

Annual Report 2018-19



Rural Reconstruction Foundation
www.rrf-bd.org

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Message from the Chairperson



Rural Reconstruction Foundation continued to tackle many issues head on in 2018-19. This report highlights some of our work in the areas we work. As we move forward towards the third decade of this century, we must continue to priorities action that will lead us towards gender equality, and must do so with a sense of impatience and urgency. We must strive to create a world free of systemic prejudice, where gender-based violence in all its forms is rooted out for good. For we cannot and will not have peace, justice, or shared prosperity until we achieve gender equality

Microfinance program has been more confident in extending support to undertake health service delivery for the disadvantaged women and children, stipend for poor students, educational support to pre-primary, primary and secondary levels, technical & vocational support for making a skilled generation during the year. The trend is encouraging to community people to come forward and invest more on youth development and education in a collaborative manner. We thankfully acknowledge and highly appreciate the support that we received from PKSf, in addressing the humanitarian needs across the vulnerable communities.

I, on behalf of the management, appreciate the General Body Members of RRF, the Executive Director and staff members of RRF for the relentless efforts made in making RRF efforts more innovative and people-oriented. Special thanks should also go to the NGO Affairs Bureau, Directorate of Primary Education, Department of Women Affairs, heartfelt gratitude to PKSf, MRA, different commercial Bank and other development partners for the effective collaboration and generous support extended to RRF in all its efforts to do the best possible to the marginalized people in the country.

It would be highly obliging to see that you all are continuing support to us moving ahead with the cause of the people in general.

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

Message from Executive Director



Rural Reconstruction Foundation is committed to contribute to Sustainable Development Goals as well as Bangladesh government's development targets by carrying out various activities focusing food security & livelihood, financial inclusion, education, capacity building, women empowerment, human rights, skills development for youths, health, nutrition & WASH, inclusive development, good disaster management & climate change and many development cross-cutting issues.

In the organization's context, 2018-19 was so important and memorable fiscal year, simply because, in that said time some of the extraordinary activities like Abashon , Sustainable Enterprise, Hospitality & Hotel Management, Housing, Social Advocacy, Adolescent program have been incorporated to our ongoing programs. In particular, the Skill Program is a unique program, which is helping to transform the population of the country into a public resource and which is helping to have a special role in employment for the youth people of country.

We believe that cordial cooperation and enormous support we receive from from community people, development partners, government officials, civil society people, local government bodies, private sectors, other stakeholders, program/project participants, general body and executive committee members give us strength to achieve results.

Last but not least, the key to our success must lies in the relentless efforts of the staff members of RRF. I would like to pass on my heartiest thanks and gratitude to all of those who are always with us in the pathway of working for the poor. We are expecting valuable suggestions and feedback from all so that we can move forward overcoming our limitations in future.

A handwritten signature in black ink on a light blue background. The signature is cursive and appears to read 'Philip Biswas'.

Philip Biswas
Founder and Executive Director

Message from the Deputy Executive Director



I feel blessed to work as a social worker by dedicating myself for the wellbeing of the country's people. Rural Reconstruction Foundation is such a platform where I am able to do an ample piece of works for women development of our country since RRF emergence. According to global snapshot of the various South Asian countries and their gender-parity achievements, Bangladesh has done significantly better in comparison to its neighbors.

Once in school, girl children are seen to miss out on school days because of lack of adequate toilet facilities. Very few activities are available to girl children in schools. Alongside government and NGOs we are setting up youth clubs, creating spaces for especially for adolescent girls to take part in extra-curricular activities but these are located in specific target areas and not available to the full youth population of Bangladesh. In general, while government and other stakeholders have done an excellent job in getting girls to go to school, we have not created women/girl friendly schools and communities that would encourage and retain girls in school. Now scenario is being changed dramatically, Bangladesh is in well truck now.

Beyond education, we are empowering women to take up various activities to increase their income, health and efficiency to help their dignity as well. In this regard, there is also a need for our country to recognize the potential contribution of those associated with civil society, media, human rights institutions, and other non-governmental organizations in fulfilling objectives related to the empowerment of women.

I would like to pay gratitude to the all stakeholders whom we are working with in this bigger horizon. I love to pay my thanks to all the staff member of our organization who has been working their best for the organization's development with their utmost efforts. I am giving a humble tribute to the general body and executive committee of the organization. Finally I must say that I feel blessed to be able to work with such a great person like founder of the organization Mr. Philip Biswas. Hats off to him.

A handwritten signature in black ink, appearing to be 'Pinku Rita Biswas'.

Pinku Rita Biswas
Founder and Deputy Executive Director

Governance

RRF General Body (GB) consists with 21 members. The General Body members elect a seven (7) members Executive Committee (EC) for three (3) years period to function. The Executive Committee appoints the Executive Director to function as the Chief Functionary of the organization. The Executive Director appoints its counterparts in consultation with Chairperson of the Executive Committee.

Members of the Executive Committee



Tenure from 18 December 2018 to 17 December 2021

Executive Committee List

SL	Name	Designation
01	Mir Rowshan Ali Mona	Chairperson
02	Mr.Philip Biswas	Founder & Executive Director
03	Mrs. Dr. Sahanaj Parvin	Member
04	Mr.Shamol Kumar Chauduri	Member
05	Mrs. Monzu-Ara Begum	Member
06	Ms.Pia Magdalena Roy	Member
07	Mrs. Jesmin Biplobi Das	Member

Members of the General Body



General Body member List

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 Sayed Md. Abdul Huq	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. Puspo Mondol	General Member

RRF Overview

Background

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

Vision

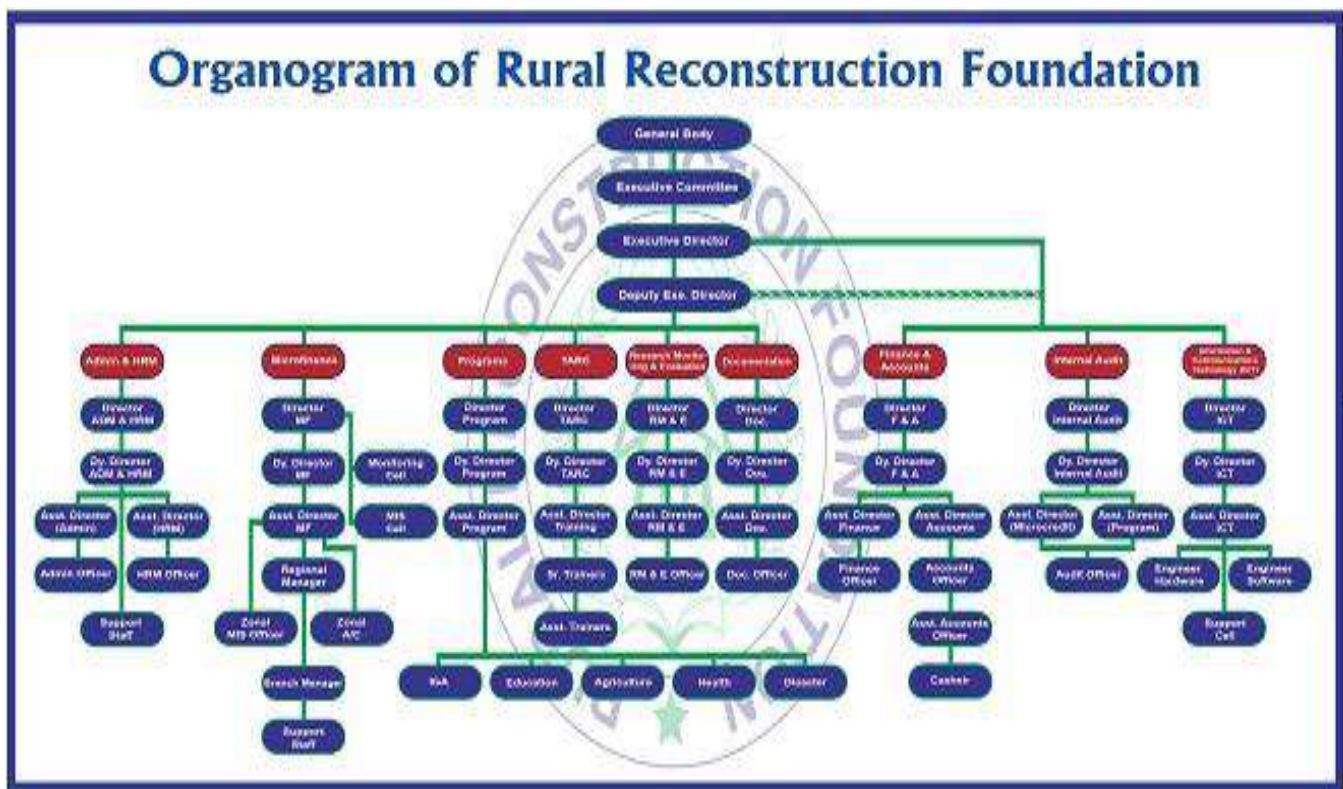
RRF envisages Bangladesh society to be economically productive and equitable, socially just, environmentally sound and genuinely democratic.

Mission

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

Legal Entity

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



Working Area



Staff Position (As of June 2019)

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

Working Area

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

Support Department

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

Total Office

SL	Type of Office	Number of Office
1	Head Office	01
	Dhaka Office	01
	Training & Resource Centre	01
	School	07
	Project Office	47
	Microfinance Branch Office	170
	Total Office	227

Management Team



Management Committee List

SI	Name	Designation
01	Pinku Rita Biswas	Deputy Executive Director
02	Antony Biswas	Assistant Executive Director
03	Myanila Biswas	In-Charge- Admin and Humana Resource Dept.
04	Anjelo Das	Director - TARC
05	Arun Kumar Biswas	Director-Finance & Accounts
06	Md. Abul Kalam Azad	Director- Training
07	Md. Shamim Uddin	Deputy Director, Staff Development & Training
08	Md. Salim Reza	Incharge-Microfinance
09	Md. Mokbul Ahmed	Deputy Director- Communication & Documentation
10	Sheikh Hafizur Rahaman	Deputy Director- ICT

Development Partners so far

1. Palli Karma-Sahayak Foundation (PKSF)
2. Bank Asia
3. Exim Bank
4. Eastern Bank
5. Standard Bank
6. AB Bank
7. Southeast Bank
8. BRAC Bank
9. Uttara Bank
10. Shajalal Islami Bank
11. Pubali Bank
12. One Bank
13. Prime Bank
14. Mutual Trust Bank
15. The City Bank
16. Bangladesh Bank
17. Chalice-Canada
18. United Nations Development Program (UNDP)
19. World Food Program (WFP)
20. Directorate of Primary Education (DPE)
21. Department of Women Affairs
22. Habitat for Humanity International (HHI), Bangladesh
23. Relief International
24. Swiss Contacts
25. British Council
26. Bangladesh NGO Foundation
27. Infrastructure for Development Company (IDCOL)
28. Association for Development Agencies of Bang (ADAB)
29. Bangladesh Sustainable Development Forum (BSDF)
30. Credit Development Forum (CDF)
31. Micro-credit Summit
32. Campaign for Popular Education (CAMPE)
33. International Federation of Rural Catholic Adults (FIMARC)
34. Make Mothers Matter (MMM)
35. International Fund for Agricultural Development (IFAD)

36. European Union
37. Asian Development Bank (ADB)
38. Department of Public Health Engineering (DPHE)
39. CCFD
40. Chemonics International Inc.
41. Danida
42. Enfance et Pertage, France
43. ICLARM
44. Institute of Microfinance (InM)
45. Islamic Relief
46. Local Government Engineering Department (LGED)
47. NGO Forum
48. NOVIB
49. OXFAM-GB
50. PROSHIKHA
51. RDRS
52. SDC
53. VHSS
54. Ahamed Family Housing
55. Australian Aid
56. ANSA Homes
57. KOICA-HA
58. Department of Livestock
59. Winrock Int. Bangladesh
60. Department for International Development (DFID)
61. Palladium International Limited

Ongoing Program (As of June-2019)

SI	Name of Programe	Partner/Donor	Beneficiaries		
Socio-Economic Development			Male	Female	Total
1	Microfinance	PKSF, Commercial Bank	7958	225544	233502
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	11304	43525	54829
3	RRF Agent Banking Center	RRF & Mutual Trust Bank	415	275	690
4	Sustainable Enterprise Project (SEP)	PKSF, World Bank	1500	500	2000
5	ABASHON Project	PKSF	50	150	200
RRF Technical & Vocational Department					0
6	Skills for Employment Investment Program (SEIP)	PKSF, IFAD, SDC	1128	86	1214
7	Skills for Employment Investment Program (SEIP)	Bangladesh Bank	431	119	550
8	B-SkillFUL	Switch contact	254	196	450
9	Development of Small Automobile Industry of Jashore	PKSF	9004	8	9012
10	RRF Jute Craft	RRF	0	0	0
11	SUDOKKHO	Palladium Int. Ltd. , DFID, SDC	140	120	260
12	Institute of Hospitatlty & Hotel Management	RRF	25	25	50
Sustainable Livelihood & Food Security					0
13	UPP-Ujjibito	PKSF, EU	0	12536	12536
14	ENRICH (Samridhhi)	PKSF	34176	34315	68491
15	Vulnerable Group Development (VGD)	Women Affairs	0	2760	2760
16	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	4743	8990	13733
17	Senior Citizen Welfare Program	RRF	180	111	291
Agriculture					0
18	Promoting Agricultural Commercialization and Enterprise (PACE) Mug Bean and Amon Rice	PKSF & IFAD	5000	5000	10000

19	Promoting Agricultural Commercialization and Enterprise (PACE) Carp-Golda	PKSF & IFAD	1500	1500	3000
20	Tissue Culture Lab	PKSF & IFAD	750	750	1500
21	Prottoy	RRF	0	0	0
Environmental and Climate Change					0
22	Improving living condition of poor people through Ahame Family fund in Bangladesh	Habitat , Ahamed Family Housing	285	190	475
23	Trishal Housing Project	Habitat , Australian Aid, ANSA, DFAT	810	375	1185
24	2019 Bangladesh Banskhalii Disaster Risk Reduction Project (Phase-II)	Habitat, KOICA-HA	2083	3868	5951
25	Disaster Management & Rehabilitation	RRF, WEP, UNDP, FSC	0	0	0
26	Water Desalination Project	PKSF	1890	1208	3098
27	Bio-Gas Project	IDCOL, Dept. of Livestock Services, RRF	374	65	439
28	NATP-2 Biogas Project	Department of Livestock	13	5	18
29	Solar Home System	RRF, Eastern Bank, One Bank	1142	177	1319
Health					0
30	RRF Community Health Care Program	RRF	5500	12835	18335
Education					0
31	School Feeding	Directorate of Primary Education (DPE)	95627	99149	194776
32	Sponsorship for Children's Education	CHALIC-Canada	490	468	958
33	Barnamala Bidyapith (Formal Education)	RRF	674	589	1263
34	Barnamala Bidyapith Pre-School	RRF	199	232	431
35	Internship	RRF	278	204	482
Cultural & Human Development					0
36	Active Citizen Program	British Council	469	459	928
37	Cultural & Sports Program	PKSF and RRF	16998	18752	35750
Advocacy & Networking					0
38	Social Advocacy	PKSF	0	120	120
39	Campaign for Popular Education	CAMPE, EU	478	124	602
Others					0
40	Training And Resource Centre (TARC)	RRF	5501	1735	7236
Total			211369	477065	688434

Budget (2019-20)

Sector	SI	Projects	Budget 2019-2020
Education	1	Formal Education (Barnomalla Bidyapith)	8,976,250
	2	Pre School (Barnomalla Bidyapith)	2,690,500
	3	Sponsorship for Children Education	23,095,036
	4	School Feeding Program	662,434,832
	5	Cultural and Sports	4,728,200
	6	Program for Adolescent	2,340,000
	7	RRF University	5,000,000
	Sub-total (Education)		

Health	8	Community Helathcare Program	2,861,700
	9	Shamiriddhi Project	22,409,120
	Sub-total (Health)		25,270,820
Livelihood & Food Security	10	Skills for Employment Investment Program (SEIP)-PKSF	34,483,000
	11	Skills for Employment Investment Program (SEIP)-Bangladesh Bank	-
	12	B-skillFUL	-
	13	Uplifting the quality of Elderly people	7,169,900
	14	Learning and Innovation Fund to Test New Ideas (LIFT)	253,800
	15	Senior Citizen Welfare Program	2,239,800
	16	Vulnerable Group Development (VGD)	1,208,480
	17	Ultra Poor Program(UPP)-Ujjibito Project	-
	18	Sudokkho	985,596
	Sub-total (Livelihood & Food Security)		46,340,576
Environmental & Climate change	19	Community Disaster resilience Project (Habitat)	30,155,597
	20	Bio-Gas Project	5,400,000
	21	Solar Home System Program (SHSP)	-
	22	Community Climate Change Project (CCCP)	-
	23	Disaster Management & Rehabilitation	6,000,000
	24	Pathways to Prosperity for Extremely Poor People (PPEPP)	14,000,000
	Sub-total (Environmental & Climate change)		55,555,597
Socio Economic	25	Microfinance Program	18,657,842,000
	26	Agent Banking	168,606,400
	27	Money transfer (Remittance)	193,811,040
	28	Abashon Loan	67,799,702
	29	Sustainable Enterprise Project (SEP)	80,385,358
	Sub-total (Socio Economic)		19,168,444,499
Capacity Building	30	Training & Resource Centre (TARC)	16,167,884
	31	Active Citizen	1,450,000
	32	Automobile Service Market Development in Jessore	11,864,950
	33	Training Cell	14,771,000
	34	Social Advocacy & Knowledge	

		Dissemination	553,570
		Sub-total (Capacity Building)	44,807,404
Agricultural	35	Floriculture Growth in Bangladesh	38,184,129
	36	Promoting Agricultural Commercialization & Enterprises (PACE)-Mugbean	-
	37	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	3,040,200
	38	Floriculture production and marketing Related Value Chain Development Project	4,899,523
	39	Rural Microenterprise Transformation Project (RMTP)	10,000,000
			Sub-Total (Agricultural)
Self-Reliant Project	40	Jute Production Center	360,000
	41	Prottay (Agriculture Farm)	82,996
			Sub-total (Self Reliant Project)
International	42	International Activity	2,000,000
General & Administration	43	General Fund	56,696,437
		Total Budget	20,164,947,000

Microfinance Program

RRF is operating microfinance program in 22 districts in Bangladesh covering 4,616 villages and 233502 beneficiaries. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank. It intends to support people living in poverty in numerous ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, and offering coping mechanisms for emergencies. It directly contributes to achieving different aspects of development with regards to extreme poverty, food security, health, education, gender equality, sanitation, livelihood, inclusive, economic growth and climate change resilience.



Funding/Lending

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

Working Area

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

Savings Component

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



Loan Product

JAGORON

Jagoron is an appropriate financial assistance programme to promote house hold-based enterprise development in rural and urban areas of Bangladesh. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families can get involved. As of 30 June 2019, outstanding of Jagoron is 177,25,04,513 BDT among 125,948 borrowers. The interest rate of this component is 25% which is calculated in Reducing Decline Method.

BUNIAD

BUNIAD is the new name of Microfinance for Ultra-Poor Program (UPP). Palli Karma-Sahayak Foundation (PKSF) supports to implement this program with flexible forms of microfinance procedure and activities like IGA, Skill Development, education, health, livelihood etc. According to June 2019, the loan outstanding of Buniad is 9,81,78,758 BDT and ultra-poor borrowers is 8,748. The interest rate of BUNIAD is 20% calculated in Reducing Decline Method.

Start-up capital

The areas where RRF is implementing Start- up capital Loan product under the Promoting Agricultural Commercialization and Enterprise (PACE) Project. These loans are distributed for make new Small entrepreneurs for Income Generating Activity. The interest rates are calculated in Reducing Decline Methods at 20%, currently total loan outstanding is 1,33,267 BDT.

AGROSOR

The aim of the initiative is to extend its financial services to the progressive members of RRF driven other loan programs for undertaking economic activities that require bigger amount of capital. The current borrowers of Agrosor are 37,368 whose total loan outstanding is 203,64,69,438 BDT. The interest rate of this component is 25% which is calculated in Reducing Decline Method.

SUFOLON

This is a bigger extent of microfinance where RRF promotes a synchronized agriculture lending program to different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. This loan is given at 25% interest rate in decline method. Based on the report of June 2019, total outstanding of its component is 81,53,93,409 BDT.

Shamriddhi

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

Abashon Loan

With the help of PKSF, housing loan is being implemented in two branches of Jhikgachha upazila in Jashore district. This program has been started in the current financial year. For a six-year period, the interest rate on this loan is 12%, payable in monthly installments. The loan status at the end of June-2019 is 4,151,862 BDT.



Risk Coverage

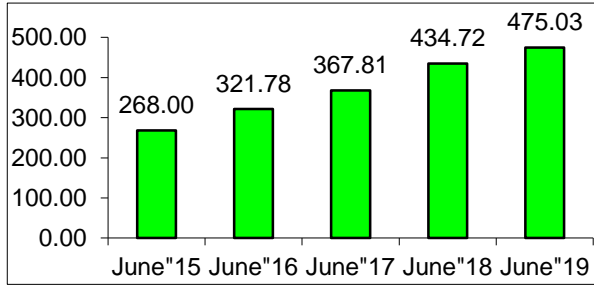
1. **Micro Insurance:** During loan receiving, 10 taka is collected from the borrower over per thousand taka loan. This is mandatory substance for each borrower.
 - If the borrower or her husband dies, remaining loan outstanding is exempted.
 - Beneficiaries get economic support in natural, fire or different 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.

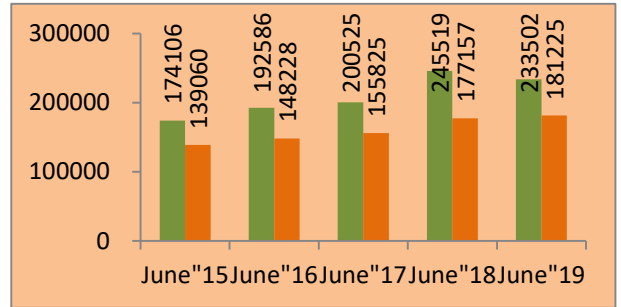
Fact & Figure 2018-19

SL	Fact	Figure
1	Branch	170
2	Region	26
3	Zone	5
4	District	22
5	Upzila	102
6	Union	656
7	Village	4,616
8	Total Staff	1,300
9	Credit officer	738
10	Samity	12,491
11	Member	233,502
12	Jagoran	125,948
	Agroshar	37,368
	Buniyad	8,748
	Shamriddhi- IGA Loan	389
	Start up capital	7
	Others Single (Actual)	8,765
	Total Actual Loanee	181,225
13	Savings Collection (Cumulative)	6301541257
14	Savings Refund (Cumulative)	4841653372
15	Savings Outstanding	1,459,887,885
16	Loan disbursement (Cumulative)	50822368050
17	Loan realization (Cumulative)	46072093681
18	Jagoran	1,772,504,513
	Agroshar	2,036,469,438
	Buniyad	98,178,758
	Shamriddhi	23,443,122
	Sufalan	815,393,409
	Start up capital	133,267
	Abashon	4,151,862
	Total Loan Outstanding	4,750,274,369
19	Micro Insurance	70,669,656
	Livestock Insurance	1,794,577
20	PKSF	643,000,000
	BANK (All)	2,480,000,000
	Total Fund Received up to this month	3,123,000,000
21	PKSF	939,116,665
	Bank (all)	2,020,533,310
	Total Fund Position	2,959,649,975
22	Equity (Amount)	833,495,933
23	Cumulative Recovery Rate (CRR)	99.17%
	Ratio Per Credit officer :	
24	Member	316
25	Loanee	246
26	Outstanding	6436686
27	Borrower coverage ratio	77.61%

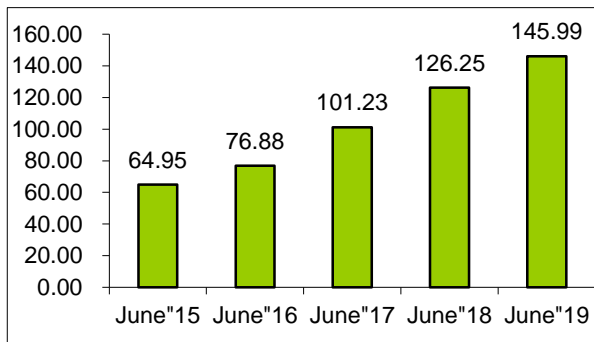
Loan Outstanding trend (BDT in Crore)



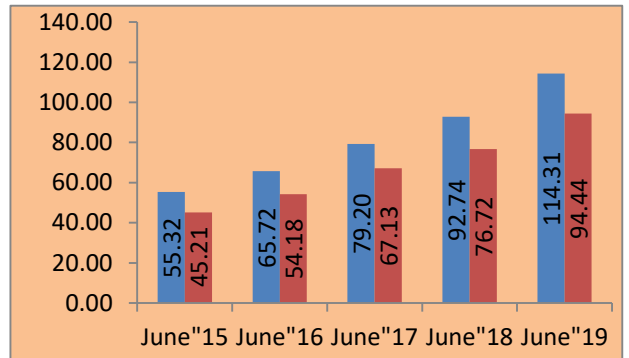
Yearly Member and Borrower Position



Savings Trend (BDT in Crore)



Income & Expenses (Yearly)



RRF Foreign Remittance (Inward)

From June 2009, Rural Reconstruction Foundation is implementing Foreign Remittance Program collaborating with Bank Asia Ltd, The City Bank Ltd. & Southeast Bank Ltd. This program extends to the entire microfinance area of the organization. This service is provided to the people who are staying in the particular areas of the respective offices under ongoing microfinance program. In fact, the microfinance staffs serve this door step services into the grass root level and hard to reach areas. Through Merchantrade, Choice, Wall Street, Western Union, IME, Placid express, Xpress Money, Kuwait Asian, Money Gram and RIA money transfer company, foreign currency is conveyed to people in remote areas of Bangladesh. The main goal of this services is to deliver the money that is being sent from the foreign countries to the receivers and helping the poor population as well as helping the economic development of the country.



Money Transfer Agents

1. Merchantrade
2. Choice
3. Wall Street
4. Western Union
5. IME
6. Placid express
7. Xpress Money
8. Kuwait Asian
9. Money Gram
10. RIA

Partners

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

At a glance 2018-19

Duration	Number of beneficiaries	Amount transferred money (BDT)
2018-19	3452	99027576
Cumulative till June-19	55411	1358081915

RRF Agent Banking

RRF has Begun Agent Banking operation in association with Mutual Trust Bank (MTB) at Barinagar Bazar, Shatmile, Jashore from February 2018. Agent banking has been introduced in the areas of Bangladesh where traditional banking has not yet reached. According to Bangladesh Bank agent banking guideline 2013, RRF has undertaken to promote this event into the rural areas. Agent banking is limited scale banking and financial service for those living in remote areas across the country through persons under a valid agency agreement, rather than a teller or cashier. It creates more and easy access to finance for the countries people through financial inclusion. This bank has been able to increase customer volume, improve financial appearance, lower operating costs, expansion of business, increase deposit collection, improve banks' branding and widen our spreads.

আপনার দোরগোড়ায় আধুনিক ব্যাংকিং সেবা পৌঁছে দিতে নিউচুয়াল ব্যাংক লিমিটেড এ এমটিবি এজেন্ট ব্যাংকিং সেন্টারের মাধ্যমে সকল প্রকার ব্যাংকিং সেবা প্রদান করছে বারীনগর বাজার, সাতমাইল, যশোর-এ



এমটিবি এজেন্ট
সেবাসমূহ

১. সঞ্চয়ী ও চলতি হিসাব খোলা
২. মাসিক সঞ্চয় ও মেসাদী সঞ্চয় প্রকল্প হিসাব খোলা
৩. নগদ অর্থ জমা ও উত্তোলন
৪. অর্থ স্থানান্তর (নিউচুয়াল ট্রাস্ট ব্যাংক এর যে কোন হিসাবে)
৫. ই.এফ.টি.এন এর মাধ্যমে অর্থ স্থানান্তর (যে কোন ব্যাংক হিসাবে)
৬. বৈদেশিক রেমিটেন্স সরাসরি হিসাবে
৭. বৈদেশিক রেমিটেন্স সরাসরি হিসাবে প্রদান
৮. বিদ্যুৎ বিল গ্রহণ
৯. স্মার্ট কার্ড (জাতীয় পরিচয় পত্র) ফি গ্রহণ
১০. সুদ্র ও মানমারি ঋণ প্রদান
১১. কৃষি ঋণ প্রদান
১২. জেজা ঋণ প্রদান
১৩. ডেবিট কার্ড প্রসেসিং
১৪. ইন্টারনেট ও এসএমএস ব্যাংকিং
১৫. ইনস্যুরেন্স পলিসির প্রিমিয়াম গ্রহণ
১৬. প্রাতিষ্ঠানিক কর্মকর্তা/কর্মচারীদের বেতন ও ভাতা প্রদান
১৭. স্কুল ব্যাংকিং (স্কুল ফি গ্রহণ, শিক্ষকদের বেতন প্রদান সহ অন্যান্য সুবিধা)

করোনাল রিকনস্ট্রাকশন ফাউন্ডেশন
এমটিবি সাতমাইল এজেন্ট ব্যাংকিং সেন্টার
বারীনগর বাজার, সাতমাইল, যশোর।
০১৭০৮-৪১৬৮৮৪, ০১৭০৮-৪১৬৮৮৫

নিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

Services

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

Status as of June 2019

Account Opening	2017-2018	Male A/C	Female A/C	Overall Transaction (Tk.)	
S/A:	215	120	95	Total A/C: 527	Total Remittance: 84
C/D A/C:	12	10	1		
DPS:	38	30	8		
FDR:	1	1	0		
No Of Deposit:	1933	1500	433	6,27,76,608/-	
No Of Withdraw:	1662	1400	262	5,29,74,569/-/-	

Sustainable Enterprise Project (SEP) Bangladesh

RRF is implementing the project titled “Sustainable Enterprise Project (SEP)” which is financed by The PKSF in association with World Bank. This project will provide assistance to Micro Enterprises (MEs) of Bangladesh to increase adoption of environment friendly technology and enhance their marketing and brand development capacity. SEP will support forty thousand microenterprises from agriculture and manufacturing sectors with special focus on environmentally stressed and vulnerable to climate change areas. Thirty types of sub-sectors have been selected for this project. The main objective of this project is “To increase the adoption of environmentally sustainable practices by targeted microenterprises.” RRF has signed the MoU with PKSF on June 2019 for three years duration. 200 million BDT will be disbursed to the target people in between three years.



Title of the Sub-Project

Increasing production and marketing of commercial flowers followed environmentally sustainable practices that increased income and employment as well as socio-economic status of beneficiaries.

Sub Project Objective / Goal

Increased Income and employment through environment friendly flower cultivation, Post-harvest management, and packaging and developed marketing system for achieving following objectives:

- ✓ Advanced varieties of flower cultivation
- ✓ Expanded by modern methods,
- ✓ Increasing production and marketing of flowers,
- ✓ Income generation of flowers farmers,
- ✓ Employment generation and improvement of living standards.

Skills for employment investment program (SEIP)

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 Programm (SEIP) is being implemented by the Finance Division, Ministry of Finance, ADB & Swiss Agency for Development & Cooperation (SDC). Rural Reconstruction Foundation has been implementing the program as a training Institute under the Umbrella of PKSF and Bangladesh Bank. The project has been implemented since 27-12-20015. During the reporting period, the following training batches have already been completed.



At a glance

Project name	Skills for employment investment program (SEIP)			
Donor	PKSF, Bangladesh Bank			
Duration	December 2015 to Ongoing			
Working Area	All over the country			
Number of Beneficiaries	490			
Number of Staff	Designation	Number of Person		Total
		Male	Female	
	Project Focal Person	01		01
	Center Focal Person	02	02	04
	Job Placement Officer	01	01	02
	Instructor	33	01	34
Grand Total	24	03	41	
Budget	18232154.00			
Goals	Growth of the economy and employment opportunities in Bangladesh			

Objective	The overall objectives of the training is to qualitatively and quantitatively expand the skilling capacity of identified public and private training providers by establishing and operationalizing a responsive skill eco system and delivery mechanism through a combination of well-defined set of funding triggers and targeted capacity support.
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Key Interventions

- * Training Implementation
- * Job Placement
- * Financial Support

Skill Training Courses

1. Mobile Servicing
2. Outsourcing (ICT)
3. IT Support Service
4. Electrical & Electronics Works
5. Automobile Mechanics
6. Welding
7. Food & Beverage Production
8. Web Site Design and Development (6M)
9. Professional Freelancing (6M)
10. Graphics Design (6M)

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

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



Trades

- ❖ Electrical Installation and Maintenance (NTVQF L-1)
- ❖ Tailor
- ❖ Beautician
- ❖ Electrical House Wiring
- ❖ Consumer Electronics
- ❖ Mobile Phone Servicing
- ❖ Motor Cycle mechanics
- ❖ Refrigeration & Air Conditioning
- ❖ Jute Bag & Box Making (NTVQF L-1)

At a glance

Project name	Building Skills for Un-employed & Under-Employed Labor (B-SkillFUL)			
Donor	PKSF, Bangladesh Bank			
Duration	May- 2017 Ongoing			
Working Area	Jashore District			
Number of Beneficiaries	450			
Number of Staff	Designation	Number of Person		Total
		Male	Female	
	Project Coordinator		01	01
	CPO	01		01
	Accountant & Admin Officer	01		01
	Instructor	09	-	09
	Office Assistant	01	-	01
	Grand Total	12	01	13
Budget	4083025.00			
Goals	Growth of the economy and employment opportunities in Bangladesh			
Objective	The overall objectives of the training are to qualitatively and quantitatively expand the skilling capacity of identified public and private training providers by establishing and operationalizing a responsive skill eco system and delivery mechanism through a combination of well-defined set of funding triggers and targeted capacity support.			

Key Activities

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

Development of Small Automobile Industry in Jashore

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



At a glance

Project name	Development of small automobile sector in Jashore			
Donor	PKSF			
Duration	22 February 2018- November 2021			
Working Area	Jashore District			
Number of Beneficiaries	9000			
Number of Staff	Designation	Number of Person		Total
		Male	Female	
	Project Focal Person	01		01
	Project Manager	01		01
	Monitoring & Result management officer		01	01
	Automobile Engineer	06		06
	Accountant	01		01
Grand Total	08	01	10	
Budget	40000000.00			
Goals	Development of workshop owner & worker of Jashore as skill manpower and Socio Economically sound.			
Objective	<ul style="list-style-type: none"> ➤ Create demand of update tools, equipment & spare parts related to the automobile sector & ensure its availability. ➤ Development of skills man power, Ensure availability of modern 			

engineering service through a modern training institute. ➤ Develop skill manpower and create Safety working environment through service promotion. ➤ Provide Microfinance support to the workshop.
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Key Activities

1. Value Chain Development Training
2. Workshop with private sector actors
3. Training on body making & repairs
4. Training on Automobile diagnosis
5. Orientation on demand creation
6. Modern technology training at china
7. Project inception meeting
8. Battery Servicing demonstration
9. Automatic Cutting Machine Demonstration
10. Automatic folding & Spot Welding Machine Demonstration
11. Lift Equipment Demonstration
12. Development of promotional materials
13. MRU with different Tools & machinery Company
14. Linkage workshop with Finance institute & Company
15. Development of local training institute
16. Workshop with local governance for Automobile industrial area
17. Round table meeting at press club Jashore for Automobile industrial area
18. Development of video documentary
19. Automobile Fair
20. Logistic support for enhancing of Jashore Automobile Association
21. Issue wise meeting
22. Open corporate service with different company
23. Baseline survey
24. Final Evaluation of project



Types of Services

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

RRF Jute Craft

RRF- Jute Products center has been started its work from 22 August 2010 by the technical support of Jute diversification promotion center (JDPC). **Lots of Rural women in socially and economically weaker section. This kind of women is mostly depending upon her husband or father for their needs. To alleviate this situation RRF took initiative to run this program so that women can get the privilege to earn money through learning and be self-reliant. RRF has one Jute Production Centre here at Chanchra in Jashore.**



At a Glance

Project name	RRF Jute Product			
Donor	RRF			
Duration	December 2010 to Ongoing			
Working Area	All Over the Country			
Number of Beneficiaries	Male 02 & Female 50 Total 52			
Number of Staff	Designation	Number of Person		Total
		Male	Female	
	In charge	01		01
	Trainer	03		03
	Worker		50	50
	Grand Total	04	50	54
Budget	26289.00			
Goals	To use of jute fabrics that is environmentally friend & reduces the poverty by creating employment opportunity			
Objective	The Empowerment of Rural Women is especially socially and economically weaker section.			

SUDOKKHA (Skills and Employment Program in Bangladesh)

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

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



At a Glance

Project name	SUDOKKHA (Skills and Employment Program in Bangladesh)			
Donor	SDC, UKAID, GOB			
Duration	January-2019- December 2020			
Working Area	Jashore District			
Number of Beneficiaries	260			
Number of Staff	Designation	Number of Person		Total
		Male	Female	
	Project Coordinator		01	01
	Instructor	03	01	05
Budget	859200.00			
Goals	Growth of the economy and employment opportunities in Bangladesh			
Objective	The overall objectives of the training are to qualitatively and quantitatively expand the skilling capacity of identified public and private training providers by establishing and operationalizing a responsive skill eco system and delivery mechanism through a combination of well-defined set of funding triggers and targeted capacity support.			
Key Activities	<ol style="list-style-type: none"> 1. Training Implementation 2. Job Placement 			
Trades	<ul style="list-style-type: none"> ❖ House Wiring Electrician ❖ Sewing Machine Operator (SMO) 			

ENRICH

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

With the technical and financial assistance of Pally Karma-Sahayak Foundation (PKSF), Rural Reconstruction Foundation (RRF), a national legendary non-government humanitarian organization in Bangladesh, has been implementing the “Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty” (ENRICH) program at three Unions; Andulbaria, Hashadah and Raypur of Jibonnagar Upazila under Chuadanga District and Godaipur Union under Paickgacha Khulna.



The ENRICH has been distinctively designed to target such issues which ensures the household-based sustainable development. It attaches high importance to creating capabilities of and establishing an enabling environment for the people to improve their socio-economic conditions and reach a level of living which is humanly dignified, within as a short time as possible. It aims to make the poor households enriched through eradicating their poverty and enhancing their abilities. It follows a life cycle approach-from conception to grave. At each identifiable level of life, there are programs. There are services for pregnant and lactating mothers, newborn children and adolescents, youth, adults, and elderly people.

At a glance of completed activities during the reporting report from July'18 to June'19:

SL	Name Activities	Target	Achievement
Health & Nutrition Activities			
1.	Health Camps	16	16
2.	Eye Camps	4	4
3.	Sanitary Latrine	400	400
4	Satellite Clinic	384	384
5	Static Clinic	1536	2128
6	Court Yard Meeting	2688	2688

7	Health Inspector Training	4	4	
8	Health Card Services	16420	4980	
9	Daily Household based Health Services	15500	15500	
Education Activities				
	Education Assistance Center	125	125	
	Parents Meeting	1500	1500	
	Teachers Training	125	135	
	Sports & Cultural Program	4	4	
Enterprise Development Activities				
	Enrich House	200	200	
	Varmi Compost	200	200	
	Financial Support (Soft Loan)			
	IGA Training	1000	1000	
	Special Saving	20	20	
Youth Community in Development				
	Youth Committee Bi-monthly Meeting	216	216	
	Youth Committee Training	36	36	
	Enrich Centers	36	36	
	Sports & Cultural Program	4	4	
	Youth Day Observation	4	4	
	Union Coordination Meeting (Youth)	8	8	
	Ward Meeting	216	216	
	Union Coordination Meeting	8	8	
Beggar Rehabilitation				
	Beggar Rehabilitation	8	8	



Health and Nutrition Activities

In Health and Nutrition sector under Enrich Program, activities which have completed are holding 16 Health Camp, 4 Eye Camp, providing 400 set Sanitary Latrines, holding 384 Satellite Clinic, 2128 Static Clinic, 2688 Court Yard Meeting, 4 Health Inspector Training ,16420 Health Card Services providing 15500 Daily Household based Health Services.

	Name of Activities	Target	Achievement
1.	Health Camps	16	16
2.	Eye Camps	4	4
3.	Sanitary Latrine	400	400
4	Satellite Clinic	384	384
5	Static Clinic	1536	2128
6	Court Yard Meeting	2688	2688
7	Health Inspector Training	4	4
8	Health Card Services	16420	4980
9	Daily Household based Health Services	15500	15500

Eye Camp.

Putting utmost emphasis on ensuring health services to the poor rural community at their doorsteps, Andulbaria, Raypur and Hashadah and Godaipur unit of RRF organized a special eye-camp to bring back the eyesight to the Cataract patients at a free of cost on 16 March 2019. RRF made a contract with Ad-Din Eye Hospital of Jashore for conducting Cataract Operation. The contract included that the Eye Specialist Medical Team of Ad-Din Hospital of Jashore would select the Cataract patients from the Eye Camps which was organized by RRF Enrich Units of three Unions; Andulbaria, Hashadah and Raypur and Godaipur. After that it would transport the selected patients to its hospital in Jashore by its own transportation system, conduct Cataract operation by its doctor. It provided all necessary facilities including patient bed for one night and food. It would also bring back the patients to the respective Unions by its own transportation facilities.

S.L	Union	No.Eye Camps	No. Patients
1	Andulbaria	4	176
2	Raypur	4	170
3	Hashadah	4	150
4	Godaipur	4	180
Total		16	676

A total of 676 patients got the Cataract Operation in their eyes. 36 patients got Cataract Operation at Andulbaria while these numbers were 09 at Raypur, 14 at Hashadha and 21 at Godaipur.

Cataract Operation

SL	Union	Cataract Operation	No. Patients
1	Andulbaria	1	36
2	Raypur	1	09
3	Hashadah	1	14
4	Godaipur	1	21
Total		16	676

Education Assistant Centers

In Andulbaria, Raypur, Hashadah and Godaipur Union we have operated 125 Education Assistant Centers from which we were teaching 3679 students from Child Class to Class Two. Each center has 30 students and they are learning the lessons, which they have learnt from their school. 125 teachers were operating these centers from 3pm to 5pm and one Education Supervisor was monitoring this activities. Among the students, girls were 1888 and boys 1791. In 125 Education Centers of four Unions, students at Andulbaria were 1006, 738 at Raypur, 885 at Hashadha and 1050 at Godaipur.

S.L	Particulars	Andulbaria	Raypur	Hashadah	Godaipur	Total
1	Girls	529	358	485	516	1888
2	Boys	477	380	400	534	1791
		1006	738	885	1050	3679

Enterprise Development Activities

The program includes the activities under Enterprise Development are setting up 50 Enrich House, 50 Vermi-Compost, providing financial support in term of soft loan amounting Tk2455000 to 49 beneficiaries, providing Income Generating Training to 250 beneficiaries and including 5 women headed poor families into Special Savings.

	Activities	Target	Achievement
1	Enrich House	200	200
2	Varmi Compost	200	200
3	Financial Support (Soft Loan) in lac	72	72
4	IGA Training	1000	1000
5	Special Saving	20	20
	Beggar Rehabilitation	200	200



Enrich House

We have made 213 Enrich Houses at our 4 Enrich Unions. Maximum utilization of land of a house has been focused to make an Enrich House in order to make the family enriched. These house woners are cultivating vegetables and rearing cow, goat, hen, duck and pegin. There are Bandhu Chula, medicinal plant, vermi compost, seven types of fruits and timber trees. It ensures the optimum use of homestead land and becomes the sources of nutrition and income of the beneficiaries.



Financial Support (Enrich Soft Loan)

We have distributed tk35518683as IGA loan to 389 persons at three Unions;Godaipur, Andulbaria and Hashadah. We have given this loan in three categories; Income Generating Activities, Livelihood and Asset Creation.Receiving IGA loan for two times amounting tk 200000 from Enrich Program and getting

IGA training loanee member has grown an agriculture farm with Guava and Malta. By two years this farm makes him a financially solvent one by providing him at least 4 lac tk by two years. Now he is set to cultivate more new farm of Malta with 5bigha.

Special Savings

We conducted 20 Special Savings to 20 ultra-poor families who have only below 1 lac tk income in a year. They are depositing certain amount 1000 tk in every month in their own account for two years and after two years; we will provide them with same amount, which they will deposit. It means they will get double of their deposited amount after two years. The deposited saving amount 16800 In Andulbaria, 15000 at Raypur, 1500 at Hashadah and 24000 at Godaipur. At Godaipur 5 beneficiaries got Tk 60649 as intensive from RRF.

Beggar Rehabilitation

To give emphasis to the efforts of Bangladesh Government for making the country bagger free as well In 2018-19 fiscal year we provided the assets amounting BDT Sixteen lak to Eight listed beggars in four Unions; Andulbaria, Hashadah, Godaipur and Raypur. In each Union, two beggars got assets and each beggars got the assets amounting one lak taka. The assets received each beggar are one cow, two goats, four hen, four ducks, one battery driven van, materials and wages for building cow shed and feed of cow for six months.



Enrich Center:

We have constructed 27 Enrich Centers at 27 Ward Andulbaria, Raypur and Hashadah Uniopn, Jibonnagar, which are being used as venue of conducting training, meeting and holding satellite clinic and School. All necessary materials and equipment required for a venue are there including fans, chairs and tables. There are also latrines and tube-wells.

Youth Conference in Dhaka 2019

To present the remarkable success so far made by 'Unnayane Juba Samaj' (Youth in Development) at national level to bring more dynamism in activities of 'Unnayane Juba Samaj', PKSF organized a two-day national conference of the youth members of Enrich program on 7-8 April 2019 at Bangadandhu International Conference Center (BICC). 2000 participants including 1200 selected youth members from 202 unions across the country participated the conference.

A team of 33 members comprising of honorable Executive Director of RRF, Enrich Program Coordinators, Social Development Officers, Health Inspectors, Teachers and youth male and female members of 'Unnayane Juba Samaj (Youth in Development) from four Unions; Godipur of Pickgacha Upazila and Andulbaria, Raypur and Hashadah Unions of Jibonnagar Upazila duly participated the conference.

UPP-Ujjibito

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

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



Key Interventions

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

Major Achievement till June 2019

SL	Fact	Figure
1	Number of Group	923
2	Number of Ultra-Poor members	25,274
3	Homestead Vegetable Cultivation Training given to	450
4	Vermin compost producing and utilization Training given to	450
5	Goat and sheep rearing training	850
6	Cow Fattening Training	350
7	Poultry Rearing Training	225
8	Coil and pigeon rearing training	100
9	Tailoring Training	300
10	Handicraft Training	200
11	Total IGA supported by micro-credit	1006
12	Number of Adolescent Club	24
13	Number of School Forum in High School	42
14	Number of Primary School for nutritious activities	31



Adolescent Club; a unique initiative

Adolescence presents a window of opportunity to prepare a healthy adult life. During adolescence, nutritional problems that have originated earlier in life can potentially be improved, in addition to addressing current ones. It is also the period to shape and consolidate healthy eating and lifestyle behaviors, thereby preventing or postponing the onset of nutrition-related chronic diseases in adulthood.

A total of 24 Adolescent clubs have been formed by RRF and it consists of young girls (age between 11-18 years old). The clubs also discuss about early marriage, dowry, personal hygiene, eve-teasing, etc. Many cultural and sports event have been happened there in club in regular basis.

Vulnerable Group Development (VGD)

The Vulnerable group development (VGD) programme is the largest social safety net programme 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. To ensure sustainability of development result and to provide women with opportunities to further improve their livelihoods VGD participants are mainstreamed into regular NGO development programmes after completing the cycle.

Rural Reconstruction Foundation has signed the agreement on 07 May, 2013 with the Department of Women Affairs of the Government of the People's Republic of Bangladesh for deliver the services to 2760 VGD women in Abhoynagor of Jessoer district. The development support services consist 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 IGA training provide to the VGD women, savings management and may have access to credit after IGA training completion.

In May 2019 a MoU signed between RRF and Department of Women Affairs to implement the this project in Sharsha and Monirampur upazilla of Jashore to deliver services for 2760 ultra-poor women.



At a Glance

Project name	Vulnerable Group Development (VGD)
Donor	Department of Women & Children Affairs, WFP
Duration	May 2019 to 31 December 2020
Working Area	Sharsha & Monirampur Uapzilla of Jashore district
Number of Beneficiaries	2760 Female
Budget	1324767.00
Goals	To ensure sustainability of development results and to provide women with opportunities to further improve their livelihoods
Objective	The main objectives are to build the income-earning capacities of VGD women and to socially empower them through training on awareness raising, provision of training on variety of income generating activities, provision of credit and other support services during and beyond the food assistance period.

Key Activities

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

Uplifting the Quality of the Lives of the Elderly People

With the technical and financial assistance of Pally Karma-Sahayak Foundation (PKSF), Rural Reconstruction Foundation (RRF), a national legendary non-government humanitarian organization in Bangladesh, has been implementing the Elderly Program “Up-lifting the living standard of Elderly community” at four Unions; Andulbaria, Hashadah and Raypur of JibonnagarUpazila under Chuadanga District since November, 2017 and Godaipur Union of PiakgachaUpazila under Khulna District. The key intension of this attempt is working for improving the living standard of senior citizen and aims to sustain the development through different kind of innovative activities. This is of course, elderly people not as a client, but as a man and serving them in a way so that it does not hurt their self-esteem. These project activities are designed by putting people in the center and upholding the human dignity.



During the reporting period we have been implementing Elderly Program, one of the three Programs. Activities completed under this program are providing monthly-based Elderly Bhata, building Elderly Social Center for holding meeting and providing recreation to Elderly people, distribution of Blankets, Chadors, Walking Sticks, Umbrellas, Wheel Chairs to the elderly people, awarding elderly people as best parents, providing Orientation to elderly people and holding Elderly Village Meetings, Elderly Ward Meetings, and Elderly Union Meetings. Besides these, we provided cash incentives for the funeral of dead elderly people.

At a glance of completed activities during the reporting report from July'18 to June'19:

Name Activities	Andulbaria	Raypur	Hashadha	Godaipur
Elderly Monthly Bhata	800	800	800	1200
Elderly Social Center	1	1	1	0
Blanket Distribution	50	50	50	50
Chador	50	50	50	50
Walking Sticks	20	20	20	20
Umbrella	20	20	20	20
Wheel Chair	2	2	2	2
Elderly Village Meeting	156	108	132	
Elderly Ward Meeting	84	0	33	
Elderly Union Meeting	12	12	12	
Award	18	18	18	18
Elderly Orientation	240	240		
IGA Training	81	81	81	81
Funeral	1	2	3	

Elderly Bhata

To make the lives of poor and helpless elderly people easier, along with Enrich Program we are operating Elderly Program at our 4 Unions. 400 hundred elderly poor people who are 60 or above 60 years old and not getting Government Elderly Bhata, are regularly getting 500 tk each in every month as elderly bhata from our 4 enrich Unions; Andulbaria, Raypur, Hashadha and Godaipur.

Probin Social Center

To make the lives of elderly people enjoyable through arranging entertainment facilities for them we have constructed 3Probin Social Center at three Unions; Andulbaria, Hahadah and Raypur Union. The entertainment



facilities are TV, dish line, 2 Daily Newspapers and indoor games like Keram board, Chest, Ludu, Playing Card etc. It is also used for conducting training, meeting and holding satellite clinic.

Warm Cloth Distribution

Rural Reconstruction Foundation (RRF) distributed blanket and Chador to cold stricken poor and helpless elderly people of Andulbaria, Raypur, Hashadha and Godaipur Union to mitigate their untold suffering from bone-chilling cold wave. Besides these, we provided Walking Sticks, Commde Chair, Wheel Chair and Umbrella to the elderly people. 200 Chadors and 200 Blankets have been given to 400 poor elderly people respectively at four unons; Andulbaria, Raypur, Hashadha and Godaipur.in financial year 2018-19. Besides these, we distributed 80 Walking Sticks, 80 Umbrella and 8 Wheel Chair to the poor elderly people.



Senior Citizen Welfare Program

RRF began implementing Senior Citizen Welfare Program from January 2016 in Sharsha and Jhikorgacha Upazilla of Jashore district having own fund. The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive development and social dignity of the elderly."

Today's these older people were once a young people, they created the next generation. They sacrificed their golden time with over the years for this generation. Today's colorful world is their creation. The intensity of RRF is to recognize them with moral duty. Any people above the age of 60 in the designated area are considered as member of this program



Key Services & Events

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

The RRF distributes hat sticks and winter Vaseline among the elderly

On December 25, the executive director of the organization distributed walking sticks to members of two adult clubs who were unable to walk normally. Walking sticks are distributed among those 70 older people who are unable to walk. In addition, one of the best quality Vaseline is distributed to every single female and male member to protect from winter breaks.



Religious festival Cloth Distribution

Like every year in the last financial year, new clothes have been distributed at religious festivals among the older members of this program. New clothes were distributed at the Eid-ul-Fitr festival for Muslim community, Shardi Durga Puja festival for the members of Hindu community, and Christian community members at Christmas. Each of the 291 older members received new clothes according to their own festival.



Member of Elderly Club

SL	Name of Club	Number of Female	Number of Male	Total
1	Dipto	100	61	161
2	Light House	80	50	130
	02 Club	180	111	291



Covering Area

SL	Name of Club	District	Upazilla	Union
1	Dipto	Jessore	Jhekorgacha	Shimulia and Godkhali union
2	Light House	Jessore	Sharsha	Ulashi & Nowapara union

Staff Position

SL	Particular	Dipto	Light House	total
1	Caretaker	01	01	02

PACE

Promoting Agricultural Commercialization and Enterprise

Sub-Sector

Project | Mug Bean and Amon Rice



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

Achieved activities of the Program

sl	Activities	Total (details)	Year wise split		
			1 st year	2 nd year	2018-19
01	Farmers' training on modern cultivation techniques & pest control for mung bean	7,000 farmers (25/batch, 280 batch)	80 batch	120 batch	80 batch
02	Farmers' training on quality seed and its preservation	3,000 farmers (25/batch, 120 batch)	30 batch	60 batch	30 batch
03	Farmers' training on modern cultivation techniques & pest control for aman rice	10,000 farmers (25/batch, 400 batch)	100 batch	200 batch	100 batch
04	Demo plot for mung bean pest and disease control	50 plots (5 per upazila)	15 plots	25 plots	10 plots
05	Demo plot using bio-fertilizer and quality seed provided by Euglena	150 plots (15 per upazila)	50 plots	50 plots	50 plots
06	Demo plot for aman rice pest and disease control	30 (3 per upazila)	10	10	10
07	Linkage workshop for farmers and input vendors	20 (2 per upazila)	10	10	
08	Project orientation workshop	10 (1 per upazila)			
09	Linkage workshop for Euglena (GYM) and input vendors	20 (2 per upazila)	10	10	
10	Participation in local fair	30 (1 /upazila per year)	10	10	10
11	Cross visit across upazila	20 visits (2/upazila, 15/visit)	7 visits	8 visits	5 visits
12	ToT by Euglena	2 batch	1 batch	1 batch	
13	Bed planter (Borguna based)	10			10
14	Training for project staff	1	1		
15	Trimester review meeting	9	3	3	3
16	Issue-based meeting	10	3	4	3

Phased Out

This extraordinary value chain project has been phased-out on April 2019 after three years of very successful implementation. A great impact of the project was observed in usage of modern cultivation techniques, particularly line sowing technique. Conventional practice was either to scatter the seed disorderly, or to put them in line with plough which used be another form of curvature instead of a proper line. Interesting though, most of the farmers used to know about line-sowing technique long before the project was launched, but they failed to realize its benefits and/or did not put much heed to it. Later with the persuasion of the project, farmers started "trying out" the same technique to find out that lined-up sowing brought about few good impacts: (i) it made weeding and spraying easier and less costly due to fewer hours of labors, (ii) it reduced wastage and damage to seeds and seedlings, and (iii) harvesting became easier and less costly for fewer labor hours. Also, the facts that the technique was extremely easy to adopt and apply, yet created a remarkable outcome, farmers just kept on following it in following seasons, following lands.

PACE

Promoting Agricultural Commercialization and Enterprise

Sub-Sector

@ Carp Golda Mix Culture



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

Development Objectives

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

Project Glimpse

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

Achievement 2018-19

SL	Fact	Figure
1	Exhibition plots for production of shrimp and carp fish in the modern system	16 Plot
2	Exchange and experience sharing visit	1
3	Farm record book keeping information about income and expenditure of fisheries	3200 Pieces
4	Issue based meetings	100
5	Number of entrepreneurs directly using Hatchery PL	500 Pieces
6	The amount of land covered under carp cultivation (in acre)	120 Acre
7	Distribution of PHP meters, oxygen meters and ammonia test kits	25 Set
8	Provide GPS devices to collect information about geological location of farms and farmers	1
9	Training on skills management of water quality management and water quality testing of assistive lead farmers	50 Farmers
10	Use of probiotics and training in all-male or all-female technology	25 Farmers

Tissue Culture Lab

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



Rural Reconstruction Foundation began implementing an Agricultural Value Chain Project namely Promoting Agricultural Commercialization and Enterprises (PACE) Project from September 2017. The project is jointly financed by Palli karma-Sahayak Foundation (PKSF) and International Fund for Agricultural Development (IFAD). The Agreement of the project has been signed between the People's Republic of Bangladesh and International Fund for Agricultural Development (IFAD). Rural Reconstruction Foundation has established a Plant Tissue Culture Lab named "Green Biotech Nurturing Nature" and situated in RRF TARC Ramnagar, Razarhat, Jashore of Bangladesh. This Tissue Culture Lab inaugurated by the honorable Chairman of PKSF Dr. Qazi Kholiquzzaman Ahmad in 28th February 2019. The Promoting Agricultural Commercialization and Enterprises (PACE) Project is Designed on the basis of supply quality and disease free flower sapling to the farmers and extension of floriculture. The project goal is to increase farmer's income, livelihood and extension of floriculture through supplying quality, germ free healthy sapling.

Goal of the project: Increasing farmer's income, livelihood and extension of floriculture through supplying quality, germ free healthy sapling.

Objective of the project:

- Increasing productivity of flower by creating enabling business environment and opportunity and introducing improved technology.
- Reduce production cost of flower by supplying quality, germ free healthy sapling.
- Create wage employment for poor and ultra-poor households.

Scope of the floriculture subsector:

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

A Glimpse

Kick off	12 September 2019
Partners	and International Fund for Agricultural Development (IFAD) & Palli karma-Sahayak Foundation (PKSF)
Sub-sector	Floriculture
Total Staff	06
Number of project participants	180 no. beneficiaries (60% male, 40% female)
Working Area	Ramnagar, Jashore, Godkhali, Jhikargacha
Key Activities	<ul style="list-style-type: none">• Applying Tissue Culture Technology in the floriculture sector.• Produce disease free Gerbera plants.• Reduce Gerbera flower production cost.• Increased productivity.• Development of floriculture.• Increase wage Employment.



Achievement/Key milestone in 2018-2019

- Well establishment of flower tissue culture lab with necessary equipment's.
- Ex-plant collection from abroad.
- Established poly house.
- Protocol establishment.
- Gerbera plantlet producing and set for Hardening and Demo in poly House.
- Provide Germ free Gerbera sapling free of cost to the farmers at Godkhali, Jhikargacha, Jashore.

Prottoy

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



Feature

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

Community Disaster Resilience Project

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

Project Trishal Housing Project



Project Name:	Trishal Housing Project
Donor/Partner	Habitat for Humanity Bangladesh, Australian Aid, ANSA Homes
Location:	Trishal Upazila, Mymensingh District, Bangladesh
Reporting Period:	July 01, 2018 to June 30, 2019
Project Goal:	To improve the living conditions of poor and vulnerable families in Trishal, Bangladesh through access to safe and decent housing and sanitation

Highlights of the Project

Total project target	This Financial Year July 01, 2018 to June 30, 2019		Total achieved in 2018-19	Comments on implementation
	Target	Actual		
Constructed 42 new houses for 42 households benefiting 210 individuals, including at least 3 for Female Headed Households and 3 for PWD	42	42	42	

Total project target	This Financial Year July 01, 2018 to June 30, 2019		Total achieved in 2018-19	Comments on implementation
	Target	Actual		
Constructed 60 household level sanitary toilets for 60 households benefiting 300 individuals including at least 4 for Female Headed Households and 4 for PWD	60	60	60	
375 community members trained on WASH, focusing on latrine use and hygiene behavior change	375	375	375	
Training module and IEC materials on appropriate and climate resilient housing developed	400	400	400	200 Calendar & 200 T-shirt distributed
Trained 375 community people on Appropriate Construction Technology (ACT)	376	376	376	Trained by 3 rd quarter
National level Housing Forum event convened	1	1	1	Event organized on 23-24 April, 2019

Project Ahamed Family Housing Project



Project Name:	Ahamed Family Housing Project
Donor/Partner	Habitat for Humanity Bangladesh, Ahamed Family Housing
Location:	Trishal Upazila, Mymensingh District, Bangladesh
Reporting Period:	Oct 2017 to June 2020 (2 Years and 9 months)
Project Goal:	Improving living condition of poor people through Ahamed family fund in Bangladesh

Highlights of the Project

Facts	Figures
Construct New houses	05
Major renovation of houses	20
Minor renovation of houses completed and families are living in improved houses	20
Tubewell Installation in the community for safe drinking water source	05

Project

Bangladesh Banskhali Disaster Risk Reduction Project (Phase-II)



Project Name:	Bangladesh Banskhali Disaster Risk Reduction Project (Phase-II)
Donor/Partner	Habitat for Humanity Bangladesh, KOICA-HA
Location:	Banskhali, Chottogram
Reporting Period:	February 1, 2019 to December 31, 2019 (11months)
Project Goal:	Strengthen community resilience through disaster-resilient drinking Water sanitation facilities.

Highlights of the Project

Activities	Achievement
Outcome 1. Provision of Housing, Water and Sanitation Facilities to most vulnerable families	
1.1 Construct household level disaster resilient sanitary toilets	210

Outcome 2. Capacity and awareness building of the community people		
2.1	Baseline and family selection	1
2.2	Training to community people on Disaster Management	36 Training
2.3	Training to community people on comprehensive WASH	36 Training
Outcome 3. Community Mobilization		
3.1	Establish inclusive Union Disaster Management Committee (UDMC) with community people	1 Training
3.2	Provide training to UDMC members on leadership and management	1 Training
3.3	Provide training to UDMC members on disaster preparedness	1 Training
3.4	Prepare Historical profiles	1
3.5	Prepare community map & hazard calendar	1
3.6	Conduct workshop to identify the frequency of disaster and its impact on the community	1
3.7	Conduct Community Risk Assessment (CRA)	1
3.1	Quarterly meeting of UDMCs	3
Other activities		
Project inception ceremony		1
Staff Orientation on Project Implementation Strategy and Policy Procedure		1

Water Desalination Project

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

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



Plant information

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

Biogas Project (NATP-2)

From April-2019, RRF has begun Biogas Project under UNTP-2 having support from the department of Livestock of Bangladesh Government. Every single district of Khulna division of Bangladesh is covered under this project whereas the target group is Common Interest Group (CIG) under Upazilla Livestock Department. The main objective of the Second Phase of the National Agriculture Technology Program Project for Bangladesh is to increase the agricultural productivity of smallholder farms and improve smallholder farmers' access to markets within the country. The main focus of this project is in strengthening the capacity of research, extension services and farmers to generate, adopt and diffuse agricultural technologies aimed at increasing farm productivity and reducing post-harvest losses; and promoting the sustainability of existing and newly created farmer groups and producer organization by facilitating their stronger participation in commodity value chain, market-linkages, and improving their knowledge and skill base

At a glance

Area	Khulna, Bagerhat, Sathkira, Jashore, Norail, Magura, Jhenidha
Donor /Partner	Upazilla Livestock Department
Plant Installed	18
Kick Off	April, 2019



Community Healthcare Program

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



Medicare Services

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



At a glance (2018-19)

Fact	Figure
Kick off	July-2015
Donor	RRF
Working Area	RRF all working Areas
Number of Satellite Camp	152
Number of Dental Camp	1
Number of Diabetic Camp	2
Number of Gyene Camp	2
Number of School Health Camp	9
Number of Elderly Health Camp	48
Number of Mid wife Training Program	2
Number of Child Doctor Training Program	2
Number of Day Observation	8
Blood Grouping (person)	642
Number of Health Education (Court Yard Session)	252
Free Medicine given (Person)	5489
Pregnant & Lactating Mother Checkup (Person)	71
Number of Adolescent Healthcare Camp	9
General Health Care service given (Person)	1179
Child Growth Monitoring (Person)	611
Total Medicare service received (Person)	18335



Staff Position

SL	Name of Clinic	Number of Paramedic	Number of Health Worker	Total
1	Magura Clinic	1	1	2
2	Kamarpara Clinic	1	1	2
Total		2	2	4

School Feeding Program

Present Partner

Directorate of Primary Education (GoB)



In July 2001, the World Food Programme (WFP) and the Government of Bangladesh (GOB) initiated a School Feeding Programme (SFP) targeted to schools in chronically food insecure rural areas and in urban slums in the capital, Dhaka. The programme was intended to distribute fortified biscuits to elementary school children in the targeted schools six days a week during the school year. The biscuits provide 300 kilocalories (about 15% of daily calorie requirements), and a range of micronutrients, contributing about 75% of the daily requirements of vitamin A, zinc, folate, and iron. The goals of the programme were to increase school enrollment and attendance; reduce school repetition and dropout rates, improve attention and learning capacity by reducing short-term hunger, and thereby improve school achievement. The programme also aimed to improve nutritional status and health by reducing micronutrient deficiencies and providing a protein/calorie supplement.

Project Title:

1) School Feeding Programme in poverty prone areas.

Donor:

The Government of Bangladesh
United Nation World Food Programme

Duration (Binging date):

July 2010 to till now

The programme is expected to continue by the Government with funding allocated from revenue budget.

Working Area:

District	Upazila	Number of Union
Jashore	JashoreSadar	16
	Chougacha	12
Bagerhat	Fakirhat	8
	Morrelganj	16
	Sharankhola	4
Khulna	Dacop	10
	Bathiaghata	7
Narail	Lohagora	12
	Total =	85

Budget:

District	BDT (2018-19)
Jashore	83,11,400/=
Bagerhat	97,06,880/=
Khulna	60,81,416/=
Narail	39,71,840/=
Total	280,71,536/=

Total Staff

District	Male	Female	Total
Jashore	17	05	22
Bagerhat	22	04	26
Khulna	11	06	17
Narail	09	03	12
Total	59	18	77

Number of beneficiaries (male & female separately indicated)

District	Boys	Girls	Total
Jashore	39548	40554	80102
Bagerhat	28462	29796	58258
Khulna	13904	14403	28307
Narail	13802	14463	28265
Total	95716	99216	194932

Activities of the project:

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

Achievement of the project (2018-19)

Initiated a School Feeding Programme (SFP) targeted to schools in chronically food insecure rural areas and in urban slums in the capital, Dhaka. The programme was intended to distribute fortified biscuits to elementary school children in the targeted schools six days a week during the school year. The goals of the programme were to:

- Increase school enrollment by using the biscuits as an incentive
- Increase daily attendance, also because of this incentive
- Improve dietary adequacy and thus nutritional status among participants
- Reduce short-term hunger during the school day and thereby improve classroom behavior
- Improve cognitive performance and school achievement by reducing short-term hunger during the school day and by alleviating micronutrient deficiencies that can interfere with cognitive ability.
- Reduce school dropout rate (i.e. students dropping out or repeating a grade). It was felt that dropout rates would fall due to two mechanisms. First, students would be motivated to continue to attend school because of the incentive effect of receiving biscuits in school. Second, students would improve their school achievement because of more regular attendance and because of improved ability to concentrate and learn; this would increase their likelihood of being promoted to the next grade

Major Impact of the program / Project

SFPs are one of several interventions that address some of the nutrition and health problems of school-age children. SFPs, and other school-based nutrition and health programs, are also motivating parents to enroll their children in school and to see that they attend regularly. Experience shows that properly designed and effectively implemented SFPs:

- Alleviate short-term hunger in malnourished or otherwise well-nourished school children. This helps to increase the attention and concentration of students producing gains in cognitive function and learning.
- Motivate parents to enroll their children in school and have them attend regularly.

When programs effectively reduce absenteeism and increase the duration of schooling, educational outcomes (performance, dropout, and repetition) improve.

- Address specific micronutrient deficiencies in school-age children. Most important of these are iodine and iron, which directly affect cognition. Meeting the iron and iodine needs of school-age children can translate into better school performance.
- Increase community involvement in schools, particularly where programs depend on the community to prepare and serve meals to children. Schools with their communities behind them are more effective than schools with less community involvement

A case

The Story of Poor Girl Reba Akther



Acquiring education is a child's right, not an opportunity. On August 3, 1990, the first 22 countries in the world signed the UN Convention on the Rights of the Child. Bangladesh is one of them. The government of Bangladesh and various non-governmental organizations have taken various steps to establish the rights of children, especially for girl children. Even then, we cannot say that our country has fully established child rights, especially in the case of girl children. The physical and mental abuse of girl children is still seen in our society. We are unknowingly admitting thousands of child abuse cases.

Like them, this girl named Reba Akther confessed to neglect and torture. She is 8 years old. She read in class two at Kachubunia Government Primary School in Morelganjupazila under Bagerhat district. Her father's name is Alamin Sheikh, he is a day laborer in the profession and her mother Jharna Begum is a garment worker. At a young

age, Alamin goes to Dhaka for search of work and met Jharna Begum there and they are bound in marriage. In a small slum room, they start a conjugal life and their first child Reba Akhter born after one year. Though they are poor but they were happy. In the meantime, Alamin Sheikh suddenly became ill. He had major problems in his heart.

Alamin became unemployed and their worlds came down to scarcity and turmoil. Jhorna Begum became helpless due to lack of this turmoil. She looks for a way out of this situation. With the advice of her parents and government support, she set off to seek work in remote Saudi Arabia. Reba Akhter and her father thought that their shortage would be overcome this time and that they could be treated. Meanwhile, the father and daughter are in great distress. Jhorna Begum, who was traveling abroad in search of happiness, did not look back at her family. Her mother may have been happy but Reba Akhter did not find happiness. After moving abroad, his mother never inquired about Reba Akhter. At that time, his father became more ill and it became impossible by him to look after the baby girl Reba Akhter. Finally her responsibility came to his grandparents. Her grandfather is a land-less farmer and seasonal day labor and her grandmother is sick housewife. Their family is in great distress and often they spend the day either eating or not eating. Thus, two years are spent. Once in a while her father recovers, but she does not seek Reba Akhter anymore. One time her mother returned home and divorced her father. Her father also ended all relations with her and then AlaminShekh marries another person. A stupid child Reba comes to life with extreme hardship and lack. In the meantime, her grandmother admitted her to a nearby Primary school following the advice of a schoolteacher. The school name is 205 Number PossimKatchubuniya Government Primary School.

For the past eight years, she has been spending days without her parents. Seeing that little Reba today is the second grade student. Lust and loneliness do not overtake her. Even when her classmates at school are busy with sports, she must sit and think. After school she goes to help her grandmother. When she arrived at the school, she received a packet of government and WFPs-issued high-energy biscuits; a nice smile erupted in her face. Now she does not stay hungry any longer. She is free from hungry and enjoys the class very much.

Regularly she goes to school. WFP and Government funded School Feeding Program change her life and study. She is very pleasure to the program of WFP. Many students consume this biscuit and continue their study. They are satisfied to the programme of WFP. They pray to God for WFP programme. In a single word WFP is the best programme of Bangladesh. She prays to God for WFP programme.

Sponsorship for Children Education

One more year Dedicated with deprived & helpless people of our Bangladesh community. Many learning has added from the way of experience. During the way we have supported 1649 number of children for their wellbeing especially in education side, Health and hygiene, Nutrition and Family & community development side for ensuring sustainable development in the community. Bangladesh Government has announced SDG (Sustainable Development Goals) for the country and sponsorship for children education project is contributing for Goal number 3, Good Health and well-being and Goal number 4, Education for all under SDG. It's a wonderful contribution for Bangladesh community through Chalice that helping us to improve our lives.



Sponsor Site Jashore is located in the southwestern and northern part of Bangladesh. The site is committed to bring comprehensive socio-economic development of the underprivileged community towards building a just society where everybody will have mutual respect and full dignity, equality, justice, peace and solidarity irrespective to all human being. To achieve the goal we have set our activities accordingly.

Education

Education is the main stair of Development. Without education it is very difficult to bring positive change among the community. There is existing 1649 number of children including 80 elderly in the site.

Achievements:

- 100% of the sponsored children enrolled in school/ college.
- Children are regularly attended in school. We have encouraged parents through our Chalice circle meeting about awareness creating on regular school attendance.
- 31 children have admitted into Vocational Studies.
- 6 children has successfully pass into Primary School Certificate exam, 221 children were successfully pass in to Junior School Certificate exam, 187 children were pass into Secondary school certificate exam and 92 children were pass into Higher secondary school certificate exam.
- 2 sponsor children from SCD have successfully join in new job as a Army officer and Navy officer.

All the children are going to school regularly & performing well to be succeeding in future life. Besides study they have attended in the extra curriculum activities in their School like sports, Drawing competition, Inter school tournament, school parade etc.

Community Learning Centre

For the special care of the weaker students we have two number of CLC (Community Learning Centre) in our site. CLC helped the children not only for study but also for their holistic development. The teachers of the CLC are very friendly to teach the children. By arranging weekly & monthly exam, monitoring their school attendance & exam marks assessment; all these activities helped the children to improve in their study.

In this year all the sponsored children has received admission fees, exam fees, monthly school & tuition fees, text books, school uniform, school bag & educational materials like-exercise books, pen, pencil, cutter, eraser, scale, geometric box, calculator etc as per their need. These are very much essential to continue their study well.

Health & Hygiene

It is notable that the sponsored children, elderly & their family members are emphasizing on health & hygienic issues. It helps them to keep neat & clean them and also to lead a healthy life. In order to keep neat & clean themselves they received detergent powder, beauty soap, tooth paste & brush, hair oil, nail cutter, body lotion etc throughout the year. By using all these hygiene materials they protect themselves from many diseases.

Because of old age most of the elderly have to suffer from various kinds of diseases. They received treatment & bought medicine for different diseases like high blood pressure, eye problem, diabetics etc. By getting this they are able to maintain a peaceful life.

Achievement:

- Consciousness about health and Hygiene issue has been increase among the families.
- Providing Mosquito net to all has been decreasing Mosquito related diseases, No Dengue Fever has been seen among the sponsor children as well as families which have tremendous disease for Bangladesh now.
- Elderly have got medicine support for their different diseases.
- Children are maintaining hygienic life through getting hygiene materials.
- Health care support has been provided to the children who had badly need.

Nutrition

Nutrition package provides the fuel that we all need to lead healthy, balanced lives. Elderly person face specific challenges to fulfill their appetite & nutrition. To fulfill their appetite & nutrition they purchased nutrition package which contains rice, flour, edible oil, lentil, salt, sugar etc.

Women empowerment through DFF

There are 102 number of CCG (Chalice Circle Group) in the site. Sponsored Children's mother is the member of CCG. All the CCG are led by the women. As a result women are being empowered by DFF (Direct Family Funding. Women are directly involved with the child education. Women are contributing

in their family decision making & child education. They are maintaining all the activities under DFF in their group level. It promotes leadership qualities among CCG members towards their self-development.

Achievement:

- Chalice circle has been formed 102 for functioning.
- Circle can conduct their own meeting, habituate for minute's preparation etc.
- Leadership has been developed among circle leaders.
- Collaboration and solidarity has been developed among families.
- Awareness has been developed among CCG member on DFF fund utilization.
- Increase awareness among parents about early marriage, Child labor etc.

Special gift

Special gift throughout the year has meet sponsor families special need. They have utilized their money through bought birthday dress, goats, cow, reading table & chair, plate & glass set, vegetables for small business, sewing machine for tailoring etc. By getting special gift families are being benefited a lot. 396 number of sponsored children received special gift in this year.

Barnamala Bidyapith (Formal Education)

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



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

Student Position

SL	School	Boys	Girls	Total	Muslim	Christian	Hindu
1	Jessore	230	216	446	321	22	103
2	Kamarpara	159	141	300	227	53	20
3	Ulashi	124	104	228	203	14	11
4	Kaligong	17	8	25	22	0	3
5	Ballobhpur	32	22	54	50	4	0
6	Bahadurpur	48	47	95	86	0	9
7	Meherpur	42	41	83	83	0	0
8	Pre School	199	232	431	407	1	23
Total		851	811	1662	1399	94	169

Staff Position

SL	School	Head Master	Asst. Teacher	Office Assistant	Ass. Head Master	Aya	Guard	Cleaner	Van Driver	Total
1	Jessore	1	20	1	1	2	1	0	0	26
2	Kamarpara	1	11	1	1	1	1	0	1	17
3	Ulasi	1	11	1	1	1	1	1	1	18
4	Kaligong	1	1	0	0	1	0	0	0	3
5	Ballobhpur	1	3	0	0	1	1	0	0	6
6	Bahadurpur	1	4	0	1	1	0	0	0	7
7	Meherpur	1	6	0	1	1	0	0	1	10
8	Pre-School	0	25	0	0	0	0	0	0	25
Total		7	81	3	5	8	4	1	3	112

PSC (Primary School Certificate Exam)

SL	School	Total Student	A+	A	A-	B	C	D	Fail	AB
1	Jessore	35	03	08	07	08	05	---	04	---
2	Kamrapara	16	04	11	01	---	---	---	---	---
3	Ulashi	07	03	03	---	---	01	---	---	---
4	Ballobhpur	13	02	08	03	---	---	---	---	---
5	Bahadurpur	11	---	03	02	02	04	---	---	---
Total		82	12	33	13	10	10	---	04	---

JSC (Junior School Certificate Exam)

SL	School	Total Student	A+	A	A-	B	C	D	Fail	AB
1	Jessore	53	04	08	07	11	13	01	03	06
2	Kamrapara	44	---	07	13	11	11	---	02	---
3	Ulashi	32	---	04	07	04	13	---	04	---
4	Ballobhpur	21	---	05	02	09	01	---	04	---
Total		150	04	24	29	35	38	01	13	06

SSC (School Secondary Certificate Exam)

SL	School	Total Student	A+	A	A-	B	C	D	Fail	AB
1	Jessore	21	---	04	09	07	01	---	---	---
2	Kamrapara	21	---	09	09	01	02	---	---	---
3	Ulashi	25	---	10	09	04	02	---	---	---
4	Ballobhpur	---	---	---	---	---	---	---	---	---
Total		67	---	23	27	12	05	---	---	---

School EIIN Number

SL	Name of School	EIIN Number
1	Brnamala Bidyapith Jashore	137765
2	Barnamala Bidyapith Kamarpara	137764
3	Barnamala Bidyapith Ulashi	137044
4	Barnamala Bidyapith Ballobhpur	137094



Study Tour

Co-Curricular activities

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



Field Visit based education

Special Features

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

Income Statement

School	Expenses		Income		Income/Exp		Overdue Amount Till June-19	Anticipated I/E till June-19
	This month	2018-19	This Month	This Year 2018-19	This Month	This Year 2018-19		
Kamarpara	108587	1555858	114198	1482198	5611	-73660	110680	37020
Ulashi	159470	1287247	140625	1198715	-18845	-88532	120210	31678
Kaligong	13596	132628	13780	138275	184	5647	7160	12807
Ballobhpur	10293	240054	9643	230054	-650	-10000	15610	5610
Bahadurpur	13880	466467	20435	474583	6555	8116	38360	46476
Meherpur	37263	492955	51960	479939	14697	-13016	46150	33134
Total	543872	6960876	559593	6682158	15721	-278718	623620	344902

Receipt-Payment Account

Receipt								
Particulars	Jessore	Kamarpara	Ulashi	Kaligong	Bollavpur	Bahadurpur	Meherpur	Total
Opening Balance:								
Cash	42964		18730	33	650	222		62,599
Bank	223392	46112	2534	1231	2052	4066	3389	282,776
Admission Form	200							200
Fund Received							33070	33,070
Admission Fee	3600							3,600
Session Charge	3600	1,600	1350		400			6,950
Monthly Tuition Fees	97075	30,620	53010	3320	3000	10700	4160	201,885
Monthly Exam	2080	3,765	4830	60		940	530	12,205
Terminal Exam	37100	26,340	19070		1500	400	100	84,510
Extra Class	49525	25,450	27330	200		850		103,355

Stationary Selling	670	130	35	200	165	570	300	2,070
Canteen	1091	470	720		120	135	160	2,696
Teacher fine					58			58
Diary	500	800				50		1,350
Fee Book		60				20	40	120
Book Selling						700		700
Syllabus	570					30		600
School Baze	150	100				100		350
ID Card	1171					200		1,371
TC / Testimonial	4100							4,100
Certificate			20550					20,550
Health Income			1760					1,760
Pre-School Income	5320	6,620	600	7500		5740		25,780
Grant		7,920						7,920
PSC/JSC/SSC Exam	1400		600					2,000
Bank Interest		1,128				47		1,175
Van		9,195	6870				3600	19,665
Others /	800		3900	2500	4400			11,600
Total	475,308	160,310	161,889	15,044	12,345	24,770	45,349	895,015
Payments								
Staff Salary	135,100	92,000	142000	1500	7900		31000	409,500
House Rent				10000		10500		20,500
School Maintenance	33,450		140		30	175	1900	35,695
Conveyance	1,230	1,540	435	350		530	454	4,539
Printing and Stationary	20,157	12,341	13468	280	1260	1055	2780	51,341
Baishakhi Vata								-
Mobile / Internet Bill	1,886	1,000	1027	300	529	390	529	5,661
Electricity Bill	2226	1,052	1659	766	424	600		6,727
Entertainment			70					70
News Paper		140	140			130		410
Food & Meeting			416				200	616
Wage					150	500		650
Health Expense								

	284							284
Pre School Expense	4,550							4,550
Government Deal				400			400	800
PSC/JSC/SSC Exam Fee	2,400							2,400
Fund Transfer								-
Bank Charge	575	514	115	115		122		1,441
Others/ Equipment repare								-
Closing Balance : Cash				217		6777	8086	15,080
Bank	273450	51723	2419	1116	2052	3991		334,751
Total	475,308	160,310	161,889	15,044	12,345	24,770	45,349	895,015

Pre-School (Non Formal Education)

From January 2015 RRF kicked off Pre-school in partnering with Save the Children, and later on RRF keeps continuing this pre-school program in bigger scale with own fund in Jashore, Jhenidha and Meherpur districts within its formal education catchments. RRF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and no tuition is charged. Teachers are women from the local community who. The student-teacher ratio is kept low at around 1 teacher for every 25-30 students. 60% of RRF pre-primary schools students are female students.



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

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



Student and Staff Position

SL	School	Boys	Girls	Total	Muslim	Christian	Hindu	Staff
1	Kholadanga	3	11	14	14		0	1
2	kholadanga Dokkhipara	7	10	17	17			1
3	Sujolpur-1	11	10	21	20		1	1
4	Salvation	4	11	15	6		9	1
5	Sujolpur-3	7	8	15	13		2	1
6	Patengali	10	11	21	21			1
7	Bahadurpur	10	8	18	12		6	1
8	Shahapur	10	8	18	18			1
9	Jafarnagar	9	10	19	19			1
10	Mathupara	6	12	18	18			1
11	Kamarpara	8	9	17	16	1		1
12	Fatepur	9	8	17	16		1	1
13	Azampur	7	11	18	18			1
14	Shimulia	6	6	12	12			1
15	Maitkumra	7	8	15	15			1
16	Sommondhokathi	5	10	15	15			1
17	Modhugonj	9	8	17	17		0	1
18	Biswanathpur	8	9	17	17			1
19	Dharmatala Notunpara	5	7	12	12			1
20	Babupara	8	8	16	16			1
21	Ragunathpur Bag	10	10	20	20			1
22	Golderpara	5	10	15	11		4	1
23	Bhoberpara	6	9	15	15			1
24	Master para	20	10	30	30		0	1
25	Nowapara	9	10	19	19			1
	Total	199	232	431	407	1	23	25

Internship Program

The essence of Internship is to provide training and experiential learning opportunities for the development of skills in assessment, counseling, crisis intervention, consultation, outreach, and supervision which make a win-win situation both for RRF and Internees. It also provides a professional working environment that encourages and gives space to professional identity development and the development of professional competence. The internship experience is mutually beneficial for RRF and Internees either. The provision of length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation



Courses of Internship 2018-19

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

The Institutes in RRF Internship 2018-19

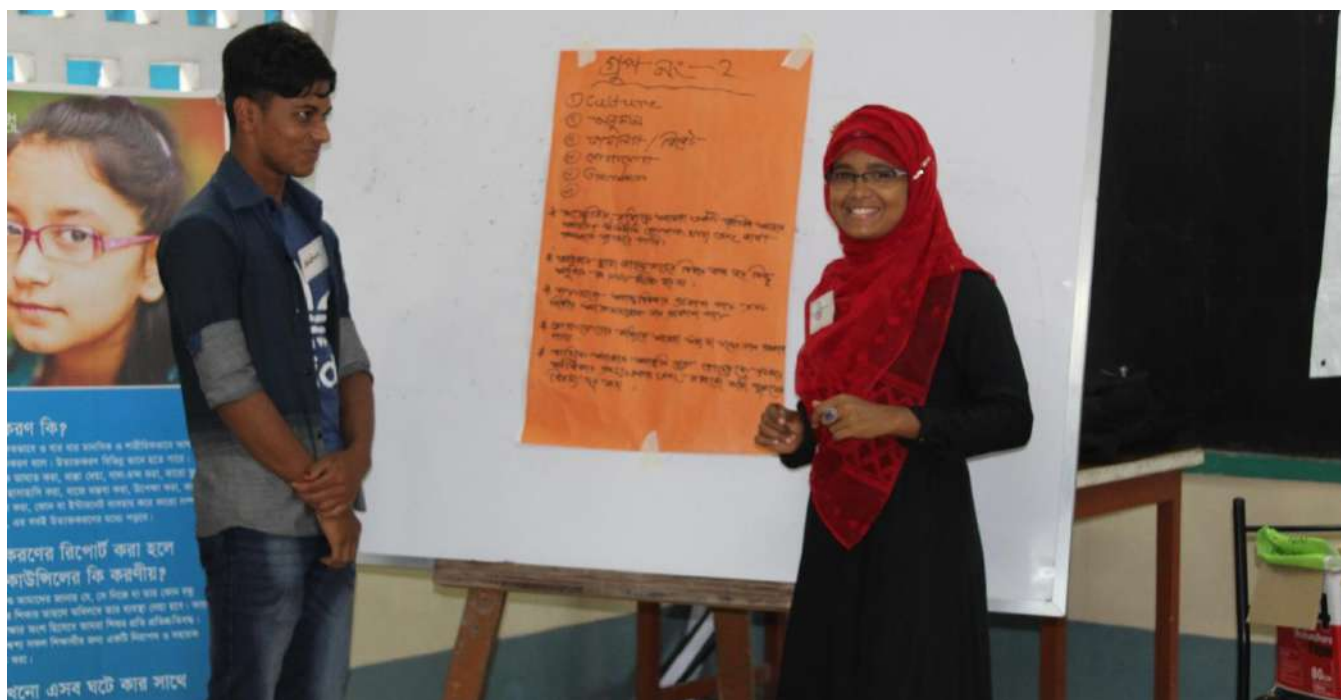
1. Govt. City College, Jashore
2. Cantonment College, Jashore
3. Jashore Polytechnic Institute, Jashore
4. Southern Institute of Business & Information Technology, Jashore

Internees' status

Year	Male	Female	Total
2018-19	69	33	102
So far	278	204	482

Active Citizens

In 2009 the “Active Citizens” program was started by British Council in Bangladesh. RRF is implementing this program as a partner NGO and two years have passed away. Rural Reconstruction Foundation got the scope from British Council since 2015 to transfer knowledge and skills in certain areas like communication, advocacy, citizenship, volunteerism, social action project delivery, fund-raising, entrepreneurship, partnership and network building among 1043 youth leaders of 33 communities under Active Citizens program since 2015. We have completed 8 Active Citizens Youth Leadership Training among 250 Youth leaders in the fiscal year of 2018-19. The involvement in of youth leader in the Active Citizens programme benefited their community by adding a new dimension to existing community initiatives, or by stimulating new activities that contribute towards more organized, flexible and just communities



Key Interventions

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

The community workshops delivered to young leaders

Active Citizens program is not combined with other programme of Rural Reconstruction Foundation. The staffs of Rural Reconstruction Foundation implement this program separately. Rural Reconstruction Foundation completed 8 ACYL Training within 32 days and it needed another 16 days to complete report of all training and later it's also need more time to monitor the SAPs.

#	Community	Venue	Date	Participants		
				Boys	Girls	Total
01	Rupsha, Khulna	Caritas Regional Office Hall Room, Rupsha, Khulna	16-19 August' 2018	14	16	30
02	Beneali, Jhikargacha, Jashore	CDS Hall Room, Shimulia, Jashore	10-13 September' 2018	13	17	30

03	Kaligonj, Jhenaidah	Alhaz Amjad & Faijur Rahman Degree College Hall Room	23-26 September' 2018	00	32	32
04	Ullashi, Jhikargacha, Jashore	Nirbaskhola College Hall Room.	24-27 September'18	11	21	32
05	Bagharpara, Jashore	Upazila parishad, Bagharpara , Jashore	13-16 October'18	19	13	32
06	Noapara, Jashore	Noapara Govt.College Hall Room	13-16 October'18	13	21	34
07	Jhikargacha, Jashore	Jhikargacha Women College Hall Room	19-22 November,18	00	30	30
08	Jhikargacha, Jashore	Shaheed Mashiur Rahman Govt. Degree College, Jhikargacha, Jashore	24-27 November,18	18	12	30
Total				88	162	250



Social Action Projects (SAPs)

Rural Reconstruction Foundation organized 8 (Eight) Active Citizens Youth Leadership Training during this reporting period of the year of 2018 and through these trainings 16 new SAPs were undertaken by Active Citizens at in 6 Upazilas. The SAPs are going on. Brief description of the SAPs is mentioned below

1. Smoking Free Zone
2. Do something & Make self-dependent
3. Donate blood & save life
4. Say no to Early Marriage
5. Child Education
6. Break the Shame
7. Awareness on Birth Registration
8. Raise voice against Child Labor

Cultural & Sports Program

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



Program at a glance (2018-19)

Fact	Figure
Kick Off	July 2017
Donor	PKSF & RRF
District	Jashore and Norail
Upazilla	07
Number of Primary School	01
Number of High School	233
Number of College	20
Number of Madrasa	24
Number of Event	76
Number of Participants	12106 (Boys-4982, Girls- 7124)

Events- 2017-18

Cultural Events

1. Inter-School Math, Quiz, Handwriting, Letter Writing Debate, Instant Speech competition
2. School Based Math, Quiz, Handwriting, Letter Writing Debate, Instant Speech competition
3. Inter-School Wall Magazine
4. Workshop on Debate and Reciting
5. Upazilla based Math, Quiz, Handwriting, Letter Writing Debate, Instant Speech competition
6. School base Cleanliness Campaign
7. Virtuousness Workshop
8. Inter-School Debate Competition
9. Pahela Baishakh & Pitha Utsab
10. Madhrasha base Hamd-Nath, Kerat, Gazal, National Anthem Competition



Sports Event

1. Victory Day Mini Marathon
2. Victory Day Cycling
3. Eve-Teasing and Anti-Drug Mini Marathon
4. Class wise Run race, Volleyball, Football, High Jump, Long Jump Competition
5. Eve-Teasing and Early Marriage Preventing Girls Handball Tournament
6. Independence Day Girls Football Tournament
7. Independence Day Boys Football Tournament
8. Independence Day Girls Handball Tournament
9. Independence Adolescent Cycling
10. Independence Day Boys Volleyball Tournament
11. Independence Day boys Kabadi Tournament
12. Anti-Eve-Teasing Girls Football Tournament
13. Inter-School Boys Volleyball
14. Inter School Girls Handball
15. Inter School Boys Football



Inclusion Madrasa in different ongoing social issues

In the context of our country, madrassas are far behind in comparison to schools in the field of cultural and sports. This has been going on over the years. There is a misconception among the people that the children of madrassas will be restricted to religious education only. Without some inadequate government initiatives, no such competition is held in the madrassas for cultural and sports, and even the madrasa authorities are not keen on this issues. According to PKSF's suggestion, the RRF incorporated madrassas in various cultural and sporting events in the last financial year. Highly smart response was received from the madrasa authorities and students. And they have proved that the students of the madrassas are not less in cultural and sports than traditional school students. In the last financial year, a total of 1311 madrasa students from 24 madrassas participated in 9 cultural and sports event successfully.



Bangladesh Youth Conference was held in Dhaka

Adolescent Girls' Conference in Bangladesh was held in Dhaka on 21 October 2018 at Bangabandhu Convention Centre. A total of 700 adolescent boy and girls, 10 from each district of Bangladesh participated in this conference. Before, RRF organized Adolescent Conference in 5 upazillas in Jashore district and 3 Upazillas in Norail district. The aim of the conference is to build an honest and capable leadership through different competition among the students of school, colleges and madrassas in grassroots levels. Initially the competition was held at upazilla level in which students of Class IX, X, XI, XII are taking part with enthusiasm. The participants were being selected by the school, college, madrasa authorities considering their merit, leadership qualities, moral and ethical neck. 10 winners from upazilla level competition were entitled for district level competition. 18 participants. A total of 18 participants attended in the conference on behalf of RRF. The conference was inaugurated by the then Honorable Finance Minister of the Government of the People's Republic of Bangladesh. Cultural minister of the government was also present on that PKSF organized event.



RRF Implementing Cleanliness Area and Sexual Harassment Prevention Program

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



Social Advocacy Program

It is noted that along with Enrich Program, PKSF's Social Advocacy and Knowledge Dissemination Unit starts Social Development Program in these three Unions; Andulbaria, Raypur and Hashadah and the target of this program is to ease the way of getting rights of the grassroots level deprived and underprivileged community through establishing social justice, equity and human dignity.

During this reporting period, activities that have been completed at three Unions; Andulbaria, Raypur and Hashadah are Bad-Effect of Early Marriage for students of Secondary Schools, Training of Protection of Early Marriage and Child Oppression for the teachers of Secondary Schools, Training on Social Development and Accountability for Ward Committee and Elite Persons and International Women Day Observation.



Activities 2018-19

Sl	Name of Activities	Andulbaria	Raypur	Hashadah
1	Bad-Effect of Early Marriage (Students of Secondary School)	953	393	1360
2	Training on Social Development and Accountability (Ward Committee & Elite Persons)	70	50	75
3	Training on Protection of Early Marriage and Child Oppression	20	15	30
4	International Women Day	1	1	1

Training on Awareness Program on Bad-Effect of Early Marriage

To create mass awareness among students about the demerits of early marriage for eradicating this social disease from the society Andulbaria, Raypur, Hashadah Unit of Enrich Program under the Social Advocacy and Knowledge Dissemination Unit of PKSF organized awareness program for six days with students of Andulbaria Bohumukhi Girls High School, Hashadah Bohumukhi High School and Raypur Bohumukhi High School.

The training on awareness program took place for six days in 13 batches. The number of students participated in training on Bad-Effect of Early Marriage (Students of Secondary School) are 953 at Andulbaria, 393 at Raypur and 1360 at Hashadah.

Social Development and Accountability Training

To ensure social justice, equity and human dignity, Andulbaria Unit of Enrich Program under the Social Advocacy and Knowledge Dissemination Unit of PKSF organized a two days long training session on Social Development and Accountability at Andulbaria, Raypur and Hashadah Unit Office on 9th December'18 and 13th December'18 for the members of Enrich Ward Committee and also for the influential and important stakeholders of this Union.

Training on Protection of Early Marriage and Child Oppression:

During this reporting period, three Unions; Andulbaria, Raypur and Hashadah organized training on Protection of Early Marriage and Child Oppression for the teachers of Secondary Schools of these three Unions. The number of teachers participated in training program is 20 from Andulbaria Bohumukhi High School at Andulbaria Union, 15 from Raypur Bohumukhi High School at Raypur and 30 from Hashadah Bohumukhi High School.



Observing International Women's Day, 2019

To mark the International Women's Day, 2019 Andulbaria, Raypur, Hashadah Unit of RRF's Enrich program chalked out different programs including rally and discussion sessions with the womenfolk of Andulbaria Union. In rally, the womenfolk carried out festoons bearing the messages of resisting violence and torture against women, ensuring congenial environment for women in work places and ensuring the equal rights and dignity for women in every sphere of state and public life. They were also chanting slogans to claim their equal rights.

In events, the number of participants at Andulbaria is 135 girls and women while it was 105 and 125 respectively at Raypur and Hashadah Unions.

RRF Training and Resource Centre

A Planned Venue

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



Physical Facilities

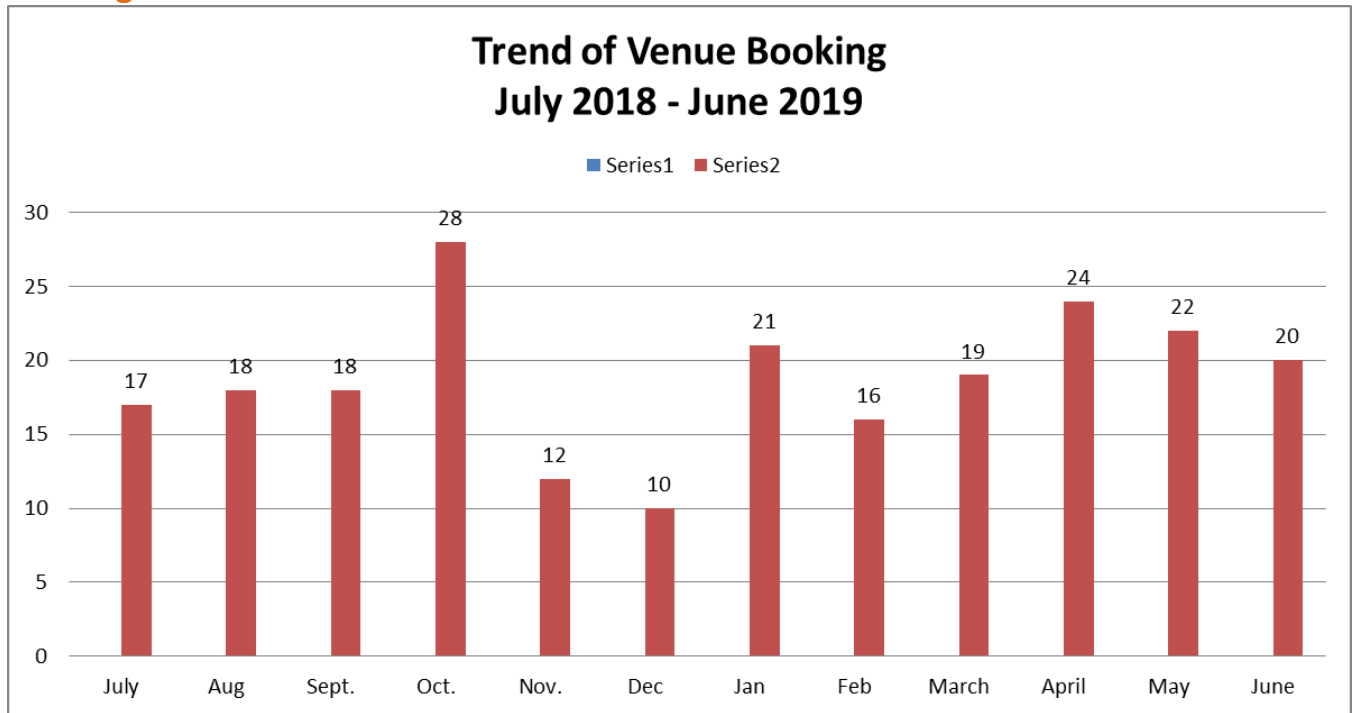
- ❖ Accommodation (AC and Non Ac), Comfortable Bed Room with Attached Bathrooms
- ❖ Adequate number of Class Room
- ❖ Air Conditioned Class Room
- ❖ Multi-Purpose Hall Room
- ❖ Library
- ❖ Vehicle Facility
- ❖ Multi Media , Audio Visual, Computer, Sound System, Overhead Projector, and Internet Facility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

Venue Users 2017-18

1	ACDI/VOCA
2	Banglalink
3	The Hunger Project
4	Solidaridad
5	COMPASSION

6	JESSORE SCIENCE & TECH. UNIVERSITY - JSTU
7	TIANSHI
8	Grace Foundation
9	WorldFish
10	NETIZEN INT.
11	Bangladesh NGO Foundation (BNF)
12	CCB/GF
13	Bank Asia
14	Natherlands Development Organization- SNV
15	Association of Development Agencies in Bangladesh (ADAB)
16	Jagoroni Chakro Foundation -JCF (READ)
17	Evangelical Friends Church
18	Thanga Mara Mahila Sabuj Shangha- TMSS
19	Regenerative Bangladesh
20	Institute of Informatics & Development
21	Independent University, Bangladesh
22	BURO BANGLADESH
23	WCB
24	Light Foundation
25	Palli Karmo Shahayok Foundation- PKSF
26	Rahimafrooz
27	Water Aid.
28	Shakti Foundation
29	Grameen Phone - GP
30	Moumachi School
31	Rural Reconstruction Foundation -RRF
32	United Commercial Bank Ltd
33	Ad-din
34	Talukder Group
35	MAX Foundation
36	Digital Green
37	Institute of Informatics & Development
38	SKS
39	Sight Saver
40	Distric social service
41	British Council
42	SME Foundation
43	District Primary Education Office
44	OKUP
45	Shushilan
46	Nobolok
47	CARE Bangladesh
48	Dnet
49	AIRN
50	MSNP
51	Wave Foundation
52	World Food Programme
53	Bangladesh Red Crescent Society


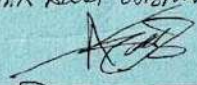

Booking Trend


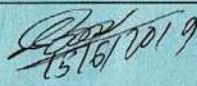
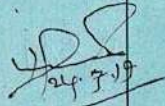


Special Award



Visitors Reaction

 RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Apurba Deb Roy East Africa Trade & Investment Hub's Ex Consultant & Kenya Consultant - ACD/NECA LPIN project	29th Sept to 4th Oct.	RRF Training & Resource Centre is really an ordinary center where we feel comfort in providing training, workshops using their excellent facilities. Their food, and accommodations are up to the mark. All support staff, including Management staff are cordial & well behaved.	- Central sound system for class rooms could be re-established - With best wishes 
Mr. Amir Hossain Eng. Lecturer Palestine Technical and Q.M. College Barisal.	13th October to 16 October 2018	RRF Training and research center is rich in almost all respect. We are highly pleased for its service and accommodation	Should be continued and take more special care for this institution 
M.D. Arif Hossain Badma Professor, since Annual Report Center Jessore, Rajshahi	13th Oct to 16 Oct 2018	RRF Training and Research center is most creative & charming one. Hospitality is very good. I hope your future	Please let me know from one day before 10/10/18
Mark Conventza	14-16 October 2018	Thank you for your gracious hospitality for our leadership development seminars.	- Wonderful meals and accommodations for our team. Thank you!

 RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Sr. Verita Fernandes		An inspiring place that instills a sense of peace. It brings joy to know that so many people come here and benefit to live well & improve the society	Thank You Continue the good work. God Bless You
Captain Shyamal The Salvation Army Dhaka	12th - 15th June 2019	Last 12th June - 15th June we arranged a youth camp to RRF Centre. We give Thanks to RRF all the people who are help us. Support us. God bless to RRF Centre with them The Salvation Army	 15/6/19
Dr. Shahana Zaki	15th - 18th 2019	I Like this place as a Training venue because the residential arrangement, food & service is very good. This place is very secured.	Shahana Zaki - 18/6/19
Bablu Kumar Saha Additional Secretary M/O Health & Family Welfare		Excellent Hospitality 	

Financial Statement

Independent Auditor's Report To The Members of Governing Body of "RURAL RECONSTRUCTION FOUNDATION (RRF)"

We have audited the annexed Financial Statements of "RURAL RECONSTRUCTION FOUNDATION (RRF)" RRF Bhaban C&B Road Karbala, Jessore which comprise the Statement of Consulate Financial Position as at 30th June, 2019 and the Statement of Consulate Profit or Loss & Other Comprehensive Income, Statement of Receipt and Payment, and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial Statement:

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

Auditors' Responsibility

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

Opinion

In our opinion, the Consulate Financial Statements present fairly, in all material respects, the Financial Position of "RURAL RECONSTRUCTION FOUNDATION (RRF)", as at 30th June, 2019. And it's Financial Performance for the year ended 30th June, 2019 in accordance with Bangladesh Financial Reporting Standard (BFRS) and other applicable laws and regulation including MRA guidelines.

We also report that:

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

Consolidated Receipts and Payments Account
For the year ended 30 June 2019

A: RECEIPTS

PARTICULARS	Total 2018-2019	Total 2017-2018
Opening : Cash in hand	17,712,138	3,248,246
Cash at Bank	112,283,097	86,826,858
Loan From PKSf	643,000,000	608,000,000
Loan from Bank	2,480,000,000	2,009,000,000
Loan from IDCOL	-	93,160
Loan Realized from Beneficiaries	7,185,655,795	6,277,821,057
Logistics Loan realization	2,614,742	2,712,806
Provident Fund Loan Realization	13,774,609	14,421,909
Temporary Loan realisation	324,438,550	300,300,665
Temporary loan realisation from TRC	-	968,331
Vehicle loan realisation	3,359,894	3,499,134
Training Material Support Realization	-	12,080
Savings Collection	1,136,036,474	869,739,062
Gratuity Fund	466,865	7,756,207
Medical Fund	1,650,550	1,752,300
Provident Fund	18,583,983	16,978,911
Security Money	6,144,000	9,366,000
Staff Kallyan fund	1,610,100	1,752,300
Future benefit Scheme (FBS)	11,950,700	13,026,300
Monthly Benefit Scheme (MBS)	9,050,000	11,100,000
Micro Insurance	81,748,718	74,184,552
FDR Encashment	15,053,832	87,221,404
Interest Receivable received on FDR	-	636,575
Unsettled Staff Advance	354,202	876,914
Transfer Received	68,114,734	700,000
Accounts Payable	1,648,374	1,198,871
Accounts Receivable Received	61,359,597	59,279,961
Reimbursement from PKSf (UPP-UJJIBITO)	5,119,379	4,802,836
Reimbursement from PKSf (Elderly)	438,521	
Reimbursement from PKSf (Culture & Sports)	1,368,102	
Advance Realisation	33,949,547	25,165,093
Advance from PKSf	20,774,095	15,546,245
Income Tax Payable	3,377,546	2,275,926
Vat Payable	5,399,214	5,649,892
Staff Sattlement	32,952,154	16,744,571
Sales of Vehicle	-	350,000
Sales of Equipment/machinery	27,200	-
Advance from Borrower	862,180,954	701,856,924
Security money receive from Party	-	33,281
Uint office A/c Others	47,395,917	
Admission fees	970,956	990,335
Bank Interest	2,106,760	1,739,326
Grants From Donor	66,258,179	84,254,508
House rent from employee	1,055,003	961,611

Interest on FDR	8,310,728	11,793,206
Interest on loan	858,290	1,716,606
Miscellaneous	5,052,840	2,791,192
Overhead Income	7,410,209	4,827,970
Organizational Development Fund	-	11,801
Sales of Forms and Publications	6,643,555	2,924,839
Sales of Product	2,427,465	5,548,139
School fees	6,060,799	5,091,755
Service Charge Income	812,863,521	767,075,430
Training Income	15,002,321	16,278,713
Interest on Provident Fund Loan	1,293,050	1,409,677
Guest House Income	747,329	-
Office Rent	969,752	842,478
Participant Contribution	644,880	190,300
Contribution RRF	280,259	115,266
Total	14,148,549,480	12,143,461,523

B: PAYMENTS

PARTICULARS	Total 2018-2019	Total 2017-2018
Loan Refund to PKSF	627,316,666	639,766,665
Loan Refund to Bank	2,169,923,739	1,633,984,468
Loan Refund to IDCOL	1,446,096	1,383,454
Loan to Beneficiaries	8,267,228,000	7,508,239,000
Provident Fund Loan to Staff	18,861,000	16,565,000
CLP Loan to Staff		
Temporary Loan to other projects	320,211,695	301,318,995
Vehicle loan	1,979,085	2,278,999
Logistics Loan to Staff	2,384,957	2,504,621
Savings Refund to members	977,927,958	653,218,323
Land & Development	3,202,360	1,300,000
Construction of building	9,166,346	12,420,366
Decoration of office building	5,094,614	1,115,158
Equipment	3,889,707	5,029,222
Furniture	724,986	3,819,051
Vehicle	-	218,000
Education Fund	-	8,000
Gratuity Refund	10,360,977	3,311,180
Medical Fund support to staff	1,303,938	970,272
Provident Fund Refund	-	41,318
Security Money Refund	5,019,150	4,478,400
Future benefit Scheme Refund (FBS)	7,041,700	3,715,100
Monthly Benefit Scheme (MBS) Refund	1,100,000	1,050,000
Staff Kallyan fund Refund	5,000	20,000
Micro Insurance Refund	109,609,514	67,816,713
Staff Settlement Fund	33,013,973	16,722,938
Transfer to Project (Grant)	61,658,861	
Accounts Payable	166,072,243	114,418,424
Advance against program	166,060,328	106,045,610
Book purchase	311	9,792
FDR Investment	66,723,997	153,710,333

Advance Income Tax	459,986	1,186,427
Income Tax Payable Payment	8,730,615	5,654,915
Provision for expenses	7,796,499	1,986,869
Provision for interest on savings	9,586,848	4,561,597
Advance from PKSF	-	2,100,000
Vat Paid	19,701,916	14,463,425
Training Material Support to Party	74,850	112,585
Unit office A/c Others	14,509,367	-
Livestock cow	110,000	-
Security money Payable payment to Party	335,988	637,234
Advertisement	21,736	114,900
Audit Fees	206,695	178,612
Bank Charge	4,154,773	3,585,728
Computer Repair Maintenance	656,999	513,969
Consultancy Fees	948,421	-
Croceries/Bed & bedding	333,968	689,136
Culture & Sports program Expenses	-	233,968
Education Expenses	2,000	-
Electricity bill	5,659,372	5,087,782
Entertainment	1,871,516	1,470,613
Elderly program Expenses	-	455,530
Festival Bonus	20,769,806	16,573,127
Gratuity Expenses	7,259,239	7,591,480
Guest House expenses	-	7,600
Health Expenses	241,333	275,529
Honourarium	67,843	67,477
Interest on Members Savings	19,672	-
Interest on loan	1,173,960	2,168,749
Interest Paid on FBS	794,939	433,583
Interest Paid on MBS	597,559	473,220
Incentive	42,391	311,936
Labour Charge	1,045,898	1,154,262
Land rent & taxes	193,855	175,864
Legal Fees	3,893,765	1,570,283
Micro credit fair	-	77,703
Member Ship Fees	-	419,250
Monitoring & Audit	1,767,623	1,512,760
Miscellaneous	254,369	449,532
Newspaper	53,615	88,633
Office rent	21,250,867	18,924,325
Office repair & maintenance	6,032,713	4,682,987
Operational Expenses	61,507,724	71,568,146
Overhead Cost Expenses	1,945,320	3,936,612
Postage & Stamps	407,038	574,217
Printing & Stationary	14,509,694	13,089,057
Provident Fund Expenses	9,907,803	8,294,060
Registration Fees	60,750	8,250
Salary & Allowance	346,498,745	311,151,201
Service Charge Rebate Expenses	4,793,060	1,951,560
Service charge to BANK	171,896,113	136,176,257
Service Charge to PKSF	68,162,375	65,536,167
Social Activities	261,980	458,676
Staff Meeting & Fooding	2,171,702	3,590,564
Subscription/Donation	67,960	70,030
Software repair & Maintenance	1,375,777	1,320,686
Scholarship for students	540,000	-
Shamriddhi Expenses (RRF contribution)	-	252,469
Tax & VAT	5,701	8,484
Telephone/Mobile/Fax/E-Mail	4,909,226	5,341,069

Training Expenses	67,182	8,732,246
Transportation Cost	1,317,962	1,895,446
Travelling & Daily Allowance	10,410,617	9,698,964
Uniform/Liveries	95,869	102,986
Programs and Projects Expenses-UPP-UJJIBITO	3,238,589	3,339,092
Programs and Projects Expenses- Enrich	9,427	
Programs and Projects Expenses-Culture & Sports	505,902	
Vehicle:Fuel/Repair/Maintance	25,593,581	9,954,731
Worksop/Seminer	11,595	944,328
RRF Contribution	298,970	
Closing Balance Cash	8,406,182	17,712,138
Bank	231,624,439	112,283,097
Total	14,148,549,480	12,143,461,523

Consolidated Statement of Copenhensive Income For the year ended 30 June 2019

INCOME

PARTICULARS	Total 2018-2019	Total 2017-2018
Operating income:		
Service Charge	1,081,459,693	898,453,616
Sales of Forms and Publications	6,646,678	-
Sales of Product	2,427,465	5,548,139
Training Income	32,948,930	40,296,979
School fees	6,060,799	5,091,755
Grants From Donor	171,402,707	145,234,233
Non-operating income:		
Interest from Bank:		
Bank Interstet	2,106,760	1,739,326
Interest on FDR	25,403,667	14,116,432
Others income:		
House rent from Employee	1,055,003	961,611
Interest on Loan	19,260,352	13,893,903
Miscellaneous	7,304,234	3,263,274
Overhead Income	7,410,209	5,530,931
Admission fees	970,956	990,335
Gueast House Income	841,620	-
Office Rent	969,752	842,478
Organizatoinal Development Fund	2,272,202	1,321,775
Contribution RRF	1,278,429	1,135,662
Participant Contribution	644,880	190,300
Total Income	1,370,464,338	1,138,610,750

EXPENDITURE

PARTICULARS	Total 2018-2019	Total 2017-2018
Salary & benefits:		
Salary & Allowances	355,878,178	318,148,717
Provident Fund	9,907,803	8,294,060

Festival Bonus	20,714,106	16,588,127
Gratuity	8,399,551	7,599,080
Incentive	42,391	311,936
Financial expenses:		
Bank charge	4,547,300	3,791,455
Interest on Loan	17,200,237	12,834,049
Interest paid to member on savings	55,783,371	45,984,637
Service charge to Bank	171,920,914	137,820,906
Service charge to PKSf	68,162,375	65,536,167
Interest on Medical Fund	125,783	119,847
Interest on Staff Gratuity Fund	2,930,961	1,804,577
Interest on Staff Kallyan Fund	238,749	123,354
Interest paid to staff on Provident Fund	8,654,036	5,410,104
Interest Paid to staff on FBS	794,939	433,583
Interest Paid to staff on MBS	3,075,589	2,967,936
Occupancy expenses:		
Computer repair & Maintanance	858,290	763,769
Office rent	22,873,040	19,450,025
Office repair & maintenance	12,898,217	7,470,517
Electricity	5,709,453	5,087,782
Software repair & Maintanance	3,433,738	1,320,686
Administrative expenses:		
Advertisement	394,865	671,399
Audit fees	556,695	328,612
Consultancy Fees	3,372,031	-
Registration Fees	57,750	8,250
Entertainment	2,932,113	1,907,439
Newspaper	54,969	88,957
Postage & Stamps	488,202	586,272
Printing & Stationary	16,546,721	12,089,862
Telephone/Mobile/Fax/E-Mail	5,324,345	5,732,171
Travelling & Daily allowances	15,289,310	15,524,125
Vehicle:Fuel,Repair & maintenance	29,907,480	24,324,077
Publication/Documentation	3,526,870	267,375
Member Ship Fees	3,000	419,250
Other Expenses		
Crockerries/Bed & bedding	2,080,198	1,039,980
Honorarium	223,825	243,685
Income Tax	2,803,578	2,285,654
Scholarship to students	666,060	-
Labour Charge	1,174,588	1,231,887
Land rent & taxes	241,075	441,594
Legal fees	4,148,827	1,637,296
Micro credit fair	-	694,503
Miscellaneous	663,486	449,532
Operational Expenses	100,922,466	109,315,575
Overhead Cost Expenses	4,698,303	5,753,732
Service Charge Rebate Expenses	11,177,528	4,072,906
Social Activities	1,430,878	1,726,653
Staff meeting & fooding	4,525,517	4,250,970
Subscription/Donation	67,960	70,030
Relief	-	690,008
Subsidy to Beneficiries	-	35,000
Uniform/Liveries	132,035	596,158
Tax & VAT	2,722,568	2,099,906
Transfar to Organizatoinal Development Fund	-	339,431
Transport/Carrying	3,669,796	3,277,862
Programs and Projects Expenses-UPP-UJJIBITO	4,505,749	5,193,502

Programs and Projects Expenses- Enrich	25,843,261	11,938,347
Programs and Projects Expenses-Elderly	5,824,478	1,246,076
Programs and Projects Expenses-Culture & Sports	3,231,059	2,411,397
Loss on Sales of Vehicle	-	110,324
Education Expenses	1,556,448	1,388,319
Health Expenses	1,370,269	1,551,591
RRF Contribution	2,523,607	833,560
Training Expenses	1,532,076	16,569,032
Workshop/Seminer	809,359	1,385,026
Monitoring & Audit	1,941,684	1,579,801
Depreication expenses	24,833,811	17,956,755
Loan Loss Expenses	120,102,253	60,400,863
Total Expenses	1,188,026,113	986,626,058
Excess expenditure over income	182,438,225	151,984,692
TOTAL	1,370,464,338	1,138,610,750

Consolidated Statement of Financial Position
As on 30 June 2019

Property & Assets	Notes	Total 2018-2019	Total 2017-2018
Non-Current Assets:			
Fixed Assets at cost		1,470,577,478	1,292,814,410
Less: Accumulated Dep.		116,754,282	96,118,195
Property, Plant & Equipment	1	1,353,823,197	1,196,696,216
Investment:			
FDR-Investment	2	378,693,642	313,689,459
Security money for Telephone & Electricity	3	352,350	182,976
Current Assets:			
Loan to Beneficiaries	4	4,817,567,457	4,411,598,788
Provident Fund Loan to Staff	15	19,821,706	16,868,558
Consumer Loan to Staff	10	176,719	176,719
Temporary loan	17	160,179,235	128,072,304
Vehicle loan to Staff	18	15,911,733	17,515,911
Accounts Receivable	5	75,575,577	47,703,051
Advance Against Program	6	9,961,245	9,953,436
Staff Settlement	7	181,406	98,301
Reimbursable (Elderly program)	19	3,227,299	463,675
Interest Receivable on FDR	11	3,140,265	981,639
Books for Library	12	156,802	156,491
Live Stock & Goat Project	13	505,007	395,007
Unsettled Staff Advance	16	14,727,098	15,081,300
Advance Income Tax	22	2,383,477	1,873,927
Logistics Loan to Staff	20	2,408,195	2,637,980
Reimbursable (UPP-Ujjibito)	21	2,017,718	2,998,416
Reimbursable (Shamriddhi) TK.	23	25,843,618	12,719,773
Reimbursable (Culture & Sports prog.)	25	1,662,082	1,113,995
Cash in Hand	26	8,406,182	17,712,138
Cash at Bank	27	231,624,439	112,283,097
Total Property and Assets:		7,128,346,448	6,310,973,155

Liabilities and Fund	Notes	Total 2018-2019	Total 2017-2018
Retained Surplus			
Statutory reserve fund	30	838,588,098	769,332,508
Debt Management Reserve/LLP	31	83,349,593	73,716,883
Disaster Management Fund	32	370,951,746	199,795,244
Revaluation Reserve Fund	33	300,000	300,000
Capital and Reserve Fund	34	761,405,875	761,794,225
		2,054,595,312	1,804,938,860
Long Term Liabilities:			
Loan from Bank	35	2,020,533,310	1,710,432,249
Loan from IDCOL	36	4,302,223	5,748,319
Loan from PKSF	37	939,116,665	923,433,331
Current Liabilities:			
Member Savings	44	1,486,613,802	1,284,725,966

Education Fund	40	327,910	327,910
Medical Fund	42	6,499,245	5,904,550
Provident Fund	45	108,961,107	95,589,329
Staff Gratuity Fund	48	41,414,847	40,245,095
Staff Kallyan fund	49	11,193,845	9,227,696
Future benefit Scheme (FBS)	55	38,716,008	33,053,208
Staff Security Money	47	25,387,066	25,658,916
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	166,612,639	134,472,304
Unspend Foregin Donation	52	6,908,685	6,508,308
Accounts Payable	38	21,241,044	12,884,690
Security money receive from Party	39	270,569	492,727
Income Tax Payable	41	1,190,143	672,095
Vat Payable	53	1,840,356	977,250
Provision for expenses	46	20,307,679	14,163,119
Grant for Assets	56	7,911,315	7,646,283
Microfincance Insurance	57+58	74,122,704	101,986,001
Advance from PKSF	60	21,614,500	13,809,055
Provision for interest on savings	61	11,630,436	10,899,143
Transfar Received (Grant)	62	6,455,873	-
Advance from Borrower	63	19,637,714	44,185,299
Monthly Benefit Scheme (MBS)	64	30,137,091	22,187,091
Cultural Fund	65	327,746	327,746
Total Liabilities and Fund		7,128,346,450	6,310,973,156

