

RRF PROFILE

As of June 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

admin@rrf-bd.org

www.rrf-bd.org



RURAL RECONSTRUCTION FOUNDATION

Declaration

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



Philip Biswas

Founder Executive Director
Rural Reconstruction Foundation

Table of CONTENTS

01

Background

1.1 Intro	4
1.2 Founders	4
1.3 Philosophy	4
1.4 Core value	4
1.5 Strategy of the organization	5
1.6 Approach	5
1.7 Vision	5
1.8 Mission	5
1.9 Goals	5
1.10 Long Term Objective	5
1.11 Short term Objective	5
1.12 Target Participants	5

02

Legal entity & Structure

2.1 Structure & Internal Governance	6
2.2 Members of the Executive Committee	6
2.3 Members of General Body	7
2.4 Legitimacy	
2.4.1 Legal Entity	8
2.4.2 Other Registration & accreditation	8
2.4.3 Credit rating	8
2.5 Sector of Specialization	8

03

Management & Organogram

3.1 RRF Management Team	9
3.2 RRF Organogram	10

04

Development Partners

4.1 Current Partners (primary and secondary)	10
4.2 Partners till now	11

05

Staff Positioning & Working Area

5.1 Staff Position	12
5.2 Working Area	13
5.3 Working Area in Map	14

06

SDG

6.1 Addressing SDG through Programs	15
-------------------------------------	----

07

Organizational Capacity & Operational Competencies

7.1 Donor/Lender/Partners based fund Flow (SO far)	16
7.2 Capacity of the Organization	18
7.3 RRF Programmatic Area	18
7.4 Support Department	20

08

Program wise Global Budget

Program Overview

9.1 Microfinance Program at a Glance	24
9.2 Ongoing program At a glance	25
9.3 Ongoing program/project brief	25

10

Training & capacity building

11

Others

11.1 Contact & Office Address	32
11.2 Project Office Address	32
10.3 Microfinance Branch Office Address	34
10.4 Regional Office Address	43
10.5 Zonal Office Address	45



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.

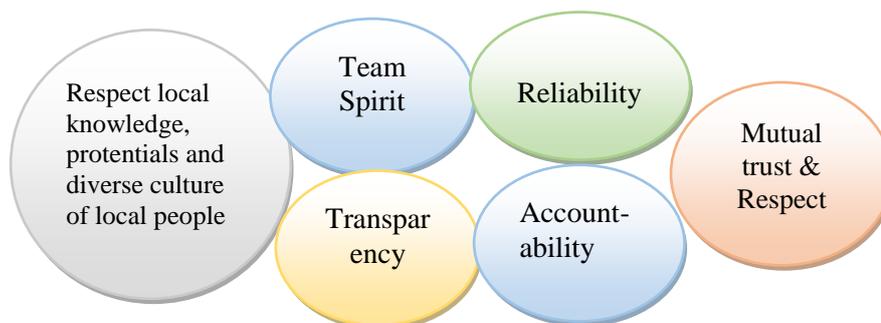
1.2 Founder



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



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	Member
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	Mr. Anjelo Das	Member
17	Ms. Pia Magdalena Roy	Member
18	Ms. Kolpona Sarkar	Chairman
19	Mrs. Goretti Corraya	Member
20	Mrs. Rashia Biswas	Member
21	Mrs. Jesmin Biplobi Das	Member

2.4 Legitimacy

2.4.1 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

2.4.2 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

2.4.3 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		
2025-26	AA	ST-2	27 October 2025	26 October 2026

Rating Explanation:

- **AA: Long Term:** Investment Grade. Very High credit Quality and Minimal Expectation of Credit Risk.
- **ST-2: Short Term:** High Certainty of Timely Payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk Factors are small.

2.5 Sector of Specializations



3. MANAGEMENT & ORGANOGRAM

3.1 RRF Management Team

Management Team Members



Philip Biswas
Founder Executive Director



Pinku Rita Biswas
Founder Deputy Executive Director



Antony Biswas
Assistant Executive Director



Myanila Biswas
Director, Admin & HR.



Arun Kumar Biswas
Director, Microfinance Program



Snojoy Saha
Director, F&A



Shamim Uddin Khan
Deputy Director, M&E



Md. Mokbul Ahmed
Deputy Director, Communication & Documentation



Sheikh Hafijur Rahman
Deputy Director, ICT



Sajib Kumar Paul
Senior Asst. Director, Internal Audit



Arun Sardar
Senior Asst. Director, Program

15. One Bank 16. Prime Bank 17. Uttara Bank 18. United Commercial Bank	33. Habitat for Humanity International (HHI), Bangladesh 34. Swiss Contacts 35. Bangladesh NGO Foundation(BNF) 36. Campaign for Popular Education (CAMPE)	49. Climate Bridge Fund (CBF) 50. The World Bank 51. Department of Livestock 52. United Finance Plc. 53. Commercial Bank Ceylon Plc 54. Rupali Bank
---	---	--

4.2 Partners til now...



1. Palli Karma-Sahayak Foundation (PKSF) 2. Bank Asia 3. Exim Bank 4. Eastern Bank	30. United Nations Development Program (UNDP) 31. World Food Program (WFP) 32. Directorate of Primary Education (DPE)	50. Department of Public Health Engineering (DPHE) 51. CCFD 52. Chemonics International Inc. 53. Danida	73. Institute of Informatics and Development (IID) 74. Bangladesh Technical Education Board (BTEB) 75. Life Castle
---	---	--	--

5. Standard Bank	34. Habitat for Humanity International (HHI), Bangladesh	54. Enfance et Pertage, France	78. USAID (PRICE)
6. AB Bank	35. Relief International	55. ICLARM	79. CATALYST
7. Southeast Bank	36. Swiss Contacts	56. Institute of Microfinance (InM)	80. EDGE
8. BRAC Bank	37. British Council	57. Islamic Relief	81. Palladium International Limited
9. Uttara Bank	38. Bangladesh NGO Foundation	58. Local Government Engineering Department (LGED)	82. Foundation D France
10. Shajalal Islami Bank	39. Infrastructure for Development Company (IDCOL)	59. NGO Forum	83. Care Bangladesh
11. Pubali Bank	40. Association for Development Agencies of Bang (ADAB)	60. NOVIB	84. United Nation Population Fund (UNFPA)
12. One Bank	41. Bangladesh Sustainable Development Forum (BSDF)	61. OXFAM-GB	85. CIMMYT Bangladesh.
13. Prime Bank	42. Credit Development Forum (CDF)	62. PROSHIKHA	86. Heifer International Bangladesh
14. Mutual Trust Bank	43. Micro-credit Summit	63. RDRS	87. Water.org
15. The City Bank	44. Campaign for Popular Education (CAMPE)	64. SDC	88. WASTE
16. Agrani Bank	45. International Federation of Rural Catholic Adults (FIMARC)	65. VHSS	89. Climate Bridge Fund (CBF)
17. NCC Bank	46. Make Mothers Matter (MMM)	66. Ahamed Family Housing	90. NRB Bank
18. SBAC bank	47. International Fund for Agricultural Development (IFAD)	67. Australian Aid	91. The World bank
19. Jamuna Bank	48. European Union	68. ANSA Homes	92. APHD
20. Community Bank	49. Asian Development Bank (ADB)	69. KOICA-HA	93. Ministry of education
21. United Commercial Bank		70. Department of Livestock	94. United Finance Plc.
22. Premier Bank		71. Winrock Int. Bangladesh	95. Commercial Bank Ceylon Plc
23. Meghna Bank		72. Department for International Development (DFID)	96. Rupali Bank
24. Shimanto Bank		76. Dep. Of Narcotics Control	
25. Sonali Bank		77. Food Security Cluster	
26. IPDC Finance			
27. IDLC			
28. Bangladesh Bank			
29. Chalice-Canada			

5. STAFF POSITIONING & WORKING AREA

5.1 Staff Position

A total number of 3020 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

SL	Name of Program	Female	Male	Total
1	Adolescent Activities	0	0	0
2	Agent Banking	0	1	1
3	Barnamala Bidyapith	53	25	78
4	Barnamala Bidyapith- Pre School	24	0	24
5	Community Health Care Activity	3	0	3
6	Cultural Program	0	1	1
7	General Credit	3	8	11
8	General Fund	0	1	1
9	Micro-Credit Program	277	2403	2680
10	PPEPP	12	10	22
11	Safe Fish Cultivation (RMTP)	0	7	7
12	Green Bio-Tech Tissue Culture Lab	1	4	5
13	Prottoy	0	1	1
14	RRF Institute of Hospitality & Hotel Management	0	0	0
15	Swice Contact (BYETS)	0	6	6
16	SEIP	0	0	0
17	Senior Citizen Welfare Fund	4	1	5
18	Sommridhi (Enrich Project)	87	4	91
19	Raise Project	1	3	4
20	Habitat for Humanity Bangladesh	0	8	8
21	Sustainable Enterprise Project (SEP)	0	0	0
22	National Human Resource Development Fund (NHRDF)	1	3	4
23	Heifer Project International Bangladesh	1	12	13
24	Water.org	0	1	1
25	Chemonics International (Banana Project)	0	6	6
26	Resilient Homestead and Livelihood (RHL)	0	8	8
27	TARC	4	14	18
28	Training Program (HO & Chanchra)	6	6	12

29	SMART Project	0	8	8
30	CIMMYT (Automobile) Project	1	1	2
Total		478	2542	3020

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	4	4	8
2	Contractual Staff	201	139	340
3	Operational Staff	252	2256	2508
4	Volunteer Staff	1	13	14
5	Service Staff	20	130	150
Total		478	2542	3020

SL	Name of Program	Female	Male	Total
1	Micro-credit Program	277	2403	2680
2	Others Program	201	139	340
Total		478	2542	3020

1	Percentage of Administrative Staff	0.26%
2	Percentage of Contractual Staff	11.26%
3	Percentage of Operational Staff	83.05%
4	Percentage of Volunteer Staff	0.46%
5	Percentage of Service Staff	4.97%

1	Percentage of Micro-credit Program	88.74%
2	Percentage of Others Program	11.26%

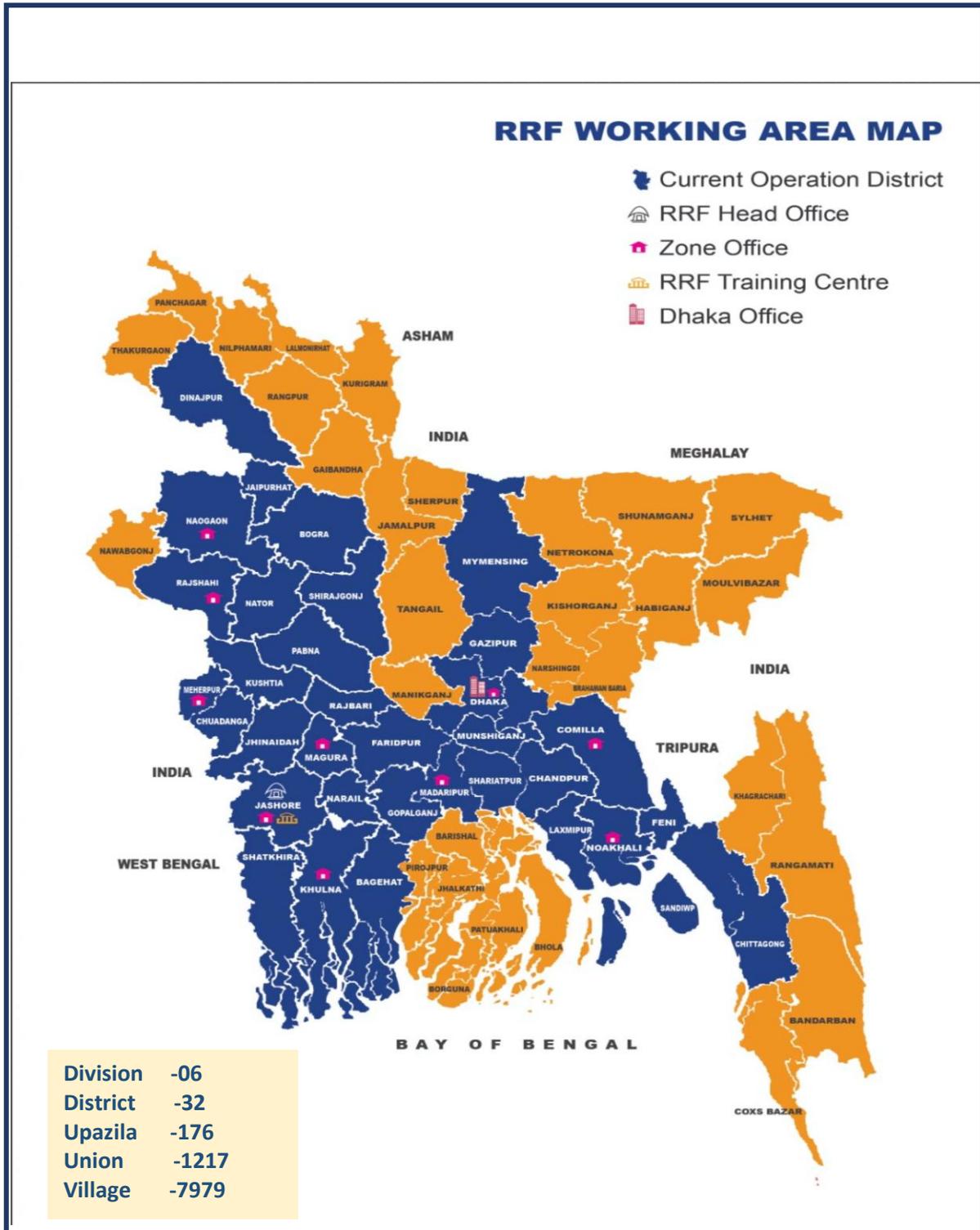
1	Percentage of Male Staff	84.17%
2	Percentage of Female Staff	15.83%

SL	Percentage of Staff	Female	Male	Total
1	Percentage of Micro-credit Program	9.17%	79.57%	88.74%
2	Percentage of Others Program	6.66%	4.60%	11.26%

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, 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	32 District

5.3 RRF Working Area in Map



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. Green Biotech Tissue Culture
4. Rural Microenterprise Transformation project (RMTP)
5. Pathway to prosperity (PPEPP-EU)
6. Sustainable Enterprise Program
7. Recovery & Advancement of informal sector Employment (RAISE)
8. Enhancing Banan Production & marketing
9. Green growth of microenterprise through climate smart flower value chain with RECP Practice (SMART)
10. Strengthening climate smart vegetable and flower value chain in Bangladesh



1. Microfinance
2. Pathway to prosperity(PPEPP-EU)



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



1. Microfinance
2. Skill Enhancemen training for light engineering
3. NHRDF
4. Recovery & Advancement of Informal Sector Emplomen (RAISE)



1. Enhancing Resources and Increasing Capacities of the poor house hold's towards (ENRICH)
2. School
3. Pre-School



1. Community Resilience Project
2. Sustainable water and sanitation program
3. Building resileient service and infrastructure for climate affected
4. Financial inclusion improves sanitation & health
5. Bangladesh rural water, sanitation, and hygiene for human capital development project (BD-wash)



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



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 resileient service and infrastructure for climate affected



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)

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'24- June '25	end June,2025	
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 Enterprise Loan Program
	2005 ongoing		170,000,000	Hard-Core Poor Program
	2006 ongoing		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	593,600,000	14,241,727,097	Micro credit
	2014 ongoing		18,421,409	Community Based Climate Change Adaption Program (CBCCAP)
	2016 ongoing		108,489,282	Promoting Agricultural Commercialization and Enterprises(PACE)
	2016 ongoing	7,222,529	105,948,555	Skill for Employment Investment Program (SEIP)
	2016 to 2019		4,600,000	Learning and Innovation Fund to Test New Ideas (LIFT)
	2014 to 2019		25,805,152	Ultra Poor Programme (UPP)-Ujjibito
	2016 ongoing	7,690,141	107,674,053	ENRICH (Shamriddhi)
	2017 ongoing	915,363	12,449,103	Elderly program
	2017 ongoing		3,512,582	Culture & Sports program
	2019 ongoing	2,272,429	11,842,467	Adolescent
	2019 ongoing		271,502	Social Advocacy
	2019 ongoing	16,286,364	93,348,955	PPEPP
	2019 ongoing		3,156,000	Scholarship for students
	2021 ongoing		24,854,810	SEP
	2023 ongoing	21,038,012	43,270,015	RAISE
	2023 ongoing	11,866,777	31,736,809	RMTP
	2024 ongoing	4,000,000	4,000,000	RHL
	2025 ongoing	9,700,000	9,700,000	SMART
	2014 ongoing		935,600	Developing Inclusive Insurance Sector Project (DIISP)
Bank	2011-ongoing	7,609,500,000	49,654,900,000	Agriculture
NBFI		100,000,000	650,000,000	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	16,252,853	114,489,035	Shelter repair
INM	2012 to 2014		5,262,248	Training
Price	2012 to 2014		2,591,700	Training on agriculture
Relief International	2012 to 2013		4,481,622	CVAW Training
NGO Foundation	2012 to 2013		112,500	Training
Primary Education Dept.	2012 ongoing		181,522,671	School Feeding
Swiss Contract	2012 to 2018		6,653,519	Skill Training
EDGE	2017		702,565	Vegetable cropping practices

Relief International	2014 to 2015		954,990	Eco-tourism project
	2015 to 2016		150,510	Human Trafiking
Development Alternative Inc.	2015 to 2017		4,191,100	AgricultureValue Chain
CAMPE	2015 to 2018		266,099	Advocacy in Education
Bangladesh Bank	2016 to 2020		11,182,710	Skill for Employment Investment Program (SEIP)
IID	2019		1,555,723	
BTEB	2019		250,000	
Lite Castle Partner			195,000	Agriculture Enterprenur
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		1,863,063	4,984,751	BYETS
Swiss Contract			1,124,727	Prabraddi
	2023 ongoing		11,504,635	UNFPA
Ministry of finance		1,089,618	1,089,618	NHRDF
Chemonics			2,106,470	
Water.org			12,000,000	Water & Sanitation
Total		8,403,297,149	67,809,062,306	

7.2 Capacity of the Organization

Head Office		As of June 2025
SL No	Particulars	Amount BDT
1	Land & Development	109,728,378
2	Construction-RRF Bhaban	685,903,354
3	Construction - Hajir Ali	1,631,187
4	Construction-Unit/TRC/School/ Automobile Workshop	128,932,102
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	359,967,443
10	Vehicles	66,327,625
11	Equipment/Machinery	287,710,461
12	Computer	63,431,219
13	Server	33,189,751
14	Elevator	17,338,263
15	Accounting Software	45,643,516
16	Decoration	147,596,586
17	Revaluation reserve	762,564,709
	Total	2,796,385,008

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

RRF has been expanding financial inclusion by providing microfinance and financial literacy services to low-income households, particularly women and small entrepreneurs. Through regulated financial mechanisms under MRA guidelines, RRF ensures access to credit, savings, and insurance facilities. RRF is dedicated to bringing all sections of society under financial coverage, irrespective of their income level. The organization provides essential financial services to underprivileged communities, helping them invest in productive sectors. Through these efforts, RRF aims to enhance the earning capacity of the poor, promote their self-reliance, and uphold their social and moral dignity.



Skills Development

In the modern, knowledge-based economy, skilled manpower is a key driver of sustainable growth and competitiveness. In Bangladesh, rapid technological advancement and organizational transformation have made it difficult for low-skilled workers to keep pace with market demands. To address this challenge, RRF, in partnership with government and international organizations, implements diverse skills development programs. These initiatives reduce unemployment, enhance productivity, and strengthen the country's labor market by creating a skilled and self-reliant workforce.



Sustainable livelihood & Food Security

Rural Reconstruction Foundation (RRF) implements several projects that address food security and livelihood of peoples lives that address challenges related to production, access, and income to prevent and mitigate malnutrition. The organization strives to enhance vulnerable communities' access to sustainable food and income sources. RRF promotes livelihood skills such as carpentry, sewing, weaving, electrical mechanics and gardening, helping household members utilize their physical abilities regardless of educational background. Through diversification and alternative income generation strategies, RRF strengthens household resilience and ensures long-term food and income security.



Agriculture

Agriculture remains the backbone of rural Bangladesh, where nearly 80% of the population depends on farming, fisheries, livestock, and related activities for their livelihood. Recognizing its vital role, RRF prioritizes agricultural development as a means to strengthen the rural economy, create employment, and reduce poverty at the grassroots level. The organization actively implements diverse agro-based projects in collaboration with donor agencies to enhance productivity and sustainability. Through its microfinance program, RRF provides financial support to marginal farmers and sharecroppers, enabling them to invest in improved cultivation and technology. By promoting sustainable agricultural practices, RRF contributes to rural prosperity, cultural preservation, and environmental balance.



Environment & Climate Change

Bangladesh faces severe threats from climate change, with projections suggesting that by 2050, one in seven people may be displaced, and around 18 million could lose their homes due to sea-level rise. Addressing such challenges is particularly difficult for a developing country like Bangladesh. In response, RRF actively implements climate adaptation and resilience-building initiatives in coastal and disaster-prone regions. The organization works to empower communities through awareness, capacity-building, and sustainable resource management. By promoting citizen participation and partnering with national and international donors, RRF contributes to social transformation, environmental protection, and improved livelihoods, helping people adapt to and overcome the impacts of climate change.



Healthcare

Bangladesh has made significant progress in public health over the past decades, yet challenges remain in ensuring accessible, quality healthcare for all. The Rural Reconstruction Foundation (RRF) provides comprehensive healthcare services to rural communities, covering all age groups—from children to the elderly. Through its **Community Healthcare Program**, RRF delivers primary health services, maternal and child care, nutrition support, and

family planning directly to underserved areas. By strengthening local health systems and bringing medical services to remote populations, RRF improves overall community health, enhances well-being, and ensures that vulnerable rural people have equitable access to essential healthcare.



Education

Bangladesh has an extensive system of basic education, encompassing both formal and non-formal programs, supported by a wide network of institutions. Alongside significant government initiatives, numerous local private and non-governmental organizations contribute to improving education. The Rural Reconstruction Foundation (RRF) actively engages in both formal and non-formal education to address widespread illiteracy and poverty. Since its establishment, RRF has played a key role in enhancing educational opportunities, working in partnership with government bodies and other organizations. The foundation implements various programs, particularly in formal

education, to improve access, quality, and learning outcomes for children and communities.



Cultural & Human Development

As part of its inclusive initiatives for sustainable poverty reduction and beyond, RRF emphasizes the mental and physical development of youth to build a skilled and capable nation. The organization works to raise awareness among adolescents about critical social issues, including terrorism, sexual harassment, drug abuse, and violence against women. RRF recognizes that eradicating financial poverty alone cannot solve all societal challenges. Sustainable human development requires integrating human growth with economic progress. Through a multi-dimensional approach, RRF promotes moral values, empathy, adolescent health and nutrition, and prevention of child marriage, aiming to create a progressive and civilized society through education and social awareness programs.



Advocacy & Network

RRF strategically leverages advocacy and networking to drive meaningful social transformation and influence policy at local, national, and international levels. Beyond providing direct services, the organization fosters environments where systemic change can flourish. Its advocacy addresses pressing issues such as sexual violence, healthcare confidentiality, education equity, and youth leadership development. RRF maintains strong collaborations with government bodies, including the Directorate of Primary Education and the Department of Women's Affairs, while actively partnering with national networks like CAMPE. International alliances, such as with FIMARC (Belgium) and Make Mothers Matter (France), enable RRF to integrate global best practices, amplify its impact, and champion sustainable human development.

7.4 Support Department

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



Department of Admin & HRM

This department provides administrative and human resource development related support for the organization in terms of functional divisions- research, training, and knowledge management. It ensures coordination among the departments, top management, finance and accounts department with regards to different compliance issues. This department is committed to address with the organization's long-term vision and goals, it is carrying out administrative duties, like providing the tools the organization needs to successfully operate, discover new methods that move the organization forward and taking care of employees in terms of managing their selection, recruitment, increment, promotion, releasing, staff settlement, appraisal punishment, compensation issues, development, administration and many other issues. More importantly this department is highly responsible to handle all employee related matters like leave issues, medicals, housing, and general

welfare issues. This department is also responsible to maintain the Procurement, Inventory & Assets Management, Vehicle Management, and services/Logistics like electricity, water, gas, telephone, fax, generator, IPS etc. This department is headed by a Director who is working under Executive Director of the organization.



Department of Finance & Accounts

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



Department of Internal Audit

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



Department of Monitoring & Evaluation

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



Department of ICT

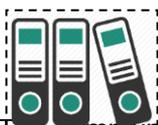
RRF ICT department is mainly responsible for covering comprehensively the events of Website, Email, Wi-Fi, Internet, Microfinance Software, Hardware, Web develop, and all sort of IT based maintenance. At the edge of this communication era, RRF has been able to establish its ICT department from 2002 as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

is overseen by the Executive Director directly. This department can also generate software for various purpose based on organization's demands. A deputy Director runs this department right now.



Department of Training

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



Department of Communication & Documentation

The Communication & Documentation Department of Rural Reconstruction Foundation (RRF) was established in July 2014 to manage, archive, and provide easy access to organizational documents. As part of Staff Services, the department ensures the accuracy, quality, and integrity of records, responds to information requests from management and departments, and utilizes multiple sources for reference. It also handles the publication of organizational materials, including e-news, newsletters, brochures, annual reports, diaries, calendars, IEC materials, and presentations, in both electronic and print formats.



Training unit (Staff Development)

The Training Unit focuses on staff development and capacity building across RRF exclusively involved for microfinance program staff. It designs and conducts training programs to enhance skills, knowledge, and professional growth of staff at all levels. The unit ensures continuous learning, monitors training outcomes, and implements modern techniques, including AI-assisted tools and practical exercises, to strengthen organizational efficiency and performance.



Risk Management Unit

RRF's Risk Management Cell is responsible for ensuring the overall quality and security of the organization's loan portfolio. It reviews and analyzes loan profiling to identify potential risks, verifies that loan applications are accurate, justified, and supported by valid documentation, and ensures that loans are provided to genuine and eligible clients. By maintaining strict assessment and monitoring systems, the cell helps prevent default or misuse of funds and safeguards the financial health and credibility of RRF's microfinance operations.



Call Center Unit

The **Call Center Department of RRF** serves as the central communication hub between the organization and its beneficiaries, clients, and stakeholders. It provides information, responds to queries, and offers prompt support regarding RRF's various programs, especially microfinance and development initiatives. The department also conducts client satisfaction surveys, complaint handling, and follow-up services to ensure transparency and accountability. Through continuous communication and feedback collection, the Call Center helps improve service quality, strengthen client relationships, and enhance overall operational efficiency across RRF's branches.

8. PROGRAMME WISE GLOBAL BUDGET

Programme-Wise Global Budget FY 2024-2025 & 2025-2026

Sector	SI	Projects Name	Budget	Budget
			2024-2025	2025-2026
Education	1	Formal Education (Barnomalla Bidyapith)	39,750,250	32,062,467
	2	Pre School (Barnomalla Bidyapith)	3,685,000	3,432,000
	3	Cultural and Sports	2,075,000	-
	4	Program for Adolescent	4,903,800	-
Sub-total (Education)			50,414,050	35,494,467
Health	5	Community Helathcare Program	4,837,000	4,517,400
	6	Diabetic Clinic	40,000,000	40,000,000
	7	ENRICH Project	11,021,530	8,905,104
	Sub-total (Health)			55,858,530
Livelihood & Food Security	8	Skills for Employment Investment Program (SEIP)-PKSF	41,685,960	32,400,000
	9	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD)	11,850,000	4,000,000
	10	Uplifting the quality of Elderly people	2,101,000	-
	11	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangladesh (RHL) Project	69,938,850	65,348,775
	12	Senior Citizen Welfare Program	7,460,000	9,151,000
	13	Vulnerable Group Development (VGD)	1,440,000	1,728,000
	14	Institute of Informatics and Development (IID)	5,400,000	6,480,000
	Sub-total (Livelihood & Food Security)			139,875,810
Environmental & Climate change	15	Community Disaster resilience Project (Habitat)	8,215,387	17,083,739
	16	WASTE	10,973,880	3,379,542
	17	Pathways to Prosperity for Extremely Poor People (PPEPP)	23,618,480	29,380,690
	Sub-total (Environmental & Climate change)			42,807,747
Financial Inclusion	18	Microfinance Program	56,025,360,000	63,994,433,715
	19	Agent Banking	10,531,200	11,093,700
	20	Money transfer (Remittance)	97,290,000	100,292,400
	21	Sustainable Credit Program: Improving Water and Sanitation	6,100,000	12,333,669
	22	Promoting green growth in automobile workshop by recourse efficient practices (SMART)	12,808,600	-
	Sub-total (Socio Economic)			56,152,089,800
Capacity Building	23	Training & Resource Centre (TARC)	33,172,468	33,469,211
	24	Recovery and Advancement of Informal Sector Employment (RAISE)	29,822,459	26,740,600
	25	Automobile Training & Service Center	5,503,000	17,209,800
	26	RRF Technical & Vocational Department	156,438,000	142,854,000
	27	National Human Resource Development Fund (NHRDF)	5,705,600	6,846,708
	28	Building Youth Employability through Skills (BYETS)	8,625,000	-
	29	Accelerating and Strengthening Skills for Economic Transformation (ASSET)	9,000,000	10,800,000
	30	Skills, Training and Education Progeam (STEP)	-	81,027,125
	31	UNFPA	20,000,000	-
Sub-total (Capacity Building)			268,266,527	318,947,444
Agricultural	32	Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh	43,397,450	42,727,486
	33	Green Biotech Tissue Culture Lab	5,602,896	6,880,764
	34	Rural Microenterprise Transformation Project (RMTP)	16,110,920	12,139,168
	35	Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices.(SMART)	16,546,888	24,482,090
	36	Prottay (Agriculture Farm)	3,548,000	4,060,000
Sub-Total (Agricultural)			85,206,154	90,289,508
General & Administration	37	General Fund	404,004,382	404,829,847
Total Budget			57,198,523,000	65,190,089,000

9. PROGRAM OVERVIEW

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

SL	Particulars	PKSF Standard	June, 2024	June,2025
1	Branch		298	318
2	Region		49	52
3	Zone		10	11
4	District		33	32
5	Upzila		173	176
6	Union		1,016	1,217
s7	Village		7,353	7,979
8	Total Staff		2,319	2,680
9	Credit officer		1,283	1,549
10	Samity		18,048	19,321
11	Member		287,746	279,475
12	Total Actual Loanee		216,048	210,479
13	Savings Outstanding		5,798,693,839	8,911,345,837
14	Loan disbursement (Cumulative)		123,549,247,050	148,480,079,050
15	Total Loan Outstanding		16,105,127,205	17,339,004,518
16	PKSF		1,832,828,491	1,893,422,731
	Bank (all)		7,554,551,764	8,420,624,892
	NBFI		224,995,897	155,315,425
	Total Fund Position		9,612,376,153	10,469,363,048
17	Equity (Amount)		2,903,601,999	3,455,167,679
18	Surpuls up to this month		529,747,559	551,565,679
19	OTR (%)		95.31%	96.37%
20	Cumulative Recovery Rate (CRR)	98%	98.84%	98.67%
21	Portfolio at Risk (PAR)	0% - 5%	8.77%	8.92%
22	Savings and Outstanding Ratio	35%-40%	36.01%	44.53%

9.2 Ongoing Program (As of June 2025)

SI	Name of Program	Partner/Donor/Lender	Beneficiaries		
			Male	Female	Total
Socio-Economic Development					
1	Microfinance	PKSF, Commercial Bank	13568	265907	279475
2	Remittance (Inward)	Bank Asia, Southeast Bank, The City Bank	12528	58187	70715
3	RRF Agent Bank	RRF & Mutual Trust Bank	1014	1221	2,235
4	Recovery & Advancement of Informal Sector Employment (RAISE)	World Bank & PKSF	523	2866	3389
Technical & Skills					0
5	National Human Resource Development	NHRDF	88	56	144
6	Skill Enhancement training for Light Engineering Workforce in Jashore	USAID	246	40	286
Sustainable Livelihood & Food Security					0
7	ENRICH Program	PKSF	40540	39329	79869
8	Pathways to Prosperity for Extremely Poor People (PPEPP-EU)	European Union & PKSF	0	4409	4409
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	4615	4695	9310
14	Sustainable Water & Sanitation Program	Water.org	28527	29360	57887
15	Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices (SMART Project)	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)	963	1567	2530
Health					0
18	RRF Community Health Care Program	RRF	5376	12891	18267
Education					0
19	Barnamala Bidyapith (Formal Education)	RRF	512	613	1125
20	Pre-School (Non-Formal Education)	RRF	151	159	310
21	Internship		601	399	1000
Gender					
22	Positive Change in Gender Norms and Harmful Behaviour for inclusive & resilient communities	UNFPA	1334	3497	4831
Others					0
23	Training And Resource Centre (TARC)	RRF	3288	1088	4376
Total			120874	439127	560002

9.3 Ongoing Programs / Projects Brief

Socio-Economic Development

1. Microfinance

RRF is operating microfinance program in 32 districts in Bangladesh covering 7,979 villages supporting 2,79,475 beneficiaries. This program comprises a broad spectrum of Loan and Savings products. Right now it has 21 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. Skill Enhancement 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.

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; Bagharpara and Sharsha Upazilla under Jashore District and Lohagra Upazilla unde Narail. 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-EU)

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 delivrring 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 pogram 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. Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (Bd-Wash)

Rural Reconstruction Foundation (RRF), in partnership with Palli Karma Sahayak Foundation (PKSF), implements the BD WASH program to improve access to safe water and sanitation across Bangladesh. The program operates through 25 branch locations in Bagerhat, Jhenaidah, Khulna, Pabna, Sirajganj, Mymensingh, and Cumilla. RRF's initiatives focus on providing sustainable water and sanitation solutions, enhancing community health, and fostering hygiene awareness in rural and underserved areas. Through these interventions, RRF contributes to improved living standards, disease prevention, and the overall well-being of vulnerable populations

14. Sustainable water and sanitation Program

Water Credit – Sustainable Water and Sanitation Program, funded by Water.org, USA, is being implemented across 30 districts from April 2023 to March 2026 with a total budget of BDT 18,100,000. The project aims to create widespread awareness about sustainable water and sanitation systems and to ensure increased usage of safe and sustainable facilities among communities. Key interventions include designing and distributing IEC materials, developing training modules, and conducting ToT sessions to build staff capacity. The program also documents borrower success stories, produces promotional materials such as brochures, posters, and catalogs, and creates audio-visual content to engage communities effectively. By actively involving local stakeholders, the initiative promotes the adoption of sustainable water and sanitation solutions, contributing to long-term health, hygiene, and environmental resilience.

15. Promotion of Value Added Flowers for Sustainable Growth and Instituting RECP Practices (SMART Project)

SMART Project, implemented by Rural Reconstruction Foundation (RRF), supports microenterprises in agribusiness, manufacturing, and service sectors, particularly in environmentally stressed areas vulnerable to climate change and natural disasters. The project promotes sustainable and environmentally friendly business practices while encouraging the adoption of operational safety standards within microenterprises. Through capacity building, technology adoption, knowledge sharing, and behavioral change initiatives, RRF equips microenterprises to implement green growth solutions that are both resource-efficient and environmentally beneficial. Guided by principles such as business clustering, pollution reduction, ecosystem preservation, economic and climatic vulnerability, and potential for replication, the project aims to enhance the resilience, sustainability, and long-term growth of microenterprises under RRF's holistic development framework.

16. 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.

17. 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. In Building resilient services and infrastructure for climate-affected migrated slum communities in Satkhira Bangladesh (tailoring, embroidery, masonry, electric wiring, carpentry, etc.) project selected beneficiaries are getting livelihood support like washing, Tailoring, embroidery, vegetable seeds, sewing machines, tube well with bath, Tools, Communal Toilet, drainage, and so on. 225 beneficiaries and 80 families are being benefited from the DRR project. In the DRR project selected beneficiaries are getting awareness and seed support for reducing and facing the threat of natural calamities and livelihood support. Through this project, beneficiaries are learning about Climate.

Health

18. 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

19. 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. 05 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.

20. Pre-School (Non Formal Education)

RRF pre- 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-school program not only go on to study in government primary schools afterwards but also any other school. RRF implements a **Non-Formal Education Program** dedicated to delivering early childhood education to children from underprivileged communities. Through this initiative, **23 pre-schools** have been established to provide learning opportunities for children aged **3 to 5 years**. These pre-schools serve as nurturing environments that lay the foundation for cognitive growth, social interaction, and holistic development. The program exemplifies RRF's strong commitment to shaping

a brighter future through accessible and quality early education. RRF pre-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 tuition fee is very minimal. Teachers are women from the local community who. The student-teacher ratio is kept low at around 1 teacher

21. 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.

Gender

22. 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

23. 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. TRAINING & CAPACITY BUILDING

Training At a Glance (From July-2024 to June-2025)

From the month of July 2024 to June-2025, the following training was attended by the RRF Officials in different sectors organized by development partners and RRF Internal.

Sl No	Organized By	Training Name	Batch	No. of Participants
1	Organized By PKSf for Microfinance Program	1. The Art of facilitation	01 Batch	01
		2. Human Resource Management	01 Batch	01
		3. Internal Audit	01 Batch	01
		4. Vat & Tax	01 Batch	01
		5. Microenterprise Management & Financial Strategy	01 Batch	01
		6. Training of Trainers (ToT)	01 Batch	01
		7. Procurement & Inventory Management	01 Batch	01
		8. Accounting for Non-Accountant	01 Batch	01
		9. Leadership for Development Professionals	01 Batch	01
		10. Risk Management	01 Batch	01
Sub-Total				10
2	RRF Internal Training Courses	1. Microfinance Management Foundation Training for Credit Officer	35 Batch	1084
		2. Accounts Management and Software Operation Training for AM (A/C & Loan)	05 Batch	152
		3. Management Skill & Software operation Training	05 Batch	172
		4. Refresher Training On Monitoring & Evaluation	01 Batch	17
		5. Communication & Skill Development	01 Batch	19
Sub Total			47 Batch	1444
3	Organized By PKSf for Development Programs	1. Training On Financial Management	01	03
		2. ToT Life Skill Development	01	03
		3. Financing Safely Managed Sanitation System	01	01
		4. 'Staff Information Bureau'' MRA	01	02
		5. Climate change & Development	01	02
		6. "Training on Implementation of Livelihood Fisheries Sector Activities for Technical Officers"	01	02
		7. Sustainable Microenterprise and Resilient Transformation (SMART) project	01	08
		8. Climate Vulnerability and Environment Management	01	03
		9. Me & SME Employee's Development Training	01	01
		10. Climate change & Development	01	08
		11. In house ICT Training for Barnamala BidyapithTeacher	01	03
		12. Refreshers Training Sustainable Microenterprise and Resilient Transformation (SMART) project	01	03
		13. In house ICT Training for Barnamala BidyapithTeacher	05	20
Sub Total			17	59
Total				1513

11.1 Contact & Office Address

Head Office:

RRF Bhaban, C&B Road, Karbala, P.O. Box # 07, Jashore-7400, Bangladesh
Tel: 88024777-66357, 88024777-65374, Cell: 01733-073076, 01733-075095,
Fax: 88024777-60090
Email: admin@rrf-bd.org, info@rrf-bd.org, Website: www.rrf-bd.org

Dhaka Office:

Rupayan Shopping Square, Office Space # A-7, 7th Floor, Plot No.: C-2, Bolck-G,
Bashundhara, Dhaka, Bangladesh
Tel: 88024777-66357, 88024777-65374, Cell: 01733-073076, 01733-075095,
Fax: 88024777-60090
Email: admin@rrf-bd.org, info@rrf-bd.org, Website: www.mrf-bd.org

Training & Resource Centre:

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

Hotline Number:

Cell: 01733-073076, Tell: 01329-644275

Call Center: Cell:

01780-416666, Tell: 01780- 416667

11.2 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 Girls School	01708416626	Sutipur Road, Sujalpur, Sadar, Jashore.
5	Barnamala Bidyapith Bahadurpur	01705410312	Bahadurpur, Jessore Sadar, Jashore.

Skill Enhancement training for Light Engineering

6	Skill Enhancement training for Light Engineering	01711425384	RRF Training Center, Chanchra, Jashore.
---	--	-------------	---

National Human Resource Development (NHRDF)

7	NHRD (Food & Bevarage, Automobile Training)	01711425384	RRF Head Office , C&B road, karbala, 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.
----	--------------------------------	-------------	--------------------------------

RRF Agent Banking

11	RRF Agent Banking	01708416884	Barinagar Bazar, Sath Mile, Jashore.
----	-------------------	-------------	--------------------------------------

Prosperity Project

12	Prosperity Project Bolibunia office	01720-526224	Amtala Baazar, Boloibunya, Moralongj, Bagerhat
13	Prosperity Project Ramchandrapur	01720-526224	Borshibawa Bazar, Moralongj, Bagerhat
14	Prosperity Project, Madhupur office	01720-526224	Mokampur Bazar, Beside Police Fari, Terokhada, Khulna
15	Prosperity Project, Schiadaha sub- office	01720-526224	Schiadaha Bazar, Terokhada, Khulna

RAISE

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

RMTP Project

17	RMTP Project	01712577750	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall, Manirampur, Jashore
----	--------------	-------------	---

Green Biotech Tissue Culture Club

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

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

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

Senior Citizen Welfare Program

20	Light House Elderly Club	01309137044	Gilapole More, Ulashi, Sharsha, Jashore
21	DIPTO Elderly Club-1	01708416731	Kamarpara, Jhikorgacha, Jashore
22	DIPTO Elderly Club-2	01708416731	Kamarpara, Jhikorgacha, Jashore
23	SARATHI Elderly Club	01708416626	Cutipur Road, Sujolpur, Sadar, Jashore

Community Healthcare Program

24	Magura Clinic	01717249741	Magura Bazar, Abhaynagar, Jashore
----	---------------	-------------	-----------------------------------

Building Resilient service (Climate Based Fund) Project Office

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

RHL Project office

26	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
----	--	-------------	--

SMART Project office

27	Green Growth of Microenterprises through Climate Smart Flower Value Chain with RECP practices (SMART)	01712577750	Ganna Bazar Main Stand, (Talue Salam House) Banna, Jhenaidah Sadar, Jhenaidah
----	---	-------------	---

11.3 Microfinance Branch Offices Address

Khulna Division

JASHORE Disrict				
1	111305	Jashore Sadar	01708417000	PTI School Road. Sostaitola, Jashore Sadar, Jashore
2	111320	Jashore Pourosova	01709951573	Godule House 2nd Floor, (East side Surgelcal Home), Mohila College more, Jashore Sadar, Jashore
3	111321	Jashore Uposhore	01709951571	Gisen mansun, B-Block, Sectore-07, Kobi Golam Moustfa Road, Newuposhore, East side of new market Bus stand, Jashore Sadar, Jashore
4	112203	Churamonkathi	01708417020	Churamonkathi Bazar, Station Road, Jashore Sadar, Jashore
5	111317	Satmail	01708417075	Satmail Bazar, RRF Agent Bank Mtb, Jashore Sadar, Jashore
6	112102	Chanchra	01708417001	Chanchra More, (Back Side Of Motor Laber Bhaban) Jashore Sadar, Jashore
7	111306	Jhumjhumpur	01708417004	Hamidpur Bazar, Baliadanga, Jashore Sadar, Jashore
8	111312	Ramnagar	01708417005	RRF TARC, Ramnagar, Rajarhat, Jashore Sadar, Jashore
9	111201	Bosundia	01720526119	Bosundia More, Jashore Sadr, Jashore
10	111207	Magura	01708417203	Magura Bazar, Abhoynagar, Jashore
11	111208	Noapara-01	01733073061	Hasan Monjule, Holding No: 055903, Infornt upazilla Proshod, Upazilla Road, South Gouakhola, Noapara Bazar, Abhoynagar, Jashore
12	111210	Noapara-2	01733073944	Shonkor pasa, Mistra para, Tohun Hassan Villa, Singarie Road, Sreedaharpur, Abhoynagar, Jashore
13	112104	Jhikargacha-01	01708417006	Godkhali Bazar, Jhikargacha, Jashore
14	112105	Jhikargacha-02	01720526245	Kittipur, (South Side of Benapole Road) Jhikargacha, Jashore
15	112106	Jhikargacha-03	01708417007	Kirtipur, (South Side of Benapole Road) Jhikargacha, Jashore
16	112204	Chutipur	01720526243	Mahamudpur More, Chutipur Bazar, Jhikargacha, Jashore
17	112110	Kayemkola	01708417086	Mashad House, Kayemkola Bazer, Jhikargacha, Jashore
18	112109	Backra	1708417066	Abushease Nir, Bside The Polli Bidyut Office, Jhikargacha Road, Backra Bazar, Jhikargacha, Jashore
19	112107	Navaron	01708417008	Upazila Health Complex Road, Navaron, Sharsha, Jashore (Beside The Union Council)
20	112409	Sharsha	01708417009	Kamarbari More, Sharsha, Jashore
21	112103	Goga	01708417021	Goga Bazar, Gopalpur Road, Dip Daroga house, Sharsha, Jashore
22	112101	Baganchra	01733075076	Baganchra Bazar, (East Side Of Baganchra Union Council), Sharsha, Jashore
23	112108	Rajgonj	01708417022	Rajgonj Bazar, Manirampur Road, Manirampur, Jashore
24	111308	Manirampur	01708417028	Taherpur, Rajgonj More, Infornt Of Modimita Seinama Hall, Manirampur, Jashore
25	111402	Keshabpur	01708417027	Keshabpur Bazar, Keshabpur, Jessore (Infront Of Filing Station)
26	111405	Sagordari	01720526273	Sagordari Bazar, Keshabpur, Jashore
27	111307	Khajura	01708417023	Jahanara Monjil, Mothurampur, Khajura, Bagherpara, Jashore
28	111301	Bagherpara	01708417024	Mohiron, Bagherpara, Jashore (Beside The Post Office)
29	111316	Narikelbaria	01708417074	Bablua Saha House, Bus Stand, Narikelbaria Bazar, Bagherpara, Jashore
30	111302	Charavita	01733073069	Pakarali, Charavita Bazar, Bagherpara, Jashore
31	112202	Chaugacha	01708417002	Shika Cottage, Infont Of Chaugacha Thana, Kotchandpur Road, Chaugacha, Jashore
32	112208	Purapara	01708417003	Purapara Bazar(Bus Stand), Chaugacha, Jashore
NARAIL Disrict				
33	111310	Narail	01720526256	Mohishkhola, Narail Sador, Narail
34	111311	Pajarkhali	01720526257	Noldi Bazar, Lohagara, Narail

MAGURA District				
35	111304	Magura Sadar	01733073945	Sagairdhal, West side of magura Jilkhina , Jhenaidah road, Magura Sadar, Magura
36	111303	Hajipur	01708417025	Isakhada Bazar, Hajiur Road, Said Biswas House, Magura Sadar, Magura
37	111315	Arpara	01705401349	Shalikh Road, Woltan Plaza 2nd floor, Shalikh, Magura
38	111309	Nakol	01733073058	Nakol Bazar (Beside The Police Station) Sreepur, Magura
39	112502	Dariapur	01708416740	Nazimuddin House, Sheikpara, Kalibari More, Dariapur, Sreepur, Magura
40	112501	Sirpur (Magura)	01708417065	Sripur Bazar Poshimpara Rajue Ahmed House, Sreepur, Magura
KHULNA District				
41	111206	Khulna UMC	01720526282	Khalishpur, Beside The Mohsin College, Central Road, Khalishpur, Khulna
42	111211	Sonadanga	01733339971	Road No: 28, House No:E 19, Nerala Residence Area, Khulna Sadar, Khulna
43	111205	Daulatpur	01720526121	Jabdipur, Sonali Jute Mill, Fulbarigate, Dighalia, Khulna
44	111204	Dighalia	01720526114	Bariomogati, Dighalia Hospital/Thana More, Dighalia, Khulna
45	111401	Chuknagar	01733073068	Robioul Fokir House, Milkeia, Chuknagar Bazar, Satkhira Road, Dumuria, Khulna
46	111404	Paikgacha	01720526116	Akbar Master House, Batikhali, Paikgacha, Khulna
47	111406	Godaipur	01709951564	Motbati, Notun Bazar, Godipur, Paikgacha, Khulna
48	111403	Kopilmuni	01708417029	Kopilmuni Bazar, College Road, Paikgacha, Khulna
49	111209	Terokhada	01720526115	Terokhada Bazar, Upazila Road, Terokhada, Khulna
50	111214	Moduepur	01708416515	Habibur Rahman House, Laskorpur Uttarpara, Moduepur, Terokhada, Khulna
51	111113	Sachiadaha	01732653065	Sachiadaha Bazar, (Terokhada Chunkhula Bazar Road), Sachiaaha, Terokhada, Khulna
52	111203	Damodar	01720526129	Master Habibur Vali, Phultala Upazilla Road, Reshiepara, Phultala, Khulna
53	111202	Batiaghata	01720526118	Hatbati, Batiaghata Bazar, Batiaghata, Khulna
54	111212	Koia	01733339997	Mohammad Nagor, Infornt Of Khulna University, Abdul Ohab Road, Jolma, Batiaghata, Khulna
55	111107	Rupsa	01720526117	Kazdia Bazar, Rupsa, Khulna
56	111213	Senerbazar	01708416763	Monjrul House, (Infornt Of Abue Bakkar Siddik Madrasha) Piskervita, Senebar Bazar, Rupsa Khulna
SATKHIRA District				
57	111501	Alipur	01720526103	Labsa, Infornt Of Dorgapur, Satkhira Sadar, Satkhira
58	111505	Sultanpur	01720526258	World Vision More, Sultanpur, Satkhira Sadar, Satkhira
59	111503	Budhata	01720526271	Budhata Bazar, Gazi Market 2Nd Floor, Assasuni, Satkhira
60	111502	Assasuni	01708417030	Sreekolos, Manikkhali Road, Beside The Upzila Office, Assasuni, Satkhira
61	111504	Patkelghata	01720526270	Jugipukaria, Patkelghata Bazar (Infront Of Mojaumdar Petrol Pump) Tala, Satkhira
62	112410	Kalaroa	01708417026	Kalaroa Hospital Road(Beside The Registry Office), Kalaroa, Satkhira
BAGERHAT District				
63	111104	Mollahat	01720526123	Mollahat, Master Para, Mollahat, Bagerhat
64	111101	Bagerhat Sadar	01720526279	Monira Khanam House, Nazade Mosque, Doshani Trafic More, Bagerhat Sadar, Bagerhat
65	111102	Chitalmari	01733073062	Aruabonni, Chitalmari Upazila More, (South Side Of Brac Office) Chitolmari, Bagerhat
66	111106	Rampal	01720526124	Rampal Besie the Sub-Registry office, Rampal, Bagerhat
67	111108	Katakhal	01705401348	Beside the Gov. Primary School get, Lokpur, Fakirhat, Bagerhat
68	111103	Fakirhat	01720526274	South Side Of Ajhar Ali Degree College, Attraki, Fakirhat, Bagerhat
69	111105	Morrelganj	01720526275	Dobaghaty Bazar Main Road, (Beside The Pollie Bidyut office) Morrelganj, Bagerhat

70	11112	Morrelganj-2	01708417279	Bhai Bhai Sumer Marker, Morrelgonj Bazar Road, Nobboi Rashie Bus Stand, Morrelganj, Bagerhat
71	11111	Ramchandropur	01708416762	Srijul House, Borsieboya Bazar, Ramchandropur, Morrelganj, Bagerhat
72	11110	Bolibonaia	01708416761	Mannan Vila, Amtala Bazar, Bolaibonaia, Morrelganj, Bagerhat
CHUADANGA Disrict				
73	112205	Jibannagar	01720526126	Jibannagar High School Para, Jibannagar, Chuadanga
74	112315	Hasadah	01708417078	Hasadah Bazar (Ahak Center), Jibannagar, Chuadanga
75	112316	Andulbaria	01708417080	Andulbaria Bzazr Dorga Para, Jibannagar, Chuadanga
76	112312	Dumurhuda	01733339995	Doshami Gulshan Para, Near Grameen Bank, Dumurhuda, Chuadanga
77	112314	Darshana	01705401350	Mohiuddin Hosuse, Karue Milget, Azimpur, Darsana, Dumurhuda, Chuadanga.
78	112308	Karpasdanga	01708417040	Jagonghar House, Infornt Of Hafizia Madrasha, Coustom More, Karpashdanga, Dumurhuda, Chuadanga
79	112305	Chuadanga	01708417046	Dasher Bari, 143 Eidgaha Para, Chuadanga Sadar, Chuadanga
80	112309	Sorojganj	01708417047	Jadibpur, Sorojganj Bazar, Chuadanga Sadar, Chuadanga
81	112304	Asmankhali	01708417048	Mizanur Rahman House, Nandobar, Asmankhali Bazar, Alomdanga, Chuadanga Sadar, Chuadanga
82	112301	Alamdanga	01708417049	Milon Monjil, Station Para, Alomdanga, Chuadanga
83	112306	Hatboalia - RMC	01708417044	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
84	112307	Hatboalia - UP	01708417045	Hatboalia Bazar, Gangni Road, Alomdanga, Chuadanga
85	112317	Jamjami	01708417077	Jamjami Bazar Infornt Of Police Fari, Alomdanga, Chuadanga
JHENAI DAH Disrict				
86	112207	Maheshpur	01720526109	Patibaila, Maheshpur Mohila College Para, Maheshpur, Jhenaidah
87	112209	Bhoiroba	01733073946	Bhoiroba Bazar (Infront Of Bhoiroba Power House) Maheshpur, Jhenaidah
88	112206	Kaliganj	01708417280	Abul Kalam Azad House, infornt of Boishakie Petrol pamp , Kaliganj, Jhenaidah
89	112210	Nimtala	01733339970	Kalahata, Jhenaidah Road, Kaliganj, Jhenaidah
90	112212	Chaprail	01708417076	Sahid Mia House, Chapril Bazar, Kaliganj, Jhenaidah
91	112201	Barobazar	01733073089	Belat Road, Cow Bazar, Barobazar, Kaliganj, Jhenaidah
92	112311	Jhenaidah Sadar	01733073943	Daroga Bari, Kalikapur, Mollapara, Jhenaidah Sadar, Jhenaidah
93	112313	Dakbangla	01733339994	Dakbangal Bazar, north side of Agrni Bank, Jhenaidah Sadar, Jhenaidah
94	112604	Ganna	01708417072	Ganna Bazar Main Stand, (Talue Salam House) Banna, Jhenaidah Sadar, Jhenaidah
95	112605	Holidhani	01708417073	Holidhani Bazar (Shofi Haza House) Ramchandropur Road, Jhenaidah Sadar, Jhenaidah
96	112603	Hatgopulpur	01708417068	Shadin Vila, Lohagonga Road, Hatgopal Bazar, Jhenaidah Sadar
97	112606	Harinakunda	01708417087	Runi Commissioner House, Harinakunda Hall Bazar, Harinakunda, Jhenaidah
98	112601	Vatibazar	01708410035	2nd floor, Adunike Kindergerden School, Vogaban Nagor Road, Vatibazar, Shalikupa, Jhenaidah
99	112602	Sheaikpara	01708410034	Podamjje, Taribani Road, Sheaikpara Bazar, Shalikupa, Jhenaidah
100	112211	Kotchandpur	01733339991	Kotchandpur T&T Para, Word No: # 7, Holding No: # 928, Kotchandpur, Jhenaidah
MEHERPUR Disrict				
101	112408	Meherpur -RMC	01708417031	Wapda More, Meherpur Sadar, Meherpur
102	112411	Meherpur -UP	01708417032	Wapda More, Meherpur Sadar, Meherpur
103	112406	Kathuli	01708417033	Garabaria Biswas Para, Kathuli, Gangni, Meherpur
104	112302	Amjhupi -RMC	01733073059	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur
105	112303	Amjhupi -UP	01733073078	Baradi Bazar, Beside The Square Clenice, Meherpur Sadar, Meherpur

106	112404	Gangni -RMC	01708417034	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
107	112405	Gangni -UP	01708417035	Infornt of Polli Bidyut office, Kustia Road, Gangni Bazar, Gangni, Meherpur
108	112402	Bamondi -RMC	01708417036	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
109	112403	Bamondi -UP	01708417037	Bamondi Nashipur, Bamondi Bazar, Ahak Center, Kushtia Road, Gangni, Meherpur
110	112407	Kazipur	01708417043	Iquable Hossain House, Alom Bazar, Kazipur, Meherpur
111	112412	Mojibnagar -RMC	01708417038	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
112	112413	Mojibnagar -UP	01708417039	Kedaragonj Bazar, Meherpur Road (In fornt of BRAC office) Mojibnagar, Meherpur
KUSHTIA District				
113	112414	Kushtia Sadar	01705401351	Kustom More, PTI Road, Kushtia Sadar, Kushtia
114	141101	Swaistipur	01708410031	Vadiala Bazar, Rajmohan Vila, Swaistipur, Kustia Sadar, Kushtia
115	141102	Jhaudia	01708410032	Shamsul Alom House, Jhaudia Majpara, IU Thana, Kushtia Sadar, Kushtia.
116	141103	Horinarionpur	01708410033	Horinarionpur Bazar,Shie Mosque,IU Thana,Kushtia Sadaor, Kushtia
117	112401	Amla	01720526267	Amla Bazar, Infornt Of Wapda, Mirpur, Kushtia
118	141104	Allardarga	01708416520	Surjent Golam Kabira House In Fornt Of Nassiruddin Girls High School,Allardarga, Dulatpur, Kushtia
119	141105	Hosnabad	01708416521	Prickpur Road, 2Nd Floor Muktie Clenice, Hossanabad Bazar, Doulatpur, Kushtia
120	141106	Khoksha	01708416522	Raju House, Dackbangla Road, Masterpara, Koksha, Kushtia
121	141108	Bashgram	1708417069	Bashgram Bazar, High School Road, Kumarkhali, Kushtia
122	141109	Panti	01708417088	Tipue Mia Sopnonir, Charimanpara, Guirls School Road, Panti, Kumarkhali, Kushtia
123	141107	Veramara	1708417071	Shaira Manson, Kachirapara, Infont Of Polli Bidyut Office, Veramara, Kustia
MYMENSINGH DIVISION				
MYMENSINGH District				
124	121205	Shomvugonj	01733073057	Shomvugonj Poshim Bazar (Infornt Of Alamin Filing Station), Mymensingh Sadar, Mymensingh
125	121302	Maskanda	01708417062	Tati Bite Cottege, Nur Aboshan, Khokdohor,Rahomotpur Baipass road, Maskanda , Mymensingh Sadar, Mymensingh
126	121301	Churkhali Bazar	01708417063	Liakat Ali House, (Infornt Of Al-Fala Food Mills) Churkhali Bazar, Vhabukhali Road, Mymensingh Sadar, Mymensingh
127	121305	Bhaluka	01720526141	Hajira Vhila, (Holdinf No-24, Block- C, Word No-5) Bhaluka Gass Lain More, Alia Madrash Road, Bhaluka, Mymensingh
128	121304	Trishal	01720526140	Kamrul House 05/2, Vatipara Puribari Road, Trishal Bazar, Trishal,Mymensingh
DHAKA DIVISION				
DHAKA District				
129	121102	Dokhinkhan	01708417057	AR Villa, House No; 442, 313, Haji Markat, Modue Bug, Dokhinkhan, Dhaka
130	121106	Uttara (UMC)	01720526134	House No-01, Road No: 30, Sector -07, Uttara, Dhaka.
131	121103	Keraniganj	01708417058	Chor Rohitpur Boding Market, Rohitpur, Keraniganji, Dhaka
132	121101	Dohar	01733073056	Shaikdar Vila, Bnagla Link More, Botia, Joyapara, Dohar, Dhaka
133	121203	Shainpukur	01708416529	Kurban Sheikder, Guraganj,Mokshedpur, Dohar, Dhaka
134	121202	Nawabganj	01708410028	Parves Vila, Degerpar Club ghor, Nur Jama Mosque, Soto Boxio Nagor, Nobabgonj, Dhaka
135	121110	Ashulya	01708410030	Sorat Ali Villa, 2 No Uttor Kolma, walton Goli, Ashulya Bazar, Savar, Dhanka
GAZIPUR District				
136	121107	Tongi	01733339996	Maiza Kohenur Gurden, Holding No-02, Word No-54, Hossain Market, Tongi, Gazipur

137	121109	Konibari	01708410029	Ashia Moyzan villa, Holing 684/1, Konibare Porash Road, Konabari, Gazipur Sadar, Gazipur
138	121108	Chowrasta	01709954356	Khan monjil, House No:05, Holding No: 242/22, Road no:03, Chowrasta,Gazipur Sadar, Gazaipur
139	121104	Pubail	01708417061	Sultan Driver House, Talutia, Harbaid Road, Pubail, Joydevpur, Gazipur.
140	121303	Sreepur	01708417060	Holding No-117, Word No-7, Mulaid, Amtoli, Mouna, Sreepur, Gazipur.
MUNSHIGANJ Disrict				
141	121105	Sreenagar	01708417059	Joynul Abiden villa, Daoul vog, In fornt of Popular Hospital, Sreenagar, Munshiganj
142	121201	Vaggokul	01708410027	Baparia Vila, Balasur Bowbazar, Vaggokul, Sreenagar, Munshiganj
143	121401	Serajdikhan	01897668556	Goyalbari Chorarmor, Sirajdikhan Bazar , Munshiganj
144	121402	Tongibari	01897668498	Amtoli,Tongibari,Munshiganj
145	121403	Baligaon	01897668496	Toilkai, Baligaon, Munshiganj
146	121404	Aldi Bazar	01897668492	Kathadia, Aldi bazar, Tongibari, Munshiganj
147	121405	Munshiganj Sadar	01897668444	Viti Shilmondi, Munshiganj Sadar, Munshiganj.
148	121406	Lohajang	01897668494	Malir Anko Bazar, Lohajang, Munshiganj
MADARIPUR Disrict				
149	151201	Madaripur Sadar	01708416852	South Mahisherchar, New Road, Beside Shikdar Bari Masjid Chandrapara Khanka Sharif, Madaripur.
150	151202	Mostafapur	01708416853	Ambari Road, West side of Mustafapur Union Health Complex, Madaripur.
151	151203	Rajoir	01708416854	Sanerpara Bus Stand (Amgram Road), Rajair, Madaripur.
152	151204	Takerhat	01708416855	Tekerhat Ghoshalkandi (Khalia Road), Rajair, Madaripur.
153	151205	Bahadurpur	01708416856	Beside Mithapur Bangladesh Krishi Bank, Bahadurpur, Madaripur.
154	151206	Shibchar	01708416857	West Kanchikata Road (Next to Power House) Shibchar, Madaripur.
155	191101	Surjonagor	01708416826	No. 26 Gupterandi, Aryadattapara, Shibchar, Madaripur.
156	191301	Kalkini	01732704302	Jhautala Rood Kalkini, (Beside Health Complex) ,Madaripur.
157	191303	Shaibrampur	01732686228	Jannat Houne, Aunderchar, Shaibrampur-7021, Kalkini, Madaripur
SHARIATPUR Disrict				
158	191201	Shariatpur Sadar	01774814711	Farida Mahal, New Model Town, Palang, Shariatpur.
159	191305	Shakipur	01709966564	Shakipur Bazar,Pollibidut office -2 (Floor),shariatpur.
160	191202	Ganganagar	01774814831	West Side Ganganagar Bazar, Poly Villa, House No: 7/2, Jaynagar Road.
161	191216	Zajira	01329644278	TNT Mor,Zanjira,shariatpur.
162	191204	Gharishar	01774814717	Atpara Gharishar, Naria,shariatpur.
163	191203	Bhojashar	01732688677	Mosura Bhojashar,Naria, shariatpur.
164	191205	Bhedarganj	01732694041	Godda Bhedarganj,shariatpur.
165	191302	Damudya	01732699254	Shamima Nasrin House, Bishakure, Damudya, Shariatpur
166	191304	Goshairhat	01732691152	Abule Khaire House, Daser Jangal (Sobauje Sater More) Post: Goshairhat, Goshairhat, Shariatpur
FARIDPUR Disrict				
167	151105	Madhukhali	01708416523	Gondardia, Beside Of Malek Eye Hospital, Madhukhali, Faridpur
168	151103	Boalmari	01708416526	South kamargram, Abue jafor house, Colleg Para, Boalmari, Faridpur
169	151104	Kaderdi	01708416525	Kaderdi Bazara, Boalmari, Faridpur
170	151102	Knaipur	01708416524	Vati Kanaipur, Malanga khaskandi road, Kanipur, Faridpur Sadar, Faridpur
171	151101	Faridpur Sadar	01708416527	Roguenandopur, Mohabiddulai Road, In fornt of Government Koburistan, Faridpur Sadar, Faridpur
172	151106	Khalilpur	01708416528	Sardar Bari, Shibrampur road, Khalilpur Bazar, Faridpur

173	151107	Banga	01708417041	Talukid Vila, Salam Moster House, Kaporia Sodardie, Thana Road, Vanga, Faridpur
174	191104	Kalamrida	01708416727	BDR Rokon Fakir House, Sonamukhichar, Kalamridha Bazar Road
GOPALGANJ District				
175	111901	Gopalganj Sadar	01708416752	Beadgram, Kotalipara Road, Gopalganj Sadar, Gopalganj
176	111903	Gopinatpur	01708416754	Kazibari, Gopinatpur Bus Stand, Gopinatpur, Gopalganj Sadar, Gopalganj
177	111905	Kasiani	01708416755	Kasiani Bazar, Bus Stand, (Infornt of food Godun)Kasiani, Gopalganj
178	111904	Ramdaia	01708416756	Saflidanga, Godunmore, Ramdaia, Kasiani, Gopalganj
179	111902	Kotalipara	01708416753	Gagor Bazar, Kurpala Road, Kotalipara, Gopalganj
180	111109	Tongipara	01708417084	Gimadanga Purbopara (Pouro Geat) Tongipara, Gopalgonj
181	191102	Batikamari	01708416827	Bangram next to Munsibari Bridge, Muksudpur, Gopalganj.
182	191103	Nagorkanda	01708416724	Nagarkanda Bazar, Jagdia Road in front of Nagarkanda Police Station, Syedul Ali Munsu House, Nagarkanda, Faridpur.
183	191105	Moksedpur	01708416729	Kamlapur, Master Colony, Chandhat Road, Muksudpur, Gopalganj.
RAJSHAHI DIVISION				
RAJSHAHI District				
184	131305	Rajshahi Sadar	01708417042	Kalpona Nir, Kaishiadanga, Sahairgacha Baipass Road, Rajpara, Rajshahi
185	131306	Rajshahi Umc	01720526137	Chuddaipai, Binodpur, Motihar, Rajshahi
186	131304	Poba	01708417053	Nouhata Bazar, Poba, Rajshahi.
187	131203	Baneshwar	01720526132	Thaindarpara (Back Side Of Govt. Degree College), Banshwar, Putia, Rajshahi.
188	131303	Mohanpur	01720526229	Kumrun Nahar House, Bakshie mohil, Main road, Mohanpur, Rajshahi
189	131308	Mohangonj	01708417089	Allardan House, Mohangonj Bazar, Aliabad Road, Baghmara, Rajshahi
190	131302	Charghat	01720526228	Thana para Eidgaha More, Surdha, Charghat Bazar, Charghat, Rajshahi.
191	131202	Durgapur	01720526133	North Side Of Upazilla Dakbangla, Durgapur, Rajshahi
192	131301	Bagha	01720526226	Uttor Milik Bazar, (Old Pollibidyut Office) Bagha. Rajshahi.
193	131307	Tahirpur	01708417070	Ismail Hossain House, Choukirepara, Tahirpur Bazar, Bagmara, Rajshahi
194	131204	Baghmara	01720526227	Aktarul House, Vabanigonj Degree College Road, Vabanigonj, Bagmara, Rajshahi
NATORE District				
195	131205	Natore Sadar	01733073070	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sadar, Natore
196	131206	Naldanga	01708417052	Rotonuzzaman House, Birie vage, Infornt of Upazila Parishad, Noldanga, Natore.
197	131207	Singra	01720526238	Kata pukarria, Domdoma Road, (Beside Shapla Auto rice mill), Singra, Natore
198	131201	Bagatipara	01708417050	Beharcoul, Beside The Bagatipara Govt, Degree College, Bagatipara, Natore.
199	131107	Lalpur	01720526239	Ramkishnopur, Koshai para, Lalpur, Natore.
200	131105	Gurudaspur	01708417051	Mojibur Vila (Grand Floor), Thana Road, Kamarpara, Gurudashpur, Natore
201	131103	Bonpara	01720526237	Muster Khilur Rahman House, Profaser Para, Boulpara Road, Bonpara, Barigram, Natore.
202	131102	Baraigram	01708417054	Advocket Abdur Rashid House, Loxikol Bazar, Barigram, Natore
203	131208	Ahmedpur	01708417079	Ma Baba Vila, Ahmedpur Bazar, Kolar Hat, Baraigram, Natore
PABNA District				
204	131402	Bera	01720526236	Jagingar Alom House, Fakir ricemill, Chakpara, Bera, Pabna.
205	131406	Santhia	01720526131	Konabaria, Santhia, Pabna.

206	131403	Kashinathpur	01733073063	Abdul Mojid shaik House, Failr ricemill, Kashinathpur, Shatiakola, Dabtala, Shanthia, Pabna.
207	131401	Athaiakula	01720526234	Roghunathpur (Beside The Tmmss Office), Atiakula.Pabna.
208	131106	Ishwardi	01708417056	Roki Ahmad House, Notun Hat Golchattor, Shapur, Ishardi, Pabna
209	131108	Muladuli	01705401352	Sahajahin House, Muladuli Relcrossing, Nikorhat Road, Ishwardi, Pabna
210	131404	Pabna	01708417055	Holding No: 756/0, Word No: 11, Radanagor, Jugipara, (Infort of Dublue Counciler House), Pabna Sador, Pabna
211	131101	Atgharia	01720526232	Amjad Bhaban, (Grand Floor) Uttar Chor, Jalaler Dhal, Athghoria Pabna
212	131104	Chatmohar	01720526233	Nazrul Islam House, Afradpara, Gain Ghor More, Chatmohar, Pabna
SHIRAJGANJ District				
213	131405	Shahjadpur	01720526230	Besick Bus Stand (Infort Of Shajatpur Filling Point) Shaktipur, Shajatpur, Shiragjong
214	131407	Ullahpara	01720526231	Shamoli Para,Ullapara,Shiragjong.
215	161204	Raiganj	01708416514	Bethua, Dhangarh, Raiganj, Sirajganj.
NAOGAON District				
216	131601	Naogaon Sadar	01708417091	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sadar
217	131603	Atrai	01708416750	Ahsanganj Baharepur, Back Side Of Atrai Thana, Atrai, Naogaon
218	161304	Nawduli	01708416912	Atrai Road, Near Nauduli Bazar Bridge, Atrai, Naogaon.
219	131602	Badalgachi	01708416751	Orange plaza Matiza road, Badalgachi, Naogaon
220	131604	Manda	01708417092	Offsite Upazila- 1 No. Geat,Nearest Of Mollah Tower, prosadpur Bazar, Manda, Naogaon
221	131605	Mohadevpur	01708417094	Jesmin parvin house Lichu Bagan, Noaugon Road, Mohadebpur, Naogaon
222	131606	Raninagar	01708417093	Saiamuddin School Para, Naogaon Road, Raninagar, Naogaon
223	161303	Abadpukur	01708416919	Abadpukur Bazar, Kutkutitla, Raninagar, Naogaon.
224	131608	Niamatpur	01708416746	Nearest Of Fire Service Office, Naogaon Road, Niamatpur, Naogaon
225	131701	Nojipur	01708416602	Tuhin Tower, Swarnakar Patti Puration Bazar, Najipur, Patnitala, Naogaon
226	131702	Dhamoirhat	01708416603	Nearest The T&T Office, Dhamoirhat, Naogaon
227	131703	Shapahar	01708416605	Tilna Road, Nearest The Madrasha, Shapahar, Naogaon
228	131704	Shorigachi	01708416604	Ganguria Bazar, Shorigachi, Porsha, Naogaon
BOGURA District				
229	131607	Adamdighi	01708416747	Shialshan More, Bogra Road, Adamdighi, Bagra
230	161302	Chapapur	01708417182	Chapapur Bus Stand, Adamdighi, Bogura.
231	131801	Bogra Sadar	01708416796	Patik villa, House no: 21, Road no: 21, uposahore main Road, Uposhaor Bogra Sadar, Bogura
232	161301	Namuja Sadar	1708417187	Jamurhat Bazar, Shibganj, Bogura.
233	131805	Shibganj	01708416798	Banail, In front of Upazilla Health complex, Shibganj, Bogura
234	131806	Mokamtala	01708416799	In Rront Of New Golden School, Bogra Rongpur Highway Road, Mokamtala Bazar, Shibgonj, Bogura.
235	131803	Gabtali	01708417260	Hospital Road, In Front Of Food Office, Mastar Para, Gabtali, Bogura.
236	131804	Dhupchanchia	01708416941	Nural islam primanik villa, mohaldarpara, Main Bus stand,Sahortali more, Dhupchanchia, Bogura.
237	131807	Sariakand	01708416513	Hatfulbari Bazar, Shariakandi Road, Sariakand, Bogura.
238	131802	Sherpur	01708416940	College Road, Punyatata, Sherpur, Bogura.
239	161203	Dhunat	01708416510	Sonamukhi Road, East Bharanshahi, Dhunat, Bogura.
240	161205	Sonahata	01708416985	Sonahata Majbari Road, Dhunat, Bogura
241	161201	Majharia	01708416511	Jalaluddin Super Market, Bus Stand Majhira, Shahajanpur, Bogura.

242	161202	Nandigram	01708416512	College Road, Nearest To Ma Kg School, Nandigram, Bogura.
243	131808	Sonatala	01708416983	Beside Of Sonatala Fire Service Office, Sonatala Bazar, Sonatala, Bogura
244	131810	Bibirpukur	01708417296	Beside Of Chondo Rich Mel, Bibirpukru Bazar, Kahalou
JOYPURHAT District				
245	161101	Joypurhat Sadar	01708416947	Harial, Muslimnagar Road, (Nearest Of Brac Office) Joypurhat Sadar, Joypurhat
246	161102	Panchbibi	01708417144	Dhomdoma, Panchbibi, Joypurhat
247	161103	Akkelpur	01708417142	Maa Vila, Necha Bazar, Akkelpur , Joypurhat
248	161104	Khetlal	01708416948	Fokirpara, Khetlal, Joypurhat
249	161105	Kalai	01708417145	Thanapara,House No-190/3, Kalai, Joypurhat.
Chattogram Division				
CUMILLA District				
250	171101	Cumilla Sadar	01894424413	Cumilla Housing Astate, Section -2, Block-B, House #06, 1St Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
251	171107	Jhoutala	01894424414	Muster Villa, North side of Passport office,Cumilla sadar, Cumilla
252	171104	Cotbari	01894424415	Beside Changini Police Fhari,Adarsha Sadar, Cumilla
253	171105	Kalirbazar	01894424419	Kumarpuskurani,Bataisori Road ,Kalirbazar, , Sadar Dokin, Cumilla
254	171405	Shuagazi	01894424446	Shaib Bari, Purbo Botgram,Bord Office, Shuagazi, Sadar Dokin, Cumilla
255	171102	Burichong	01894424416	Burichang Bazar,Beside Polli Bidut Office, Burichong, Cumilla.
256	171205	Nimshar	01894424435	Beside Of Salekin Gas Pump,Nimsar. Upazila-Burichong. Cumilla
257	171106	Fakirbazar	01894424418	Abdul Lafif Khan Market, 2nd floor, Fakirbazar, Burichong, Cumilla .
258	171103	Brahmanpara	01894424417	Brahmanpara, College Para,Upozila: Brahmanpara, Cumilla
259	171204	Barura	01894424433	J.M Tower 2nd floor, Holding No; 480/7, Beside Of Talagram School.Barura, Upazila-Barura. Cumilla.
260	171207	Addabazar	01894424534	Baten Villa, College Road, Addabazar, Barura, Cumilla
261	171301	Laksham	01894424436	Fatima Villa, Nosratpur, Lakerpar Misree Jansong Road, Laksham, Cumilla
262	171304	Moddaffargonj	01894424438	Haji Bari, Chittoshi Road, south side of general Hospital, Moddaffargonj, Laksham, Cumilla
263	171302	Lalmal	01894424439	Bagmara South Bazar, Main Road, Lalmal, Cumilla
264	171306	Natharpatua	01894424437	Main road, Infortn of General Hospital, Natharpatua Bazar, Natharpatua, Monohorganj, Cumilla
265	171303	Monohorganj	01894424441	Comgauo, Jalom road, Thana Road, Monohorganj, Cumilla
266	171305	Nangalkot	01894424440	Nangalcort Dolkhar Road, West Side Of Upazilla, Nangalkot, Cumilla
267	171403	Vangardda	01894424447	Vangardda Porikot, Vangardda, Nangalkot, Cumilla
268	171401	Chouddagram	01894424443	Akter patory Villa, Chandishcora, Laksam road, Chouddagram, Cumilla
269	171406	Mierbazar	01894424442	Ashrafpur, chundul Komar doge road, Chouddagram, Cumilla
270	171402	Gunoboti	01894424444	Anik tower, Kocharm, Chouddagram, Cumilla
271	171404	Kashinagor	01894424445	Kashinagor, Chowmohuni Road, Dakkan Jattapur, Chouddagram, Cumilla
272	171501	Muradnagar	01894424538	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
273	171502	Aminnagor	01894424539	Ramchandropur Morag Bazar, Muradnagar, Cumilla
274	171503	Bangura	01894424543	Bongura Bazar, Thana Road, Muradnagar, Cumilla
275	171505	Dulalpur	01894424540	Dulalpur Bazar, Chowrasta, Bitykalmina Road, Homna, Cumilla
276	171504	Homna	01894424541	Kanda Road, Jashimuddin House, Homna, Cumilla
277	171506	Meghna	01894424542	Manicarchor Muktinagor, Gobindopur Road, Meghna, Cumilla
278	171202	Chandina	01894424430	Monir Villa, Haron Road. West side of Cow market, Chandina, Cumilla.

279	171201	Mohichil	01894424432	Beside Of Mohichail Union Porishod Upazila-Chandina,. Cumilla.
280	171203	Nobabpur	01894424431	South Side Of Nawabpur.Bazar, Upazila-Chandina, Cumilla.
281	171206	Debidwar	01894424434	North Side Of Dabidwar Thana, Upazila-Dabidwar, Cumilla.
282	171601	Elliotganj	01897668456	Sobdolpur Road, Elliotganj, Daudkandi, Cumilla
283	171602	Gauripur	01897668451	Pennai, Motlob Road, Gauripur, Daudkandi, Cumilla.
284	171603	Daudkandi	01897668453	Molla Bari, Tujarbhanga Road, Daudkandi, Cumilla
285	171604	Titas	01897668452	KoriKandi, Gazipur, Titas, Cumilla.
FENI Disrict				
287	181202	Mohipal	01894424451	House No: 507,Circuit House Hazir Ali Road, Borobari, Mohipal , Feni Sadar, Fani
288	181203	Lemua Bazar	01894424452	Hoding: Losskor Hazir Bari, Lemua Bazar, Feni Sador, Feni
289	181101	Daganbhuiya	01894424459	Holding: 28, Fazil Ghat Road, Hospital Mor, Daganbhuiyan , Feni
290	181205	Chagalniya	01894424449	Anowara Monjil, College Road, Chhagalniya, Feni
291	181204	Sonagazi	01894424450	Mahabub Mansion, Teresapol Cort Area, Sonagazi, Feni
292	181402	Boktarmunshi	01894424472	Boktarmunshi Bazar, Nearst Posho Hospital, Sonagazi, Feni
293	181403	Kutterhat	01894424473	Pukirpar Sayid Villa, Tim rista more, Near Rupali Bank PLC, Kutterhat, Sonagazi, Feni
294	181207	Fulgazi	01894424475	Ags Mahamud Villa, Bonikpara Road, Biyoypur, Fulgazi, Feni
295	181401	Porshuram	01894424476	Nur Ahmed Villa, Dokin Kolapara, Porshuram, Feni
CHATTOGRAM Disrict				
296	181206	Mirsharai	01894424453	Hazi Rahaman Monjil, Viill-East Govania, East Moghadia, P.O-Mirsharai-4320, Mirsharai, Chittagong
297	181405	Bariorhat	01894424477	Khaidza Villa, Tinke Station, Bisso road, Bariorhat, Mirsharai, Chittagong
NOAKHALI Disrict				
298	181102	Maijadee	01894424454	H-09,Road No-34, Maijdee Housing Estate,Noakhali
299	181304	Sonapur	01894424465	Alom Monjul, Islamia Madrash Road, 2nd Floor, Sonapur, Noakhali Sadar, Noakhali
300	181305	Sompara	01894424460	Sultan Member House, Colletepara, Proshadpur, Chatkhil, Noakhali
301	181302	Sonaimuri	01894424462	Ahoson Monjil, South side of Upazilla Gate, Dhaka Road, Sonaimuri, Noakhali
302	181301	Amishapara	01894424461	Tofa Monjal, Holding # 377, College Road, Amishapara, Sonaimuri, Noakhali
303	181103	Chowmohani	01894424455	Chowrashta Chowmuhani, Apon Nibash, Nur Jahan Palac, Plot No: 11, Begumganj, Noakhali
304	181303	Chayanni	01894424463	Moulobi Bari, Lakhonpur, Vobani Jibonpur, Chayanni, Begumganj, Noakhali
305	181308	Banglabazar	01894424474	Haji Bahir Mia House, Uttor Zirtoly, Banglabazar, Begumganj, Noakhali
306	181104	Senbagh	01894424458	Abu Taher Bari, Senbag Main Road, Senbag Noakhali.
307	181105	Basurhat	01894424457	Belal Villa, Holding No-578/01, 8 No. Ward, Hazi Selamatullah Road, Basurhat Pourosova, Companiganj, Noakhali
308	181106	Chaprashirhat	01894424456	Yasmin Palace,Holding No: 470, Chorkali, Kabirhat, Noakhali
309	181107	Subarnachar	01708416923	Khaser Hat Road, Beside Care Medical, Sriman Tower (2nd Floor), Subarnachar, Noakhali.
CHANDPUR Disrict				
310	181507	Faridgonj	01894424500	West side of Al-Madina Hospital, Patwari Bari Road, Farid Sardar Villa, Kachiara, Faridganj, Chandpur.
311	171605	Sacharabazar	01897668455	Suarul, Sachar Bazar, Kachua, Chadpur
312	171606	Kachua	01897668454	Politecnic Collage East Side, Kachua, Chadpur
LUXMIPUR Disrict				
313	181501	Luxmipur Sadar	01894424466	Bhai Bhai Manson, Woard # 03, Holding # 0566 , Soto Kazi Bari, Raipur Road, Luxmipur Sadar,Luxmipur
314	181502	Mandari	01894424467	Ali Hayder Bhuya Bara, Matrie, Mandari,Lakshmipur Sadar, Lakshmipur

315	181504	Haydergonj	01894424468	Haydargonj Bazar, North Side Of Sonali Bank, Dc Road, Chor Abibal, Holdingo3, Raipur, Lakshmipur
316	181503	Raipurbazar	01894424469	Ismail Villa, Notun Bazar, Infornt O Mohilla College, Raipur, Lakshmipur
317	181506	Ramganj	01894424470	Miji Bari, Boktarpur, Somity Bazar, Ramganj, Lakshmipur
RANGPUR DIVISION				
DINAJPUR District				
318	161106	Birampur	01708416987	Ghatpar Bridge, Biramppur, Dinajpur

Regional Office Address

SI 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, Kaporla 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 Sadar, Nator
28	Rajshahi Region	Regional Manager	01733339980	Kalpona Nir, Kaishiadanga, Sahairgacha Baipass Road, Rajpara, Rajshahi
29	Banwisher Region	Regional Manager	01708417083	Thaindarpara (Back Side Of Govt. Degree College), Banswar, Putia, Rajshahi.
30	Bera Region	Regional Manager	01733075078	Chakpara Sanalpara, Fakir Plaza, 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 Sadar, 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 Region	Regional Manager	01894424537	Rahimpur, Besie the Firservice, Copanygonj Road, Muradnagar, Cmuilla
45	Laksham Region	Regional Manager	01894424406	Misree Jansong Road (Infornt Of Dagro Bari), Laksham, 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
51	Gauripur Region	Regional Manager	01897668450	Gouripur Motlab Raod Liton Miyazi Tower 2nd Floor, Gauripur, Cumilla
52	Muradnagar Rigion	Regional Manager	01894424537	Rahimpur Beside Fire service Office, Faruque House 2nd floor, Muradnagar, Cumilla

Zonal Office Address

Sl No.	Branch Code	Branch Name	Mobile number	BranchAddress
1	Cumilla Zone	Assistant Director-Microfinance Program	01894424501	Cumilla Housing Astate, Section -2, Block-B, House #06, 1st Floor, Road No 02 Medicle College Road, Cumilla Adrosho Sador, Cumilla
2	Dhaka Zone	Assistant Director-Microfinance Program	01733073055	House No-10, Road No: 01, Sector -09, Uttara, Uttara, Dhaka.
3	Jashore Zone	Assistant Director-Microfinance Program	01708410025	Sky Bhaban, Shaikhati, Infont of Jessore Education Board Office, Jashore
4	Khulna Zone	Assistant Director-Microfinance Program	01708416765	Khalishpur, Beside the moshin College, Central Road, Khalishpur, Khulna
5	Meherpur Zone	Assistant Director-Microfinance Program	01733075090	Wapda More, Meherpur Sador, Meherpur
6	Magura Zone	Assistant Director-Microfinance Program	01720526263	Doarpar, Bastala More, Magura Sador, Magura
7	Nougan Zone	Assistant Director-Microfinance Program	01708417192	Chakrampur School Para, (Nearst The Tulidanga Breedg), Tarck Stand, Naogaon Sador
8	Noakhali Zone	Assistant Director-Microfinance Program	01894424401	Mahide Manson House No #02 , Road No # 09, Maijdee Housing Estate, Noakhali
9	Rajshahi Zone	Assistant Director-Microfinance Program	01708416760	Holding No: 0526, Azizur Rahman House, Dokin Borgacha, Back Side Of Rozi Market, Natore Sador, Nator
10	Madripur Zone	Assistant Director-Microfinance Program	01329635984	Irran Villa, Zilla Pranie Hospital Road, Madaripur Sador, Madaripur
11	Gauripur Zone	Assistant Director-Microfinance Program	01708416991	Gouripur Motlab Raod Liton Miyazi Tower 2nd Floor.

Thank You



Philip Biswas

Founder & Executive Director
Rural Reconstruction Foundation