles so they can attend and stay in school, and allows families to provide nutritious food and better care for their children. Children are selected for sponsorship based on need and family circumstances, regardless of race, age, ability, gender, or religion. Education gives every child the opportunity to shine.

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

Program Quick look

Duration	Ongoing from 1998
Fund	Chalice-Canada
Number of Staff	11
Area Coverage	Jashore, Jhenidha and Khulna District
Total Budget	19.2 Million BDT
Number of beneficiaries	824 (M-377, F-388, Elderly-59)





Interventions in 2019-20

Education

The site is now 40% children who are in high school level, 28% are in higher secondary level and in 18% are in college and university level and rest are in vocational level and some of are elderly . In this year 90% students have passed the SSC (Secondary School Certificate) exam. Children are going to school regularly and doing well in their classes. They have admitted new class with new books in January 2020. Children are very energetic to attend in extra curriculum activities in school. Children receive admission fees, exam fees, monthly school & tuition fees, text books, school uniform, school bag & educational materials like-exercise books, pen, pencil, cutter, eraser, scale, geometric box, calculator etc as per their need.

Health & Hygiene

Maintaining hygienic life is very important for the people. Unhygienic life means lot of disease can attack. Last year from April 2019 to January 2020 a large number of people in Bangladesh have suffered from Dengue fever. It was the most life threatens diseases in last year. We have found over one lack of people affected by dengue fever and within this 179 people died. To protect our beneficiaries from dengue fever we tried to bring consciousness among the beneficiaries to initiate keep clean surrounding of their houses, uses of mosquito net while sleeping. We have given mosquito net to them for ensuring safety against Dengue. In order to keep neat & clean they received detergent powder, beauty soap, tooth paste & brush, hair oil, nail cutter, body lotion etc throughout the year. Children are very clean; they washed their clothes when required.

Special gift

We express our thanks & gratitude to the kind hearted sponsors for sending special money throughout the year. Families utilized this money for different purposes as per their need. They bought birthday dress, goats, cow, reading table & chair, plate & glass set, sewing machine for tailoring etc. By getting special gift families are being benefited a lot. 247 number of sponsored children received special gift in this year.

Nutrition

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

Women are empowering

Bangladesh has been made remarkable progress on women empowerment since last few years. Chalice also has been playing very effective and vital role in case of women empowering. 66 circles are leading by only women. They are able to write meeting minutes, they can take their own decision, now they can able to monitor their Children education, attend parents meeting, and contribute in decision making process in their families.



Covid-19 response

In this pandemic situation site is playing vital role to make awareness among the beneficiaries. Site is disseminating some message to field level regarding the importance of frequently hand wash, instructing CCG's members to not go outside of the house without emergency, Discouraging CCG's member to go in mass gathering. Till yet we did not found any CCG's members as affected. During the time from March to August 2020 we have provided food package for them as there is no work for the people, there is no income. The package is containing Rice 15 KG, Dal 2 kg, oil 3 liter, salt 1 kg, flour 5 kg, potato 8 kg, Detergent power 2 kg, Beauty soap 3 pcs, tooth paste 1 pes, tooth brush 1 pcs, coconut oil 250 ml, mosquito coal 4 pack and mosquito net 1 pes for all as hygiene package. So to mitigate food crisis we took this initiative by discussing with LO. It is a big help for the people in crisis moment and they are very thankful to Chalice. 816 children's family has got this package indirectly 4080 people has got this benefit through the project.



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.

Rural Reconstruction Foundation has been operating formal education since 2001 in Jashore, Khulna, Jhenidha and Meherpur district. Barnamala Bidyapith an absolutely formal education program, which is operated according to the current mainstream national curriculum of the country. This institution's goal is not only to provide the highest quality teaching, but also to inculcate the values essential for tomorrow's leaders. Our teaching team who are capable of teaching the most challenging and up-to-date educational program and empowering them with knowledge and life skills so that they can take on the challenges of building themselves and a better nation. 8 number of Formal Schools RRF has which all have government accreditation from the Ministry of Education and Jashore Education Board. The teaching learning activities are being conducted from Play group to Grade Ten. All the expenses of this program is managed by RRF itself and the parents of students.

Program Quick look

Duration	Ongoing from 2001
Fund	RRF & Students' parents
Number of Staff	95
Area Coverage	Jashore, Meherpur, Jhenidha District
Total Budget	93,05,229 BDT
Upazilla	06
Number of Formal School	08
Number of Students	1662 (Boys-851, Girls- 811)
Accreditation	Ministry of Education, Jashore Education Board, Band base





Key Feature

- 🎓 Round Table Layout inside classroom
- 🎓 Student wise cabinet and File
- 🎓 Fun Park and Decorated classroom
- 🎓 Double Teacher in classroom during conducting class
- 🎓 Safe Drinking Water
- 🎓 Separate Washroom for boys and girls
- 🎓 Subject Base Teacher
- 🎓 Multimedia and Online Class teaching
- 🎓 Fast Aid & School Canteen
- 🎓 Enclosed Boundary in school time for student safety
- 🎓 Monthly Tutorial, Weekly Class test, Model Test, Terminal exam and Final Exam
- 🎓 Home visit and Parents meeting
- 🎓 Training & Workshop for developing teachers' skill development
- 🎓 ICT Class & Extra Class

Co-Curricular Activities

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

RRF Schools have been included in the Government Stipend program

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

Public Exam Result 2019

Name of Exam	Total Student	GPA-5	Pass Rate
Primary Education Completion (PEC)	71	8	98%
Junior School Certificate (JSC)	72	4	99%
Secondary School Certificate (SSC)	73	2	100%

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RRF sets a New School (Campus-2)

To further strengthen formal education, RRF has built a new school with 6 schools running in 2020. This school has been constructed as an extension of Barnamala Vidyapeeth Jessore School located in Kholadanga area of Sadar upazila of Jessore district, which has been renamed as Barnamala Vidyapeeth Jessore Campus-2. Basically considering the growing number of students in schools, and this effort to bring dynamism and diversity to school activities. Moreover, one of the objectives of this effort is to provide quality teaching in schools. The full-fledged activities of this school will start from next January 2021.



Tackle COVID-19

In the midst of this crisis of corona virus, schools are conducting various creative activities. The main goal is to keep the students engaged in their studies. We are working hard to defeat this crisis. Our campaign is decorated with the following initiatives-

1. We are conducting activities in compliance with the hygiene rules,
2. Make a Condensed syllabus
3. Conducting community classes with a small number of students in community,
4. Conduct online class
5. Involve students in study through tutorials, model tests and assignments, where students can sit on the test at home
6. Various sessions have been conducted through materials to raise awareness among students and parents about corona virus.



7. In order to keep the students in the study, the teachers regularly visited the students' homes and gave necessary advice, and organized regular parent-teacher meetings to discuss what would be best for the students.



Ramzan eyes to be a Social Worker (Case)

Md. Ramzan Hossain Chand who passed the Secondary School Certificate (SSC) early in 2020 from Barnamala Bidyapith Jashore achieving GPA-5 (Golden) in commerce division. He got 273rd place in the combined merit list of Jessore Board and got scholarship in Talent Pool. This is very significant for Ramadan and school. According to Ramzan, he is very grateful to the school and the school teachers. In future, he wants to be a good person first and do some service for the people of the society and the country. His desire is to get a higher degree after studying at Dhaka University.



Overview Gallery 2019-20





Pre-School (Non-Formal Education)

Learning begins at birth

The main objective of the pre-primary education initiative is to provide one year of education to young children aged between 4 and 5 years old, so as to foster their physical and mental preparation before they enter into Grade 1 of primary school.

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

based pre-school in small scale in its working areas. These pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and no tuition is charged. Teachers are especially women from the local community. In this fiscal year. At present pre-primary education activities are being conducted through 29 pre-schools successfully following government curriculum.

Program Quick look

Duration	Ongoing from 2015
Fund	RRF
Number of Staff	29
Area Coverage	05 Upazilla in Jashore, Meherpur, Jhenidha District
Total Budget	25,68,000 BDT
Number of Formal School	29
Number of Students	474 (Boys-227, Girls- 247)





Internship

Real Life Exposure

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

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

Courses of Internship

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

Program Quick look

Duration	Ongoing from 2012
Fund	RRF
Number of Student So far	596
Number of Students 2019-20	114
Area Coverage	All working areas of the organization
Number of University/College so far	48
University / College in 2019-20	1. Govt. City College, Jashore 2. Cantonment College, Jashore 3. Govt. BL College, Khulna 4. Jashore University of Science & Technology (JUST)





Adolescent Program

Youth; simply more than a generation

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

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

Program Quick look

Duration	Ongoing from July 2019
Donor	PKSF & RRF
Number of Satf	04
District	Jashore, Norail, Meherpur, Bagerhat District
Total Budget	26,78,000 BDT
Upazilla	11
Number of Adolescent Club	60
Number of School Forum	43
Number of Participants	2808 (Boys-827, Girls- 1981)



Components



Key Activities done in 2019-20

Component	Events
Values development and social awareness activities	<ol style="list-style-type: none"> 1. Building clean educational institutions 2. Rally on Dengue Prevention and Awareness 3. Courtyard meeting on nutrition awareness and safe food 4. Wall Magazine 5. Human Chain on nutrition awareness and safe food 6. Corona prevention related courtyard meeting 7. Courtyard meetings on personal and environmental hygiene and environmental protection 8. Courtyard meeting on the evils of child marriage and dowry 9. Parents meeting on Corona Pandemic 10. Human chain on Sex Harassment and Early Marriage prevention 11. Mutual collaborative exchange activities
Adolescent health activities	<ol style="list-style-type: none"> 1. Courtyard meeting on primary health and thalassemia 2. Primary Healthcare 3. Courtyard meeting on Seasonal Health 4. Courtyard meeting on Adolescent Healthcare 5. Free Blood Grouping 6. Child Doctor Training 7. Pre-Adolescent Healthcare
Nutrition, hygiene and awareness activities	<ol style="list-style-type: none"> 1. Hand washing demonstration 2. Preventing Corona Virus by distributing Hand Wash and Leaflet 3. Preventing Corona Virus by distributing Mask
Activities related to leadership, skills, integrity	<ol style="list-style-type: none"> 1. Afternoon School Activities 2. Discussion on adolescent leadership development 3. Writing Workshop 4. Providing educational support to poor students 5. Life Skill Workshop
Culture & Sports	<ol style="list-style-type: none"> 1. Wall Magazine Festival 2. Instant Speech Competition 3. Essay Writing Competition 4. Badminton Competition 5. Inter Club Wall Magazine Competition 6. Story Writing Competition 7. Debate & Quiz Competition 8. Inter Forum Story Writing Competition 9. Inter Forum Sports

Youth shown their courage to combat against COVID-19 Pandemic



Since last March 2020, the whole country has come to a standstill due to the black fist of Corona epidemic in Bangladesh along with other countries of the world. At the same time the activities of the project was fully stopped. But the brave and courageous teenagers of the adolescent club did not sit down. They have stood by the people on their own initiative ignoring all fears and obstacles. These youth volunteers are educating their village neighbors how to sanitize their living places, how to make sanitizer and facial mask and use it properly at low cost. They collectively raised money and, with the cooperation of the locals, provided food and aid to the poor neighbors. Their Contribution are mentioned in below

District	Food Aid	Ifter Aids	Hand Sanitizer	Leaflet	Facial Mask
Jashore, Norail, Meherpur, Bagerhat	106 Families	32 Families	634 Families	Distributed to 7000 people	1250 people



Cultural & Sports Program

Steps to change mind setup of young people

The aim of Cultural & Sports Program is to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole.

The aim of Cultural & Sports Program is to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole. As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, Rural Reconstruction Foundation in association with Palli Karma-Shayak Foundation (PKSF) has undertaken the 'Cultural and Sports Programme' for children and young generation. The main objectives of the Program are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abuse, and women-violence or oppression etc. 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. From 2017, RRF is implementing this project in Jashore and Norail district with various cultural and sports exposure.

Program Quick look

Duration	July 2017 to June 2020
Donor	PKSF & RRF
Number of Satf	02
District	Jashore and Norail
Total Budget	27,72,600 BDT
Upazilla	06
Number of Primary School	12
Number of High School	165
Number of Madrasa	25
Number of Event	54
Number of Participants	12106 (Boys-2145, Girls- 2943)



Sports & Cultural Events



1. Inter-School Math, Quiz, Handwriting, Letter Writing Debate, Instant Speech competition
2. School Based Math, Quiz, Handwriting, Letter Writing Debate, Instant Speech competition
3. Inter-School Wall Magazine
4. Workshop on Writing
5. School base Cleanliness Campaign
6. Inter-School Debate Competition
7. School Based (Inter Class) sports
8. Inter School Kabadi Competition
9. Inter School Boys Football
10. Mini Marathon
11. Inter School Girls Volleyball

Cleanliness and Sexual Harassment Prevention Program

There is a misconception among the people that the children of madrasas will be restricted to religious education only. In the context of our country, madrassas are far behind in comparison to schools in the field of cultural and sports. This has been going on over the years.. Without some inadequate government initiatives, no such competition is held in the madrasas for cultural and sports, and even the madrasa authorities are not keen on this issues. According to PKSF, RRF incorporated madrasas in various cultural and sporting events in the last financial year. Highly smart response was received from the madrasa authorities and students. And they have proved that the students of the madrasas are not less in cultural and sports than traditional school students. In the last financial year, a total of 1421 madrasa students from 25 madrasas participated in 12 cultural and sports event successfully.



Inclusion Madrasa in different ongoing social issues



RRF is implementing implementing cleanliness program and sexual harassment program in Shimulia Union in Jhikargachha upazila of Jashore district from January 2019. These two programs are being implemented under Cultural and Sports Program. In order to increase awareness among the general public about the issue of cleanliness, create cleanliness area program is being implemented. On the other hand, the Sexual Harassment Prevention Program is being implemented to increase adolescents' responsibility and awareness on sexual harassment, which is now known as disorder in the society. Both programs are being experimentally implemented in a very small range, just like a showcasing. Only 2.5 square kilometer is covered for these two programs where 5 educational institute, 3 small village markets, and 3 Mosques, 2 Churches are over there. A hired clean worker wipes the garbage by van daily and places it in a certain place. About 60 dustbins have been set up at various locations in the area.



Social Advocacy & Knowledge Dissemination Program

Prevent Social Disorder for Healthy Society

To ease the way of getting rights of the grassroots level deprived and underprivileged community through establishing social justice, equity and human dignity.

Project Title: Social Development Program

Since July- 2018, Rural Reconstruction Foundation has been implementing Social Development Program in collaboration with Palli Karma-Shayak Foundation (PKSF) particularly in the Enrich project area. Mainly PKSF's Social Advocacy and Knowledge Dissemination Unit has undertaken is responsible through RRF in Andulbaria, Hashadah and Raypur Union of Jibonnagar Upazila of Chuadanga District. This program aims to enhance right-based activities and ensure accountability in the community on different social issues with the main focus on preventing child marriage and violence against women and children. The program regularly organizes training session on Social Development and Accountability for the members of Enrich Ward Committee and also for the influential and important stakeholders of these three Union. Important national and international days are observed in the working areas in collaboration with local administrations. These days include the National Girl Child Day, the International Day for Persons with Disabilities, the National Safe Food Day, the International Women's Day, and the World No Tobacco Day.

Program Quick look

Duration	Ongoing from July, 2018
Donor	PKSF
Number of Staff	ENRICH Project staff
Total Budget	5,53,570 BDT
Number of Project Participants	3323
Area Coverage	Andulbaria, Hashadah and Raypur Union of Jibonnagar Upazila of Chuadanga

Key Activities

- Resist violence and torture against women
- Ensure congenial environment for women in work places and ensuring the equal rights and dignity in every sphere of state and public life
- Observe International Women Day in every year.
- Create mass awareness among students about the demerits of early marriage for eradicating this social disease from the society.
- Organize awareness program for girl students of these three Unions on the demerits of early marriage in every year.
- Organize training for the teachers of secondary school of these three Unions on Protection of Early Marriage and measures to be done to protect child torturing in every year.

Events in 2019-20

- Advocacy workshops have been conducted with 60 people at the local level.
- Awareness Program on Nutrition and Reproductive Health for Students of Secondary Schools have been arranged for 1683 students.
- Awareness Program on Demerits of Early Marriage have been arranged with 1683 students
- Various Day Observation & Meeting have been organized with 1200 students from local Secondary High Schools.





Unnoty Project

Enhancing Entrepreneurship

The project aims to figure out the problems they are facing while operating in the market and through various business knowledge, help them solve these issues they face in real life

Rural Reconstruction Foundation in partnering with Light Castle kicked off Unnoty project from April 2019 aiming to improve and strengthen the role of women entrepreneurs and SMEs in Southern Bangladesh, Light Castle in association with Rural Reconstruction Foundation (RRF) and ACDI/VOCA (Feed the Future Bangladesh Rice and Diversified Crops (RDC) Activity, funded by the United States Agency for International Development) have come up with a ground-breaking business accelerator model. The RDC Activity aims to elevate the competitiveness of women-owned agricultural enterprises by promoting sustainable solutions, support systems, and services.

Light Castle Partners and ACDI/VOCA have partnered to conduct an accelerator program for female agri-entrepreneurs in Southern Bangladesh FTF (Feed the Future) Zone. Each accelerator program will consist of Road shows to scout participants, Boot camp to select potential participants for the accelerator program, day long training programs to develop the skills and knowledge of participants for making them investment ready and a DEMO (demonstration) day to pitch in front of potential investors such as banks, NBFIs, angel investors and forward market players.

Program Quick look

Duration	Ongoing from 2019
Donor / Lender	Light Castle and ACDI/VOCA
Area Coverage	Jashore, Khulna and Rajshahi
Number of Project Participants	80

Activities 2019-20

Jashore Region:

We have worked with 21 Agri. Entrepreneurs' at Jashore sadar, Jhikorgacha, Sharsha, Bagarpara under Jashore district and Kaliganj under Jhenidha district. All participants have opened bank account in Bank Asia by her name. Business trade licensee made 7 women Agri. Entrepreneurs' by motivated from Union Parishad. MoU signed between 5 vermicomposting producers and traders and 5 milk producers and milk traders by a fixed price for one year.

Khulna Region:

We have worked with 21 Agri. Entrepreneurs' at Batiagata, Dumuria, Fultola and Doulatpur under Khulna district. All participants have opened bank account in Bank Asia by her name. Business trade licensee made 4 women Agri. Entrepreneurs' by motivated from union parishad. MoU signed between 5 vermi compost producers and traders and 5 milk producers and milk traders by a fixed price for one year.

Case-2: Road Show



The team successfully conducted 5 road shows on July 1-2, 2019 in Jashore (Charabhita, Bagharpara, Narikelbaria and Khajura) and Jhenaidah (Barobazaar). More than 120 women agri-entrepreneurs attended these road shows for learning and moving to the boot camp round of the program.

Case-1: Boot Camp



Following road shows, the team organized a day-long boot camp at RRF Training and Research Center, Jashore on July 4, 2019. Here a total of 67+ women Agri-entrepreneurs were evaluated based on their past experience, knowledge and business skills. The successful participants were participated in the next phase of the Unnoty Accelerator program.



Training & Resource Centre

It's a Planned Venue

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

Rural Reconstruction Foundation established Training and Resource Center on 07 November 2020 at Ramanagar of Jahore Sadar Upazill in Jashore district. This is absolutely a planned venue which essence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of researches. This training center is located in a pleasant environment surrounded by green nature which is 7-9 kilometers far from Jashore Town. Currently, various NGOs, government organizations, corporate company, and social organizations hire this venue for arranging various events. In order to survive in the long run, this venue is currently being rented out to various social, commercial, business, government and non-government organizations. Infrastructure, management strategies of this venue are being managed on a corporate basis.

Key Information

- 7-9 kilometer far from Jashore zero point.
- Established in 1991
- Land of campus 6.10 acres
- Brick Pointing with different types & sizes arch building
- The structure helps to learn students of Architecture
- 59 residential rooms (25 AC & 34 Non AC)
- Different sizes AC Class room & Multipurpose Hall room
- Two Dining Hall (50 persons seating capacity each)
- Enough spaces, long corridor with Flower Garden
- Small play ground
- Mini Library, Musical instrument, daily newspaper,
- Indoor outdoor game equipment
- Multimedia, laundry & vehicle support (on condition)
- Standby power supply
- Wi-Fi support (on condition)



Venue Users in 2019-20

SL.	Name of the Organizations/ Institutions
1	Rural Reconstruction Foundation
2	The Hunger Project
3	World Fish
4	Bangladesh Red Crescent
5	Vso
6	World Vision Bangladesh
7	ACDI/VOCA
8	Solidaridad
9	mPower
10	Winrock International
11	TMSS
12	Independent University, Bangladesh
13	Bank Asia
14	Brac Bank
15	Light Castle
16	Compassion
17	Grace Foundation
18	Agro Input Retailers Network
19	Young Life
20	Society For International Ministries
21	Netizen
22	NCFB
23	Institute Of Informatics And Development
24	Cotton Connect
25	PSCP
26	ASHIRBAD
27	Wesleyan Church Bangladesh
28	OKUP
29	Bangladesh University Of Professionals
30	Astha Bahumukhy Somity
31	Bangladesh Emarald Tours
32	NCFPB
33	Spectra Hexa Feeds Ltd.
34	TDCL Talukder Group
35	Bangladesh Reformer Presbyterian Church & Ministry
36	Ekklesia God Bangladesh Trust
37	Viscom Communication Ltd.
38	Moumachi School
39	SHUSHILONn
40	NABOLOK
41	AID Foundation
42	Jeunse Global Program
43	Nestle BD
44	PARITRAN
45	ENGAGE
46	Badabon Shongho
47	RAHIMAFROOZ
48	Regenerative Believers Church
49	Light Foundation Bangladesh

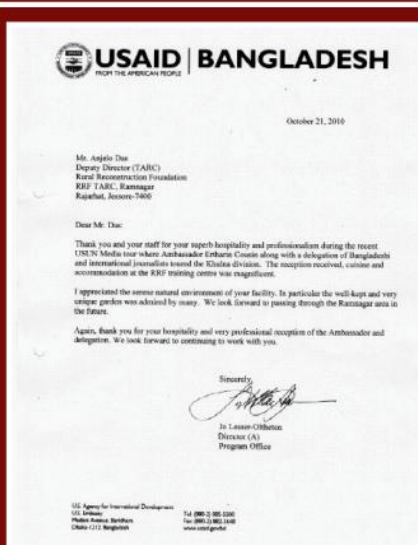
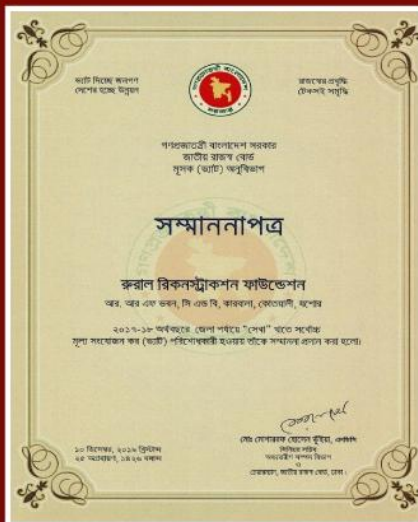


Visitors Reaction

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
LOTFOL AHMED L TU Faisalabad	19/11/2019 20/11/2019	Beautiful place, well organized stages are extremely helpful and condial.	I recommend to stay here.
Pankaj Kumar Singh India	20/11/2019 22/11/2019	Clean and decent place to stay. Team are very co-operative and polite in nature.	Good place - Recommended to stay for long and other personal work.
Charles Moses U.S.A.	2/12/2019 3/12/2019	Liked the place. Quality placent people. They were very polite and easy. The work + tremendous. Hope I can come back stay again.	I highly recommend this place. A oasis in the wilderness. Loved every minute of my stay.
Joni Sarwan USA	2/11/19	Beautiful grounds, welcoming people. Really appreciate the hospitality!	Yes, recommend!

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Dr. Md. Farid Uddin Executive Director Cotton Connect Ltd Khanuabari	12.9.19 From morning to evening	I have visited RRF since June and I am extremely happy to see this the level of development. Very well equipped with good facilities. Love & genuine welcoming staff.	The venue is use by other Govt & non Govt institutions.
Hardeep Doshi Senior Director Cotton Connect South Asia Pvt Ltd, London.	15.9.19 to 18.9.19	It has been a pleasure to stay at RRF Training Centre. Very good environment and warm hospitality. Best wishes	always pl. maintain quality of good services.
Siri Maithe Friend Phuong Do-Solens Vietnam/Poland	15.9 - 18.9.19	We enjoyed our stay, the place looks like a castle. Service was good. The only thing that we would not is better internet connection otherwise stay was very good.	Good place for training
Asif Taib Senior Manager Cotton Connect South Asia Pvt Ltd, India	17/9/19 - 21/9/19	Very peaceful environment & Good hospitality (clean & good staff, good food).	Nothing as of off our everything was great

Appreciation





Annex

- 01. Financial Statement
- 02. Ongoing Program
- 03. Development Partner Timeline





Annex-01: Financial Statement



RAHMAN ANIS & CO.
C H A R T E R E D A C C O U N T A N T S

AUDITORS' REPORT

We have audited the accompanying Statement of Financial Position of “Consolidated Accounts” of RURAL RECONSTRUCTION FOUNDATION (RRF) of RRF Bhaban, C & B Road, Karbala, Jashore, Bangladesh. As at June 30, 2020 and the related Statement of Comprehensive Income and Receipts and Payments Account for the year ended on that date along with the books of account, vouchers and other relevant documents as were maintained and produced to us by the management. The preparation of these financial statements is the responsibility of the management of RURAL RECONSTRUCTION FOUNDATION (RRF) our responsibility is to express an independent opinion on these financial statements based on our audit.

Basis of Audit:

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

Opinion:

In our opinion, the above mentioned financial statements, in all material respect, present a true and fair view of the financial position of the RURAL RECONSTRUCTION FOUNDATION (RRF) as at June 30, 2020 and of the results of its operation for the year then ended.

We also report that:

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and we have made due verification thereof;

In our opinion, proper books of account, in generally accepted manner, have been kept on RURAL RECONSTRUCTION FOUNDATION (RRF) so far as it appeared from our examination of those books;

The financial statements dealt with by this report are in agreement with the books of account.

Dated: Dhaka, Bangladesh
October 15, 2020


RAHMAN ANIS & CO.
Chartered Accountants



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA, JASHORE.
Consolidated Statement of Financial Position
As on 30 June 2020

Property & Assets	Notes	Total 2019-2020	Total 2018-2019
Non-Current Assets:			
Fixed Assets at cost		1,567,999,534	1,470,577,478
Less: Accumulated Dep.		130,353,496	116,754,280
Property, Plant & Equipment	1	1,437,646,038	1,353,823,199
Investment:			
FDR-Investment	2	413,117,208	378,693,642
Security money for Telephone & Electricity	3	352,350	352,350
Loan to Beneficiaries	4	5,789,467,629	4,817,567,457
Provident Fund Loan to Staff	15	20,473,421	19,821,706
Consumer Loan to Staff	10	-	176,719
Temporary loan	17	227,101,220	160,179,235
Vehicle loan to Staff	18	13,377,354	15,911,733
Accounts Receivable	5	99,766,841	75,575,577
Advance Against Program	6	10,099,455	9,961,245
Staff Settlement	7	321,818	181,406
Reimbursable (Elderly program)	19	1,050,659	3,227,299
Interest Receivable on FDR	11	5,103,923	3,140,265
Books for Library	12	161,271	156,802
Live Stock & Goat Project	13	715,007	505,007
Unsettled Staff Advance	16	13,627,098	14,727,098
Advance Income Tax	22	-	2,383,477
Logistics Loan to Staff	20	2,976,843	2,408,195
Reimbursable (UPP-Ujjibito)	21	-	2,017,718
Reimbursable (Shamriddhi) TK.	23	6,586,406	25,843,618
Reimbursable (Culture & Sports prog.)	25	1,368,492	1,662,082
Reimbursable (Social Advocacy)		219,454	-
Reimbursable (Adolescent)		1,133,665	-
Work in progress		25,076,712	-
Cash in Hand	26	16,877,475	8,406,182
Cash at Bank	27	404,042,707	231,624,439
Total Property and Assets		8,490,663,046	7,128,346,450

Liabilities and Fund	Notes	Total 2019-2020	Total 2018-2019
Retained Surplus	30	918,724,059	838,588,098
Statutory reserve fund	31	95,937,245	83,349,593
Debt Management Reserve/LLP	32	405,181,418	370,951,746
Disaster Management Fund	33	300,000	300,000
Revaluation Reserve Fund	34	761,405,875	761,405,875
Capital and Reserve Fund		2,181,548,598	2,054,595,312
Long Term Liabilities:			
Loan from Bank	35	2,821,688,460	2,020,533,310
Loan from IDCOL	36	3,621,301	4,302,223
Loan from PKSF	37	916,461,362	939,116,665
Current Liabilities:			
Member Savings	44	1,824,300,839	1,486,613,802
Education Fund	40	327,910	327,910
Medical Fund	42	7,362,325	6,499,245
Provident Fund	45	122,667,212	108,961,107
Staff Gratuity Fund	48	37,781,343	41,414,847



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA, JASHORE.
Consolidated Statement of Financial Position
As on 30 June 2020

Staff Kallyan fund	49	13,324,182	11,193,845
Future benefit Scheme (FBS)	55	34,251,675	38,716,008
Staff Security Money	47	28,369,016	25,387,066
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	233,724,624	166,612,639
Unspent Foreign Donation	52	6,762,321	6,908,685
Accounts Payable	38	9,477,239	21,241,044
Security money receive from Party	39	-	270,569
Income Tax Payable	41	784,279	1,190,143
Vat Payable	53	1,242,061	1,840,356
Provision for expenses	46	48,147,553	20,307,679
Grant for Assets	56	6,599,785	7,911,315
Microfinance Insurance	57+58	85,407,634	74,122,704
Advance from PKSF	60	14,871,500	21,614,500
Provision for interest on savings	61	13,732,648	11,630,436
Transfer Received (Grant)	62	-	6,455,873
Advance from Borrower	63	26,571,961	19,637,714
Monthly Benefit Scheme (MBS)	64	48,337,091	30,137,091
Cultural Fund	65	327,746	327,746
COVID-19 Prevention Fund	66	2,495,767	-
Total Liabilities and Fund		8,490,663,046	7,128,346,450

Signed in terms of our separate report of even dated annexed.

Director (Finance & Accounts)

Chairperson

Executive Director

Dated: Dhaka Bangladesh

October 15, 2020

Rahman Anis & Co.
Chartered Accountants



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA, JASHORE.
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2020

INCOME

PARTICULARS	Total 2019-2020	Total 2018-2019
Operating income:		
Service Charge	982,155,821	1,081,459,693
Sales of Forms and Publications	8,110,873	6,646,678
Sales of Product	2,131,288	2,427,465
Training Income	27,158,353	32,948,930
School fees	4,566,448	6,060,799
Grants From Donor	133,237,163	171,402,707
Non-operating income:		
Interest from Bank:		
Bank Interest	6,340,463	2,106,760
Interest on FDR	30,277,075	25,403,667
Others income:		
House rent from Employee	1,321,108	1,055,003
Interest on Loan	20,404,036	19,260,352
Miscellaneous	3,997,521	7,304,234
Overhead Income	9,863,520	7,410,209
Income from NATP-2 Project	148,625	-
Admission fees	843,855	970,956
Guest House Income	97,543	841,620
Office Rent	669,830	969,752
Organizational Development Fund	3,538,163	2,272,202
Contribution RRF	348,283	1,278,429
Participant Contribution	693,680	644,880
Grant (Depreciation)	960,966	-
Total Income	1,236,864,615	1,370,464,338

EXPENDITURE

PARTICULARS	Total 2019-2020	Total 2018-2019
Salary & benefits:		
Salary & Allowances	378,981,402	355,878,178
Provident Fund	10,619,241	9,907,803
Festival Bonus	22,929,430	20,714,106
Gratuity	9,358,108	8,399,551
Incentive	739,795	42,391
Financial expenses:		
Bank charge	9,558,975	4,547,300
Interest on Loan	19,114,682	17,200,237
Interest paid to member on savings	48,027,958	55,783,371
Service charge to Bank	216,538,453	171,920,914
Service charge to PKSF	61,069,372	68,162,375
Interest on Medical Fund	87,851	125,783
Interest on Staff Gratuity Fund	1,985,895	2,930,961
Interest on Staff Kallyan Fund	503,637	238,749
Interest paid to staff on Provident Fund	5,841,297	8,654,036
Interest Paid to staff on FBS	6,031,932	794,939
Interest Paid to staff on MBS	4,282,421	3,075,589
Occupancy expenses:		
Computer repair & Maintenance	890,220	858,290
Office rent	25,549,660	22,873,040



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA, JASHORE.
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2020

Office repair & maintenance	10,435,741	12,898,217
Electricity	5,172,131	5,709,453
Software repair & Maintenance	811,112	3,433,738
Administrative expenses:		
Advertisement	719,402	394,865
Audit fees	915,350	556,695
Consultancy Fees	375,555	3,372,031
Registration Fees	10,000	57,750
Entertainment	2,449,802	2,932,113
Newspaper	54,849	54,969
Postage & Stamps	342,909	488,202
Printing & Stationary	17,825,011	16,546,721
Telephone/Mobile/Fax/E-Mail	5,794,504	5,324,345
Travelling & Daily allowances	20,905,779	15,289,310
Vehicle:Fuel,Repair & maintenance	34,908,200	29,907,480
Publication/Documentation	2,851,383	3,526,870
Member Ship Fees	2,028,957	3,000
Other Expenses		
Cookeries/Bed & bedding	776,769	2,080,198
Honorarium	138,892	223,825
Income Tax	7,832,506	2,803,578
Scholarship to students	1,032,000	666,060
Labour Charge	469,940	1,174,588
Land rent & taxes	295,832	241,075
Legal fees	3,501,495	4,148,827
Micro credit fair	486,485	-
Miscellaneous	116,670	663,486
Operational Expenses	80,966,596	100,922,466
Overhead Cost Expenses	6,830,867	4,698,303
Service Charge Rebate Expenses	5,906,815	11,177,528
Social Activities	2,731,338	1,430,878
Staff meeting & fooding	3,924,058	4,525,517
Subscription/Donation	87,259	67,960
Relief	1,572,597	-
Uniform/Liveries	70,141	132,035
Tax & VAT	4,155,574	2,722,568
Transfer to Organizational Development Fund	2,329,776	-
Transport/Carrying	4,511,441	3,669,796
Programs and Projects Expenses-UPP-UJJIBITO	-	4,505,749
Programs and Projects Expenses- Enrich	14,889,766	25,843,261
Programs and Projects Expenses-Elderly	4,332,018	5,824,478
Programs and Projects Expenses-Culture & Sports	2,106,872	3,231,059
Programs and Projects Expenses-Adolescent	1,891,905	-
Programs and Projects Expenses-Social Advocacy	211,703	-
Programs and Projects Expenses-PPEPP	3,525,379	-
Loss on Assets Disposal	1,387,057	-
Education Expenses	2,732,304	1,556,448
Health Expenses	1,193,498	1,370,269
RRF Contribution	1,658,020	2,523,607
Training Expenses	1,548,120	1,532,076
Workshop/Seminar	788,207	809,359
Monitoring & Audit	2,077,177	1,941,684
Depreciation expenses	13,169,530	24,833,811



RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA, JASHORE.
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2020

Loan Loss Expenses	34,229,672	120,102,253
Total Expenses	1,141,189,293	1,188,026,113
Surplus/(Deficit) during the year	95,675,322	182,438,225
TOTAL	1,236,864,615	1,370,464,338

Signed in terms of our separate report of even dated annexed.

Director (Finance & Accounts)

Chairperson

Executive Director

Dated: Dhaka Bangladesh
October 15, 2020

Rahman Anis & Co.
Chartered Accountants





Annex-02: Ongoing Programm

SL	Name of Program	Partner/Donor	Total
Socio-Economic Development			Total
1	Microfinance	PKSF, Commercial Bank	239426
2	Foreign Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	57444
3	RRF Agent Banking Center	RRF & Mutual Trust Bank	1160
RRF Technical & Vocational Department			
4	Skills for Employment Investment Program (SEIP)	PKSF, ADB, SDC, Bangladesh Bank	1775
5	Development of Small Automobile Industry of Jashore	PKSF	9000
6	SUDOKKHO	Swisscontact, Palladium, SDC, UKAID, GoB	260
7	ASHSHASH	Winrok International, SDC	1300
Sustainable Livelihood & Food Security			
8	ENRICH (Samriddhi)	PKSF	83569
9	Vulnerable Group Development (VGD)	Department of Women Affairs (GoB)	2057
10	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	5088
11	Pathways to Prosperity for Extremely Poor People	PKSF, FCDO, EU	8166
12	Senior Citizen Welfare Program	RRF	235
Agriculture			
13	Carp-Golda Mix Culture (Promoting Agricultural Commercialization and Enterprise) PACE	PKSF, IFAD, RRF	3000
14	Green Biotech Tissue Culture Lab	PKSF, IFAD, RRF	180
15	Prottoy	RRF	0
Environmental and Climate Change			
16	Community Disaster Resiliene Project	Habitat for Humanity Bangladesh , Ahamed Family Housing, Australian Aid, ANSA Homes, KOICA-HA	1172
17	Disaster Management & Rehabilitation	RRF, WEP, UNDP, FSC	0
18	Biogas Project	Department of Livestock, IDCOL	49
Health			
19	RRF Community Health Care Program	RRF	14634
Education			
20	School Feeding Programme in Poverty Prone Area	Directorate of Primary Education (DPE-GoB)	189013
21	Sponsorship for Children's Education	CHALIC-Canada	824
22	Barnamala Bidyapith (Formal Education)	RRF	1662
23	Pre-School (Non-Forma Education)	RRF	474
24	Internship	RRF	596
Cultural & Human Development			
25	Adolescent Program	PKSF and RRF	2808
26	Cultural & Sports Program	PKSF and RRF	12106
Advocacy & Networking			
27	Social Advocacy & Knowlede Dissemination Program	PKSF	3323
28	Unnoty Project	Light Castle, ACDI/VOCA	80
29	Campaign for Popular Education	CAMPE, EU	602
Others			
30	Training And Resource Centre (TARC)	RRF	3874
Total			643877



Annex-03: Development Partner Timeline

Name of Donor	Funding Period	Name of the project
CCFD	1985-1987	Education & Health
	1989 to 1990	Relief operation for Flood Victim
	1991 to 1994	Construction of Training Centre
	1996	Promotion of Women Development
VHSS	1988 - 1989	Health activities
NGO Forum	1988- ongoing	Village Sanitation Project
APHD	1989 - 1994	Functional Literacy Project
Enfance et partage	1989 -1992	Sponsorship for Children Education
NOVIB	1989 to 1991	Relief operation for Flood Victim
	1992-1993	Human Development Education & Training
Foundation D France	1992	Post Cyclone Rehab-1991
PKSF	1992 - Ongoing	Microfinance
	2010 - 2014	Value Chain Project (FEDEC)
	2014- ongoing	Community Based Climate Change Adaption Program (CBCCAP)
	2014-2017	Developing Inclusive Insurance Sector Project (DIISP)
	2014- ongoing	Ultra Poor Program (UPP)-Ujjibito
	2016 -ongoing	Promoting Agricultural Commercialization and Enterprises (PACE)
	2016 -ongoing	Skill for Employment Investment Program (SEIP)
	2016 -ongoing	Leaning and Innovation Fund to Test New Ideas (LIFT)
	2016- ongoing	ENRICH (Shamriddhi)
	2017 -ongoing	Elderly program
	2017 -ongoing	Culture & Sports program
	2019- ongoing	Adolescent
	2019- ongoing	Social Advocacy
	2019- ongoing	PPEPP
2019 - ongoing	Scholarship for students	
Narcotics Dept. Jashore	1997 - 1998	Motivation for Narcotics
LGED, Dhaka	1998 - 2000	Water Seal Pit Latrine Supply
	2003 - 2006	Integrated Food Security Program
Bangladesh Bank	1999 -ongoing	Rural Housing Project
	2016 - 2020	Skill for Employment Investment Program (SEIP)
Chalice Canada	2000	Relief operation for Flood Victim
	2001- ongoing	Sponsorship for Children Education
	2001- ongoing	Health care fund
SDC	2000	Emergency Relief-2000
OXFAM-GB	2000	Emergency Relief & Rehab.
Care Bangladesh	2000	Soft Loan
Proshika Manobik Unnayan Kendro	2000 - 2001	Relief operation for Flood Victim
	2000 - 2003	Networking
	2000	Agriculture Technology Transfer Project
ICLARM	1999 - 2005	Aquaculture Development Project
RDRS	2000	Relief operation for Flood Victim
Islamic Relief	2000	Relief operation for Flood Victim
CATALYST	2006 -2008	Floriculture Marketing Development Project
WFP	2001 -ongoing	Emergency School Feeding Project
	2008	Cash for work
	2009	Home gardening
	2010-2012	Vulnerable Group Development
DANIDA	2005 -ongoing	Legal Aid & Good Governance
UNDP	2007-2009	Relief & Rehabilitation-Sidr affected
	2009-2011	Core Family Shelter
Women's Affairs Bureau	2010-2012	Vulnerable Group Development
ADB/DPHE	2010-2013	Secondary town infrastructure Dev.
Public Health Dept.	2010-2013	Water & Sanitation

IDCOL	2010-ongoing	Bio-Gas Loan
Habitat for Humanity BD	2011 ongoing	Shelter repair
Standard Bank Ltd.	2011-ongoing	Microfinance
Bank Asia Ltd.	2012- Ongoing	Microfinance
Southeast Bank Ltd.	2012- Ongoing	Microfinance
Eastern Bank Ltd.	2012- Ongoing	Microfinance
AB Bank Ltd.	2013- Ongoing	Microfinance
Shahajalal Islami Bank Ltd.	2014- Ongoing	Microfinance
EXIM Bank Ltd.	2014- Ongoing	Microfinance
Uttara Bank Ltd.	2014- Ongoing	Microfinance
Pubali Bank Ltd.	2014- Ongoing	Microfinance
BRAC Bank Ltd.	2014- Ongoing	Microfinance
Prime Bank Ltd.	2015- Ongoing	Microfinance
One Bank Ltd.	2016- Ongoing	Microfinance
The City Bank Ltd.	2016- Ongoing	Microfinance
Mutual Trust Bank Ltd.	2017- Ongoing	Microfinance
Agrani Bank Ltd.	2019- Ongoing	Microfinance
InM	2012 ongoing	Training
PRICE	2012 -2015	Training on agriculture
Relief International	2011-2015	Combating Violence Against Women
	2012-2014	Eco-tourism project
	2014-2015	Improving Awareness on Human Trafficking and Victim support
NGO Foundation	2012 ongoing	Training
Primary Education Dept.	2012 ongoing	School Feeding
Swiss Contract	2012 ongoing	Skill Training
Swiss Contract	2019 - ongoing	Sudokkho
Development Alternative Inc.	2015 -ongoing	Agriculture Value Chain
CAMPE	2015 -ongoing	Advocacy in Education
British Council	2015 -ongoing	Active Citizens
EDGE	2016-2017	Vegetable cropping practices
IID	2019	Primary Education
BTEB	2019	Skills 21 Training
Lite Castle Partner	2019	Agriculture Entrepreneur



RRF Head Office



RRF TARC