

2015-16

Annual Report



Rural Reconstruction Foundation
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Contents

Message	04	36	Agricultural Value Chain (AVC)
Overview	07	38	PACE
Governance	09	40	Prawn Farmers Access to Information
School Feeding	12	41	Vegetable focused cropping practice to farmers
Sponsorship for Children's Education	13	43	Skill for Employment Investment Program (SEIP)
Barnamala Bidyapith (Formal Education)	15	45	Active Citizen Program
Barnamala Pre-School	17	46	RRF Training And Resource Centre (TARC)
ENRICH	19	49	Microfinance
DIISP	21	54	Remittance
Community Health Care Program	22	56	Prottoy
Community Disaster Resilience Project	25	57	RRF Jute Craft
CBCGAP	27	57	Oitizzo Fashion House
Bio-Gas	28	57	Angel Beauty Parloer
Solar Home System	29	58	Support Department
UPP-Ujjibito	31	63	Financial Statement
Vulnerable Group Development (VGD)	33	69	Annex
Senior Citizen Welfare Program	34		



Message from the Chairperson

Today Rural Reconstruction Foundation stands as one of the leading organizations in the southern parts of Bangladesh for the size of the reach we have achieved in terms of geographical area coverage, number of communities reached and projects supported over the decades. We are also becoming active in other parts of the country especially in Dhaka and Rajshai divisions. This makes Rural Reconstruction Foundation (RRF) one of the major progressive organizations in Bangladesh which is constantly striving to create good development models and network and collaborate with NGOs, corporate and government.

Rural Reconstruction Foundation stands in this respectable situation mainly because of Mr. Philip Biswas and Mrs. Pinku Rita Biswas who have not just founded the organization but are building the organization continuously with high values, vision, dedication and competence. We thank our founders in a special way for their constant inspiration not just to the RRF family but to millions of rural poor in Bangladesh. I believe, still we have lot space to work with the people in different development sectors; our journey will be everlasting becoming the neighbor of the people.

I am highly glad to publish Rural Reconstruction Foundation's Annual Report 2015-16. In this report, we have tried to present our ongoing activities and organization' portfolio in brief mode. We are so keen to have your valuable feedback and comments in regards this report, so that we can make it even better in next.

However, our special votes of thanks to the all RRF hard-working staff members who put their intense efforts to move RRF wagon wheel. Our special gratitude to the different government people and government agencies who help us in different aspects. Thanks to the different national and international donors and development partners who facilitate our work by contributing financially and technically. Finally, I would like to take the privilege to pay my homage and heartfelt gratitude to the Executive Committee and General Body members who are playing a big role repeatedly for the organization's sustainable journey.

A handwritten signature in black ink, appearing to read 'Mir Rowshan Ali Mona', written over a horizontal line.

Mir Rowshan Ali Mona



Executive Summary

We have established our organization Rural Reconstruction Foundation with regards to uplift the socio economic status of poor and underprivileged people of our country. It's been over three decades we have been promoting various community driven development programs aiming to empower the people with their full dignity and quality livelihood.

Even not being satisfied, this is our pride that we have been able to serve millions of Bangladeshi nationals. Repeatedly we are trying to become change agent through facilitating the people to address with their desiring expectation. We do believe, in most cases we are well ahead to make it happen. And this is something we can boast for our contribution.

The year 2015-16 in particular we have passed was so significant for our organization, simply because, two back to back projects "Skill for Employment Investment Program" (SEIP) and Promoting Agricultural Commercialization and Enterprise (PACE) have been included in our activities row, both funded by Palli Karma Shayak Foundation (PKSF), alongside, Active Citizen Program funded by British Council has illuminated RRF's proceeding. Most importantly, RRF wagon wheel keeps going with its existing 30 different projects, especially the giant Microfinance program keeps the momentum of organization high and steady.

Our thanks for the hundreds, thousands and millions people from most fragile sectors of our society who have believe in us and have trusted us by empowering themselves. Thank you, to all of you who have guided us and be of service to the poor within the organization our executive committee and General Body members and of course our staff. Thank you to all those who have been there to facilitate our work by contributing financially and otherwise to our program and activities. Our heartfelt gratitude is to the Civil Society members and different government agency and government people. You are all so important and essential for Rural Reconstruction Foundation.

The intent of RRF is very clear that RRF will make its horizon bigger in upcoming days. From the accumulated seasoned experience, we will make everything happen even better with the reflection towards achieving the SDG.

Philip Biswas
Founder and Executive Director



Deputy Executive Director's Message

Remarkable progress has been achieved for having decreased unemployment and poverty, as well as developing a pluralistic healthcare, extending electricity coverage, enduring quality education for all, revamping infrastructure and stepping up the country's digitization aspirations. Moreover, the country emerged as the developing world's biggest success stories in attaining most of the Millennium Development Goals (MDGs) and has set new lessons for the world in achieving the recently adopted Sustainable Development Goals (SDGs).

According to WB's "projected actuals," extreme poverty in Bangladesh saw a constant fall from 17.4 percent in FY11 to 12.9 percent in FY16. Extreme poverty rate is likely to slip to 12.1 percent in FY 17 and fall further to 11.4 percent next year. The projection for decline in poverty rate takes into account the new \$1.90 per capita per day income poverty line of 2015 and new PPP exchange rate of 2011.

I am not going to focus any activities here what we are doing. I am not going to interpret anything what achievement we have obtained so far. I am not showing my intention here what we are going to achieve in upcoming days. Yes, this is true that our organization Rural Reconstruction Foundation is having lots of mile stones from its kicking off. Lots of domestic and international recognition we have achieved so far. Its maybe a long phenomenon we can illustrate on organization portfolio, still I am not going to point it here. Virtually, lots of eventful substances we have by which we can illustrate a colorful canvas with regards to spectacular epics maybe. No matter, I don't have even minimum intention to demonstrate here with regards to mission, vision, goals and objectives of RRF.

But I must say about a significant intent we are having, we are so keen to put some social movement ourselves from our comprehension. Without any financial assistance from outsider, we are promoting some social philanthropic works with our self-generated fund i.e. Community Healthcare Program, Formal and Non-Formal Education, Senior Citizen Welfare Program, Adolescent Program, Jute & Handicraft program and few self-reliant programs. It shows our intensity in terms of our commitment to the society and to the Bangladeshi nationals. Our aim is to make a distinguished identity for our organization in order to ensure a meaningful long run.

Pinku Rita Biswas
Co-Funder & Deputy Executive Director

overview

About RRF

RRF is the abbreviation of Rural Reconstruction Foundation. 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 on, extended in other parts of the country considering the demand of the people. The founders of RRF are Mr. Philip Biswas and Mrs. Pinku Rita Biswas.

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

Vision

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

Mission

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

Legal Entity

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

Partners in Development

The National and International Development Partners are:

* Palli Karma Sahayak Foundation (PKSF)	* IDCOL
* Different Commercial Bank	* British Council
* Chalice-Canada	* Katalyst & EDGE
* United Nations Development Program (UNDP)	* Institute of Micro Finance (InM)
* World Food Program (WFP)	* Bangladesh NGO Foundation
* NGO Forum	* Campaign for Popular Education (CAMPE)
* Directorate of Primary Education(DPE)	* Association of Development Agencies in Bangladesh (ADAB)
* Ministry of Education	* Credit Development Forum (CDF)
* Department of Women Affairs	* Bangladesh Sustainable Development Forum (BSDF)
* Habitat for Humanity Bangladesh	* Microcredit Summit
* Bangladesh Bank	* International Federation of Rural Adult Catholic Movement (FIMARC), Belgium
* Capacity Building Strategy Group (CBSG)	* Make Mothers Matter (MMM), France
* USAID	* Khulna BNSB Eye Hospital
* Relief International	* Orbis International
* Directorate of Public Health(DPH)	
* Swiss contact	

Ongoing Program Portfolio (As on November 2016)

SL	Name of the Program/Project	Donor/Partner/Affiliation	Total Beneficiaries /Households
Education			
1	School Feeding	DPE, WEP	194049
2	Sponsorship for Children's Education	CHALIC-Canada	2819
3	Barnamala Bidyapith (Formal Education)	RRF	1387
4	Barnamala Pre-School (Non-Formal Education)	RRF	431
Health			
5	ENRICH (Samriddhi)	PKSF	24060
6	Developing Inclusive Insurance Sector Project (DIISP)	PKSF, ADB, JFRP	22777
7	RRF Community Health Care Program	RRF	42160
Environmental and Climate Change			
8	Community Disaster Resilience Project	Habitat JOAC, GOAC	2555
9	Bio-Gas Project	IDCOL	385
10	Solar Home System	RRF, Commercial Bank	1308
11	CBCCAP	PKSF, WB	420
12	Disaster Management & Rehabilitation	RRF, WEP, UNDP, FSC	NA
Livelihood & Food Security			
13	Vulnerable Group Development (VGD)	Women Affairs Bureau	3285
14	UPP-Ujjibito	PKSF, EU	12491
15	Senior Citizen Welfare Program	RRF	331
16	Learning and Innovation Fund (LIFT)	PKSF	Newly Launched
Agriculture			
17	Agricultural Value Chain (AVC)	DAI, USAID	1000
18	Promoting Agricultural Commercialization and Enterprise (PACE)	PKDF & IFAD	10000
19	Increase Women Prawn Farmers Access to Information inputs and Market	Katalyst, EDGE	12000
20	Providing Value Added Information Services on vegetable focused cropping practice to farmers	Katalyst, EDGE	12000
Capacity Strengthening			
21	Training And Resource Centre (TARC)	RRF	NA
22	Active Citizen Program	British Council	350
23	Skill for Employment Investment Program (SEIP)	PKSF, IFAD, SDC	329
Socio-Economic Development			
24	Microfinance	PKSF, Commercial Bank	195084
25	Remittance (Inward)	Bank Asia	43362
Self-Reliant Project			
26	Prottoy	RRF	100
27	RRF Jute Craft	RRF	NA
28	Oitizzo Showroom & Angel Beauty Parlor	RRF	NA



the governance

Governance Structure

The 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 officials. Without having any financial benefit, the board members volunteer for organization's moving, in fact, these are the virtually honorary positions.

The General Body (GB) 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 the Executive Committee (EC).

The Executive Committee is elected by the general body for the 3 years 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 the Executive Committee. It comprises of seven members, including the Executive Director who is basically founder of the organization and is having the secretary position as an ex-officio.

Executive Committee



From Left: Mir Rowshan Ali Mona, Philip Biswas, Monzu-Ara Begum, Dr. Sahanaj Parvin, Shamol Kumar Chauduri, Jesmin Biplobi Das, Pia Magdalena Roy.

Executive Committee List

Mir Rowshan Ali Mona (Chairperson)
S/O (Late) Mir Mozaffar Ali & (Late) Hosne-Ara Begum

Philip Biswas (Founder & Executive Director)
S/O (Late) Thomas Biswas & (Late) Rosa Biswas

Dr. Sahanaj Parvin (Member)
D/O (Late) Md. Buzlur Rahman & (Late) Sumsunahar Ful

Monzu-Ara Begum (Member)
D/O (Late): Sheikh Mazad Ali & (Late) : Shaharon-Nessa

Shamol Kumar Chauduri (Member)
S/O (Late) Tarapada Chauduri & Maya Rani Chauduri

Pia Magdalena Roy (Member)
D/O Mr. Philip Roy & Mrs Anjela Roy

Jesmin Biplobi Das (Member)
D/O (Late) Paul Gomes & Mary Gomes

List of General Body Members

Philip Biswas

S/O (Late) Thomas Biswas & (Late) Rosa Biswas
(Executive Director)

Ratna Karmoker

W/O Binimay Karmoker
(Social Worker)

Md. Hares Uddin

S/O (Late) Haran Mondolpoi & (Late) Salimon-Nessa
(Social Worker)

Dr. Sahanaj Parvin

W/O Md. Shofiqul Islam
(Vice- Principal)

Abu Sayeed Md. Abdul Haque

S/O Md. Abdul Ali Biswas & Morgina Begum
(Teacher)

Manzu-Ara Begum

W/O Md. Rafiqul Alam
(Social Worker)

Maria Diaes

W/O (Late) Peter Dias
(Social Worker)

Sudhir Sardar

S/O (Late) Mena Sardar & (Late) Natto Sardar
(Business)

Mir Rowshan Ali Mona

S/O (Late) Mir Mozaffar Ali & (Late) Hosne-Ara Begum
(Librarian & Artist)

James L. D' Rozario

S/O (Late) Eusebius D' Rozario & (Late) Aliza Palma
(Ex-Principal, CCTS)

Tarapada Das

S/O (Late) Nalini Kantho Das & (Late) Mamata Das
(Retired Teacher & Social Worker)

Md. Mashiul Azam

S/O (Late) Md. Mokshed Ali & (Late) Mazedha Khatun
(Retired Professor)

Md. Abdur Rashid

S/O (Late) Md. Abdul Mondol & (Late) Golapzan Begum
(Imam)

Shamol Kumar Chauduri

S/O (Late) Tarapada Chauduri & Maya Rani Chauduri
(Social Worker)

Mary Gomes

W/O (Late) Mr. Paul Gomes
(Social Worker)

Md. Rafiqul Alam

S/O (Late) Zahir Uddin & (Late) Kayamon-Nessa
(Business Man)

Pia Magdalena Roy

D/O Mr. Philip Roy & Mrs Anjela Roy
(Teacher)

Kolpona Sarker

D/O Mr. Michael Sarker & Mrs Monica Sarker
(Teacher)

Pospo Sardar

W/O Mr. Sudhir Sardar
(Social Worker)

Rashia Biswas

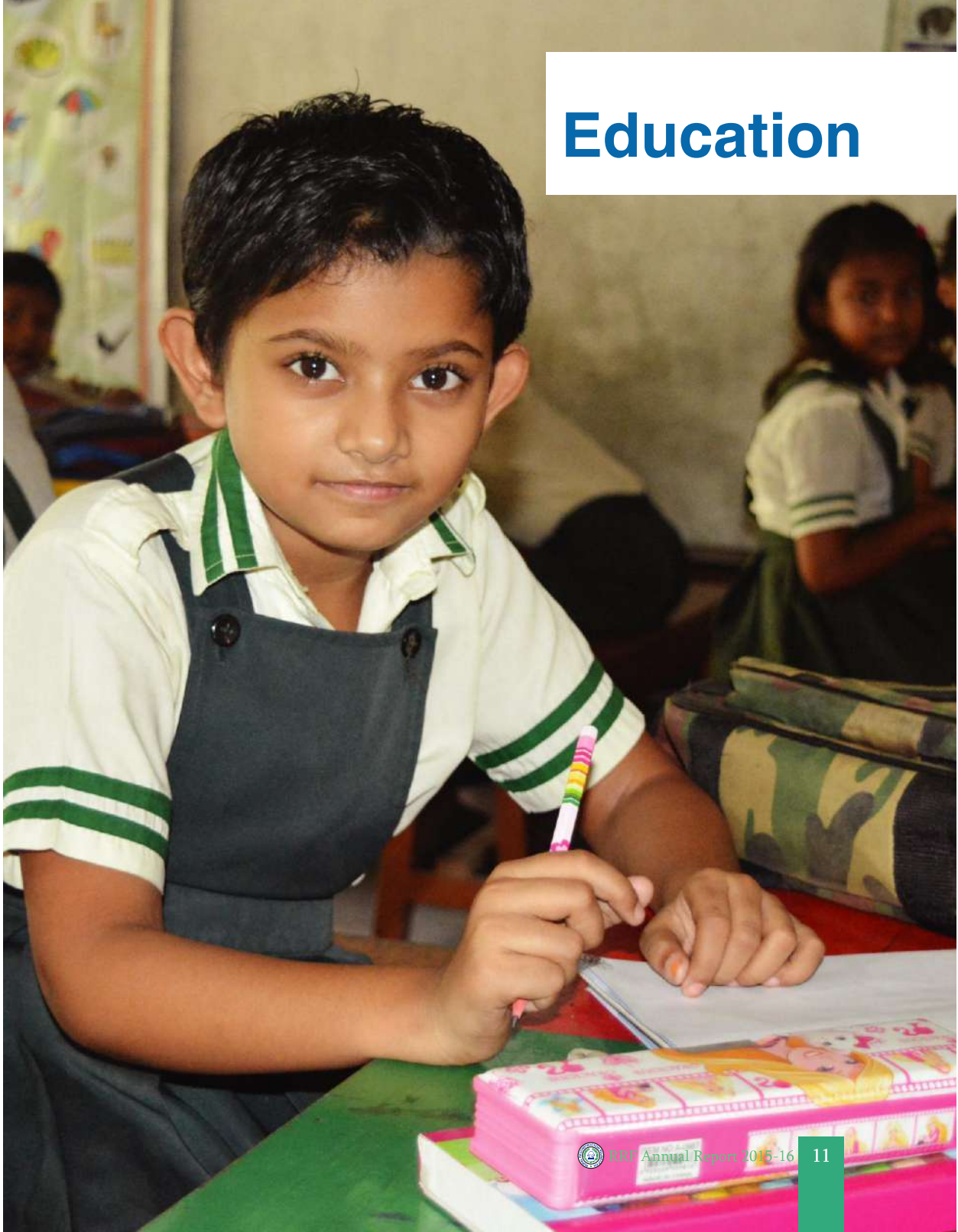
W/O Swapan Kumar Biswas
(Social Worker)

Jesmin Biplobi Das

W/O Anjelo Das
(Teacher)



Education



school feeding programme

"School Feeding Programme in Poverty Prone Area" is Bangladesh government and World Food Program (WFP) driven project that Rural Reconstruction Foundation has undertaken to promote in Jessore, Bagerhat and Narail district from 2011. From the Government of Bangladesh, Department of Primary Education basically oversees and manages this program. Alongside Government, with technical support WFP facilitates RRF to implement this project for NGO School in Bagerhat district. Right now, RRF is providing this project support to the 1,94,049 school kids on every school day in above mentioned area. the main attempt of this programme is to improve access to basic education for school aged children particularly in poverty prone areas. Earlier, RRF began school feeding program from 2001 with the support from world Food Program (WFP). Based on the previous success of WFP driven School Feeding Programme, the Government of Bangladesh adapted this program with country's national policy in the light of WFP model.



Project Portfolio

Fund and Support	Government of Bangladesh & World Food Program
Area Coverage	Jessore Sadar & Chougacha Upazila under Jessore District. Fakirhat, Sharankhola & Morrelgong Upazila under Bagerhat District and Lohagora upazila under Narail District.
Number of Students	Male-95699+ Female 98350. Total-194049.
Number of School	Total School 1098 (including 35 NGO School in Bagerhat district)
Implemented by	Directorate of Primary Education (DPE)

Essence of this project

The programme is intended to distribute fortified biscuits to elementary schoolchildren in the targeted schools every day. The biscuits provide 338 kilocalories (about 67 percent of daily calorie requirement) and a range of micronutrients, contributing about 75 percent of vitamin A, zinc, folic acid and iron. The goals of the programme were to increase school enrolment and attendance, reduce school repetition and dropout rates, improve attention and learning capacity by cutting short-term hunger.



sponsorship for children education program



Sponsorship for children education program is mainly dedicated specially for the development in education sector of poor/ underprivileged. According to program perspective we are providing various materials that is essential for the children to continue their study such as all school/ college related cost, educational materials, Hygiene materials for the children as well as their families, basic health care support, medication cost for the elderly, Nutrition support for the elderly and children who are physically challenged. Special gift supports that can be meet their different needs in their daily life.

RRF started this project on 1998 with the support of CHALICE- Canada. In the part of project, RRF is also providing different skills development training for the Chalice circles member so that they can effectively lead their own circles. In this project, some issues are discussed like child labor, early marriage, importance of education in child life etc in circle meeting in every month. It helps them to gather knowledge on the issues and help them leading happy life.

Project Portfolio

Kicked off	1998
Donor	CHALICE- Canada
Areas covered (District)	Jessore, Sathkhira, Jhenidha, Khulna, Bagerhat, Meherpur, Dinajpur, Rajshahi
Total Beneficiaries	2751 Children and 96 elderly, total 2847
Key Intervention	<ol style="list-style-type: none"> 1. Education 2. Nutrition 3. Clothing 4. Health & Hygiene 5. Family & community Development (Different Community based awareness training, Courtyard session, EDP, IGA activities etc)

Education is the key focus

Education is the first priority of the program. Among 2751 number of sponsored children 177 are studying in primary level, whereas 1997 are in secondary level, 427 are in higher secondary level and 115 are in graduation level. 17 children are having 4 years diploma and 13 are having 2 years vocational/technical education. School fees/Hostel fees, Exam fees/Registration fees, Necessary education materials, School bags, shoes, uniform etc been respectively given to 2751 sponsor children. This is notable phenomenon that one child is studying in engineering university and two are in best public university. The pass rate is 87% in the Secondary School Certificate (SSC) examination who got admitted into higher secondary level, and 83% pass rate came off in Higher Secondary School Certificate (HSC) examination who are supposed to be in University graduation. Under this project intervention, 635 student are having afternoon coaching in 80 Community Learning Centers.

Nutrition

It is the most important part of the program, simply because, the elderly sponsored people who are deprived in the society, given nutritional support with various commodities. In this year, 96 elderly has got nutritious package including Rice, Pulse, flour, sugar, cooking oil, salt, Flour etc. Through nutrition package it helps elderly to survive and they can lead their life happily.



The kids study in afternoon coaching

Health & Hygiene

The children under this project get the support in healthcare as on their needs, alongside the elderly people are also entitled to have this support as well. In this year, 2847 sponsor children and elderly have had washing powder, bath soap, tooth paste, brush, hair oil, nail cutter etc. mosquito net.



The kids with hygiene Materials

Family & Community

Under this intervention different training and workshop take part to give the opportunities to strengthen the capacity of CCG leaders (Chairperson, Secretary and Cashier) in their operation of group activities. In this year few workshops with the adolescent girls for their physical change and reproductive health; educated them how to face the challenges they are facing in their daily life.

Chalice Circle Groups (CCG)

5 groups are working very nicely so that all project activities are implemented effectively and ownership would be made among them. This is nice to see; 154 chalice circle groups are functioning which are formed by sponsored children's mothers. All circle members have deposited 50 taka to trust fund that helps them in different financial issues they need. Alongside few significant issues been discussed in group i.e. use of fund, regularity of school attendance and so on. They can take the loan from "Trust Fund" for investing in small business like livestock rearing, home vegetable garden, buying Van/ rick'shaw, small grocery business etc.



Circle Group Meeting with CDO

Training and workshop

Organized capacity building training for 369 CCG leaders (Chairperson, Secretary and Cashier) to make them capable for operating group activities by their own and workshops been conducted with 219 adolescent girls for their physical change and reproductive health.

Pre Christmas gathering

A total of 3130 children have attended in the celebration on the eve of Christmas Day this year in the presence of sponsored children, RRF head office all staffs, Sponsorship Program all staffs, community people, government officials, churches & denominations leader, parish council members, Christian community leaders, local government leaders, other NGO officials, bank officials, schools teacher irrespective to their color, caste, religion, gender. This program has been scheduled in different places. The programs were blended in cultural program, delivering speeches of guests and sharing snacks.

barnamala bidyapith (formal education)



"Barnamala Bidyapith" an absolutely formal education which been kicked off on January 2001 in three districts; Jessore, Jhenidha and Meherpur of Bangladesh. This is the brightest part of RRF Education Program is being implemented in order to promote quality education for covering mostly underprivileged children in backward areas. Right now, 07 number of Barnamala Bidyapith schools educating around 1500 students following the national curriculum in Jessore, Jhenidha and Meherpur district. This self-financed program is recognized by Ministry of Education, Band Base and Jessore Education Board with regards to educating for "from Nursery to Grade ten" kids. Now the door of these schools are open for all level students. Among seven, five schools have been built on its own land with a lovely pleasant environment. Around 100 teachers and staff are working in this well organized program.



Student observe handwashing day



Victory in football competition by female student

RRF School introduced E-Learning; a modernizing effort

From its beginning, Barnamala Bidyapith schools are well decorated with variety of educational materials and equipment in terms of attracting and effective teaching. From 2015, these RRF driven school began to conduct teaching learning activities using different digital device i.e. TV, DVD, Laptop, Multimedia Projector, etc. Teachers are trained to conduct the classes applying digital contents. In this case, government authority has given the ICT training to our school teacher.



RRF has launched a new school named "Barnamala Bidyapith Meherpur" in Meherpur district

From the accumulated seasoned experiences, RRF started another new school in name of Barnamala Bidyapith Meherpur school in sadar upazilla of Meherpur district. This own landed school is running with play group and Nursery classes in the very first year. In future, one class will be extended in every year. Initially, RRF Microfinance program will financially back this school for the first three years.

Wonderful Success in PSC and JSC public exam

In 2015 282 students took part in the national level primary terminal examinations, all of them passed with distinction. It was distinguished phenomenon that 14 student among them successfully obtained GPA-5. On the other hand, in national level Junior School Certificate examination 102 students been appeared whereas, 16 got the GPA-5 and more importantly two students got scholarship in talent pool category



Teachers in picnic



Students in classroom

barnamala pre-school (non formal education)

Rural Reconstruction Foundation mainly operates community-based pre-school from 2011. In earlier period, Save the Children facilitated this program with technical assistance, later, RRF keeps this activities continuing. RRF driven microfinance program backs this project with full swing of financial support, whereas, the existing RRF formal Education program named "Barnamala Bidyapith" gives the technical support and undertakes to implement this project. This event is basically being implemented in RRF's working area, more particularly inside RRF driven formal-education catchments. All children between four to five years of age who are likely to start school in next year are considered to be enrolled in these pre-school. The students are not more than 30 for each school, so that they can make an impressive start from grade one.

The name of all these pre-school is "Barnamala Pre-School" having one teacher per school for two hours long teaching learning activities in every school day. These schools maintain the government developed "operational framework for pre-school". Students are aided to organize their daily lessons and homework assigned by the school teachers. In addition, in the community based pre-school students get involved in extracurricular activities like, singing, dancing, recitation, story-telling, comics, acting etc. that help to build their level of confidence. Plenty of education materials along with digital device make a good learning atmosphere inside the classroom that attracted the kids for coming school regularly. In 2015-16, 12 number of pre-school keep going to implement this event having a total of 283 students.



Students and Working Area

SL	School	Upazilla	District	Total Student
1	Barnamala Pre-School Kholadanga	Jessore Sadar	Jessore	21
2	Barnamala Pre-School Patengali			31
3	Barnamala Pre-School Raghurampur			20
4	Barnamala Pre-School Sujolpur-1			22
5	Barnamala Pre-School Sujolpur-2			17
6	Barnamala Pre-School Sujolpur-3			24
7	Barnamala Pre-School Bahadurpur			33
8	Barnamala Pre-School Shahapur			34
9	Barnamala Pre-School Nawapara			20
10	Barnamala Pre-School Jafarnagar	Jhekorgacha		21
11	Barnamala Pre-School Mathuapara			20
12	Barnamala Pre-School Somndhokathi	Sharsha		20
Total		03 Upazilla	01 District	283

Health



enrich

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



ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including healthcare, education, employment generation with local and easily accessible resources and human capacity enhancing, youth development, community development, etc, the goal being sustainable development driven by the people themselves. Rural Reconstruction Foundation began to implement this project from August 2014 in Paikgacha Upazilla of Khulna district having the support from Palli Karma-Shahayak Foundation (PKSF). This program with a completely human and holistic approach has a long and all-inclusive jargon; Enhancing Resources and increasing Capacities of poor Households towards Elimination of their Poverty. The program primary concern is to ensure human dignity and freedom.

Project Portfolio

Events	Particulars
Funding	Palli Karma-Shahayak Foundation (PKSF)
Kick Off	August-2014
Project Area	Godaipur Union of Paikgacha Upazill in Khulna District.
Project Participants	23957 Households and Community.
Key Activities	<ul style="list-style-type: none"> - Comprehensive Primary Healthcare Service - Afternoon Coaching - Community Development i.e. repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places such as schools, colleges, madrashas, mosques, temples and libraries, ENRICH Center etc. - Sanitation - Income Generation Activities i.e. Homestead Vegetable Cultivation, vermicomposting, Medicinal plants. - Beggar Rehabilitation Program - Special Savings - Special Finance Assistance - Youth Employment - Microcredit support



Accomplishment: 2015-16

- = This program has arranged a number of 101 satellite camp, Eye care camp and general health camp where 3856 people have received different types of healthcare services given by MBBS Doctor and specialist doctors
- = 5 culverts have been built / repaired in working areas based on local community people with the involvement of local administration.
- = 13 number of Sanitary Latrine have been built / repaired in different institutes in the target community for community people. And 100 sanitary latrine have been given to the 100 ultra-poor households
- = According to the convenient schedule, RRF ENRICH Program offered tutorial services to the 793 school goes through 27 Afternoon Coaching Center.
- = Credit support has been given to 104 people in order to make them involved in Income Generation Activities



Cattle given to beggar

A special move by RRF ENRICH program for Beggar Rehabilitation

RRF has taken an excellent step to rehabilitate the beggars in this project working area. In the 2015-16 fiscal years, with a view to rehabilitation beggar goats, cows and poultry are distributed for two beggars with shelter and two month feed for the distributed poultry and cattle. Alongside, these two beggars also received a complete two month foods.

ENRICH Center; A community asset

RRF has a total 7 number of ENRICH Centre, which is established with the collaborative effort of local community people and Union Parisad. These 7 centers are located at 07 Wards of Godaipur Union of Paikgacha Upazilla in Jessore district. This concrete made social wealth is mainly used in a variety of Arbitration, training, education center of the afternoon, a variety of health services and including social work and many others.



Afternoon coaching center

Developing Inclusive Insurance Sector Project (DIISP)

Rural Reconstruction Foundation (RRF) has been implementing DIISP since September 2013 with a financial support from Palli Karma-Sahayak Foundation (PKSF), the Japan Fund for Poverty Reduction (JFPR) and administered by the Asian Development Bank (ADB). The project goal is to reduce the vulnerability and improve welfare of the poor through improved access to reliable and affordable institutional risk mitigation services (micro insurance), building upon the existing semi-formal risk mitigation services offered by Microfinance Program. The objective of the project is to protect the livelihoods of poor households, especially women, from risks such as accidents, illness, theft or natural disasters- to secure their welfare and productive or nonproductive assets through the development of low-cost inclusive insurance services (micro insurance). RRF microfinance program this pilot project DIISP is implementing in Jhikorgacha and Sharsha Upazilla of Jessore districts through 02 microfinance branch offices targeting 42000 beneficiaries and their family members of microfinance program.



Project Portfolio

Kicked Off	September 2013
Donor	PKSF, ADB, JFPR
Number of Beneficiaries	20644
Working Area	Jhikorgacha and Sharsha upazilla of Jessore District
Key intervention	<ul style="list-style-type: none"> - Micro Insurance - Paramedics Service - Hospital Cash Benefit Insurance - Livestock Insurance

Hospital Cash benefit Insurance (HCB)

706 members of microfinance program received hospital insurance 200 taka per day after being hospitalized in different healthcare issues. Whereas, 706 members opened insurance policy, and right now, the balance amount of micro insurance is 176550 BDT exists.

Paramedic Service

A total 3170 beneficiaries under microfinance program have received medical treatment by MBBS doctors through satellite clinic. Among them, 512 patients have been sent to the hospital for better treatment. The expenses of all these cases are managed from the health premium. In addition, health education has been given to 22,837 beneficiaries on different health issues alongside giving general healthcare treatment.

community healthcare program



Rural Reconstruction Foundation driven "Community Healthcare Program" is an absolutely outreach project. Mainly, RRF planned to establish few Community Healthcare centers at the village level to extend Primary Health Care at the door step of the rural people especially to the beneficiaries of all RRF program and project in its working areas. RRF "Community Healthcare Program" basically seeks to ensure complete healthcare services in grass route level.

Even the country's healthcare status has reached a crossroads where success can be rejoiced but those could be short-lived if certain challenges are not met. Still lots of gaps are making some concern in this regards. From the Social Commitment, Rural Reconstruction Foundation started "Community Healthcare Program" from September, 2015 without being depended for having any financial support from outside. This program has been designed in the light of Government of Bangladesh driven Community Clinic which is financially backed by RRF itself.



Cataract operation

Services

1. Maternal and neonatal health care services
2. Integrated Management of Childhood illness
3. Family Planning services
4. Provide health education to the community people
5. Registration of newly married couple, pregnant women
6. Identifications of other severe illnesses like TB, Malaria, pneumonia, life threatening influenza, obstetric emergencies and refer to higher facilities
7. Establishing effective referral linkage with higher facilities
8. General Healthcare services
9. School Health Services
10. Blood Grouping
11. Elderly Healthcare
12. Special Health camp i.e. Eye, Diabetic, Dental and Gynea
13. Midwifery Training
14. Child Doctor Training

Project Portfolio

Number of Community Clinic : 04

Number of satellite Clinic : 15

Number of Paramedic : 03

Number of Health Worker : 03

Number of beneficiaris : 16516

Funded by : RRF



From left: DPEO-Jessore & ED of RRF in Blood grouping for Primary School Students

Major Accomplishment

- Medical treatment has been provided to 3526 poor people in remote areas via satellite clinic by MBBS doctor
- Thorough specialized eye medical camp, eye related treatment given to over 830 persons, of which 90 people had cataract surgery.
- In the areas of microfinance program, child health care services were provided to 818 students by Child Specialist doctor.
- 411 elderly people have been given medical treatment by specialist doctor, and have been distributed free medicine based on prescription.
- 22 rural women have been trained on midwives so that they can help the mother for safe delivery.
- 90 secondary school students from 9 schools have been trained on “Child Doctor”. At the end of the training, primary health care medical equipment were distributed to each school.
- Under the microfinance program, with the assistance of the Organization of FPAB, 2234 underprivileged people have been given blood grouping test with tested card.
- 3741 people have received health education on different health issues.
- Above 4000 people have received different healthcare services in different remote areas i.e. general healthcare, growth monitoring, family planning, Pregnant women and maternal health care, diabetic checks and so on.

RRF dreams of setting up 3 community clinics

Rural Reconstruction Foundation mainly with the aim of setting up 3 number of community clinics in its working areas in own place by 2018. The main objective will be to promote healthcare services to its different project beneficiaries and community people. Over the last year 2015-16 RRF Community healthcare program has promoted various healthcare services in doorstep approaches. The village of Kamaprara under Jhikorgacha Upazilla, Ulashi of Sharsha Upazilla and Magura of Abhaynagar Upazilla has been pointed out to set these clinics. This program will be implemented basically in organization's own financing.



Elderly Healthcare

Environment & Climate Change



community disaster resilience project

Rural Reconstruction Foundation partnering with the Habitat for Humanity Bangladesh has undertaken to promote the Community disaster resilience project exclusively in Sathkhira district from April 2015. This project is basically backed by the two international agencies namely "Guernsey Overseas Aid Commission (GOAC)" and "Jursey Overseas Aid Commission (JOAC)" through Habitat for Humanity Bangladesh. The most affected ultra-poor people and minority groups are targeted in these particular disaster prone areas who are experienced with suffering from diarrhoea related diseases, impacting income due to loss of work and healthcare costs, as they uphold Waterlogging, Flooding, Tidal surges, Diseases outbreak and various hazards. Community Disaster Resilience project aims to work for community through Participatory approach for Safe Shelter Awareness and some others activities in order to enable the community to build their capacity in identifying hazards and vulnerabilities, recognize and analyze causes of shelter vulnerability, prioritize the strategy to improve shelter safety.



Project Portfolio

Kick off	01 April 2015
Fund and Support	Jursey Overseas Aid Commission (JOAC) and Guernsey Overseas Aid Commission (GOAC) through Habitat for Humanity international Bangladesh
Working Area	Fingri Union of Sadar Upazilla in Sathkhira District
Number of Beneficiaries	2961 (Male-750, Female-2211 including Childs)
Key Interventions	<p>Software Activity</p> <ul style="list-style-type: none"> * Community mobilization and training. * Community Risk Assessment & Action Plan with PASSA Methodology. * Community Trainings. * Raising public awareness and advocating for improved disaster management. <p>Hardware Activity</p> <ul style="list-style-type: none"> * Disaster resilient safe shelter * Build New house, house retrofit and build toilet, * Construct Community based safe water collection points with bath house, * Women bath house will be constructed for 2 existing water collection point * Deep Tube-well installation

Major Accomplishment 2015-16

Having support from Guernsey Overseas Aid Commission (GOAC)

- 400 community people and 200 kids have received WASH Training
- To raise the awareness on WASH, Color book given 200 kids, alongside, 200 T-shirt and 300 Calendar have been distributed to the community people



House given to the community people

- 140 disaster resilience sanitary latrines have been given to 140 ultra-poor households.
- 140 Water Reserve with rain harvesting water system have been installed for 140 ultra-poor households.
- 4 Deep Tube well given to the 4 local community ensuring safe water and 2 women bath house set up for women safe bath.



WASH Support to the students

Having support from the Jursey Overseas Aid Commission (JOAC)

- Disaster preparedness training have been given to 300 community people
- Arrange training on "Disaster resilience appropriate construction technique" for 300 community people



Habitat Country Director visits Program activities

- WASH Training given to 300 community people
- 500 kids received WASH training
- 1000 Disaster related Calendar 300 Color book have been distributed to aware the community people.
- 60 number of new low cost house been made for 60 ultra-poor households whereas, 60 house been retrofitted and 60 sanitary toilet given to 60 households.



Awareness Program through Folk Song

Community Based Climate Change Adaptation Project (CBCCAP)

Rural Reconstruction Foundation has been implementing Community Climate Change Project (CCCP) sub-project in the name of "Community based climate Change Adaption Programme with the coastal vulnerable people of Sharankhola Upzilla in Bagerhat district. This project has been kicked off on September 2014 as a Project Implementing Partner of Palli Karma-Shayak Foundation (PKSF). RRF believes without environmental sustainability, economic stability and social cohesion cannot be achieved. After SIDR and AILA, people of these areas became homeless, land became unfertile and coastal people

became unemployed, therefore, failed to ensure their food security, health condition as well as their livelihood activities. Moreover, this part of the coastal area is widely recognized as the most climate vulnerable areas in Bangladesh. RRF has paid attention to make the community resilient from the climate change related hazards like flood, tidal surge and water logging. The ultimate goal of the project is to increase the adaptive capacity of coastal community to cope with hazards caused by climate change issues.



Project Portfolio

Kick Off	September 2014
Donors and Support	Palli Karma-Shahayak Foundation (PKSF), World Bank
Working Area	Upazilla- SharanKhola Union-Dhansagor and Southkhali District- Bagerhat
Number of Development Partners	420 Households
Key Activities	<ul style="list-style-type: none"> ▢ Plinth & Courtyard Raising ▢ Identify distance household and build water reservoir ▢ IGA Support (Duck/Goat/Sheep rearing in Sheltered House & Production of Vermi-Compost) technical support, Training & Others. ▢ Capacity Building Training on Climate Change

Major Accomplishment 2015-16

- ▢ A total of 420 household plinths have been raised in time according to project plan.
- ▢ 143 most disadvantaged HHs who requires the safe water support, have be provided 2000 liter capacity water reservoirs.
- ▢ 70 beneficiaries have received slatted house for Goat rearing.
- ▢ 320 beneficiaries have received duck shelter for duck rearing in semi-scavenging Method.
- ▢ Vermicomposting training along with vermicompost plant have been given to 30 beneficiaries to produce organic manure.
- ▢ 420 people from targeted 420 households attended in Income generating activity training (day long) on Climate Change Adaptation & Mitigation Measures and disaster preparedness & response mechanism.
- ▢ A total 73 Climate Change Adaptation Group (CCAG) leaders have taken part in the capacity building training on climate change adaptation.
- ▢ Beyond project activities, 420 HHs have been encouraged to move for Homestead gardening.

biogas

Rural Reconstruction Foundation began Renewable Energy Development Program in the name of RRF biogas project from November 2009 especially in its microfinance program's working areas. Right now, this project is being implemented in Khulna, Bagerhat, Satkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district with financial and technical support from Infrastructure Development Company Limited (IDCOL). The overall objective of the project is to develop and disseminate domestic biogas in rural areas with the ultimate goal to establish a sustainable and commercial biogas sector in Bangladesh.



Project Portfolio

Kick Off	November 2009
Donor	Infrastructure Development Company Limited (IDCOL)
Working Area	Khulna, Bagerhat, Satkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district.
Beneficiaries	379 (Male- 320Female- 59)
Key Activities	<ul style="list-style-type: none"> ◆ Construction of biogas plant according to model given by IDCOL ◆ Producing fuel gas from cow dung/poultry dropping/garbage. ◆ Using the Bio-slurry as an essential organic fertilizer ◆ Using the Bio-slurry as feed for pisciculture
Services	<ul style="list-style-type: none"> <input type="checkbox"/> Credit support up to 45000 BDT for 2 years <input type="checkbox"/> 3 years free post installation services <input type="checkbox"/> 5 years installation guarantee <input type="checkbox"/> User training / orientation

Accomplishment in 2015-16

- ☆ 41 number of mason have had a practical training on "Biogas Plant Installation".
- ☆ 76 number of RRF Biogas Plant users have received "user training" in aiming to how they will use the plant and how the plant will be maintained properly.
- ☆ IDCOL facilitated biogas beneficial training orientation has been provided to 650 tentative customer who would be likely to install biogas plant through RRF.
- ☆ A total of 94 umbrellas been given to 94 RRF biogas users.

A new horizon of hope

It is a new horizon of hope that, in the past fiscal year, under the program Biogas RRF biogas has started to install fiber glass plant. It's a new dimension, which will enrich the activities with an illumination. 5 number of fiber glass biogas plants have been installed in the last fiscal year. The important feature of this plant are; this plant is easily moveable, can use with less amount of cow dung and relevantly longer durable.

solar home system

Our state is committed to provide electricity for all people and in every home. Reliance on the grid alone will not achieve the government's vision of universal access by 2021 as only 42 percent of the people in rural Bangladesh have now access to electricity, the WB said in a statement. Off-grid renewable energy, like solar home systems, has thus become the only option for electrification for millions living in the remote rural areas of Bangladesh. Environmentally; the solar power technology has zero carbon footprints. And economically, a population of 160 million offers enormous demand for solar modules because of their price point, efficiency, and ability to alleviate, even if marginally, the broader problem of electricity in the LDC. In such a context, Rural Reconstruction Foundation is promoting this solar home system program from September, 2012 within its working areas especially through its microfinance program operation. RRF depends upon its own fund and few Commercial Banks for financial support for this program implementation.

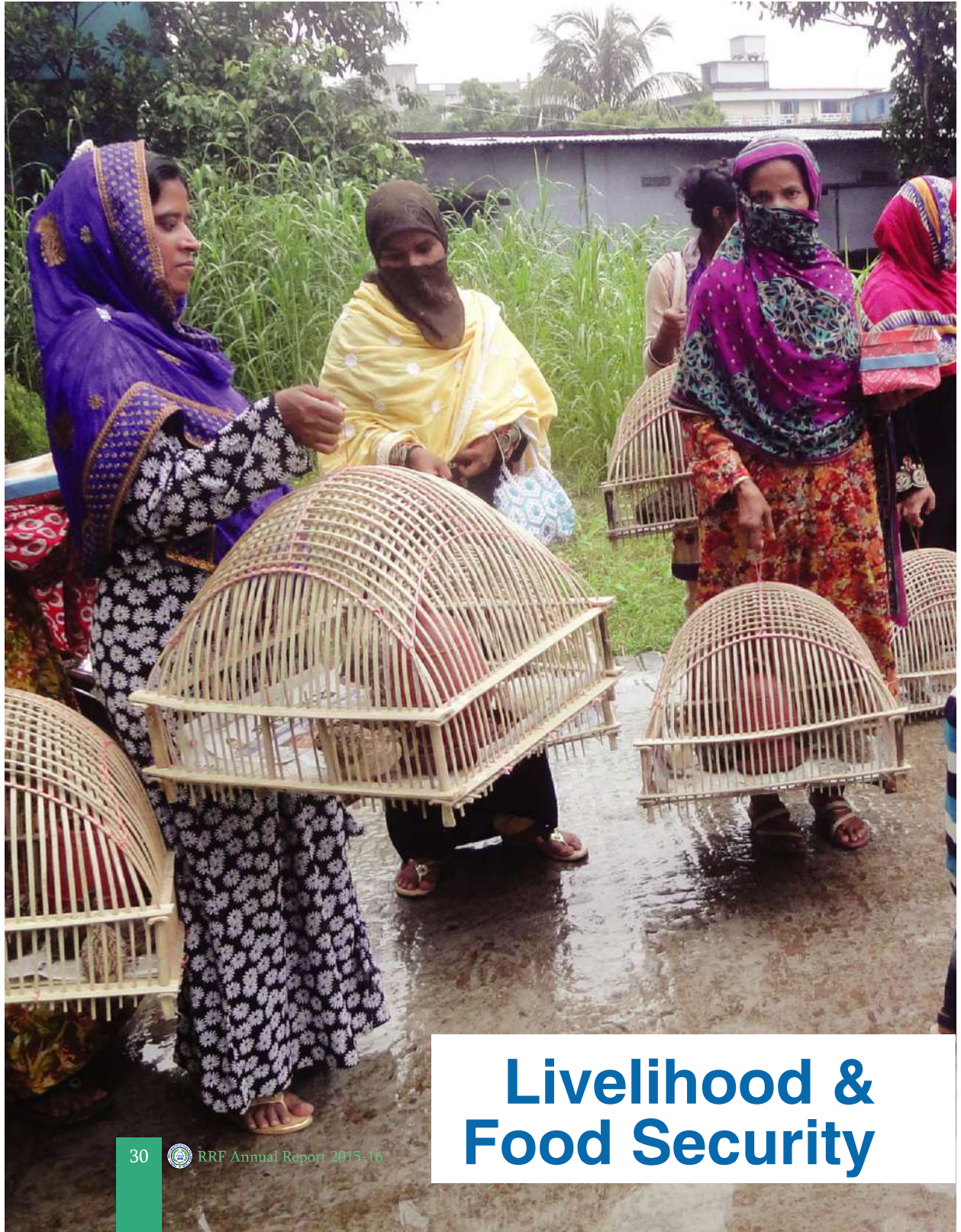


Project Portfolio

Kicked off	September, 2012
Donor	Commercial Bank & RRF
Working Area	Bagerhat, Khulna, Sathkhira, Jessore, Narail, Magura, Jhenidha and Meherpur
Number of Beneficiaries	Total- 1308 (Male- 1131, Female- 177)
Key Activities	<ul style="list-style-type: none"> - System Installation, - Loan facilities - User training and service
Customer Care Services	<ul style="list-style-type: none"> - System installation - Loan support up to 56000 BDT for the three years period - Provide free post installation service until 3years (after 3 years, renewable with a moderate fees) - 20 years warranty of PV module and 5 years warranty for Lead acid battery, 3 years warranty for lighting equipment (LED bulb, LED Tube), solar panel warranty for 20 years. - User training

Accomplishment 2015-16

- ✦ A total of seven RRF driven microfinance branch offices which are located in off grid areas have installed solar home system through this program. This system works to ensure the electricity backup for 5-6 hours in an average per day.
- ✦ 131 new system been installed in
- ✦ 40 number of customer have received training in terms of solar panel usages.



Livelihood & Food Security

upp-ujjibito

Targeting the vulnerable and women-headed household, RRF began the "Ultra Poor Programme (UPP)-Ujjibito from November, 2016 in Khulna division with financial and technical support of Palli Karma-Shayak Foundation (PKSF), European Union (EU) and in association with Local Government Engineering Department (LGED). This project is being implemented focusing on Food Security and diverse safety net, in order to sustainable graduation from ultra-poverty of vulnerable and women-headed households. Reduction of hunger, enhancement of income generation with special concentration on household food and nutrition are the key inside

attempts of this project. The RRF driven Microfinance Program's ultra-poor beneficiaries and Local Government Engineering Department (LGED) driven Rural Employment and Road Maintenance Program's beneficiaries are being considered for this project benefits. The ultimate objectives of this project are- Sustainable graduation from ultra-poverty of nearly 325,000 vulnerable and women-headed households, Graduation from ultra-poverty is taken to imply not rising above the lower poverty line, but actually achieving household nutrition security, non-food purchasing power, improved asset base and social status.



Project Portfolio

Funding	European Union (EU) and Palli Karma-Sahayak Foundation (PKSF)
Project Duration	November-2014 to March-2019
Project Area	20 Upazilla in Jessore, Norail, Khulna, Bagerhat and Meherpur district
Project Participants	12325 (RERMP-2 :- 950 and UPP-RRF :- 11375)
Key Activities	<ul style="list-style-type: none"> - Skills development training for entrepreneurship and income generation (In agriculture- Vermicomposting, Goat rearing, Homestead vegetable cultivation, Cow Fattening, Poultry rearing and in non-agriculture- Tailoring, Handicrafts, Bamboo & Cane furniture etc.) - Technical & Vocational Training - Social issues awareness raising programme for ultra-poor women beneficiaries and their family members i.e. Completion Primary Education, rights, access of assets, struggles and successes of the ultra poor, especially women. - Regular counseling/awareness building on practical nutrition, homestead vegetable production, hygiene. - Practical nutrition and reproductive health orientation for adolescent girls (12-18), newly-wed women, pregnant women and young mothers belonging to the beneficiary households. - Identification and referral of severely malnourished babies and children <5 and pregnant and lactating women from the focal unions. - Cash Grants and Asset transfer

Feature-01: "UPP-Ujjibito Held Free Blood Grouping Camp to Observe World Health Day 2016"

It was a great event as a part of observing the world health day. RRF UPP-Ujjibito program backed by PKSF made an event of free Blood Grouping Camp at Barnamoi Kindergarten School, Bagharpara In Jessore. In the camp 101 students got free blood grouping service. The Camp was facilitated by FPAB. At that moment AD of Microfinance RRF Mr. Biddut Kumar Shaha and PC UPP-Ujjibito Mr Ashok was Present there. This event been done in the working area of Charavita microfinance branch office of the organization



PKSF man with Youth Club's Members

Feature-02: "youth Club"; a youth initiative

It is really praiseworthy that RRF UPP-Ujjibito project has set up a youth club for project beneficiaries's adolescent girls at Ramshara village of Prembagh Union in Abhaynagar Upazilla in Jessore district from January, 2016. This is of course an



IGA by Ujjibito Project Beneficiary

encouraging for the beneficiaries and the community people that such an impressive initiative keeps going with few pieces of excellent interventions like awareness on early marriage, dowry, reproductive health, volunteering, different games etc. 25 number of adolescent girls from ultra-poor family are the members of this club who are learning how to handle their this important period, and how to build their lives for future.



Goat Rearing by trained Ujjibito Project Beneficiary

Major accomplishment

- ✦ Red spinach, basil, pumpkin and bottle-guard seeds have been given to 3200 members.
- ✦ 5600 cattle and poultry have been vaccinated
- ✦ 500 members have received Earthworm along with concrete ring with free cost who cultivate homestead vegetable using vermicompost and earn money by selling it.
- ✦ 03 members have received 8000 BDT each as grant for kicking off small business.
- ✦ 10 widows received 01 goat each free as grant.



Ujjibito Project Group Meeting

vulnerable group development (vgd)

Rural Reconstruction Foundation has signed the agreement on 07 May, 2013 with the Department of Women Affairs of the Government of the People Republic of Bangladesh for deliver the services to 3285 VGD women in Abhaynagar & Bagharpara Upazila of Jessore district. Basically this VGD; the largest government driven safety net program targets the ultra-poor households aiming to improve the quality of life and enhance the productive income generating opportunities of Vulnerable Group development (VGD card holder) women. The commitment of this project is to provide life skill training on Income Generating Activities as well as on Nutrition, Primary Health, Human Rights, AIDs, Reproductive Health, Gender, Environment issues etc. Currently about 3285 women from ultra-poor households receive a monthly food ration combined with a package of development services in Bagharpara and Abhaynagar upazilla in Jessore District. The development package includes life skills and income generating skills training as well as a personal savings programme and access to micro-credit membership.



Project Portfolio

Kick off	2009
Donor	Department of Women Affairs, WFP
Working Area	Bagarpara and Abhaynagar Upazilla of Jessore District
Number of Beneficiaries	3285 Female
Key Activities	<ul style="list-style-type: none"> ★ Formation of groups ★ Savings collections ★ Training on life skill on IGA skill ★ Disbursement of credit ★ Monitoring of food distribution

Savings Collection and Credit Support

This is a mandatory provision to collect savings from the VGD women @ 10 taka per week. Savings are being collected from VGD women on weekly basis in the group meeting by the RRF field staff. At the same time, to engage them in income generating activities, RRF has initiated to manage microfinance support from different NGOs. The savings and credit information of the project as on 30 June 2015 is follow-

Name of Upazilla	Number of Beneficiaries	Savings Collection		Credit Support (VGD members)
		Target (BDT)	Achievement (BDT)	
Abhaynagar	1583	1139760	1139760	785
Bagharpara	1702	1225440	1225440	815
Total	3285	2365200	2365200	1600

senior citizen welfare program

In our country, lots of activities are being done by government or non-government for the development of children, adolescents, women, but for older people, there is no significant activity. And this true that today we are standing on the platform made by them. RRF has strong intensity to do something for this great older people. As part of this, to honor these magnificent golden people, to express the gratitude for their inestimable sacrifice, on March- 2016 RRF has begun a philanthropic program namely "Senior Citizen Welfare Program" with the self-motivation. Without depending on anyone, RRF is implementing this completely self-financed program. RRF has set two Elderly Clubs named 'Dipto' in Jhekorgacha Upazilla and "Light House" in Sharsha Upazilla in Jessore district. This thanksgiving project is well-designed including various entertaining activities.



Beneficiaries and Working Area

The people both male and female withi'n RRF working area who are above 60 years of age (According to National ID Card) will have the benefit of this project.

SL	Name of Club	Upazilla	District	Number of Female	Number of Male	Total
1	Dipto	Jhekorgacha	Jessore	92	65	157
2	Light House	Sharsha		91	75	166
	Total			183	140	323

Activities

1. Regular weekly basis health checkup by MBBS doctor.
2. Free medicine giving based on Doctor Prescription.
3. Serve tea, biscuit and various snacks every day.
4. Arrange picnic once a year
5. Arrange sports competition according to physical capacity.
6. Distribute Cloth (Shari & Lungi) in the occasion of religious festival.
7. Cash Grant twice a year
8. Game events i.e. Caramboad, Ludu, Playing card.
9. Newspapers and books.
10. Watching TV
11. Different Day observation.



The DED of RRF Distributes Festival Cloth to Elderly People in Eid-ul-Fitr at Shimulia Elderly Club Jessore

RRF placed two Elderly Clubs; 'Dipto' and "Light House".

RRF has begun an exceptional program for senior citizen placing two elderly club in two Upzilla Jhkorgacha and Sharsha in Jessore District on 19 March 2016. One of these two clubs named "Dipto" is located at Shimulia Village in Jhekorgacha Upazilla in Jessore district having 150 older people. Another one is named "Light House" located at Ulashi in Sharsha Upazilla also in Jessore which is having 166 older members. These two clubs are well decorated with various materials and event, for example, fan, mattress, pillo, games materials, TV, chair, table and many others. The door is open for all older people to become member who are basically above 60 years of age. A caretaker is always staying in club to serve the tea and snacks in day time. The member themselves make the rules and regulation for these club how it will run.

Agriculture



agricultural value chain (avc) project

Sub-Sector: Mango and Summer Vegetable

Rural Reconstruction Foundation has undertaken to implement USAID-DAI backed Agricultural Value Chain Project from 15 May, 2015 in the southern part of the Country. This Project will achieve broad-based economic growth thus enhancing long-term food security in the targeted area by applying a market systems approach. Currently in South Bangladesh farmers fail to obtain optimum output from different agricultural crops due to inadequate knowledge of modern crop management techniques. Farmers lack awareness of the most effective methods of nurturing mango trees, harvesting techniques and timing, all

crucial for producing the best quality. RRF also started Agro Enterprise to initiate business activities in agricultural crops (Mango, Eggplant, Bitter Gourd, Pointed Gourd and Cucumber) involving the commercial farmers in its working areas.

The attempts of Mango sub sector is to facilitate improved mango orchard management and post-harvest techniques and promote safe mango, while the Summer Vegetable is to facilitate improved cultivation and post-harvest management of summer vegetables and supply safe vegetables to consumer markets.



Project Portfolio

Kick off	15 May, 2015		
Fund	USAID-DAI		
Number of Beneficiaries	1000 (40% Femal and 60% male)		
Working Area	Name of Crop	District	Upazilla
	Summer Vegetable	Jessore	Jessore Sadar, Bagharpara
	Mango	Meherpur	Mujibnagor
		Jessore	Sharsha
Key Activities	<p>For Safe mango:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Improve production and post-harvest practices. <input type="checkbox"/> Market system strengthening and development <input type="checkbox"/> Introduce new and improved harvest and post-harvest technology <input type="checkbox"/> Introducing Intercropping System in mango orchard <input type="checkbox"/> Organize and establish IPM demos in the field level <p>For Safe Vegetable:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Improve production and post-harvest practices <input type="checkbox"/> Market system strengthening and development <input type="checkbox"/> Introduce new and improved harvest and post-harvest technology 		



Eggplant Field

Major Accomplishment 2015-16

- 60% of the beneficiaries were given Microcredit support.
- RRF through its own outlets sold 1500 metric tons of safe mangoes.
- RRF has sold 1392 metric ton safe vegetable itself in the different domestic market.
- Arranged an exposure visit for Mango farmers how the mango can be stored in off season.
- 1000 Mango and vegetable farmers have received 2 days long training on different issues i.e. increasing production, post-harvest system, IPM method.
- Arranged an exposure visit for 25 mango farmers on intercropping system in mango orchard.



Eggplant in market

RRF Sales Outlet; an involvement in marketing itself

To bring back the trust of consumers, USAID's Agricultural Value Chains (AVC) project entered into partnership with firms that invest in and manage 'garden fresh' brands. AVC works with RRF-Agro enterprise to develop effective mechanisms to guide and support farmers in adopting safe farming practices through integrated pest management and improved post-harvest and ripening methods. One new safe pest-management method uses pheromones in lieu of pesticides to lure and trap insects in mango trees. Local agribusiness RRF Agro Enterprise is marketing these healthier mangoes under the brand name "Bagan Bilash Aam" (meaning "Garden of Luxury Mangoes") and using contract farming practices.



RRF safe mango outlet

"Bagan Bilash mangoes, renowned for their "garden fresh" smell, was launched on May 20, 2016 in Jessore and sold through a kiosk located in front of the RRF sales outlet. Small 5 kilogram cartons marked with the "Bagan Bilash" brand were used to sell mangoes directly to consumers. Bulk volume deliveries used larger crates.

Consumer response has been overwhelming. Branding the mangoes created more visibility and attracted consumers to the product. RRF was able to target specific markets to establish their presence. In the first two weeks of their new marketing initiative, RRF sold 14,500 kilograms of mangoes from the single kiosk, as well as an additional 180 tons through direct marketing channels.

Promoting Agricultural Commercialization and Enterprise

Boosting up income of Mug bean and Amon Rice farmers by improve verities of Mug bean & Amon Rice production using modern methods, improve the quality of living and market enhancement Value Chain project

Rural Reconstruction Foundation began implementing a Agricultural Value Chain project namely Promoting Agricultural Commercialization and Enterprises (PACE) project from May 2016, in Jessore, Jhenidha, Chuadanga and Magura district. The project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD). The Financing Agreement of the project has been signed between the People's Republic of

Bangladesh and International Fund for Agricultural Development (IFAD). The 'Promoting Agricultural Commercialization and Enterprises (PACE) Project is designed on the basis of contributing significantly in poverty reduction and employment generation for the country's people. With regards to enhance the livelihoods i.e. higher income from self-employment, business profit, wage employment, and food security of the moderate and extreme poor in a sustainable manner. As a development partner of PKSF, RRF is keen to adopt with strategy of combining financial and non-financial services to accelerate the process of poverty reduction.



Mugbean Cropping Field

Achieved Milestone 2015-16

- ✦ Introduced bio-fertilizer in Mugbean cultivation to maximize the yield of production.
- ✦ Every single targeted 10000 farmers selection been completed with a database applying baseline survey.
- ✦ An external party driven baseline survey has been done over 15% beneficiaries in sample basis, and finalized the baseline report.
- ✦ A day long training for staff skill development been held on value chain in Amon Rice sub-sector.
- ✦ A two days long training on "Business Awareness and Account keeping" has been conducted to the corresponded business people.

Project Portfolio

Kick off	05 May, 2016	
Partners	International Fund for Agricultural Development (IFAD) & Palli Karma-Shayak Foundation (PKSF)	
Sub-Sector	Mugbean & Amon Rice	
Number of Project participants	10000 no. beneficiaries (60% Male, 40% Female)	
Working Area	District	Upazilla
	Jessore	Jessore Sadar, Bagharpara, Monirampur
	Jhenidha	Jhenidha Sadar, Kaliong, Kotchandpur, Moheshpur
	Chuadanga	Chuadanga Sadar, Jibonnagar
	Magura	Magura Sadar
Key Activities	<ul style="list-style-type: none"> ✧ Entrepreneur training on Business awareness and Accounts Keeping. ✧ Beneficiaries training on Mug bean and Amon rice production, processing, Pest and disease management, post-harvest system. ✧ Farmers training using modern technology for Mugbean production ✧ Demo plot preparation of Mugbean using Bio-fertilizer ✧ Market Chain workshop (Farmers & Businessman) ✧ Knowledge sharing program ✧ Mugbean seed conservation at farmers level ✧ Discussion meeting on farming issues (i.e Sedd collection, preservation, farmers organization, Biofertilizer etc) ✧ Mugben book Publication 	



IFAD & PKSF Officials Visit PACE Project



DED of RRF distributes bi-cycle to PACE Staff

Late Edition: 3rd IFAD Supervision Mission; A brilliant extent of exposure

A beautiful Piece of exposure base event namely "3rd IFAD Supervision Mission" has taken part in Rural Reconstruction Foundation with various activities in duration of 1-4 September, 2016. It was a jointly PKSF & IFAD move to gather experience through visiting value chain activities, Micro Enterprise borrowers and their business in particular. A daylong workshop with the NGOs people who are working in this particular domain under PKSF umbrella in southern part of the country has been held at RRF premises. The intention of this workshop was to exploring the prospect of this project for further proceeding, determine what the challenges still being appeared now and will be faced later on, find out what are the accomplishment so far been achieved, and set what are the recommendation to enhance this project in upcoming days. In the Supervision team, few IFAD people Mr. Wanapron Yangyuentham from Thailand- the IFAD Consultant, Most. Petter Situ from Chaina- IFAD Consultant and Mr. Khairul Islam from Bangladesh- IFAD Consultant for Bangladesh, and from the PKSF side, Mr. Akond Md. Rafiqul Islam- General Manager (operation) & PC-PACE, Mr. Gokul chandra Biswas- Assistant General Manager (operation) and Mr. Md. Manir Hussain- Manager (operation) were there.

increase women prawn farmers' access to information, inputs and market.

This is an Agricultural Value Chain Project has been implemented by Rural Reconstruction Foundation (RRF) from March- 2015 in Jessore, Khulna, Narail and Bagerhat district with the financial support from CATALYST-EDGE. In southern part of Bangladesh (mostly in Khulna, Bagerhat, Satkhira, Jessore, Narail etc.) it is one of the popular income generating activities (IGA) of farmers. Though the sector is led by men, there is a huge potential of involving women in this IGA to increase their income as well as for their empowerment. To improve the scenario of prawn subsector and women empowerment, a project has been taken under the Women economic

empowerment (WEE) of ATCP (Agricultural Trade Competitiveness Project), branded as Katalyst, which was sub-contracted to EDGE consulting limited one of the leading independent consulting firm of Bangladesh. To ensure women prawn farmers access to proper information, quality input and forward market, the project aims to strengthen the capacity by providing information to small women prawn farmers and encourage them to use their home stead ponds in prawn farming which can generate additional income for them and their family and lead them to economic empowerment.

Project Portfolio

Kicked off	March 2016
Donor	CATALYST-EDGE
Beneficiaries	12000 no. of Beneficiaries (6000 male and 6000 Female Beneficiaries)
Working Area	Jessore, Khulna, Narail and Bagerhat district
Key Activities	<ul style="list-style-type: none"> ❖ Training for lead farmers/ Contractors ❖ Training program for female Prawn farmers ❖ Selecting farmers to establish 'demonstration plots' on women inclusive prawn farming. ❖ Organizing exposure visits for the advance female farmers ❖ Establishing linkage between traders & farmers for selling prawn at fair price ❖ Linkage with media for information dissemination ❖ Share all the necessary documents with EDGE prawn team ❖ Help to find out contract farmers and assist in training and monitoring of contractors. ❖ Microcredit Support



Major Accomplishment 2015-16

- 12000 booklets were distributed among shrimp farmers.
- From ponds preparation to harvesting related 12000 IEC materials have been distributed to the prawn farmers.
- RRF Arranged 4 number of market linkage workshop including buyers, farmers, medicine companies, and retailers.
- FFD (Farmers Field Day) has been observed in Abhaynagar Upazilla in Jessore.
- Organized an exposure visit for good practice in Prawn Culture.
- Training on poly-culture and mix-culture of prawn cultivation has been provided to 12000 prawn farmers

providing value added information services on vegetable focused cropping practices to farmers

Rural Reconstruction Foundation has undertaken to promote an Agricultural Value Chain project namely providing "Value added information services on vegetable focused cropping practices to farmers" partnering with CATALYST-EDGE Consulting Ltd. in Jessore, Jhenidha, Chuadanga and Meherpur districts. This project has been kicked off from March, 2015 aiming to ensure vegetable farmers' access to information, inputs and market. Basically, the focused intent of this project is to create linkage among farmers with DAE and different market actors in order to work together for the sustainable development of the vegetable farmers.

A significant portion of the farmers is not aware of the most profitable cropping patterns and cultivation practices that can ensure higher productivity and income. In such situation, one of the ways is to increase the vegetable production by changing and modifying the existing cropping patterns and equipping them with the knowledge of improved cropping practices such as multiple cropping in a year, early cropping, intercropping, mixed cropping etc. In addition, vegetable production can be increased through increasing the yield of each of the vegetable crops in the cropping patterns



Project Portfolio

Kicked Off	March 2016
Donor	CATALYST- EDGE Consulting Ltd.
Number of Beneficiaries	4600 Vegetable Farmers
Working Areas	Jessore, Jhenidha, Chuadanga and Meherpur District
Key Intervention	<ul style="list-style-type: none"> ✧ Staff (CO) Basic and Refreshers training ✧ Farmers sharing and regular meeting. ✧ Demonstration and field days ✧ Workshop with DAE (Department of Agricultural Extension) ✧ Exposure visit for farmers ✧ Linkage workshop between trades and farmers ✧ Promotional Material development

Accomplishment 2015-16

- ✧ In the basis of agro ecological zone, DAE approved latest crop calendar has been given to 4600 vegetable farmers.
- ✧ Vegetable Cropping Practice Training provide to 4600 vegetable farmers.
- ✧ Linkage Workshop been arranged among DAE, Farmers, Traders and Buyers.

Capacity Strengthening



skills for employment investment program (seip)

From December 2015, Rural Reconstruction Foundation (RRF) has begun a technical skill development program named "Skill for Employment Investment Program (SEIP)" which is backed by Palli Karma-Shayak Foundation (PKSF), Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project. In fact, under this project, 15-year-old or above youth people will receive skill development training in various technical trades and in which, 70% of the trainees will be placed in employment at home and abroad service. To promote this program, RRF has already

taken required registration from Bangladesh Technical Education Board (BTEB) which is a pre-requisite to be entitled for this project implementation.

RRF believe; 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.



Project Portfolio

Kick off	December, 2015
Donors	Palli Karma-Shayak Foundation (PKSF), Asian Development Bank (ADB), Swiss Agency for Development and Cooperation (SDC)
Number of Beneficiaries	250 (Above 15 year aged people especially encouraging female)
Working Area	All RRF working Area
Name of Skill Trade	<input type="checkbox"/> Automobile Mechanics <input type="checkbox"/> Electrical & Electronics <input type="checkbox"/> IT Support Service <input type="checkbox"/> Mobile Servicing <input type="checkbox"/> Outsourcing <input type="checkbox"/> Welding & Fabrication
Key Activities	<input type="checkbox"/> Training Implementation <input type="checkbox"/> Job Placement <input type="checkbox"/> Financial Support



DC-Jessore opens Outsourcing (ICT) Training

Activities Done in 2015-16

SL	Skill Trade Name	Batch	Participants
1	Automobile Mechanics	1	25
2	Electronics & Electrical Works	2	50
3	IT Support Service	1	25
4	Mobile Servicing	3	75
5	Outsourcing (ICT)	2	50
6	Welding & Fabrication	1	25
Total		10	250



The DED of RRF Monitors SEIP Training

Case: Enamul Starts self-going

Emamul Hasan RRF-OS-B1-017 "

A few days ago I was stuck in an unfulfilling job now I have own a freelancer profile and got a job and I love what I do."

Emamul the student of BSS (Economics) 3rd year and trying to do something for himself and his family. He is struggling to find a way how he



could help his family and build his career. Then he knows the trade course of Outsourcing ICT from his friend and contacts the Rural Reconstruction Foundation (RRF), Jessore which is a well reputed and listed NGO of PKSF (Pally Karma Shayak Foundation). The trade course designed by PKSF and organized by RRF of a 03 (three) month period.

He started the course and regularly attends the class. Always trying to do best in all of the trainees. From his training period he learned how to open a profile on a freelance marketplace, how to bid for a job, how to write a eye catching cover letters etc. and trying to get jobs from online marketplace. He opening a profile in Up work, Freelancer.com, guru.com and people per hour those are well known marketplace for outsourcing.

Successfully completing the training course he trying to get his first job on freelance marketplace but he never succeed. He trying and trying and the finally gets the milestone has come and he gets a first job in freelancer.com. The first job is not an easy one; he has to collect more than 2, 00,000 data at the price of 1000 INR of an Indian buyer. He successfully completes the job and gets the full 5 star ratings in his profile.

After that he never looks back and he gets another job which is 50,000 taka from the buyer of a Romania. This job totally changed his life and he found the platform of his career. Now he is going to be a good freelancer and gets many jobs.

Future Plan:

- 1.He always wants to develop his skills with the upcoming competencies.
2. He wants to make a group of freelancer where some people also learn freelancing.
3. He always searching new marketplace for his category of jobs.

The ability to work anywhere is one of the biggest benefits freelancing will offer. Be grateful for this and use the opportunities to energize you to work harder.



PKSF Man Oversees Electrical Works Training

active citizen project



Rural Reconstruction Foundation has been implementing the British Council backed "Active Citizen" project from May, 2015. This youth branded project aims to increase the number of young people that see active citizen as a way of overcoming traditional barriers, accessing decisions makers and influencing lives of their community. The project intends to deliver Active Citizen Youth Leadership Training-ACYLT Programmes and youth-led Social Action Projects where young people address their own priorities and involve people of all generations to make a positive change to their communities. In the 1st phase, the project is delivering 06 number of Active Citizen Youth Leadership Training covering 193 youth leaders in Jessore, and, Jhenaidah, Districts. The project supports young people through capacity building, youth led social action projects, policy dialogue, and youth exchange.

Project Portfolio

Kick off	May, 2015
Donor	British Council
Working Area	Jessore, Jhenidha
Number of Beneficiaries	193
Key Activities	<ul style="list-style-type: none"> - Active Citizen Youth Leadership Training - Social Action Project - Youth Exchange - International Study Visit - National/Regional Summit



Annual Summit

Active Citizen Youth Leadership Training

A total of 6 number of "Training Course on "Active Citizen Youth Leadership" were delivered to 193 selected young leaders on leadership, communication, advocacy, citizenship, volunteerism, social action project delivery, fund raising, entrepreneurship, partnership and network building. All the workshops were organized at community level in different upazilla of Jessore and Jhenidha District. After completing the every single training course, the motivated youth people have decided to volunteer for various social action projects implementation addressing different social issues in community level. A total 13 number of social action project (SAP) been demonstrated so far in this fiscal year.

A wind of Change; "Clean Environment"

A 30 number of young people group got involved to make a change in their local community after having a 4 days long "Active Citizen Youth Leadership Training". They selected a social action project namely "Clean Environment", to keep their community clean from garbage which is located in Dhopa Para community Jessore municipal area. They have been able to convince the community people about cleanliness through some activities i.e. meeting with community people, communicate with social leaders and elite people, negotiate with municipal authority, yard meeting. In fact they accelerated the community people to be engaged themselves in this camping.

rff training and resource centre

RRF Training and Resource Center (TARC) has started its going from 07 November, 1991 which is located in Ramnagar Union of Jessore Sadar Upazilla, Jessore; 10 kilometer trip from downtown Jessore. The essence of this TARC's emergence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of research repeatedly. The intent of this RRF self-reliant phenomenon to create a corporate momentum with its long run. This Spectacular training centre which is absolutely surrounded by natural beauty; offers its space to all the NGOs, development and corporate organizations and institutes as rental basis.



Glimpse

Established in	07 November, 1991
Donor	CCFD, EEC, RRF
Location and campus area	6.5 acres of land which is located at Ramnagar village in Ramnagar Union of Jessore Sadar Upazilla, Jessore
Target Customer/Client	NGO, Govt., Private Company, CBO,
Events Can be organized here	<ul style="list-style-type: none"> * Training and workshop * Meeting, Seminar, symposium, convention * Gathering and Camp
Venue engaged in 2015-16	* 299 days
Participants in 2015-16	* 8769 people attended in different events
Organization participation	* A total 51 different organization and institutes made events in 2015-16

Facilities

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



Dining Space

Venue users in 2015-16

Rural Reconstruction Foundation (RRF)	Regenerative Bangladesh Trust (RBT)	Advanced Chemical Industries (ACI) Limited	Bangladesh NGO Foundation
Palli Karma-Sahayak Foundation(PKSF)	Population Services and Training Center (PSTC)	Christian Life of Bangladesh	National Curriculum Text Book Board Bangladesh
Compassion International Bangladesh	Department of Agricultural Extension	Plan International Bangladesh	Light Foundation Bangladesh
Dhaka Ahsania Mission	Generation Bangladesh	IDCOL	USAID- DAI
Save the Children	Solidaridad	Banchte Shekha	British Council
Shakti Foundation	The Salvation Army	World Fish Centre	Action Aid Bangladesh
The Hunger Project	Haychem (Bangladesh) Ltd	Marie Stopes	Data Management Aid
CARE Bangladesh	Population Council	Paritrran	Jessore Bricks Association
Jagorani Chakra Foundation(JCF)	Jessore Science & Technology University	Campaign for Popular Education (CAMPE)	International Development Enterprises (iDE)
Microcredit Regulatory Authority (MRA)	Independent University, Bangladesh (IUB)	Muslim Aid	Mutual Trust Bank
ADD International	Airtel Bangladesh	The Wesleyan Church	ONE Bank
GMark Consulting Limited	IRRI	ACF	Young Life Bangladesh
Winrock International	FHI 360		



Bed Room



Library



Dormitory Area

Messages from the Director of the TARC

On behalf of RRF TARC, I would like to give thanks to you the people and organizations for choosing our venue for the events you have made over 2015-16 fiscal year. I hope that we managed to make your day extraordinary and special with our committed deeds.

I do personally believe, all the events were arranged in the same sequence you requested to us before. The entire staff members of RRF TARC made all the possible efforts to make you feel special. We made all the settings and presentations in the most appealing and exquisite way. Please let us know if there is anything we missed in making your event memorable. If at any time you have a suggestion on how to improve our services, please let us know. Thank you.

Anjelo Das
Director, TARC
RRF.



Digital Training Room



Front Side View

Socio-Economic Development



microfinance program



Since launching our microfinance activities in 1992, Rural Reconstruction Foundation has grown to become one of the country's finest providers of financial services for the poor. Innovative, inclusive, and client-focused, RRF has utilized its 24 years of expertise to design and adapt loan and savings products to meet the unique needs of people especially who are living in poverty. It's a holistic approach to development, by helping to build livelihoods, boost consumption, and improve access to a range of social services. All microfinance clients have access to RRF's other programs, including in education, healthcare, and vocational skill development.

RRF currently operates microfinance program in 21 districts in Bangladesh covering 3,298 villages and 192586 beneficiaries. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank.

Funding / Lending Organizations

- ★ Palli Karma-Sahayak Foundation (PKSF)
- ★ Bank Asia
- ★ Eastern Bank
- ★ AB Bank
- ★ BRAC Bank
- ★ Shajalal Islami Bank
- ★ One Bank
- ★ Exim Bank
- ★ Standard Bank
- ★ Southeast Bank
- ★ Uttara Bank
- ★ Pubali Bank
- ★ Prime Bank



Agrosor Loan

Loan Product

JAGORON

JAGORON is basically a component of foundation of RRF microfinance program, was initiated as an appropriate financial assistance program to promote household-based enterprise development in rural and urban areas of Bangladesh. This program basically makes the rural borrowers encouraged to undertake income generating activities in which the families are involved and encourages the women of urban areas to be involved in small trading income generating activities. The outstanding amount of loan under this component as on 30th June 2015 is BDT 1041.26 million that is possessed by 107061 number of borrowers.

BUNIAD

This formerly called UPP has been introduced in the row of RRF microfinance program from 2004 in Meherpur and Chuadanga districts aiming to build confidence and capacity of the ultra-poor people to uproot the poverty from grass-root level. The Buniad program is playing a significant role to achieve the Sustainable Development Goals (SDGs) as determined by the United Nations to end poverty in all its forms by 2030. This ultra-poor branded Buniad program is being run based on geographical diversity, demographical characteristics, nature of occupation and other heterogeneous conditions of the country. Alongside microfinance support, many others activities are done for the ultra-poor people right now i.e. IGA, Skill Development, education, health, livelihood etc. At this moment RRF is promoting this BUNIAD component in Khulna, Jessore, Norail, Bagerhat, Chuadanga, Meherpur, Rajshahi, Pabna, and Natore, district through 44 microfinance branch offices. Palli Karma-Sahayak Foundation (PKSF) backed this project whereas PKSF backed couple of supplemental projects namely UPP-Ujjibito and ENRICH are being implemented to support ultra-poor people in parallel. At the end of June-2016 the outstanding of BUNIAD loan is 98.93 million BDT for 11179 ultra-poor borrowers.



Sufolon Loan



Sufolon Loan

AGROSOR

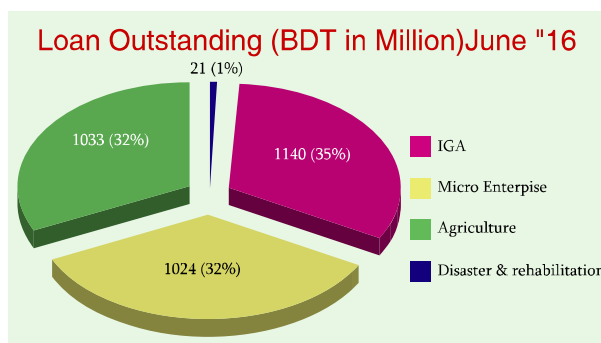
RRF introduced its Micro Enterprise Loan Program (MELP) from 2001 to extend its financial services to the progressive members who already experienced in RRF JAGORON Loan component. The RRF existing microfinance borrowers who are engaged in economic activities that require bigger amount of capital are basically targeted to be AGROSOR Member. RRF upgrades its micro enterprise development policy on the basis of the needs of the entrepreneurs. Micro Enterprise Program has recently been renamed as Agrosor. According to RRF Agrosor policy, any business activity with an investment up to BDT 1.0 million (excluding land and building) is qualified to be covered within Agrosor for the one or two years at 25% interest in decline method. As on June 2016 the loan outstanding of this component was 1024 million BDT for 17968 borrowers.

SUFOLON

RRF has been implementing a specially designed agricultural lending program since 2005 in all its microfinance working areas. This program has recently been renamed as Sufolon. The salient features of this service includes provision of flexible repayment mode such as one shot or a single installment, seasonal or balloon repayment, consistent with the seasonal agricultural activities and the flexibility of having multiple loans to diversify their production. The target people of Sufolon are well defined and selected through a very meticulous process. Special attention is given to disburse the loan on time. Since its inception, this unique financial assistance has received tremendous response for the investment of different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The flexible repayment of this product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. This loan is given at 25% interest rate in decline method. As on June-2016, 1033.16 million BDT outstanding of Sufolon loan exist within 70315 borrowers.

Savings Component

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



Risk Coverage

1. **Micro Insurance:** During loan receiving, 7 taka is collected from the borrower over per thousand taka loan. This is mandatory substance for each borrower. If the borrower or her husband dies, remaining loan outstanding is exempted.
2. **Member Kallyan Fund:** The borrower has to pay 3 taka per thousand loans during receiving from branch office. The following benefit is given to the borrowers-
 - * If borrower or her husband of main income person of the family dies, 5000 BDT is given instantly as cash benefit to lay to the eternal rest.
 - * If any project is damaged by natural calamities, service charge is exempted.
 - * Children will get education support.
 - * Get economic support in natural, fire or different types of disasters.
3. **Livestock Insurance:** To take the livestock loan, borrower has to pay 7 taka per thousand as livestock insurance for having the benefit of exemption of existing loan outstanding if the cattle die. Alongside, to have the treatment for the cattle, every single borrower has to pay 20 taka as paravet fees during receiving the loan.
4. **Para vet Fee:** To take the livestock loan, borrower pays 20 taka for each loan as Para Vet fee. Over this expense, the livestock borrower have some service i.e. Linkage to vatenary Doctor, Workshop and orientation on livestock diseases and rearing / fattening

Development Program under RRF Microfinance

SL	Name of the Program	Types of Program	Supported by
1	Ultra-Poor programme (UPP)-Ujjibito	Livelihood and Food Security	PKSF and EU
2	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	Health, Education and Community Development	PKSF
3	Community Based Climate Change Adaptation Project (CBCCAP)	Climate Change	PKSF, World Bank
4	Developing Inclusive Insurance Sector Project (DIISP)	Health	PKSF, ADB, JFPR
5	Promoting Agricultural Commercialization and Enterprise (PACE)	Agriculture	PKSF, IFAD
6	Skills for Employment Investment Program (SEIP)	Skill Development	PKSF, ADB, SDC
7	Biogas	Environment	IDCOL
8	Solar Home System	Environment	RRF, Bank
9	Barnamala Bidyapith Meherpur	Formal Education	RRF
10	Pre-School	Non Formal Education	RRF
11	Senior Citizen Welfare Program	Livelihood	RRF
12	Community Healthcare Program	Health	RRF

At a glance (as of June 2016)

SL	Fact	Figures
1	Number of Branch Offices	132
2	Number of Regions	18
3	Number Zones	5
4	Total District	21
5	Upzilla	79
6	Union	535
7	Village	3,298
8	Total Staff	1096
9	Credit officer	592
10	Number of Groups	9187
11	Total Member	192586
12	Borrowers	148228
13	Savings Outstanding	768801238
14	Loan Outstanding	3217801980
15	Dues	176155351
16	Fund outstanding Total	2,053,475,753
17	Total Equity	493751665
18	CRR	99.32%
19	OTR	98.04%
20	Portfolio at Risk (PAR)	6.41%
21	Debt Equity Ratio	6.43:1
22	Delinquency Rate	5.47
23	Return on Capital Total Asset	19.264%
24	Return on Capital Ratio	30.04%
25	Financial Cost Ratio	6.53%
26	Financial Self Sufficiency Ratio	121.30%
27	Operating Cost Ratio	22.29%
28	Saving's and Outstanding Ratio	23.89%
29	Member per credit officer	325
30	Borrowers per credit officer	250
31	Outstanding per credit officer	5435476

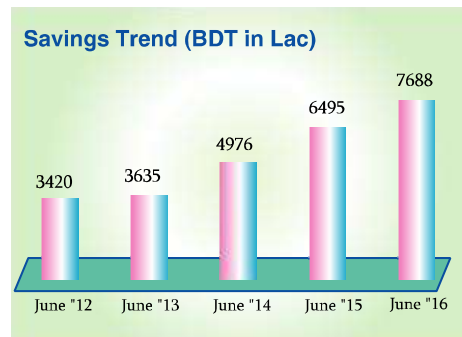
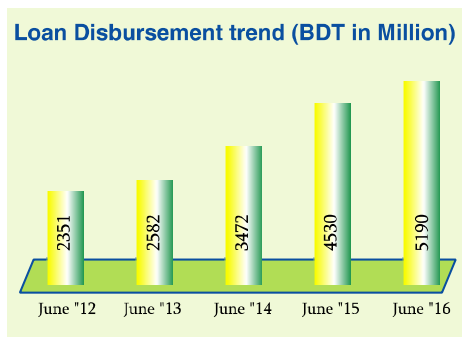


Micro Enterprise

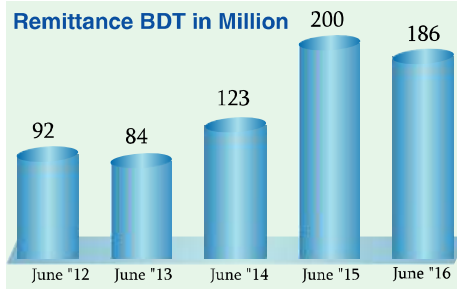
Software Automation; an elegant milestone

RRF started to introduce software for its microfinance program from 2012 to make it transparent, steady, and more effective for a substantial horizon of microfinance. After three and a half years of experience, finally RRF's microfinance program has been declared "Software Automated Microfinance" on May 2016. More importantly, this is an online-based software with its own server. The features of this event are-

- All the reports for PKSF, MRA and internal affairs are auto-generated both electronically and printed.
- Printed Collection Sheet comes from software on a daily basis.
- Members' financial profiles can be printed.
- Offsite monitoring and auditing can be done based on software-generated information.



rrf foreign remittance service (inward)



Rural Reconstruction Foundation has kicked off the foreign remittance services from 2009 in partnering with Bank Asia through different world renowned branded money transferred agencies i.e. Western Union, Wall Street, IME, Xpress Money, Placid Express, Choice Money, Remittance World and Merchant Trade. This is a corporate intent by which RRF intends to expand its financial services to the country people in order to contribute in country's economy. RRF provides this financial support only its working areas through its all microfinance branch offices in 21 districts.

According to World Bank report, Bangladesh has been positioned among top ten remittance-earning countries in terms of migrant workers in Gulf countries. In such a circumstance, RRF take the privileged to contribute to the expansion of financial market activities and the development of payment systems through enhancing direct capital flows and distributing those funds to users end and for investment or finance consumption purposes. So far, in 2015-16, RRF distributed 995 million BDT to the 41509 rural people.



Self-Reliance



prottoy

"Prottoy" is an agriculture based self-reliant program of RRF. RRF is operating the self-reliant projects for generating sustainable source of income. Rural Reconstruction Foundation has been working from 2007 for the underprivileged group in the society with the different activities to alleviate the poverty. The core interventions of this project are production, processing and marketing by which the beneficiaries and organization both are benefited what RRF actually wants. The Department of Agriculture Extension facilitates this project which is located in Ulashi union of Sharsha upazilla in Jessore with the 8 acres of land.



Inter Cropping in Hexagonal Mango Orchard

Project Portfolio

Kicked Off	2007
Donor	Rural Reconstruction Foundation
Working Area	Ulashi in Sharsha Upazilla of Jessore District
Key Intervention	<ul style="list-style-type: none"> ▶▶ 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.

Special features

The entire project's 8 acres of land is being cultivated in inter-cropping approach. Around 2000 Mango trees been planted all across the land Hexagonal System. In this fiscal year mango grew in 80% of trees.

jute craft

RRF- Jute Craft project started its work from 22 August 2010 by the technical support of government backed Jute diversification promotion center (JDPC). The main objective of this project is to empower rural women who are from socially and economically marginal section, are mostly depend upon her husband or father for their survival. Targeting this back placed women, RRF initiated to make them self-reliant with income generating. The ultimate goal of this project is to maximize the usage of environmentally friend jute fabrics and to reduce the poverty by creating employment opportunity. RRF has set a Jute product center at Chanchra in Jessore Sadar Upazilla, Jessore district. This is in fact, a self-reliant project which is financially backed by RRF itself.

Based on the demand of the local market, different types of jute products are made in the center, for example files, bags, calendars, folders, backpacks, side bags, travel bags, mobile bags, shopping bags many others materials. In addition, different types of jute items are supplied to government and non-government Organization on the basis of their demands. Alongside, skills training on Jute products are provided to the beneficiaries of the different programs of the organization within and outside.

In this fiscal year 2015-16 RRF Jute Craft project provided Jute product training to 1000 people who were the beneficiaries of other organization named Uttaran and SMKK.



oitizzo fashion house

Oitizzo basically a self dependant Income Generating Project of Rural Reconstruction Foundation (RRF), established in 2010 in the heart of Jessore district. It is a fast growing and prolific project. The main characteristic of Oitizzo is 'fair trade'. Oitizzo is dedicated to bring about positive changes in the lives of disadvantaged artisans and underprivileged women by giving them opportunity to flourish their talents and earn standard living aiming at economically strong. Oitizzo currently have various significant lifestyles store which provide textiles, apparel, accessories, house ware and fine jewelry etc. Oitizzo embraces and nurtures a diverse representation of artisans.



angel beauty parlor

RRF Angel Beauty parlor is a brand name in Jessore as it provides satisfactory and exceptional services to the clients. It was established in order to develop the sense and awareness of the basic health tips. It tries utmost to provide affordable services to our valued customers and clients upon their satisfaction. It is located in the heart of Jessore, established in 2010. It is dedicated to ensuring that the high standars of beauty services we have established are maintained. It offers- Nail file, Threading, Hand dressing, head massage, Hair dye, Hand bleach, Face bleach, purming, Hand wax, Leg wax, Manicure, Party make up, Hump, Model make up, Mehandi and many more. It also promotes skills training on beautification i.e. professional grooming Beautician course in order to create employment for the unemployed and underprivileged women.





Support Department



Research



FINANCE



IT - Support ✓

support department

Department of Admin & HR

RRF has a robust team in admin and human resource department which established in 1982 along with the organization's emergence. This department basically provides administrative and human resource development related support to the management and the activities association with functional divisions-research, training, and knowledge management. The featured commitment of this department is to provide human resource and support service to the different functional department alongside the organization. It ensures coordination among the departments, top management, finance and accounts department with regards to different compliance issues. This department is in sync 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, compensation issues, development, administration and many other issues. More importantly this department is used to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. In last fiscal year 2015-16, RRF Admin & HR department has successfully performed in different issues i.e. the function of Manpower planning, Recruitment, Compensation and salary issues, Employee development and administration, Training and career development, Personnel transfer and movement, Performance management, Payroll, Human resources information systems.

Department of Finance & Accounts

Rural Reconstruction Foundation has a distinguished Finance and Accounts Department that maintains the overall financial affairs & analysis and manages related budgetary activities of the organization, aims to ensure financial transparency of the regular activities. The Finance and Accounts department prepares financial statements applying the "General Accepted Accounting Practice", International Accounting Standard", "Bangladesh Accounting Standard" and "Bangladesh Financial Reporting Standards". The RRF Finance and Accounts department works from the very beginning of the organization's journey with full commitment to

facilitate the organization's performance boosting to fulfill the desired goal. One of the major key activities is being done consistently for fund raising from different sources over the years where the intensity of managing the 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. Very lately, this department has published the RRF 2016-17 Budget worth 14,191 million BDT.

Department of ICT

Rural Reconstruction Foundation has started its ICT department from 2002, which 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 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.

RRF ICT Department undertaken establishing an online Based Microfinance software (ERP) from 2013 for smooth operation of Microfinance Management

Information System in terms of marking robust and transparent Microfinance Program. Now 100% Microfinance Automated with this software which has been declared by RRF Executive Committee on May 2016. The Microfinance Software Name "Omni Enterprise Microfinance Solution" From AMZ Solution Ltd (In Colaborationship with Infracsoft Limited, India).

With a dynamic team members, RRF ICT Department develops 5 Standalone Client Server Architecture Based Software for different department or section to automate daily activities and better record keeping i.e. staff management system, letter receiving register, hotel management system, store management system, etc.

Department of Internal Audit

The commitment of Internal Audit department of RRF is to control RRF's internal mechanism for ensuring good governance through financial investigation, physical verification of inventory and other assignment required by management to maintain transparency and accountability according to national and international guideline practices. 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. A 19 numbered hard working Auditor team conducts the 100 percent physical crosscheck of all records and data during a regular audit. The key responsibilities of RRF internal audit department are follow

- ★ To determine the effectiveness of the accounting system and to justify whether the accounting system, which is being followed, is so much justified and consistent.
- ★ To determine whether internal control system is adequate to prevent irregularities for financial transactions as well as administrative irregularities.
- ★ For the better implementation of the programs for the organization/Branch, various circulars regarding accounts, guidelines for savings and loan, policies regarding personnel management etc. are introduced by the top management which are the proper guidelines for the personnel who are involved with the financial and administrative activities.
- ★ The Audit Cell minutely examine whether the financial and accounts related activities are being operated in proper way. To find out if any sort of irregularities, errors, fraud, forgery etc. and to inform to the top management for to take necessary action accordingly.

The glimpse 2015-16

Particulars	Planning	Achievement	Percent
Number of Microfinance Branch (periodic audit)	120	114	95%
Number of Follow-up different length audit	174	174	100%
Head office Audit	01	01	100%
Development program audit	09	09	100%

Department of Communication and Documentation

The Communication and Documentation department; the youngest department of Rural Reconstruction Foundation started to run from July 2014, aims to provide invaluable document searching, versioning, comparison, and collaboration features on the basis of organization's demand. The distinguished Documentation Department is a part of the organization Staff Service, and it is charged 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 in progress 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. As organizations continue to work at becoming more efficient, and company guidelines are initiated to protect proprietary records. In last fiscal year this department has developed organization's strategic plan, and intervened in periodically reviewing overall Program/Project progress, particularly regarding communication and publication support and to initiate for publishing all sort of organization's publication both in electronic and printing forms i.e. e-news, info park, brochure, annual report, diary, calendar, IEC materials, and different sort of presentations.

Department of Monitoring and Evaluation

Rural Reconstruction Foundation introduced the Monitoring and Evaluation Department in 1992 that helps improving performance and achieving results over the organization's planning. This particular M&E department 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. The intention is very much clear that RRF is very much keen 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 that 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. The activities of Monitoring and Evaluation department being done basically based on its TOR, which is follow-

Terms of Reference (TOR)

1. To prepare a checklist and tools for analysis prior to monitoring projects/programs.
2. Monitoring will be performed in line of the project input, process & outcome level.
3. Finding out what actually happening and what was supposed to happen at the project level and suggest the management for possible improvement as per donor and also management requirements.
4. To analyze achievements rate against of approved targets
5. To find out if any deviation in terms of positive and negative growth of the project and suggest for possible way out.
6. To ensure project rules & regulations are strictly followed as per donor guidelines.
7. Collecting Primary and secondary data from the staff at the project level for analysis for better progress of project
8. Monitoring reports to be submitted to the Management on regular basis so that the management can take decision and necessary action for the improvement the Project.

Department of Training

Rural Reconstruction Foundation established its Training Department in 2003 to improve the management competencies of development practitioners and enhance the human and operational skills o RRF staff and programs participants and the all stakeholders as well. The main intent of this department is to promote need based and customized training while the focus is on integrated training modules rather than prototype training. The training programs are carefully designed, prepared and carried out according to the requirement of training receiving parties. Since the inception of training department, different training related activities have been promoted within the organization and outside.

Collaboration in Training

RRF training department has been organizing various types of training courses in association with different organizations over the last 15 years. In the mentioned reporting period some organization have contributed significantly in RRF capacity building campaigning, those are;

- ✧ Palli Karma-Shayak Foundation (PKSF)
- ✧ Relief International (RI)
- ✧ Swiss Contact
- ✧ Shishu Niloy Foundation
- ✧ Uttaran
- ✧ Sheba Manob Kallyan Kendra (SMKK)
- ✧ Bangladesh NGO Foundation (BNF)
- ✧ Campaign for Popular Education (CAMPE)
- ✧ Chalice- Canada,
- ✧ Department of Women Affairs
- ✧ Skills for Unemployed and Underemployed Labor (SkillFUL)





RRF Conduct Bangladesh NGO Foundation Supported Training Course on Finance & Accounts to the ED of different NGOs

RRF Training Department Offers other Courses

Over the last one decade RRF training department has obtained capacity to deliver the services in terms of capacity development in different development domain. In this context, right now RRF training department is well organized to deliver the following training courses in different durations;

Microfinance :

- ★ Group Dynamic, Savings and Micro-Credit Management
- ★ Foundation Training on Credit Management
- ★ Microfinance Operation & Management.
- ★ Micro -Credit Management for Ultra Poor.
- ★ Basic Book keeping and Accounting Management for MFIs
- ★ Micro Enterprise(ME) & Small & Medium Enterprise (SME)
- ★ Operation and Management-5days

General Training Course

- ★ Office Management Training.
- ★ Staff Management Training
- ★ Entrepreneurship Development Training
- ★ Training on Organizational Development and Management (ODM).
- ★ Training on Project Management and its Implementation process.
- ★ Training on Monitoring & Supervision.
- ★ Basic Course on Training of Trainer (TOT).

IGA/Skill Training :

- ★ Training on Cloth Designing and Embroidery.
- ★ Training on Tailoring.
- ★ Training on Jute Bag Making
- ★ Training on Carpenter.
- ★ Training on Bakery product.
- ★ Training on Poultry Rearing.
- ★ Training on Cow Rearing.
- ★ Training on Cow Fattening.
- ★ Training Goat Rearing.
- ★ Training on Vegetable Cultivation.
- ★ Training on Light Vehicle Driver.
- ★ Training on Block Batik
- ★ Training Karchupi Filter
- ★ Training on Motor Cycle Mechanic.
- ★ Training on Mobile Mechanic.



Financial Statement

Partners :

H.L. Barua, FCA, FCS
H.S. Dhar, FCA
S. Dhar, FCCA, FCA



SHAHA & COMPANY
CHARTERED ACCOUNTANTS

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E-mail : hiralal.barua@yahoo.com
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Tel : 613789, 615854

AUDITOR'S REPORT

We have audited the accompanying of Consolidated Statement of Financial Position OF "RURAL RECONSTRUCTION FOUNDATION (RRF)" RRF Bhaban C&B Road Karbala, Jessore which comprise the Statement of Financial Position as at 30th June, 2016 and the Statement of Comprehensive Income, Statement of Cash Flow, Statement of Receipts and Payments and Statement of Change in Fund for the year ended 30th June, 2016 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial Statement

Rural Reconstruction Foundation's (RRF) management is responsible for the preparation and fair presentation of these Financial Statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement.

Auditors' Responsibility

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

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the Consolidated Statement of Financial Position OF "**RURAL RECONSTRUCTION FOUNDATION (RRF)**" as at 30th June, 2016. And it's Financial Performance for the year ended 30th June, 2016 in accordance with Bangladesh Financial Reporting Standard (BFRS) and other applicable laws and regulation including MRA guidelines.

We also report that:

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

Dated:
Dhaka-1000.



SHAHA & COMPANY
Chartered Accountants

Rural Reconstruction Foundation (RRF)
RRF Bhaban C & B Road Karbala, Jessore

Consolidated Statement of Financial Position
As on 30th June 2016

Property & Assets	Notes	Total 2015-2016	Total 2014-2015
Non-Current Assets:			
Fixed Assets at cost		1,066,523,861	990,038,910
Less: Accumulated Dep.		61,927,932	52,683,835
Property, Plant & Equipment		1,004,595,930	937,355,075
Investment:	6	198,391,590	196,028,266
FDR-Investment		198,377,590	196,005,266
Security money for Telephone	7	14,000	23,000
Current Assets:	8	3,649,818,498	2,951,870,347
Loan to Beneficiaries		3,284,435,229	2,740,000,166
Provident Fund Loan to Staff	9	12,761,917	11,727,596
Consumer Loan to Staff	20	176,719	273,354
Temporary loan	15	151,982,629	56,394,263
Vehicle loan to Staff	22	12,748,053	8,233,211
Closing Stock of Materials	23	6,360,877	6,461,984
Accounts Receivable	13	9,538,934	5,359,173
Advance Against Program	10	22,204,513	5,534,700
Advance for MF Software	11	-	-
Carpentry Project	12	-	-
Reimbursable (FEDEC)	13	-	-
Interest Receivable on FDR	24	10,207,864	6,754,181
Books for Library	16	143,898	121,082
Live Stock & Goat Project	17	421,257	487,952
Accounting Software	18	8,601,896	8,601,896
Suspension A/C	19	16,877,053	13,002,380
Advance Income Tax	21	1,296,442	794,127
Logistics Loan to Staff	27	2,380,068	3,393,291
Reimbursable (UPP-Ujjibito)	25	1,170,331	3,304,824
Reimbursable (Shamriddhi) TK.	26	4,291,164	1,103,131
	28	3,545,598,845	2,871,547,311
Cash & Cash Equivalent	30	104,219,653	80,323,036
Cash in Hand	31	2,837,473	2,604,613
Cash at Bank		101,382,180	77,718,423
Total Property and Assets:		4,852,806,018	4,085,253,688



Liabilities and Fund	Notes	Total 2015-2016	Total 2014-2015
Capital and Reserve Fund		1,459,282,393	1,317,315,802
Retained Surplus	32	529,489,092	406,112,908
Statutory reserve fund	33	45,629,345	31,192,873
Debt Management Reserve/LLP	34	121,488,240	89,016,636
Disaster Management Fund	35	300,000	28,428,676
Revaluation Reserve Fund	36	762,375,715	762,564,709
Long Term Liabilities:		2,065,596,461	1,814,942,997
Loan from Bank	37	1,023,608,466	814,484,206
Loan from IDCOL	38	5,687,999	3,625,469
Loan from PKSf	39	1,036,299,996	996,833,322
Current Liabilities:		1,327,927,164	952,994,889
Member Savings	46	781,275,405	661,422,785
Education Fund	42	335,910	335,910
Medical Fund	44	4,376,766	4,067,433
Member Kallyan Fund	45	21,216,857	21,570,212
Provident Fund	47	66,023,732	59,247,471
Staff Gratuity Fund	50	28,481,056	26,309,498
Staff Kallyan fund	51	5,717,048	4,148,861
Staff Welfare Fund (SWF)	57	22,768,843	18,610,300
Staff Security Money	49	18,905,017	14,812,558
Vehicle Loan Account	56	636,616	449,326
Temporary Loan	52	152,189,312	56,586,847
Loan from Bank for Remittance	53	6,400,000	6,400,000
Unspend Foreign Donation	54	4,166,740	3,347,772
Accounts Payable	40+41	2,691,263	3,577,422
Income Tax Payable	43	26,764	8,337
Vat Payable	55	326,246	110,924
Provision for expenses	48	23,113,259	15,741,463
Grant for Assets (UPP-Ujjibito)	58	75,938	94,922
Microfinance Insurance	59+60	64,394,573	54,011,740
Covariant Risk Fund (CRF)	61	24,790	24,790
Advance from PKSf	62	10,187,366	2,116,319
Provision for interest on savings	63	1,948,925	-
Transfar Received (Grant)	64	105,136	-
Advance from Borrower	65	106,652,512	-
Monthly Benefit Scheme (MBS)	66	5,887,091	-
Total Liabilities and Fund		4,852,806,018	4,085,253,688

The annexed notes form an integral part of the Statement of financial position.

The figure is rounded of nearest to tk.

Executive Director

Dated :
Dhaka-1000

Director Finance & Accounts

SHAHA & COMPANY
Chartered Accountants

Rural Reconstruction Foundation (RRF)
RRF Bhaban C & B Road Karbala, Jessore

Consolidated Statement of Copenhensive Income
As on 30th June 2016

PARTICULARS	Notes	Total 2015-2016	Total 2014-2015
Operating income:		679,170,771	569,754,999
Service Charge		639,671,486	541,784,393
Income from Self Relaint Project		-	661,301
Sales of Product		9,146,420	10,167,657
Training Income		25,556,720	12,014,304
School fees		4,796,145	5,127,344
Grants From Donor		127,624,852	148,946,601
Non-operating income:			
Interest from Bank:		16,480,825	11,767,130
Bank Interset		2,730,704	1,833,140
Interest on FDR		13,750,121	9,933,990
Others income:		24,442,191	15,954,753
House rent from Employee		749,750	660,965
Interest on Loan		9,276,307	5,534,319
Miscellaneous		2,603,508	1,673,506
Overhead Income		8,460,204	3,491,469
Admission fees		581,059	532,960
Gueast House Income		204,303	1,043,515
Office Rent		1,024,833	959,478
Organizatoinal Development Fund		950,767	1,942,021
Paravate Fee		104,060	116,520
Participant Contribution		487,400	-
Total Income		847,718,639	746,423,483
Expenditure		Total 2015-2016	Total 2014-2015
Salary & benefits:		235,870,071	217,664,063
Salary & Allowances		210,984,895	195,633,140
Provident Fund		5,951,698	5,781,143
Festival Bonus		13,722,609	10,392,405
Gratuity		5,019,448	4,564,504
Incentive		191,422	1,292,872
Financial expenses:		212,993,659	176,220,699
Bank charge		3,148,935	3,070,275
Interest on Loan		8,780,840	4,970,762
Interest paid to member on savings		27,867,404	22,996,285
Service charge to Bank		98,057,405	92,854,416
Service charge to PKSF		69,538,923	48,099,167
Interest on Medical Fund		1,163	2,059
Interest on Staff Gratuity Fund		1,337,830	1,640,614
Interest on Staff Kallyan Fund		107,211	156,851
Interest paid to staff on Provident Fund		2,813,670	2,278,894
Interest Paid to staff on SWF		1,340,279	151,377
Occupancy expenses:		28,483,769	20,301,380
Computer repair & Maintanance		1,630,082	1,612,547
Office rent		13,270,548	10,861,764
Office repair & maintenance		7,731,981	4,275,220
Electricity		4,312,540	3,551,849
Software repair & Maintance		1,538,618	-
Administrative expenses:		51,399,211	39,100,927
Advertisement		681,032	457,786
Audit fees		233,889	150,000



SHAHA & COMPANY
Chartered Accountants

Consultancy Fees	532,778	51,250
Registration Fees	17,750	5,000
Entertainment	1,809,787	1,363,373
Newspaper	59,489	66,045
Postage & Stamps	248,387	193,648
Printing & Stationary	10,631,608	7,914,190
Telephone/Mobile/Fax/E-Mail	4,362,300	3,486,596
Travelling & Daily allowances	16,755,155	15,580,931
Vehicle: Fuel, Repair & maintenance	15,757,282	9,607,533
Publication/Documentation	184,000	224,575
Member Ship Fees	125,754	-
Other Expenses	206,153,412	190,991,584
Crockeries/Bed & bedding	485,153	194,680
Guest House expenses	287,816	1,050,745
Health Treatment	44,543	5,500
Honorarium	313,475	247,350
Income Tax	1,067,571	1,036,171
Income Tax for Staff	392,147	-
Labour Charge	1,299,543	776,770
Land rent & taxes	703,413	59,877
Legal fees	1,165,580	732,216
Micro credit fair	-	215,676
Miscellaneous	226,115	660,223
Operational Expenses	85,911,179	113,018,431
Overhead Cost Expenses	5,470,472	1,934,218
Service Charge Rebate Expenses	5,166,165	3,690,803
Social Activities	509,411	84,012
Staff meeting & fooding	3,960,087	1,792,866
Subscription/Donation	110,000	10,000
Solar System Return	89,114	75,483
Subsidy to Beneficiaries	330,400	-
Uniform/Liveries	2,118,418	56,296
Tax & VAT	397,848	258,099
Transfer to Organizational Development Fund	-	1,025,504
Transport/Carrying	3,694,399	3,941,166
Uniform/Liveries	51,319	-
UPP-Ujjibito Expenses	5,449,469	5,478,283
Shamridhi Expenses	4,208,986	1,516,812
Vat/Tax	1,480,847	1,272,637
Loss on Assets Disposal	-	640,888
Loss on Sales of Vehicle	-	462,862
Social Business Expenses	75,688	-
Education Expenses	483,142	-
Health Expenses	1,496,991	-
Training Expenses	18,758,569	4,557,910
Workshop/Seminar	1,140,880	-
Monitoring & Audit	2,139,723	1,879,542
Depreciation expenses	9,244,317	7,239,089
Loan Loss Expenses	46,850,428	31,685,312
DMF Expenses	1,030,203	5,392,163
Total Expenses	734,900,122	644,278,654
Excess expenditure over income	112,818,516	102,144,829
TOTAL	847,718,639	746,423,483

Executive Director



Dated :
Dhaka-1000

Director Finance & Accounts



SHAHA & COMPANY
Chartered Accountants



Rickshaw Plate Rally by RRF; a force to complete the full length primary Education



Rickshaw Plate Rally

It was a fresh and beautiful shining morning today on 28 January 2016, Rural Reconstruction Foundation in association with CAMPE arranged an extraordinary Rickshaw Plate Rally at Bahadurpur village that basically a sub-urban area of Jessore district, only 2.5 kilometers away from the downtown. This stunning piece of event is mainly focused on the enrollment in school, dropout retention and completion of full length primary education. The main objective of this program is to create awareness for the community people to be conscious about above mentioned issues. 50 Rickshaw pullers have made the rally driving their rickshaw in a long row, which made a beautiful atmosphere and made some reaction into the community people to be with the rally.

The District Education Officer of Jessore district Mr. Md. Nasir Uddin, the Assistant Director of Jessore Non-Formal Education dept. Mr. Bazlur Rashid, the Vice Principle of Jessore Upashar Mahila College Mrs. Dr. Shahanaz Pervin, the Principle of Jessore Chander Hat Mr. Tarapada Das, Media worker from electronic and print media, local civil society people, educationist, local leader, elected member and community people have taken part in this Rally.

RRF takes on “Global Action Week-2016” program with CAMPE

It was an stunning event; “Global Action Week-2016” been observed here at RRF round table conference room today on 27 April, 2016 at 10 o'clock in the morning. In association with Campaign for Popular Education (CAMPE), RRF made a round table conference with the participation of a group of exclusive people i.e. Govt. officio, NGO officials, Student, Teacher, SMC member, Guardian, Civil Society member, Media worker, Cultural people and so on. 60 number of participants were present actively in this event. Mr. Philip Biswas, the executive director of RRF presided this round table conference throughout the event.



The Executive Director of RRF Mr. Philip Biswas (Check Shirted) delivered opening speech in the round table conference at RRF Round Table Conference Room on 27 April, 2016.

PKSF Chairman Illuminates RRF home

On 26 August, 2016 RRF has embraced few great people like Dr. QaziKholiuzzaman Ahmad, Chairman of PKSF, Mrs. Dr. Jaheda Ahmed, the wife of PKSF Chairman, Md. Fazlul Kader, DMD (Operations) , PKSF, MS Pham Thi Hong, ED- CECD, Vietnam and Md. AbulKashem, Project Coordinator, SEIP, PKSF here at RRF head office Jessore at 9.30 am. The Executive Director of RRF Mr. Philip Biswas and the Deputy Executive Director of RRF Mrs. Pinku Rita Biswas has paid their heartfelt welcome with flowers vessels.



In the welcoming ceremony, Dr. QaziKholiuzzaman Ahmad, Chairman of PKSF (Yellow color Punjabi), in his left Mrs. Dr. Jaheda Ahmed and in his right ,Md. Fazlul Kader, DMD (Operations) of PKSF,

PKSF Officials Oversee RRF Activities

Couple of PKSF men has put their feet on RRF premises here in Jessore on 17 August, 2016 with their enthusiastic presence. The Deputy Managing Director of PKSF Mr. Golam Touhid and his fellow PKSF men Mr. Md. Abdul Matin (Deputy General Manager- Operation) has embraced RRF peoples' pulse having an hour long sharing and meeting.



The Deputy Managing Director of PKSF Mr. Golam Touhid visits RRF



The Managing Director of PKSF- Mr. Md. Abdul Karim visited RRF on 27 October, 2016. The ED of RRF Mr. Philip Biswas welcomed him at Head Office, Jessore.



RRF driven project UUP-Ujjibito arranged a sharing meeting on Blood Grouping & Health Camp in Bagerhat sadar, Bagerhat district on 20 October, 2016. The DC of Bagerhat District Mr. Tapon Kumar Biswas was present there as chife guest. Deputy Civil Surgeion Dr. Md. Nazrul Islam, Deputy Project Coordinator of PKSF UPP-Ujjibito Mr. Mohammad Mahabubur Rahaman & Deputy Director of RRF Microfinance Program Mr. Shamim Uddin Khan were present as special guest there. There the chife guest opend a Blood Grouping & a Halth Camp

Deal with USAID

Agricultural Value Chain Project (AVC) is a five-year program funded by USAID and implemented by DAI to improve food security and nutrition status in the 20 southern district of Bangladesh under the Feed-the-Future. AVC project's capacity building initiatives envisage strengthening local organizations under the USAID's "Forward Initiative" to get them access to direct USAID funding. Goal of capacity assessments is to understand initial strengths and weaknesses of the prospective partners and prepare a capacity building plan. Under USAID FORWARD- AVC project plans to strengthen five promising organizations from the FtF districts for consideration of direct USAID awards. Focus of capacity building is two folds-Operational capacity and Technical capacity.



RRF Five Years Strategic Planning Workshop



Professional & Communicative English Training

In connection with this capacity building initiative, some crucial training and workshop have been provided to RRF through CBSG i.e. Strategic Plan, Professional & Communicative English, Monitoring and Evaluation, USAID Sub-Grant Management, HR Policy, Financial Management, USAID Rules and Regulation over the last year.

RRF Annual General Meeting 2015 Held



Deputy Commissioner of Jessore District Mr. Dr. Humayun Kabir (Wearing Black Coat) in RRF AGM.

Like every year, the Annual General Meeting of RRF for the year of 2015 was held on 01 December 2015 at RRF head office conference room. Some beautiful pieces of demonstration been happened throughout the event including the presence of the honorable Deputy Commissioner of Jessore District, welcoming song, Annual Report 2014-15 presenting, revised budget approval and finally, election of Executive Committee for the next three years. Every one of the meeting were impressed by the enthusiastic presence of DC-Jessore, where he delivered a significant speech for opening the event at the earlier part of the program.

RRF regularly does this event of AGM in every year, in fact, it is a heritage of the organization which being upheld tightly. Few important decisions been taken at this meeting where as the the election been completed which has formed a new Executive Committee for the next three year (2016-2018). Mir Rawshan Ali Mona has been elected as Chairperson for RRF for the next three years.

RRF Steps to Overseas Appearance on “Women Day-2016”

Make Mothers Matter (MMM) an international forum for mother arranged a conference on “Mother and Health” on 7 and 8 March, 2016 in Brussels, Belgium. As an associate member of this forum, The Executive Director of RRF Mr. Philip Biswas and the Deputy Executive Director of RRF Mrs. Pinku Rita Biswas have



The ED of RRF Mr. Philip Biswas (Number 3 from right side) presented RRF Activities in the Event in Paris, France.

taken part in this brilliant event. As a selected speaker Mr. and Mrs. Biswas presented the Mother and Child healthcare activities, that RRF is doing. Alongside, Mrs. Laurence Bosteels, President of MMM Belgium: “Findings of the EU research project DORIAN on the lifelong impact on children of obesity during pregnancy” , Mr. Octavian Bivol, Deputy Director EU office, UNICEF, Dr EvelyneDepoortere, Research Programme Officer in Public Health Sector, DG Research, European Commission and Dr. Marie-Laure Frélut, Pediatrician, founding member and former President of ECOG (European Childhood Obesity Group) and different international NGOs, and international agencies attended in this big even.



The DED of RRF Mrs. Pinku Rita Biswas in the Event of MMM in Paris, France.

RRF Executive Director sails to MMM Assignment in Paris

As a crucial member of MMM, the Executive Director of RRF has stepped out to France to take part in the giant event on Make Mothers Matter Board Meeting on 03 October 2016. After completing a 10 days trip, he will be back on next 15 October, 2016.



Study Tour in VIETNAM

The Value Chain Development is considered engine of economic growth that create both gainful self-employment for micro-entrepreneurs and wage employment opportunities for the ultra-poor. Recognising the potential of this sector, PKSF is observing the management pattern and technologies that are associated with it around the world. Hence a team of 13 members was sent to visit the Centre for Education and Community Development (CECD). Mr. Pankaj Sarkar, The Director of M&E of RRF has taken part in this event in the duration of 20 to 28 March 2016.

Micro-credit Summit in U.A.E

The 18th Micro-credit Summit has taken place in Abudhabi of UAE from 14 to 17 March 2016 addressing to "the way of innovation for participating in financial process by all". From RRF Mr. Abul Kalam Azad the Deputy Director of RRF Training Department, Mr. Sheikh Hafizur Rahman the Deputy Director of RRF ICT and Mr. Mahabubor Rahman the Senior Asst. Director of RRF Finance and Accounts Division has participated in this international event.



PLDP Exposure Workshop in India

PLDP (People Led Development Process) has been held in Moyurbhanj District of Udissa province in India in the duration of 03-10 February (including travel days), 2016. FIMARC (International Federation of Rural Adult Catholic Movements); a platform for world rural farmers basically focuses to facilitate "Food Sovereignty and Solidarity Economy", arranged this beautiful piece of event with its network forums in different Asian countries. In response to FIMARC initiative, Md. Mokbul Ahmed; the Deputy Director of RRF communication and documentation department has taken part in this event.