

2016-17

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Rural Reconstruction Foundation
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2016-17

Annual Report



Rural Reconstruction Foundation

www.rrf-bd.org

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Message from the Chairperson

It gives me pleasure to forward Rural Reconstruction Foundation's Annual Report 2016-17. The department of communication and Documentation worked very hard in cooperation with different sections to shape the report in its present form. Despite many challenges and hurdles, we have been able to achieve good results in implementing different development and microfinance program due to hard efforts of our staff members.

We extend our thanks to our development partners like Directorate of Primary Education (DPE), Department of Women Affairs, MRA, PKSF, Commercial Banks, Chalice, British Council, IDCOL, Bangladesh Bank, Jessore Education Board, Ministry of Education, BTEB, Habitat for Humanity Bangladesh, WFP, Swiss Contact Bangladesh, Bank Asia, CAMPE, CDF, and other related organizations for their financial support and cooperation.

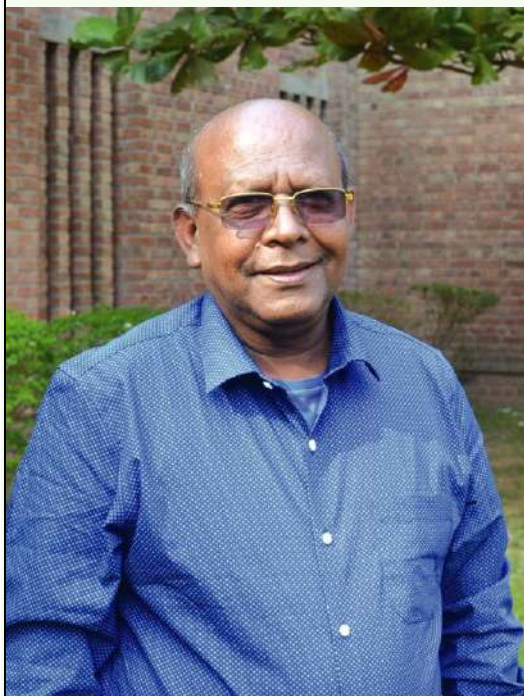
The members of the General Body & Executive Committee of RRF have been persistently involved and committed to deliver policy and strategic support and leadership in the functioning of the organization. I would like to gratefully appreciate their continual support and assistance. I would also like to put on record our appreciation of the hard efforts of those staff members of RRF who have proved their commitment, sincerity and good performance to achieve organization's goals.

We always keep ourselves ready to welcome criticisms and observations from stakeholders and readers on any part of this report for added perfection. On behalf of Rural Reconstruction Foundation, I would like to extend our sincerest thanks to all concerned.

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

Mir Rowshan Ali Mona

Chairperson of Executive Committee
Rural Reconstruction Foundation



Executive Summary

There are more reasons which turned FY 2016-17 as a fruitful year. Both the non-financial and financial program of Rural Reconstruction Foundation were expanded at a significant scale to provide healthcare, education, agriculture, livelihood, climate change and humanitarian services to the under-served communities across the country. About half a million people received different services from RRF during FY 2016-17. We would like to take the opportunity of expressing our sincere thanks to the Microfinance Regulatory Authority (MRA) for its cooperation in implementing non-financial program successfully. At present, we have stepped in the era of Sustainable Development Goals (SDG) set by the United Nations. Prior to that in Millennium Development Goals Bangladesh attained remarkable success in most of the indexes. Rural Reconstruction Foundation a renowned MFI of Bangladesh, has been striving for sustainable development over a period of two and a half decades.

We are confident that following the successful attainment of Millennium Development Goals, Bangladesh will be able to meet the targets of SDG with the combined efforts of government and NGOs. It is expected that if the ongoing pace of development continues then the last sign of poverty may disappear from our country by 2030. With this firm conviction, RRF takes initiatives to provide necessary service and assistance to the poor, especially the underprivileged.

This is significant indeed for RRF point of view, few remarkable programs are likely to be incorporated in RRF activity row i.e. Senior Citizen Welfare program, Tissue Culture, Sports & Culture etc. on next fiscal year. Although our achievements are very significant over the years, we think still this achievement is not well enough for us. We have the opportunity to contribute even more to the socio-economic development of our country.

About 1700 staffs are working in our organization right now, I respect their contributions respectfully. I am grateful to those who have helped us financially and in different ways to implement different program effectively. In this regard, we express our deepest gratitude to different organizations including PKSF, MRA, Chalice, Habitat, JOAC, Sailors Society, Directorate of Primary Education, Department of Women Affairs, British Council, Bangladesh Bank, IDCOL, Swisscontact, Different Commercial Banks and others. I am grateful to the executive and general committee members of the organization, who continued the overall and comprehensive cooperation to guide the organization in the right way.

This report is a synopsis of the elaborate activities and services of RRF in the FY 2016-17. We are optimistic that RRF' holistic development approach in the financial and non-financial sector will accompany in a new horizon of sustainable development in the near future.

Philip Biswas
Founder and Executive Director
Rural Reconstruction Foundation



Message from Founder and Deputy Executive Director

We are on an exciting journey. Bangladesh was classified as a lower middle-income country in 2015 and we are on track to become a middle-income country. There is a definite dynamism in the air. Economic activity is happening at every level, and opportunities are relatively well distributed because of the collective efforts of the government and development partners at the grassroots level. Rural villages feel like economic fairs; farmers are harvesting crops, sowing new seeds, markets are expanding, people's choices are changing and, except for those living in ultra-poverty, general incomes are rising. Everybody wants to educate their children, drink safe water and live in better quality houses, and people are increasingly engaging directly with providers to access better quality basic services.

We are very much pleased to have been able to be part of the development wagon wheel of the country even it is a very little scale. In addition to the government, we have successfully implemented various development activities at the grassroots level for the last 35 years.

We will aim even higher over the next five years. We will continue to maximize opportunities and expand services for the unmet needs of the people. In addition, we will continue to work on the underlying structural causes of poverty and social inequality. In parallel, we will continue to work on strengthening our organizational sustainability, including our financial viability, and reducing donor dependence. We will do this by adopting social enterprise models across almost all of our programs, except for those specifically targeting people living in hard-to-reach areas and in ultra-poverty.

We will focus on improving knowledge management within our workforce, to improve our own program quality and to become a knowledge partner of choice. These changes will require a significant transformation. We have a responsibility to the country, to continue to find solutions to the social problems of a rapidly changing Bangladesh. RRF has always been there for the people of Bangladesh, working with government and other development partners, to reach every last mile. Our new five-year strategy will ensure that we stay at the forefront of the country's development journey. We look forward to embarking on this exciting new path with you.

Pinku Rita Biswas

Founder and Deputy Executive Director
Rural Reconstruction Foundation



RRF Overview

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

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

Vision

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

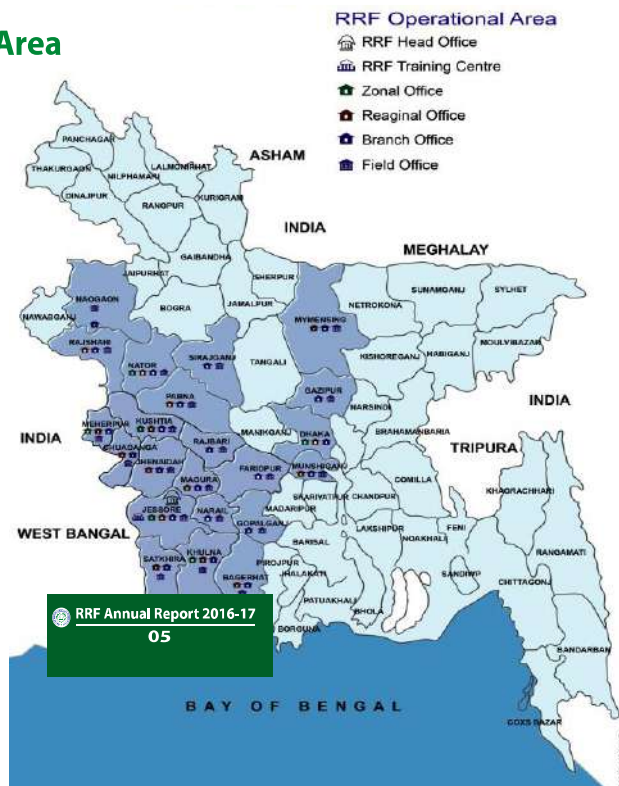
Mission

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

Legal Entity

Type of Registration	Registration Number	Registration Date
Societies Act(Joint Stock)	Jessore24/85	28 August 1985
NGO Affairs Bureau(NGOAB)	284	13 Febru
District Social Welfare(DSS)	Khulna-84	28 December 2003
Microcredit Regulatory Authority (MRA)	00026	05 September 2007
European Aid	BD/2009/DNI/1106345178	23 June 2009
Bangladesh Technical Educational Board (BTEB)	1166	06 December 2015

RRF Working Area



Ongoing Program Portfolio (As of June -2017)

Sl	Name of Program	Donor	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	6212	194313	200525
2	Remittance (Inward)	Bank Asia	12030	36089	48119
RRF Technical & Vocational Department					
3	Skills for Employment Investment Program (SEIP)	PKSF, IFAD, SDC	90	10	100
4	Skills for Employment Investment Program (SEIP)	Bangladesh Bank	141	34	175
5	B Skill full	Swisscontact	30	90	120
6	RRF Jute Craft	RRF	2	50	52
Sustainable Livelihood & Food Security					
7	UPP-Ujjibito	PKSF, EU	0	12749	12749
8	ENRICH (Samriddhi)	PKSF	1648	942	2590
9	Vulnerable Group Development (VGD)	Women Affairs	0	2760	2760
10	Senior Citizen Welfare	RRF	138	192	330
Agriculture					
11	Promoting Agricultural Commercialization and Enterprise (PACE) Sub-Sector- Mug Bean	PKSF & IFAD	5000	5000	10000
12	Promoting Agricultural Commercialization and Enterprise (PACE) Sub-Sector- Carp Golda	PKSF & IFAD	1500	1500	3000
13	Prattoy	RRF			0
Environmental and Climate Change					
14	Community Disaster Resilience Project (Wssh)	Habitat For Human Bangladesh, JOAC,	700	1204	1904
15	Disaster Management & Rehabilitation	RRF, WFP, UNDP, FSC	2000	4500	6500
16	Water Desalination Project	PKSF	8050	8050	16100
17	Bio-Gas Project	IDCOL	374	65	439
18	Solar Home System	RRF, Eastern Bank, One Bank	1142	177	1319
Health					
19	RRF Community Health Care Program	RRF	21080	21080	42160
Education					
20	School Feeding	DPE, WFP	91049	93659	184708
21	Sponsorship for Children's Education	CHALICE - Canada	1308	1266	2574
22	Barnamala Bidyapith (Formal Education)	RRF	705	649	1354
23	Barnamala Bidyapith Pre-School	RRF	217	237	454
24	Internship		134	116	250
Cultural & Human Development					
25	Active Citizen Program	British Council	155	85	240



Governance and Internal Management

RRF governance as "the way in which organization is governed and to meet all necessary purpose." It impacts all aspects for organization, from communication to leadership and strategic decision-making, but it primarily involves the executive committee which conducts itself and governs the company

General Body

The General Body provides overall policy directives to the management of RRF in order to undertake meaningful activities by the organization to fulfill the objective. It oversees and advises on measures and initiatives that seek to keep the momentum up. Among other functions, the General Body approves the annual budget and the audited accounts of the organization. It also reviews the annual report presented by the Governing Body of the organization.

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

Members of the General Body

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

The Executive Committee

The Executive Committee, subject to the general control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the organization. It determines the direction and scope of the activities of the organization in order to attain its intended goals. The Executive Committee holds the financial control of the organization, including approval of projects and making grants, donations, loans or other financial assistance. The Executive Committee includes 7 members. The General Body, in its AGM, elects the Executive Committee including Chairperson for the three years tenure. The name of present chairperson of RRF is Mir Rowshan Ali Mona. The basic governance lies with the Executive Committee, the Executive Director who is basically founder of the organization and holds the secretary position as because of being founder.

Members of the Executive Committee



Mir Rowshan Ali Mona
Chairperson



Mr. Philip Biswas
Founder & Executive Director



Mrs. Dr. Sahanaj Parvin
Member



Mr. Shamol Kumar Chauduri
Member



Mrs. Monzu-Ara Begum
Member



Ms. Pia Magdalena Roy
Member



Mrs. Jesmin Biplobi Das
Member

Internal Management

In order to perform all the functions of the organization properly, the seven distinguished departments are largely engaged in intensive care. These departments continue to play an important role in keeping the organization's activities consistent and effective. These departments look after the regular day-to-day routine work and also take care so that every move is in place to realize the vision and carry the mission of the organization. At present, According to RRF organizational structure, these are: (1) Department of Admin and Human Resource (2) Training Department (3) Finance & Accounts department (4) Department of Internal Audit (5) Department of Monitoring & Evaluation (6) Department of ICT (7) Department of Communication & Documentation and (8) Program Division

Management Team

Sl	Name	Designation
01	Pinku Rita Biswas	Deputy Executive Director
02	Antony Biswas	Assistant Executive Director
03	Myanila Biswas	In-Charge- Admin and Human Resource Dept.
04	Anjelo Das	Director - TARC
05	Pankaj Kumar Sarkar	Director –Microfinance.
06	Arun Kumar Biswas	In-Charge –Finance & Accounts
07	Md. Shamim Uddin	Deputy Director, Staff Development & Training
08	Md. Abul Kalam Azad	Deputy Director- Training
09	Md. Mokbul Ahmed	Deputy Director- Communication & Documentation
10	Md. Salim Reza	Deputy Director (Int. Audit)

Department of Admin & HRM

The Admin and Human Resource Department of Rural Reconstruction Foundation started its work in 1982 along with the organization's emergence. This department provides administrative and human resource development related support for the organization in terms of functional divisions- research, training, and knowledge management. It ensures coordination among the departments, top management, finance and accounts department with regards to different compliance issues. This department is committed to address with the organization's long-term vision and goals, it is carrying out administrative duties, like providing the tools the organization needs to successfully operate, discover new methods that move the organization forward and taking care of employees in terms of managing their selection, recruitment, increment, promotion, releasing, staff settlement, appraisal punishment, compensation issues, development, administration and many other issues. More importantly this department is highly responsible to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. This department is also responsible to maintain the Procurement, Inventory & Assets Management, Vehicle Management, and services/Logistics like electricity, water, gas, telephone, fax, generator, IPS etc.

In last fiscal year 2016-17, RRF Admin & HR department has successfully performed in different issues i.e. the function of Manpower planning, Recruitment, Compensation and salary issues, Employee development and administration, Training and career development, Personnel transfer and movement, Performance management, Payroll, Human resources information systems, Review Admin & Human Resource Policy, Gender Policy, Virtuousness Policy, Risk Management Policy and so on. As of 30 June 2017, RRF team is comprised of 1586 talented and committed staff, which includes 12 who are their administrative staff, 135 contractual staff, 106 service staff and 1333 operational staff.

Another notable part of this section is to develop staff skills and capacity, which are conducted according to various training modules. Under the Admin department, Staff Development Unit manages various training round the year. According to 2016-17 fiscal year, 409 different level of microfinance staff received training on different module based on activities of the project.

Department of Finance & Accounts

The Finance and Accounts Department of Rural Reconstruction Foundation maintains the overall financial affairs & analysis and manages related budgetary activities of the organization, aims to ensure financial transparency of the regular activities. It prepares financial statements applying the "Generally Accepted Accounting System", International Accounting Standard", "Bangladesh Accounting Standard" and "Bangladesh Financial Reporting Standards". This controlling organ has been working from the very beginning of the organization's journey with full commitment to facilitate the organization's performance boosting to fulfill the desired goal. Fund raising from different sources is one of the key activities which is being done over the years whereas rest of the projects' financial management is very much noteworthy. Alongside this department is also responsible to facilitate the different project and organization's internal and external auditing, to develop financial guideline and accounts keeping. In June 2017, this department has presented the RRF 2017-18 Budget of 15000 million taka. This department is headed by a Director who is working under Executive Director of the organization.

Department of Internal Audit

RRF Audit department provides some critical services to RRF management to ensure accountability and transparency of the organization. These include detecting and preventing fraud, testing internal control, monitoring and compliance of RRF and different development partners. The basic function of RRF internal Audit department is to find out the deficit of overall activities of the organization and to verify the errors that continue in activities implementation of each and every function at any level of the organization. It keeps working with national and international guideline practices. A 23 numbered hard working Auditor team is on action in physical crosscheck of all records and data during regular audit. Internal audit deals with the audit related affairs of both RRF and Donors. This wing is basically headed by a Deputy Director who exclusively reports to the Executive Director of the organization. In 2016-17 fiscal year, a 181 number of full length regular auditing of microfinance program have been conducted by this department whereas, 159 number of audit follow-up for microfinance been done. Alongside, 10 other development programs' audit also been completed.

Department of Monitoring & Evaluation

In order to help improving performance and achieving results over the organization's planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the organization, and is mainly used to assess the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director. In 2016-17, a total 393 periodic monitoring have been completed for the microfinance program while 143 follow-up monitoring has been done for the same program. Alongside, 09 program activities have been brought under monitoring activities. Six monitor are working right now to keep monitoring.

Department of RRF-ICT

RRF ICT Department undertaken establishing an online Based Microfinance software (ERP) from 2013 for smooth operation of Microfinance Management Information System in terms of marking robust and transparent Microfinance Program. At Present our All (160) Branches are successfully Online based for do there Automated daily activity under online Based Microfinance software (ERP) our every Client Station are using 6Mbps Internet Connectivity in Co-operation with Grameenphone Ltd Through Wireless Connectivity and Virtual Private Network. The Microfinance Software Name "Omni Enterprise Microfinance Solution" From AMZ Solution Ltd (In Collaboration with Infracsoft Limited, India).

"Stay with RRF ICT" through this Slogans Our ICT Expert Team are providing Solution at Central Based to our 143 Online Branches Input Error Related Problem at 24/7. And 6 Hardware and Networking Based Stuff Providing Door Stapes Solution at 24/7.

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

Department of Communication & Documentation

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

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 programs participants and the all stakeholders as well. This training department puts special emphasis on need based, customized training; the focus here is on integrated training modules rather than prototype training. In training participants' competence is taken into account and efforts are made to provide the participants new ideas and insights into the field of different development programs. This department is headed by a Director who reports exclusively to the Executive Director of the organization.

The organization's training department operates various training programs on various issues based on partnership with different donor organizations. After Training Need Assessment In the field level, training modules are developed on relevant contents before delivering the training courses. The seasoned expertise this department has attained over the last 16 years is the key factors to operate training program successfully in partnering manner. In the fiscal year of 2016-17, this department worked with Palli Karma-Shayak Foundation (PKSF), Bangladesh Bank, Relief International, Swiss Contact, Bangladesh NGO Foundation (BNF), Department of women and children Affairs.

Besides regular training of various development programs, this division is currently organizing different training courses for the development of the people's skills. The current government is also emphasizing on this issue. Along with general education, if we can develop skilled citizens through technical training, they can make important contributions to the country's economy. In this context, the training department is providing long-term technical training on various trades in collaboration with PKSF, Bangladesh Bank and Swiss contact right now.

RRF Training Department offers the following Courses

a. Microfinance :

- 7 days or 4 days long Group Dynamic, Savings and Micro-Credit Management
- 7 days or 4 days long Foundation Training on Credit Management.
- 5 days long Microfinance Operation & Management.
- 5 days long Micro -Credit Management for Ultra Poor.
- 5 days long Basic Book keeping and Accounting Management for MFIs
- 5 days long Micro Enterprise(ME) & Small & Medium Enterprise (SME) Operation and Management

b. IGA/Skill Training : (7days/15days/30days/48days)

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

c. General Training Course

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



Socio Economic Program

Nowadays Non-Governmental Organizations or NGOs have become an extensively discussed theme in the third world countries as well vastly in social business world. The NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever- increasing population. Hence NGOs in Bangladesh can continue playing the role of catalyst in the attainment of sustainable economic growth and development provided, an enduring, warm and dependable relationship is there between the Government and NGOs where both are working for the benefit of the people with numerable activities. Their main tasks are to organize these people, create awareness in them and make them development oriented. RRF is working based on the assessed need and demand of the grass root level farmers and women. RRF intends to make access to the finance especially for the backward people to make them self-reliant.

Microfinance Program

Rural Reconstruction Foundation (RRF) introduced microfinance program in 1992 with a view to empowering women and giving them an opportunity for self-employment. The commitment of RRF Microfinance is to support people living in poverty in numerous ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, and offering coping mechanisms for emergencies. It directly contributes to achieving different aspects of development with regards to extreme poverty, food security, health, education, gender equality, sanitation, livelihood, inclusive, economic growth and climate change resilience. Addressing the UN sustainable development goals (SDG) RRF has accumulated various need driven activities and services to provide quality service to the people. At present RRF is operating microfinance program 22 districts in Bangladesh covering 4,476 villages and 200525 beneficiaries. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank.



Working Area

RRF is promoting its microfinance program in 4476 villages of 101 Upazilla under 22 districts in 04 division of the country.

Division	District	Upazilla	Union	Village
Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Rajbari, Faridpur	101	635	4476
Khulna	Bagerhat, Khulna, Satkhira, Jessore, Norail, Magura, Jhenidah, Chuadanga, Meherpur, Kushtia			
Rajshahi	Rajshahi, Natore, Sirajganj, Pabna, Naogaon			
Mymensingh	Mymensingh			

Funding / Lending Organizations

- Palli Karma-Sahayak 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
- Prime Bank
- City Bank
- Mutual Trust Bank (MTB)

Micro Finance Organgram



Loan Product

JAGORON

RRF promotes the financial services under Jagoron programme for the rural and urban poor to meet the growing needs of the borrowers. Jagoron is an appropriate financial assistance programme to promote household-based enterprise development in rural and urban areas of Bangladesh. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families can get involved. In the urban areas, women's participation in Jagoron is higher in comparison to its rural counterparts since they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process. As of 30 June 2017, outstanding of Jagoron is 1,187,851,464 BDT among 101,579 borrowers. The interest rate of this component is 25% which is calculated in Reducing Decline Method.



Group Meeting

BUNIAD

BUNIAD is the new name of Microfinance for Ultra-Poor Program (UPP). From 2004 RRF is implementing this program in Khulna, Jessore, Norail, Bagerhat, Chuadanga, Meherpur, Rajshahi, Pabna, and Natore, districts through 44 microfinance branch offices aiming to build confidence and capacity of the ultra-poor people to uproot the poverty from grass-root level. Palli Karma-Sahayak Foundation (PKSF) supports to implement this program with flexible forms of microfinance procedure and activities like IGA, Skill Development, education, health, livelihood etc. According to June 2017, the loan outstanding of 9,241 ultra-poor borrowers is 92,041,644 taka. The interest rate of BUNIAD is 20% calculated in Reducing Decline Method.

AGROSOR

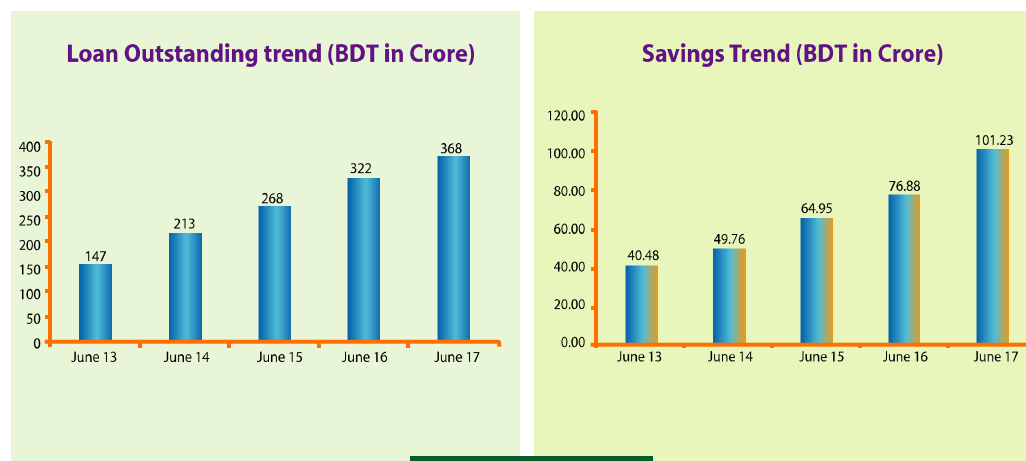
Virtually Microfinance program targets the poor people of the society, but there is another group of people who are not extreme poor but in need of financial assistance for their enterprise development. In view of the needs of the small entrepreneurs, RRF promotes Agrosor loan product. The aim of the initiative is to extend its financial services to the progressive members of RRF driven other loan programs for undertaking economic activities that require bigger amount of capital. The current borrowers of Agrosor are 23,412 whose total loan outstanding is 1,321,201,127 BDT. The interest rate of this component is 25% which is calculated in Reducing Decline Method.

SUFOLON

This is a bigger extent of microfinance where RRF promotes a synchronized agriculture lending program to different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. This special loan component is designed with few provisions of flexible repayment mode such as one shot or a single installment, seasonal or balloon repayment, consistent with the seasonal agricultural activities and the flexibility of having multiple loans to diversify their production. The target people of Sufolon are well defined and selected through a very meticulous process. Special attention is given to disburse the loan on time. RRF has undertaken to promote this loan product since 2005. The flexible repayment of this product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. This loan is given at 25% interest rate for bank and 24% for PKSF in decline method. Based on the report of June 2017, total outstanding of this component is 1,038,496,948 taka.

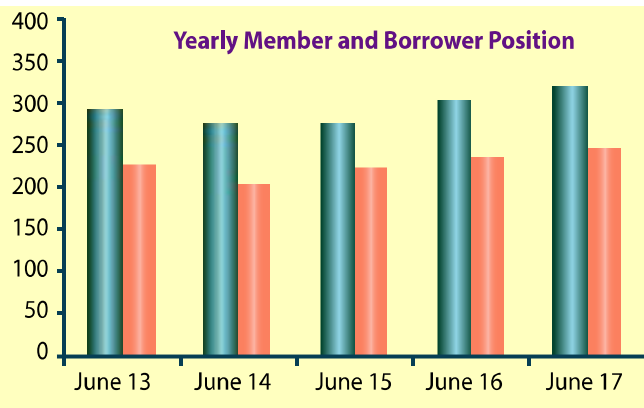
SHAMRIDDI

The areas where RRF is implementing PKSF backed ENRICH project are the considered for Shamriddhi Loan product. These loans are distributed among the most vulnerable members of the identified area. The main objective of this loan component is to improve the livelihood of members, increase income and increase the assets. With the financial support of PKSF, from the year of 2016-17 this loan program is being run. Under this component the interest rates are calculated in Reducing Decline Methods at 8% for Livelihood Loan, 25% for IGA loan.



Savings Component

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



Risk Coverage

1. Micro Insurance: During loan receiving, 10 taka is collected from the borrower over per thousand taka loan. This is mandatory substance for each borrower.

- If the borrower or her husband dies, remaining loan outstanding is exempted.
- Beneficiaries get economic support in natural, fire or different types of disasters.
- If any project is damaged by natural calamities, service charge is exempted.

2. Livestock Insurance: To take the livestock loan, borrower has to pay 10 taka per thousand as livestock insurance for having the benefit of exemption of existing loan outstanding if the cattle die. Alongside, to have the treatment for the cattle, every single borrower has to pay 20 taka as paravet fees during receiving the loan.

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

The Programs affiliated with Microfinance

SL	Name of the Program	Types of Program	Supported by
1	Ultra-Poor programme (UPP)-Ujjibito	Livelihood and Food Security	PKSF
2	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	Comprehensive Development	PKSF
5	Promoting Agricultural Commercialization and Enterprise (PACE), Sub Sector- Mug Bean & Amon Rice, and Prawn	Agriculture	PKSF
6	Skills for Employment Investment Program (SEIP)	Skill Development	PKSF,
7	Biogas	Renewable Energy	IDCOL
8	Solar Home System	Renewable Energy	RRF, Bank
9	Barnamala Bidyapith	Formal Education	RRF
10	Barnamala Pre-School	Non Formal Education	RRF
11	Senior Citizen Welfare Program	Livelihood	PKSF, RRF
12	Community Healthcare Program	Health	RRF

At a glance (as on 30 June 2017)

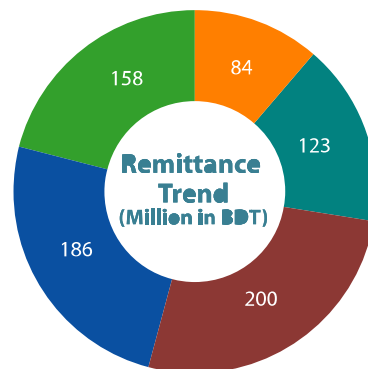
SL	Fact	Figure
1	Number of Branch Office	151
2	Number of Region	18
3	Number of Zone	5
4	Number of District	22
5	Number of Upzila	101
6	Number of Union	635
7	Number of Village	4,476
8	Total Staff	1,155
9	Total Credit officer	648
10	Total Group	10,228
11	Total Member	200,525
12	Total number of Borrower	155,825
13	Savings Collection (Cumulative) in BDT	4022528663
14	Savings Refund (Cumulative) in BDT	3010219470
15	Savings Outstanding in BDT	1,012,309,193
16	Loan disbursement (Cumulative) in BDT	35206240050
17	Loan realization (Cumulative) in BDT	31528120494
18	Total Loan Outstanding in BDT	3,678,119,556
19	Micro Insurance in BDT	92,258,352
	Livestock Insurance in BDT	1,794,577
20	Loan Loss Provision in BDT	152,380,170
21	PKSF Fund Received in BDT	610,000,000
	Commercial Bank Fund Received in BDT	1,690,000,000
	Total Fund Received up to this month in BDT	2,300,000,000
22	PKSF Fund Position in BDT	955,199,997
	Bank (all) Fund Position in BDT	1,330,714,999
	Total Fund Position in BDT	2,285,914,995
23	Equity (Amount) in BDT	577,000,127
Portfolio Ratio		
24	Cumulative Recovery Rate (CRR)	99.18%
25	Portfolio at Risk (PAR)	7.87%
26	Debt Equity Ratio	5.16:1
27	Delinquency Rate	7.12%
28	Financial Self Sufficiency Ratio	117.98%
29	Savings and Outstanding Ratio	27.52%
Ratio Per Credit officer		
30	Member	309
31	Loanee	240
32	Outstanding	5676110

Remittance Service (Inward)

In order to quick delivery of sent foreign money to the members, RRF has begun remittance transfer program since 2009. This program extends to the entire microfinance area of the organization. This service is provided to the members who are staying in the particular areas of the respective offices under ongoing microfinance program. In fact, the microfinance staffs serve this door step services. RRF in collaboration with Bank Asia through different world renowned branded money transferred agencies i.e. Western Union, Wall Street, IME, Xpress Money, Kuwait Asian, Placid Express, Choice Money,



According to World Bank report, Bangladesh has been positioned among top ten remittance-earning countries in terms of migrant workers in Gulf countries. In such a circumstance, RRF take the privileged to contribute to the expansion of financial market activities and the development of payment systems through enhancing direct capital flows and distributing those funds to users end and for investment or finance consumption purposes. So far, in 2014-15, RRF distributed 995 million BDT to the 41509 rural people.



2012-13 2013-14 2014-15 2015-16 2016-17



RRF Technical & Vocational Department

The SDG 2030 agenda pose the challenge and the opportunity for redoubled efforts to address the dilemma of matching and linking education, training, skills and jobs. Targets on education and lifelong learning have two targets on "equal access for all women and men to affordable and quality technical and vocational and tertiary education" and substantial increase of "youth and adults who have relevant skills, including technical and vocational skills, for employment, decent job and entrepreneurship"

Skills for Employment Investment program (SEIP)

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



The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood. SEIP is mainly committed to Increase access for targeted poor (both male and female) people to market, ensure responsive skills development training programs, Ensure job placement of the trainees after training and Increase income of the trained trainees.

A Glimpse

Kick off	December, 2015
Donors	Palli Karma-Shayak Foundation (PKSF), Bangladesh Bank, Asian Development Bank (ADB), Swiss Agency for Development and Cooperation (SDC)
Number of Beneficiaries	800 (Above 15 year aged people especially encouraging female)
Working Area	All RRF working Area
Name of Skill Trade backed by PKSF	<ul style="list-style-type: none"> ❖ Mobile Servicing ❖ Outsourcing (ICT) ❖ IT Support Service ❖ Electrical & Electronics Works ❖ Automobile Mechanics ❖ Welding & Fabrication
Name of Skill Trade backed by Bangladesh Bank	<ul style="list-style-type: none"> ❖ Web Site Design and Development ❖ Professional Freelancing ❖ Graphics Design ❖ Professional Freelancing (Up Skill) ❖ Graphics Design (Up Skill)
Key Activities	<ul style="list-style-type: none"> a" Training Implementation a" Job Placement a" Financial Support

Milestone Achieved in 2016-17

a) PKSF backed SEIP

SL.	Name of the Course	Enrolled Trainees	Certified Trainees	Trained Participants Employment
1	Mobile Servicing	100	100	72
2	Outsourcing (ICT)	125	100	76
3	IT Support Service	75	52	25
4	Electrical & Electronics Works	150	100	65
5	Automobile Mechanics	50	50	25
6	Welding & Fabrication	50	50	30
Total		550	452	293

b) Bangladesh backed SEIP

SL.	Name of the Course	Enrolled Trainees	Certified Trainees	Trained Participants Employment
1	Web Site Design and Development	25		
2	Professional Freelancing	25		
3	Graphics Design	24		
4	Professional Freelancing (Up Skill)	75	25	10
5	Graphics Design (Up Skill)	75	25	18
Total		225	50	28

PKSF Chairman Illuminates RRF driven SEIP



On 26 August 2016, Dr. Qazi Kholiqzaman Ahmad, Chairman of PKSF, Mrs. Dr. Jaheda Ahmed, the wife of PKSF Chairman, Md. Fazlul Kader- DMD (Operations) , PKSF, MS Pham Thi Hong, ED- CECD, Vietnam and Md. Abul Kashem, Project Coordinator, SEIP-PKSF has visited SEIP project here at RRF head office Jessore. The Executive Director of RRF Mr. Philip Biswas and the Deputy Executive Director of RRF Mrs. Pinku Rita Biswas has received them with paying heartfelt welcome. In the welcoming Ceremony, Dr. Qazi Kholiqzaman Ahmad, the Chairman of PKSF expressed his opinion in his special speech. He urged RRF management to keep the momentum up. He was so pleased to have been here at RRF office and put his best wishes for RRF going forward in upcoming days. Alongside, Mr. Md. Fazlul Kader, DMD (Operations), PKSF has also delivered a very very special meaningful speech focusing the contribution of the PKSF Chairman for country's development and the PKSF partners role.

"We should educate the SEIP participants about manner, etiquette and moral education alongside the technical and vocational education. Simply because without moral flourishing, skill development will be less effective in country's development." the PKSF Chairman said in his speech. "Alongside, cultural development is more important to be a developed country" he added. We (RRF) are highly blessed with these grate people presence having their enthusiastic presence with their meaningful opinion and experience sharing. Even though, their staying was so little at our home, but the effect of this phenomenon will certainly accelerate the RRF momentum to boost into very good height.

RRF arranged Job fair for SEIP certified participants



Honorable Joint Secretary of the Finance Ministry (1) Mr. Md. Kamal Hossain and Deputy Commissioner of Jessore (2) Mr. Dr. Md. Humayun Kabir

On 23rd March 2017, an employment related gathering was held in the RRF head office in Jessore for the purpose of providing employment to the certified training participant of SEIP. In order to provide job to trained participants who received training for three months and six months on various trades, RRF organized this special gathering in the presence of private sector, government and public institutions. The event was inaugurated by the Deputy Director of the project and Honorable Joint Secretary of the Finance Ministry Mr. Md. Kamal Hossain. The Deputy Commissioner of Jessore Mr. Dr. Md. Humayun Kabir was present as special guest. Besides, Mr. Jitendra Roy, Honorary General Manager and Deputy Project Coordinator of PKSF were present in this even as well. The Executive Director of RRF Mr. Philip Biswas oversees the overall program. The employers appreciated such an illuminated program and they assured their continued cooperation.



Building Skills for Unemployed and Underemployed Labor (B-SkillFUL)

Mandated by both Swiss Agency for Development and Cooperation (SDC) and European Union (EU) the B-SkillFUL Project of Swiss Contact aims to improve the well-being of poor and disadvantaged men and women by increasing their access to the labor market and increased income where safeguarding their fundamental rights at work. Rural Reconstruction Foundation partnering with Dhaka Ahsania Mission has undertaken to promote this project in Jessore district from 01 May, 2017. This project takes effective initiatives for job placement alongside providing skills training. It also covers the basics of entrepreneurship in training programs for graduates interested in self-employment. The ultimate goal of this project is to Increase access for poor and disadvantaged people to labor market and increased income. In earlier, Rural Reconstruction Foundation completed this project in the name of SkillFUL in the duration of from March-2011 to August 2014.



Achieved Milestone in 2016-17

SL	Trade Name	Number of Participants
1	Tailoring	15
2	Beautification	30
3	Mobile Phone Technician	15
4	Jute bag	30
5	Consumer Electronics	15
6	Electrical House Wearing	15

A Glimpse

Kick off	May- 2017
Donor	Swisscontact
Working Area	Jessore District
Number of Beneficiaries	A total 450 poor and disadvantaged men and women.
Number of Staff	14
Key Activities	<ul style="list-style-type: none"> • Increase the awareness of the trainees about the skill training opportunities and its benefits • Facilitate in imparting skills training to the job seekers and who are keen to be self-employed • Provide Authorized certificates approved by the Bangladesh Technical Education Board to the trained graduates. • Connect the trainees with financial institutions • Conduct work-based training in business institutes and assist trained workers to get job
Skill Training Trade	<ol style="list-style-type: none"> 1. Tailoring 2. Beautician 3. Electrical Wearing Technician 4. Mobile Phone Technician 5. Motorcycle Mechanics 6. Consumer Electronics Technician 7. Jute bag and box maker 8. Refrigeration and Air-conditioning 9. Electrical Installation and Maintenances

RRF Jute Craft

Aiming to empower rural women who are from socially and economically marginal section are mostly depending upon her husband or father for their survival. Targeting this back placed women, RRF initiated to make them self-reliant with income generating. In connection with these essences, Rural Reconstruction Foundation kicked off Jute Craft project from August 2010 in Jessore district. It is officially affiliated with government backed Jute diversification promotion center (JDPC). The ultimate goal of this project is to maximize the usage of environmentally friend jute fabrics and to reduce the poverty by creating employment opportunity. It does manufacture, supply and export of good quality and wide ranged variety of jute items - shopping bags, garden/kitchen tools bag, promotional bag, tote bag, ladies fashion bag, beach bag, room/beach slipper, wine bag, jute basket, nursery/ plant bag, Home Decor & Stationary Items and many more. In addition to contributing to the sustainability of the organization, this program provides various types of training for the skill development of the backward women, so that they can meet their financial needs through their income-generating activities, and they are able to empower themselves.





Food Security & Sustainable Livelihood

The ultimate goal is to promote economic empowerment and asset generation of the poor. RRF hopes that everyone should have access to food with adequate supply. It aims at equipping the poor people with knowledge and skills so that they can generate and regenerate their livelihoods assets.

Ultra Poor Programme (UPP)- Ujjibito

Rural Reconstruction began UPP-Ujjibito Project from November-2013 in Khulna division targeting vulnerable and women-headed household. The services of this project are given those ultra-poor households who are basically the member of RRF microfinance program and RERMP. The vulnerability and persistence of poverty among the rural households have always been the focus of attention for Rural Reconstruction Foundation that would empower the local communities with improved and increased access to resources for a sustainable impact. The incidence of extreme poor is characterized by insufficient income, poor health, acute malnutrition, illiteracy and a high concentration of wage laborers in the households with limited assets, female-headed households (widows, divorcees), destitute women and large family size. RRF is very much concerned with regards to these issue and keen to make it an optimum level with various supports and facilitation. RRF promotes this program through its 29 microfinance branch offices.

The project has incorporated the learning of numerous food security and social safety net projects targeting ultra-poor that have been implemented in Bangladesh over the past decade. Ujjibito project mostly combines the best practices of the GoB funded Rural Employment and Road Maintenance Program (RERMP), the EU co-funded Rural Employment Opportunities for Public Assets (REOPA) project and PKSF's Ultra Poor Program, with the objective of sustainable graduation out of rural ultra-poverty through a combination of public safety nets, social and livelihood development support and longer term linkage with micro-finance.



Optimistic move; the lights are turning bright

RRF has arranged a vocational training on "Electrical House Wearing" for ultra-poor households' member of RRF microfinance program. The youth people in between 15-25 who couldn't complete their education due to family's poor financial condition have been considered to be participants of this event. At RRF head office training room, 15 young people have taken part in this three month long vocational training course from 14 February, 2017 to 16 May 2017. The ultimate objective of this training is to address the issues of employment and entrepreneurship development of the underprivileged Ultra poor people which will help them to capable to income generation for improving their livelihood.



A Glimpse

Events	Particulars
Kick off	November 2013
Funding	Palli Karma-Sahayak Foundation (PKSF) and European Union (EU)
Beneficiaries	13395 (RERMP-2 member : 950 and UPP-RRF : 12445)
Project Area	20 Upazilla of Jessore, Norail, Khulna, Bagerhat and Meherpur district
Staff	17
Key Activities	<ul style="list-style-type: none"> • Skills development training for entrepreneurship and income generation (In agriculture- Vermicomposting, Goat rearing, Homestead vegetable cultivation, Cow Fattening, Poultry rearing and in non-agriculture- Tailoring, Handicrafts, Bamboo & Cane furniture etc.) • Technical & Vocational Training • Social issues awareness raising program for ultra-poor women beneficiaries and their family members i.e. Completion Primary Education, rights, access of assets, struggles and successes of the ultra-poor, especially women. • Regular counseling/awareness building on practical nutrition, homestead vegetable production, hygiene. • Practical nutrition and reproductive health orientation for adolescent girls (12-18), newly-wed women, pregnant women and young mothers belonging to the beneficiary households. • Identification and referral of severely malnourished babies and children <5 and pregnant and lactating women from the focal unions. • Cash Grants and Asset transfer



Achieved Milestone in 2016-17

SN	Budget Line	Activities	Target	Achievements	Differences	Participants
	3	Capacity Building Training (firming)				
1	3.1	Virme compost	2	2	0	50
	3.2	Quail bird Rearing	1	1	0	25
	3.3	Goat / Sheep rearing	10	10	0	250
	3.3	Cow Fattening	1	1	0	25
	3.3	Duck and poultry rearing	8	8	0	200
	3.3	Home Stead gardening	5	5	0	125
		Total :	27	27	0	675
	4	Capacity Building Training (off- firming)				
2	4.1	Sewing Training	3	3	0	75
	4.2	Handicraft Training	1	1	0	25
		Total :	4	44	0	100
	5	Capacity Building Training (RERMP-2)				
3	5.1	Goat rearing in Sheltered House	1	1	0	25
	5.2	Cow Fattening	0	0	0	0
	5.3	Home Stead gardening	9	9	0	225
	5.4	Duck and poultry rearing	17	17	0	425
		Total :	27	27	0	675
	5.5	Vocational Training				
	5.5	Train on Electrical House Wearing	1	1	0	15
		Total :	1	1	0	15
4	6	Free seed Distribution (150/ unit)		0	0	
	6.1	Robi Season	8700	8700	0	8700
	6.2	Kharip -2 Season	8700	8700	0	8700
		Total :	17400	17400	0	1700
5	7	Vaccination and Worms Tablet Distribution				
	7.1	PPR	1400	1400	0	1400
	7.2	RDV	1400	1400	0	1400
	7.3	BCRDV	1400	1400	0	1400
	7.4	Worms Table (Cow & Goat)	1400	1400	0	1400
		Total :	5600	5600	0	5600
6	8	IGA and Assets Transfer				
	8.1	Virme compost for production	50	50	0	50
	8.2	Quail bird house	25	25	0	25
	8.3	Nursery	1	1	0	1
	8.4	Goat/Sheep Sheltered House	16	16	0	16
	8.5	Ideal Ujjibito House	2	2	0	2
	8.7	Micro Business	2	2	0	2
		Total :	96	96	0	96
7	9	Community Events	3	3	0	355
8	10	Information Sharing meeting	3	3	0	405
9	11	Risk fund	103	37	66	37

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

Rural Reconstruction Foundation is deeply concerned about things as it stood and started thinking about formulating an approach that will be in keeping with the organization's overall mandate and ensure sustainable poverty reduction and human development. The overall vision that reinforces the ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. The poor who join the ENRICH are in fact partners in the process; and the RRF works with those people, not for them. The ENRICH is not about a project only, it is an integrated approach and truly a standard shift. Rural Reconstruction Foundation began to implement this project from August 2014 in Paikgacha Upazilla of Khulna district having the support from Palli Karma-Sahayak Foundation (PKSF).



A Glimpse

Events	Particulars
Kick Off	August-2014
Funding	Palli Karma-Shahayak Foundation (PKSF)
Project Area	Godaipur Union of Paikgacha Upazilla in Khulna District.
Staff	59
Project Participants	2590 Households and local Community.
Key Activities	<ul style="list-style-type: none"> ❖ Health care and nutrition ❖ Education Support ❖ Family development planning ❖ Savings & Credit service ❖ Income Generating Activities training ❖ Youth training and Employment ❖ Solar Energy and friend stove ❖ 100% Sanitation and Hand washing programs ❖ Planting medicinal plants ❖ Homestead Vegetable Cultivation ❖ Virmy compost producing ❖ ENRICH Center building ❖ Development of the local Community ❖ Local Community Infrastructure development

Eye Camp for the Poor Community People

It was on 11 June 2017, Rural Reconstruction Foundation arranged a beautiful piece of health event "Eye Camp" at Godaipur Union of Paikgacha Upazilla in Khulna. This Eye camp was arranged for poor community people under the ENRICH Project of RRF. The BNSB Eye Hospital-Khulna has given the technical support with their Eye Specialist (MBBS) doctors with latest instrument. 201 villagers of this union especially the ENRICH beneficiaries received different eye related treatments in this day long eye camp. In which 25 people received cataract operation. After Operation two days later, Khulna BNSB Eye Hospital authority has brought them back to their home place by own bus at free cost.

ENRICH Facilitation in Education



The project is conducting education support programs for the prevention of dropout from the mainstream and to improve the quality of education. To achieve this goal, 2 Learning Centers have been started in every village of Godaipur union. In these centers, Teaching-Learning Activities been conducted from 2 pm to 4 pm in regular basis where each center contains not more than 30 students of Nursery, Grade One and two. In Gadaipur Union, 1049 students get education support through a total of 35 Afternoon Learning Centers.

Achieved Milestone in 2016-17

SL	Activities	Achievement 2016-17	
		Target	Achievement
1	Number of Unit	02	02
2	Total Households	6100	5883
3	Borrowers	250	377
4	The amount of distributed loan	7000000	18920000
5	Loan Outstanding	11070020	17972250
6	Savings Outstanding	700000	2896011
7	Overdue	0	0
8	Number of Health Card distributed	2330	1502
9	Number of Static Clinic arranged	384	409
10	Healthcare services received from static clinic	3840	3797
11	Number of Satellite clinic arranged	96	96
12	Healthcare services received from satellite clinic	2400	3038
13	Number of Health Camp arranged	4	4
14	Healthcare services received from Health Camp	600	627
15	Number of Eye Camp arranged	1	1
16	Eye care services received from Eye Camp	150	201
17	Cataract Operation done	30	25
18	Number of Learning Center established	35	35
19	Students covered	810	1049
20	Friend Stove (Bondhu Chula) distribution and installation	100	15
21	Solar Panel installation and distribution	50	57
22	Savings deposited members	5	5
24	Number of Beggar rehabilitation	2	2
28	Sanitary Latrine installation in household level	100	100

Vulnerable Group Development (VGD)

The Vulnerable group development (VGD) program is the largest social safety net program of the Government of Bangladesh that exclusively targets ultra-poor households. About 750,000 direct ultra-poor participants across the country receive monthly food ration for the household and a development support service (inclusive of life skill and income generating skill training, savings and access to credit) for a cycle.

According to agreement with the Department of Women Affairs of the Government of the People's Republic of Bangladesh signed on 07 May 2013, Rural Reconstruction Foundation undertook to deliver the services to 3285 VGD women in Abhoynagor&BagharparaUpazila of Jessore district. After completing that phase, from February-2017, RRF is continuing to implement this project in Sharsha Upazilla of Jessore district with the services of providing the training on awareness such as Risk Management of Natural Disasters, Personal Hygiene and cleanliness, Mother and Child Health-Food and Nutrition, Gender equality and Women Empowerment, HIV / AIDS prevention and similarly Income Generating Activities training provide to the VGD women. Alongside, RRF also facilitates to ensure their savings management and make access to credit after IGA training completion.



A Glimpse

Kick off	May- 2013
Donor	Department of Women Affairs
Working Area	Sharsha Upazilla of Jessore District
Number of Beneficiaries	2760 Ultra-Poor Female
Number of VGD Group	89
Number of Staff	09
Key Activities	<ul style="list-style-type: none"> ➤ Formation of groups ➤ Savings collections ➤ Training on live skill ➤ Training on IGA skill ➤ Disbursement of credit ➤ Monitoring of food distribution

Achieved Milestone in 2016-17

- A training course on "Training of Trainer (ToT)" has been done for the Field Trainers including Upzaila Coordinator of the project.
- 89 groups have been formed; each group includes 25030 VGD women.
- A separate Bank Account has been opened exclusively for VGD program in the name of "VGD Savings Account"
- 638710 Taka has been collected from the VGD members at the rate of 200 taka per month, whereas the total target of collection was 1656000 Taka at the end of June 2017.
- Life skill training on "Personal Hygiene and Cleanliness" has been provided to the 2341 VGD women out of 2760 beneficiaries.

Senior Citizen Welfare Program

Rural Reconstruction Foundation (RRF) began to implement "Senior Citizen Welfare Program" from March 2016 in Jhikorgacha and Sharsha Upazilla of Jessore district. This philanthropic program is financially supported by RRF drive Microfinance program. The key intension of this attempt is working for improving the living standard of senior citizen and aims to sustain the development through different kind of innovative activities.

The most important thing for the elderly people is to provide emotional support. Even family members are in the first place to take this responsibility and if they fail then the institutions should take the responsibility. This is of course, elderly people not as a client, but as a man and serving them in a way so that it does not hurt their self-esteem. These project activities are designed by putting people in the center and upholding the human dignity.

RRF is implementing various programs to improve the living standard of senior citizen as part of the organization's multidimensional activities. Under the program, RRF is providing necessary supports, including allowance for senior citizen, healthcare support with free medicine, indoor games, amusement, snacks, daycare, festival gift, annual sports, picnic and different many other provisions. This program is being implemented through two Elderly Clubs. The people both male and female with in RRF working area who are above 60 years of age (According to National ID Card) are considered to be member of this program.



Eye camp organized to prevent adult eyesight

Under the Senior Citizen Welfare Program, RRF has organized an Eye Camp with the collaboration of Jessore 250 General Hospital and international NGO named Sightsavers at Dipto Elderly Club of Shimulia Village in Jhikorgacha upazilla in Jessore. Various Eye care treatment is provided to about 320 elderly people in the local area, including 140 elderly members of this project. 45 of these elderly people who have suffered from serious eyesight problem have got cataract surgery from the Jessore 250 bed General Hospital at free cost. Now they revived their sight. Dr. Md. Gias Uddin Associate Professor of Jessore Medical College Hospital has given the treatment this eye camp.



Festival Cloth given to Elderly People

In the last fiscal year, new clothes have been distributed to all 330 members of two adult clubs in their religious festivals like Eid-ul-Fitre, Durga Puja and Chirstmas day. New Panjabi and Lungi for male elderly members and new Shari for female elderly member have been distributed. Members were very happy to get new sarees and lungi. The respect they have recieved have shaken their mind. Contributions they have had to society at their golden times have made their psychology colorful.

A glimpse

Kick Off	March 2016
Donor	RRF driven Microfinance Program
Working Area	Jhekorgacha and Sharsha Upazilla of Jessore district
Number of Elderly Center	02 (Dipto Elderly Club and Light House Elderly Club)
Total Staff	02
Number of Elderly members	330 (Male-138 and Female- 192)
Supports given	<ul style="list-style-type: none"> • Medical services are provided by MBBS doctors and paramedics once in a week. • Free medicine is given according to doctor's prescription once in a week. • Watching big screen Television • Arrangements for spending joyous time with various sports items like chess, karam, ludu, playing card etc. • There are regular arrangements for reading books, magazines and daily magazines • There are regular arrangements for reading books, magazines and daily magazines • Daily snacks arrangement in regular basis for those who come to the center • Relaxation as well as sleeping arrangements during the day • Distribute new clothes to all members in the occasion of religious festival. • Provision for yearly Picnic and sports



Agriculture

Agriculture is the largest employment sector in Bangladesh. As of 2016, it employs 47% of the total labor force and comprises 16% of the country's GDP. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. We are committed to increase more involvement in this sector in the coming days.

Promoting Agricultural Commercialization and Enterprise (PACE)

Sub Sector- Mug Bean and Amon Rice



Rural Reconstruction Foundation began implementing an Agricultural Value Chain project namely Promoting Agricultural Commercialization and Enterprises (PACE) project from May 2016. The project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD). The Financing Agreement of the project has been signed between the People's Republic of Bangladesh and International Fund for Agricultural Development (IFAD). The 'Promoting Agricultural Commercialization and Enterprises (PACE) Project is designed on the basis of contributing significantly in poverty reduction and employment generation for the country's people. The project goal is to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of the moderate and extreme poor (men and women) in a sustainable manner. The development objectives are to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people. It has three component in implementing strategy, these are- i) Financial services for microenterprise, ii) Value Chain Development and iii) Technology and product adaptation.

A Glimpse A Glimpse

Kick off	05 May, 2016	
Partners	International Fund for Agricultural Development (IFAD) & Palli Karma-Shayak Foundation (PKSF)	
Sub-Sector	Mug bean & Amon Rice	
Total Staff	23	
Number of Project participants	10000 no. beneficiaries (60% Male, 40% Female)	
Working Area	District	Upazilla
	Jessore	Jessore Sadar, Bagharpara, Monirampur
	Jhenidha	Jhenidha Sadar, Kaliong, Kotchandpur, Moheshpur
	Chudadanga	Chudadanga Sadar, Jibonnagar
	Magura	Magura Sadar
Key Activities	<ul style="list-style-type: none"> • Entrepreneur training on Business awareness and Accounts Keeping. • Beneficiaries training on Mug bean and Amon rice production, processing, Pest and disease management, post-harvest system. • Farmers training using modern technology for Mugbean production • Demo plot preparation of Mugbean using Bio-fertilizer • Market Chain workshop (Farmers & Businessman) • Knowledge sharing program • Mugbean seed conservation at farmers level • Discussion meeting on farming issues (i.e Sedd collection, preservation, farmers organization, Biofertilizer etc) • Mugben book Publication 	

Milestone in 2016-17

Training has provided training to over 7,000 farmers on "mug bean cultivation and insect repellents in modern farming system".

A day long non-residential training has been provided to 3000 farmers to increase their knowledge and skills for the production and conservation of seed pulses.

4500 farmers have been provided training on paddy cultivation and preventing disease and insect in modern methods.

A day long training has been provided to 23 project staff on the development of value chain

Arranged cross visit for the 375 beneficiaries to be experienced in improved Mug bean and Amon Rice at upazilla level.

In 5 upazilla 20 demo plot been set so that farmers can know how to prevent the different diseases and insects.

To educate the farmers, 50 demo plot been set aims to how the quality seeds and bio fertilizers help to increase the production, these seeds and bio fertilizers given by Japanese company Uglena.

To make available biological fertilizers, connectivity workshop among agricultural equipment sellers and farmers, 600 farmers has taken part in these events.

In the presence of govt. and non-govt. stakeholders, 10 number of inception workshop been held in upazilla level.

150 need driven issue based meetings have been taken place with beneficiaries

20 bi-cycles given to the project staff.



Farmers Sell Mugbean in the market

PACE Project Extra Innings

Produced Mug pulses in Jhenaidah and Chuadanga districts now being exported to Japan. Grameen Uglena, a Japanese company, is basically collecting seed from the mung beans farmers of these districts. This company will purchase 30 metric tons of seeds from here. This attempt will benefit the local Mug Bean farmers who will have a positive impact on our national economy. The Japanese use this mug pulse in various food menus in Japan.

RRF's agricultural department is implementing the Agricultural Value Chain Project with 13000 Mug Beans farmers of Jhenaidah and Chuadanga districts with its seasoned experience. This project is named PACE (Promoting Agricultural Commercialization and Enterprise) which is financially assisted by PKSF and IFAD.

In couple of duration 30 May- 01 June, 2017 and 16-18 June, 2017, the mug beans have been collected from the peasants of these areas by Grameen Uglena. PKSF and RRF jointly organized this seed purchase program. Local agricultural officers, dignitaries, business leaders, journalists and lead farmers played a special role to accomplish this activity.

From Rural Reconstruction Foundation, the Asst. Executive Director Mr. Antony Biswas has attended these program with his significant contribution with regards to make it happen. Alongside, few RRF top officials i.e. the In-charge of RRF Admin & HR Mrs. Myanila Biswas, the Director of Microfinance, the Deputy Director of Staff Development and programs took part in this event. This is important to mention Mrs. Shahanaz Begum- the Asst. Director of RRF Agriculture department moderated the entire program.

Sub Sector- Carp Golda



Rural Reconstruction Foundation has undertaken to implement an Agricultural Value Chain project namely Promoting Agricultural Commercialization and Enterprises (PACE) project from May 2016. From the very beginning RRF started working in two sub-sectors named Mug-bean and Amon Rice in Jessore, Jhenidha, Chuadanga and Magura district. Later, yet another sub-sector named Carp-Golda been included under this PKSF and IFAD backed PACE project from 16 February, 2017. The 'Promoting Agricultural Commercialization and Enterprises (PACE) Project is designed on the basis of contributing significantly in poverty reduction and employment generation for the country's people. With regards to enhance the livelihoods i.e. higher income from self-employment, business profit, wage employment, and food security of the moderate and extreme poor in a sustainable manner. The said project has two components

1. Value Chain Development:

Increasing the income and the creation of employment through applying advanced method in Carp-Golda cultivation with poly culture and developing its market.

2. Technology and product adaptation:

Technology and Product Adaptation Project on "Increasing Income and Job creation of Entrepreneurs by Using Modern Technologies in Carp-Golda Mixed Farming

Key Milestone in 2016-17

- Five-day training on carp-Golda mixed cultivation, shrimp PL management, management of crops post harvesting , business planning, group good governance, food security, climate change, gender, in the light of good fishery cultivation practice to 25 Lead farmers.
- 40 issues-based meetings (farm record book management, business plan, food security, climate change, gender etc.) which been conducted by lead farmers.
- 3000 entrepreneurs have been selected for the project and their profile has been created
- 1000 entrepreneurs have been divided into producing groups
- 12 men and 13 women have been selected as lead farmer
- 25 male and 25 women have been selected as assistant lead farmer
- One day training on the development of skills for the development of value chain of manpower in administrative and logistic sectors has been provided for implementation of the project.
- Fisheries week has been observed
- Orientation workshop on Project has been arranged which included Local administration, various Government and non-government service providers such as Fisheries Department officials, Similar development associate organizations, Shrimp exporters, Farm People and other Stakeholders

Project Portfolio

Kick off	February, 2017	
Staff	07	
Partners	International Fund for Agricultural Development (IFAD) & Palli Karma-Sahayak Foundation (PKSF)	
Sub-Sector	Carp-Golda	
Number of Project participants	3000 no. beneficiaries (60% Male, 40% Female)	
Working Area	District	Upazilla
	Jessore	Abhaynagar, Kesobpur and Monirampur
Key Activities (Value Chain)	<ul style="list-style-type: none"> Applying Cluster farming approach, Farmers group formation, select lead farmers and assistant lead farmers in project areas. Training on firming management, harvesting management, business plan and good governance will be given to lead farmers and Asst. lead farmers to ensure the technical service for local fish farmers. In the light of good fisheries cultivation practice, farmers will be trained on carp- golda farming and pond management, prawn PL management and food management. Assist the farmers how will be used to utilize farm record books for properly preserving fish farming management information. Workshop and issue based meeting will be arranged in field level to ensure getting service from the local service providers. Link between farmers and PL suppliers of Hatcheries based on farmers' minnows demand will be made. Using hatchery PL, exhibition plots will be set on shrimp and carp fish production. Awareness training, meeting and workshop will be arrange to encourage the farmers not to use the harmful pesticide in the fish ponds. All male cultivation method will be introduced and make link with the commission agent directly. Set demo applying all male method, arrange exposure visit for farmers. Setting up the exhibition plots of vegetable cultivation at the pond laid in the environmentally friendly manner Training for farmers for quality control and post-harvest processing. Connecting between processors, stockers, depot owners, ferries and peasants Setting up modern collection centres with the help of processors to ensure quality standards of products and ensure fair prices for the farmers Provide training on cultivating good fish farming in all mail or all- female shrimp practices, and setting up exhibition gher on it. Provide financial support and link up with financing organization for the farmers. Training, workshops, meetings, awareness raising for using probiotic and linkage activities to encourage use rain or river water in fish farming, use of safe level chemical substances in gher, use of hatchery PL, 	
Key Activities (Technology and Product Adaptation)	<ul style="list-style-type: none"> P.H meter, oxygen meter and ammonia checker purchase and distribution Distribution of GPS device to collect information related to geological location of farmers Training on skill development on water management and its quality testing equipment for assistant Lead Farmers' Training on probiotic use and all-mail or all-female technology for the farmers. 	

Prottoy Prokolpo (Agriculture based self-reliant Program)

Prottoy project is being implemented under the direct supervision of its own agricultural department which has been kicked off in 2007 in Ulashi of Sharsha upazila in Jessore district. The core interventions of this project are production, processing and marketing by which the beneficiaries and organization both are benefited. This is kind of agriculture based self-reliant project which attempts to serve the organizational sustainability, demonstrates new technology adaptation to encourage the farmers for agricultural development. Alongside, this project virtually indicates how the organic farming bring good fruits in agriculture. Around 8 acres of land which is owned by the organization itself is used in implementing this project.

Kicked Off	2007
Donor	Rural Reconstruction Foundation
Working Area	Ulashi in Sharsha Upazilla of Jessore District
Key Intervention	<ul style="list-style-type: none">• Applying Integrated Pest Management system and Integrated Crop Management.• Produce Cereal Crop and Seed.• Applying Inter cropping System.• Fruits and timber tree plantation by hexagonal system.• Different varieties of vegetable cultivation.• Year round vegetable/ crop production by cropping pattern.• Linkage with DAE for information collection.• Tree Plantation by Hexagonal System.

Mango Orchard; a bright prospect



A good variety of Mango Orchard has been developed in this project area in 2015 with 4 acres of land. In this garden, about two thousand different improved varieties of mango tree have been planted. The main goal of this gardening is to get financially benefited and to inspire local people to create such a garden, and it is basically a demonstration of gardening. The organizations own agricultural department conducts a year round various types of routine task to make it benefitted financially and to produce more yield. In last fiscal year 2016-17, it earned 90,000 taka whereas it targets to earn more than 300 thousand taka in every year.



Environment & Climate Change

Bangladesh is the most vulnerable country in the world to tropical cyclones and the sixth most-vulnerable nation to flooding. In recent past, it seemed to become better prepared to mitigate the effects of natural disasters and recover from climatic shocks. Bangladesh is facing immediate climate change issues and must become resilient to frequent natural disasters, degradation of forest areas and wetlands, and meet the country's energy demand without endangering the environment. Along with the government, RRF is involved in various types of disaster-related activities on this issue and will continue to make significant contributions in the coming days.

Community Disaster Resilience Project



Rural Reconstruction Foundation (RRF) has implemented the Community disaster resilience project in 2016-2017 fiscal years in Bagerhat and Satkhira districts. Earlier it worked for this event exclusively in Satkhira. Virtually, in collaboration with Habitat for Humanity Bangladesh RRF is implementing this project in different community driven cross cutting issues in terms of Disaster Resilience. The program includes decent affordable housing, clean water and safe sanitation, training in appropriate construction technology, awareness on disaster preparedness, capacity building of community to tackle the adverse situation in disaster period, disaster response and mitigation and many other relevant issues. The vision of this project is "A world where everyone has a decent place to live". Jersey Overseas Aid (JOA), Sailors' Society is very cooperatively with Habitat helped in implementing various disaster resilience based activities in disaster prone area. The most affected ultra-poor people and minority groups are targeted in these particular disaster prone areas who are experienced with suffering from diarrhoea related diseases, impacting income due to loss of work and healthcare costs, as

Achieved Milestone in 2016-17

55 new disaster resilient houses have been made for the poor community people in Satkhira and Bagerhat district who are absolutely unable to make their houses.

In working areas, 234 sanitary latrines were built for the ultra-poor families in 2016-17.

55 houses have been retrofitted for the poor families.

Since there is inadequate drinking water in these salinity prone areas, it made access for 60 households to salinity-free potable water.

30 power banks mobile phone devices have been given to sea fearers with strong network so that they can communicate with their families while in fishing at deep sea.

- 30 life jackets have been given to sea fearers for ensuring safe life while they catch fish in the deep sea.
- Disaster Preparedness Training has been given to 600 community people at project area both in Satkhira and Bagerhat.
- Training on WASH has been given to 700 community people within project area.
- Training for Appropriate Construction Technique has been given to 300 community people within project area so that they can be able to retrofit or make their house themselves applying the special technology.

Project Portfolio

Kick off	1 April 2015
Donor	Habitat for Humanity international Bangladesh, Jersey Overseas Aid (JOA), Sailors' Society
Working Area	Kaligong and Sadar Upazilla of Satkhira and Rampal Upazilla of Bagerhat district
Number of Beneficiaries	1904 (Including Male, Female and Children)
Number of staff	12
Key Interventions	<p><u>Software Activity</u></p> <ul style="list-style-type: none"> • Community mobilization by establishing VDMC. • Community Risk Assessment & Action Plan with PASSA Methodology. • Community Trainings based on Disaster preparedness, WASH, Appropriate Construction Technique. • Raising public awareness and advocating for improved disaster management. <p><u>Hardware Activity</u></p> <ul style="list-style-type: none"> • Disaster resilient safe shelter • Build new house, house retrofit and toilet, • Construct household based safe water collection points, solar water desalination system • Life Jacket for sea fearer • Provide Power Bank Mobile device to sea fearer



Disaster Management and Rehabilitation

He is always ready with various help to deal with the disaster anywhere within the country. RRF is doing emergency responding in collaboration with World Food Program (WFP), United Nation Development Program (UNDP), Food Security Cluster (FSC) and Chalice-Canada. As Bangladesh is a calamity prone area, almost every year she has to face different types of natural disasters. To face both natural and manmade disasters RRF has made an emergency fund of worth Taka 10 million to face any unpredicted emergencies to respond immediately without donor's fund. During the previous disasters RRF with the supports of different donors helped the victims with relief and rehabilitation in 2010 year with worth of Tk.790 million. RRF has already build-up a 6 member strong Disaster Mitigation Team who are capable to handle the primary emergency. RRF allocated 50,00,000 taka for disaster management program sourcing from its own fund.



RRF stand was beside the flood affected people

Only water and water wherever it is seen in August 2016. As far as the eye can see, everything is under water. 300 thousand people of Abhaynagar, Monirampur and Kesobour Upazilla in Jessore district have been waterlogged for a month-long. There is no end to their misery and pain. They are living very miserable lives. Most of the people have taken shelter in schools and the high place beside the road along with cattle and necessary things. The accumulation of rain water from different part of the district made these areas waterlogged. This is not a new phenomenon of these areas, it is happening repeatedly over the years.

The croplands have been damaged absolutely, cattle, fish, vegetable fields have been washed away. The Flood victim people are fighting for survival depending on the mass relief. People are workless now. RRF didn't wait for anything about having outside support. The Executive Director of RRF Mr. Philip Biswas himself has led a RRF relief team with his active presence whereas the Asst. Executive Director of RRF Mr. Antony Biswas and the Deputy Director of RRF Mr. Shamim Uddin Khan accompanied him during his drive among the flood victims in these areas.

RRF is not silenced in this miserable situation, has made a drive to stand beside the flood affected people with some assistances. RRF has given relief to the 500 flood victims in Kesobpur and Monirampur Upazilla of Jessore district on 25th August, 2016. Each people received Five kilograms of flatted rice, one kilogram of molasses and 2 packets of food saline. Alongside, 6 medical camps have been set up in Kesobpur, Monirampur and Abhaynagar upazilla to provide health care to flood affected people, around 6000 people has received free medicines from these camps.

Water Desalination Project



Rural Reconstruction Foundation has undertaken to establish 07 desalination plants in Rampal and Morrelgong Upazilla of Bagerhat District With a view to reducing the shortage of potable water in salinity prone areas. The PKSf backed "Water Desalination Project" has been started from 19 June, 2016 aiming to arrange long-lasting and fixed source of potable water for the community people through installing Reverse Osmosis Water Plant . The deprived people of salinity prone area especially in Bagerhat district are targeted to provide drinkable water. The scarcity of drinkable water is so much here. PKSf has taken measures to provide potable drinking water in the said areas at a very affordable cost under the CCCP and LIFT project to settle the adverse situation of drinking water permanently.

A Glimpse

Events	Particulars
Kick Off	19 June, 2016
Funding	Palli Karma-Sahayak Foundation (PKSF)
Project Area	Rampal and Morrelgong Upazilla of Bagerhat District
Beneficiaries	16100 and community people, (Students get at free cost in school time)
Staff	11
Key Activities	<ul style="list-style-type: none"> • Installing Reverse Osmosis Water Plant • Distribute purified produced water to the community people using local transport. • Sell water at low cost • Plant maintenance and management
Production capacity	As 1000 liters per hour, 8000 liters of water is produced in 8 hours in every single day (Each plant).



Honorable MP of Rampal Mr. Talukdar Abdul Khalek opened Water Desalination Project

Achieved Milestone in 2016-17

Plant Installation

In the last financial year, seven water plants have been set up in Bagh Gate. Under the CCPP project, five water plants in Rampal and Morjalganj and two under the lift project have been established. These seven water plant have been installed in Srifaltala, Daibaggahati, Dona, Abetha, Sonakhali, East Hoglapasha, and pepulbunia village of Rampal and Morrelgong upazilla gradually.

Plant Management and Operation

A committee is formed for every single plant with 5 members including local people in different segment of society for the one year plant operation. This committee is formed based on a certain policy and constitution, and operates the activities in the light of policy. The types of committee is-

- One teacher (School or College)
- One elected member
- Two social worker or local elite
- One RRF representative who act as secretary general

Although the cost of installation of the plants are borne by donor agencies PKSF, and a large amount of money is spent every month to manage this activity. Alongside, free water is being provided to educational institutions and religious institutions. In this case, the water is being sold at affordable price to carry the cost of the project and sustainable. Price of water per liter is fixed at 0.5 taka. Payment of electricity bill, purchase of generator's fuel and mobile, transportation cost for water supply, plant repair and maintenance, hire of employed person's expenses etc are managed from the earned money by selling water. In the last fiscal year, 938 jars and 732 dispensers were used to make these happen. A total of 630446 liters of water has been produced from these 7 plants in the reporting year.

Biogas Project



Rural Reconstruction Foundation began to implement the Infrastructure Development Company Limited (IDCOL) supported Biogas Project from November 2009 in Khulna, Bagerhat, Satkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district. RRF upholds the essence of the context of this project; most of the Bangladesh's rural people depend on biomass, crop residues, plant debris, animal dung and wood for fuel creating deforestation, flood, soil erosion etc. Women and children, on whom the burden of collecting fuel falls, suffer the most. They are the worst victims of indoor air pollution such as smokes in the kitchens. RRF believes that biogas technology is one of the best means to provide natural gas to the largest number of rural people. It can provide them with pollution free, efficient energy for cooking and at the same time protect them from diseases by giving them a cleaner environment. Biogas technology can be used to implement a sustainable waste management program suitable for rural areas, as wastes of all sorts are transformed into biogas or slurry.

A Glimpse

Kick Off	November 2009
Donor	Infrastructure Development Company Limited (IDCOL)
Working Area	Khulna, Bagerhat, Satkhira, Jessore, Narail, Magura, Jhenidha and Meherpur district.
Beneficiaries	439 (Male- 374, Female- 65)
Number of Staff	05
Key Activities	<ul style="list-style-type: none"> • Construction of biogas plant according to model given by IDCOL • Producing fuel gas from cow dung/ poultry dropping/garbage. • Using the Bio-slurry as an essential organic fertilizer • Using the Bio-slurry as feed for <i>pisciculture</i>

Achieved Milestone in 2016-17

- IDCOL Provide staff Training on ToT (Training of Trainer) for capacity Building of field level staff for implementing activity smoothly and effectively.
- Customer Orientation training have been provided to 221 tentative customer who would be inspired to install biogas plant.
- Customer Care Training has been provided to 29 current beneficiaries aiming to aware them about the plant maintenance & proper way of uses.
- Bio-slurry is a very effective organic fertilizer. It comprised of many essential elements for soil fertility. RRF arranged many court yard session to motivate farmers use bio slurry in firming.

RRF Solar Home System

Rural Reconstruction Foundation has started its Solar Home System program in September 2012 in Off Grid areas. Along to Green Finance Scheme of Bangladesh Bank, Eastern Bank Limited and One Bank Limited provide financial support alongside RRF's own funding.

Environmentally, the solar power technology has zero carbon footprints. And economically, a population of 160 million offers enormous demand for solar modules because of their price point, efficiency, and ability to alleviate, even if marginally, the broader problem of electricity in the LDC.

On the other hand, Bangladesh's push into solar power has largely been a success story. Its flagship, the Solar Home Systems (SHSs) that power rural households is both economically feasible and environmentally friendly. SHSs gained popularity among multiple parties for various reasons. The government and international community prefer it because it produces power in an eco-friendly and sustainable manner. The end-users, who are mostly poor rural inhabitants, prefer it because the monthly installments for each set-up are less than the equivalent monthly amount spent on kerosene to meet their power needs.



Project Portfolio

Kicked off	September, 2012
Donor	Commercial Bank & RRF
Working Area	Bagerhat, Khulna, Sathkhira, Jessore, Narail, Magura, Jhenidha, and Meherpur
Number of Beneficiaries	Total- 1319 (Male- 1142, Female- 177)
Number of Staff	05
Key Activities	<ul style="list-style-type: none"> • System Installation, • Loan facilities • User training and service
Customer Care Services	<ul style="list-style-type: none"> • System installation • Loan support up to 56000 BDT for the three years period • Provide free post installation service until 3years (after 3 years, renewable with a moderate fees) • 20 years warranty of PV module and 5 years warranty for Lead acid battery, 3 years warranty for lighting equipment (LED bulb, LED Tube), solar panel warranty for 20 years. • User training



RRF Management thinks, we have some social obligations to the Bangladeshi people to do something better for them, even though, we have been doing various social development activities for the betterment of society, especially for the rural poor people. But in health sector, RRF need much more better involvement according our ability. From this realization, RRF has decided to resume its health program in its working areas from September 2015 through community based healthcare center. Where the emphasis will be focused on doorstep service.

Community Healthcare Program



Rural Reconstruction Foundation driven "Community Healthcare Program" is an absolutely outreach project. Mainly, RRF planned to establish few Community Healthcare centers at the village level to extend Primary Health Care at the door step of the rural people especially to the beneficiaries of all RRF program and project in its working areas. RRF "Community Healthcare Program" basically seeks to ensure complete healthcare services in grass route level. Even the country's healthcare status has reached a crossroads where success can be rejoiced but those could be short-lived if certain challenges are not met. Still lots of gaps are making some concern in this regards. From the Social Commitment, Rural Reconstruction Foundation started "Community Healthcare Program" from September, 2015 without being depended for having any financial support from outside. This program has been designed in the light of Government of Bangladesh driven Community Clinic which is financially backed by RRF itself.

Kick off	September, 2015
Donor	RRF driven Microfinance Program
Working Area	All working area of RRF microfinance Program
Number of Community Clinic	02
Number of satellite Clinic	20
Number of Staff	04
Number of Beneficiaries	42160
Key Healthcare services	<ol style="list-style-type: none"> 1. Maternal and neonatal health care services 2. Integrated Management of Childhood illness 3. Family Planning services 4. Provide health education to the community people 5. Child Growth Monitoring 6. Healthcare services by MBBS Doctor in Satellite Clinic 7. Establishing effective referral linkage with higher facilities 8. General Healthcare services 9. School Health Services 10. Blood Grouping 11. Elderly Healthcare 12. Special Health camp i.e. Eye, Diabetic, Dental and Gynea 13. Midwifery Training 14. Child Doctor Training 15. Day Observation

SL	Name of Event	Number of event	Number of beneficiaries
1	General Health care by satellite clinic	180	5085
2	Eye Camp	9	546
3	Dental Camp	1	32
4	Diabetic Camp	3	124
5	Gyene Camp	2	120
6	School Health Care	10	738
7	Elderly Health Care	45	2207
8	Midwife Training	1	20
9	Child Doctor Training	3	91
10	Day Observation	2	440
11	Blood Grouping	10	1603
12	Health Education session	275	3866
13	Free Medicine	Weekly	3757
14	General Health by Paramedic in Clinic	Everyday	5420
15	Eye care service	Ongoing	2400
16	Diabetic Check	Ongoing	140
17	Growth Monitoring	Ongoing	872
18	Pregnancy test	Ongoing	150
19	Family Planning	Ongoing	195

RRF organized an Eye Camp for the Poor Community People

A health event "Eye Camp" been held at Kamarpara Community Clinic premises in Kamarpara village of Jehkorgacha Upazilla in Jessore on 19 April, 2017. This Eye camp was arranged for poor community people under the Community Healthcare Program of RRF. With the financial Support by Sightsavers, Jessore General Hospital has given the technical support with their Eye Specialist (MBBS) doctors named Dr. Md. Gias Uddin (Associate Professor- Jessore Medical College Hospital) with latest instrument. At the same time RRF stated a new community clinic here at Kamarpara Village in Jehkorgacha Upazilla of Jessore district with regards to promote healthcare service to the poor community people.

In the camp day, 356 people received the eye care treatment while 75 people have been detected for cataract operation and 90 people been given refraction support for different power glass. All patients suffering from cataracts will be operated free in Jessore 250 bedded General Hospital. Those who have eyesight problems will be given glasses in exchange for 200 taka. RRF community Healthcare Program will manage both the issues contacting with Sightsavers and Jessore General Hospital





Healthcare services illuminate the elderly people

About 330 elderly people who are mostly over 60 years of ages receive the healthcare services continuously by RRF driven Community Healthcare Program in Jhikorgacha Upazilla and Sharsha Upazilla of Jessore district. It was a part of ongoing scheduled event of RRF Community Healthcare Program where a MBBS Doctor and a Paramedic doctor give medicare treatment to the elderly people once in a week in regular basis. According the prescription suggested by doctor, medicine also been given at absolutely free cost. Alongside, few special health care event like eye, diabetic related issues are given high priority. Based on the elderly driven demand it arranges any health related event.

RRF conducts Blood Grouping



The poor people of the community and school kids have been served with the facility of blood grouping at a low cost by RRF. This health care service has been provided to almost 1603 people in 2016-17 fiscal years. FPAB Jessore assists in the implementation of this program as RRF strategic partner. All the beneficiaries were very much pleased to have that nice service from RRF. RRF targets the poor households of rural area who are not aware of blood grouping and grassroots level government primary schools for blood grouping.



Education

Bangladesh has made remarkable gains over the past two decades by ensuring access to education, especially at the primary level and for girls. The country's net enrollment rate at the primary school level increased from 80 percent in 2000 to 98 percent in 2015, and secondary school net enrollment is now around 54 percent, up from 45 percent in 2000. Furthermore, the percentage of children completing primary school is close to 80 percent, and Bangladesh has achieved gender parity in access, in addition to dramatic decreases in disparities between the highest and lowest consumption quintiles at both the primary and secondary levels. RRF wants to play an important role in conducting quality programs on different issues related to overall development of the country's education.

School Feeding Programme in Poverty Prone Area

Rural Reconstruction Foundation is implementing "School Feeding Programme in Poverty Prone Areas" in collaboration with Government Agency; "the Directorate of Primary Education" in Jessore, Bagerhat and Narail district. RRF began this event from 2001 with the assistance of World Food Program. According to Primary Education Department under the Ministry of Primary and Mass Education, the UN World Food Programme (WFP), one of the largest organisations of school feeding programmes in the developing world, and the Bangladesh government jointly launched the "School Feeding Programme" in July 2001, targeting the schools located in food insecure rural areas and slums in the capital. Later, RRF began School Feeding Programme in Poverty Prone areas from 11 in collaboration with the Directorate of Primary Education (DPE). Right now, RRF provide the service of School Feeding in Jessore, Bagerhat and Narail District.

The programme was intended to distribute fortified biscuits to government primary schoolchildren in the targeted schools every day without weekend. The biscuits provide 338 kilocalories (about 67 percent of daily calorie requirement) and a range of micronutrients, contributing about 75 percent of vitamin A, zinc, foliate and iron. The goals of the programme are to increase school enrolment and attendance, reduce school repetition and dropout rates, improve attention and learning capacity by cutting short term hunger. More importantly, School Feeding Programme has removed hunger and tiredness of the students during their class. "After receiving food during the school hour, the students get energy and it helps them to focus on their study.



A Glimpse

Fund and Support	Directorate of Primary Education (DPE)
Working Area	Jessore Sadar & Chougacha Upazila under Jessore District. Fakirhat, Sharankhola & Morrelgong Upazila under Bagerhat District and Lohagora upazila under Narail District.
Number of Students	Boys-91049+ Girls-93659 = Total Students- 184708.
Number of School	1067 Government Primary Schools in three District
Number of Staff	58

School Feeding Extra Innings

According to the extent of the program, RRF is supposed to distribute biscuits generally, but RRF works differently for school students and school development. In this case, RRF is keen about increasing the health awareness of the students, ensuring blood group and primary healthcare. Here is the person to talk about specially, the District Primary Education Officer Mr. Tapas Kumar Adhikari who has taken an extra ordinary initiative to set a health room in primary school with a view to ensure the primary healthcare service to the student during school time. And RRF expressed solidarity to his inventive intend and helped in the formation of two healthcare room with various necessary health equipment. In Jessore Sadar Upazilla, at Baliadanga Govt. Model Primary school and In Chugacha at Solua Govt. Primary school couple of Healthcare room been established where primary health care is being provided to the students by child doctors with the help of teachers. The Director General of the directorate of primary education Mr. Abu Hena Mostafa Kamal inaugurated these healthcare rooms on 24 December, 2016.

Sponsorship for Children's Education



RRF has undertaken to promote sponsorship project from 1998 with the support of CHALICE- Canada in Jessore, Sathkhira, Jhenidha, Khulna, Bagerhat, Meherpur, Dinajpur, Rajshahi districts. The goal of the project is to prepare people of Bangladesh to be self-supported through education, life skills training and income generation by gaining ability to support and educate their children by their own means towards building a just society. It is mainly dedicated specially for the development in education sector of ultra-poor and underprivileged households. It includes various supports with regards to providing various materials that is essential for the children to continue their study such as all school/ college related cost, educational materials, Hygiene materials for the children as well as their families, basic health care support, medication cost for the elderly, Nutrition support for the elderly and support for the children who are physically challenged. Eventually it helps to meet their different needs in daily life. Even though, this project focuses child education, also supports poor elderly people to uplift their quality of lives having different sorts of financial and commodities support.

Kicked off	1998
Donor	CHALICE- Canada
Working Area	Jessore, Sathkhira, Jhenidha, Khulna, Bagerhat, Meherpur, Dinajpur, Rajshahi
Total Beneficiaries	2652 (including Male, Female & elderly)
Total Staff	22
Key Intervention	<ol style="list-style-type: none"> 1. Education, 2. Health & hygiene, 3. Nutrition, 4. Family & community development 5. Chalice circle development etc.

Actions for enhancing Elderly People's quality of lives

Even though family members are in the first place to take this responsibility for elderly people' caring and if they fail then others should take the responsibility. In these case, RRF emphasized on looking at the elderly people not as a client, but as a man and serving them in a way so that it does not hurt their self-esteem. The activities are designed by Chalice backed sponsorship program by putting people in the center and upholding the human dignity.92 Elderly persons have got nutrition package in last fiscal year 2016-17. The package is including of rice, flour, lentil, cooking oil, salt, sugar etc. It helps to fulfill their appetite and nutrition.



Achieved Milestone in 2016-17

- Ensure education support for 2560 children. Last year we have provided adequate education materials, school uniform, umbrella, necessary school fees and tuition fees to the children. So that all can attend school with dignified appearances.
- In the final exam of 2016 the sponsored children has done excellent, the passing rate of 5 sub-sites are SCD-87%, MEH-97%, KHL-90%, DNJ-94% & RAJ-92%.
- Special coaching support has been provided to 678 weaker students through 88 community-based learning centers so that they can achieve good results in the exam.
- 250 children have passed in the Secondary School Certificate (SSC) examination this year and got admitted in higher secondary level; and 92 children have passed Higher Secondary School Certificate (HSC) examination and taking preparation to get admission in various colleges/universities for graduation.
- We have given hygiene support for 2652 number of children. The package is including washing powder, bath soap, tooth paste, brush, hair oil, body lotion, nail cutter etc. Also have given bed sheet for their family use, umbrella for saving from the rain water which may cause diseases. All these items enhance the family to live in well and decreased disease.
- Last year we have distributed special money for 540 children and all Gifts have properly used by the sponsor children and families. Following type of gifts we have given to the children like, cow, goat, hen, chair, reading table, alna, tin, wardrobe, dress, ceiling fan, table fan, meat safe, rack, charger light, steel box, plate and glass set, small business, medicine etc.

Barnamala Bidyapith (Formal Education)



RRF has been conducting formal education programs in Jessore, Jhenidha and Meherpur districts since 2001 with its own fund. These schools are operating its teaching learning activities by following the country's existing government curriculum. These RRF backed educational institutions in the name of Barnamala Bidyapith are operating very quality education. The motto of this education program is "We Dream for an Educated Nation". In addition to general education, this institution gives more importance to the development of children's mind and moral education. Alongside, through various co-curricular activities, these schools are strongly committed to flourish students' psycho-social development. The organization has taken various initiatives to institutionalize these schools. Build the infrastructure of the school in its own land. These schools received government accreditation from the Ministry of Education and Jessore Education Board. There are currently 7 schools in this program, where teaching learning activities are being conducted from Play group to Grade Ten. The door of these schools is open for all level of students.

Special emphasis on co-curricular work



Alongside education, special attention is given to the co-curricular activities for the overall development of the students. In this case, special emphasis on sports & cultural activities i.e. art competition, handwriting, wall magazine, reading, sports, debate, recitation, storytelling, day observation, cub & scout, etc. In these events, the students participate regularly in district and upazila level competition in regular basis. In 2016-17 Parade of Independence Day and Victory Day, the school's cub and scout teams participate where they attained special achievements. The Barnamala Bidyapith Jessore school achieved special awards by participating in Jessore sadar upazila inter school football competition both the boys

Wonderful Success in PSC and JSC public exam

Students of these schools regularly participate in PSC and JSC examinations every year. As the school has government recognition, schools give certificates in own name to students who passed the JSC and PSC examinations in their respective schools. In 2016 public exam, the schools did excellent results in JSC and PSC

PSC (Primary School Certificate)

Sl	School	Total Student	A+	A	A-	B	C	Fail
1	Jessore	34	2	7	7	2	16	0
2	Kamrapara	30	3	8	7	3	8	0
3	Ulashi	24	2	4	4	5	7	0
4	Kaligong	11	0	3	0	2	6	0
5	Ballobhpur	15	4	5	5	0	1	0
Total		114	11	27	23	12	38	0

JSC (Junior School Certificate)

Sl	School	Total Student	A+	A	A-	B	C	Fail
1	Jessore	43	1	15	15	9	2	0
2	Kamrapara	32	2	27	3	1	0	0
3	Ulashi	37	0	19	13	5	0	0
4	Kaligong	16	0	8	3	5	0	0
5	Ballobhpur	23	1	14	5	3	0	0
Total		151	4	83	39	23	2	0



New Book Day-2017

A Glimpse

Kick Off	January 2001
Donor	RRF and Students
Class	Play Group to Grade X
Number of Formal School	07
Total Staff	107
Working Area	Jessore, Jhenidha and Meherpur district
Number of Students	Boys-705+ Girls-694 = Total Students- 1354.

The schools are entitled various government supports

Since the schools have official approvals, so the various government facilities are available regularly now in RRF driven all schools. On the very first day of the year, new books are distributed among students like other schools. Teachers of these schools regularly receive various subject-related government training. In the last year, 25 teachers have received training of various duration on ICT, Math, English, Arts and Arts, Bangla, Science and School Management. Around 450 students of Barnamala Bidyapith Kamrapara and Barnamala Bidyapith Ulashi get the stipend from government in regular basis. Besides, 3 students received bicycles from the government for their special success.

Barnamala Pre-School (Non Formal Education)



Beside the formal education program, RRF has been conducting pre-primary education programs in its work area since 2011 in the name of "Barnamala Pre-School. Although initially this program operated with Save the Children collaboration, now this activity is being run with the financial assistance of the organization driven microfinance program. RRF intends to support rural families for performing their responsibility of upbringing, growth and development of their children appropriately and it is also helps parents to work or study. This non-formal education program contains 18 pre-primary school in Jessore, Jhenidha and Meherpur district. Children 4-5 years old mostly study in this community-based pre-school. On every school day, children stay in school two hours, they receive education through various types of game, fun and co-curricular activities. The teachers of these schools try to make the children suitable for formal schools for the next year, and help them to make their ice breaking. Most of the children's home are very nearby the school. Students are aided to organize their daily lessons and homework assigned by the school teachers. In addition, in the community based pre-school students get involved in extracurricular activities like, singing, dancing, recitation, story-telling, comics, acting etc. that help to build their level of confidence. Plenty of education materials along with digital device make a good learning atmosphere inside the classroom that attracted the kids for coming school regularly.

Events	Particulars
Kick Off	January 2011
Funding	RRF Microfinance Program
Project Area	Jessore, Jhenidha and Meherpur District
Number of Pre-School	18
Number of Student	454 (Girls- 237, Boys - 217)
Teacher	18

Special Feature of this Program

- Provide care to the children in the temporary absence of their parents to enhance the development of the child physically, mentally, psychologically, emotionally, morally, culturally and socially.
- Using manipulative materials, centers, blocks and sand and water, each child's first experiences are both stimulating and fun. Some children only watch at first but soon choose to become engaged and involved.
- Flexible time schedule where children can attend the program related to their needs
- Safe drinking water, toilet, bathroom facilities
- Students not more than 30 in a school
- A regular checklist to monitor personal health, hygiene and development of the kids
- A provision for consultation with parents and inclusiveness
- Stimulating teaching-learning methods are used to attract the children in study so that they are interested in regular schooling.



Internship is a great way for students to gain experience and explore career options, but RRF is keen to consider what interns can do for our organization. The internship experience is mutually beneficial for RRF and Interns either. The key component in setting up an internship in RRF is well-structured which includes information on learning objectives, daily responsibilities, short- and long-term projects, supervisor assignments, evaluation procedures, policies and expectations, and orientation and so on.

According to RRF Internship structure about 4 weeks to three months or the duration of one semester or quarter, or the duration that can be manageable by interns or organizations which take the internship services -is a common internship length here in RRF. However, length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation.

RRF kicked off internship program from February, 2012. So far, about 250 students from different college of Jessore and Faridpur district have completed their internship in various lengths on different cross cutting issues i.e. Leadership and Management, Economic development of Bangladesh, Role of NGOs in Country's economic development, Admin & HR, Financial Management, Poverty alleviation and many others

Internship in 2016-17

In 2016-17, 52 students from 5 educational institutions have completed their internship in our organization. The topics of internship was Financial Management, NGO activities, Educational Development, Socio-economic Development etc.

Participating Institutes in RRF Internship Program

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

- Leadership and Management
- Economic development of Bangladesh
- Role of NGOs in Country's economic development
 - Admin & HR
 - Financial Management
 - Poverty alleviation
- Marketing & Communication
 - ICT
 - Skill Development
- Educational Development and based on internees' demand



Cultural & Human Development

In order to sustain poverty reduction program, RRF has taken various incentive programs in association with different donors and stakeholders all across the country. As part of this, along with economic development, intend to work with the people of the society including children and adolescents and young people in order to create a culture and sportsmanship society and nation through healthy culture, sports and different Humanitarian activities by involving the activities of the noble scholarship

Active Citizens Project



RRF has been implementing Active Citizens program in collaboration with British Council from May-2015 in Jessore, Jhenidha, Meherpur and Khulna district in Bangladesh. The program enhances leadership for youth people and project-management skills of local influencers. They receive specialist guidance in designing and running social action projects, which aim to generate positive change within their community. Participants also benefitted from peer support via connections made within the global Active Citizens network. By sharing ideas and experiences with different groups within and outside their community, participants contribute to intercultural dialogue and global citizenship. As a citizen every person has a specific role for their society or community. So, this project trained them to make aware about their role in the community and also for country as an active citizen, and at the same time encourage them to take initiative for Social Action Project (SAP). This training called Active Citizen Youth leadership Training (ACYLT).

Kick off	May, 2015
Donor	British Council
Working Area	Jessore, Meherpur, Jhenaidah, Khulna
Number of Beneficiaries	250 (Male-137, Female-113)
Key Activities	<ul style="list-style-type: none"> • Active Citizen Youth Leadership Training • Social Action Project (SAP) • Youth Exchange • International Study Visit • National/ Regional Summit

Active Citizen Youth Leadership Training

A total of 8 number of Training Course on "Active Citizen Youth Leadership" were delivered to 250 selected young leaders on leadership, communication, advocacy, citizenship, volunteerism, social action project delivery, fund raising, entrepreneurship, partnership and network building. All the workshops were organized at community level in different upazilla of Jessore, Jhenidha, Khulna and Meherpur District. After completing the every single training course, the motivated youth people have decided to volunteer for various social action projects implementation addressing different social issues in community level. A total 16 number of social action projects (SAP) have been demonstrated so far in this fiscal year.

A scorching voice to; "Leave Drug & Live Well"

As a member of a community the active citizens of Ualshi Union feel a responsibility to eradicate drug addiction from their community since this community is located at the very near of the Indian boarder and availability of various drugs is at a mouse click. So, to make the community drug free life they have taken an initiative to build up awareness about the bad and ugly effect of drug addiction. Active Citizens have arranged some programs like Rally, Manob Bondhon (Human chain), School Campaign & Mothers' Gathering. They discussed with the local leaders about their programs & the local leaders like UP Member & Chairman shown their great interest to work with them to eradicate drug addiction from their Society. Along with them Sharsha police personnel also accompanied and raised the voice to stop drug addiction. Active Citizens of Ualshi & UP Member jointly arranged awareness based activities successfully.



Self-Reliant Program

Self-reliance is defined by independence. It is the ability to think and act without the help or influence of others, the ability to decide what you should be or do. Dependency is the act of relying on others to make decisions for an individual. This causes people with power and privilege to take responsibility for the lives of those that are less fortunate. Dependent people learn to rely on others, failing to find the motivation to solve problems on their own. This learned helplessness is a learned behavior that to be reversed before an individual can become self-reliant. We are changing our style so that we can be self-sufficient and work tirelessly for the development of the country.

RRF Training and Resource Centre (A planned Venue)



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

Kick off	07 November, 1991
Donor	CCFD, EEC, RRF
Number of Staff	29
Location and campus area	6.5 acres of land which is located at Ramnagar village in Ramnagar Union of JessoreSadarUpazilla, Jessore
Target Customer/Client	NGO, Govt., Private Company, CBO,
Events	<ul style="list-style-type: none"> • Training and workshop • Meeting, Seminar, symposium, convention • Gathering and Camp
Commercial Information of the Venue in 2016-17	During the last fiscal year, this venue booking was 299 days; a total of 6376 participants attended in 175 batch training courses.

Physical Facilities

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

Messages from the Director of the TARC

I would like to thank you for choosing to use our venue for the events you have made over 2016-17 fiscal years. On behalf of RRF Training and Resource Centre, we would like to extend a warm welcome to you and congratulate you for choosing our Training Centre. We are certain that you have enjoyed all the facilities and services we provide. Once again, we would like to thank you for booking our venue at our premises. We assure you that you will enjoy your stay with us in next.

Anjelo Das

Director, TARC, RRF.



Venue users in 2016-17 (Alphabetically decoration)

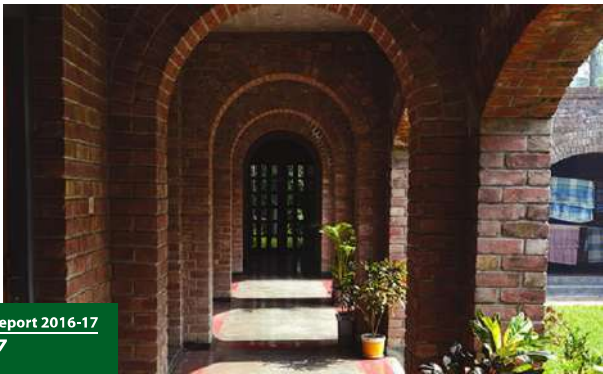
APIT	Association of Development Agencies in Bangladesh (ADAB)	Bangladesh NGO Foundation	Buro Bangladesh
Bangladesh Examination Development Unit	Concern Bangladesh	CARE Bangladesh	Compassion
Christian Concern Bangladesh	Dhaka Ahsania Mission	EON Group	Food and Agricultural Organization (FAO)
FIMARC	Grammeen Phone	Independent University, Bangladesh	IDCOL
Institute of Education & Research	Internation Rice Research Institute	Jessore Science & Technology University	Jagorani Chakra Foundation
Jago Foundation	Muslim Aid	Marie Stopes Bangladesh	mPower
National Savings Office, Jessore	National Curriculum & Text Book Board.	Netizen IT Limited	Population Council
Palli Karma -Sahayak Foundation	Rural Reconstruction Foundation	Regenerative Bangladesh Trust- RBT	Shushilan Foundation
Shakti Foundation	SME Foundation	SNV Netherlands Development Organization.	SIM
Social Islami Bank Limited.	Tiansi	The Sacrifice Trust	The Salvation Army
The Hunger Project	UTTARAN	Uttara Bank	William Churce Bangladesh
World Food Programme	Young Life Bangladesh		



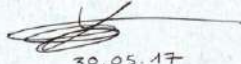

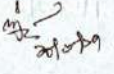
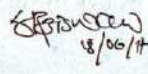
RRF TRAINING & RESOURCE CENTRE (RRF TARC)

RAMNAGAR, RAJARHAT, JESSORE

Visitors Name	Visiting Period	Visiting Reports	Recommendations
শ্রী: বাদরুজ্জামান বিদ্যালয় (পরিচয় পূর্ণ) কর্মসূচির পরিচালক এবং সিনিয়র ডি. এ. এম. (Din, Dm, Dm)	18.12.2016 To 22.12.2016	যন্ত্র-যন্ত্রে এতে বাদরুজ্জামান (পরি- চালক) বাদে - বাদরুজ্জামান। সমস্ত প্রশংসিত পরিচালক বাদে বাদে মুঠে মাত্র দুইজন মুঠে মাত্র নিতিশীল পরিচালক যুগে বাদরুজ্জামান বাদে।	মাত্র দুই জন বাদে এতে প্রচলিত (পূর্ণ) এ পরিচালক বাদে।
ড. মাহবুবুল হক সিনিয়র অধ্যাপক, জাহাঙ্গীরনগর বিশ্ববিদ্যালয়, এন.আই.টি, ঢাকা	19.12.16 to 22.12.16	প্রথম পর্যায়ের বাদে বাদে মাত্র দুই জন বাদে। এতে মাত্র দুইজন বাদে বাদে বাদে বাদে এতে বাদে বাদে বাদে বাদে বাদে বাদে এতে বাদে বাদে বাদে বাদে বাদে বাদে এতে বাদে বাদে বাদে বাদে	• বাদে বাদে বাদে বাদে • বাদে বাদে বাদে বাদে
ROBIVUL KABIR CHOWDHURY Senior Specialist, Exam & Evaluation A.P.E. Dhaka.	17.12.16- 22.12.16	Calm and quiet environment for conducting a residential workshop. Noted the venue favourably for its own characteristics.	Need publicity.
DR. M. KHADIMUL ISLAM TRAINING SPECIALIST NAEM, DHAKA	17.12.16 - 22.12.16	Only a visionary man can create this type of institution. All the support staffs are so nice	Sleeping Cell may be little bit wide



Visitor Feedback

Visitors Name	Visiting Period	Visiting Reports	Recommendations
Luc MANDULA Internship Student from France.	04.04.17 to 30.05.17	Ramnagar Home Staff Friends Sonar Bangla!	 30.05.17
AKTANUN JABAR Instructor (Karnatak) Sagaradi PTI, Durgam	01-5-17 to 5-6-17	Nice place with quality service. The campus is look good looking	 5.6.17
সুজনিতা বিশ্বাসী শ্রী. (সফটওয়্যার) PTI, বাগুয়াত	০২/০৫/১৭ ২০/০৫/১৭	সুজনিতা; সফটওয়্যার ডেভেলপার, তারা সে মফতওয়্যার থেকে মা কেবল তাদের লোকসমূহ আপনার, এছাড়াও সফটওয়্যার ডেভেলপার আপনার সেবাটি কাছ থেকে আমরা বিস্মিত হা, আমরা আমরা বিস্মিত।	 ২০/০৫/১৭
Suklan Biswas Younglife Dhaka	14-18 Jun 14 2017	It was Excellent Service by all RRF staff. We were very very satisfied for the way they looked after all of us and the programs. We are blessed	 18/06/17

Angel Beauty Parlor

Rural Reconstruction Foundation (RRF) combines various types of income-generating activities to bring diversification to the organization's activities and make it sustainable. In addition to income growth, RRF is taking various types of work to create employment especially for the women who are underprivileged and to develop their skills with regards to empowerment. In connection with these intents, RRF began to work in beautification through establishing a beauty parlor from 2010 in Jessore district. It is trying repeatedly to make a powerful brand maintaining its leading position in the beauty industry. This is Angel Beauty Parlor; provides services such as Hair Styling, Bridal Make-up, Party Make up, Model Make-up, Hair Cuts, Skin & Hair care service and many more. RRF Management philosophy is based on responsibility and mutual respect. The mainstay of our strategy will be to offer a level of client focus that is superior to that offered by our competitors. Customers are among our organization's most valuable assets. Nothing is more important than being courteous, friendly, and prompt in the attention we give to our customers. We are dedicated to ensuring that the high standards of beauty service we have established are maintained. Our culture demands integrity and an unyielding commitment to strong internal practices and policies. We have the highest confidence in our people, who are objective in their responsibilities and operate under the highest level of ethical standards. We thank you for the confidence you have placed in us.





Financial Statement

AUDITORS' REPORT

We have audited the accompanying Consolidated Financial Statements of "RURAL RECONSTRUCTION FOUNDATION (RRF)" RRF Bhaban C&B Road Karbala, Jessore which comprise the Statement of Financial Position as at 30th June, 2017 and the Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Change in Fund, Statement of Cash Flow and for the year ended 30th June, 2017 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial Statement

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

Auditors' Responsibility

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

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the Financial Position of "RURAL RECONSTRUCTION FOUNDATION (RRF)" as at 30th June, 2017. And it's Financial Performance for the year ended 30th June, 2017 in accordance with Bangladesh Financial Reporting Standard (BFRS) and other applicable laws and regulation including MRA guidelines.

We also report that:

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

RURAL RECONSTRUCTION FOUNDATION (RRF)

RRF BHABAN, C & B ROAD, KARBALA, JESSORE

Consolidated Statement of Financial Position

As on 30 June 2017

Property & Assets	Notes	Amount In Taka	
		30 th June, 2017	30 th June, 2016
Non-Current Assets:		1,098,303,463	1,004,595,930
Property, Plant & Equipment	6	1,098,303,463	1,004,595,930
Investment:		246,148,865	198,391,590
FDR-Investment	7	245,965,889	198,377,590
Security money for Telephone & Electricity	8	182,976	14,000
Current Assets:		4,042,039,477	3,649,818,498
Loan to Beneficiaries	9	3,745,377,587	3,284,435,229
Accounts Receivable	10	38,573,325	9,538,934
Advance Against Program	11	4,796,455	22,204,513
Staff Settlement	12	18,850	-
Carpentry Project	13	-	-
Closing Stock of Materials	14	4,387,836	6,360,877
Consumer Loan to Staff	15	176,719	176,719
Interest Receivable on FDR	16	637,222	10,207,864
Books for Library	17	146,699	143,898
Live Stock & Goat Project	18	395,007	421,257
Accounting Software	19	-	8,601,896
Provident Fund Loan to Staff	20	15,799,146	12,761,917
Suspension A/C	21	15,958,214	16,877,053
Temporary loan	22	97,133,807	151,982,629
Vehicle loan to Staff	23	16,081,546	12,748,053
Reimbursable (FEDEC)	24	-	-
Logistics Loan to Staff	25	2,846,165	2,380,068
Reimbursable (UPP-Ujjibito)	26	2,607,750	1,170,331
Advance Income Tax	27	1,987,987	1,296,442
Reimbursable (Shamridhi)	28	5,040,058	4,291,164
Training Material Support to Party	29	-	-
Cash in Hand	30	3,248,246	2,837,473
Cash at Bank	31	86,826,858	101,382,180
Total Property and Assets:		5,386,491,805	4,852,806,018



Liabilities and Fund	Notes	Amount In Taka	
		30 th June, 2017	30 th June, 2016
Capital and Reserve Fund		1,615,259,459	1,459,282,393
Retained Surplus	32	637,451,183	529,489,092
Statutory reserve fund	33	57,700,013	45,629,345
Debt Management Reserve/LLP	34	157,617,763	121,488,240
Disaster Management Fund	35	300,000	300,000
Revaluation Reserve Fund	36	762,190,501	762,375,715
Long Term Liabilities:		2,296,010,678	2,065,596,461
Loan from Bank	37	1,333,772,069	1,023,608,466
Loan from IDCOL	38	7,038,613	5,687,999
Loan from PKSf	39	955,199,997	1,036,299,996
Current Liabilities:		1,475,221,668	1,327,927,164
Accounts Payable	40	10,439,743	2,691,263
Security money receive from Party	41	438,339	
Education Fund	42	335,910	335,910
Income Tax Payable	43	34,773	26,764
Medical Fund	44	5,002,675	4,376,766
Member Kallyan Fund	45	-	21,216,857
Member Savings Deposit	46	1,031,354,723	781,275,405
Provident Fund	47	80,362,328	66,023,732
Provision for expenses	48	9,490,341	23,113,259
Staff Security Money	49	21,147,725	18,905,017
Staff Gratuity Fund	50	33,995,490	28,481,056
Staff Kallyan fund	51	7,372,042	5,717,048
Temporary Loan	52	103,533,806	152,189,312
Loan from Bank for Remittance	53	-	6,400,000
Unspend Foreign Donation	54	5,624,883	4,166,740
Vat Payable	55	329,714	326,246
Vehicle Loan Account	56	476,616	636,616
Future benefit Scheme (FBS)	57	23,742,008	22,768,843
Grant for Assets	58	4,541,626	75,938
Livestock Insurance	59	1,794,577	-
Micro Insurance	59	93,894,917	64,394,573
Covariant Risk Fund (CRF)	61	-	24,790
Advance from PKSf	62	4,847,809	10,187,366
Provision for interest on savings	63	6,300,308	1,948,925
Transfer Received (Grant)	64	-	105,136
Advance from Borrower	65	17,696,477	106,652,512
Monthly Benefit Scheme (MBS)	66	12,137,091	5,887,091
Cultural Fund	67	327,746	
Total Liabilities and Fund		5,386,491,805	4,852,806,018


 Director Finance & Accounts

RURAL RECONSTRUCTION FOUNDATION (RRF)

Consolidated Statement of Comprehensive Income

For the year ended 30 June 2017

INCOME

PARTICULARS	Amount In Taka	
	30 th June, 2017	30 th June, 2016
Operating income:	972,306,229	806,795,622
Service Charge	773,937,447	639,671,486
Income from Self Reliant Project	-	-
Sales of Product	5,533,049	9,146,420
Training Income	38,835,853	25,556,720
School fees	5,087,975	4,796,145
Grants From Donor	148,911,906	127,624,852
Non-operating income:		
Interest from Bank:	15,686,342	16,480,825
Bank Interest	1,624,854	2,730,704
Interest on FDR	14,061,488	13,750,121
Others income:	33,115,939	24,442,191
House rent from Employee	862,191	749,750
Interest on Loan	12,104,415	9,276,307
Loan Processing fee	-	-
Miscellaneous	2,703,651	2,603,508
Overhead Income	12,626,252	8,460,204
Admission fees	735,940	581,059
Guest House Income	-	204,303
PIP Contribution	300,000	-
Office Rent	986,285	1,024,833
Organizational Development Fund	2,108,705	950,767
Paravate Fee	-	104,060
Participant Contribution	688,500	487,400
Transfer Received	-	-
Total Income	1,021,108,511	847,718,639
EXPENDITURE		
Salary & benefits:	297,418,281	235,870,071
Salary & Allowances	269,642,219	210,984,895
Provident Fund	6,982,747	5,951,698
Festival Bonus	14,363,913	13,722,609
Gratuity	5,961,519	5,019,448
Incentive	467,883	191,422
Financial expenses:	251,832,764	212,993,659
Bank charge	2,847,740	3,148,935
Interest on Loan	11,823,863	8,780,840
Interest paid to member on savings	37,207,511	27,867,404
Service charge to Bank	109,104,763	98,057,405
Service charge to PKSf	80,917,083	69,538,923
Interest on Medical Fund	56,386	1,163
Interest on Staff Gratuity Fund	1,195,631	1,337,830
Interest on Staff Kallyan Fund	41,595	107,211



SHAHA & COMPANY
Chartered Accountants

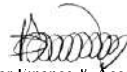
Interest paid to staff on Provident Fund	4,548,811	2,813,670
Interest Paid to staff on FBS	3,934,280	1,340,279
Interest Paid to staff on MBS	155,102	
Occupancy expenses:	33,250,054	28,483,769
Computer repair & Maintenance	977,775	1,630,082
Office rent	16,917,113	13,270,548
Office repair & maintenance	8,051,926	7,731,981
Electricity	4,708,989	4,312,540
Software repair & Maintance	2,594,251	1,538,618
Administrative expenses:	55,221,459	51,399,211
Advertisement	472,995	681,032
Audit fees	319,339	233,889
Consultancy Fees	369,989	532,778
Registration Fees	72,960	17,750
Entertainment	1,997,113	1,809,787
Newspaper	80,903	59,489
Postage & Stamps	605,702	248,387
Printing & Stationary	12,198,147	10,631,608
Telephone/Mobile/Fax/E-Mail	5,515,992	4,362,300
Travelling & Daily allowances	15,291,667	16,755,155
Vehicle:Fuel,Repair & maintenance	18,020,652	15,757,282
Publication/Documentation	276,000	184,000
Member Ship Fees	-	125,754
Other Expenses	265,826,385	206,153,412
Crockerics/Bed & bedding	929,427	485,153
Guest House expenses	-	287,816
Health Treatment	-	44,543
Higher Studies	-	-
Honorarium	278,536	313,475
Income Tax	2,801,842	1,067,571
Income Tax for Staff	317,060	392,147
Labour Charge	1,890,675	1,299,543
Land rent & taxes	754,208	703,413
Legal fees	922,800	1,165,580
Micro credit fair	66,835	-
Miscellaneous	192,156	226,115
Operational Expenses	111,743,468	85,911,179
Overhead Cost Expenses	3,485,844	5,470,472
Service Charge Rebate Expenses	16,280,462	5,166,165
Skill Fair	-	-
Social Activities	781,198	509,411
Staff meeting & fooding	5,276,621	3,960,087
Subscription/Donation	223,670	110,000
Relief	212,872	
Survey Fees	-	-
Solar System Return	8,058	89,114
Subsidy to Beneficiries	82,181	330,400
Uniform/Liveries	13,701	2,118,418



Tax & VAT	1,897,213	1,878,695
Transfer to Organizational Development Fund	1,404,369	-
Transport/Carrying	3,550,057	3,694,399
Uniform/Liveries	284,920	51,319
UPP-Ujjibito Expenses	5,071,869	5,449,469
Shamriddhi Expenses	4,496,451	4,208,986
Loss on Assets Disposal	-	-
Loss on Sales of Vehicle	-	-
Social Business Expenses	-	75,688
Education Expenses	1,001,116	483,142
Health Expenses	1,575,798	1,496,991
LIFT Expenses	875,987	
CCCP Expenses	300,000	
Training Expenses	25,113,127	18,758,569
Workshop/Seminar	299,154	1,140,880
Monitoring & Audit	2,567,917	2,139,723
Depreciation expenses	16,631,354	9,244,317
Loan Loss Expenses	54,495,440	46,850,428
DMF Expenses	-	1,030,203
Total Expenses	903,548,943	734,900,122
Excess expenditure over income	117,559,568	112,818,516
TOTAL	1,021,108,511	847,718,639



Executive Director, RRF



Director Finance & Accounts

Dated: 28 Aug 2017
Dhaka-1000





Stream of Events 2016-17

Big trip by PKSF chairman to oversee the RRF driven SEIP Project.



The ED of RRF Mr. Philip Biswas received Mr. Dr. Qazi Kholiqzaman Ahmad, Chairman of PKSF (Yellow color Punjabi), and Mr. Md. Fazlul Kader, DMD (Operations) of PKSF and MS Pham Thi Hong, ED- CECD at Jessore Airport. In this reception, few PKSF Officials and RRF Officials were also present.

FIMARC Asia Seminar



The Executive Director of RRF Mr Philip Biswas participated in FIMARC Asian Seminar on "To protect and strengthen family farming in Asia and raise awareness on Peasant Rights " was held in Chiangmai ,Thailand from 26 January -1 February 2017

Ifter Mahfil



The Iftar Mahfil was held at the head office of the organization on June 20, 2017. The Deputy Executive Director of RRF Mrs. Pinku Rita Biswas was present in this holy event.

People Led Development Process (PLDP) Workshop



The Executive Director of RRF Mr. Philip Biswas as president of Bangladesh Sustainable Development Forum (BPDF) organized a workshop on People Led Development Process (PLDP) at RRF Training and Resource Center in Jessore. All the BPDF members' Executive Director and senior level staff have taken part in this event on 07 April, 2017.

Global Action Week observed with CAMPE



RRF jointly with the campaign for Popular Education (CAMPE) organized the Global Action Week 2017 at RRF Head Office on 26 April, 2017. Various level of professionals, politicians, teachers, government officials, NGO Officials, Media workers and many others from Jessore district participated in the program.

Annual General Meeting 2016



38th Annual General Meeting has been taken place at RRF Training and Resource Centre at Ramnagar of Jessore on 18 December, 2016. The Chairperson of RRF Mir Rowshan Ali Mona (in the picture) presided this event.

RRF Budget Meeting 2017-18



The budget meeting of RRF has been held on 20 June 2017 at RRF Head Office in Jessore. The Executive director of RRF Mr. Philip Biswas moderated this entire event whereas the chairperson of RRF Mir Rowshan Ali Mona presided this event. The department of Finance & Account of RRF has opened the budget of 15000 million BDT.

Pre-Christmas Gathering 2016



The Deputy Commissioner of Jessore Dr. Md. Humayun Kabir with his wife attended in Pre-Christmas gathering at RRF Head Office premises on 20 December, 2016.

Unnayn Mela Jessore



RRF has participated in Jessore District Administration organized Development Fair in Jessore on 09-11 January, 2017. The Executive Director of RRF Mr. Philip Biswas oversaw this event himself.

Picnic 2017



RRF organized a picnic with General Body and Executive Committee members including its staff members on 10 February, 2017 at Binodia Family Park Jessore.

Rover Moot 2017



RRF actively participated in Rover Moot 2017 at Tungipara Gopalganj on 25-31 January 2017.

Digital Fair Jessore



RRF attend in Digital Fair 2017 organized By Jessore DC office from 14 to 16 January in 2017 in Jessore.

International Mother Language Day 2017



RRF observed International Mother Language day on 21 February 2017. The RRF driven Barnamala School and RRF jointly observed the day with the flowers in the Shaheed Minar at Prabhat Ferry.

DG of Department of National Savings Bangladesh



Mr. Bablu Kumar Shaha; the Director General of the Department of National Savings Bangladesh (middle wearing tie) visit RRF driven School Feeding program at RRF Head Office on 09 January, 2017. Mr. Ram Chandra Das- the Project Director of School Feeding Program and the DPEO of Jessore Mr. Tapas Kumar Adhakarri accompanied him. The Executive Director of RRF Mr. Philip Biswas and the Deputy Executive Director Mrs. Pinku Rita Biswas welcomed them with flower bunches.

Agreement between Bangladesh Bank and RRF



In the agreement ceremony of SEIP project, Mr. Philip Biswas; the Executive Director of RRF and Chief Project Coordinator of Bangladesh Bank SEIP Project (both in signing action) others RRF and Bangladesh Officials on 06 December, 2016.

DG of Directorate of Primary Education visit RRF



Dr. Md. Abu Hena Mostofa Kamal (standing in right side) Director General of Directorate of Primary Education visited RRF School Feeding program. During his visit he opened a health room in a primary school in Sadar Upazilla of Jessore District on 24 December, 2016.

PKSF Chairman in RRF



Dr. Qazi Kholiquzzaman Ahmad; the Chairman of Palli Karma-Sahayak Foundation (PKSF) and Dr. Jashim Uddin- Deputy Managing Director of PKSF visited RRF on 01 March, 2017. The Executive Director of RRF Mr. Philip Biswas paid a warm welcome to them along with RRF staff members.

Job Fair for SEIP Trainees



From Left Mr. Philip Biswas- the Executive Director of RRF; Mr. Dr. Md. Humayun Kabir- the Deputy Commissioner of Jessore, Mr. Kamal Hossain- the Deputy Executive Project Director of SEIP under Finance Ministry and Mr. Jitendra Kumar Roy, Asst. General Manager (operation) of PKSF were present on the Employees Association assembly for SEIP project participants' employment on 23 March, 2017 at RRF head office Jessore.



RR Head Office



RR Training & Resource Centre

