



RRF Profile

As of January 2025

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

 ADMIN@RRF-BD.ORG

RURAL RECONSTRUCTION FOUNDATION

Declaration

I am pleased in conveying to all our stakeholders on behalf of Rural Reconstruction Foundation, this very document namely “**RRF Profile January, 2025**” covers the general information of our organization which I am authentically certifying.



Philip Biswas

Founder Executive Director
Rural Reconstruction Foundation

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1. BACKGROUND

1.1 Intro

Rural Reconstruction Foundation is a non-governmental, non-profit, non-political and non-sectarian, voluntary development organization was established on 20 March 1982 aiming to promote socio-economic emancipation of the underprivileged men, women, children and youths in the Southwestern part of the country in Bangladesh and later extended in other parts of the country considering the demand of the people. The founders are Mr. Philip Biswas and Mrs. Pinku Rita Biswas.

1.2 Founder



Mr. Philip Biswas
Executive Director, RRF

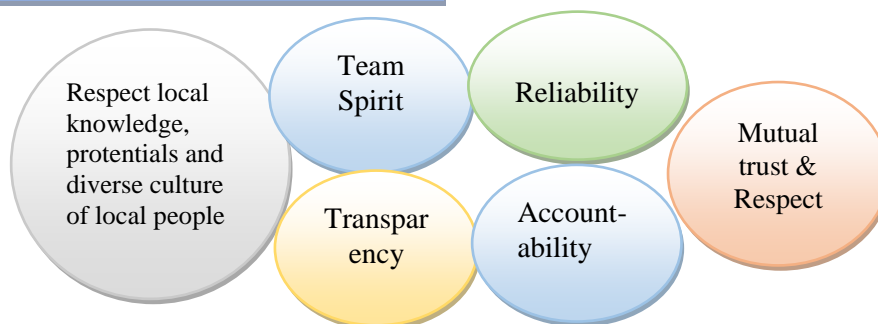


Mrs. Pinku Rita Biswas
Deputy Executive Director, RRF

1.3 Philosophy

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

1.4 Core Values



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

1.12 Target Participants

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

2. LEGAL ENTITY & STRUCTURE

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: 31st December 2024 – 30th December 2027

SL	Name	Designation
01	Mrs. Kolpona Sarker	Chairman
02	Mrs. Rashia Biswas	Member
03	Ms. Pia Magdalena Roy	Member
04	Anjelo Das	Member
05	Abu Sayeed Md. Abdul Haque	Member
06	Dr. Samantha Poonam halder	Member
07	Mou Rani Bashu	Member

2.3 Members of the General Body



2.4 Name of Members

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

2.5 Legitimacy

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 Board (BTEB)	1166	06 December 2015
European 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 credit Quality and Minimal Expectation of Credit Risk.
- **ST-2:** Good Certainty of Timely Payment. Risk Factors are small.

2.6 Sector of Specializations



3. MANAGEMENT & ORGANOGRAM

3.1 RRF Management Team

The rural reconstruction foundation has a dedicated management team responsible for overseeing its operational functions. Comprised of senior-level staff who are head of various departments and programs, this team plays a pivotal role in ensuring the smooth execution of RRF's initiatives. The primary responsibility of the management team is to maintain steady internal control, make key decisions in crucial situations and address any emerging issues. This team functions as a strategic body, continuously monitoring routine activities while stepping in when necessary to guide the organization through operational challenges. Their efforts ensure that RRF's mission and objectives are efficiently realized.

MANAGEMENT TEAM MEMBERS



Philip Biswas
Founder & Executive Director



Pinku Rita Biswas
Co-Founder & Deputy Executive



Antony Biswas
Asst. Executive Director



Myanila Biswas
Director- Admin & HR



Anjelo Das
Director- TARC



Arun Kumar Biswas
Director- Microfinance



Sonjoy Saha
Director (F&A)



Shamim Uddin Khan
Deputy Director- M & E



Sheikh Hafizur Rahman
Deputy Director- ICT



Sajib Kumar Paul
Asst. Director- Int. Audit

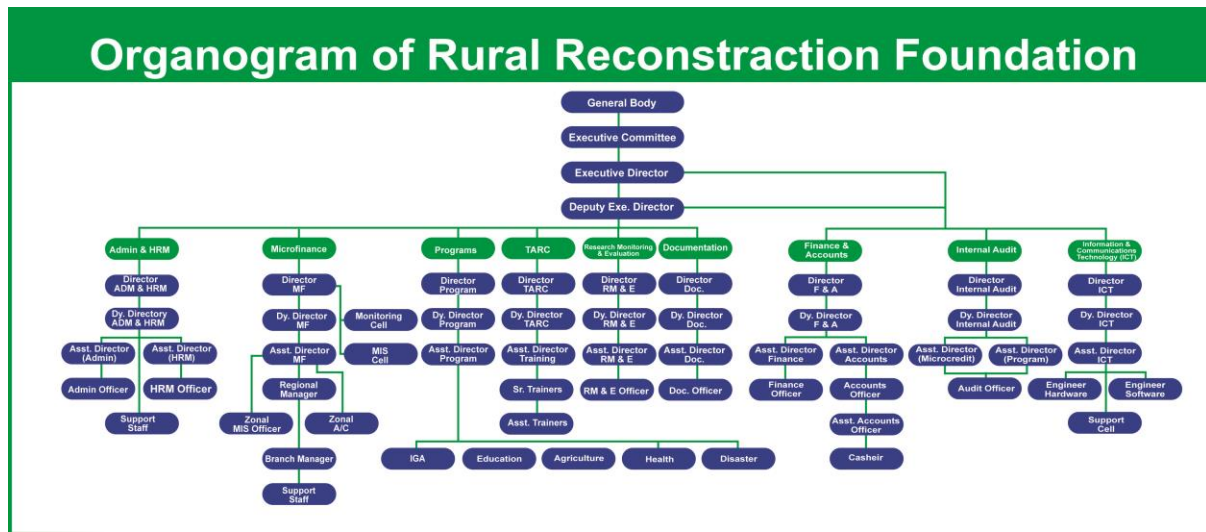


Arun Sarder,
Senior Asst. Director,



Md. Mokbul Ahmed
Deputy Director- Communication &
Documentation

3.2 Organogram



4. DEVELOPMENT PARTNERS

4.1 Current Partners (Primary & Secondary)



1. Palli Karma-Sahayak Foundation (PKSF)
2. Bangladesh Bank
3. BRAC Bank
4. Agrani Bank
5. Eastern Bank
6. Bank Aisa
7. Pubali Bank
8. EXIM Bank
9. SBAC Bank
10. NCC Bank
11. Mutual Trust Bank
12. The City Bank
13. Southeast Bank
14. Community Bank
15. One Bank
16. Prime Bank
17. Uttara Bank
18. United Commercial Bank

19. Jamuna Bank
20. Premier Bank NRB Bank
22. Meghna Bank
23. Shimanto Bank
24. Sonali Bank
25. Standard Bank
26. IPDC Finance
27. IDLC Finance
28. United Nations Development Program (UNDP)
29. Ministry of Education
30. Directorate of Primary Education
31. World Food Program
32. Infrastructure for Development Company (IDCOL)
33. Habitat for Humanity International (HHI), Bangladesh
34. Swiss Contacts
35. Bangladesh NGO Foundation (BNF)
36. Campaign for Popular Education (CAMPE)

37. International Federation of Rural Catholic Adults (FIMARC)
38. International Fund for Agricultural Development (IFAD)
39. European Union
40. Asian Development Bank (ADB)
41. Chemonics International Inc.
42. United Nation Population Fund (UNFPA)
43. CIMMYT Bangladesh.
44. Heifer International Bangladesh
45. Water.org
46. Make Mothers Matters (MMM)
47. National Human ResourceDevelopment Fund
48. WASTE
49. Climate Bridge Fund (CBF)
50. The World Bank
51. Department of Livestock

4.2 Partners til now...



1. Palli Karma-Sahayak Foundation (PKSF)	30. United Nations Development Program (UNDP)	50. Department of Public Health Engineering (DPHE)	73. Institute of Informatics and Development (IID)
2. Bank Asia	31. World Food Program (WFP)	51. CCFD	74. Bangladesh Technical Education Board (BTEB)
3. Exim Bank	32. Directorate of Primary Education (DPE)	52. Chemonics International Inc.	75. Life Castle
4. Eastern Bank	33. Department of Women Affairs	53. Danida	76. Dep. Of Narcotics Control
5. Standard Bank	34. Habitat for Humanity International (HHI), Bangladesh	54. Enfance et Pertage, France	77. Food Security Cluster
6. AB Bank	35. Relief International	55. ICLARM	78. USAID (PRICE)
7. Southeast Bank	36. Swiss Contacts	56. Institute of Microfinance (InM)	79. CATALYST
8. BRAC Bank	37. British Council	57. Islamic Relief	80. EDGE
9. Uttara Bank	38. Bangladesh NGO Foundation	58. Local Government Engineering Department (LGED)	81. Palladium International Limited
10. Shajalal Islami Bank	39. Infrastructure for Development Company (IDCOL)	59. NGO Forum	82. Foundation D France
11. Pubali Bank	40. Association for Development Agencies of Bang (ADAB)	60. NOVIB	83. Care Bangladesh
12. One Bank	41. Bangladesh Sustainable Development Forum (BSDF)	61. OXFAM-GB	84. United Nation Population Fund (UNFPA)
13. Prime Bank	42. Credit Development Forum (CDF)	62. PROSHIKHA	85. CIMMYT Bangladesh.
14. Mutual Trust Bank	43. Micro-credit Summit	63. RDRS	86. Heifer International Bangladesh
15. The City Bank	44. Campaign for Popular Education (CAMPE)	64. SDC	87. Water.org
16. Agrani Bank	45. International Federation of Rural Catholic Adults (FIMARC)	65. VHSS	88. WASTE
17. NCC Bank	46. Make Mothers Matter (MMM)	66. Ahamed Family Housing	89. Climate Bridge Fund (CBF)
18. SBAC bank	47. International Fund for Agricultural Development (IFAD)	67. Australian Aid	90. NRB Bank
19. Jamuna Bank	48. European Union	68. ANSA Homes	91. The World bank
20. Community Bank	49. Asian Development Bank (ADB)	69. KOICA-HA	92. APHD
21. United Commercial Bank		70. Department of Livestock	93. Ministry of education
22. Premier Bank		71. Winrock Int. Bangladesh	
23. Meghna Bank		72. Department for International Development (DFID)	
24. Shimanto Bank			
25. Sonali Bank			
26. IPDC Finance			
27. IDLC			
28. Bangladesh Bank			
29. Chalice-Canada			

5. STAFF POSITIONING & WORKING AREA

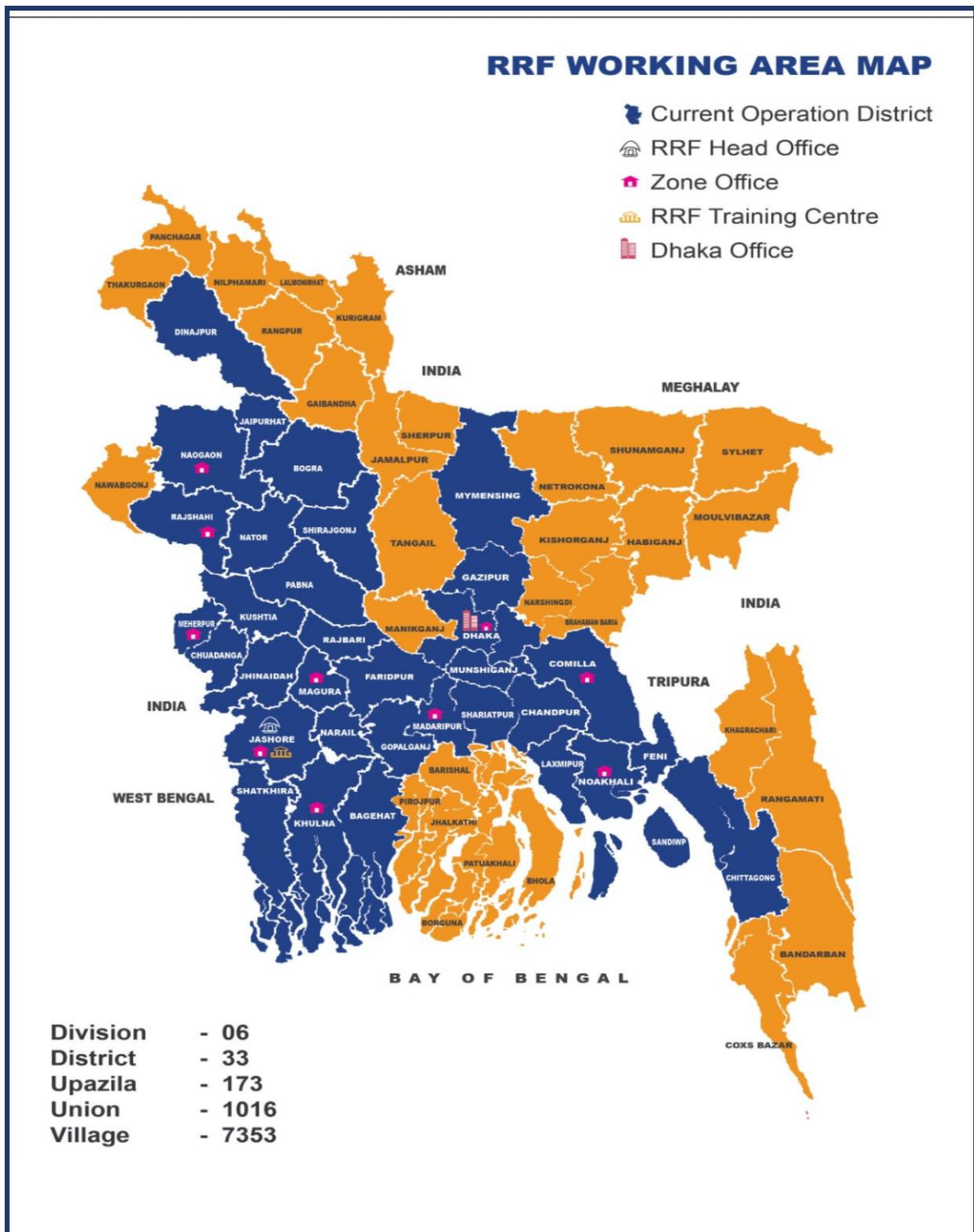
5.1 Staff Position

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, 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



6. SUSTAINABLE DEVELOPMENT GOALS (SDG)

6.1 Addressing SDG through Programs



1. Microfinance Program
2. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
3. Skill Employment Investment Program (SEIP)
4. Vulnerable Group Development VGD
5. Green Biotech Tissue Culture
6. PACE Project (E commerce)
7. Rural Microenterprise Transformation project (RMTP)
8. Pathway to prosperity
9. Sustainable Enterprise Program
10. Recovery & Advancement of informal sector Employment (RAISE)
11. Enhancing Banan Production & marketing
12. Summer onion



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



1. Community Disaster Resilience Program
2. Renewable Energy Project
3. Sustainable Enterprise Program
4. Green Biotech Tissue Culture
5. Strengthening climate-smart vegetable and flower value chain (Heifer International)
6. Rural Microenterprise Transformation project (RMTP)
7. Building resilient service and infrastructure for climate affected



1. Microfinance
2. School Feeding programme in Poverty Prone Area
3. Vulnerable Group Development VGD
4. Pathway to prosperity
5. Enhancing Banan Production & marketing
6. Summer onion



1. Adolescent Program
2. Social Advocacy
3. Positive change in gender norms and harmful behaviour for inclusive and resilient communities (UNFPA)



1. Community Resilience Project
2. Sustainable water and sanitation program
3. Building resilient service and infrastructure for climate affected
4. Financial inclusion improves sanitation & health



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



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



1. Skills for Employment Investment Program (SEIP)
2. Microfinance
3. Small Automobile Project
4. Prabridhi
5. Building youth employability through skills (BYETS)
6. NHRDF



1. Community Disaster resilience Project
2. Abason (Housing) Project
3. Building resilient service and infrastructure for climate affected

7. ORGANIZATIONAL CAPACITY & OPERATIONAL COMPETENCIES

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

Name of Donor	Funding Period		Total	Name of the project
		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 ongoing		20,550	Village Sanitation Project
Enfance et partage	1989 to1992		78,806	Sponsorship for Children Education
CCFD	1985-1987		1,217,886	Education & Health
	1989 to 1990		4,853,480	Relief operation for Flood Victim
	1991 to 1994		21,762,984	Construction of Training Centre
	1996		442,600	Promotion of Women Development
Fondation D France	1992		1,776,750	Post Cyclone Rehab-1991
NOVIB	1989 to 1991		6,760,933	Relief operation for Flood Victim
NOVIB	1992-1993		2,328,405	Human Dev.Education & Training
CCCI	2000		2,140,128	Relief operation for Flood Victim
	2001 ongoing		1,405,040,526	Sponsorship for Children Education
			8,159,706	Health care fund
SDC	2000		7,167,600	Emergency Relief-2000
OXFAM-GB	2000		16,285,792	Emergency Relief & Rehab.
Care Bangladesh	2000		12,000,000	Soft Loan
Proshika Manobik Unnayan Kendro	2000 to 2001		357,700	Relief operation for Flood Victim
	2000 to 2003		2,887,320	Networking
	2000		71,989	Agriculture Technology Transfer Project
RDRS	2000		100,000	Relief operation for Flood Victim
Islamic Relief	2000		933,955	Relief operation for Flood Victim
Bangladesh Bank	1999 ongoing		16,000,000	Rural Housing Project
Narcotics Dept. Jessore	1997 to 1998		10,000	Motivation for Narcotics
LGED, Dhaka	1998 to 2000		1,138,070	Water Seal Pit Latrine

				Supply
	2003 to 2006		5,596,924	Integrated Food Security Program
ICLARM	1999 to 2005		6,855,823	Aquaculture Development Project
CATALYST	2006 -2008		5,969,961	Floriculture Marketing Dev.Project
WFP	2001 to ongoing		168,204,594	Emergency School Feeding Project
	2008		185,376,863	Cash for work
	2010-2012		22,092,459	Vulnerable Group Development
	2009		231,064	Home gardening
Womens Affairs Bureau	2010-2012		9,708,328	Vulnerable Group Development
DANIDA	2005 ongoing		2,032,655	Legal Aid & Good Governance
PKSF	1992 ongoing		2,225,600,000	Rural Micro Credit (RMC)
	2000 ongoing		91,000,000	Socio Economic Rehabilitation Loan Program
	2003 to 2006		16,500,000	Financial support to the Poorest (FSP)
	2005 ongoing		541,000,000	Micro Enterprize Loan Program
	2005 obgoing		170,000,000	Hard-Core Poor Program
	2006 obgoing		919,900,000	Seasonal Loan Program
	2006 ongoing		750,000,000	Agriculture
	2007 ongoing		25,000,000	Livelihood Restoration Project (LRP)
	1998 ongoing		10,766,222	Institutional Dev.Loan
	2008 ongoing		58,000,000	Urban Microcredit-UMC
	2008 ongoing		10,000,000	SHAHOS
	2008 ongoing		30,000,000	Rescue
	2007-2008		7,660,875	Prime-2
	2008-2009		80,000,000	EFRAP
PKSF	1992-ongoing	1,260,500,000	13,648,127,097	Micro credit
	2014 ongoing		18,421,409	Community Based Climate Change Adaption Program (CBCCAP)
	2016 ongoing	8,457,183	108,489,282	Promoting Agricultural Commercialization and Enterprises(PACE)

	2016 ongoing	4,775,067	98,726,026	Skill for Employment Investment Program (SEIP)
	2016 to 2019		4,600,000	Leaning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019		25,805,152	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	12,025,047	99,983,912	ENRICH (Shamriddhi)
	2017 ongoing	1,312,500	11,533,740	Elderly program
	2017 ongoing		3,512,582	Culture & Sports program
	2019 ongoing	2,431,869	9,570,038	Adolescent
	2019 ongoing		271,502	Social Advocacy
	2019 ongoing	29,531,270	77,062,591	PPEPP
	2019 ongoing		3,156,000	Scholarship for students
	2021 ongoing	3,352,301	24,854,810	SEP
	2023 ongoing	15,943,102	22,232,003	RAISE
	2023 ongoing	11,870,032	19,870,032	RMTP
	2014 ongoing		935,600	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	9,977,500,000	42,045,400,000	Agriculture
NBFI		300,000,000	550,000,000	Micro credit
Pubali Bank Ltd.			2,451,800	Relief
UNDP	2007-2009		109,630,326	Relief & Rehabilitation-Sidr affected
	2009-2011		214,084,692	Core Family Shelter
ADB/DPHE			3,734,500	Secondary town infrastructure Dev.
Public Health Dept.			1,084,600	Water & Sanitation
Idcol	2010ongoing		15,762,379	Bio-Gas Loan
Habitat	2011 ongoing	4,074,151	98,236,182	Shelter repair
INM	2012 to 2014		5,262,248	Training
Price	2012 to 2014		2,591,700	Training on agriculture
Relief International	2012 to 2013		4,481,622	CVAW Training
NGO Foundation	2012 to 2013		112,500	Training
Primary	2012			School Feeding

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

7.2 Capacity of the Organization

Head Office		
SL No	Particulars	Amount BDT
1	Land & Development	109,728,378
2	Construction-RRF Bhaban	612,408,240
3	Construction - Hajir Ali	1,631,187
4	Construction-Unit/TRC/School/ Automobile Workshop	100,312,280
5	Construction-Magura Clinic	2,400,888
6	Construction-Prottay	1,102,771
7	Building (Commercial Space)	78,354,017
8	Construction (Tissue Culture)	4,562,738
9	Furniture & Fixtures	296,271,688
10	Vehicles	66,327,625
11	Equipment/Machinery	248,919,752
12	Computer	56,816,266
13	Server	30,675,759
14	Elevator	17,338,263
15	Accounting Software	38,727,466
16	Decoration	147,596,586
17	Revaluation reserve	762,564,709
	Total	2,575,738,613

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 potential of increasing employment opportunities in rural areas, reducing regional income disparities, and ultimately reducing poverty at its very source. In addition, development of rural

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



Environment & Climate Change

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



Healthcare

Bangladesh has made impressive progress in many of the health-related indicators over the past few decades. However, challenges still remain. Although Bangladesh is one of the few countries to achieve its Millennium Development Goal in reducing childhood mortality well ahead of 2015, the decline in under-five mortality has stalled in recent years. Maternal mortality ratio also fell sharply between 2001 and 2010, but has stagnated at 196 maternal deaths per 1,000 live births since then. Rural Reconstruction

Foundation focuses on improving maternal and child health, expanding family planning and reproductive health, integrating family planning and nutrition into basic health care, and strengthening public health systems to improve the quality and availability of services across the country. Rural Reconstruction Foundation began Community Healthcare program with various healthcare services for the underprivileged rural people who are mainly underprivileged with regards to healthcare services in hard to reach areas. “Community Healthcare Program” is a much-needed intervention of Primary Health Care services to the doorsteps of rural people.



Education

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



Cultural & Human Development

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, it is essential to patronize and promote mental & physical development of the young chaps in order to build a talented Nation as a whole. The main objectives are to create awareness among the young and 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.



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).

7.4 Support Department

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 is committed to address with the organization's long-term vision and goals, it is carrying out administrative duties, like providing the tools the organization needs to successfully operate, discover new methods that move the organization forward and taking care of employees in terms of managing their selection, recruitment, increment, promotion, releasing, staff settlement, appraisal punishment, compensation issues, development, administration and many other issues. More importantly this department is highly responsible to handle all employee related matters like leave issues, medicals, housing, and general welfare issues. This department is also responsible to maintain the Procurement, Inventory & Assets

Management, Vehicle Management, and services/Logistics like electricity, water, gas, telephone, fax, generator, IPS etc. This department is headed by a Director who is working under Executive Director of the organization.



Department of Finance & Accounts

The Finance and Accounts Department of Rural Reconstruction Foundation maintains the overall financial affairs & analysis and manages related budgetary activities of the organization, aims to ensure financial transparency of the regular activities. It prepares financial statements applying the "Generally Accepted Accounting System", International Accounting Standard", "Bangladesh Accounting Standard" and "Bangladesh Financial Reporting Standards". This controlling organ has been working from the very beginning of the organization's journey with full commitment to facilitate the organization's performance boosting to fulfill the desired goal. Fund raising from different sources is one of the key activities which is being done over the years whereas rest of the

projects' financial management is very much noteworthy. Alongside this department is also responsible to facilitate the different project and organization's internal and external auditing, to develop financial guideline and accounts keeping. This department is headed by a Director who is working under Executive Director of the organization.



Department of Internal Audit

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



Department of Monitoring & Evaluation

In order to help improving performance and achieving results over the organization's planning, Rural Reconstruction Foundation set Monitoring and Evaluation Department in 1992. This governance wing basically controls the RRF internal mechanism, is directly managed by the Executive Director of the organization, and is mainly used to assess the performance of projects, institution and programs. RRF intends with regards to implement its all activities enhancing organizational capability where M&E department plays a significant role with its diversified contributions. Based on selected indicators of M&E framework which been set beforehand, this department conducts periodic monitoring and different length monitoring sessions over the need and demand from the projects and management

of the organizations. This department put a massive contribution in effective implementation of microfinance program whereas; its focus goes to all projects of the organization as well. This department is led by a Deputy Director.



Department of ICT

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



Department of Training

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

reports exclusively to the Executive Director of the organization.



Department of Communication & Documentation

Rural Reconstruction Foundation started the department of Communication & Documentation from July 2014, with a view to provide invaluable document searching, versioning, comparison, and collaboration features on the basis of organization's demand. This Department is a part of the organization Staff Service, and is responsible with the indexing and archiving of all acts of organization. The Department also provides full reference service, which includes responding to requests for articles and

information dealing with complex matters of interest to different projects and departments, and utilizing a variety of sources such as articles and electronic documentation. The Department responds to queries for information from the management and different department about activities and many other matters. This department is especially responsible for managing Organization's documents while also ensuring its accuracy, quality and integrity that help organization adhere to record retention policies, safeguard information and retrieve data more effectively. This department is responsible to initiate for publishing all sort of organization's publication both in electronic and printing forms i.e. e-news, newsletter, brochure, annual report, diary, calendar, IEC materials, and different sort of presentations. This is headed by a Deputy Director who is under Executive Director's overseen.

8. PROGRAMME WISE GLOBAL BUDGET

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

Sector	SI	Projects Name	Budget	Budget
			2023-2024	2024-2025
Education	1	Formal Education (Barnomalla Bidyapith)	32,726,500	39,750,250
	2	Pre School (Barnomalla Bidyapith)	4,397,200	3,685,000
	3	Cultural and Sports	3,300,000	2,075,000
	4	Program for Adolescent	3,809,400	4,903,800
		Sub-total (Education)	44,233,100	50,414,050
Health	5	Community Helathcare Program	5,060,000	4,837,000
	6	Diabetic Clinic	-	40,000,000
	7	ENRICH Project	18,244,800	11,021,530
		Sub-total (Health)	23,304,800	55,858,530
Livelihood & Food Security	8	Skills for Employment Investment Program (SEIP)-PKSF	30,774,000	41,685,960
	9	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD)	-	11,850,000
	10	Uplifting the quality of Elderly people	4,320,000	2,101,000
	11	Senior Citizen Welfare Program	8,171,000	7,460,000
	12	Vulnerable Group Development (VGD)	1,260,000	1,440,000
	13	Institute of Informatics and Development (IID)	-	5,400,000
			Sub-total (Livelihood & Food Security)	44,525,000
Environmental & Climate change	14	Community Disaster resilience Project (Habitat)	15,450,373	8,215,387
	15	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (RHL) Project	-	69,938,850
	16	Bio-Gas Project	3,512,004	-
	17	WASTE	-	10,973,880
	18	Pathways to Prosperity for Extremely Poor People (PPEPP)	36,372,440	23,618,480
		Sub-total (Environmantal & Climate change)	55,334,817	42,807,747
Financial Inclusion	19	Microfinance Program	45,127,800,000	56,025,360,000
	20	Agent Banking	9,292,042	10,531,200
	21	Money transfer (Remittance)	134,991,881	97,290,000
	22	Sustainable Credit Program: Improving Water and Sanitation	6,320,000	6,100,000
	23	Promoting green growth in automobile workshop by recourse efficient practices (SMART)	-	12,808,600
	24	Sustainable Enterprise Project (SEP)	1,504,240	-
		Sub-total (Socio Economic)	45,279,908,163	56,152,089,800
Capacity Building	25	Training & Resource Centre (TARC)	26,543,629	33,172,468
	26	Recovery and Advancement of Informal Sector Employment (RAISE)	11,732,080	29,822,459
	27	Automobile Training & Service Center	4,224,000	5,503,000
	28	RRF Technical & Vocational Department	151,198,600	156,438,000
	29	National Human Resource Development Fund (NHRDF)	20,772,000	5,705,600
	30	Building Youth Employability through Skills (BYETS)	7,500,000	8,625,000
	31	Accelerating and Strengthening Skills for Economic Transformation (ASSET)	-	9,000,000
	32	UNFPA	16,000,000	20,000,000
		Sub-total (Capacity Building)	237,970,309	268,266,527
Agricultural	33	Promoting Agricultural Commercialization & Enterprises (PACE)-Carp Golda	11,871,600	-
	34	Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	24,613,823	43,397,450
	35	Green Biotech Tissue Culture Lab	8,689,410	5,602,896
	36	Rural Microenterprise Transformation Project (RMTP)	12,000,000	16,110,920
	37	Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)	-	16,546,888
	38	Safe Banana Production and Marketing	6,000,000	-
	39	PACE E-Commerce	5,000,000	-
	40	Prottay (Agriculture Farm)	3,046,800	3,548,000
			Sub-Total (Agricultural)	71,221,633
General & Administration	41	General Fund	393,134,178	404,004,382
Total Budget			46,149,632,000	57,198,523,000

9. PROGRAM OVERVIEW

9.1 Microfinance Program at a glance (As of January 2025)

SL	Particulars	PKSF Standard	June'2024	January,2025
1	Branch		298	305
2	Region		49	50
3	Zone		10	10
4	District		33	33
5	Upzila		173	173
6	Union		1,016	1,016
7	Village		7,353	7,353
8	Total Staff		2,319	2626
9	Credit officer		1,283	1494
10	Samity		18,048	18,525
11	Member		287,746	263,668
12	Total Actual Loanee		216,048	191,279
13	Savings Outstanding		5,798,693,839	7,435,362,241
14	Loan disbursement (Cumulative)		123549247050	136457693050
15	Total Loan Outstanding		16,105,127,205	17,339,004,518
16	PKSF		1,832,828,491	1,638,090,005
	Bank (all)		7,554,551,764	7,281,540,937
	NBFI		224,995,897	208,880,147
	Total Fund Position		9,612,376,153	9,128,511,088
17	Equity (Amount)		2,903,601,999	3,107,888,262
18	Surpuls up to this month		529,747,559	204,286,263
19	Cumulative Recovery Rate (CRR)	98%	98.84%	98.84%
20	Portfolio at Risk (PAR)	0% - 5%	8.77%	9.88%
21	Savings and Outstanding Ratio	35%-40%	36.01%	42.83%
	OTR (%)		95.31%	94.75%

9.2 Ongoing Program (As of January 2025)



SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	13676	250006	263682
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	12528	58187	70715
3	RRF Agent Bank	RRF & Mutual Trust Bank	1009	1151	2,160
Technical & Skills					0
4	Recovery & Advancement of Informal Sector Employment (RAISE)	World Bank & PKSF	504	2278	2782
5	National Human Resource Development	NHRDF	80	16	96
6	Skill Enhancement training for Light Engineering Workforce in Jashore	USAID	246	40	286
Sustainable Livelihood & Food Security					0
7	ENRICH Program	PKSF	38548	38178	76726
8	Pathways to Prosperity for Extremely Poor People (PPEPP-EU)	European Union & PKSF	0	4071	4071
9	Senior Citizen Welfare Program	RRF	106	289	395
Agriculture					0
10	Rural Micro-enterprise Transformation Project (RMTP)	PKSF, IFAD, DANIDA, RRF	4700	4300	9000
11	Green Biotech Tissue Culture Lab	RRF	150	50	200
12	Strengthening Climate-Smart vegetable and Flower Value Chain in Bangladesh	Heifer International Bangladesh	0	5500	5500
Environmental and Climate Change					0
13	Bangladesh Rural Water, Sanitation and Hygiene for Human capital Development project (BD-Wash)	PKSF	691	719	1410
14	Sustainable Water & Sanitation Program	Water.org	25909	26966	52875
15	Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices (SMART)	World bank, PKSF & RRF	294	905	1200
16	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (GCF-RHL)	PKSF	1750	1799	3549
17	Building Resilient service and infrastructure for climate affected migrated slum communities in Satkhira Bangladesh	Climate Bridge Fund (CBF)	961	1566	2527
Health					0
18	RRF Community Health Care Program	RRF	3047	7204	10251
Education					0
19	Barnamala Bidyapith (Formal Education)	RRF	522	516	1038
20	Pre-School (Non-Formal Education)	RRF	125	133	258
21	Internship		598	399	997
Gender					
22	Positive Change in Gender Norms and Harmful Behavior for inclusive & resilient communities	UNFPA	1334	3497	4831
Others					0
23	Training And Resource Centre (TARC)	RRF	1764	628	2392
Total			108542	408398	516941



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 rendered 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. Technical Skill training for Light Engineering in Jashore

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

organization focusing on two of the world's most important cereal grains: maize and wheat, and related cropping systems and livelihoods. Financial supported by USAID from the American People by the recognition of Republic of Bangladesh.

6. 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

7. 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.

8. 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.

9. Senior Citizen Welfare Program

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

Agriculture

10. 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.

11. 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 program is now being implemented with its own support.

12. Strengthening 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.

Environment & Climate Change

13. 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.

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

The progress report covers one month of the **Building Resilient Services and Infrastructure for climate-affected migrated slum communities in Satkhira Bangladesh (tailoring, embroidery, masonry, electric wiring, carpentry, etc.)** project. The CBF in partnership with the Habitat for Humanity Bangladesh (HFHB) and Rural Reconstruction Foundation (RRF) is delivering an integrated

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

15. Improving housing condition of the vulnerable Dalit communities in Satkhira district of Bangladesh

Rural Reconstruction Foundation (RRF), in collaboration with Habitat for Humanity Bangladesh, is implementing a housing and Water, Sanitation, and Hygiene (WASH) improvement project in Chupria and Babulia villages of Ward No. 04, Agarderi Union, Satkhira Sadar Upazila. The project, which spans from 1st July 2024 to 31st December 2024, is designed to enhance the living standards and sanitation facilities in these rural communities. Through improved housing and access to adequate sanitation, the initiative aims to uplift the quality of life for vulnerable populations, fostering better health, safety, and overall well-being. By focusing on community empowerment and sustainable development, this activities will bring significant changes to the quality of life of this community is the ultimate goal of this project.

Health

16. 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

17. 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.

18. Pre-School (Non Formal Education)

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

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

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

19. Internship

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

Cultural & Human Development

20. 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

21. 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

22. 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.

10.1 Contact & Office Address

Contact & Address



Hotline:

Cell: 01733-073076, 01329644275
Tel: 024777-65704



Call Center:

Call Center 1: 01708416666
Call Center 2: 01708416667



Contact of Key Person:

Philip Biswas,
Founder Executive Director
Email: admin@rrf-bd.org, philiprrf@gmail.com
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: admin@rrf-bd.org, info@rrf-bd.org,
Website: www.rrf-bd.org



02. Dhaka Office

Rupayan Shopping Square, Office Space # A-7, 7th Floor,
Plot No-C-2, Block-G, Bashundhara, Dhaka, Bangladesh
Tel: 88024777-66357, 88024777-65704
Cell: 01733-073076, 01733-075095, **Fax:** 88024777- 60090
Email: admin@rrf-bd.org, info@rrf-bd.org,
Website: www.rrf-bd.org



Training & Resource Centre:

Training & Resource Centre (TARC)
Ramnagar, Rajarhat, Jashore.
Phone: 88024777-60203, Cell: 88 01711-182334,
88 01714-341593, 88 01749-804023
Email: rrftarc@gmail.com,
Web: www.rrftarc-bd.org,

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

8	ENRICH Bagharpar Project Office	01717249741	Mohiron, Bagherpara, Jashore (Beside The Post Office)
9	ENRICH Sharsha Project Office	01717249741	Satkhira Road, north side of Police Super office, Navaron Serkel, Sharsha, Jashore
10	ENRICH Lohagora Project Office	01717249741	Noldi Bazar, Lohagara, Narail.

Technical & Vocational

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

RRF Agent Banking

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

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

RAISE

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

21	Gender Equality	01711425384	Dashanir More, Bagerhat
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RMTP Project

22	RMTP Project	01712577750	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall, Manirampur, Jashore
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Prottoy Prokolpo

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

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

26	BD-17 Project	01712577750	Kalitola, Babughat road, Chowgacha, Jashore.
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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
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NHRD (National Human Resource Development)

33	NHRD (Food & Bevarage, Automobile Training)	01711425384	RRF Training Center, Chanchra, Jashore.
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Disaster Risk Reduction (DRR) Project Office

36	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
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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
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5. Microfinance Branch Offices Address



Khulna Division

Bagerhat District

Sl	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 Traffic 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-Registry office, Rampal, Bagerhat
5	111108	Katakhal	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

Chudanga 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 Bazar 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

Sl. 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, infont 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
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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 Nassiruddin 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	Shalikka Road, Woltan Plaza 2nd floor, Shalikka, 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) Mojobnagar, Meherpur
113	112413	Mojibnagar - UP	01708417039	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojobnagar, Meherpur

Narail District

SI 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

Shatkhirra District

SI 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 Division

Dhaka District

SI 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, Kaporja 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, Esarnagor Housing, Horina Chala, Konabari, Gazipur Sadar, Gazipur
139	121108	Chowrasta	01709954356	Soudi Vhila, House No # 625, (Grand Flore), Greatwall City, Chondonaice Chowrasta, Gazipur Sadar, Gaziapur
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.

Gopalganj 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, (Infortn 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, Gopalganj
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 Munsu 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 Address
151	121105	Sreenagar	01708417059	Takyaua Vila, Golden City, Sreenagar, Munshiganj
152	121201	Vaggokul	01708410027	Baparia Vila, Balasur Bowbazar, Vaggokul, Sreenagar, Munshiganj

Madaripur

153	151201	Madaripur Sadar	01708416852	South Mahisherchar, New Road, Beside Shikdar Bari Masjid Chandrapara Khanka Sharif, Madaripur.
154	151202	Mostafapur	01708416853	Ambari Road, West side of Mustafapur Union Health Complex, Madaripur.
155	151203	Rajoir	01708416854	Sanerpara Bus Stand (Amgram Road), Rajair, Madaripur.
156	151204	Takerhat	01708416855	Tekerhat Ghoshalkandi (Khalia Road), Rajair, Madaripur.
157	151205	Bahadurpur	01708416856	Beside Mithapur Bangladesh Krishi Bank, Bahadurpur, Madaripur.
158	151206	Shibchar	01708416857	West Kanchikata Road (Next to Power House) Shibchar, Madaripur.
159	191101	Surjonagor	01708416826	No. 26 Gupterkandi, Aryadattapara, Shibchar, Madaripur.
160	191301	Kalkini	01732704302	Jhautala Rood Kalkini, (Beside Health Complex) ,Madaripur.
161	191303	Shaibrampur	01732686228	Jannat Houne, Aunderchar, Shaibrampur-7021, Kalkini, Madaripur

Shariatpur

162	191201	Shariatpur Sadar	01774814711	Farida Mahal, New Model Town, Palang, Shariatpur.
163	191202	Ganganagar	01774814831	West Side Ganganagar Bazar, Poly Villa, House No: 7/2, Jaynagar Road.
164	191216	Zajira	01329644278	TNT Mor,Zanjira,shariatpur.
165	191204	Gharishar	01774814717	Atpara Gharishar, Naria,shariatpur.
166	191203	Bhojashar	01732688677	Mosura Bhojashar,Naria, shariatpur.
167	191205	Bhedarganj	01732694041	Godda Bhedarganj,shariatpur.
168	191302	Damudya	01732699254	Shamima Nasrin House, Bishakure, Damudya, Shariatpur
169	191304	Goshair Hat	01732691152	Abul Khaire House, Daser Jangal (Sobuj Sateer More) Post:Goshairhat, Goshairhat, Shariatpur.

Mymensingh Division

Mymensingh District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
170	121205	Shomvugonj	01733073057	Shomvugonj Poshim Bazar (Infornt Of Alamin Filing Station), Mymensingh Sadar, Mymensingh
171	121302	Maskanda	01708417062	Rashad Talikudar House, (Holding No 0261-09-07), Zila Porishad High School Road, Maskanda , Mymensingh Sadar, Mymensingh
172	121301	Churkhai Bazar	01708417063	Liakat Ali House, (Infornt Of Al-Fala Food Mills) Churkhai Bazar, Vhabukhali Road, Mymensingh Sadar, Mymensingh

173	121305	Bhaluka	01720526141	Hajira Vhila, (Holdinf No-24, Block- C, Word No-5) Bhaluka Gass Lain More, Alia Madrash Road, Bhaluka, Mymensingh
174	121304	Trishal	01720526140	Kamrul House 05/2, Vatipara Puribari Road, Trishal Bazar, Trishal, Mymensingh

Rajshahi Division

Bogura District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
175	131607	Adamdighi	01708416747	Shialshan More, Bogra Road, Adamdighi, Bagra
176	161302	Chapapur	01708417182	Chapapur Bus Stand, Adamdighi, Bogura.
177	131801	Bogra Sadar	01708416796	Anawara Villa, House No-07, Holding No-1354, Kahandar Gouhil Road, Beside The Life Care Hospital, Bogra Sadar, Bogura
178	161301	Namuja Sadar	1708417187	Jamurhat Bazar, Shibganj, Bogura.
179	131805	Shibganj	01708416798	In Front Of Upazilla Office, Chairman Porishod, Upozilla Road, Shibganj, Bogura
180	131806	Mokamtala	01708416799	In Front Of New Golden School, Bogra Rongpur Highway Road, Mokamtala Bazar, Shibgonj, Bogura.
181	131803	Gabtali	01708417260	Hospital Road, In Front Of Food Office, Mastar Para, Gabtali, Bogura.
182	131804	Dhupchanchia	01708416941	Holding No-008400, In Front Of Municipal, Dhupchanchia, Bogura.
183	131807	Sariakand	01708416513	Hatfulbari Bazar, Shariakandi Road, Sariakand, Bogura.
184	131802	Sherpur	01708416940	College Road, Punyatata, Sherpur, Bogura.
185	161203	Dhunat	01708416510	Sonamukhi Road, East Bharanshahi, Dhunat, Bogura.
186	161205	Sonahata	01708416985	Sonahata Majbari Road, Dhunat, Bogura
187	161201	Majharia	01708416511	Jalaluddin Super Market, Bus Stand Majhira, Shahajanpur, Bogura.
188	161202	Nandigram	01708416512	College Road, Nearest To Ma Kg School, Nandigram, Bogura.
189	131808	Sonatola	01708416983	Beside Of Sonatola Fire Service Office, Sonatola Bazar, Sonatola, Bogura
190	131810	Bibirpukur	01708417296	Beside Of Chondo Rich Mel, Bibirpukru Bazar, Kahalou

Joypurhat District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
191	161101	Joypurhat Sadar	01708416947	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
192	161102	Panchbibi	01708417144	Dhomdoma, Panchbibi, Joypurhat
193	161103	Akkelpur	01708417142	Maa Vila, Necha Bazar, Akkelpur, Joypurhat
194	161104	Khetlal	01708416948	Fokirpara, Khetlal, Joypurhat
195	161105	Kalai	01708417145	Thanapara, House No-190/3, Kalai, Joypurhat.

Pabna District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
196	131406	Santhia	01720526131	Konabaria, Santhia, Pabna.
197	131403	Kashinathpur	01733073063	Kashinathpur, Shatiakola, Dabtala, Shanthia, Pabna.

198	131401	Athaikula	01720526234	Roghunathpur (Beside The Tmmss Office), Atiakhula.Pabna.
199	131106	Ishwardi	01708417056	Roki Ahmad House, Notun Hat Golchattor, Shapur, Ishardi, Pabna
200	131108	Muladuli	01705401352	Sahajahin House, Muladuli Relcrossing, Nikorhat Road, Ishwardi, Pabna
201	131404	Pabna	01708417055	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infornt of Dublue Counciler House), Pabna Sador, Pabna
202	131101	Atgharia	01720526232	Amjad Bhaban, (Grand Floor) Uttar Chor, Jalaler Dhal, Athghoria Pabna
203	131104	Chatmohar	01720526233	Nazrul Islam House, Afradpara, Gain Ghor More, Chatmohar, Pabna
204	131406	Santhia	01720526131	Konabaria,Santhia,Pabna.

Rajshahi District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
205	131305	Rajshahi Sadar	01708417042	Kalpona Nir, Kaishiadanga,Sahairgacha Baipass Road,Rajpara, Rajshahi
206	131306	Rajshahi Umc	01720526137	Muslim Vila, Baliapokur Sotabattala, Siroil,Rajshahi City Corporation, Rajshahi
207	131304	Poba	01708417053	Nouhata Bazar,Poba, Rajshahi.
208	131203	Baneshwar	01720526132	Thaindarpara (Back Side Of Govt. Degree College),Banshwar, Putia, Rajshahi.
209	131303	Mohanpur	01720526229	North Side Of Bangladesh Karshi Bank,Mohanpur, Rajshahi
210	131308	Mohangonj	01708417089	Allardan House, Mohangonj Bazar, Aliabad Road, Baghmara, Rajshahi
211	131302	Charghat	01720526228	Thana para Eidgaha More, Surdha, Charghat Bazar,Charghat, Rajshahi.
212	131202	Durgapur	01720526133	North Side Of Upazilla Dakbangla, Durgapur, Rajshahi
213	131301	Bagha	01720526226	Uttor Milik Bazar, (Old Pollibidyut Office) Bagha.Rajshahi.
214	131307	Tahirpur	01708417070	Ismail Hossain House, Choukirepara, Tahirpur Bazar, Bagmara, Rajshahi
215	131204	Baghmara	01720526227	Aktarul House, Vabanigonj Degree College Road, Vabanigonj,Bagmara,Rajshahi

Natore District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
216	131205	Natore Sadar	01733073070	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
217	131206	Naldanga	01708417052	Upazila More,Noldang Hat, Noldanga, Natore.
218	131207	Singra	01720526238	Petro Banglo Road, Singra Bus Stand (Infornt Of Petrobangla Mosque) ,Singra,Natore
219	131201	Bagatipara	01708417050	Beharcoul,Beside The Bagatipara Govt, Degree College, Bagatipara, Natore.
220	131107	Lalpur	01720526239	Ramkishnopur, Koshaipara, Lalpur, Natore.
221	131105	Gurudaspur	01708417051	Mojibur Vila (Grand Floor), Thana Road, Kamarpara ,Gurudashpur, Natore
222	131103	Bonpara	01720526237	Muster Khilur Rahman House, Profaser Para, Boulpara Road,Bonpara, Barigram, Natore.
223	131102	Baraigram	01708417054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram,Natore

224	131208	Ahmedpur	01708417079	Ma Baba Vila, Ahmedpur Bazar, Kolar Hat, Baraigram, Natore
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Naogaon District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
225	131601	Naogaon Sadar	01708417091	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
226	131603	Atrai	01708416750	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
227	161304	Nawduli	01708416912	Atrai Road, Near Nauduli Bazar Bridge, Atrai, Naogaon.
228	131602	Badalgachi	01708416751	Naogaon Road, Infornt Of Horticulture Badalgachi, Naogaon
229	131604	Manda	01708417092	Offsite Upazila- 1 No. Geat, Nearest Of Mollah Tower, prosadpur Bazar, Manda, Naogaon
230	131605	Mohadevpur	01708417094	Lichutala, Nazipur Road, Mohadebpur, Naogaon
231	131606	Raninagar	01708417093	Saiamuddin School Para, Naogaon Road, Raninagar, Naogaon
232	161303	Abadpukur	01708416919	Abadpukur Bazar, Kutkutitla, Raninagar, Naogaon.
233	131608	Niamatpur	01708416746	Nearest Of Fire Service Office, Naogaon Road, Niamatpur, Naogaon
234	131701	Nojipur	01708416602	Tuhin Tower, Swarnakar Patti Puration Bazar, Najipur, Patnitala, Naogaon
235	131702	Dhamoirhat	01708416603	Nearest The T&T Office, Dhamoirhat, Naogaon
236	131703	Shapahar	01708416605	Tilna Road, Nearest The Madrasha, Shapahar, Naogaon
237	131704	Shorigachi	01708416604	Ganguria Bazar, Shorigachi, Porsha, Naogaon

Shirajgonj District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
238	131405	Shahjadpur	01720526230	Besick Bus Stand (Infornt Of Shajatpur Filling Point) Shaktipur, Shajatpur, Shiragjong
239	131407	Ullahpara	01720526231	Shamoli Para, Ullapara, Shiragjong.
240	161204	Raiganj	01708416514	Bethua, Dhanganrh, Raiganj, Sirajganj.

Rangpur Division

Dinajpur District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
241	161106	Birampur	01708416987	Ghatpar Bridge, Birampur, Dinajpur

Chittagong Division

Chattogram District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Address
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242	181206	Mirsharai	01894424453	Hazi Rahaman Monjil, Viill-East Govania, East Moghadia, P.O-Mirsharai-4320, Mirsharai, Chittagong
243	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
244	171101	Cumilla Sadar	01894424413	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosoh Sador, Cumilla
245	171107	Jhoutala	01894424414	Talpukur Par,Shapno Bilash,House-806, Kandirpar, Cumilla
246	171104	Cotbari	01894424415	Beside Changini Police Fhari,Adarsha Sadar, Cumilla
247	171105	Kalirbazar	01894424419	Kumarpuskurani,Bataisori Road ,Kalirbazar, , Sadar Dokin, Cumilla
248	171405	Shuagazi	01894424446	Purbo Botgram, Shuagazi, Sadar Dokin, Cumilla
249	171102	Burichong	01894424416	Burichang Bazar,Beside Polli Bidut Office, Burichong, Cumilla.
250	171205	Nimshar	01894424435	Beside Of Salekin Gas Pump,Nimsar. Upazila-Burichong. Cumilla
251	171106	Fakirbazar	01894424418	Abdul Lafif Khan Market, 2nd floor, Fakirbazar, Burichong, Cumilla .
252	171103	Brahmanpara	01894424417	Brahmanpara, College Para,Upozila: Brahmanpara, Cumilla
253	171204	Barura	01894424433	J.M Tower 2nd floor, Holding No; 480/7, Beside Of Talagram School.Barura, Upazila-Barura. Cumilla.
254	171207	Addabazar	01894424534	Infornt Of Post Office, Addabazar, Barura, Cumilla
255	171301	Laksham	01894424436	Misree Jansong Road (Infornt Of Dagro Bari), Laksham, Cumilla
256	171304	Moddaffargonj	01894424438	Haji Bari, Chittoshi Road, Moddaffargonj, Laksham, Cumilla
257	171302	Lalmal	01894424439	Bagmara South Bazar, Main Road, Lalmal, Cumilla
258	171306	Natharpatua	01894424437	East Side Of Natharpatua Bazar, Natharpatua, Monohorganj, Cumilla
259	171303	Monohorganj	01894424441	Molla Bari, Jalom, Thana Road, Monohorganj, Cumilla
260	171305	Nangalkot	01894424440	Nangalcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
261	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla
262	171401	Chouddagram	01894424443	Shaid Vila-3, Jama Mosque Road, Chouddagram, Cumilla
263	171406	Mierbazar	01894424442	Mierbazar, Chundul Road, Chouddagram, Cumilla
264	171402	Gunoboti	01894424444	Gunoboti Bazar (Old Bidyut Office), Chouddagram, Cumilla
265	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
266	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
267	171502	Aminnagor	01894424539	Ramchandropur Morag Bazar, Muradnagar, Cumilla
268	171503	Bangura	01894424543	Bongura Bazar, Thana Road, Muradnagar, Cumilla
269	171505	Dulalpur	01894424540	Dulalpur Bazar, Chowrasta, Bitykalmina Road, Homna, Cumilla
270	171504	Homna	01894424541	Kanda Road, Jashimuddin House, Homna, Cumilla
271	171506	Meghna	01894424542	Manicarchor Muktinagor, Gobindopur Road, Meghna, Cumilla
272	171202	Chandina	01894424430	Chandina.T & T, Road. Upazila-Chandina, Cumilla.
273	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila-Chandina,. Cumilla.

274	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
275	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.

Feni District

Sl No.	Branch Code	Branch Name	Mobile number	Branch Adress
276	181201	Feni Sadar	01894424448	Holding: 633, Plot No: 1833, Feni Comilla Road, Feni
277	181202	Mohipal	01894424451	House No: 507, Circit House Hazir Ali Road, Borobari, Mohipal , Feni Sadar, Feni
278	181203	Lemua Bazar	01894424452	Hoding: Losskor Hazir Bari, Lemua Bazar, Feni Sador, Feni
279	181101	Daganbhuiya	01894424459	Holding: 28, Fazil Ghat Road, Hospital Mor, Daganbhuiyan , Feni
280	181205	Chagalniya	01894424449	Anowara Monjil, College Road, Chhagalnaiya, Feni
281	181204	Sonagazi	01894424450	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
282	181402	Boktarmunshi	01894424472	Boktarmunshi Bazar, Nearst Posho Hospital, Sonagazi, Feni
283	181403	Kutterhat	01894424473	Kuddus Villa, Nearst Brac Office, Kutterhat, Sonagazi, Feni
284	181207	Fulgazi	01894424475	Ags Mahamud Villa, Bonikpara Road, Biyoypur, Fulgazi, Feni
285	181401	Porshuram	01894424476	Nur Ahmed Villa, Dokin Kolapara, Porshuram, Feni

Noakhali District

286	181102	Maijadee	01894424454	H-09,Road No-34, Maijdee Housing Estate,Noakhali
287	181304	Sonapur	01894424465	Alom Monjul, Islamia Madrash Road, 2Nd Floor, Sonapur, Noakhali Sadar, Noakhali
288	181305	Sompara	01894424460	Sultan Member House, Colletepara, Proshadpur, Chatkhil, Noakhali
289	181302	Sonaimuri	01894424462	Roshid Villa, Shimuallya, Sonaimuri, Noakhali
290	181301	Amishapara	01894424461	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhali
291	181103	Chowmohani	01894424455	Chowrashta Chowmuhani, Apon Nibash, Nur Jahan Palac, Plot No: 11, Begumganj, Noakhali
292	181303	Chayanni	01894424463	Moulobi Bari, Lakhonpur, Vobani Jibonpur, Chayanni, Begumganj, Noakhali
293	181308	Banglabazar	01894424474	Haji Bahir Mia House, Uttor Zirtoly, Banglabazar, Begumganj, Noakhali
294	181104	Senbagh	01894424458	Abu Taher Bari, Senbag Main Road, Senbag Noakhali.
295	181105	Basurhat	01894424457	Belal Villa, Holding No-578/01, 8 No. Ward, Hazi Selamotullah Road, Basurhat Pourosova, Companiganj, Noakhali
296	181106	Chaprashirhat	01894424456	Yasmin Palace,Holding No: 470, Chorkali, Kabirhat, Noakhali
297	181107	Subarnachar	01708416923	Khaser Hat Road, Beside Care Medical, Sriman Tower (2nd Floor), Subarnachar, Noakhali.

Laxmipur District

298	181501	Luxmipur Sadar	01894424466	Bhai Bhai Manson, Woard # 03, Holding # 0566 , Soto Kazi Bari, Raipur Road, Luxmipur Sadar,Luxmipur
299	181502	Mandari	01894424467	Ali Hayder Bhuya Bara, Matrie, Mandari,Lakshmpipur

				Sadar, Lakshmipur
300	181504	Haydergonj	01894424468	Haydargonj Bazar, North Side Of Sonali Bank, Dc Road, Chor Abibal, Holding03, Raipur, Lakshmipur
301	181503	Raipurbazar	01894424469	Ismail Villa, Notun Bazar, Infornt O Mohilla College, Raipur, Lakshmipur
302	181506	Ramganj	01894424470	Miji Bari, Boktarpur, Somity Bazar, Ramganj, Lakshmipur

Chandpur

303	181507	Faridgonj	01894424500	West side of Al-Madina Hospital, Patwari Bari Road, Farid Sardar Villa, Kachiara, Faridganj, Chandpur.
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Regional OfficeAddress

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	Gopalganj 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
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, Kaishidanga, Sahairgacha Baipass Road, Rajpara, Rajshahi
29	Banwasher Region	Regional Manager	01708417083	Thaindarpara (Back Side Of Govt. Degree College), Banswar, 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 NO: 01, House No-10, Sectore -09, Uttara, Dhaka.
39	Dohar Region	Regional Manager	01709951561	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
40	Mymensingh 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 Adroscho 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 (Infort Of Dagro Bari), Laksham, Cumilla

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 Sadar, 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 Sadar, 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 Sadar, Nator
10	Madripur Zone	Assistant Director-Microfinance Program	01329635984	Irran Villa, Zilla Pranie Hospital Road, Madaripur Sadar, Madaripur

Thank You



Philip Biswas

Founder & Executive Director
Rural Reconstruction Foundation

Dated on 26 February, 2025