RURAL RECONSTRUCTION FOUNDATION



PROFILE

As of June 2024

A Non-Governmental Voluntary Development organization for the Underprivileged. Reg. NO. DSS: Jessore-24/85, Societies ACt-XXL of 1860: Khulna-84, FD:284/89, MRA: 00026

www.rrf-bd.org

Declaration

I am pleased in conveying to all our stakeholders on behalf of Rural Reconstruction Foundation, this very document namely **"RRF Profile June, 2024**" covers the general information of our organization which I am authentically certifying.

Child Agene

Philip Biswas Founder Executive Director Rural Reconstruction Foundation

Table of **CONTENTS**

01

Background

02

03

04

05

06

07

08

09

10

Legal entity & Structure 2.1 Structure & Internal Governance----

2.1 Structure & Internal Governance6	
2.2 Members of the Executive Committee6	
2.3 Members of General Body7	
2.4 Name of the Members7	
2.5 Legitimacy8	
2.5.1 Legal Entity8	
2.5.2 Other Registration & accreditation8	
2.5.3 Credit rating8	
2.6 Sector of Specialization8	

Management & Organogram

3.1 RRF Management Team	9
3.2 RRF Organogram10)

Development Partners

4.1 Current Partners (primary and secondary		
4.2 Partners till now11	1	

Staff Positioning & Working Area

5.1 Staff Position	12
5.2 Working Area	12
5.3 Working Area in Map	13

SDG

6.1 Addressing	SDG through	Programs14	1
----------------	-------------	------------	---

Organizational Capacity & Operational Competencies

Program Overview	
Program wise Global Budget	24
7.4 Support Department	22
7.3 RRF Programmatic Area	
7.2 Capacity of the Organization	
7.1 Donor/Lender/Partners based fund Flow (SO far)	

9.1 Microfinance Program at a Glance25)
9.2 Ongoing program At a glance26	ŝ
9.3 Ongoing program/project brief27	1

Others

10.1 Contact & Office Address	34
10.2 Project Office Address	-35
10.3 Microfinance Branch Office Address	-3
10.4 Regional Office Address	4
10.5 Zonal Office Address	-51

1. BACKGROUND

1.1 Intro

Rural Reconstruction Foundation is a non-governmental, non-profit, non-political and nonsectarian, 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.

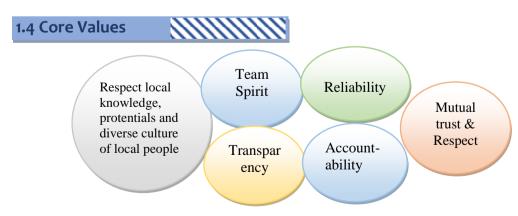


Mr. Philip Biswas Executive Director, RRF

Mrs. Pinku Rita Biswas Deputy Executive Director, RRF



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.



1.5 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.

1.6 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.

1.7 Vision

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

1.8 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.

1.9 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.

1.10 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

1.11 Short Term Objectives

- Creation among awarness 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
- o Provide primary health care services
- Provide training & credit support services for income raising activities

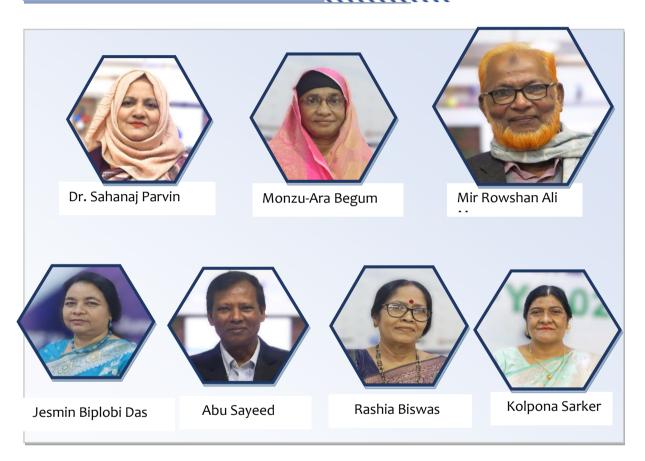
1.12 Target Participants

- Landless Peasants
- Marginal farmers
- Destitute men & women
- Children, Youth & Elderly
- o Ultra-poor

2.1 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.

2.2 Members of the Executive Committee



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

2.3 Members of the General Body



2.4 Name of Members

SI.	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

2.5.1 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

2.5.2 Other Registration & Accreditation

Type of Registration	Registration Number	Registration Date
Bangladesh Technical Educational	1166	06 December 2015
Board (BTEB)		
Europian Aid	BD/2009/DNI/11063/45178	03 August 2017 (updated)
National Skill Development Authority (NSDA)	STP-JAS-000247	14 August 2022
Educational Institute Identification Number (EIIN)	137765, 137764, 137044	21 July 2015

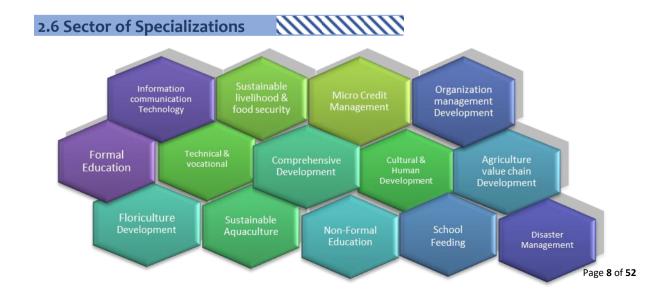
2.5.3 Credit Rating

RRF credit rating is done by the ARGUS Credit Rating Services Ltd. (ACRSL) is the next-generation Credit Rating Agency of Bangladesh.

Year	Rating Summary		Publishing date	Rating validity
	Long –Term	Short-Term		
2022-23	AA	ST-2	02 November 2023	02 November 2024

Rating Explanation:

- AA: High investment Grade. Very High credite Quality and Minimal Expectation of Credit Risk.
- **ST-2:** Good Certainty of Timely Payment. Risk Factors are small.



3. MANAGEMENT & ORGANOGRAM

3.1 RRF Management Team



Myanila Biswas Director- Admin & HR



Antony Biswas Asst. Executive Director



Anjelo Das Director- TARC



Arun Biswas Director- Microfinance



Md. Mokbul Ahmed Deputy Director- Communication & Documentation



Shamim Uddin Khan Deputy Director- M &E



Sonjoy Saha Director (F&A)



Sheikh Hafizur Rahman Deputy Director- ICT



Arun Sarder, Senior Asst. Director, Program

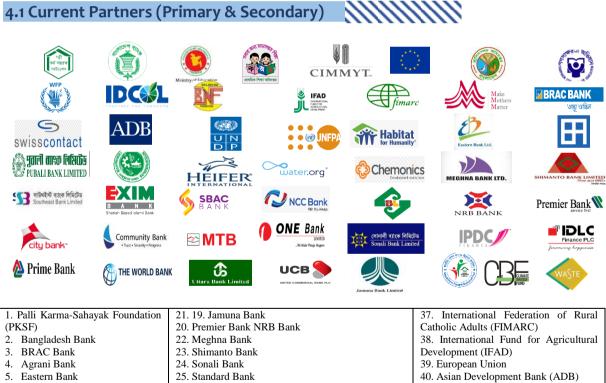


Sajib Kumar Paul Asst. Director- Int. Audit





4. DEVELOPMENT PARTNERS



Bangladesh Bank	22. Meghna Bank	38. International Fund for Agricultural	
3. BRAC Bank	23. Shimanto Bank	Development (IFAD)	
Agrani Bank	24. Sonali Bank	39. European Union	
5. Eastern Bank	25. Standard Bank	40. Asian Development Bank (ADB)	
6. Bank Aisa	26. IPDC Finance	41. Chemonics International Inc.	
7. Pubali Bank	27. IDLC Finance	42. United Nation Population Fund	
8. EXIM Bank	28. United Nations Development Program (UNDP)	(UNFPA)	
9. SBAC Bank	29. Ministry of Education	43. CIMMYT Bangladesh.	
10. NCC Bank	30. Directorate of Primary Education	44. Heifer International Bangladesh	
11. Mutual Trust Bank	31. World Food Program	45. Water.org	
12. The City Bank	32. Infrastructure for Development Company	46. Make Mothers Matters (MMM)	
13. Southeast Bank	(IDCOL)	47. National Human	
14. Community Bank	33. Habitat for Humanity International (HHI),	ResourceDevelopment Fund	
15. One Bank	Bangladesh	48. WASTE	
16. Prime Bank	34. Swiss Contacts	49. Climate Bridge Fund (CBF)	
17. Uttara Bank	35. Bangladesh NGO Foundation(BNF)	50. The World Bank	
18. United Commercial Bank	36. Campaign for Popular Education (CAMPE)	51. Department of Livestock	



1. Palli Karma-Sahayak	30. United Nations Development Program	50. Department of Public Health	73. Institute of Informatics
Foundation (PKSF)	(UNDP)	Engineering (DPHE)	and Development (IID)
2. Bank Asia	31. World Food Program (WFP)	51. CCFD	74. Bangladesh Technical
3. Exim Bank	32. Directorate of Primary Education	52. Chemonics International Inc.	Education Board (BTEB)
4. Eastern Bank	(DPE)	53. Danida	75. Life Castle
5. Standard Bank	33. Department of Women Affairs	54. Enfance et Pertage, France	76. Dep. Of Narcotics
6. AB Bank	34. Habitat for Humanity International	55. ICLARM	Control
7. Southeast Bank	(HHI), Bangladesh	56. Institute of Microfinance	77. Food Security Cluster
8. BRAC Bank	35. Relief International	(InM)	78. USAID (PRICE)
9. Uttara Bank	36. Swiss Contacts	57. Islamic Relief	79. CATALYST
10. Shajalal Islami Bank	37. British Council	58. Local Government	80. EDGE
11. Pubali Bank	 Bangladesh NGO Foundation 	Engineering Department	81. Palladium International
12. One Bank	39. Infrastructure for Development	(LGED)	Limited
13. Prime Bank	Company (IDCOL)	59. NGO Forum	82. Foundation D France
14. Mutual Trust Bank	40. Association for Development Agencies	60. NOVIB	83. Care Bangladesh
15. The City Bank	of Bang (ADAB)	61. OXFAM-GB	84. United Nation
16. Agrani Bank	41. Bangladesh Sustainable Development	62. PROSHIKHA	Population Fund (UNFPA)
17. NCC Bank	Forum (BSDF)	63. RDRS	85. CIMMYT Bangladesh.
18. SBAC bank	42. Credit Development Forum (CDF)	64. SDC	86. Heifer International
19. Jamuna Bank	43 Micro-credit Summit	65. VHSS	Bangladesh
20. Community Bank	44. Campaign for Popular Education	66. Ahamed Family Housing	87. Water.org
21. United Commercial Bank	(CAMPE)	67. Australian Aid	88. WASTE
22. Premier Bank	45. International Federation of Rural	68. ANSA Homes	89. Climate Bridge Fund
23. Meghna Bank	Catholic Adults (FIMARC)	69. KOICA-HA	(CBF)
24. Shimanto Bank	46. Make Mothers Matter (MMM)	Department of Livestock	90. NRB Bank
25. Sonali Bank	47. International Fund for Agricultural	71. Winrock Int. Bangladesh	91. The World bank
26.IPDC Finance	Development (IFAD)	72. Department for International	92. APHD
27. IDLC	48. European Union	Development (DFID)	93. Ministry of education
28. Bangladesh Bank	49. Asian Development Bank (ADB)		
29. Chalice-Canada			

5. STAFF POSITIONING & WORKING AREA

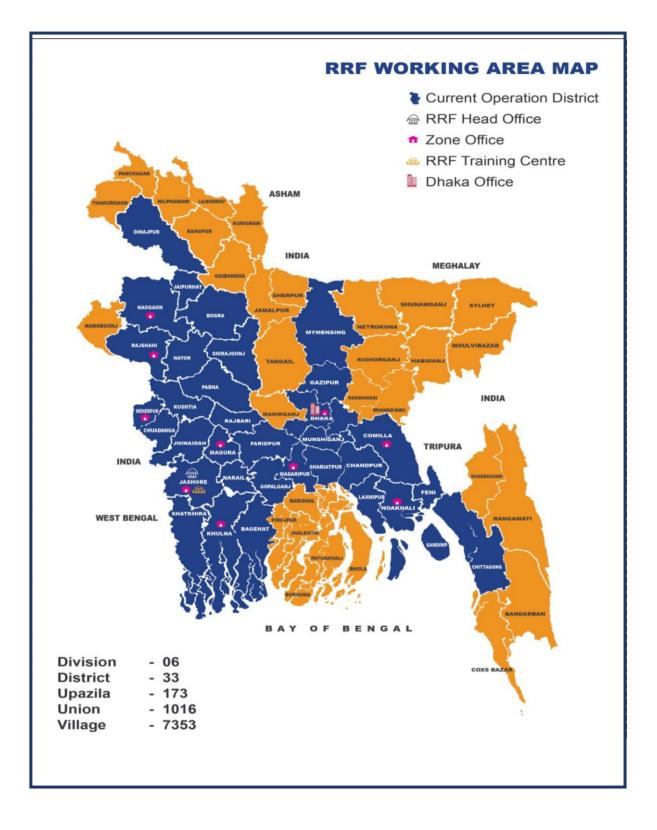
5.1 Staff Position

A total number of 2829 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	226	145	371
3	Operational Staff	319	2065	2384
4	Volunteer Staff	1	0	1
5	Service Staff	18	48	66
	Total	567	2262	2829

5.2 Working Area

SL	Division	District	
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah,	
I	KIIUIIIa	Chuadanga, Meherpur, Kushtia	
	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari,	
2 Dhaka		Madaripur, Shariatpur	
3	Rajshahi	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat	
4	Rangpur	Dinajpur	
5	Maymensingh	Maymensingh	
6	Chattogram	Cumilla, Noakhali, Feni, Laxmipur, Chattogram, Chadpur	
Total	06 Division	33 District	



6. SUSTAINABLE DEVELOPMENT GOALS (SDG)

6.1 Addressing SDG through Programs



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



Name of Donor	Funding		Total	Name of the project
	Period			
		July'23- June'24	end June,2024	
APHD	1989 to 1994		7,069,046	Functional Literacy Project
VHSS	1988 to 1989		360,000	Health activities
NGO Forum	1988		20,550	Village Sanitation Project
Enfance et	ongoing 1989 to1992		78,806	Sponsorship for Children
partage				Education
CCFD	1985-1987		1,217,886	Education & Health
	1989 to 1990		4,853,480	Relief operation for Flood Victim
	1991 to			Construction of Training
	1994		21,762,984	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			Sponsorship for Children
	ongoing		1,405,040,526	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		10,205,752	Soft Loan
cure bungiquesti	2000		12,000,000	Solt Louin
Proshika	2000 to		357,700	Relief operation for Flood
Manobik	2000 10		337,700	Victim
Unnayan Kendro				
	2000 to 2003		2,887,320	Networking
	2000		71,989	Agriculture Technology Transfer Project
RDRS	2000		100,000	Relief operation for Flood
Islamic Relief	2000		933,955	Relief operation for Flood Victim
Bangladech Bank	1999			
Bangladesh Bank	ongoing		16,000,000	Rural Housing Project
Narcotics Dept.	1997 to		10,000	Motivation for Narcotics

Jessore	1998			
LGED, Dhaka	1998 to		1,138,070	Water Seal Pit Latrine
	2000			Supply
	2003 to		5,596,924	Integrated Food Security
	2006			Program
ICLARM	1999 to		6,855,823	Aquaculture Development
	2005			Project
CATALYST	2006 -2008		5,969,961	Floriculture Marketing
				Dev.Project
WFP	2001 to			Emergency School Feeding
	ongoing		168,204,594	Project
	2008			Cash for work
			185,376,863	
	2010-2012			Vulnerable Group
			22,092,459	Development
	2009		231,064	Home gardening
Womens Affairs	2010-2012		9,708,328	Vulnerable Group
Bureau	2005		0.000.055	Development
DANIDA	2005		2,032,655	Legal Aid & Good
	ongoing			Governance
PKSF	1992			Rural Micro Credit (RMC)
	ongoing		2,225,600,000	
	2000			Socio Economic
	ongoing		91,000,000	Rehabilitation Loan
	2002.1			Program
	2003 to		10 500 000	Financial support to the
	2006		16,500,000	Poorest (FSP)
	2005		E 41 000 000	Micro Enterprize Loan
	ongoing 2005		541,000,000	Program Hard-Core Poor Program
	obgoing		170,000,000	Hard-Core Poor Program
	2006		170,000,000	Seasonal Loan Program
	obgoing		919,900,000	Seasonal Loan Program
	2006		515,500,000	Agriculture
	ongoing		750,000,000	Agriculture
	2007		,,	Livelihood Restoration
	ongoing		25,000,000	Project (LRP)
	1998			Institutional Dev.Loan
	ongoing		10,766,222	
	2008		. ,	Urban Microcredit-UMC
	ongoing		58,000,000	
	2008			SHAHOS
	ongoing		10,000,000	
	2008			Rescue
	ongoing		30,000,000	
	2007-2008		7,660,875	Prime-2
	2008-2009			EFRAP
			80,000,000	
PKSF	1992-			Micro credit
	ongoing	1,260,500,000	13,648,127,097	
	2014			Community Based Climate
	ongoing		18,421,409	Change Adaption Program
				(CBCCAP)

	2016	0 457 402		
	2016	8,457,183	100 100 000	Promoting Agricultural
	ongoing		108,489,282	Commercialization and
				Enterprises(PACE)
	2016	4,775,067		Skill for Employment
	ongoing		98,726,026	Investment Program (SEIP)
	2016 to		4,600,000	Leaning and Innovation
	2019			Fund to Test New Ideas
				(LIFT)
	2014 to			Ultra Poor Programme
	2019		25,805,152	(UPP)-Ujjibito
	2016			ENRICH (Shamriddhi)
	ongoing	12,025,047	99,983,912	
	2017	1,312,500		Elderly program
	ongoing	1,512,500	11,533,740	
	2017		3,512,582	Culture & Sports program
			5,512,562	Culture & Sports program
	ongoing	2 424 000	0 570 020	Adalasasat
	2019	2,431,869	9,570,038	Adolescent
	ongoing			
	2019		271,502	Social Advocacy
	ongoing			
	2019			PPEPP
	ongoing	29,531,270	77,062,591	
	2019		3,156,000	Scholarship for students
	ongoing			
	2021	3,352,301		SEP
	ongoing		24,854,810	
	2023			RAISE
	ongoing	15,943,102	22,232,003	
	2023		, - ,	RMTP
	ongoing	11,870,032	19,870,032	
	2014	11,070,032	935,600	Developing Inclusive
			935,000	
	ongoing			Insurance Sector Project
Deal	2014			(DIISP)
Bank	2011-	0.077.500.000	40.045.400.000	Agriculture
	ongoing	9,977,500,000	42,045,400,000	
NBFI				Micro credit
		300,000,000	550,000,000	
Pubali Bank Ltd.			2,451,800	Relief
UNDP	2007-2009			Relief & Rehabilitation-
			109,630,326	Sidr affected
	2009-2011			Core Family Shelter
			214,084,692	
ADB/DPHE			3,734,500	Secondary town
-				infrastructure Dev.
Public Health			1,084,600	Water & Sanitation
Dept.			_,	
Idcol	2010ongoing			Bio-Gas Loan
	2010011801118		15,762,379	
Habitat	2011	4,074,151	13,702,373	Shelter repair
Πανιται		4,074,131	08 726 107	
	ongoing		98,236,182	Training
INM	2012 to		5,262,248	Training
• •	2014			
Price	2012 to 2014		2,591,700	Training on agriculture
		1	1	

Relief	2012 to		4,481,622	CVAW Training
International	2013			
NGO Foundation	2012 to		112,500	Training
	2013			
Primary	2012			School Feeding
Education Dept.	ongoing		181,522,671	
Swiss Contract	2012 to		6,653,519	Skill Training
	2018			
EDGE	2017		702,565	Vegetable cropping
				practices
Relief	2014 to		954,990	Eco-tourism project
International	2015			
	2015 to		150,510	Human Trafiking
	2016			
Development	2015 to		4,191,100	AgricultureValue Chain
Alternative Inc.	2017			
CAMPE	2015 to		266,099	Advocacy in Education
	2018			
Bangladesh Bank	2016 to			Skill for Employment
	2020		11,182,710	Investment Program (SEIP)
IID	2019	1,008,275	1,555,723	
BTEB	2019		250,000	
Lite Castle			195,000	Agriculture Enterprenur
Partner				
British Council	2015 to		1,562,500	Active Citizens
	2019			
Winrok				Ashshash
International			18,012,325	
Swiss Contract	2019 to		1,098,554	Sudokkho
	2020			
Swiss Contract		3,121,688	3,121,688	BYETS
Swiss Contract		1,124,727	1,124,727	Prabraddi
	2023	3,804,357		UNFPA
	ongoing		11,504,635	
Chemonics		2,106,470	2,106,470	
Water.org				Water & Sanitation
		12,000,000	12,000,000	
Total				
		11,654,938,039	59,405,765,157	

7.2 Capacity of the Organization

	Head Office	
SL No	Particulars	Amount BDT
1	Building	424183592
2	Land	113245515
3	Elevator	17338263
4	Furniture	273449100
5	Vehicles	32064167
6	Office Equipment	187745603
7	Computer	56752597
8	Server	30675759
9	Microfinance Software	38436595

10	Decoration	1030000488				
	Total	1276891679				
	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 (Comarcial Space)	71408926				
19	Construction (Tissue Culture)	4562738				
20	Sub Station	2334866				
	Total	382140325				
Techni	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				
Trainir	ng & Resourse Center					
Particu	lars	Tk				
Proper	Property,Plant & Equipment 58144374					
Grant	Grant Total 230838733					

Foot note: The above marked information (general funf, technical & vocational department, Training & resource center) to be updated after the final Report.

7.3 RRF Programmatic Area

As a development organization, RRF plays a crucial role in addressing multidimensional challenges by working across vital sectors such as financial inclusion, skill development, sustainable food security, and agriculture. Its commitment extends to health, education, and gender equality, which are fundamental for societal progress. Moreover, RRF's focus on environmental sustainability, climate change, and cultural and sports initiatives ensures holistic community development. By integrating efforts across these areas, RRF fulfills its responsibility to uplift vulnerable populations and foster long-term resilience.



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 of increasing employment potential 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.



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 Rural Reconstruction births since then. 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 nongovernment organization are also involved in this effort. Rural Reconstruction Foundation involvement both in formal and non-formal basic



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).

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 nongovernment 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 povertv 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 adolescent's 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.

The following departments works 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 committed to address with is 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 selection, recruitment, their 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 aims to ensure organization, financial transparency of the regular activities. It prepares financial statements applying the "Generally Accepted Accounting System", International Accounting Standard", Accounting "Bangladesh 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 activities enhancing implement its all where capability organizational 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 computernetworking 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 invaluable document searching, provide 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.

8. PROGRAMME WISE GLOBAL BUDGET

Programme-Wise Global Budget FY 2023-2024 & 2024-2025

Sector	SI	Projects Name	Budget	Budget
		v	2023-2024	2024-2025
	1	Formal Education (Barnomalla Bidyapith)	32,726,500	39,750,250
	2	Pre School (Barnomalla Bidyapith)	4,397,200	3,685,000
Education	3	Cultural and Sports	3,300,000	2,075,000
	4 Sub 4	Program for Adolescent otal (Education)	3,809,400 44,233,100	4,903,800 50,414,050
	5 5	Community Helathcare Program	5,060,000	4,837,000
	6	Diabetic Clinic	5,000,000	40,000,000
Health	7	ENRICH Project	18,244,800	11,021,530
	-	otal (Health)	23,304,800	55,858,530
	8	Skills for Employment Investment Program (SEIP)-PKSF	30,774,000	41,685,960
		Bangladesh Rural Water, Sanitation and Hygiene for Human	30,774,000	
	9	Capital Development Project (BD Rural WASH for HCD)	-	11,850,000
	10	Uplifting the quality of Elderly people	4,320,000	2,101,00
Livelihood &		Resilient Homestead and Livelihood Support to the Vulnerable	.,520,000	, ,
Food Security	11	Coastal people of Bangladesh (RHL) Project	-	69,938,85
	12	Senior Citizen Welfare Program	8,171,000	7,460,00
	13	Vulnerable Group Development (VGD)	1,260,000	1,440,000
	14	Institute of Informatics and Development (IID)	-	5,400,00
	Sub-t	otal (Livelihood & Food Security)	44,525,000	139,875,810
	15	Community Disaster resilience Project (Habitat)	15,450,373	8,215,38
Environmental	16	Bio-Gas Project	3,512,004	-
& Climate	17	WASTE	-	10,973,880
change	18	Pathways to Prosperity for Extremely Poor People (PPEPP)	36,372,440	23,618,480
	Sub-t	otal (Environmantal & Climate change)	55,334,817	42,807,747
	19	Microfinance Program	45,127,800,000	56,025,360,000
	20	Agent Banking	9,292,042	10,531,20
	21	Money transfer (Remittance)	134,991,881	97,290,00
Financial	22	Sustainable Credit Program: Improving Water and Sanitation	6,320,000	6,100,00
Inclusion	23	Promoting green growth in automobile workshop by recourse		12,808,600
	23	efficient practices (SMART)	-	12,808,000
	24	Sustainable Enterprise Project (SEP)	1,504,240	
		otal (Socio Economic)	45,279,908,163	56,152,089,800
	25	Training & Resource Centre (TARC)	26,543,629	33,172,468
	23			
		Recovery and Advancement of Informal Sector Employment	11.732.080	
	26	(RAISE)	11,732,080	
			11,732,080 4,224,000	
	26	(RAISE)		5,503,000
Capacity	26 27 28	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department	4,224,000 151,198,600	5,503,000
Capacity Building	26 27 28 29	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF)	4,224,000 151,198,600 20,772,000	29,822,455 5,503,000 156,438,000 5,705,600
	26 27 28 29 30	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS)	4,224,000 151,198,600	5,503,000 156,438,000 5,705,600
	26 27 28 29	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic	4,224,000 151,198,600 20,772,000	5,503,000 156,438,000 5,705,600 8,625,000
	26 27 28 29 30 31	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET)	4,224,000 151,198,600 20,772,000 7,500,000	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000
	26 27 28 29 30 31 32	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA	4,224,000 151,198,600 20,772,000	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000
	26 27 28 29 30 31 32	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET)	4,224,000 151,198,600 20,772,000 7,500,000 -	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000
	26 27 28 29 30 31 32	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000
	26 27 28 29 30 31 32 Sub-t	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000 268,266,52
	26 27 28 29 30 31 32 Sub-t 33	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000 268,266,52 43,397,450
	26 27 28 29 30 31 32 Sub-t 33 34	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000 268,266,52 43,397,450 5,602,890
Building	26 27 28 29 30 31 32 Sub-t 33 34 35	(RAISE)Automobile Training & Service CenterRRF Technical & Vocational DepartmentNational Human Resource Development Fund (NHRDF)Building Youth Employability through Skills (BYETS)Accelerating and Strengthening Skills for Economic Transformation (ASSET)UNFPAotal (Capacity Building)Promoting Agricultural Commercialization & Enterprises (PACE)-Carp GoldaStrengthening Climate-smart Vegetable and Flower Value Chain in BangladeshGreen Biotech Tissue Culture LabRural Microenterprise Transformation Project (RMTP)Green Growth of Microenterprises through Climate Smart Flower	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410	5,503,000 156,438,000 5,705,600 8,625,000 20,000,000 20,000,000 268,266,52 43,397,450 5,602,890 16,110,920
Building	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37	(RAISE)Automobile Training & Service CenterRRF Technical & Vocational DepartmentNational Human Resource Development Fund (NHRDF)Building Youth Employability through Skills (BYETS)Accelerating and Strengthening Skills for Economic Transformation (ASSET)UNFPAotal (Capacity Building)Promoting Agricultural Commercialization & Enterprises (PACE)-Carp GoldaStrengthening Climate-smart Vegetable and Flower Value Chain in BangladeshGreen Biotech Tissue Culture LabRural Microenterprise Transformation Project (RMTP)Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 -	5,503,00 156,438,00 5,705,60 8,625,00 9,000,00 20,000,00 268,266,52 43,397,45 5,602,89 16,110,92
Building	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh Green Biotech Tissue Culture Lab Rural Microenterprise Transformation Project (RMTP) Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART) Safe Banana Production and Marketing	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000	5,503,00 156,438,00 5,705,60 8,625,00 9,000,00 20,000,00 268,266,52 43,397,45 5,602,89 16,110,92
Building	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38 39	(RAISE)Automobile Training & Service CenterRRF Technical & Vocational DepartmentNational Human Resource Development Fund (NHRDF)Building Youth Employability through Skills (BYETS)Accelerating and Strengthening Skills for Economic Transformation (ASSET)UNFPAotal (Capacity Building)Promoting Agricultural Commercialization & Enterprises (PACE)-Carp GoldaStrengthening Climate-smart Vegetable and Flower Value Chain in BangladeshGreen Biotech Tissue Culture LabRural Microenterprise Transformation Project (RMTP)Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)Safe Banana Production and Marketing PACE E-Commerce	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000 5,000,000	5,503,00 156,438,00 5,705,60 8,625,00 9,000,00 20,000,00 268,266,52 43,397,45 5,602,89 16,110,92 16,546,88
Building	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38 39 40	(RAISE)Automobile Training & Service CenterRRF Technical & Vocational DepartmentNational Human Resource Development Fund (NHRDF)Building Youth Employability through Skills (BYETS)Accelerating and Strengthening Skills for Economic Transformation (ASSET)UNFPAotal (Capacity Building)Promoting Agricultural Commercialization & Enterprises (PACE)-Carp GoldaStrengthening Climate-smart Vegetable and Flower Value Chain in BangladeshGreen Biotech Tissue Culture LabRural Microenterprise Transformation Project (RMTP)Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)Safe Banana Production and Marketing PACE E-CommerceProttay (Agriculture Farm)	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000 5,000,000 3,046,800	5,503,000 156,438,000 5,705,600 8,625,000 20,000,000 20,000,000 268,266,52 43,397,450 5,602,890 16,110,920 16,546,883 3,548,000
Building Agricultural General &	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38 39 40 Sub-T	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh Green Biotech Tissue Culture Lab Rural Microenterprise Transformation Project (RMTP) Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART) Safe Banana Production and Marketing PACE E-Commerce Prottay (Agriculture Farm) Cotal (Agricultural)	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000 3,046,800 71,221,633	5,503,000 156,438,000 5,705,600 8,625,000 20,000,000 20,000,000 268,266,52 43,397,450 5,602,890 16,110,920 16,546,883 3,548,000 85,206,154
Building	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38 39 40	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh Green Biotech Tissue Culture Lab Rural Microenterprise Transformation Project (RMTP) Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART) Safe Banana Production and Marketing PACE E-Commerce Prottay (Agriculture Farm) Cotal (Agricultural) General Fund	4,224,000 151,198,600 20,772,000 7,500,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000 3,046,800 71,221,633 393,134,178	5,503,000 156,438,000 5,705,600 8,625,000 9,000,000 20,000,000 268,266,527 43,397,450 5,602,890 16,110,920 16,546,888 3,548,000 85,206,154 404,004,382
Building Agricultural General &	26 27 28 29 30 31 32 Sub-t 33 34 35 36 37 38 39 40 Sub-T	(RAISE) Automobile Training & Service Center RRF Technical & Vocational Department National Human Resource Development Fund (NHRDF) Building Youth Employability through Skills (BYETS) Accelerating and Strengthening Skills for Economic Transformation (ASSET) UNFPA otal (Capacity Building) Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh Green Biotech Tissue Culture Lab Rural Microenterprise Transformation Project (RMTP) Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART) Safe Banana Production and Marketing PACE E-Commerce Prottay (Agriculture Farm) Cotal (Agricultural)	4,224,000 151,198,600 20,772,000 7,500,000 - 16,000,000 237,970,309 11,871,600 24,613,823 8,689,410 12,000,000 - 6,000,000 3,046,800 71,221,633	5,503,00 156,438,00 5,705,60 8,625,00 9,000,00 20,000,00 268,266,52 43,397,45 5,602,89 16,110,92 16,546,88 3,548,00 85,206,154

9. PROGRAM OVERVIEW

9.1 Microfinance Program at a glance (As of June 2024)

SL	Particulars	PKSF Standard	June,2023	June'2024
1	Branch		275	298
2	Region		43	49
3	Zone		9	10
4	District		30	33
5	Upzila		166	173
6	Union		960	1,016
7	Village		6,836	7,353
8	Total Staff		2,037	2,319
9	Credit officer		1,207	1,283
10	Samity		16,873	18,048
11	Member		290,620	287,746
12	Total Actual Loanee		219,653	216,048
13	Savings Outstanding		4,312,051,193	5,798,693,839
14	Loan disbursement (Cumulative)		103,042,607,050	123549247050
15	Total Loan Outstanding		14,328,547,314	16,105,127,205
	PKSF		1,876,456,977	1,832,828,491
	Bank (all)		6,856,028,810	7,554,551,764
16	NBFI		59,248,410	224,995,897
	Total Fund Position		8,791,734,197	9,612,376,153
17	Equity (Amount)		2,373,854,440	2,903,601,999
18	Surpuls up to this month		589,967,953	529,747,559
19	Cumulative Recovery Rate (CRR)	98%	98.62%	98.84%
⊢ – –	Portfolio at Risk (PAR)	0% - 5%	9.50%	8.77%
20		1	1	
20 21	Savings and Outstanding Ratio	35%-40%	30.09%	36.01%

SI	Name of Program	Partner/Donor/Lender	Partne	rs in Develo	opment	Budget	Person in Responsible
Soci	o-Economic Development		Male	Female	Total		
1	Microfinance	PKSF, Commercial Bank	15674	266923	282597	45,127,800,000	Arun Kumar Biswas Director, Microfinance
2	Remittance (Inward)	Bank Asia, Southeast Bank,	12528	58137	70665	43,127,800,000	Sonjoy Saha
		The City Bank				134,991,881	Director, Finanace & Accounts Sonjoy Saha
3	RRF Agent Bank	RRF & Mutual Trust Bank	992	1036	2,028	9,292,042	Director, Finanace & Accounts
4	Recovery & Advancement of Informal Sector Employment (RAISE)	World Bank & PKSF	288	1631	1919	11,732,080	Arun Sardar Senior Assistant Director- Program
RRF	Technical & Vocational Department				0		
5	Skills for Employment Investment Program (SEIP)	PKSF, SDC, GOB, ADB	2527	233	2760	30,774,000	Arun Kumar Biswas Director, Microfinance
6	Building Youth Employability Through Skills (BYETS)	Swiss contact & Netherland Embassy	324	126	450	7,500,000	Arun Kumar Biswas Director, Microfinance
7	Prabridhhi	Swiss contact	0	125	125	3,818,050	Arun Kumar Biswas Director, Microfinance
8	National Human Resource Development	NHRDF	33	15	48		Arun Kumar Biswas
9	Skill Enhancement training for Light Engineering Workforce	USAID	246	40	286	20,77,2000 2,313,640	Director, Microfinance Arun Kumar Biswas
-	in Jashore ainable Livelihood & Food Security	USAID	240	40	280		Director, Microfinance
.0	ENRICH Program	PKSF	41893	42083	83976		Arun Kumar Biswas
.0			41855			18,244,800	Director, Microfinance Arun Kumar Biswas
1	Uplifting the Quality of the Lives of Elderly People	PKSF	3493	3264	6757	4,320,000	Director, Microfinance
2	Pathways to Prosperity for Extremely Poor People (PPEPP)	European Union & PKSF	0	4071	4071	36,372,440	Arun Kumar Biswas Director, Microfinance
13	Senior Citizen Welfare Program	RRF	113	299	412	8,171,000	Md. Mokbul Ahmed Deputy Director, Communication &
Agric	culture				0		Documentation
.4	Rural Micro-enterprise Transformation Project (RMTP)	PKSF, IFAD, DANIDA, RRF	4800	4200	9000	12 000 000	Dr. Asit Baran Mondal
15	Green Biotech Tissue Culture Lab	RRF	1870	930	2800	12,000,000 8,689,410	Senior Assistant Director-Progra Dr. Asit Baran Mondal Senior Assistant Director- Progr
6	Strengthening Climate-Smart vegetable and Flower Value	Heifer International	0	2000	2000		Dr. Asit Baran Mondal
	Chain in Bangladesh Enhancing Banana Production and Marketing in the	Bangladesh Chemonics International				24,613,823	Senior Assistant Director- Progr Dr. Asit Baran Mondal
17 Invii	Southern Delta of Bangladesh conmental and Climate Change	Inc.	993	7	1000 0	6,000,000	Senior Assistant Director- Progr
18	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (GCF-RHL)	PKSF	1420	2129	3549	15,04,031	Dr. Asit Baran Mondal Senior Assistant Director- Progr
.9	Renewable Energy Project	Department of Livestock (IDCOL)	30	39	69	3,512,004	Shamim Uddin Khan Deputy Director, Monitoring & Evaluation
20	Financial Inclusion Improves Sanitation and Health (FINISH MONDIAL)	WASTE	0	365	365	10,973,880	Shamim Uddin Khan Deputy Director, Monitoring & Evaluation
21	Building Resilient service and infrastructure for climate affected migrated slum communities in Satkhira Bangladesh	Climate Bridge Fund (CBF)	893	1459	2352	15,450,373	Arun Sardar Senior Assistant Director- Progr
leal	•				0		
22	RRF Community Health Care Program	RRF	10025	22020	32045	5,060,000	Md. Mokbul Ahmed Deputy Director, Communication & Documenta
duc	ation				0		
3	Barnamala Bidyapith (Formal Education)	RRF	507	569	1076	32,726,500	Md. Mokbul Ahmed Deputy Director, Communication & Documentation
4	Pre-School (Non-Formal Education)	RRF	131	154	285	4,397,200	Md. Mokbul Ahmed Deputy Director, Communicatio & Documentation
25	Internship		538	364	902	0	Md. Mokbul Ahmed Deputy Director, Communicatio & Documentation
ieno	ler Positive Change in Gender Norms and Harmful Behaviour for inclusive & resilient communities	UNFPA	1334	3497	4831	16,000,000	Arun Kumar Biswas Director, Microfinance
Culti	iral & Human Development				0		
27	Adolescent Program	PKSF and RRF	18925	19689	38614	3,809,400	Md. Mokbul Ahmed Deputy Director, Communicatio
Dthe	rs				0		& Documentation
28	Training And Resource Centre (TARC)	RRF	5431	1595	7026	26,543,629	Anjelo Das, Direcetor, TARO
		1		1		1	1

Socio-Economic Development

1. Microfinance

RRF is operating microfinance program in 32 districts in Bangladesh covering 7,353 villages supporting 2,82,597 beneficiaries. This program comprises a broad spectrum of Loan and Savings products. Right now it has 20 Loan Components and 14 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. Building Youth Employability Through Skills (BYETS)

The Building Youth Employability through Skills (BYETS) project, is financialy supported by the embassyof the kingdom of the Netherlands in collaboration with Swisscontact, addresses the challenge of skills shortages in Bangladesh, aiming to enhance economic growth and employment opportunities. The program, executed by the Rural Reconstruction Foundation (RRF) from August 2023 focuses on bridging the gap between skill supply and demand. By providing training programs by RRF that are aligned with the needs of the job market, the program ensures that the skills acquired by the youth are relevant and in demand. The project aims to support youths by providing training in three sectors: Readymade Garments (RMG), Agroprocessing (AP), and Information and Communication Technology (ICT). RRF is supporting in Information & Communication Technology (ICT) sector with its training resources and training center. In ICT sector srudnets can receive training on three particular tarde i,e: Web desiging & developing, Graphic designing and Digital Marketing.

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 & Faridour 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.

8. PRABRIDHHI

The PRABRIDHHI project, funded by the Governments of Switzerland and Bangladesh and coimplemented by Swisscontact and the Local Government Division (LGD), is dedicated to fostering Local Economic Development (LED) in partner municipalities. The project's objective is to transform these municipalities into competitive regions that attract new businesses, support enterprise growth, create employment and income opportunities, and enhance the quality of life for citizens. The Jashore handicraft sector, primarily led by women CMSMEs, focuses on Jashore Stitch and textile products. These entrepreneurs operate from home or small workshops, relying on years of experience for product design and business operations. However, the sector faces challenges. PRABRIDHHI has supported Jashore handicrafts, particularly Jashore Stitch, since 2021. Initiatives include capacity building, innovative design, product development, and market linkages. PRABRIDHHI collaborated with leading women entrepreneurs to enhance design skills and product quality through co-creation workshops. They also developed a comprehensive training manual based on needs assessment and conducted ToT for selected entrepreneurs to train their artisans. As part of the institutional capacity building of the local, Rural reconstruction Foundation (RRF) working from September 2023 in Jashore by conducting the trainings in the handicrafts sector. Authority (NSDA), PRABRIDHHI and RRF jointly developed an intervention plan to facilitate institutionalization of the skills development initiative for the handicrafts entrepreneurs of Jashore.

9. National Human Resource Development (NHRD)

The National Human Resource Development Fund (NHRDF) was established with the mission of transforming unskilled and semi-skilled workers into productive, skilled human resources in key sectors. It aims to support government institutions, private companies, non-government organizations, industry skill councils, and industry associations in achieving this goal. NHRDF is using part of its funds, provided by the Government of Bangladesh, to facilitate skills development among the youth in these priority sectors. As part of this initiative, Rural Reconstruction Foundation (RRF) is conducting training programs aimed at empowering young people in society. With over a decade of experience in vocational training, RRF has developed a seasoned workforce capable of successfully driving this project and contributing to the overall mission of NHRDF.

Sustainable Livelihood & Food Security

10. 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.

11. 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.

12. The Pathways to Prosperity project (PPEPP)

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.

13. 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 delivring various services to 450 elderly people.

Agriculture

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. Stregthning Climate-Smart vegetable and Flower Value Chain Project

From July 2023 Rural reconstruction Foundation is implementing this project in two upazilas of the Jashore district, an area characterized by dry weather and floodplain soils with high organic content. With the financial and technical support of Heifer International: Strengthening Climate-smart Vegetable and Flower Value Chain (C4VFVC) project aims to enhance the agricultural value chain in the Jashore district of southwestern Bangladesh. Every year, a significant number of harvested produces (including vegetables and flowers) are wasted due to seasonal gluts and a lack of post-harvest management, including facilities for preservation and storage, and proper transportation systems and marketing networks. In Bangladesh, different types of agricultural markets (i.e., rural local market, rural assembly market, rural secondary market, urban retail market, etc.) exist, where agricultural products are traded. The vegetable and flower marketing systems are problematic and un-organized, and it needs to be improved to minimize price fluctuations and ensure a fair price for producers and consumers. The C4VFVC project will be implemented in Jashore district of southwestern Bangladesh. Salinity intrusion and coastal flooding due to rising sea level is one of the most important causes of environmental and socio-economic vulnerabilities in this area.

17. 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.

Environment & Climate Change

18. Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (RHL)

The Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh Projects aims to enhance the resilience of targeted people to climate change through adopting and practicing adaptive activities in the Project Area. With the support of PKSF, RRF is implementing this project from 2024 in the Morelgonj Upazila of Bagerhat district has been selected based on exposure, vulnerability and feasibility of crab hatchery. They will be able to identify the impacts of climate change on their lives and livelihoods and prepare plans for addressing those impacts through climate change adaptation groups ("CCAGs"). Aligning the stated specific objectives, the Project will construct climate resilient homesteads for the most vulnerable households, Climate adaptive farming technologies e.g., crab fattening along with mangrove tree plantation, Sheep/goat rearing, household-based agriculture etc. The project follows agriculture and food security sector guidelines while designing climate resilient livelihoods.

19. Disaster & Emergency Response

From 2023, Rural Reconstruction Foundation, in partnership with WASTE, Netherlands, is collaborating on the "Financial Inclusion Improves Sanitation & Health" project. This initiative aims to establish integrated and sustainable WASH (Water, Sanitation, and Hygiene) and waste management services by encouraging private sector participation. Finish Mondial is a global program which is being implemented simultaneously in 6 countries of the world including Bangladesh. The goal is to sustainably add 10,000,000 people worldwide by 2025 among the workforce Involvement in sanitation. The project focuses on developing businesses related to safe sanitation and solid waste management while promoting an inclusive management system. It involves social business organizations, informal workers, and cooperatives in the waste and sanitation sectors. The project's comprehensive approach encompasses the entire waste management value chain—from generation to ultimate disposal—aligning with the municipality's goals of providing efficient waste collection, sanitation services, and ensuring a clean, green, safe, and climate-resilient city.

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 words (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 nonliterate 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 winwin 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.

Gender

27. 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

28. 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.

10. OTHERS

10.1 Contact & Office Address

Annexure

Contact & Address

Hotline:	Cell: 01733-073076, 01329644275 Tel: 024777-65704
Call Center:	Call Center 1: 01708416666 Calll Center 2: 01708416667
Contact of Key Person:	 Philip Biswas, Founder Executive Director Email: <u>admin@rrf-bd.org</u>, <u>philiprrf@gmail.com</u> Tel: 88024777-66357, 88024777-65704 Cell: 01733-073076, 01733-075095, Fax: 88024777- 60090
01. Head Office	RRF Bhaban, C&B Road, Karbala, Jashore 7400 Tel: 88024777-66357, 88024777-65704 Cell: 01733-073076, 01733-075095, Fax: 88024777- 60090 Email: <u>admin@rrf-bd.org</u> , <u>info@rrf-bd.org</u> , <u>Website: www.rrf-bd.org</u>
02. Dhaka Office	Rupayan Shopping Square, Office Space # A-7, 7 th Floor, Plot No-C-2, Block-G, Bashundhara, Dhaka, Bangladesh Tel: 88024777-66357, 88024777-65704 Cell: 01733-073076, 01733-075095, Fax: 88024777- 60090 Email: <u>admin@rrf-bd.org</u> , <u>info@rrf-bd.org</u> , Website: www.rrf-bd.org
Training & Resour	ce Centre:

Training & Resource Centre (TARC) Ramnagar, Rajarhat, Jashore. Phone: 88024777-60203, Cell: 88 01711-182334, 88 01714-341593, 88 01749-804023 Email: <u>rrftarc@gmail.com</u>, Web: <u>www.rrftarc-bd.org</u>, 10.2 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 Ulashi	01309137044	Gilapole More, Ulashi, Sharsha, Jashore.
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.

Prosperity Project

16	Prosperity Project	01720-526224	Amtala Baazar, Boloibunya, Moralgonj, Bagerhat
	Bolibunia office		
17	Prosperity Project	01720-526224	Borshibawa Bazar, Moralgonj, Bagerhat
17	Ramchandrapur		
10	Prosperity Project,	01720-526224	Mokampur Bazar, Beside Police Fari, Terokhada, Khulna
18	Madhupur office		
10	Prosperity Project,	01720-526224	Patla Bazar, Terokhada, Khulna
19	Schiadaha sub- office		
	16 17 18 19	10 Bolibunia office 17 Prosperity Project Ramchandrapur 18 Prosperity Project, Madhupur office 10 Prosperity Project,	16Bolibunia office17Prosperity Project Ramchandrapur01720-52622418Prosperity Project, Madhupur office01720-52622419Prosperity Project, 01720-52622401720-526224

RAISE

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

Gender Equality

ſ	21	Gender Equality	01711425384	Dashanir More, Bagerhat
_				

RMTP Preoject

22 RMTP Project 0171257775	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall,
----------------------------	---

				Manirampur, Jashore
Enhanching Banana Production				and Marketing
	23	Enhanching Banana Production & Marketing	01712577750	Ganna Bazar Main Stand, (Talue Salam House) Ganna, Jhenaidah Sadar, Jhenaidah

Prottoy Prokolpo

24	Prottoy Project	01709966568	Gilapole More, Ulashi, Sharsha, Jashore.		

Green Biotech

		25	Tissue Culture Lab	01712577750	RRF TARC, Ramnagar, Jashore.
--	--	----	--------------------	-------------	------------------------------

Strengthing Climate-Smart vegetable and Flower Value Chain in Project- Heifer International Bangladesh

26 BD	D-17 Project	01712577750	Kalitola, Babughat road, Chowgacha, Jashore.
-------	--------------	-------------	--

Senior Citizen Welfare Program

27	Light House Elderly Club	01309137044	Gilapole More, Ulashi, Sharsha, Jashore
28	DIPTO Elderly Club-1	01708416731	Kamarpara, Jhikorgacha, Jashore
29	DIPTO Elderly Club-2	01708416731	Kamarpara, Jhikorgacha, Jashore
30	SARATHI Elderly Club	01708416626	Cutipur Road, Sujolpur, Sadar, Jashore

Community Healthcare Program

31	Magura Clinic	01717249741	Magura Bazar, Abhaynagar, Jashore
51	Wagura Chine		5 , <u>5</u> 6 ,

BYETS (Building Youth Employability Through Skills)

× 0	1 0 0	0 /
32 BYETS Project	01711425384	C & b Karbala, RRF Head Office, Jashore

NHRD (National Human Resource Development)

	NHRD (Food &	01711425384	RRF Training Center, Chanchra, Jashore.
33	Bevarage, Automobile		
	Training)		

PRABRIDHHI

	PRABRIDHHI	01721901433	RRF Training Center, Chanchra, Jashore.
34	(Hand stictching &		
	embroidery Training)		

Financial Inclusion Improves Sanitation and Health (FINISH MONDIAL)

	Financial inclusion	01715850800	C & b Karbala, RRF Head Office, Jashore
35	improves sanitation and		
	health		

Disaster Risk Reduction (DRR) Project Office

	Building Resilient service and infrastructure for climate affected slum communities	01720526259	Satkhira Project Office (beside Razzak park), 1st floor, House#1465-01, Munjitpur,Satkhira Municipality, Satkhira-9400
--	---	-------------	--

RHL Project office

37	Resilient homested and livelihood support to the Vulnerable Coastal people of Bangladesh (GCF-RHL)	01712577750	Bhai Bhai Market (1 st floor), 90 Rashi Bus Stand, bazar Road, Morrelgonj, Bagerhat
----	--	-------------	---

Sustanable Enterprise Project

38	SEP (Floriculture)	01712577750	Ganna Bazar Main Stand, (Talue Salam House)
			Banna, Jhenaidah Sadar, Jhenaidah

5. Microfinance Branch Offices Address



Bagerhat District

SI	Branch Code	Branch Name	Mobile Number	Branch Adress
1	111104	Mollahat	01720526123	Mollahat, Master Para, Mollahat, Bagerhat
2	111101	Bagerhat Sadar	01720526279	Monira Khanam House, Nazade Mosque, Doshani Trafic More, Bagerhat Sadar, Bagerhat
3	111102	Chitalmari	01733073062	Aruabonni, Chitalmari Upazila More, (South Side Of Brac Office) Chitolmari, Bagerhat
4	111106	Rampal	01720526124	Rampal Besie the Sub-Registory office, Rampal, Bagerhat
5	111108	Katakhali	01705401348	Beside the Gov. Primary School get, Lokpur, Fakirhat, Bagerhat
6	111103	Fakirhat	01720526274	South Side Of Ajhar Ali Degree College, Attraki, Fakirhat,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	111110	Bolibonaia	01708416761	Mannan Vila, Amtala Bazar, Bolaibonaia, Morrelganj, Bagerhat

Chuadanga District

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

				Chuadanga
--	--	--	--	-----------

Jashore District

SI. No	Branch Code	Branch Name	Mobile number	Branch Adress
23	111305	Jashore Sadar	01708417000	PTI School Road. Sostaitola, Jashore Sadar, Jashore
24	111320	Jashore Pourosova	01709951573	Akanka Bhaban, 1st floor,Wobda more, Jashore Sadar,Jashore
25	111321	Jashore Uposhore	01709951571	House No:54, G-Block, Sectore-07, Newuposhore,west side of Uposhore High School, Jashore Sadar,Jashore
26	112203	Churamonkathi	01708417020	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
27	111317	Satmail	01708417075	Satmail Bazar, RRF Agent Bank Mtb , Jashore Sadar, Jashore
28	112102	Chanchra	01708417001	Chanchra More,(Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore
29	111306	Jhumjhumpur	01708417004	Hamidpur Bazar, Baliadanga, Jashore Sadar,Jashore
30	111312	Ramnagar	01708417005	RRF TARC, Ramnagar, Rajarhat, Jashore Sadar, Jashore
31	111201	Bosundia	01720526119	Bosundia More, Jashore Sadr, Jashore
32	111207	Magura	01708417203	Magura Bazar, Abhoynagar, Jashore
33	111208	Noapara-01	01733073061	Hasan Monjule, Holding No: 055903, Infornt upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
34	111210	Noapara-2	01733073944	Hasan Monjule, Holding No: 055903, Infornt upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
35	112104	Jhikargacha-01	01708417006	Godkhali Bazar, Jhikargacha, Jashore
36	112105	Jhikargacha-02	01720526245	Kittipur, (South Side of Benapole Road) Jhikargacha, Jashore
37	112106	Jhikargacha-03	01708417007	Kirtipur, (North Side of Benapole Road) Jhikargacha, Jashore
38	112204	Chutipur	01720526243	Mahamudpur More, Chutipur Bazar, Jhikargacha, Jashore
39	112110	Kayemkola	01708417086	Mashad House, Kayemkola Bazer, Jhikargacha,Jashore
40	112109	Backra	1708417066	Abushease Nir, Bside The Polli Bidyut Office,Jhikargacha Road, Backra Bazar, Jhikargacha, Jashore
41	112107	Navaron	01708417008	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha,Jashore
42	112409	Sharsha	01708417009	Kamarbari More, Sharsha, Jashore
43	112103	Goga	01708417021	Goga Bazar, Gopalpur Road, Dip Daroga house, Sharsha, Jashore
44	112101	Baganchra	01733075076	Baganchra Bazar, (East Side Of Baganchra Union Council), Sharsha, Jashore
45	112108	Rajgonj	01708417022	Rajgonj Bazar, Manirampur Road, Manirampur, Jashore
46	111308	Manirampur	01708417028	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall, Manirampur, Jashore
47	111402	Keshabpur	01708417027	Keshabpur Bazar, Keshabpur, Jessore (Infront Of Filing Station)
48	111405	Sagordari	01720526273	Sagordari Bazar, Keshabpur, Jashore
49	111307	Khajura	01708417023	Jahanara Monjil, Mothurampur,Khajura

				,Bagherpara,Jashore
50	111301	Bagherpara	01708417024	Mohiron, Bagherpara, Jashore (Beside The Post Office)
51	111316	Narikelbaria	01708417074	Bablua Saha House, Bus Stand, Narikelbaria Bazar, Bagherpara, Jashore
52	111302	Charavita	01733073069	Pakarali, Charavita Bazar, Bagherpara, Jashore
53	112202	Chaugacha	01708417002	Shika Cottage, Infont Of Chaugacha Thana, Kotchandpur Road, Chaugacha, Jashore
54	112208	Purapara	01708417003	Purapara Bazar(Bus Stand), Chaugacha, Jashore

Jhenaidha District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
55	112207	Maheshpur	01720526109	Patibaila, Maheshpur Mohila College Para,Maheshpur, Jhenaidah
56	112209	Bhoiroba	01733073946	Bhoiroba Bazar (Infront Of Bhoiroba Power House) Maheshpur, Jhenaidah
57	112206	Kaliganj	01708417280	Abul Kalam Azad House, infornt of Boishakie Petrol pamp , Kaliganj, Jhenaidah
58	112210	Nimtala	01733339970	Kalahata, Jhenaidah Road, Kaliganj,Jhenaidah
59	112212	Chaprail	01708417076	Sahid Mia House, Chapril Bazar, Kaliganj,Jhenaidah
60	112201	Barobazar	01733073089	Belat Road, Cow Bazar, Barobazar, Kaliganj, Jhenaidah
61	112311	Jhenaidah Sadar	01733073943	Daroga Bari, Kalikapur, Mollapara, Jhenaidah Sadar, Jhenaidah
62	112313	Dakbangla	01733339994	Dakbangal Bazar, north side of Agrni Bank, Jhenaidah Sadar, Jhenaidah
63	112604	Ganna	01708417072	Ganna Bazar Main Stand, (Talue Salam House) Banna, Jhenaidah Sadar, Jhenaidah
64	112605	Holidhani	01708417073	Holidhani Bazar (Shofi Haza House) Ramchandropur Road, Jhenaidah Sadar, Jhenaidah
65	112603	Hatgopulpur	01708417068	Shadin Vila, Lohagonga Road, Hatgopal Bazar,Jhenaidah Sadar
66	112606	Harinakunda	01708417087	Runi Commissioner House, Harinakunda Hall Bazar, Harinakunda,Jhenaidah
67	112601	Vatibazar	01708410035	2nd floor, Adunike Kindergerden School, Vogaban Nagor Road, Vatibazar, Shalikupa, Jhenaidah
68	112602	Sheaikpara	01708410034	Podamjie, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
69	112211	Kotchandpur	01733339991	Kotchandpur T&T Para, Word No: # 7, Holding No: # 928, Kotchandpur, Jhenaidah

Khulna District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
70	111206	Khulna UMC	01720526282	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
71	111211	Sonadanga	01733339971	Road No: 28, House No:E 19, Nerala Residence Area, Khulna Sador, Khulna
72	111205	Daulatpur	01720526121	Jabdipur, Sonali Jute Mill, Fulbarigate, Dighalia, Khulna
73	111401	Chuknagar	01733073068	Robioul Fokir House, Milkeia, Chuknagor Bazar, Satkhira Road, Dumuria, Khulna
74	111404	Paikgacha	01720526116	Akbar Master House, Batikhali, Paikgacha, Khulna

75	111406	Godaipur	01709951564	Motbati, Notun Bazar, Godipur, Paikgacha, Khulna
76	111403	Kopilmuni	01708417029	Kopilmuni Bazar, College Road, Paikgacha, Khulna
77	111204	Dighalia	01720526114	Bariomogati, Dighalia Hospital/Thana More, Dighalia, Khulna
78	111209	Terokhada	01720526115	Terokhada Bazar, Upazila Road, Terokhada, Khulna
79	111214	Moduepur	01708416515	Habibur Rahman House, Laskorpur Uttarpara, Moduepur, Terokhada, Khulna
80	111203	Damodar	01720526129	Master Habibur Vali, Phultala Upazilla Road, Reshiepara, Phultala, Khulna
81	111202	Batiaghata	01720526118	Hatbati, Batiaghata Bazar, Batiaghata, Khulna
82	111212	Koia	01733339997	Mohammad Nagor, Infornt Of Khulna University, Abdul Ohab Road, Jolma, Batiaghata, Khulna
83	111107	Rupsa	01720526117	Kazdia Bazar, Rupsa, Khulna
84	111213	Senerbazar	01708416763	Monjrul House, (Infornt Of Abue Bakkar Siddik Madrasha) Piskervita, Senear Bazar, Rupsha Khulna

Khustia District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
85	112414	Kushtia Sadar	01705401351	Kustom More, PTI Road, Kushtia Sadar, Kushtia
86	141101	Swaistipur	01708410031	Vadiala Bazar, Rajmohan Vila, Swaistipur, Kustia Sadar, Kushtia
87	141102	Jhaudia	01708410032	Shamsul Alom House, Jhaudia Majpara, IU Thana, Kushtia Sadar, Kushtia.
88	141103	Horinarionpur	01708410033	Horinarionpur Bazar,Shie Mosque,IU Thana,Kushtia Sadaor, Kushtia
89	112401	Amla	01720526267	Amla Bazar, Infornt Of Wapda, Mirpur, Kushtia
90	141104	Allardarga	01708416520	Surjent Golam Kabira House In Fornt Of Nassiruddinf Girls High School,Allardarga, Dulatpur, Kushtia
91	141105	Hosnabad	01708416521	Prickpur Road, 2Nd Floor Muktie Clenice, Hossanabad Bazar, Doulatpur, Kushtia
92	141106	Khoksha	01708416522	Raju House, Dackbangla Road, Masterpara, Koksha, Kushtia
93	141108	Bashgram	1708417069	Bashgram Bazar, High School Road, Kumarkhali, Kushtia
94	141109	Panti	01708417088	Tipue Mia Sopnonir, Charimanpara, Guirls School Road, Panti, Kumarkhali, Kushtia
95	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
96	111304	Magura Sadar	01733073945	Doarpar, Bastala More, Magura Sadar, Magura
97	111303	Hajipur	01708417025	Isakhada Bazar, Hajiur Road, Said Biswas House, Magura Sadar, Magura
98	111315	Arpara	01705401349	Shalikha Road, Woltan Plaza 2nd floor, Shalikha, Magura
99	111309	Nakol	01733073058	Nakol Bazar (Beside The Police Station) Sreepur, Magura
100	112502	Dariapur	01708416740	Nazimuddin House, Sheikpara, Kalibari More,

				Dariapur, Sreepur, Magura
101	112501	Sirpur (Magura)	01708417065	Sripur Bazar Poshimpara Rajue Ahmed House, Sreepur, Magura

Meherpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
102	112408	Meherpur - RMC	01708417031	Wapda More, Meherpur Sadar, Meherpur
103	112411	Meherpur -UP	01708417032	Wapda More, Meherpur Sadar, Meherpur
104	112406	Kathuli	01708417033	Garabaria Biswas Para, Kathuli, Gangni, Meherpur
105	112302	Amjhupi - RMC	01733073059	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
106	112303	Amjhupi -UP	01733073078	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
107	112404	Gangni -RMC	01708417034	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
108	112405	Gangni -UP	01708417035	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
109	112402	Bamondi - RMC	01708417036	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
110	112403	Bamondi -UP	01708417037	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
111	112407	Kazipur	01708417043	Iquable Hossain House, Alom Bazar, Kazipur, Meherpur
112	112412	Mojibnagar - RMC	01708417038	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
113	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
114	111310	Narail	01720526256	Mohishkhola, Narail Sador, Narail
115	111311	Pajarkhali	01720526257	Noldi Bazar, Lohagara, Narail

Shatkhira District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
116	111501	Alipur	01720526103	Labsa,Infornt Of Dorgapur, Satkhira Sadar, Satkhira
117	111505	Sultanpur	01720526258	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
118	111503	Budhata	01720526271	Budhata Bazar,Gazi Market 2Nd Floor, Assasuni, Satkhira
119	111502	Assasuni	01708417030	Sreekolas, Manikkhali Road, Beside The Upzila Office, Assasuni, Satkhira
120	111504	Patkelghata	01720526270	Jugipukaria, Patkelghata Bazar (Infront Of Mojaumdar Petrol Pump) Tala, Satkhira
121	112410	Kalaroa	01708417026	Kalaroa Hospital Road(Beside The Registry Office), Kalaroa, Satkhira

Dhaka District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
122	121102	Dokhinkhan	01708417057	Modhubagh Haji Markat, House No-39, Dokhinkhan, Dhaka
123	121106	Uttara (UMC)	01720526134	House No-01, Road No: 30, Sector -07, Uttara, Dhaka.
124	121103	Keraniganj	01708417058	Chor Rohitpur Boding Market, Rohitpur, Keraniganjj, Dhaka
125	121101	Dohar	01733073056	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
126	121203	Shainpukur	01708416529	Kurban Sheikder, Guraganj, Mokshedpur, Dohar, Dhaka
127	121202	Nawabganj	01708410028	Parves Vila, Degerpar Club ghor, Nur Jama Mosque, Soto Boxio Nagor, Nobabgonj, Dhaka
128	121110	Ashuliya	01708410030	Attab Bulding, Majiepara, Ashulya Bus stand, Ashulya Bazar, Savar, Dhanka

Faridpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
129	151105	Madhukhali	01708416523	Gondardia, Beside Of Malek Eye Hospital, Madhukhali, Faridpur
130	151103	Boalmari	01708416526	Shibpur, Boalmari Colleg Para, Boalmari, Faridpur
131	151104	Kaderdi	01708416525	Kaderdi Bazara, Boalmari, Faridpur
132	151102	Knaipur	01708416524	Vati Kanaipur Bagan Bari, Faridpur Sadar, Faridpur
133	151101	Faridpur Sadar	01708416527	Nurnobi House, south side of Roguenandopur Madrasha, Faridpur Sadar, Faridpur
134	151106	Khalilpur	01708416528	Momin Molla House, Khalilpur Bazar, Faridpur
135	151107	Vanga	01708417041	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur
136	191104	Kalamrida	01708416727	BDR Rokon Fakir House, Sonamukhichar, Kalamridha Bazar Road

Gazipur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
137	121107	Tongi	01733339996	Maiza Kohenur Gurden, Holding No-02, Word No-54, Hossain Market, Tongi, Gazipur
138	121109	Konibari	01708410029	Aziz Mia Hossain Vila, Esrarnagor Housing, Horina Chala, Konabari, Gazipur Sadar, Gazipur
139	121108	Chowrasta	01709954356	Soudi Vhila, House No # 625, (Grand Flore),Greatwall City,Chandonaice Chowrasta,Gazipur Sadar, Gazaipur
140	121104	Pubail	01708417061	Sultan Driver House, Talutia, Harbaid Road, Pubail, Joydevpur, Gazipur.
141	121303	Sreepur	01708417060	Holding No-117, Word No-7, Mulaid, Amtoli, Mouna, Sreepur, Gazipur.

Gopalgonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
-----------	----------------	-------------	---------------	---------------

142	111901	Gopalganj Sadar	01708416752	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
143	111903	Gopinatpur	01708416754	Kazibari, Gopinatpur Bus Stand, Gopinatpur, Gopalganj Sadar, Gopalganj
144	111905	Kasiani	01708416755	Kasiani Bazar, Bus Stand, (Infornt of food Godun)Kasiani, Gopalganj
145	111904	Ramdaia	01708416756	Saflidanga, Godunmore, Ramdaia, Kasiani, Gopalganj
146	111902	Kotalipara	01708416753	Gagor Bazar, Kurpala Road, Kotalipara, Gopalganj
147	111109	Tongipara	01708417084	Gimadanga Purbopara (Pouro Geat) Tongipara, Gopalgonj
148	191102	Batikamari	01708416827	Bangram next to Munsibari Bridge, Muksudpur, Gopalganj.
149	191103	Nagorkanda	01708416724	Nagarkanda Bazar, Jagdia Road in front of Nagarkanda Police Station, Syedul Ali Munsi House, Nagarkanda, Faridpur.
150	191105	Moksedpur	01708416729	Kamlapur, Master Colony, Chandhat Road, Muksudpur, Gopalganj.

Munshigonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
151	121105	Sreenagar	01708417059	Takyaua Vila, Golden City, Sreenagar, Munshiganj
152	121201	Vaggokul	01708410027	Baparia Vila, Balasur Bowbazar, Vaggokul, Sreenagar, Munshiganj

Mymensingh Division

Mymensingh District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
153	121205	Shomvugonj	01733073057	Shomvhugonj Poshim Bazar (Infornt Of Alamin Filing Station), Mymensingh Sadar, Mymensingh
154	121302	Maskanda	01708417062	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
155	121301	Churkhai Bazar	01708417063	Liakat Ali House, (Infornt Of Al-Fala Food Mills) Churkhai Bazar, Vhabukhali Road, Mymensingh Sadar, Mymensingh
156	121305	Bhaluka	01720526141	Hajira Vhila, (Holdinf No-24, Block- C, Word No-5) Bhaluka Gass Lain More, Alia Madrash Road, Bhaluka, Mymensingh
157	121304	Trishal	01720526140	Kamrul House 05/2, Vatipara Puribari Road, Trishal Bazar, Trishal,Mymensingh

Rajshahi Division

Bogura District

	SI Io.	Branch Code	Branch Name	Mobile number	Branch Adress
1	58	131607	Adamdighi	01708416747	Shialshan More, Bogra Road, Adamdighi, Bagra
1	59	161302	Chapapur	01708417182	Chapapur Bus Stand, Adamdighi, Bogura.

160	131801	Bogra Sadar	01708416796	Anawara Villa, House No-07, Holding No-1354, Kahandar Gouhil Road, Beside The Life Care Hospital, Bogra Sadar, Bogura
161	161301	Namuja Sadar	1708417187	Jamurhat Bazar, Shibganj, Bogura.
162	131805	Shibganj	01708416798	In Front Of Upazilla Office, Chairman Porishod, Upozilla Road, Shibganj, Bogura
163	131806	Mokamtala	01708416799	In Rront Of New Golden School, Bogra Rongpur Highway Road, Mokamtala Bazar, Shibgonj, Bogura.
164	131803	Gabtali	01708417260	Hospital Road, In Front Of Food Office, Mastar Para, Gabtali, Bogura.
165	131804	Dhupchanchia	01708416941	Holding No-008400, In Front Of Municipal, Dhupchanchia, Bogura.
166	131807	Sariakand	01708416513	Hatfulbari Bazar, Shariakandi Road, Sariakand, Bogura.
167	131802	Sherpur	01708416940	College Road, Punyatala, Sherpur, Bogura.
168	161203	Dhunat	01708416510	Sonamukhi Road, East Bharanshahi, Dhunat, Bogura.
169	161205	Sonahata	01708416985	Sonahata Majbari Road, Dhunat, Bogura
170	161201	Majharia	01708416511	Jalaluddin Super Market, Bus Stand Majhira, Shahajanpur, Bogura.
171	161202	Nandigram	01708416512	College Road, Nearest To Ma Kg School, Nandigram, Bogura.
172	131808	Sonatola	01708416983	Beside Of Sonatala Fire Service Office, Sonatala Bazar, Sonatola, Bogura
173	131810	Bibirpukur	01708417296	Beside Of Chondo Rich Mel, Bibirpukru Bazar, Kahalou

Joypurhat District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
174	161101	Joypurhat Sadar	01708416947	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
175	161102	Panchbibi	01708417144	Dhomdoma, Panchbibi, Joypurhat
176	161103	Akkelpur	01708417142	Maa Vila, Necha Bazar, Akkelpur , Joypurhat
177	161104	Khetlal	01708416948	Fokirpara, Khetlal, Joypurhat
178	161105	Kalai	01708417145	Thanapara, House No-190/3, Kalai, Joypurhat.

Pabna District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
179	131406	Santhia	01720526131	Konabaria, Santhia, Pabna.
180	131403	Kashinathpur	01733073063	Kashinathpur, Shatiakola, Dabtala, Shanthia, Pabna.
181	131401	Athaikula	01720526234	Roghunathpur (Beside The Tmmss Office), Atiakhula.Pabna.
182	131106	Ishwardi	01708417056	Roki Ahmad House, Notun Hat Golchattor, Shapur, Ishardi, Pabna
183	131108	Muladuli	01705401352	Sahajahin House, Muladuli Relcrossing, Nikorhat Road, Ishwardi, Pabna
184	131404	Pabna	01708417055	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infornt of Dublue Counciler House), Pabna Sador, Pabna
185	131101	Atgharia	01720526232	Amjad Bhaban, (Grand Floor) Uttar Chor, Jalaler Dhal, Athghoria Pabna
186	131104	Chatmohar	01720526233	Nazrul Islam House, Afradpara, Gain Ghor More, Chatmohar, Pabna
187	131406	Santhia	01720526131	Konabaria,Santhia,Pabna.

Rajshahi District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
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	131203	Baneshwar	01720526132	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
192	131303	Mohanpur	01720526229	North Side Of Bangladesh Karshi Bank,Mohanpur, Rajshahi
193	131308	Mohangonj	01708417089	Allardan House, Mohangonj Bazar, Aliabad Road, Baghmara, Rajshahi
194	131302	Charghat	01720526228	Thana para Eidgaha More, Surdha, Charghat Bazar,Charghat, Rajshahi.
195	131202	Durgapur	01720526133	North Side Of Upazilla Dakbangla, Durgapur, Rajshahi
196	131301	Bagha	01720526226	Uttor Milik Bazar, (Old Pollibidyut Office) Bagha.Rajshahi.
197	131307	Tahirpur	01708417070	Ismail Hossain House, Choukirepara, Tahirpur Bazar, Bagmara, Rajshahi
198	131204	Baghmara	01720526227	Aktarul House, Vabanigonj Degree College Road, Vabanigonj,Bagmara,Rajshahi

Natore District

Sl	Branch	Branch	Mobile	Branch Adress
No.	Code	Name	number	Branch Adress
199	131205	Natore	01733073070	Holding No: 0526, Azizur Rahman House, Dokin Borgacha,
199	131203	Sadar	01/330/30/0	Back Side Of Rozi Market, Natore Sador, Nator
200	131206	Naldanga	01708417052	Upazila More, Noldang Hat, Noldanga, Natore.
201	121207	Singro	01720526229	Petro Banglo Road, Singra Bus Stand (Infornt Of Petrobangla
201	131207	Singra	01720526238	Mosque) ,Singra,Natore
202	131201	Degetinera	01708417050	Beharcoul, Beside The Bagatipara Govt, Degree College,
202	131201	Bagatipara	01708417050	Bagatipara, Natore.
203	131107	Lalpur	01720526239	Ramkishnopur, Koshaipara, Lalpur, Natore.
204	131105	Gurudaspur	01708417051	Mojibur Vila (Grand Floor), Thana Road, Kamarpara
204	131103	Guruuaspur	01708417031	,Gurudashpur, Natore
205	131103	Dopporo	01720526227	Muster Khilur Rahman House, Profaser Para, Boulpara
205	131103	Bonpara	01720526237	Road,Bonpara, Barigram, Natore.
206	131102	Paraigram	01708417054	Advocket Abdur Rashid House, Loxikol Bazar,
200	131102	Baraigram 01708417054		Barigram, Natore
207	131208	Ahmedpur	01708417079	Ma Baba Vila, Ahmedpur Bazar, Kolar Hat, Baraigram,
207	131208	Anneupur	01/0641/0/9	Natore

Naogaon District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
208	131601	Naogaon Sadar	01708417091	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
209	131603	Atrai	01708416750	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
210	161304	Nawduli	01708416912	Atrai Road, Near Nauduli Bazar Bridge, Atrai, Naogaon.
211	131602	Badalgachi	01708416751	Naogaon Road, Infornt Of Horticulture Badalgachi, Naogaon

212	131604	Manda	01708417092	Offsite Upazila- 1 No. Geat, Nearest Of Mollah Tower, prosadpur Bazar, Manda, Naogaon
213	131605	Mohadevpur	01708417094	Lichutala, Nazipur Road, Mohadebpur, Naogaon
214	131606	Raninagar	01708417093	Saiamuddin School Para, Naogaon Road, Raninagar, Naogaon
215	161303	Abadpukur	01708416919	Abadpukur Bazar, Kutkutitla, Raninagar, Naogaon.
216	131608	Niamatpur	01708416746	Nearest Of Fire Service Office, Naogaon Road, Niamatpur, Naogaon
217	131701	Nojipur	01708416602	Tuhin Tower, Swarnakar Patti Puration Bazar, Najipur, Patnitala, Naogaon
218	131702	Dhamoirhat	01708416603	Nearest The T&T Office, Dhamoirhat, Naogaon
219	131703	Shapahar	01708416605	Tilna Road, Nearest The Madrasha, Shapahar, Naogaon
220	131704	Shorigachi	01708416604	Ganguria Bazar, Shorigachi, Porsha, Naogaon

Shirajgonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
221	131405	Shahjadpur	01720526230	Besick Bus Stand (Infornt Of Shajatpur Filling Point) Shaktipur, Shajatpur, Shiragjong
222	131407	Ullahpara	01720526231	Shamoli Para, Ullapara, Shiragjong.
223	161204	Raiganj	01708416514	Bethua, Dhangarh, Raiganj, Sirajganj.

Rangpur Division

Dinajpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
224	161106	Birampur	01708416987	Ghatpar Bridge, Biramppur, Dinajpur

Chittagong Division

Chattogram District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
225	181206	Mirsharai	01894424453	Hazi Rahaman Monjil, Viill-East Govania, East Moghadia, P.O-Mirsharai-4320, Mirsharai, Chittagong
226	181405	Bariorhat	01894424477	Ali Bhaban, Beside The Polli Bidyut Office, Chittagong Road, Zorargonj, Mirsharai, Chittagong

Cumilla District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
227	171305	Nangalkot	01894424440	Nangolcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
228	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla
229	171401	Chouddagram	01894424443	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla

230	171406	Mierbazar	01894424442	Mierbazar, Chundul Road, Chouddagram, Cumilla
231	171402	Gunoboti	01894424444	Gunoboti Bazar (Old Bidyut Office), Chouddagram, Cumilla
232	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
233	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
234	171502	Aminnagor	01894424539	Ramchandropur Morag Bazar, Muradnagar, Cumilla
235	171503	Bangura	01894424543	Bongura Bazar, Thana Road, Muradnagar, Cumilla
236	171505	Dulalpur	01894424540	Dulalpur Bazar, Chowrasta, Bitykalmina Road, Homna, Cumilla
237	171504	Homna	01894424541	Kanda Road, Jashimuddin House, Homna, Cumilla
238	171506	Meghna	01894424542	Manicarchor Muktinagor, Gobindopur Road, Meghna, Cumilla
239	171202	Chandina	01894424430	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
240	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila- Chandina,. Cumilla.
241	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
242	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.
243	171305	Nangalkot	01894424440	Nangolcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
244	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla
245	171401	Chouddagram	01894424443	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla
246	171406	Mierbazar	01894424442	Mierbazar, Chundul Road, Chouddagram, Cumilla
247	171402	Gunoboti	01894424444	Gunoboti Bazar (Old Bidyut Office), Chouddagram, Cumilla
248	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
249	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
250	171502	Aminnagor	01894424539	Ramchandropur Morag Bazar, Muradnagar, Cumilla
251	171503	Bangura	01894424543	Bongura Bazar, Thana Road, Muradnagar, Cumilla
252	171505	Dulalpur	01894424540	Dulalpur Bazar, Chowrasta, Bitykalmina Road, Homna, Cumilla
253	171504	Homna	01894424541	Kanda Road, Jashimuddin House, Homna, Cumilla
254	171506	Meghna	01894424542	Manicarchor Muktinagor, Gobindopur Road, Meghna, Cumilla
255	171202	Chandina	01894424430	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
256	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila- Chandina,. Cumilla.
257	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
258	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.

Feni District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
259	181201	Feni Sadar	01894424448	Holding: 633, Plot No: 1833, Feni Comilla Road, Feni
260	181202	Mohipal	01894424451	House No: 507, Circit House Hazir Ali Road, Borobari, Mohipal , Feni Sadar, Fani

261	181203	Lemua Bazar	01894424452	Hoding: Losskor Hazir Bari, Lemua Bazar, Feni Sador, Feni
262	181101	Daganbhuiya	01894424459	Holding: 28, Fazil Ghat Road, Hospital Mor, Daganbhuiyan , Feni
263	181205	Chagalniya	01894424449	Anowara Monjil, College Road, Chhagalnaiya, Feni
264	181204	Sonagazi	01894424450	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
265	181402	Boktarmunshi	01894424472	Boktarmunshi Bazar, Nearst Posho Hospital, Sonagazi, Feni
266	181403	Kutterhat	01894424473	Kuddus Villa, Nearst Brac Office, Kutterhat, Sonagazi, Feni
267	181207	Fulgazi	01894424475	Ags Mahamud Villa, Bonikpara Road, Biyoypur, Fulgazi, Feni
268	181401	Porshuram	01894424476	Nur Ahmed Villa, Dokin Kolapara, Porshuram, Feni

Noakhali District

269	181102	Maijadee	01894424454	H-09,Road No-34, Maijdee Housing Estate,Noakhali
270	181304	Sonapur	01894424465	Alom Monjul, Islamia Madrash Road, 2Nd Floor, Sonapur, Noakhali Sadar, Noakhali
271	181305	Sompara	01894424460	Sultan Member House, Colletepara, Proshadpur, Chatkhil, Noakhali
272	181302	Sonaimuri	01894424462	Roshid Villa, Shimuallya, Sonaimuri, Noakhali
273	181301	Amishapara	01894424461	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhalli
274	181103	Chowmohani	01894424455	Chowrashta Chowmuhani, Apon Nibash, Nur Jahan Palac, Plot No: 11, Begumganj, Noakhali
275	181303	Chayanni	01894424463	Moulobi Bari, Lakhonpur, Vobani Jibonpur, Chayanni, Begumganj, Noakhali
276	181308	Banglabazar	01894424474	Haji Bahir Mia House, Uttor Zirtoly, Banglabazar, Begumganj, Noakhali
277	181104	Senbagh	01894424458	Abu Taher Bari, Senbag Main Road, Senbag Noakhlai.
278	181105	Basurhat	01894424457	Belal Villa, Holding No-578/01, 8 No. Ward, Hazi Selamotullah Road, Basurhat Pourosova, Companiganj, Noakhali
279	181106	Chaprashirhat	01894424456	Yasmin Palace,Holding No: 470, Chorkali, Kabirhat, Noakhali
280	181107	Subarnachar	01708416923	Khaser Hat Road, Beside Care Medical, Sriman Tower (2nd Floor), Subarnachar, Noakhali.

Laxmipur District

281	181501	Luxmipur Sadar	01894424466	Bhai Bhai Manson, Woard # 03, Holding # 0566, Soto
201	101301		01894424400	Kazi Bari, Raipur Road, Luxmipur Sadar,Luxmipur
202	282 181502 Mandari		01894424467	Ali Hayder Bhuya Bara, Matrie, Mandari,Lakshmipur
202			01094424407	Sadar, Lakshmipur
202	101504	l la vela na a ni	01001101100	Haydargonj Bazar, North Side Of Sonali Bank, Dc Road,
283	283 181504 Haydergonj		01894424468	Chor Abibal, Holding03, Raipur, Lakshmipur
204	284 181503 Raipurbazar		01004424460	Ismail Villa, Notun Bazar, Infornt O Mohilla College,
284			01894424469	Raipur, Lakshmipur
285	181506	Ramganj	01894424470	Miji Bari, Boktarpur, Somity Bazar, Ramganj, Lakshmipur

Chandpur

286	101507	Foridgoni	01004424500	West side of Al-Madina Hospital, Patwari Bari Road, Farid	1
280	181207	Faridgonj	01894424500	Sardar Villa, Kachiara, Faridganj, Chandpur.	

Madaripur

287	151201	Madaripur	01708416852	South Mahisherchar, New Road, Beside Shikdar Bari
		Sadar		Masjid Chandrapara Khanka Sharif, Madaripur.
288	151202	Mostafapur	01708416853	Ambari Road, West side of Mustafapur Union Health
				Complex, Madaripur.
289	151203	Rajoir	01708416854	Sanerpara Bus Stand (Amgram Road), Rajair,
				Madaripur.
290	151204	Takerhat	01708416855	Tekerhat Ghoshalkandi (Khalia Road), Rajair,
				Madaripur.
291	151205	Bahadurpur	01708416856	Beside Mithapur Bangladesh Krishi Bank,
				Bahadurpur, Madaripur.
292	151206	Shibchar	01708416857	West Kanchikata Road (Next to Power House)
				Shibchar, Madaripur.
293	191101	Surjonagor	01708416826	No. 26 Gupterkandi, Aryadattapara, Shibchar,
295				Madaripur.
294	191301	Kalkini	01732704302	Jhautala Rood Kalkini, (Beside Health Complex)
				,Madaripur.
295	191303	Shaibrampur	01732686228	Jannat Houne, Aunderchar, Shaibrampur-7021,
295	191202	Shaibrampur	01/32000228	Kalkini, Madaripur

Shariatpur

296	191201	Shariatpur Sadar	01774814711	Farida Mahal, New Model Town, Palang, Shariatpur.
297	191202	Ganganagar	01774814831	West Side Ganganagar Bazar, Poly Villa, House No: 7/2, Jaynagar Road.
298	191216	Zajira	01329644278	TNT Mor,Zanjira,shariatpur.
299	191204	Gharishar	01774814717	Atpara Gharishar, Naria, shariatpur.
300	191203	Bhojashar	01732688677	Mosura Bhojashar, Naria, shariatpur.
301	191205	Bhedarganj	01732694041	Godda Bhedarganj,shariatpur.
302	191302	Damudya	01732699254	Shamima Nasrin House, Bishakure, Damudya, Shariatpur

Regional Office Address

Sl No.	Name of Regional office	Responsible Designation	Mobile number	Office Address
1	Khulna Region	Regional Manager	01733339975	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
2	Damuador Region	Regional Manager	01733339978	Habibur Rahman House, Rishipara, Phultala Upazilla Road, Phultala, Khulna
3	Chuknagor Region	Regional Manager	01733075064	Robioul Fokir House, Milkeia, Chuknagor Bazar, Satkhira Road, Dumuria, Khulna
4	Satkhira Region	Regional Manager	01708417064	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
5	Terokhada	Regional Manager	01708417204	Terokhada Bazar, Upazila Road, Terokhada, Khulna
6	Bagerhat Region	Regional Manager	01733339977	Monira Khanam House, Nazade Mosque, Doshani Trafic More, Bagerhat Sadar, Bagerhat
7	Gopalgonj Region	Regional Manager	01720526251	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
8	Jashore Region	Regional Manager	01733073095	Chanchra More, (Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore

Page **49** of **52**

9	Navaran Region	Regional Manager	01733073052	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha,Jashore
10	Jhakirgacha Region	Regional Manager	01733073053	Kirtipur, (North Side of Benapole Road) Jhikargacha, Jashore
11	Churamonkathi	Regional Manager	01708417205	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
12	Chowgacha Region	Regional Manager	01733339972	Shika Cottage, Infont Of Chowgacha Thana, Coartchadpur Road, Chowgacha, Jashore
13	Chriavita Region	Regional Manager	01708410026	Pakarali, Charavita Bazar, Bagherpara, Jashore
14	Madaripur Region	Regional Manager	01708416800	Ambari Road, West side of Mustafapur Union Health Complex, Madaripur.
15	Banga Region	Regional Manager	01708417190	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur
16	Shariatpur Region	Regional Manager	01708416863	Farida Mahal, New Model Town, Palang, Shariatpur.
17	Kalkani Region	Regional Manager	01774814758	Jhautala Rood Kalkini, (Beside Health Complex) ,Madaripur.
18	Magura Region	Regional Manager	01720526262	Doarpar, Bastala More, Magura Sadar, Magura
19	Faridpur Region	Regional Manager	01733073097	Nurnobi House, south side of Roguenandopur Madrasha, Faridpur Sadar, Faridpur
20	Jhinaidha Region	Regional Manager	01733339992	Mizan Darago House, Mohilla College Road, Klikapur Kazipara, Jhinaidha Sador, Jhinaidha
21	Sheaikpara Region	Regional Manager	01708417085	Podamjie, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
22	Meherpur Region	Regional Manager	01733339973	Wapda More, Meherpur Sadar, Meherpur
23	Bamondi Region	Regional Manager	01708416910	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
24	Chuadanga Region	Regional Manager	01733339979	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
25	Jibannagar Region	Regional Manager	01709951505	Jibannagar High School Para, Jibannagar, Chuadanga
26	Kustia Region	Regional Manager	01720526250	Kustom More, PTI Road, Kushtia Sadar, Kushtia
27	Natore Region	Regional Manager	01733339993	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
28	Rajshahi Region	Regional Manager	01733339980	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
29	Banwasher Region	Regional Manager	01708417083	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
30	Bera Region	Regional Manager	01733075078	Chakpara Sanalpara ,Fakir Plazia, Knaibari Mor,Bera,Pabna.
31	Barigram Region	Regional Manager	01708410054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram, Natore
32	Naogaon Region	Regional Manager	01708416504	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
33	Bogura Region	Regional Manager	01708416795	Anawara Villa, House No-07, Holding No-1354, Kahandar Gouhil Road, Beside The Life Care Hospital, Bogra Sadar, Bogura
34	Joypurhat Region	Regional Manager	01708417140	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
35	Sherpur Region	Regional Manager	01708417146	College Road, Punyatala, Sherpur, Bogura.

36	Nozipur Region	Regional Manager	01708416601	Tuhin Tower, Swarnakar Patti Puration Bazar, Nazipur, Patnitala, Naogaon
37	Dhupchanchia	Regional Manager	01708416875	Holding No-008400, In Front Of Municipal, Dhupchanchia, Bogura.
38	Dhaka Region	Regional Manager	01733073054	Road N0: 01, House No-10, Sectore -09, Uttara, Dhaka.
39	Dohar Region	Regional Manager	01709951561	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
40	Mymenshing Region	Regional Manager	01733339987	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
41	Cumilla Region	Regional Manager	01894424404	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
42	Chandina Region	Regional Manager	01894424405	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
43	Chouddagram Region	Regional Manager	01894424407	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla
44	Muradnagar Regiona	Regional Manager	01894424537	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
45	Laksham Region	Regional Manager	01894424406	Misree Jansong Road (Infornt Of Dagro Bari), Laksham, Cumillla
46	Noakhali Regiona	Regional Manager	01894424408	H-09,Road No-34, Maijdee Housing Estate,Noakhali
47	Luxmipur Region	Regional Manager	01894424411	Bhai Bhai Manson, Woard # 03, Holding # 0566 , Soto Kazi Bari, Raipur Road, Luxmipur Sadar,Luxmipur
48	Sonaimuri Regiona	Regional Manager	01894424410	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhalli
49	Sonagazi Region	Regional Manager	01894424412	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
50	Feni Region	Regional Manager	01894424409	Holding: 633, Plot No: 1833, Feni Comilla Road, Feni

Zonal Office Address

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
1	Cumilla Zone	Assistant Director- Microfinance Program	01894424501	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
2	Dhaka Zone	Assistant Director- Microfinance Program	01733073055	House No-10, Road No: 01, Sector -09, Uttara, Uttara, Dhaka.
3	Jashore Zone	Assistant Director- Microfinance Program	01708410025	Sky Bhaban, Shaikhati, Infont of Jessore Education Board Office, Jashore
4	Khulna Zone	Assistant Director- Microfinance Program	01708416765	Khalishpur, Beside the moshin College, Central Road, Khalishpur, Khulna
5	Meherpur Zone	Assistant Director- Microfinance Program	01733075090	Wapda More, Meherpur Sador, Meherpur
6	Magura Zone	Assistant Director- Microfinance Program	01720526263	Doarpar, Bastala More, Magura Sadar, Magura

7	Nougan Zone	Assistant Director- Microfinance Program	01708417192	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
8	Noakhali Zone	Assistant Director- Microfinance Program	01894424401	Mahide Manson House No #02 , Road No # 09, Maijdee Housing Estate,Noakhali
9	Rajshahi Zone	Assistant Director- Microfinance Program	01708416760	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
10	Madripur Zone	Assistant Director- Microfinance Program	01329635984	Irran Villa, Zilla Pranie Hospital Road, Madaripur Sadar, Madaripur

Thank You

Clike Agene

Philip Biswas Founder & Executive Director Rural Reconstruction Foundation Dated on 10 September, 2024