



ANNUAL REPORT 2023-2024



RURAL RECONSTRUCTION FOUNDATION

www.rrf-bd.org





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.



Vision

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



Values

Integrity
Innovation
Inclusiveness
Effectiveness

BACKGROUND

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.

Published on

14 December, 2024

Published by

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MESSAGE FROM THE CHAIRMAN

Dear Respected Stakeholders,

It is with great pride and humility that I present to you the Annual Report of the Rural Reconstruction Foundation (RRF) for the fiscal year 2023-24. This year has been one of both challenge and triumph, as we continue our journey towards the socio-economic development of the most vulnerable and underprivileged communities in Bangladesh.

RRF's mission, rooted in empowerment and sustainability, has brought us into partnership with the government of Bangladesh and various national and international development partners. Together, we have implemented programs in 33 districts, impacting countless lives through our development projects and our extensive microfinance initiatives. Our focus remains on creating lasting change—lifting people out of poverty, empowering them to seize opportunities, and building resilient communities.

On behalf of the entire organization, I would like to express my deepest gratitude to our donors, who have continuously entrusted us with their resources and faith. Your unwavering support is the foundation upon which we build our projects, and without your generosity, our impact would not be as widespread or meaningful. I also extend heartfelt thanks to our development partners, whose collaboration and shared vision have been instrumental in realizing our goals.

To the dedicated staff of RRF, I offer my sincerest appreciation. Your passion, commitment, and tireless efforts have made a tangible difference in the lives of those we serve. It is through your hard work that RRF has been able to remain a beacon of hope for so many.

As we move forward, we remain steadfast in our mission to promote sustainable development and social equity. Together, I am confident that we will continue to create pathways for a brighter future for the people of Bangladesh.

A handwritten signature in black ink, appearing to read 'Mir Rowshan Ali Mona', written over a light blue background.

Mir Rowshan Ali Mona

Chairman, Rural Reconstruction Foundation (RRF)



MESSAGE FROM THE FOUNDER EXECUTIVE DIRECTOR

I am honored to present the annual report of Rural Reconstruction Foundation (RRF) for the fiscal year 2023-24, a year that tested our resilience, adaptability, and commitment to our mission. This year was marked by significant challenges due to domestic political unrest, global geopolitical tensions, and economic recession. Despite these hurdles, RRF has not only navigated these difficult times but has also emerged stronger, thanks to the unwavering dedication of our staff, the strategic guidance of our board members, and the continued support from our development partners.

RRF's interventions in key areas such as agriculture, climate change, education, technical and vocational training, and human development have seen remarkable progress. We are especially proud of the expansion and impact of our microfinance program, which continues to grow both horizontally and vertically, reaching more communities and offering critical support to those in need. These achievements are a testament to the strength of our partnerships and the collective efforts of all those involved in our mission.

I would like to express my deepest gratitude to the Microcredit Regulatory Authority (MRA), our valued partner Palli Karma-Sahayak Foundation (PKSF), and the development partners of the Government of Bangladesh, and of course to the different Commercial Banks and Non-Banking Financial Institute. Their guidance and collaboration have been instrumental in our success. I also extend my heartfelt thanks to the dedicated staff of RRF, whose tireless efforts and passion for our cause have been crucial in overcoming the challenges of this year. Additionally, I am deeply grateful to the members of our General and Executive bodies for their strategic leadership and steadfast support.

As we look to the future, I am confident that RRF will continue to expand its interventions and contribute meaningfully to the vision of a Smart Bangladesh. Together, with our partners and stakeholders, we will continue to work towards a brighter, more inclusive future for all.

With warm regards and sincere thanks,

Philip Biswas
Founder Executive Director



MESSAGE FROM THE FOUNDER DEPUTY EXECUTIVE DIRECTOR

It is with immense gratitude that I present this message for the Annual Report of Rural Reconstruction Foundation (RRF) for the fiscal year 2023-24. First and foremost, I would like to extend my heartfelt thanks to all our dedicated staff members, General and Executive Members of the Board, Development Partners, Government legal authorities, Microcredit Regulatory Authority (MRA), Palli Karma-Sahayak Foundation (PKSF), Commercial Banks, Donors, Lenders, Project Participants, and all our Stakeholders. Your unwavering commitment and collaboration have been fundamental in driving our mission forward.

Over the past year, RRF has seen significant growth across 33 districts of Bangladesh, achieving notable milestones through our diverse development initiatives. At the heart of our work is a steadfast commitment to uplifting the underprivileged and marginalized communities, especially women. We believe that meaningful development can only be achieved when the most vulnerable are empowered with both financial and non-financial support, including health services, skill development, and awareness programs.

Women make up half of the population in Bangladesh, and their empowerment is not just a matter of fairness but a critical driver of national progress. By providing women with the tools to become financially independent, we are contributing to the overall development of the country. When women are empowered, entire families, communities, and economies thrive. They are not only participants but equal stakeholders in shaping Bangladesh's future.

As we envision a smarter, more prosperous Bangladesh, we must recognize that women's dignity and rights as equal citizens are paramount. They have the right to equal opportunities and to play an active role in our society. By investing in women's empowerment, we are laying the foundation for a brighter, more equitable nation.

Together, let us continue to work towards this vision, ensuring that RRF remains a catalyst for positive change, driving sustainable development and meaningful progress for all.

Pinku Rita Biswas
Founder Deputy Executive Director

BUILD A WORLD WE WANT

The intent behind RRF works is to change the system of inequity. We act as catalyst, creating platforms for people realize their potential. Our efforts to sustainable development for the people of our country through our own network of social enterprises and investment. Right now, we are promoting our operation almost 33 districts of our country

SOCIAL DEVELOPMENT

Facilitating social transformation through ten programmatic priorities; Socio-economic development for eliminating extreme poverty and expanding financial choice, Employable skills for decent work, Education, Climate Change & Emergencies, Gender equality, Community healthcare, Agriculture, Livelihood and Advocacy.

HUMANITARIAN RESPONSE

Responding to natural and manmade disasters across the country and providing services for their recovery and rehabilitation alongside emergency response.

SOCIAL ENTERPRISE

Solution for social challenges and surplus for greater impact: Initiative that change individuals, micro and small enterprises as suppliers, producers and consumers and other actors enhancing value chain approach.

INVESTMENT

So many socially responsible donors and development partners assist us in our mission. We make strong collaboration with the target people and create an appropriate network based on circumstance for investment which helps us strive towards the foal of self-sustainability.



AFFILIATES

RRF is committed to best practice at all times. Build various networks within the country and globally to enrich knowledge based and boost skills to a decent height. Efforts to diversify skills through exchange of experiences continuous manner.

RRF TECHNICAL & VOCATIONAL

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



HIGHLIGHTS 2023-24



42 years
we have completed



28
Ongoing running



Total
298
Branches we have



5,62,008
Project Participants we
have



RRF Launches 'Digi-
tal Passbook'
Software for Microfi-
nance



216,048
total borrower in micro-
finance Program



**HR Digitaliza-
tion:** Streamlining
Attendance, Movement
Tracking, Leave Appli-
cations & Employee
Feedback



57190
million BDT Budget
approved for next fiscal
year 2024-25



23
new Microfinance
Branch Office opened



7353 Villages in
33 districts we work



RRF has **07** Formal
School and **1076**
students are studying



285 Students are
reading in **24**
Pre-Schools



2829
Staff are working



SEP,
E-Commerce,
programs were
Phased out



FINISH Mondial
New Project funded by
WASTE



**Banana,
Summer Onion**
programs were
Phased out



Loan Disbursed to
4,200 Borrowers for
Water and **4,656**
Borrowers for Sanitation



18668 million BDT
amount of loan
disbursed in FY 23-24



16100 million
BDT is Loan
outstanding



5800
million BDT is
Savings outstanding



902 Students from
different
College/University
completed
Internship



38614 Adolescent
people in **1242** clubs



4071 of ultra-poor
people under Pathways
to Prosperity for
Extremely Poor People
project-EU



70665 household
received Remittance
support



1919 Project partici-
pants are receiving
support from
RAISE



412 Senior Citizen get
health and livelihood
support through in **04**
Elderly Club



32045 rural people
have received healthcare
service under Commu-
nity Health Care
Program



6757 Elderly People
are receiving various
supports under PKSf
supported Elderly
program



2760 young people
received Technical
Training under SEIP



1,003 New Staff
Trained Under the
Microfinance Program



9000 Project Partici-
pants in RMTP funded
by PKSf, IFAD &
DANIDA



We worked for **4831**
project participants in
GVB project supported
by UNFPA



17.5 million BDT Spent
in **CSR**



5500 all-female Pro-
ject Participants in
Climate smart Vegetable
& flower project funded
by Heifer International



Loan Disbursed to
4,83,976 Project Partici-
pants Benefiting from Health,
Education, IGA & Elderly
Support Under ENRICH
Program Funded by PKSf.



600 Participants Trained
in technical & Digital
Skills Under BYETS
Project Supported by
Swisscontact

PARTNERS IN DEVELOPMENT

Rural Reconstruction Foundation (RRF), established in 1982, is deeply committed to fostering partnerships and collaborations that align with its mission and vision of creating an economically productive, socially just, and environmentally sustainable Bangladesh.

To fulfill these goals, RRF has established strong partnerships with both national and international donors, lenders, affiliated and associated partners, and global development platforms. These collaborations are designed to leverage resources and expertise that advance its strategic priorities. RRF also actively partners with various government agencies in Bangladesh to enhance the impact of its programs. Every partnership is guided by the organization's core philosophy of fostering sustainable development and social equity, ensuring that all initiatives contribute to the broader vision of a more democratic and equitable society.

CURRENT PRIMARY & SECONDARY PARTNERS

		 Ministry of Education		
				
				
				
				
				
				
				
				
				
				

RRF SDG: EMPOWERING COMMUNITIES THROUGH SUSTAINABLE DEVELOPMENT INITIATIVES



Since 2016, Rural Reconstruction Foundation has been working tirelessly across various sectors to drive sustainable development and improve the quality of life for vulnerable populations. Our efforts align with the Sustainable Development Goals (SDGs), and we act as a vital development partner of the Government of Bangladesh in addressing these global challenges.

Through its multi-dimensional programs—ranging from microfinance, education, healthcare, technical skills development, to climate change mitigation—RRF empowers individuals, fosters entrepreneurship, and strengthens community resilience.



1. Microfinance Program
2. Enhancing Resources and Increasing Capacities of the poor household's towards (ENRICH)
3. Skill Employment Investment Program (SEIP)
4. Green Biotech Tissue Culture
5. Rural Microenterprise Transformation project (RMTP)
6. Pathway to prosperity
7. Sustainable Enterprise Program
8. Recovery & Advancement of informal sector Employment (RAISE)
9. Resilient Homestead and Livelihood Support (RHL)
10. Agent Banking
11. Sustainable Water and



1. Adolescent Program
2. Social Advocacy
3. Positive Change in Gender Norms and Harmful Behavior



1. Microfinance
2. School Feeding programme in Poverty Prone Area
3. Enhancing Banana Production & Marketing
4. Pathway to prosperity
5. Strengthen Climate Smart Vegetable and Flower Value Chain (BD-17)



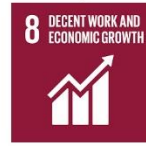
1. Community Resilience Project
2. Community Healthcare
3. Financial Inclusion Improves Sanitation and Health (FINISH MONDIAL)
4. Sustainable Water and Sanitation Program (Water Credit)



1. Community Disaster Resilience Program
2. Renewable Energy Project
3. Sustainable Enterprise Program
4. Green Biotech Tissue Culture



1. Community Healthcare Program
2. RRF Senior Citizen Welfare Program
3. Enhancing Resources and Increasing Capacities of the poor household's towards (ENRICH)
4. Sustainable Water and Sanitation Program (Water Credit)



1. Skills for Employment Investment Program (SEIP)
2. Microfinance
3. Building Youth Employability through Skills (BYETS)
4. Prabridhhi



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



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



1. Community Disaster resilience Project
2. Abason (Housing) Project
3. Remittance
4. Resilient Homestead and Livelihood Support (RHL)
5. Building Resilient Service and Infrastructure for Climate affected migrated Slum Communities



"EMPOWERING COMMUNITIES: RRF's CSR INITIATIVE 'A BETTER TOMORROW'"



Rural Reconstruction Foundation (RRF) has established a robust Corporate Social Responsibility (CSR) program to make "A Better Tomorrow." This initiative is aligned with RRF's broader mission to drive innovation and demonstrate social commitment through a range of sustainable projects aimed at addressing pressing societal needs. The CSR program focuses on addressing critical issues in specific development segments, ensuring a long-lasting, positive impact on the communities it serves.

In the fiscal year 2023-24, RRF allocated 5% of its Microfinance Surplus to its CSR efforts. This financial commitment enabled the organization to execute several key programs designed to foster sustainable development and empower vulnerable groups. The budget enabled RRF to implement these programs effectively, benefiting a wide range of individuals across various age groups and sectors of society. The essence of RRF's CSR is driven by innovation, inclusivity, and a focus on social welfare, targeting areas that require urgent intervention.



CSR Focus several areas and sectors that are in urgent need of attention, based on thorough research and consultation with community stakeholders. By prioritizing these issues, RRF aims to create comprehensive plans to resolve challenges effectively. The key sectors that received focus under RRF's CSR initiatives for 2023-24 include Formal Education, Non-Formal Education, Senior Citizen Welfare, Adolescent Leadership Enhancement, Community Healthcare, Cultural & Sports, Social Advocacy, and Various Social Issues.

MR. PHILIP BISWAS ELECTED PRESIDENT OF FIMARC INTERNATIONAL

Mr. Philip Biswas, Founder & Executive Director of RRF, has been elected President of FIMARC International (2024-2027), marking a significant milestone in global advocacy. FIMARC, a recognized Catholic rural organization with consultative status in ECOSOC, UNESCO, FAO, and CFS, promotes sustainable rural development. His election took place at a global event attended by 80 delegates from Asia, Africa, Europe, and Latin America. Mr. Biswas, previously FIMARC's Asia Coordinator, now leads the organization, expanding RRF's international impact. Accompanied by Mrs. Pinku Rita Biswas, Deputy Executive Director of RRF, this achievement highlights his dedication to rural development and global collaboration. Congratulations to him on this remarkable honor!



RRF PARTICIPATES IN HIGH-LEVEL DIALOGUES ON SUSTAINABLE URBAN DEVELOPMENT AT APUF-8, SOUTH KOREA

The Eighth Asia-Pacific Urban and Housing Forum (APUF-8) was held from 22 to 27 October 2023 at the Suwon Convention Centre, South Korea. This prestigious event attracted over 1,800 participants from 30 countries and 80+ cities across the Asia-Pacific region. The forum aimed to foster discussions on sustainable urban development, featuring a high-level session, four high-level plenaries, five stakeholder assemblies, 50 parallel sessions, and several bilateral meetings. Key topics focused on creating a sustainable, resilient, and smart future for cities in the region. This participation enriched RRF's ongoing efforts in community development and urban planning, aligning with the organization's mission to foster sustainable growth in rural and urban areas.



RRF PARTICIPATE IN FIMARC GLOBAL CONFERENCE AND WORLD ASSEMBLY 2023



The FIMARC Global Conference and World Assembly 2023 was held in Chiang Mai, Thailand, from September 24 to October 5, 2023. This significant event brought together nearly 80 participants from Asia, Europe, Africa, and Latin America to engage in critical discussions on the theme "Transformation of the Food System and Ecological Conversion."

RRF IN BANGKOK AT AFIFORUM 2024



The Rural Reconstruction Foundation (RRF) recently made a notable contribution at the AFIFORUM 2024, held in Bangkok, Thailand. Led by Executive Director Mr. Philip Biswas, a delegation of six senior-level staff members actively participated in the event. The seminar focused on global discussions surrounding microfinance as a key tool for empowering individuals in various countries, offering RRF invaluable insights into innovative microfinance models, best practices, and emerging trends. From RRF, the Founder Deputy Executive Director Mrs. Pinku Rita Biswas, Microfinance Director Mr. Arun Kumar Biswas, Finance Director Mr. Sonjoy Saha, Finance Deputy Director Mr. Mahabubar Rahaman and ICT Deputy Director Mr. Hafizur Rahaman in this event.



Training plays a pivotal role in strengthening an organization by enhancing employee skills, boosting confidence, and fostering adaptability in a dynamic work environment. At RRF, continuous learning is prioritized to ensure employees are well-equipped to meet evolving challenges and maintain high professional standards. By investing in both internal and external training programs, RRF empowers its workforce with the necessary knowledge and expertise to drive innovation and efficiency. These training initiatives not only enhance individual performance but also contribute to the organization's long-term growth and sustainability. Below is an overview of the training programs undertaken by RRF employees from various resources.

INTERNAL TRAINING

RRF internally have provided training to its 2097 staff from different level in this fiscal year 23-24. The following data shows the types of training and participants-

SL	Types of Training	Participants
1	Microfinance Management Foundation Training for Credit Officer	1095
2	Accounts Management and Software Operation Training for AM (A/C & Loan)	419
3	Microfinance Operation training (Pre-Service) for BDO	109
4	Leadership Skill & Software operation Training	422
5	Monitoring & Evaluation training	52
6	Credit Risk management by BRAC Bank Ltd.	43
7	Information Disclosure Guideline Training By MRDI	25
8	Water Credit Training of Trainers	25
Total		2190

EXTERNAL TRAINING

RRF prioritizes staff development through training from PKSF, Heifer International, Swiss Contact, and other partners. Barnamala School teachers received curriculum training from the Upazila Education Office.



SL	Types of Training	Training Provider	Participants
1	Training for MF Program	PKSF	10
2	Training for Development Program	PKSF	21
3	Training for Development Program	BYETS, Heifer International	52
4	Subject wise training of New Curriculum for teachers	Upazilla Education Office	56
Total			149

ABOUT RRF

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

LEGITIMACY

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

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

Credit Rating

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

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

Rating Explanation

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

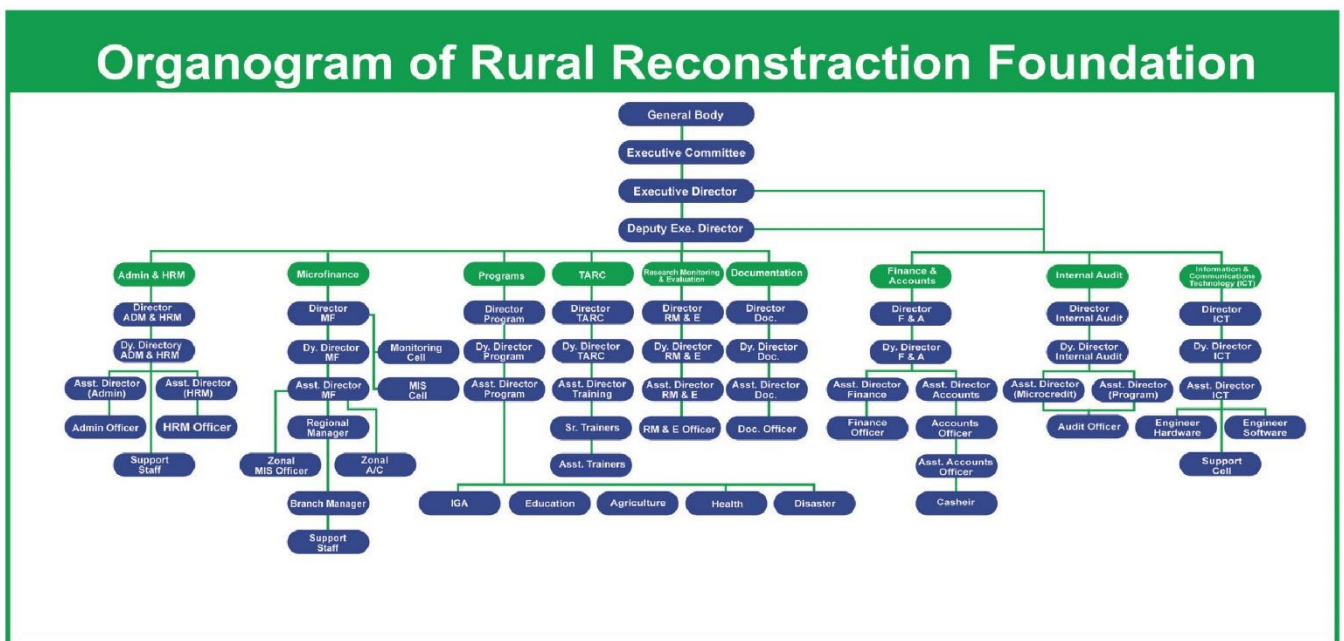
WORKING AREA

Khulna	Dhaka	Rajshahi	Chattogram	Maymensingh	Rangpur
Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia	Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari, Madaripur, Shariatpur	Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat	Cumilla, Noakhali, Feni, Laxmipur, Chattogram, Chadpur	Maymensingh	Dinajpur

SECTOR OF SPECIALIZATION



RRF ORGANOGRAM



STAFF INFORMATION

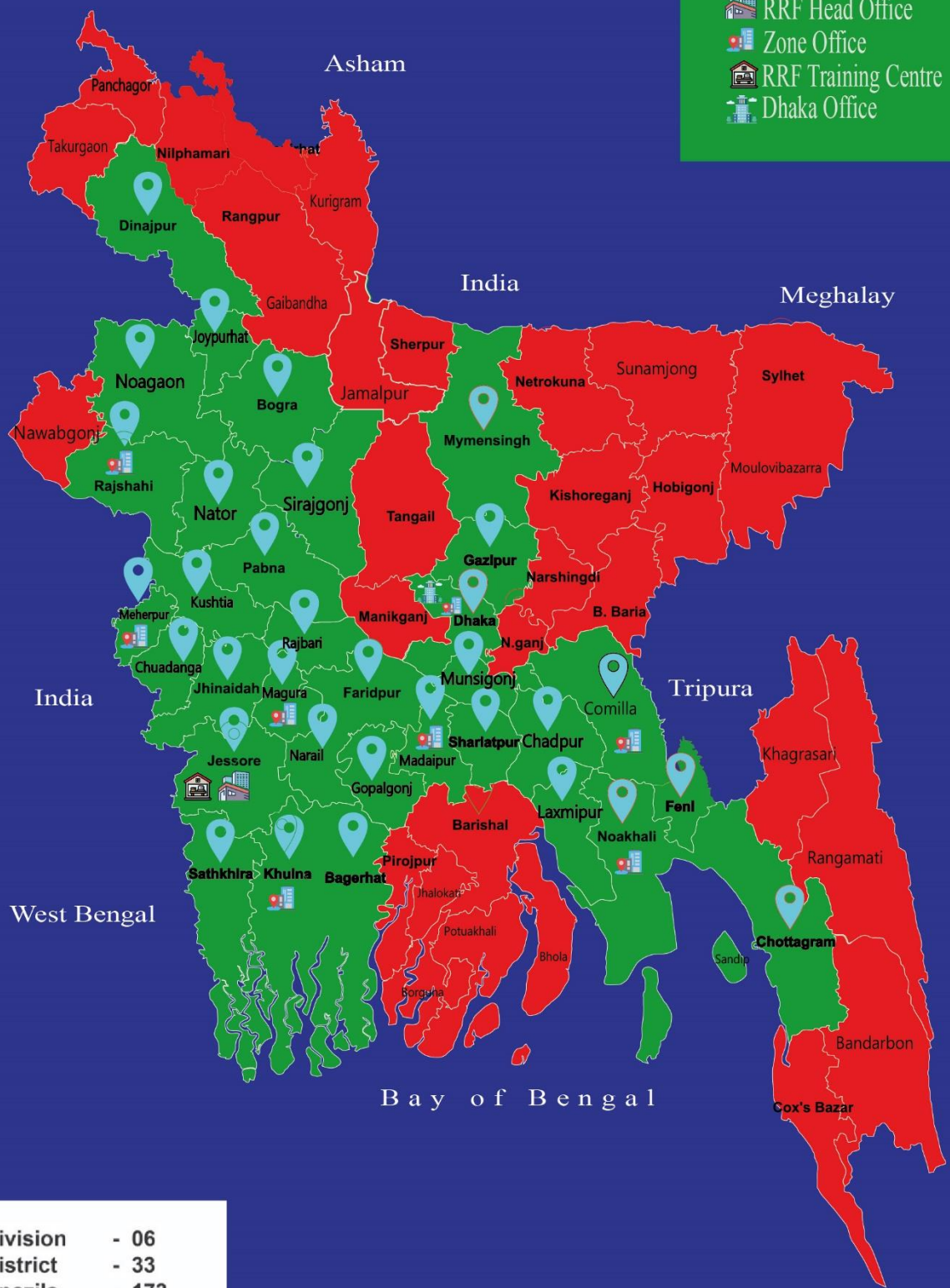
A total number of 2829 dedicated, efficient and skilled core employees are working with different programs for implementing, supervising and monitoring all programs undertaken by the organization.

SL	Type of Staff	Female	Male	Total
1	Administrative Staff	3	4	7
2	Contractual Staff	226	145	371
3	Operational Staff	319	2065	2384
4	Volunteer Staff	1	0	1
5	Service Staff	18	48	66
Total		567	2262	2829

RRF WORKING AREA MAP

Current Operation District

-  RRF Head Office
-  Zone Office
-  RRF Training Centre
-  Dhaka Office



Division	- 06
District	- 33
Upazila	- 173
Union	- 1016
Village	- 7353

FOUNDERS

Philip Biswas is a prominent development professional and the founder of the Rural Reconstruction Foundation (RRF), where he currently serves as Executive Director. His career began with a senior role at Caritas Bangladesh from 1976 to 1979, followed by four years in a management position at UTOB, a Netherlands-based NGO. In 1982, he established RRF to foster rural development and empowerment. A proud graduate of Notre Dame College, Dhaka, in 1975, Philip went on to earn a higher degree in Development Strategy and a Diploma in Citizen Advocacy from St. Francis Xavier University in Canada. Beyond his organizational leadership, he is serving as a President of the Executive Council of the Belgium-based International Movement FIMARC and as a board member of the Paris-based organization Make Mothers Matter (MMM), contributing to global advocacy for rural communities and maternal rights.



PHILIP BISWAS
Founder & Executive Director



PINKU RITA BISWAS
Co-Founder & Deputy Executive Director

Mrs. Pinku Rita Biswas is a distinguished development professional and co-founder of the Rural Reconstruction Foundation (RRF), where she currently serves as Deputy Executive Director. Holding a Graduate Degree in Social Work in Education and an Advanced Degree in Women's Leadership from Coady International Institute, St. Francis Xavier University, Nova Scotia, Canada, she has dedicated her career to advancing women's empowerment. She began her journey as a trainer at UTO, a Dutch NGO, from 1980 to 1982, followed by roles at Mennonite Central Committee (MCC) in Dhaka and HEED Bangladesh, where she worked on various development initiatives. Alongside her leadership at RRF, she serves as a board member of Make Mothers Matter, a French-based organization, and is also a passionate cultural activist, currently presiding over a cultural organization in Jashore.

MANAGEMENT TEAM

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

MANAGEMENT TEAM MEMBERS



Philip Biswas
Founder & Executive Director



Pinku Rita Biswas
Co-Founder & Deputy Executive



Antony Biswas
Asst. Executive Director



Myanila Biswas
Director- Admin & HR



Anjelo Das
Director- TARC



Arun Kumar Biswas
Director- Microfinance



Sonjoy Saha
Director (F&A)



Shamim Uddin Khan
Deputy Director- M & E



Sheikh Hafizur Rahman
Deputy Director- ICT



Sajib Kumar Paul
Asst. Director- Int. Audit



Arun Sarder,
Senior Asst. Director,



Md. Mokbul Ahmed
Deputy Director- Communication &
Documentation

RRF GOVERNANCE

The governance of the Rural Reconstruction Foundation (RRF) operates through a two-tier system consisting of the General Body and the Executive Committee. The General Body, composed of 21 members, including social workers, educators, civil society members, and retired government officials, is the highest authority of the organization. This body provides overall policy guidance and direction, ensuring efficient functioning and alignment with RRF's mission. It also elects the Executive Committee, a seven-member team, for a three-year term.

The Executive Committee, which includes the Founder and Executive Director who serves as Secretary, is responsible for carrying out the organization's goals and determining its activities' scope and direction. While the Executive Committee handles the day-to-day governance, its actions are subject to the oversight and control of the General Body. Both governing bodies serve in voluntary, honorary roles without financial compensation. This governance structure ensures RRF's accountability, transparency, and commitment to its mission.



LIST OF GENERAL BODY MEMBERS

1	Philip Biswas Founder & Executive Director Rural Reconstruction Foundation	11	Mou Rani Bashu Lecturer, Jashore Upashar Women Degree College & Cultural personality
2	Ratna Karmoker Social Worker & Civil Society Member	12	Md.Mashiul Azam Retired Professor & Coloumist
3	Md. Hares Uddin NGO Executive & Civil Society Member	13	Dr. Sarmantha Physician, Fatema Hospital and Social Worker.
4	Dr. Sahanaj Parvin Vice Principle Jashore N.S.Town Girls college	14	Shamol Kumar Chauduri NGO Executive & Social Worker
5	Abu Sayeed Md. Abdul Huque Teacher of High School & Social Worker	15	Panna Dey Businessman & Cultural Worker
6	Mrs. Monzu-Ara Begum Ex-Commissioner of Jashore Pourashava	16	Ms. Pia Magdalena Roy Teacher of Secreheart School, Jashore
7	Dr. Md. Zahirul Islam Physician & Social Worker	17	Ms. Kolpona Sarker Teacher of Secreheart School, Jashore
8	Sudhir Sardar Businessman & Social Worker	18	Goretti Corraya Teacher & Social Worker
9	Mir Rowshan Ali Mona Businessman & Civil Society Member	19	Mrs. Rashia Biswas Retired NGO Officials
10	James L.D' Rozario Principle of CCTS, Jashore	20	Mrs. Jesmin Biplobi Das Retired Headmaster and Social Worker

EXECUTIVE COMMITTEE



MIR ROWSHAN ALI MONA
CHAIRMAN

A 67-year-old businessman and talented artist from Meherpur, this individual has contributed significantly to the community through his skills and leadership. Having volunteered as a librarian at Meherpur Public Library for over 30 years, he is also a graduate of Kushtia Government College in the science stream under Rajshahi University and holds a degree in Library Science from Dhaka Central Public Library. His involvement in social and cultural activities is extensive, with lifetime memberships in the Bangladesh Red Crescent Society, Meherpur Public Library, and Meherpur District Shilpa Kala Academy. He actively participates in the Meherpur Theater Group and serves as the president of the Center for Development of Peace (CDP), a local NGO. His life exemplifies a dedication to art, culture, and community service.



DR. SAHANAJ PARVIN
MEMBER

Currently serving as the Principal of Talbaria Degree College in Jashore, she is an accomplished academic with a Masters in Islamic Studies from Dhaka University, and MPhil and PhD degrees from the Islamic University. In addition to her educational career, she is a prolific author, poet, and researcher. Her active participation in numerous social and cultural organizations, such as Bangladesh Mahila Parishad, Shilpakala Academy, Jashore Institute Public Library, Agni-bina, and Jashore Writers Association, reflects her deep commitment to cultural development.



MONZU-ARA BEGUM
MEMBER

She has made significant strides in both local governance and sports leadership. Serving as the councilor for Ward No. 4 of Jashore Municipality from 1996-2000, she demonstrated her dedication to public service. Her notable contributions include serving as the General Secretary of the Jashore District Women's Sports Association, where she played a key role in promoting women's sports. Additionally, she broke barriers as the first female deputy governor of Apex Bangladesh.



ABU SAYEED MD. ABDUL HAQUE
(MEMBER)

He holds a Master's Degree in Geography and serves as a Government Primary School Head Teacher. In addition to his professional responsibilities, he actively engages in community work through his involvement with two non-government voluntary organizations. Currently, he holds the position of Finance Secretary in the Government Teachers Association. As a master trainer in government-level teacher training programs, he plays a crucial role in shaping educational development.



JESMIN BIPLOBI DAS
MEMBER

She is a retired Headmaster of Barnamala Bidyapith Jashore school. She is also engaged in various social activities in local community. She obtained Bachelor degree along with Bachelor of Education degree.



KOLPONA SARKAR
MEMBER

She has been teaching in Jashore Secret Heart Secondary School since 1993. She holds Master's degree in Bengali and Political Science along with B-ED and M-ED degrees. He is also currently serving as the Secretary of Christian Co-operative Credit Union.



RASHIA BISWAS
MEMBER

She is a graduate. In her career, she is a former NGO worker, she was engaged in various activities in NGOs for more than 20 years. Currently, she works humanitarian activities by being associated with various social institutions.



SOCIO ECONOMIC- DEVELOPMENT



- Microfinance Program
- Foreign Remittance (Inward)
- Agent Bank
- RAISE

The Rural Reconstruction Foundation (RRF) is a prominent non-governmental organization in Bangladesh, actively contributing to the socio-economic development of underprivileged communities. Through innovative financial programs like microfinance, remittance services, agent banking, and skill development, RRF empowers marginalized populations by promoting financial inclusion and self-reliance. These initiatives enable access to essential financial services, foster entrepreneurship, and enhance livelihoods. By addressing economic disparities, RRF plays a crucial role in reducing poverty and driving sustainable development in Bangladesh, aligning with the nation's broader goals of social equity and economic growth.



MICROFINANCE PROGRAM

Empower the people; Eradicate the poverty



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

FACT & FIGURE

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

GOALS

1. Economic Empowerment: To enable marginalized and impoverished communities to achieve financial independence and improve their livelihoods.

2. Poverty Alleviation: To reduce poverty levels by providing accessible and inclusive financial services.

3. Sustainable Development: To foster long-term socio-economic growth by promoting entrepreneurship and self-reliance among underserved populations.

4. Financial Inclusion: To integrate underserved communities into the formal financial system through innovative and tailored financial products.

OBJECTIVES

1. Expand Access to Financial Services:

- Provide loans, savings options, and insurance products to underserved individuals across 33 districts.
- Collaborate with PKSF and other financial institutions to enhance program outreach.

2. Promote Entrepreneurship:

- Support small businesses and income-generating activities by offering microloans with flexible terms.
- Offer skill development training to empower clients to utilize financial resources effectively.

3. Enhance Client-Centric Services:

- Develop financial products tailored to the specific needs and circumstances of different client groups.
- Introduce innovative financial solutions to address emerging challenges faced by the poor.

4. Ensure Program Sustainability:

- Build a robust operational framework that ensures program scalability and financial viability.
- Strengthen partnerships with commercial banks and donors to diversify funding sources.

5. Build Community Resilience:

- Provide education on financial literacy to empower clients in managing their finances responsibly.

FUNDING PARTNERS



WORKING AREA

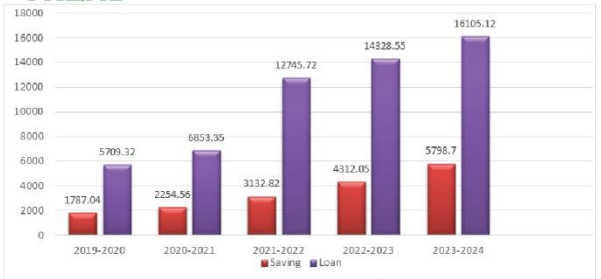
Khulna Bagerhat, Khulna, Satkhira, Jashore, Narail, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia	Dhaka Dhaka, Gazipur, Gopalganj, Munshiganj, Faridpur, Rajbari, Madaripur, Shariatpur	Rajshahi Rajshahi, Natore, Sirajganj, Naogaon, Pabna, Bogura, Joypurhat
Rangpur Dinajpur	Maymensingh Maymensingh	Chattogram Cumilla, Noakhali, Feni, Laxmipur, Chattogram, Chadpur

MICRO INSURANCE

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



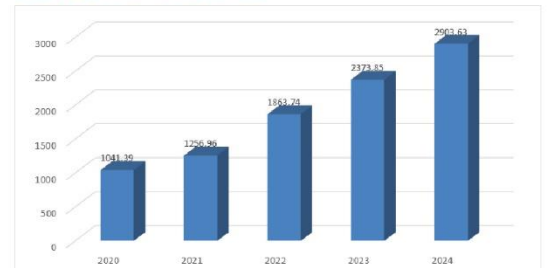
SAVINGS & LOAN OUTSTANDING TREND



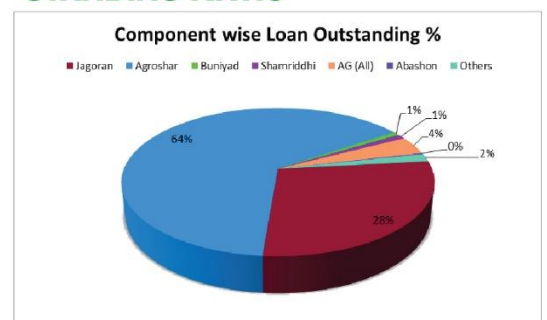
MEMBER & BORROWER TREND



EQUITY TREND



COMPONENT WISE LOAN OUTSTANDING RATIO



LOAN PRODUCTS

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

SAVING PRODUCTS

1. General Savings	8. Fixed Deposit Scheme (FDS)
2. Willingly Savings	9. Millionaire Savings Scheme (MSS)
3. Long Term Deposit Scheme (LTDS)	10. Lakhopoti Savings Scheme (LSS)
4. Monthly Benefit Scheme (MBS)	11. Education Savings Scheme (ESS)
5. Double Benefit Scheme (DBS)	12. Women Independent Savings Scheme (WIS)
6. Tripple Benefit Scheme (TBS)	13. Marriage Savings Scheme (MASS)
7. Monthly Deposit Scheme (MDS)	14. Gold Savings Scheme (LSS)

PARTICIPANT REFLECTION

Name: Abu Hena (1126889)
Mobile: 01751836547.
Father: A; Alim
District: Jessore



My name is Abu Hena, son of A. Alim, residing in

the village of Narangali, PO Jhikargachha, District Jessore. I have been a member of RRF Jhikargachha 1 branch since 2015.

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

On February 19, 2023, I received a loan of 300,000 Taka, and on December 17, 2023, I took an RMTP loan of 1,050,000 Taka. These financial supports have enabled me to expand my agricultural operations and explore new avenues of entrepreneurship.



Since June 2009, the Rural Reconstruction Foundation (RRF) has facilitated inward foreign remittance in partnership with Bank Asia, Southeast Bank, and the City Bank. By collaborating with global money transfer services such as Western Union, Moneygram, RIA Services, Xpress Money, and others, RRF ensures reliable and swift delivery of funds through its microfinance branches. This initiative supports Bangladeshi expatriates in sending money home efficiently, focusing on aiding impoverished communities and contributing to national economic growth.

FACT & FIGURE

1	Name of the program Foreign Remittance (Inward)
2	Duration From 2009 till to date
3	Supported By Bank Asia, Southeast bank Ltd., City Bank
4	No. of participants in FY:2023-24 269
5	Amount of money transfer 2023-24 Bdt 10846371
6	No. of participants so 60942
7	Amount of money transfer 2023-24 Bdt 1543700854
8	No. of branches 298
9	working area All working area of RRF

MONEY EXCHANGE AGENCIES



PROGRAM IMPACT

The impacts of RRF's remittance mobilization initiative include:

- Economic Growth:** Increased inflow of remittances boosts consumer spending and local investments, driving economic development.
- Balance of Payments:** Remittances help maintain a favorable balance of payments, reducing trade deficits.
- Foreign Exchange Reserves:** The initiative contributes to strengthening foreign exchange reserves, enhancing economic stability.
- Enhanced National Savings:** Remittances promote higher savings rates within recipient households, supporting financial resilience.
- Social Welfare:** Reliable remittance delivery helps families improve their standard of living through better access to education, healthcare, and housing.
- Community Development:** The funds enable recipients to invest in small businesses, fostering local entrepreneurship and job creation.

PROGRAM IMPACT

RRF's remittance services face several challenges impacting their effectiveness:

- Limited Promotion and Awareness:** RRF's services lack widespread promotion, leading to low visibility and outreach, especially in remote areas.
- Competition from Mobile Financial Services:** Mobile platforms like bKash, Rocket, and Nagad offer user-friendly, 24/7 services that are more convenient than branch-based models.



RRF launched agent banking in partnership with Mutual Trust Bank (MTB) in February 2018 at Barinagar Bazar, Shatmaile, Jashore, aiming to bring essential financial services to underserved rural areas. This initiative is transforming financial inclusion in Bangladesh by bridging the gap between traditional banks and the unbanked, especially among marginalized communities. With the integration of Mobile Financial Services (MFS), RRF’s agent banking offers convenient access to banking services, supporting economic empowerment and fostering a more inclusive, poverty-free future for rural populations.

FACT & FIGURE

1	Name of the program RRF Agent Bank
2	Duration From 2018 till to date
3	Supported By Mutual Trust Bank Ltd. & Rural Reconstruction Foundation
4	No. of A/C in FY:2023-24 199 (male – 18, female – 181)
5	No. of A/C so far 2,050 (Male : 1,002 & Female : 1,048)
6	No. of Staff 02
	Net Balance

PROGRAM IMPACT

With a steady rise in account openings, including DPS and FDR accounts, the program is driving financial inclusion and encouraging long-term savings. Agent banking has gained significant trust among clients, particularly in remote areas, making it a convenient and reliable banking option for underserved communities.

CHALLENGES

As account and deposit numbers grow, the program must expand its resources and infrastructure to manage increased demand efficiently. To retain clients, the program needs to innovate and offer competitive services, positioning itself as a preferred alternative to traditional banking options.

CHALLENGES



Name: Mst. Lipi Khatun
Husband Name: Md. Jiaur Rahman
Age: 37 Years
Barinagar, Jashore sadar, Jashore

"My account life transformed after I opened a bank with RRF’s Agent Banking service, something I never imagined I could afford. The process was quick and easy, with no need for a checkbook—I can make transactions simply using my fingerprint. Setting up a DPS was straightforward, with none of the usual complications. Since opening my account, I was able to secure a loan to buy land, support my husband and child to go abroad, and even start a small chicken farm.

RECOVERY & ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT(RAISE)

Empowering Futures, Elevating Lives



The Recovery & Advancement of Informal Sector Employment (RAISE) project was launched by PKSF in February 2022, in partnership with the World Bank, to address the needs of micro-entrepreneurs in Bangladesh’s urban and peri-urban informal sectors. This initiative seeks to bridge skills, financial access, and gender gaps identified in a 2018 Gap Analysis Study. The project targets COVID-affected individuals and low-income youth by providing training, financial support, and employment opportunities through inclusive finance, skills development, and an apprenticeship system. This report outlines the project’s activities, achievements, and impacts over the 2023–24 period.

FACT & FIGURE

1	Name of the program Recovery & Advancement of Informal Sector Employment(RAISE)
2	Duration 05 Years (July 2022 – December 2026)
3	Supported By PKSF, The World Bank
4	No. of project participants 2502 (Male-363 and Female-2139)
5	No. of Staff 04
6	Working Location 35 Branch offices (MF) in Jashore, Jhenidha, Meherpur, Khulna and Shatkhira districts.

TARGET PARTICIPANTS

1. COVID-affected micro-entrepreneurs
2. Low-income youth and micro-entrepreneurs
3. Low-income youth in apprenticeship programs

OBJECTIVES

The project has three primary objectives:

1. **Restore COVID-19 Affected Micro-Enterprises:** Provide inclusive financial support and capacity development for recovery and growth.
2. **Enhance Productivity of Youth Entrepreneurs:** Develop entrepreneurial and technical skills among young, low-income micro-entrepreneurs.
3. **Promote Sustainable Employment through Apprenticeships:** Connect youth from low-income backgrounds with sustainable jobs via skill-based apprenticeships.

KEY PROJECT ACTIVITIES 2023-24

The RAISE project is designed to enhance economic inclusion for marginalized youth and micro-entrepreneurs in Bangladesh's urban and peri-urban areas. The main components are:

1. Inclusive Finance:

Loans were disbursed to support the growth and recovery of micro-enterprises among prior borrowers and newly trained apprentices. 8.5 Crore BDT was disbursed to the 853 target members as loan.

2. Capacity Enhancement Training:

Risk Management and Business Continuity (RMBC): Trained micro-entrepreneurs to incorporate risk management strategies to withstand future shocks.

850 participants received RMBC Training. **Business Management and Entrepreneurship Development (BMED):** 320 participants from youth entrepreneur who has 2-3 years business experience backgrounds received training in essential business and life skills, allowing them to manage and expand their enterprises effectively. It is continuing.

Apprenticeship Program: An informal sector of "ustad-shagred" (master craft person-apprentice) was implemented, involving 300 apprentices and 67 master craftperson across various trades. The trades included Beauty Care, IT Support, Dressmaking, Welding and Fabrication, Mobile Phone servicing, and Motorcycle Servicing, among others.

3. Selection and Training of Master Craftsperson:

70 master craftsperson were selected and trained to supervise apprentices, increase high-quality skills transfer and mentorship and ensuring job placement.

4. Community Outreach and Psychometric Profiling:

1,331 individuals participated in the community outreach program, helping in the selection of apprentices and master craftsperson and youth entrepreneur.



IMPACT OF THE PROJECT

The RAISE project has significantly impacted the informal sector by building capacity, offering financial support, and creating employment opportunities. The following highlights reflect the project's accomplishments:

- **BMED Training:** Entrepreneurs who received BMED training and loans have established stable businesses, contributing to the local economy and job creation.



- **Apprenticeship Program:** Youth from low-income families, including both male and female participants, gained valuable skills and experience through six-month apprenticeships. Some trainees have transitioned to entrepreneurship, while others secured employment in their fields.
- **MCP Orientation:** Master craftspeople, serving as mentors, helped apprentices build skills and gain confidence, facilitating a successful entry into the job market.
- **Recognition of Prior Learning (RPL):** Program graduates are formally recognized for their skills, enhancing their employment prospects and professional credibility.
- **Community Outreach:** Through community outreach, the project engaged over 1,300 individuals, raising awareness of training opportunities and supporting local recruitment.



PARTICIPANT'S REFLECTION



Name: Md. Bipul Biswas
Age: 24 Years
Khorki, Jashore sadar, Jashore

Md. Bipul Biswas, a 24-year-old from Khorki Dakshinpara in Jessore Sadar Upazila, is the second of four sons in a financially struggling family. Due to limited resources, Bipul had to abandon his education after the 8th grade in 2015. He helped his father, a day laborer, but faced limited opportunities to improve their circumstances. The COVID-19 pandemic worsened their situation, making his dreams of acquiring skills seem distant. In 2024, Bipul discovered the RAISE project by the Rural Reconstruction Foundation (RRF) with PKSF, which offered an apprenticeship program and a stipend to support trainees. Eager to change his path, he joined the program, dedicating six days a week to learning practical skills at a workshop. His Master Crafts Person, Md. Rowshan Ali, recognized his enthusiasm and potential for success.

Bipul now envisions a brighter future, with a goal of opening his own workshop to support other unemployed youth. His journey from hardship to hope demonstrates how opportunities like the RAISE project can transform lives, inspiring him to uplift others



EDUCATION



- Barnamala Bidypith
- Pre-School
- Internship

Through its diverse educational initiatives, including formal and non-formal schools and internship programs, RRF addresses critical gaps in literacy and skill development. It empowers marginalized communities, both in rural and urban areas, by providing access to quality education. The formal and non-formal schools enhance literacy rates and promote inclusive learning, while internships equip youth with job-ready skills, fostering employability and self-reliance. In the Bangladesh context, RRF's educational efforts contribute to reducing poverty, enhancing human capital, and promoting sustainable development.



BARNAMALA BIDYAPITH (FORMAL EDUCATION)

WE DREAM FOR AN EDUCATION NATION



Through its diverse educational initiatives, including formal and non-formal schools and internship programs, RRF addresses critical gaps in literacy and skill development. It empowers marginalized communities, both in rural and urban areas, by providing access to quality education. The formal and non-formal schools enhance literacy rates and promote inclusive learning, while internships equip youth with job-ready skills, fostering employability and self-reliance. In the Bangladesh context, RRF's educational efforts contribute to reducing poverty, enhancing human capital, and promoting sustainable development.

FACT & FIGURE

1	Name of the program Barnamala Bidyapith
2	Duration From 2001 till to date
3	Supported By Rural Reconstruction Foundation
4	Number of Students in FY: 2023-24 1076 (Boys-507, Girls-569)
5	Number of Staff 91 Teachers and Support Staff
6	Number of School 07 Schools
7	Working Location Jashore District (Sadar, Sharsha, Jhikargacha upazilla) Meherpur District (Sadar and Mujibnagar Upazilla).
8	Passed SSC Exam (Jashore, Kamarpara and Ulashi school) 30 Students

PROGRAM OBJECTIVES AND EDUCATIONAL FRAMEWORK

- 1. Provide Quality Education:** To deliver high-standard education from Playgroup to Grade Ten, following the national curriculum and meeting government accreditation requirements to ensure academic recognition.
- 2. Holistic Student Development:** To foster a well-rounded approach by integrating life skills and co-curricular activities alongside academic instruction, equipping students to become capable, responsible citizens.
- 3. Empower Girls Through Education:** To offer focused educational opportunities for girls through dedicated girls' schools, aiming to empower young women and promote gender equality.
- 4. Sustainability and Self-Sufficiency:** To maintain a self-sustaining model that relies on internal resources and school-generated income, ensuring the program's long-term viability and continuous improvement.
- 5. Promote Discipline and Academic Rigor:** To implement strong discipline, conduct regular assessments, tutorials, and exams, promoting a structured learning environment that enhances academic excellence.
- 6. Contribute to Nation-Building:** To contribute to the broader vision of developing responsible, educated individuals who will support the advancement of the nation and contribute positively to society.

ACADEMIC FRAMEWORK AND CURRICULUM

The Barnamala Bidyapith curriculum spans from foundational Playgroup education through rigorous Grade Ten coursework. The curriculum's alignment with national educational standards is reinforced by a structured assessment system, which includes:

- **Class Tests and Tutorials:** Regular assessments ensure consistent academic progress. Class test in every weekend 6 tutorials are held in a year.
- **Exams:** Formative and summative assessments conducted throughout the year uphold high academic standards. Three (3) Exam for Primary and Four (4) Exam for Secondary level held in a year.
- **Discipline and Structure:** A disciplined environment fosters a culture of respect, punctuality, and diligence among students. Teachers and Students both are to maintain full school uniform.



ACCREDITATION AND GOVERNMENT RECOGNITION

Barnamala Bidyapith, accredited by the Ministry of Education and Jashore Education Board, ensures quality education aligned with national standards. Students receive government stipends, and teachers undergo government training, reinforcing trust in the institution.



The Barnamala Bidyapith curriculum spans from foundational Playgroup education through rigorous Grade Ten coursework. The curriculum's alignment with national educational standards is reinforced by a structured assessment system, which includes:

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HOLISTIC EDUCATION AND CO-CURRICULAR ACTIVITIES

Beyond academics, students engage in arts, sports, scouting, study tours, and competitions, fostering social skills and creativity. Regular parental guidance programs strengthen family involvement in education.



SELF-SUSTAINING MODEL AND FINANCIAL VIABILITY

The institution operates on a self-sustaining model, reinvesting generated income into infrastructure, learning materials, and teacher training to enhance educational quality.

PARENTAL INVOLVEMENT AND GUIDANCE PROGRAMS

Quarterly parent meetings and workshops ensure active engagement, fostering a supportive home environment for students. Educational experience. Regular meetings, workshops, and communication channels keep parents informed about their children's academic progress, behavioral development, and social integration. RRF schools arrange parents meeting in every 3 month interval.

IMPACTS

Enhanced Educational Access & Quality: RRF ensures quality education through national accreditation and structured curriculum.

Holistic Student Development: Co-curricular activities foster personal growth alongside academics.

Empowering Girls: A dedicated girls' school promotes gender equality and improved literacy.

Sustainable Model: A self-sustaining approach ensures long-term viability and scalability.

Parental Engagement: Regular guidance programs strengthen home support for students.

STUDENT REFLECTION



Name: Apurbo Sarkar
 Father's name : Montu Sarkar
 Mother's Name: Francisca
 Golapy Mondol
 Notredem College Dhaka

"I am incredibly grateful for the education and support I received at Barnamala Bidyapith Ulashi School, which is backed by the Rural Reconstruction Foundation (RRF). Thanks to the dedication of my teachers and the well-rounded curriculum, I was able to achieve a GPA of 5 in my SSC exams this year. Growing up in Ulashi Union, I always dreamed of pursuing higher studies, and now I'm studying in the science stream at Notre Dame College, Dhaka—one of the best institutions in the country. My ambition is to become an engineer and study at BUET to bring positive changes to our community through innovation and technology.



In January 2015, the Rural Reconstruction Foundation (RRF) launched a pioneering community-based pre-school program under its Corporate Social Responsibility (CSR) initiative, aimed at delivering quality early childhood education to children in the Jashore district. Recognizing the importance of a nurturing, stimulating environment for young learners, RRF’s pre-school program focuses on holistic child development, including physical, social, emotional, and cognitive growth for children aged three to four. The educational framework is designed to be adaptable, providing children in rural communities with a foundational education that promotes lifelong learning, well-being, and community connection. Through continuous assessment and improvements, RRF’s framework reflects its commitment to early childhood education and community development.

FACT & FIGURE

1	Name of the program Pre-School (Non-Formal Education)
2	Duration From 2015 till to date
3	Supported By Rural Reconstruction Foundation
4	No. of Students in 285 (boys – 131, girls– 154)
5	No. of staff 24 Teachers
6	Number of Pre school 24
7	Work Location Jashore District (Sadar, Sharsha, Jhikargacha upazilla)

PROGRAM OBJECTIVES :

The Rural Reconstruction Foundation (RRF) established its community-based pre-school program with the following key objectives:

- **Holistic Child Development:** Support physical, social, emotional, and cognitive growth for children aged 3-4.
- **Access to Early Education:** Provide affordable, community-based pre-schools in rural areas.
- **Parental & Community Engagement:** Encourage active participation of parents and community members.
- **Social & Cultural Awareness:** Celebrate national and cultural events to instill community values.
- **Health & Hygiene Practices:** Promote habits like hand-washing and personal care routines.
- **Empowering Local Educators:** Train and employ local female teachers to enhance community development.

EDUCATIONAL FRAMEWORK :

The RRF CSR-funded community-based pre-school program offers a well-rounded approach to early childhood education, incorporating:

- **Structured Curriculum:** Tutorials, moral education, co-curricular activities, and e-learning.
- **Community-Centered Approach:** Schools within communities with local female teachers.
- **Engaging Classrooms:** Visual aids, interactive materials, and hands-on learning, Oral practice, diverse materials.
- **Special Days & Activities:** Celebrations of cultural and health awareness events.

SPECIAL FEATURES RECOGNITION:

- **Special Days & Competitions:** Mother Language Day, Victory Day, Handwashing Day, art, and handwriting contests.
- **Annual Sports:** Activities promoting teamwork, fitness, and community spirit.
- **Fruit & Pitha Festivals:** Fun learning events about nutrition and cultural traditions.
- **Parental Meetings & Workshops:** Strengthen parent-teacher collaboration.
- **Community-Based Teachers:** Local female educators ensure familiarity and trust.



IMPACT & COMMUNITY RESPONSE:

- **Child Development:** Enhances physical coordination, social skills, emotional intelligence, and language abilities to prepare children for future academics.
- **Parental Involvement:** Regular meetings and workshops encourage parents to take an active role in their child's learning journey.
- **Health & Hygiene Awareness:** Integrates hygiene education into daily activities, benefiting both students and the broader community.



SPECIAL FEATURES:

The RRF CSR-funded community-based pre-school program offers a well-rounded approach to early childhood education, incorporating:

- **Observation of Special Days and Co-Curricular Activities:** Special days such as International Mother Language Day, Victory Day, Independence Day, and Global Handwashing Day are celebrated to instill cultural awareness and healthy habits.



- **Annual Sports:** The Annual Sports event at RRF's community-based pre-schools fosters physical fitness and teamwork among children. This lively day includes a variety of games and activities tailored to young learners, encouraging them to engage in healthy competition while developing essential motor skills.
- **Parental Meetings and Workshops:** Regular parent-teacher interactions promote collaboration, with workshops encouraging parents to engage in their children's educational journey.
- **Community-Based Teachers:** Local female educators ensure a familiar and supportive learning environment, building trust and accessibility for families.

CHALLENGES

- **Resource Constraints:** Limited CSR funding affects access to advanced learning materials and multimedia tools, which are crucial for a dynamic early education experience.
- **Ongoing Teacher Development:** Regular training is needed to keep educators updated with evolving early childhood education methods.
- **Parental Engagement:** Socio-economic challenges prevent some parents from actively participating in school activities, affecting awareness of long-term educational benefits.

PARENTS REFLECTION:



Student Name: Rik Mondal
Mothers Name: Chandana Dhor
Father's Name: Nayan Mondal
Address: Kholadanga, Sujolpur

Rik Mondal, a 3.5-year-old child from attends the RRF Kholadanga-2 community pre-school, where his mother, Chandana Dhor, shares her positive experiences. "The community school has made it easy for me to bring my child," she explains. "I can manage my household chores while ensuring Rik receives a quality education. Attending pre-school allows him to learn and socialize with other children, which is essential for his development." Chandana expresses her happiness, stating, "I am grateful that Rik is being prepared for his future educational journey with joy and excitement. He no longer fears studying; instead, he understands that learning can be fun and engaging due to the curriculum."



The Rural Reconstruction Foundation (RRF) Internship Program, started in 2012, plays a crucial role in bridging the gap between academic knowledge and real-world application. By offering undergraduates and graduates practical experience in social development, this program nurtures a generation of young professionals equipped with industry-relevant skills. Through various field visits, mentorship, and workshops, interns gain hands-on experience in areas such as financial inclusion, skill development, education, and sustainable agriculture.

FACT & FIGURE

1	Name of the program RRF Internship
2	Duration From 2012 till to date
3	Supported By Rural Reconstruction Foundation
4	No. of Students in FY:2023-24 149 (male – 96, female– 53)
5	No. of students so far 902 (male – 538, female– 364)
6	Name of the Educational Institute FY :2023-24 Cantonment College Jashore, Jashore Gov't City college, Jashore University of Science & Technology(JUST), BCMC

KEY OBJECTIVES AND ACTIVITIES

RRF's internship program empowers young professionals, enhances practical knowledge, builds industry connections, and supports academic growth. Interns engage in a structured program that includes orientation, field visits, research, and training sessions. They work closely with RRF mentors who provide guidance and insights, allowing interns to apply their academic knowledge to real-world projects. At the program's conclusion, interns produce a thesis or report, connecting their field experiences with academic requirements.

OUR COMMITMENT FOR ENHANCEMENT

To further improve the program, RRF could expand internship offerings in emerging fields like digital marketing and climate resilience, establish a monitoring and evaluation framework, and strengthen partnerships with educational institutions to attract diverse talent.

In essence, the RRF Internship Program exemplifies the organization's commitment to youth empowerment and sustainable development. By continuously investing in this initiative, RRF not only enhances individual lives but also contributes to the broader social and economic advancement of Bangladesh.

COURSES OF INTERNSHIP

- Leadership and Management
- Economic development of Bangladesh
- Role of NGOs in Country's economic development
- Micro-Credit Management
- Analysis of Investment Portfolio
- Feasibility of Micro Enterprise Analysis Admin & HR
- Financial Management and Accounting Information System
- Poverty alleviation
- Feeding Program by NGO in Educational Development
- Marketing & Communication
- ICT & Web Design
- Terms Paper & Institutional Case Study
- Educational Development



IMPACT AND BENEFITS:

The program contributes to individual skill development, increases employability, strengthens RRF's mission through fresh perspectives, and fosters a culture of continuous learning. It also bolsters industry-academia relationships, creating a workforce well-prepared to address social and economic challenges in Bangladesh.



INTERNSHIP PARTNERS:

S L	Name of Educational Institute
1	Cantonment College Jashore
2	Jashore University of Science & Technology
3	Govt. City College, Jashore
4	Govt. MM College,
5	Southern Institute of Business & Information Technology Jashore,
6	Muslim AID Institute of Technology
7	Jashore Polytechnic Institute,
8	Faridpur Rajendramahan College.
9	Khulna BL College
10	Abdur Razzak College
11	Jashore College
12	Jahangirnagar University
13	BCMC College of Engineering & technology
14	HEC Montreal Canada



PARENTS REFLECTION



Md Humaon Kabir
Department of Management,
Jashore University of Science
and Technology (JUST)

"My internship at RRF has been an invaluable experience, particularly in the areas of human resource management and staff development. I had the opportunity to visit various ongoing programs, with a special focus on employee training and development. This exposure allowed me to understand how RRF prioritizes skill-building and professional growth for its staff, which directly impacts organizational success. The hands-on experience I gained, coupled with the mentorship provided, has sharpened my management skills and expanded my understanding of HR practices. This internship has significantly enhanced my professional development and prepared me for future challenges in the workforce."



TECHNICAL SKILLS



- SEIP
- BYETS
- PRABRIDDIHI
- NHRDF
- CSISA-MEA

RRF implements diverse technical skills programs under its education segment to empower individuals and foster sustainable development. Programs such as electrical and electronics, welding, food & beverage, automobile mechanics, caregiving, and many others aim to equip the underprivileged with practical skills aligned with market demands both for domestic and overseas market. These initiatives enhance employability, promote self-reliance, and contribute to reducing poverty. By addressing the skill gap and supporting economic growth, RRF's technical education projects play a crucial role in advancing Bangladesh's socio-economic development and improving the quality of life for marginalized communities.



SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP) Intend to make "Human Asset"



The Skills for Employment Investment Program (SEIP), implemented by Rural Reconstruction Foundation from December 2015 in collaboration with the Palli Karma-Shayak Foundation (PKSF), Finance Division of the Ministry of Finance, aims to bridge the gap between industry demand and workforce readiness. Through targeted skills development and job placement efforts, this project has been instrumental in enhancing employability, productivity, and socio-economic conditions in Bangladesh. This report highlights the project’s achievements, impacts, and challenges during the 2023–2024 fiscal year.

FACT & FIGURE

1	Name of the program Skills for Employment Investment Program (SEIP)
2	Duration December 2015 to December 2023
3	Supported by PKSF, Ministry of Finance, ADB, SDC
4	No. of Project Participants 2760
5	Number of Staff 30
6	Working Location All the districts in Bangladesh

OBJECTIVE

To create a skilled and competent workforce aligned with the needs of priority industries by delivering market-driven, employment-oriented, and inclusive training programs.

GOALS

- Enhance the employability and productivity of program participants by equipping them with industry-relevant skills.
- Secure employment for at least 60% of graduates, ensuring their successful integration into the workforce.

KEY ACTIVITIES

- **Skills Training:** Delivered specialized training in 15 trades, including Auto Mechanics, IT Freelancing, Electrical Installation, and Food & Beverage Production.
- **Entrepreneurship Development Training:** Conducted 40-hour sessions for each participant to enhance entrepreneurial skills.
- **Residential Training:** Provided food and accommodation for trainees to ensure a conducive learning environment.
- **Job Placement and Follow-up:** Ensured job placement for graduates with at least three months of follow-up support.

IMPACT OF THE PROJECT

The SEIP project has brought tangible benefits to individuals and their communities, including:

- **Improved Employability:** Trainees acquired industry-relevant skills, enhancing their job readiness and productivity.
- **Socio-economic Upliftment:** Graduates experienced improved income levels, contributing to better living standards for their families and communities.
- **Strengthened Industry Linkages:** Built strong partnerships with industries to facilitate seamless job placements.

TRADE WISE TRAINING 2023-24

Sl	Training Course	Enrolled Total	Certified Total	Job Placement Total	Job Placement Female
1	Food & Beverage Production	50	50	34	68%
2	Housekeeping	25	25	17	68%
3	IT Freelancing	50	50	34	68%
4	Caregiving	40	40	32	80%
5	OAY-Mobile Phone Servicing	50	50	38	76%
	Total	215	215	155	72%



TOTAL TRAINING SUMMARY OF THE PROJECT (CUMULATIVE)

Training Course	Enrolled Total	Enrolled Female	Certified Total	Job Placement Total	Job Placement
Mobile Servicing	550	0	550	377	69%
Mobile Servicing(OAY)	50	0	50	35	70%
Outsourcing (ICT)	200	36	200	162	81%
IT Support Service	175	38	175	121	69%
Electrical & Electronics Works	175	0	175	130	74%
Automobile Mechanics	175	0	175	106	61%
Welding & Fabrication	200	0	200	144	72%
IT Freelancing	300	49	300	200	67%
Electrical Installation & Maintenance	400	0	400	277	69%
Electrical Installation & Maintenance(OAY)	50	0	50	35	70%
House Keeping	175	22	175	127	73%
Food & Beverage Production	250	57	250	153	61%
Care Giving	60	34	60	44	73%
Total	2760	236	2760	1841	67%



CHALLENGES AND LESSONS LEARNED

Despite its success, the project faced several challenges:

- **Maintaining Training Quality:** Ensuring uniform quality of training across all batches required continuous monitoring and adaptive measures.



- **Placement in Niche Trades:** Emerging trades demanded additional industry partnerships and specialized training.

Lessons learned include the importance of stakeholder engagement, adaptive training models, and robust monitoring mechanisms



PARTICIPANT REFLECTION:



Name: Md. Mahfuzur Rahman
 Trader Name: IT Freelancing
 Registration No.: 2500021028

My journey to success began with the IT freelancing training provided by RRF under PKSf's initiative. Despite facing resistance from my family, I pursued my dream with determination. After completing my Diploma in Electrical Engineering, I learned about this training program and saw it as an opportunity to transform my aspirations into reality. The training not only equipped me with the skills I needed but also instilled confidence and direction in my life. Today, I am proud to manage my own online service agency and work for a London-based company, earning a stable income of 60,000 Taka per month.

BUILDING YOUTH EMPLOYABILITY THROUGH SKILLS (BYETS)

Empowering Youth, Bridging Skills, Building Futures



The Building Youth Employability Through Skills (BYETS) project is a transformative initiative aimed at addressing youth unemployment by equipping young individuals with market-driven skills in the Information and Communication Technology (ICT) sector. Supported by the Embassy of the Kingdom of the Netherlands through Swiss Contact, this project is implemented in the Jashore District to provide training and employment opportunities for 600 beneficiaries, focusing on gender inclusivity with a target of 50% female participation.

FACT & FIGURE

1	Name of the program Building Youth Employability Through Skills (BYETS)
2	Duration August 2023 – March 2025)
3	Supported By Embassy of the Kingdom of the Netherlands, Swisscontact
4	No. of project participants 600
5	No. of Staff 10
6	Working Location Jashore, Ba

PROJECT OBJECTIVES

1. Enhance the capacity of Training Service Providers (TSPs) to deliver demand-driven skill development and entrepreneurship support.
2. Train youth in ICT-focused occupations and place them in decent jobs across various sectors

BYETS: 2023-2024

SL	Course Name & Level	Batches	Participant	Job Placement
1	Graphic Design	6	150	104
2	Web Design & Development	6	150	105
3	Digital Marketing	6	150	105
Total			450	314

PROGRAM TARGET AND BENEFICIARY (TOTAL)2023-24

SL	Course Name & Level	Batches	Participant Per Batch	Total Participants
1	Graphic Design	8	25	200
2	Web Design & Development	8	25	200
	Digital Marketing	8	25	200
Total=				600

PROJECT IMPACT

Skill Development for the Industrial Sector

- BYETS has successfully enhanced the technical and professional skills of 450 youth, making them more competitive in the labor market.



The PRABRIDDDHI: Local Economic Development (LED) project, launched on 15 September 2023, focuses on revitalizing the cultural and economic fabric of Jashore by institutionalizing skills development initiatives for the Jashore Stitch—a traditional hand embroidery craft. Implemented by the Rural Reconstruction Foundation (RRF) in collaboration with Swisscontact, the Government of Bangladesh, and Switzerland, this project aims to preserve local heritage while creating sustainable livelihoods for women artisans.

FACT & FIGURE

1	Name of the program PRABRIDDDHI: Local Economic Development (LED)
2	Duration September 2023 to October 2024
3	Supported By Department of Local Government and Swiss contact, Government of Bangladesh and Switzerland
4	No. of project participants Female : 173 Persons
5	No. of Staff 06
6	Working Location Jashore, Bangladesh

PROJECT OBJECTIVES

1. To integrate a structured course on Jashore Stitch and handicrafts business development at RRF's existing technical training center.
2. To enlist the Jashore Stitch curriculum in the National Skills Development Authority (NSDA)

PRABRIDDDHI: 2023-2024

SL	Course Name & Level	Batches	Participant Per Batch	Participant
1	Training of Trainers on Jashore Stitch Handicrafts Development (TOT)	5	25	125
Total				125

IMPACT OF THE PROJECT

1. Cultural Impact:

Preservation of Heritage: Hand stitching reflects local traditions, ensuring the continuity of cultural practices.

- **Fostering Identity:** Empowered artisans take pride in their craftsmanship, strengthening cultural resilience.

2. Social Impact:

• **Community Building:** Workshops foster collaboration and mutual support among artisans.

- **Empowerment of Women:** 173 women benefitted directly, achieving financial independence and improved livelihoods

3. Economic Impact:

• **Job Creation:** The program generated employment opportunities for artisans in rural areas.

- **Market Expansion:** The inclusion of traditional designs in contemporary fashion created demand in premium markets.

4. Environmental Impact:

• **Sustainable Practices:** Hand stitching uses eco-friendly threads and dyes, reducing the carbon footprint.

- **Promotion of Natural Materials:** The focus on sustainable materials aligns with global environmental goals.

PROGRAM WISE ACTIVITY'S (TOTAL)

SL	Activities planned for the reporting month	Target	Achievement
1.	Conducting TOT Training for Hand Stitching and Embroidery (05 Batch 125 Persons).	05 Batch 125 Persons. TOT Training for Hand Stitching and Embroidery	Successfully Complete
2.	Competency Standard (CS) Prepared & Develop Hand Stitching and Embroidery.	(CS) Prepared & Develop	Successfully Complete
3.	Application for Joining Hand Stitching and Embroidery CS in portal of NSDA.	Inclusion of CS in NSDA Portal	Successfully Include CS in portal of NSDA
4.	Hand Stitching and Embroidery CBLM Prepared & Printing.	CBLM Prepared & Printing.	Successfully CBLM Prepared & Printing.
5.	Purchase of materials as per CAD for center Approval.	Purchase of materials as per CAD	Successfully Purchase materials
6.	Center approval through NSDA representative visit.	NSDA representative visit.	Successfully Center approval
7.	Promotional Campaigns (Social Media, Local Print Media ,Miking, Leaflets , Banner & pana).	Promotional Campaigns	Successfully Complete
8.	Participant Collection For Training & RPL Assessment Level-02	Participant Collection	Successfully Complete
9.	Training & RPL Assessment	2 batch 48 Training & RPL Assessment	Successfully Complete



KEY ACTIVITIES UNDERTAKEN

- Curriculum Development:**
 - Revised the training manual using the Competency-Based Learning Materials (CBLM) approach.
 - Finalized and printed the approved manual.
- Trainer Capacity Building:**
 - Conducted ToT for 125 trainers across five batches.
- Promotional Activities:**
 - Developed content for social media, print media, and local cable TV.



- Engaged local and national media outlets to raise awareness about the program.

4. Training Implementation:

- Conducted two batches of training, empowering participants with NSDA-approved skills.

5. Integration with NSDA:

- Facilitated RRF's application and approval process as an NSDA-certified training provider.

PARTICIPANT REFLECTION



Sonia Sakin, born in 1984, is a resident of the village of Chandipur in Goirnagar, Bagharpara, Jashore

My journey into hand stitching and embroidery has transformed my life in ways I could never have imagined. Thanks to the training I received through RRF's PRABRIDDI program, I've not only developed intricate skills but also gained the confidence to start my own business, Sonia Boutiques. This opportunity has empowered me to contribute financially to my family and inspire other women in my community to pursue their dreams.

I aspire to expand my knowledge, complete the assessor training under NSDA, and create a cooperative where women can come together to share their skills and build sustainable livelihoods.

NATIONAL HUMAN RESOURCE DEVELOPMENT FUND (NHRDF) SKILLS TRAINING FOR YOUTH IN PRIORITY SECTORS

Skill. Empower. Transform



The National Human Resource Development Fund (NHRDF) Skills Training for Youth in Priority Sectors project focuses on transforming unskilled and semi-skilled individuals into productive human resources in key growth sectors of Bangladesh. The program, conducted in Jashore, aims to equip participants with competency-based technical training in Automotive Mechanics and Food & Beverage Production. With a focus on gender inclusion and employability, the initiative is a step towards addressing the workforce demand in priority sectors while promoting sustainable livelihoods.

FACT & FIGURE

1	Name of the program National Human Resource Development Fund (NHRDF) Skills Training for Youth in
2	Duration March 2024 – September 14,
3	Supported By National Human Resource Development Fund(NHRDF), Ministry of Finance, Bangladesh
4	No. of project participants 192
5	Number of Staff 06
6	Working Location Jashore, Bangladesh

PROJECT IMPACT

•Enhanced Employability: Technical and vocational training empowered 192 trainees, equipping them with skills aligned with industry demands.

OBJECTIVE

Equip unskilled individuals with technical skills, enabling them to contribute effectively in priority sectors.

GOALS

1. Deliver Competency-Based Training and Assessment (CBT&A) in Automotive Mechanics and Food & Beverage Production.
2. Secure job placements for at least 66.67% of certified trainees, contributing to their economic empowerment.

ACTIVITIES IN 2023-24

SL	Course Name & Level	Batches	Participant	Job Placement
1	Food and Beverage Production-3	1	24	Ongoing

TOTAL PROJECT TARGET AND BENEFICIARY

SL	Course Name & Level	Batches	Participant Per Batch	Total trainees	Job Placement
1	Automotive Mechanics-1	4	24	96	66.67%
2	Food and Beverage Production-3	4	24	96	66.67%
Total=				192	66.67%

CEREAL SYSTEMS INITIATIVES FOR SOUTH ASIA-MECHANIZATION EXTENSION ACTIVITY (CSISA-MEA)

Empowering Skills, Advancing Agriculture



The Cereal Systems Initiatives for South Asia-Mechanization Extension Activity (CSISA-MEA) project is a collaborative effort between USAID and CIMMYT Bangladesh partnering with RRF aimed at improving the capacity of the light engineering sector in Jashore. By developing skilled youth workers and enhancing institutional capacity in agricultural mechanization, the project seeks to strengthen farmers' access to agricultural production and marketing.

FACT & FIGURE

1	Name of the program Cereal Systems Initiatives for South Asia-Mechanization Extension Activity (CSISA-MEA)
2	Duration July 2023 to 30 June 2024
3	Supported By USAID & CIMMYT Bangladesh
4	No. of project participants 150 Beneficiaries, (Male : 119 Female :31)
5	Number of Staff 07
6	Working Location Jashore, Bangladesh

KEY OBJECTIVES

1. Conducted awareness campaigns and preliminary selection of trainees.
2. Delivered skill training for men and women in relevant fields.
3. Maintained a comprehensive database and provided certifications.
4. Regularly documented and reported project progress.

ACHIEVEMENTS IN 2023-24

1. **Skill Training on Machinist for Men**
 - Content: Lathe, Milling, Welding, OHS, Basic Tools, Drilling, Grinding, Heat Treatment, Technical Drawing, etc.
 - Participants: 5 batches of 20 trainees each (Total: 100 workforce).
 - Duration: 27 days * 3 hours/day per batch.
2. **Skill Training on Foundry for Men**
 - Content: Sand Preparation, Sand Molding, Casting, Fettling, Finishing/Machining.
 - Participants: 1 batch of 20 trainees.
 - Duration: 10 days * 8 hours/day.

IMPACT OF THE PROJECT

The training sessions conducted under this project significantly contributed to developing a skilled workforce within the light engineering sector in Jashore. By empowering participants with practical knowledge and techniques, the project ensured their capability to train others in their respective workshops.

KEY OBJECTIVES

1. Increase the capacity of the light engineering sector in Jashore.
2. Develop skilled youth workers to strengthen institutional capacity in agricultural mechanization.
3. Enhance farmers' access to agricultural production and marketing.

LIVELIHOOD & FOOD SECURITY



- PPEPP-EU
- ENRICH
- Uplifting the Quality of the Lives of Elderly
- Senior Citizen Welfare Program

The Rural Reconstruction Foundation (RRF) has been instrumental in addressing poverty and food insecurity in Bangladesh through its Livelihood & Food Security projects. These initiatives primarily target ultra-poor populations and senior citizens, ensuring their access to essential resources for sustainable living. By providing income-generating opportunities, skill development training, and essential support, these programs enhance economic resilience and nutritional well-being among marginalized communities. In a country like Bangladesh, where poverty and food insecurity remain pressing challenges, RRF's efforts significantly contribute to improving the quality of life for vulnerable groups, fostering socio-economic stability, and promoting inclusive development.

PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT

Connect to Mainstream

To enable people to exit from extreme poverty for good. To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.



The Pathways to Prosperity for Extremely Poor People – European Union (PPEPP-EU) Project, co-funded by PKSF and the European Union, is a transformative poverty reduction initiative designed to uplift some of the most vulnerable communities in Bangladesh. Implemented by PKSF in collaboration with 19 Partner Organizations (POs) including RRF, PPEPP-EU has targeted approximately 860,000 extremely poor individuals across 215,000 households. This ambitious project aligns with the United Nations' Sustainable Development Goals (SDGs), including No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health & Well-being (SDG 3), Gender Equality (SDG 5), Reduced Inequalities (SDG 10), and Climate Action (SDG 13).

FACT & FIGURE

1	Name of the program The Pathways to Prosperity for Extremely Poor People –European Union (PPEPP-EU) Project
2	Duration From April-2019 to September 2025
3	Supported By PKSF, European Union
4	No. of project participants A total of 4,409 women
5	Number of Staff 45
7	Working Location Modhupur and Sachadah Union of Terokhada Sub-district under Khulna district and Boloymbunia and Ramchandrapur of Morrelganj Sub-district under Bagerhat district

GOAL

The overarching goal of the PPEPP-EU project is to contribute to poverty reduction and create resilient livelihoods within target regions of Bangladesh.

OBJECTIVES

- 1. Empowerment and Resilience:** Enabling 1 million people to permanently exit from extreme poverty.
- 2. Institutional Strengthening:** Supporting the development of robust national institutions and systems capable of delivering vital public and private services, thus facilitating resilience and prosperity for the extremely poor.

PROJECT COMPONENTS

Primary Components

- 1. Resilient Livelihoods:** Diversified income sources through enterprise development, agriculture, and non-farm employment opportunities.



2.Nutrition and Primary Healthcare: Addressing malnutrition and promoting primary health services, particularly for women and children.

3.Inclusive Finance: Facilitating access to financial services, grants, and flexible loans to stimulate micro-enterprise development.



Cross-Cutting Issues

1.Gender Equality & Women’s Empowerment: Promoting gender equality in economic participation and decision-making.

2.Disability Inclusion: Supporting individuals with disabilities through mobility aids and integration into productive roles.

3.Climate Resilience: Enhancing community preparedness for natural disasters and climate-related risks.

PROJECT ACHIVEMENT (FY: 2023-24)

1.Resilient Livelihood

Sl.	Interventions	Figure
1	Livestock and Poultry Related activities	143
2	Crop Related Activities	298
3	Fish Farming Related Activities	66
4	Prosperity House	2
6	Organize vaccination and deworming campaigns at village levels	2695 PVC member and villagers
7	Capacity Development Activities	635

2.Nutrition and Primary Healthcare:

Sl	Interventions	Figure
1	Mother & Child Forum formation	8
2	Social Development Centre (Adolescent)	26
3	Specialized Health Camp (Gynecology & Child)	8
4	Specialized Eye Camp	2
5	Adolescent Special Health Camp	6
6	Specialized Health Camp Fistula awareness & referral.	2
7	Grants for high quality and calorie rich nutritious foods for malnourished baby.	8
8	Blood grouping campaign	5
9	Satellite Clinic	376
10	Special Nutrition Camp	4
11	Nutrition fair through social development center.	3
12	Exhibition of age-based ideal food selection and food making in PVC.	32
13	Exhibition of age-based ideal food selection and food making in Mother & Child Forum.	16
14	Sanitary Napkin Distribution at Social Development Centre (Adolescent) for Napkin sell center	1800 pc



3. Inclusive Finance:

During the reporting year, PPEPP-EU provided micro-finance for developing agro base enterprise and crop production to explore opportunities of financial services. During the year RRF provided financial support to beneficiaries 2036 received conditional grants of 51,86,1000 BDT from from RRF.

4. Women’s Empowerment:

Initiatives aimed at integrating women into value chains, enhancing their roles in farm production and market access, and promoting gender equality.

5. Disability Inclusion:

Provision of mobility aids (wheelchairs, crutches, hearing devices) and links to government safety net programs.

6. Disaster and Climate Resilience:

Training in disaster risk reduction (DRR) and local planning for emergency preparedness, including the establishment of DRR billboards and coordination with government institutions.



IMPACT OF THE PROJECT

The PPEPP-EU project has achieved substantial impact across various dimensions, contributing significantly to poverty alleviation, economic growth, and community resilience among the targeted extremely poor populations in Bangladesh:

1. Improved Livelihoods and Economic Empowerment:

The target beneficiaries, including women and marginalized groups, have access to income-generating activities like livestock rearing, poultry, fish farming, and homestead gardening. These activities have boosted household incomes and economic self-reliance while reducing poverty.

Non-farm employment opportunities have grown, especially for women, with access to microfinance support and technical assistance, allowing them to participate in local markets and expand entrepreneurial activities.

2. Enhanced Nutrition and Health Outcomes:

Programs targeting maternal and child nutrition have led to improved dietary practices, supported by nutrition campaigns, health camps, and demonstrations of balanced diets. The establishment of nutrition gardens at households ensures consistent access to healthy food.

Access to primary healthcare and maternal support has improved through community clinics, health camps, and satellite clinics, directly impacting the health and wellbeing of women, children, and adolescents in the community.

3. Empowerment and Gender Equality:

Empowering women has been a core component, with activities supporting gender equality and women's



The target women report increased empowerment within their households and communities, reflected in enhanced social status and economic roles.

Programs on gender-based support have led to shifts in cultural norms and attitudes towards women's roles, promoting balanced household and community dynamics.

4. Disability and Inclusion:

The project provides crucial support for people with disabilities, enhancing their independence and inclusion in economic and social life through mobility aids and integration with government safety nets. This inclusion fosters a sense of community support and participation.



5. Climate Resilience and Disaster Preparedness:

Training on disaster preparedness and the establishment of early warning systems have strengthened community resilience against climate-related risks. With improved disaster response strategies and resource linkages, communities are better equipped to handle shocks, reducing the potential for economic setbacks.

6. Capacity Building:

Technical training and vocational skill-building activities have equipped beneficiaries with practical knowledge, leading to improved productivity in agriculture and non-agricultural sectors. This has bolstered economic stability and the local knowledge base, benefiting the entire community.

PARTICIPANT REFLECTION



Name: Monira Begum
 Husband: Sheikh Nazrul Islam
 Uttar Mokampur Madhya Para Prosperity Village
 Samity of RRF's PPEPP-EU project as a member,
 Terokhada, Khulna

"I always dreamed of supporting my husband, Sheikh Nazrul Islam, who works tirelessly driving an easy bike to provide for our family. Joining the Uttar Mokampur Madhya Para Prosperity Village Committee of RRF's PPEPP-EU project in 2022 became a turning point, giving me hope that I could contribute financially.

In February 2024, I attended a 3-day training on cow rearing and fattening. This experience boosted my confidence, and in March, with a grant of 38,000 taka, I purchased my first cow for 50,000 taka. To cover the cost difference, I raised 29,000 taka myself, including a 10,000-taka loan from RRF.



The ENRICH project, initiated in August 2014 by the Rural Reconstruction Foundation (RRF) with funding from the Pali Karma-Sahayak Foundation (PKSF), is a holistic development initiative aimed at eradicating poverty and promoting sustainable livelihoods in the Gadaipur Union of Paikgacha Upazila, Khulna, and later started in Hasadah, Raipur & Andulbaria unions of Chuadanga District. By focusing on leveraging the existing resources and skills of participating households, ENRICH empowers families to break the poverty cycle, rebuild self-confidence, and achieve dignity. The program supports health, education, social development, and income-generating activities (IGA), addressing the multifaceted nature of poverty. This approach creates an environment for individuals to unlock their potential and secure socio-economic stability, contributing to comprehensive household-based development.

FACT & FIGURE

1	Name of the program Enrich
2	Duration From 2014 to till Date
3	Supported (PKSF)
4	No. of project participants 83976 (male-41893 and female-42083)
5	Number of Staff 11
6	No. of Household 21232
7	Working Location 02 Districts (Khulna District – Raipur Union) (Chuadanga District- Hasadah, Raipur & Andulbaria unions)

PROGRAM OBJECTIVES

The objective of the program is to make the poor households enriched through eradicating the poverty and enhancing their ability with the activities of this program.

KEY COMPONENTS

In this financial year: 2023-24 according to budget in Enrich project work was done under following components.

- o Health
- o Education
- o Development of youth society
- o Day observation
- o Sports & Culture program
- o Samriddhi Loan
- o Sariddhi IGA

KEY ACTIVITIES AND INTERVENTIONS

The ENRICH program’s strategic interventions are comprehensive and multi-sectoral, targeting health, education, social development, and economic empowerment. Below are the key activities undertaken:

1. **Health Services:** The program established static and satellite clinics, organized health camps, and provided cataract surgeries. Monthly health visitors’ meetings were also conducted to monitor progress.
 - o **Achievements:** 1,326 static clinics and 288 satellite clinics were organized, serving over 18,799 beneficiaries through these interventions, including health camps and cataract surgeries.

2. Educational Support: Education Help Centers were set up to aid students and reduce dropout rates. Monthly teacher meetings were conducted to enhance the quality of education.

o Achievements: 125 Education Help Centers were maintained, supporting approximately 3,688 students.

3. Social Development: Community engagement was fostered through yard meetings, youth ward meetings, and the distribution of tree seedlings to promote environmental awareness.

o Achievements: 2,016 yard meetings were conducted, and over 6,348 tree seedlings were distributed.



4. Youth Development and Training, Day Observation: Various training programs were organized to develop skills and encourage entrepreneurship among youth.

o Achievements: 32 youth training sessions were conducted, engaging 800 participants in developing skills relevant to job creation and self-employment. National Service Day, youth Day, Environment Day, are celebrated in all 4 unions.

5. Income-Generating Activities (IGA): The program provided specialized training for income generation, aimed at boosting household income and self-sufficiency.

o Achievements: 16 IGA training batches were completed, benefiting 400 individuals



6. Sports & Culture Program: Like every year, this year too, annual sports and cultural programs are organized by all the unions of RRF Samridhhi Program, youth society, senior society and students of RRF Samridhhi Programme's educational support center.

o Achievements: 04 cultural & sports program were arranged in 04 unions.

7. Development of Human Dignity: The Enrich program operates through four centers across four

unions, facilitating activities such as education, static clinics, and training meetings. Ward coordination meetings involve a committee led by the ward member as president, with participation from local leaders, including mosque imams, priests, marriage registrars, business owners, and other respected community members

o Achievements: 216 batch of Ward coordination meeting and 08 batch of Union coordination meeting held.



SAMRIDHHI LOAN

Shamridhhi Loan, implemented by RRF in areas covered by the PKSF-backed ENRICH project since 2016-17, offers financial support for livelihood enhancement and asset creation. The program features interest rates calculated in the Decline Method, with 8% for Livelihood Increase Loan (LI) and Asset Creation Loan (AC), and 24% for Income Generating Activity Loan (IGA). In FY 22-23: total outstanding of



SPECIAL FEATURE

Feature-1: Youth women Football match & youth-senior friendship football match: After the month-long ward level competition, the annual sports and cultural program was completed with youth women football match, youth-senior friendship football match, prize distribution and closing ceremony. In this program Jibannagar Upazila Parishad Chairman Mr. Hafizur Rahman Hafiz, Jibannagar Upazila Executive Officer Mr. Md. Roknuzzamaman, Upazila Vice Chairman Abdus Salam Isha, Upazila Female Vice Chairman Ayesha Sultana Lucky, Chairman of Andulbaria Union Parishad Mirza Hakibur Rahman Liton, Headmaster of Andulbaria Secondary Girls School Md. Ali Hossain, dignitaries of the union, RRF officials & members of youth and senior committee and people of all levels of the union.

Feature-2: Special Eye camp & Cataract Operation: Through the special eye camp organized across all 04 unions in the project area, 830 people received services. Additionally, 151 participants underwent cataract surgeries for free as part of this project."

UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE

Remember your Contribution with the highest Gratitude



The 'Uplifting the Quality of the Lives of the Elderly People Program' is a comprehensive and compassionate initiative launched to enhance the quality of life for the elderly population in Bangladesh. This program is a joint effort between the Rural Reconstruction Foundation (RRF) and the Palli Karma Sahayak Foundation (PKSF), aligning with the government's policy to improve the welfare of senior citizens. The program began in July 2017 in Khulna Union and expanded to three additional unions in Chuadanga District by May 2018. Funded by PKSF's 'Special Fund' and 'Program-Support Fund' in partnership with RRF, the initiative reflects a strong commitment to providing essential support to aging citizens.

FACT & FIGURE

1	Name of the program Uplifting the Quality of Lives of Elderly People
2	Duration From 2018 to till Date
3	Supported PKSF & RRF
4	No. of project participants 6758 (Male-3,493 and 42083 females).
5	Number of Staff 03
7	Working Location 02 Districts (Khulna District – Raipur Union) (Chuadanga District- Hasadah, Raipur & Andulbaria unions)

PROGRAM OBJECTIVES

The objective of the program is to make the life of elderly people improved through eradicating their poverty and establishing their dignity in society by providing all sorts of socio-economic supports.

KEY ACTIVITIES & INTERVENTIONS

- Operation of Elderly Centers:** Maintaining operational costs for centers that serve as community hubs for the elderly.
- Elderly Committee Meetings:** Conducted 216 ward-level and 16 union-level meetings, meeting the fiscal year's targets.
- Elderly Allowances:** Distributing financial assistance amounting to Taka 1,192,000 financial assistance

to support the basic needs of elderly participants.

4. **Committee Meetings:** Organizing ward and union committee meetings to facilitate community engagement and decision-making.

5. **Recognition Programs:** Presenting awards to exemplary elderly individuals and their supportive families. In this fiscal year d 20 'Best Elderly' and 'Best Child' awards distribute.

6. **Sports & Cultural Events:** Hosting activities aimed at engaging the elderly in social, recreational, and cultural events. Successfully hosted four sports and cultural events at union levels and annual sports & culture and award giving ceremony.

7. **International Elderly Day:** Observing the day to promote awareness and celebrate the contributions of the elderly.

8. **Assistive Material Distribution:** Providing essential items such as wheelchairs and blankets to aid mobility and comfort.

9. **Death Funeral Support:** Financial assistance for funeral expenses to alleviate the burden on bereaved families. Total 50000 taka were given to 25 families to support death funeral of their senior member.

SPECIAL FEATURE

Feature-1: In all 04 unions, 8 wheelchairs and were provided to elderly beneficiaries as part of the program's support initiatives.

• **Feature-2:** 300 blankets were provided to elderly beneficiaries as part of the program's support initiatives."

• **Feature-3:** Successfully hosted four sports and cultural events at union levels and annual sports & culture and award giving ceremony with the presence of local government.

• **Feature-4:** The celebration of World Elderly Day was held with great enthusiasm, where senior citizens participated in a rally, followed by a discussion session. The event concluded with snacks and entertainment, creating a joyous and engaging atmosphere for all attendees



The Rural Reconstruction Foundation (RRF) is committed to fostering an inclusive society that values and upholds the dignity of senior citizens, ensuring no one is left behind in the pursuit of sustainable development. Through its Senior Citizen Welfare Program, RRF offers a range of support services to address the challenges faced by the elderly population in rural areas. The Senior Citizen Welfare Program operates four elderly clubs across Jhikorgacha and Sharsha Upazilas in the Jashore district, all independently funded by RRF. Additionally, RRF's Senior Citizen Welfare Program is designed to support individuals aged 60 and above, regardless of religion, gender, race, or socio-economic status, in a compassionate and inclusive manner. Independently funded, this program underscores RRF's dedication to improving the quality of life for elderly members of the community.

FACT & FIGURE

1	Name of the program Senior Citizen Welfare Program
2	Duration From 2016 till to date
3	Supported By Rural Reconstruction Foundation
4	No. of project participants 412 (male – 113, female – 299)
5	Number of Staff 05
6	Name of Elderly club FY:2023-24 04 clubs (Dipto-1, Dipto-2, Sarothi, Lighthouse)
7	Working Location Jashore District (Jashore Sadar, Sharsha, Jhikargacha upazilla)

KEY OBJECTIVES

- Provide comprehensive healthcare services and wellness activities to improve the quality of life for seniors.
- Reduce isolation by creating safe spaces for elderly individuals to interact and engage in community activities.
- Serve all seniors without discrimination, honoring their contributions and ensuring their social dignity.
- Offer recreational, educational, and creative activities to foster continuous engagement and personal development.
- Ensure that elderly citizens receive essentials like food, clothing, and entertainment, particularly during cultural celebrations, so they feel valued and included

KEY SERVICES

- Free medicine and Weekly Health Camp by MBBS doctor
- Special Eye Camp
- Daily Snacks
- Yearly Picnic and Sports
- Festival New Cloth distribution
- Big screen Television
- The Daily Newspaper and Magazine
- Indoor game events
- Relaxation and sleeping arrangement during the day.
- Special Gift / Aid distribution based on situations.

ACTIVITIES & ACHIEVEMENTS FY: 2023-24

- o Daily Snacks: Daily nutritious snacks to support the physical well-being of club members.
- o Leisure and Entertainment: Access to big-screen TVs, daily newspapers, and magazines for entertainment and information.
- o Indoor Games like chess, ludo, carrom, and to create a welcoming environment.



- o Relaxation Facilities: The Senior Citizen Welfare Program prioritizes creating a supportive environment where members can relax and recharge during the day.
- o This atmosphere of relaxation is complemented by opportunities for chatting and gossiping, allowing members to engage in friendly conversations connections with one another.



- o Festival clothes Distribution: All 412 members of the 4 elderly clubs of RRF received festival gifts tailored to their religious celebrations, including Eid-ul-Fitr, Durga Puja, and Christmas.



- o In 96 health camps, our senior citizen club members received essential health services and check-ups conducted by qualified MBBS doctors.
- o Free medicines such as vitamin, calcium, iron, zinc, saline, antacid etc.) based on their needs were also provided to the members of the clubs throughout the year.



SPECIAL FEATURES

Throughout the year, based on the specific needs of our members, a total of 25 walking sticks were distributed to them

IMPACT AND COMMUNITY RESPONSE

The Senior Citizen Welfare Program has positively impacted the lives of elderly individuals in the Jhikorgacha, Sharsha, and Jashore Sadar regions by providing them with a platform for socialization, recreation, and access to essential services. Community feedback reflects a high level of appreciation for the program, as it has enhanced the physical, emotional, and social well-being of its members. By providing holistic care and an inclusive environment, the program not only addresses the practical needs of the elderly but also respects and upholds their dignity.

PARTICIPANTS REFLECTION



Name: Chichilia Biswas
 Husband: Late Mongla Biswas
 Age: 75
 Member of Dipto-1 Club

Chichilia Biswas, lives in shimulia, Jhikargacha, Jashore sadar is widow and mother of two adult children often felt isolated and struggled with health concerns. She explained that, The Elderly Club transformed my routine, providing companionship, improving my physical and mental health, and giving me a renewed sense of purpose. Through monthly health camps and routine checkups organized by the club, I could manage my diabetes and blood pressure under regular medical supervision. Now I feel more socially connected and physically fit, with my days filled with joy and engagement.



AGRICULTURE



- Climate Smart Vegetable & Flower Value Chain Project
- Summer Onion
- PACE E-Commerce
- Safe Banana Production & Marketing
- Sustainable Enterprise Project
- Green Biotech (Tissue Culture Lab)

The Rural Reconstruction Foundation (RRF) has implemented several agriculture projects across Bangladesh, adopting a value chain model to enhance the productivity and profitability of crops, fisheries, fruits, and horticulture. These projects focus on increasing agricultural yields through improved farming techniques, resource optimization, and sustainable practices while strengthening market linkages to ensure fair pricing and income growth for farmers. By integrating smallholders into a structured value chain, RRF has significantly contributed to food security, rural livelihood improvement, and poverty alleviation. This approach aligns with Bangladesh's national goals for agricultural development, fostering economic empowerment and resilience among underprivileged communities.

STRENGTHENING CLIMATE-SMART VEGETABLE AND FLOWER VALUE CHAIN IN BANGLADESH

Transforming Futures



With financial and technical support from Heifer International Bangladesh, the Rural Reconstruction Foundation (RRF) is implementing the "Strengthening Climate-Smart Vegetable and Flower Value Chain" (C4VFVC) project, which began in July 2023 in two upazilas of Jashore district, Bangladesh. This region, characterized by dry weather and fertile floodplain soils, presents favorable conditions for crop production, specifically vegetables and flowers. However, it also faces environmental and socio-economic challenges, including salinity intrusion, flooding, cyclones, and storm surges.

FACT & FIGURE

1	Name of the program Strengthening Climate-smart Vegetable and Flower Value Chain Project
2	Duration July 2023 to June 2027
3	Supported by Heifer International Bangladesh
4	No. of Project Participants 5500 (vegetable farmers-4500 and flower farmers-1000) all are female
5	Number of Staff 13
6	Working Location Jashore District (Chowgacha & Jhikargacha Upazilla)

PROJECT GOAL

The project's overarching goal is to improve the sustainable living income of 60% of the 55,00 targeted farmers by 2027 through strengthening climate-smart vegetable and flower value chains in Jashore.

KEY OBJECTIVES AND ACTIVITIES:

To achieve this goal, the C4VFVC project is structured around key objectives aimed at strengthening community structures, increasing productivity, supporting renewable energy use, and enhancing market systems. The project's primary activities are organized under seven focus areas:

1. Training and Capacity Building

Empowering Farmers and Community Leaders: The project provides extensive training, such as Heifer's 12 cornerstone practices, safe production techniques, flower cultivation, and gender and social justice, to build social capital and technical skills.

Cooperative Leadership Development: Cooperatives receive financial management and leadership training, strengthening their capacity to support member farmers.

Demonstrations and Technology Implementation

Sustainable Agricultural Practices: Farmers are introduced to eco-friendly practices, including vermicomposting and modern production techniques, through field demonstrations and Farmer Field Days (FFDs).

Market-Driven Innovations: New flower varieties like Lilium are being tested for market suitability, with results shared at FFDs.

Renewable Energy Solutions

Solar-Powered Irrigation: The project supports solar irrigation to reduce costs and emissions, complemented by awareness campaigns on renewable energy benefits.

Entrepreneurship and Market Linkages

Passing on the Gift (Interest-Free Loans) and Market Integration: Farmers receive entrepreneurship support, including interest-free loans, to encourage business growth and linkages with traders, suppliers, and export firms.

5. Formation and Strengthening of Cooperatives

Building Collective Bargaining Power: The formation and registration of self-help groups (SHGs) and cooperatives enable collective negotiation power, further supported by operational and business plan development.

6. Equipment and Resource Allocation

Provision of Essential Farming Tools: Electric vans, sprayers, and composting equipment are distributed to support efficient farming and transportation.

7. Advisory and Stakeholder Engagement

Community and Government Partnerships: Engagement with government departments, agricultural inputs companies, and other stakeholders reinforces the project's objectives through advisory meetings and public awareness efforts.



ACHIEVEMENTS IN FY 2023-24:

The project has made notable progress across several targets:

- **Farmer Training and Cooperative Formation:** Trained 1,898 SHG members in cornerstone practices, trained 1960 SHG members on Gender and Justice, trained 1,570 farmers in vegetable production, and 365 farmers in flower production. Additionally, four cooperatives were established, each receiving leadership and financial training.
- **Renewable Energy and Agricultural Tools:** Four solar irrigation pumps, eight electric vans, and sprayers were distributed to enhance productivity and reduce environmental impact.
- **Market Linkage and Awareness:** Achieved partnerships with market actors and conducted awareness campaigns on renewable energy, boosting farmer capacity and visibility.



IMPACT ON COMMUNITY AND AGRICULTURAL PRACTICES:

Impact on Community and Agricultural Practices
The C4VFVC project has catalyzed positive changes in both farmer practices and community dynamics: through Heifer's cornerstone training.

- **Mindset Shifts and Leadership Growth:** Training and exposure to new practices have shifted mindsets, increasing support for SHG savings and loans while fostering community leadership.

- **Improved Production Quality and Market Linkages:** Farmers now utilize higher-quality agricultural inputs, bolstered by stronger connections to DAE and market stakeholders. Solar irrigation has lowered costs and reduced emissions, while group marketing has increased pricing power.

- **Enhanced Financial Access and Social Capital:** Cooperatives provide accessible loan options for rural farmers, enhancing financial inclusion and community resiliency.



CHALLENGES:

Despite the achievements, the project faces several obstacles:

- **Community Resistance:** Family and local leaders often discourage SHG participation in savings and loan activities.
- **Leadership and Ownership Gaps:** Some cooperative committee members lack commitment, hampering the effectiveness of leadership and management.
- **Operational Constraints:** Electric van leasing and sprayer machine utilization have been problematic, affecting transportation and pest management efforts.
- **Volunteer and Skills Deficit:** Recruiting skilled volunteers remains challenging, impacting cooperative operations. Additionally, the premature introduction of financial activities has led to prioritization over other developmental activities.

PARTICIPANT REFLECTION:



Name: Mukti Khatun
Husband Name: Israel Sardar
Age: 38 years
Entrepreneur of Panisara village
of Jhikargacha in Jashore district.

My name is Mukti Khatun from Panisara village Jhikargacha, Jashore. Life has always been challenging, as my family was poor, with only daughters and no sons. I studied up to class three before starting work in others' fields. Later, we sold my husband's family property to buy 28 decimals of land to grow flowers, though cultivating roses was tough, and we had to take loans from NGOs.

When the RRF BD-2017 project came to our village, I joined the Joba Flower Production Group and learned invaluable skills through RRF's Self-Help Group and training on Heifer's 12 cornerstones. Techniques like bed planting, bio-pesticides, and organic manure transformed my work. RRF supported my flower demonstration with BDT 9,000, and this year,

PROJECT NAME: EMPLOYMENT CREATION AND INCOME GENERATION OF ENTREPRENEURS THROUGH EXPANSION OF SUMMER ONION CULTIVATION UNDER PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISE (PACE) PROJECT



The "Employment Creation and Income Generation of Entrepreneurs through Expansion of Summer Onion Cultivation" project, under the Promoting Agricultural Commercialization and Enterprise (PACE) initiative, aims to meet the growing domestic demand for onions in Bangladesh by promoting summer cultivation to fill off-season gaps. This project was supported by IFAD, PKSf, and RRF, the project operates across several upazilas in the Jashore and Jhenaidah districts. The project, operational from July 2023 to December 2023, targeted sustainable agricultural growth by filling the off-season production gap, providing income and employment generation opportunities to local farmers. It targets 500 small-scale entrepreneurs, providing essential training in onion seed and production techniques, seed support, and financial assistance for advanced cultivation practices.

FACT & FIGURE

1	Name of the program Employment Creation and Income Generation of entrepreneurs through expansion of summer onion cultivation under PACE Project
2	Duration 06 months (July 23 to December-23)
3	Supported By IFAD, PKSf, RRF
4	No. of project participants 500 (Male-471 and Female-29)
5	Number of staff 03
6	Working Location Jashore district-Jashore Sadar, and Chougacha upazila, Jhenaidh district -Jhenaidh Sadar, Kaligonj, Kotchandpur and Mohespur Upazila

PROJECT OBJECTIVES:

The main objectives of the project included:

- **Enhancing Summer Onion Production:** To meet domestic demand during the lean period by growing summer onions.
- **Capacity Building for Producers:** Equipping local farmers with knowledge and skills to improve yield, maintain quality, and achieve efficient marketing.
- **Ensuring Seed Availability:** Facilitating the production and availability of summer onion seeds for future seasons to maintain a steady supply chain.

PROJECT IMPACT:

The PACE project has had a significant impact on local farming communities by empowering farmers to increase off-season onion production. Key impacts include:

Enhanced Production Knowledge and Skills: Farmers developed improved techniques for summer onion cultivation, previously restricted to winter production. This knowledge uplifted both their production and marketing skills, promoting year-round cultivation.

Income Generation and Market Development: With higher yields and quality produce, farmers accessed new markets, increasing their income and livelihood options.

Strong Agricultural Linkages: The project facilitated partnerships with agricultural extension service providers, local dealers, company representatives, and spice research institutions, thereby building a robust support network.

PROJECT ACTIVITIES AND ACHIEVEMENTS

The project provided comprehensive training and resources to enhance summer onion production. Each planned activity was successfully achieved at 100% completion, as detailed below:

SL	Activity	Target	Achievement	% Achievement
1.	Training on Summer Onion Seed Production	1 batch	1 batch	100%
2.	Training on Summer Onion Production	20 batches	20 batches	100%
3.	TOT Training on Summer Onion Production (7 partner NGOs)	1 batch	1 batch	100%
4.	TOT Training on Summer Onion Seed Production (7 partner NGOs)	1 batch	1 batch	100%
5.	Demonstration Plots for Seed Production	10 plots	10 plots	100%
6.	Demonstration Plots for Onion Production	100 plots	100 plots	100%
7.	Seed Support for Summer Onion Production	400 packs	400 packs	100%
8.	Financial Support for Raised Seed Beds	10 beds	10 beds	100%
9.	Exchange Tour for Onion Seed Growers	1 tour	1 tour	100%
10.	Participation in Agricultural Fairs	2 events	2 events	100%
11.	Observation of Onion Field Days	2 events	2 events	100%



CHALLENGES:

While the project has been largely successful, a few challenges surfaced:

Climate Change and Weather Conditions: Unpredictable weather patterns impacted cultivation timelines, highlighting the need for climate-resilient farming practices.

Seed and Seedling Quality and Cost: Limited availability of high-quality seeds and the high cost of seeds posed a challenge for sustained production



PARTICIPANT REFLECTION:



Name: Md Zakir Hossain Titu
Village: Abdulpur
Upazilla: Sadar,
District: Jashore
Summer Onion Entrepreneur

Before joining the RRF project, I only knew traditional winter onion farming. After receiving training on summer onion cultivation, pest control, and seed production, I began growing high-quality BARI onion variety-5 on my 5 katha land. The project's support helped me expand my business, and now I market my seedlings nationwide. I'm grateful to RRF, IFAD, and PKSF for transforming my farming and helping me support others in increasing Bangladesh's onion production.

Being part of this project has been one of my best decisions. It's not only transformed my own farming but also allowed me to support others through my work. I'm deeply grateful to RRF, IFAD, and PKSF, and I look forward to expanding summer onion cultivation and making a difference in the country's onion production."

DEVELOPMENT, BANDING AND E-COMMERCE BASED MARKETING OF MICROENTERPRISE PRODUCT UNDER (PACE) PROJECT

Elevating Quality, Building Brands, Connecting



With support from PKSF and the International Fund for Agricultural Development (IFAD) under the Promoting Agricultural Commercialization and Enterprise (PACE) project, the Rural Reconstruction Foundation (RRF) launched an E-commerce-based sub-project to help small entrepreneurs overcome challenges in online marketing. Key barriers such as limited product quality, inadequate presentation, and weak branding have restricted these entrepreneurs' reach. The project focuses on improving product quality and variety to meet market demand, establishing sustainable production practices, and enhancing packaging and branding to boost appeal. By developing professional standards and capabilities, this initiative aims to increase competitiveness, open new market opportunities, and strengthen the online presence of small entrepreneurs.

FACT & FIGURE

1	Name of the program Development, Banding and E-commerce based marketing of Microenterprise Product under (PACE) Project
2	Duration From April 2023 to times now
3	Supported By IFAD/PKSF/RRF
4	No. of Project Participants 1000 (Male-752, Female-248)
5	Number of Staff 01
6	Working area 03 District Jashore -Jashore Sadar, Jhekargacha, Avoyngar, Manirampur and Keshabpur upazila, Jhenaidh-Jhenaidh Sadar, Kaligonj and Mohespur Upazila, Satkhira- Kalaroa upazila

PROJECT GOALS & OBJECTIVE:

Market expansion by improving the quality of products produced by small enterprises, packaging, branding and expanding e-commerce services.

Objectives:

- Assisting in quality improvement and marketing of products produced by small scale enterprises.
- Enhancing branding and e-commerce skills of entrepreneurs through training.
- Development of market system through expansion of e-commerce services to small enterprises.

KEY ACTIVITIES:

- To develop ICT services in small enterprises
- Creation of suitable e-commerce platform for small enterprises.
- Technical assistance in product quality improvement activities of micro entrepreneurs
- Financial support to modernize product style and design
- Financial support in product branding on Facebook boosting, promotion
- Financial assistance in modernization of product labeling and packaging
- Financial assistance in product certification
- Financial support to enrich the Organization's own e-commerce platform
- Financial assistance in product display of existing businesses
- Created video teasers for product promotion through social media
- Finance for environmental development of factories of small entrepreneurs

ACHIEVEMENT IN FY 2023-24:

500	• Product quality improvement training for small entrepreneurs	20	• Financial assistance to small entrepreneurs to modernize product labeling
500	• Product Branding E-Commerce Skill Development: Training for Small Entrepreneurs	20	• Financial assistance to small entrepreneurs to promote their products through social media (Facebook Boosting).
24	• Technology support for product quality	5	• Financial assistance for product certification
20	• Financial assistance to small entrepreneurs to modernize product style and design	1	• Financial assistance to modernize the Organization's own e-commerce platform
20	• Financial assistance to small entrepreneurs to modernize product packaging	20	• Financial support for product demonstration of existing businesses
10	• Created video teasers for promotion through social media	6	• Financial Assistance for Environmental Improvement of Factories (Waste Management)
		15	• Small entrepreneurs have received financial support for the development of healthy working environment



PROGRAM IMPACT:

- **Expansion to E-Commerce:** Enabled small entrepreneurs to transition from offline-only sales to e-commerce, expanding their business reach.
- **Digital Marketing Knowledge:** Improved entrepreneurs' understanding of online marketing strategies, equipping them to compete in the digital marketplace.
- **Focus on Product Quality and Branding:**
- **Increased awareness of product quality** to meet customer standards.
- **Strengthened branding efforts** to build a recognizable and trusted business identity.
- **Emphasized customer-centric packaging** for enhanced appeal and satisfaction.
- **Enhanced Product Visibility:** Supported greater product visibility on online platforms through effective promotional videography and marketing efforts.
- **Increased Entrepreneurial Confidence:** Boosted entrepreneurs' confidence in mainstream business activities, helping them overcome initial concerns about online fraud and other risks

SPECIAL FEATURE:

In September 2024, a 15-member team from IFAD, PKSF, and RRF visited small entrepreneur Tasfia Trinoy's business, where they learned about her entrepreneurial journey, including why and how she started her venture. Tasfia shared her experience of running the online business platform "Trinoy Creation," explaining how she takes orders and delivers products to customers, providing valuable insights into her operations and business growth.



CHALLENGES:

affecting the quality of some activities.

- **Limited Manpower:** With only one dedicated staff member, certain activities could not be fully optimized.
- **Entrepreneur Selection:** Selecting industry-specific entrepreneurs in certain areas was challenging due to a lack of sufficient numbers within the same trade.
- **Branding Limitations:** While entrepreneurs benefited from branding support, the scope of assistance in this area could be expanded for greater impact.



Name: Tasfia Afroz Trinoy
Age: 26 Years
Jhikargacha Upazilla, Jashore.

“During the COVID-19 pandemic, I found myself stuck at home, unable to continue my studies due to family issues. At that time, I began spending a lot of time on social media and joined several cosmetics-based Facebook groups. That’s when the idea of creating organic, handmade cosmetics came to me. Initially, I made products just for myself, but soon my neighbors asked for them as well. Encouraged by my younger sister, I decided to share my products on Facebook, and to my surprise, a single post about rose powder brought in orders worth thirty thousand takas! That was a turning point. Starting out, we manually ground the ingredients, but as demand grew, I bought a grinder machine and expanded the production. Today, I offer 30 different products, including soaps, powders, and other cosmetics and six employees supporting me including 6 females in my business.

ENHANCING BANANA PRODUCTION AND MARKETING IN THE SOUTHERN DELTA OF BANGLADESH

Harvesting Quality, Supplying Excellence



The Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh project, implemented by RRF with USAID support, ran from June 2023 to August 2024. It aimed to improve safe banana production and boost farmers' income. The project introduced fruit bags, improved post-harvest management, and strengthened farmers' technical skills. It also facilitated market linkages with buyers at various levels. By promoting sustainable practices, the project enhanced banana quality, food safety, and profitability for growers in the region.

FACT & FIGURE

1	Name of the program "Enhancing Banana Production and Marketing in the Southern Delta of Bangladesh"
2	Duration June 2023 to August 2024
3	Supported By Chemonics International Inc., USAID, RRF
4	No. of beneficiary in FY:2023-24 1000 individuals (997 males and 3 females).
5	Number of Staff 06
6	Working Location 03 Districts (Jashore, Jhenaidah and Chuadanga) 06 Upazillas (Jashore Sadar, Monirampur, Kaligonj, Kotchadpur, Jhenaidah Sadar, Mohespur and Jibannagar)

PROJECT OBJECTIVES AND GOALS

The sub project goal is to ensure supply of quality Banana through safe Banana production and marketing and increase their income. The objectives are-

1. Enhance the production of safe bananas.
2. Introduce banana fruit bags and other management practices for safer production.
3. Increase farmers' technical capacity in banana production technologies and post-harvest management.
4. Facilitate linkages between banana farmers and local, regional, and national buyers.

KEY ACTIVITIES AND INTERVENTION

1. **Farmer Capacity Building Sessions:** Conducted training sessions on banana production technology and post-harvest management for all 1,000 farmers.
2. **Demonstration Plots:** Established 10 demonstration plots showcasing the effectiveness of banana fruit bags for quality production.
3. **Farmers' Field Day:** Held 10 field day events to demonstrate and promote the use of banana fruit bags.
4. **Distribution of Banana Fruit Bags:** Distributed 10,000 banana fruit bags among farmers to support safe production.
5. **Market System Development:** Connected banana farmers with buyers, resulting in the supply of 226.13 MT of bananas to Hanay Foods Pro Ltd., exceeding the 225 MT target.

PARTICIPANT REFLECTION



Name: Md. Roton Mia
Father Name: Md. Abdul Halim
Village: Katapol, Union: Hashadah
Thana: Jibannagar, Dist: Chuadanga

I am Md. Ratan Mia from Jibannagar, Chuadanga. Due to poverty, I left school after class nine and joined farming. Struggling with banana cultivation, I joined RRF's Safe Banana Project in June 2023. Through training, I learned modern, eco-friendly practices, improving fertilizer, water, and pesticide management. Now, I produce bananas sustainably and earn higher profits. Encouraged by my neighbors, I hope RRF continues supporting banana farmers like me for a better future.



The "Promoting Floriculture Through Ecological Farming and Introducing Modern Technology" project, launched under the Sustainable Enterprise Project (SEP) with funding from the World Bank and PKSf, ran from May 20, 2021, to January 31, 2024. This is an agricultural value chain project which aimed to create sustainable, environmentally friendly floriculture practices across selected regions of Jashore and Jhenaidah districts. Targeting 1,147 beneficiaries (277 men, 870 women), the project provided training and resources to help small entrepreneurs transition to eco-friendly flower cultivation, improve post-harvest practices, expand their market reach, and strengthen income opportunities. The SEP floriculture initiative has not only enhanced income and employment opportunities but also established a robust framework for sustainable flower production in Jashore and Jhenaidah.

FACT & FIGURE

1	Name of the program "Promoting Floriculture Through Ecological Farming and Introducing Modern Technology" under Sustainable Enterprise Project (SEP)
2	Duration 02 years 08 Month (20/05/2021 to 31/01/2024)
3	Supported By World Bank/PKSf
4	No. of Project Participants 1147 (Male-277, Female-870)
5	Number of Staff 05
6	Working Location Number of District: 2 (Jashore and Jhenaidah), Number of Upazila: 5 (Jhikargacha, Sarsha, Jhenaidah Sadar, Kotchadpur & Kaliganj), Number of Union: 23 (Gama, Elangi, Dora, Sundarpur-Durgapur, Khosna, Maharajpur, Madhubai, Raygram, Niamotpur, Trilochonpur, Naldanga, Gadkhali, Panisara, Shimulia, Jhikargasa, Hagirberg, Gan gandapur, Navaran, Bankra, Sharsha, Niamotpur, Ulashi and Benapole)

KEY OBJECTIVES AND INTERVENTION:

- Eco-Friendly Cultivation
- Transitioned from chemical to organic farming using bio-pesticides and organic fertilizers.
- Trained farmers in organic pest management, reducing chemical pesticide use.
- Market Systems & Eco-Labeling
- Provided training on environmental certification, business skills, and packaging.
- Established Environment Clubs and local forums to promote sustainability.
- Micro-Enterprise Capacity Building
- Conducted nine training batches on certification, bargaining, and flower cultivation.
- Improved packaging and provided clean water and waste management for flower markets.
- Awareness & Advocacy
- Hosted policy workshops and campaigns discouraging plastic flower use.

PROGRAM ACTIVITIES IN FY: 2023-24:

- Training & Capacity Development Activities A total of 280 MEs (Micro-Enterprises) received specialized training, divided into nine sessions. These sessions collectively enhanced farmers' knowledge of eco-friendly methods, packaging, and market expansion, equipping them with the tools for profitable, sustainable flower farming.

Sl	Title of the activities	Batch (25 MEs/batch)	Female participants	Male participants	Total MEs
1	Environmental Certification	01	20	05	25
2	Increased bargaining power, knowledge sharing	01	16	09	25
3	Flower packaging and decoration	01	21	04	25
4	Capacity Development of flowers traders	01	05	20	25
5	Business certification training for florists	01	21	04	25
6	Training on New Varieties of Flower Cultivation	01	22	03	25
7	Organized Policy advocacy workshop and Human Chain of the study on artificial flower at Jashore and Jenaidah	03	117	13	130
Total		09	222	58	280



SPECIAL FEATURES:

Feature-1: Environment Club: 2 clubs and 8 forums (20-25 members each) in Ganna, Kaliganj, and Godkhali, conducting monthly awareness meetings and observing special days.

Feature-2: Branding Activities: Distributed posters, set up 3 display boards at Ganna, Kaliganj, Godkhali flower cluster, and published 700 copies of Sustainable Development books.

Feature-3: Supunya Samahar Mela 2024: Environment Friendly Small Enterprise Fair-2024” organized by PKSF's SEP started at Bangabandhu International Conference Center on February 8, 2024. Flower farmer Sajeda Khatun entrepreneur of RRF received the award as “The best female entrepreneur” among 40,000 entrepreneurs from 64 organizations across Bangladesh.

Feature-4: Environmental & Technological Advancements

- Water Efficiency: Drip irrigation reduced groundwater use in flower cultivation.
- Byproduct Management: The project established collection pits and plastic chambers, constructed byproduct conversion centers, and clean water facilities in markets.
- Plastic Flower Awareness: Campaigns discouraged plastic flower use to protect the environment and natural flower industry.

SEP LOAN INFO.

SEP loan, empowers micro-enterprises in Bangladesh, focusing on florists since June 2019.

- Declining interest rate of 24%
- Weekly or monthly installments
- In FY 23-24: total outstanding is BDT 68040000
- Number of borrowers are 295

IMPACTS:

The project enhanced flower diversification and branding, establishing Ganna as a key floriculture hub. About 80% of small entrepreneurs now cultivate high-value flowers like Gerbera, Lilium, and Dutch rose using eco-friendly practices, improving soil fertility and product quality. This has created new employment opportunities for both men and women. Increased environmental awareness has led to sustainable cultivation, better market infrastructure, improved sanitation, and access to safe water.

CHALLENGES FACED DURING IMPLEMENTATION:

However, several challenges were faced. Initially, farmers lacked awareness beyond marigold cultivation and were unfamiliar with organic fertilizers and pest control methods, requiring targeted education. Limited access to quality planting materials affected production consistency, while the absence of structured floriculture training led to initial reluctance. Waste management practices needed improvement, and infrastructure limitations in storage, transportation, and market access required significant development. Despite these hurdles, the project has made notable progress in sustainable floriculture.

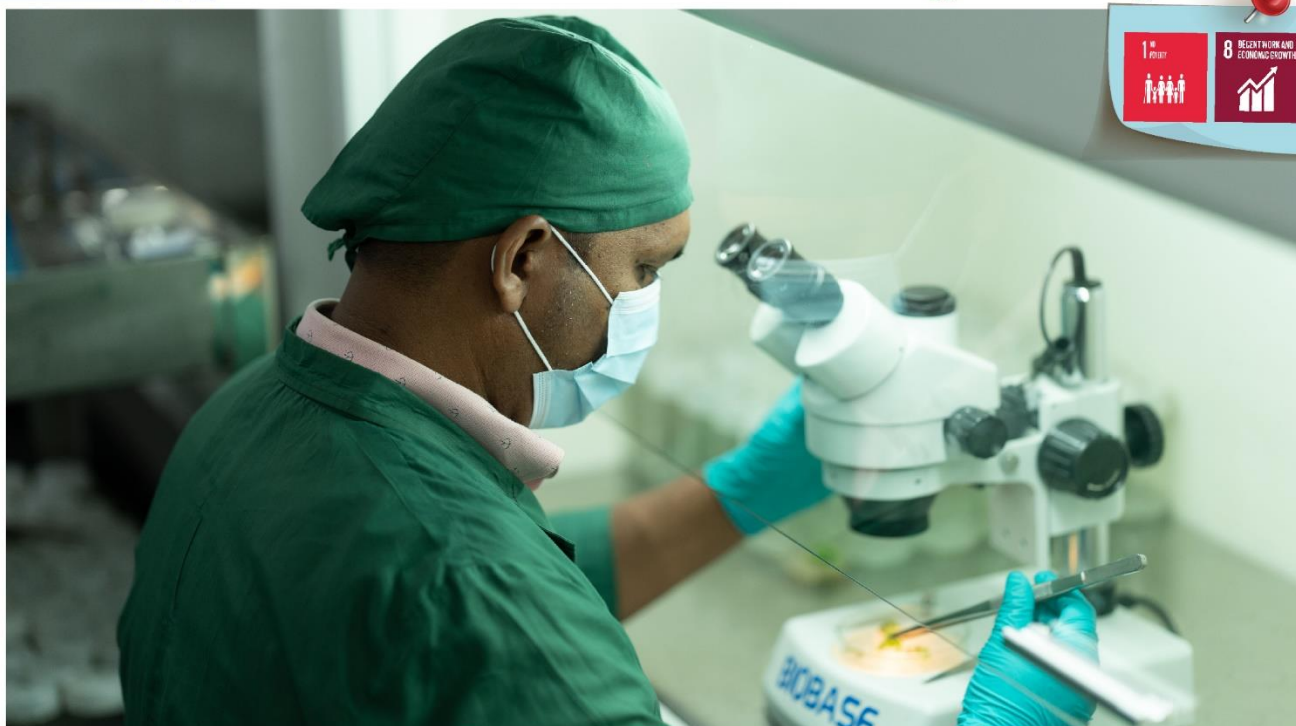
SEP PARTICIPANT REFLECTION:



Name: Jaileher Khatun
Marital Status: Widow
Entrepreneur of Ganna village of Sadar police station in Jhenaidah district.

My woman

I lost my husband shortly after our marriage and was left to support my only son. I started cultivating flowers on the land he left behind, but traditional methods couldn't cover household and cultivation expenses. With a loan from RRF and training from the SEP project, I learned modern flower cultivation techniques that reduced costs and boosted production. I discovered the benefits of organic fertilizers and pesticides and began using them with proper safety gear like masks and gloves. Joining the environment club taught me waste management and sustainable practices. Today, my flowers grown with organic methods are our lifeline, and I can support my son's education without worry. Recognized as the “Phul Kanya,”. Her story has become an inspiration for other women in Ganna village.



Green Biotech Tissue Culture Bangladesh, founded by RRF in Jashore under the Floriculture sub-project, supports local farmers with high-quality, germ-free plantlets. Launched in 2017 with PKSF and IFAD support, it operated with external funding until June 2020. Since then, RRF has independently sustained the lab. This initiative enhances agricultural self-sufficiency, promotes floriculture, and boosts economic stability by providing affordable, healthy plantlets to farmers across Bangladesh.

FACT & FIGURE

1	Name of the program Green Biotech Tissue Culture Lab
2	Duration From 2017 to till date
3	Supported By Rural Reconstruction Foundation
4	No. of Project Participants 200 (Female-50, Male-150)
5	Number of Staff 05
6	Working area Jashore -Jashore Sadar

ACHIEVEMENTS IN 2023-24:

- Sales of Gerbera plantlets: 7,940 pieces
- Potato production: 140 kg Nuclear Seed, 6,000 kg Breeder Seed, 31,440 kg Foundation Seed
- Sales of Dragon Fruits: 114 kg
- Planting of 700 Jhar Chui seedlings.
- Development of protocols for Lilium and Banana plantlets, with fine-tuning in progress

PROJECT GOALS & OBJECTIVE:

Its aim to produce Plantlets of Horticultural crops such as Flower, Potato, Banana, Pineapple etc. within the country and make availability of plantlets to the farmers at low price. The ultimate goal of the lab is to increase farmer's income, livelihood, and extension of floriculture and other horticultural crops through supplying quality, germ-free healthy plantlets.

KEY ACTIVITIES:

1. Application of Tissue Culture Technology in the production of high-quality plantlets for floriculture as well as horticultural crops.
2. Production of disease-free plantlets for various crops, including:
 - Gerbera (flower)
 - Banana
 - Virus-free potato plantlets and seeds (Nuclear, Breeder, Foundation, and Certified Seeds)
 - High-yielding papaya seedlings
3. Research and Development of new varieties, including Gerbera, Lilium, Eustoma, and Tulip.
4. Established a Modern Hardening Center to support plantlet acclimatization and health

SPECIAL PROJECT FEATURE:

Green Biotech Bangladesh has successfully cultivated three Lilium varieties—Amiga, Frontera, and Eremo. In-vitro plantlets are transferred to soil, producing bulbs that, when planted, yield Lilium flowers. This work showcases Green Biotech's commitment to developing specialized floriculture varieties and advancing flower cultivation in Bangladesh.



ENVIRONMENTAL & CLIMATE CHANGE



- Rural Micro-Enterprise Transformation Project
- RHL
- Sustainable Water & Sanitation Program
- BD-WASH
- Building Resilient Service and Infrastructure
- FINISH MONDIAL

The Rural Reconstruction Foundation (RRF) is a prominent non-governmental organization in Bangladesh, actively contributing to the socio-economic development of underprivileged communities. Through innovative financial programs like microfinance, remittance services, agent banking, and skill development, RRF empowers marginalized populations by promoting financial inclusion and self-reliance. These initiatives enable access to essential financial services, foster entrepreneurship, and enhance livelihoods. By addressing economic disparities, RRF plays a crucial role in reducing poverty and driving sustainable development in Bangladesh, aligning with the nation's broader goals of social equity and economic growth.



PRODUCTION AND MARKETING OF SAFE FISH & FISH PRODUCTS SUB PROJECT UNDER RURAL MICROENTERPRISE TRANSFORMATION PROJECT (RMTP)

Safeguarding Fisheries for a sustainable Future



Sub-Project: “Production and Marketing of Safe fish & fish products”

The Rural Microenterprise Transformation Project (RMTP) under RRF, funded by PKSF, DANIDA, and IFAD, commenced in January 2023, focusing on the sub-project "Production and Marketing of Safe Fish & Fish Products." Targeting four upazilas in Jashore District—Monirampur, Keshabpur, Abhaynagar and Jashore Sadar—the project aims to uplift rural fish farmers and entrepreneurs by promoting safe, sustainable fish production and marketing, enhancing food security and improving family nutrition. The RMTP "Production and Marketing of Safe Fish & Fish Products" sub-project has laid a solid foundation for sustainable fish production and rural economic growth.

FACT & FIGURE

1	Name of the program Production and Marketing of Safe fish & fish products sub project under Rural Microenterprise Transformation Project (RMTP)
2	Duration From January 2023 to September 2025
3	Supported By PKSF, IFAD, DANIDA, RRF
4	No. of project participants 9000 (Male: 4700, Female: 4300)
5	Number of Staff 08
6	Working Location Jashore District (Jashore Sadar, Monirampur, keshabpur & Abhaynagar)

PROGRAM GOAL & OBJECTIVES:

To increase the income of small and marginal fish farming families and small entrepreneurs and to ensure food security and improve family nutrition.

MILESTONE

About 4,700 beneficiaries have capacity building on good aquaculture practice (GAP), Business plan management, marketing of fish and fish products, nutritional sensitivity and financial knowledge of microcredit

About 50 lead farmer and 7 Fish Services and Advocacy Center owner have got capacity building on water parameter test and served as a local service provider for 9000 beneficiaries for the better production in the working areas

About 15 nursery demo owner got g-3 rui fry, 1 demo got SPF Golda PI and 3 demos got Halda Fish Fry.

22 semi-intensive culture demo owner got 4 paddle wheeler aerator machines for aeration in their pond.

About 72 different demo plot owner got G-3 Rui fish in their pond and 10 carp hatchery owner got halda and G-3 Rui brood for better fish fry development

About 9 café owner have gotten ready to eat fish Demo for making value added product like Fish Bar-B que, Fish ball, Fish Finger, Fish Stick, Fish Barger which is the unique item in this project.

ACHIEVEMENT IN FY2023-24:

Sl. No.	Name of Activities	Target (FY 2023-24)	Achievement till June, 24
1	Information and introductory meetings on financial knowledge of microcredit and producer organization members	278	228
2	Training on nutrition, climate, environmental and social issues	278	228
3	Training of members of small entrepreneurs and producer associations on business management (record keeping, profitability, cash flow-analysis etc.)	8	6
9	Training on conservation of fishery resources during floods and natural calamities and adverse effects of overuse of non-conventional chemicals/antibiotics, chemical fertilizers, feed in fish farms	15	15
11	Training on the use of safe fishing materials in fisheries	120	90
12	Training of lead farmers and other local service providers (fish doctors) on good fisheries practices and use of modern technologies in fisheries	3	3
13	Training of fish and shrimp farmers on fisheries management in light of good fisheries practices	60	12
14	Fish scale collection activities and processing, market creation, linkages	1	1
15	Transport of fry in oxygenated vans	1	1
16	Piloting the use of IOT technology (active) for water quality monitoring of fish farms/ponds/hatcheries	1	1
17	Training of fish farmers on good aquaculture practice	164	128
20	Establishment of demonstration plots for extension of safe fish and shrimp culture technologies in semi-intensive system	23	23
21	Establishment of demonstration plots on safe fish production using intensive (bottom cleaning, RAS etc.) systems	6	6
22	Setting up demonstration plots on extension of high-value fish farming technologies using farm mechanization and smart aquaculture solutions (aerators, feeding trays etc.)	12	12
23	Support to nurserymen for PL nursing of fast growing fish (Halda river source, Suborno Rui and G-3 rue) and Galda shrimp	8	8
24	Assistance in setting up demonstration plots for black soldier fly production as an alternative to commercial fish feed	12	12
25	Establishment of demonstration plots for technology expansion of probiotic use in safe fish production	13	13
26	Setting up demonstration of pen culture system of fish farming in Bhubodah wetlands waterlogged areas	6	6
27	Conducting field days to demonstrate the results of demonstration plots	10	5
28	Providing assistance to entrepreneurs in packaging, setting up of marketing centers, product branding etc. for pilot production and marketing of 'Ready to Cook' fish products in small scale enterprises.	2	1
29	Support to entrepreneurs in production and marketing of small scale value added fish products (fish balls, fish cutlets, fish sticks, fish fry, fish barbecue etc.)	9	9
30	Cost effective and safe food production and marketing using black soldier bugs, trash fish, sea-weed and fish by-products etc. at local level	2	2
31	Improvement of quality of local fish market or hatchery (watering house, SS grading table, SS basin, plastic crate, ice crusher, fresh water supply, cool chain development, sanitation and hygiene etc.)	8	8
32	Provide assistance in development of aqua eco-tourism through activities such as floating restaurants/boat trips, fishing etc.	3	3
33	Skill development of staff engaged in marketing and transportation of fish and fish products on 'Good Handling Practice'	2	2
34	Setting up Fisheries "Service and Advisory Centre" at the local level in collaboration with LEAF of the Department of Fisheries, Lead Farmers and Input Suppliers.	6	6
35	Organizing campaigns through local service providers to encourage fish farmers to conduct soil and water testing	5	5
36	Providing incentives to local service providers to provide technical services to encourage soil and water testing by fish farmers.	200	200
37	Formation of Value Chain Steering Committee/Value Chain Governance Committee and holding quarterly meetings	4	4

SPECIAL FEATURE:

Vasoman Café and Restaurant with fishing and boat riding. That is a very much popular entertaining activities in our working areas Mr. Razikul Islam, owner of the Niribili Vasoman Café and Restaurant. It is situated in Sarutiya village of Keshobpur upazila under Jashore district. He established this Café with the financial and technical support of RRF-PKSF RMTP project.

KEY ACTIVITIES:

- Information and introductory meetings on financial knowledge, nutrition, climate, environmental and social issues, video documentaries on nutrition.
- Training of members of small entrepreneurs and producer associations on business management, conservation of fishery, the use of safe fishing materials in fisheries.

- Information and introductory meetings on financial knowledge, nutrition, climate, environmental and social issues, video documentaries on nutrition.
- Training of members of small entrepreneurs and producer associations on business management, conservation of fishery, the use of safe fishing materials in fisheries.
- Fish scale collection activities and processing, market creation, linkages & Transport of fry in oxygenated vans.
- Piloting the use of IoT technology for water quality monitoring of fish farms/ponds/hatcheries
- Establishment of demonstration plots for extension of safe fish and shrimp culture technologies in semi-intensive system; bottom cleaning; farm mechanization and smart aquaculture solutions (aerators, feeding trays etc.); probiotic use in safe fish production; pen culture system of fish farming in Bhobodah waterlogged areas.
- Providing assistance to entrepreneurs in 'Ready to Cook' and 'Ready to Eat' fish products in small scale enterprises.
- Cost effective and safe food production and marketing using black soldier Fly, trash fish, sea-weed and fish by-products etc. at local level
- Provide assistance in development of aqua eco-tourism through activities such as floating restaurants/boat trips, fishing etc.



PROJECT IMPACT

- **Enhanced Aquaculture Practices and Nutrition Awareness:** The project successfully trained around 4,700 beneficiaries in good aquaculture practices (GAP), business management, marketing, and nutritional awareness, leading to a 15% increase in semi-intensive farming practices. Additionally, 60% of the beneficiary families have shown improved awareness of family nutrition.
- **Strengthened Local Fisheries Services:** About 50 lead farmers and seven Fisheries Service and Advocacy Center owners now provide essential water quality testing and advisory services to local fish farmers.

- **Increased Production and Market Supply:** The project facilitated the establishment of demonstration plots and provision of advanced resources, like G-3 Rui fish fry and aerators, helping to increase safe fish production by 10%. Furthermore, 34% of entrepreneurs expanded their fisheries-related enterprises, boosting market availability of quality fish products.
- **Introduction of Fisheries-Based Eco-Tourism:** The project introduced eco-tourism elements, including floating restaurants and recreational fishing, which will enhance income opportunities.
- **Value-Added Products:** Value-added products like ready-to-eat fish items are gaining market attraction, adding diversity to local income streams and introducing high-value indigenous fish products.



PROJECT CHALLENGES:

Resource Accessibility and Financial Constraints: Farmers often face difficulties in accessing high-quality fry and financial resources, which limits their capacity to scale operations and adopt innovative technologies, hindering full project benefits.

PARTICIPANT CHALLENGES:



Name: GM Fahim
Age: 32 Years
Owner of Moonlet Café & ready to eat fish product, Monirampur, Jashore.

I'm GM Fahim, founder of "Pond to Plate," a ready-to-eat fish café in Manirampur, Jashore. In 2021, I turned my love for fresh, local fish into a thriving business, despite initial hurdles like finding a location, funding, and skilled staff. With RRF's support and local partnerships, we secured a steady supply of high-quality fish, serving both traditional Bengali and international dishes. Today, "Pond to Plate" is beloved by locals and tourists, providing jobs to our community and supporting local fish farmers. In my café I have 7 support staff and 2 chefs in the kitchen. And on an average 50,000 BDT in monthly revenue I am earning.

RESILIENT HOMESTEAD AND LIVELIHOOD SUPPORT TO THE VULNERABLE COASTAL PEOPLE OF BANGLADESH (RHL)

Climate-Resilient Communities



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 GCF, PKSF, RRF is implementing this project in the Morelgonj Upazila of Bagerhat district has been selected based on exposure, vulnerability and feasibility of Livelihood. They will be able to identify the impacts of climate change

FACT & FIGURE

1	Resilient Homestead and Livelihood Support to the Vulnerable Coastal people of Bangla-
2	Dura- March 2024 to August
3	Supported PKSF, GCF
4	No. of project partici- 3549 (Male 1598, Female
5	Number of Staff 08
6	Morrelganj Upazila (Union- Nishanbaria, Bohorbunia, Juidhara, Hoglabunia, Hoglapasha, Chingrakhali, Panchakaran) under Bagerhat

PROJECT OBJECTIVES AND GOALS

The project's primary goal is to develop a climate-adaptive coastal community in Bangladesh by adopting climate-resilient housing and livelihood technologies. The project will also enhance the capacity of the A. To develop climate-resilient homesteads for vulnerable communities in the south-west coastal zone of Bangladesh; B. To develop climate-adaptive livelihoods for vulnerable coastal communities; and

KEY ACTIVITIES

- Constructed climate-resilient homesteads for vulnerable communities.
- Climate-proofed traditional farming practices to enhance sustainability.
- Established a community-based farmed crab supply chain.
- Built capacity among implementing entities and updated relevant institutions on project goals and activities.
- Developed and distributed knowledge

ACHIEVEMENTS (2023-24):

- Comprehensive inspections of all project unions.
- Engaged with community members to raise climate change awareness.
- Created a social map for better

SUSTAINABLE WATER & SANITATION PROGRAM

Transforming Lives through Sustainable WASH



The Sustainable Water and Sanitation Program, by RRF and Water.org, USA (2023–2026), aims to improve WASH systems across 30 districts in Bangladesh, benefiting 193,500 people. It promotes safe water, sanitation, and hygiene through awareness campaigns, IEC materials, staff training, and stakeholder engagement. Advocacy efforts, including workshops and seminars, support behavioral change. Despite challenges like cultural resistance, the project enhances health, reduces waterborne diseases, and aligns with RRF’s mission to foster resilient communities and sustainable development.

FACT & FIGURE

1	Name of the program Sustainable Water & Sanitation Program
2	Duration April 2023 to March 2026
3	Supported By Water.org, USA
4	No. of project participants 193,500 community people
5	Number of Staff 01
6	Working Location Khulna, Bagerhat, Satkhira, Jashore, Narail, Magura, Jhenaidaha, Feni, Meherpur, Kushtia, Dhaka, Gazipur, Gopalganj, Pabna, Chuadanga, Munsiganj, Faridpur, Rajbari, Rajshahi, Natore, Sirajganj, Naogaon, Bogura, Joypurhat, Dinajpur, Mymensingh, Noakhali, Chattogram, Ixampur, Cumilla A total 30 Districts/Upazila/Branches.

PROJECT OBJECTIVES

- Create awareness among the community people on Sustainable water and Sanitation systems.
- Ensure more people use Sustainable water and sanitation facilities.

KEY ACTIVITIES

- Design, print and Distribute of Awareness Raising IEC Material on WASH
- Develop training module and Organize ToT for Staffs' capacity building to increase awareness among the beneficiaries in an effective way.
- Develop and print issue based training materials for relevant staffs, generate borrower success stories.
- Design and print for demand generation for new products at new geographies (brochure/leaflet/posters/product catalog)
- Create audio visual for borrower (WASH awareness and demand generation) and to showcase RRF achievements
- Engage local stakeholder for demand generation on Sustainable WATER and Sanitation Product
- Organize workshops, seminar at national and sub national level to raise awareness among the mass people on safe water and sanitation system

ACHIEVEMENTS (2023-24)

S	Particular	Achievement	Remarks
Loan utilization			
1	Water	4200	
2	Sanitation	4656	
IEC Material			
3	Flipchart 2500		
4	Sticker (WATER & Sanitation awareness)	15000	
5	Leaflet WATER & Sanitation Product	75000	
Training			
6	Training of Trainers to Master Trainer	01	25 (RM,AD)
7	Training of Trainers	05	242(RM,AD,BM)
8	Refresher Training	08	280 (BM,CO)

LOAN DISBURSEMENT SUMMARY FOR WATER AND SANITATION

Water credit or loan refers to a financial mechanism that provides affordable loans to individuals, families, or communities to help them access safe water and improved sanitation facilities.

SL	Loan Area	Total Disbursement (Borrower)	Total Disbursed amount
1.	WATER	4200	174226000
2.	Sanitation	4656	649135000
	Total	8856	823361000

BANGLADESH RURAL WATER, SANITATION AND HYGIENE FOR HUMAN CAPITAL DEVELOPMENT

Clean Water, Safe Sanitation, Empowered Communities



FACT & FIGURE

1	Name of the program Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development
2	Duration May 2024 to till date
3	Supported By PKSF
4	No. of project participants Community people from 16 Upazila
5	Number of Staff 01
6	Working Location 25 Branches form Mollahat, Morrelganj, Paikgacha, Maheshpur, Harinakundu, Shalika, Bhaluka, Mymensingh Sadar, trishal, Ishwardi, Pabna Sadar, shariakandi, Nangolkot, chauldogram, Laksam, Monoharganj Upazilas.

KEY ACTIVITIES:

- **Financial Assistance:** Offering household loans for water and sanitation infrastructure improvements.
- **Behavior Change Communication (BCC):** Conducting awareness sessions (6 held so far) to educate communities on WASH practices.
- **Capacity Building:** Planned development of staff capabilities to effectively promote WASH.

The Bangladesh Rural Water, Sanitation, and Hygiene for Human Capital Development Project is a significant initiative under RRF's commitment to improving the quality of life in rural Bangladesh. Implemented in collaboration with our esteemed funding partner, the Palli Karma Sahayak Foundation (PKSF), the project seeks to enhance access to safely managed water, sanitation, and hygiene (WASH) facilities across 16 upazilas.

RRF and PKSF share a longstanding partnership rooted in the vision of fostering sustainable community development. This project exemplifies our collective dedication to addressing critical issues like water safety, gender-sensitive sanitation practices, and behavioral change, ultimately contributing to better health, reduced poverty, and stronger human capital development.

PROJECT OBJECTIVES AND GOALS

- Increase the safely managed water, sanitation and hygiene facilities in rural Bangladesh.
- Strengthen the institutional capacity of safely managed water supply and sanitation sector.

PROGRAMMATIC UPDATE

- **Financial Support:**
 - BDT 1,20,000 disbursed for sanitation loans to 4 members/families.
 - BDT 24,000 provided as incentives for toilet upgradation.
- **Awareness and Behavior Change:**
 - 06 BCC sessions conducted to raise awareness about WASH facilities and practices.
- **Community Impact:**
 - Enhanced sanitation practices and privacy, especially for women and girls.

PARTICIPANT REFLECTION:



Name: Samoli Dey
Husband: Dipankar Dey
Age:50
Rahimpur, Horidali union
Kopilmony, Paikgacha, Khulna

"I am Shamoli De from Rahimpur, Khulna, a member of Boikali Mohila Samity under RRF's Kopilmony Branch. My family suffered from cholera and typhoid due to our single-pit toilet. Through RRF's BCC sessions, I learned about twin-pit toilets and received a BDT 30,000 loan under the BD WASH Project. Since upgrading, we've had no diarrheal diseases, inspiring neighbors to do the same. I hope similar incentives will support water facility improvements in the future.

BUILDING RESILIENT SERVICES AND INFRASTRUCTURE FOR CLIMATE-AFFECTED MIGRATED SLUM COMMUNITIES IN SATKHIRA, BANGLADESH

A Sustainable Future for Climate-Affected Lives



FACT & FIGURE

1	Name of the program Building resilient services and infrastructure for climate affected migrated slum communities in Satkhira Bangladesh.
2	Duration May 2023 to April 2026
3	Supported By Habitat for Humanity International Bangladesh, Climate Bridge Fund (CBF)
4	No. of project participants 137 Microfinance Program's Beneficiary
5	Number of Staff 09
6	Working Location Satkhira Municipality, Satkhira

IMPACT OF THE PROJECT:

The project has significantly empowered slum communities in Satkhira by fostering women-led organizations, enhancing leadership and advocacy skills, and promoting climate-adaptive practices. Beneficiaries have increased income through skill development, become self-reliant with homestead gardening, and improved their access to safe water and hygiene facilities. The initiatives have elevated women's leadership roles, heightened community awareness of risk reduction, and enhanced overall health and resilience to climate challenges.

KEY OBJECTIVES OF THE PROJECT:

- Enhance Climate Resilience and Infrastructure Development:**
Build resilient infrastructure, including drainage, communal toilets, and deep tube wells with bathhouses, to mitigate the impact of climate change and improve the living conditions of slum communities in Satkhira.
- Empower Women and Promote Self-Reliance:**
Establish women-led Self-Help Groups (SHGs) and provide leadership, advocacy, and skill development training to promote women's leadership, self-reliance, and entrepreneurship opportunities.
- Improve Livelihoods and Awareness:**
Offer skill development, technical support, and WASH (Water, Sanitation, and Hygiene) training to enhance family incomes, ensure health safety, and increase awareness of climate risks and adaptive strategies among slum dwellers.

PARTICIPANT CHALLENGES:



Name: Madhuri Dey
Husband: Arun Dey
Age: 39
Itagacha Purbopara Wapda Colony
Ward No. 7 of Satkhira Municipality, Satkhira

"My life has transformed since joining this project. The tailoring training and sewing machine I received have not only enabled me to contribute to my family's income but also brought stability to our livelihood. Now, I can support my husband and meet the needs of my family through my earnings. I aspire to help others like me—housewives and unemployed youth—by providing them with training and creating new opportunities for them.

FINISH MONDIAL (FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH) PROGRAM

Financial Inclusion for a Healthier



The FINISH Mondial Program, implemented by RRF in Satkhira, Bangladesh (Jan-Dec 2024), aims to enhance access to safe sanitation, supporting SDG6 by 2030. Funded by the FINISH Mondial grant, it contributes to a global goal of 10 million people benefiting from 2 million sanitation systems by 2025. The project includes MFI incentives, staff training, demand-creation activities, and awareness campaigns. Initiated in November 2023, major interventions are planned for 2024-25 to ensure impactful sanitation improvements.

FACT & FIGURE

1	Name of the program FINISH Mondial (Financial Inclusion Improves Sanitation and Health) Program.
2	Duration January - December 2024
3	Supported By FINISH Mondial
4	No. of project participants 137 Microfinance Program's Beneficiary
5	Number of Staff 02
6	Working Location Satkhira district in Bangladesh

PROJECT OVERVIEW

• Objective:

To scale up access to safe and sustainably managed sanitation systems in Satkhira, contributing to the global target of ensuring safe sanitation for 10 million people by 2025.

• Key Targets:

o Realization of 2 million safely managed sanitation systems globally.

Direct engagement of microfinance beneficiaries and local stakeholders to achieve sanitation goals.

• Beneficiaries:

- o **Up to June 2024:** 137 microfinance beneficiaries actively participated in the program.
- o **Future Target:** Establishing 3000 safely managed sanitation systems in the region.

PROJECT OBJECTIVES AND GOALS

To scale up access to safe and sustainably managed sanitation systems in Satkhira, contributing to the global target of ensuring safe sanitation for 10 million people by 2025.

KEY ACTIVITIES IN 2023-24

1. Incentive for Microfinance Institutions (MFIs) for Micro, Small, and Medium Enterprises (MSMEs): Initial collaboration with MFIs to incentivize sanitation-related MSMEs.
2. Sessions with Masons and Community Members: Preparations were made for conducting 40 community sessions, aimed at skill-building for masons and raising awareness about safe sanitation.
3. Training for MFI Staff: Two batches of training were planned, targeting 40 MFI staff members to equip them with knowledge on promoting and financing sanitation systems.
4. Communication and Branding Materials for MFIs: Initial steps were taken to design materials that support demand creation and branding for sanitation initiatives.



HEALTHCARE



● Community Healthcare Program

Rural Reconstruction Foundation (RRF) plays a pivotal role in enhancing healthcare access in Bangladesh, particularly in underserved and remote areas. Through its healthcare projects, RRF provides essential medical services directly to the doorsteps of marginalized communities, addressing critical gaps in the national healthcare infrastructure. By collaborating with skilled healthcare service providers, the organization ensures the availability of preventive, curative, and promotional healthcare services. This initiative has significantly improved maternal and child health, reduced disease burdens, and heightened health awareness in rural populations. RRF's model demonstrates an effective approach to inclusive healthcare, contributing to the nation's progress toward achieving universal health coverage and sustainable development goals.



The Rural Reconstruction Foundation (RRF) has taken proactive steps to address healthcare challenges in under-served rural areas through its Community Healthcare Program, launched in 2015. This program is a lifeline for communities that have historically lacked access to basic healthcare services, offering free clinics, health camps, and essential medications to bridge the healthcare gap. Complementing this, RRF's Senior Citizen Welfare Program supports individuals aged 60 and above, providing not only health services but also social engagement opportunities. Funded independently,

FACT & FIGURE

1	Name of the program Community Healthcare Program
2	Duration From 2015 till to date
3	Supported By Rural Reconstruction Foundation
4	No. of beneficiary in FY:2023-24 32045 (male – 10025, female – 22020)
5	Number of Staff 03
6	Name of Community Clinic 02
7	Working Location Jashore District (Abhaynagar, Sharsha, Jhikargacha upazilla)

KEY OBJECTIVES

- Expand primary healthcare services to communities with limited access, reducing healthcare inequities for marginalized populations.
- Address the physical, emotional, and social needs of the elderly population, fostering inclusivity and dignity.
- Increase awareness and practice of preventive healthcare in rural areas to reduce the prevalence of common illnesses.
- Build healthcare awareness and capacity among community members to promote self-sufficiency in managing health challenges.

KEY HEALTHCARE SERVICES

1. Satellite Medical Camp by MBBS Doctor
2. General Healthcare service by Paramedics
3. Specialize Healthcare service on Eye, Diabetic, Dental, Gyno related issues.
4. School Health Care Service
5. Elderly Healthcare services
6. Midwifery Training for Rural Women
7. Child Doctor Training for School Kids
8. Different Day observation.
9. Blood Grouping
10. Health Education for Rural people and school students
11. Free Medicine distribution to the older people
12. Adolescent Healthcare
13. Child Growth Monitoring
14. Diabetic and Pregnancy test
15. Nebulizing
16. Family Planning support
17. Circumcision

IMPACT AND COMMUNITY RESPONSE

The program has improved health outcomes, with regular check-ups, free medications, and specialized health camps reducing illness rates and allowing for the early detection of chronic diseases. Health workshops have raised awareness about hygiene and preventive care, contributing to a significant drop in preventable diseases. Community members appreciate the accessible healthcare services and frequently participate in workshops and health camps, with many viewing the program as essential. Seniors especially value the program's social and health benefits, expressing gratitude for the opportunity to connect and receive dedicated support. As RRF's consistent presence and healthcare offerings continue, community trust in the organization has deepened, leading to higher participation and engagement across all programs.



CHALLENGES IN IMPLEMENTING

The RRF Healthcare Program faces several challenges in its mission to serve remote and underserved communities effectively. A major limitation is its restricted operational areas, limiting outreach to broader populations in need. Additionally, recruiting MBBS doctors in remote regions poses significant challenges due to logistical and accessibility issues, impacting the availability of consistent, quality care. The program's current capacity is also limited, making it difficult to accommodate a large number of patients simultaneously, especially during health camps.



ACTIVITIES & ACHIEVEMENTS IN FY: 2023-24

Satellite Camp Camp: 142 Beneficiary: 4155	Eye Camp Camp: 01 Beneficiary: 300	Dental camp Camp: 06 Beneficiary: 288	Diabetic camp Camp: 06 Beneficiary: 331
Guyenne camp Camp: 05 Beneficiary: 200	School healthcare Camp: 24 Beneficiary: 1375	Elderly healthcare Camp: 120 Beneficiary: 6384	Midwife training Camp: 06 Beneficiary: 430
Child doctor training Camp: 07 Beneficiary: 388	Day Observation special camp Camp: 06 Beneficiary: 445	Adolescent healthcare Camp: 19 Beneficiary: 916	Courtyard Session Camp: 92 Beneficiary: 1187
General Healthcare Camp: - Beneficiary: 2229	Family Planning Camp: - Beneficiary: 106	Blood grouping Camp: - Beneficiary: 499	Free medicine Camp: - Beneficiary: 12812
Total			
Camp: 434 Beneficiary: 32045			





Name: Mim khatun
Father's Name: Abul Kalam
Address: Sharifpur,
Jhikargacha, Jashore

Mim Khatun, 25, from Sharifpur village, long struggled with healthcare access due to distance and cost. As a homemaker with a young child, she often prioritized her family's needs over her own. Since joining RRF's healthcare courtyard sessions, her access to medical support has improved. She now attends regular meetings and satellite camps,



GENDER & WOMEN DEVELOPMENT



● Positive Change in Gender Norms (UNFPA)

It has implemented several impactful projects under its gender and women empowerment segment. These initiatives aim to address systemic gender disparities, promote women's rights, and create opportunities for socio-economic advancement. Through targeted interventions such as skill development, financial inclusion, and awareness campaigns, RRF has empowered women to participate in decision-making processes, improve their livelihoods, and break cycles of poverty.

The organization's programs have significantly contributed to reducing gender-based violence, fostering educational opportunities, and promoting entrepreneurial activities among women. In a broader context, these efforts align with Bangladesh's commitments to achieving gender equality under the Sustainable Development Goals (SDGs), further enhancing societal resilience and inclusivity.



POSITIVE CHANGE IN GENDER NORMS AND HARMFUL BEHAVIOR FOR INCLUSIVE AND RESILIENT COMMUNITIES

Towards a Gender-Equal and Violence-Free Future



The Rural Reconstruction Foundation (RRF), in partnership with UNFPA, has been implementing this project since September 2022 to bring about positive changes in gender norms and reduce the acceptance of gender-based violence (GBV) and harmful practices, particularly among vulnerable groups. This initiative aims to foster inclusive and resilient communities through increased awareness, capacity building, and active community involvement.

FACT & FIGURE

1	Name of the program Positive Change in gender norms and harmful behavior for Inclusive and resilient communities
2	Duration September-2022 –December 2026
3	Supported By UNFPA
4	No. of beneficiary in FY:2023-24 Total: 1620 (Male-946, Female-674)
5	Number of Staff 09
6	Working Location Bagerhat, Bangladesh

KEY ACTIVITIES OF THE PROJECT

- Day Observation:** Organized community-wide events to mark significant days like International Women’s Day, raising awareness of women's rights and gender equality.
- Capacity Development and Training:** Conducted workshops and training sessions to enhance the capacity of community leaders, teachers, religious figures, and local government representatives.

3. Social and Behavior Change Communication (SBCC) Programs:

- Courtyard Meetings
- Tea Stall Sessions
- Bi-Monthly Sessions to foster grassroots engagement and dialogue on GBV and gender equality.

4. **Workshops:** Facilitated training closing sessions with discussions on mental support for GBV victims and the development of a GBV Companion for Non-GBV Persons.

GOALS AND OBJECTIVES

- Promoting Gender Equality:** Create an environment free of violence and gender biases by empowering women to make decisions without fear or obstacles.
- Community Engagement:** Actively involve the community in awareness-raising activities to prevent violence against women and promote a culture of gender equality.
- Capacity Building:** Enhance skills and capacities in service delivery to improve the lives of women and the community.

IMPACT OF THE PROJECT

- Community Awareness and Understanding:**
 - Open discussions on GBV have fostered a better understanding of the issue and encouraged collective action.
 - Community members are now actively challenging harmful social norms and practices.
- Advocacy for Change:**
 - Engagement with influential community figures resulted in improved attitudes and behaviors toward preventing and addressing GBV.
 - Their advocacy has enhanced overall community well-being and contributed to sustainable development.

3. Enhanced Support Systems:

- Participants in workshops and trainings expressed gratitude for the information provided and emphasized the importance of continuous support for survivors of GBV.
- Public acknowledgment and local media coverage have amplified the project's impact.



CHALLENGES FACED

- **Cultural Resistance:** Pushback against changing harmful gender norms and practices.
- **Low Awareness:** Limited understanding of gender equality in rural areas.
- **Male Engagement:** Insufficient participation of men in awareness sessions.
- **Capacity Gaps:** Stakeholders lack skills for gender-sensitive approaches.
- **Stigma:** Fear and social stigma deter survivors from seeking help.
- **Coordination Issues:** Complex stakeholder collaboration hinders progress.
- **Sustainability:** Long-term behavior change requires ongoing engagement.
- **Resource Limitations:** Restricted funding and staff affect activity scale.
- **Reluctant Leaders:** Some influencers resist supporting gender initiatives

GOALS AND OBJECTIVES

Sl	Activity Name	Subject	Batch	Number	Who Participated
01	SBCC Session (Court yard, Tea Stall Session, My Monthly Session)	In these sessions, the concept of GBV, SBCC, gender equity, woman empowerment and gender norms were discussed	90	2700 (Male: 1473 & Female: 1227)	Community People And Civil Society
02	16 Days of activism	GBV related information	01	300 (M 185, F 115)	GO NGO stakeholders
03	Day Observation:	Celebration of Rokeya Dibos:	01	150 participants (Male: 61, Female: 89)	GO, NGO ,stakeholders, Community People And Civil Society
04	Workshop	Day-long Workshop with elected chairman, members and representatives to bring positive changes in communities	01	25 (Male-15, female-10)	Elected Union Parishad Chairman and Members
05	Workshop	Workshop on Referral Pathway for the Referral Focal Persons”	01	25 (Male-11, female-14)	Referral Focal Persons Committee
06	Training	“Training on Standard Operating Procedure (SOP)”	01	25	police officials from different police stations of Bagerhat



PARTICIPANT REFLECTION



Mrs.Meera Bagerhat

Karukarjo is more than a business—it’s a movement

...oving what women can achieve when given the opportunity. My journey began with a simple goal to support my family but grew into a mission of empowerment. Through RRF and UNFPA’s courtyard sessions, I learned that financial independence means dignity, security, and breaking barriers. With my family’s support, I founded Karukarjo, where 15 women now thrive as earners and creators. Every stitch symbolizes resilience. I urge all women to believe, take that first step, and shape a future of equality and progress. I urge all women to believe in themselves, to take that first step, and to encourage others. Together, we can shape a brighter future for our families, our communities, and our country.



CULTURAL & HUMAN DEVELOPMENT



● Adolescent Program

RRF's Cultural & Human Development segment, encompassing initiatives such as the Cultural & Sports and Adolescent Program, plays a pivotal role in fostering leadership and active citizenship among the youth of Bangladesh. By promoting creative expression, physical fitness, and life skills, these programs empower adolescents to become socially responsible and community-oriented individuals. In a country where over one-third of the population comprises young people, these initiatives contribute significantly to building a generation equipped to address societal challenges and drive sustainable development. By instilling values of teamwork, discipline, and civic engagement, RRF's efforts align with the national vision for inclusive growth and the enrichment of Bangladesh's socio-cultural fabric.



Adolescent Program of the Rural Reconstruction Foundation (RRF), supported by the Palli Karma-Sahayak Foundation (PKSF), has been instrumental in shaping the future of young individuals by fostering leadership, awareness, and self-development. Implemented in six upazilas across Jashore, Narail, and Bagerhat districts, the program aims to empower adolescents through educational initiatives, social advocacy, and sports activities.

In the past year, the program has continued to create meaningful opportunities for adolescents, equipping them with essential life skills, leadership abilities, and a strong sense of civic responsibility. By promoting social awareness, health education, cultural enrichment, and sports engagement, the initiative has strengthened family values, environmental consciousness, and community participation.

FACT & FIGURE

1	Name of the program Adolescent Program
2	Duration From 2019 till to date
3	Supported By PKSF & RRF
4	No. of members in FY:2023-24 38614 (boys – 18925, girls– 19689)
5	No. of clubs in FY:2023-24 1242 (boys-621, girls-621)
6	No. of staff 06
7	Working Location Jashore District (Bagharpara, Sharsha, Chowgacha upazilla) Narail District (Narail Sadar, Lohagara Upazilla)

PROGRAM COMPONENT

1. Social and Health Awareness, Leadership, and Soft Skills Development

- **Health Awareness:** Educates adolescents on personal hygiene, nutrition, and overall wellness.
- **Leadership & Soft Skills:** Develops communication, teamwork, and problem-solving skills, enabling youth to lead in family and community settings.
- **Social Awareness:** Empowers adolescents with knowledge about social issues, environmental responsibility, and sustainable practices.

2. Cultural and Sports Activities

- **Cultural Engagement:** Provides a platform for adolescents to celebrate cultural heritage through arts, fostering national pride and community bonds.
- **Sports Participation:** Encourages physical fitness, discipline, and teamwork, reinforcing a balanced approach to physical and mental well-being.

3. Social Advocacy & Knowledge Dissemination

To celebrate World No Tobacco Day to highlight the harmful effects of tobacco and all other types of drugs and to create awareness at the community level.

WORKING AREA, CLUB & MEMBER INFORMATION

SL	District	Upazilla	Union	No. Of Club			No. Of Member		
				Boys club	Girls club	Total	Boys	Girls	Total
1	Jashore	Bagharpara	10	90	90	180	2724	2850	5574
2		Chowgacha	12	108	108	216	2668	2692	5360
3		Sarsha	12	108	108	216	3017	2980	5997
4	Narail	Narail Sadar	14	126	126	252	4300	5009	9309
5		Lohagara	13	117	117	234	3897	3792	7689
6	Bagerhat	Fokirhat	8	72	72	144	2319	2356	4675
	3 District	6 upazilla	69	621	621	1242	18925	19679	38604



PROGRAM ACTIVITIES & ACHIEVEMENT IN FY: 2023-24

SL	Particular	No. events	No. Of participants
1	Social Awareness Activities	69	2515
2	Soft skill Development Training	69	2190
3	Leadership Development activities	63	2190
4	Marathon Race	6	366
5	Adolescent fair (Awareness & Health Related)	6	572
6	Court yard Meeting	1208	18039
	Total	1421	25872



CULTURAL & SPORTS ACTIVITIES

Particular	No. events	No. Of participants
8 Poetry Writing/Story and Essay Writing/Illustration	59	1937
9 Pure pronunciation and poetry recitation/speech/music/drama	59	1864
10 Upazilla Wise cultural Competition (final round)	6	393
11 Union level Outdoor games	69	2176
12 Union level Indoor games	69	2479
13 Upazilla Wise Sports Competition (final round)	6	445
Total	268	9294

PARTICIPANT REFLECTION



Name: Mukta Khatun
 Father Name: Abu Zafar
 Mother: Hasina Begum
 Age: 15 years, Class: 10th
 Club Name: No. 4
 Narikelbaria Kishori Club, Bagharpara, Jessore.

"I am Mukta, an active member of the Kishori Club in Narkelbaria. Through our club's social awareness activities, I've learned about the serious consequences of child marriage and dowry. We've had courtyard meetings with our parents, and awareness plays are organized to show the harm these practices cause. Now, everyone in our community knows they can call 109 to stop a child marriage. In our Kishori Club,



OTHERS



TRAINING & RESOURCE CENTRE (RRF TARC)

It's a Planned Venue

In order to survive in the long run, this venue is currently being rented out to various social, commercial, business, government and non-government organization.



The Rural Reconstruction Foundation's Training and Resource Centre, located in Ramanagar, Jashore Sadar Upazila, embodies a steadfast commitment to fostering skill development and social progress. Established in 1991, the centre has become a beacon for education, training, and collaboration for a diverse range of organizations including NGOs, government bodies, corporate companies, and social entities. Situated approximately 7-9 kilometers from Jashore town, the centre offers an ideal environment for learning and innovation, surrounded by serene landscapes that inspire productivity and reflection.

With its corporate-based management approach, the centre ensures efficiency and sustainability, supporting RRF's broader mission of societal advancement through capacity building and resource-sharing.

MISSION

To create a sustainable environment for learning and capacity development, promoting the growth and empowerment of individuals and organizations committed to social progress and community well-being.

FACT & FIGURE

1	Name of the program RRF Training & Resource Centre
2	Duration From 1991 to till Date
3	Supported by CCFD- France, European Commission- Brussels Belgium and RRF
4	Number of Participants in FY-2023-24 5,736
5	Number of Staff 31
6	Location Rajarhat, Ramnagar, Sadar Upazilla, Jashore

KEY FEATURES OF THE TRAINING AND RESOURCE CENTER

1. Prime Location & Tranquil Setting:

- Located 7-9 kilometers from Jashore zero point, in a peaceful environment conducive to learning and personal growth.
- Nestled in lush greenery, providing a calm and inspiring atmosphere for activities.

2. Historical Establishment & Expansive Campus:

- Established in 1991 with a sprawling campus of 6.10 acres, offering vast spaces for outdoor activities and events.
- The thoughtfully designed infrastructure reflects RRF's commitment to skill development and sustainable use of resources.

3. Architecturally Significant Buildings:

- Constructed with brick pointing and various arch designs, providing a unique architectural learning experience for students and practitioners.
- These buildings blend functional design with aesthetic appeal, enriching the environment and the experience of visitors.



4. Accommodation & Amenities:

- A total of 54 residential rooms, including 36 air-conditioned and 18 non-air-conditioned options, cater to a variety of preferences.
- Facilities include a mini-library, flower garden, and small playground, offering diverse resources for relaxation and enrichment.
- Two dining halls with a seating capacity of 50 each, a multipurpose hall, and classrooms (AC/Non-AC) create versatile spaces for gatherings of all sizes.

5. Flexible Meeting & Event Spaces:

- Four air-conditioned classrooms and a non-air-conditioned multipurpose hall accommodate training sessions, workshops, and conferences.
- The variety of room sizes and configurations meets the needs of small to large group events.

6. Essential Services & Amenities:

- The center is equipped with multimedia support, laundry, and conditional vehicle support for guests.
- Standby power supply and conditional Wi-Fi access enable uninterrupted operations.



2024 ACTIVITIES AND UTILIZATION REPORT

Throughout 2024, the Training and Resource Center hosted numerous skill development programs, workshops, and seminars for various organizations:

- **GO/NGO Workshops:** Over 50 GOs/NGOs utilized the center for training their staff and beneficiaries, including sessions on community health, literacy, and sustainable agriculture.
- **Corporate & Government Programs:** Various corporate entities and government organizations held events focused on professional skills, compliance training, and policy discussions.
- **Youth Development Programs:** Several youth-focused organizations conducted workshops here, reaching with programs on leadership, environmental awareness, and career development.
- **Cultural Events:** Small cultural programs featuring local artists and musicians, providing an avenue for community interaction and entertainment.

IMPACT AND OUTCOMES

- **Enhanced Learning & Skills Development:** Approximately 5,736 individuals received training or participated in workshops at the center, gaining valuable skills and knowledge to support their roles and personal development.
- **Community Empowerment:** The center's events contributed to empowering local communities by building awareness and offering platforms for social interaction.
- **Environmental Sustainability:** Through efficient management practices and careful use of resources, the center maintained a minimal environmental footprint while hosting various activities.



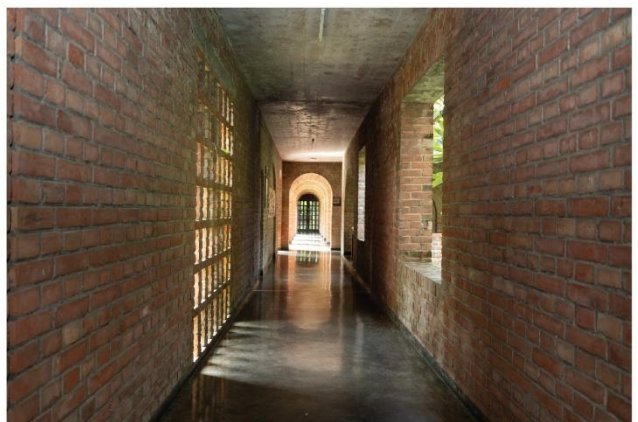
TESTIMONIALS

“The training center offers a remarkable setting for collaboration and learning. Its peaceful environment helps us focus, and the facilities support all our needs.”



– Participant from a Local NGO

“This venue allowed our team to bond and collaborate on innovative solutions for rural development.”

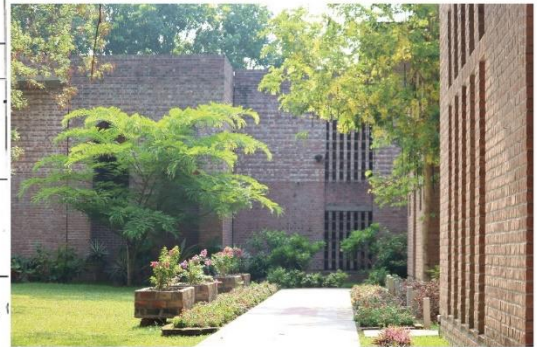


LIST OF VENUE USERS

1	Grace Foundation	18	Bangladesh Youth First Concerns	35	Kazi Enterprize
2	The Timothy Initiative	19	Regenerative Believers Church	36	CottonConnect
3	Rural Reconstruction Foundation	20	Bangladesh Prayer Movement	37	Banglalink
4	RCBT	21	RAK	38	IFAD
5	Palli Karma Sahayak Foundation	22	Impressive Communications Ltd.	39	Rotary Club, Jashore
6	Evangelical Friends Church	23	Independent University Bangladesh	40	Bangladesh One Mission Trust
7	Brac	24	Rights Jashore	41	Dutch Bangla Bank
8	Good Neighbours Bangladesh	25	Light Foundation Bangladesh	42	MRDI
9	RRF PACE Project	26	RDRS	43	The Salvation Army
10	Agrani Bank Ltd.	27	Jatra BD.	44	The Wesleyan Church of Bangladesh
11	NCC Bank Ltd.	28	Brac, CBF	45	Jashore University of Science and Technology
12	Justice & Care	29	World Health Organization	46	Koilaghat Baptist Church
13	Faith Bible Church	30	Bangladesh Emerald Tours	47	ASPADA
14	Islamic Relief Bangladesh	31	Cross Road	48	Winrock International
15	The Hunger Project	32	UNDP	49	Transworld Reach Bangladesh
16	Department of Social Service	33	Christ Church Bangladesh	50	Noora Health
17	Heifer International Bangladesh	34	CIMMYT Bangladesh		

RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.

Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
27th Sept 2023	DANIEL WIPONDIA WIGBOLDUS AUSTRALIA SWINGPONDIA	22-27th September 2023	training center is very nice. I like very much. the staff and kitchen staff make me very safe and happy. thank you donated!	come again!
24th Sept 2023 22 Sept to 27th Nov 2023	Jan Nou den Bero Netherlands PUM	22nd Sept to 27th Nov 2023	The RRF training center is a perfect location to stay. All staff members and restaurant members made it all very comfortable so I could feel at good like my home. All the best Jan	Continue like this!
1st Feb 2024	Elizabeth Nelson The Salvation Army Bangladesh	8th Feb 2024	Our stay was fantastic! Staff were very helpful and friendly. Food was very good. all accommodations and facilities were very good. Our retreat was great because of how you hosted us. Thank you!	Will come again!
22-24 Feb 2024	Mike Gonzalez "Lead like Wesley" USA	19-24 Feb. 2024	The facility is wonderful but it is even more special because of the staff and their hospitality! (especially Charan)	Thank you very much!



RRF TRAINING & RESOURCE CENTRE (RRF TARC) RAMNAGAR, RAJARHAT, JESSORE.

Date	Visitors Name	Visiting Period	Visiting Reports	Recommendations
16/1/23	Adam Monaghan USA.	30 hours 1 night	Everything was very nice with excellent accommodations. Thank you!	-
23/07/23	Theodorius Verstappen Netherlands	17-28-23	alles is goed hier vooral de mensen zijn zeer gastvrij.	
27/08/23	MOHAMMAD ALI FIROSE ACM - Program 5 Bjobs.com Ltd.	4 Night	Super Environment with room and food.	
17/01/23	TAWOOR HASAN R-IIB		Superb Environment & service. Will be happy to come back again.	





FINANCIAL REPORT



Rural Reconstruction Foundation (RRF) is a prominent NGO in Bangladesh, actively engaged in various developmental initiatives aimed at uplifting underprivileged communities. Its Finance & Accounts Department plays a pivotal role in ensuring the organization's smooth functioning by maintaining compliance with legal and statutory regulations. This department meticulously manages financial resources, enabling efficient project implementation and accountability. By adhering to transparent financial practices, it supports critical initiatives in education, healthcare, agriculture, and microfinance. In the context of Bangladesh, where resource optimization is vital for development, the department's robust financial stewardship fosters trust among stakeholders and ensures sustainable impact in improving livelihoods and reducing poverty nationwide.





Habib Sarwar Bhuiyan & Co.

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT The Executive Director RURAL RECONSTRUCTION FOUNDATION

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Financial Statements of RURAL RECONSTRUCTION FOUNDATION which comprise the Consolidated Statement of Financial Position as at June 30, 2024, Consolidated Statement of Profit or Loss and Other Comprehensive Income for the year then ended together with individual Financial Statements as prepared and produced to us by the management of RURAL RECONSTRUCTION FOUNDATION for our verification. The preparation of these financial statements is the responsibility of RRF management. Our responsibility is to express an independent opinion of these financial statements based on our audit.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **RURAL RECONSTRUCTION FOUNDATION** as at June 30, 2024, and of its financial performance for the year ended June 30, 2024, in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements Management is responsible for the preparation of Consolidate financial statements that give a true and fair view in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's, ability to continue as a going concern, disclosing, as applicable, matters related to going concerned and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organizations financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Corporate Office: Domino Domicillo, House-121, Flat-B1, Road-10, Block-C, Niketon, Gulshan-1, Dhaka-1212

Branch Office: Eastern Commercial Complex, 73 Kakrail, 7th floor, Chamber-704 & 705, Dhaka-1000

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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organizations internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- include on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organizations ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidate financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010

Signed By:

S. alam mridha

Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2412100733AS384510

Place: Dhaka

Dated: December 10, 2024

Corporate Office: Domino Domicillo, House-121, Flat-B1, Road-10, Block-C, Niketon, Gulshan-1, Dhaka-1212
Branch Office: Eastern Commercial Complex, 73 Kakrail, 7th floor, Chamber-704 & 705, Dhaka-1000
Cell: 01711 535332, 01919 535332, 01511 535332, 01815 091335
Email: mhabib7374@gmail.com, hsbca93@gmail.com | **Web:** www.habibsarwar.com

FINANCIAL REPORT 2023-2024

Rural Reconstruction Foundation
RRF Bhaban, C & B Road, Karbala, Jashore
Consolidated Statement of Financial Position
As on June 30, 2024

Particulars	Notes	Amount in Taka	
		30.06.2024	30.06.2023
Property and Assets:			
Non-Current Assets		2,184,460,607	1,747,457,914
Property, Plant and Equipment (PPE)	1.00	2,184,460,607	1,747,457,914
Investment:		1,073,356,155	786,729,727
FDR-Investment	2.00	1,073,103,805	786,477,377
Security money for Telephone & Electricity	3.00	252,350	252,350
Current Assets		17,465,352,566	15,313,000,683
Loan to Beneficiaries(Microcredit & Housing)	4.00	16,123,278,589	14,345,857,494
Accounts Receivable	5.00	115,158,196	93,718,640
Advance Against Program	6.00	72,069,962	27,154,383
Staff Sattlement	7.00	(184,798)	(66,163)
Interest Receivable on FDR	8.00	21,211,755	13,856,433
Books for Library	9.00	173,440	170,751
Live Stock & Goat Project	10.00	1,356,007	897,007
Unsettled Staff Advance	11.00	12,255,136	12,255,136
Tamporary loan	12.00	220,104,743	174,553,124
Vehicle loan to Staff	13.00	14,928,098	14,219,166
Reimbursable (Elderly program)	14.00	736,664	848,371
Logistics Loan to Staff	15.00	6,447,633	8,193,625
Reimbursable (SEP)	16.00	320,010	15,827,323
Reimbursable (Enrich)	17.00	6,051,883	6,757,336
Training Material Support to Party	18.00	-	-
Reimbursable (RAISE.)	19.00	15,944,501	6,288,901
Reimbursable (Adolescent)	20.00	2,511,760	1,524,301
Reimbursable (PPEPP)	21.00	2,502,555	3,391,813
Cash and cash equivalents	22.00	850,486,432	587,553,042
Total Property and Assets		20,723,169,328	17,847,188,324
Capital Fund and Liabilities:			
Capital and Reserve Fund		4,132,730,542	3,686,359,926
Retained Surplus	23.00	2,554,266,536	2,108,751,573
Statutory reserve fund	24.00	290,360,200	237,385,444
Debt Management Reserve/LLP	25.00	538,777,837	585,938,920
Revaluation Reserve Fund	26.00	749,325,969	754,283,989
Long Term Liabilities:		9,732,376,153	8,911,734,197
Loan from Bank	27.00	7,899,547,661	7,035,277,220
Loan from IDCOL	28.00	-	-
Loan from PKSF	29.00	1,832,828,491	1,876,456,977



Particulars	Notes	Amount in Taka	
		30.06.2024	30.06.2023
Current Liabilities:		6,858,062,633	5,249,094,201
Members Savings Deposits	30.00	5,798,693,839	4,312,051,193
Education Fund	31.00	327,910	327,910
Medical Fund	32.00	17,856,254	14,197,834
Staff Kallyan fund	33.00	30,633,252	25,052,661
Future benefit Scheme (FBS)	34.00	69,401,508	52,785,008
Staff Security Money	35.00	50,557,226	45,279,076
Vehicle Loan Account	36.00	476,616	476,616
Temporary Loan	37.00	398,000,945	285,312,618
Accounts Payable	38.00	5,031,563	5,328,474
Security money receive from Party	39.00	99,707	968,507
Income Tax Payable	40.00	416,541	3,977,322
Vat Payable	41.00	1,383,891	9,213,037
Provision for expenses	42.00	89,544,761	55,622,911
Grant for Assets	43.00	3,745,154	3,856,726
Microfincance Insurance	44.00	211,495,809	253,291,302
Double Benefit Scheme(DBS)	45.00	47,010,000	43,510,000
Advance from PKSF	46.00	63,686,980	40,676,864
Provision for interest on savings	47.00	11,159,856	41,710,398
Transfar Received	48.00	35,626	100,550
Monthly Benefit Scheme (MBS)	49.00	56,274,999	53,124,999
Cultural Fund	50.00	327,746	327,746
COVID-19 Prevention Fund	51.00	1,902,449	1,902,449
Total Capital Fund and Liabilities		20,723,169,328	17,847,188,324.06

The annexed notes form an integral part of these financial statements.

(0.09)

(0.02)



Executive Director



Head of Finance & Accounts

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010

Place: Dhaka

Dated: December 10, 2024

Signed By:

S. Alam Mridha

Md. Shah Alam Mridha FCA

Partner

Enrolment No. - 0733

DVC: 2412100733AS384510



Rural Reconstruction Foundation
RRF Bhaban, C & B Road, Karbala, Jashore
Consolidated Statement of Coprehensive Income
For the year ended June 30, 2024

PA8:D30articulars	Notes	Amount in Taka	
		2023-2024	2022-2023
A. Income			
Income from Microfinance		3,083,353,575	3,084,670,865
Operating Income	52.00	234,091,293	160,678,236
Interest from Bank	53.00	69,394,734	46,289,650
Others income	54.00	833,676	3,740,673
Total Income		3,387,673,278	3,295,379,426
B. Expenditure:			
Salary & benefits	55.00	922,345,445	818,157,610
Financial expenses	56.00	743,807,179	865,479,713
Occupancy expenses	57.00	328,478,612	206,028,089
Administrative expenses	58.00	338,286,621	320,697,044
Other Expenses	59.00	398,425,921	282,816,476
Depreication expenses			77,978,106
Loan Loss Expenses		62,021,183	174,697,379
Total Expenditure		2,793,364,961	2,745,854,417
Excess of Income over Expenditure (A-B)		594,308,317	549,525,009
Total		3,387,673,278	3,295,379,426

The annexed notes form an integral part of these financial statements.



Executive Director



Head of Finance & Accounts

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.

Chartered Accountants

Registration no: CAF-001-010

Signed By:

S. Alam Mridha

Md. Shah Alam Mridha FCA

Partner

Enrolment No. - 0733

DVC: 2412100733AS384510

Place: Dhaka

Dated: December 10, 2024



Rural Reconstruction Foundation
RRF Bhaban, C & B Road, Karbala, Jashore
Statement of Receipts and Payments
For the year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
A. Receipts:			
Opening Balance:		587,553,042	285,892,165
Cash in Hand		27,837,816	19,151,948
Cash at Bank		559,715,226	266,740,217
Receipts during the year :		38,699,454,381	33,393,692,894
Loan Receipts	60.00	11,538,000,000	9,175,700,000
Loan Realized	61.00	18,893,321,897	17,104,833,525
Savings Collection		4,413,353,288	3,387,415,147
Fund Account	62.00	21,875,298	22,499,400
Benefit Scheme	63.00	32,417,200	50,311,542
Micro Insurance		214,692,165	204,134,029
FDR Encashment		22,795,479	1,000,000
Interest receivable received	64.00	546,970	540,752
Unsettled Staff Advance		-	241,644
Transfer Received		3,423,525	100,550
Accounts Payable		34,118,206	16,418,899
Accounts Receivable Received		48,259,791	44,030,817
Reimbursement from PKSf and others Donor	65.00	115,412,899	53,593,914
Advance Realisation		26,142,530	17,024,828
Advance from PKSf		65,369,506	35,796,208
Tax Payable		8,061,208	7,304,556
Livestock (cow)		216,000	832,000
Vat Payable		11,786,849	9,072,408
Staff Sattlement		40,198,350	41,740,591
Uint office A/c Others		92,482,459	97,474,080
Admission fees		-	910,400
Bank Interest		10,398,721	6,620,109
Interest on FDR		4,169,435	3,700,417
Other Income	66.00	3,102,412,604	3,112,397,078
Total Receipts (A)		39,287,007,423	33,679,585,058
B. Payments during the year :			
		38,436,520,991	33,092,032,016
Loan Refund	67.00	10,717,358,044	8,851,257,122
Loan	68.00	20,756,151,158	18,713,164,688
Savings Refund to members		3,015,691,253	2,294,308,559
Capital expenditure	69.00	413,765,991	151,629,786
Benefit Scheme refund	70.00	9,150,700	13,473,800
Fund refund	71.00	47,621,373	48,734,687
Micro Insurance Refund		256,478,386	191,548,524
Transfar to Project (Grant)		3,488,449	-
Accounts Payable		185,633,263	92,206,671
Advance against program		151,999,421	145,494,751
Book purchase		2,689	8,200
FDR Investment		271,604,685	219,862,292
Tax Payable Payment		45,634,794	22,407,251
Provision for expenses		11,093,266	8,393,239
Provision for interest on savings		193,239,930	89,486,817



Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
Vat Payable Payment		91,033,583	44,916,240
Training Material Support to Party		394,295	594,095
Uint office A/c Others		8,201,710	47,675,833
Livestock cow		675,000	430,000
Administrate Cost	72.00	38,657,882	102,458,300
Interest paid	73.00	7,404,165	6,679,782
Interest on loan Received	74.00	428,711,356	649,988,561
Operating expenses	75.00	1,724,505,911	1,355,669,442
Programs and Projects Expenses	76.00	58,023,689	41,643,376
Closing Balance		850,486,432	587,553,042
Cash in Hand		43,841,419	27,837,816
Cash at Bank		806,645,013	559,715,226
Total		39,287,007,423	33,679,585,058

The annexed notes form an integral part of these financial statements.



Executive Director

Place: Dhaka

Dated: December 10, 2024



Head of Finance & Accounts

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.

Chartered Accountants

Registration no: CAF-001-010

Signed By:

S. alam mridha

Md. Shah Alam Mridha FCA

Partner

Enrolment No. - 0733

DVC: 2412100733AS384510

