



RRF Profile

As of June 2023

A non-Governmental Voluntary Development Organization for the Underprivileged.

Reg. No. DSS: Jessore-24/85, Societies Act-XXI of 1860: Khulna-84, FD: 284/89 MRA-00026

www.rrf-bd.org

RURAL RECONSTRUCTION FOUNDATION

Declaration

I am pleased in conveying to all our stakeholders on behalf of Rural Reconstruction Foundation, this very document namely “**RRF Profile June, 2023**” covers the general information of our organization which I am authentically certifying.



Philip Biswas

Founder Executive Director
Rural Reconstruction Foundation

Founders



Mr. Philip Biswas and Mrs. Pinku Rita Biswas

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.

Philosophy

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

Core Values

- Respect local knowledge, potentials and diverse culture of the local people,
- Team spirit
- Reliability
- Mutual Trust & Respect
- Transparency
- Accountability

Strategy of the Organization

The strategy of the organization is based on the principles of equity, trust, dignity, solidarity, comprehensive community participation, inter sectorial collaboration efforts combining preventive, primitive and rehabilitative measures.

Approach

RRF strongly trusts on **“Holistic Development Approach”** for genuine development of the community through people’s active participation in planning, decision making and implementation.

To give concrete shape to the concept of people’s active participation, RRF has been adopting non-directive participatory development approach in its working strategy. With this clearer understanding, RRF has been working with both rural and urban underprivileged for their socio-economic emancipation with package of programs.

Vision

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

Mission

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

Goals

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

Long Term Objectives

- Attainment of socio-economic emancipation of the underprivileged people
- Establishment of a just society where everybody will enjoy equal Rights and equitable share of resources
- Attainment of sustainable development of communities, programs & as well as of the Organization itself

Short Term Objectives

- Creation of awareness amongst partner people and organize them into self-help groups
- Stimulate & promote development of the poor masses through small scale income raising activities
- Conduct formal & non-formal schools for the children, illiterate adults and feeder schools for the non-school going & drop out children
- Provide primary health care services
- Provide training & credit support services for income raising activities

Target Participants

- Landless Peasants
- Marginal farmers
- Destitute men and women
- Children, Youths and Elderly
- Ultra-poor
- All the Bangladeshi People

Structure & Internal Governance

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

Members of the Executive Committee



Dr. Sahanaj Parvin



Monzu-Ara Begum



Mir Rowshan Ali Mona



Jesmin Biplobi Das



Abu Sayeed



Rashia Biswas



Kolpona Sarker

Duration: 30th December 2021 – 29th December 2024

SL	Name	Designation
01	Mir Rowshan Ali Mona	Chairman
02	Mrs. Dr. Sahanaj Parvin	Member
03	Mrs. Monzu-Ara Begum	Member
04	Mrs. Jesmin Biplobi Das	Member
05	Mr. Abu Sayeed Md. Abdul Haque	Member
06	Mrs. Rashia Biswas	Member
07	Mrs. Kolpona Sarker	Member

Members of the General Body



Sl.	Name of Members	Designation
01	Mr.Philip Biswas	Member
02	Mrs. Ratna Karmoker	Member
03	Md. Hares Uddin	Member
04	Mrs. Dr. Sahanaj Parvin	Member
05	Abu Sayeed Md. Abdul Haque	Member
06	Mrs. Manzu-Ara Begum	Member
07	Dr. Md. Zahirul Islam	Member
08	Mr. Sudhir Sardar	Member
09	Mir Rowshan Ali Mona	Chairman
10	Mr.James Laurence D'Rozario	Member
11	Mou Rani Bashu	Member
12	Md. Mashiul Azam	Member
13	Mrs Dr. Samantha Poonam Halder	Member
14	Shamol Kumar Chauduri	Member
15	Panna Dey	Member
16	Ms. Pia Magdalena Roy	Member
17	Ms. Kolpona Sarkar	Member
18	Mrs. Goretti Corraya	Member
19	Mrs. Rashia Biswas	Member
20	Mrs. Jesmin Biplobi Das	Member

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

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

RRF 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



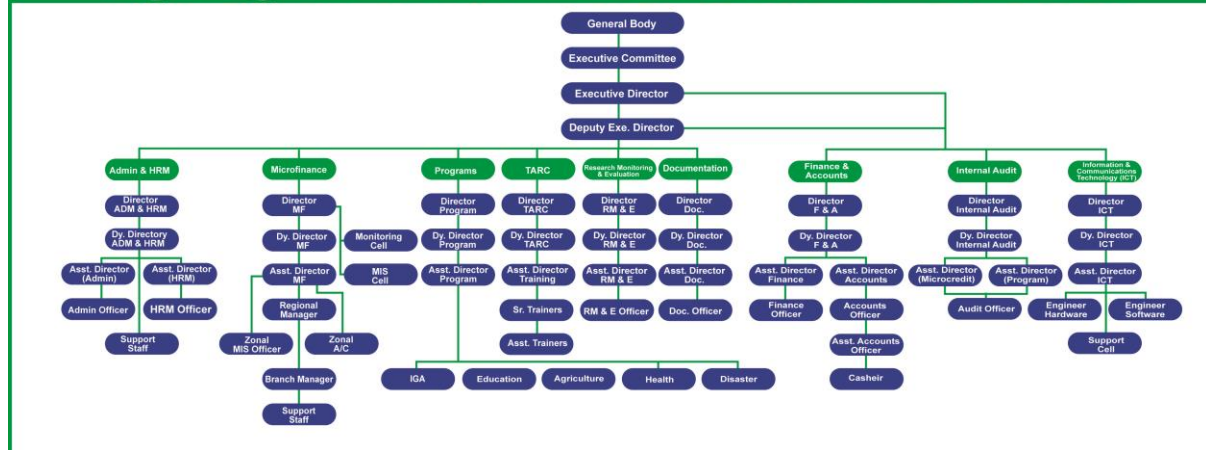
Arun Sarder,
Senior Asst. Director, Program



Sajib Kumar Paul
Asst. Director- Int. Audit

Organogram

Organogram of Rural Reconstruction Foundation



Development Partners

Current Partners (Primary & Secondary)



- Palli Karma-Sahayak Foundation (PKSF)
- Bank Asia
- Exim Bank
- Eastern Bank
- Standard Bank
- AB Bank
- Southeast Bank
- BRAC Bank
- Uttara Bank
- Shajalal Islami Bank
- Pubali Bank
- One Bank
- Prime Bank
- Mutual Trust Bank
- The City Bank
- Agrani Bank
- NCC Bank
- Infrastructure for Development Company (IDCOL)
- Bangladesh Bank
- United Nations Development Program (UNDP)

- World Food Program (WFP)
- Directorate of Primary Education (DPE)
- Department of Women Affairs
- Habitat for Humanity International (HHI), Bangladesh
- Swiss Contacts
- Bangladesh NGO Foundation
- Campaign for Popular Education (CAMPE)
- International Federation of Rural Catholic Adults (FIMARC)
- International Fund for Agricultural Development (IFAD)
- European Union
- Asian Development Bank (ADB)
- Chemonics International Inc.
- Department of Livestock
- United Nation Population Fund (UNFPA)
- Cimmyt Bangladesh.
- Heifer International Bangladesh
- Water.org
- Make Mothers Matter (MMM)

Partners So Far



1. Palli Karma-Sahayak Foundation (PKSF)
2. Bank Asia
3. Exim Bank
4. Eastern Bank
5. Standard Bank
6. AB Bank
7. Southeast Bank
8. BRAC Bank
9. Uttara Bank
10. Shajalal Islami Bank
11. Pubali Bank
12. One Bank
13. Prime Bank
14. Mutual Trust Bank
15. The City Bank
16. Agrani Bank
17. NCC Bank
18. IPDC Finance
19. IDLC
20. Bangladesh Bank
21. Chalice-Canada
22. United Nations Development Program (UNDP)
23. World Food Program (WFP)
24. Directorate of Primary Education (DPE)
25. Department of Women Affairs
26. Habitat for Humanity International (HHI), Bangladesh
27. Relief International
28. Swiss Contacts
29. British Council
30. Bangladesh NGO Foundation
31. Infrastructure for Development Company (IDCOL)
32. Association for Development Agencies of Bangladesh (ADAB)
33. Bangladesh Sustainable Development Forum (BSDF)
34. Credit Development Forum (CDF)
35. Micro-credit Summit
36. Campaign for Popular Education (CAMPE)
37. International Federation of Rural Catholic Adults (FIMARC)
38. Make Mothers Matter (MMM)
39. International Fund for Agricultural Development (IFAD)
40. European Union
41. Asian Development Bank (ADB)
42. Department of Public Health Engineering (DPHE)
43. CCFD
44. Chemonics International Inc.
45. Danida
46. Enfance et Pertage, France
47. ICLARM
48. Institute of Microfinance (InM)
49. Islamic Relief
50. Local Government Engineering Department (LGED)
51. NGO Forum
52. NOVIB
53. OXFAM-GB
54. PROSHIKHA
55. RDRS
56. SDC
57. VHSS
58. Ahamed Family Housing
59. Australian Aid
60. ANSA Homes
61. KOICA-HA
62. Department of Livestock
63. Winrock Int. Bangladesh
64. Department for International Development (DFID)
65. Palladium International Limited
66. United Nation Population Fund (UNFPA)
67. Cimmyt Bangladesh.
68. Heifer International Bangladesh
69. Water.org

Staff Position

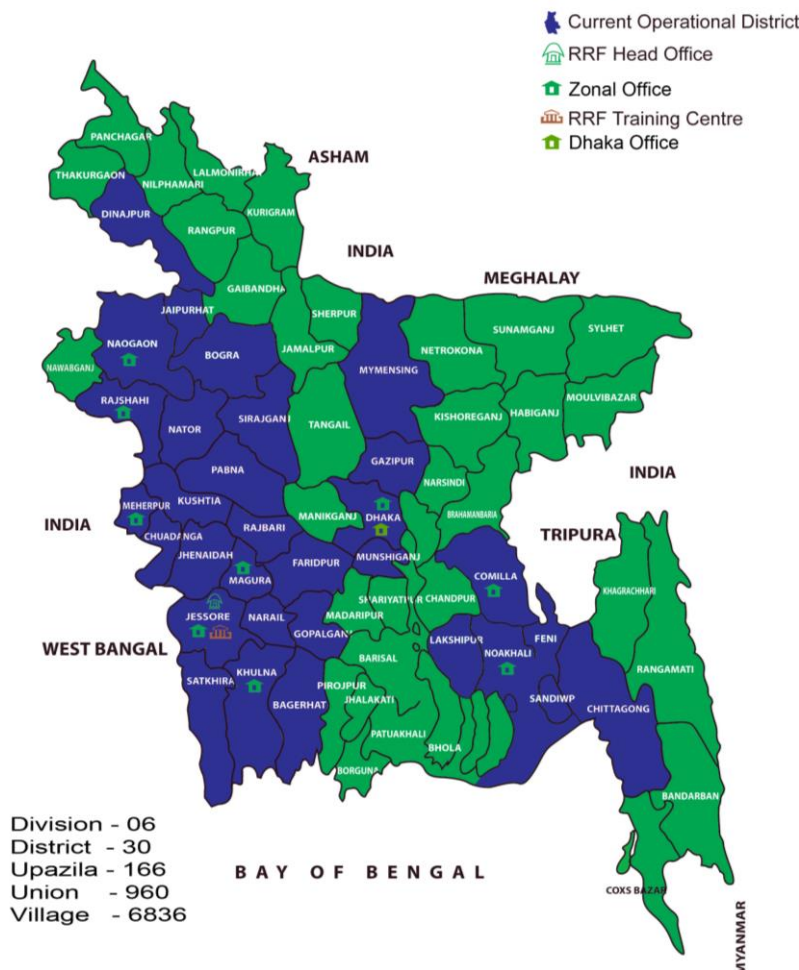
A total number of 2631 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

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
Total		642	1989	2631

Working Area

SL	Division	District
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia
2	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari
3	Rajshahi	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat
4	Rangpur	Dinajpur
5	Maymensingh	Maymensingh
6	Chattogram	Cumilla, Noakhali, Feni, Laxmipur, Chattogram
Total	06 Division	30 District

RRF Working Area Map



Addressing SDG through Programs



1. Microfinance Program
2. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
3. Skill Employment Investment Program (SEIP)
4. Vulnerable Group Development VGD
5. 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
4. Green Biotech Tissue Culture



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)

Donor/Lender/Partners based Fund Flow (So Far)

Name of Donor	Funding Period		Total	Name of the project
		July'22-June'23	end June,2023	
APHD	1989 to 1994		7,069,046	Functional Literacy Project
VHSS	1988 to 1989		360,000	Health activities
NGO Forum	1988 ongoing		20,550	Village Sanitation Project
Enfance et partage	1989 to1992		78,806	Sponsorship for Children Education
CCFD	1985-1987		1,217,886	Education & Health
	1989 to 1990		4,853,480	Relief operation for Flood Victim
	1991 to 1994		21,762,984	Construction of Training Centre
	1996		442,600	Promotion of Women Development
Fondation D France	1992		1,776,750	Post Cyclone Rehab-1991
NOVIB	1989 to 1991		6,760,933	Relief operation for Flood Victim
NOVIB	1992-1993		2,328,405	Human Dev.Education & Training
CCCI	2000		2,140,128	Relief operation for Flood Victim
	2001-2022	-	1,405,040,526	Sponsorship for Children Education
			8,159,706	Health care fund
SDC	2000		7,167,600	Emergency Relief-2000
OXFAM-GB	2000		16,285,792	Emergency Relief & Rehab.
Care Bangladesh	2000		12,000,000	Soft Loan
Proshika Manobik Unnayan Kendro	2000 to 2001		357,700	Relief operation for Flood Victim
	2000 to 2003		2,887,320	Networking
	2000		71,989	Agriculture Technology Transfer Project
RDRS	2000		100,000	Relief operation for Flood Victim
Islamic Relief	2000		933,955	Relief operation for Flood Victim
Bangladesh Bank	1999 ongoing		16,000,000	Rural Housing Project
Narcotics Dept. Jessore	1997 to 1998		10,000	Motivation for Narcotics
LGED, Dhaka	1998 to 2000		1,138,070	Water Seal Pit Latrine Supply
	2003 to 2006		5,596,924	Integrated Food Security Program
ICLARM	1999 to 2005		6,855,823	Aquaculture Development Project
CATALYST	2006 -2008		5,969,961	Floriculture Marketing Dev.Project
WFP	2001 to ongoing		168,204,594	Emergency School Feeding Project

	2008		185,376,863	Cash for work
	2010-2012		22,092,459	Vulnerable Group Development
	2009		231,064	Home gardening
Womens Affairs Bureau	2010-2012	434,920	9,708,328	Vulnerable Group Development
DANIDA	2005 ongoing		2,032,655	Legal Aid & Good Governance
PKSF	1992 ongoing		2,225,600,000	Rural Micro Credit (RMC)
	2000 ongoing		91,000,000	Socio Economic Rehabilitation Loan Program
	2003 to 2006		16,500,000	Financial support to the Poorest (FSP)
	2005 ongoing		541,000,000	Micro Enterprize Loan Program
	2005 obgoing		170,000,000	Hard-Core Poor Program
	2006 obgoing		919,900,000	Seasonal Loan Program
	2006 ongoing		750,000,000	Agriculture
	2007 ongoing		25,000,000	Livelihood Restoration Project (LRP)
	1998 ongoing		10,766,222	Institutional Dev.Loan
	2008 ongoing		58,000,000	Urban Microcredit-UMC
	2008 ongoing		10,000,000	SHAHOS
	2008 ongoing		30,000,000	Rescue
	2007-2008		7,660,875	Prime-2
	2008-2009		80,000,000	EFRAP
PKSF	1992-ongoing	1,262,200,000	12,387,627,097	Micro credit
	2014 ongoing		18,421,409	Community Based Climate Change Adaption Program (CBCCAP)
	2016 ongoing	20,911,046	100,032,099	Promoting Agricultural Commercialization and Enterprises(PACE)
	2016 ongoing	16,358,960	93,950,959	Skill for Employment Investment Program (SEIP)
	2016 to 2019		4,600,000	Leaning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019		25,805,152	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	12,791,032	87,958,865	ENRICH (Shamriddhi)
	2017 ongoing	1,341,390	10,221,240	Elderly program
	2017 ongoing		3,512,582	Culture & Sports program
	2019 ongoing	1,980,916	7,138,169	Adolescent

	2019 ongoing		271,502	Social Advocacy
	2019 ongoing	13,367,284	47,531,321	PPEPP
	2019 ongoing	480,000	3,156,000	Scholarship for students
	2021 ongoing	15,839,643	21,502,509	SEP
	2023 ongoing	6,288,901	6,288,901	RAISE
	2023 ongoing	8,000,000	8,000,000	RMTP
	2014 ongoing		935,600	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	7,913,500,000	32,067,900,000	Agriculture
NBFI			250,000,000	Micro credit
Pubali Bank Ltd.			2,451,800	Relief
UNDP	2007-2009		109,630,326	Relief & Rehabilitation-Sidr affected
	2009-2011		214,084,692	Core Family Shelter
ADB/DPHE			3,734,500	Secondary town infrastructure Dev.
Public Health Dept.			1,084,600	Water & Sanitation
Idcol	2010ongoing		15,762,379	Bio-Gas Loan
Habitat	2011 ongoing		94,162,031	Shelter repair
INM	2012 to 2014		5,262,248	Training
Price	2012 to 2014		2,591,700	Training on agriculture
Relief International	2012 to 2013		4,481,622	CVAW Training
NGO Foundation	2012 to 2013		112,500	Training
Primary Education Dept.	2012 ongoing		181,522,671	School Feeding
Swiss Contract	2012 to 2018		6,653,519	Skill Training
EDGE	2017		702,565	Vegetable cropping practices
Relief International	2014 to 2015		954,990	Eco-tourism project
	2015 to 2016		150,510	Human Trafiking
Development Alternative Inc.	2015 to 2017		4,191,100	AgricultureValue Chain
CAMPE	2015 to 2018		266,099	Advocacy in Education
Bangladesh Bank	2016 to 2020		11,182,710	Skill for Employment Investment Program (SEIP)
IID	2019		547,448	
BTEB	2019		250,000	
Lite Castle Partner			195,000	Agriculture Enterprenur
British Council	2015 to 2019		1,562,500	Active Citizens
Winrok International		8,401,449	18,012,325	Ashshash
Swiss Contract	2019 to 2020		1,098,554	Sudokkho
	2023 ongoing	7,700,278	7,700,278	UNFPA
Total		9,281,895,541	47,743,126,840	

Capacity of the Organization

Head Office		
SL No	Particulars	Amount BDT
1	Building	355050901
2	Land	71635390
3	Elevator	15214326
4	Furniture	109178248
5	Vehicles	19926548
6	Office Equipment	58982113
7	Computer	8856673
8	Server	15361329
9	Microfinance Software	14191986
10		
	Total	668397514
General Fund		
11	Construction	126271196
12	Land & Development	142400250
13	Furniture & Fixture	6830854
14	Vehicle	16566468
15	Equipment	2180275
16	Software	129232
17	Decoration	9455520
18	Building (Comercial Space)	71408926
19	Construction (Tissue Culture)	4562738
20	Sub Station	2334866
	Total	382140325
Technical & Vocational Department		
	Particulars	Tk
21	Equipment	4784382
22	Furniture	3108121
23	Hospitality and Hotel Management	13194566
24	Training Furniture - Sudakho	67086
25	Training Equipments - Sudakho	583813
26	Training Equipments & Installation -PACE-Automobile	9400390
27	Construction (Automobile Workshop)	36773232
	Total	67911589
Training & Resourse Center		
	Particulars	Tk
	Property,Plant & Equipment	581443743
	Grant Total	1699893171



Financial Inclusion

This is defined **financial inclusion in Bangladesh** as access to **financial** services from officially regulated and supervised entities in which banks and **financial** institutions are licensed by the **Bangladesh** Bank, MFIs by the Microcredit Regulatory Authority (MRA). RRF **aims** to include everybody in society by giving them basic **financial** services regardless of their income or savings. It focuses on providing **financial** solutions to the economically underprivileged in Bangladesh. In particular, the poor need financial support for development in various sectors, and RRF is determined to increase the income of the poor from the very beginning to make sure their social and moral dignity.



Skills Development

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



Sustainable livelihood & Food Security

Rural Reconstruction Foundation's food security and livelihood projects, as well as dealing with issues regarding production, access and income to prevent and anticipate future outbreaks of malnutrition. In short, our intent is to improve a vulnerable community's access to sustainable sources of food and income. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disasters and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base. Livelihood skills include technical and vocational abilities (carpentry, sewing, weaving, and gardening, among others). RRF is addressing the livelihood skills to include the physical ability of household members to carry out activities regardless of their educational levels. Livelihood promotion is a set of development based interventions that involve improving the resilience of household livelihoods so that food and other basic needs can be met on a sustainable basis Interventions of this type entail strategies such as diversifying livelihoods strategies; creating alternative income is also a massive consideration.



Agriculture

In Bangladesh, about 80% of people live in rural area and the most part they depend on agriculture, forestry, fisheries, livestock and related activities for survival. Our intent for promotion of the rural economy in a sustainable way has the potential of increasing employment opportunities in rural areas, reducing regional income disparities, and ultimately reducing poverty at its very source. In addition, development of rural areas may

contribute to the preservation of the rural landscape, the protection of indigenous cultures and traditions while rural societies could serve as a social buffer for the urban poor in periods of economic crisis or social urban unrest. RRF has been continuously implementing various types of agro-based projects with the help of various donor agencies over the years. Moreover, the organization is playing an important role in the development of agriculture through financial assistance to marginal and sharecroppers under the microfinance program. RRF is determined to take necessary steps considering agriculture as a priority.



Environment & Climate Change

Bangladesh is exceptionally vulnerable to climate change. It has been estimated that by 2050, one in every seven people in Bangladesh will be displaced by climate change. Up to 18 million people may have to move because of sea level rise alone. In addition, people all over the world, including Bangladesh, are already facing various problems due to climate change. For the poorest country like Bangladesh, tackling this issue is quite challenging. In this case RRF is working to promote social or political change on a broad scale or very locally. We play a critical part in developing society, improving communities, and promoting citizen participation and tries to impact the beneficiaries directly and indirectly as they sought sustainable solutions in various sectors such as finance, education, and healthcare. Our aim to increase capacity and to enrich and empower citizens so that they can improve their quality of life themselves. We are already implementing various projects with the help of different donor agencies on this issue, especially in coastal and disaster prone areas.



Healthcare

Bangladesh has made impressive progress in many of the health-related indicators over the past few decades. However, challenges still remain. Although Bangladesh is one of the few countries to achieve its Millennium Development Goal in reducing childhood mortality well ahead of 2015, the decline in under-five mortality has stalled in recent years. Maternal mortality ratio also fell sharply between 2001 and 2010, but has stagnated at 196 maternal deaths per 1,000 live births since then. Rural Reconstruction Foundation focuses on improving maternal and child health, expanding family planning and reproductive health, integrating family planning and nutrition into basic health care, and strengthening public health systems to improve the quality and availability of services across the country. Rural Reconstruction Foundation began Community Healthcare program with various healthcare services for the underprivileged rural people who are mainly underprivileged with regards to healthcare services in hard to reach areas. “Community Healthcare Program” is a much-needed intervention of Primary Health Care services to the doorsteps of rural people.



Education

Bangladesh has a substantial program of basic education both in formal and non-formal education with a large institutional network in this field. Besides a major effort in the public sector, a large number of local private or non-government organization are also involved in this effort. Rural Reconstruction Foundation involvement both in formal and non-formal basic education is the magnitude of illiteracy and poverty that prevails in Bangladesh. Since its inception, the company has been playing an effective role in various sectors of education. We are working for the development of education on various issues of education on

the basis of partnership with various government and non-government organizations. It is implementing various programs jointly with the government, especially in formal education activities.



Cultural & Human Development

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, it is essential to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole. The main objectives are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc. It is not possible to solve all the problems as a whole by eradicating financial poverty. Sustainable human development will not be possible without integrating the development of human endowment with economic development. As part of a multi-dimensional program of sustainable poverty alleviation by integrating the practice of human scholarship with economic development, the practice of moral values, empathy, adolescent health and nutrition awareness, child marriage and sexual harassment. One of the main goals and objectives of this attempt by RRF is to build a civilized and progressive nation by organizing various social awareness and educational programs including various human development issues.



Advocacy & Network

Advocacy network, organization consisting of independent groups that collaborate in the pursuit of political and social change. The purpose of our advocacy is to promote or reinforce a change in policy, program or legislation rather than providing support directly to clients or users of services, which aims at winning support from others, i.e. creating a supportive environment. RRF highly appreciates to build network and advocate on the different issues with a view to remove different social disorder, and keens to do anything needed for human well-being. Some areas of our networking and advocacy are Sexual Violence, Confidentiality in Health Care, Education, Youth Leadership and Organizing, and so on.

RRF is implementing various programs with the government including the Directorate of Primary Education and the Department of Women's Affairs. It is a massive affiliation with Campaign for Popular Education (CAMPE) working on various issues of education. Since long, RRF has been proceeding direct affiliation with Couple of international Movement Belgium based International Agricultural Movement FIMARC and French-based international women platform Make Mothers Matters (MMM).

Support Department

The following departments work to ensure smooth management of all the activities and programs of the organization and to ensure transparency and accountability and overall management.



Department of Admin & HRM

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



Department of Finance & Accounts

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



Department of Internal Audit

RRF Audit department provides some critical services to RRF management to ensure accountability and transparency of the organization. These include detecting and preventing fraud, testing internal control, monitoring and compliance of RRF and different development partners. The basic function of RRF internal Audit department is to find out the deficit of overall activities of the organization and to verify the errors that continue in activities implementation of each and every function at any level of the organization. It keeps working with national and international guideline practices. A 23 numbered hard working Auditor team is on action in physical crosscheck of all records and data during regular audit. Internal audit deals with the audit related affairs of both RRF and Donors. This wing is basically headed by an Assistant Director who exclusively reports to the Executive Director of the organization.



Department of Monitoring & Evaluation

In order to help improving performance and achieving results over the organization’s planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the

organization, and is mainly used to assess the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director.



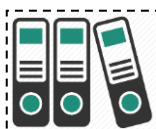
Department of ICT

RRF ICT department is mainly responsible for covering comprehensively the events of Website, Email, Wi-Fi, Internet, Microfinance Software, Hardware, Web develop, and all sort of IT based maintenance. At the edge of this communication era, RRF has been able to establish its ICT department from 2002 as a distinguished part of the organization, which contributes significantly in all the events of RRF wagon wheel. By building computer-networking system, now RRF can preserve data and information and can make report based on ICT information. This department is headed by a Deputy Director who is overseen by the Executive Director directly. This department can also generate software for various purpose based on organization's demands. A deputy Director runs this department right now.



Department of Training

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



Department of Communication & Documentation

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

Ongoing Program (As of June 2023)

SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
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
RRF Technical & Vocational Department					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
Sustainable Livelihood & Food Security					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
Agriculture					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
Environmental and Climate Change					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
Health					0
21	RRF Community Health Care Program	RRF	9651	23309	32960
Education					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
Gender					
25	Positive change in gender norms and harmful behavior for inclusive and resilient communities	UNFPA	0	400	400
Cultural & Human Development					0
26	Adolescent Program	PKSF and RRF	14775	15422	30197
Advocacy & Networking					0
27	Campaign for Popular Education	CAMPE, EU	729	341	1070
Others					0
28	Training And Resource Centre (TARC)	RRF	10062	3941	14003
Total			144450	420234	564684

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
Sub-total (Education)			424,609,858	49,233,100
Health	7	Community Helathcare Program	2,512,700	5,060,000
	8	ENRICH Project	15,204,000	18,244,800
	Sub-total (Health)			17,716,700
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
	Sub-total (Livelihood & Food Security)			33,894,685
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
	Sub-total (Environmental & Climate change)			31,138,800
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 Program: Improving Water and Sanitation	-	6,320,000
	21	Sustainable Enterprise Project (SEP)	14,352,400	1,504,240
	Sub-total (Socio Economic)			41,869,633,188
Capacity Building	22	Training & Resource Centre (TARC)	22,705,030	26,543,629
	23	Recovery and Advancement of Informal Sector Employment (RAISE)	15,000,000	11,732,080
	24	Automobile Training & Service Center	2,400,000	4,224,000
	25	RRF Technical & Vocational Department	23,575,992	151,198,600
	26	NSDA	-	20,772,000
	27	Building Youth Employability through Skills (BYETS)	-	7,500,000
	28	ICVGD	79,200,000	-
	29	UNFPA	20,000,000	16,000,000
	Sub-total (Capacity Building)			162,881,022
Agricultural	30	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp	9,132,339	11,871,600

		Golda		
	31	Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	-	24,613,823
	32	Green Biotech Tissue Culture Lab	4,567,630	8,689,410
	33	Rural Microenterprise Transformation Project (RMTP)	10,000,000	12,000,000
	34	Safe Banana Production and Marketing	-	6,000,000
	35	PACE E-Commerce	-	1,768,000
	36	Prottay (Agriculture Farm)	36,000	3,046,800
		Sub-Total (Agricultural)	23,735,969	67,989,633
International	37	International Activity	6,500,000	5,000,000
General & Administration	38	General Fund	177,089,778	393,134,178
Total Budget			42,747,200,000	56,156,400,000

Microfinance Program at a glance (As of June 2023)

SL	Particulars	PKSF Standard	June,2022	June,2023
1	Branch		274	275
2	Region		43	43
3	Zone		9	9
4	District		30	30
5	Upzila		166	166
6	Union		960	960
7	Village		6,836	6,836
8	Total Staff		1,981	2,037
9	Credit officer		1,102	1,207
10	Samity		15,752	16,873
11	Member		281,194	290,620
12	Jagoran		154,116	125,520
	Agroshar		44,209	57,250
	Agroshar-SEP		507	481
	Buniyad		9,479	9,866
	MDP		872	1,096
	Shamriddhi- IGA Loan		1,467	1,882
	Others Single (Actual)		20,845	23,558
	Total Actual Loanee		231,495	219,653
13	Savings Collection (Cumulative)		2,296,605,936	16311275528
14	Savings Refund (Cumulative)		9,163,781,378	11999224335
15	Savings Outstanding		3,132,824,558	4,312,051,193
16	Loan disbursement (Cumulative)		84,552,189,050	103042607050
17	Loan realization (Cumulative)		1,806,472,988	88714059736
18	Jagoran		4,485,495,366	4,339,833,333

	Agroshar		6,953,163,009	8,681,003,128
	Buniyad		99,936,089	147,505,238
	Shamriddhi		127,676,447	123,005,862
	AG (All)		694,203,758	608,883,682
	BBR		130,812,657	137,478,565
	Abashon		34,739,304	32,352,028
	LRL		25,272,937	3,736,756
	LRL 2nd Phase		65,459,006	24,707,996
	MDP		67,422,767	120,271,468
	Agroshar-RAISE			48,775,506
	Common Service Loan-SEP			3,783,673
	Agroshar- SEP		61,534,722	57,210,079
	Total Loan Outstanding		12,745,716,062	14,328,547,314
19	Micro Insurance		241,868,180	253,281,141
20	Dues		635,703,355	1,238,536,681
21	Loan Loss Provision		479,626,358	584,625,075
22	Write off Collection up to Month		459,712	327,439
23	PKSF		1,215,000,000	1,262,200,000
	BANK (All)		7,412,400,000	7,913,500,000
	NBFI		250,000,000	-
	Total Fund Received up to this month		8,877,400,000	9,175,700,000
24	PKSF		1,890,232,954	1,876,456,977
	Bank (all)		6,343,652,090	6,856,028,810
	NBFI		232,549,525	59,248,410
	Total Fund Position		8,466,434,569	8,791,734,197
25	Equity (Amount)		1,783,886,487	2,373,854,440
26	Total Income up to this month		2,166,294,866	3,181,206,877
27	Revenue expenditure up to this month		1,541,067,932	2,416,541,545
28	LLP Expenses		16,578,481	174,697,379
29	Total expenses up to this month		1,557,646,413	2,591,238,924
30	Surpuls up to this month		608,648,453	589,967,953
31	Cumulative Recovery Rate (CRR)	98%	99.12%	98.62%
32	Portfolio at Risk (PAR)	0% - 5%	5.99%	9.50%
33	Debt Equity Ratio	9.5:1	6.12:1	5.34:1
34	Delinquency Rate	0% - 5%	4.99%	8.64%
35	Financial Self Sufficiency Ratio	Min 100%	134.10%	118.56%
36	Savings and Outstanding Ratio	35%-40%	24.58%	30.09%
	Ratio Per Credit officer :			
37	Member	360-400	255	241
38	Loanee	90%	210	182
39	Outstanding		11565986	11871207

Socio-Economic Development

1. Microfinance

RRF is operating microfinance program in 30 districts in Bangladesh covering 6,836 villages supporting 2,90,620 beneficiaries. This program comprises a broad spectrum of Loan and Savings products. Right now it has 20 Loan Components and 5 Savings products. This program is financially supported by Palli Karma-Shayak Foundation (PKSF) and different commercial Bank. It intends to support people living in poverty in numerous ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, and offering coping mechanisms for emergencies. It directly contributes to achieving different aspects of development with regards to extreme poverty, food security, health, education, gender equality, sanitation, livelihood, inclusive, economic growth and climate change resilience.

2. Remittance (Inward)

RRF is promoting remittance service from June 2009, has been render with the collaboration with Bank Asia Ltd, The City Bank Ltd. & Southeast Bank Ltd. This program extends to the entire microfinance area of the organization. This service is provided to the people who are staying in the particular areas of the respective offices under ongoing microfinance program. In fact, the microfinance staffs serve this door step services into the grass root level and hard to reach areas. The main goal of these services is to deliver the money that is being sent from the foreign countries to the receivers and helping the poor population as well as helping the economic development of the country in the process. It also helps to enhance the reputation of RRF in home and foreign countries and helps to attend the social responsibilities.

3. RRF Agent Banking

RRF has kicked off Agent Banking in association with Mutual Trust Bank (MTB) at Barinagar Bazar, Shatmile, Jashore from February 2018. Agent banking is limited scale banking and financial service for those living in remote areas across the country through persons under a valid agency agreement, rather than a teller or cashier, according to Bangladesh Bank agent banking guideline 2013, RRF has undertaken to promote this event into the rural areas.

4. RAISE (Recovery and Advancement of Informal Sector Employment)

Rural Reconstruction Foundation (RRF) undertook the 'Recovery and Advancement of Informal Sector Employment (RAISE)' project in September 2022 financed by World Bank and PKSF. The RAISE project will facilitate employability and increase productivity of informal sector, and provide financial assistance. The overall objective of the project is to enhance the access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas. Different kinds of trainings & loans are provided through this project.

RRF Technical & Vocational Department

5. Skills for employment investment program (SEIP)

Growth of the economy and employment opportunities in Bangladesh is restricted, among others by skills shortages. The current skill supply system does not meet the skill demand because of inadequate throughput and mismatch between supply and skills demand. The current production of skill workers is not focused on industry demand. Considering this factor, The Skills for Employment Investment Program (SEIP) is being implemented by the Finance Division, Ministry of Finance, ADB and Swiss Agency for Development & Cooperation (SDC). Rural Reconstruction Foundation has been implementing this program as a training Institute under the Umbrella of PKSF and Bangladesh Bank. This project kicked off from 27-12-2015.

6. Development of Small Automobile Industry in Jashore

Automobile industry is a largest industry sector in Bangladesh is playing a vital role of national economy. About 6-8 lakh people are employed directly and indirectly in this sector. Automobile sector of Jashore is in the 2nd position in the country. But they use traditional tools & equipment to produce the automobile product. Considering these issues, RRF with the support of PKSF is implementing the project named **Development of small automobile industry in Jashore**. The project has been signed on 22.02.2018 and will continuing up to November 2021. The main goal of this project is to develop the skills of workshop owner & worker of Jashore. This program is now existing it's activities without any external support.

7. Technical Skill training for Light Engineering in Jashore

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

Sustainable Livelihood & Food Security

8. ENRICH

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

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

9. Vulnerable Group Development (VGD)

The Vulnerable group development (VGD) program is the largest social safety net program of the Government of Bangladesh that exclusively targets ultra-poor households. The main objectives are to build the income-earning capacities of VGD women and to socially empower them through training on awareness raising, provision of training on variety of income generating activities, provision of credit and other support services during and beyond the food assistance period. About 750,000 direct ultra-poor participants across the country receive monthly food ration for the household and a development support service (inclusive of life skill and income generating skill training, savings and access to credit) for a cycle. To ensure sustainability of development result and to provide women

with opportunities to further improve their livelihoods VGD participants are mainstreamed into regular NGO development program after completing the cycle.

Rural Reconstruction Foundation has signed the agreement on 07 May, 2013 with the Department of Women Affairs of the Government of the People's Republic of Bangladesh for deliver the services to 2295 VGD women in Sadar and Chougacha upazilla of Jashore district.

10. Uplifting the Quality of the Lives of the Elderly People

Rural Reconstruction Foundation (RRF) began to implement “**Uplifting the Quality of the Lives of Elderly People**” program from July 2017. RRF in association with PKSf through its various innovative activities has been playing a vital role for the country's sustainable development. The key intension of this attempt is working for improving the living standard of senior citizen and aims to sustain the development through different kind of innovative activities. This is of course, elderly people not as a client, but as a man and serving them in a way so that it does not hurt their self-esteem. These project activities are designed by putting people in the center and upholding the human dignity. RRF is implementing this project in one union of Khulna district and 3 unions of Chuadanga district.

11. The Pathways to Prosperity project

Rural Reconstruction Foundation started implementing the project “Pathways to Prosperity for Extremely Poor People” from January 2020 in Bagerhat and Khulna districts in partnering with Pally Karma-Sahayak Foundation (PKSF). This program is funded by the UK's Department for International Development (DFID) and the European Union (EU). The Pathways to Prosperity project will help the extremely poor people to connect with mainstream development activities and economic growth. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilisation, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting areas – Disability, Disaster and Climate Resilience, and Women's Empowerment Leading to Gender Equality.

12. Senior Citizen Welfare Program

The experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future. The Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, and empowering senior citizens is as important as ensuring their welfare. Our heart's conviction toward inclusive development and social dignity of the elderly.” Today's these older people were once a young people, they created the next generation. They sacrificed their golden time with over the years for this generation. Today's colorful world is their creation. Recognizing them is our moral duty. RRF has 4 Elderly Club in Sadar, Sharsha and Jhikorgacha Upazilla of Jashore district delivering various services to 450 elderly people.

Agriculture

13. Promoting Agricultural Commercialization and Enterprise (PACE)

Sub-Project: Micro-enterprise product quality improvement, branding and e-commerce based marketing

Micro-enterprise product quality improvement, branding, and e-commerce based marketing is a sub project that RRF implemented under the PACE project. It began operations on March 6, 2023. It is supported jointly by PKSf & IFAD. The duration of the project is 9 month. RRF is involved in three districts with this project. Jashore, Jhinaidah, and Shatkhaira. The project's goal is to increase market share through branding, packaging, e-commerce service expansion, and small-scale product quality improvement. The project's objectives are to support small businesses in creating and marketing high-quality products, to help entrepreneurs build their brands by teaching them e-commerce skills and providing them with training, and to build the market system by providing more e-commerce services to small businesses.

14. Rural Microenterprise Transformation Project (RMTP)

Sub-project: Production and Marketing of Safe fish & fish products

The Rural Microenterprise Transformation Project (RMTP) comprises a sub-project titled "Production and Marketing of Safe Fish & Fish Products." Implemented by RRF funded by PKSF & IFAD. Its primary goal is to increase the income of small and marginal fish farming families and small entrepreneurs, ensuring food security and improved family nutrition. This sub-project under RMTP seeks to uplift rural communities by fostering safe and sustainable fish production and marketing practices. The objectives of the project is to Increasing the income of entrepreneurs through fish production & marketing. It also aimed at increasing participation of women and youth in initiatives. The project duration is 2 years 6 month.

15. Green Biotech (Tissue Culture Lab)

Tissue Culture Lab is a new addition to the organization, which gives an excellent level of excellence to the agricultural department of the organization. Especially the organization has been working on two decades on floriculture. In the meantime, it has implemented multi-functional activities for the marketing of flowers, involved the farmers in cultivating new species of flowers. Based on the demand of local farmers and country's market, in association with PKSF, the organization has established a tissue culture lab from September 2018. It aims to Produce Sapling of Flowers mother plant within the country and make availability of sapling to the farmers at Low price. The ultimate goal of this project is to increase farmer's income, livelihood and extension of floriculture through supplying quality, germ free healthy sapling. This porgram is now being implemented with its own support.

16. Project Name: Feed the Future Bangladesh Horticulture, Fruits, and Non-Food Crops Activity

Sub-project: Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh

RRF implemented a project name Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh supported by Chemonics International Inc. (USAID). The project participants are 1000 farmers who are cultivating banana. The Primary Goal of the project is to ensure supply of quality Banana through safe Banana production and marketing and increase their income. The project last for 1 year from 07th June 2023 06th June 2024. It is implementing in 4 areas of Bangladesh those are Jashore, Jhenaidah, Chuadanga & Meherpur. RRF wants to increase the safe banana production by which banana cultivators get benefited. The project is not only about increasing banana production but also to introduce Banana Fruits Bag and other management practices for safe production. It also supports the banana farmers on improved banana production technologies, post-harvest Management & linkage with local, regional & national buyers.

17. Prottoy Project

Prottoy; is an RRF driven self-reliant agriculture based project is run by its own agricultural department which began in 2007 is located in Ulashi of Sharsha upazila in Jessore district. The core interventions of this project are production, processing and marketing by which the beneficiaries and organization both are benefited. It demonstrates new technology adaptation to encourage the farmers for agricultural development. Alongside, this project virtually indicates how the organic farming creates demand in contemporary food market. The project is established on around 8 acres of own land. A good variety of Mango Orchard has been developed in this project area in 2015 with 4 acres of land. In this garden, about two thousand different improved varieties of mango tree have been planted. The main goal of this gardening is to get financially benefited and to inspire local people to create such a garden, and it is basically a demonstration of gardening.

18. Sustainable Enterprise Project (SEP)

Sustainable Enterprise Project (SEP) which is financed by the World Bank. This project provides assistance to Micro Enterprises (MEs) of Bangladesh to increase adaptation of environment friendly technology and enhance their marketing and brand development capacity. RRF kicked off “Sustainable Enterprise Project (SEP)” from June 2019 in Jhikorgacha upazilla of Jashore and in Jibonnagar upazilla of Chuadanga district. SEP is an Agricultural Value Chain Project through which RRF is implementing various interventions in the floriculture sub-sector. Palli Karma-Shayak Foundation is supporting this event with view to increase the adoption of environmentally sustainable practices by targeted microenterprises. This project intends increasing production and marketing of commercial flowers followed environmentally sustainable practiced that increased income and employment as well as socio-economic status of beneficiaries.

19. Disaster & Emergency Response

As Bangladesh is a calamity prone area, almost every year she has to face different types of natural disasters. To face both natural and manmade disasters RRF has made an emergency fund of worth Taka 10 million to face any unpredicted emergencies to respond immediately without donor’s fund. During the previous disasters RRF with the supports of different donors helped the victims with relief and rehabilitation in 2010 year with worth of Tk.790 million. RRF has already build-up a 6 member strong Disaster Mitigation Team who are capable to handle the primary emergency. It is a round-the-clock pre-preparedness program of the organization, whenever any disaster strikes so that it can immediately stand by the affected people with various assistance.

20. Renewable Energy Project (NATP-2)

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

21. Building Resilient Services and Infrastructure for climate-affected migrated slum communities in Satkhira Bangladesh

The progress report covers one month of the **Building Resilient Services and Infrastructure for climate-affected migrated slum communities in Satkhira Bangladesh (tailoring, embroidery, masonry, electric wiring, carpentry, etc.)** project. The CBF in partnership with the Habitat for Humanity Bangladesh (HFHB) and Rural Reconstruction Foundation (RRF) is delivering an integrated community-based development project in four wards (Miya Saheber danga, Sukhrali-Bosepara, Eka Gachha east para, and Roispur-Bagbati) of Satkhira Municipality in Satkhira districts, where 225 beneficiaries and 80 families are directly benefited from these projects. 75 beneficiaries are trained in livelihood training, 150 beneficiaries benefit from wash training and climate adaptive insulation devices benefit 80 families. In **Building resilient services and infrastructure for climate-affected migrated slum communities in Satkhira Bangladesh (tailoring, embroidery, masonry, electric wiring, carpentry, etc.)** project selected beneficiaries are getting livelihood support like washing, Tailoring, embroidery, vegetable seeds, sewing machines, tube well with bath, Tools, Communal Toilet, drainage, and so on. 225 beneficiaries and 80 families are being benefited from the DRR project. In the DRR project selected beneficiaries are getting awareness and seed support for reducing and facing the threat of natural calamities and livelihood support. Through this project, beneficiaries are learning about Climate.

Health

22. Community Healthcare Program

Rural Reconstruction Foundation driven “Community Healthcare Program” is an absolutely outreach project. Mainly, RRF planned to establish few Community Healthcare centers at the village level to extend Primary Health Care at the door step of the rural people especially to the beneficiaries of all RRF program and project in its working areas. RRF “Community Healthcare Program” basically seeks to ensure complete healthcare services in grass route level.

Even the country’s healthcare status has reached a crossroads where success can be rejoiced but those could be short-lived if certain challenges are not met. Still lots of gaps are making some concern in this regards. From the Social Commitment, Rural Reconstruction Foundation started “Community Healthcare Program” from September, 2015 without being depended for having any financial support from outside. This program has been designed in the light of Government of Bangladesh driven Community Clinic which is financially backed by RRF itself.

Education

23. Barnamala Bidyapith (Formal Education)

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

24. Pre-School (Non Formal Education)

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

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

RRF pre-primary schools provide children with a foundational skills base in literacy, reading and mathematics, and seek to promote children's emotional and physical development for success in primary school. Class hours are flexible and no tuition is charged. Teachers are women from the local community who. The student-teacher ratio is kept low at around 1 teacher

25. Internship

Internship roles are ideally an integral part of RRF. Therefore, RRF internship is considered in line with our organization’s philosophy and practice so it benefits our productivity, revenue and staffing goals. The internship experience is mutually beneficial for RRF and Interns either. The essence of Internship is to provide training and experiential learning opportunities for the development of skills in assessment, counseling, crisis intervention, consultation, outreach, and supervision which make a win-win situation both for RRF and Internees. It also provides a professional working environment that encourages and gives space to professional identity development and the development of professional competence. The provision of length of internship can also be dictated by the duration of a school break; for instance, summer internships and winter internships are common, and take place over the course of a summer or winter vacation. There are various issues for internship topic which are consistent with the organization's activities and students’ curriculum.

Cultural & Human Development

26. Adolescent Program

Right now in our country, there are 3 Crore and 60 Lakh adolescents, which is 21% of the total population. Palli Karma-Shayak Foundation (PKSF) has adopted a program for adolescent to make the nation's beautiful growth, Rural Reconstruction Foundation has been implementing this project in Jessore, Khulna, Bagerhat and Meherpur districts from July 2019. A human development project namely “Adolescent Program” has been adopted to develop the social, human, emotional and physical capacity of adolescents to sustain the country's development. Under the adolescent program, the development of moral values and social awareness, adolescence and health awareness, cleanliness-food and nutrition awareness, leadership development & skill development and cultural and sports activities are being implemented which will prevent various social disadvantages of the country. The main objective of the program is to encourage adolescents to earn honest virtues, practice truthfulness, attain moral values, nurture advanced science, and encourage progressive practices.

Advocacy & Networking

27. Social Advocacy & Knowledge Dissemination

Rural Reconstruction Foundation began Social Advocacy program from December 2018 in three Unions; Andulbaria, Hashadah and Raypur of Jibonnagar Upazila under Chuadanga District. In partnering with Pally Karma-Sahayak Foundation (PKSF), this program is promoting different social issues to advocate the change agents with a view to establish social justice, equity and human dignity. Right now, particularly in ENRICH areas PKSF's Social Advocacy and Knowledge Dissemination Unit have undertaken to implement this advocacy program.

28. Campaign for Popular Education (CAMPE)

Rural Reconstruction Foundation started working with Campaign for Popular Education (CAMPE) from January 2015 in Khulna division of Bangladesh. Campaign for Popular Education is an advocacy and campaign network operating in Bangladesh since 1991. Its interventions primarily focus on Policy Advocacy, Networking, Campaign, Research and Capacity Building of the country men. RRF is committed to facilitate the process for sustainable and pro-poor policy frameworks which will in turn enable the achievement of Education for All goals. It works closely with policy makers, development partners and different national, regional and global forums. The programmatic issues included (i) Policy Advocacy and Networking, (ii) Program Sustainability and capacity Building, (iii) Quality Education, (iv) Promoting Basic and Value Education, (v) Introducing Trend Setting Activities, (vi) Improving Follow-up and Monitoring System, (vii) Involvement of Local Government and Community, (viii) Networking and Coordination, and ix) Widening the Sub-sector particularly to include pre-primary, skills development and TVET

Gender

29. Positive change in gender norms and harmful behavior for inclusive and resilient communities.

Gender-based violence is one of the most prevalent human rights violations in the world. It knows no social, economic or national boundaries. Worldwide, an estimated one in three women will experience physical or sexual abuse in her lifetime. RRF implemented a project called Positive change in gender norms and harmful behavior for inclusive and resilient communities funded by UNFPA. The aim of the project is to Civil society and the women's movement enjoy expanded political space and support to effectively represent women and girls, particularly the most marginalized, to drive policy and social change for the promotion of gender equality and elimination of GBV. Positive change in gender norms and decreased acceptance of gender-based violence and harmful practices, including among vulnerable groups, contributing to more inclusive and resilient communities. Gender and Social Norms By 2025, Strengthened mechanisms and capacities of actors and institution to address discriminatory gender and social norms to advanced gender equality and women's decision making.

Others

30. RRF Training & Resource Centre

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

Contact & Address**Hotline:**

Cell: 01733-073076

Tel: 024777-65704

Call Center:

Call Center 1: 01708416666

Call Center 2: 01708416667

Contact of Key Person:**Philip Biswas,**

Founder Executive Director

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01. Head Office:**RRF Bhaban, C&B Road, Karbala, Jashore 7400**

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Cell: 01733-073076, 01733-075095, Fax: 88024777- 60090

Email: admin@rrf-bd.org, info@rrf-bd.org,**Website:** www.rrf-bd.org**03. Training & Resource Centre:****Training & Resource Centre (TARC)**

Ramnagar, Rajarhat, Jashore.

Phone: 88024777-60203, Cell: 88 01711-182334,

88 01714-341593, 88 01749-804023

Email: rrftarc@gmail.com,Web: www.rrftarc-bd.org,**04. Project Office Address****Barnamala Bidyapith School**

SL	Name of Office	Mobile Number	Office Address
1	Barnamala Bidyapith Jashore	01705410311	Sutipur Road, Kholadanga, Arabpur Union, Sadar, Jashore.
2	Barnamala Bidyapith Kamarpara	01708416731	Kamarpara, Jhikorgacha, Jashore.
3	Barnamala Bidyapith	01309137044	Gilapole More, Ulashi, Sharsha, Jashore.

	Ulashi		
4	Barnamala Bidyapith Campus-2	01708416626	Sutipur Road, Sujalpur, Sadar, Jashore.
5	Barnamala Bidyapith Ballobhpur	01715851189	Kedargang, Mujibnagar, Meherpur
6	Barnamala Bidyapith Meherpur	01708416500	Wapda More, Meherpur
7	Barnamala Bidyapith Bahadurpur	01705410312	Bahadurpur, Jessore Sadar, Jashore.

ENRICH and Elderly Program

8	ENRICH & Elderly Godaipur Project Office	01712661891	Godaipur, Paickgacha, Khulna
9	ENRICH & Elderly Hashadah Project Office	01746933416	Hashadh, Jibonnogor, Chuadanga
10	ENRICH & Elderly Andulbaria Project Office	01717204075	Andulbaria Bazar, Mistripara More, Chandpur Road, Jibonnogor, Chuadanga
11	ENRICH & Elderly Raypur Project Office	01918296208	Kamarpara, Raypur, Jibonnogor, Chuadanga

Technical & Vocational

12	RRF-TTC, Chanchra	01711425384	RRF Training Center, Chanchra, Jashore.
13	RRF Automobile	01711425384	Besides RRF training Center, Chanchra, Jashore.
14	Jute and Handicraft Center	01711425384	RRF training Center, Chanchra, Jashore.

RRF Agent Banking

15	RRF Agent Banking	01708416884	Barinagar Bazar, Sath Mile, Jashore.
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Prosperity Project

16	Prosperity Project Bolibunia office	01720-526224	Amtala Bazaar, Boloibunya, Moralongj, Bagerhat
17	Prosperity Project Ramchandrapur	01720-526224	Borshibawa Bazar, Moralongj, Bagerhat
18	Prosperity Project, Madhupur office	01720-526224	Mokampur Bazar, Beside Police Fari, Terokhada, Khulna
19	Prosperity Project, Schiadaha sub- office	01720-526224	Patla Bazar, Terokhada, Khulna

RAISE

20	RAISE	01720526259	C & b Karbala, RRF Head Office, Jashore
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Gender Equality

21	Gender Equality	01711425384	Dashanir More, Bagerhat
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RMTP Project

22	RMTP Project	01712577750	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall, Manirampur, Jashore
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Enhancing Banana Production and Marketing

23	Enhancing Banana Production & Marketing	01712577750	Ganna Bazar Main Stand, (Talue Salam House) Ganna, Jhenaidah Sadar, Jhenaidah
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E-Commerce (PACE) Project

24	E-Commerce (PACE)	01712577750	Godkhali Bazar, Jhikargacha, Jashore
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Prottoy Prokolpo

25	Prottoy Project	01709966568	Gilapole More, Ulashi, Sharsha, Jashore.
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Summer Onion

26	Summer Onion	01712577750	Chowgacha, Kalitola, Jashore.
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Green Biotech

27	Tissue Culture Lab	01712577750	RRF TARC, Ramnagar, Jashore.
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StrengthIng Climate-Smart vegetable and Flower Value Chain in Project- Heifer International Bangladesh

28	BD-17 Project	01712577750	Kalitola, Babughat road, Karikorpara, Chowgacha, Jashore
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SEP

29	Sustainable Enterprise Project	01712577750	RRF Bhaban, C & B Road, Karbala, Jashore
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Adolescent Program

30	Adolescent Program	01717249741	RRF Bhaban, C & B Road, Karbala, Jashore
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Senior Citizen Welfare Program

31	Light House Elderly Club	01309137044	Gilapole More, Ulashi, Sharsha, Jashore
32	DIPTO Elderly Club-1	01708416731	Kamarpara, Jhikorgacha, Jashore
33	DIPTO Elderly Club-2	01708416731	Kamarpara, Jhikorgacha, Jashore
34	SARATHI Elderly Club	01708416626	Cutipur Road, Sujolpur, Sadar, Jashore

Community Healthcare Program

35	Magura Clinic	01717249741	Magura Bazar, Abhaynagar, Jashore
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5. Microfinance Branch Offices Address

Khulna Division

Bagerhat District

Sl	Branch Code	Branch Name	Mobile Number	Branch Address
1	111101	Bagerhat Sadar	01720526123	Monira Khanam House, Nazade Mosque, Doshani Traffic More, Bagerhat Sadar, Bagerhat
2	111110	Bolibonaia	01708416761	Mannan Vila, Amtala Bazar, Bolibonaia, Morrelganj, Bagerhat
3	111102	Chitalmari	01733073062	Aruabonni, Chitalmari Upazila More, (South Side Of Brac Office) Chitolmari, Bagerhat
4	111103	Fakirhat	01720526274	South Side Of Ajhar Ali Degree College, Attraki, Fakirhat, Bagerhat
5	111108	Katakhali	01705401348	Beside the Gov. Primary School get, Lokpur, Fakirhat, Bagerhat
6	111104	Mollahat	01720526123	Mollahat, Master Para, Mollahat, Bagerhat
7	111105	Morrelganj	01720526275	Dobaghaty Bazar Main Road, (Beside The Pollie Bidyut office) Morrelganj, Bagerhat

8	111111	Ramchandropur	01708416762	Srijul House, Borsieboya Bazar, Ramchandropur, Morrelganj, Bagerhat
9	111106	Rampal	01720526124	Rampal Besie the Sub-Registry office, Rampal, Bagerhat

Chuadanga District

SL	Branch Code	Branch Name	Mobile Number	Branch Adress
10	112301	Alamdanga	01708417049	Milon Monjil, Station Para, Alomdanga, Chuadanga
11	112316	Andulbaria	01708417080	Andulbaria Bzazr Dorga Para, Jibannagar, Chuadanga
12	112304	Asmankhali	01708417048	Mizanur Rahman House, Nandobar, Asmankhali Bazar, Alomdanga, Chuadanga Sadar, Chuadanga
13	112305	Chuadanga	01708417046	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
14	112314	Darshana	01705401350	Mohiuddin Hosuse, Karue Milget, Azimpur, Darsana, Dumurhuda, Chuadanga.
15	112312	Dumurhuda	01733339995	Doshami Gulshan Para, Near Grameen Bank, Dumurhuda, Chuadanga
16	112315	Hasadah	01708417078	Hasadah Bazar (Ahak Center), Jibannagar, Chuadanga
17	112306	Hatboalia - RMC	01708417044	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
18	112307	Hatboalia - UP	01708417045	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
19	112317	Jamjami	01708417077	Jamjami Bazar Infornt Of Police Fari, Alomdanga, Chuadanga
20	112205	Jibannagar	01720526126	Jibannagar High School Para, Jibannagar, Chuadanga
21	112308	Karpasdanga	01708417040	Jagonghar House, Infornt Of Hafizia Madrasha, Coustom More, Karpashdanga, Dumurhuda, Chuadanga
22	112309	Sorojganj	01708417047	Jadibpur, Sorojganj Bazar, Chuadanga Sadar, Chuadanga

Jashore District

Sl. No	Branch Code	Branch Name	Mobile number	Branch Adress
23	112109	Backra	1708417066	Abushease Nir, Bside The Polli Bidyut Office, Jhikargacha Road, Backra Bazar, Jhikargacha, Jashore
24	112101	Baganchra	01733075076	Baganchra Bazar, (East Side Of Baganchra Union Council), Sharsha, Jashore
25	111301	Bagherpara	01708417024	Mohiron, Bagherpara, Jashore (Beside The Post Office)
26	111201	Bosundia	01720526119	Bosundia More, Jashore Sadar, Jashore
27	112102	Chanchra	01708417001	Chanchra More, (Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore
28	111302	Charavita	01733073069	Pakarali, Charavita Bazar, Bagherpara, Jashore
29	112202	Chaugacha	01708417002	Shika Cottage, Infont Of Chaugacha Thana, Kotchandpur Road, Chaugacha, Jashore
30	112203	Churamonkathi	01708417020	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
31	112204	Chutipur	01720526243	Mahamudpur More, Chutipur Bazar, Jhikargacha, Jashore
32	112103	Goga	01708417021	Goga Bazar, Gopalpur Road, Dip Daroga house, Sharsha, Jashore
33	111305	Jashore Sadar	01708417000	PTI School Road. Sostaitola, Jashore Sadar, Jashore
34	112104	Jhikargacha-01	01708417006	Godkhali Bazar, Jhikargacha, Jashore
35	112105	Jhikargacha-02	01720526245	Kittipur, (South Side of Benapole Road) Jhikargacha, Jashore
36	112106	Jhikargacha-03	01708417007	Kirtipur, (North Side of Benapole Road) Jhikargacha, Jashore
37	111306	Jhumjumpur	01708417004	Hamidpur Bazar, Baliadanga, Jashore Sadar, Jashore
38	112110	Kayemkola	01708417086	Mashad House, Kayemkola Bazer, Jhikargacha, Jashore

39	111402	Keshabpur	01708417027	Keshabpur Bazar, Keshabpur, Jessore (Infront Of Filing Station)
40	111307	Khajura	01708417023	Jahanara Monjil, Mothurampur, Khajura, Bagherpara, Jashore
41	111207	Magura	01708417203	Magura Bazar, Abhoynagar, Jashore
42	111308	Manirampur	01708417028	Taherpur, Rajgonj More, Infront Of Modimita Seinama Hall, Manirampur, Jashore
43	111316	Narikelbaria	01708417074	Bablua Saha House, Bus Stand, Narikelbaria Bazar, Bagherpara, Jashore
44	112107	Navaron	01708417008	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha, Jashore
45	111208	Noapara-01	01733073061	Hasan Monjule, Holding No: 055903, Infront upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
46	111210	Noapara-2	01733073944	Hasan Monjule, Holding No: 055903, Infront upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
47	112208	Purapara	01708417003	Purapara Bazar(Bus Stand), Chaugacha, Jashore
48	112108	Rajgonj	01708417022	Rajgonj Bazar, Manirampur Road, Manirampur, Jashore
49	111312	Ramnagar	01708417005	RRF Tarc, Ramnagar, Rajarhat, Jashore Sadar, Jashore
50	111405	Sagordari	01720526273	Sagordari Bazar, Keshabpur, Jashore
51	111317	Satmail	01708417075	Satmail Bazar, RRF Agent Bank Mtb, Jashore Sadar, Jashore
52	111319	Satmail Sme	01708417075	Satmail Bazar, RRF Agent Bank Mtb, Jashore Sadar, Jashore
53	112409	Sharsha	01708417009	Kamarbari More, Sharsha, Jashore

Jhenidha District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
54	112201	Barobazar	01733073089	Belat Road, Cow Bazar, Barobazar, Kaliganj, Jhenaidah
55	112209	Bhoiroba	01733073946	Bhoiroba Bazar (Infront Of Bhoiroba Power House) Maheshpur, Jhenaidah
56	112212	Chaprail	01708417076	Sahid Mia House, Chapril Bazar, Kaliganj, Jhenaidah
57	112313	Dakbangla	01733339994	Dakbangal Bazar, north side of Agrni Bank, Jhenaidah Sadar, Jhenaidah
58	112604	Ganna	01708417072	Ganna Bazar Main Stand, (Talue Salam House) Banna, Jhenaidah Sadar, Jhenaidah
59	112606	Harinakunda	01708417087	Runi Commissioner House, Harinakunda Hall Bazar, Harinakunda, Jhenaidah
60	112603	Hatgopulpur	01708417068	Shadin Vila, Lohagonga Road, Hatgopal Bazar, Jhenaidah Sadar
61	112605	Holidhani	01708417073	Holidhani Bazar (Shofi Haza House) Ramchandropur Road, Jhenaidah Sadar, Jhenaidah
62	112311	Jhenaidah Sadar	01733073943	Daroga Bari, Kalikapur, Mollapara, Jhenaidah Sadar, Jhenaidah
63	112206	Kaliganj	01708417280	Abul Kalam Azad House, infront of Boishakie Petrol pamp, Kaliganj, Jhenaidah
64	112211	Kotchandpur	01733339991	Kotchandpur T&T Para, Word No: # 7, Holding No: # 928, Kotchandpur, Jhenaidah
65	112207	Maheshpur	01720526109	Patibaila, Maheshpur Mohila College Para, Maheshpur, Jhenaidah
66	112210	Nimtala	01733339970	Kalahata, Jhenaidah Road, Kaliganj, Jhenaidah
67	112602	Sheaikpara	01708410034	Podamjie, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
68	112601	Vatibazar	01708410035	2nd floor, Adunike Kindergerden School, Vogaban Nagor Road, Vatibazar, Shalikupa, Jhenaidah

Khulna District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
69	111202	Batiaghata	01720526118	Hatbati, Batiaghata Bazar, Batiaghata, Khulna
70	111401	Chuknagar	01733073068	Robioul Fokir House, Milkeia, Chuknagar Bazar, Satkhira Road, Dumuria, Khulna
71	111203	Damodar	01720526129	Master Habibur Vali, Phultala Upazilla Road, Reshiepara, Phultala, Khulna
72	111205	Daulatpur	01720526121	Jabdipur, Sonali Jute Mill, Fulbarigate, Dighalia, Khulna
73	111204	Dighalia	01720526114	Bariomogati, Dighalia Hospital/Thana More, Dighalia, Khulna
74	111406	Godaipur	01709951564	Motbati, Notun Bazar, Godipur, Paikgacha, Khulna
75	111206	Khulna Umc	01720526282	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
76	111212	Koia	01733339997	Mohammad Nagor, Infornt Of Khulna University, Abdul Ohab Road, Jolma, Batiaghata, Khulna
77	111403	Kopilmuni	01708417029	Kopilmuni Bazar, College Road, Paikgacha, Khulna
78	111214	Moduepur	01708416515	Habibur Rahman House, Laskorpur Uttarpara, Moduepur, Terokhada, Khulna
79	111404	Paikgacha	01720526116	Akbar Master House, Batikhali, Paikgacha, Khulna
80	111107	Rupsa	01720526117	Kazdia Bazar, Rupsa, Khulna
81	111213	Senerbazar	01708416763	Monjrul House, (Infornt Of Abue Bakkar Siddik Madrasha) Piskervita, Senear Bazar, Rupsha Khulna
82	111211	Sonadanga	01733339971	Road No: 28, House No:E 19, Nerala Residence Area, Khulna Sador, Khulna
83	111209	Terokhada	01720526115	Terokhada Bazar, Upazila Road, Terokhada, Khulna

Khustia District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
84	141104	Allardarga	01708416520	Surjent Golam Kabira House In Fornt Of Nassiruddin Girls High School, Allardarga, Dulatpur, Kushtia
85	112401	Amla	01720526267	Amla Bazar, Infornt Of Wapda, Mirpur, Kushtia
86	141108	Bashgram	1708417069	Bashgram Bazar, High School Road, Kumarkhali, Kushtia
87	141103	Horinarionpur	01708410033	Horinarionpur Bazar, Shie Mosque, IU Thana, Kushtia Sadaor, Kushtia
88	141105	Hosnabad	01708416521	Prickpur Road, 2Nd Floor Muktie Clenice, Hossanabad Bazar, Doulatpur, Kushtia
89	141102	Jhaudia	01708410032	Shamsul Alom House, Jhaudia Majpara, IU Thana, Kushtia Sadar, Kushtia.
90	141106	Khoksha	01708416522	Raju House, Dackbangla Road, Masterpara, Koksha, Kushtia
91	112414	Kushtia Sadar	01705401351	Kustom More, PTI Road, Kushtia Sadar, Kushtia
92	141109	Panti	01708417088	Tipue Mia Sopnonir, Charimanpara, Guirls School Road, Panti, Kumarkhali, Kushtia
93	141101	Swaistipur	01708410031	Vadiala Bazar, Rajmohan Vila, Swaistipur, Kustia Sadar, Kushtia
94	141107	Veramara	1708417071	Shaira Manson, Kachirapara, Infont Of Polli Bidyut Office, Veramara, Kustia

Magura District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
95	111315	Arpara	01705401349	Shalikka Road, Woltan Plaza 2nd floor, Shalikka, Magura
96	112502	Dariapur	01708416740	Nazimuddin House, Sheikpara, Kalibari More, Dariapur, Sreepur, Magura
97	111303	Hajipur	01708417025	Isakhada Bazar, Hajiur Road, Said Biswas House, Magura Sadar, Magura
98	111304	Magura Sadar	01733073945	Doarpar, Bastala More, Magura Sadar, Magura

99	111309	Nakol	01733073058	Nakol Bazar (Beside The Police Station) Sreepur, Magura
100	112501	Sirpur (Magura)	01708417065	Sripur Bazar Poshimpara Rajue Ahmed House, Sreepur, Magura

Meherpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
101	112302	Amjhupi -RMC	01733073059	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
102	112303	Amjhupi -UP	01733073078	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
103	112402	Bamondi -RMC	01708417036	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
104	112403	Bamondi -UP	01708417037	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
105	112404	Gangni -RMC	01708417034	Infort of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
106	112405	Gangni -UP	01708417035	Infort of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
107	112406	Kathuli	01708417033	Garabaria Biswas Para, Kathuli, Gangni, Meherpur
108	112407	Kazipur	01708417043	Iquable Hossain House, Alom Bazar, Kazipur, Meherpur
109	112408	Meherpur - RMC	01708417031	Wapda More, Meherpur Sadar, Meherpur
110	112411	Meherpur -UP	01708417032	Wapda More, Meherpur Sadar, Meherpur
111	112412	Mojibnagar - RMC	01708417038	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
112	112413	Mojibnagar -UP	01708417039	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur

Narail District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
113	111310	Narail	01720526256	Mohishkhola, Narail Sador, Narail
114	111311	Pajarkhali	01720526257	Noldi Bazar, Lohagara, Narail

Shatkhira District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
115	111501	Alipur	01720526103	Labsa, Infort of Dorgapur, Satkhira Sadar, Satkhira
116	111502	Assasuni	01708417030	Sreekolas, Manikkhali Road, Beside The Upzila Office, Assasuni, Satkhira
117	111503	Budhata	01720526271	Budhata Bazar, Gazi Market 2nd Floor, Assasuni, Satkhira
118	112410	Kalaroa	01708417026	Kalaroa Hospital Road(Beside The Registry Office), Kalaroa, Satkhira
119	111505	Sultanpur	01720526258	Mission Para, Sultanpur, Satkhira Sadar, Satkhira
120	111504	Patkelghata	01720526270	Jugipukaria, Patkelghata Bazar (Infront Of Petrol Pump) Tala, Satkhira

Dhaka District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
121	121110	Ashulya	01708410030	Attab Bulding, Majiepara, Ashulya Bus stand, Ashulya Bazar, Savar, Dhanka
122	121101	Dohar	01733073056	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
123	121102	Dokhinkhan	01708417057	Modhubagh Haji Markat, House No-39, Dokhinkhan, Dhaka
124	121103	Keraniganj	01708417058	Chor Rohitpur Boding Market, Rohitpur, Keraniganjj, Dhaka
125	121202	Nawabganj	01708410028	Parves Vila, Degerpar Club ghor, Nur Jama Mosque, Soto Boxio Nagor, Nobabgonj, Dhaka
126	121203	Shainpukur	01708416529	Kurban Sheikder, Guraganj, Mokshedpur, Dohar, Dhaka
127	121106	Uttara (UMC)	01720526134	House No-01, Road No: 30, Sector -07, Uttara, Dhaka.

Faridpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
128	151103	Boalmari	01708416526	Shibpur, Boalmari Colleg Para, Boalmari, Faridpur
129	151101	Faridpur Sadar	01708416527	Nurnobi House, south side of Roguenandopur Madrasha, Faridpur Sadar, Faridpur
130	151104	Kaderdi	01708416525	Kaderdi Bazara, Boalmari, Faridpur
131	151106	Khalilpur	01708416528	Momin Molla House, Khalilpur Bazar, Faridpur
132	151102	Knaipur	01708416524	Vati Kanaipur Bagan Bari, Faridpur Sadar, Faridpur
133	151105	Madhukhali	01708416523	Gondardia, Beside Of Malek Eye Hospital, Madhukhali, Faridpur
134	151107	Vanga	01708417041	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur

Gazipur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
135	121108	Chowrasta	01709954356	Soudi Vhila, House No # 625, (Grand Flore), Greatwall City, Chandonaiice Chowrasta, Gazipur Sadar, Gaziapur
136	121109	Konibari	01708410029	Aziz Mia Hossain Vila, Esarnagor Housing, Horina Chala, Konabari, Gazipur Sadar, Gazipur
137	121104	Pubail	01708417061	Sultan Driver House, Talutia, Harbaid Road, Pubail, Joydevpur, Gazipur.
138	121303	Sreepur	01708417060	Holding No-117, Word No-7, Mulaid, Amtoli, Mouna, Sreepur, Gazipur.
139	121107	Tongi	01733339996	Maiza Kohenur Gurden, Holding No-02, Word No-54, Hossain Market, Tongi, Gazipur.

Gopalganj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
140	111901	Gopalganj Sadar	01708416752	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
141	111903	Gopinatpur	01708416754	Kazibari, Gopinatpur Bus Stand, Gopinatpur, Gopalganj Sadar, Gopalganj
142	111905	Kasiani	01708416755	Kasiani Bazar, Bus Stand, (Infornt of food Godun)Kasiani, Gopalganj

143	111902	Kotalipara	01708416753	Gagor Bazar, Kurpala Road, Kotalipara, Gopalganj
144	111904	Ramdaia	01708416756	Safliidanga, Godunmore, Ramdaia, Kasiani, Gopalganj
145	111109	Tongipara	01708417084	Gimadanga Purbopara (Pouro Geat) Tongipara, Gopalganj

Munshigonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
146	121105	Sreenagar	01708417059	Takyaua Vila, Golden City, Sreenagar, Munshiganj
147	121201	Vaggokul	01708410027	Baparia Vila, Balasur Bowbazar, Vaggokul, Sreenagar, Munshiganj

Mymensingh Division

Mymensingh District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
148	121305	Bhaluka	01720526141	Hajira Vhila, (Holdinf No-24, Block- C, Word No-5) Bhaluka Gass Lain More, Alia Madrash Road, Bhaluka, Mymensingh
149	121301	Churkhai Bazar	01708417063	Liakat Ali House, (Infortn Of Al-Fala Food Mills) Churkhai Bazar, Vhabukhali Road, Mymensingh Sadar, Mymensingh
150	121302	Maskanda	01708417062	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
151	121205	Shomvugonj	01733073057	Shomvhugonj Poshim Bazar (Infortn Of Alamin Filing Station), Mymensingh Sadar, Mymensingh
152	121304	Trishal	01720526140	Kamrul House 05/2, Vatipara Puribari Road, Trishal Bazar, Trishal, Mymensingh

Rajshahi Division

Bogura District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
153	131607	Adamdighi	01708416747	Shialshan More, Bogra Road, Adamdighi, Bagra
154	131801	Bogra Sadar	01708416796	Anawara Villa, House No-07, Holding No-1354, Kahandar Gouhil Road, Beside The Life Care Hospital, Bogra Sadar, Bogura
155	131810	Bibirpukur	01708417296	Beside Of Chondo Rich Mel, Bibirpukru Bazar, Kahalou
156	131804	Dhupchanchia	01708416941	Holding No-008400, In Front Of Municipal, Dhupchanchia, Bogura.
157	161203	Dhunat	01708416510	Sonamukhi Road, East Bharanshahi, Dhunat, Bogura.
158	131803	Gabtali	01708417260	Hospital Road, In Front Of Food Office, Mastar Para, Gabtali, Bogura.
159	161201	Majharia	01708416511	Jalaluddin Super Market, Bus Stand Majhira, Shahajanpur, Bogura.
160	131806	Mokamtala	01708416799	In Rront Of New Golden School, Bogra Rongpur Highway Road, Mokamtala Bazar, Shibgonj, Bogura.
161	161202	Nandigram	01708416512	College Road, Nearest To Ma Kg School, Nandigram, Bogura.
162	131807	Sariakand	01708416513	Hatfulbari Bazar, Shariakandi Road, Sariakand, Bogura.
163	131802	Sherpur	01708416940	College Road, Punyatata, Sherpur, Bogura.

164	131805	Shibganj	01708416798	In Front Of Upazilla Office, Chairman Porishod, Upozilla Road, Shibganj, Bogura
165	161205	Sonahata	01708416985	Sonahata Majbari Road, Dhunat, Bogura
166	131808	Sonatola	01708416983	Beside Of Sonatala Fire Service Office, Sonatala Bazar, Sonatola, Bogura

Joypurhat District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
167	161103	Akkelpur	01708417142	Maa Vila, Necha Bazar, Akkelpur, Joypurhat
168	161101	Joypurhat Sadar	01708416947	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
169	161105	Kalai	01708417145	Thanapara, House No-190/3, Kalai, Joypurhat.
170	161104	Khetlal	01708416948	Fokirpara, Khetlal, Joypurhat
171	161102	Panchbibi	01708417144	Dhomdoma, Panchbibi, Joypurhat

Pabna District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
172	131101	Atgharia	01720526232	Amjad Bhaban, (Grand Floor) Uttar Chor, Jalaler Dhal, Athghoria Pabna
173	131401	Athaikula	01720526234	Roghunathpur (Beside The Tmss Office), Atiakhula.Pabna.
174	131402	Bera	01720526236	Chakpara Sanalpara ,Fakir Plazia, Knaibari Mor,Bera,Pabna.
175	131104	Chatmohar	01720526233	Nazrul Islam House, Afradpara, Gain Ghor More, Chatmohar, Pabna
176	131106	Ishwardi	01708417056	Roki Ahmad House, Notun Hat Golchattor, Shapur, Ishardi, Pabna
177	131403	Kashinathpur	01733073063	Kashinathpur, Shatiakola, Dabtala, Shanthia, Pabna.
178	131108	Muladuli	01705401352	Sahajahin House, Muladuli Relcrossing, Nikorhat Road, Ishwardi, Pabna
179	131404	Pabna	01708417055	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infornt of Dublue Counciler House), Pabna Sador, Pabna
180	131406	Santhia	01720526131	Konabaria, Santhia, Pabna.

Rajshahi District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
181	131301	Bagha	01720526226	Uttor Milik Bazar, (Old Pollibidyut Office) Bagha.Rajshahi.
182	131204	Baghmara	01720526227	Aktarul House, Vabanigonj Degree College Road, Vabanigonj, Bagmara, Rajshahi
183	131203	Baneshwar	01720526132	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
184	131302	Charghat	01720526228	Thana para Eidgaha More, Surdha, Charghat Bazar,Charghat, Rajshahi.
185	131202	Durgapur	01720526133	North Side Of Upazilla Dakbangla, Durgapur, Rajshahi
186	131308	Mohangonj	01708417089	Allardan House, Mohangonj Bazar, Aliabad Road, Baghmara, Rajshahi
187	131303	Mohanpur	01720526229	North Side Of Bangladesh Karshi Bank,Mohanpur, Rajshahi
188	131305	Rajshahi Sadar	01708417042	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
189	131306	Rajshahi Umc	01720526137	Muslim Vila, Baliapokur Sotabattala, Siroil,Rajshahi City Corporation, Rajshahi
190	131304	Poba	01708417053	Nouhata Bazar,Poba, Rajshahi.
191	131307	Tahirpur	01708417070	Ismail Hossain House, Choukirepara, Tahirpur Bazar, Bagmara, Rajshahi

Natore District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
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192	131208	Ahmedpur	01708417079	Ma Baba Vila, Ahmedpur Bazar, Kolar Hat, Baraigram, Natore
193	131201	Bagatipara	01708417050	Beharcoul, Beside The Bagatipara Govt, Degree College, Bagatipara, Natore.
194	131102	Baraigram	01708417054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram, Natore
195	131103	Bonpara	01720526237	Muster Khilur Rahman House, Profaser Para, Boulpara Road, Bonpara, Barigram, Natore.
196	131105	Gurudaspur	01708417051	Mojibur Vila (Grand Floor), Thana Road, Kamarpara, Gurudashpur, Natore
197	131107	Lalpur	01720526239	Ramkishnopur, Koshaipara, Lalpur, Natore.
198	131206	Naldanga	01708417052	Upazila More, Noldang Hat, Noldanga, Natore.
199	131205	Natore Sadar	01733073070	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
200	131207	Singra	01720526238	Petro Banglo Road, Singra Bus Stand (Infortn Of Petrobangla Mosque), Singra, Natore.

Naogaon District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
201	131603	Atrai	01708416750	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
202	131602	Badalgachi	01708416751	Naogaon Road, Infortn Of Horticulture Badalgachi, Naogaon
203	131702	Dhamoirhat	01708416603	Nearest The T&T Office, Dhamoirhat, Naogaon
204	131604	Manda	01708417092	Offsite Upazila- 1 No. Geat, Nearest Of Mollah Tower, prosadpur Bazar, Manda, Naogaon
205	131605	Mohadevpur	01708417094	Lichutala, Nazipur Road, Mohadebpur, Naogaon
206	131601	Naogaon Sadar	01708417091	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
207	131608	Niamatpur	01708416746	Nearest Of Fire Service Office, Naogaon Road, Niamatpur, Naogaon
208	131701	Nojipur	01708416602	Tuhin Tower, Swarnakar Patti Puration Bazar, Najipur, Patnitala, Naogaon
209	131606	Raninagar	01708417093	Saiamuddin School Para, Naogaon Road, Raninagar, Naogaon
210	131703	Shapahar	01708416605	Tilna Road, Nearest The Madrasha, Shapahar, Naogaon
211	131704	Shorigachi	01708416604	Ganguria Bazar, Shorigachi, Porsha, Naogaon

Shirajgonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
212	161204	Raiganj	01708416514	Bethua, Dhangarh, Raiganj, Sirajganj.
213	131405	Shahjadpur	01720526230	Besick Bus Stand (Infortn Of Shajatpur Filling Point) Shaktipur, Shajatpur, Shiragjong
214	131407	Ullahpara	01720526231	Shamoli Para, Ullahpara, Shiragjong.

Rangpur Division

Dinajpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
215	161106	Birampur	01708416987	Ghatpar Bridge, Birampur, Dinajpur

Chattogram District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
216	181405	Bariorhat	01894424477	Ali Bhaban, Beside The Polli Bidyut Office, Chittagong Road, Zorargonj, Mirsharai, Chittagong
217	181206	Mirsharai	01894424453	Hazi Rahaman Monjil, Viill-East Govania, East Moghadia, P.O-Mirsharai-4320, Mirsharai, Chittagong

Cumilla District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
218	171207	Addabazar	01894424534	Infornt Of Post Office, Addabazar, Barura, Cumilla
219	171502	Aminnagor	01894424539	Ramchandropur Morag Bazar, Muradnagar, Cumilla
220	171503	Bangura	01894424543	Bongura Bazar, Thana Road, Muradnagar, Cumilla
221	171204	Barura	01894424433	J.M Tower 2nd floor, Holding No; 480/7, Beside Of Talagram School.Barura, Upazila-Barura. Cumilla.
222	171103	Brahmanpara	01894424417	Brahmanpara, College Para,Upozila: Brahmanpara, Cumilla
223	171102	Burichong	01894424416	Burichang Bazar,Beside Polli Bidut Office, Burichong, Cumilla.
224	171202	Chandina	01894424430	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
225	171401	Chouddagram	01894424443	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla
226	171104	Cotbari	01894424415	Beside Changini Police Fhari,Adarsha Sadar, Cumilla
227	171101	Cumilla Sadar	01894424413	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
228	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.
229	171505	Dulalpur	01894424540	Dulalpur Bazar, Chowrasta, Bitykalmina Road, Homna, Cumilla
230	171106	Fakirbazar	01894424418	Abdul Lafif Khan Market, 2nd floor, Fakirbazar, Burichong, Cumilla .
231	171402	Gunoboti	01894424444	Gunoboti Bazar (Old Bidyut Office), Chouddagram, Cumilla
232	171504	Homna	01894424541	Kanda Road, Jashimuddin House, Homna, Cumilla
233	171107	Jhoutala	01894424414	Talpukur Par,Shapno Bilash,House-806, Kandirpar, Cumilla
234	171105	Kalirbazar	01894424419	Kumarpuskurani,Bataisori Road ,Kalirbazar, , Sadar Dokin, Cumilla
235	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
236	171301	Laksham	01894424436	Misree Jansong Road (Infornt Of Dagro Bari), Laksham, Cumilla
237	171302	Lalmal	01894424439	Bagmara South Bazar, Main Road, Lalmal, Cumilla
238	171506	Meghna	01894424542	Manicarchor Muktinagor, Gobindopur Road, Meghna, Cumilla
239	171406	Mierbazar	01894424442	Mierbazar, Chundul Road, Chouddagram, Cumilla
240	171304	Moddaffargonj	01894424438	Haji Bari, Chittoshi Road, Moddaffargonj, Laksham, Cumilla
241	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila-Chandina,. Cumilla.
242	171303	Monohorganj	01894424441	Molla Bari, Jalom, Thana Road, Monohorganj, Cumilla
243	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cumilla
244	171306	Natharpatua	01894424437	East Side Of Natharpatua Bazar, Natharpatua, Monohorganj, Cumilla
245	171305	Nangalkot	01894424440	Nangolcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
246	171205	Nimshar	01894424435	Beside Of Salekin Gas Pump,Nimsar. Upazila-Burichong. Cumilla

247	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
248	171405	Shuagazi	01894424446	Purbo Botgram, Shuagazi, Sadar Dokin, Cumilla
249	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla

Feni District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
250	181402	Boktarmunshi	01894424472	Boktarmunshi Bazar, Nearst Posho Hospital, Sonagazi, Feni
251	181205	Chagalniya	01894424449	Anowara Monjil, College Road, Chhagalnaiya, Feni
252	181101	Daganbhuiya	01894424459	Holding: 28, Fazil Ghat Road, Hospital Mor, Daganbhuiyan , Feni
253	181201	Feni Sadar	01894424448	Holding: 633, Plot No: 1833, Feni Comilla Road, Feni
254	181207	Fulgazi	01894424475	Ags Mahamud Villa, Bonikpara Road, Biyoypur, Fulgazi, Feni
255	181403	Kutterhat	01894424473	Kuddus Villa, Nearst Brac Office, Kutterhat, Sonagazi, Feni
256	181203	Lemua Bazar	01894424452	Hoding: Losskor Hazir Bari, Lemua Bazar, Feni Sador, Feni
257	181202	Mohipal	01894424451	House No: 507,Circuit House Hazir Ali Road, Borobari, Mohipal , Feni Sadar, Fani
258	181401	Porshuram	01894424476	Nur Ahmed Villa, Dokin Kolapara, Porshuram, Feni
259	181204	Sonagazi	01894424450	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni

Noakhali District

260	181301	Amishapara	01894424461	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhali
261	181308	Banglabazar	01894424474	Haji Bahir Mia House, Uttor Zirtoly, Banglabazar, Begumganj, Noakhali
262	181105	Basurhat	01894424457	Belal Villa, Holding No-578/01, 8 No. Ward, Hazi Selamatullah Road, Basurhat Pourosova, Companiganj, Noakhali
263	181106	Chaprashirhat	01894424456	Yasmin Palace,Holding No: 470, Chorkali, Kabirhat, Noakhali
264	181303	Chayanni	01894424463	Moulobi Bari, Lakhonpur, Vobani Jibonpur, Chayanni, Begumganj, Noakhali
265	181103	Chowmohani	01894424455	Chowrashta Chowmuhani, Apon Nibash, Nur Jahan Palac, Plot No: 11, Begumganj, Noakhali
266	181102	Maijadee	01894424454	H-09,Road No-34, Maijdee Housing Estate,Noakhali
267	181104	Senbagh	01894424458	Abu Taher Bari, Senbag Main Road, Senbag Noakhlai.
268	181305	Sompara	01894424460	Sultan Member House, Colletepara, Proshadpur, Chatkhil, Noakhali
269	181302	Sonaimuri	01894424462	Roshid Villa, Shimuallya, Sonaimuri, Noakhali
270	181304	Sonapur	01894424465	Alom Monjul, Islamia Madrash Road, 2Nd Floor, Sonapur, Noakhali Sadar, Noakhali

Laxmipur District

271	181504	Haydergonj	01894424468	Haydargonj Bazar, North Side Of Sonali Bank, Dc Road, Chor Abibal, Holding03, Raipur, Lakshmipur
272	181501	Luxmipur Sadar	01894424466	Bhai Bhai Manson, Woard # 03, Holding # 0566, Soto Kazi Bari, Raipur Road, Luxmipur Sadar, Luxmipur
273	181502	Mandari	01894424467	Ali Hayder Bhuya Bara, Matrice, Mandari, Lakshmipur Sadar, Lakshmipur
274	181503	Raipurbazar	01894424469	Ismail Villa, Notun Bazar, Infornt O Mohilla College, Raipur, Lakshmipur
275	181506	Ramganj	01894424470	Miji Bari, Boktarpur, Somity Bazar, Ramganj, Lakshmipur

Sl No.	Name of Regional office	Responsible Designation	Mobile number	Office Address
1	Bagerhat Region	Regional Manager	1733339977	Monira Khanam House, Nazade Mosque, Doshani Traffic More, Bagerhat Sadar, Bagerhat
2	Bamondi Region	Regional Manager	1708416910	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
3	Bera Region	Regional Manager	1733075078	Chakpara Sanalpara ,Fakir Plazia, Knaibari Mor,Bera,Pabna.
4	Barigram Region	Regional Manager	1708410054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram, Natore
5	Bogura Region	Regional Manager	1708416795	Anawara Villa, House No-07, Holding No-1354, Kahandar Gouhil Road, Beside The Life Care Hospital, Bogra Sadar, Bogura
6	Banwasher Region	Regional Manager	1708417083	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
7	Chriavita Region	Regional Manager	1708410026	Pakarali, Charavita Bazar, Bagherpara, Jashore
8	Chuknagor Region	Regional Manager	1733075064	Robioul Fokir House, Milkeia, Chuknagor Bazar, Satkhira Road, Dumuria, Khulna
9	Chuadanga Region	Regional Manager	1733339979	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
10	Cumilla Region	Regional Manager	1894424404	Cumilla Housing Astate, Section -2, Block-B, House #06, 1st Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
11	Chandina Region	Regional Manager	1894424405	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
12	Churamonkathi	Regional Manager	1708417205	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
13	Chouddagram Region	Regional Manager	1894424407	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla
14	Chowgacha Region	Regional Manager	1733339972	Shika Cottage, Infont Of Chowgacha Thana, Coartchadpur Road, Chowgacha, Jashore
15	Damuador Region	Regional Manager	1733339978	Habibur Rahman House, Rishipara, Phultala Upazilla Road, Phultala, Khulna
16	Dhaka Region	Regional Manager	1733073054	Road N0: 01, House No-10, Sectore -09, Uttara, Dhaka.
17	Dohar Region	Regional Manager	1709951561	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
18	Faridpur Region	Regional Manager	1733073097	Nurnobi House, south side of Roguenandopur Madrasha, Faridpur Sadar, Faridpur
19	Feni Region	Regional Manager	1894424409	Holding: 633, Plot No: 1833, Feni Comilla Road, Feni
20	Gopalganj Region	Regional Manager	1720526251	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
21	Jashore Region	Regional Manager	1733073095	PTI School Road. Sostaitola, Jashore Sadar,Jashore
22	Jibannagar Region	Regional Manager	1709951505	Jibannagar High School Para, Jibannagar, Chuadanga
23	Joypurhat Region	Regional Manager	1708417140	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
24	Jhinaidha Region	Regional Manager	1733339992	Mizan Darago House, Mohilla College Road, Klikapur Kazipara, Jhinaidha Sador, Jhinaidha

25	Jhakirgacha Region	Regional Manager	1733073053	Kirtipur, (North Side of Benapole Road) Jhikargacha, Jashore
26	Khulna Region	Regional Manager	1733339975	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
27	Kustia Region	Regional Manager	1720526250	Kustom More, PTI Road, Kushtia Sadar, Kushtia
28	Laksham Region	Regional Manager	1894424406	Misree Jansong Road (Infornt Of Dagro Bari), Laksham, Cumilla
29	Luxmipur Region	Regional Manager	1894424411	Bhai Bhai Manson, Woard # 03, Holding # 0566 , Soto Kazi Bari, Raipur Road, Luxmipur Sadar,Luxmipur
30	Magura Region	Regional Manager	1720526262	Doarpar, Bastala More, Magura Sadar, Magura
31	Meherpur Region	Regional Manager	1733339973	Wapda More, Meherpur Sadar, Meherpur
32	Mymensingh Region	Regional Manager	1733339987	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
33	Muradnagar Regiona	Regional Manager	1894424537	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
34	Navaran Region	Regional Manager	1733073052	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha,Jashore
35	Natore Region	Regional Manager	1733339993	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
36	Naogaon Region	Regional Manager	1708416504	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
37	Nozipur Region	Regional Manager	1708416601	Tuhin Tower, Swarnakar Patti Puration Bazar, Nazipur, Patnitala, Naogaon
38	Noakhali Regiona	Regional Manager	1894424408	H-09,Road No-34, Maijdee Housing Estate,Noakhali
39	Rajshahi Region	Regional Manager	1733339980	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
40	Sheaikpara Region	Regional Manager	1708417085	Podamjje, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
41	Satkhira Region	Regional Manager	1708417064	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
42	Sherpur Region	Regional Manager	1708417146	College Road, Punyatala, Sherpur, Bogura.
43	Sonaimuri Regiona	Regional Manager	1894424410	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhalli
44	Sonagazi Region	Regional Manager	1894424412	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
45	Terokhada	Regional Manager	1708417204	Terokhada Bazar, Upazila Road, Terokhada, Khulna

Zonal Office Address

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
1	Cumilla	Assistant Director-Microfinance	01894424501	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sadar, Cumilla
2	Dhaka Zone	Assistant Director-Microfinance	01733073055	House No-10, Road No: 01, Sector -09, Uttara, Uttara, Dhaka.

3	Jashore Zone	Assistant Director-Microfinance	01708410025	Sky Bhaban, Shaikhati, Infont of Jessore Education Board Office, Jashore
4	Khulna Zone	Assistant Director-Microfinance	01720526104	Khalishpur, Beside the moshin College, Central Road, Khalishpur, Khulna
5	Meherpur Zone	Assistant Director-Microfinance	01733075090	Wapda More, Meherpur Sador, Meherpur
6	Magura Zone	Assistant Director-Microfinance	01720526263	Doarpar, Bastala More, Magura Sadar, Magura
7	Nougan Zone	Assistant Director-Microfinance	01708417192	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
8	Noakhali Zone	Assistant Director-Microfinance	01894424401	Mahide Manson House No #02 , Road No # 09, Majjdee Housing Estate, Noakhali
9	Rajshahi Zone	Assistant Director-Microfinance	01708416760	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator

**Microfianace
Divison Office**

Sl No.	Branch Name	Mobile number	Branch Adress
1	Division-01	01708-417207	RRF Bhaban, C&B Road, Karbala, Jashore
2	Division-02	01894-425095	RRF Bhaban, C&B Road, Karbala, Jashore

Thank You



Philip Biswas

Founder & Executive Director
Rural Reconstruction Foundation
Dated on 15 July, 2023