



MICROFINANCE PROGRAM

Empower the people; Eradicate the poverty



Rural Reconstruction Foundation's (RRF) microfinance program is a comprehensive initiative designed to promote financial independence and uplift marginalized communities. Since its inception in partnership with the Palli Karma-Sahayak Foundation (PKSF) in 1992, RRF has grown its operations across 33 districts in Bangladesh, transforming the lives of thousands through innovative and inclusive financial services.

GOALS

1. **Economic Empowerment:** To enable marginalized and impoverished communities to achieve financial independence and improve their livelihoods.
2. **Poverty Alleviation:** To reduce poverty levels by providing accessible and inclusive financial services.
3. **Sustainable Development:** To foster long-term socio-economic growth by promoting entrepreneurship and self-reliance among underserved populations.
4. **Financial Inclusion:** To integrate underserved communities into the formal financial system through innovative and tailored financial products.

OBJECTIVES

1. **Expand Access to Financial Services:**
 - Provide loans, savings options, and insurance products to underserved individuals across 33 districts.
 - Collaborate with PKSF and other financial institutions to enhance program outreach.
2. **Promote Entrepreneurship:**
 - Support small businesses and income-generating activities by offering microloans with flexible terms.
 - Offer skill development training to empower clients to utilize financial resources effectively.
3. **Enhance Client-Centric Services:**
 - Develop financial products tailored to the specific needs and circumstances of different client groups.
 - Introduce innovative financial solutions to address emerging challenges faced by the poor.
4. **Ensure Program Sustainability:**
 - Build a robust operational framework that ensures program scalability and financial viability.
 - Strengthen partnerships with commercial banks and donors to diversify funding sources.
5. **Build Community Resilience:**
 - Provide education on financial literacy to empower clients in managing their finances responsibly.
 - Establish a support system for vulnerable groups, particularly women and marginalized communities, to foster socio-economic resilience.

FACT & FIGURE

Sl.	Fact	Figure
1	Name of the program	Microfinance
2	Duration	From 1992 to till Date
3	Number of Branch	298
4	Number of Staff	2,319
5	Total Member	287,746
6	Total Group	18,048
7	Number of Borrower	216,048
8	Savings Outstanding	5,798,693,839
9	Loan Outstanding	16,105,127,205
10	Loan Disbursement	1256 Core
11	Fund Position	9,612,376,153
12	Equity	2,903,601,999
13	CRR	98.84%



WORKING AREA

SL	Division	District
1	Khulna	Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia
2	Dhaka	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari, 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

FUNDING PARTNERS



LOAN PRODUCTS

SL	Name of Component	Number of Borrower	Outstanding in BDT	Rate of Interest	Loan Selling	Duration	Installment
1	Buniyad	8896	130,533,349	20%	5000-49000	1 Years	Weekly/45
2	Jagoron	124241	4,570,576,764	24%	20000-199000	1 Years	Weekly 46/Monthly 12
3	Agrosor	62165	10,355,447,188	24%	200000- 3000000	1 & 1.5 Years	Monthly 12- 18
4	Sufolon	21212	691479643	Monthly 2% & Annually 24%	10000-100000	3 Month to 1 Year	Once or Monthly basis
5	Shamridhi(LI , AC, IGA)	2039	116452879	8% & 24%	5000-1000000	1 to 3 Years	Monthly 12/36
6	Abasahon	205	29,713,895	12%	50000-500000	1 to 2 Years	Monthly 12- 24
7	SEP loan	428	54043282	24%	50000-1000000	1 to 2 Years	Weekly- 46/Monthly- 12 to 24
8	BBR Loan	578	12,341,577	9%	23000-1000000	1 to 2 Years	Weekly- 46/Monthly- 12 to 24
9	Livelihood Restoration Loan(LRL)	30	850,905	18%	25000-150000	1 Years	Weekly 46/Monthly 12
10	LRL 2 nd Phase	583	14,936,848	4%	25000-50000	1 Years	Monthly 12
11	Agrashar (MDP)	258	14,072,496	18%	50000-1000000	1 Years	Weekly- 46/Monthly- 12
12	Agroshor RAISE	734	51,241,533	18%	5000-200000	1 Year to 1 Years 2 Month	Monthly- 12/13/14
13	Agroshor RMTP	37	29,312,570	16%	1000000- 3000000	1 to 2 Years	Monthly 12/18/24
14	Agroshor MFCE	739	63,316,846	18%	5000-3000000	1 to 2 Years	Monthly 12/18/24
15	Household Wash & Sanitation Loan	04	120000	18%	15000-60000	1 Years	Weekly/Mont hly
16	Agrajatra	5984	114,35,13,330	24%,	200000- 5000000	1 to 2 Years	Monthly 12/18/24

SAVINGS PRODUCTS

SL	Savings Product Name	Duration	Interest Rate	Installment Type	Deposit Amount
1	General Savings	Membership term	6%	Weekly/Monthly	Minimum 100
2	Willingly Savings	Membership term	6%	Weekly/Monthly	Member will pay according to his wishes.
3	Long Term Deposit Scheme (LTDS)	5 & 10 Years	10.00%	Monthly	TK. 300 to 10,000
4	Monthly Benefit Scheme (MBS)	03 Month to 5 Years	03 Month 7.5%, 06 Month 9.30; 9 Month 10.80%; 1 Year 12%; 2 Years 12.12%; 3 Years 12.24%; 4 Years 12.36% 5 Years 12.60	One-time lump sum Amount	Minimum Tk. 50,000/- to 10,00,000/-
5	Double Benefit Scheme (DBS)	7 Years	10.41%	One-time lump sum Amount	Minimum Tk. 10,000/- to 10,00,000/-
6	Tripple Benefit Scheme (TBS)	10 Years	11.04%	One-time lump sum Amount	Members can deposit any amount of money up to 10,000 or more.
7	Monthly Deposit Scheme (MDS)	1, 2, 3, 5, 8 & 10 Years	6%, 7%, 8.50%, 10.50%, 10.60% & 11.65%	Monthly	100/-, 200/-, 300/-, 400/-, 500/-, 800/-, 1000/-, 1500/-, 2000/-, 5000/-
8	Fixed Deposit Scheme (FDS)	3 Month	6.50%	One-time lump sum Amount	Members can deposit any amount of money up to 5,000 or more.
9	Millionaire Savings Scheme (MSS)	1,2,3,4,5,6,7,8,9	10.50%	Monthly	Monthly Deposit Amount- 4750/-,

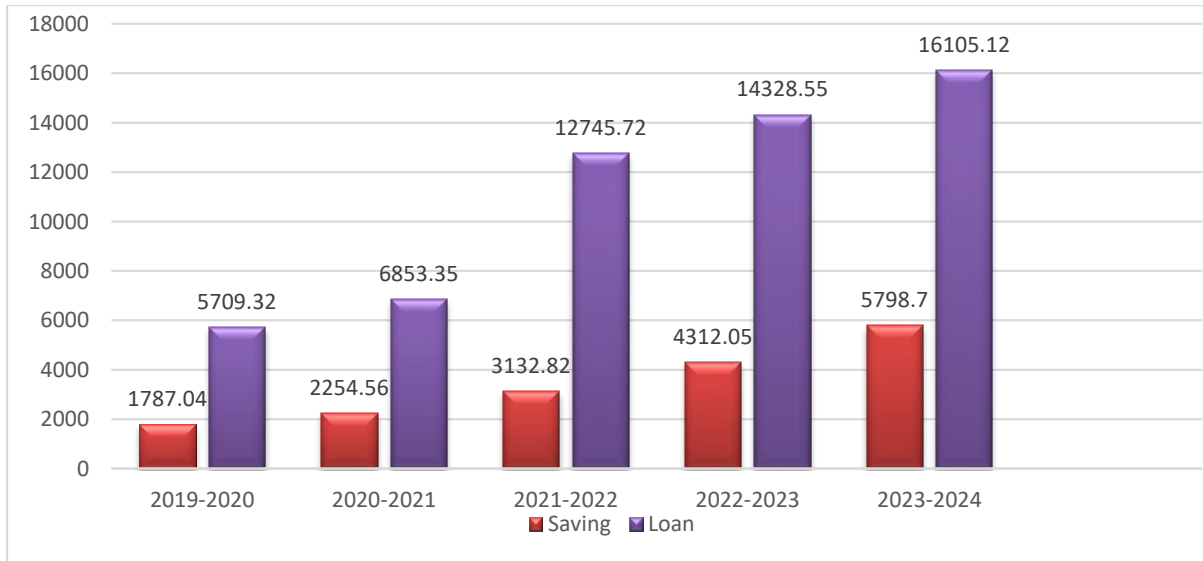
		& 10 Years			5650/-, 6700/-, 8150/-, 10000/-, 12750/-, 17000/-, 24000/-, 38000/-, 80000/-.
10	Lakhopoti Savings Scheme (LSS)	1,2,3,4,5,6,7,8,9 & 10 Years	10.50%	Monthly	Monthly Deposit Amount 475/-, 565/-, 670/-, 815/-, 1000/-, 1275/-, 1700/-, 2400/-, 3800/-, 8000/-
11	Education Savings Scheme (ESS)	1, 2, 3, 5, 8 & 10 Years	7%, 8%, 9%, 10.50%, 11%, & 12%	Monthly	100/-, 200/-, 300/-, 400/-, 500/-, 800/-, 1000/-, 1500/-, 2000/-
12	Women Independent Savings Scheme (WIS)	1, 2, 3, 5, 8 & 10 Years	7%, 8%, 9%, 10.50%, 11%, & 12%	Monthly	100/-, 200/-, 300/-, 400/-, 500/-, 800/-, 1000/-, 1500/-, 2000/-, 5000/-
13	Marriage Savings Scheme (MASS)	1,2,3, 5, 8 & 10 Years	7%, 8%, 9%, 10.50%, 11%, & 12%	Monthly	100/-, 200/-, 300/-, 400/-, 500/-, 800/-, 1000/-, 1500/-, 2000/-, 5000/-
14	Gold Savings Scheme (LSS)	1 to 10 Years	6%, 7%, 8.43%, 9%, 10.38%, 10.45%, 10.52%, 10.57%, 11%, 11.65%.	Monthly	100/-, 200/-, 300/-, 400/-, 500/-, 800/-, 1000/-, 1500/-, 2000/-, 5000/-



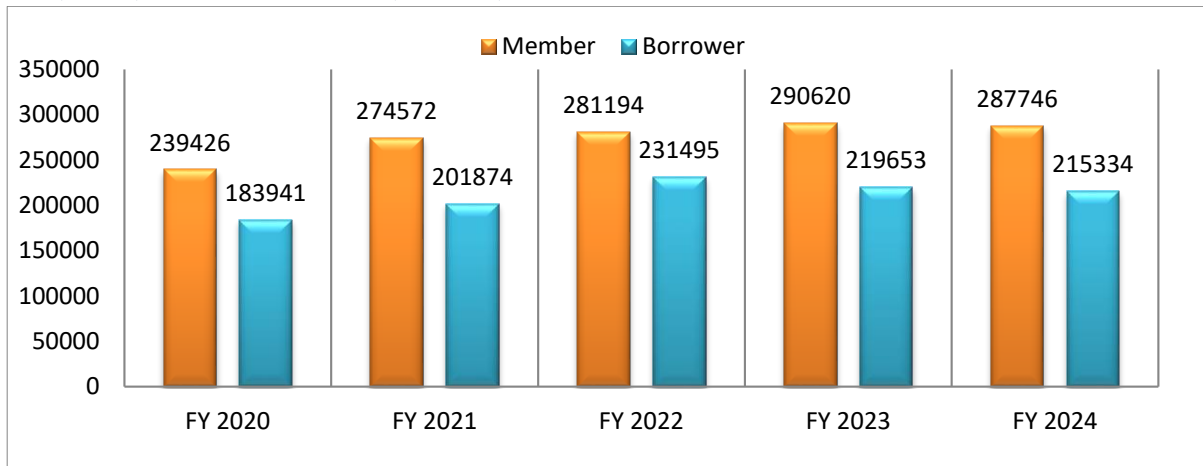
MICRO INSURANCE

RRF's Micro-insurance initiative is designed to protect economically vulnerable individuals in the informal economy by offering affordable social protection. The program helps mitigate credit risks associated with borrower illness or death. A mandatory contribution of 10 taka per thousand taka loan (5 taka for BUNIAD members) is collected during loan disbursement. In the event of the borrower's or her husband's death, the remaining loan balance is exempted. Additionally, beneficiaries receive financial assistance during natural disasters, fires, or other calamities, along with exemptions on service charges for projects affected by such events.

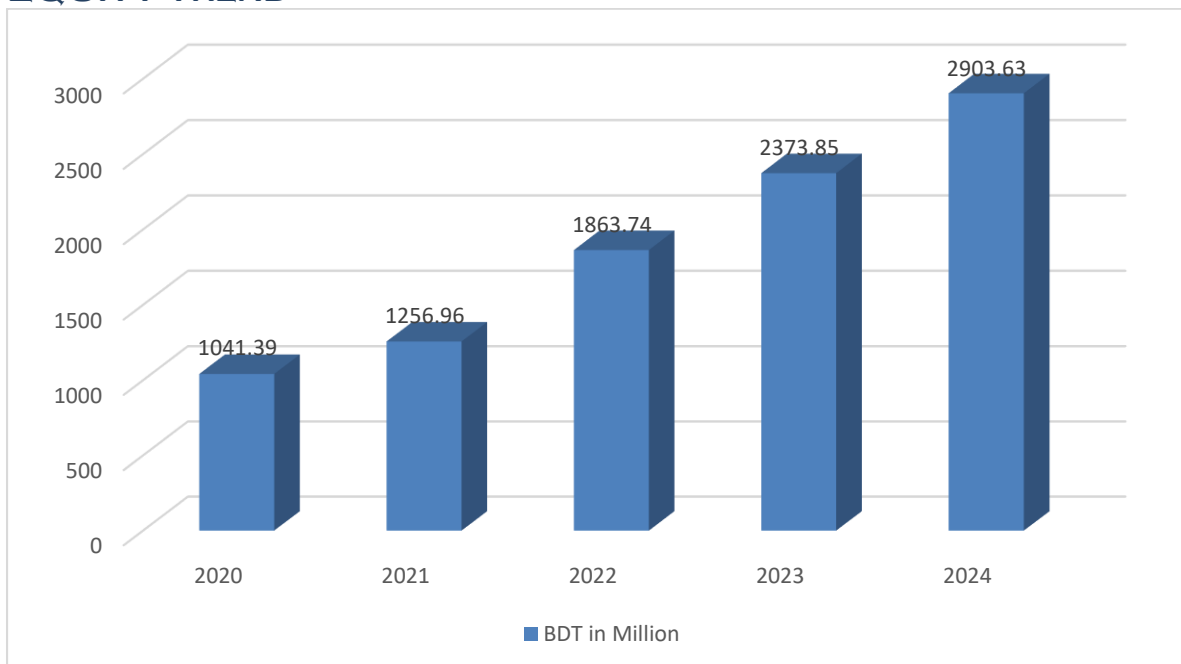
SAVINGS & LOAN OUTSTANDING TREND



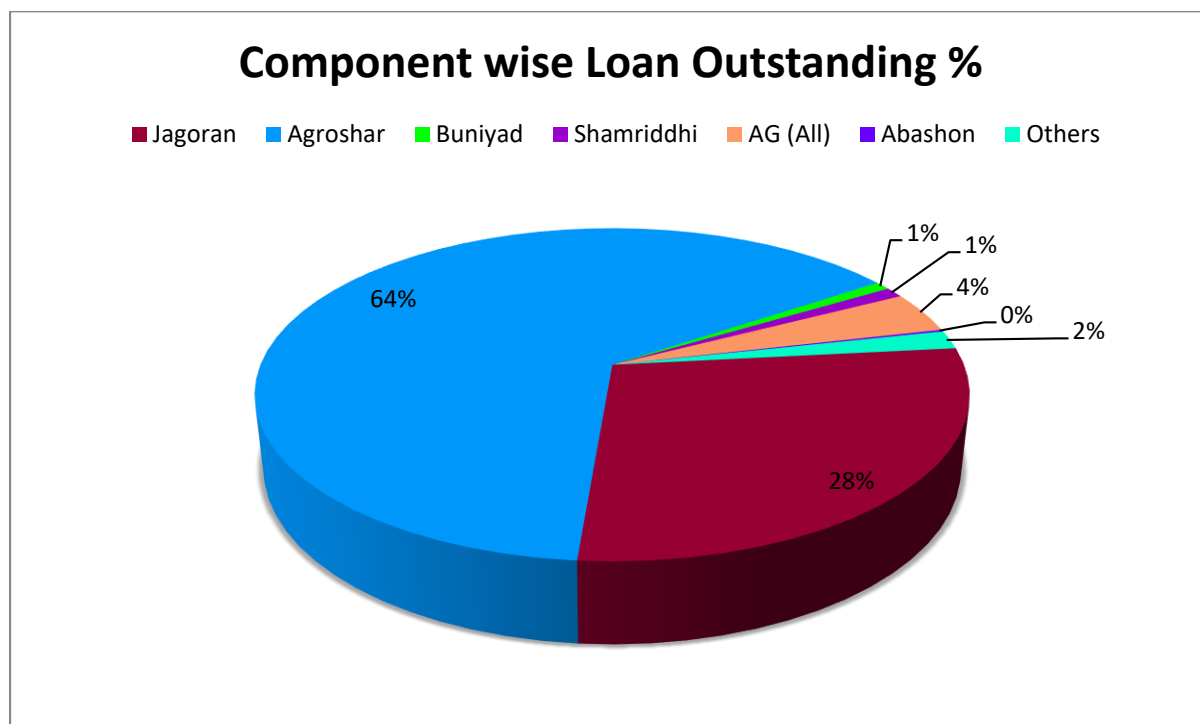
MEMBER & BORROWER TREND



EQUITY TREND



COMPONENT WISE LOAN OUTSTANDING RATIO



PARTICIPANT REFLECTION

Name: Abu Hena (1126889) Mobile: 01751836547.

Father: A; Alim Village: Narangali, Po: Jhikargachha, District: Jessore.

My name is Abu Hena, son of A. Alim, residing in the village of Narangali, PO Jhikargachha, District Jessore. I have been a member of RRF Jhikargachha 1 branch since 2015.

Before joining RRF, I was involved in small-scale agricultural activities, mainly focusing on vegetable cultivation. However, with the support of RRF and the loans I have received, my life and livelihood have transformed significantly.

On February 19, 2023, I received

a loan of 300,000 Taka, and on December 17, 2023, I took an RMTP loan of 1,050,000 Taka. These financial supports have enabled me to expand my agricultural operations and explore new avenues of entrepreneurship.

Currently, I cultivate **Papaya** on 12 bighas of land, **Kale** on 2 bighas of land, **Potato** on 6 bighas of land and **Potal** on 2 bighas of land. Additionally, I have diversified into aquaculture, maintaining **6 fish ponds**, and livestock farming, with **4 large-breed cows** at home.

Before these developments, I lived in a mud house, but now, I am proud to say that I have built a beautiful, modern house. My family and I are leading a better and more comfortable life.

I ensure timely repayment of my loan installments and currently have no outstanding debts elsewhere. I am grateful to RRF for their support, which has been instrumental in my journey toward becoming a successful agricultural entrepreneur.

