



Annual Report 2014-15

Rural Reconstruction Foundation
www.rrf-bd.org



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Chairperson's Views



In 2014-15, Rural Reconstruction Foundation continued to operate a substantial development program. There is clear progress being made in enabling poor rural and marginalized communities to assert their civil rights through their proactive role for which we have facilitated them. The most marginalized poor and abandoned women, obtained real support through livelihood promotion to achieve self-reliance while vulnerable and destitute women were rehabilitated.

In reporting year (July 2014 to June 2015) RRF focused on Education, Health, Livelihood, Agriculture and Food Security, Social Justice and Human Rights, Climate Change Adaptation, Advocacy, Capacity Strengthening, and few other crosscutting issues. This Annual Report reads that above mentioned area which been implemented over the last fiscal year.

In the reporting year, the inclusion of USAID backed Agriculture Value Chain Capacity Building program made the RRF development wagon wheel diversified. It was really noteworthy that RRF made a radical change in Agricultural development with few numbers of diversified programs.

I would like to express deep gratitude and sincere thanks to the Executive Committee, General Body, Partners, Friends, NGO Affairs Bureau, Different Govt. Bodies, Palli Karma-Shayak Foundation, Microcredit Regulatory Authority, Different Commercial Banks, All the Donors, Affiliate parties and all well-wishers who helped us to make RRF as a meaningful and successful one and expand our mission to thousands of neighbors, especially the poor and marginalized.

At the end, I would like pay my heartfelt thanks to my colleagues, fellow organizations, individuals and well wishers who extended support to us in stepping ahead to eradicate poverty and disparity from the society.

Tarapada Das

Executive Summary

Nothing is certain these days. Continuously we are changing our attempt adapting with the current circumstances for doing anything betterment especially for the disadvantaged people. Always our intensity is to put significant contribution in our country's development, and mostly our glance to address to the humanitarian development, and that power of implication is the key inspiration for our development journey.



It was really a fantastic piece of year 2014-15 we have just had, still not enough but was really satisfactory way forward for our organization point of views. Even though, lots of political unrest we had over the last few years, but it's remarkable to think about that we are in right truck to go ahead. It is always something special for an organization like RRF to contribute in Bangladesh progress even it was little.

This work would not have been possible without the support of our donors and other development partners and stakeholders. Rural Reconstruction Foundation would like to express its sincere thanks for the co-operation of donor and government as we work together to address and overcome deep-rooted challenges of empowerment of the poor.

Philip Biswas
Founder and Executive Director

Inside Out



History was created when I was young, vibrant, and determined Bangladeshi development worker. My first rule of success was to enjoy and love my job. I really didn't think I would get awarded for my work. I learned that if I give my utmost effort, money and success will follow. What is most necessary to be succeed in my career is to first find what I love to do and what will help me grow- because when I grow, the society grows and then the nation. Finally my thought came out with a unstoppable pace and got spiritual power to make something very very special like the present Rural Reconstruction Foundation (RRF), that is my dream, my passion and my everything.

Since ages, the traditional knowledge has been undermined and value is given to the modern knowledge. I feel that in order to overcome poverty, it should be a combination of both the indigenous knowledge which is being practiced by the community over thousands of years and modern knowledge generated after the advent of

technology. And we strongly believe this combination of knowledge will drive us into the desired target.

It's my intense passion to work with the general people, indeed, I fell lucky myself, it's simply because, such an opportunity I am having to be affiliated with the people having their emotion, pulse and active responding. I feel really great; I am being able to do something especially for the disadvantaged people, especially for their socio-economic development.

I want to thanks all our stakeholders, partners, supporters, donors, referral groups and program participants of course for their precious cooperation. It has been a pleasure once again for me as a leader of RRF to have worked with all of you. And it is of course, a special word of thanks goes to my team for all their hard work and to the government of Bangladesh who work with us to make a change for country people.

Pinku Rita Biswas
Deputy Executive Director & Founder



Annual Report 2014-15 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.

GOAL

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

Legal Entity

Type of Registration	Registration #	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

Working Area

Rural Reconstruction Foundation is working in 93 Upazilla of 21 districts within the country. The districts are- Bagerhat, Khulna, Sathkhira, Jessore, Norail, Magura, Jhenidha, Chuadanga, Meherpur, Kustia, Rajshahi, Natore, Serajgong, Pabna, Dinajpur, Dhaka, Gazipur, Mymensingh, Gopalgong, Munsigong, Rajbari.

Target Group

- Landless Peasants
- Marginal farmers
- Destitute men and women
- Children, Youths and Elderly
- Ultra-Poor

SECTORS OF SPECIALIZATION

- Education
- Health
- Children & Elderly Sponsorship
- School Feeding
- Agriculture
- Microfinance Management
- Comprehensive Disaster Management
- Training and Capacity Strengthening
- Organizational Management Development
- Livelihood & Food Security

Affiliation and Association

RRF has a strong cooperation with the following national and International Agencies:

Names of Forums	Type	Since
ADAB, Dhaka, Bangladesh	Affiliated	1985
BSDf, Bangladesh	Affiliated	1992
FIMARC, Brussels, Belgium	Associated	1990
Make Mothers Matter Int'l, France	Affiliated	2000
Credit Dev. Forum(CDF), Dhaka	Affiliated	1996
Micro Credit Summit, Washington, USA	Associated	1998
Campaign for Popular Education, Bangladesh (CAMPE)	Affiliated	2013

Governance Instrument

RRF Controls its operation through the department of-

- Monitoring & Evaluation
- Internal Audit
- Admin and Human Resource Management
- Communication & Documentation
- Finance & Accounts
- Training
- ICT



Ongoing Program Portfolio

SL	Name of the Program/Project	Donor/Partner/Affiliation	Total Beneficiaries /Households
Education			
1	School Feeding Program	DPE, WFP	205979
2	Sponsorship for Children's Education	CHALIC- Canada	3272
3	Barnamala Bidyapith (Formal Education)	RRF	1454
Health			
4	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	PKSF	5975 (HH)
5	Developing Inclusive Insurance Sector Project (DIISP)	PKSF, ADB, JFPR	3968
6	RRF Community Healthcare Service Program (CHSP)	RRF	36000
Environmental and Climate Change			
7	Community Disaster Resilience Project	Habitat for Humanity Bangladesh, JOAC, GOAC	800
8	Bio-Gas Project	IDCOL, Bank, RRF	240
9	Solar Home System	RRF, Bank	1092
10	Community Based Climate Change Adaptation Program. (CBCCAP)	PKSF, WB	420 (HH)
11	Disaster Management & Rehabilitation	RRF	5000
Livelihood & Food Security			
12	SkillFUL Project	Swiss Contact	880
13	Vulnerable Group Development (VGD)	Women Affairs Bureau	3285
14	UPP-Ujjibito	PKSF, EU	12325
15	Protecting Victims for Human Trafficking	Relief International	50
Agriculture			
16	Agricultural Value Chain(AVC)	DAI, USAID	1000
17	Increase Women Prawn Farmers Access to Information inputs and Market	CATALYST	12000
18	Cereal System initiatives for South Asia Mechanization and Irrigation	iDE	50
19	Providing Value Added Information Services on Vegetable focused cropping practice to farmers	CATALYST	15000
20	Social Business (Soil Test)	Grameen Intel	100
Capacity Strengthening			
21	Training & Resource Centre (TARC)	RRF	Not applicable
22	Training	PKSF, InM, NGO Foundation, Chalice-Canada	Not applicable
23	Active Citizen Program	British Council	210
Socio-Economic Development			
24	Microfinance	PKSF, Commercial Bank	174435
25	Remittance (Inward)	Bank Asia	8145
Self-Reliant project			
26	Prottoy	RRF	18
27	RRF Jute Craft	RRF	1000
27	Oitizzo (Showroom)	RRF	Not applicable
28	Angel Beauty Parlor	RRF	Not applicable

Human Resource

Staff type	Staff		
	Male	Female	Total
Administrative Staff	02	09	11
Operational Staff	352	912	1,264
Service Staff	24	81	129
Contractual Staff	09	19	50
Total	387	1,015	1,402

RRF Timeline (1982 to June-2015)

1. ADB/DPHE 2. APHD 3. Bangladesh Bank, 4. Bank Asia, 5. Exim Bank, 6. Eastern Bank, 7. Standard Bank, 8. AB Bank, 9. Southeast Bank, 10. BRAC Bank, 11. Uttara Bank, 12. Shajalal Islami Bank, 13. Pubali Bank, 14. One Bank, 15. Care-Bangladesh, 16. Catalyst, 17. CCFD, 18. Chalice-Canada, 19. Chemonics International Inc., 20. DANIDA, 21. Dept. of Primary Education, 22. Enfance et Pertage, France, 23. Fondation D France, 24. Habitat International, 25. ICLARM, 26. IDCOL, 27. Institute of Microfinance (InM), 28. Islamic Relief, 29. LGED, 30. Narcotic Dept. of Bangladesh, 31. NGO Forum, 32. Bangladesh NGO Foundation, 33. NOVIB, 34. OXFAM-GB, 35. Palli Karma-Shahayak Foundation (PKSF), 36. Proshika, 37. Public Health Dept. of Govt. 38. RDRS, 39. Relief International, 40. SDC, 41. Swiss Contact. 42. UNDP, 43. VHSS. 44. WFP. 45. Women Affairs Bureau. 46. CAMPE. 47. British Council.

Budget 2015-16

Sector of Program	Budget (BDT)
Education	6278790.974
Health	50788.92
Livelihood & Food Security	99028.891
Environmental & Climate change	1006994.468
Socio Economic	124974388.9
Capacity Building	204742.8917
Agricultural	1628907.878
Self-Reliant Project	51922.429
General & Administration	816627.851
Total	135,112,193 (135.11 million USD)



Governance

Governance Structure

The RRF is governed by a two-tier Governing body Executive Committee and General Body governing system. The supreme authority of RRF is General Body composed of 21 members from different profession who are absolutely non-executive dedicated for RRF. The General Body of RRF mainly aims at providing guidance to achieve the intended goals of the organization, and this is through in its Annual General Meeting (AGM). This body also approves Annual Budget of the organization. From amongst the General Body, 7 members are elected for the Executive Committee for 3 years. The Executive Director works as Member-Secretary in both structures.



General Body

The General Body is the key authority of the organization, is mainly responsible for the overall policy guidance and direction for their efficient functioning of the organization. Total number of members of the General Body is 21, including 7 members of the Executive Committee.

List of General Body Members

Mr. Philip Biswas

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

Mrs. Ratna Karmoker

W/O Binimay Karmoker
(Social Worker)

Md. Hares Uddin

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

Dr. Shanaz Pervin

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

Abu Sayeed Md. Abdul Haque

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

Mrs. Manzu-Ara Begum

W/O Md. Rafiqul Alam
(Social Worker)

Mrs. Maria Dias

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

Mr. Sudhir Sardar

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

Mir Rawshan Ali Mona

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

Mr. James L. D' Rozario

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

Mr. 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) Mazedza Khatun
(Retired Professor)

Md. Abdur Rashid

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

Mr. Shamal Kumar Chowdhury

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

Mrs. Mary Gomes

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

Md. Rafiqul Alam

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

Ms. Pia Magdalena Roy

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

Ms. Kolpona Sarker

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

Mrs. Puspo Sardar

W/O Mr. Sudhir Sardar
(Social Worker)

Mrs. Rashia Biswas

W/O Swapan Kumar Biswas
(Social Worker)

Mrs. Jesmin Biplobi Das

W/O Anjelo Das
(Teacher)



Executive Committee

The Executive committee of RRF is responsible for executing the functions of the organization. The Executive Committee consists of seven members. In every three years interval, members of General Body elect the Executive Committee members by Vote. Apart from the Secretary, who is the founder of RRF, all other members of the Executive Committee are non-executive. Distinguished professionals, activists and entrepreneurs of excellent repute have been elected to the executive committee bringing their diverse skills and experience to the governance of RRF

List of Executive Committee



Mr. Tarapad Das
Chairperson



Mr. Philip Biswas
Founder Executive Director



Mr. James L.D' Rozario
Member



Md. Rafiqul Alam
Member



Md. Mashiul Azam
Member



Ms. Kolpona Sarker
Member



Mrs. Ratna Karmoker
Member



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Sponsorship for Children Education



Sponsorship for Children's Education Program is a humanitarian program that is dedicated to the well-being of children especially most vulnerable children, their families and communities. It was kicked off in the year of 1998 with the financial support of the CHALICE- Canada. The aspiration of this project is to make attempt for sustainable

development of the communities especially for underprivileged children, orphans, abandoned children of the society and the children from extreme poor and broken families by providing support for children education, nutrition, healthcare and other assistance.

Kicked off	1998
Donor	CHALICE- Canada
Areas covered (District)	Jessore, Sathkhira, Jhenidha, Khulna, Bagerhat, Meherpur, Dinajpur, Rajshahi
Total Beneficiaries	3272 including 103 elderly people (1626 male and 1646 female)
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)

Case- 01: Education

This year all sponsor children has received their all cost related to their education such as: School Admission fees, monthly school fees, exam fees, books, hostel fees, Ed-materials, examine books, pen, pencil etc.

Case- 02: Health Support

55 children from different sub-site has received helth support for different diseases such as appenticities, tumor operation, road accident, stroke, tonsil, dental, heart related diseases.



Case- 03: Hygiene Support

All children from sponsorship program has received hygiene support to keep them healthy with the materials of tooth brush, Ditergent powder, beauty soap etc.

Case- 04: Package for Elderly

103 elderly person has received nutrition package having rice, pulse, flour, sugar, salt, oil, vitamin etc.

Case- 05: Special Money

Sponsored children receive Special gift from their sponsor on various occasions. Their special money is deposited in their individual bank account. They buy different materials such as Bi-cycle, book self, charger light, cow, goat, reading table and chair, fan (ceiling & table), steel box, sewing machine, metal sheet, tube well, water filter, door & windows for house, rickshaw-van, steel rack, cot etc. This fiscal year 2014-15, 735 kids received the total amount of 20,36,466 BDT.



Sponsored Student drawing Christmas Greeting Card

Case-06: Christmas Card

Every sponsored children and elderly people sent Christmas card to their sponsor who support them. Children and elderly have drawn the cards by their own hands and wish cheerful greetings to their sponsors. It has been done within September to November this year.

Case-07: Community Learning Center (CLC):

89 small Community Learning centers have been opened in working areas. The sponsored students whose test results are poor and mainly for those who are weak in studies comparatively are mainly included in these CLC. One teacher is selected from the local community for each CLC who teach the kids. The parents of the students of this CLC pay a fixed amount of money as their coaching fees. After school time in afternoon these CLCs do the teaching learning activities.



Students in Bridge School



Community Learning Center

Case-08: Bridge School

There are some sponsored children who read in comparatively lower grade in comparison with their ages and there are some children who are very good in studies who can survive well in upper grade. Considering these issues, and to make a balance between their age and class RRF has taken an initiative to include them into the bridge schools. 115 children have been sent into the bridge school this year.



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School Feeding Programme in Poverty Prone Areas

In fact, the government of Bangladesh is mainly responsible for the management of the School Feeding Program. The Directorate of Primary Education undertakes to administer this entire program all across the country. Being the partner of Bangladesh Government, Rural Reconstruction Foundation is implementing the school Feeding Program in the district of Bagerhat, Norail and Jessore since 2011. The main attempt of this program is to improve access to basic education for school aged children, particularly those living in poverty prone areas

Aiming to achieve Millennium Developments, RRF began School Feeding from 2001 with the United Nations World Food Program (WFP) in partnership basis. As of 2014, a total of 2.5 million children received School Feeding assistance from both the WFP and the Government. Beside the Government of Bangladesh WFP has been funding to implement the school feeding program in NGO schools as well.



A quick look

Kick off	2001
Fund and Support	Government of Bangladesh and World Food Program
Area coverage (District)	Jessore Sadar & Chougacha Upazila in Jessore District. Fakirhat, Sharankhola & Morrelgong Upazila in Bagerhat District and Lohagora upazila in Norail District.
Number of Beneficiaries	Male-1,02,225, and Female 1,03,754 , Total=205979
Number of School	1091 including 35 NGO School
Implemented by	Directorate of Primary Education



Key Feature

Ensuring school enrolment and continuing attendance of school-aged children remains a problem across the most poverty-prone areas of the country. Hunger and poor nutrition impair learning and an inadequate education only contributes to the continuation of the poverty cycle. Under the School Feeding Programme children receive a highly nutritious packet of fortified biscuits as a mid-morning snack for each school day they attend giving them the energy they need to actively engage and learn in school, improving their dietary nutrient intake and mitigating short-term hunger.

Essential Learning Package

School Feeding also includes a set of practical complementary activities targeted at the wider community. The 'Essential Learning Package' comprises systematic de-worming, community mobilization on health, hygiene and sanitation, nutrition (including school-based vegetable gardens), education, awareness on HIV/AIDS, and disaster risk reduction and cause and effects of climate change.

Case: Shalua Government Primary School

Shalua Government Primary School is situated in Phulshara Union of Chowgacha Upazilla in Jessore District, approximately 11 kilometer away from Jessore zero point. This school kicked off its journey in 1951 and in 1973 got the government entity. 694 children (Girls 352 and Boys 342) are reading in this school at this moment. This school has consistently achieved some success over the years.

- + In 2015 the attendance rate is 94%, whereas before starting the School Feeding Program, it was only 85%
- + From 2012 no drop out been happened.
- + The students don't go out the school in tiffin time, but decamping was common phenomena before school feeding program introducing.



Enthusiastic Students of Shalua Primary School

- + The students don't suffer from too many common diseases now as they were mostly affected before.
- + In the school, the students put cleaned school dress, cut their nail in regular basis,
- + Students are very sincere to keep the tiffin box and water pot along with them.
- + Students made a vegetable garden themselves and care it regularly.
- + They take enough safe water after having biscuit.
- + SMC meeting being held in regular basis.
- + Essential learning package being regularly done.



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Formal Education (Barnamala Bidyapith)



“We Dream for an Educated Nation” the Motto of Barnamala Bidyapith. RRF promotes its Education program in the name of “Barnamala Bidyapith” in Jessore, Jhenidha and Meherpur districts, which been kicked off from 2001. This is an absolute formal Education program recognized by Ministry of Education Bangladesh and Jessore Shikha Board, it follows the national curriculum. The intensity of this formal education project is to cover mostly underprivileged children, absolutely backed by RRF itself. Seven numbers of schools belong to this formal education program. A big number of students dream for a better society, a better country, the builders of a stronger nation, are out there to make difference. The schools placed on its own land. The all seven Barnamala Bidyapith schools and one Pre-School clearly run on youth power, passion and love. Though, these schools follow the national curriculum but important features of these schools are; include sports, music, art, moral education, different co-curricular activities and so much more.

A quick look

Kick Off	2001
Donor	RRF own Fund
Number of School	07
Number of Student	1475
Number of Staff	98
Grade	Play Group to Grade X
Working Area (District)	Jessore, Jhenidha, Meherpur
Name of Schools	Barnamala Bidyapith Jessore Barnamala Bidyapith Kamarpara Barnamala Bidyapith Ulashi Barnamala Bidyapith Kaligong Barnamala Bidyapith Ballobhpur Barnamala Bidyapith Kagmari Barnamala Bidyapith Bahadurpur Barnamala Pre-School

Case-01 : Enviably successful in public examinations

In 2014, these Barnamala Bidyapith schools have achieved enviable success. 274 students participated in the primary terminal examinations, everyone passed with distinction. Of these, 35 have been passed with GPA-5, among them 5 students attained talent pool scholarship. For the first time this year, 59 students participated in the Junior School Certificate Examination, all passed with distinction. Of these, 5 students achieved GPA-5 and one earned talent pool scholarship.



Students are playing in the classroom

Case-02 : Barnamala Bidyapith Bahadurpur School: A new addition

Expansion of Education Program, at beginning of 2015 RRF has started a new school in Jessore Sadar Upazilla of Jessore district which is named Barnamala Bidyapith Bahadurpur. The school is running with play group to grade two. In terms of ensuring implementation of a quality education this school has been established. In fact, in all of the children from the mentioned areas are getting the opportunity to study in this school. Currently the school has 60 students.



Barnamala Bidyapith Jessore

Case-03: The Schools got EIIN number from Government

In response to the receipt of the registration from the Ministry of Education, the EIIN number has been given from the government authority Band Base. Having this government recognition all Barnamala Bidyapith school will be entitled to attend in public exam with its own name. This is the milestone, these school achieved that help to go ahead for a long run.

ENRICH

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



ENRICH is a program conducted at the grassroots level focusing for overall household development of the poor based on a 'One Union One Organization' principle. The program targets poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human

life including health, education, 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)

SL	Activities	Target	Achievement
1	Education Center Set up	23	23
2	Number Students	690	668
3	Static Clinic Arranged	278	282
4	Static Clinic Number of Patient	1946	1692
5	Satelite Clinic Arrange	56	56
6	Satelite Clinic Number of Patient	1680	1656
7	Health Cump Arrange	04	04
8	Health Cump Number of Patient	320	351
9	Special eye Cump Arranged	01	01
10	Special eye Cump Number of Patient	200	317
11	Eye sany Operation	50	52
12	Daibetice Test	100	80
13	Health Card sale	0	87



A quick look of the Project

Events	Particulars
Funding	Palli Karma-Shahayak Foundation (PKSF)
Kick Off	August-2014
Project Area	Godaipur Union of Paikgacha Upazill in Khulna District.
Project Participants	5975 Households
Number of Branch	02
Number of Beneficiary	21511
Education Center Setup	23
Number of Students	668
Unioun Supervisor	01
Health Assistance	02
Education Supervisor	01
Paramadic	10
School Teacher	23
Key Activities	<ul style="list-style-type: none"> - Comprehensive Primary Healthcare Service - Afternoon Coaching - Repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places such as schools, colleges, madrasahs, mosques, temples and libraries - Sanitation - Homestead Vegetable Cultivation - Beggar Rehabilitation Program - Special Savings - Special Finance Assistance

Case-01: Special Eye Camp

Through organizing Eye Camp, 317 poorest people were given medical treatment of the eye. Where 53 people were free cataract operations. Hospital With the assistance of Khulna BNSB Eye Hospital, the expert eye surgeons conducted that eye camp. Alongside, the post-operative treatment was also given couple of time without any cost after operation.

Case-02: Special Health Camp on different Issues

351 poor people have received healthcare services from the specialist Doctors in three particular health issues on Genie , asthma and diabetic.



Diabetic Camp by MBBS Doctor



Case -03: Satellite Clinic

RRF arranged 56 number of satellite clinics every week which are attended by MBBS doctors, where patient have had treatment on different common health issues. In these clinic, around 1655 poor people received the healthcare services.

Case-04: Afternoon Coaching

RRF opened 26 afternoon coaching centers. Students up to Class 2 who are not able to pay their coaching fees like other solvent families' kids, are helped in these teaching centers to prepare the next days' tasks. Basically, there are no facilities and educational support for the students at their homes as well.



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DIISP Developing Inclusive Insurance Sector Project

Belong to RRF microfinance program this pilot project DIISP is being implemented in Jhikorgacha and Sharsha Upazilla of Jessore districts within 02 microfinance branch offices. 22365 members of microfinance project are eligible for having the benefits under DIISP project.

Rural Reconstruction Foundation (RRF) has been implementing DIISP since September 2013 with a financial grant support from Palli Karma-Shahayak 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).

Quick Look

Kicked Off	September 2013
Donor	PKSF, ADB, JFPR
Number of Beneficiaries	22,365
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

Case-01: Medicare Service

A total 3169 beneficiaries under microfinance program have received medical treatment by MBBS doctors through satellite clinic. Among them 402 patients been sent to the hospital for better treatment. The expenses of all these cases been provided by RRF from the health premium. Around 12,304 beneficiaries have been educated on different health issues, for which the paramedic conducted court yard session for their awareness raising on different health issues.



Case-02: Insurance and Policy

102 member received hospital insurance 200 taka per day after being hospitalized in different healthcare issues. 692 members opened insurance policy that made an insurance fund at the amount of 1,73,050 taka.



A Quick Look

Kick off	01 April 2015
Fund and Support	Jursey Overseas Aid Commission and Habitat for Humanity Bangladesh
Working Area	Sadar Upazilla in Sathkhira District
Number of Beneficiaries	2065 (Male-1165, Female-400, Children-500)
Key Interventions	<ul style="list-style-type: none"> – Mobilization and capacity building of VDMCs including one representative participating in the Union Disaster Management Committee to champion on DRR and contribute to the government’s sub-district/district plans; – Community skills development (through ACT) to build disaster resilient housing; – Strong awareness of disaster preparedness and WASH in communities to minimize vulnerability and enhance safe hygiene and sanitation practices; – Housing structures which are strengthened by the self-reinforcing mix of cement and bamboo materials.

Case-03: VDMC Formation

Two VDMC committees including 25 members each have been formed considering 30% of female and 70% male. In forming the committees, a particular importance given for the inclusion of the Dalit community. In fact, these committees are mainly responsible to supervise the overall works and determine the beneficiaries of this program.



HABITAT Country Focal Person at RRF Office

Case-04: IEC Material & Street Drama

IEC material which been distributed including 1 thousand Calendar with disaster preparedness messages and 500 color book for children. 2 number of street drama been demonstrated in order to create awareness for the community people in terms of educated on disaster risk reduction.



Project Inception meeting in Satkhira DC Office



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Enhanced Water, Sanitation and Hygiene promotion for marginalized communities project

This is a Guernsey Overseas Aid Commission backed project; Rural Reconstruction Foundation in association with Habitat for Humanity Bangladesh has undertaken to promote this WaSH project exclusively in Sathkhira district from April 2015. This area is considered for this project, mainly because, Sathkhira is one of the most deprived, undeveloped and disaster prone district in Bangladesh whereas, has been working over the last seven years consulting with both communities and found an urgent need for safe, unsalinated, unpolluted water and decent sanitation with families frequently suffering from diarrhoea related diseases, impacting income, due to loss of work and healthcare costs. This project basically aims to improve the health for extremely poor minority people who are considered as 'untouchable' in our country context.



HABITAT Country Focal Person visits the project area in Sathkhira District

Case-01: Inception

The inception meeting held at Fingri Union Parisad on 31 May, 2015. Government officials, the Chairman of Fingri Union Parisad, The National Director of Habitat for Humanity Bangladesh Jhon Armstrong and the Executive Director of Rural Reconstruction Foundation were present in that inception meeting. Different stakeholders have taken part in this inception meeting. Mainly, the short brief of this project been exposed to the stakeholders in this event.

Case-02: CWC Formation

Two CWC committees including 25 members each have been formed considering 30% of female and 70% male. In forming the committees, a particular importance given for the inclusion of the Dalit community. In fact, these committees are mainly responsible to supervise the overall works and determine the beneficiaries of this program who will be selected.



Philip Biswas, The Executive Director of RRF in project inception meeting in Fingri Union, Satkhira

Case-03: IEC material

200 year Calendar given to the beneficiaries, and Color book, Color Pencil and T-Shirt given to the school kids.

Kick off	01 April 2015
Fund and Support	Guernsey Overseas Aid Commission and Habitat for Humanity Bangladesh
Working Area	Sadar Upazilla in Satkhira District
Number of Beneficiaries	890 (Male-490, Female-200, Children-200)
Key Activities	<ul style="list-style-type: none"> - Capacity building trainings on management, financial management and hygiene practices. - Comprehensive Water, Sanitation and Hygiene trainings (WaSH) given to 400 adults and 200 children Make bath house for woman washing facilities - Community information, education and communication materials for hygiene promotion. - 140 disaster resilient sanitary latrines with plinths raised above flood level, housed in a brick sub-structure, with a rain water harvesting and reservoir system to ensure improved hygiene practices. - 4 new deep tube wells with a raised plinth and safe water collection points with lockable bathing facilities for privacy of women and girls. - 2 additional bath houses for 2 existing water collection points



RRF-Biogas



Rural Reconstruction Foundation has been implementing the Infrastructure Development Company (IDCOL) backed RRF- Biogas Project from November 2009. The issues like improving sanitation in villages by linking toilets with biogas plants, mitigating donkeywork of rural women, reducing pressure on forest and accentuate social benefit, providing fuel for lighting purposes to rural households through biogas plants where grid electricity hardly available, providing fuel for cooking purposes and organic manure to rural households through biogas plants and some other things are highly considered in terms of this project implementation.

A Quick Look

Kick Off	November 2009
Donor	Infrastructure Development Company Limited (IDCOL)
Working Area	Khulna, Bagerhat, Sathkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district.
Beneficiaries	238

Services

- Maintenance Service
- User Training
- Post Warranty Service

Case-01: Customer Care Training

Rural Reconstruction Foundation organized six numbers of training courses on “Terms of Use of Biogas” for the customers of RRF-Biogas project who are having already biogas plants. Infrastructure Development Company (IDCOL) all the technical supports including resource persons. 126 RRF backed users have received this course. Besides, 147 tentative customers who will install biogas plants in RRF belonging also received an IDCOL facilitated biogas beneficial training orientation course.

Case-02: Mason Training

Mason Training provided to 42 local masons, so that they can help the program to install biogas plant in their own areas and able to do its maintenance.

Case-03: Fiber Glass

RRF introduced Fiber Glass in biogas project instead of Brick made biogas plant. In this regards RRF and IDCOL jointly arranged a orientation course with the NGO’s head in southern area of the country. This intervention is recognized by Ministry of Finance of Bangladesh Government. Nasir Plastic company of Bangladesh will provide this product.



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RRF- Solar Home System

With an estimated 40% of the population in Bangladesh having no access to electricity, the government introduced a scheme known as solar home systems (SHS) to provide electricity to households with no grid access. The program reached 3 million households as of late 2014 and, with more than 50,000 systems being added per month since 2009, the World Bank has called it "the fastest growing solar home system program in the world."

Rural Reconstruction Foundation has started its Solar Home System Program in September 2012

in Off Grid area of Seven South-western districts; Jessore, Khulna, Satkhira, Bagerhat, Narail, Jhenaidhah & Magura in Bangladesh. Belong to Green Finance Scheme of Bangladesh Bank, Eastern Bank Limited and One Bank limited provide the financial support alongside RRF's own Funding. The main focus of RRF is to put emphasize to provide electricity in to those remote area where the people don't have electricity from national grid and put its contribution for ensuring maximum coverage of electricity within the country.



Kicked off	September, 2012
Donor	commercial Bank & RRF
Working Area	Bagerhat, Khulna, Satkhira, Jessore, Narail, Magura, Jhenidha, and Meherpur
Number of Beneficiaries	969

Customer care and service

- System installation
- Provide free post installation service until 3years (after 3 years, renewable with a moderate fees)
- Loan facilities
- 20 years warranty of PV module and 5 years warranty for Lead acid battery, 3 years warranty for lighting equipment (LED bulb, LED Tube)
- User training
- 24 hours instant support (in minor issues)



Community Based Climate change Adaptation Project

Rural Reconstruction Foundation has been significantly promoting few numbers of environmental projects in climate change affected areas especially in coastal areas after SIDR and AILA. Lately, in response to CCCP, RRF is belonging “Community based climate Change Adaption Programme” in association with Palli Karma-Sahayak Foundation (PKSF) which is backed by Bangladesh Climate Change Resilience Fund (BCCRF). The area RRF covers Dhansagor and Southkhali union of Sharankhola Upazilla in Bagerhat District. This project been implemented from September 2014 and will be lasted till September 2016. The key objective of the project is to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change.



Quick Look

Kick Off	August 2014	
Donors and Support	Palli Karma-Shahayak Foundation (PKSF), World Bank	
Working Area	Dhansagor and Southkhali Union in Sharankhola Upazilla of Bagerhat District	
Number of Development Partners	420 Households and Community	
Key Activities	Target	Achievement
Build water reservoir for rain water harvesting	140	0
Household plinth raising	420	420
Input support for vermin-compost /Duck rearing	420	332

Case-01: Homestead Plinth raising

During the Flood, Cyclone and any other disaster, Poor people’s homes are mostly affected. This is mainly because of the low height of their homesteads. In this project, one of the main interventions is plinth raising, that RRF has already completed a number of 420 Households. The benefited families in their homestead are being able to cultivate different types of vegetables and they can prepare seedbed for paddy as well.

Case-02: Group Formation

To provide faster service to perform properly and successfully in activities implementation, the groups are formed according to CCCP guideline strictly. A total of 15 groups been formed with members from nearby among the selected 420 program participants. In order to assess the needs, to accelerate the activities functioning, to make them aware and to make them responsible some rules and regulation set in group formation. Group members attend in group meeting twice in a month, where they discussed in various issues for their wellbeing.



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SkillFUL

Skills for Unemployed and Underemployed Labor



Skills for Unemployed and Underemployed Labour (SkillFUL) is being headed by Swiss contact as the lead implementing agency from March 2011 to August 2014. The project targets poor unemployed and underemployed men, women and Differently Abled People (DAP) aged 15 years and above from Dhaka, Kurigram, Nilphamari, Bogra, Sunamganj, and Jessore. The project is funded by The European Union (EU) and the Swiss Agency for Development and Cooperation (SDC). The main objective of SkillFUL project is to promote sustainable training in the informal economy for poverty reduction in Bangladesh, mainly emphasized on improving the opportunities for sustainable income generation of the labor force. Rural Reconstruction Foundation (RRF) kicked off implementing this SkillFUL project from August 2012 in partnership with Swiss contact particularly in Jessore District.

A Quick Look

Kicked Off	August 2012
Donor	Swiss Contact, European Union
Working Area	Sadar Upazilla, Jessore.
Number of Beneficiaries	980
Key Interventions	<ul style="list-style-type: none"> - Skill Training - Job placement - Link for self-employment and wage employment - Access to the microfinance

Case: Self-Employment & Wage-Employment

Bangladesh has a great potential on vocational and technical education due to its large young population. Over the last three years, 980 graduates, the majority of whom are women, have completed training facilitated by RRF in association with SkillFUL, with 80 percent of them now successfully employed. These are the event that RRF has put a greater emphasis on Tailoring, Motor cycle Mechanic, Mobile Mechanic Technician, Eembroidery, Block-batiks.



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VGD Vulnerable group development

The Vulnerable group development (VGD) program is the largest social safety net program of the Government of Bangladesh that exclusively targets ultra-poor households. The mostly vulnerable and destitute beneficiaries of this project receive monthly food ration for the household and a development support service (inclusive of life skill and income generating skill training, savings and access to credit) for a cycle. To ensure sustainability of development result and to provide women with opportunities to further improve their livelihoods VGD participants are mainstreamed into regular NGO development programmers after completing the cycle. Department of Women Affairs: the government agency in particular is mainly responsible to implement this project in the basis of partnership with National NGOs all across the country. The

main objectives of this project are to build income-earning capacities of VGD women and to empower them socially through providing training on awareness raising, provision of training on variety of income generating activities, provision of credit and other support services during and beyond the food assistance period.

Rural Reconstruction Foundation has signed the 3rd phase of agreement on March, 2015 with the Department of Women Affairs of the Government of the Peoples Republic of Bangladesh for deliver the services to 3285 VGD women in Abhoyagar & Bagharpara Upazila of Jessore district. RRF has a seasoned experience of implementation this project over the last 7 years where in before, in association with WFP, Rural Reconstruction Foundation implemented VGD project in all the Upazillas of Bagerhat and Sathkhira District.

Upazila	Savings collection	
	Target	Achievement
Abhaynagar	379920	379920
Bagharpara	408480	408480
Total:	788400	788400



The UNO of Abhaynagar Upazilla in VGD ToT

Quick Look

Kick off	2009
Donor	Department Women Affairs
Working Area	Bagarpara and Abhaynagar Upazilla of Jessore District
Number of Project Participants	3285
Key Intervention	<ul style="list-style-type: none"> - Life Skill training - IGA Training - Savings Collection - Access to credit

Case- Savings Collection

It is mandatory 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. The savings position of the project as on 30 June 2015.



Annual Report 2014-15 Food Security 2012 Bangladesh- Ujjibito (UPP-Ujjibito)

Rural Reconstruction Foundation has undertaken to promote UPP-Ujjibito Project from November, 2013 which is based on sustainable Food Security in Bangladesh, financially backed by European Union (EU) and Palli Karma-Shahayak Foundation (PKSF). The main goal of this program is to generate income and employment opportunity through boosting skill development of the ultra-poor people. This program is being implemented within the RRF widespread microfinance working area. This program is packed with many variations of activities which been contributing significantly in social security and livelihood development over the last couple of years.



The UNO of Rupsha Upazila Distributes Sewing Machine

A Quick Look

Funding	EU & PKSF
Project Duration	November-2014 to December-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"> – Skill Development training on different Agriculture crosscutting issues – Training on Income Generating Activities – Awareness raising on Education, Health and Nutrition.

Training Activities :

SL	Activities	Target	Achievement
1	Agriculture Training	250	250
2	Livestock Training	400	725
3	Sewing & Handicraft Training	175	175
4	Grant for Idelfarm	58	58
5	Vegetable seed Distribution	8700	8700
6	Half Commercial vegetable farm setup	870	274



Project Participant

Case-01: Training on Tailoring

175 ultra-poor women were trained in tailoring throughout a month long course been given by couple of Government agencies' resource person from Youth Development and Women's Affairs Department. After completing the training every trained member has got a free sewing machine. RRF has facilitated to make the market linkage between the trained members and customers. The most focused phenomenon in this event, these ultra-poor women are supplying very low cost sanitary pad for the local community.

Case-02: Healthcare Service

RRF provide awareness raising services to the 12,325 ultra-poor through the court yard session, group and individual counseling on different health based issues, such as Adolescent reproductive health, family planning, pregnant mothers' health care, balanced diet, feminine secret disease, sanitation, etc.





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Protecting Victims for Human Trafficking

Bangladesh remains one of the main source and transit countries for men, women, and children subjected to trafficking for the purposes of forced labor and commercial sexual exploitation. A large percentage of the Bangladeshi male migrant workers get trafficked abroad when they fall prey to false offers of jobs, and are consequently subjected to immense torture and abuse when they reach abroad, in particular in the Middle Eastern countries.



Mrs. Pinku Rita Biswas, Deputy Executive Director of RRF open a awareness program through a football match

Relief International now in Bangladesh, is promoting “protecting Victims for Human Trafficking” project for victims of human trafficking, especially of male migrant workers who are victims of labor trafficking to protect them. The attempts of this project is to provide various types of assistance, such as medical facilities, legal services, psychological and psycho-social services, shelter rehabilitation, vocational training, skill training, etc. The main objective of this project is to work for Capacity building of local non-governmental organizations’ individuals for the supporting the victims of human trafficking, in which they will identify and provide appropriate services to suit the needs of the affected people in particular.

Rural Reconstruction Foundation in association with Relief International has undertaken to implement this project from October 2014 particularly in all the Upazillas in Jessore and Magura districts.



Skill Training Session for Trafficked Victims

A Quick Look

Kick Off	October 2014
Number of beneficiaries	50 male
Working Area	All Upazillas of Jessore and Magura District
Donor	Relief International
Key Intervention	<ul style="list-style-type: none"> - Setting up Small Business / Entrepreneurship - Rescue and Legal Aid Service - Lives and Livelihoods Skill Development Training - Technical and Vocational Educations - Create mass awareness among the community - Forming and Training for Trafficking Watch Committee

Case-01: Anti Trafficking Campaigning

Rural Reconstruction Foundation organized a football match competition in Sreepur Upazilla of Magura district in order to disseminate the information on anti-trafficking to the mass people. Two local popular football teams named Srikol Uttaran Shangha and Joka Jubo Shangha have confronted each other. A very big crowd of around 6-7 thousand locals enjoyed the football match, where the Deputy Executive Director of RRF Mrs. Pinku Rita Biswas has given a significant speech by which she delivered the messages what RRF intend to do over there in the Magura district belong to this anti trafficking project

Case-02: Skill Training

In the duration of 23-27 May 2015, Rural Reconstruction Foundation in association with Relief International organized a 5 days long training course on "Hand mad Jute product" for those who have been cheated from abroad in order to create self-employment to meet their livelihood substances.

Increase Women Prawn Farmers Access to Information, Inputs and Market Project

Increase Women Prawn Farmers Access to Information, Inputs and Market project is value chain project, which is a basically Agricultural Value Chain Project backed by EDGE Consulting Group in association with Katalyst is being implemented by Rural Reconstruction Foundation from March 2016. RRF has undertaken to promote this project aiming to improve access of women prawn farmers to information on modern cultivation techniques, quality aqua inputs and markets and focuses to establish effective linkages with existing service providers in backward and forward markets.

One of the major foreign currency generating agro subsector Prawn, has its high value and significant

market demand both in home and overseas market. In southern part of Bangladesh (mostly Khulna, Bagerhat, Satkhira, Jessore, Narail etc.), it is one of the popular income generating activities of farmers. Through 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.



Case-01: IEC Materials

Total 11000 farmers have received the Pictorial Prawn culture booklet with the latest information of Prawn Cultivation that might help them to apply their attained knowledge in to the own homestead Prawn field.

Case-01: Capacity Building and Exposure

12000 farmers have received training on technology of Prawn Cultivation method and 11 farmers have had good quality of Post Larvae to established 10 demonstration plot and 01 Nursery plot by which the secondary farmers group can learn about upgrade cultivation of prawn and be able to increase their income level.



A Quick Look

Kicked off	March 2015
Donor	EDGE Consulting Limited
Number of Beneficiaries	12000 no. of beneficiaries (9600 Female. 2400 Male)
Working Area	Jessore, Khulna, Narail and Bagerhat district
Key Intervention	<ul style="list-style-type: none"> - Training for lead farmers/ Contractors - Organizing training program for female Prawn farmers - Farmers meeting - 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 - Linkage between Hatchery, farmers and contractors - Credit Support



Cereal System initiatives for South Asia-Mechanization and Irrigation Project (CSISA-MI)



Cereal System initiatives for South Asia-Mechanization and Irrigation Project (CSISA-MI) is a partnership between CIMMYT and iDE-B and funded by the USAID Mission in Bangladesh under President Obama's Feed the Future (FtF) initiative. This program seeks to transform agriculture in southern Bangladesh by unblocking the potential productivity of the region's farmers during the dry season through surface water irrigation, efficient agricultural machinery and local service provision. In association with iDE-B, Rural Reconstruction Foundation began to implement this CSISA-MI from February-2015 in terms of making access to

high quality agricultural machinery, imparting business training, after sales service report- all of which lowers the risk for RFL as a lender while providing benefits to the RRF borrowers and local community. Through collaboration with RRF, iDE-B will be able to reach greater scale in delivering upon its mission to increase the income to poor rural households and reduce food insecurity in Bangladesh ultimately. The main attempts of this project is to reduce the crop production cost by introducing cheaper way of irrigation and to reduce crop loss and harvesting cost through promotion of reaper.

A Quick Look

Kicked Off	February 2015
Donor	iDE-B
Number of Beneficiaries	50
Working Area	Jessore, Meherpur, Narail, Magura, Khulna, Bagerhat, Chuadanga, Jhenidaha
Key Intervention	<ul style="list-style-type: none"> - Disburse, manage, and collect loan products among member as well as non-member CSISA-MI beneficiaries for purchasing target agri-machineries - Provide financial management and business plan training support to the beneficiaries. - Provide after sales service for the borrowers - Promotion of reaper

Case-01: Training

50 Farmers have received business plan training in the light of Agricultural Value Chain.

Case-02: Improved Machinery

Couple of target beneficiaries use Seed Driller in paddy cultivation whereas, one farmer use Reaper for rice harvesting.



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Providing Value added information services on vegetable focused cropping practices to farmers Project

For increased competitiveness, farmers need knowledge on proper cultivation know-how and proper planning for cultivation practices to get optimum profit from a piece of land. Katalyst is a flagship in market development and has been working in the vegetable sector since 2003, facilitating market actors to offer better services and products to the poor vegetable farmers. In Phase 3 (2014-17), the project has consolidated its work into three key areas, farming techniques, inputs, and forward market. The aim is to facilitate a more dynamic pro-poor vegetable market. Edge Consulting Ltd., one of the leading consulting

firms of Bangladesh is sub-facilitating the vegetable sector of Katalyst. The project aims to partnering with Rural Reconstruction Foundation so that they can provide agricultural information on vegetable focused cropping practices as value added services. To ensure vegetable farmers access to information, inputs and market the project goals to strengthen RRFs of that area. To doing that, the project is to facilitate linkage between RRF and DAE, and other market actors like Seed Company so that all the partners and actors can work together for the sustainable development of vegetable farmers.

A Quick Look

Kicked Off	March 2015
Donor	EDGE Consulting Limited
Number of Beneficiaries	Total number of beneficiaries 15400 (10780 Female, 4620 Male)
Working Areas	Jessore, Jhenidha, Chuadanga and Meherpur District
Key Intervention	<ul style="list-style-type: none"> - Training on Vegetable Cropping Practices - 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 - IEC Material development

Case-01: Crop Calendar

Special Crop Calendar given to 13500 vegetable farmers so that they can apply the crop cultivation practice, put their knowledge and use materials in their own agricultural land.

Case-02: Training

4500 farmers got improved technology of quality vegetable seed production Training and 24 farmers got good quality of vegetable seeds for make demonstration Plot. With this intervention the vegetable farmers been oriented about how to use latest cropping practice in local area context considering the soil, environment and varieties.



Training on Vegetable cropping practice





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Training and Resource Centre

The premises of RRF Training and Resource Centre spread over 6.5 acres of land which is located at Ramnagar village in Ramnagar Union of Jessore Sadar Upazilla, Jessore; an 8 kilometers trip from Jessore zero point. This beautiful Panoramic Training Centre started its drive from 07 November, 1991 aiming to create skilled human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of research for developing capacity building package in continuous manner. As a part of Rural Reconstruction Foundation, the RRF-TARC has reset its motive for becoming a self-reliant program for its long term sustainability alongside the social commitment to the society. The key feature of this Training Centre is- **this venue can be used with different institutions over rental basis.**



Physical Facilities

- Accommodation (AC and Non AC), Comfortable Bed Room with Attached Bathrooms
- Adequate number of Class Room
- Air Conditioned Class Room
- Multi-Purpose Hall Room
- Computer and Internet Facility
- Library & Vehicle Facility
- Multi Media (Audio Visual, Computer, Sound System, Overhead Projector)
- Big play Ground and Beautiful Garden
- Quality Cooking and dining
- Full time (24 hours) Security and power Supply
- Indoor and Outdoor Games
- Internet availability with free Wi-Fi zon

Venue users in 2014-15

Rural Reconstruction Foundation – RRF, CBCB, PCL, Dhaka Ahsania Mission – DAM, Jagorani Chakra Foundation – JCF, Jege Otho Foundation, Bangladesh Sishu Academy – BSA, Unnayan Dhara, PRIDE, Muslim Aid, Grameen Shakti, IDCOL, Democracy Watch, World Vision, Action Aid, PCI, Save the Children, World Fish Centre, INFENTA, Population Services Training Centre – PSTC, The Hunger Project, Plan International, Shakti Foundation, PKSF, Regenerative Bangladesh Trust – RBT, Compassion, Solidaridad, COC, ICB – ICA Church, Christian Life of Bangladesh – CLB, GMark, BRAC, UNIDO, SJIBL, BNNRC, CCFM South Korea, Ain O Salish Kendra – ASK, SMSPA, Japan Association of Drainage & Environment, Independent University, Bangladesh, SMKK, iDE-B, Divisional Commissioner Office, Khulna, The Salvation Army, Shapla Mohila Sangstha – SMS, Generation Bangladesh, Banglalink, ACL, Uttara Bank and District Agriculture Office.

Established in	07 November, 1991
Donor	CCFD, EEC, RRF (own fund)
Location and campus area	6.5 acres of land which is located at Ramnagar village in Ramnagar Union of Jessore Sadar Upazilla, Jessore
Used by (Normally)	NGO, Govt., Private Company, CBO,
Key Activities	<ul style="list-style-type: none"> - Training and workshop - Meeting and Seminar - Gathering and Camp and so on - Booking of venue 248 days (In 2014-15) - Number of Participants 5521 persons (In 2014-15) - Organization Participated A total 51 (In 2014-15)

Case-01: RRF dairy farm

It is an exclusive intervention, from 1999 RRF Training and resource center included dairy farm aiming to generate income for its sustainability and put the contribution in national Nutrition demand. It has 25 cattle of improved varieties of Jersey and the Frisian. Currently, an average of 100 liters of milk per day is being produced, which sold in local market after being packaging and processing in daily basis. In last year 36500 liters of milk been sold.



Natural view of the TARC

Case-02: Solar Energy

Electricity is still big concern especially in rural areas, considering this phenomenon, RRF TARC installed a big package of Solar panel, which generate about to 2.5 kilo watt electricity that makes a significant coverage of entire demands of electricity for this beautiful Training Centre.



Case-03: Bio gas

RRF TARC has installed couple of biogas plants believing that biogas technology is one of the best means to provide natural gas in terms of pollution free, efficient energy for cooking facilities and at the same time protecting from diseases by giving a cleaner environment. From the cow dung of its own dairy farm, biogas produced which is used for all sort of training center's cooking. Mainly it is a demonstration project.

Gratitude from the Director of RRF- TARC

Thank you to all of our valued friends/ counterpart/ partners because of your trust and love to our Training Centre in fact to our Organization RRF; we are always inspired of giving you excellent service and high quality entertainment. Our management team and staff are delighted to see you each day in our premises. Enjoy your days wherever you are and we are also open to hear your comments and suggestions. My homage and gratitude to you for ever and ever. Thank you.

----- Anjelo Das

Director, TARC
RRF.



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Training Department

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

Donor	Training Title	No of Participants
CAMPE	Gender Develop Environment & Gender Equity of Education Equipment	30
Chalice	Capacity Building Training for Office Bearers	128
Govt.VGD	VGD-TOT	8
	Training on Personal Hygiene and Cleanliness	3285
	Training on Mother and Child Health, Food and Nutrition	3285
PKSF & RRF	ME-SME Operation & Management Trg.	44
	Group Dynamic ,Savings & Microcredit Management Trg.	117
RI	Training on Handicrafts	10
	Technical & Vocational Training	10
	Lives & Livelihoods Skills Development Training	20
RRF	One day short Orientation of Microfinance Management	21
	Training on Foundation Training with online Operation	22
	Microfinance Operation & Management Training	74
	Pre-Job Orientation	10
	Basic Accounting & One live Operation Trg.	30
	Hand Made Jute Bag Training	11
	Group Dynamic ,Savings & Microcredit Management Trg. For Poverty Reduce	25
	SCO Promotion Training	25
Microfinance Operation & Management Training & Software Training	29	
Swiss Contact (SkillFUL)	Light Vehicle Driver	40
	Motor cycle Mechanic	30
	Mobile Mechanic Technician	30
Uttaran(CARE)	Training on Jute Diversity Product	1000



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Microfinance

Rural Reconstruction Foundation strongly trusts on 'Holistic development Approach' for genuine development of the community through people's active participatory process in planning, decision making and implementation. To give concrete shape to the concept of people's active participation, RRF has been adopting non-directive participatory development approach in its working strategy. With this clear understanding, RRF has been working with both rural and urban underprivileged for their socio-economic emancipation with a package of programs. Micro Finance program is one of the most advanced programs in RRF, which started its Savings and Credit program since 1992 with the financial cooperation of Palli Karma-Shahayak Foundation (PKSF), Microfinance program is the largest intervention of RRF considering the beneficiary size, working area and program portfolio. The intensity of this program is to work with the poor in rural areas to create employment opportunities, by offering collateral free micro credit, savings and other development cross cutting issues. The ultimate goal of the project is to initiate and encourage deprived people to make an access into the finance for lessening the poverty and eradicate the scarcity from the society.



Funding / Lending Organization

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

Savings Component

- Regular Savings
- Willingly Savings
- Fixed Deposit
- Long Term Deposit Scheme

Loan Component

- Jagoran
- Agroshar
- Bunyiad
- Sufalon/Agriculture



Facts and Figures

Particulars	Number/ Amount (BDT In millions)	USD In millions
01 Branch	120	
02 Region	15	
03 Zone	4	
04 District	20	
05 Upzila	92	
06 Union	514	
07 Village	3,222	
08 Total Staff	1006	
09 Credit officer	578	
10 Number of Group	8418	
11 Total Group Member	174106	
12 Borrower	139060	
13 Cumulative Savings Collection	2653.22	34.49
14 Cumulative Savings Refund	2003.72	26.05
15 Savings Outstanding	649.50	8.44
16 Loan disbursement (Cumulative)	23858.47	310.16
17 Loan realization (Cumulative)	21178.88	275.33
18 Loan Outstanding	2679.60	34.83
19 Member Kallan fund	20.47	0.27
20 Micro Insurance	52.84	0.69
21 Livestock Insurance	1.16	0.02
22 Dues	127.54	1.66
23 Fund outstanding Total	1790.27	23.27
24 Total Equity	349.58	4.54



Jagoran Borrower



Micro Enterprise Borrower

Ratio Analysis:

Particulars	Ratio
01 CRR	99.40%
02 OTR	96.09%
03 Portfolio at Risk (PAR)	5.51%
04 Debt Equity Ratio	7.24:1
05 Delinquency Rate	4.76
06 Return on Capital Ratio	3.79%
07 Financial Cost Ratio	6.74%
08 Financial Self Sufficiency Ratio	122.35%
09 Operating Cost Ratio	22.99%
10 Saving's and Outstanding Ratio	24.24%
11 Member	301
12 Borrower	241
13 Outstanding	4635984



Md. Shorful Islam, Manager (Operation) PKSF Oversees RRF Program

Insurance for Brower and 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 loan during receiving from branch office. The following benefit is given to the borrowers-

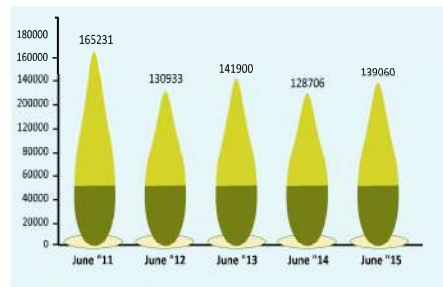
- If borrower or her husband of main income person of the family dies, 5000 BDT is given instantly as cash benefit to lay to the eternal rest.
- If any project is damaged by natural calamities, service charge is exempted.
- Children will get education support.
- Get economic support in natural, fire 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.

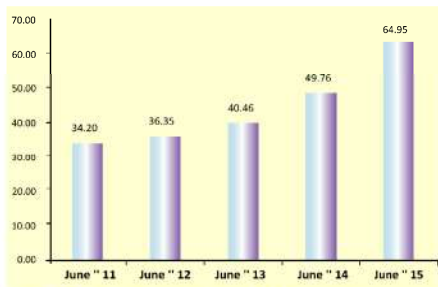
Risk Coverage Scenario

SL	Activities	Person	Amount (BDT)
1	Cash Benifite after death	658	32,90,000
2	Loan outstanding reduce for member/Husband death	658	1,96,93,439
3	Medical Benefits	263	39,73,930
4	Project loss	1,462	37,99,824
5	Livestock refund	24	5,91,301
	Total	2407	3,13,48,494

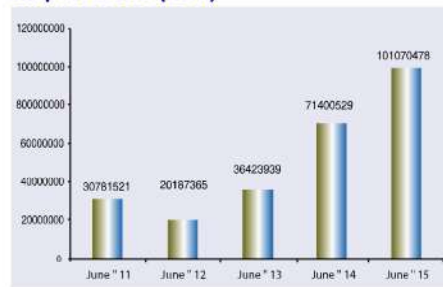
Borrower Trend



Savings trend in crore



Surplus trend (BDT)



Loan Outstanding trend in crore



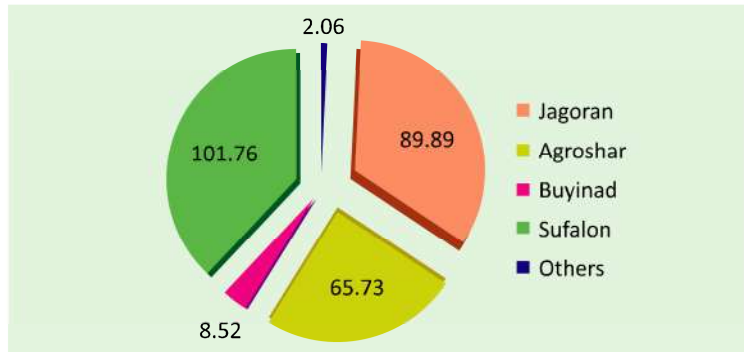
Yearly Agroshar Loan (MEL) Distribution (BDT in Crore)



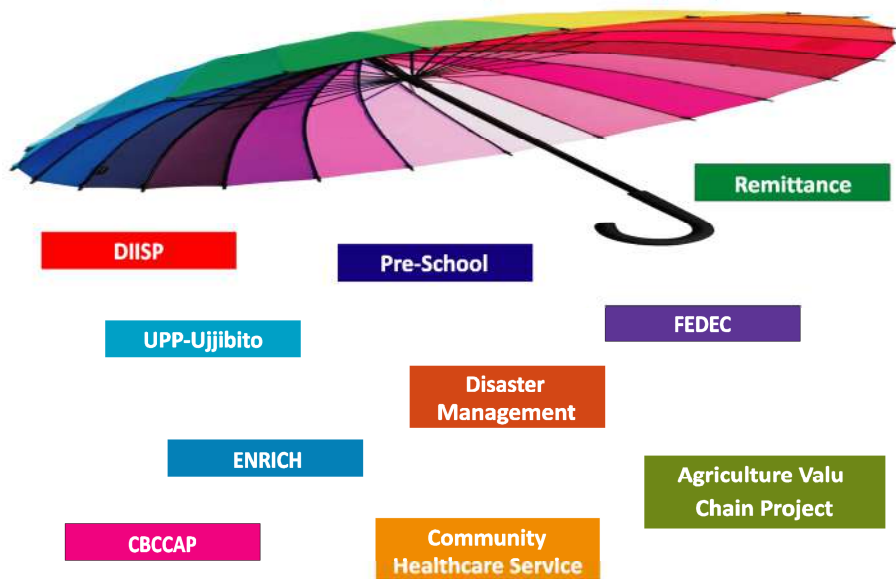
Yearly Sufalon Loan (AG) Distribution (BDT in Crore)



Sector Wise outstanding : Up to June 2015



Microfinance Umbrella (Different Project)



AUTOMATION

Microfinance Management information System in terms of making robust and transparent Microfinance Program. The Enterprise Resource Planning (ERP) Software is Named " Omni Enterprise Microfinance Solution " From AMZ Solution Ltd(In partnership with Infracsoft Limited , India)

Microfinance Software Automation Structure:

Data Migration No of Branches	Number of Automated Branches	No of Live Branches	Out comes
120	120	107	<ul style="list-style-type: none"> - Collection Sheet printout from software - Branch wise all PKSF MIS & AIS Report Print - All Internal Report Print

Case:- RRF Glance to the Agriculture Sector

According to 2015-16 FY Budget, RRF set its microfinance budget around 118.36 million USD. As one of the main three pillars of our country's economy is Agriculture, still the leading sector of our economic wagon. Even though it is little contribution by RRF in comparison with government initiatives, but RRF is happy to have been an actor to do something significant in this sector, especially doing something for poor people. Plenty of interventions been introduced by RRF in agriculture sectors and sub-sectors over the last decade. Alongside, RRF is so keen to make an easy access to finance especially for the poor and marginal farmers, who are still deprived from the credit benefit, or having inadequate access to the government benefit. So, RRF thinks, this is the high time to go ahead in this domain, which is yet to be saturated. Now, Management has decided to come out tied at the waist in this ground. The glance of



RRF is to broaden the span of microfinance gradually in upcoming days. One of the most important components of RRF microfinance is Agriculture Sector, where RRF always try to emphasis maximum constantly. RRF believes, this endeavor will make a good height and smart shape for the organization in the view of socio-economic context of our country. In recent time, In order to strengthen the agriculture sector, RRF has stepped into few diversified actions.

- ✿ In 2014-15, RRF distributed 38% of total loan to the agriculture sector.
- ✿ In 2014-15, 1776 million BDT been distributed as agriculture loan to the 113,309 farmers
- ✿ Rice, Vegetable and Potato are the main sub-sectors in Agriculture where RRF distribute maximum amount of Loan. Beside, Cattle fattening, Cow Rearing, Poultry rearing, Prawn cultivation, Fish cultivation also being considered for distributing loan.
- ✿ RRF intends to intervene in value chain financing in terms of covering all the actors in the agriculture value chain.





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RRF Foreign remittance Service (Inward)

As one of the biggest three pillars of our national economy, Remittance is absolutely a giant contributor. Remittance contributes to our national economy is a large scale by increasing foreign exchange reserve, per capita income and employment opportunities. Bangladesh has once again taken a spot among top ten remittance-earning countries on the back of an upgrade in the legal status of migrant workers in Gulf countries, according to a World Bank report. In the just concluded fiscal year, migrant workers sent home \$15.31 billion in remittance, the highest in the country's history. The remittance in 2014-15 also

rose 7.6 percent from \$14.23 billion in the previous fiscal year, according to Bangladesh Bank (BB) statistics released yesterday

RRF has undertaken to promote remittance service from June 2009, has been render with the collaboration with Bank Asia Through different world renowned branded money transfer agent; Western Union, Wall Street, IME, Express Money, Merchant Trade, Choice Money, Placid Express and Remittance World. RRF promotes the remittance service through its all microfinance branch offices across the 21 districts in the country.



Case: Expansion of Financial Services

In the RRF point of views, Remittance also contributes 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. RRF is highly pleased to have been able to outreach the financial service into the grass root level without any hassle. In 2014-15 RRF distributes 11 million US Dollar to the 8145 rural people.

Remittance in US\$ (million)





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Prottoy Project

Rural Reconstruction Foundation starts Prottoy Project as a self-reliant project with its own fund from 2007 in Ulashi union of Sharsha Upazilla in Jessore District, which intends aiming to alleviate poverty through income generation utilizing the local resources. The core interventions of this project are production, processing and marketing by which it intends to increase maximum income both in beneficiaries and organization point of view. In association with local Department of Agriculture Extension, around 8 acres of lands are used for this project implementation.



Inter-cropping

Case: Inter-cropping

The significant feature of this project is- all 8 acres of land is being cultivated in inter-cropping approach. Around 2000 Mango trees been planted all across the land where in between the mango trees, it cultivate promising varieties of different vegetable crops including tomato, brinjal, radish, cabbage, Chinese cabbage, cauliflower, okra, garden pea, hyacinth bean, bush bean, red amaranths, coriander, onion, etc.

A Quick Look

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 Serial Crop Seed - Applying Inter Cropping System Serial Crop cultivation - Fruit and Timber tree plantation applying hexagonal system - Different varieties of vegetable cultivation





RRF-Jute Craft

With the affiliation of Bangladesh Government backed JDPC (Jute Diversification Promotion Center), Rural Reconstruction Foundation started RRF-Jute Craft Centre under its self-reliant project cluster from August 2010. This is the initiative of RRF mainly aims to provide the privilege to the poor people for creating employment opportunities. To run this project RRF established two production centers in Jessore district. This is noteworthy



that within short period of time this project got the image into the local market. In 2014-15 RRF –Jute Craft Centre Provided its product to the different organization i.e. CARE Bangladesh, World Vision, PKSF, InM, Relief International, Swiss Contact and so on.

Case: Recognition

In the FY 2014-15 RRF-Jute Craft has been selected as SME organization and signed an agreement with CARE Bangladesh.



Oitizzo Fashion House

From thinking of sustainability of the organization and create opportunities for the beneficiaries of organization's different program, RRF, is established Oitizzo Fashion House in 2010. It is a self-reliant Income Generating program which is situated in the downtown, Jessore district. The main feature of Oitizzo is 'fair trade'. Through this project RRF has a strong intensity to set a consolidated platform for hundreds of rural artisans to showcase their talents and earn fair living wage while doing so. Oitizzo currently own different lifestyle store which sell textiles, apparel, accessories, house ware and fine jewelry, lather appliances and so on. Most of the Oitizzo product is hand crafted by RRF beneficiaries and artisans. This program is basically aiming to make a space for the rural destitute women in terms of initiating their income generating activities.



Angel Beauty parlor

Angel Beauty Parlor is one of the finest self-reliant program was established in 2010 aiming to develop sense and awareness with basic health tips is located at the heart place of Jessore district. It attempts to provide best and affordable services to our client's upon their complete satisfaction. Events, Angel Beauty Parlor offers- Nail file, Threading, Hand Massage, Hair Henna, Hair style, Hair dressing, head massage, Hair dye, Hand bleach, Face bleach, Purming, Hand wax, Leg wax, Manicure, Pedicure, Facial, Hump, Model Makeup, Party Makeup, Mehendi, etc. It offers complete health treatment and provides advices & guidance regarding health beauty. It also promotes skill training on beautification i.e. Professional Grooming Beautician Course and Special Beautician Course in terms of creating employment especially for the unemployed female.





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USAID Capacity Building Initiatives



Management Skill Development Training by CBSG

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.

A total of 44 organizations from the southern districts were initially identified for AVC project's capacity building partnership which was narrowed down through preliminary review to 10 organizations for further assessment. Goal of capacity assessments is to understand initial strengths and weaknesses of the prospective partners and prepare a capacity building plan. The AVC project has plan to partnering with 5- 6 organizations for capacity development to make them ready for USAID funding opportunities in Bangladesh with a particular focus on agricultural and economic development arena.



Training on HR Policy by CBSG

It's a big deal that Rural Reconstruction Foundation along with other four NGOs has been selected under the capacity building program of USAID through DAI. CBSG (Capacity Building Service Group) has mainly undertaken to conduct capacity building activities on for USAID. Focus of capacity building is two folds; namely "Operational capacity" and "Technical capacity". It is mainly responsible to implement performance solutions and monitor change in performance through a specific process of institutional development. In this connection, in 2014-15 four number of high quality training on different issues have been provided by CBSG to RRF senior level personnel in different duration, i.e. 1) USAID Rules and Regulation 2) Value Chain Analysis 3) HR Policy and Procedure 4) Management Skill Development. In this 14 month long project RRF will receive a total of 14 different diversified training by CBSG before final assessment by USAID.



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Support Departments

Department of Admin & HR

Rural Reconstruction Foundation with its emergence has established the most important organ of the organization Department of Admin & Human Resource in 1982. In fact, Admin and HRD are working together simultaneously in integrated manner. 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.

RRF highly appreciates its Admin & HR department to carry out performance appraisal exercises to determine staff performances in their present responsibilities, determines those that will be rewarded, promoted, demoted, and

recognized, and involved in handling grievances and disciplinary issues in the firm. The significance that this department is used to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. Over the last year RRF Admin & HR department has successfully performed the function of Manpower planning, Recruitment, Compensation and salary issues, Employee development and administration, Training and career development, Personnel transfer and movement, Performance management, Human resources information systems, Payroll, Organizational development

This is noteworthy that in 2014-15, the 3rd amendment of RRF Human Resource Policy been disclosed along with Gender Policy, Document Retention Policy, Virtuousness Policy. Alongside this department has highly been able to maintain different sort of event management for the organization.

Internal Audit Department

Rural Reconstruction Foundation established its Internal Audit department that functions its activities as a direct supplementary wing of Executive Director aiming to ensure the transparency and accountability of the organization. This department is mainly responsible to make routine Internal Audit, Investigation, Physical verification of Inventory and other assignments required by the management to maintain transparency and accountability according to the International guideline and practices, which plays a significant role to control RRF's internal mechanism for ensuring the good governance. The Audit department covers annual audits, continuous audits, special audits and departmental audits. This unit also coordinates the external audit done by other parties. In this fiscal year, 113 microfinance branch offices have been audited in full length whereas, 25 development project of the organization have come under the full length auditing. Alongside, this department completed the central financial activities including all sort of financial transactions within its span of working domain.

Monitoring and Evaluation Department

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. This year RRF M&E department conducted 214 full length monitoring for microfinance program along with 20 number of projects coverage.

Department of Communication and Documentation

The Communication and Documentation department; a finest, remarkable new addition by Rural Reconstruction Foundation, which has been emerged over the past month of July 2014 in order to provide invaluable document searching, versioning, comparison, and collaboration features. Since the organization is getting bigger day by day, increasing the scope of work, moreover, in order to modernize the organization and the organization's long-term sustainable development of a database, it's an significant intervention what RRF has put an impeccable effort aiming to keep retain the development momentum of the organization. This department is mainly responsible to preserve the documents both in printing and electronic form, to put assistance developing the organization's strategic plan, to intervene 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.

Case: E-Newsletter and Info Park

As newsletter is a cost-effective medium for building relationships and maintaining regular contact with stakeholders and prospects in very quick time easily covering a huge number of users in any part of the world. RRF E-Newsletter content builds a broader picture to encourage readers to find out more, include links to more detailed information on its website that denotes the organization's standard and decent panorama. RRF is using the E-newsletters and Info-Park to help to know about RRF products and services including information on special features to the mass people within a bit of moments. This low-cost method of excellent piece of communication; RRF published around 120 Info-Park editions within last fiscal year and 04 E-Newsletter to many thousands of readers over the email.

Department of ICT

RRF-ICT has brought a phenomenal change in the organizational activities with the blessing of tremendous discipline. By building computer-networking system RRF can preserve data and information and can get report. As Organizational goal is to maximize profit it is proven that ICT is as compulsory. The most significant phenomenon that Rural Reconstruction Foundation has started its IT department from 2002, which is mainly responsible for covering comprehensively the events of Website, Email, Wi-Fi, Internet, Microfinance Software, Hardware, Web development, and all sort of IT based maintenance. At the edge of this communication era, RRF has been able to establish its IT department as a distinguished part of the organization, which contributes significantly in all the events of RRF wagon wheel.

Case-01: Giant Microfinance Software

RRF ICT Department completed to run an absolutely 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% of Microfinance program Automated with this software ensuring live operation. The Microfinance Software Name " Omni Enterprise Microfinance Solution " From AMZ Solution Ltd (In Colaborationship with Infracsoft Limited ,India). RRF ICT Department Successfully able to Buildup Ther own Expatriation Database Administration , ERP Based Solution Developer ,Online Based Server and Cloud storage Solution ,VPN and Enterprised Based Network with Infracure Development Unit and 24x7 instant support Provider Team.

Case-02: Web Portal

RRF ICT department developed Flash based Dynamic Website for the entire Organization By The URL of www.rrf-bd.org, and a website for RRF Training and resource Center by the URL www.rrfarc.com and Regularly based Keep Maintenance and Update Schedule

Case-03: Wi-Fi

Introduced Centralize Wi-Fi Zone for Head Office and Providing High Speed Protocol for Internet access.

Case-04: Security

Successfully Setup Redundancy Based Application and Database System and Ensure Security through Cloud Base Storage through there Expatriation team.





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Flash Back 2014-15



The Deputy Commissioner, Jessore in RRF Sponsorship Program



The ADC-Education, Jessore visits RRF School



A team of Govt. Officials of China visit RRF & give souvenir to the ED of RRF



Couple of NGO Executives from Vietnam visit RRF activities



A big Farmer Group from Korea make a exposure visit in RRF



The Chief Executive of MMM Paris visit RRF School Feeding Program



Couple of RRF Officials have taken part in a Training Course in Vietnam



Couple of University Student from France visit RRF for Internship



RRF & CAMPE jointly organize Advocacy Workshop at RRF premises



The ED of RRF in a workshop in USA



The Incharge of Finance of RRF presents RRF 2015-16 Annual Budget



The General Body & EC Members in Annual General Meeting-2014



RRF & CAMPE jointly organize CAMPE strategic plan Workshop



RRF Microfinance Director attended in Micro-Credit Summit in China



RRF Finance Personnel attended in Micro-Credit Summit in China



Annual Report
2014-15

Financial Statement

M.M. RAHMAN & Co.

CHARTERED ACCOUNTANTS
M. OBAIDUR RAH MAN, FCA
RAFIQUL ISLAM KHAN, FCA
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Independent Auditors' Report To the Members of General Body of RURAL RECONSTRUCTION FOUNDATION (RRF)

We have audited the accompanying Consolidated Financial Statements of RURAL RECONSTRUCTION FOUNDATION (RRF) which comprises the Statement of Financial Position as, at June 30, 2015 and the Statement of Comprehensive Income, Statement of Cash Flow, Statement of Changes in Equity and Statement of Receipts & Payments Accounts for the year then ended June 30, 2015 and a summary of significant accounting policies and other explanatory notes.

Management Responsibility

Rural Reconstruction Foundation's management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal controls as management determines is necessary to enable the preparation of financial statements that are free from material misstatements.

Auditor Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA) 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. All 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 financial position of Micro Credit Program & Other Projects of Rural Reconstruction Foundation (RRF) as at June 30, 2015. And its financial performance and its cash flows for the year then ended June 30, 2015 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- a) We have obtained all the information and explanation which the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rules have been kept by Rural Reconstruction Foundation so far as it appeared from our examination of those books and
- 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.

Date: 3rd November, 2015



M.M. Rahman & Co.
M.M. Rahman & Co.
Chartered Accountants

RURAL RECONSTRUCTION FOUNDATION
RRF BHABAN, C & B ROAD, KARBALA
JESSORE
Consolidated Statement of Financial Position
As on 30 June 2015

Particulars	Notes	2014-2015	2013-2014
Property and Assets:			
Non-Current Assets:			
Property, Plant & Equipment	4.00	937,355,075	902,720,357
Less: Accumulated Dep.		990,038,910	961,849,544
		52,683,835	59,129,186
Investment:			
FDR-Investment	5.00	196,028,266	122,194,678
Security money for Telephone	6.00	196,005,266	122,171,678
		23,000	23,000
Current Assets:		2,871,547,311	2,283,570,382
Loan to Beneficiaries	7.00	2,740,000,166	2,167,291,180
Provident Fund Loan to Staff	8.00	11,727,596	9,636,175
Consumer Loan to Staff	9.00	273,354	393,690
Temporary loan	10.00	56,394,263	50,607,488
Vehicle loan to Staff	11.00	8,233,211	7,696,398
Closing Stock of Materials	12.00	6,461,984	4,940,445
Accounts Receivable	13.00	5,359,173	7,187,812
Advance Against Program	14.00	5,534,700	3,222,946
Advance for MF Software	15.00	-	5,920,750
Carpentry Project	16.00	-	-
Reimbursable (FEDEC)	16.00	-	1,326,647
Interest Receivable on FDR	17.00	6,754,181	7,270,133
Books for Library	18.00	121,082	119,842
Live Stock & Goat Project	19.00	487,952	706,902
Accounting Software	20.00	8,601,896	150,000
Suspension A/C	21.00	13,002,380	13,079,789
Advance Income Tax	22.00	794,127	463,000
Logistics Loan to Staff	23.00	3,393,291	1,887,490
Reimbursable (UPP-Ujjibito)	24.00	3,304,824	1,669,696
Reimbursable (Shamridhi) TK.	25.00	1,103,131	-
Cash & Bank Balance		80,323,036	41,402,142
Cash in Hand	26.00	2,604,613	165,978
Cash at Bank	27.00	77,718,423	41,236,164
Total Property and Assets:		4,085,253,688	3,349,887,559



Particulars	Notes	2014-2015	2013-2014
Liabilities and Fund:			
Capital and Reserve Fund			
		1,317,315,801	1,165,656,573
Retained Surplus	28.00	406,112,907	317,636,252
Statutory reserve fund	29.00	31,192,873	21,089,309
Debt Management Reserve/LLP	30.00	89,016,636	69,527,291
Disaster Management Fund	31.00	28,428,676	23,036,513
Revaluation Reserve Fund	32.00	762,564,709	734,367,209
Long Term Liabilities:			
		1,814,942,997	1,411,972,931
Loan from Bank	33.00	814,484,206	674,017,936
Loan from IDCOL	34.00	3,625,469	3,588,335
Loan from PKSF	35.00	996,833,322	734,366,660
Current Liabilities:			
		952,994,890	772,258,055
Member Savings	36.00	661,422,785	516,051,035
Education Fund	37.00	335,910	320,950
Medical Fund	38.00	4,067,433	4,036,689
Member Kallyan Fund	39.00	21,570,212	18,235,996
Provident Fund	40.00	59,247,471	52,788,551
Staff Gratuity Fund	41.00	26,309,498	25,327,903
Staff Kallyan fund	42.00	4,148,861	3,392,260
Staff Welfare Fund (SWF)	43.00	18,610,300	12,791,700
Staff Security Money	44.00	14,812,558	12,392,664
Vehicle Loan Account	45.00	449,326	618,086
Temporary Loan	46.00	56,586,847	55,808,487
Loan from Bank for Remittance	47.00	6,400,000	6,400,000
Unspend Foregin Donation	48.00	3,347,772	1,775,707
Accounts Payable	49.00	3,577,423	6,778,262
Income Tax Payable	50.00	8,337	36,761
Vat Payable	51.00	110,924	192,338
Provision for expenses	52.00	15,741,463	12,409,258
Grant for Assets (UPP-Ujjibito)	53.00	94,922	118,653
Microfinance Insurance	54+55	54,011,740	42,782,753
Covariant Risk Fund (CRF)	56.00	24,790	-
Advance from Shamriddhi (PKSF)	57.00	2,116,319	-
Total Liabilities and Fund		4,085,253,688	3,349,887,559

The accompanying notes form an integral part of the Balance Sheet.



Finance Director



Executive Director

This is the Balance Sheet referred to our separate report of even date.

Date: 3rd November, 2015



M.M. Rahman & Co.
M. M. Rahman & Co.
Chartered Accountants

Particulars	2014-2015	2013-2014
Operating income:		
Service Charge	569,754,999	448,092,270
Income from Self Relaint Project	541,784,393	422,545,770
Sales of Product	661,301	1,956,853
Training Income	10,167,657	5,391,969
School fees	12,014,304	9,737,106
	5,127,344	8,460,572
Grants From Donor		
	148,946,601	122,936,219
Non-operating income:		
Interest from Bank:		
Bank Interest	11,767,130	14,268,972
Interest on FDR	1,833,140	1,990,576
	9,933,990	12,278,397
Others income:		
House rent from Employee	15,954,753	19,851,715
Interest on Loan	660,965	632,880
Loan Processing fee	5,534,319	3,146,308
Miscellaneous	-	2,726,236
Overhead Income	1,673,506	2,116,660
Subsidy from IDCOL	3,491,469	7,141,900
Admission fees	-	442,000
Guest House Income	532,960	55,135
Local Contribution	1,043,515	498,611
Office Rent	-	324,408
Organizational Development Fund	959,478	1,000,350
Paravate Fee	1,942,021	1,155,541
Transfer Received	116,520	210,600
Total Non-operating income	27,721,883	34,120,687
Total Income	746,423,483	605,149,176
EXPENDITURE		
Salary & benefits:		
Salary & Allowances	217,664,063	184,315,165
Provident Fund	195,633,140	164,812,158
Festival Bonus	5,781,143	5,254,763
Gratuity	10,392,405	9,574,565
Incentive	4,564,504	4,504,529
	1,292,872	169,150
Financial expenses:		
Bank charge	176,220,699	127,774,108
Interest on Loan	3,070,275	3,848,216
Interest paid to member on savings	4,970,762	2,528,894
Service charge to Bank	22,996,285	17,956,456
Service charge to PKSF	92,854,416	44,122,955
Interest on Medical Fund	48,099,167	54,737,084
Interest on Staff Gratuity Fund	2,059	740
Interest on Staff Kallyan Fund	1,640,614	1,847,056
Interest paid to staff on Provident Fund	156,851	171,329
Interest Paid to staff on SWF	2,278,894	2,513,741
	151,377	47,637
Occupancy expenses:	20,301,380	15,890,563
Computer repair & Maintanance	1,612,547	813,089
Office rent	10,861,764	9,838,225
Office repair & maintenance	4,275,220	2,202,490
Electricity	3,551,849	3,036,759



Particulars	2014-2015	2013-2014
Administrative expenses:	230,092,511	206,941,061
Advertisement	457,786	284,284
Audit fees	150,000	240,000
Consultancy Fees	51,250	135,000
Registration Fees	5,000	15,620
Entertainment	1,363,373	1,045,800
Newspaper	66,045	52,600
Postage & Stamps	193,648	211,054
Printing & Stationary	7,914,190	5,206,902
Telephone/Mobile/Fax/E-Mail	3,486,596	2,833,626
Travelling & Daily allowances	15,580,931	8,798,078
Vehicle: Fuel, Repair & maintenance	9,607,533	13,381,581
Publication/Documentation	224,575	99,223
Member Ship Fees	-	11,600
Other Expenses		
Crockeries/Bed & bedding	194,680	238,323
Guest House expenses	1,050,745	504,879
Health Treatment	5,500	468,568
Honorarium	247,350	216,450
Income Tax	1,036,171	504,774
Labour Charge	776,770	391,641
Land rent & taxes	59,877	63,159
Legal fees	732,216	1,066,732
Micro credit fair	215,676	-
Miscellaneous	660,223	434,775
Operational Expenses	113,018,431	96,879,630
Overhead Cost Expenses	1,934,218	2,068,529
Service Charge Rebate Expenses	3,690,803	1,266,428
Skill Fair	-	336,630
Social Activities	84,012	547,719
Staff meeting & fooding	1,792,866	1,661,450
Subscription/Donation	10,000	-
Solar System Return	75,483	-
Uniform/Liveries	56,296	51,161
Tax & VAT	258,099	128,306
Transfer to Organizational Development Fund	1,025,504	1,155,541
Transport/Carrying	3,941,166	4,509,757
Uniform/Liveries	-	5,200
UPP-Ujjibito Expenses	5,478,283	1,546,951
Shamridhhi Expenses	1,516,812	-
Vat/Tax	1,272,637	1,290,854
Loss on Assets Disposal	640,888	-
Loss on Sales of Vehicle	462,862	-
Training Expenses	4,557,910	4,479,190
Monitoring & Audit	1,879,542	1,437,009
Depreciation expenses	7,239,089	8,876,892
Loan Loss Expenses	31,685,312	40,284,651
DMF Expenses	5,392,163	4,210,494
Total Expenses	644,278,654	534,920,896
Excess expenditure over income	102,144,829	70,228,280
TOTAL	746,423,483	605,149,176

The accompanying notes form an integral part of the Balance Sheet.



Finance Director



Executive Director

This is the Balance Sheet referred to our separate report of even date.

Date: 3rd November, 2015

M. M. Rahman & Co.
Chartered Accountants



Annual Report 2014-15
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