



2021-22



RURAL RECONSTRUCTION FOUNDATION

ANNUAL REPORT 2021-22

**ANNUAL REPORT**  
**RURAL RECONSTRUCTION FOUNDATION**

## MISSION, VISION AND VALUES



## 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

## 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.

## VISION

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

## VALUES

Integrity

Innovation

Inclusiveness

Effectiveness

## Published on

17 December, 2022

## Published by

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Founder & Executive Director  
RRF

## Editorial Team

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Founder & Deputy Executive Director  
RRF

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## Dhaka Office

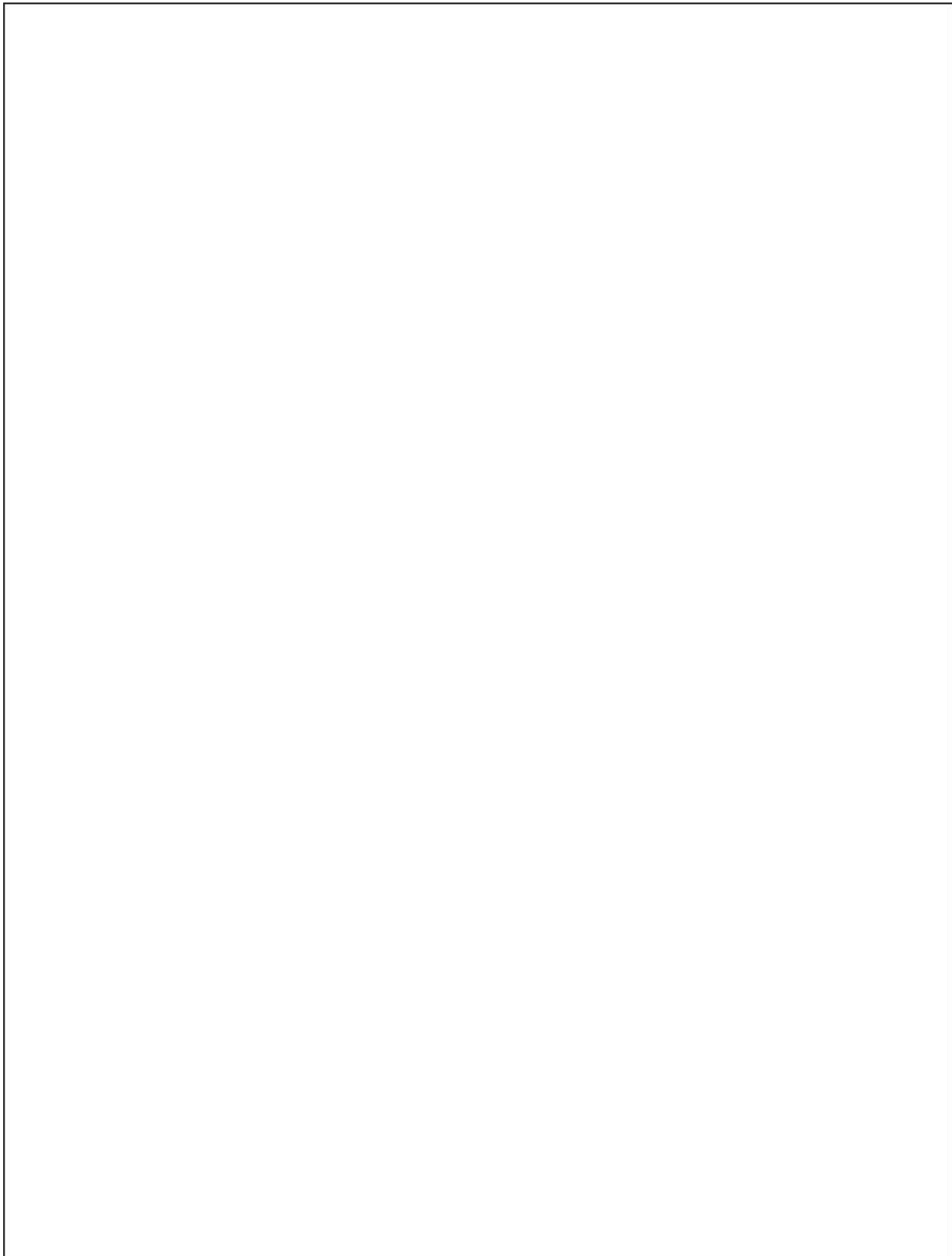
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## MESSAGE FROM CHAIRMAN

# 40 YEARS OF MAKING A DIFFERENCE



This year threw a lot at us, among the continued pandemic: store closures, supply chain challenges and more. But throughout, our teams proved their steadiness and ability to operate through uncertainty. With creativity and agility, they connected development partners with the power of passion – and they are the reason behind our strong performance and current momentum.

We delivered extraordinary results in 2021-22 even in pandemic. Our strong financial performance included strong double-digit growth and RRF's highest financial margin in recent history. As ever, the power of RRF is our consistency and the strength of our national portfolio. Over the course of the year, we delivered growth across all our geographies, including our latest expansion areas.

It's great and optimism that we pledge to continue our challenging journey in the coming financial year as well. I believe that the scope of the organization will be expanded and manifested in various activities including expansion of work area, digitalization, and creation of skilled manpower to deal with the changing situation.

Looking ahead to FY 2022-23, I'm filled with confidence. We have a proven strategy and playbook, incredible momentum and a winning culture around us. I hope you all feel as optimistic about the possibilities as we do. Rural Reconstruction Foundation is staying on the offense and looking to extend our leadership position. We're energized by our incredible potential, and we wouldn't compare our position with anyone.

My thanks & gratitude to our all program participants, staff members & stakeholders, who go themselves engaged and enriched RRF's intervention with their valued participation at different level. Special regards to RRF's General Body Members for guiding the Organization momentum up amidst the pandemic. We believe, the Annual Report 2021-22 will be a ready reference upholding the facts & Figures of RRF' work-varieties.

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

**Mir Rawshan Ali Mona**

Chairman  
Rural Reconstruction Foundation

## MESSAGE FROM FOUNDER & EXECUTIVE DIRECTOR



# 40 YEARS

## Continue The Journey of Success With Pride

Completing 40 years is a milestone. It is an occasion to celebrate an opportunity to momentarily look back and to chart the path forward. We still remember that days when we started this organization with just a handful of people and very limited resources. Starting from there until today, we have covered a long and evolutionary journey. Years ago, we started with millions of dreams, hope and immense zeal and today when we celebrate another year of birth, nothing has changed expect that fact that we have made our dreams come true and have added few new ones. Still, we are dreaming something we are upholding in our soul.

COVID-19 and the 'new normal' brought about by the pandemic's all-encompassing impact has emphasized inequalities to worryingly new levels. The historic trend towards declining poverty has seen a pause, if not a setback. Significant numbers have been pushed below poverty and the 'new poor' has become a major focus of policy debates. Health, economy and education all stand upended by uncertainties which appear to see no end in sight. Millions of children are missing out on learning opportunities in their most formative years. Vaccination, key to containing COVID-19, is beset with vaccine supply chain uncertainties. Meanwhile, the global landscape is witnessing both disorder and renewal in many areas that are core to RRF's mission. True to its core principles and values, which are the legacy of RRF has firmly kept its focus on the poor, vulnerable and marginal groups who have been disproportionately affected by the pandemic. Microfinance, enterprises and programs as well as the entire RRF staff have shown extraordinary resilience against extraordinary difficulties. Challenges remain. But RRF and its staff, from head office to the field, have been tested and emerged stronger. My heartfelt thanks go out to all our employees across the country. I am extremely proud to be part of this winning team.

In the said fiscal year, we have gone for a massive horizontal expansion of microfinance program to make sure the organizational sustain ability, our intention is very much positive and clear to make a robust and consolidated microfinance program. Our eyes are also to include skills, human development and livelihood program in coming days.

In 2022-23 fiscal year, we expect the robust recovery of the global economy and consumer spending to continue. While uncertainty due to prolonged adverse effects of the coronavirus pandemic remains, we anticipate our activities mix to continue expanding significantly in 2022-23. We have a massive strategic plan for next 5 years that will be reflected Management's current views. The outlook is based on intervention of digitalization, human resource development, expansion of work and institutional development.

We are grateful to the members of our General Body and the Executive Committee for guiding us in the right direction. We have been able to implement our activities through the direct and indirect cooperation of all our Donor Agencies, Banks, Affiliates and I would like to pay my heartfelt gratitude to them for their precious assistances and all short of interventions. I would also like to express my gratitude to all the stakeholders who have always been our companions and participated actively in our adventure.

I very much look forward to working with all internal and external friends in long long time and beyond to deliver our long-term priorities and improved performance for Rural Reconstruction Foundation.

A handwritten signature in black ink, appearing to read 'Philip Biswas'.

**Philip Biswas**

Founder & Executive Director  
Rural Reconstruction Foundation

## MESSAGE FROM FOUNDER & DEPUTY EXECUTIVE DIRECTOR

# 40 YEARS

## Oath to Infuse Our Endeavor for Human Being



RRF celebrated 40 years on 29 March 2022. It's not a title only. This is more than that. I am talking about celebrating 40 years of the organization. This is a milestone for our organization. It was very small while we started out journey. We have created an epic, for which we have sacrificed a lot, we have waited for a long time. With our passion, our commitment, our conviction, we have come to this point through a long spiral. Today the RRF is not just an organization, but a visible creation, a revival, a movement that will flow like a current through the ages. At the outset I express my heartfelt gratitude to all those directly and indirectly affiliated with this achievement who have helped us reach this stage.

This was the year we brought to life our development partners Direct Acceleration strategy. As part of our commitment, we successfully realigned our organization and began investing in our highest-working areas alongside vertical expansion of financial activities. Part of that investment is our new members construct of Men's, Women's, Ultra-poor's, Adolescent's, Elderly peoples' and Kids', which aligns us against the biggest opportunities we see ahead of us. We're putting resources behind our end-to-end digital transformation across the value chain as we unlock more growth and efficiency for attaining the goals we have. Our momentum is driven by the underlying strengths we enjoy – the competitive advantages that allow us to navigate whatever dynamics we face.

I would like to extend my heartfelt thanks to our employees. They have demonstrated resilience and shown great commitment in these extraordinary times. Our committed staffs have been working tirelessly to achieve the goals of the organization with jaw-dropping

determination, leaving behind the illusion of their lives even in this worst corona pandemic. No amount of gratitude is sufficient for their contribution. I send my heartfelt love to them again.

And I would also like to say thank you to you, our all Development Partners (donors, lenders, associates and beneficiaries), for the trust you have placed in us. We will continue to do everything we can to remain worthy of this trust. I am confident of the attractive prospects the development campaign will continue to present for RRF, especially given that many people have developed an increased appreciation of well-being. And would like to pay my humble regards to the General Body and Executive Committee members for their stunning effort for organization

I do not expect that 2020 will be seen as an extraordinary year, as compared to years ahead, as the effects of climate change continue to accelerate. But, as this year has shown us, we will be ready. In the words of Rabindranath Tagore, who our founder often quoted: "Let me not pray to be sheltered from dangers but to be fearless in facing them."

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

**Pinku Rita Biswas**  
Founder & Deputy Executive Director  
Rural Reconstruction Foundation



# SCORE BOARD

## 2021-22



**40** years  
Celebrated with a  
massive events



**Dhaka Office**  
kicked off



**86** New Microfinance  
Branches began  
working



**7,10,868**  
Development Particip-  
ants we have



**5974** Crore BDT  
Budget approved for next  
fiscal year 2022-23



**6490** Villages in  
**30** districts we work



RRF has **07** Formal  
School and  
**1199** students are  
studying here



**458** Students are  
reading in **25**  
Pre-Schools



**Sponsorship,  
School Feeding**  
Program  
Phased out



**10,000** mask distrib-  
uted to the people for  
protecting Corona  
Virus in Pandemic



Healthcare Services  
given to **26126**  
rural people



**313** Crore BDT is  
Savings outstanding



**1274** Crore BDT  
is  
Loan outstanding



**69184** household  
received Remittance  
support



**2524** Staff are  
working  
now here

# SCORE BOARD

## 2021-22



**28** Program/Projects are ongoing



**758** Students from different College/University completed Internship



**2437** Adolescent boys and girls whom we are working for their leadership



**8205** Participants stepped their foot at RRF TARC for training



**2500** Actors in floriculture sectors whom we provided services by Tissue Culture on Jarbera



We worked for **5000** fish growers under Carp-Golda Mix Culture project



**450** Senior Citizen get health and livelihood support through



**2300** ultra-poor women are under government backed VGD program.



**5088** Elderly People are receiving various supports under PKSF supported Elderly program



**2101** young people received Technical Training under SEIP



**1081** New staff of Microfinance Program received Training



**303.7** Crore BDT is RRF's Capital and Reserve Fund



**2560** Crore BDT is our Turnover in 2021-22



**4370** of ultra-poor people under pathways to Prosperity for Extremely Poor People project.

## 40 YEARS OF MAKING A DIFFERENCE

# 40 YEARS CELEBRATION

RRF celebrated 40 years on 29 March 2022. It's not a title only. This is more than that. We are talking about celebrating 40 years of the organization. This is a milestone for our organization. It was very small while we started out journey. We have created an epic, for which we have sacrificed a lot, we have waited for a long time. With our passion, our commitment, our conviction, we have come to this point through a long spiral. Today the RRF is not just an organization, but a visible creation, a revival, a movement that will flow like a current through the ages. At the outset I express my heartfelt gratitude to all those directly and indirectly affiliated with this achievement who have helped us reach this stage. RRF began to run from 20 March 1982 founded by Mr. Philip Biswas and Mrs. Pinku Rita Biswas.



MRA Executive Vice Chairman Md Fasiullah lightened and beautified the Celebration Program with his physical appearance as chief guest here in Jashore RRF TARC.



The incoming guests and founders of the organization Philip Biswas and Pinku Rita Biswas all inaugurated the event by blowing up balloons.



The Deputy Commissioner of Jashore Mr. Md. Tamijul Islam Khan has taken part in this stunning 40 years celebration program as Special Guest.



Additional Managing Director of PKSF Dr. Md. Jashim Uddin was present this program as Special Guest.

# CELEBRATION EVENTS



Selfie Corner



Ballooning earlier in Head Office



Signature on Memory board



Photo Corner



Cultural Evening



Theme Song Opening



Performance Award to Staff



Stipend to Staff's kids

## DHAKA OFFICE KICK OFF ON 10 MAY 2022



# DHAKA OFFICE A NEW EXTENT

The organization's horizon of work is gradually expanding, horizontally expanded working area has spread rapidly in Dhaka, Mymensingh and Chattagram divisions in recent times. A new self-financed corporate

office has been started in Bashundhara, the heart of Bangladesh, capital Dhaka, to manage this wide range of activities of the organization in an orderly structured manner. On May 10, 2022, the Honorable Executive Vice Chairman of the Microcredit Regulatory Authority Mr. Md Fasiullah inaugurated this new Dhaka office of the organization. Members of the Executive Committee of organization and high-level officials including the founders Mr. Philip Biswas and Pinku Rita Biswas were present during the inauguration.

## OFFICE OUTLOOK



# PARTNERS IN DEVELOPMENT

ACKNOWLEDGEMENT FOR SUPPORTING OUR MISSION ENSURING LIVELIHOODS WITH EQUITY AND DIGNITY FOR THE POOR.



## Executive Committee



Mir Rowshan Ali Mona  
(Chairman)

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



Monzu-Ara Begum  
(Member)

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



Abu Sayeed Md. Abdul Haque  
(Member)

He successfully completed his Master's Degree in Geography and is a Government Primary School Head Teacher by profession. He is also involved with two non-government voluntary organizations. He is serving as the Finance Secretary of the Government Teachers Association right now. He trains as a master trainer in government level teacher training and is a social activist and civil society member in Jashore district.

## RRF GOVERNANCE



Dr. Sahanaj Parvin  
(Member)

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



Jesmin Biplobi Das  
(Member)

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



Rashia Biswas  
(Member)

She is a graduate. In her career, she is a former NGO worker, she was engaged in various activities in NGOs for more than 20 years. Currently, she works humanitarian activities by being associated with various social institutions.



Kolpona Sarkar  
(Member)

She has been teaching in Jashore Secret Heart Secondary School since 1993. She holds Master's degree in Bengali and Political Science along with B-ED and M-ED degrees. He is also currently serving as the Secretary of Christian Co-operative Credit Union.

## GENERAL BODY MEMBERS



## GOVERNANCE STRUCTURE

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

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

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

1. Philip Biswas  
Founder & Executive Director of  
Rural Reconstruction Foundation
2. Ratna Karmoker  
Social Worker & Civil Society Member
3. Md. Hares Uddin  
NGO Executive & Civil Society Member
4. Dr. Sahanaj Parvin  
Vice Principle of Jashore N.S.Town Girls college
5. Abu Sayeed Md. Abdul Huque  
Teacher of High School & Social Worker
6. Mrs. Monzu-Ara Begum  
Ex-Commissioner of Jashore Pourashava
7. Dr. Md. Zahirul Islam  
Physician & Social Worker
8. Sudhir Sardar  
Businessman & Social Worker
9. Mir Rowshan Ali Mona  
Businessman & Civil Society Member
10. James L.D' Rozario  
Principle of CCTS, Jashore
11. Mou Rani Bashu  
Lecturer, Jashore Upashar Women Degree College & Cultural personality
12. Md.Mashiul Azam  
Retired Professor & Coloumist
13. Dr. Sarmantha  
Physician, Fatema Hospital and Social Worker.
14. Shamol Kumar Chauduri  
NGO Executive & Social Worker
15. Panna Dey  
Businessman & Cultural Worker
16. Ms.Pia Magdalena Roy  
Teacher of Secretheart School, Jashore
17. Ms. Kolpona Sarker  
Teacher of Secretheart School Jashore
18. Goretti Corraya  
Teacher & Social Worker
19. Mrs. Rashia Biswas  
Retired NGO Officials
20. Mrs. Jesmin Biplobi Das  
Retired Headmaster and Social Worker



# FOUNDERS



Philip Biswas  
(Founder & Executive Director)

Philip Biswas is the founder of Rural Reconstruction Foundation (RRF), currently serving as the Executive Director of organization. At the beginning of his career, he worked in a senior position in a national level NGO named Caritas Bangladesh from 1976 to 1979. Later, he worked for 4 years in a management position at UTOB, a Netherlands-based NGO. He later founded the Rural Reconstruction Foundation (RRF) in 1982. He proudly graduated from Notre Dame College, Dhaka in 1975. Later attained a higher degree in Development Strategy from St. Francis Xavier University, N.S. in Canada, and a Diploma in Citizen Advocacy from the same University. Alongside, he was a member of the Executive Council of the Belgium-based International Movement FIMARC and played a vital role as coordinator of FIMARC Asia Network for 8 years and also board member of the Paris based organization Make Mothers Matters International (MMM).



Pinku Rita Biwsas  
Founder & Deputy Executive Director

She is the co-founder of RRF and currently serving as the Deputy Executive Director of the organization. She holds a Graduate Degree in Social Work in Education, and an Advanced Degree in Women's Leadership from Coady International Institute of St. Francis Xavier University Nova Scotia, CANADA. She started her career as a trainer in a Dutch NGO called UTOB in 1980 and worked till 1982. Later Mennonite Central Committee MCC Dhaka in 1982-83 and HEED Bangladesh in 1983-84 worked in various development projects. She has been working continuously on women empowerment in particular since start working. She founded RRF NGO in 1982 while still working. She was a board member of the French-based organization Makes Mothers Matters International. (MMM)

# MANAGEMENT TEAM



Antony Biwsas  
Asst. Executive Director

He holds MBA and Post Graduate Degree in Development Studies. Besides, he obtained an advanced Degree in Development Leadership from Coady International Institute St. Francis Xavier University Nova Scotia, Canada. He started his career in 2006 as Liaison Officer in RRF. Later, he was director of the Administration and Human Resource Department of the organization for a decade, since 2017 he has been in charge of the Assistant Executive Director.



Myanila Biwsas  
Director, Admin & HR

She studied for a post graduate degree in English Literature. Besides, she obtained an advanced Degree in Development Leadership from Coady International Institute St. Francis Xavier University Nova Scotia, Canada. She started her career in 2015 as Program Coordinator in Rural Reconstruction Foundation. Later, she got promoted in 2017 and is working as the Director of Administration and Human Resource Department.



Anjelo Das  
Director, TARC

He joined RRF in 1987 as an organizer that was field level position. During a long career of 35 years, he worked in the Account Department of the head office of organization in 1990, later in 1996 he took charge of the Training and Resource Centre of the Organization. He holds a graduate degree in education. Besides, she obtained an advanced Degree in Development from Coady International Institute St. Francis Xavier University Nova Scotia, Canada. He also obtained a higher degree. Currently he is serving as Director of Training & Resource Centre (TARC).



Arun Kumar Biswas  
Director, Finance & Accounts

He obtained Post Graduate Degree in Finance and Accounts and MBA. He started his professional career in 1998 as a field worker in RRF's Microfinance program and worked successively at field level as Accountant, Branch Manager and Regional Accountant. Later, he served as Deputy Director of Internal Audit Department and currently as Director of Finance and Accounts Department of the organization.



Abul Kalam Azad  
Director, Training

He completed post graduate degree in MBA. He started working in the training department of RRF since 2003. Currently he is serving as the Director of Training Department. Oversees the programs of technical and vocational departments of the organization right now. He also worked on various development programs at CARE International and DORP from 1991 to 2003.



Salim Reza  
Director, Microfinance

He holds a Master's degree in Accounting. He joined RRF's microfinance program in 2007 as an accountant. Since 2008, he worked as an auditor in the internal audit department of the organization, later he was promoted to the position of deputy director of the Audit and Monitoring department. He also serves as a master trainer for the organization's Microfinance program. He is currently serving as Director of Microfinance Programme.

# MANAGEMENT TEAM



Sonjoy Shaha  
Dpt. Director Finance & Accounts

He holds a Master's Degree in Management. In 2003, he joined RRF's microfinance program as an Accountant. From 2004, he has been working in the Finance and Accounts Department of the organization, currently he is serving as a Deputy Director in same Department. One of his key tasks is to coordinate with various donors and lending organizations at the domestic and international level.

He joined in RRF Microfinance program in 2003 as a Branch Accountant, followed by 2 years in the Audit Department and 2 years as MIS Officer of Microfinance, and then 9 years as Deputy Director in Human Resource Department. He holds PGD in HRM and MBA in Finance & MDS on Development Studies He is currently serving as Deputy Director of the Monitoring Department in addition to overseeing the development projects of the organization



Shamim Uddin  
Dpt. Director, M & E



Hafijur Rahman  
Dpt. Director, ICT

He joined in the IT department of RRF in 2007 as a software developer. Later, he has been serving as the Deputy Director of the ICT department of the organization since 2016. All the software development and maintenance works including microfinance software, human resource software, own internet server, website, store management of the organization are ongoing under his responsibility. He completed his post graduate degree in ICT.

He is currently serving as the Deputy Director of Communication and Documentation Department of the organization, besides being responsible for the staff development training unit, education and some development projects of the organization. He completed the MBA degree. He joined in RRF Training Department in 2006. Before this, he worked in various organizations including Care International, Teredas Home Switzerland and so on.



Mokbul Ahmed  
Dpt. Director, Comm. & Doc.

He is sound expertized on DRR, WASH, Education and Housing activities. Joined RRF's Sponsorship Program as Community Development in 2011, later served as Site Director in the same program, and also managed Active Citizen Program in collaboration with British Council. Currently, he is serving as Senior Assistant Director for various development projects. He holds Post Graduate Degree in Accounting and Development Strategy.



Arun Sardar  
Sr. Assistant Director, Program

He completed his Master's degree in Mathematics. In 2011, he joined the training department of RRF as an Assistant Trainer. Later he worked in education programs. He also served as the cultural program Coordinator under the sponsorship program supported by the donor agency Challice-Canada. Currently he is serving as Assistant Director of Internal Audit Department of the organization. Earlier he worked in Dhaka Ahsania Mission and SHAHAR Project.



Sajib Kumar Paul  
Asst. Director, Internal Audit



# BUILDING A SOCIETY WE WANT

The idea behind RRF is to change systems of inequity. We act as a catalyst, creating platforms for people to realize their potential. We were born in Bangladesh and are almost self-sustainable in Bangladesh through our own network of social enterprises and social investments. We now operate in 34 districts across the country and uphold the dream to spread out beyond the country.



### SOCIAL DEVELOPMENT

Facilitating social transformation through various programmatic priorities: Eliminating extreme poverty, expanding financial choices, employable skills for decent work, climate change and emergencies, gender equality, agriculture, universal healthcare, pro-poor urban & rural development, investing in the next generation.



### HUMANITARIAN RESPONSE

Responding to natural and manmade disasters across the country and providing comprehensive services to victims across the country in case of emergency.



### SOCIAL ENTERPRISES

Solutions for social challenges and surplus for greater impact: Initiatives that engage group, individuals, micro and small enterprises as suppliers, producers, and consumers.



### INVESTMENTS

Socially responsible partners that assist us in our mission. Our network of investments helps us strive towards the goal of self-sustainability.



### RRF TECHNICAL & VOCATIONAL

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



# RRF Working Area Map

-  Current Operational District
-  RRF Head Office
-  Zonal Office
-  RRF Training Centre
-  Dhaka Office



Division - 06  
 District - 30  
 Upazila - 166  
 Union - 960  
 Village - 6836

# ADDRESSING SDG THROUGH PROGRAMS



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



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



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



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



1. Adolescent Program
2. Social Advocacy



1. Community Resilience Project
2. Community Healthcare Program



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



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



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



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

## ONGOING PROGRAM (AS OF JUNE 2022)

SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
<b>Socio-Economic Development</b>					
1	Microfinance	PKSF, Commercial Bank	22049	259145	281194
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	11989	57170	69184
3	RRF Agent Bank	RRF & Mutual Trust Bank	920	737	1657
<b>RRF Technical &amp; Vocational Department</b>					0
4	Skills for Employment Investment Program (SEIP)	PKSF, SDC, GOB, ADB	1941	160	2101
5	ASHSHASH	Winrok International	310	264	574
6	Institute of Hospitality & Hotel Management	RRF	247	53	300
7	RRF Automobile Program	RRF	8406	57	8463
8	Technical Skill training for Light Engineering in Jashore	CIMMYT- Bangladesh	96	0	96
<b>Sustainable Livelihood &amp; Food Security</b>					0
9	ENRICH Program	PKSF	49254	34315	83569
10	Vulnerable Group Development (VGD)	Women Affairs	0	2300	2300
11	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	2641	2447	5088
12	PPEPP prosperity (EU)	PKSF	1439	2590	4029
13	Senior Citizen Welfare Program	RRF	141	309	450
<b>Agriculture</b>					0
14	Promoting Agricultural Commercialization and Enterprise ( PACE) Safe fish production & Marketing	PKSF & IFAD	3000	2000	5000
15	Green Biotech Tissue Culture Lab	PKSF & IFAD, RRF	1750	750	2500
<b>Environmental and Climate Change</b>					0
16	Sustainable Enterprise Project (SEP)	PKSF, World Bank	400	600	1000
17	Disaster Management & Rehabilitation (Food Relief & Mask Distribution in Corona Pandemic in June-2021)	RRF, WEP, UNDP, FSC, Pubali Bank Ltd.	0	0	0
18	Renewable Energy Project	Department of Livestock	30	39	69
<b>Health</b>					0
19	RRF Community Health Care Program	RRF	7996	18130	26126
<b>Education</b>					0
20	School Feeding	Directorate of Primary Education (DPE)	100498	102099	202597
21	Sponsorship for Children's Education	CHALIC-Canada	127	117	244
22	Barnamala Bidyapith (Formal Education)	RRF	564	635	1199
23	Barnamala Bidyapith Pre-School	RRF	208	250	458
24	Internship	RRF	442	311	753
<b>Cultural &amp; Human Development</b>					0
25	Adolescent Program	PKSF and RRF	369	2068	2437
<b>Advocacy &amp; Networking</b>					0
26	Social Advocacy & knowledge Dissemination	PKSF	100	120	220
27	Campaign for Popular Education	CAMPE, EU	719	336	1055
<b>Others</b>					0
28	Training And Resource Centre (TARC)	RRF	5566	2639	8205
<b>Total</b>			<b>221202</b>	<b>489641</b>	<b>710868</b>



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

# SOCIO-ECONOMIC DEVELOPMENT





## EMPOWER THE PEOPLE; ERADICATE THE POVERTY

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

## MICROFINANCE PROGRAM



RRF embarked on microfinance activities in 1992 in collaboration with the PKSF. At the beginning, it started on a very small scale and progressively expanding its range, it is now implementing this loan program in 30 districts. Currently, besides the PKSF, various commercial banks provide financial assistance for this program. The main purpose of this program is the largest of the organization. RRF has grown to become one of the country's finest providers of financial services for the poor and marginalized group. Having 30 years of seasoned experience and expertise, RRF designs and adapts loan and savings products to meet the unique needs of people especially who are living in poverty.

### PROGRAM AT A GLANCE

- |                         |                      |
|-------------------------|----------------------|
| 1. Duration             | : Ongoing from 1992  |
| 2. Donor/Lender         | : PKSF & Banks       |
| 3. Number of staff      | : 1981               |
| 4. Area Coverage        | : 30 Districts       |
| 5. Total Budget         | : 30,357,746,170 BDT |
| 6. Number of Branch     | : 274                |
| 7. Number of member     | : 2,81,194           |
| 8. Total group          | : 15,752             |
| 9. Number of Borrowers  | : 2,31,495           |
| 10. Savings Outstanding | : 3,132,824,558      |
| 11. loan Outstanding    | : 12,745,716,062     |
| 12. Fund Position       | : 8,466,434,569      |
| 13. Equity              | : 1,783,886,487      |
| 14. CRR                 | : 99.12%             |



This is a holistic approach RRF upholds, by helping to build livelihoods, boost consumption, and improve access to a range of social services. All the microfinance program participants have access to RRF's other programs or services including education, healthcare, housing, floriculture, fisheries, vocational skill development and many others.



### FUNDING PARTNERS





## WORKING AREA

SL	Division	District	No. of upazillas	No. of Unions	No. of Villages
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia	166	960	6836
2	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari			
3	Rajshahi	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat			
4	Rangpur	Dinajpur			
5	Maymensingh	Maymensingh			
6	Chattogram	Cumilla, Noakhali, Feni, Laxmipur, Chattogram			
Total	06 Division	30 District	166	960	6836



## SAVINGS PRODUCT:

### 1. Regular Savings

The money deposited by the members of the microfinance institution on a regular weekly, fortnightly or monthly basis and at a fixed rate is called regular or general savings. One of the main conditions for obtaining party membership and saving at a fixed rate for receiving loans from microfinance institutions. General Savings is the main savings product/savings product of the microfinance program.

### 2. Willingly Savings

Willingly savings are willingly deposits made by members of microfinance programs in excess of their regular or normal savings. Members can save as per their wish. These savings can be withdrawn at any time. Willingly savings are considered as a source for raising loan funds of microfinance programs. Members can easily meet their urgent needs by withdrawing willingly savings.

### 4. LONG-TERM DEPOSIT SCHEME (LTDS)

Saving facility is most needed for poor people. Because these poor people are easy victims of various natural disasters and sudden accidents. Lack of savings renders poor people completely helpless in times of calamity. For this, they have to sell the remaining assets or resort to moneylending loans at high-interest rates. But if they have access to savings, regular deposits of small amounts can make a significant contribution to future disaster relief. For this purpose, RRF has taken up the Long Term Savings (LTDS) program considering various welfare of low-income population and staff of the organization. Members can open LTDS savings account for a 5- or 10-years period of time & amount starting from 100-10,000 BDT.



### 3. Fixed Deposit

As credit programs are implemented in remote areas, there is less opportunity for people to save due to the institutional limitations of the people and the banking system being concentrated in the cities. It is most necessary for these people to have access to savings to increase domestic wealth. For this purpose, the organization has two types of fixed deposit schemes. These are-

#### i. Double Benefit scheme:

Double means if any member deposit amount of 10,000-10,00,000BDT in his DBS account for 7 years period. He will get the double amount of money that he has deposited

#### ii. Monthly Benefit Scheme:

Members can deposit any amount starting from 50,000-10,00,000 BDT and every month get the benefit at the annual interest of 10.80%.



## LOAN PRODUCTS

### JAGORON

Jagoron is a credit instrument of PKSF, seeks to ensure household-based enterprise development in rural and urban areas of Bangladesh. This program is designed for the borrowers who are encouraged to undertake income generating activities in which the families can get involved. As of 30 June 2022, outstanding of Jagoron is 4,485,495,366 BDT among 1,54,116 borrowers. The interest rate of this component is 24% which is calculated in Reducing Decline Method.

### AGROSOR

Agrosor is a Microenterprise (ME) to extend financial services to the progressive members of other credit programs to undertake economic activities that require bigger amounts of capital. As of June 30, 2022, this Programs total number of borrowers are 44,209 and total loan outstanding is 6,953,163,009 BDT. Under this program, through the use of microcredit borrowers can add additional capital investment thus creating further employment and expansion opportunities for their own existing businesses on weekly and monthly basis, at a rate of 24% interest calculating in reducing Method.

### SHAMRIDDI

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 Decline Methods at 8% for Livelihood Increase Loan (LI) and Asset Creation Loan (AC), 24% for Income Generating Activity Loan (IGA) loan. Based on the report of 30 June 2022, total outstanding of the component is 127,676,447 BDT.

### SEP LOAN

Sustainable Enterprise Project (SEP) loan, financed by the PKSF, provides assistance to micro-enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. RRF has been distributing loans to florists since June 2019. By 30 June 2022, loans have been disbursed to 512 flower growers. The current outstanding of this loan is 61,534,722 BDT at a declining interest rate of 24% payable in weekly or monthly installments.

### LRL LOAN

In order to recover the economic activities affected by the Covid-19 pandemic, a special loan program called Livelihood Restoration Loan (LRL) product has been introduced for the current members of the organization under the management of PKSF from the incentive fund provided by the Government of the People's Republic of Bangladesh. The service charge rate at the borrower level has been fixed at a maximum of 18%. As of 30 June-2022 Borrower 983, The current outstanding of this loan is 25,272,937 BDT at a declining interest rate of 24% payable in weekly or monthly install. Distribution of these specialized loans to the target population will be ensured for the management and revival of various enterprises under the purview of agriculture and agriculture-related products and services, small and cottage industries, small businesses, and self-employment activities.

### MDP LOAN

The Microenterprise Development Project- Additional financing known as Agrasar MDP scale up the ongoing project and help restore the economic activities of microenterprises, severely impacted by the coronavirus disease (COVID-19). Agrosor MDP is another project financed by PKSF. RRF has been disbursing MDP loan since 2021. The interest rate will be charged 18%, which is calculated in a declining method basis. As of June 2022 total Borrower is 872, The current outstanding of this loan is 67,422,767 BDT payable in weekly or monthly installments.

### BUNIYAD

BUNIYAD is a new name of Ultra poor program (UPP). The main objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create sustainable income opportunities and human dignity as well as they can lift out of extreme poverty. 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 30 June 2022, the loan outstanding of Buniad is 99,936,089 BDT and ultra-poor borrowers is 9,479. The interest rate of BUNIAD is 20% calculated in 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. Since numerous crops grow in several seasons, so sufalan loan is also called seasonal loan. At a rate of 24% interest is calculated in decline method. Based on the report of 30 June 2022, total outstanding of the component is 694,203,758 BDT and total number of borrower are 31,642.

### ABASHON LOAN

With the help of PKSF, to improve the living conditions of the target disadvantaged people, by extending financial and technical support to them housing loan is being implemented in two branches of Jhikorgacha upazila in Jashore district. For a six-year period, the interest rate on this loan is 12%, payable in monthly installments. The loan status at the end of 30 June-2022 is 34,739,304 BDT.

### BBR LOAN

Due to the acute coronavirus pandemic, Bangladesh Bank funded BBR Loan has been distributed to support the borrowers for survival, 75 per cent of the money has been disbursed at the branch level for refinancing scheme 2020 for the affected members of existing Jagaron, Buniad and Sufolon Component. The annual interest rate will be a maximum of 9%, which is calculated on a declining status basis. As of June-2022 total Borrower is 2645, The current outstanding of this loan is 130,812,657 BDT payable in weekly or monthly installments.

### LRL SECOND PHASE LOAN

With the aim of countering the impact of 'Covid-19', the subsidized loan program called 'LRL-2', implemented was started in 2021 to stimulate the economy and alleviate poverty and create employment. RRF is investing the incentive fund provided by the Government of the People's Republic of Bangladesh managed by PKSF in the productive sector of various creative activities of the low-income people of rural areas i.e. agricultural, non-agricultural and self-employment enterprises etc. This time the service charge has been fixed at a maximum rate of 4%. As of June-2022 total number of borrowers for this component are 2174 and total loan outstanding is 65,422,767 BDT payable.

### AGRAJATRA

AGRAJATRA- to march ahead non-stop. Small and Medium Enterprises (SMEs) are treated as the engines of growth and drivers of innovation worldwide. They play a significant role in driving economic growth and generating jobs. In Bangladesh, the sector is actually changing the face of the economy. Loan ceiling for this loan started from 1,00,000 BDT up to 50,00,000 BDT can be disbursed based on the size, environmentally safe and feasibility of the project at the interest rate of 24% calculated in declining method for 1-, 1.5- or 2-years period.



## A NEW HORIZON



Fact	Figure
Borrower	1003
Member	1152
Savings	2,87,92,127 BDT
Loan Outstanding	40,22,91,847 BDT
Number of Branch	65
Staff	71

## MICRO INSURANCE

The primary motivation for offering insurance is to protect the poor, to ensure that workers in the informal economy and their family members have access to an appropriate menu of affordable social protection, risk prevention and coping mechanisms. RRF offers micro-insurance to reduce credit risks stemming from the death or illness of borrowers. During disbursing loan, 10 taka (exclusively 5 taka for BUNIAD member) is collected from the borrower over per thousand taka loan. This is the 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, the service charge is exempted.

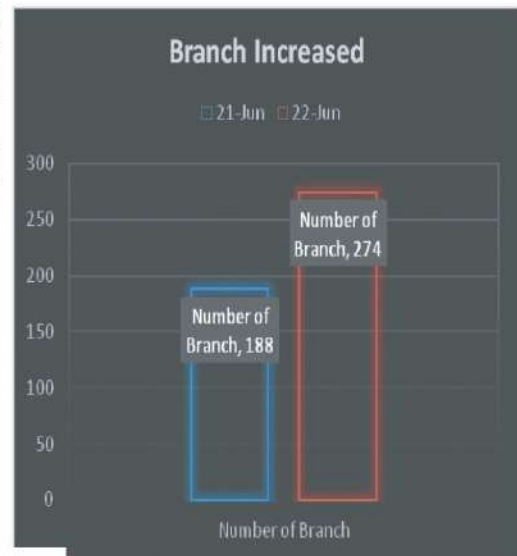


# AGRAJATRA

AGRAJATRA- to march ahead non-stop. Small and Medium Enterprises (SMEs) are treated as the engines of growth and drivers of innovation worldwide. They play a significant role in driving economic growth and generating jobs. In Bangladesh, the sector is actually changing the face of the economy. Among the beneficiaries under the microfinance program, many beneficiaries have already been able to transform their financial situation through the microfinance program. Their business/project management skills have also improved along with the change in financial status. Rural Reconstruction Foundation (RRF) has been conducting micro loan program as well as micro enterprise loan scheme "Agrajatra" loan program to create opportunities for these beneficiaries to expand their business/projects. There is scope for employment generation due to prevalence of small enterprises. Non-availability of traditional institutional credit prevents micro-entrepreneurs from being created. If small entrepreneurs can be created and expanded, on the one hand it will be possible to play a direct role in national production, including making them self-reliant. On the other hand, extensive dependent employment opportunities will also be created. With the aim of implementing this thinking, the organization has taken the initiative of implementing "Agrajatra" loan component for the wide spread of small enterprise loan program. Loan ceiling for this loan started from 1,00,000 BDT up to 50,00,000 BDT can be disbursed based on the size, environmentally safe and feasibility of the project at the interest rate of 24% calculated in declining method for 1-, 1.5- or 2-years period.

## EXPANSION

With rapid growth of the microfinance sector and increase in the number of borrowers, Rural reconstruction Foundation have adopted branch expansion as an important vehicle of delivering loans to the people involve in income generating activities & poor house-holds in Bangladesh. It is difficult to provide loan by the MFIs, especially in remote areas, from the head/zonal offices since it involves high transaction costs and information asymmetry. Consequently, a rapid increase has occurred in the number of branches of RRF. RRF has expanded its working area mostly in Comilla, Noakhali, Feni, Lakkhipur, Naogaon, Bogura, Joypurhat, Rangpur & Meymensingh.



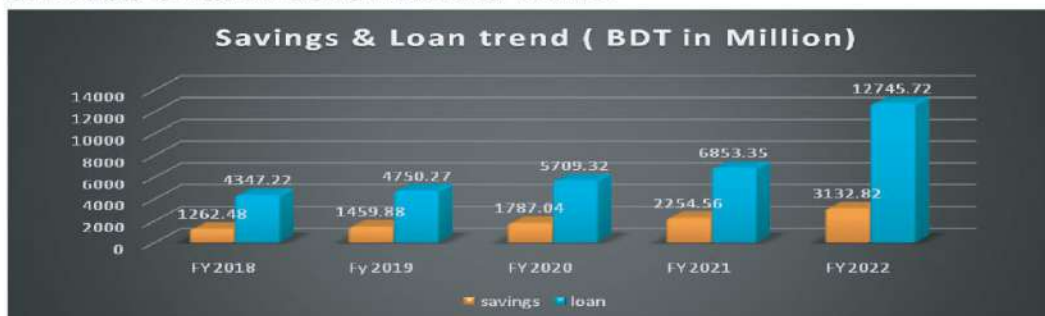
## IMPACT

- Most importantly microfinance address the Sustainable Development Goal (SDG) 1 & 2 i.e no poverty & zero hunger by its activities.
- Rural Reconstruction Foundation expanded its branches and working areas in the last fiscal year. It played a significant role in the job market creating job opportunities for youth people.
- Biggest impact is financial inclusion. Rural & marginal people's income is contributed in the economy through RRF. Poor or rural people don't have access to banks but the NGO have. So their income is also contributed in our economy.
- Microfinance helps rural households to plan and manage consumption and investments, cope with risks and improve their living conditions, health and education by smoothing household cash flow and increasing disposable family income.
- Microfinance boost the rural economy by providing loan and savings schemes.
- Contribution to agricultural development microfinance is playing a prominent role.
- Informally helping to create employment by providing financial support to the new & existing entrepreneurs. They are expanding their project and creating employment for the generation.

## CHALLENGES

- In the present context world crisis, geo-political unrest, price-hike recession, and after effect of the COVID pandemic are the biggest challenges for not only Microfinance but also every sector.
- Unbridled competition from other financial institutions in the microfinance field which makes the market very saturated.
- Dropout rate of staff is high.
- Lack of lack of qualified manpower is another big challenge for this program.
- Overlapping is one of the big challenges for an organization as well as for the beneficiaries also.
- Demand of beneficiaries is high but not their income. Which is a risk for both members and the organization.
- Analytical ability of project feasibility by the field officers are another challenge.
- Over relying on external fund for example banks other financial institutions is also a big challenge.

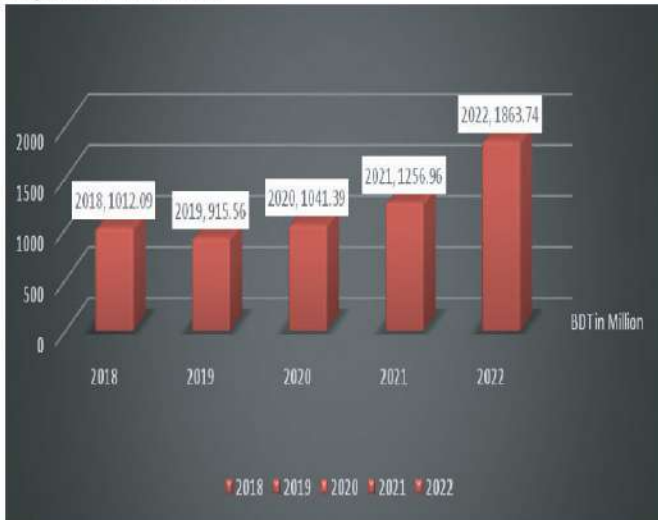
## SAVINGS & LOAN OUTSTANDING TREND



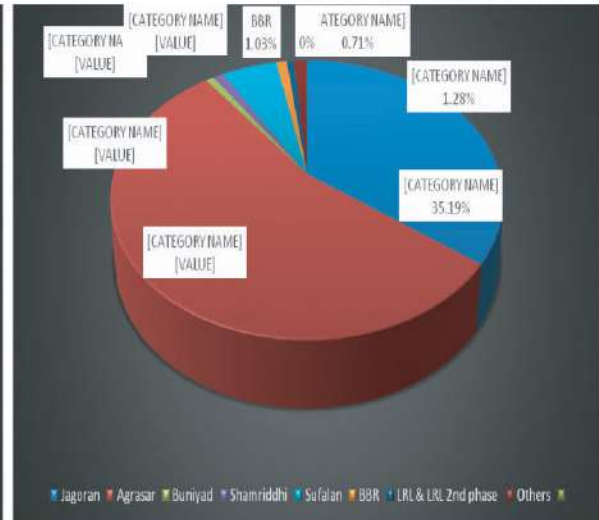
## MEMBER & BORROWER



## EQUITY TREND



## COMPONENT WISE LOAN OUTSTANDING RATIO



## MEMBERS REFLECTION



Name: Belal Ahmed  
 Samity: Jui Male Group  
 Member Code: 1064972  
 Branch: Amjhupi RMC  
 Age: 32 years  
 Project: Beef Fattening

Belal Hossain has started his own agro farm only 3 years ago. At first he has 7 cows in his firm. After that gradually taking loan from RRF he expanded his farm with 47 number of cows and 6 staff under him. He also has received a training on veterinary under Department of youth development Beside that he also runs a pharmacy which sells veterinary medicines. He is a successful entrepreneur. As he has training and knowledge in this sector which helped to be successful!. RRF has supported him financially to grow his business and create employment.



## BUILD BANGLADESH ECONOMY

# FOREIGN REMITTANCE (INWARD)



In Bangladesh, remittance is one of the most important economic variables in recent times as it has an impact on economic growth, helps in balancing balance of payments, increasing foreign exchange reserves, enhancing national savings and increasing velocity of money.

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

### PROGRAM HIGHLIGHTS



**Ongoing from :**  
June 2009



**Area Coverage:**  
All working area of RRF



**No of Branches:**  
274



**No. of beneficiaries:**  
983



**No. of beneficiaries so far:**  
59,737



**Amount of money Transfer 2021-22:**  
3,46,05,682



**Amount of money Transfer so far:**  
149,13,79,224 BDT

### PARTNERS



### NAME OF MONEY EXCHANGE AGENCIES





## IMPACT

- By Remittance RRF can contribute to socio-economic development, maintain foreign exchange reserves, and manage the balance of payment in the economy of Bangladesh.
- The increasing flow of remittance to Bangladesh contributes to the rapid growth of its economy, creates income opportunities, provides better living conditions, and facilitates infrastructural development.
- We can easily distribute inward remittances at the doorsteps of the beneficiary through our availability of Branches in Remote areas.
- The remittance beneficiary can open a long-term savings account, fixed deposits, or borrow a loan from RRF which is used as a potential source of funds for RRF.



## CHALLENGES

- After Corona pandemic, sending money from Middle East countries has decreased than before. So due to that increasing remittances have been strenuous.
- At present, the rate of sending remittances has decreased due to the return of migrants to the country due to the coronavirus.
- After the pandemic from CHOICE, INSTANT CASH & KUWAIT ASIAN transaction has stopped which is also a major rationale for decreasing remittance. So, agreements with new companies can be a better approach to increase remittance.
- Lack of publicity at the field level is one of the factors that affected our remittance program as well.
- Banks providing 3% encouragement of remittance should also be considered as one of the difficulties.
- Existence of lot of remittance service providers in competitive markets legal or illegal is a huge challenge. Among them Mobile Financial Services-Bkash, Nogod, etc are the big challenge for providing remittance services as this process is very easy to avail.

## REMITTANCE RECEIVER REFLECTION



Name : Jesmin Akter

Husband Name : Enamul Kabir

Her husband lives in Spain and sent money from there every month. In her word, "At first I used to withdraw money from a Bank. One day I went to RRF Office with one of my neighbours who is a member of the RRF samity there I saw the hanging banner of remittance service. After that started to avail remittance service from RRF branch cause its very near to my house. Now I am a member of RRF Samity borrowed loan for my household purpose also have a Long term savings account. I get one-stop door service from here which is very convenient for me. In suggestion if it would take less time to process and more transfer agencies are available it would have better."





## MAKE ACCESS AT THE DOOR-STEPS

# RRF AGENT BANK



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

Agent Banking can ensure the access of marginalized people to several financial services in remote areas. It can work wonders in ensuring financial inclusion and materializing the dream of a poverty-free Bangladesh. Therefore, it bridges the gap between the bank and the unbanked people. Makes banking services accessible to rural people. It creates more and easy access to finance for the country's people through financial inclusion. Agent banking and MFI both have a significant role to increase financial inclusion in Bangladesh. These two services can operate in collaboration in order to provide a more convenient service experience to customers. RRF started agent banking in February 2018 in partnership with Mutual Trust Bank (MTB) located in Barinagar Bazar, shatmaile, Jashore.

### PROGRAM HIGHLIGHTS

Ongoing from 2018	Partner Mutual Trust Bank	Number of Staff 2
Area Jashore District	1657 Accounts Femal-737 Male-920	Total Budget 96,228,800
Net Balance 1,42,57,926		

### ACCOUNT TREND



### IMPACT

- Financial inclusion in the country's economy is a big impact of agent banking.
- Members of agent banks don't need to go too far for banking. As the agent bank is in a rural area it is convenient for people to experience hassle-free banking.
- Agent banking has opened a new horizon for the members to get the most needed financial services from banks such as deposit collection, small-value loan disbursement, remittance withdrawal, bill payments, disbursement of incentives, and the government's social safety net, and so on.
- Banking is available at the doorstep of rural people. The rural economy has inclusion in the economy also.



### CHALLENGES

- Account holders of RRF agent bank don't want to deposit easily. Even though they open the account but didn't keep the money for long. The fact is, they have more intention to withdraw instead of a deposit.
- No loan sanction from the agent bank. Loan against DPS is an option but for that customers have to go to the branch of Mutual Trust Bank.
- Even though DPS is running but most of them are not mature.
- Benefit is less compared to the NGOs or other financial institutions as a result people are less interested in opening DPS and FDR accounts.
- Most of the accounts are inactive. After opening accounts member doesn't do transactions.

### MEMBER REFLECTION

Name: Reshma Akter  
A/C no: 113-0310122528  
RRF-MTB Agent Bank  
Satmile, Jashore



Mrs. Reshma Akter is a member of RRF-MTB agent bank. Her husband lives abroad. She exposed that, " At first I came to know about this agent bank from my neighbors who has account in this bank. This branch is very near to my house and I have a very small child. So this is very convenient for me. Earlier I have to travel to bank which is very far from my house. Every month my husband sends money in my account. Also sometimes I withdraw my money through remittance. I deposit 500/- per month. The environment and service here I really like very much. No queues, fast transaction processing compare to a bank that's why I come here."



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

# RRF TECHNICAL & VOCATIONAL DEPARTMENT

## INTEND TO MAKE HUMAN ASSET



# SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

Low skills perpetuate poverty and inequality. When done right, skills development can reduce un- and underemployment, increase productivity, and improve standards of living. Helping people develop and update their skills makes economic sense.

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 through put and a mismatch between supply and skills demand. The current production of skilled workers is not focused on industry demand. Considering this factor, The Skills for Employment Investment Program (SEIP) is being implemented by the Finance Division, Ministry of Finance, ADB & Swiss Agency for Development & Cooperation (SDC). 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 December 2015. 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.

### PROGRAM HIGHLIGHTS



Ongoing From 2015



Total Budget 25,386,000 BDT



No. of staff 20



Fund



All across the Country



No. of skills trade- 10



No. of beneficiaries 2325



Accreditation

Key Activities

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

## TRADE WISE SKILL TRAINING

Skill training mainly encourages the youth/new entrants from the low-income group people. All of the skill training courses period is three months where any age between 15-45 can participate who has minimum educational qualification minimum class 5. But educational qualifications may differ from course to course.



### MOBILE SERVICING

Since 2016 this course is going on. It's a 3-month training where hardware, software of mobile fault finding and solutions are taught. After completing the training participants can own a shop and also have job opportunities in various mobile servicing centers. FY2021-22 in 3 batches total 75 participants have enrolled and 53 were placed job which is 71% of total enrollment. So far through mobile servicing course in 19 batches total 475 students have enrolled so far and 327 students were placed in job market which is 69% of total enrollment.



### IT FREELANCING

At first this course name was outsourcing ICT when it started in 2016. Later in 2018 in new agreement this course name has changed and now its IT Freelancing. Digital Marketing SEO, Email Marketing, Affiliate Marketing is taught, there is an opportunity to earn 15000-20000 BDT by working with buyers in various marketplaces in the country and abroad. FY2021-22 in 4 batches total 100 participants have enrolled and 75 were placed job which is 75% of total enrollment. SO far in 17 batches total 425 participants have enrolled where 319 participants were placed job which is 75% of total enrollment.



## FOOD & BEVERAGE PRODUCTION



Through food and beverage production, Chinese and Thai fast food cooking is taught here in RRF since 2019 which creates job opportunities as a chef at various hotel and restaurant. FY2021-22 in 3 batches total 75 participants enrolled and 52 were placed job which is 69% of total enrollment. So far in 7 batches total of 175 participants enrolled and certified where 121 participants were placed in job sector which is 69% of the total participants.



## IT SUPPORT SERVICE

This course started in 2016. In this course participants can learn Computer basics and office applications, internet and e-mail. Computer operator jobs are available in various offices. So far in 7 batches total 175 participants enrolled and certified where 121 participants were placed in job sector, which is 69% of total participants. No courses in last fiscal year.



## AUTO MECHANICS

Since 2016 RRF is running this course under SEIP program. This training course offers Small car, two-wheeler, three-wheeler and four-wheeler engine repair servicing including troubleshooting. Participants can start own garage or any servicing work available in the market. FY2021-22 in 4 batches total 100 participants have enrolled and 66 were placed job which is 66% of total enrollment. So far in 10 batches total 200 participants were enrolled and certified where 171 were placed job which is 86% of total participants.

## TRADE WISE INFO IN 2021-22

S L	Name of the Course	No. of batches	No. of Enrolled Trainees	No. of Certified Trainees	No. Of Job Placed	% of Job placement
1	2	3	4	5	6	7
1	Mobile Servicing	3	75	75	53	71%
2	Automobile Mechanics	4	100	100	66	66%
3	IT Freelancing	4	100	100	75	75%
4	Electrical Installation & Maintenance	3	75	75	51	68%
5	House Keeping	2	50	50	40	80%
6	Food & Beverage Production	3	75	75	52	69%
	<b>Total</b>	<b>19</b>	<b>475</b>	<b>475</b>	<b>337</b>	



## ELCT. INSTALLATION & MAINTENANCE

At first this course name was Electrical and Electronics when it started in 2016. Later in 2018 with new agreement this course name changed into Electrical Installation & Maintenance. Electrical House Wiring, Fan Motor Repairing, Single Phase, Motor Controlling, Three Phase Connection are the training topic where they can open their own Shop and also have job Opportunities with Various Contractors. FY2021-22 in 3 batches total 75 participants have enrolled and 51 were placed job which is 68% of total enrollment. So far in 20 batches total of 500 participants were enrolled and certified and 352 participants were placed in job sector which is 70% of the total participants.



## HOUSE KEEPING MAINTENANCE

Since 2019 housekeeping training is going on. Hotel and restaurant guest hospitality, house cleaning, cleaning you can learn from this Training and get job opportunities in different hotels. FY2021-22 in 2 batches total 50 participants have enrolled and 40 were placed job which is 80% of the total enrollment. So far in 5 batches total 125 participants enrolled and certified where 92 were placed job which is 74% of total.



## WELDING & FABRICATION



This course is designed to covers the knowledge, skill and attitude required for welding in different industrial sector.. This course has three competencies such as Basic, Common and Core competencies. The core competency covers skills and attitudes required to Perform Arc Welding, Arc cutting, Oxy-Acetylene gas Welding & cutting, Metal Inert Gas (MIG) Welding & Tungsten Inert Gas (TIG) Welding. Started in 2016 as Welding & Fabrication later on in 2018 named Welding. So far in 8 batches total 200 participants enrolled and certified where 144 were placed job which is 72% of total. No courses in last fiscal year.

## TRADE WISE INFO SO FAR

S. L.	Name of the Course	No. of batches	No. of Enrolled Trainees	No. of Certified Trainees	No. Of Job Placed	% of Job placement
1	Mobile Servicing	19	475	475	328	69%
2	Outsourcing (ICT)	8	200	200	161	81%
3	IT Support Service	7	175	175	121	69%
4	Electrical & Electronics Works	7	175	175	128	73%
5	Automobile Mechanics	12	250	250	172	69%
6	Welding & Fabrication	8	200	200	144	72%
7	IT Freelancing	9	225	225	165	73%
8	Electrical Installation & Maintenance	13	325	325	225	69%
9	House Keeping	5	125	125	92	74%
10	Food & Beverage Production	7	175	175	123	70%
<b>Total</b>		<b>95</b>	<b>2325</b>	<b>2325</b>	<b>337</b>	<b>72%</b>



### IMPACT

- Increase access for targeted poor people (both male and female) to market-responsive skills development training programs which helps them to earn for their families.
- The growth of labor productivity through skills development and technological progress especially information and communication technology (ICT) driven move towards a knowledge economy.
- Skills development training can reduce un- and underemployment, increase productivity, and improve standards of living. Helping people develop and update their skills makes economic sense.
- Ensure job placement of the trainees after training which reduce unemployment of the country and improves the standard of living.
- The recent increase in the demand for skilled labor, both nationally and globally, as the skill-base of workers here is severely limited.
- Skill based training is helping those students to find job /earning source who have dropped out from school/Colleges which is contributing the country's economy.

### PARTICIPANTS REFLECTION:

Name: Nahid Ahmed  
Age: 23 years  
Trade: Housekeeping  
Reg. No.: 2500020653  
Name: Nahid Ahmed  
Age: 23 years  
Trade: Housekeeping  
Reg. No.: 2500020653



According to him, " One day while scrolling social media Facebook I came to know about this training. Under the auspices of Pali Karma-Sahayak Foundation (Mg), through Rural Reconstruction Foundation (RRF) three months (residential training) skill training in the housekeeping trade. I never missed a class or was late during training. After completing my course I started to work as a Housekeeping Room Attendant and Housekeeping Order Taker at Dhali Ambers Nibas Luxury Resort, Munshiganj. With help of the Rural Reconstruction Foundation (RRF) Later on I got an opportunity to work at LE MERIDIAN Dhaka 5star hotel in Bangladesh. Nahid wants those who are wandering unemployed to change their fortunes by creating employment opportunities through training."



### CHALLENGES

- The recent increase in the demand for skilled labor, both nationally and globally, continues to pose a threat to the Bangladesh economy as the skill-base of workers here is severely limited.
- Currently similar type of training is running countrywide that's 'why participants crisis is a serious issue to get real participants for training.
- For quality training must be considered real trainees but potential trainees aren't available easily.
- Female participants weren't interested to receive training in many of the courses.
- Currently there are job offers in various industries but training participants do not want to work outside their district.
- Limited employment opportunities in local job market and at the beginning of the work graduates are showing high salary expectations from employers.
- Local employers were showing a negative attitude towards giving job opportunities of our graduates.

## RESTORING DIGNITY

Restoring Dignity, Well-Being, and Self-Sufficiency for Men and Women Who Have Escaped Trafficking.



# ASHSHASH Project

RRF began this project implementation in November 2019 in all 8 Upazillas of Jashore district which will be continued till December 2022. This project is supported by Winrock International having fund from the Swiss Agency for Development and Cooperation (SDC). This project's main goal of this project is to restore dignity, improve well-being and build self-sufficiency for men and women who have escaped trafficking whereas the impact will be "Men and women who have escaped trafficking restore their dignity and well-being and become self-sufficient. In terms of implementation, The Dhaka Ahasania Mission and Rights Jashore take responsibility to start this project as Social Protection Partners whereas RRF has undertaken to proceed with this project as Training Service Provider.

### PROGRAM HIGHLIGHTS



From November 2019 to December 2022



Total Budget 2,42,24,276 BDT



No. of beneficiaries 990 (70% Female)



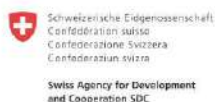
No. of staff 09



All 8 upazilla's of Jashore



### DEVELOPMENT PARTNERS



### SKILLS TRADES & JOB PLACEMENT IN 2021-22

SL	Training Course	Number of Participants	Job placement	Remarks
1	Sewing Machine Operation	475	293	The total number of job placements will be increased which is in progress.
2	Electrical House Wiring Technician	10	09	
3	Motorcycle Mechanic	10	8	
4	Refrigeration and Air Condition	40	32	
5	Mobile Phone Servicing	8	4	
6	Driving	72	54	
7	Beautification	43	23	
8	Entrepreneurship Development Training	306	250	
Total		964	673	

### CORE SERVICES

- Need Assessment for economic empowerment services
- Deliver classroom-based training for wage & self-employment
- Deliver Mentor- Mentee training
- Place and support beneficiaries in on the job
- Wage empowerment support and follow-up
- Entrepreneurial and financial literacy course
- Facilitate linkage to financial institutions and village savings group
- Engage upper school/university students as business mentors.



### CHALLENGES

- Male survivors are less interested in training for family and personal work and household management needs.
- Female survivors could not attend in the training on time due to family work.
- Many male and female survivors do not want to join in the workplace after coming home when they are on leave.
- Even if female survivors have the opportunity to work outside their area, they are not able to accept it because of their family.
- In the case of male survivors, reluctance to leave their family and work outside of their area.
- Female and male survivors are more interested in entrepreneurship development training than skill training.

### PROJECT PARTICIPANTS



Name: Mst. Meghna Khatun  
Age: 23 years  
Jhikargacha, Jashore

Mst. Meghna Khatun is a survivor of human trafficking. She shared that " I was a victim of child marriage. I have two children. After a few years my husband take me to India and started torturing physically and mentally. Somehow I escaped with my 2 children. After that I was very devastated & fearful. Later I involved in counseling part with ASHSHASH project. I became confident and happy than before. I found interest in Tailoring. So I Undertake swing machine operator training for 45 days at RRF, Chachra center by doing this results in increased confidence as well as skills to work. Now I am working in a Garments at Dhaka city Charka Textile Limited under Pran Group as an operator. I am now employed and feel much more self-reliant and confident. By working I can now fulfilling all the responsibilities of my family by myself.



### IMPACTS

- For beneficiaries more focused on enterprise development and home-based income generating activities, technical and business training and mentoring provided through this project. This improves their access to markets and aid in attaining self-sufficiency and resilience. After training the economic condition of the survivors increased.
- The skills of the survivors are increased noticeably which leads in sustainable economic empowerment.
- The acceptance of the female survivors in their families as well as their communities increased.
- After completing the training, the confidence of the survivors in economic empowerment is increased.
- Awareness on human trafficking in the communities increased.
- After men and women who have escaped trafficking to restore their dignity, improve their well-being and build self-sufficiency
- Men and women who have escaped trafficking improve their social and economic well-being by using services for reintegration.



## SAFE MOTOR DRIVE



The program was implemented mainly under the non-agro segment of the PACE project with the financial and technical support by Pali Karma-Shayak Foundation (PKSF). Rural Reconstruction Foundation began a value chain project named "Development of Small Automobile Industry in Jashore" in Jashore district from February- 2018. Automobile industry is a largest industry sector in Bangladesh is playing a vital role in national economy. About 6-8 lakh people are employed directly and indirectly in this sector. Automobile sector of Jashore is in the 2nd position in the country. But they use traditional tools & equipment to produce the automobile product. Considering this issues, RRF has undertaken to implement this project aiming to create demand of update tools, equipment & spare parts related to the automobile sector & ensure its availability, to develop skills man power, Ensure availability of modern engineering service through a modern training institute and to develop skill manpower and create Safety working environment through service promotion. This Automobile project has been phased out in January 2021 according to the agreement with PKSF.

# RRF AUTOMOBILE TRAINING & SERVICE CENTER

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



## THIS IS RRF AUTOMOBILE NOW; MAKING IT OWN

Rural Reconstruction Foundation started full-length self-financing Automobile Training & Service Center in Chachra, Jashore with past experience of project implementation from February 2022. The objective of the Automobile Training & service center is to create a promising future and employment in this sector. Automobile workshop has thrived in Jessore over the past two decades, making it profitable for those involved in the business. But the industry still uses old manufacturing technology and ordinary equipment e.g. Hammers, chisel, welding machines etc. Entrepreneurs and workforces of these workshops do not have any formal institutional training. Also, there is no modern training center for automobile engineering and mechanical. So like other stakeholders, RRF also decided to continue this project with its own funding. RRF Automobile Training & Service center has the modern RRF equipment and automobile engineering to develop this sector. To make it modernize RRF purchased own land, is developing modern infrastructure, installing latest equipment, servicing center, training venue, dormitories and other necessary works. Still this Automobile center is under construction.

## PROGRAM HIGHLIGHTS



Ongoing from January 2022



Total Budget 87,34,000 BDT



Total no of customer in service center-2000



Internship 60 Students



No. of staff 08



Jashore District



Fund:

## KEY SERVICES

- Car washing
- Engine scanning
- 3-D wheel alignment
- ATF Changing (CVT gear Feud changing)
- AC Servicing
- Plastic welding
- Nitrogen inflation system
- Car body repair system
- Spot welding
- Wheel Balancing
- Auto sheet cutting & bending
- Tire changing
- Battery booster Charger
- Injector cleaner & tasting
- Spark plug tester & cleaning



## IMPACTS

- Opportunities of employment is created under this project.
- People uses modern vehicle which needs servicing and repairing with the modern equipment. So customers get high class servicing.
- By using modernizing equipment in the Automobile industry standard servicing can be ensured.
- Making a skilled workforce. Workshop owners and workers can receive training from here and after learning they can use this knowledge in their workshops also improves their standard of living.
- Modernization in the Small automobile industry helped to upgrade the lives of the people who were working in this industry.
- One-stop service center for the customer. they can get all the service under one shed.



## CHALLENGES

- lack of outreach to the targeted people who can receive training from here.
- In a result running a training course is getting difficult because of the lack of participants.
- Maintaining safety during work is another challenge. Need to increase awareness can be a solution.
- Lack of skilled staff and modern technologies are still there. We need to improve in this sector also.

## PROJECT PARTICIPANT'S REFLECTION

Enamul haque shared that' First I was a service holder in private company. But I always have a passion to start my own business. My family owns a property in Upasahar Babi Tala which we rents out as a work shop. I decided to run the rented workshop myself. So I made RAM in the old way. It costs a lot of money. After that I saw an advertisement which was a leaflet of a Valuchain development project titled -Development of small scale automotive industry in Jashore". Seeing that, I started contacting the local automobile training and service center. Decided to take one day orientation at OCTS. After the training, the thought set up the workshop came in my mind in my own place. I tried to make it a modern workshop. I named lus workshop Jashore Auto and Servicing Centre. I am the one who started servicing with modern machines in jashore. Successfully I am running my workshop journey and my workshop income is increasing day by day. I hoped to invest more in the workshop. I am determined to organize the workshop as a common service."



Name: Enamul Haque (Chunnu)  
Age: 42 years  
Owner of Jashore Auto & servicing Center



## SKILLS MAKE PEOPLE'S POTENTIAL

Development of workshop owner & worker of Jashore as skill manpower and Socio Economically sound



RRF is the Training Partner of CIMMYT and IDE. So RRF was Completed the Training by the help of CIMMYT & IDE. Main objectives of this Training are to develop the skill workforce in Light Engineering sector at Jashore. Under USAID Funded Feed the Future Bangladesh CSISA -MEA Project, on February 13, 2022, RRF started skills training programme on “Skill Enhancement Training for Light Engineering Workforce in Jashore”. The training program is being conducted at RRF Automobile Training & Service Center in the heart of Jashore city & Faridpur Muslim Mission, in the side of Dhaka road with the participation of owners and employees of Faridpur Light Engineering Sector. At the end of the training, the participants of these courses have been achieving the objectives of the training & they will use their expertise to the workshop. This project gives special emphasis to the development of machine manufacturing skills of men, women and youth and the development of agricultural service provision business managed people. CIMMYT was taken initiative to development of Light Engineering Workforce under the umbrella of Cereal System Initiative for South Asia Mechanization Extension Activity (CISA-MEA) Project. CIMMYT are the International Maize and Wheat Improvement Center, known by its Spanish acronym, CIMMYT are a non-profit international agricultural research and training organization focusing on two of the world's most important cereal grains: maize and wheat, and related cropping systems and livelihoods. Financial supported by USAID from the American People by the recognition of Republic of Bangladesh.

# SKILL ENHANCEMENT TRAINING FOR LIGHT ENGINEERING MEN & WOMEN WORKFORCE IN JASHORE

## PROGRAM HIGHLIGHTS



Ongoing from July 2021-June 2022



Total Budget 1,827,100 BDT



Jashore & Faridpur District



No. of beneficiaries 80



No. of staff 05

Partners:



## Key Activities

- Trainees are estimating & costing the main Product.
- Most of the Trainees committed to minimize the Cost & Maintain the high quality.
- Trainees are now confident enough to becoming a trainer.
- Trainees are now able to use personal protective equipment.
- Trainees are now well aware regarding health, Fire & safety equipment.
- Trainees are now confident enough for ensuring quality product.
- They are committed to skilled up at least 3 members of their workshop.
- Trainees have gathered a lot of skills about 7 specific events for Men Workforce.
- Trainees have gathered a lot of skills about Painting Operation for Women Workforce.
- How to increase the Productivity.





## TRAINING AND CAPACITY BUILDING



Training is the most important activities of this project. Light Engineering workforce adopts the training from this Project. Planning is the main part of Training; best method was the Participatory method. So that type of training was arranging participatory method. Machine and Tools was available and skilled trainer & Engineer also. Trainer was introduce several updated Machine and Tools and also the function of those Machine & tools by using participatory method as well as theoretically & practically. Multimedia, PPP, vip card, Marker & White board, pen, note pad, raw materials Handout etc was available for the training session. Every trainee was practice themselves by the help of Trainer using machine.



## TRAINING AND CAPACITY BUILDING

1. A 3-days Light Engineering training was provided to 20 women workforce in Jashore district on the main topics of Painting, Drilling and Graining
2. A 10-days Light Engineering training was provided to 20 men workforce in Faridpur district on the main topics of Lathe, Milling, Drilling, Graining, Welding, OHS, Safety Security.
3. 2 batches of 25-days Light Engineering training (3 hours/day) was provided to 20 men workforce in Faridpur district on the main topics of Lathe, Milling, Drilling, Graining, Welding, OHS, Safety Security.



## IMPACTS

- This training is creating a demand of modern equipment for the workshop owners. We think they will be interested to procure modern equipment for their workshop.
- After completing all the batches of training activity, it has been proved that all participants are confident enough to train another person who is working in their workshop. This is a great success for this project.
- Creating a cycle of employment. After receiving training who are financially solvent start a workshop to earn and create jobs for other people. This is how the employment cycle is growing.



## CHALLENGES

- In some cases, workshop owners are not self-interested to send the workforce in the training program.
- Most of the participants who are developing themselves as a trainer through this training program will not be able to use modern equipment during their practical work due to unavailable modern equipment in their workshop
- Difficult to concentrate to Trainees for Training after completing the whole day's duty.
- Participants feel sick as they are participating in the training program after hard work during whole day.
- In some cases, workshop owners are not self-interested to send the workforce in the training program.

## PROJECT PARTICIPANT'S REFLECTION

Name: Md. Mamun Rana  
 Father: Md. Mofijur Rahman  
 Owner of Vai Vai Engineering Workshop



According to Mamun" I was very new in this light engineering sector. I didn't Know much about this. Later on, I participated in Light engineering training with help of Rural Reconstruction Foundation and now I am a running a workshop where I have 10 workers under me. After receiving training from RRF I am self-sufficient now to earn for my family"



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

# SUSTAINABLE LIVELIHOOD & FOOD SECURITY



## A CAMPAIGN FOR COMPREHENSIVE DEVELOPMENT

# ENRICH



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

"Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty"; ENRICH project aim to address the multidimensionality of poverty and create an enabling environment for the poor people so that they can live a dignified life and enjoy universal human rights. ENRICH is a holistic development approach that envisions restoring the self-confidence of poor people and bringing out their latent potentials. RRF has undertaken to implement since August 2014. With the fund of PKSF, it was started in the Gadaipur Union of Paikgacha Upazila of Khulna District. Later, the program was extended to Andulbaria, Hasadah and Raipur union of Jibonagar upazila of Chuadanga district. The primary goal of the enrichment program is to empower participating families by providing them with the advice and support they need given their current resources and skills. By making the most of them, you can improve your resources and skills and get out of the poverty trap. Everyone can establish human dignity if they go out and act on socio-economically sustainable foundations. Health care and nutrition, education, youth development, rehabilitation of beggars, credit and savings programs to support poor family activities are accomplished under the program.

### PROGRAM HIGHLIGHTS



Ongoing from 2019



Funded by PKSF



No. of staff 189



Number of project participants: 83569  
Male: 49254, Female: 34315



Total Budget 12,172,500 BDT



District: Khulna & Chuadanga



### GRANTS TO SPECIAL SAVINGS MEMBERS

Among various activities under 'Samridhi' program grants to special savings, member is one of the special features. Households who save a minimum saving of 100 tk per month for 24 months. They receive grants of the same amount they have deposited. In their fiscal year total BDT 396438/- given in 4 unions to 21 special grant members.



### KEY COMPONENTS

1. Sustainable Health and Nutrition.
2. Cooking Stoves and Solar Power, Which Have Positive Health Impacts
3. Education.
4. Campaign & Youth Development.
5. Special Credit Services
6. Special Saving Scheme
7. Cultivation of Highly Prospective Commodities
8. Sports and Cultural Dimensions
9. ENRICH Home
10. ENRICH Center
11. Focus on Extremely Disadvantaged People
12. Community Level Action
13. Income Generating Activity and Training.
14. Community Capacity Building.

### DIGITAL HEALTHCARE ACTIVITIES



Digital healthcare activities have been launched in Andulbaria Union of Chuadanga district. Health inspectors are inputting all family members' information into software through tabs while inspecting members' homes at the field level and providing health services to household members through digital machines.

### DAY OBSERVATIONS

National Social Service Day, International Anti-Corruption Day, Youth Day, Sheikh Russell Day, National Children's Day, and International Mother's Day were celebrated in 4 unions with the participation of the youth in the current financial year. On the occasion of celebrating these days, rallies, discussion meetings, cultural events and Drawing competition is organized.



## CULTURAL & SPORTS PROGRAM

Under the Samridhdi program, a sports and cultural program is organized every year. A sports and cultural program is organized annually with the youth and youth of the Samridhdi project and the students of the Samridhdi Baikal education support center



## CHALLENGES

- For healthcare service Upazilas healthcare complex is well equipped but not at the union level.
- The problem is, the COVID-19 pandemic has not ended, A large number of people have lost employment and only a few have managed to recover sources of income. So supporting all them is another challenge as resource and fund is limited.
- Carrying out vocational training and apprenticeship for gainful job placement is another major challenge.

## IMPACTS

- Youth development programs have been undertaken to provide assistance in ensuring sustainable employment of youth in prosperous unions.
- The members engaged in various income-generating activities such as (poultry, goat and cow rearing, cow fattening, fish farming, setting up of small farms, various micro-enterprises including the processing of agricultural products, bakery-boutique work and other handicrafts etc.) to acquire management and technical skills in related activities/ Necessary training is provided for growth which improved their skills.
- General healthcare services, and satellite clinic increase access to care.
- According to the family development plan, efforts are made to increase the capacity and resources of the family by ensuring the maximum use of the resources and capabilities of the family through the necessary advice, training, receiving and applying money in the appropriate sector.
- Afternoon Education Assistance Program is being implemented under Samrudhi to prevent dropouts of students from mainstream education and ensure quality education.
- Providing training on self-realization and leadership development of youth society. To create & arrange for placement of educated youth in suitable positions through liaison with various employers.

## KEY ACTIVITIES IN 2021-22

### Health related information

Sl. no	Particular	Andulbaria	Hasadah	Raipur	Godaipur	Total
01	No of households	7045	4832	3380	5956	21213
02	Members	27630	18916	13780	24747	85073
03	No. of courtyard session	364	252	189	276	1081
04	No. of static clinic	362	185	190	289	1036
05	No. of participants received medical services from static clinic	3241	1600	1414	3022	9277
06	Satellite clinic	68	34	34	60	196
07	No. of participants received medical services from satellite clinic	1920	913	955	1886	5674
08	Number of eye camp	1	1	1	1	4
09	Number of participants received medical services from eye camp	156	174	155	234	719
10	Cataract operation	28	12	18	50	108
11	General Health camp	4	4	4	4	16
12	Number of participants received health camp from General health camp	633	617	646	506	2402
	<b>Total</b>	<b>41,452</b>	<b>27,540</b>	<b>20,766</b>	<b>37,041</b>	<b>1,26,799</b>



Name: Mita Sarkar  
Gadaipir, Paikgacha,  
Khulna

### Education Related Information

Sl. no	Particular	Andulbaria		Hasadah		Raipur		Godaipur	
		FY 21-22	so far	FY 21-22	so far	FY 21-22	so far	FY 21-22	so far
18	Ongoing Education Center	35	35	30	30	30	30	35	35
19	Number of students	1038	1047	900	900	875	875	1050	1050
20	Organizing parent meeting	70	826	30	715	10	610	70	4395
21	Subject Matter Training of Teachers (Batch)	1	3	1	3	1	3	1	5

### Other program information

22	IGA training (person)	100	556	100	656	100	656	100	725
23	Samridhdi loan disburse	467200	703600	577700	81940000			3182	11905
24	Samridhdi Home	0	50	0	50	0	50	0	65
25	Vermi compost plant	0	100	0	100	0	100	0	50
26	Grants to Special Savings members (person)	6	6	6	6	4	9	5	19
27	Grants to Special Savings members (taka)	114068	114068	118470	118470	79500	158402	8440	22158
28	Rehabilitation of beggar wfyzk(D`'gx m` m` cybe@vmb	0	4	0	4	0	4	0	8
29	Installation of community-based tube wells	0	13	0	5	0	13	0	17
30	Ward Coordination Meeting	27	117	27	117	27	117	27	124
31	Union Coordination Meeting	1	4	1	4	1	4	1	7
32	Installation of Samridhdi center	0	9	0	9	0	9	0	9
33	youth ward Coordination Meeting	36	135	36	126	36	135	27	124
34	Youth Union Coordination Meeting	1	5	1	5	2	6	0	4
35	Training for youth development ( batch)	5	14	5	14	5	14	0	16
36	Training for youth development (participants)	150	420	150	420	150	420	0	480
37	Annual cultural & sports program	1	3	1	3	1	3	0	3

Mita Sarkar is a physically disabled girl. She along with her 2 siblings and her only daughter is also disable in the family. Her parents are older now. She was married but her husband left her while she was eight months pregnant. Her only child also has symptoms of autism. Now in her family 6 members are living with 4 disable person. In her word "In 2019, RRF's Samridhdi Program Special Savings Scheme was launched with the financial and technical support of PKSF, and I was covered under Special Savings under Disability Quota. I started to deposit BDT 1000 per month by home gardening cultivation and farming, raised few ducks and chickens after receiving training under this project. The local administration provided me with a government house. In the course of time, two years of my special savings were completed and a total of 24378 BDT was deposited in the bank. Another grant of BDT 20,000 was given to me through RRF from PKSF's Samridhdi program and I received a total of BDT 44,378. And with the money, I started my goat farm and chicken farm and bought two goats and fishes cultivation in our pond. According to her, 'If I had not deposited the money in the bank and received an additional BDT 20,000 from the RRF, I would not have been able to realize my dream of having a Duck & chicken farm so easily. "She wished RRF and the Samridhdi program well and assured that RRF would always stand by her.



## END THE HUNGER

Making a difference to the extreme poor women in Bangladesh through a social safety net program



The Vulnerable group development (VGD) program has been implemented by Rural Reconstruction Foundation since its first phase started in 2009. Later on, RRF signed the agreement on 07 May, 2013 for the second time with the Department of Women Affairs of the Government of the People's Republic of Bangladesh. It is the largest social safety program of the Government of Bangladesh that exclusively targets ultra-poor households.

Rural Reconstruction Foundation has signed the agreement for the third time on 10 August, 2021 with the Department of Women Affairs of the Government of the Peoples Republic of Bangladesh for deliver the services to 2320 VGD women from ultra-poor households receive a monthly food ration combined with a package of development services through RRF. The development support services consist of providing 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 provides to VGD women, savings management and may have access to credit after IGA training completion.

# VULNARABLE GROUP DEVELOPMENT (VGD)

## PROGRAM HIGHLIGHTS



Ongoing From 2009



No. of staff 07



Jashore Sadar & Chowgacha, Jashore District



Total Budget 14,96,850 BDT



No. of VGD Group-85



No. of beneficiaries 2320 Female

Donor:



## KEY ACTIVITIES



- Formation of groups
- Savings collections
- Training on live skill
- Training on IGA skill
- Disbursement of credit
- Monitoring of food distribution.

## MAJOR ACHIEVEMENT IN 2021-22

### a. Achievement Information:

06 Trainer (F.T) has been trained to implement this project successfully. To implement the VGD program, skilled & experienced workers have been appointed through legal notification & interviews on educational qualifications & previous experience in related program. We have provided 03 days long life skill training regarding of following topics. AF Visiting food distribution & Monitoring.

### b. Information Collection:

The list of VGD women has been collected from every union parishad of Sadar, Jashore & Chowgacha Upazila. The Chairman, Members & Secretary were duly informed about the matter through official correspondence. In all activities co-operation of District & Upazila women Officer has been ensured.

### c. Training of Facilitators (TOT):

The Stillness of appointed workers have been incised by 03 days training on the related and fundamental themes. Instructions of work plan has been given to them. Upazila Nirbahi Officer (UNO), Deputy Director (DWAO) & Upazila Women Affairs Officer (UWAO) observes the training activities among the trainers.



## MEMBER, GROUP AND LIFE SKILL TRAINING INFORMATION:

Name of Upazila	Name of Union	Total number of beneficiary	No. of Group	Number of participants received life skill development training during this period			
				Personal hygiene and cleanliness		Mother and Child Health, Food and Nutrition	
				Plan	Actual	Plan	Actual
Jashore Sadar	Upasabar	110	04	90	80	90	88
	Haibatpur	112	04	92	88	92	90
	Churamon	125	04	95	90	95	92
	Arabpur	128	04	95	90	95	90
	Nowapara	157	05	115	110	115	110
	Lbutala	90	03	90	82	90	90
	Isaly	91	03	91	88	91	90
	Kasimpur	147	05	110	97	110	105
	Narndrapur	101	04	90	88	90	88
	Kochua	94	03	94	85	94	92
	Ramnagar	129	05	100	90	100	98
	Bosundia	101	04	85	80	85	82
	Deara	120	05	100	95	100	95
	Chanehra	130	04	100	90	100	98
Fatepur	135	05	100	95	100	98	
Chowgacha	Fulsara	255	10	255	210	255	235
	Hakimpur	295	10	295	240	295	285
<b>Total:</b>		<b>2320</b>	<b>85</b>	<b>1997</b>	<b>1798</b>	<b>1997</b>	<b>1926</b>



## SAVINGS INFO

**Group Formation:** According to training program each group has been formed with 2057 members. In this respect women have been deviated in to separate group to participate specific venue. In that way Savings has been collected.

**Savings Collection:** Every Woman is saving 200 taka per month. They are saving money spontaneously. Savings are being Deposited from VGD women in her own account on monthly basis in During the Food distribution period. Assisted by Bank Asia & RRF Representative. The savings status that was Deposited from VGD women for the period as given below:

Name of Upazila	Savings collection	
	Target	Achievement
Jashore Sadar	1062000	1119500
Chowgacha	330000	377350
<b>Total:</b>	<b>1392000</b>	<b>1496850</b>



## IMPACTS

- Help poor women overcome existing food insecurity, malnutrition, lower social status, and poverty.
- Develop skills of women through training and encourage savings to build initial capital for business
- Assist women with complementary inputs and linkage to mainstream development programs that will improve their nutrition and enhance their livelihoods and self-reliance.
- Increase women's social awareness through practical education and human development.
- Besides collecting deposits and repayments, weekly meetings also create space for discussions and advice on social issues, legal support, and domestic and enterprise problems.



## CHALLENGES

- The poorest of the poor are excluded from IGVD as they are often the oldest and have least physical fitness and motivation.
- In some cases few UP Chairmen who are very conservative, did not positively receive participation of the VGD women in any training session at the primary level.
- Many of the women receives the training but failed to start any IGA for family bindings or other reasons.

## PROJECT PARTICIPANT'S REFLECTION

Name: Mst. Jamena Khatun  
Age: 45 years  
Husband: Mijanur Rahman Shanu  
Chowgacha, Jashore



Jamena khatun is a member of VGD in her Hakimpur Union. Union Councils member came to her and made her VGD member by giving card. She expressed that "After that I started to save 200 per month under this program. Then I received training on different income generating activities and I started thinking what Can I do easily by managing my family as I have two daughter and one son also can earn money. Then with my savings money 5000 BDT I started a tea stall in my area. First I was unknown of everything my family income was very poor. After being a member I learned many things from the groups and I have gained that strength to do something by myself."



## REMEMBER YOUR CONTRIBUTION WITH THE HIGHEST GRATITUDE



# UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE

It's not enough to just be alive. Good quality of life is especially important for older adults who are dealing with chronic health conditions and major life changes.

Uplifting the Quality of the Lives of the Elderly People Programme—a program to support elderly people to access social safety net services, financial benefits, and primary healthcare services. This initiative is taken forward for the benefit of the country's aging population. Rural Reconstruction foundation in partnership with Palli Karma Shayak Foundation (PKSF) is implementing this program in line with the government's policy from July 2017 in 1 union of Khuina and from May 2018 in 3 unions of Chudanga District. From a special fund of PKSF. Funding for the program is being mobilized from the 'Special Fund' and 'Programmes-Support Fund' of PKSF and RRF together. This program's basic aim to help in reducing miseries of the elderly people through the program.

### PROGRAM HIGHLIGHTS



Ongoing from 2018



Total Budget 31,09,520 BDT



No. of staff --



Funded by PKSF & RRF



4 union of Khulna & Chuadanga District



Number of project participants: 5088  
Male: 2641,  
Female: 2447



Elderly social center 3



### KEY ACTIVITIES:



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

### ELDERLY GOLDEN INITIATIVE FOR IGA

Through this initiative, one senior person per union is permanently involved in income-generating activities by providing financial and other overall support for setting up and running tea stalls.



### WHEELCHAIR DISTRIBUTION



### RECOGNIZING AWARD TO THE BEST SENIOR CITIZEN

There is an important contribution in various developmental activities including education, health, and agriculture in the area and has contributed to the establishment of public opinion against dowry, child marriage, sexual harassment and drugs and has gained a reputation as a successful entrepreneur in the area, through which many of the seniors have been given employment. Such veterans are awarded the Best Elderly Award. In this fiscal year total, 20 people received the Best elderly Award in 4 unions



Under the Senior Citizens' Quality of Life Development Program, wheelchairs are provided to the poor, helpless, physically fragile, and deprived senior citizens of the Union who cannot move at all without a wheelchair, but whose families do not have the means to purchase a wheelchair. In the current financial year, the number of chairs provided has increased to 12 indigent senior citizens in 4 unions.

## OLD AGE ALLOWANCE



To cover the basic needs of the elder people, the provision of Old Age Allowance has been made for the underprivileged elderly people. With this allowance, many elderly people are being able to buy necessary medicines and avail treatment for their old aged complications. RRF has provided TK 14,43,500 BDT (monthly BDT 500/- per person) as an Old Age allowance to 100 elderly people up to June 2022.

## ELDERLY SOCIAL CENTRE



The social center is used to meet up the recreational as well as social needs of the elderly people. In Andulbaria, Hasadah and Raipur there are three 'Social Centers for elderly People' running. The land of the social center is being arranged through donations from local people. There are different types of recreational arrangements for elderly people: indoor games, television, newspapers, Carom, Luddu, etc., Elderly people use to come and spent time with their peer group



## ACHIEVEMENT 2021-22

Sl. No	Programs	Andulbaria		Hasadah		Raipur		Godaipur	
		FY 21-22	So Far	FY 21-22	So Far	FY 21-22	So Far	FY 21-22	So Far
1	Number of elderly in union	1370	1405	1474	1474	809	809	1380	1380
2	Elderly ward meeting	36	201	36	297	36	156	36	302
3	Elderly union meeting(person)	3	24	2	23	1	21	0	34
4	Best Elderly award(person)	5	22	5	17	5	17	0	13
5	Best Child award	5	16	5	11	5	11	0	13
6	Old age Allowance Given(taka)	32000	2026500	939	3701	472000	2140400	135000	1196000
7	Funeral expenditure given (person)	5	22	11	26	3	8	22	86
8	Funeral expenditure given (Taka)	10000	44000	22000	52000	6000	16000	44000	172000
9	Blanket distribution	0	130	0	130	0	130	0	330
10	Shawl Distribution	0	50	0	50	0	50	0	100
11	Umbrella Distribution	0	20	0	20	0	20	0	40
12	Wheel chair Distribution	3	7	3	7	3	7	0	5
13	Comod Chair Distribution	0	20	0	20	0	20	0	27
14	Walking stick Distribution	0	50	0	50	0	50	0	70
15	Opening of Elderly social centre	0	1	0	1	0	1	0	0
16	Annual Sports & Cultural program	1	1	1	1	1	1	0	1
17	Elderly Golden initiative (Tea Stall)	1	1	1	1	1	1	1	1

## CULTURAL & SPORTS

Under this program, annual sports and cultural activities were organized for senior citizens from the current financial year to keep them mentally and physically healthy through recreation and physical exercise at the field level under the program of improving the quality of life of the elderly population.



## IMPACT

- Through this program social values and culture are uplifting. The children of the union take care of their parents as much as they can, even in the face of financial hardship, and take care of their elderly parents to a desirable level.
- The elderly people have been provided leadership and communication skill development training to increase their negotiation skills.
- Quality of life is important to seniors because it gives them a reason to keep going, rather than just giving up and accepting their fate. Cultural & sports programs are organized every year. In general healthcare, an old age allowance is given. SO elderly people are involved with all these activities which help them live a quality life at this age.
- There are different types of recreational arrangement for the elderly people: indoor games, television, newspapers, Carom, Luddu etc. Elderly people use to come and discuss various issues at the centre. This centre is being used as a platform of unity of the elderly people



## CHALLENGES

- Bangladesh is an overpopulated country. As a fact, it is difficult to serve all the community people at one time. a limited number of elderly people are getting all these facilities not all the people in the community.
- Support in Critical health condition, diagnosis, and emergency health care support our resource and fund is limited.

## MEMBER REFLECTION

According to him, 'The club was formed in 2018. I am a member of this club since I signed up. Before the club was formed, I used to spend time alone, but now after the club is formed, people of my peer group come here to sit together and gossip, play karam board, ludu, chess, watch television and have tea and snacks. When I come to this club I feel very cheerful. I personally thank Rural Reconstruction Foundation and express my gratitude for gifting us such a beautiful club where we can sit and share all our joys and sorrows with each other.



Name : Mohsin Ali Khan  
Age : 72 years  
Andulbaria





## CONNECT TO MAINSTREAM



Pathways to Prosperity for Extremely Poor People (PPEPP) project is to increase the agricultural productivity of extreme smallholders for poverty alleviation and sustainable development of poor, extremely poor, and other marginalized people of susceptible areas of Bangladesh to weather and climate extreme. EU is funding the project by its lead and Technical partner PKSF and RRF is the implementing partner with its 19 implementing partners of PKSF. The project aims to increase the rate of adoption and dissemination of crops, livestock and fish to the beneficiaries to increase production, reduce cost of production and increase marketability and support micro finance for establishing small scale entrepreneurship. To ensure that farmers have better access to timely and accurate information, PPEPP engages in capacity building among frontline extension agents and service providers. Adaptive research complements these strategies by refining technologies so that they are suitable for local circumstances, and by identifying and evaluating emerging technologies to improve the scope for future positive impacts. Rural Reconstruction Foundation (RRF) currently working at Modhupur and Sachidaha unions of Terokhada sub-district of Khulna district and Bolybunia and Ramchandrapur union of Moreganj sub-district under Bagerhat district. Terokhada and Moreganj Sub-districts are more vulnerable areas under Khulna division.

## PROGRAM HIGHLIGHTS

Ongoing 2020	4029 Project Participants	Male-1439 Femal-2590
Total Budget 16,974,800	Number of Staff 12	Area Khulna and Bagerhat District

## PARTNERING WITH



## SPECIAL FEATURE

### Farmers Field Day (FFD)

Field days have been a core part of Practical Farmers since the beginning when farmers would come together to share on-farm research and demonstration and learn from each other in a spirit of openness and curiosity. PPEPP RRF organized 8 FFDs on method & results where 3 for its Crop production, 3 for livestock-related, and 2 for its aquaculture development sector under the working areas.

### Prosperity House

Prosperity house is a model house at the PPEPP project. Each house contains 7 IGAs including homestead vegetable production, goat rearing, country poultry and duck rearing, small business etc. Reporting year PPEPP project established 4 prosperity houses at 4 Unions.

### Organize vaccination and de-worming campaigns at village levels

At this quarter, project beneficiaries are aware of vaccination & de-worming. This activities aims to carry out the good health and perfect growth of cattle's and poultry of PVC member as well as the villagers of project area. Through this vaccination and de-worming campaign PVC member can link with public and private extension agent.

In the reporting year, PPEPP RRF organized vaccination and de-worming campaign with the help of livestock department, where 2695 PVC member and villagers' cattle and poultry were covered through this vaccination and deworming program.

# PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE PROJECT

To enable people to exit from extreme poverty for good. To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.



## COMPONENT

- i) Livelihood
- ii) Nutrition
- iii) Microfinance



## CROSS-CUTTING

- i) Gender Inclusion
- ii) Disaster Risk Reduction
- iii) Disability

## ACHIEVEMENT IN 2021-22

Sector	Activities	Target	Achievement	
Livestock and Poultry Related activities	Broiler/Sonali Rearing for Meat	45	45	
	Layer Rearing for Egg	33	33	
	Khaki Kambabel Duck Rearing for Egg/Meat	38	38	
	Goat/Sheep Rearing	48	48	
	Buck Service Centre	4	4	
	Beef Fattening	5	5	
	Fodder Production	4	4	
	Crop Related Activities	Multi-layer (3 layer) Vegetable Cultivation at Homestead areas	16	16
		High Valued Safe Vegetable cultivation	36	36
Stress tolerant/High yielding variety crop production		20	20	
High Yielding Variety/Stress tolerant/Special Characteristics crop production		20	20	
Intercropping/Relay cropping		4	4	
Oils/Pulses crop production at Coastal region		10	10	
Trico Compost Production		4	4	
Fish Farming Related Activities	Agro product processing and marketing	7	7	
	High Valued Fish farming in Tank	5	5	
	Mixed fish farming	18	18	
	Fingerlings Entrepreneurs	7	7	
Capacity Development Activities	Entrepreneurs for fishing gear	11	11	
	Dried/Semi fermented fish production/marketing	4	4	
	Agriculture Training	36	36	
NUTRITIONAL ACTIVITIES	Non-Agriculture Training	4	4	
	Vocational Training	1	1	
	Mother and Children Forum	4	4	
	Adolescent Club	5	5	
	Nutritional demonstration at Adolescent Club	5	5	
	Food Festival	20	20	
	Demonstration of ideal food of Age base nutritional requirement (IYCF) at mother and children forum	4	4	
	Health Camp (Gynecology and Child health care)	4	4	
Eye Camp	1	1		
NUTRITIONAL ACTIVITIES	Blood grouping	4	4	
	Satellite Clinic	4	4	



## IMPACT

- Effective & appropriate technologies are teaching to support and new methods of testing for development in the agriculture sector.
- PPEPP contributed different activities to improve the aquaculture subsector at PVC level which has been making an important contribution to the income & employment opportunities for the many poor and marginalized.
- Making literate and teaching effective technologies on fisheries, livestock, and crops are helping to improve food and nutrition security but also hugely contributing to the household and national economic growth.
- Women empowerment both mentally & financially. Women are mostly involved in the management of small-scale poultry, goat farming, and homestead gardening which obtain additional income but also ensured the availability of a diversified diet with additional nutrition.
- The livestock sub-sector offers important employment and livelihood opportunities, particularly for the rural poor, including the functionally landless as the main livelihood, which clearly indicated that the poverty reduction potential of the livestock sub-sector is high.
- Women experience a significant change in their social status and ability to make decisions about their lives
- PPEPP provided vegetable seeds and agro-based input for production nutrition and consumption to grow quality and nutritious crops.



Name: Golapi Biswas  
Age: 38  
Husband: Bidhan Biswas  
Patgati, Terakhada, Khulna



## CHALLENGE

- Geographical condition of the area is under frequent natural calamities & sufferings. It is a big challenge for the people as well as the project.
- Many of the coastal inhabitants are poor, and the population is exposed to both natural disasters and man-made hazards. There are limitations of income-generating activities and projects to improve their livelihood.



## MEMBER REFLECTION

On June 13, 2020, Golapi Biswas became a member of the Prosperity Scheme of Madhupur Branch of Rural Reconstruction Foundation, Patgati Paschim Para and started depositing BDT. 50 weekly savings. She urged that, 'I met Apa, the Prosperity Project agronomist, and doctor when I went to deposit my weekly savings. They continue to make us aware of various income generation activities and health care and nutrition. By the time I came to know through the officers of the Prosperity Project of Rural Reconstruction Foundation that various types of training are organized through the Prosperity project. I was selected for goat/sheep rearing training. After receiving training Rural Reconstruction Foundation donated two goats from the Madhupur branch office and I bought two. From there I started earning a lot of money every month. Now I earn an average of BDT 700-900 per day. In addition to this, this year I sold 95000 BDT. Presently I have 9 small and big houses in my house. I have brought prosperity to her family with this extra income besides her husband's income. Now I can teach all family members to eat properly.

## SALUTE TO YOUR DEDICATION



# SENIOR CITIZEN WELFARE PROGRAM

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

The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive development and social dignity of the elderly. Rural Reconstruction Foundation aims to recognize them with moral duty. In the community, the elderly people are most vulnerable and burden of the family as they are unable to contribute any financial support. Moreover, they become dependent of the other family member and loose respect and gradually fall in many frustrations. To address these challenges and ensure welfare of elderly people, RRF has put some specific programs. RRF started implementing Senior Citizen Welfare Program from January 2016 in Sharsha and Jhikorgacha Upazilla of Jashore district. Any people above the age of 60 in the designated area are considered as member of this program irrespective of religion, gender, race, and socio-economic status. RRF is implementing this program with its own fund. From March-2022, a new elderly club has started work in Khladanga of Jashore Sadar Upazilla.

## SERVICES

- 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
- Special Gift / Aid distribution based on situations.

## PROGRAM HIGHLIGHTS



Ongoing from 2016



Funded by RRF



Jashore District (Sadar, Jikargacha and Sharsha Upazilla)



Number of Elderly Club so far



Total Budget  
1899000 BDT



446 Member  
(M-137, F-306)



No of staff 4



## CHALLENGES

- Sometimes after arranging medical camp by MBBS Doctor could not get expected number of members for checkup.
- Club members must do chores in their own houses some of them especially female members can't come in the morning time.
- Some members come from very far from the club so they can't come regularly.



## IMPACT OF THE PROGRAM

In the community, the elderly people are most vulnerable and burden of the family as they are unable to contribute any financial support. Moreover, they become dependent of the other family member and loose respect and gradually fall in many frustrations. To address these challenges and ensure welfare of elderly people, RRF has put some specific programs

- Free medicine, including medical care, were arranged for the elderly members
- Many elders are not well treated in the family so they can pass a good time in the club.
- Healthy snacks and tea were provided in two times in every single day by maintaining nutrition.
- Source of entertainment- different type of games ludo, carom, chase is available.
- They can enjoy watching TV in the club which most of them have not in their house.
- Individuals connect with others over enjoyable, shared experiences. By having a social life, older adults can continue learning and keeping their minds active. Through club activities, seniors can engage in conversations with peers and establish new relationships.
- Present given on religious occasions.
- Monthly medical checkup by MBBS Doctor for their health.
- Some member does not have electricity at their home, so they come and take rest which helps them to relax in summer season.

## MEMBERS' TALK

Mrs. Sona Van is a member of Sarathi elderly club from last year. In her speech she urged that "She enjoys to spend her time with her peer group at the elderly club every day where she can have snacks and tea every day with her fellow club members. She can watch , and have quality time which she can't do at home. She expressed that the feels very calm and happy to be a member of this club."



Sona Van  
Age: 63 Years  
Member of Sarathi  
Elderly Club

## ACTIVITIES BRIEF



### Daily Snacks

Normally different types of meals are given to the elderly people in every single weekday. Puri, Singara, Biscuit, loaf, egg, seasonal fruit etc. are given alongside black tea



### New club

A new club named 'SAROTHI' in Kholadanga, Jasore Sadar was inaugurated on 24th March 2022.



### Day Observation

We observed the national days and other occasion to share happiness with them. Following days were celebrated over the years:

- International Mother Language Day
- National Mourning Day
- Victory Day
- Independence Day.

On these days rally, healthy snacks, discussion meeting done by the members.

### Special Care

- Walking stick give to those elderly members who can't walk properly without support. We provided stick to the elderly members of Dipto Eldrly Club Shimulia Jashroe according to Doctor's advice.
- Distributed blanket among elderly people.
- Distributed winter care box including mastered oil, Vaseline, cream etc.



### Amusement

- Different types of indoor games such as ludo, carom, chase is available in all our four clubs.
- Member Watches Television.
- Read Daily Newspaper
- Chit chat with their peer groups.

### Festival Gifts

- On occasion of Eid-UI-Fitr gifts were distributed.
- On Occasion of Durga puja gifts were distributed.
- On Christmas day gifts were distributed among all club members.



### Healthcare Services

- Medical Camp
- Weekly health check-up
- MBBS Doctor visit once in a month
- Diabetic camp
- Gyno Camp
- Free Medicine Distribution







After independence, the agriculture sector was Bangladesh's main economic driving force. Its contribution to GDP was around 60 percent. Agriculture in Bangladesh is vital for people's livelihood, employment, and contributing to GDP; we all know that. Its contribution has reduced over the last decade, going from 17 percent in 2010 to 12.6 percent in 2020. The sector is at the centre of our economy, decreasing poverty and ensuring food security. However, with the ever-growing population, going from 147.6 million in 2010 to 164.7 million in 2020, added by the blow of the pandemic and climate change, the sector has continued to be resilient in terms of profitability and productivity.

# AGRICULTURE

## CREATE A BIGGER HORIZON IN AQUACULTURE

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




To enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of Entrepreneurs by improved Safi fish production and Marketing. Both fisheries and aquaculture in Bangladesh play a major role in alleviating protein deficiency and malnutrition, in generating employment and foreign exchange earnings.

# CARP-GOLDA MIX CULTURE

With the support of PKSf and International Fund for Agriculture Development (IFAD) under its Promoting Agricultural commercialization and Enterprises Project (PACE) Rural Reconstruction Foundation started implementing Carp-Golda Mixed Culture Value Chain Development Project from May 2016. The duration of the project is 05 Years and 07 Months (16 February, 2017 to 31 December, 2020) but it the project Extended up to 30 June. RRF is implementing this Project at three upazillas under Jashore district. The "Promoting Agricultural Commercialization and Enterprises (PACE)" project is designed on the basis of contributing significantly to poverty reduction and employment generation for the rural people in Bangladesh. Farmers will be provided training and necessary technical services and advice on the management, diagnosis, prevention and remedies of cultivation and shrimp and fish diseases. The products produced by the farmers will be connected to the direct processing plant or commission agent for sale at a fair price. Apart from this, various activities related to the project will be implemented to meet the project goals and the farmers will be connected to different stakeholders.

### PROGRAM QUICK LOOK

Kick-off	16 February, 2017	
Sub-Sector	Fisheries	
Duration	05 Years and 07 Months (16 February, 2017 to 31 December, 2020) Project Extended up to 30 June 2023	
Total Staff	05	
Project participants	5000 no. beneficiaries (60% Male, 40% female)	
Working Area	District	Upzilla
	Jashore	Monirampur, Keshobpur, Avionagor
Budget with Ext.	8,407,232/- BDT	
Funding	 	



### IMPLEMENTING STRATEGY

- \* Value Chain Development,
- \* Technology and product adaptation.

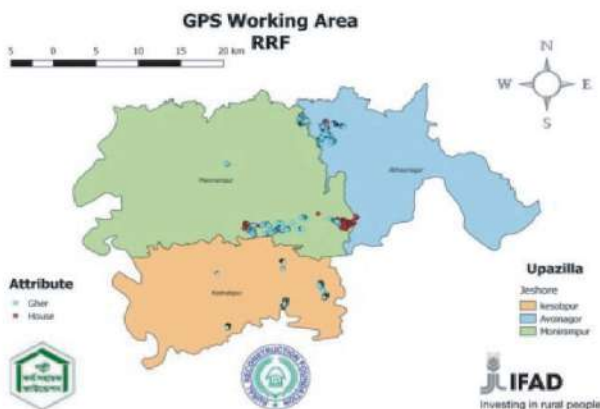


### KEY INTERVENTION

- Issue based Meeting on Beneficiaries Group (Carp-Golda Mix culture- Bulking Purchases, Business plan, Record Booking )
- Demo plot Establishment with halda Fry and Probiotics uses
- Skill development training for Lead Farmers and Assist Lead farmers.
- Market Linkage Workshop
- Fish Info and Service Centre Establishment
- Skill Development training on Beneficiaries level.
- Sharing Meeting on Safe food and quality prawn Production
- National Fish Week Day Observation
- Semi intensive Culture on Carp Prawn Poly culture with Aerator
- Biofloc Demonstration Plot establishment
- Indigenous fish culture with demo plot
- Demo plot on indigenous variety establishment with Farmers
- Video Module display on Beneficiaries' level
- Development on Fish preserving and market emphasis with hygiene.
- Carp Hatchery (indigenous Species) establishment.



## PROJECT WORKING AREA:



## IMPACT

- Training of skill development in Good Aquaculture Practices of carp Golda mix culture among carp Golda mix culture cultivators to produce good quality product.
- Fish info and Service center have been established in community level to educate and help the farmers.
- Lead farmers & farmers skilled on using of soil water determining Test Kits in aquaculture for better Production.
- lead farmers 7 farmers now have linked with market and private sector for expansion of business.
- Lead Farmers & farmers now do planning for management related to project implementation.
- Farmers can reduce production costs and increase productivity by properly utilizing quality materials.
- Creating wage-based employment and creating new entrepreneurs for the poor and the poorer people. Most of all, increases the income of the farmers

## CHALLENGES

- Disaster-prone working areas (flood and waterlogged). Vabadah the place itself is a major challenge here.
- Financial Crisis for the ultra-poor to adapt advance technology in projects.
- Migration of entrepreneur is huge due to the waterlogging and geographical condition.
- Availability of Productive & germ-free fish fry in the market is not sufficient in farming time.
- Galda fry has huge demand in the market but there is no Galda Hatchery in that area.

## MAJOR ACTIVITIES DONE IN 2021-22 FY : (EXTENSION PHASE)

- 17 Lead farmers and 34 Assist. Lead Farmers (New) have skilled on Safe Fish production and Marketing by 03 days Residential training.
- 1020 entrepreneurs have skilled on Good Aquaculture Practice by day long training.
- Development and reconstruction on Vobdoh Fish Arot infrastructure with hygienic context.
- 14 set Soil water test Kits have been distributed to Lead Farmers as on Service Center.
- 07 Fish info and Service Center have been established by local entrepreneurs.

## PROJECT PARTICIPANT'S REFLECTION



Name: Rashed Ahmed  
 Father's name: Abdus Salam  
 Lead farmer of Dalia Fish producing Group  
 Monoronagar, Keshobpur.

Rashed Ahmed is the struggling young boy of the township whose life is compressed by the cruelty of the Vabadah area. He shared that 'My family was very poor I completed my study by working at other fields to arrange the cost. While I was wandering around to start earning for my family I was (called in a gathering, special meeting of team formation, of the sub-project on safe fishery 'production and marketing under RRF under the 'PACE' project in my area. Being known as poor, In Manoronagar Dalia Fish producing group he was selected as the initial member of the fish production team. I have received training on the soil and water quality tests of all the fish farmers along with his 4 team members in the area. After a year I started a business venture JJS Enterprise decorated with all kinds of fish and cattle feeds and herbs. Soil tests water quality. Suggests what medicine to give, what feed to give, how much to give. Rashed doesn't have to look back anymore. Confident, cheerful, and smiling Rashed said - "Now I want to make a fish clinic sir"

## SPECIAL FEATURE

- As a part of technology adaptation of Safe Fish production value chain project 39 set soil water determining test kits have been provided to 39 lead farmers in 3 working area of the project. The test kits are soil PH meter, water PH meter, Amonia and Dissoled Oxygen Meter. 25 lead farmers are now determining the soil water quality by using these Test Kits for better fish production in their own community.
- Another there 20 Fish info & services centers have been established in the local community by Lead farmers where the farmers come to the center and get better service on Aquaculture



## MILESTONES

- 3000 Entrepreneurs have skilled on -Good Aquaculture Practices by a daylong training session.
- 3000 entrepreneurs have awarded on carp Golda mix culture, business, plan bulking purchase & sales.
- 25 lead farmers and 50 assist. lead farmers have skilled on using of soil water determining Test Kits in aquaculture for better Production.
- 25 lead farmers and 50 assist. lead farmers have linked with market and private sector
- 62 demonstration plot have established with halda fry and male prawn by using Probiotics and 03 Demo plot established with semi intensive culture with Aerator
- 6 Carp Hatchery owner gotten the halda fry for brood production.
- 13 fish info and Service center have been established in community level.



## CREATE A BIGGER HORIZON IN AGRICULTURE

In an effort to defend the floriculture industry, we have started a new journey by introducing the potential. Flower cultivation through tissue culture as new horizon in Bangladesh.

Rural reconstruction foundation established a plant tissue culture lab in Jashore named 'Green biotech Bangladesh' with the financial support of PKSF and the International Fund for Agricultural and Development (IFAD) under an agricultural value chain project namely Promoting Agricultural Commercialization and Enterprise (PACE) From September 2017 to June 2020. Since July 2020 RRF is running the operation of the Tissue culture lab with its own fund. In the tissue culture lab. It aims to Produce plantlets of Flowers's mother plant within the country and make availability of plantlets to the farmers at low price. The ultimate goal of this project is to increase farmers' income, livelihood, and extension of floriculture through supplying quality, germ-free healthy sapling.



Sub-sector: Establish Flower Tissue culture lab to supply quality plantlet and floriculture extension.

# GREEN BIOTECH (TISSUE CULTURE)

### KEY ACTIVITIES

- Applying Tissue Culture Technology in the floriculture sector.
- Produce disease free Gerbera plants.
- Reduce Gerbera flower production cost.
- Increased productivity.
- Development of floriculture.
- Research and develop new varieties of flowers.

### FEATURE @ PILOTING



- o Vertical cultivation of spices.
- o Potato plantlet
- o Lilium flower

### IMPACT

- Healthy and disease-free flower plantlets have a huge demand in the market.
- Cost-effective plantlets compare than importing or available plantlet in the market. Which is also more productive and financially beneficial than the local market plantlets.
- Create wage employment for poor and ultra-poor households by supplying germ-free healthy plantlets by reducing the production cost of flowers.

### MEMBER REFLECTION



Name: Sajeda Begum  
Age: 41 years  
Husband's Name: Immamul Hossen



Ongoing from September 2017



All across the country



Total Budget 31,09,520 BDT



No. of staff 2



Number of project participants: 180 flower farmers



Partners:

### FEATURE @ GERBERA FLOWER

A protocol for the production of gerbera seedlings of a total of 6 varieties has been developed from the lab and in the last 2 years, it has been possible to raise the seedling care and desired results to a satisfactory level in own shade house through the farmers in Gadkhali of Jhikargacha upazila of Jessore and Jhenaidah Kaiganj upazilas.

### FEATURE @ LILIUM & TULIP FLOWER

Alongside Gerbera seedlings, research for protocol establishment of Lilium and tulip seedlings is going on. There 3 varieties for Lilium they are- AMIGA, FRONTERA, EREMA and 2 varieties for Tulip are- LABELA (red colour), ANTARCTICA (white) already in their shooting stage. Within few months we will be successful to enter in rooting stage.

### PROGRAM OUTLOOK IN FY 2021-22

SL	Fact	FY 2021-22	So far
1	Sell of Gerbera Plantlet in numbers	4000 pieces	10579 pieces
2	Sell of Gerbera Plantlet (person)	12	22
3	Free Gerbera plantlet distribution among farmers	200 pieces	3600 pieces

### OTHER PILOTING ACTIVITIES:

SL	Fact	FY 2021-22
1	Potato plantlet production	25000 pieces
2	Mini tuber from potato plantlet production	850 kg
3	Breeder seed potato production	2500 kg
4	Dragon fruit plantation	226 plants

### CHALLENGES

- Damages contamination in plantlet because of weather variation is one of the major challenges of this project.
- Traditional flower cultivators are not much interested in new technologies. Convince them

Sajeda Begum is a large scale flower cultivators of the village of Haria, Godkhali, Jashore. She is a stakeholder of RRF Green Biotech Tissue Culture Lab and Sustainable Enterprise Project. She had won the title "Joyita" from the Government as a successor of flower cultivation. She said "I tried a lot to gain more profit. But I couldn't get it. Because, high seedlings cost and lack of required technical knowledge. RRF Tissue culture lab and SEP helped me a lot. I have learned how to cultivate flower using modern technologies and ecological farming. I implemented it on my farms and now I am getting the results already. Before, she collected Gerbera seedlings from India in illegal way with high cost and not get expected color. RRF Tissue lab distributed 200 Gerbera seedlings as a demonstration in her shed and got flower with expected color and number of flower per plant comparatively at lower cost, I was very happy. Now I am cultivating Gerbera flower in my 1 Acre (100 decimals) of land. In my farm there work 3 farm labors who generally maintain their family expenses from these flower farms.





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

# ENVIRONMENT & CLIMATE CHANGE



## IT WILL BE GREEN EARTH

The country is blessed with substantial quantities of relatively clean fossil fuel –natural gas (NG) as its primary energy. For sustainable development in small towns and villages in Bangladesh and produce bio fertilizer from the slurry is the prospect of the project

With the Financial support of National Agricultural Technology Program Phase-II (NATP-2) Project of Department of Livestock Service (DLS), RRF is Constructing, installing and fitting & fixing of Biogas plant from 2019. From 18 November 2009 through signing a Partnership Agreement with IDCOL RRF installed 235 different type of Biogas Plant under Khuina Division. This project is a strength for our organization that we can directly work with government and RRF has that technical support for plant construction that many organization doesn't have. The main purpose of the second phase of the National Agriculture Technology Program project for Bangladesh is to increase agricultural productivity of small scale farms and improve smallholders farmers' access to market within the country. Here biogas is one of the promising renewable energy sources in Bangladesh. As an agricultural country, Bangladesh has embedded with plenty of biomass which has been used for extracting energy by burning directly or making biogas. Biogas mainly from animal and municipal wastes may be one of the promising renewable energy resources.



# RENEWABLE ENERGY PROJECT

## PROGRAM HIGHLIGHTS



Ongoing from 2009



13 District of the country



Total Budget 38,37,212 BDT



No of project participants 69



No of plant installed 69

## KEY SERVICES OFFERED

- Technical support for plant construction
- Soft loan (interest @ 8 %) to plant owner
- Warranty for biogas equipment & construction materials
- After construction maintenance & services
- Biogas plant user training
- Organic Manure (Bio Slurry) utilization training

Donor:



## TYPES OF BIO-DIGESTERS

Fixed Dome Bio-Digester

Fiber Glass Bio-Digester

## ACTIVITIES IN FY 2021-22

SL	Fact	FY 2021-22	SO far
1.	No. of plants installed	10 plants	69 plants
2	No. of project participants	10	69



## IMPACT

- Biogas is used for cooking, lighting, heating and feedstock, etc while slurry of biogas increases soil fertility and the taste of foods.
- Number of cattle also increases for biogas plants. Biogas production derives from various agricultural resources, such as manure and harvest remain enormously available.
- Biogas technology represents a sustainable way to produce household energy, particularly in developing countries.
- It can be cost-effective and environment-friendly technology for the people in rural areas. So, Biogas can be the best substitute for biomass fuels for use in rural areas.



## CHALLENGES

- High installation cost is a major challenge for this project.
- Technical difficulties is another challenge. As it is not automated so lack of interest in this project grows in households' minds.
- Nowadays General reduction in the number of domestic animals particularly cows in rural families. Which effect inadequate gas production. As a result, households often restored to the use of traditional cooking methods.
- Difficult to prevent floodwater from entering into the digester in flood-prone areas, which collapsed the gas production capacity.

## MEMBER REFLECTION

Jahanara Begum came to know about biogas plant through RRF in Kier village. She showed her interest and received training from RRF. Then she started the work of setting up the biogas plant. She urged that 'my husband assisted me. This plant was installed in a hole of two hundred square feet on the south side of the house yard. On the south wall opposite, there is a dung waste disposal system where there is a good system for making organic manure. I am getting two cubic meters of gas every day by using our own cow dung. I can easily handles the cooking work of 6 people in the morning and afternoon. Now I don't have to collect hay, burn wood, cut trees. As a result, I excited and enthusiastic about saving the economy and protecting nature. In Jahanara's words - "I don't cut trees now, I don't collect leaves." No need to wash the eyes. Cook all in a short time. Kulsom of the neighborhood came that day and asked me how to make this plant. I taught her everything.



Name: Jahanara Begum  
Husband's Name: Anowar Hossain  
Bongram, Abhaynagar, Jashore



## GREEN FARMING

Promoting Floriculture through Ecological Farming and Introducing Modern Technology



Jashore is well known for floriculture business for last few decades. Godkhali of Jhikorgacha upazila is known as the 'capital of floriculture'. Rose, tuberose, marigold, gladiolus, gerbera and lillium are the main flowers that are cultivated in that region. Inspired by the experience of Jashore, similar floriculture cluster has been developed at Jhenaidah, Ganna Bazar which is the floriculture business hub of that cluster. RRF and SEP have broad goal to develop Ganna cluster as will "2nd Capital of floriculture". RRF with help of Palli Karma-Sahayak Foundation (PKSF) with the financial support of the World Bank to promote environment-friendly sustainable appropriate technology in cluster-based microenterprises of the country, enhance their marketing potential and build brand image, as well as enhance their ability to achieve environmental sustainability. RRF has been distributing loans to florists since June 2019. In this financial year 2021-22, loans have been disbursed to 507 flower growers. The current outstanding of this loan is 61,534,722 BDT at a declining interest rate of 24% payable in weekly or monthly installments.

Fact	Figure
Duration	2 years 4 Month(2021-2023)
Total Budget	23,34,00,00( <b>Grant: 2,47,00,000; Common Service Loan: 87,00,000/-; Agrosor SEP: 20,00,00,000</b> )
Area coverage	Sharsha & Jhikorgacha Upazilla of Jashore, and Sadar & Kotchandpur Upazilla of Jhenidha district.
Number of Staff	05
Number of project participants	1000

Floriculture is a subdiscipline of horticultural sciences, concerning with growing, handling, maintaining, and marketing of ornamentals, growing at neck-breaking speed, reflecting the dynamics of this business globally.



# SUSTAINABLE ENTERPRISE PROJECT

## PARTNERS



## KEY OBJECTIVES

- To promote environment-friendly advance flower cultivation method
- To manage flower waste
- To increase the capacity of MEs
- To expand market



## KEY ACTIVITIES

Sl. No	Fact	Activities
1.	Revenue-generating common service facilities development	• Establishment of ice plan, trichocompost plant, Outlet for promotional activities, Enterprise development support (working capital/ fixed asset/ lease loan)
2.	Non-revenues generating physical activities	• Demonstration of the ecological farming shed (tricho-compost, pheromone trap, drip irrigation etc.) • Introduction of new technology (drip irrigation/ new varieties promotion (Lilium, Eustoma, Carnation) • Market infrastructure development (Washroom, compost chamber, Tubewell, Flower packaging table)
3.	Initiatives to Increase Eco Labelling and Access to Premium Markets	• Environmental Certification, Business Certification, Increased bargaining power, knowledge sharing etc. • Study on-demand analysis of natural flowers and impact of artificial flowers on the floriculture business • Policy advocacy workshop of the study • Environment Club
4.	Capacity Development of PO	• Monitoring & Evaluation (Baseline Survey, Final evaluation, Internal Audit, External Audit & Sub-project Monitoring etc.) • Training, Seminar & Workshop.
5.	Capacity Development of MEs	• Seminar & Workshop • Training:(Flowers cultivation, Flower packaging and decoration, Promotion of new varieties of flower, Capacity Development of flowers traders) • Fair, exchange visit, demonstration & field day: (Development fair, Exchange visit) • Printing and publication & others: (Printing and publication, Video Documentary)



## IMPACT

- MEs are now habituated with environmental friendly activities. Now they are using organic fertilizers in flower crops and are used to using personal protective equipment PPE for chemical fertilizers and pesticides.
- Every ME's are more conscious than before. They have first aid kit at their home which they has not before.
- Becoming proficient in using new flower varieties (such as lilium, Eustoma, orchid) and techniques such as drip irrigation, color trap etc.
- Infrastructure development in Ganna Market (Washroom, Tube well, Compost Chamber, Flower packaging table is helping to keep the health & sanitation safety for the florist who come to sell and buy their product.
- Flowers cultivated in modern technology and with organic fertilizer the size and shape of flowers and color of flowers are changing greatly are in great demand in the market as they are eco-friendly flowers.

## CHALLENGES

- MEs are not interested in using Personal Protective Equipment (PPE) at the time of spraying chemical pesticides in flower fields and are not aware enough of environmental concerns like soil health and his/her own health.
- High value and unavailability of new varieties of flower bulbs or seedlings like Lilium, carnation, orchid, etc., and environment-friendly inputs (like; organic pesticide, hormone, compost, packaging materials, etc.)

### B. Non-Revenue Generating Physical Activities Ganna Flower Market, Jhenaidah

- Wash Room with Male and Female Toilet and urine chamber
- Tube well
- Flower Compost chamber
- Flower Packaging Table

#### Introduction of new technology

- Drip irrigation-5 sets
- Lilium flower Bulb and Eustoma flower seedlings distribution as new varieties promotion – Lilium bulb-1050 nos. and Eustoma seedlings -1050 nos. among 5 MEs at Jhikargacha, Jashore



### D. ENVIRONMENT CLUB:

Formation 2 club and 5 forums at Ganna and Godkhali flower cluster and 20-25 members in every forums and conducting meeting in every month for environmental awareness buildup among forum members and others and also observed different day like World Environmental day, World Soil day etc.

### E. ENVIRONMENTAL PRACTICED ADAPTATION BY MES

- 504 MEs adopted practice # 1 i.e. Health Safety and Use of PPE (gloves, safety glasses, mask, apron, boots)
- 415 MEs adopted practice # 2 i. e. First Aid Box preserved at house or working place.
- 181 MEs adopted practice # 15 i.e. Activities those support to manage waste (Reduce, Reuse or Recycle)
- 253 MEs adopted practice # 17 i.e. Sign, symbol or posters on awareness (Reduce air pollution, first aid box, safe drinking water, reduction of water pollution, use of PPE etc.)

### F. BRANDING ACTIVITIES:

Sl. No	Title of Activities
1	Activities for branding and promotion related i.e. 1000 pieces Poster distributed among the MEs and O2 Advertisement board set up at Godkhali flower market and Ganna flower market
2	12 MEs are ready for Branding and promotion related activities for their produced different safe flowers
3	MEs introduce online platform for product sales after SEP intervention: 15 MEs by Facebook, 2 MEs by Youtube, 65 MEs by Cell phone and 5 MEs by WhatsApp

## ACTIVITIES 2021-22

### A. Agrasar Loan status July-2021- June-2022

Sl. No.	Loan Distribution	No. of MEs	In Amount (BDT)	Average loan size
1	Female	308	5,06,20,000	1,64,351
2	Male	145	3,30,10,000	2,27,655
	Total	453	8,36,30,000	1,84,614

### C. TRAINING FOR CAPACITY DEVELOPMENT OF MES

Sl. No.	Title of the activities	# of Batch (25 MEs/ batch)	# of female participants	# of male participants	Total MEs	Remarks
1	Training on Flower Cultivation	10	145	105	250	
2	Environmental Certification	1	9	16	25	
3	Increased bargaining power, knowledge sharing etc	2	30	20	50	
4	Flower packaging and decoration	2	41	9	50	
5	Capacity Development of flowers traders	2	35	15	50	
	Total	17	260	165	425	

### MEMBER REFLECTION



Name: Karim Mia  
Age: 39 years  
Father's name: Late Hormij Mondal  
Florist, Ganna, Jhenaidah

Karim Mia has been associated with floriculture for 10 years. He started cultivating flowers in the traditional way. Due to this, he could not profit from flower cultivation. In 2021, he can know about SEP sub-project through RRF branch office in Ganna Bazar Jhenidha. In his word, I became a member of SEP on 7th September 2021. By participating in the training organized by SEP, I gained knowledge about modern methods of flower cultivation in an eco-friendly way. Through training, I learned how to select healthy and diseased free seeds/bulbs/seedlings, make beds, planting seedlings at specific distances, avoid water wastage in irrigation and pick and package flowers properly. Later I joined the SEP Environment Club as a member With the help of the project officers, we have set up waste management for making quality organic fertilizers. The size and shape of flowers and color of flowers are changing greatly with the use of organic fertilizers I am now earning more profit than before. He expressed hope that SEP RRF will continue its activities and flower growers will benefit more than before.



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

# HEALTH



## WE MAKE IT DOOR-STEP

# COMMUNITY HEALTHCARE PROGRAM

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



Rural Reconstruction Foundation began Community Healthcare program to manage care and care transitions for vulnerable populations who are mainly out of reach from healthcare services. Our community health center seeks to reduce the social gradient in health care and strives for more equity in health care. Moreover, it actively cooperates to reinforce primary health care and health care in general. This is the organization's moral tire to ensure health facility at primary level established throughout the community clinic in very inaccessible and isolated areas. RRF community Healthcare program provides different Medicare services through Magura and Kamarpara community clinic from September 2015 in its working area with the financial support of RRF.

## PROGRAM HIGHLIGHTS



Funded By RRF Ongoing from 2015



Area Covered:  
Abhaynagar, Sharsha  
Jhikargacha Upazillas  
of Jashore District.



Number of Beneficiaries  
Total 26126  
(Male-7996, Female-18130)



No. of Clinic:  
2



Total budget  
BDT 23,73,550



No. of staff: 3  
(Paramedic-2  
Health worker-1)



## SERVICES

1. Satellite Medical Camp by MBBS Doctor
2. General Healthcare service by Paramedics
3. Specialize Healthcare service on Eye, Diabetic, Dental, Gyno related issues.
4. School Health Care Service
5. Elderly Healthcare services
6. Midwifery Training for Rural Women
7. Child Doctor Training for School Kids
8. Different Day observation i.e. Diabetic day, Hand washing day, Breast Feeding day etc.
9. Blood Grouping
10. Health Education for Rural people and school students
11. Free Medicine distribution to the older people
12. Adolescent Healthcare
13. Child Growth Monitoring
14. Diabetic and Pregnancy test
15. Nebulizing
16. Family Planning support
17. Circumcision
18. Referral Services



## CHALLENGES

- Firstly, we couldn't promote community healthcare services to all working area of RRF yet.
- We are not able to provide any critical surgery due to equipment support.
- No Diagnostic lab or equipment in community for dental or cardiac checkup for advance healthcare.
- To promote healthcare services in all working area of RRF it needs huge fund as well. Currently we don't have that source of fund.
- As we are providing only primary healthcare service so sometimes people reaction is not positive

## IMPACT

- Special cataract operation to 350 people so far.
- Free medicine is provided to the doorsteps of the people.
- We are providing Sanitary napkins to the rural areas for Adolescents. It keeps them healthy & safe.
- By developing Child Doctor in community child are now more conscious about their health and weight and height, nutritious food etc.
- Primary healthcare for adolescent and pregnant women is very helpful to create awareness among them about their health.
- We provide medicine which is cost free.
- Once in every week MBBS Doctor visits and do regular checkups. If any critical or diagnosis needed, they suggest or refer the necessary steps



## ACTIVITIES 2021-22

- In community 3784 people get the healthcare through satellite camp in 126 events.
- 350 people were provided cataract surgery so far.
- 176 people were served in the 04 diabetic camps.
- In 8 Guyenne camp 107 people were served.
- In our school's different campaign on adolescent healthcare and other healthcare campaign held. 457 students attended there.
- 2820 people were served in 48 elderly camps over the years.
- In community we provided midwife training to 160 people. to support and care for women during pregnancy, labor and birth.
- Total 124 child doctor training provided to the community child to make them aware about their health and primary support.
- Also, child growth monitored on 45 children.
- Blood grouping, nebulizer, pregnancy test, pregnant & lactating mother checkup 640 people were served.
- 167 courtyard sessions conducted on healthcare education provided over 3608 community people.
- On day observations such as National mourning day, Victory Day we arrange special health camp where 145 people get the service.
- 345 Adolescent get healthcare in 11 events
- General healthcare was provided to 7685 over the years.
- We provided free medicines to the 5696-community people.
- 226 Sanitary napkin distributed among adolescent.
- Counseling on family planning has been provided to 12 families.

## MEMBER REFLECTION



Name : Golapjan  
Age: 65  
Marrital Status: Widow

Golapjan lives in Bonogram, Magura. Abhaynagr thana. Jashore. There we have a community clinic. She come here and receive medical services. According to her, "I am a widow. My children are busy with their work. Now my age is 65. In this age several problems are happening. In this case I can come here alone and check up my diabetics, pressure and prescription form a doctor without my family members help. Also they give me free medicine which is very helpful for poor people like me. In another place if something is free their behavior is very rude but her apa always called us when she comes here. I am very happy.







Learning losses, early marriages, child labor as well as lack of skilled teachers and monitoring remained as major challenges in the education sector throughout 2022, according to educationists and rights activists. The government, they observed, had taken very few initiatives for the recovery of learning losses accumulated during the Covid pandemic. Besides, if the culture of not ensuring accountability for the negligence of duties and responsibilities continues, then the country will have to depend on a poorly educated and unskilled generation in future

# EDUCATION



## SCHOOL EVERY DAY WITHOUT HUNGER

The School Feeding Program can simultaneously play a role in fulfilling nutritional requirements, which contributes to the physical and mental health of the children and hence also to their current and future cognitive achievements and productivity.



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. With the support of WFP, this program has been implemented in Jashore, Meherpur, Jhenidha, Chuadanga, Barisal, Bagerhat, Pirojpur, Potuakhali districts for different periods from 2001 to 2012. RRF has implemented this program extensively in the coastal areas, especially in the post-Sidre period from 2008 to 2012 in first phase. The second phase of this program started from 2012, the Ministry of Primary and Mass Education through the Directorate of Primary Education (DPE) has undertaken to continue School Feeding program. Since then, RRF is implementing this safety net program by partnering with DEP in Jashore, Norail, Khulna and Bagerhat districts. Right now, 8 upazillas of the said districts are covered by RRF where 189743 school kids get fortified biscuits in every school day around the year. But this program has phased out from 30 June 2022.

## DISTRIBUTION OF HIGH ENERGY BISCUITS (HEB) DOOR TO DOOR IN 2021-22 FY

As the program was running only 3.5 months out of 12 due to the coronavirus. So the Bangladesh government's plan to meet the nutritional needs of School going children through these high-energy biscuits has come to a halt due to the coronavirus. But at that moment, due to the landmark initiative of the Department of Primary Education, all the children in the project have got the opportunity to meet their nutritional needs at home. The parents of the students are very pleased with the activities of the government of Bangladesh, the Directorate of Primary Education and Rural Reconstruction Foundation. In 2020-21 the status of distributed biscuits is mentioned in below.



SL.	Districts	Biscuit distributed in Mt
1	Bagerhat	351.000
2	Jashore	464.000
3	Khulna	165.000
4	Narail	114.000
	Total	2120.000

# SCHOOL FEEDING PROGRAM IN POVERTY PRONE AREA

## PROGRAM HIGHLIGHTS



Duration:  
July 2010 to  
June 2022



District: 4  
Upazilla:  
8, Union: 85



Budget  
8,436,757BDT



No. of staff  
77



No. of primary  
school-1304



Number of students: 202597  
boys:100498, girls:102099



Development  
Partner



## PROGRAM ACTIVITIES

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



## IMPACT

- Alleviate short-term hunger in malnourished or otherwise well-nourished schoolchildren. 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.



## CHALLENGES

- The last financial year the program was running only 3.5 months out of 12. So, it was very difficult to keep up the staff and properly implement the program.
- In this short time the selected Biscuit Company were not able to deliver the biscuit timely.
- According to the project guideline, a full packet of biscuit must be eaten at school during school hours, but students take it home in most cases.
- Although many efforts are being made to wash hands and feed biscuits in clean hygienic containers, it is not being fully possible.
- Timely delivery of biscuits to remote areas and monitoring of proper distribution of biscuits.
- Students are reluctant to eat the same flavored biscuits every day

## STUDENT REFLECTION



Name: Sathi Akter  
Age: 9 years, Class: 4  
Father's Name: Akram Hossain  
Mother's Name: Kulsum Begum

Sathi Akter lives in cramped and poor housing conditions in Putkhal village in Morreiganj upazilla, under Bagerhat District. Staying at the school and focusing on learning was difficult for Sathi as she never had breakfast or enough food during the day to give her the nutrients her body and mind needed. Hunger haunted her mind and Sathi wanted to quit school. However, Putkhal Government Primary School was then included for School Feeding assistance and with the provision of fortified biscuits as a mid-morning snack Sathi and her peers returned to school. "I spend a happy time at school with my classmates. We are busy studying, and I enjoy chatting with my friends". Sathi's health has also improved and she now has confidence to pursue her parents' dream. "I want to be something very big in future so that my family does not suffer anymore," she says.

## UNLOCK POTENTIAL

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

# SPONSORSHIP PROGRAM FOR CHILDREN



Thank you for your great generosity; Chalice, Canada! It was great indeed to work together over last 2 decades. We, at Rural Reconstruction Foundation (RRF), greatly appreciate your partnership with us, and your immense assistances. The joint efforts of Chalice and RRF have been able to play a significant role in improving the quality of life of the people of Bangladesh, especially in the field of education. Your help and support has been instrumental in achieving our organization's vision. Our capacity has increased, our passion for development especially the development of backward communities has sharpened, we have been able to go closer to people and do humanitarian work. We will forever remember your support with gratitude, and will be able to expand the scope of our work with the perspective gained through this activities with you. Your support is invaluable to us, thank you again!

## PROGRAM HIGHLIGHTS



This was the last year chalice supported Bangladesh helpless community through Rural Reconstruction Foundation. The journey Began since 1998 and till now. It was journey for 25 yrs long. We are grateful to Chalice such a wonderful donor enlightening our thousands children heart with the light of education and blooming smiles to the thousand face. Indiscriminately the difference between poor and rich is increasing. The world is starving for this discrimination and thousands of children are dying due to lack of food and shelter. Lot of children affected by war like the recent happening in between Russia and ukraine. Covid 19 has been affected greatly to our normal life. During this time, we are blessed towards being steward of God by serving 825 children, elderly and their family in their education, health & hygiene, nutrition, family & community development and DFF activities.

## Key Activities

- Education
- Health & Hygiene
- Nutrition
- Family & Community: Chalice Circle Groups (CCG) Development:
- Special gift
- Christmas fund

## ACTIVITIES



**Education**  
Right now most of the children are grown up and reading in different levels of education. There are 825 children and 85 older people in our site. To make stronger in education site we have provided sufficient education materials, uniform, shoe, school bag, umbrella, necessary school fees and extra class tuition fees to the children which ensured their fit appearances in school with adequate facilities. We have keen look on their school performance through school visit, final progress report analysis and observed that the children are doing well at their studies.



## Health & Hygiene

Children and their family are much aware on hygienic issues. All children got hygiene items in every quarter of the year like; washing powder, bath soap, tooth paste, brush, hair oil, body lotion, nail cutter etc. which are helping to ensure hygienic life of the children as well as family.

Health support has been given to the children need basis. Regular treatment and medicine for different diseases like eye treatment, high blood pressure, Diabetics has helping elderly person to survive and live with peace



## Nutrition:

Elderly have bought nutrition package consisting with rice, flour, lentil, cooking oil, salt, sugar etc. Elderly are so helpless. Nutrition support helps elderly and their family to afford food to the mouth of older person as well to fulfill their appetite and nutrition.



## Family & Community Development

Women are empowered through direct family funding. Women's are the leader of Chalice Circle groups secretary and cashier help her to take proper decision for their children's development. As a leader they are leading their circles. They are directly involved for their children's education, decision making, problem solving, purchasing child's necessary goods, Paying school fees, taking care regular basis, buying different educational materials for the children made them so responsible mother.



## Special gift:

Special gifts are very useful to fill the needs besides sponsorship fund. In this year the special gifts have given among 117 children. The children are benefited by the special gifts. They have bought their necessary things such as cow, goat, reading table, chair, Birthday clothes. Some family uses this money for small business like tailoring, vegetable selling, clothes business etc. it is really helpful for the family.



## Christmas Fund

This year children have celebrated Christmas gathering with great joy. We have received total 379101 BDT from Chalice Canada and distributed it among all of the children. Children have bought Christmas clothes. It is a great joy indeed and children have a lot of Fun with their Christmas gift.



## IMPACTS

- Through sponsorship we could improve children's health, their learning in school, and educational outcomes.
- Through Hygiene and sanitation activity improved children's health, boost school attendance, and improve gender equity.
- Sponsoring children meets new opportunities for them and their unfulfilled needs. Which improves their mental health.
- Although girls are more disadvantaged than boys in terms of school enrollment and completion, more girls attend schools than ever before. School-based health interventions have the capacity to reach more girls than are being reached through existing health services thus improving their health, enhance equity in education.
- Sponsorship programs ensure that children remain healthy during the years that are critical for education.



## CHALLENGES

The program itself is about humanity and charity. So when a child gets a sponsor for his/her education, nutrition, gifts he/she is having a better life than before.

- This program was actually for ultra-poor people. In current scenario of Bangladesh it is very hard to match the criteria of students with project guideline.
- At the beginning of the program in a community it was hard to bring all of them under the umbrella of this sponsorship. Only a few was selected.
- As it is a project, it will phase out after a period.
- When a child knocks out from the program then school dropout also boost up.
- Ever after sponsoring for child expense, to stop Child marriage rate was another major challenge.

## STUDENT'S REFLECTION



Name: Sonia Khatun  
SCD4755

According to her, " In 11 May 2002, I was selected as a sponsor child when I was the student of class KG (Kinder Garden) in Barnamala Bidyapith. It was very hard to bear the educational expenses of one student for my family. When I was selected as sponsor child through RRF, started to get financial help. It was great support for my education and plays a vital role in my family. If I was not selected, I couldn't be able to continue education. She obtained GPA 4.83 (above 80% marks) in Primary School Certificate (PS C), GPA 4.86 (above 80% marks) Junior School Certificate (JSC) and GPA 5.00 Secondary School Certificate (SSC) examination. She is also expecting that she will obtain Golden GPA 5.00 (above 80% marks) in coming Higher Secondary school Certificate (H SC) examination "Sonia and her family are very grateful to RRF & Chalice. They are very grateful to Bill & Leah Allen (Sponsor ID: 1253359) especially for her help. She has been helping since last 18 years.

## WE DREAM FOR AN EDUCATION

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



Since 2001 Rural Reconstruction Foundation has been operating formal education in Jashore, Jhenidha and Meherpur district. Barnamala Bidyapith is a formal education program, which is operated according to the current mainstream national curriculum of the country. RRF has 7 formal schools among them 1 girls' school which all have government accreditation from Ministry of Education and Jashore Education Board. Our teaching team who can teach the most challenging and up-to-date educational program and empowering students with knowledge and life skills so that they can take on the challenges of building themselves and a better nation. The teaching learning activities are being conducted from Play group to Grade Ten. Our school expenses basically managed by RRF itself and the income of school. Educating children not only secures their personal life but collectively contributes to the development of a more reliable nation and the world. It can yield a better surrounding in which people can differentiate between right and wrong, know the importance of voting, adhere to laws, and reduce crimes.

## PROGRAM HIGHLIGHTS



Ongoing from 2001



Funded by RRF & Parents of Students



Jashore, & Meherpur district (6 upazillas)



7 School (1 Girls' School) in FY 2021-22



Total Budget 2646800 BDT



1199 Students (Boys-564, Girls-635)



Teachers 85



ACCREDITATION BY



## IMPACT OF THE PROGRAM

- Our classroom is impressively decorated it holds the kid's curiosity and makes easy for the kids to understand.
- Values and Morals are taught everyday basis to our students which helps them in their social life.
- Everyday assembly, personal hygiene test, class test, monthly test helps them to be disciplined
- Our teaching method is contemporaneous. We have different learning materials, multimedia teaching and so on.
- Every school notice is sent to the parents to make sure.
- From play group to KG every class two teachers for students.
- Different type of competition like art, essay writing, handwriting enriches students' skills.
- Making students fit for the future by giving importance more on computer lab and ICT class.
- Physical education class, different play materials (slipper, swing, sea-saw) helps students to be physically fit.
- Our ultimate intention through Co-curricular activities to develop the kids for the following matters-
  - Social Skills and Relationship-Building. ...
  - Time Management Skills. ...
  - Exploring a Plethora of Interests. ...
  - Developing Self-Esteem.

# BARNAMALA BIDYAPITH (FORMAL EDUCATION)

## FEATURES

### Government Stipend program:

Three schools run by RRF; Barnamala Bidyapith Jashore, Barnamala Bidyapith Kamarpara and Barnamala Bidyapith School Ulashi have been selected for government stipend. A total of 130 students of the secondary level of these mentioned three schools received government stipends. This issue is a landmark milestone for RRF. Receiving stipends has increased the confidence of students and parents in the school, as well as benefiting them financially.

### Co-Curriculum Activities :

All our schools has lots of co-curriculum activities alongside the main curriculum.

1. Sports & Picnic
2. Daily Assembly
3. Cultural & Moral Education
4. Assignment, Field work, Study Tour
5. Cub-Scout
6. Debate and Language Club
7. Art, Craft Work, Wall Magazine
8. Day Observation

### Others Features

- o Routine Class teaching
- o Student Reception
- o Home Visit
- o Teachers Meeting
- o Study Tour
- o Student Survey for half yearly admission
- o Co-Curricular Activities
- o Fellowship Day
- o Parents meeting
- o Student Farewell (student who are going to coming SSC exam)
- o Students' reception every morning
- o Parents meeting

## OUR FEATURE

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



## ACTIVITIES TIMELINE

School (Formal Education) briefly.



### Day Observation

We observed the national days and other occasion to share the importance of the days. Following days were celebrated over the years:

- International Mother Language Day
- Father's Day
- National Mourning Day
- Victory Day & Independence Day
- Independence Day.
- Sheikh rasel day
- Children's day
- Global Hand washing Day

### Fruit Festival

This is the very first time RRF Schools celebrated Fruit festival in all school at a time on 09 June 2022. The kids demonstrated various domestic fruits themselves and Teacher made the student familiar with the fruit and gave them assignment. It made a so enthusiastic and attractive event for the student and parents.



### Some Features

- Book Festival
- women's day celebration
- Handwriting Competition
- Annual Sports
- Cub-Scout
- Annual Picnic
- Art competition
- essay writing competition



### Birthday Celebration

In every month in all School Student's Birthday is celebrated. Students are given Birthday Card, cap and cake cutting are the main activities of this event.



### Regular Class Teaching

According to Daily Class Routine, regular teaching learning activities went on as usual with various activities inside the Classroom.



## CHALLENGES

- o After pandemic we have faced many of our students especially teenager students dropped out from school. As schools were closed boys started to work and many girls got early marriage and many of adolescent boys engaged in child labor. This was a big challenge for us.
- o Day by day number of students are increasing but our infrastructure is not big enough to accommodate the students at time.
- o Since schools are not holding government recognized MPO, very difficult to holds the teachers long time, very often tethers leave the job for their better career.
- o This is a big challenge to collect the students as governments' school providing lots of financial benefits to the students.
- o With the number of madrasas increasing significantly in the school catchment, many parents are opting to send their children to madrasas, where enrollment in schools has become very hard.

## STUDENT REFLECTION

Suraia is ex-student of Barnamala Bidyapath Jashore. She urged that." I was a student of Baranamala Bidyapath jashore. I got admitted into play group and studied till class ten. My teachers are very humble and cordial towards us. They were very helpful also. The way out classroom it helped me to cope up with the competitive world. And I got Golden GPA- 5 in SSC exam. I got scholarship in SSC from jashore Board in talentpool. I feel very happy to be a student of Baranamala Bidyapath School.



Student Name: Suraia Khatun  
Father's Name: Kabir Hossain  
Class: Play-Ten (2008-2021)

## LIST OF GPA-5 STUDENTS



Surya Khatun  
(A+ Golden)

Barnamala Bidyapath Jashore



Satabdi Biswas  
(A+ Golden)

Barnamala Bidyapath Jashore



Sumaya Akter Sumi (A+)  
Barnamala Bidyapath Jashore



Sadia Hassan Tofa (A+)  
Barnamala Bidyapath Jashore



Nadia Sultana Sony (A+)  
Barnamala Bidyapath Ulashi



Ms. Arifin Yaad (A+)  
Barnamala Bidyapath Ulashi

## PUBLIC EXAM RESULT SSC -2021

SL	School	Total Student	A+	A	A-	B	C	%
1	Jessore	35	04	07	04	05	12	92%
2	Kamrapara	30	---	06	09	05	06	86%
3	Ulashi	22	02	07	04	04	04	96%
<b>Total</b>		<b>87</b>	<b>06</b>	<b>20</b>	<b>17</b>	<b>14</b>	<b>22</b>	<b>91%</b>



## LEARNING BEGINS AT BIRTH

Preschool is the first experience of the child in a structured setting, to learn the importance of sharing and learn new things which fosters personal growth.



In January 2015, RRF Reconstruction Foundation has started pre-school for the first time. Importance of preschool education is that in preschool, children don't just explore their environment but also develop physical coordination skills. Activities involving running, climbing, beading, art and craft help develop hand-eye coordination, and fine and gross motor skills. Early childhood is the most important phase of development. Healthy early child development, which includes physical, social/emotional, and linguistic/cognitive development (each equally important), strongly affect mental and physical health, literacy and numeracy skills, life success. Basically, RRF promotes community-based pre-school in small scale in its working areas. Class hours are flexible, and teachers are specially women from the local community. As a social activity of the organization, non-formal education activities are being implemented through 25 pre-schools in Jashore district with its own funds. Only children between the ages of four and five have the opportunity to attend this community-based pre-school. Due to the Corona epidemic, pre-school teaching has been severely disrupted, according to government decisions during school remained closed. The school started again in February 2022. With the new syllabus and curriculum, the pre-schools have resumed it's journey with a different dimension in 2022.



## CHALLENGES

- During Corona pandemic, pre-school teaching has been severely disrupted, according to government decisions school remained closed. In February 2022. With the new syllabus and curriculum, the pre-schools have resumed but in between many students dropped out.
- As pre-school students are very young, they lost their habit to come school regularly. That time we have to go to community and survey to bring back dropped out students.
- Since government schools have infant classes and mosque and temple-based preschools run in communities, there is quite a rush to get students into preschools.

## PARENT REFLECTION



Parent Name; Mariam  
Student Name; Alvy  
Father's Name; Emu Sardar

In her word "My daughter is always very excited to go to school which makes me very happy. Teachers are very much sincere. Before coming to school at home she doesn't talk too much now she makes friends and can also read. I am very happy.

# PRE-SCHOOL (NON-FORMAL EDUCATION)

## OUR FEATURE

- Well decorated class with charts and pictures
- Learning with action
- Learning with materials
- E-learning with multimedia
- School located in community
- Tutorial
- Co-Curriculum Activities
- Moral Education
- Parents meeting
- Specially teachers are Women.



458 Students  
(Boys-208, Girls-250)



No. Of staff  
26

## PROGRAM HIGHLIGHTS



Ongoing from  
2015



Funded by  
RRF



25 pre-school  
in FY 2021-22



Total Budget  
2646800 BDT



Jashore District (Sadar,  
Jikargacha and Sharsha  
Upazilla)



## IMPACT OF THE PROGRAM

- Parents can send their child to school because it is in their community.
- Students here learn with play and actions.
- Students learn manners, hygiene and morals from early age.
- Our quality early childhood education provides children with cognitive, behavioral and social skills they cannot learn at home.
- Children don't just explore their environment but also develop physical coordination skills.
- Pre-primary education is important for children's early age learning to compete in this changing world and ensure better communication for young children.
- Age 4 to 5 children can go to pre-school. It helps them to adjust into primary school easily.
- Teachers are very cordial and supportive.

## EVENT TIMELINE



### Day Observation

We observed the national days and other occasion to share the importance of the days. Following days were celebrated over the years:

- International Mother Language Day
- Father's Day
- Victory Day
- Sheikh rasel day
- Global Hand washing Day
- National Mourning Day
- Independence Day.
- Children's day

### Co-Curriculum Activities

- Art competition
- Handwriting Competition
- Fruit festival
- Build habit of hygiene and hand wash to be safe



### Regular Class

- Teaching-learning method are applied
- Different types of learning attractive materials are present.
- More Oral practice.
- Less pressure than formal education

### Some Features

- Parents meeting
- Community class maintaining the hygiene during pandemic.
- Tutorial and term assessment held.
- After festival meet and greet
- Birthday celebration of students in every month.





## REAL LIFE EXPOSURE

The Internship Program of RRF is a project-oriented learning opportunity for graduate and undergraduate students to gain experience through field assignments based on RRF's current ongoing programs.



## COURSES OF INTERNSHIP

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

## PROGRAM HIGHLIGHTS



Ongoing from 2012



Funded by RRF



All working area of RRF



753 students so far



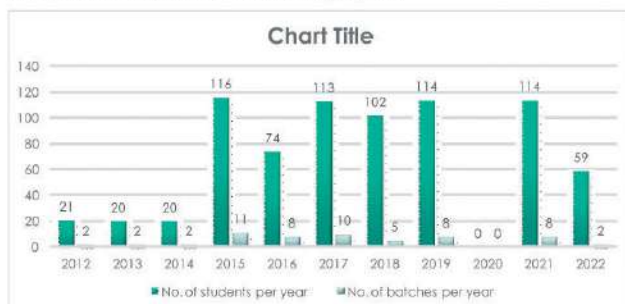
48 college/ University so far



157 students (M-97, F-60) in 2021-22

## TIMELINE OF THE PROGRAM

The following chart shows the total number of students and total number of batches per year.



# INTERNSHIP

An internship provides a student with firsthand experience, professional opportunities, and personal growth. It will also make you more competitive when applying for jobs. As an intern, you'll gain relevant skills to showcase on your resume. And RRF is happy getting opportunity to intervene in developing future leaders of the country. The internship program of Rural reconstruction foundation was started in 2012 with the aim of imparting hands-on education for undergraduates and graduates of different colleges and universities to gain real exposure to working environments but also helps them develop the necessary skills required to stand out in a saturated job market. RRF strives to enhance the personal, professional, and technical skills of students, and the door to this support will always be open.



## IMPACT OF THE PROGRAM

- Students gain valuable practical knowledge
- They can relate their theoretical knowledge with the practical experience which help them to choose or explore a career path.
- It helps to develop and refine their skills.
- It helps them grow their confidence, network, and communication skills in the field level.
- Lastly it helps them to enhance their resume to transition into job market.



## CHALLENGES

- As most of the students are from national universities so they tend to not attend the class regularly, so they do the same in internship here.
- While making report they don't exactly write what they have learned rather copying it from others.
- Sometimes students don't want to finish their visit of all programs.
- Many times it is seen that the content of the internship has no relation to the work of the organization directly.

## INTERN REFLECTION



Name: S M Toufiq  
BBA Professional (Major in Finance)  
Cantonment College, Jashore.

He has done internship from RRF on Microcredit Analysis Topic. According to him, "I get to know the real life microfinance Samity management from Chachra Branch of RRF. Also I have done my financial analysis part of my report from Annual Report of RRF which is easily available on their websites."



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

# CULTURAL & HUMAN DEVELOPMENT

## YOUTH; SIMPLY MORE THAN A GENERATION

Encouraging adolescents to develop a positive attitude towards social crime and degradation and develop a healthy lifestyle by acquiring moral qualities and achieving good health, adolescent physical and mental health, and awareness about safe food and nutrition.



# ADOLESCENT PROGRAM

Today's adolescent are the leader of the future, by absorbing this notion Rural Reconstruction Foundation (RRF) with PKSF's financial support implementing the "Adolescent programme" in Jashore, Meherpur, Norail and Bagerhat districts from July 2019. Activities aims is to build a civilized and progressive nation by organizing various social awareness and educational programs including sports, develop social values, promote self-development, create positive values in individual and family life leading to sustainable development. The club member practice appropriate initiatives in health and environmental protection, so that, now adolescent can make visible contribution to strengthen the foundation of future.

## DISTRICT WISE ADOLESCENT CLUB INFO

Sl. No	District	Upazilla	Number of Club			Number of Member		
			Boys	Girls	Total	Boys	Girls	Total
1	Jashore	Jashore Sadar	5	4	9	103	71	174
		Jhikargacha	3	4	7	51	73	124
		Sarsha	0	1	1	0	15	15
		Abhaynagar	0	12	12	0	345	345
		Bagharpara	0	3	3	0	91	91
Sub Total			8	24	32	154	595	749
2	Norail	Norail Sadar	3	12	15	97	324	421
		Lohagara	3	10	13	98	284	382
		Kalia	1	3	4	29	96	125
Sub Total			7	25	32	224	704	928
3	Bagerhat	Fakirhat	0	10	10	0	243	243
		Chitolmari	0	5	5	0	125	125
Sub Total			0	15	15	0	368	368
4	Meherpur	Meherpur Sadar	0	11	11	0	289	289
		Gangni	0	4	4	0	103	103
		Sub Total	0	15	15	0	392	392
Grand Total			15	79	94	378	2059	2437

## PROGRAM AT A GLANCE



Ongoing from 2019



Funded by RRF & PKSF



94 Club



44 School Forum



Total Budget 40,23,500 BDT



Total Staff # 06



Total Project Participants 2437 (Boys-378, Girls-2059)



Jashore, Meherpur, Norail and Bagerhat District.



## COMPONENT

1. Values development and social awareness activities
2. Adolescent health activities
3. Nutrition, hygiene and awareness activities
4. Activities related to leadership, skills, integrity
5. Culture & Sports



## IMPACT

- The members of the club work to create social awareness and interest in various issues, including health, nutrition, environmental protection, and hygiene among the common people of the area.
- We could empower our adolescents, especially adolescent girls, by providing them with life skills to stand up for their rights, including their consent to marriage fully and freely.
- Awareness, different health-related events, and courtyard sessions are conducted to prevent all forms of oppression (abuse of women and children, sexual harassment, domestic violence, child marriage, dowry, suicide etc).
- By the help of group meetings, courtyard sessions and events adolescent girls are now conscious of their health safety during the menstrual time of the month, benefits of vaccination, personal hygiene etc.
- We are providing Sanitary Napkin at a very low rate to remote areas to support their health safety.
- Constant distraction, social disruption, health problems, youth crimes, etc. are some of the major disadvantages of using mobile phones. Through our program adolescents can engage themselves in different social activities and develop leadership skills, communication skills and sports & culture helps them to develop physical and mental health.



## CHALLENGES

- This program does not have a coordinator to coordinate the activities and staff properly at the field level.
- Most of the adolescents are engaged in their education exclusively school, afternoon coaching, they have less time to attend the club activities.
- There is no visible infrastructure of a club in the community where they can come, sit & play.
- In present circumstances adolescents are very much involve with social medias and smart phone which is another big challenge to bring them in the clubs.
- Some of the challenges for the adolescent and their families have a lack of interest, others are related to the stigma associated with reproductive health, sanitary napkin, social communication. Convincing them is a very tough role to play.
- As working area is quite big so bringing all the community and adolescents to implement this program is a big challenge.
- Changing Social stigma & people's mentality and behavior about adolescent health, and nutrition is a bigger problem for this program.
- Some community people & parents are not conscious & supportive in remote areas to let them come.
- There are not enough professionals in the field who are trained to treat mental health.

## ADOLESCENT MEMBER REFLECTION:



Name: Shila Goldar  
Vill: Foltita, Upazilla: Fakirhat,  
District: Bagerhat

According to Shila, " At first me and my family were not interest to be a member of adolescent club. My parents said, "What will happen if i go to this club?" But our Program Officer Lotifa Apa constantly visited our community and convinced our parents to let us come. After joining this camp my life has changed. When I was in class seven my parents wanted me to get married. But I didn't agreed. Then I informed my madam in adolescent club. She came along with the member & chairman of our area and adolescent club member stopped my child marriage. Apart from that I have learned many things such as health safety, personal hygiene, session on Values development and social awareness. Sometimes we can't share our puberty problem with families which we can in our clubs. We can avail sanitary napkins in a very low price than the market price from our clubs.' am fortunate to be a member of a adolescent club.



## ACTIVITIES IN FY 2021-22

Component	Activities	No. Of Events
Values development and social awareness activities	providing food aid to the people affected in Corona pandemic	3
	New club opening & parents meeting	3
	New club opening & disbursement of logistics	17
	Inter-club debate competition	9
	Discussion meeting on prevention of child marriage & Dowry system	9
	Discussion on personal hygiene and sanitation	7
	Adolescent & Parents assembly	42
	Quiz competition & discussion meeting with the adolescents & parents	6
	Celebrated World hand washing Day	5
	Discussion meeting & quiz competition on Nutrition	67
	Quiz competition on Victory Day	14
	Logistics distribution	8
	Quiz & Art competition on international mother Language Day	13
	Quiz competition on international women's day	12
	Opening a library and providing books	13
	Sports material provided to the club	2
Cultural & sports competition to celebrate Children's Day	6	
Adolescent health activities	Nutrition Quiz competition	37
	Discussion on reproductive health care & distribution of sanitary napkins	152
	Primary health care training & distribution of first aid box	40
	Distribution of health-related materials	19
	Discussion on health safety & quiz competition	40
Culture & Sports	Ludu Competition	1
	Essay writing competition on teachers' day 11	11
	Quiz competition on victory day	2
	Football competition	2
	Quiz competition on Victory day	8
	Discussion on seven heroes of Bangladesh (Birshreshtha) on Victory Day	10
Activities related to leadership, skills, integrity	Art competition to observe National Mourning Day	4
	Essay writing competition to observe National Mourning Day	6
	Reciting Art competition to observe National Mourning Day	15
	Quiz & Art competition on international mother Language Day	13
	Quiz competition on international women's day	12
	Discussion and reciting competition to observe Russel Day	19
Essay writing competition & Discussion to observe Russel Day	7	
<b>Total Event</b>		<b>731</b>





The training center of RRF is mainly used to enhance the skills of the organization's own and external manpower. In addition, one of the key objectives is to maintain and sustain this wealth by increasing own income. Apart from own training, this training center is rented to various government, private and commercial organizations. One of the goals is to establish as an international quality training center by increasing its own capacity.

# SELF-RELIANT PROGRAM

## IT'S A PLANNED VENUE

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



This training center is located in a pleasant environment surrounded by green nature which is 7-9 kilometers far from Jashore Town. Currently, various NGOs, government organizations, corporate company, and social organizations hire this venue for arranging various events.

Rural Reconstruction Foundation established Training and Resource Center on 07 November 1991 at Ramanagar of Jashore Sadar Upazilla in Jashore district. This is absolutely a planned venue which essence is to create skill human resource for social development, to assist small NGO and poor community people through training activities and conduct different types of researches. But context has been changed nowadays based on current global and domestic circumstances. It moved for bigger horizon of service providing activities inserting corporate attachment. In order to survive in the long run, this venue is currently being rented out to various social, commercial, business, government and non-government organizations. Infrastructure, management strategies of this venue are being managed on a corporate basis

## VENUE USERS 2021-22

Acknowledgement for using our training venue to all our venue users and love to pay our humble regards and warm gratitude



# TRAINING & RESOURCE CENTRE (TARC)

## KEY FEATURES

- o 7-9 kilometer far from Jashore zero point.
- o Established in 1991
- o Land of campus 6.10 acres
- o Brick Pointing with different types & sizes arch building
- o The structure helps to learn students of Architecture
- o 59 residential rooms ( 31 AC & 28 Non AC)
- o Different sizes 04 number of AC Class room & Multipurpose 01 number of Hall room and Non-AC 01.
- o Two Dining Hall ( 50 persons seating capacity each)
- o Enough spaces, long corridor with Flower Garden
- o Small play ground
- o Mini Library, Musical instrument, daily newspaper, indoor outdoor game equipment
- o Multimedia, laundry & vehicle support ( on condition)
- o Standby power supply
- o Wi-Fi support ( on condition)

## 2021-22 GLIMPSE

Venue Booking (activities) – 307 days

Courses – 96

Participants – 10666 person

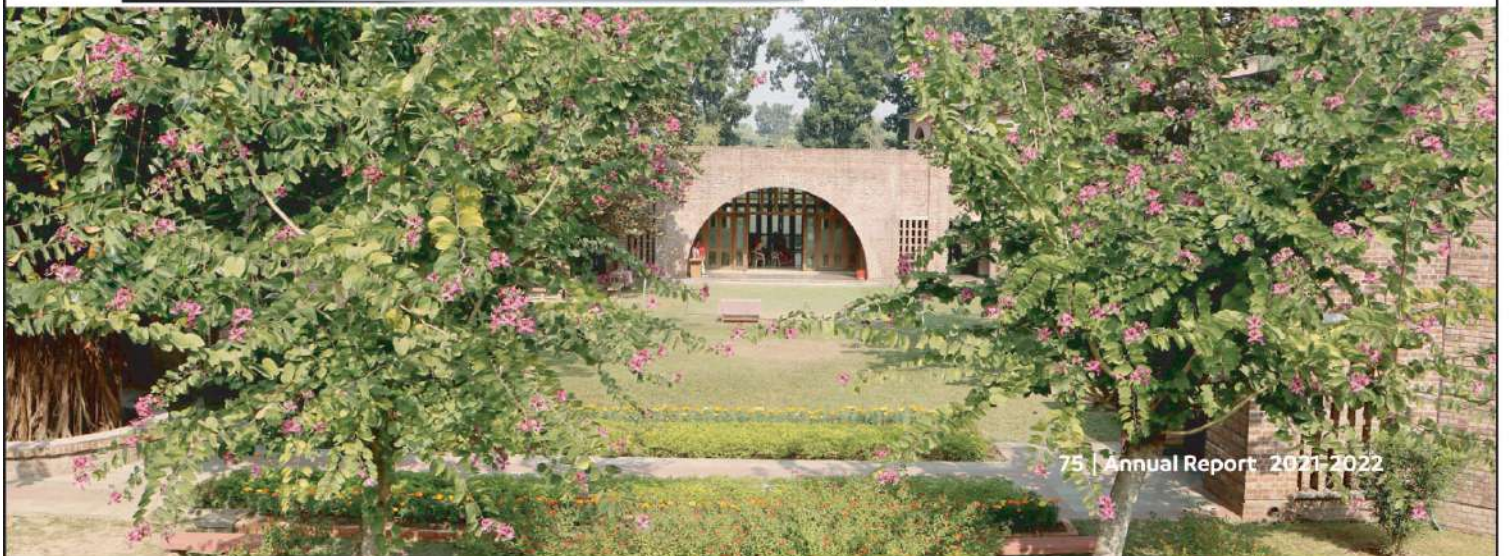
# VISITORS' REFLECTION

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Sajida Foundation Dhaka. S.M. Ali Hassan All Staff	17.06.2021 to 17.10.2021	RRF (TARC) are location is good, RRF all staff behaviours are good. & all services is good.	please continue provide your Service
Carl Hassan, DMD Bank of Asia	20-21/10/2021	official visit.	very good visitational arranged participating the staff behaviour very professional Thanks to RRF Mgr
Md. Sohrab Ali Khan Deputy Executive Director JMI SS	25/10/21 to 27/10/21	RRF - Tarc Internal environment, Discipline Entertainment is very good. Quality Service.	It is better for hot water and tea- coffee in room.
Kamal U. A. Choudhury Clinical Psychology Dept. Dhaka Univ.	5/11/21 to 7/11/21	Psychosocial Counselling training for officers of Social Service Dept., Govt.	What an amazing place!! Big Clap for maintaining this beautiful place amidst the forest by the river. The Chef is an artist, mesmerized with mindblowing delicious food. Definitely will come back again. Usama

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Solomon Froese Research Consultant	01/11/21 to 04/11/21	Psychosocial counselling Training on CUK	This center is fairly immaculate. Staff including cleaning, security, reception are all helpful & courteous. Appreciate all of it.
Mahmud Jahangir DMD JMI	16-17/11/21	Expense report	Very good environment for night stay, facility clean and light, excellent hospitality services
Md. Borhanul Islam A.P. Bank Killa	03-06/12/21	Amazing place for learning and organizing events for learning, team building & Research. Staffs are gentle friendly. Always happy to help.	It is recommended to arrange any events celebration & forums without any hesitation.
Sajida Ahmad Program Manager (Gender) PKSF	20/11/21- 22/11/21	The place & the engineering of the building is so amazingly the architect is so sophisticated. All are excellent.	It is recommended to connect and maintain an excellent relationship with training without any hesitation.

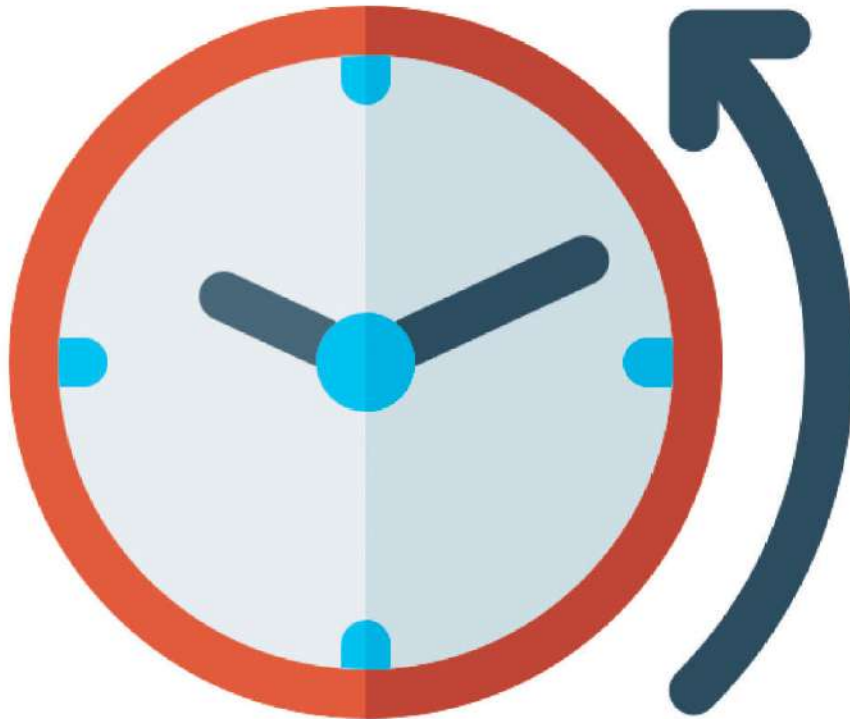


RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.			
Visitors Name	Visiting Period	Visiting Reports	Recommendations
Constance Graham	9/12/21 to 11/12/21	RRF TARC is a very good place for training and learning. The staff are very helpful and friendly. The facilities are excellent.	It is recommended to arrange any events celebration & forums without any hesitation.
Mahmud Jahangir DMD JMI	7/1/22	Very good environment for night stay, facility clean and light, excellent hospitality services	It is recommended to connect and maintain an excellent relationship with training without any hesitation.
Sayed Jalal Ahmed NIBSSK		The place is so live and full of extraordinary experiences. Loved visiting it with my fellow students.	Dear keep expanding the scope of your
Pamela Dunne AUSA Director of Community Services & Learning Resources, Pennsylvania State University		Beautiful place to stay in. Nice service and friendly staff. Keep it up.	









WHATEVER HAPPENED OVER THE PAST YEAR. BE THANKFUL FOR WHERE IT BROUGHT YOU, WHERE YOU ARE MEANT TO BE

# 2021-22 IN OUR REMEMBRANCE

# FLASH BACK

**1. RRF gives grant to COVID Victims**



RRF Donated One Lakh BDT for Corona victim through the DC of Jashore in July 2021

**2. RRF observed National Mourning Days 2022**



Verious event health to phy the homage in National Mourning Day 15 August, 2022.

**3. RRF Provides Stipend**



ADC General Jashore distributed stipend cheque to couple of medical student of RRF Microfinance beneficiaries on 05 August, 2021

**4. PKSf DMD at RRF**



PKSF DMD Dr. Taposh Kumar Biswas Visited RRF SEIP Project on 13 September, 2021

**5. SEP Inception**



SEP project inception Meeting held at RRF HO on 15 September 2021 in presence of different stakeholders of the project

**6. DOT GLASS at RRF for Collaboration**



Ivan Lukas from DOT GLASSES Project visited RRF 16 September, 2021

**7. BRAC High Officials at RRF home.**



The DMD of BRAC Bank Ltd Syed Abdul Momen visited RRF on 05 September, 2021

**8. 43rd AGM held.**



RRF 43rd AGM held on 15 December, 2021 at RRF Head Office Jashore

**9. Election held for new Executive Committee.**



New Executive Committee elected for 2022-2024 in the 43rd AGM on 15 December, 2021

**10. Golden Jubilee of Victory Day.**



RRF Celebrated victory day 2021 on 16 December 2021 with various activities

**11. International Anti-Corruption Day 2021 observed**



RRF observed the International Anti-Corruption Day 2021 together with the government on 09 December, 2021 in Jashore

**12. Blanket distribution to the Elderly people in cold wave**



Blanket Distribution to the elderly people in Sharsha and Jhikorgacha Upazilla of Jashore on 30 December, 2021

**13. MRA Officials Visit RRF**



A big team of MRA Officials Visited RRF , 11-13 January 2022.

**14. Education Watch Study**



FGD jointly hosted by RRF & CAMPE on 17 January 2022 with regards to Education Watch Study at RRF

**15. Book Festival & Result Published**



RRF Schools celebrated Book Festival in the very first day of new year January 2022

**16. International Mother Language Day**



RRF offered floral tributes at Shaheed Minar Jashore on 21 February 2022

**17. D. R. Congo Consul**



Rt. Hon Norman J Baker and D. R. Congo Consul Mr. Nazir Alam at RRF on 21 February 2022

**18. Motor Car Distribution to RRF Staff**



Motor Car distributed to RRF MF staff at Head Office Jashore on 10 February 2022

**19. RRF Celebrated 40 years**



RRF made a grand celebration of its 40 years on 29 March 2022

**20. RRF Celebrated Independence Day 2022**



RRF has taken part in March-Part at Jashore Stadium on 26 March 2022

**21. RRF Celebrated Bangabandhu's 102th Birth Anniversary**



RRF celebrated Bangabandhu's 102th birth day with due respect on 17 March 2022

**22. RRF Observed International Women's Day**



RRF observed International Women Day on 08 March 2022

**23. RRF distributed Eid Festival Cloths**



RRF distributed Eid Festival Cloths on 26 April 2022

**24. Dhaka Office Grand Inauguration**



Dhaka Office Grand Inaugurated by MRA Vice Chairman on 10 May 2022

**25. IFAD Team Visited RRF**



IFAD Team led by PKSF Additional Managing Director Mr. Fazlul Kader Visited RRF on 18-19 May 2022

**26. NGO Bureau official Visited RRF**



NGO Affairs Bureau Director General Mr K. M. Tariqul Islam Visited RRF on 11 May 2022

**27. RRF Annual Budget Meeting 2022-23**



RRF Annual Budget Meeting 2022-23 held on 24 June 2022 at RRF HO

**28. Father's day 2022**



Father's day 2022 celebrated with the ED of RRF on 19 June 2022

**29. Fruit Festival**



Fruit Festival held on 09 June 2022

**30. 1st Falgun**



RRF celebrated 1st Falgun led by the ED of RRF on 09 February 2022

**31. PKSF AMD**



PKSF Additional Managing Director Dr. Jashim Uddin visited RRF SEIP Project on 30 October, 2022

**32. School Sports**



RRF Founder & Deputy Executive Director Mrs. Pinku Rita Biswas attended in School Sports on 31.3.2022

**33. Jahangirnagar University**



A group of Students of Jahangirnagar University made an exposure tour in RRF on 26 December, 2021

**34. MTB Officials**



A group of high officials of MTB Ltd. visited RRF on 25 August, 2022

**35. One Bank Officials**



A group of high officials of One Bank visited RRF on 05 February, 2022

**36. Prime Bank Officials**



A group of high officials of Prime Bank visited RRF on 12 February, 2022

**37. NCC Bank Officials**



Agreement with NCC Bank at RRF Dhaka Office on 26 August 2021

**38. Exim Bank Officials**



Agreement with EXIM Bank at RRF Head Office Jashore on 14 February 2022

**39. Staff Award**



Staff Award given by the Founders of RRF on 3 April 2022



# FINANCIAL REPORT





### AUDITORS' REPORT

We have audited the annexed Financial Statements of "Consolidate Accounts" of Rural Reconstruction Foundation of RRF Bhaban, C&B Road Karbala, Jashore, Bangladesh. As at June 30, 2022 with books, vouchers and other relevant papers and documents as maintained and produced to us at the time of our audit.

#### Management's Responsibility for the Financial Statements

Management of Project is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS) as well as Foreign Donation (Voluntary Activities) Regulation Act, 2016, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

#### Auditors' Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA) and Terms of the appointment. Those standards require that we comply with the ethical requirement and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence supporting the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditors' judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of "Consolidate Accounts" of Rural Reconstruction Foundation of RRF Bhaban, C&B Road Karbala, Jashore, Bangladesh. As at June 30, 2022 and its financial performance for the year ended on that date in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.



Khulna Office: 1 No. Islambag Jame Masjid Road, Daulatpur, Khulna-9202. Tel: +880-(41)-774455

● AUDIT ● TAX & VAT ● MANAGEMENT CONSULTANCY ● COMPANY AFFAIRS ● ADVISORY SERVICES



**We also report that:**

- i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- ii) The annexed Financial Statements have been drawn up in accordance with the Generally Accepted Accounting Principles and in adherence to the provision contained in Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- iii) In our opinion, the organization as required by usual accounting practices and applicable standards has kept proper books of account, so far as it appeared from our examination of those books;
- iv) The financial statements dealt with by the report are in agreement with the books of account;
- v) The Project Funds have been used exclusively for the purposes of the project in accordance with the Agreement of Cooperation, the Letter of Approval and the Budget.

Place: Dhaka Bangladesh  
Date: January 01, 2023

  
**Md. Jahidul Islam FCA**  
Managing Partner  
Enrollment Number-1008  
**Islam Jahid & Co.**  
Chartered Accountants  
DVC: 2301011008AS467691



**RURAL RECONSTRUCTION FOUNDATION**  
**RRF BHABAN, C & B ROAD, KARBALA**  
**JASHORE**  
**Consolidated Statement of Financial Position**  
**As on 30 June 2022**

Property & Assets	Notes	Total 2021-2022	Total 2020-2021
<b>Non-Current Assets:</b>			
Fixed Assets at cost		1,779,261,374	1,639,269,240
Less: Accumulated Dep.		208,392,997	142,428,158
<b>Property, Plant &amp; Equipment</b>	<b>1</b>	<b>1,570,868,377</b>	<b>1,496,841,082</b>
<b>Investment:</b>			
FDR-Investment	2	547,022,103	484,111,856
Security money for Telephone & Electricity	3	252,350	252,350
Loan to Beneficiaries	4	12,763,993,373	6,945,033,427
Provident Fund Loan to Staff	15	-	22,791,917
Temporary loan	17	115,477,388	137,383,752
Vehicle loan to Staff	18	11,025,768	10,804,684
Accounts Receivable	5	103,332,251	95,508,223
Advance Against Program	6	17,978,474	21,037,402
Staff Settlement	7	105,975	1,841,300
Reimbursable (Elderly program)	19	809,059	670,147
Interest Receivable on FDR	11	4,122,609	3,227,354
Books for Library	12	162,551	161,271
Live Stock & Goat Project	13	1,299,007	1,175,007
Unsettled Staff Advance	16	13,613,536	13,627,098
Logistics Loan to Staff	20	7,973,596	3,167,490
Reimbursable (SEP)	21	5,662,866	-
Reimbursable (Enrich) TK.	23	7,651,704	5,284,258
Reimbursable (Social Advocacy)		-	59,999
Reimbursable (Adolescent)		1,425,644	779,444
Reimbursable (PPEPP)		1,959,051	3,838,882
Work in progress		-	26,760,305
Cash in Hand	26	19,151,948	6,371,465
Cash at Bank	27	266,740,217	361,176,631
<b>Total Property and Assets:</b>		<b>15,460,627,847</b>	<b>9,641,905,344</b>



**RURAL RECONSTRUCTION FOUNDATION**  
**RRF BHABAN, C & B ROAD, KARBALA**  
**JASHORE**

**Islam Jahid & Co.**  
**Chartered Accountants**

**Consolidated Statement of Financial Position**  
**As on 30 June 2022**

Liabilities and Fund	Notes	Total 2021-2022	Total 2020-2021
Retained Surplus	30	1,618,223,361	1,102,667,609
Statutory reserve fund	31	178,388,649	117,523,803
Debt Management Reserve/LLP	32	480,940,203	474,457,005
Disaster Management Fund	33	-	-
Revaluation Reserve Fund	34	759,502,958	761,405,875
<b>Capital and Reserve Fund</b>		<b>3,037,055,170</b>	<b>2,456,054,292</b>
<b>Long Term Liabilities:</b>			
Loan from Bank	35	6,696,201,615	2,752,422,133
Loan from IDCOL	36	856,750	1,797,304
Loan from PKSF	37	1,890,232,954	1,424,789,013
<b>Current Liabilities:</b>			
Member Savings	44	3,132,824,558	2,305,139,759
Education Fund	40	327,910	327,910
Medical Fund	42	9,870,292	8,895,153
Provident Fund	45	-	136,682,428
Staff Gratuity Fund	48	-	49,304,930
Staff Kallyan fund	49	20,361,894	16,253,284
Future benefit Scheme (FBS)	55	38,002,875	35,942,275
Staff Security Money	47	38,595,576	29,062,516
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	159,900,621	138,127,157
Accounts Payable	38	1,480,778	2,531,160
Security money receive from Party	39	89,767	-
Income Tax Payable	41	649,402	10,086
Vat Payable	53	2,075,652	147,466
Provision for expenses	46	46,265,049	36,194,270
Grant for Assets	56	4,815,912	5,637,072
Microfinance Insurance	58	241,878,341	131,448,917
Double Benefit Scheme(DBS)	59	19,500,000	16,000,000
Advance from PKSF	60	30,264,012	26,088,293
Provision for interest on savings	61	31,599,820	14,832,757
Staff Settlement Fund	63	-	-
Monthly Benefit Scheme (MBS)	64	55,072,091	51,147,091
Cultural Fund	65	327,746	327,746
COVID-19 Prevention Fund	66	1,902,449	2,265,717
<b>Total Liabilities and Fund</b>		<b>15,460,627,848</b>	<b>9,641,905,345</b>

  
**Executive Director**

  
**Head of Finance & Accounts**

Signed in terms of our separate report of even date annexed

Date: January 01, 2023  
**Place: Dhaka, Bangladesh**



  
**Md. Jahidul Islam FCA**  
 Managing Partner  
 Enrollment Number-1008  
**Islam Jahid & Co.**  
 Chartered Accountants  
 DVC : 2301011008AS467691

**RURAL RECONSTRUCTION FOUNDATION**  
**RRF BHABAN, C & B ROAD, KARBALA**  
**JASHORE**  
**Consolidated Statement of Copenhensive Income**  
**For the year ended 30 June 2022**

**INCOME**

PARTICULARS	Total 2021-2022	Total 2020-2021
<b>Operating income:</b>		
Service Charge	2,105,241,977	1,240,891,887
Sales of Product	382,100	2,926,603
Training Income	31,170,176	18,432,153
School fees	4,966,290	2,120,472
<b>Grants From Donor</b>	<b>105,804,480</b>	<b>127,204,840</b>
<b>Non-operating income:</b>		
<b>Interest from Bank:</b>		
Bank Interest	5,333,263	7,612,321
Interest on FDR	18,661,273	22,627,403
<b>Others income:</b>		
Miscellaneous	35,301	584,597
Operational Income	7,339,176	50,654,975
Admission fees	1,098,695	861,010
Contribution RRF	5,146	3,159,650
Participant Contribution	697,677	162,360
Grant (Depreciation)	732,791	857,247
Unspend Foreign Donation	-	6,762,321
<b>Total Income</b>	<b>2,281,468,345</b>	<b>1,484,857,839</b>

**EXPENDITURE**

PARTICULARS	Total 2021-2022	Total 2020-2021
<b>Salary &amp; benefits:</b>		
Salary & Allowances	551,050,171	396,676,598
Provident Fund	12,305,938	11,359,417
Festival Bonus	28,134,708	24,381,552
Gratuity	39,184,522	20,108,428
Incentive	1,864,707	293,077
<b>Financial expenses:</b>		
Bank charge	5,554,630	8,748,203
Interest on Loan	12,536,827	32,872,800
Interest paid to member on savings	140,238,680	82,774,903
Service charge to Bank	292,818,888	229,357,311
Service charge to PKSF	108,057,142	78,378,320
Interest on Staff Kallyan Fund	156,409	237,171
Interest Paid to staff on FBS	2,373,712	3,216,975
Interest Paid to staff on MBS	1,757,676	6,174,043
Interest Paid to staff on DBS	133,346	412,735



<b>Occupancy expenses:</b>		
Computer repair & Maintenance	1,089,701	746,234
Office rent	36,490,953	26,382,218
Office repair & maintenance	12,295,091	15,917,896
Electricity	7,309,769	6,024,569
Software repair & Maintenance	2,943,335	1,071,560
<b>Administrative expenses:</b>		
Advertisement	2,521,142	697,961
Audit fees	657,500	639,444
Consultancy Fees	387,500	1,064,973
Registration Fees	5,000	11,200
Entertainment	3,342,204	1,952,244
Newspaper	27,854	21,388
Postage & Stamps	488,122	248,577
Printing & Stationary	26,522,093	21,929,428
Telephone/Mobile/Fax/E-Mail	7,669,128	6,073,674
Travelling & Daily allowances	10,842,792	7,727,225
Vehicle:Fuel,Repair & maintenance	101,834,652	49,005,883
Publication/Documentation	3,972,300	2,101,847
Membership Fees	2,311,578	1,885,628
<b>Other Expenses</b>		
Crockeries/Bed & bedding	1,502,423	664,253
Honorarium	329,631	257,679
Income Tax	6,573,151	5,748,439
Scholarship to students	328,000	684,000
Labour Charge	745,872	380,899
Land rent & taxes	220,986	199,217
Legal fees	3,515,334	3,563,284
Miscellaneous	52,296	154,607
Operational Expenses	52,794,363	70,409,348
Overhead Cost Expenses	372,851	5,145,754
Service Charge Rebate Expenses	53,690,047	9,160,988
Social Activities	2,903,508	646,716
Staff meeting & fooding	8,853,944	4,554,687
Subscription/Donation	181,980	22,500
Relief	-	2,455,850
Uniform/Liveries	715,111	2,395,155
Tax & VAT	1,009,501	3,484,910
Transport/Carrying	1,489,489	5,756,574
Programs and Projects Expenses- Enrich	13,376,365	10,699,688
Programs and Projects Expenses-Elderly	2,138,545	3,360,836
Programs and Projects Expenses-SEP	5,870,541	-
Programs and Projects Expenses-Adolescent	3,749,744	2,969,408
Programs and Projects Expenses-Social Advocacy	-	65,073
Programs and Projects Expenses-PPEPP	16,339,193	17,628,712
Education Expenses	1,942,679	1,890,468



**Islam Jahid & Co.**  
**Chartered Accountants**

Health Expenses	1,326,156	1,389,295
RRF Contribution	85,061	3,481,357
Training Expenses	7,467,167	656,270
Workshop/Seminar	5,237,615	217,847
Monitoring & Audit	1,087,808	849,850
Depreication expenses	66,361,349	12,130,934
Loan Loss Expenses	16,578,481	69,275,587
DMF Expenses		
<b>Total Expenses</b>	<b>1,693,717,262</b>	<b>1,278,793,668</b>
<b>Excess expenditure over income</b>	<b>587,751,083</b>	<b>206,064,171</b>
<b>TOTAL</b>	<b>2,281,468,345</b>	<b>1,484,857,839</b>

  
**Executive Director**

  
**Head of Finance & Accounts**

Signed in terms of our separate report of even date annexed

Date; January 01, 2023  
Place: Dhaka, Bangladesh



  
**Md. Jahidul Islam FCA**  
Managing Partner  
Enrollment Number-1008  
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DVC : 2301011008AS467691



**RRF Head Office**



**RRF Training & Resource Centre**



**RRF Dhaka Office**