



MRA EVC Sir Steps into RRF TARC

Professor Dr. Muhammad Helal Uddin, the newly appointed EVC of MRA, visited Jashore on November 19, 2024, to assess the Bhabdah region's issues. He was warmly received at Jashore Airport with flowers by RRF's Executive Director, other NGO officials, and the RRF team. At RRF TARC, he was welcomed with bouquets by the ED, TARC Director, and staff. After his visit to Bhabdah, he returned to Dhaka two days later

PKSF & World Bank Officials stepped at RRF under (SMART) Project



A workshop and regional stakeholders' meeting for the Sustainable Microenterprise & Resilient Transformation (SMART) project were held at RRF Headquarters. The event was attended by key figures including Mr. Gokul Chandra Biswas, Project Coordinator-SMART, Ms. Eun Joo, Team Leader of the SMART project from the World Bank, Md. Rawshan Habib, Deputy Project Coordinator-SMART, as well as government officials from DAE, DLS, DoE,

SRDI, and DoF. University professors from JUST, JCF, Unnayan Procheta, Nobolok, Desha, Sishu Niloy, and RRF also participated. Additionally, officials from PKSF and the World Bank visited the automobile industry in Jashore Sadar, engaging in discussions with local microentrepreneurs to further assess project impact





RRF Executive Committee Members Enjoy Annual Refreshment Trip to Nepal

RRF organized a five-day refreshment trip to Nepal for its Executive Committee members from 17th to 21st November 2024. The initiative was a tribute to honor their significant contributions and leadership within the organization. This annual gesture reflects RRF's commitment to recognizing the dedication and importance of its Executive Committee in guiding the organization's mission and vision.

Agreement Signed Between Pubali Bank Ltd. and RRF



On 14th November 2024, an agreement was signed between Pubali Bank Ltd. and RRF at RRF Headquarters. The event was attended by Antony Biswas, Assistant executive Director of RRF, Sonjoy Saha, Director of Finance & Accounts of RRF, Executive Committee members, and officials from Pubali Bank. This partnership aims to strengthen mutual cooperation for future initiatives.

Combine Harvester Operator Training Simulator Launch Event Collaboration: Feed The Future



Kbd. Dr. Asit Baran Mondal, Senior Assistant Director of RRF, participated in the *Combine Harvester Operator Training Simulator Launching Event* organized by USAID Feed the Future Bangladesh CSISA-MEA on November 3, 2024, at Pan Pacific Sonargaon Hotel, Dhaka. The event showcased innovative training approaches to promote sustainable agricultural mechanization and highlighted private sector-led collaborations in developing cost-effective digital tools for skill development in operating combine harvesters.

District Primary Education Officer Inspects RRF Schools for Approval



On 5th Novemembr 2024 at Barnamala Bidyapith Ulashi and 7th November 2024 at Branmala Bidyapith Jashore and on the District Primary Education Officer conducted an inspection of three RRF schools—Jashore, Kamarpara, and Ulashi—to assess the quality of primary education provided. Following the inspection, all three schools received approval for their primary branch teaching activities, ensuring



that they meet the required educational standards. After a thorough evaluation of the teaching methods and infrastructure, all three schools were approved for their primary branch teaching activities, ensuring they meet the required educational standards. This approval will enhance the educational opportunities for students in these regions, further supporting RRF's commitment to quality education.

Staff Information Bureau Training: Arranged by MRA



Julian Corraya, Assistant Director of Admin & HR at RRF, participated in a day-long training organized by MRA titled Staff Information Bureau on 6th November 2024. The insightful session was inaugurated by the newly appointed EVC, Professor Dr. Muhammad Helal Uddin.

Training on Financing Safely Managed Sanitation Systems: FINISH MONDIAL



Rural Reconstruction Foundation (RRF) organized a one-day training titled "Financing Safely Managed Sanitation Systems" for Microfinance Institution (MFI) staff on 19th October and 16th November 2024. The sessions, held at RRF Headquarters in Jashore and New Sonargaon Convocation Hall in Satkhira, aimed to enhance staff skills and ensure compliance with sanitation standards. A total of 40 participants, 20 in each batch, attended the training.

Staff Re-Induction Workshop Held for BD-17 Project



A one-day Staff Re-induction Workshop for the BD-17 Project was conducted at RRF Head Office, Jashore. Organized by RRF with support from Heifer International, the session trained 13 staff members, focusing on enhancing their understanding and effectiveness in project implementation.

PKSF Training: Microfinance Management & Financial Strategy & TOT



Shovon Kumar Pal, Documentation & Training Officer at RRF, participated in two key training programs organized by PKSF in November 2024. From 3rd to 7th November, he attended a session on *Microenterprise Management & Financial Strategy*, followed by a *Training of Trainers (ToT)* from 17th to 21st November. These programs aimed to enhance his expertise in enterprise management and training facilitation.

RRF Internal Training



In November 2024, RRF organized six training sessions for staff in various positions within the Microfinance Program, including promoted Branch Managers, newly recruited Credit Officers, and Assistant Managers (Accounts & Loans). The sessions were held at the RRF TARC in Jashore and the NGO Forum Regional Training Centre in Comilla. A total of 190 new staff members received targeted training based on their designations, aimed at enhancing their skills and capacity for effective program implementation.

FGD on Addressing Microfinance Present Challenges and Training's Role



On Tuesday, November 26, 2024, a meeting titled *"The Existing Crisis in Credit Activities and the Role of Training in Overcoming It"* was held at RRF's head office. Chaired by Mahbubur Rahman, Deputy Manager (Training) of PKSF, the discussion included Antony Biswas, Assistant Executive Director of RRF, the Assistant Director of Microfinance, and all cell heads. The meeting focused on identifying challenges in credit activities and exploring training solutions to address them, considering Bangladesh's current social and economic conditions.

Top Performers Honored at Monthly Coordination Meeting



At the monthly coordination meeting, 10 outstanding performers from the Agrajatra-2 program were recognized for achieving an impressive collection rate of 95% to 100% in October 2024. Their dedication and excellence in maintaining financial discipline were celebrated with awards, highlighting their vital role in the program's success. This recognition aims to motivate others and strengthen overall performance within the program.

Monthly Coordination Meeting: held at RRF HO

The monthly coordination meeting for RRF's Microfinance Program Division-1, Division-2, and Agrajatra programs took place at the RRF Headquarters on 4th, 5th, and 6th November 2024. The meeting brought together Assistant Directors, Regional Managers, the Microfinance Director, AIS, and MIS officers to review the performance of the previous month. Key discussions included analyzing challenges faced, assessing progress, and addressing various aspects of RRF's microfinance initiatives. The session aimed to strengthen the program's operations and improve overall performance.



Class Party & "Choruivati" celebrated at Barnamala Bidyapith Schools



As the year-end approaches and final examinations loom large, students and teachers took a joyful break to celebrate a much-awaited **Class Party**. At ULASHi School, the event was made extra special with a delightful **Choruivati Picnic**, adding to the festive spirit and enhancing students' enjoyment. The picnic provided a refreshing and memorable experience, fostering camaraderie and offering a much-needed respite for everyone.

By November 2024, a total of 107 students have been admitted across six schools.

ENRICH Project: Orientation Meeting held at RRF HO



The ENRICH project has officially been launched in Jashore and Narail Districts, focusing on different areas and interventions. Following the arrival of the budget, an orientation meeting was held on 24th November 2024 at RRF Headquarters. The session was attended by Antony Biswas, Assistant Executive Director of RRF, Focal Person Md. Mokbul Ahmed, Deputy Director of RRF, and seven ENRICH staff members. The meeting marked an important step in the project's implementation, aiming to enhance the socio-economic conditions in the targeted areas.

RRF Hosts Business Management Training Under RAISE Project

Under the *RAISE* project, RRF organized a *Business Management and Entrepreneurship Development Training* for 20 young entrepreneurs at Ramnagar TARC. The five-day training, supported by PKSF and financed by The World Bank, aimed to equip participants with essential business management skills. RRF implemented the program to foster entrepreneurial growth and sustainable development.



Advance Training on fish and Prawn farmers: RMTP



The Rural Microenterprise Transformation Project (RMTP) successfully launched Twelve (12) new batches of its Advance Training on fish and Prawn farmers in fisheries management on Good Aquaculture Practices. With a total of 300 participants (Male-166 & Female-134) across various areas in Jashore, the program aims to impart awareness about the importance and introduction of Good Aquaculture Practices. Advance GAP Training held at one in Sundali, Abhaynagar and another training at Panchkatia, Manirumpur

FGD Conducted: under Sustainable Water & Sanitation Program



A consultant, alongside the RRF team, conducted a focused group discussion (FGD) in Phingri Village, Satkhira Sadar, on 18th November 2024. The session aimed to gather data on water and sanitation challenges for developing a climate-resilient WASH product catalog, addressing critical community needs amidst climate change impacts.

PIMC Meeting Held to Strengthen Upazila-Level Coordination: Heifer International



A Project Implementation and Management Committee (PIMC) meeting was held on 25th November 2025, presided over by UNO Bhupali Sarkar. Attended by 22 participants, including 8 women, the meeting engaged Upazila officials and cooperative leaders to discuss project progress, address challenges, and enhance coordination with local government units for resource and service optimization.

PKSF Team Visits RHL Project Area in Morrelganj



On 21st November 2024, Mr. Al-Imran, Assistant Project Coordinator (Value Chain Specialist), and Mr. Wachimur Rahaman Shaem Chowdhury, Assistant Project Coordinator (Finance & Accounts) of PKSF, visited the RHL Project area in Morrelganj. During their visit, they assessed field activities and validated beneficiaries for various interventions. They also reviewed project documents, including accounts, recruitment records, procurement files, administrative materials, and supporting documents, ensuring compliance and efficiency in project implementation.

Tree saplings distribution & Plantation: GCF-RHL Project



To increase local green cover, engaging the community and addressing climate change Fruits and medicinal plant saplings distribution and planting activities were conducted on 11 & 12 November at Nishanbaria and Jeodhara Union under Morrelganj, Bagerhat. 3350 climate-resilient saplings were distributed among 518 families. Among the plantations were Coconut, Betel nut, Neem, Sapodilla and Wood apple. A total of 6700 yards of net is provided for the maintenance of tree saplings. The Focal Person of the project Kbd. Dr. Asit Baran Mondal, Senior Assistant Director, RRF was present during the event. Continued efforts and monitoring will be done to ensure the sustainability of the planted trees and to further promote biodiversity in the region

Climate Resilient Project(CBF): conducted FGD at field level



On 18th November 2024, officials from Habitat for Humanity visited the field for a mid-term evaluation of the ongoing project. During their visit, they conducted a focus group discussion session with committee members to assess the progress of the project work and ongoing activities. This evaluation aimed to gather insights and feedback to ensure the successful implementation of the project.

Ongoing construction work visit at Satkhira: Under OVG Project



Under the OVG project, efforts are underway to improve the living standards of Dalit communities in Satkhira. Currently, 16 new houses are being built, 20 houses are undergoing renovations, and 14 sanitary toilets along with 4 deep tubewells and bathhouses are under construction. Officials from Habitat for Humanity visited the site to assess the progress of these ongoing construction works and ensure the project's objectives are being met.

Age-Based Ideal Food and IYCF Exhibition Held: PPEPP-EU Project



On November 9, 2024, an **Age-Based Ideal Food Selection and IYCF Exhibition** was organized under the **PPEPP-EU project** at the Mother and Child Forum in Ramchandrapur, Morelganj, Bagerhat. The event aimed to educate community members on the importance of providing age-appropriate nutrition for children and mothers. Through interactive sessions and demonstrations, participants gained valuable insights into the nutritional needs of different age groups and how to meet them effectively.

Observational Visit to Vermicomposting Demonstration: Heifer International



Monira Sultana (Regional Manager, Jashore), Monika Noshin (Associate Director – Partnership and Business Development, Country Office, Dhaka), and Program Officer Babul Aktar (Jashore) conducted an observational visit to the vermicomposting demonstration site of Nahar Sultana, a recognized entrepreneur under the RRF-BD-17 Project. The purpose was to evaluate the site's progress and finalize it for a potential visit by Heifer Higher officials scheduled for December 7, 2024.

Intern Students Visit: RRF Automobile



On 19 November 2024, internship students from Cantonment College visited the RRF Automobile Industry as part of their semester project. The visit provided hands-on exposure to industrial processes, aiding their academic report preparation.

Food & Beverage Assessment: NHRDF



The Food and Beverage Production course under the NHRDF project now has 24 participants who recently received their chef coats. They have completed their 5th assessment and are preparing for the final evaluation, which will be conducted by NSDA officials in person. The Food and Beverage Production course equips students with essential culinary skills, knowledge of food safety standards, and practical experience in the hospitality industry. It prepares them for careers as professional chefs, restaurant managers, or entrepreneurs in the food sector. The certification from NSDA adds credibility, enhancing their employability in both local and international markets.

PKSF & Consultant Visit: RMTP Project

On 04 November 2024, the consultant Professor Dr. AKM Nawshad Alam and Mr. Ibrahim Alam, Value Chain Sector Specialist, RMTP, PKSF came to RRF for conducting "Development of Strategy Paper on Small Scale Fish Processing and Marketing in Bangladesh for Domestic Market" under the Rural Microenterprise Transformation Project (RMTP) under "Safe Fish and Fish Products Production and Marketing" sub-project. He visited some Ready to Cook and Eat entrepreneur for interview and FGD activities.



Free Dental camp for the members: Elderly clubs



On 24 November 2024, a specialized dental camp was organized at the Lighthouse Club in Sarsha, Ulashi, under RRF's Elderly Club program. Senior citizens received primary dental care as part of the initiative to ensure their well-being. In addition to daily snacks, free medicine distribution, and regular medical camps, this event highlighted RRF's commitment to addressing the health needs of the elderly. The camp was well-

received, providing much-needed dental services and fostering a supportive environment for the club members.

RRF Pre School: Admission Preparations Underway

As the year comes to a close, RRF's 24 pre-schools are gearing up to welcome new students for an exciting new academic year. With the current batch of pre-schoolers ready to begin their formal school journey, preparations are underway to enroll fresh learners. Teachers have initiated home visits, distributed brochures, and held community meetings to raise awareness about the admission circular. These efforts aim to ensure a seamless admission process and a joyful start to the new year for the young learners.



Dental camp at school level: Community Health



Under RRF's Community Healthcare Program, a dental camp was held on 12 November 2024 at Magura Government Primary School, providing free dental services to students. The camp offered primary teeth scaling, cleaning, and checkups, with further recommendations given when necessary. This initiative, fully supported by RRF's Corporate Social Responsibility (CSR) efforts, aimed to improve oral health among underprivileged students and serve the local community. Through such initiatives, RRF continues to contribute to the well-being of marginalized communities.

Empowering the Microenterprise Sector: The Role of Microfinance in Bangladesh

Mr. Philip Biswas, Founder Executive Director, RRF



Bangladesh's economic strength lies in its vibrant Microenterprise (ME) sector, which significantly contributes to growth, employment, and poverty alleviation. Despite its potential, the ME sector faces challenges such as limited access to capital, high-interest informal loans, and insufficient financial literacy. This highlights the vital role of microfinance in supporting and empowering micro entrepreneurs.

Microfinance institutions like RRF provide affordable, flexible, and timely financial services, enabling small businesses to expand, diversify income sources, and build economic resilience. Beyond financing, these institutions also offer training in financial management, marketing, and technology, equipping entrepreneurs with skills essential for modern business operations.

For the ME sector to thrive further, a collaborative effort among policymakers, financial institutions, and development organizations is essential. Policies promoting innovation, easing credit access, and offering technical support can create an enabling environment for growth.

RRF remains committed to fostering the ME sector, recognizing its role in driving inclusive development and sustainable economic progress. By bridging the financial gap and nurturing entrepreneurship, RRF is not just funding businesses but investing in communities and the future of Bangladesh. With the right resources and opportunities, the ME sector can continue to be a cornerstone of hope and prosperity for the nation.

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