

Congratulation to Mr. Fazlul Kader Sir on PKSF Managing Director Appointment



পত্নী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফ) ব্যবস্থাপনা পরিচালক নিযুক্ত হওয়ায় মো. ফজলুল কাদেরকে রুরাল রিকনস্ট্রাকশন ফাউন্ডেশনের (আরআরএফ) পরিবারের পক্ষ থেকে ফুলেল শুভেচ্ছা জানান প্রতিষ্ঠানটির প্রতিষ্ঠাতা ও নির্বাহী পরিচালক ফিলিপ বিশ্বাস। এসময় উপস্থিত ছিলেন- পিকেএসএফ'র সিনিয়র মহাব্যবস্থাপক (অর্থ ও হিসাব) বিভূতী ভূষণ বিশ্বাস
- রানার



On 18th December 2024 the RRF family, led by Executive Director Mr. Philip Biswas, extends heartfelt congratulations to Mr. Fazlul Kader on his appointment as Managing Director of PKSF. The occasion was graced by the presence of Mr. Bibhuti Bhushan Biswas, Senior General Manager (Finance and Accounts) of PKSF.

Congratulations to RRF's New Executive Committee



Congratulations to the newly elected **Executive Committee (EC)** of the Rural Reconstruction Foundation (RRF), chosen during the 46th Annual General Meeting (AGM). Seven members were elected by the General Body to guide RRF's mission of community empowerment and sustainable development. The occasion was graced by **Philip Biswas**, Executive Director and Founder, **Pinku Rita Biswas**, Deputy Executive Director and Co-Founder, RRF management, and the Deputy Director of the Department of Social Services. Best wishes to the new **Chairman and EC Members** as they lead RRF toward continued growth and impactful initiatives.

New Executive Committee List

Kolpona Sarkar (Chairman)	Abu Sayed Md. Abdul Haque	Rashia Biswas
Anjelo Das	Pia Madalena Rai	Dr. Samantha Punom Haldar
	Mou Rani Bosu	

46th Annual General Meeting of RRF



The 46th Annual General Meeting (AGM) of RRF was held on December 14, 2024, with active participation from General Body members, including the Executive Committee, Executive Director, Deputy Executive Director, and Assistant Executive Director of RRF and Mr. Asit Kumar Saha Deputy Director, Ddepartment of social service were present. The meeting highlighted the organization's achievements and initiatives as the annual report was presented. Discussions encompassed RRF's overall programs and future direction, emphasizing its commitment to sustainable development and social progress. The AGM reinforced RRF's dedication to impactful work and provided a platform for strategic planning and collaboration among its leadership and stakeholder.

Election of New Executive Committee and Chairman



On December 14, 2024, the RRF Executive Committee election was held during the organization's 46th Annual General Meeting. This election, conducted every three years, saw the participation of 21 General Body members, from whom seven were elected to form the Executive Committee. A key highlight of the event was the election of RRF's new Chairman, Ms. Kolpona Sarkar, who will lead the organization in its mission of sustainable development and social progress. The AGM marked a milestone for RRF, celebrating its legacy while ushering in a new leadership era to drive impactful initiatives.

RRF Celebrates Pre-Christmas and Welcomes New Year 2025



RRF hosted a joyous celebration to mark the festive season of Christmas and the arrival of the New Year 2025. The event brought together all staff for a delightful cake-cutting ceremony, fostering a spirit of unity and festivity. Warm wishes for the holidays and the year ahead were shared, reflecting RRF's commitment to togetherness and positivity. The celebration was a perfect blend of joy and camaraderie, setting a cheerful tone for the year to come.

Pre-Christmas Celebration with BRAC Bank at RRF



On December 23, 2024, RRF hosted a Pre-Christmas celebration in collaboration with BRAC Bank at its headquarters. The event was graced by the presence of RRF's Executive Director, senior management, and representatives from BRAC Bank. The celebration included heartfelt exchanges, symbolizing shared values of collaboration and community spirit during the holiday season.

RRF Participates in Rally for International Corruption Prevention Day 2024



On December 9, 2024, RRF's Executive Director, school teachers, and members of the Documentation Cell joined a rally organized by the Jashore Corruption Prevention Office. Held at 9 a.m., the event aimed to raise awareness about the importance of transparency and ethical practices. RRF's active participation underscored its

commitment to promoting integrity and combating corruption in society.

Eye Camp Organized for Rural Senior Citizen at Jhikargacha Supported By united Finance Ltd.



On 19th December 2024 an eye camp was held in Shimula, Jhikargacha, Jashore, to provide essential eye care to senior citizens in the area.

Financially supported by United Finance Ltd, with medical assistance from Ad-din Foundation and implemented by RRF, the camp served 400 individuals with eye

checkups, and 104 were provided with spectacles. The event witnessed the active participation of officials from United Finance Ltd, reflecting a collaborative effort to enhance the well-being of rural communities.

RRF Facilitates Cataract surgery for 32 Patients at Ad-din Eye Hospital



On December 29, 2024, RRF facilitated faco surgeries for 32 individuals at Ad-din Eye Hospital. Patients, along with one attendant each, were transported from Barnamala Bidyapith, Kamarpara, to the hospital, where RRF managed all formalities for the procedures. The surgeries were successfully conducted, and on the next day on 30 December 2024, the patients were safely transported back home with RRF providing full transport support. This initiative

underscores RRF's commitment to ensuring quality healthcare access for the community.



Bangladesh Bank Officials Visit Flower Farming Project



On December 28, 2024 at Jashore Md. Kamruzzaman, Director and Fund Manager, Bangladesh Bank, along with Md. Akhter Uddin Mehedi, Additional Director, ARun Kumar Biswas Director Microfinance of RRF and the Branch manager of Godkhali Branch, visited flower farmer Sajeda's project. The officials inspected the flourishing flower farming initiative, highlighting its potential for sustainable agricultural development.

NRB Bank Officials Visit RRF Head Office



On December 17, 2024, **Mr. Tarek Reaz Khan, Managing Director** sir from NRB Bank visited the RRF Headquarters and met with the Executive Director of RRF. The visit aimed to foster discussions on potential collaboration and strengthen ties between the two organizations, emphasizing shared goals in financial inclusion and community development.

RDRS NGO Officials Visit RRF Head Office



On December 17, 2024, two officials from RDRS NGO visited RRF Headquarters. They were warmly received with flowers by RRF's Founder and Executive Director, Mr. Philip Biswas, and the management team. During the visit, a presentation showcasing RRF's initiatives and achievements was shared, fostering a meaningful exchange of ideas.

Gramer Kagoz and Sukmid Honor Journalists for Outstanding

On December 19, 2024, Gramer Kagoz and Sukmid hosted a program in Jashore to honor journalists for their work under the project "Connecting Community, Strengthening Voices through CSO-Media Alliance." NGOs and media share a unified mission of fostering societal development and advocating for the rights of the underprivileged. RRF and Gramer Kagoj has connection for many years. So as a fellow RRF was invited there to support the program. Five teams of journalists worked for 3-4 months on topics such as women empowerment, drugs, Bhabodaho life, and child marriage. The top three teams were awarded prizes for their outstanding reports. The event's chief guest, Professor Morjina Akter, Chairman of the Secondary and Higher Secondary Education Board, Jashore, presented the awards.



Inception Meeting Held to Promote Women Entrepreneurs at JCF



On December 23, 2024, an inception meeting, supported by USAID Feed the Future Nutrition Activity and implemented by Jagorani Chakra Foundation (JCF), was held at JCF Head Office to promote women entrepreneurship. RRF participated as a co-organization, collaborating to enhance training programs and facilitate easy access to loans for women entrepreneurs. The meeting emphasized strengthening communication among NGOs working in this

field. Government officials, including DD-DAE, DD-Women Affairs, Senior Agriculture Officer, and Deputy General Manager-BSCIC, attended the event. Additionally, five JOYITAs shared their inspiring stories of struggle and success, motivating others to achieve similar milestones.

Palladium International Visits RRF HO



On 10 December 2024 Palladium International, awarded the USAID Feed the Future Bangladesh Inclusive Access to Finance (IAF) activity, visited RRF Headquarters to explore potential collaboration areas. The initiative aims to enhance access to finance for small and medium agribusinesses, farmers, and MSMEs. The meeting was attended by Mr. Nasir U Ahmed, Chief of Party, IAF, and Ms. Bithika Das Hazra, Head of Product Development, IAF, along with RRF management. As one of Bangladesh's leading MFIs, RRF's contributions to financial inclusion for farmers and MSMEs were highlighted during the discussions.

CIMMYT Bangladesh Officials visit at RRF HO

On December 4, 2024, a certificate-giving ceremony was held at RRF Headquarters, graced by the presence of the Training Manager of CIMMYT and RRF management. The event recognized the achievements of participants and highlighted the collaborative efforts between RRF and CIMMYT in advancing skill development initiatives



RRF Signs MoU with Postal Department for Streamlined Mail



On December 12, 2024, Rural Reconstruction Foundation (RRF) signed a Memorandum of Understanding (MoU) with the Postal Department to enhance the processing and dispatching of RRF's bulk mail using Domestic Mail Monitoring Software (DMS). This collaboration aims to ensure efficient, accurate, and timely handling of official correspondence, including letters, parcels, and registered items. The agreement outlines a seamless booking process and robust tracking mechanisms to maintain service quality

Rickshaw handover through Department Social Services

On December 22, 2024, RRF, in collaboration with the Department of Social Services, Jashore, handed over a new rickshaw to Md. Abul Hossain of Ujjalpur village, Jhikargacha Upazila. Previously reliant on rented rickshaws, this initiative aims to enhance his livelihood and provide financial stability for his family.



Training for PPEPP Project staff: arranged by PKSF



Training on Implementation of Livelihood Fisheries Sector Activities for Technical Officers” was conducted by Eco-Social Development Organization (ESDO) for the implementation of PPEPP Project Assistant Technical Officers. The training was funded by the European Union (EU) and technically supported by PKSF. On behalf of RRF, Assistant Technical Officers Shashank Kumar Mondal and Imran Sheikh participated in this training from 17-19 December 2024 at Eco Mohanondo cottage, Tetulia, Panchgarh.

ToT on POST Flood WASH Response : Organized by Water.org



POST Flood WASH Response ToT Workshop 2024 arranged by Water.Org for its partners organization staff took place on **Thursday, December 19th, 2024, from 9:00 am to 5:00 pm**, at

six season Hotel, gulshan-2, Dhaka aims to equip participants with the Master Trainer Module. This module focuses on building both behavioral and technical skills for effective flood response and resilience. In this training program 4 participants from RRF Sunil Kumar Roy- Program Manager water.org, Shovon Kumar Pal- Documentation & training Officer, Md. Riaz Ahmed-Regional Manager (Churamonkathi) and Md. Taifur Rahman -Regional manager (Terokhada) attended.

RRF Internal Training



In December 2024, two batches training for the Newly recruited Credit Officer were arranged by RRF training unit. In this two batches total 59 credit officers received the training.

Monthly Coordination Meeting



Monthly coordination meeting took place on 4th December, 2024 at Meeting room, RRF Headoffice. In the meeting Arun Kumar Biswas, Director of Microfinance Program RRF, other high officials of RRF were present, Assistant Directors of all zone, all Regional Manager and MIS's attended in this meeting.

Top Performers Honored at Monthly Coordination Meeting

At the monthly coordination meeting, 10 outstanding performers from every 10 zones of RRF microfinance program were recognized for achieving an impressive collection rate of 95% to 100% in November 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.



RRF Observes National Victory Day



On December 16, 2024, in honor of National Victory Day, RRF branches commemorated the occasion by placing wreaths at their respective work areas. The tribute reflected the organization's respect and gratitude towards the nation's martyrs and their contribution to the country's independence.

Final Term examination commenced at all RRF School



The Final Term Examinations have commenced across all RRF Schools, marking the culmination of the academic year. Students are actively participating, showcasing their dedication and hard work. The schools are committed to maintaining a structured and supportive environment for a smooth examination process.

RRF School Observes National Victory day

On December 16, 2024, RRF Schools marked the 53rd anniversary of National Victory Day with a vibrant Youth Festival themed "Change Bangladesh, Change the World." Students showcased their talents through songs, recitations, dances, prayers, and various activities, reflecting their patriotic spirit and dedication to shaping a better future for Bangladesh. The event was a tribute to the nation's history and the youth's role in its progress.



Final Term Results Published with Celebrations at BBP Schools



The Final Term results have been announced across all Barnamala Bidyapith (BBP) schools, celebrating the students' achievements and dedication throughout the academic year. A cultural function was organized where students performed songs, dances, and recitations, adding vibrancy to the event. Headmasters from government primary schools and other local schools joined the ceremony, making it a memorable occasion for the students, teachers, and the community.



Meeting Held for Heifer Global Marketing Team's Visit to BD-17 Project Sites

On December 28, 2024, a meeting was held with the Heifer Global Marketing Team, who are visiting the BD-17 Project intervention sites for a video documentary on selected beneficiaries involved in vegetable cultivation in Jashore Sadar and flower cultivation in Jhikargacha Upazila. The meeting, led by Mr. Subrata Chowdhury, Associate Director of Social Capital Development at Heifer Country Office, Dhaka, included key participants such as the Heifer Regional Program Manager for Jashore, officials from SRDI and UAO of Jashore Sadar, traders, RRF and JCF project coordinators, and the video documentary team. The visit is scheduled to run from December 28, 2024, to January 2, 2025.



Workshop on Project Accounting and Tax Systems: RMTF Project



A "Workshop on Project Accounting System, Replenishment, and VAT-Income Tax Deduction System" under RMTF project supported by PKSF was held on December 29, 2024, at the RRF Training and Resource Center (TARC) for Accounts Officers from 23 organizations under the Rural Microenterprise Transformation Project (RMTF) Safe Fisheries and Fisheries Products Production and Marketing Sub-project. The workshop was inaugurated by Mr. Philip Biswas, Founder Executive

Director of RRF. Key participants included Md. Mohidul Islam, Financial Analyst at PKSF, and Mr. Masum Sarkar, Value Chain Project Manager at RMTF, along with other officials. The event aimed to enhance financial management skills and understanding of taxation systems at Panchkatia, Manirampur.

Training on Climate Adaptive Housing Solutions : CBF project Satkhira



On December 24, 2024, a training session on climate adaptive housing solutions was held at the Satkhira Public Library under the CBF project. The training, aimed at enhancing the skills of local masons, was attended by 15 participants

New House Construction Under OVG Project



The OVG Project has successfully initiated the construction of new houses, aimed at providing safe and resilient shelter for vulnerable communities. This initiative is part of the broader effort to improve living conditions and ensure that families have access to stable, climate-resilient housing.

Activities under : GCF-RHL project



Construction of Slatted Houses for Goat rearing

In addition, to enhance food security, **saline-tolerant seeds and vegetable seedlings** were distributed to **267 beneficiaries**. Seeds of water spinach, red amaranth, and spinach, along with seedlings of brinjal, cauliflower, tomato, and papaya, were provided. To support vegetable cultivation, beneficiaries also received **6,675 yards of net** for garden maintenance.



Seed distribution to beneficiaries for Introduce the cultivation of saline tolerant vegetables

As part of the initiative, **125 slatted houses for goat rearing** are being constructed, with **100 already completed**. Built using durable materials like wood, bamboo, cement poles, and sheets, these 9ft by 6ft houses are designed to provide adequate light, ventilation, and space to rear 7-8 goats, ensuring a sustainable and resilient livestock environment.

Safe Banana Project Distributes 10,000 Fruit Bags to Farmers



Under the Safe Banana Project, RRF distributed 10,000 banana fruit bags to farmers in Jhenaidah and Chuadanga districts, covering Jhenaidah Sadar, Kaliganj, Kotchandpur, Maheshpur, and Jibannagar upazilas. Farmers received training on advanced banana production techniques, including tissue culture seedlings, bag usage, and transportation management. The initiative, supported by Chemonics International (USAID), has increased the adoption of fruit bags, significantly benefiting farmers in the project area..

Greenbiotech Tissue Culture Lab Enriches Germplasm with 16 New Gerbera Varieties



RRF Greenbiotech Tissue Culture Lab has added 16 new varieties or colors of Gerbera flowers from KF Bioplants, Pune, India, making the lab rich in germplasm of 22 species in total. In the future, it will be possible to supply colors according to the needs of flower growers. Newly collected Gerbera varieties: Atlanta, Silvester, Beaker, Bunny, Camila, Sisco, white house, Chique, Floyd, Fozzie, Gonza, Honeyball, Brilliance, Forbes, Tommy, Ankur.

BD wash-Program review Meeting



On December 5, 2024, a program review meeting was conducted at RRF Head Office with the participation of all 25 branch managers implementing the BD-WASH project. The meeting was attended by Assistant Directors, Microfinance Management representatives, and officials from PKSF, focusing on project progress and future strategies.

Life Skill Development Training: RAISE Project

From December 8 to December 12, 2024, a 5-day life skills development training was conducted under the RAISE project. This initiative targeted children from low-income families, equipping them with essential life skills to enhance their personal growth and future opportunities. The training emphasized practical knowledge and interactive sessions to foster resilience and empowerment.



Community Session: FINISH MONDIAL



Between 04th December and 12th December, 40 community sessions were held across Satkhira, Bangladesh. to assess program progress, share insights, and identify strategies for sustainable sanitation solutions. The 40 community sessions showcased the transformative potential of FINISH Mondial's approach to sanitation. The active participation and commitment of stakeholders underscore the importance of collective action in addressing global sanitation challenges. By implementing the recommendations and scaling effective solutions, FINISH Mondial can achieve its mission of creating a healthier, more sustainable future for all.

Heifer International Senior Director Visits RRF BD-17 Project



Figure 2: flower market visit



Figure 1: RRF tissue culture lab visit

On December 6th and 7th, 2024, Mr. Fabrice Carbonne, Senior Director of Business Development – Asia at Heifer International, visited RRF’s tissue culture lab and various interventions under the RRF-Heifer BD-17 project in Jhikargacha Upazila, Jashore. He was accompanied by Monika Noshin, Associate Director of Partnership and Business Development; Monira Sultana, Regional Program Manager; Md. Moniruzzaman Mukul, Program Manager of Agriculture Value Chain; Md. Babul Aktar, Programme Officer; and Kbd. Dr. Asit Baran Mondal, Senior Assistant Director and Project Focal Person. The visit aimed to interact with project beneficiaries, including flower producers, entrepreneurs, and traders, while exploring innovative approaches for scaling ongoing projects and strengthening the partnership with RRF’s tissue culture lab. Mr. Carbonne expressed appreciation for the dedication of RRF staff and beneficiaries and



acknowledged the remarkable progress achieved through innovative interventions. This visit further solidified the partnership between RRF and Heifer International, with insights expected to inform the design and scaling of impactful projects that support sustainable livelihoods.

Mobile Servicing Training closing: PPEPP-EU



Under the PPEPP project, a closing ceremony marked the end of a 90-day mobile servicing training program. Each participant was provided with essential tools and kits to support their journey into self-employment or enhanced job opportunities. The initiative aims to empower individuals with practical skills and resources for sustainable livelihoods.

Teacher Selection for ENRICH project

This month, the selection and recruitment process for a total of 54 Samriddhi teachers, two in each ward, was completed under the Samriddhi Education Support Program in three unions, including Ulashi in Darajhat and Sharsha upazilas of Bagharpara upazila of Jessore district and Naldi union in Lohagara upazila of Narail district.



New Cloth Distribution for Christmas: Elderly clubs



RRF celebrated the joy of Christmas by distributing new clothes to 382 senior citizens across its supported Elderly Clubs. This initiative aimed to bring warmth and happiness to the elderly during the festive season, honoring their contributions to society. The event fostered a sense of community and shared celebration, reflecting RRF's commitment to supporting the well-being of senior citizens.

RRF Pre School: observed National Victory day

RRF Pre-Schools celebrated the 53rd Victory Day with vibrant cultural programs performed by the students. The event included songs, recitations, dances, and patriotic activities showcasing the young learners' talents and their understanding of Bangladesh's history. The celebration aimed to instill patriotism and cultural values in the children, marking the occasion with enthusiasm and pride.



Satellite Health camp: Community Health



Under RRF's Community Healthcare Program, a Satellite Health camp was held on 05 December 2024 at Magura Community clinic, providing free checkup to rural people specially RRF samity members and others. The camp offered primary check up such as blood pressure, height, weight and primary problems. 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.

New Year Greetings and Collaboration

As we bid farewell to 2024 and welcome the dawn of 2025, we extend our warmest greetings and best wishes for a prosperous and fulfilling year ahead. To foster stronger ties and enhance mutual understanding, we are pleased to share a calendar & dairy which were distributed to various governmental agencies, NGOs, Press Clubs, and News agencies. This initiative aims to celebrate the spirit of the New Year and foster a collaborative environment.



Md Azaharul Islam Deputy Commissioner and learned District Magistrate



Md Rafiqul Hasan, Deputy Director (Local Government)



Mahir Dayan Amin, NDC, Nazareth Deputy Collector



Asit Kumar Saha Deputy Director, DSS.



Najibul Alam, Additional Deputy Commissioner (General and Development)



Sujan Sarkar, Additional Deputy Commissioner (Revenue)



Md. Rezaul Karim, Senior Information Officer, District Information Office.



Md. Aslam Hossain, Deputy Director, Department of Narcotics Control



Md. Al-Amin, Deputy Director, Anti-Corruption Commission



NGO Coordinator Shahajahan Nannu



Nasima Begum Executive Director, Shishu Niloy Foundation



Dr Masud Rana Civil surgeon



Khan Masum Billah, Additional District Administrator, Education & ICT



All school teachers received Diary & calendar



District Primary Education Officer Sir



District secondary Education office



Enrich Project staff received diary & calendar



Microfinance staff received new year diary & calendar

Embracing 2025 with Hope, Unity, and Determination – A New Year Wish from RRF
Mr. Philip Biswas, Founder Executive Director, RRF



Dear RRF Family,

As we stand at the threshold of a new year, I am filled with immense gratitude and joy to extend my warm wishes for a Merry Christmas and a Happy New Year to each one of you. This festive season is a celebration of love, unity, and compassion—values that form the cornerstone of our work at the Rural Reconstruction Foundation (RRF). The year 2024 has been a testament to our collective resilience, dedication, and passion for creating a better tomorrow. Together, we have achieved significant milestones, touching countless lives through our diverse initiatives. These accomplishments were made possible only because of the unwavering commitment of our team, the trust of our partners, and the courage and determination of the communities we serve. As we welcome 2025, let us renew our resolve to continue our mission with the same spirit of hope and determination. Each of us plays a vital role in driving the change we wish to see in the world. Let us dream bigger, work harder, and remain steadfast in our pursuit of empowering communities and transforming lives. I wish you and your families a season filled with joy, peace, and prosperity. May the coming year bring new opportunities, strengthen our bonds, and inspire us to achieve even greater heights. Together, let us continue to create a brighter and more inclusive future.

HAPPY NEW YEAR 2025

RRF Training & Resource Center



Head Office: RRF Bhaban, C&B Road, Karbala, Jashore-7400, Bangladesh

Tel: 88024777-66357, 88024777-65704 Fax: 880 24777-60090, Cell: 01748-894629

Email: admin@rrf-bd.org, info@rrf-bd.org, Web: www.rrf-bd.org

Dhaka Office: Rupayan Shopping Square, 7th Floor, Plot No-C-2, Block-G, Bashundhara, Dhaka

Email: admin@rrf-bd.org, info@rrf-bd.org, Web: www.rrf-bd.org