



# Annual Report 2022-23

**RURAL RECONSTRUCTION FOUNDATION**

[www.rrf-bd.org](http://www.rrf-bd.org)



# 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*

The intent behind RRF works is to change the system of inequity. We act as catalyst, creating platforms for people realize their potential. Our efforts to sustainable development for the people of our country through our own network of social enterprises and investment. Right now, we are promoting our operation almost 30 districts of our country.

## **SOCIAL DEVELOPMENT**

Facilitating social transformation through ten programmatic priorities; Socio-economic development for eliminating extreme poverty and expanding financial choice, Employable skills for decent work, Education, Climate Change & Emergencies, Gender equality, Community healthcare, Agriculture, Livelihood and Advocacy.

## **HUMANITARIAN RESPONSE**

Responding to natural and manmade disasters across the country and providing services for their recovery and rehabilitation.

## **SOCIAL ENTERPRISE**

Solution for social challenges and surplus for greater impact: Initiative that change individuals, micro and small enterprises as suppliers, producers and consumers and other actors.



## **INVESTMENT**

So many socially responsible donors and development partners assist us in our mission. We make strong collaboration with the target people and create an appropriate network based on circumstance for investment which helps us strive towards the foal 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.

## **AFFILIATES**

RRF is committed to best practice at all times. Build various networks within the country and globally to enrich knowledge base and boost skills to a decent height. Efforts to diversify skills through exchange of experiences continuous manner.

## Published on

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08 December, 2023

## Published by

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### Philip Biswas

Founder & Executive Director  
RRF

## Editorial Team

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Founder & Deputy Executive Director  
RRF

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### Training & Resource Centre (TARC)

**Ramnagar, PO-Rajarhat, Sadar Upazilla, Jashore, Bangladesh**

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Our heartfelt effort with great pleasure to introduce our latest Annual Report for the Fiscal Year 2022-23, and present my warm gratitude to the staff members, target groups, stakeholders and the all sorts of audiences who have been immensely supportive in our journey of "Ensuring Livelihoods with Equity and Dignity" of the smallholder Communities. This is 41 years journey we have completed and strong intensity to keep continue the momentum of our organization with the integrated transitional development plan for our target groups, wherein we have revamped our process and endeavors to the embrace the desired progress.



In order to achieve the goals and milestone in 2022-23, we expanded our working area and programs portfolio massively, enhanced our network of staff, who relentlessly worked on grassroots to ensure the livelihoods for rural and urban people across the 30 districts in 6,836 villages and benefited nearly 5,64,684 families. I would like to thank the whole team of RRF for their focus, trust, empathy and dedication for making the organization more resilient and productive in the upcoming years. We are striving to grow more in future and structuring various innovations towards embedding and approach of "Livelihood for all"

To all the donors, funders, and development partners, who bestowed us with their faith and generosity, we are heartily grateful for your unconditional support and thankful for collaborating with us in many aspect of development.

Furthermore, this year RRF introduced few new dimension in technical skills, Agriculture and Socio-Economic sector. We are a part of an innovative model to foster agriculture ecosystems that conserve and enhance natural resources and build community resilience whilst enabling business to source responsibly.

In conclusion, I would like to say that moving ahead towards 2023, we have planned significant strides for the new pathways and we will strengthen our competencies to approach new challenges. Efforts will continue to accelerate activities through digitization in keeping updated and upgraded with the current global situation. We hope that we will be able to play an appropriate role in building a prosperous country through the creation of skilled manpower, the best use of information technology, the provision of quality services, and the development of human resources. We hope that our progress as a development partner of the government will continue to accelerate day after day.

**Mir Rowshan Ali Mona**  
Chairman  
Rural Reconstruction Foundation



RRF is an institute like no other in many cases, again maybe similar in some windows. There's probably no other intent or passion in the glob that is as emotional as RRF. We are passionately relevant in social development, in livelihood, in agriculture, in education, in climate change and in technical skill in particular. Our appeal is domestic and global and stretches over multiple generations. And when I look to the future, I see people doing more development, exercising for more enhancement for socio-economic development and being even more self-driven. Given all this, I think we're a great organization to invest in.



We know 2022-23 was a difficult year and 2023-24 won't be much easier. During covid-19, our targets drifted away from each other. Now the high time to focus on the core of our business plan especially for microfinance, which is design, development, sourcing, implementing, and delivering services. We should never forget that we are a holistic development brand that undertake to promote the services. Everything around that should support this, so right now, that means focusing on the microfinance products and development services, on how we go-to-market and being the most service-minded organization both to our development partners. We are regrouping the structure and shape of services applying our local wisdom.

For me, sustainability is a focus all organization like RRF must have. Doing things that are good for the next generation – for the planet – is a value that we should all have. This field – and especially RRF – has done a lot of good stuff for the country over the last 42 years. Back then, we didn't think about it at all and look where we are now.

Our organization has set very clear targets on what we want to achieve, and we will do exactly that. Sustainability is going to be one of the things that every employee – especially those working on our works – needs to know about. It's not something we can delegate to just one department, I believe that everybody in the organization needs to have knowledge in this.

I look forward to the big social events inside the country including the technical & vocational education, livelihood and agriculture sector alongside health and education. On the operation side, I'm looking forward to making progress on our turnaround and showing our people that we can make a positive shift. Although we have problems in the short term, we can get back to where we belong.

Of course, you need a coach, and you need captains. In the end, we need to remember that a bad coach can make a good team bad, but a great coach alone can't make a bad team good. All the players need to play their roles and make their teammates better, not only themselves. Those are the teams that will win in the future. We have such a dynamic team whom we can depend on for the good momentum of our organization. Love to pay my warm regards for the precious contribution of all our staff members and heartfelt gratitude all our donors, lenders, affiliated and associated partners for supporting us in this massive campaign over the years. My privilege to pay my heartfelt gratitude to whom we are working for.

**Philip Biswas**

Founder & Executive Director  
Rural Reconstruction Foundation

# Message from Founder & Deputy Executive Director

This year in 2022-23, Rural Reconstruction Foundation celebrates our 41st anniversary. It's been a moment to honor our past and look with excitement to our future. It also serves as a reminder that for 42 years now, RRF has been a well-structured growth organization. Over four decades, we have innovated for the people who were staying behind, redefining human development for generation after generation.

And as we look ahead, the structural changes we see give us confidence in our strategy and growth outlook. These tailwinds – including the societal movement toward health & wellness and the fundamental shift in human behavior toward digital – represent a people-led transformation that continues to create energy for us. Our intention to uphold cultural innovation, true digital advantage and aspiration for people well-being.



As always, at RRF, everything starts with **innovation**. In FY 2022-23, our leadership in performance innovation could be felt across our beneficiaries' construct of Men's, Women's, Youths and Kids. For instance, we're fueling skills growth for youth's, led by our Vocational Training that features multiple industry-leading innovations including job & self-employment and overseas employment. Our ongoing efforts continued to enable entrepreneurs to scale up their ongoing initiatives with financial support where we sought to make a significant contribution. Our vision in agriculture was very deep, we continued to try to play a multilateral role in increasing the production, marketing and market of agricultural products. In particular, we have been able to incorporate e-commerce in agriculture.

Finally, our mission of **inspiration** for underprivileged and marginal group everywhere in the country connects all that we do. The values we share with program participants are a major reason why they continuously seek relationships with our services and our journey, and why RRF is again the most philanthropic and development brand in all our country. I would like to thank all our associated partners especially those who have directly or indirectly supported us by providing financial and technical support. I am deeply thankful to our all project participants from the deep of my heart, because they have always put their trust in us. Special thanks to my brilliant team who have contributed immensely to the progress of the organization with their utmost effort.

As we look to FY 2023-24 and beyond, RRF will stay on the frontline. We're excited by what we see as we look at the vast growth opportunities ahead of us. We have the right team and the right strategy in place, all fueled by a culture of innovation and creativity that will extend our leadership position for many years to come. The possibilities are endless, and I can't wait for what's next.

**Pinku Rita Biswas**

Founder & Deputy Executive Director  
Rural Reconstruction Foundation



## SCORE BOARD 2022-23

<p><b>41</b> years we have completed</p>	<p><b>28</b> Ongoing running</p>	<p><b>275</b> Microfinance Branch Office we have</p>	<p><b>5,64,684</b> Project Participants we have</p>
<p><b>5615</b> Crore BDT Budget approved for next fiscal year 2023-24</p>	<p><b>6836</b> Villages in <b>30</b> districts we work</p>	<p>RRF has <b>07</b> Formal School and <b>1257</b> students are studying here</p>	<p><b>558</b> Students are reading in <b>24</b> Pre-Schools</p>
<p><b>Carp-Golda, VGD, and Ashash</b> Programs Phased out</p>	<p><b>RMTP, GVB, E-Commerce, Bannana</b> programs new were New Arrival</p>	<p>Building Resilient <b>New Project</b> founded Habitat &amp; CBF</p>	<p><b>431</b> Crore BDT is Savings outstanding</p>
<p><b>1432</b> Crore BDT is Loan outstanding</p>	<p><b>60673</b> household received Remittance support</p>	<p><b>2631</b> Staff are working now</p>	<p><b>2197</b> Project participants are receiving support from <b>RAISE</b></p>
<p><b>846</b> Students from different College/University completed Internship</p>	<p><b>30197</b> Adolescent people in <b>1242</b> clubs</p>	<p><b>4409</b> of ultra-poor people under Pathways to Prosperity for Extremely Poor People project</p>	<p><b>1000</b> Actors in floriculture sectors are under <b>SEP</b></p>
<p>We worked for <b>4010</b> project participants in GVB project supported by <b>UNFPA</b></p>	<p><b>408</b> Senior Citizen get health and livelihood support through in <b>04</b> Elderly Club</p>	<p><b>32960</b> rural people have received healthcare service under Community Health Care Program</p>	<p><b>7175</b> Elderly People are receiving various supports under PKSF supported Elderly program</p>
<p><b>2615</b> young people received Technical Training under SEIP</p>	<p><b>1011</b> New staff of Microfinance Program received Training</p>	<p><b>8000</b> Project Participants in <b>RMTP</b> funded by PKSF, IFAD &amp; DANIDA</p>	<p><b>01,</b> Crore BDT Spent in <b>CS</b></p>



It was a corporate event aims to bring RRF teams together and promote their team spirit and to communicate an important message to the whole organization, for example, to announce the new strategy to be adopted, to announce good results for the year or to present upcoming developments. These events were conducted at the zone-based regional level with the staff working at the zonal level of the organization in the last month of May and June 2023.



In the last 22-23 financial years, these conventions were organized with staff working in Jessore, Meherpur, Khulna, Rajshahi, Magura, Bagerhat Zone and Agrajatra component. It was the platforms allowing the staff from different working areas to meet one another and to learn about and discuss issues, ideas and work that focus on a topic of mutual concern which will drive the staffs towards the organizational goal effectively and efficiently at the end.







## Partners in Development

Acknowledgement for supporting our mission ensuring livelihood with equity and dignity for the poor.







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. Green Biotech Tissue Culture
6. PACE Project (E commerce)
7. Rural Microenterprise Transformation project (RMTP)
8. Pathway to prosperity
9. Sustainable Enterprise Program
10. Recovery & Advancement of informal sector Employment (RAISE)



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



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



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



1. Adolescent Program
2. Social Advocacy



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



1. Community Resilience Project
2. Community Healthcare Program



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



1. Community Disaster Resilience Program
2. Renewable Energy Project
3. Sustainable Enterprise 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)



**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 board member of the Paris based organization Make Mothers Matters.

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 St. Francis Xavier University Nova Scotia, CANADA. She started her career as a trainer in a Dutch NGO called UTO 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 is a board member of the French-based organization Makes Mothers Matters.



**Pinku Rita Biswas**

*Founder & Deputy Executive Director*

## Executive Committee

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.



Mir Rowshan Ali Mona (Chairman)



Dr. Sahanaj Parvin (Member)



Monzu-Ara Begum (Member)



Jesmin Biplobi Das (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.

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.

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



Rashia Biswas (Member)



Kolpona Sarkar (Member)



Abu Sayeed Md. Abdul Haque (Member)

He 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.

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.

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.



## Governance Structure



General Body Members

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 &

- 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**
- 18. Goretti Corraya**  
Teacher & Social Worker
- 19. Mrs. Rashia Biswas**  
Retired NGO Officials
- 20. Mrs. Jesmin Biplobi Das**  
Retired Headmaster and Social Worker

# Management Team



**Myanila Biswas**  
Director- Admin & HR



**Antony Biswas**  
Asst. Executive Director



**Anjelo Das**  
Director- TARC



**Arun Biswas**  
Director- Microfinance



**Sonjoy Saha**  
Director (F&A)



**Md. Mokbul Ahmed**  
Deputy Director- Communication  
& Documentation



**Shamim Uddin Khan**  
Deputy Director- M & E



**Salim Reza**  
Deputy Director- Int. Audit



**Sheikh Hafizur Rahman**  
Deputy Director- ICT



**Arun Sarder,**  
Senior Asst. Director, Program



**Sajib Kumar Paul**  
Asst. Director- Int. Audit





## COMMUNITY HEALTHCARE PROGRAM

The essences of CSR of RRF is driven by innovation and social commitment which drive to implement various social projects and programs in designated development segment for sustainable impact in society. From 1992, RRF is implementing remarkable diversified activities as CSR itself, and in many other cases collaboration with government and partnering organizations. RRF CSR Window known as "A Better Tomorrow". RRF prepared a list of designated areas and sectors that need urgent attention for the particular group. RRF give the priority for identifying the issues their area is facing, and also include a comprehensive plan on addressing those issues to be resolved.

The objective of our CSR projects is to go beyond philanthropic works and empowering communities through appropriate interventions. This will enable us to achieve our SDGs even quicker. Even though CSR is mainly applicable to corporate organizations, however we are a non-governmental voluntary organization and are sensitive to CSR issues. From the place of our faith, we feel that it is our moral duty and responsibility.



## ADOLESCENT PROGRAM



**FORMAL AND NON-FORMAL EDUCATION**



Basically we have included CSR under the umbrella of our microfinance program. A certain portion from the service charges of the microfinance program is allocated to the main budget of the organization subject to the approval of the regulatory authority of the government, which is then spent as per the rules of the organization subject to prior approval. Generally, our organization provides these CSR services to all levels of society, including health care, education, human development, livelihood, that is regardless of men and women, especially children, teenagers, youth and the elderly.

In the previous fiscal year 2022-23, total budget allocation of

CSR was 1,30,07,850 BDT. A total of six programs formal education, non-formal education, senior citizen welfare, community healthcare, quality of lives improvement of the elderly people and adolescent program were included in CSR. From this allocated budget, expenses was spent on various activities and contributed in various social event organized by government including different days observation.



**ELDERLY PROGRAM**

# TRAINING & CAPACITY BUILDING

Training adds value to organizations by enhancing employee performance, boosting satisfaction, and fostering adaptability to change. It is crucial for employee development as it cultivates a skilled and confident workforce, promotes consistent standards, and contributes to innovation, ultimately positioning the organization for long-term success. For this RRF employs have received following training from external & internal resources-



## Internal Training

RRF internally have provided training to its **1011** staff from different level in this fiscal year 22-23. The following data shows the types of training and participants-



SL	Types of Training	Participants
1	Microfinance Management Foundation Training for Credit Officer	663
2	Accounting & Software Operation Training for Assistant Branch Accountant	165
3	SME Pre Service Training for BDO	30
4	Software & Management Training for RM & BM	153
<b>Total</b>		<b>1011</b>

## External Training

RRF staff received training from external organization such as PKSF, MRA and other development partners for capacity building and development. The following data shows the types of training and participants

SL	Types of Training	Training Provider	Partici Pants
1	Training for MF Program	PKSF	08
2	Training for Development Program	PKSF, UNFPA	35
3	Microfinance Operation & Management Training	MRA	34
<b>Total</b>			<b>77</b>



## Staff Position

A total number of 2631 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	3	4	7
2	Contractual Staff	319	147	466
3	Operational Staff	301	1793	2094
4	Volunteer Staff	0	1	1
5	Service Staff	19	44	63
<b>Total</b>		<b>642</b>	<b>1989</b>	<b>2631</b>

## Sector of Specializations

1. Micro-credit Management
2. Technical and Vocational Training
3. Sustainable Aquaculture, Floriculture Development
4. Agricultural Value Chain Development
5. Organizational Management Development
6. Sustainable Livelihood & Food Security
7. Comprehensive Development
8. Cultural and Human Development
9. Non-Formal Education
10. School Feeding
11. Disaster Management
12. Children's Sponsorship
13. ICT

## Legal Entity

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



# 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

## Ongoing Program (As of June 2023)

SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
<b>Socio-Economic Development</b>					
1	Microfinance	PKSF, Commercial Bank	21711	268035	289746
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	12402	57869	70271
3	RRF Agent Bank	RRF & Mutual Trust Bank	979	871	1850
4	Recovery & Advancement of Informal Sector Employment (RAISE)	PKSF	68	796	864
<b>RRF Technical &amp; Vocational Department</b>					0
5	Skills for Employment Investment Program (SEIP)	PKSF, SDC, GOB, ADB	2265	325	2590
6	RRF Automobile Program	RRF	8406	57	8463
7	Technical Skill training for Light Engineering in Jashore	CIMMYT- Bangladesh	96	0	96
<b>Sustainable Livelihood &amp; Food Security</b>					0
8	ENRICH Program	PKSF	49254	34315	83569
9	Vulnerable Group Development (VGD)	Women Affairs (Not renewed yet from Jan-21)	0	2300	2300
10	Uplifting the Quality of the Lives of Elderly People	PKSF and RRF	2641	2447	5088
11	Pathways to Prosperity for Extremely Poor People(PPEPP)	PKSF	1439	2590	4029
12	Senior Citizen Welfare Program	RRF	113	295	408
<b>Agriculture</b>					0
13	Promoting Agricultural Commercialization and Enterprise ( PACE) Development, Branding and E-commerce based marketing of Microenterprise product.	PKSF	600	400	1000
14	Rural Micro-enterprise Transformation Project ( RMTP)	PKSF & IFAD	4800	3200	8000
15	Green Biotech Tissue Culture Lab	PKSF & IFAD, RRF	1750	750	2500
16	Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh	Chemonics	700	300	1000
<b>Environmental and Climate Change</b>					0
17	Sustainable Enterprise Project (SEP)	PKSF, World Bank	400	600	1000
18	Disaster Management & Rehabilitation (Food Relief & Mask Distribution in Corona Pandemic in June-2021)	RRF, WEP, UNDP, FSC, Pubali Bank Ltd.	0	0	0
19	Renewable Energy Project	Department of Livestock, IDCOL	30	39	69
20	Building Resilient service and infrastructure for climate affected migrated slum communities in Satkhira Bangladesh	Climate Based Fund (CBF)	200	350	550
<b>Health</b>					0
21	RRF Community Health Care Program	RRF	9651	23309	32960
<b>Education</b>					0
22	Barnamala Bidyapith (Formal Education)	RRF	601	656	1257
23	Pre-School & Afternoon Coaching (Non-Formal Education)	RRF	276	282	558
24	Internship		502	344	846
<b>Gender</b>					
25	Positive change in gender norms and harmful behavior for inclusive and resilient communities	UNFPA	0	400	400



<b>Cultural &amp; Human Development</b>					0
26	Adolescent Program	PKSF and RRF	14775	15422	30197
<b>Advocacy &amp; Networking</b>					0
27	Campaign for Popular Education	CAMPE, EU	729	341	1070
<b>Others</b>					0
28	Training And Resource Centre (TARC)	RRF	10062	3941	14003
<b>Total</b>			<b>144450</b>	<b>420234</b>	<b>564684</b>

## Programme-Wise Global Budget FY 2022-2023 & 2023-2024

Sector	Sl	Projects Name	Budget 2022-2023	Budget 2023-2024
Education	1	Formal Education (Barnomalla Bidyapith)	7,652,542	32,726,500
	2	Pre School (Barnomalla Bidyapith)	3,259,200	4,397,200
	3	School Feeding Program	403,576,266	-
	4	Cultural and Sports	-	3,300,000
	5	Program for Adolescent	5,121,850	3,809,400
	6	RRF University	5,000,000	5,000,000
<b>Sub-total (Education)</b>			<b>424,609,858</b>	<b>49,233,100</b>
Health	7	Community Helathcare Program	2,512,700	5,060,000
	8	ENRICH Project	15,204,000	18,244,800
	<b>Sub-total (Health)</b>			<b>17,716,700</b>
Livelihood & Food Security	9	Skills for Employment Investment Program (SEIP)-PKSF	19,714,728	30,774,000
	10	Ashshash Project	6,189,961	-
	11	Uplifting the quality of Elderly people	3,600,000	4,320,000
	12	Senior Citizen Welfare Program	3,897,000	8,171,000
	13	Vulnerable Group Development (VGD)	492,996	1,260,000
	<b>Sub-total (Livelihood &amp; Food Security)</b>			<b>33,894,685</b>
Environmental & Climate change	14	Community Disaster resilience Project (Habitat)	10,734,000	15,450,373
	15	Bio-Gas Project	3,430,000	3,512,004
	16	Pathways to Prosperity for Extremely Poor People (PPEPP)	16,974,800	36,372,440
	<b>Sub-total (Environmental &amp; Climate change)</b>			<b>31,138,800</b>
Socio Economic	17	Microfinance Program	41,559,700,000	54,977,800,000
	18	Agent Banking	120,265,600	159,292,042
	19	Money transfer (Remittance)	175,315,188	134,991,881
	20	Sustainable Credit	-	6,320,000

		Program: Improving Water and Sanitation		
	<b>21</b>	Sustainable Enterprise Project (SEP)	14,352,400	1,504,240
	<b>Sub-total (Socio Economic)</b>		<b>41,869,633,188</b>	<b>55,279,908,163</b>
<b>Capacity Building</b>	<b>22</b>	Training & Resource Centre (TARC)	22,705,030	26,543,629
	<b>23</b>	Recovery and Advancement of Informal Sector Employment (RAISE)	15,000,000	11,732,080
	<b>24</b>	Automobile Training & Service Center	2,400,000	4,224,000
	<b>25</b>	RRF Technical & Vocational Department	23,575,992	151,198,600
	<b>26</b>	NSDA	-	20,772,000
	<b>27</b>	Building Youth Employability through Skills (BYETS)	-	7,500,000
	<b>28</b>	ICVGD	79,200,000	-
	<b>29</b>	UNFPA	20,000,000	16,000,000
		<b>Sub-total (Capacity Building)</b>		<b>162,881,022</b>
<b>Agricultural</b>	<b>30</b>	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	9,132,339	11,871,600
	<b>31</b>	Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	-	24,613,823
	<b>32</b>	Green Biotech Tissue Culture Lab	4,567,630	8,689,410
	<b>33</b>	Rural Microenterprise Transformation Project (RMTP)	10,000,000	12,000,000
	<b>34</b>	Safe Banana Production and Marketing	-	6,000,000
	<b>35</b>	PACE E-Commerce	-	1,768,000
	<b>36</b>	Prottay (Agriculture Farm)	36,000	3,046,800
		<b>Sub-Total (Agricultural)</b>		<b>23,735,969</b>
<b>International</b>	<b>37</b>	<b>International Activity</b>	<b>6,500,000</b>	<b>5,000,000</b>
<b>General &amp; Administration</b>	<b>38</b>	<b>General Fund</b>	<b>177,089,778</b>	<b>393,134,178</b>
<b>Total Budget</b>			<b>42,747,200,000</b>	<b>56,156,400,000</b>



Over the past decade, Bangladesh has made remarkable progress in expanding access to education. With 98 percent of children of primary school age enrolled in school, the country has achieved near universal primary enrollment as well as gender parity in equal access to education. The country ranked 19th out of 24 countries with medium human development, and performed the worst in the higher education sector. Bangladesh ranked 112th out of 138 countries in the Global Knowledge Index 2020, indicating the country's weak performance in terms of knowledge infrastructure.



# EDUCATION





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



Rural Reconstruction Foundation's commitment to providing formal education in the Jashore, Jhenidha, and Meherpur districts since 2001, particularly through its Barnamala Bidyapith program, is commendable. By aligning the curriculum with the national educational standards and securing government accreditation, RRF has demonstrated a dedication to offering quality education that is recognized at the national level. The program's emphasis on aligning with the national curriculum, securing government accreditation, and empowering students with comprehensive life skills has resulted in the development of a robust educational framework. By fostering a holistic approach from Playgroup to Grade Ten, the program aims to create responsible citizens equipped to address societal challenges. The self-sustaining model, managed through internal resources and school-generated income, ensures the program's continued success. RRF has 7 formal schools, among them 1 girls' school which all have government accreditation from Ministry of Education and Jashore Education Board. 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.

## Our Features

1. Fast Round Table Layout inside classroom
2. Student wise cabinet and File
3. Fun Park and Decorated classroom
4. Double Teacher in classroom during conducting class
5. Birthday celebration
6. Safe Drinking Water
7. Separate Washroom for boys and girls
8. Subject Base Teacher
9. Multimedia and Online Class teaching
10. First aid & School Canteen
11. Enclosed Boundary in School time for Student safety
12. Monthly Tutorial, weekly class test, Model Test, Terminal Exam and Final Exam
13. Home Visit & Parents meeting
14. Training & workshop for Developing teacher's skill development
15. ICT Class & Extra Class
16. Annual Sports & picnic



## Activities & Achievements in 2022-23

### Day Observations

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



### Co-Curriculum Activities

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

### Other Activities

- © Home Visit
- © Teachers Meeting
- © Study Tour
- © Fellowship Day
- © Parents meeting
- © Students' reception every morning
- © parents meeting



### Other Activities

- © Regular Class,
- © Worksheet, T
- © Term Assessment and
- © Final Exam



## HIGHLIGHTS

- ▽ **Fruit Festival** was held in the school: Fruit festival is held in every school this month. In which every student participates enthusiastically, and everyone has a lot of fun.



- ▽ **School Annual picnic** held at all Barnamala Bidyapith school.

- ▽ **Grandparent's day** was celebrated in all our school's grandparents of students by various activities and prize giving ceremony.



- ▽ **Annual sports** competition and prize giving ceremony held in the school premises.

- ▽ **Government Stipend** program received by 72 students of Baranamala Bidyapith.







▽ In our schools '**Adolescents Health Care & awareness**' session and sanitary Napkin distribution provided by expert health service provider for teenagers.

▽ New **Book Festival** celebrated in our all schools to encourage the students to start their new year in new class with joy & happiness.



▽ **Corona Vaccination** given to school premises to keep students safe and healthy.

▽ Students **Birthday Celebrated** every Month in all classes.



▽ **Annual picnic of Teachers** was organized to cheer up and for refreshment from their work.



▽ **SSC examination 2021-22**

The students of Barnamala Bidyapith participated in SSC exam 2022-23. There are 43 students from three Barnamala school participated in this exam.

▽ Special 4 days Training received by Barnamala head teacher along with head teachers from different schools from Government. This training was about the new curriculum of NFC.



▽ International Women Day Celebration: This day was celebrated by attending a rally and writing competition and ended with prize giving ceremony.

▽ Every month in every classes 'Parents Meeting' are organized for sharing student's feedback also teachers & school curriculum feedback from parents.

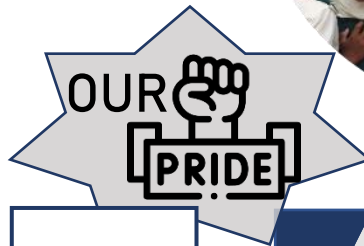






▽ Annual Result Publication was celebrated by the presence of Government officials from the Education Board of Jashore & RRF Officials.

▽ School Canteen have been renovated for students.



**Name: Romjan Hossain  
Chad  
Ex-student of BBP**



**Name: Shova Chakrobarty  
Ex-student of BBP**

Romjan, a former student of Barnamala Bidyapith, holds a special place in our school's history. He embarked on his educational journey here, starting from play group and continuing all the way through to his SSC. Today he continues to shine brightly as he pursues his higher education at Dhaka University, specializing in Accounting Information System. His dedication, hard work and commitment to learning have him a true pride of our school, serving as an inspiration to current and future students alike. Romjan's Success is a testament to the quality education and nurturing environment provided by Barnamala Bidyapith.

Shova Chakrobarty, another former student of Barnamala Bidyapith. Has left an indelible mark on our school's legacy. She embarked on her educational journey here. Shhova is currently studying at Mugdha medical College, where she is nurturing her dreams of becoming healthcare professionals. Her outstanding achievements and unwavering commitment to her studies make her a tru source of pride for our school. SHova Charobarty's journey from our classroom to the halls of medical education is a testament to to the quality education and nurturing environment we provide, and she continues to be an inspiration to all of us.





## Program Impact

- Ω Everyday assembly, personal hygiene test, class test, monthly test helps them to be disciplined.
- Ω Our teaching method is contemporaneous. We have different learning materials, multimedia teaching and so on.
- Ω Every school notice is sent to the parents to make sure.
- Ω From play group to KG every class has two teachers for students.
- Ω Different types of competition like art, essay writing, handwriting enrich students' skills.
- Ω Our ultimate intention through Co-curricular activities to develop the kids for the following matters-
  - Social Skills and Relationship-Building. ...
  - Time Management Skills. ...



## Program Challenges

- Ω The structural barriers are a big barrier for this program.
- Ω According to the number of students, classroom spaces and number of classrooms are not sufficient.
- Ω Competition with Madrasa and other kindergarten schools is huge.
- Ω To hold the teachers for a long time is another big challenge. Maximum teachers shuffle jobs within a short period of time.
- Ω Every year admission time is a big challenge for the school.

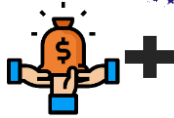
**AT a Glance**

 ONGOING FROM **2001**

FUNDED BY **RRF**



& Parents  
of Students



**7 Schools**

(01 girls school)

NO. OF Students

**1257**

(Girls-656, Boys-601)



TOTAL BUDGET

**7657800** BDT

NO. OF STAFF

**87**



AREA COVERED

Jashore & Meherpur  
District  
(6 Upazillas)



**Student Talk**



**Name: Jasmin Akter Jinia**  
**Student of BBP**  
**Got A+ in SSC exam**

Jinia is an ex-student of Barnamala Bidyapith Jashore Jashore campus. In her words," I was a student of Barnamala Bidyapith Jashore. My teachers are very humble and cordial towards us. They were very helpful also. The way our teachers taught us with the teaching-learning method, Educational material, using multimedia in classroom it helped me to come up with the competitive world. And I got Golden GPA-5 in SSC exam. I feel very proud to be a student of Barnamala Bidyapith School.

All our schools are Accreditation By





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, the Rural Reconstruction Foundation embarked on a transformative journey by establishing its very first community-based pre-school program. Recognizing the paramount importance of early childhood education, this initiative was driven by the vision to provide children with an enriching environment where they could not only explore their surroundings but also develop crucial physical coordination skills. Over the years, this program has evolved to become a beacon of hope, nurturing the youngest members of society during their most formative years. This article delves into the inception, interventions, risks, and challenges, as well as the opportunities and outcomes associated with RRF's community-based pre-school program. RRF's community-based pre-school program is centered around the holistic development of children aged three to four in the Jashore district. Additionally, the program places equal emphasis on fostering physical, social/emotional, and linguistic/cognitive development, recognizing that each of these aspects is crucial to a child's overall growth.

## 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.





## Activities & Achievements in 2022-23

### Day Observation

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



### Co-Curriculum Activities

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

### Regular Activities

- 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 every month.



**Key Highlights 01:** Annual sports events for preschool students greatly accelerate their physical and social development. These events encourage young children to engage in physical activities, fostering a love for exercise and teamwork from an early age.



**Key Highlights 02:** Fruit festival held at pre-schools & day care. The kids brought fruits by their own. By this program kids got to know about various fruits. They enjoy a lot & participate happily in this program.



### Program Impact

- The program's adaptability and commitment to providing quality education to young children paved the way for exciting opportunities.
- By engaging with the community, RRF continues to foster a sense of ownership and involvement, ensuring that the program remains responsive to local needs.
- Furthermore, the long-term outcomes are promising, as healthy early child development leads to improved mental and physical health, enhanced literacy, and numeracy skills, and ultimately, greater life success for the children served by the program.
- Local women from the community serve as teachers, ensuring a culturally sensitive and nurturing learning environment.
- Flexibility in class hours accommodates the unique needs of the community, making education accessible to all.



### Program Challenges

- To convince the parents to collect students is a challenge for this program.
- Parents are not encouraged to send their child so early age for school. Actually, pre-school is a different concept they don't understand this.
- Adapting to remote learning and ensuring the safety of students when schools eventually reopened required resourcefulness and resilience.
- Teachers are always changing as the pay scale is low.



## ↓ FOOTER ↓

### AT a Glance



ONGOING FROM **2015**

FUNDED BY **RRF**



**24** Pre-School

NO. OF Students **558**

(Girls-282, Boys-276)



TOTAL BUDGET in BDT

**3259200**

NO. OF STAFF

**31**



**07**  
Afternoon coaching

#### AREA COVERED

Jashore Sadar, Sharsha

Jhikargacha Upazillas of

Jashore District.



### Parent's Talk



**Name: Mehjabin Rafa**

**Father: Md. Jafor Sardar**

**Mother: Rebeka Khatun**

**Age: 3years 7 months**

The parent Mrs. Rebeka Khatun mentioned, my daughter Previously did not want to associate with anyone. Talk less. Was addicted to mobile. After admitting into preschool now she is very active cause in here they learn with different activities and playing. My daughter is very eager to come to school every day, to meet her friends and teachers. Also, she sits with her books at home which makes me very happy.





**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.**



It's important for organizations like Rural Reconstruction Foundation to continue investing in internship programs as they not only benefit students and young professionals, but also contribute to the overall growth and development of industries and economies. Such programs are instrumental in building a bridge between academia and the professional world, ultimately creating a more skilled and competent workforce. Rural Reconstruction Foundation (RRF) highlights the transformative impact of its internship program, fostering a new generation of leaders. Since its inception in 2012, the program has empowered undergraduates and graduates from various colleges and universities to thrive in the dynamic landscape of professional realms. The RRF internship program forges an indelible connection between education and real-world application, enriching participants with insights that transcend academic boundaries. As an organization committed to empowerment, RRF lays open the door to perpetual support, fostering a culture of continuous learning.

## Courses of Internship



- © Leadership and Management
- © Economic development of Bangladesh
- © Role of NGO's in country's economic development
- © Micro-credit Management
- © Analysis of Investment Portfolio
- © Feasibility of Micro Enterprise Analysis
- © Admin & HR
- © Financial Management and Accounting Information System
- © Poverty alleviation, Terms Paper & Institutional Case study,
- © Marketing & Communication
- © ICT & Web Design,
- © Educational Development



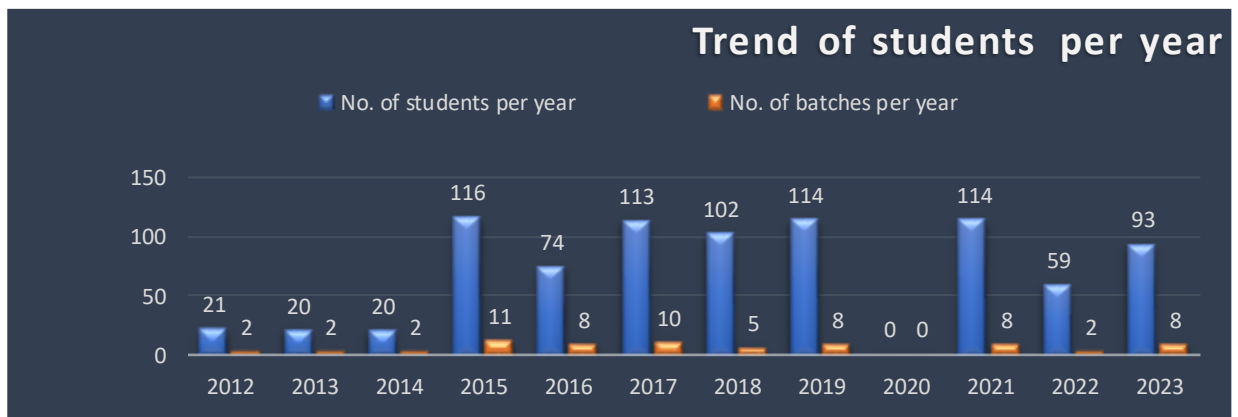
## Activities FY:2022-23

Every year students comes from different institution from different departments inside Jashore District. RRF has opened its window for every sector possible for social development including education. Following are the information's of this year and so far.

- In 08 batches 93 students completed internship in FY 22-23.
- In 68 Batches 846 students completed internship so far.



### Timeline of number of students according to number of batches per year



## Activities

Following are the activities that are done by the students for their internship report.

1. Field Trip
  2. Samity Visit of Microfinance program.
  3. RRF's ongoing program visit
  4. Survey
  5. Data collection
- Report making

# Program Impact

- Ω Hands-On Skill Development
- Ω Real-World Exposure
- Ω Professional Growth
- Ω Enhanced Employability
- Ω Personal Empowerment
- Ω Leadership Development
- Ω Industry-Ready Graduates
- Ω Networking and Mentorship
- Ω Contribution to Society upliftment.




## Program Challenges

- Ω Sometimes students finish their Report within a short period of time.
- Ω Scope of full time internship is less.
- Ω Students comes to visit from different areas so they don't attend regularly


FOOTER
  
**Internee's Reflection**

### AT a Glance




ONGOING FROM


## 2012

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FUNDED BY




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**93** STUDENTS IN FY 22-23  
( Female: 34, Male: 59)

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**846** STUDENTS  
SO FAR




---



**49** COLLEGE/Uni.  
so far

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All Working area  
of RRF





Md. Mohaimenul Hossain  
Department of  
Management, Jashore  
University of Science &  
Technology

Mohaimenul has completed his internship on "Analysis of the perception of the microcredit holders: A study on the microcredit of RRF (Rural Reconstruction

Foundation)" Microfinance program from RRF. He expressed that- 'I could have survey in the field with the members and gather information that needed for my report because of RRF support. And my report was praised in the panel because of the real time data that I have collected from RRF Samity.'" I would like to thanks RRF for the Internship opportunity.





The Challenge and the opportunity for redoubled efforts to address the dilemma of matching and linking education, training, skills and jobs. According to SDG, 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.

# TECHNICAL & VOCATIONAL

# SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

Intend to make Human Asset



**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.**



Skills for Employment Investment Program in Bangladesh is a comprehensive initiative addressing the critical issue of skills shortages. By focusing on the needs of industries, providing targeted training, and building the capacity of training providers, SEIP plays a vital role in empowering the youth, reducing unemployment, and contributing to the overall economic development of the country. The Skills for Employment Investment Program (SEIP), implemented by the Finance Division, Ministry of Finance in collaboration with the Asian Development Bank (ADB) and the Swiss Agency for Development & Cooperation (SDC), addresses the challenge of skills shortages in Bangladesh, aiming to enhance economic growth and employment opportunities. The program, executed by the Rural Reconstruction Foundation under the umbrella of PKSF and Bangladesh Bank since December 2015, focuses on bridging the gap between skill supply and demand. SEIP addresses the issue of mismatch between skill supply and industry demand. By providing training programs by RRF that are aligned with the needs of the job market, the program ensures that the skills acquired by the youth are relevant and in demand.

## Key Activities

- Training Implementation
- Job Placement
- Financial Support

## Trade List

- IT Freelancing
- It Support Service
- Mobile Servicing
- Food & beverage
- Electrical & Electronics Work
- House keeping
- Welding & Fabrication
- Electrical Installation & maintenance
- Auto Mechanics
- Caregiving



## Trade wise Skill Training Activities in FY 22-23

The skill training courses under this program are designed to be flexible and inclusive, welcoming individuals from low-income backgrounds, aged 15 to 45, with varying educational qualifications. The three-month-six months duration of the courses ensures a focused and practical learning experience, contributing to the empowerment of individuals and addressing the specific needs of the labor market.

### **IT Freelancing**

Originally named "Outsourcing ICT" in 2016 and later rebranded to "IT Freelancing" in 2018, this transformative course focuses on Digital Marketing, SEO, Email Marketing, and Affiliate Marketing. In the fiscal year 2022-23, in 3 batches 75 enrolled for training, and so far total 475 including 80 female enrolled and certified among them 68% were placed job, highlighting the course's effectiveness in empowering individuals for IT freelancing careers.



### **Mobile Servicing**

As of the fiscal year 2022-23, a total of 2 batches were conducted, with 50 participants enrolling in the program. Cumulatively, across 21 batches since the inception of the program, 525 students have enrolled in the mobile servicing course. Among them, 373 students, accounting for 71% of the total enrollment, have successfully entered the job market.

### **Food & Beverage**

Since 2019, Rural Reconstruction Foundation (RRF) has been offering courses in Chinese and Thai fast food cooking, providing valuable skills in food and beverage production. In the fiscal year 2022-23 total 50 participants in 2 batches received training and across a total of 9 batches, with 225 participants certified, 65% of them successfully entered the job sector, illustrating the program's consistent success in preparing individuals for employment opportunities in the culinary industry.





### **Electrical & Electronics Work**

The Electrical House Wiring, Fan Motor Repairing, Single Phase, Motor Controlling, and Three Phase Connection training program, offered by Rural Reconstruction Foundation, empowers participants to establish their own shops and pursue job opportunities with various contractors. With a total of 375 participants enrolled & certified, 66% of them, have successfully entered the job sector.



### **House keeping**

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. FY2022-23 in 2 batches total 50 participants have enrolled and 40 were placed job which is 80% of the total enrollment. So far in 7 batches total 225 participants enrolled and certified where 147 were placed job which is 65% of total.

### **Welding & Fabrication**

The Welding course, initiated in 2016 as Welding & Fabrication and later renamed in 2018, Across 8 batches, a total of 200 participants have been certified, with an impressive 72% (144 individuals) securing job placements, showcasing the program's effectiveness in preparing individuals for welding roles in diverse industrial settings.



### **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.



### **Electrical Installation & Maintenance for Orphans**

This training program is only for the orphans from different places to make them self-sufficient to earn and employed. In FY2021-22, 68% of the 75 enrolled participants, totaling 51 individuals, secured job placements. Across 20 batches, with a total of 500 participants certified, 70% of them, or 352 individuals, have successfully entered the job sector.

### **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. FY2022-23 in 3 batches total 75 participants have enrolled in training. So far in 12 batches total 275 participants were enrolled and certified where 187 were placed job which is 68% of total participants.



### **NEW ADDITION**

### **Caregiving**

It is new trade that started in last financial year under SEIP Program. In this 6-month training course, the trainees will learn about Care Giving, First Aid Nursing, Physiotherapy, Nutrition, Psychology, Autism and Dementia Management, House Keeping, Patient Management and Spoken English. Care giver profession is being established in Bangladesh like the developed countries of the world. A care giver's contribution to making the country a human resource by being an efficient care giver is immense. In FY:22-23.



Skills for Employment Investment Program (SEIP) has proven to be a transformative initiative in addressing skills shortages in Bangladesh. Since its inception in 2015, SEIP has strategically focused on aligning skill supply with industry demand, fostering economic growth, and mitigating unemployment challenges. Through targeted training courses, it has empowered individuals from diverse backgrounds, providing them with the skills necessary to excel in various industries. The program's commitment to responsiveness, capacity building, and inclusivity has not only enhanced employability but also contributed significantly to the overall economic development of the country.



## Trade wise Info in 2022-23

SL	Name of the Course	No. of batches	No. of Enrolled Trainees
1	Mobile Servicing	2	50
3	Automobile Mechanics	1	25
4	IT Freelancing	3	75
5	Electrical Installation & Maintenance	2	50
6	House Keeping	1	25
7	Food & Beverage Production	2	50
	Care giving	2	40
Total		<b>16</b>	<b>315</b>

## So far Training Activities

SL No	Training Courses	Enrolled		Percentage of Job Placed
		Total	Female	
1	Mobile Servicing	525	0	71%
2	IT Freelancing	475	80	68%
3	IT Support Service	175	38	75%
4	Electrical & Electronics Works	175	0	73%
5	Auto Mechanics	275	0	68%
6	Welding & Fabrication	200	0	74%
7	Electrical Installation & Maintenance	375	0	66%
8	House Keeping	150	22	69%
9	Food & Beverage Production	225	54	65%
10	Care Giving	40	22	72%
<b>Total</b>		<b>2615</b>	<b>216</b>	<b>69%</b>



## Program Impact

- ▽ In the society people have adopted these trades and training so getting admission is now easier.
- ▽ RRF is not only providing training also helping to get job after training so it is reducing unemployment.
- ▽ Recently there is a huge demand for caregiver both inside and outside the country. So youth are enrolling in this sector and getting job.
- ▽ Not only the dropout students but also worker and mechanics from workshops are taking trade wise training for learning modern technology and certificate which added values to their wages.
- ▽ Many youth people are not depending on job only now they can start earning by their own and changes their family's financial condition.




## Program Challenges

- ▽ Currently similar type of training is running in country wide that's 'why participant's crisis is a serious issue to get real trainees;
- ▽ Female participants weren't interested to receive training in male oriented trade courses;
- ▽ Currently there are job offers in various industries but trainees do not want to work outside their home areas.
- ▽ Limited employment opportunity in local job market.
- ▽ Local employers were showing negative attitude to giving job opportunity of our graduates;



# FOOTER

## At a Glance




**ONGOING FROM**


**2015**

---

**FUNDED BY**



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**Total Trainee**

**2615**

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**TOTAL BUDGET**



**BDT 16974800**


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**NO. OF STAFF**



**17**


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**Accreditation**

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**Area Covered:**



All across the country

## Participants Reflection



Name: Mst. Jahanara Begum  
 Reg.no: 2500034795  
 Trade: Food & beverage  
 Batch no: 04  
 Profession: Self-Employed

Jahanara Begum is divorced and raising her only son as a single mother on her own. She shared that, 'At a very early age I got married. After 18 years of my marital life my husband left me with a child. After that I was in a very financial crisis. So I decided to do something on my own. As I could not complete my studies but I know cooking very well and I love cooking. So then I gathered information about cooking courses. But the courses were very expensive. Then I heard about RRF SEIP Program and costing is exactly under my boundaries. So I enrolled in the training course 'Food & Beverage' and In the training, I got an idea about modern cooking equipment and its use, including preparation of local and foreign new dishes. Also through the job-placement cell of the organization I also introduced to restaurants or establishments where food can be supplied. Now I supply foods to local community, bakery shops and home deliveries. My son helps me to browse Facebook page and maintain orders. Now I earn about Bdt 18,000 per month by only delivering food with which I am taking care of his old mother and educating his son and besides saving for the future. I have also bought a scooter bike for supplying foods. Now my dream is to open my own restaurant in future.

# AUTOMOBILE TRAINING & SERVICE CENTER

Safe Motor Drive

1

NO POVERTY



8

DECENT WORK AND ECONOMIC GROWTH



9

INDUSTRY, INNOVATION AND INFRASTRUCTURE



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.



The Rural Reconstruction Foundation (RRF) initiated a significant non-agricultural segment under the Palli Karma-Shayak Foundation (PKSF) known as the PACE project. Focusing on the development of the small automobile industry in Jashore district, the project aimed to address challenges within the sector, particularly the use of traditional tools and equipment in the 2nd largest automobile industry in Bangladesh. Commencing in February 2018 and concluding in January 2021 as per the agreement with PKSF, the project's main objectives included creating a demand for updated tools, equipment, and spare parts, developing skilled manpower, ensuring the availability of modern engineering services through a training institute, and promoting a safe working environment. Despite the project's phase-out, the Rural Reconstruction Foundation continued its commitment to the development of the automobile industry. In February 2022, the foundation established a self-financing Automobile Training & Service Center in Chachra, Jashore, with a focus on creating a promising future and employment opportunities in the sector. Recognizing the thriving automobile workshop industry in Jashore, the foundation acknowledged the need for modernization due to the continued use of outdated manufacturing technology and ordinary equipment. **This is RRF Automobile Now; making its own.**

## 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 Charging
- Injector cleaner & tasting
- Spark plug tester & cleaning, Denting & Painting
- Engine with suspension Servicing, A/C & ...

## Automobile Courses So Far

Sl	Trade/Course	Male	Female	Total
1	Auto Mechanics	200	0	200
3	Body Making	720	0	720
4	Diagnosis	692	28	720
5	Orientation	6972	28	7000
<b>Total=</b>		<b>8584</b>	<b>56</b>	<b>8640</b>

### Program Impact


- Ω Modernizing equipment and services in the automobile industry implies a technological advancement.
- Ω The one-stop service center concept is likely to enhance customer satisfaction.
- Ω The training provided to workshop owners and workers can result in the transfer of valuable skills.

### Program Challenges

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



#### AT a Glance




ONGOING FROM

January **2022**


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Fund




---

**3000** customers  
In service center




---




No. Of Staff  
**18**

---

Total Budget  
**BDT 87,34,000**




---



Internship Student  
**60**

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Area Coverage



Jashore District

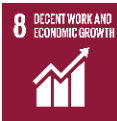
#### Automobile Trainee Talk



**Name: Nipun Gosh**  
**Owner of 'Anusha Auto Solution' Jashore.**

Nipun Ghosh was a student of Electrical Department of Jessore Polytechnic. After completing his studies, he got a job in Dhaka. But Jashore's son plans to do something in Jashore He decided to conduct a one-day orientation from Jashore's common service center with modern components of the value chain development project titled "Development of Jashor's Small Scale Automotive Industry". Because he was very attracted to automobiles since childhood. But studying automobile as an academic education was not possible. He got interested by seeing the modern machines of the Common Service Center and set up the workshop with the technical support of the project staff. Also purchased some modern machines. He also wants to buy a small machine. In the meantime, he has made contact with the Rural Reconstruction Foundation (RRF) loan program through the project staff. This will allow him to further expand his workshop. At present there are 10 employees working in his workshop. His plan is to hire some more workers. He created a safe working environment in the workshop with the technical support and awareness of the project staff.





## Development of workforce owner & worker of Jashore as skill manpower and socio economically sound.



From February 2022, Under USAID Funded Feed the Future Bangladesh CSISA -MEA Project, RRF started skills training program on "Skill Enhancement Training for Light Engineering Workforce in Jashore" which is a big sector. 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.

### KEY Services

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Trainees are estimating &amp; costing the main Product.</li> <li>• Most of the Trainees committed to minimize the Cost &amp; Maintain the high quality.</li> <li>• Trainees are now confident enough to becoming a trainer.</li> <li>• Trainees are now able to use personal protective equipment.</li> <li>• Trainees are now well aware regarding health, Fire &amp; safety equipment.</li> <li>• Trainees are now confident enough for ensuring quality product.</li> </ul> | <ul style="list-style-type: none"> <li>• Trainees are now well aware regarding health, Fire &amp; safety equipment.</li> <li>• Trainees are now confident enough for ensuring quality product.</li> <li>• They are committed to skilled up at least 3 members of their workshop.</li> <li>• Trainees have gathered a lot of skills about 7 specific events for Men Workforce.</li> <li>• Trainees have gathered a lot of skills about Painting Operation for Women Workforce</li> <li>• Trainees are now able to use personal protective equipment.</li> </ul> |
|---|--|

**Training Info.**  
FY:22-23

**05 Batches**  
**Total 100 Participants**

**Participant Type:**



### Program Impact

- Ω Trainees are developed his skilled increase the Product quality.
- Ω Decrease the dependence of import for spare parts in the Agricultural sector.
- Ω 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.



### Program Challenges

- Ω Workshop owners are not self-interested to send the workforce in the training program.
- Ω Most of the participants will not be able to use modern equipment during their practical work due to unavailable modern equipment in their workshop
- Ω Difficult to concentrate to Trainees for Training after completing the whole day's duty.



**FOOTER**

#### AT a Glance

**ONGOING FROM**  
**January 2022**

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**100**  
Beneficiary

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**No. Of Staff**  
**08**

---

**Total Budget**  
**BDT 3,716,464**

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**Area Coverage**   
**Jashore District**

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**Donor**  
 **USAID**  
International Maize and Wheat Improvement Center FROM THE AMERICAN PEOPLE

#### Automobile Trainee Talk



**Name: Md. Hasan Gazi**  
**Age: 32 years**  
**New Rifat Engineering**  
**Workshop, Pulerhat, Jashore**

Md. Hasan Gazi said that, 'I am working in this sector for 10 years. At first I used to work in traditional way which was lengthy and unsafe. But after getting training from RRF on Light engineering I came to know about modern technologies & machineries operating. Because of this now I get better wages than before. I have a dream to open my own workshop and develop myself as a trainer of using modern technologies. Thanks to RRF for providing such type of opportunities.'



The NGOs have appeared as the savior of countless number of people without food, clothe, education, livelihood, and basic health facilities. Bangladesh is one of top thirteen underprivileged countries. With the record of the most densely populated country on the earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population. Hence, NGO 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 task 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 grassroots 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



# MICROFINANCE PROGRAM

Empower the people; Eradicate the poverty

- 1 NO POVERTY
- 2 ZERO HUNGER
- 4 QUALITY EDUCATION
- 5 GENDER EQUALITY
- 8 DECENT WORK AND ECONOMIC GROWTH

**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. economic sense.**



In 1992, Rural Reconstruction Foundation (RRF) embarked on a transformative journey into the realm of microfinance in collaboration with the PKSF (Palli Karma-Sahayak Foundation). What began as a modest initiative has evolved into a formidable force for change, transcending its initial scale to currently operate in 30 districts across the nation. Over the past three decades, RRF's Microfinance Program has not only garnered recognition but has become a cornerstone in the efforts to uplift the poor and marginalized. At its inception, the program's objectives were clear – to provide financial assistance to those living in poverty and to empower them economically. Today, with a robust track record and 31 years of seasoned experience, RRF stands as one of the country's premier providers of financial services for the underserved. The journey has been marked by a commitment to innovation, adaptability, and a holistic approach to addressing the multifaceted needs of the impoverished. The program has expanded its reach through collaborations not only with PKSF but also with various commercial banks, creating a diverse network of support for the financially vulnerable. RRF's Microfinance Program aims not merely to extend loans but to design and adapt financial products that cater to the unique requirements of its clientele, fostering a sustainable and inclusive economic ecosystem. Central to RRF's ethos is the belief that true empowerment goes beyond monetary transactions.

## Funding Partners





## Loan Products

### BUNIYAD

BUNIYAD, formerly known as the Ultra Poor Program (UPP), is an initiative with the primary goal of empowering ultra-poor individuals to create sustainable income opportunities and uplift themselves from extreme poverty while preserving their human dignity. Palli Karma-Sahayak Foundation (PKSF) plays a vital role in supporting and implementing this program through flexible microfinance procedures and various activities, including Income Generating Activities (IGA), skill development, education, health, and livelihood support. The interest rate of BUNIAD is 20% calculated in Decline Method. In FY 22-23: total outstanding of Buniyad is BDT 147505238 and number of borrowers are 9866.



### JAGORON

Jagoron, a credit initiative by PKSF, focuses on fostering household-based enterprise development in both rural and urban areas of Bangladesh. Jagoron empowers individuals to undertake income-generating activities, contributing to sustainable economic growth. The program operates with a 24% interest rate calculated using the Reducing Decline Method. In FY 22-23: total outstanding of Jagoron is BDT 4339833333 and number of borrowers are 125520.

### AGROSOR

Agrosor empowers entrepreneurs to augment capital investment through microcredit, fostering employment and business expansion. The program operates with a 24% interest rate, calculated using the Reducing Method. Agrosor, a Microenterprise (ME) program, facilitates financial services for progressive members of other credit programs, enabling them to pursue economic activities requiring substantial capital. In FY 22-23: total outstanding of Agrosor is BDT 8681003128 and number of borrowers are 57250.





### SUFOLON

RRF's synchronized agriculture lending program, known as Sufalon Loan, extends microfinance to diverse Income Generating Activities (IGAs) including crop cultivation, livestock, fisheries, agro-forestry, and agro-processing. Functioning as a seasonal loan with a 24% interest rate calculated using the decline method, contributing to sustainable agricultural development. In FY 22-23: total outstanding of Sufalon is BDT 608883682 and number of borrowers are 24156.



### SHAMRIDDDHI

Shamriddhi Loan, implemented by RRF in areas covered by the PKSf-backed ENRICH project since 2016-17, offers financial support for livelihood enhancement and asset creation. The program features interest rates calculated in the Decline Method, with 8% for Livelihood Increase Loan (LI) and Asset Creation Loan (AC), and 24% for Income Generating Activity Loan (IGA). In FY 22-23: total outstanding of Shamriddhi is BDT 123005862 and number of borrowers are 1882.



### ABASHON LOAN

In collaboration with PKSf, a housing loan initiative has been undertaken in two branches of Jhikorgacha upazilla in Jashore district, aimed at enhancing the living conditions of disadvantaged communities. The program extends financial and technical support to improve housing. Over a two-year period, the loan carries a 12% interest rate, payable in monthly installments. In FY 22-23: total outstanding of Abasahon is BDT32352028 and number of borrowers are 251.



### SEP LOAN

Sustainable Enterprise Project (SEP) loan, backed by PKSf and facilitated by RRF, empowers micro-enterprises in Bangladesh, focusing on florists since June 2019. The loan, with a declining interest rate of 24%, offers flexibility through weekly or monthly installments, fostering environmentally friendly practices and bolstering marketing and brand development capacities. In FY 22-23: total outstanding of SEP loan is BDT 60993752 and number of borrowers are 527.







### BBR LOAN

In response to the severe impact of the COVID-19 pandemic, the Bangladesh Bank-funded BBR Loan has been strategically distributed to support survival. Targeting affected members of existing Jagaron, Buniad, and Sufalan components, 75% of the funds have been disbursed at the branch level under the refinancing scheme of 2020. The loan, with an annual interest rate capped at a maximum of 9%, is calculated on a declining basis. In FY 22-23: total outstanding of BBR loan is BDT 137478565 and number of borrowers are 3945.

### LIVELIHOOD RESTORATION LOAN (LRL)

To revive economic activities impacted by the Covid-19 pandemic, a special initiative, the Livelihood Restoration Loan (LRL) product, has been introduced for existing members of the organization under PKSf management. Financed by the Government of Bangladesh's incentive fund, the program aims to stimulate diverse enterprises, including agriculture, small industries, and self-employment. With a service charge capped at 18%, the loan, payable through flexible weekly or monthly installments. In FY 22-23: total outstanding is BDT 3736756 and number of borrowers are 114.



### LRL 2<sup>ND</sup> PHASE

In response to the economic impact of Covid-19, the 'LRL-2' subsidized loan program was initiated in 2021 by RRF, utilizing the incentive fund from the Government of Bangladesh managed by PKSf. Aimed at stimulating the economy, alleviating poverty, and creating employment, the program focuses on various creative activities in rural areas, including agriculture, non-agricultural ventures, and self-employment enterprises. The service charge for this initiative is fixed at a maximum rate of 4%. In FY 22-23: total outstanding is BDT 24707996 and number of borrowers are 1262.





### AGRAJATRA

Agrajatra," meaning to march ahead non-stop, is RRF's micro-enterprise loan program designed to empower small and medium enterprises (SMEs) in Bangladesh. Recognizing SMEs as engines of growth and innovation, Agrajatra aims to transform beneficiaries' financial situations and enhance their business/project management skills. The interest rate of 24%, calculated in a declining method. In FY 22-23: total outstanding is BDT 910412715 and number of borrowers are 3806.

### NEW ADDITION



### AGROSHOR-RAISE

Recovery and Advancement of Informal Sector Employment (RAISE) project, a new initiative by RRF in collaboration with PKSF, addresses the challenges faced by micro-enterprises and businesses severely impacted by the Covid-19 pandemic. With three key components, the project aims to provide financial assistance and training to entrepreneurs, particularly those affected by business closures and layoffs due to the pandemic. The components include increasing earning opportunities for low-income youth, providing intra-financial assistance for the recovery of small



enterprises affected by Covid-19, and enhancing the capacity and productivity of youth and emerging micro-entrepreneurs through capacity building and inclusive finance. By engaging youth from low-income families in sustainable employment through apprenticeship programs, RAISE integrates microfinance with RRF's mission, offering a comprehensive approach to economic recovery and skill development in the aftermath of the pandemic. In FY 22-23: total outstanding is BDT 48775506 and number of borrowers are 774.





## Savings Products

### 1. Regular Savings

Regular savings serves as a prerequisite for obtaining party membership and eligibility for loans within the microfinance system. General Savings stands as the primary savings product in microfinance programs, forming the foundation for members to access financial services and participate in the institution's lending activities. Regular or general savings in a microfinance institution refer to the consistent and fixed-rate deposits made by its members on a weekly, fortnightly, or monthly basis.

### 2. Willingly Savings

Willingly savings in microfinance programs denote voluntary deposits made by members above their regular or normal savings. Members have the flexibility to contribute to these savings at their discretion, and the funds can be withdrawn whenever needed. This form of savings serves as a valuable source for generating loan funds within microfinance programs.

### 3. Long Term Deposit Scheme (LTDS)

The Long Term Savings (LTDS) program initiated by RRF recognizes the crucial need for savings among the economically vulnerable. With a focus on the well-being of low-income populations and organizational staff, this program empowers members to open savings accounts for 5- or 10-year periods, contributing amounts ranging from 100 to 10,000 BDT. This initiative aims to provide financial resilience, protecting individuals from the impact of natural disasters and unforeseen emergencies, ultimately fostering economic stability within disadvantaged communities.

### 4. Monthly Benefit Scheme (MBS)

In the Savings Plus program, members have the flexibility to deposit amounts ranging from 50,000 to 10,00,000 BDT. Enjoying the advantage of an annual interest rate of 12.00%. Members can have fixed deposit their money for a different period of time starting with 3 months, 6 months, 9 months, 1-5 years with different interest rate. And members receive monthly benefits, providing a lucrative and accessible avenue for growing their savings.



### 5. Double Benefit Scheme (DBS)

In the Savings Plus program, members have the flexibility to 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.

## MICROINSURANCE



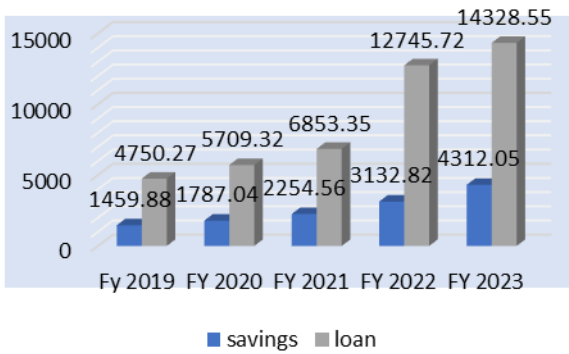
RRF's micro-insurance initiative is driven by a commitment to safeguarding the economically vulnerable in the informal economy. Aimed at providing accessible and affordable social protection, risk prevention, and coping mechanisms, the program addresses credit risks arising from the death or illness of borrowers. During loan disbursement, a mandatory contribution of 10 taka (5 taka for BUNIAD members) per thousand taka loan is collected, offering financial relief by exempting the remaining outstanding loan in the event of the borrower's or her husband's death. Additionally, beneficiaries receive economic support in the face of natural disasters, fires, or other calamities, and exemptions on service charges are granted for projects damaged by such incidents.





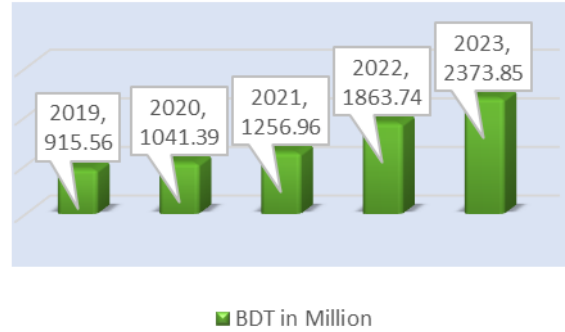
### Savings & Loan Outstanding Trend

BDT in Million

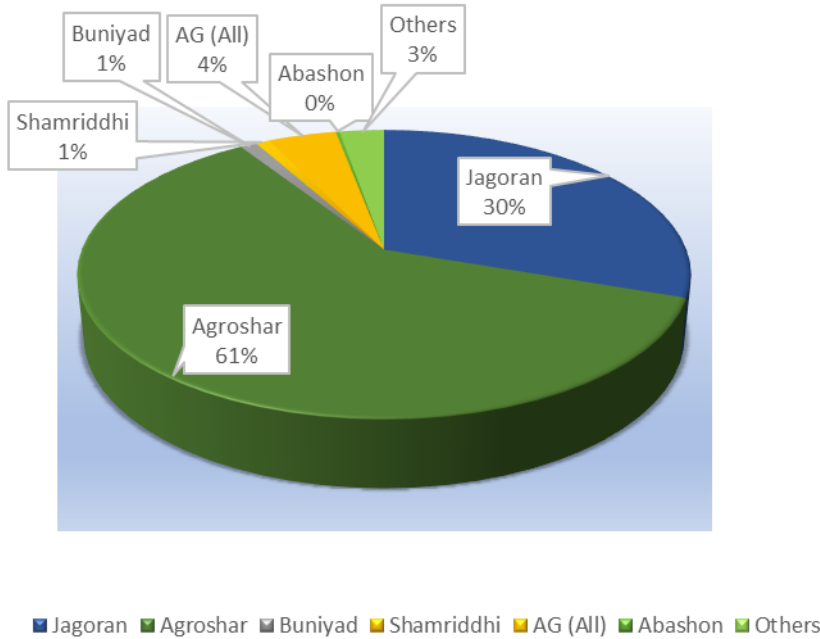
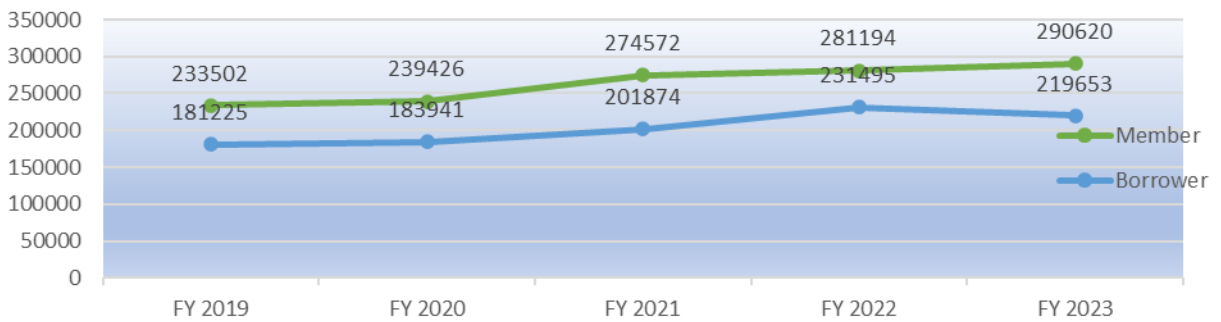


### Equity Trend

BDT in Million



### Member & Borrower Trend



### Component wise Loan Outstanding Ratio

## Working Area

SL	Division	District	Upazilla	Union	Villages
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia	166	960	6838
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			
<b>Total</b>	<b>6 Division</b>	<b>30 Districts</b>	<b>166</b>	<b>960</b>	<b>6838</b>



### CSR Initiatives in 22-23

Rural Reconstruction Foundation (RRF) demonstrates its commitment to Corporate Social Responsibility (CSR) through its Microfinance initiatives, particularly in the areas of health and education and betterment of our beneficiaries. RRF's Microfinance CSR in health and education reflects a holistic approach to community development, addressing not only financial needs but also striving to improve the overall quality of life for its beneficiaries.



▽ RRF Runs 24 pre-school where 558 students reads with its own fund in 3 upazillas of Jashore and also provide support to its Barnamala Bidyapitha-formal education.

▽ In the realm of health, RRF engages in various CSR activities to enhance the well-being of microfinance beneficiaries. This includes organizing health awareness campaigns, facilitating access to healthcare services, school & adolescent healthcare, free medicine & sanitary napkin distribution and supporting initiatives that promote preventive healthcare measures. RRF runs these program under its two community clinic and staff.

▽ Specific CSR initiatives for the elderly club include organizing recreational events, health check-up camps, free medicine, everyday two time snacks, festival gifts, and providing resources to enhance their overall living conditions

▽



## Impact of Microfinance

### Livelihood Increase

RRF widely credited to the emergence of new markets, including rural farming, handicrafts, women entrepreneurs that are inaccessible to the poor. With access to finance, the people are now able to invest in these markets, create jobs and improve their living standards.

### Agriculture

RRF have been reluctant to extend services to the agricultural sector. We have recognized the need for financial support in the agricultural sector and have tailored their services to provide loan for livestock, cultivation & forestry, and other agricultural tools. This initiative is helping to uplift the socio-economic status of rural people by providing them with much needed financial aid to improve their agriculture practices

### Impact on SME sector

RRF from the beginning work for the entrepreneurs but to increase the service in this sector RRF created a different product name AGRAJATRA only for SME's beside Agroshor to cover large number of people. By credit support in this sector RRF is contributing the social economy. SME's are creating job opportunities for others also their living standards and extending their business which helps to develop the country's economy.



## Challenges of Microfinance

- ∇ Competition from other financial institutions in the microfinance field which makes the market very saturated.
- ∇ Dropout rate of staff is high.
- ∇ 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.

















## ↓ FOOTER ↓

### AT a Glance

### Member Talk

	<b>ONGOING FROM</b> <b>1992</b>
<b>Number of Staff</b> <b>2037</b>	
<b>290620</b> <b>Total Member</b>	
	<b>TOTAL BUDGET</b> <b>BDT 58,559,794,742</b>
<b>Total Group</b> <b>16873</b>	
	<b>Number of Borrower</b> <b>219653</b>
<b>Number of Branch</b> <b>275</b>	
<b>Savings Outstanding</b> <b>BDT4312051193</b>	
	<b>Loan Outstanding</b> <b>BDT 14328547314</b>
<b>Fund Position</b> <b>BDT 8791734197</b>	
	<b>Equity</b> <b>BDT 2373854440</b>
<b>CRR</b>  <b>98.62%</b>	



**Name: Mahamuda**  
**Husband: Golam Azam**  
**Member of RRF Samity**  
**Poultry Farm Owner**

Mahmuda was a housewife once. Her husband is a farmer who cultivates in other people's land by taking lease. They have 3 children. After covid they fall in a huge financial crisis. Then she decided to support her family to give better education to her children and a good life. She daid that, 'I started to rear 10-15 poultry in a small space in my house area and my husband helped me in this. After that when I made a small profit from this number of chicken then I earned strong feeling to start it in a bigger way. So I became a member of RRF Samity of my area and took loan. Loan amount and my own capital, I made a shed and other necessary things. Now I am a successful entrepreneur of my village. I run 3 lac taka loan from RRF and also many of women started to start their own business. I am thankful to RRF for financial support and other technical support.



Area Coverage

30 District

# FOREIGN REMITTANCE (Inward)

Build Bangladesh Economy



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 (RRF) has established strategic partnerships with prominent financial institutions like Bank Asia, Southeast Bank, and the City Bank to prioritize the mobilization of inward foreign remittance from Bangladeshi expatriates. Facilitating a swift, reliable remittance service for beneficiaries, RRF has drawn arrangements with leading global money transfer entities such as Western Union, Moneygram, RIA Services, Xpress Money, Placid Express, Choice, and Merchantrade. This initiative, operational since June 2009 through all microfinance branches in RRF's working areas, aims to efficiently deliver funds from abroad to recipients, with a dual focus on aiding impoverished communities and contributing to the country's economic development.

## Money Exchange Agencies



## Donor/Lender





## Program Impact

- By facilitating the flow of remittance, RRF contributes to the overall economic development of Bangladesh.
- We can easily distribute inward remittances at the doorsteps.
- Along with Remittance people can avail other services of RRF.



## Program Challenges

- Competition with other channels banks or Mobile financial services for withdrawing remittance is huge.
- Lack of publicity at the field level is one of the factors that affected our remittance program as well.



### AT a Glance

**ONGOING FROM 2009**

---

No. Of Beneficiaries:

936

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Beneficiaries So far:

60673

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Amount of money transfer 2022-23:

BDT 41475259

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Amount of money transfer so far:

BDT 1532854483

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No. Of Branches

275

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Area Coverage

All working area of RRF

### Remittance Member Talk



**Name: Mst. Rowshonara Begum**  
**Husband Name: Mobarok Hossain**  
 Vill: Durlavpur, District: Cumilla

Mst. Rowshonara said that, 'I am member of RRF Durlavpur Mahila Samity, Cumilla' from the beginning. I have running loan in RRF. 1 year ago I my son went to Saudi Arab and started to send money for the family's expense. That time I came to know that RRF also provides remittance like other banks and BKASH. As I came to RRF office to repay my installment so it is easier for me to withdraw the money that I receive from remittance under one roof. As a woman it is very convenient for me to get all the services under one roof.'



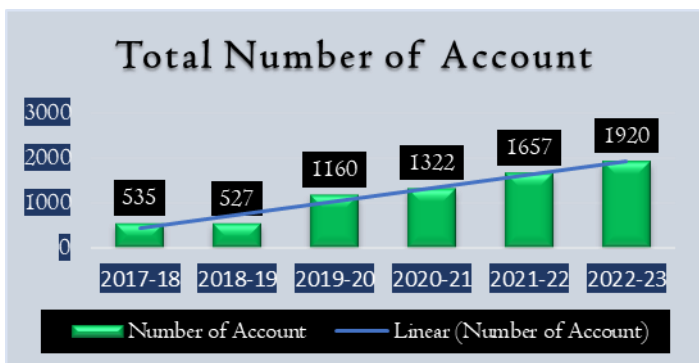
- 1 NO POVERTY
- 2 ZERO HUNGER
- 8 DECENT WORK AND ECONOMIC GROWTH

**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 transaction on behalf of a bank.**



RRF started agent banking in February 2018 in partnership with Mutual Trust Bank (MTB) located in Barinagar Bazar, shatmaile, Jasore. Agent Banking in Bangladesh is a game-changer, bringing financial services to remote areas and bridging the gap between banks and the unbanked. It ensures access to marginalized populations, paving the way for a poverty-free future. Collaborating with Mobile Financial Services (MFS), Agent banking maximizes convenience, creating widespread financial inclusion and easy access to vital services in rural areas

### So Far Account Trend



### Accounts in FY 22-23



FY:22-23 NO. OF A/C: **263**

SO Far NO. OF A/C: **1920**



## Program Impact

- Foreign remittance has increased.
- Interest have grown to deposit money than before among Clients.
- Number of accounts are increasing day by day.
- DPS & FDR accounts are slowly increasing.
- Agent banking has earned peoples believe so now it's getting popular among people.



## Program Challenges

- Sometimes students finish their Report within a short period of time.
- Scope of full time internship is less.
- Students comes to visit from different areas so they don't attend regularly.



### AT a Glance



ONGOING FROM **2018**

Partner



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড  
**Mutual Trust Bank Ltd.**  
you can bank on us

**1920** Accounts So far.  
(Female: 933, Male: 987)



No. Of Staff

**02**

Total Budget

**BDT 120265600**



Net Balance

**BDT 92,58,725**



**Area Coverage**

Jashore District



### Agent Bank Member



**Name: Mst. Iva Khatun**

**A/C Open Date: January 2022**

Mst. Iva Khatun has an account holder of agent bank in Satmile, Jashore. In her words, 'I have opened my account here because it is near my house and takes less time than other bank. My husband lives abroad. Every month he sent money in the account. First I used to withdraw money from bank and it takes lot of time to stand in a queue. Now I withdraw remittance money from my account. And officials have helped me to get a loan from RRF. So I am very happy with their service.'

# RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)

Empowering Futures, Elevating Lives

1

NO  
POVERTY



8  
DECENT WORK AND  
ECONOMIC GROWTH



The overall vision that underpins the RAISE project is to enhance the access to earning opportunities for low-income youth, including COVID-affected youth in urban & Peri-urban areas.



Rural Reconstruction Foundation (RRF), with financial support from the World Bank and PKSF, has been actively involved in implementing this project since September 2022. The initiative is being executed through 22 branches of the RRF Microfinance program spread across seven districts in Bangladesh. Through the RAISE project, PKSF aims to contribute to the recovery and advancement of the informal sector, fostering economic resilience and empowerment among marginalized communities in urban and peri-urban areas. This project is designed to promote economic inclusion for low-income youth and micro-entrepreneurs residing in urban and peri-urban areas. The range of services provided includes skill acquisition through informal apprenticeships, business management training, and access to credit, among other targeted interventions. The project participants are typically low-income, less educated youth facing economic challenges in urban and peri-urban settings. The envisioned path for a participant in the economic inclusion program involves acquiring valuable skills, receiving business management training, and gaining access to credit opportunities.

## Components of the project

- Risk Management & Business Continuity (RMBC).
- Business Management Training including essential life skills and trade related technical Training
- Master Crafts Person (MCP) and Apprenticeship





## Activities & Achievements in 2022-23

### Master craftsperson Training

- ∇ In FY 2022-2023 RRF provided training to total 75 Apprentice by 38 Masters crafts Persons in different 12 trades.

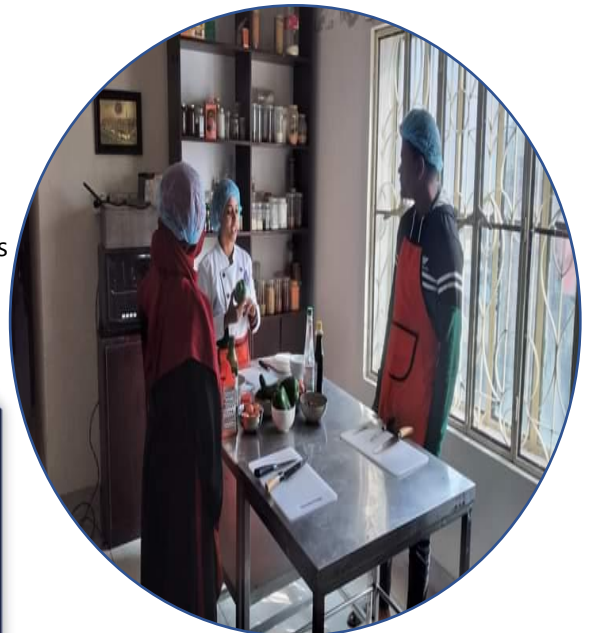


### RMBC Training

- ∇ Total 850 Participant by 42 batches were provided training under RMBC (Risk Management and Business Continuity) component. It was 3 days training..

### Life Skill Training

A total 75 Apprentice received Life Skill training on various and duration was 5 days.



### RAISE Loan

- ∇ In FY 2022-23 total BDT 96890000 amount disbursed among 864 entrepreneurs.



## Training Honorarium

- ▽ Apprentices received a total of 21 thousand takas in 6 months in 3 installments after receiving the Training and MCP received a total of 18 thousand taka for 2 apprentices in 6 months.

## BMED Training

- ▽ A total number of 38 Masters Craft persons were given 2 days Orientation.
- ▽ Also 850 Young Entrepreneurs like as will get low interest loans and they will receive 96 hours BMED (Business Management and Entrepreneur Development) training and after training they will get 5 thousand taka.



## Program Impact



- ▽ As a result of this RAISE program the unemployed youth of the area will be able to engage themselves in work oriented professions.
- ▽ Income in the family will increase and mobility will return to the family.
- ▽ Those who affected by covid-19 have been able to resume business with low-interest loans.
- ▽ New entrepreneurs can expand their business. The country's unemployment problem will be eliminated by this RAISE program.







## Program Challenges

- ▽ Finding enough apprentice for training and activities, because at Jashore area another 4 organization implementation same project, so apprentice searching is so difficult.
- ▽ Youth Entrepreneur PKSF condition loaner age limit is up to 38, but finding under age 38, finding Entrepreneur is so tough.
- ▽ Some participant is not interested to receive training.



### AT a Glance



ONGOING FROM  
September 2022



THE WORLD BANK  
IBRD • IDA | WORLD BANK GROUP

### FUND



2197 Beneficiary  
in FY 22-23



TOTAL BUDGET

Grant: BDT 11732080

Loan: BDT 20,00,00,000

NO. OF STAFF

04



AREA COVERED

7 District  
22 Branches of RRF

### RAISE Member Talk



**Name:** Kazi Abul Basahar  
**Vill:** Murali, **Thana:** Kotowali,  
**District:** Jashore  
**Owner of**  
**'Basahar Furniture'**

Kazi Abul Basahr is a member of RRF who took the Agrashor-RAISE component loan. He shared that, 'I have business of wood furniture. My family has 7 members. Before COVID it was all fine. But when it started I couldn't open my shop. I thought it might be a matter of 2/3 months. So started to spent from my savings. At a point savings also finished and within 2 years my all savings and by selling business material I run my family. But my all capital was finished. When the situation stabled I want to start my business again and but I had no capital. My wife was a member of RRF Samity before COVID. So RRF people let us know about this RAISE loan and training with low interest rate and we took 1 lack taka loan from here and started my business again. Now day by day I am covering up my liability. In my workshop now 4 labors are working.' He thanked PKSF and RRF for organizing training on 'Risk Management & Business continuity'. Through this training he feels that this training will be very useful in his business life. Because through this training individual can know how to manage the business and what things should be avoided.





The ultimate goal is to promote economic empowerment and asset generation of the poor people with knowledge and skills so that they can generate and regenerate their livelihoods assets.

# SUSTAINABLE LIVELIHOOD & FOOD SECURITY



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.



The ENRICH project, which stands for "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty," is a comprehensive development initiative aimed at addressing the multidimensional aspects of poverty and creating an enabling environment for impoverished individuals and families to live dignified lives while enjoying universal human rights. The project is implemented by the Rural Reconstruction Foundation (RRF) and was initiated in August 2014 with funding from the Palli Karma-Sahayak Foundation (PKSF). It started in the Gadaipur Union of Paikgacha Upazila in the Khulna District of Bangladesh. The primary goal of the ENRICH program is to empower participating households by providing them with advice and support tailored to their existing resources and skills. By leveraging these resources and skills, the program aims to help families break the cycle of poverty, restore their self-confidence, and unlock their untapped potentials. The belief is that every individual can achieve human dignity by taking action based on socio-economically sustainable foundations.

## Components of the project



- Sustainable Health and Nutrition.
- Cooking Stoves and Solar Power, Which Have Positive Health Impacts
- Education.
- Campaign & Youth Development.
- Special Credit Services
- Special Saving Scheme
- Cultivation of Highly Prospective Commodities
- Sports and Cultural Dimensions
- ENRICH Home
- ENRICH Center
- Focus on Extremely Disadvantaged People
- Community Level Action
- Income Generating Activity and Training.
- Community Capacity Building. Education





## Activities & Achievements in 2022-23

### Courtyard Session, satellite & static Clinic, Grants

In FY 22-23 total **2013 courtyard session** conducted in **4 unions**. **42** health inspectors regularly **Survey 25** families in a day.

- **288** clinic seated where **8087** people received advance healthcare & prescription in **4** unions.
- A total of **1065** clinic have been conducted in **4** unions where **11387** patients have been served.
- In the fiscal year total BDT **791728/-** given in **4** unions to **43 special grant members**.
- In **4** Guyenne camps **130** people were served.
- **754** Adolescent healthcare was provided in **14** events
- In **4** unions total **16** 'Health Camp' were organized after every 3 months where **2470** patients were served modern healthcare.



- Anti-trafficking, drugs, anti-terrorism and various contemporary issues are discussed in these meetings. A total **216** ward meeting & **8** union meeting were arranged.
- A total **216** ward meeting & **8** union meeting were arranged in presence of UP Chairman and community people to discuss child marriage, dowry, child labor, eve teasing, drugs etc.
- In **4** unions under **130** education center **3795 students** are being teaches by **130 teachers** who belongs from the community.

### 'Special Eye Camp'

- ▽ A total of **4 special eye camps** have been organized in **4 unions** during the current financial year and **993 patients** have been provided with **advanced medical care** and counseling and **173 cataract patients** have undergone **Free cataract surgery**.





### 'Samridhhi LOAN & IGA Training'

- Under Samridhhi, a total **Bdt.15,93,53000/-** was distributed among the members under the Samridhhi Loan Program in 4 unions in the current financial year.
- IGA training have been organized in **4 unions** during the current financial year and **400 members** received 01 day training on various topics such as Fisheries and livestock, agriculture in presence of Gov't officials from the respected departments.

### 'Day Observation & IGA Training'

- National Service Day, youth Day, Environment Day, are celebrated in all 4 unions. Rallies, discussion meeting and tree planting were organized on the occasion of celebrating these days.



### Annual sports & Cultural

- 'Let's play friends, build a youth society free of drug, terror and eve teasing' with this slogan a sports & cultural program were arranged under ENRICH program.

### Youth Training

- Provided video based training titled "Dream of being an entrepreneur" discussing self-realization and leadership development of the youth in 4 unions among 400 young boys and girls.





## Program Impact

- Families in prosperous unions are being empowered with necessary advice and assistance considering their current assets and on a sustainable basis.
- As a result of the implementation of health care and nutrition programs in the unions, it is possible to reach improved health care at the doorstep of every family.
- As a result of education program, the dropout rate of students from primary schools is absolutely zero.



## Program Challenges



- As it is a project there is a limitation to serve as many people as possible because of budgetary issues and capacity.
- Health sector is not so upgraded to provide any surgery or advance level Medicare.
- As supporting resources are limited it is difficult to serve a large number of unemployed youths.



### AT a Glance



ONGOING FROM 2014

FUNDED BY



83569 project  
Participants



(Female: 34315 Male: 49254)

TOTAL BUDGET

15204000 BDT



NO. OF STAFF 184

AREA COVERED



Khulna District  
(Godaipur union)  
Chuadanga District  
(Hasadah, Raipur & Andulbaria union)

### Members Talk



**Name:** Md. Rubel Hossain  
**Vill:** Sahapur, Andulbaria,  
Chuadanga.  
**Youth Entrepreneur**

Rubel Hossain is an entrepreneur who has Dragon project now. He shared that, 'In 2022 I was a graduated and sitting at my home without any job. My family income was not sufficient to cover my mother's medicine expense, brother's education. At that moment, I came to know about a 02 days training titled "Dream to be an Entrepreneur" under Samriddhi project. I participated in that training and decided to cultivate Dragon. But the problem was the short of capital. Project manager Arif vai of Samriddhi project suggested to take loan. And I took 50,000tk loan and invested total 1,00,000 tk in own 1 Bigha land and leased 1 one Bigha and started Dragon cultivation. Now I am a successful farmer and entrepreneur.' Mr. Rubel Hossain expressed his gratitude to RRF & PKSF for standing by his side, giving him the right advice and overall support during his times of despair & distress.



# UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE

Remember your Contribution with the highest Gratitude

1

NO  
POVERTY



2

ZERO  
HUNGER



3

GOOD HEALTH  
AND WELL-BEING



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



The 'Uplifting the Quality of the Lives of the Elderly People Program' is a significant and compassionate initiative designed to address the unique needs and challenges faced by the elderly population in our country. Implemented as a collaborative effort between the Rural Reconstruction Foundation (RRF) and the Palli Karma Sahayak Foundation (PKSF), this program is aligned with the government's policy and aims to make a positive impact on the lives of the aging citizens. Commencing in July 2017 in the union of Khulna and expanding its reach to three unions in Chudanga District from May 2018, this program demonstrates a commitment to extending essential support and services to the elderly. The funding for this initiative is being sourced from the 'Special Fund' and the 'Program-Support Fund' of PKSF, in partnership with RRF, underscoring the dedication to the well-being of our elderly population. By focusing on the well-being of our elderly citizens, the 'Uplifting the Quality of the Lives of the Elderly People Program' embodies the values of respect, compassion, and solidarity. This initiative not only acknowledges the significant contributions made by our elderly population but also recognizes the responsibility of society to give back and ensure that their golden years are truly golden. In doing so, it plays a crucial role in creating a more inclusive and caring society for all, regardless of age, and contributes to the overall well-being of our nation.

## 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.
- 72• Rehabilitation of poor and distressed elderly in the community.





## Activities & Achievements in 2022-23

**Old Age Allowance:** Every Month 100 people get 500 tk allowance. In this FY total BDT 1290000 has been disbursed.

- **Funeral Expenditure:** In FY:22-23 total 44 Families were covered funeral cost; total BDT 88000 has been given.
- **Elderly Coordination Meeting:** A total '216 Ward meeting' and '16 unions' level meeting arranged for elderly people.
- **Best Child Award:** In the fiscal year total 20 children were awarded. For working to improve elderly's livelihood and create health awareness.



### Best Elderly Award'

- In 04 unions total 20 elderly people awarded for their tremendous contribution in the societies development.



- **Wheelchair Distribution:** Wheelchairs are provided to the poor, helpless, physically fragile and deprived senior citizens of the union who cannot move at all without wheelchair, but whose families do not have the means to purchase. In the current fiscal year, wheelchairs were provided to 16 indigent senior citizens in 4 unions.
- **Sports & cultural Program:** 'Age is merely a number, the spirit of sports and cultures knows no bounds, and the elderly people prove it every day'. To cheer up & for recreation of elderly people's an annual sports & cultural event was organized with various activities & competition.





## Program Impact

- Access to social safety net services, financial benefits and healthcare lead them to better physical and mental well-being for this demographic.
- By helping elderly individuals access financial benefits, the program is contributing to their financial security, reducing their vulnerability.
- The program fosters social inclusion by connecting the elderly to essential services and support networks.



## Program Challenges

- One of the primary challenge is ensuring the adequate allocation of resources both financial & human resource to implement the program effectively. Funding, staffing and infrastructure are imitating factors.
- Ensuring the sustainability of the program beyond its initial phase is critical.



## FOOTER

### AT a Glance

 ONGOING FROM **2018**

FUNDED BY



**7175** project  
Participants

(Female: 3481, Male: 3694)



TOTAL BUDGET

**3600000** BDT

Elderly Social Center

**03**



### AREA COVERED

**Khulna District**

(Godaipur union)

**Chuadanga District**

(Hasadah, Raipur & Andulbaria union)



### Members Talk



**Name:** Sobura Begum

**Age:** 65 years

**Vill:** Andulbaria,  
Chuadanga.

Sobura Begum is a widow and has no children. She was in shelter of her niece house. She had a miserable life cause the family where she was staying was also poor. Under our program she was selected for BDT4000 grant for her condition.

She said that, ' In the first month I give 2000 tk to my niece for my sustenance and bought a goat with another 2000tk. Every month she bought a goat and some hen and ducks for rearing till 6 months. Currently I have goat, ducks, swan, chickens and few pigeons. Now I am no longer helpless and in trouble like before. I am earning a good amounts of money by rearing animals and selling and living a happy and peaceful life. If I would not get the money that time it was not possible for me. I pray for PKSF and RRF people for such initiatives for people like has who has no one to take care."



# PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE -EUROPEAN UNION (PPEPP-EU) Project

Connect to Mainstream

1

NO  
POVERTY



2

ZERO  
HUNGER



3

GOOD HEALTH  
AND WELL-BEING



4

QUALITY  
EDUCATION



**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.**



The Pathways to Prosperity for Extremely Poor People (PPEPP) project, funded by the EU through its lead and technical partner PKSF, is implemented by Rural Reconstruction Foundation (RRF) in collaboration with 19 implementing partners of PKSF. Operating in vulnerable areas of Bangladesh, specifically Modhupur, Sachiadah, Bolybunia, and Ramchandrapur, the project focuses on increasing agricultural productivity among extreme smallholders. Through the adoption and dissemination of crops, livestock, and fish, PPEPP aims to alleviate poverty, ensure sustainable development, and enhance resilience to climate extremes. The initiative also supports microfinance for small-scale entrepreneurship, capacitates frontline extension agents, and engages in adaptive research to refine and identify technologies suitable for local contexts, fostering positive impacts for the targeted communities in Khulna division. The project offers to the beneficiaries an opportunity to tap local and global knowledge for developing adaptive and standard farm practices of all crops, livestock and fishery sub sectors including health and nutritional management, gender inclusion and disaster management. This will include using the technical knowledge as well as private sector involvement for developing sustainable agriculture technologies, which reduces impact on the environment and yet to increase the competitiveness of small and medium enterprises as well as the farmers in Bangladesh for their livelihood improvement.

## Key Objectives

1. To enable one million people to exit from extreme poverty for good.
2. 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 OF PPEPP-EU PROJECT

## Major Three Components



1. Livelihood



2. Nutrition



3. Microfinance



4. Gender

## Another Three Components on Cross Cutting Issues



6. Disability



5. Disaster Risk management





## Activities & Achievements in 2022-23

### Livestock and Poultry Related activities:

PPEPP-EU RRF provide direct grants for developing the livestock and poultry rearing sector to 93 Families.

### Crop Related Activities:

- Crop related activities-82
- Technology demonstration activities - 52.
- Nonagricultural activities 12.

### Fish Farming related activities:

- PPEPP contributed 30 different activities to improvement of aquaculture subsector at PVC level.

### Vaccination and de-worming campaigns:

- 2695 PVC member and villagers' cattle and poultry were covered through this vaccination and deworming program.



### Nutritional Activities:

1. Mother & children forum-12
2. Adolescent Club-11
3. Nutritional demonstration-5
4. Food festival-18
5. Demonstration of ideal food of Age base nutritional requirement (IYCF) at mother and children forum-04
6. Eye Camp-02
7. Blood grouping-04
8. Satellite clinic & Health camp (Gynecology & Child)-312, 04



### Capacity Development Activities:

PPEPP-EU project has taken different capacity building activities for strengthening the PVC members at this year like organized training on agriculture, non-agriculture and vocation skill development training. PPEPP team organized below capacity development training with the present of private and public extension agent :

SL	Activities	Achievement
1	Agriculture	17
2	Non-Agriculture	3
3	Vocational	4





## Highlights

### Prosperity House

Prosperity house is a model house at PPEPP project. Each house contains 7 IGAs including homestead vegetable production, goat rearing, country poultry and duck rearing, small business etc.

Reporting year PPEPP-EU project established 4 prosperity house at 4 Unions.



### Microfinance

During the reporting year, PPEPP-EU provided microfinance for developing agro base enterprise and crop production to explore opportunities of financial services. During the year RRF provided financial support to beneficiaries 1174 received conditional grand's from different MFI.

Table: Loan received by farmer from RRF

Name of Project	PVC Members			MF Institutions	No. of loans	Value of loan (BDT)
	Male	Female	Total			
PPEPP-EU	0	4409	4409	RRF	1174	18901663

### Farmers Field Day (FFD)

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





## Program Impact

The impact of a program is the transformative footprint it leaves on individuals and communities. Our programs impact can be describing as below:

- ▽ Skill development of extreme poor members through technical training.
- ▽ IGA establishment, venture development and flexible loan facilities should be provided along with grants.
- ▽ Creation of new employment and increase in household income.
- ▽ Increasing of the small and non-financial farm income through sustainable manner of income generating activities.
- ▽ Introduce with local health service provider through regular coordination meeting.
- ▽ Achieving gender equality through women's involvement and empowerment.
- ▽ Changing of social attitudes and activities.
- ▽ Adaptation of new technology for animal husbandry that ensure the biosecurity and sustainable development.
- ▽ Establishment of nutrition garden at every household for daily consumes.



## Program Challenges

Introducing and implementing programs often come with a myriad of challenges. From navigating complex regulatory landscapes to securing sufficient funding and overcoming resistance to change, these hurdles can

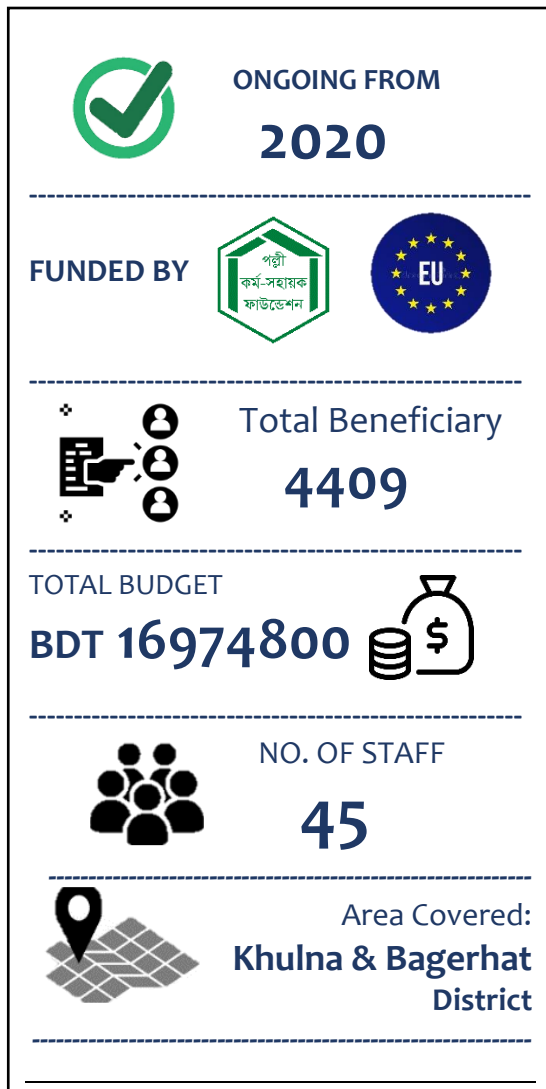
impede the seamless execution of initiatives. In our program aspects followings are some challenges-



- ▽ Members not having their own land (Dependent on other's land).
- ▽ Salinity.
- ▽ Drought.
- ▽ Long time water logging for sudden and periodic flood.
- ▽ Scarcity of fresh drinking water.
- ▽ Unconsciousness.
- ▽ Troubleshot of irrigation.
- ▽ Insufficient income source.

## FOOTER

### At a Glance



### Member Talk



Name: Selina Begum  
Village: Kismotgora,  
Union: Ramchandrapur,  
Morelganj, Bagerhat.

Selina begum is a housewife. Her husband is day labor. They are 4 members in a family. She shared that, "My husband was the only earning person of the family. If he doesn't go to work, then have to be starve. My daughter Sapna was ill for most of that month. We do not have the means to buy medicine for the girl. Then I thought she would work alongside her husband. I own 10 native chickens and 10 ducklings and 1 goat. My father gave me 1 goat aged 7-8 months. Being a Savings member of the PPEPP-EU project, I was given 2 goats in 2022 and trained in goat rearing using the fly method. Now I rear a total of 5 goats. Apart from raising goats, I also cultivate vegetables on fallow land next to my house as per the advice of Technical Officer (Livelihoods) of the PPEPP-EU project. Satisfies the needs of my family and sells them in the market" Currently Selina Begum owns a total of 13 goats. By meeting the needs of her family with poultry eggs and vegetables, she is helping the family by selling her husband's income in addition to Tk 2,000-3,000 per month. Selina Begum said, "As the PPEPP-EU project used to buy me goats from the market, if God blesses me, I will no longer have to buy goats from the market, I will be able to sell the goats to them. By the grace of God, I am happy with my family I'm fine with it, lastly thanks to the PPEPP-EU project and all its officials".



2

ZERO  
HUNGER



3

GOOD HEALTH  
AND WELL-BEING



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



The Rural Reconstruction Foundation (RRF) is committed to ensuring inclusive and sustainable development by empowering senior citizens and upholding their social dignity. Recognizing the significance of leaving no one behind in achieving the Sustainable Development Goals (SDGs), RRF has established the Senior Citizen Welfare Program. This initiative, launched in January 2016 in the Sharsha and Jhikorgacha Upazillas of Jashore district, focuses on addressing the challenges faced by elderly individuals in the community. Later, from March-2022 started new elderly club in Kholadanga of Jashore Sadar. The Senior Citizen Welfare Program is open to all individuals aged 60 and above in the designated area, regardless of factors such as religion, gender, race, or socio-economic status. RRF funds this program independently, demonstrating its commitment to making a positive impact on the lives of elderly community members. In line with its dedication to improving the lives of senior citizens, RRF Currently running 4 clubs in for older people in Jhikorgacha and Sharsha Upazilla in Jashore district with own financial support. Now through these initiatives, RRF seeks to create a more inclusive and respectful environment for senior citizens, enabling them to lead fulfilling lives while contributing to their communities.

## Key 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.





## Activities & Achievements in 2022-23

- Elderly Health Camp & Free Medicine Distribution all over the year.
- On Special Occasion



- or Day observation healthy food and medical checkup, free medicines provided
- RRF provides festival clothes to elderly people in its own 4 elderly clubs.



### Activities

- © Daily Snacks
- © Indoor game (Chase, Ludo, Carom, Flash Card etc.)
- © Watching TV
- © Relaxing and taking rest on the daytime
- © Reading Newspaper
- © Chatting & Gossiping



### Highlights

- Hygiene package made the elderly people to be blast in happiness. It express care and love for their health-they expressed.
- Spreading warmth, one coat at a time. Winter cloth distributed among elderly people because everyone deserves to stay cozy.





## Program Impact



- Access to healthcare is crucial for senior citizens. The program likely offers medical check-ups, health awareness campaigns, and support to ensure that the elderly receive proper healthcare services, enabling them to lead healthier lives.
- Along with amusement and daily snacks members get health checkup, free medicines.
- Many elderly people are neglected in families they can spend their time with peer group, have 2 times snacks and tea, indoor games, newspaper. That helps them to spend their time with joy & happiness.



## Program Challenges



- Working areas are limited.
- More people want to be the member of the club.
- Program capacity is still not enough able to serve many people at a time.
- There's a risk that senior citizens might become overly dependent on the program's assistance.
- Providing healthcare services requires coordination with medical support. Critical healthcare situations are difficult to handle under this program.



### AT a Glance

	<b>ONGOING FROM</b> <b>2016</b>
<b>FUNDED BY</b>	
	<b>4 Elderly club</b>
<b>NO. OF Members</b>	<b>408</b> (FEMALE-295, MALE-113)
<b>TOTAL BUDGET in BDT</b>	<b>3490000</b>
<b>NO. OF STAFF</b>	<b>4</b>
	<b>AREA COVERED</b> Jashore Sadar, Sharsha Jhikargacha Upazillas of Jashore District.

### Members Talk



**Name:** Sufia Khatun  
**Age:** 62 Years  
**Member of Sarothi Elderly Club**

She became a member of elderly club 2 years ago. In her words, I like to come to the club and spend time with other people. I enjoy every day snacks & tea and entertainment from here which her family can't afford. I am happy that I get festival gifts, free health checkup and free medicine through this program. I pray to Allah for the wellbeing of RRF for running such a blessing program for people like us.



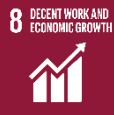
Agriculture sector is Bangladesh's main economic pillar and driving force as well. Its contribution to GDP was once around 60%. Agriculture in Bangladesh is vital for people's livelihood, employment, and contributing to GDP; we all know that. Its contribution has reduced in last decade, going from 17 percent in 2010 to 12.6 percent in 2020. The sector is at the center 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



# BRANDING DEVELOPMENT & E-COMMERCE BASED MARKETING OF MES PRODUCT

Elevating Quality, Building Brands, Connecting Globally



Empowering Bangladesh's micro-enterprises through quality enhancement, branding, and e-commerce to propel economic growth and sustainability.

## E-COMMERCE



With the support of PKSF and International Fund for Agricultural Development(IFAD) under Promoting Agricultural Commercialization and Enterprise project(PACE), Rural Reconstruction Foundation started implementing E-commerce based sub-project. The main obstacle to successful online marketing of small entrepreneur's products through e-commerce services is the backwardness of product quality and product decoration. The main works in the areas of product quality, product variety and production environment and sustainable product packaging as well as product branding. If professional skills and standards are developed in these products, the market for all these products will expand. To survive in the competitive market, it is important to improve quality, branding and packaging.

### KEY Activities

- ICT Services for MEs
- Establish suitable E-commerce platform for small enterprise
- Technology Transfer for quality improvement activities of small scale entrepreneurs.
- Product styling and design modernization
- Branding
- Labeling
- Packaging
- Warehouse built on

### Funded By:



### At a Glance



ONGOING FROM  
March 2023



Project Participants  
**1000**  
(60% Female, 40% Male)

TOTAL BUDGET

**BDT 5550000**

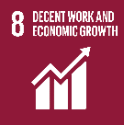


NO. OF STAFF

**01**

Area Covered:  
**Jashore, Satkhira &  
Jhenaidah District**





The contribution of the fisheries sector to the food security and economic development of Bangladesh is very important.



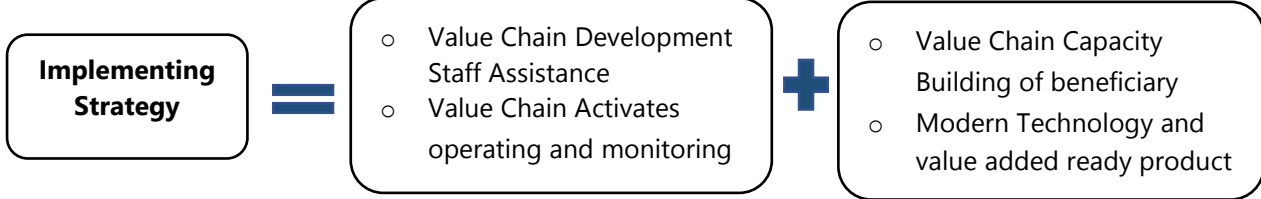
**Sub-Project: "Production and Marketing of Safe fish & fish products"**

Rural Microenterprise Transformation Project (RMTP) includes a sub-project titled "Production and Marketing of Safe Fish & Fish Products," which is being implemented by RRF and funded by PKSF, DANIDA & IFAD from January 2023. The primary goal of this sub-project is to increase the income of small and marginal fish farming families and small entrepreneurs, ultimately ensuring food security and improving family nutrition. The sub-project's outlined goals and objectives will be pursued to uplift rural communities, promote safe and sustainable fish production practices, and improve the livelihoods of small entrepreneurs and fish farming families. RRF is implementing this project in Monirampur, Keshabpur and Abhaynagar upazillas of Jashore District. The initiative mainly focuses on safe production practices, diversifying income through processed fish products, and engaging women and youth to create a sustainable and resilient fisheries sector.

## KEY Activities

- Training on nutrition, climate, environmental and social issues) on Cluster Beneficiary.
- Establishment of modern technology demo plot
- Training of lead farmers and other local service providers
- Training of members of small entrepreneurs and producer associations on business management (record keeping, profitability, cash flow-analysis etc.
- Training of Master Trainers.
- Enhancing Entrepreneurship and Productivity
- Diversified new product development and market development
- Development of Carp Hatcheries and Improvement of quality of local fish bazar or large Market.
- Setting up Fisheries "Service and Advisory Centre' at the local level in collaboration with LEAF of the Department of Fisheries, Lead Farmers and Input Suppliers.
- Coordinating with local administration, Fisheries Department, Environment Department and Quality Control Authority.





## Activities & Achievements in 2022-23

### Activities:

- Kobo Collection
- Lead Farmer selection
- Organizing experience exchange tour on safe fish production
- Sub Project implementation Orientation
- Information and introductory meetings on financial knowledge

### Training Activities

- Training on nutrition, climate, environmental and social issues & use of safe fishing materials in fisheries
- TOT on Financial Literacy of their trainers through affiliates
- Training of fish farmers on good aquaculture practice
- Providing skill development training to the project manpower, selected entrepreneurs and recognized service providers in the areas of HACCP, ISO, Global GAP for Fisheries etc. and visit exchange of experiences in this regard.



### Other Activities:

- © Support to nurserymen for PL nursing of fast growing fish (Halda river source, Suborno Rui and G-3 rue) and Galda shrimp
- © Support to entrepreneurs in production and marketing of small scale value added fish products (fish balls, fish cutlets, fish sticks, fish fry, fish barbecue etc.)
- © Setting up demonstration plots for black soldier fly production as an alternative to commercial fish feed.
- © Establishment of demonstration plots for extension of safe fish and shrimp culture technologies in semi-intensive system
- © Establishment of demonstration plots on **safe fish production** using intensive (bottom cleaning, RAS etc.) systems.
- © Establishment of demonstration plots for



**technology expansion** of probiotic use in safe fish production

- © Setting up demonstration of **pen culture system** of fish farming in Bhubodah wetlands waterlogged areas.



## Special Features

- ▽ There is some special demo plot in this project such as Producing and using of Black soldier fly.
- ▽ There is some special demo plot in this project such as Producing and using of pen culture.
- ▽ Beside this, the ready to cook fish which is ready-made fish product that is need not to cut and clean for cook. That is made in piece to cook. That is very much lucrative business in modern time.



- ▽ Also ready to eat fish Item. Items like Fish Bar-B que, Fish ball, Fish Finger, Fish Stick, Fish Barger which is the unique item in this project. These are also getting popular now a day. That is also a new and innovative idea for modern days.
- ▽ Beside this, the uses of aerator in fish farm also introduced here as a new technology.
- ▽ Also there are floating Cafe in the fish farm with fishing and boat riding. That is a very much popular entertaining activities in our areas.



## Milestones

- Ω About 8000 beneficiaries have capacity building on good aquaculture practice (GAP), Business plan management, marketing of fish and fish products, nutritional sensitivity and financial knowledge of microcredit.
- Ω About 40 lead farmer and 5 Fish Services and Advocacy Center owner have got capacity building on water parameter test and served as a local service provider for 8000 beneficiaries for the better production in the working areas.



- ▽ About 8 nursery demo owner got g-3 rui fry, 1 demo got SPF Golda PI and 3 demo got Halda Fish Fry.
- ▽ About 55 different demo plot owner got G-3 Rui fish in their pond.
- ▽ 11 semi-intensive culture demo owner got 4 paddle wheeler aerator machines for aeration in their pond.
- ▽ 10 carp hatchery owner got halda and G-3 Rui brood for better fish fry development.
- ▽ about 3 café owner have gotten ready to eat fish Demo for making value added product like Fish Bar-B que, Fish ball, Fish Finger, Fish Stick, Fish Barger which is the unique item in this project.





## Program Impact

- ▽ This project made 40 LSP in working areas they are served in their local areas.
- ▽ Fish info and Service center have been established in community level to educate and help the farmers.
- ▽ Fish market development had remarkable impact on the local beneficiary 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.



that area.




## Program 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


# FOOTER

## AT a Glance

## Members Talk

**ONGOING FROM**  
 **2023**


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**TOTAL BUDGET**  
**BDT 22,448,000** 

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**Project Participants**  
**8000**  
 (Male: 5640, Female: 2360)

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**No of Staff**  
**06** 

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**Area Covered**  
**Jashore Distrcit**  
 (Monirampur, Keshobpur, & Abhaynagar Upazillas)

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**Funded By**




পঞ্জী  
কর্ম-সহায়ক  
ফাউন্ডেশন




**IFAD**  
INTERNATIONAL  
FUND FOR  
AGRICULTURAL  
DEVELOPMENT



**RmtP**



**MINISTRY OF  
FOREIGN AFFAIRS  
OF DENMARK**  
Danida



**RURAL RECONSTRUCTION FOUNDATION**



**Name: Lipika Dhar**  
**Husband: Prajit Dhar**  
**Village: Masisdia, Union: Kultia,**  
**Monirampur, Jashore**  
**Fish Farmer**

Lipika is successful fish farmer but her path to success was not so easy. She shared that, ' My husband a day labour and we were burdened with debt so I wanted to hel my husband I started cultivating the fish enclosure herself in 66 decimal fish farm by taking lease. However, due to lack of proper technical knowledge and modern technology, my fish farm did not grow much. After that I became a member of RRF as part of the ongoing activities in Manirampur, Abhaynagar and Keshabpur upazilas under the such as RMTTP project. Then I learned various techniques on fish farming such as lead farmers and other local service providers (fish doctors), attended different trainings. I became interested in GAP. Putting my interest and training knowledge into real life has helped me to set up demonstration plots to scale up safe fish and shrimp farming techniques in semi-intensive systems. With the help of RMTTP, I purchased a paddle wheeler machine (aerator machine), Galda PL, Blue net, probiotics, signboards and record books. I currently uses aerator machines in my fish farm which generate oxygen so that the fishes get enough oxygen.' After all, Lipika Dhar has managed to change her own destiny through her determination and honest courage. She thanked RRF & PKSF.



# GREEN BIOTECH (Tissue Culture)

Create a Bigger Horizon in Agriculture



**In an effort to protect the floriculture industry, we have started a new journey by producing the commercial cut flower plantlets or seedlings through tissue culture as new horizon in Bangladesh.**



Green Biotech Bangladesh, established by the Rural Reconstruction Foundation (RRF) in Jashore under the Agricultural Value Chain Project, specifically the Floriculture sub-project of the Promoting Agricultural Commercialization and Enterprise (PACE) Project, stands as a testament to the collaborative efforts of PKSF, IFAD, and RRF. The project commenced its operations on September 12, 2017, and ran until June 30, 2020, with external financing. Subsequently, since July 2020, RRF has taken on the responsibility of operating the Tissue Culture Lab using its own funds. The primary objective of Green Biotech Bangladesh is to contribute to the local production of flower plantlets, aiming to provide farmers with affordable access to quality, germ-free, and healthy plantlets. This initiative not only underscores the importance of self-sufficiency in plantlet production but also aligns with the broader goals of agricultural development and commercialization. Green Biotech Bangladesh represents a crucial step towards sustainable agriculture and economic empowerment within the floriculture sector in Bangladesh.

## KEY Activities

- Applying Tissue Culture Technology in the floriculture sector.
- Produce disease free Gerbera and Potato plantlets.
- Reduce Gerbera flower production cost.
- Increased productivity.
- Development of floriculture.
- Increase wage Employment
- Research and develop new varieties of Gerbera, Liliun, Eustoma and Tulip.

## Other Activities

SL No	Particulars	FY 2022-23	So far
1	Sales of Gerbera Plantlet in numbers	6,510 pieces	19,979 pieces
2	Sales of Gerbera Plantlet person	14	38



## Special Feature

### 1. Other Piloting Activities

SL No.	Particulars	FY 2022-23	So far
1	Sales of Potato Plantlet in numbers	200 pieces	200 pieces
2	Potato Nuclear Seed	325 kgs	325 kgs
3	Potato Breeder Seed	22,500kgs	22,500kgs
4	Potato Foundation Seed	31,955 kgs	31,955 kgs
5	Dragon Fruit Plantation	900 Plants	900 Plants



### 2. Variant of Gerbera Flower

Protocol for the production of Gerbera Plantlet of a total of 6 varieties has been developed from the lab and in the last 3 years ,it has been possible to raise the plantlet care and desired results to a satisfactory level in own shade house through the farmers at Godkhali of Jhikargacha upazila of jessore and Ganabazar of sadar upazila of Jhenaidha.

### 3. LILIUM, TULIP & EUSTOMA flower plantlet establishment

Alongside Gerbera Plantlet, protocol established for production of Lilium Plantlet, Three varieties of Lilium they are – Amiga, Frontera , Eremo. InVitro Plantlets are transfer to the soil and they produced Lilium bulb. Another research on going for protocol establishment of Tulip and Eustoma.



### 4. Research

Beside Flower, Banana Protocol development research also is going on this lab. Already Banana Inventor shoot is produced in the lab. Within in few months we will be able to produce Banana plantlet successfully





## Program Impact

- Farmers have significantly reduced production cost of Gerbera cultivation. Per Plantlet cost is BDT 95.00 if that bring from neighbouring country but if they collect from Tissue Culture Lab, the unit cost is BDT.50.00.
- Huge potential in reducing production cost of Gerbera flower.
- Reduce the dependency for Gerbera plantlets on neighbouring country day by day.
- Overall the socioeconomic development of our flower growers will be increased by the vital role and activity of this floriculture lab.




## Program Challenges

- Ω Lack of quality Mother plant
- Ω Availability of good quality Chemicals.
- Ω Not easy to convince traditional flower cultivators in new technologies.



### AT a Glance





ONGOING FROM


# 2017

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Partners


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**2500** project  
Participant

(Female: 750 Male: 1750)

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TOTAL BUDGET

# 15204000

 BDT

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NO. OF STAFF



**02**

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**AREA COVERED**  
All across the country



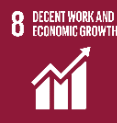
### Member Talk



**Name: Md. Sher Ali**  
Gerbera Flower Grower,  
Jhikargacha, Jashore.  
Distributed 420 number of  
Gerbera Plantlet

Md. Sher Ali Sarder says about Green Biotech Tissue Culture lab Gerbera Plantlet that the quality of Gerbera Plantlet is better than imported Gerbera Plantlet. He praised about produced Gerbera flower both size and color. He also says that we have collected Tissue Culture derived Gerbera plantlet at the cheapest price from our country. From here. He has sold 2000 number of Gerbera clump at rate of BDT.30.00 per clump and earned Taka sixty thousand (Tk.60,000/=) from above mentioned Gerbera plantlet. His expects further research about new variety of Gerbera and other flowers from the Green Biotech Tissue culture lab –a sister concern of RRF(Rural Reconstruction foundation ) authority.

# ENHANCING BANANA PRODUCTION AND MARKETING IN THE SOUTHERN DELTA OF BANGLADESH



To ensure supply of quality Banana through safe Banana production and marketing and increase their income.



With the support of Chemonics International Inc. (USAID) under its 'Feed the Future Bangladesh Horticulture, Fruits, and Non-Food Crops Activity' a project is implementing by RRF in its working area in 04 districts ( Jashore, Jhenaidah, Chuadanga and Meherpur from June 2023. One of the sub-projects under this initiative is titled "Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh." The primary goals of this sub-project are to ensure the supply of quality bananas through safe production and marketing practices and to increase the income of banana farmers in the targeted region. The project aims to bring positive changes to the agricultural landscape of these districts by fostering safe and sustainable banana production, improving post-harvest practices, and creating market linkages for the benefit of local banana farmers and their communities.

## Key Objectives



- To increase the safe Banana production
- To introduce Banana Fruits Bag and other management practices for safe production.
- To increase technical capacity of banana farmers on improved banana production technologies and post-harvest management.
- To linkage with local, regional and national buyers.





## Highlights

### Field Activity

- ∇ Total 40 groups of farmers have been created in selected area. Field officers are collecting data from Banana farmer.

### USAID Visit

- ∇ Chemonics and USAID official visit at Ganna, Jhenaidah sadar.

### Field visit by Officials

- ∇ Field visit of RRF, Chemonics International Inc. and Hanay Foods Pro Officials to ensure the banana quality & progress.

### Banana Bag

- ∇ Banana bags provided to farmers for safe banana production



### Funded By



ONGOING FROM

June **2023**

Total Budget  
**BDT 38,08,400**



Project Participants  
**1000**

No. Of Staff  
**06**

Area Coverage

**4** Districts  
(Jashore, Jhenaidah,  
Meherpur, Chuadanga)



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 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





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



**Sub-Project: Promoting Floriculture through Ecological Farming and Introducing Modern Technology.**

RRF, in collaboration with the Palli Karma-Sahayak Foundation (PKSF) and with financial support from the World Bank, is dedicated to promoting environment-friendly and sustainable appropriate technology in cluster-based microenterprises across the country. Their aim is to enhance the marketing potential of these businesses, build their brand image, and empower them to achieve environmental sustainability. Jashore, a district in Bangladesh, has gained recognition as a prominent hub for the floriculture business over the past few decades. Specifically, Godkhali in the Jhikorgacha upazila of Jashore has earned the title of the 'capital of floriculture.' This region specializes in cultivating various types of flowers, with the primary varieties being rose, tuberose, marigold, gladiolus, gerbera, and lily. Drawing inspiration from the success of Jashore, a similar floriculture cluster has been established in Ganna Bazar, Jhenaidah. This area is now considered the floriculture business hub of that cluster. The Rural Reconstruction Foundation (RRF) and the Sustainable Enterprise Project (SEP) have a broad goal to develop Ganna cluster into the "2nd Capital of floriculture." RRF has been distributing loans to florists since June 2019. In this financial year 2022-23, Agrasar loans have been disbursed to 338 flower growers and traders. The current outstanding of this loan is 5,72,10,079 BDT at a declining interest rate of 24% payable in weekly or monthly installments. Common Service Loan 50 MEs are engaged in flower related trades. The current outstanding of this loan is 67,00,000 BDT at a declining interest rate of 8% payable in monthly decreasing installment.

## KEY OBJECTIVES



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

**Sector:** Horticulture

**Cluster:** Floriculture

**Environment**

**Classification:**

Green-A (Based on ECR rules, 7(2), Bangladesh)



## KEY Activities in 2022-23



## Non-Revenue Generating Activities in

Revenue-generating common service facilities

- ▽ Establishment of ice plant, Trico-compost plant, Outlet for promotional activities, Enterprise development support (working capital/ fixed asset/lease loan)

Non-revenues generating activities

- ▽ Demonstration of the ecological farming shed (Trico-compost, pheromone trap, drip irrigation etc.)
- ▽ Introduction of new technology (drip irrigation / new varieties promotion (Lilium, Eustoma, Carnation)
- ▽ Market infrastructure development (Washroom, compost chamber, Tube well, Flower packaging table)

Initiatives to Increase Eco Labelling and Access to Premium

- ▽ 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

Capacity Development of PO

- ▽ Monitoring & Evaluation (Baseline Survey, Final evaluation, Internal Audit, External Audit & Sub-project Monitoring etc.)
- ▽ Training, Seminar & Workshop.

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)

- © Ecological Farming Shed-12nos.
- © Establishment of Drip Irrigation in shed-12 sets.
- © Flower Seedlings & Bulbs- (Gerbera-16700, Lilium-3500, Long Stick Dutch Rose-3600, Carnation-400 & Allamunda-600) among 12 MEs at Ganna & Godkhali Cluster under Jhenaidah and Jashore Districts.

Demonstration of Ecological Farming Shed



Figure 1: Ecological farming shed implemented by RRF.

- © Drip irrigation-5 sets
- © Lilium flower Bulb and **Long Stick Dutch Rose** seedlings distribution as new varieties promotion - Lilium bulb-1000 nos. and **Long Stick Dutch Rose** seedlings -1475 nos. among 5 MES at Ganna, Kaliganj & Godkhali Cluster under Jhenaidah and Jashore Districts.

Introduction of New Technology



Figure 2: Drip Irrigation ecological farming: implemented by RRF





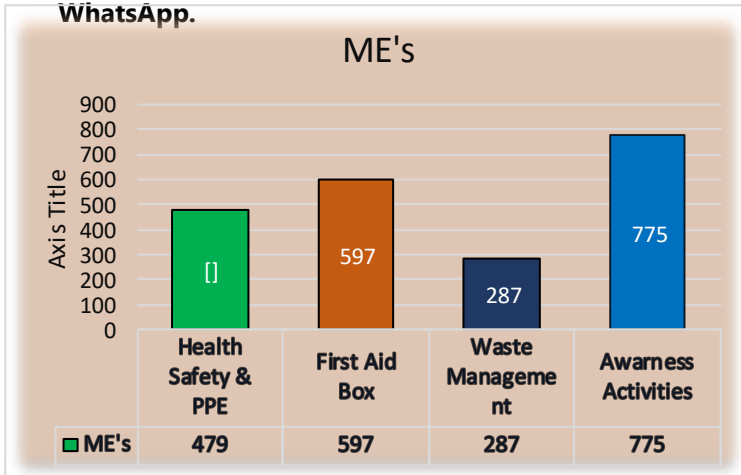
# Activities & Achievements in 2022-23

## 1.Environment Club

- **2 clubs** and **8 forums** at Ganna, Kaliganj and Godkhali cluster. Each forums **20-25 members** conduct meeting in every month for environmental awareness buildup among forum members and others and also observed different day.

## 2.Branding Activities

- Activities for branding and promotion related i.e. **1500 pieces Poster distributed** among the MEs and **06 Advertisement board** set up at Ganna, Kaliganj & Godkhali flower Cluster.
- **30 MEs** are ready for **Branding and promotion** related activities for their produced different safe flowers.
- MEs introduce online platform for product sales after SEP intervention: 65 MEs by **Facebook page**, 15 MEs by **YouTube**, 103 MEs by **Cell phone** and 65 MEs by **WhatsApp**.



## ENVIRONMENTAL PRACTICED ADAPTATION BY ME'S

Health Safety and Use of PPE (gloves, safety glasses, mask, apron, boots)  
 First Aid Box preserved at house or working place. Activities those support to manage waste (Reduce, Reuse or Recycle) Sign, symbol or posters on awareness (Reduce air pollution, first aid box, safe drinking water, reduction of water pollution, use of PPE etc. were adopted by the number of ME's shown in the table.

<b>Female ME's</b> 250	<b>Male ME's</b> 88
<b>Loan Distributed</b>	
<b>Total Amount</b> Female: BDT457,15,000 Male: BDT224,59,000	<b>Average Loan size</b> Female: BDT 1828660 Male: BDT 255216

## SEP Loan Information in 2022-23

### AGRASOR-SEP LOAN STATUS

In FY:22-23 among 338 ME's total BDT 681,74000 amount of loan disbursed where average loan size was BDT 2,00,000

## COMMON SERVICE LOAN STATUS

In FY:22-23 among 51 ME's total BDT 67,00,000 amount of loan disbursed where average loan size was BDT 1,30,000.



<b>Female ME's</b> <b>25</b>	<b>Male ME's</b> <b>25</b>
<b>Loan Distributed</b>	
<b>Total Amount</b> Female: BDT 38,70,000 Male: BDT 28,30,000	<b>Average Loan size</b> Female: BDT 1,54,800 Male: BDT 1,08,846

### Training & Capacity Development Activities in 2022-23

Sl. No.	Title of the activities	Batch (25 MEs/batch)	Female participants	Male participants	Total MEs
1	Training of Flower Cultivation	20	360	140	500
2	Environmental Certification	1	22	3	25
3	Increased bargaining power, knowledge sharing	2	41	9	50
4	Flower packaging and decoration	2	35	15	50
5	Capacity Development of flowers traders	2	31	19	50
6	Business certification training for florists	4	68	32	100
7	Training on New Varieties of Flower Cultivation	1	13	12	25
	<b>Total</b>	<b>32</b>	<b>570</b>	<b>230</b>	<b>800</b>

### Highlights

- Washroom, public toilet, compost chamber and deep tube well established in Ganna flower market was inaugurated by Dr. Namita Halder NDC, Managing Director, PKSF & RRF Founder Executive Director Mr. Philip Biswas.







▽ The first flower fair at Jhenaidah was inaugurated by Mr. Md. Azgar Ali, Deputy Director, Directorate of Agricultural Extension, Jhenaidah and Mr. Philip Biswas, Founder Executive Director, RRF.

▽ Policy Advocacy Workshop on Prevention of Plastic Flowers in Jessore and Jhenaidah.



▽ Observance of World Environment Day-2023 by SEP-RRF and distribution of saplings to ME's.  
 ▽ Human chain to discourage use of plastic flower



▽ Celebration of World Soil Day-2022 organized by RRF.  
 ▽ Experience exchange tour of SEP RRF at Bangladesh Agriculture Research Institute, Gazipur





## Program Impact

- Previously, only marigolds were cultivated in Ganna cluster, but now Gerbera, Liliium, Dutch rose, Allamanda flowers along with marigolds are being produced commercially.
- Diversification in the cultivation of flowers and the brand image of flowers has been created and it has been possible to develop Ganna as one of the flower production business clusters.
- About 80% of the small entrepreneurs are producing high value flowers in an eco-friendly way, the entrepreneurs in floriculture are using eco-friendly bio-fertilizers is being used, thus a sustainable way of increasing soil fertility is helping local florists to produce and market quality flowers.
- New varieties of high value flowers such as Gerbera, Liliium, Dutch rose are being successfully propagated in the project area. As a result, both men and women are employed and more income opportunities are created and new entrepreneurs are interested.
- As a result of the creation of environmental awareness, overall environment development is taking place in flower cultivation as well as work area.
- Infrastructural development of flower market has resulted in improvement of overall environment including health management, safe water.



## Program Challenges




- © In the Ganna flower cluster, only marigolds were cultivated, farmers were not aware of other flower cultivation. That's why there was less interest among them.
- © There was no proper understanding of the benefits of organic fertilizers and organic pesticides as alternatives to chemical fertilizers and pesticides.
- © Farmers were facing problems due to non-availability of quality flower seeds, bulbs and seedlings.
- © Farmers were not accustomed to receive training in floriculture
- © Lack of knowledge about waste management.
- © Lack of advanced infrastructure facilities.





↓ **FOOTER** ↓

AT a Glance


SEP Member Talk

**Duration**  
 **2021-2024**


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**FUNDED**   **THE WORLD BANK**  
IBRD • IDA | WORLD BANK GROUP

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 **1000 ME's**  
**project Participants**

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**TOTAL BUDGET**  
**236778935 BDT** 

(Grant: 28078935, common service loan: BDT 87,00,000, Agrashor-SEP: BDT 20,00,000)


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**NO. OF STAFF**   
**05**

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**AREA COVERED** 

**Jashore District**  
 (Sarsha, Jhikargacha Upazilla )  
**Jhenaidah District**  
 (Jhenaidah sadar, Kaligonj, Kotchadpur Upazillas)



**Name:** Md. Solaiman  
**Fathers Name:** Abdul Qader  
**Age:** 30 years  
**Vill:** Dahijuri, Jhenaidah  
**Flower Farmer**

Md. Solaiman. He saw from a young age his father Md. Abdul Quader cultivating flowers. He gradually developed a love for flowers. Whenever he had time to study, he helped his father in floriculture. Solaiman's father Abdul Kader became seriously ill. His youngest son Solaiman came to the side of the desperate father. Meanwhile, he passed the high school and was admitted in honors. The global pandemic covid-19 started. From the year 2021, he started floriculture on his own initiative with his father's experience. He was not getting the expected results only in the cultivation of marigold flowers in the traditional method. Due to the corona epidemic, there is instability in the market system. In this situation, luckily, he participated in a meeting of the environment club of RRF. He is interested in modern and different varieties of these flowers. Contacted RRF's Ganna branch office. He got to know the aims and objectives of the project from the project officials. He can see the direction of change of fortune through flower cultivation. Under the project, he took a loan of ten lakh taka, as well as received various types of training in flower cultivation provided by RRF. Seeing his interest he was provided ecological farming shed & free variety of flower seedling from the project. In his shed, high-value liliun, Gerbera, Dutch rose, Allamanda and other flowers are growing. His dream is also growing. He fondly remembers SEP-RRF for extending their helping hand. Solaiman Hossain is now the leader of Dahijuri village, Sadar Upazila, Jhenaidah district. He is also an ideal entrepreneur of SEP-RRF.



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 biofertilizer from the slurry is the prospect of the project.



Under the auspices of the National Agricultural Technology Program Phase-II (NATP-2) Project led by the Department of Livestock Service (DLS), the Rural Reconstruction Foundation (RRF) has been actively engaged in the construction, installation, and implementation of biogas plants since 2019. Through a pivotal Participation Agreement inked with the Infrastructure Development Company Limited (IDCOL) on November 18, 2009, RRF has successfully established 235 diverse biogas plants in the Khulna Division. This initiative stands as a testament to our organization's robust collaboration with the government, showcasing our capacity to contribute technically to the construction of such plants—a capability not universally possessed by many organizations. At its core, the second phase of the National Agriculture Technology Program in Bangladesh aims to elevate the agricultural productivity of small-scale farms and enhance the accessibility of smallholder farmers to domestic markets. Within this comprehensive framework, biogas emerges as a promising renewable energy source for Bangladesh.

## 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

## Types of Bio-Digesters

Fixed Dome

Fiber-Glass





## Achievement 2022-23

The Loan RRF has taken from the IDCOL for supporting participants to install biogas has been paid off this year.



## Program Impact

- 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.



## Program 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.



### At a Glance



ONGOING FROM 2009

Funded By



**IDCOL**  
TOGETHER FOR TOMORROW



Project Participants so far

69

TOTAL BUDGET

BDT 3430000



NO. OF plant installed

69



Area Covered:  
13 District of the  
Country

### Member Talk



**Name: Jahanara Begum**

**Vill: Bongram**

**Union: Prembag**

Jahanara Begum is a participant of this project and received training. Jahanara Begum also achieved the issue of livelihood and protection of nature from the line of Religios ritual principles. Starting the work of setting up the biogas plant. Her husband Anwar Hossain assisted her. 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. Jahanara is getting two cubic meters of gas every day by using her own cow dung. Morning and afternoon, she easily takes care of cooking for 6 people. Now she doesn't have to collect hay, burn wood, cut trees. As a result, Jahanara is 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. Kulsoom of the neighborhood came that day and asked me how to make this plant. I taught him everything. "

# BUILDING RESILIENT SERVICES AND INFRASTRUCTURE FOR CLIMATE-AFFECTED MIGRATED SLUM COMMUNITIES IN SATKHIRA BANGLADESH

6 CLEAN WATER AND SANITATION



11 SUSTAINABLE CITIES AND COMMUNITIES



13 CLIMATE ACTION



Rural Reconstruction Foundation (RRF) has established strategic partnerships with prominent financial institutions like Bank Asia, Southeast Bank, and the City Bank to prioritize the mobilization of inward foreign remittance from Bangladeshi expatriates. Facilitating a swift, reliable remittance service for beneficiaries, RRF has drawn arrangements with leading global money transfer entities such as Western Union, Moneygram, RIA Services, Xpress Money, Placid Express, Choice, and Merchantrade. This initiative, operational since June 2009 through all microfinance branches in RRF's working areas, aims to efficiently deliver funds from abroad to recipients, with a dual focus on aiding impoverished communities and contributing to the country's economic development.

## At a Glance

### Funded BY:



### Implemented By:



ONGOING FROM

2022

Total Budget

BDT 1,54,50,373



No. of Beneficiary

550

No. Of Staff

08



Area Coverage

4 slums in Satkhira District





RRF thinks about social obligation to the Bangladeshi people to do something betterment for them, even though we have been doing various social development activities for the wellbeing of society, especially for the rural poor people. RRF intends to involve as much as possible in healthcare promoting the doorstep healthcare services especially for mother and child health. The efforts of RRF is to extend the healthcare support to people from over the years.



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



The Rural Reconstruction Foundation (RRF) is committed to addressing the healthcare needs of vulnerable populations living in remote and underserved areas. Since the inception of its Community Healthcare program in September 2015, RRF has been diligently working to bridge the healthcare gap and promote equity in healthcare access. This program not only embodies RRF's moral commitment to ensuring primary healthcare facilities in the most inaccessible regions but also represents a beacon of hope for communities that were previously out of reach from vital healthcare services. In this overview, we delve into the program's interventions, the challenges it faces, and the opportunities it brings to the table. The Senior Citizen Welfare Program is open to all individuals aged 60 and above in the designated area, regardless of factors such as religion, gender, race, or socio-economic status. RRF funds this program independently, demonstrating its commitment to making a positive impact on the lives of elderly community members.

## Our Healthcare 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.
9. Food 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





## Activities & Achievements in 2022-23

- 6457 people were served in 103 elderly camps over the years.
- In community **3951** people get healthcare through satellite camp in **144** events.
- **2454** community people provided healthcare education over **167** courtyard sessions.
- **General healthcare** was provided to **3832** over the years.
- **153** people were served in the **04** diabetic camps.
- In **4** Guyenne camps **130** people were served.
- **754** Adolescent healthcare was provided in **14** events
- **12740**-community people provided **Free medicines**.



- **579** students attended different campaign on adolescent healthcare and other healthcare campaigns.
- **131** people. Provided midwife training to support and care for women during pregnancy, labor, and birth.
- Blood grouping, pregnancy test, pregnant & lactating mother checkup **704** people were served.
- **492** Sanitary napkins distributed among adolescent and students of the schools.
- **197** people get free health checkup on the celebration of different Day observation i.e Independence Day, Mourning Day etc.



## Program Impact



- People of all ages i.e. child, women, adolescents and elderly people are getting healthcare services.
- Every week by MBBS Doctor are conducting courtyard sessions to adolescents which is helping to increase the social awareness.
- Free medicines are helping the people who have limited financial support from family.
- The program has set primary healthcare opportunities in communities by providing midwife training, child doctor training, health awareness to the communities.
- Adolescents are more encourage to use sanitary napkin now than before that reduces health risk.




## Program Challenges

- Working areas are limited.
- Availability of MBBS doctor in remote areas is difficult to manage.
- Program capacity is still not enough able to serve many people at a time.
- Major operations or diagnostics are not available.




### AT a Glance



**ONGOING FROM 2015**

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**FUNDED BY**



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**2**


**Community Clinic**



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**NO. OF BENEFICIARY**

**32960**



(FEMALE-23309, MALE-9651)

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**2512700**

**TOTAL BUDGET**


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**NO. OF STAFF**

**3**



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**AREA COVERED**

Abhaynagar, Sharsha, Jhikargacha Upazillas of

### Members Talk



Name: Moyna Begum  
 Husband: Romjan Ali  
 Village: Magura  
 Thana: Abhaynagar  
 District: Jashore

Moyna Begum lives in Magura, Abhaynagar where RRF has its own Community clinic. In this clinic every week MBBS doctor comes to health checkup once in a week and different types of training/orientation has been given also free medicines are provided.

So She visits MBBS doctor free of cost for her problems and get suggestions and prescription. Free medicines are being provided by RRF community clinic. Blood pressure, Blood sugar checking for free which is costly for his family to bear. She is very satisfied by availing this services.





Bangladeshi women have been struggling to establish their rights in family, society and in the state. Practically in the society and the implementation of law, women are still facing discrimination, exclusion and injustice and have negligible influence in decision making processes. Bangladesh has ranked first among South Asian countries in terms of gender parity, according to the Global Gender Gap Report 2023 by the World Economic Forum (WEF). With a score of 72.2%, Bangladesh ranked 59th globally, indicating significant progress in achieving gender parity.

# GENDER & WOMEN EMPOWERMENT



Through collaborative efforts, the initiative aims to catalyze lasting positive change, echoing a future where the community stands united against violence and discrimination.



Embarking on a transformative journey to address the pressing issue of Gender-based Violence (GBV) in Bagerhat District, RRF is privileged to collaborate with UNFPA Bangladesh in a groundbreaking initiative focused on instigating positive change in harmful gender norms. The partnership, spanning from 2022 to 2026, is set to bring about a paradigm shift in the landscape of GBV prevention and response. This Comprehensive Multi-Sectoral Referral Mechanism of GBV Survivors is meticulously implemented by RRF and graciously supported by UNFPA Bangladesh where esteemed GO-NGO stakeholders, including officers and the ADC (Education) of Bagerhat will be working together. The envisioned program's primary objectives include the introduction of GBV referral pathways, the development of a robust referral system, engaging in discussions with relevant service providers, crafting referral cards and forms, and the identification and capacity building of referral focal persons. This initiative seeks not only to develop and strengthen gender-based violence referral pathways for victims and survivors but also to foster coordination, follow-up, and ongoing updates to ensure the sustained efficacy of the program opportunities.

## Key Objectives



- To introduce GBV referral pathways in Bagerhat
- To develop a referral pathway
- Discussion with the relevant service providers
- To develop referral card and forms
- To develop an identification of referral focal person, build their capacity
- Coordination, follow up and update referral pathways.





## Courtyard Session

Every Month a courtyard session arranged aiming to changing harmful social behavior to end violence against women.



## Standard Operating Procedure (SOP) training

Among the various training initiatives, the Standard Operating Procedure (SOP) training was particularly notable. It involved **25 female police officers** who are responsible for overseeing the Women, Children, Elderly, and Persons with Disabilities Service



## Training & Workshops

Total 1310 beneficiaries attended various workshop and training. The beneficiaries were GO, NGO officials, Local Government, Police officers, Journalist, and community people.



## Sensitization Workshop

Total 4010 beneficiary sensitized about SBCC (Social and Behavior Change Communication) and GBV to prevent gender based violence. The beneficiaries were GO, NGO officials, Local Government, Police officers, Journalist, and community people.







## Day long sports & cultural event

- ▽ A day long sports and cultural program were arranged at Bade Karapara village. Women Football match (2 team, 22 women player), Role play, award ceremony and cultural event were the part of the event.

## International Women Day

- ▽ To celebrate Women day a rally and discussion meeting were arranged by RRF supported by UNFPA in Bagerhat.



## Group Formation

- ▽ Committee formation meeting held with total 150 participants (50 participants each program).

## Tea Stall SBCC Session

- ▽ Total 2700 people attended SBCC session through courtyard, tea stall and SBCC session with different influential people.







## Program Impact

- Reduced gender-based violence.
- Empowered women and girls through education and leadership opportunities.
- Challenged harmful gender norms and stereotypes.
- Enhanced gender-inclusive education.
- Engaged men and boys as gender equality allies.
- Influenced policy and legal reforms for gender equality.
- Strengthened collaborations for sustained impact.
- Created more resilient and inclusive communities.



## Program Challenges

- Social stigma and cultural taboos hinder open discussions about GBV.
- Limited understanding of GBV in some communities affects awareness campaigns.
- Conveying culturally sensitive messages is challenging in diverse regions.
- Reaching marginalized populations is difficult.
- Maintaining long-term momentum amid funding fluctuations is a challenge.
- Less educated people capturing attention is challenging.
- Limited funding restricts the scope and reach of SBCC and awareness campaigns.



FOOTER

At a Glance

Participants Talk

ONGOING FROM

**2022**

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Funded BY

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Total Budget

**BDT 88,96,669**

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Project Participants

**4010**

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No. Of Staff

**12**

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Area Coverage

**Bagerhat District**

(Sadar & Fokirhat Upazilla)



Name: Meera  
 Husband: Md. Tushar Akon  
 Bishnupur, Bagerhat

Meera is a housewife perusing a dream of supporting her parents and her husband. But her aspirations were thwarted by her in-laws, who adhered to traditional beliefs that women should not work outside the home. She shared that, 'I visited my parents' house and attended a courtyard session facilitated by RRF with my mother focusing on women's empowerment, emphasizing the significance of women's financial independence, girl's education & etc. I listened to stories of other women who had broken free from societal norms and had become successful earners and homemakers. Two months later I returned to the session again with my heart brimming with determination. I had spent the intervening weeks researching job opportunities and building the courage to stand up for my dreams. The session had a significant impact on her in-laws, her husband, and her mother, all of whom were present during Meera's heartfelt speech. With the support of her family, Meera embarked on a new journey. Meera said, **"The SBCC courtyard session facilitated by the RRF acted as a powerful change agent in my life. The significance of women's financial independence cannot be underestimated."**



Today, Bangladesh is in the medium human development category, and in 2015, it moved to the "lower-middle-income" country category from the "low-income" category. It is moving towards official LDC graduation in 2024 and looks forward to achieving "developed country" status by 2041. On the one hand, the country saw its HDI scores persistently improve over the past consecutive years, including in 2021. With a current value of 0.661, it ranks at 129 out of 191 countries and places among medium human-development countries.

# CULTURAL AND HUMAN DEVELOPMENT





**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.**



The "Adolescent Program," implemented by the Rural Reconstruction Foundation (RRF) with the support of the Palli Karma-Sahayak Foundation (PKSF), is aimed at empowering adolescents in 3 upazillas-Jahsore Sadar, Chowgacha, Sharsha of Jashore Districts, 2 upazilla- Narail sadra & lohagara of narail district, and 1 upazilla- Fakirhat of Bagerhat districts to become future leaders. The program focuses on building a civilized and progressive nation through various educational, social awareness, and sports activities. It also promotes self-development, positive family values, and environmental protection. The goal is to enable adolescents to make visible contributions to a sustainable future. The project conducts educational and awareness programs to equip adolescents with knowledge and skills necessary for their personal development and civic engagement, Encouragement of sports participation among adolescents to foster teamwork, physical fitness, and a sense of discipline. It encourages values and behaviors that strengthen family bonds and contribute to a stable and harmonious family life.

## Components of Program

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





## Activities & Achievements in 2022-23

- 1242 club formed in 6 upazillas of 3 districts.
- Soft skill development training and practice provided to 2214 in 65 events
- Training/Orientation on Leadership Development Activities were arranged for 2113 adolescent's in 67 events.
- 1396 adolescents' attended Courtyard session on different topic in 68 events
- 987 Adolescents participated in Social Awareness Activities (Training/Orientation)



- Soft skill development training and practice provided to 2214 in 65 events
- Training/Orientation on Leadership Development Activities were arranged for 2113 adolescent's in 67 events.
- 1396 adolescents' attended Courtyard session on different topic in 68 events.
- 987 Adolescents participated in Social Awareness

### Mini Marathon

1. Mini marathon energized the youth people. It provides an excellent opportunity for young individuals to challenge themselves, set personal goals, and experience the thrill of crossing the finish line.

2. 5 Marathon Race were arranged where 301 adolescent participated in different upazillas.



### Soft skills development and mentorship

This combination of soft skills development and mentorship creates a nurturing environment that boosts teenagers' confidence, self esteem and overall wellbeing, equipping them for a successful and fulfilling future.





## Program Impact

- Ω Adolescents and parents are very interested in adolescent program activities.
- Ω The topics covered in the session are protecting adolescents from psychological inferiority complex and creating awareness among them.
- Ω Adolescents are motivated to take action by providing leadership.
- Ω Adolescents are more encourage to use sanitary napkin now than before that reduces health risk.



## Program Challenges

- Ω The area of working is very wide.
- Ω It is challenging to complete the activity by explaining right-wrong to teenagers.
- Ω It is an awareness program; it takes time to change some of the negative habits of teenagers.

# FOOTER

## At a Glance



ONGOING FROM

2019

FUNDED BY



1242 clubs

Total member **30197**  
(Girls-15422, Boys- 14775)



TOTAL BUDGET

3809400

NO. OF STAFF

6



AREA COVERED

Narail, Bagerhat &  
Jashore District.

## Adolescent Member Talk



Name: Chadni Khatun

Village: Charikhad,

Union: Majipara

I am a member of Majipara Union Kishori Club implemented under the adolescent program of RRF organization

I have been associated with this club since 8th standard. From various sessions of the club I learned about TIPITAP bottle method, learned about various awareness issues like age of vaccination, importance and disadvantages of not taking this vaccination, importance of taking iron tablets.

I have learned many things from this club.

Thanks to RRF organization and PKSF for this.



# RRF TRAINING & RESOURCE CENTRE



The Training Centre 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 Centre is rented to various government, private, commercial organizations. One of the goals is to establish as an international quality training Centre by increasing its own capacity.

# TRAINING & RESOURCE CENTRE (TARC)

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 organization.**



The Training and Resource Center, established by the Rural Reconstruction Foundation in Ramanagar, Jahore Sadar Upazila, Jahore district, is a purposefully designed facility that embodies a commitment to skill development and social progress. Nestled in a tranquil environment approximately 7-9 kilometers from Jahore Town, the venue offers a conducive setting for learning and collaboration. Surrounded by lush greenery, the center provides a serene and inspiring atmosphere for various training activities, workshops, and research endeavors. The infrastructure is thoughtfully arranged to accommodate the diverse needs of NGOs, government organizations, corporate companies, and social entities that choose to utilize the venue for events. The corporate-based management ensures efficient operations, contributing to the center's sustainability and its role as a valuable resource for societal advancement.

## KEY Features

- 7-9 kilometer far from Jahore zero point.
- Established in 1991
- Land of campus 6.10 acres
- Brick Pointing with different types & sizes arch building
- The structure helps to learn students of Architecture
- 59 residential rooms (31 AC & 28 Non AC)
- Different sizes 04 number of AC Class room & Multipurpose 01 number of Hall room and Non-AC 01.

- Two Dining Hall (50 persons seating capacity each)
- Enough spaces, long corridor with Flower Garden
- Small playground, Mini Library, Musical instrument, daily newspaper, indoor outdoor game equipment o Multimedia, laundry & vehicle support (on condition) Standby power supply
- Wi-Fi support (on condition)





# Veneu Users 2022-23





# Venu Users Reflection

Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
30/10/22	Gira Banerjee	28-29 OCT 2022	Very impressed with the campus; rooms cleanliness. Food was excellent. Praised by the hospitality.	I would like to specially commend Mr. Hossain. Making the housewife the staff don't have them & the large who served me - Shajin.
13/12/22	Farooq Ahmed IIT Kanpur		Excellent hospitality, friendly atmosphere & with amazing staff & support. Venue is very clean & all staff being polite & very helpful. Includes well-kept & food cleaner, etc.	Some recommendations have been made to the management regarding continuous improvement with RRF & IUB.
18/12/22	Peter Huricks (New Zealand)	15-18 March	Thank you for this very special place. It is such a joy to be back again. May the work of RRF continue to grow and prosper.	Very clean and tidy. Lovely grounds. Staff are very helpful!
16/12/22	Alex India	15-18 March	Great & very good effort & make the visit special! It was good to see you.	Excellent food & drink. Loved my visit. Thank you to all staff & the excellent venue.



Date	Visitors Name	Visiting Period	Visiting Reports	Recom
21/11/22		26-08-22 27-08-22	It is a great location and room service is nice. Ma. Subramanian 01911 553501	
21/11/22	Naveed Akbar Lecturer, IUB	28/09/2022 30/09/2022	The service is good. The staff are friendly and helpful. The management is supportive and polite.	
09/12/22	Jasmin U. Shabir Lecturer, IUB	28/07/2022 01/08/2022	It was a pleasant stay at RRF Jashore. The service is extremely good, the atmosphere is extraordinary.	
11/11/22	Dr. S. K. Saha Visiting Professor C.U.	15/10/2022	Excellent management and the material used impressed us. His good memories are readily available.	

### Activities 2022-23

**Venu booking - 283 Days**

**Courses-107**

**Participants -6286 person**



Established on **1991**

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FUNDED BY **RRF**



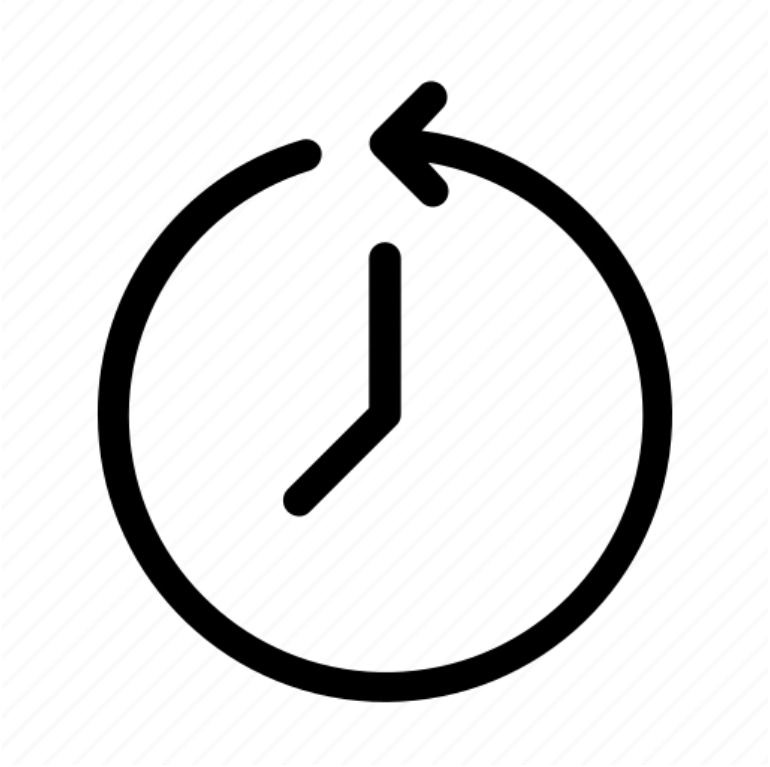
## 6286

Venu users in FY 22-23

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Location  
Ramanagar, Rajarhat,  
**Jashore** District





Whatever happened over the past year. Be Thankful for where it brought you, where you are meant to be.

# 2022-2023

## IN OUR REMEMBRANCE

**FLASH BACK**

**EVENTS JULY 2022**



Special Meal given to the Elderly People in July 2022 (At all Elderly Club)

**EVENTS AUGUST 2022**



RRF observed National Mourning Day on 15 August 2022 paying deep condolence to the departed soul of the Father of Nation Bangabandhu Sheikh Mujibur Rahman in his 47 death anniversary. All the activities RRF done led by the Founder & Executive Director of RRF Mr. Philp Biswas



P



PKSF Chairman and Additional Managing Director visited RRF on 31 August 2022, discussing and sharing meeting held with RRF management staff. The entire event facilitated by the Founder and Executive Director of RRF Mr. Philip Biswas.



Mutual Trust Bank High Official Md. Khalid Mahmood Khan, DMD & CBO along with his fellow Bank mates made a very short visit in RRF where the Founder and Executive Director of RRF Mr. Philip Biswas welcomed them with flower. A short presentation of RRF has been demonstrated.





Md. Mahbulul Alam, Deputy Managing Director of NCC Bank visited RRF on 01 August 2022. During his visit, a vice-versa discussion happened between RRF management staff and Bank delegates. The Founder and Executive Director of RRF moderated the event all about.

## EVENTS SEPTEMBER 2022



PKSF Chairman and Additional Managing Director inaugurated Caregiving Program at RRF head office Jashore on 01 September, 2022



Motor Car Handover to MF program's AD at HO Jashore on 04 September, 2022



## EVENTS OCTOBER 2022



RRF observed World Food Day on 16 October 2022 at its Head Office Jashore. The EC members and few guest speakers attended in this event.



PKSF Additional Managing Director Dr. Jashim Uddin visited RRF on 05 October 2022.





Assistant Director of Social Welfare Dhaka, Mr. Jahirul Islam visited RRF Head Office Jashore on 06 October, 2022



158<sup>th</sup> EC Meeting held at RRF 1<sup>st</sup> floor board meeting room on 16 October, 2022 here in Jashore.



RRF celebrated the birth anniversary of Sheikh Rassel on 18 October 2022 according to Gov.Instruction.



## EVENTS NOVEMBER 2022



RRF Executive Director Mr. Philip Biswas attend in an orientation course on Multi-Sectorial Mechanism of Gender Based Violence backed BY UNFPA in Bagerhat district on 02 November 2022.



RRF organized a MFI Coordination Meeting as Focal Point at DC Office Norail on 22 November 2022. In the Meeting, the Deputy Commissioner of Norail Md. Habibur Rahman presided the event.





Agreement with Community Bank Officials held at RRF HO on 16 November 2022.

### **EVENTS DECEMBER 2022**



44<sup>th</sup> Annual General Meeting held on 17 December 2022 at RRF Round Table Conference Room. General Body Members and Executive Committee Members were present in this giant event. End of the Meeting the senior level staff members and board members celebrated Pre-Christmas ceremony cutting a big Cake.





RRF has taken part in Jashore District Administration driven Digital Fair on 3-4 December 2022 at Town Hall Maydan Jashore. The LGED Minister, DC- Jashore and May of Jashore Municipal were visited RRF stall.



RRF went for a procession to protest against corruption on International Anti-Corruption Day-2022 organized by DUDOK Jashore on 09 December 2022. The Founder & Executive Director Mr. Philip Biswas led the RRF Human Chain.





The Founder & Executive Director of RRF Mr. Philip Biswas inaugurated a 3 days (12-14/12.2022) Capacity Building Workshop of RAISE Program. This program was organized by PKSF and WB jointly where RRF is one of the partner organization of PKSF for RAISE Program.



RRF and CAMPE jointly organized a Focal Group Discussion on 27 December 2022 here at RRF Head Office Round Table Conference Room. It was an Education Watch Study on the effect of COVID19 Pandemic effect on Education in Bangladesh. The DD-LGED was Chief Guest along with various GO/NGO Educational Stakeholders.





Annual Exam Result Published in all RRF Schools in the last week of December 2022. The District and Upazilla level government education officers were present this joyous event in respective schools.



Christmas Festival Cloth distributed to Elderly people who are from Christian religion and also member of RRF Senior Citizen Welfare Program on 22-24 December 2022 in Sadar, Jhikorgacha and Sharsha Upazilla of Jashore district.



## EVENTS JANUARY 2023



RRF School celebrated book festival with providing new text book to the students in 1<sup>st</sup> January 2023



32nd Asia Pacific & 11th National scout Jamboree Global Development Village in Mouchak, Gazipur from 19-27 January 2023. The Executive Vice Chairman Md. Fasiullah, MRA and other MRA officials, Scout Asia Pacific region members have visited the RRF stall on the opening ceremony of 32nd Asia Pacific Region Global Development Village.



A meeting is held between RRF & city bank on 30-01-23 in RRF head office. In this meeting Mr. Nurul Azam (business head, city bank), Other city bank officials, Mr. Philip Biswas (Founder & ED, RRF) and RRF highly officials were present.





Mr. Zia uddin iqbal (SGM, SEIP) visited ongoing SEIP training conducted by RRF on 31st January 2023. He stayed two days in RRF Head office and fascinated by the hospitality of RRF

## EVENTS FEBRUARY 2023



Like every year, the staff of the head office laid a wreath at the central Shaheed Minar in Jessore to pay homage to the language martyrs. Earlier, they rallied on foot from the head office to the central Shaheed Minar. This event RRF did in very early morning on 21 February 2023.





RRF arranged annual picnic with their staffs. It was a very pleasure trip at Johan Dream Valley Park, Jhinaidah at 25<sup>th</sup> February, 2023.



On 28th February at RRF head office, a day-long training on "Microfinance Operation & Management" was organized by MRA. The training was Facilitated by the MRA Director- Md. Majedul Haque, MRA Director-Md. Nure Alam Siddiqi and course coordinator was Jinat Alam Bonna-Deputy Director-MRA, Md. Sahidul Hasan-Duputy Director-MRA and Sumon Chakma-Senior Assistant Director,MRA.



Jashore, MR. Tamizul Islam Khan, ADC Mr. Rafiqul Islam & Head of different organizations were present there. It was an enjoyable get to gather for the NGO'S who are working to make great Bangladesh besides the government



## EVENTS MARCH 2023



RRF celebrated Independence Day with respects & various activities. Such as drawing & essay writing competition in schools & pre-school, Free health checkups in communities, Free check up & medicine distribution in elderly clubs etc.



7<sup>th</sup> march is the inspiration of Bangladesh liberation war. The father of the nation gave a historical speech in that day. RRF commemorated this day with various activities.



The birthday of the father of the nation Bangabandhu Sheikh Mujibur Rahman is on 17<sup>th</sup> march. It is also the day of national children day. RRF celebrate children day with various activities.





Every year 8<sup>th</sup> march was celebrated worldwide as “international women’s day”. This is an event to reduce the gender discrimination. A rally & discussion meeting was arranged in Bagerhat by RRF supported by UNFPA.



On 21<sup>st</sup> & 22<sup>nd</sup> march,2023, At Balli Bunia Union, Morelganj, Bagerhat and Madhupur Union, Terkhada, Khulna, MR. DR. Sharif Ahmad Chowdhury (Project Director, PKSf) Visited Pathways to Prosperity for Extremely Poor People (PPEPP) project conducted by RRF. Mr. Ahmed Mahamudur Rahman and Mr. Md. Alauddin Ahmed (Deputy Manager, PKSf) were accompanying him. He visited various income generating activities, Prosperity Village Committee and Kishori Club under the project.





Picnic makes refreshment & gather new spirit to work. An enjoyable picnic was organized at 4<sup>th</sup> March on RRF TARC. All the teachers of Barnamala Bidyapth were participated in this picnic.



RRF Celebrated it's 41ts Anniversary in homely atmosphere. From 20<sup>th</sup> March,1982 the Journey of RRF begins. Last year we celebrated our 40 years ceremony. This year, in 20<sup>th</sup> march for the remembrance of RRF birthday the RRF family gave floral greetings to the founders Mr. Philip Biswas & Pinku Rita Biswas. They wish a long life to the RRF's Journey



## EVENTS APRIL 2023



PKSF Managing Director Dr. Nomita Halder NDC visited RRF on 03 April 2023. RRF Founder & Executive Director and his team welcomed her with a warm reception.



Bangabandhu Higher Education Scholarship given to University level students by PKSF Chairman Dr. Nomita Halder NDC at RRF head office on 03 April, 2023.



Eid-ul-Fitre Festival cloth distribution to the elderly member in April 2023 at all 4 elderly club.





Motor Car Distribution Ceremony on 03 April, 2023 at RRF head office by PKSf Managing Director Dr. Nomita Halder NDC.

## EVENTS MAY 2023



The purpose of the staff gathering was to provide an opportunity for the RRF employees to come together, exchange ideas and celebrate their achievements. In April 2023, RRF organized zone wise Microfinance Staff gathering.



On 14<sup>th</sup> may, 2023 a meeting was held on RRF round table with PKSf officials. Hasan Khalid (SGM, PKSf), Selina Sharif (DGM, PKSf) & other officials from PKSf were present there. Mr. Philip Biswas (ED, RRF), Pinku Rita Biswas (DED, RRF) were accompanied them. The two organizations discussed about initiatives to improve HRD in the microfinance sector.





Water credit orientation meeting was organized jointly by water.org & RRF at RRF. The meeting was taken place on 25<sup>th</sup> May, 2023 at RRF head office.



On 31<sup>st</sup> may 2023. RRF met with city bank officials. The meeting held in RRF head office. Representatives from city bank & RRF were present there.



Rural Microenterprise Transformation Project (RMTP) is a new project of RRF. It is supported by PKSF. On 28<sup>th</sup> may,2023 a project notified workshop was arranged in RRF head office. District Fish officer of Jashore MD. Firoj Ahmed, Dipankar Das (DD, Horticulture center) & many more officials from different sector who are related with fish production attend the workshop.



## EVENTS JUNE 2023



Budget Meeting held at RRF head office on 22 June 2023. The General Body and Executive Committee member hattende in this yearly budget meeting 2023.



RRF Staff Gathering for Microfinance Program held at TARC on 17 June 2023. It was organized zone based.



16<sup>th</sup> Executive Committee Meeting held at RRF head office board meeting room on 15 June 2023





World Environment Day 2023 observed on 05 June 2023 at Ganna, Jhenidha under Sustainable Enterprise Program.



In partnering with the UNFPA, RRF organized a workshop with the stakeholders in Bagerhat district on 23-24 June 2023 under Gender-Based Violence Program.





Flower Fair held at Ganna Jhenidha under Sustainable Development Program on 23-24 June, 2023



Fruit Festival organized by Barnamala Bidyapith on 14 June 2023.

# FINANCIAL REPORT



In simple terms, a financial report is critical for understanding how much money you have, where the money is coming from, and where your money needs to go. Financial reporting is important for management to make informed financial decisions based on facts of the organization's financial health. Financial report is the most crucial disclosure, by which the financial transparency and accountability to the various stakeholders is ensured.



**RURAL RECONSTRUCTION FOUNDATION**  
**RRF BHABAN, C & B ROAD, KARBALA**  
**JASHORE**  
**Consolidated Statement of Financial Position**  
**As on 30 June 2023**

Property & Assets	Notes	Total 2022-2023	Total 2021-2022
<b>Non-Current Assets:</b>			
Fixed Assets at cost		2,037,959,301	1,779,261,374
Less: Accumulated Dep.		290,501,387	208,392,997
<b>Property, Plant &amp; Equipment</b>	<b>1</b>	<b>1,747,457,914</b>	<b>1,570,868,377</b>
<b>Investment:</b>			
FDR-Investment	2	786,477,377	547,022,103
Security money for Telephone & Electricity	3	252,350	252,350
Loan to Beneficiaries	4	14,345,857,494	12,763,993,373
Temporary loan	17	174,553,124	115,477,388
Vehicle loan to Staff	18	14,219,166	11,025,768
Accounts Receivable	5	93,718,640	103,332,251
Advance Against Program	6	27,154,383	17,978,474
Staff Settlement	7	(66,163)	105,975
Reimbursable (Elderly program)	19	848,371	809,059
Interest Receivable on FDR	11	13,856,433	4,122,609
Books for Library	12	170,751	162,551
Live Stock & Goat Project	13	897,007	1,299,007
Unsettled Staff Advance	16	12,255,136	13,613,536
Logistics Loan to Staff	20	8,193,625	7,973,596
Reimbursable (SEP)	21	15,827,323	5,662,866
Reimbursable (Enrich)	23	6,757,336	7,651,704
Reimbursable (RAISE.)	25	6,288,901	-
Reimbursable (Adolescent)		1,524,301	1,425,644
Reimbursable (PPEPP)		3,391,813	1,959,051
Cash in Hand	26	27,837,816	19,151,948
Cash at Bank	27	559,715,226	266,740,217
<b>Total Property and Assets:</b>		<b>17,847,188,325</b>	<b>15,460,627,847</b>

Liabilities and Fund	Notes	Total 2022-2023	Total 2021-2022
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Retained Surplus	<b>30</b>	2,108,901,574	1,618,223,361
Statutory reserve fund	<b>31</b>	237,385,444	178,388,649
Debt Management Reserve/LLP	<b>32</b>	585,938,920	480,940,203
Revaluation Reserve Fund	<b>34</b>	754,283,989	759,502,958
<b>Capital and Reserve Fund</b>		<b>3,686,509,927</b>	<b>3,037,055,170</b>
<b>Long Term Liabilities:</b>			
Loan from Bank	35	7,035,277,220	6,696,201,615
Loan from IDCOL	36	(0)	856,750
Loan from PKSF	37	1,876,456,977	1,890,232,954
<b>Current Liabilities:</b>			
Member Savings	44	4,312,051,193	3,132,824,558
Education Fund	40	327,910	327,910
Medical Fund	42	14,197,834	9,870,292
Staff Kallyan fund	49	25,052,661	20,361,894
Future benefit Scheme (FBS)	55	52,785,008	38,002,875
Staff Security Money	47	45,279,076	38,595,576
Vehicle Loan Account	54	476,616	476,616
Temporary Loan	50	285,312,618	159,900,621
Accounts Payable	38	5,328,474	1,480,778
Security money receive from Party	39	968,507	89,767
Income Tax Payable	41	3,977,322	649,402
Vat Payable	53	9,213,037	2,075,652
Provision for expenses	46	55,472,911	46,265,049
Grant for Assets	56	3,856,726	4,815,912
Microfinance Insurance	58	253,291,302	241,878,341
Double Benefit Scheme(DBS)	59	43,510,000	19,500,000
Advance from PKSF	60	40,676,864	30,264,012
Provision for interest on savings	61	41,710,398	31,599,820
Transfar Received	62	100,550	-
Monthly Benefit Scheme (MBS)	64	53,125,000	55,072,091
Cultural Fund	65	327,746	327,746
COVID-19 Prevention Fund	66	1,902,449	1,902,449
<b>Total Liabilities and Fund</b>		<b>17,847,188,326</b>	<b>15,460,627,848</b>



**RURAL RECONSTRUCTION FOUNDATION**  
**RRF BHABAN, C & B ROAD, KARBALA**  
**JASHORE**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended 30 June 2023**

**INCOME**

PARTICULARS	Total 2022-2023	Total 2021-2022
<b>Operating income:</b>		
Income from Microfinance	3,084,670,865	2,105,241,977
Sales of Forms and Publications	2,381,499	-
Sales of Product	-	382,100
Training Income	26,786,217	31,170,176
School fees	6,020,658	4,966,290
Reimbursement form PKSF and others Donor against Programs and Projects Expenses	110,029,827	105,804,480
<b>Non-operating income:</b>		
<b>Interest from Bank:</b>		
Bank Interest	6,620,109	5,333,263
Interest on FDR	39,669,541	18,661,273
<b>Others income:</b>		
Miscellaneous	8,708	35,301
Operational Income	15,460,036	7,339,176
Admission fees	910,400	1,098,695
Memberships Fees	4,000	-
Contribution RRF	1,227,323	5,146
Participant Contribution	488,540	697,677
Grant (Depreciation)	1,101,702	732,791
<b>Total Income</b>	<b>3,295,379,426</b>	<b>2,281,468,345</b>

**EXPENDITURE**

PARTICULARS	Total 2022-2023	Total 2021-2022
<b>Salary &amp; benefits:</b>		
Salary & Allowances	716,999,880	551,050,171
Provident Fund	17,036,697	12,305,938
Festival Bonus	49,819,680	28,134,708
Gratuity	26,145,087	39,184,522
Incentive	8,156,266	1,864,707
<b>Financial expenses:</b>		
Bank charge	9,735,729	5,554,630
Interest on Loan	7,061,458	12,536,827
Interest paid to member on savings	187,384,525	140,238,680
Service charge to Bank	522,621,821	292,818,888
Service charge to PKSF	127,343,525	108,057,142
Interest on Staff Kallyan Fund	368,244	156,409
Interest Paid to staff on FBS	1,434,294	2,373,712
Interest Paid to staff on MBS	8,502,478	1,757,676
Interest Paid to staff on DBS	1,027,640	133,346
<b>Occupancy expenses:</b>		
Computer repair & Maintenance	1,780,065	1,089,701

Office rent	45,344,079	36,490,953
Office repair & maintenance	131,113,349	12,295,091
Electricity	11,011,875	7,309,769
Software repair & Maintance	16,778,722	2,943,335
<b>Administrative expenses:</b>		
Advertisement	1,150,768	2,521,142
Audit fees	600,000	657,500
Consultancy Fees	350,000	387,500
Registration Fees	5,800	5,000
Entertainment	9,651,558	3,342,204
Newspaper	44,978	27,854
Postage & Stamps	543,365	488,122
Printing & Stationary	59,005,171	26,522,093
Telephone/Mobile/Fax/E-Mail	13,057,412	7,669,128
Travelling & Daily allowances	14,932,761	10,842,792
Vehicle:Fuel,Repair & maintenance	210,341,981	101,834,652
Publication/Documentation	7,117,730	3,972,300
Membership Fees	3,745,520	2,311,578
<b>Other Expenses</b>		
Croceries/Bed & bedding	5,000,398	1,502,423
Honorarium	376,207	329,631
Income Tax	13,923,827	6,573,151
Scholarship to students	810,000	328,000
Labour Charge	906,885	745,872
Land rent & taxes	342,839	220,986
Legal fees	8,015,398	3,515,334
Miscellaneous	1,887,466	52,296
Operational Expenses	46,763,760	52,794,363
Overhead Cost Expenses	200,044	372,851
Service Charge Rebate Expenses	71,045,062	53,690,047
Social Activities	9,305,687	2,903,508
Staff meeting & fooding	16,598,657	8,853,944
Subscription/Donation	85,375	181,980
Relief	500,000	-
Uniform/Liveries	8,211,712	715,111
Tax & VAT	1,701	1,009,501
Transport/Carrying	360,000	1,489,489
Programs and Projects Expenses- Enrich	13,143,862	13,376,365
Programs and Projects Expenses-Elderly	2,009,911	2,138,545
Programs and Projects Expenses-SEP	15,766,420	5,870,541
Programs and Projects Expenses-Adolescent	3,477,278	3,749,744
Programs and Projects Expenses-RAISE	6,291,360	-
Programs and Projects Expenses-PPEPP	16,450,689	16,339,193
Education Expenses	3,217,375	1,942,679
Health Expenses	1,743,175	1,326,156
RRF Contribution	7,163,576	85,061
Training Expenses	16,619,400	7,467,167
Workshop/Seminer	11,185,724	5,237,615
Monitoring & Audit	1,412,688	1,087,808
Depreciation expenses	77,978,106	66,361,349
Loan Loss Expenses	174,697,379	16,578,481
<b>Total Expenses</b>	<b>2,745,704,417</b>	<b>1,693,717,262</b>
<b>Excess expenditure over income</b>	<b>549,675,009</b>	<b>587,751,083</b>
<b>TOTAL</b>	<b>3,295,379,426</b>	<b>2,281,468,345</b>



