



### RRF Observes National Independence Day 2025



Philip Biswas  
Founder Executive Director

On this glorious Independence Day, let us honor the sacrifices of our heroes and strive for a prosperous Bangladesh. Let us uphold their legacy by working for unity, progress, and prosperity. May Bangladesh continue to flourish with peace, equality, and development.

Philip Biswas  
Founder Executive Director

### Various Events across Programs

RRF commemorated **26th March 2025, National Independence Day**, through various events across its programs, celebrating the spirit of freedom and community well-being.

#### • Essay & Art Competition at Schools

Barnamala Bidyapith Girls' School and Ulashi School organized an **essay writing and art competition** to mark the occasion. Students actively participated, and the best performers were awarded prizes.



#### • Special Health Camp for Elderly Club Members

RRF's **Elderly Clubs** conducted a **special health camp** with **satellite healthcare services** and free medicines for elderly members, ensuring their well-being on this significant day.

#### • Community Healthcare Program Initiatives:

The **Community Healthcare Program** provided **free healthcare services** to **28 individuals**, reinforcing RRF's commitment to community welfare.





“RRF’s Journey is a testament to resilience and collective effort. We thank our partners, staff and beneficiaries for their unwavering support. Let’s continue to grow and serve with passion!”

**Pinku Rita Biswas,**  
Founder Deputy Executive Director

### RRF Officials Extend Heartfelt Eid Wishes to Founder Executive Director



To commemorate the occasion, RRF Head Office officials greeted Founder Executive Director, Mr. Philip Biswas, with flowers, acknowledging his unwavering commitment to the organization’s mission. A special Facebook post was shared, reflecting on RRF’s remarkable journey, including the massive celebrations of its 40-year anniversary, various project activities, and impactful special events.

International Women's Day Celebrated at RRF HO



RRF celebrated International Women's Day 2025 with a series of meaningful events, highlighting the contributions of women and promoting gender equality. The celebrations were led by RRF's founders, Mr. Philip Biswas and Mrs. Pinku Rita Biswas.



**Event 1: Rally and Discussion Meeting at DC Office, Jashore**

RRF staff and BBP teachers joined a rally and discussion meeting at the DC Office premises in Jashore. The event was attended by the Honorable Deputy Commissioner (DC) along with representatives from various NGOs working for women's empowerment. The discussions focused on strengthening efforts to promote gender equality and support women's rights in different sectors

**Event-2: Recognition and Gift Distribution**

As a gesture of appreciation, RRF honored its female employees by gifting them saris, flowers, and chocolates.

This initiative aimed to celebrate their contributions and create a joyful and encouraging atmosphere within the organization.

**Event-3: Women recognition meetup with Women Staff**

A discussion meeting was held at the RRF meeting room, where all female staff, including Barnamala Bidyapith (BBP) school teachers, participated. The Executive Director and Deputy Executive Director of RRF engaged in an open conversation, encouraging women to share their



thoughts and experiences on the significance of Women's Day. The discussion highlighted the role of women in society and the importance of gender equality.

## Pubali Bank PLC. Agreement with Rural Reconstruction Foundation



Rural Reconstruction Foundation has signed an agreement with Pubali Bank PLC to enhance financial collaboration. The signing ceremony took place at RRF Head office in the presence of **Kalpona Biswas**, Chairman of RRF, **Philip Biswas**, Founder & Executive Director of RRF, Executive Committee (EC) members, and Pubali Bank PLC officials from Jashore branch.

## Habitat for Humanity Bangladesh Officials Visit Project Area in Satkhira



A high-level team from Habitat for Humanity Bangladesh (HFHB) and Rural Reconstruction Foundation (RRF) visited the project area in Satkhira to assess progress and interact with the community.

The delegation included **Gregg McDonald, National Director, HFHB**, **Mihir Kumar Das, Project Manager,**



**HFHB, Rashadul Hasan, Program Manager, HFHB, Md. Jakir Hossain, Project Coordinator, RRF Satkhira, and Arun Sardar, Senior Assistant Director, RRF Jashore.** During the visit, they reviewed completed beneficiary projects and held discussions with community members. Gregg McDonald expressed satisfaction with the project's progress and emphasized HFHB's continued commitment to improving housing and sanitation in rural areas.

## Management and Software Operation Training for Newly Promoted Branch Managers



RRF successfully conducted a three-day "Management and Software Operation" training at RRF TARC for newly promoted Branch Managers. Previously serving as CO, BDO, and AM (A&L), their promotion reflects dedication and hard work. DED Madam's inspiring speech and the presence of Director-MF, Director-Finance, and AD-Cumilla Zone enriched the sessions. The training covered loan & savings management, finance, software operation, office & risk management, supervision, audit, and HR. This initiative equips managers with modern skills, ensuring improved and sustainable credit operations. Thanks to all facilitators and participants for making it a success!

## Training cum Meeting for AIS Officers at RRF HO



On March 16, 2025, a training cum meeting was held at RRF HO for AIS officers (formerly MIS officers) to align them with their new roles under the Finance & Accounts Department. The session was facilitated by F&A, M&E, Audit, Admin & HR, and Microfinance heads. Mr. Antony Biswas, Assistant Executive Director of RRF, graced the opening session, emphasizing the importance of adaptability and efficiency in the new role. His inspiring words motivated the participants to embrace change and enhance their contributions. Organized by the Documentation & Training Unit, this initiative ensured a smooth transition for the officers.

## Credit Officer Training



In March 2025, the RRF Training Unit organized 01 batch of newly recruited Credit Officers from 16- 20 March 2025 at RRF TARC. A total of 35 credit officers including 04 female participated in the training, which aimed to enhance their knowledge and skills in microfinance operations.



## Orientation on Life-saving Emergency Preparedness and Response: Organized by WFP



Shamim Uddin Khan (DD-M&E) and Arun Sardar (Senior AD-Program) from RRF participated in a Life-saving Emergency Preparedness and Response Orientation for standby NGO partners at Hotel Grand Park, Barishal, from 24-25 March 2025. The training, attended by 22 participants from 11 NGOs, aimed to assess partners' capacities, enhance coordination, and strengthen immediate response readiness for potential crises in 2025.

## RRF Staff Attend Master Trainer Training on HACCP & GGAP:RMTMP Project

A Master Trainer Training on HACCP, GGAP Protocol Development, and Certification was held on 5-6 March 2025 at Shishu Niloy Foundation Training Center, Jashore, under the RMTMP project. Organized by Nowabenki Gonomukhi Foundation (NGF), Shyamnagar, the training aimed to enhance food safety and certification knowledge. 07 RRF staff participated, strengthening their expertise in global food standards and safety protocols.



## Training on Sustainable Microenterprise and Resilient Transformation (SMART) project



Foundation training of Sustainable Microenterprise and Resilient Transformation (SMART) project staff was held on ESDO House, Mohammadpur, Dhaka organized by PKSF. The total 8 staff of RRF in different position attended in this

training. This foundation training provides guidelines to staff for conducting SMART project.

Microfinance Program Monthly Coordination Meeting Held at RRF HO



The monthly Microfinance Coordination Meeting of Rural Reconstruction Foundation (RRF) was held on 9<sup>th</sup> March 2025 at RRF head office, bringing together key officials to review progress, discuss challenges, and enhance operational efficiency. A key highlight of the meeting was the presence of Mr. Philip Biswas, Founder & Executive Director of RRF, who provided valuable insights and strategic guidance. He emphasized the importance of efficiency, transparency, and innovation in microfinance operations to ensure sustainable impact. The meeting was attended by Assistant Directors

from all 10 zones, along with senior officials, including the Director of Microfinance, Assistant Director of Operations, Deputy Director of M&E, Assistant Director of Internal Audit, Assistant Director of Admin & HR, and representatives from the Documentation & Training Cell.

RRF Executive Director Visits MF



Mr. Philip Biswas, **Founder Executive Director of RRF**, visited **Noakhali and Comilla zones on March 11-12, 2025**, covering Sonaimuri, Noakhali, Suyagazi, and Miabazar branches. He provided guidance on the loan program, encouraged staff, and was warmly welcomed by RRF officials, including ADs, RMs, and Audit Cell representatives.

Iftar mahfil with staff at All MF zone



In the holy month of **Ramadan**, all **10 zones** of the **RRF Microfinance Program** organized **Iftar Mahfil** across all branches, regions, and staff groups. These gatherings fostered unity and spiritual bonding among employees, reinforcing RRF's commitment to teamwork and shared values during this sacred time.

RRF Expands Microfinance Operations with New Gouripur Region



Rural Reconstruction Foundation (RRF) has expanded its microfinance operations by launching a new region, Gouripur Region, under the Cumilla zone. The newly established region consists of six branches, all of which have already commenced loan disbursement and savings collection under the credit program. Now RRF has 311 Branch offices.

This expansion aims to strengthen financial inclusion and enhance access to microfinance services for communities in the area. With the introduction of Gouripur Region, RRF continues its mission to empower individuals through sustainable financial solutions.

Tutorial Exam for Classes 6-10 commenced at all BBP School



The **1st tutorial exam** for students of **classes 6 to 10** commenced at **Barnamala Bidyapith School**, marking an important step in the academic year. The examination aims to assess students' progress and prepare them for upcoming term exams.

Teachers and school authorities ensured a smooth and disciplined exam environment, encouraging students to perform their best. Barnamala Bidyapith continues its

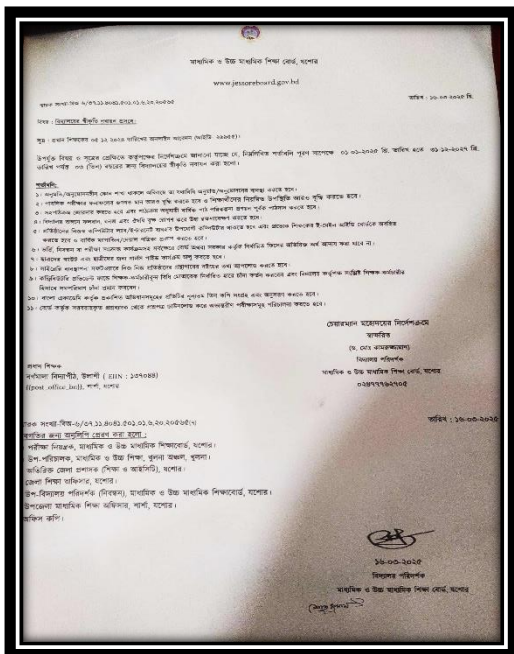
commitment to providing quality education and fostering academic excellence.

Eid Holiday Begins at Barnamala Bidyapith

Eid celebrations began at **Barnamala Bidyapith** as the school started its **Eid holiday from 23<sup>rd</sup> March 2025**. To mark the occasion, students created **colorful Eid cards**, expressing their joy and creativity while sharing warm greetings with their teachers and classmates. The festive spirit filled the school as students exchanged wishes, spreading happiness before heading off for the holiday.



BBP School Successfully Renews Secondary Section Approval



Barnamala Bidyapith, Jashore has successfully renewed its recognition for the secondary section from the Department of Secondary and Higher Secondary Education (DSHE) for the next three years. This achievement marks a significant milestone for the institution, ensuring continued quality education for its students.

The renewal reflects the school's commitment to maintaining academic excellence and adherence to the educational standards set by the authorities. The school administration, teachers, students, and guardians have expressed their happiness over this recognition, as it will allow the institution to continue shaping the future of young learners.





## RRF Executive Director Visits RHL Project Activities



On 4 March 2025, Mr. Philip Biswas, Founder & Executive Director of RRF, visited various ongoing field activities under the GCF-RHL project in Morrelganj, Bagerhat. He inspected the construction of climate-resilient houses, visiting Mr. Hasan Farazi, Ms. Liliy Begum (P.C. Baroikhali), and Mr. Ferdous Gazi,

Mr. Lokman Hossain Khan (Jeodhara, Nishanbaria). He emphasized completing the first phase by April 2025 before the rainy season. Additionally, he visited homestead tree

plantations, interacting with beneficiaries Ms. Nasrin Begum and Ms. Rekha Akter (Jeodhara), advising them on tree care. He also reviewed the slatted goat houses for Ms. Munjira Begum and Md. Jakariya (Somddebazar, Nishanbaria) and encouraged livestock rearing for socio-economic growth. The Executive Director also observed salinity-tolerant vegetable cultivation, meeting Ms. Hasina Begum and Ms. Nasrin Akter (Jeodhara), motivating them to grow summer vegetables and ginger.

He later visited the RHL Microfinance Program, discussing its progress with the MF team and advising on branch development. After the field visit, he held a meeting, urging teamwork and dedication. Dr. Asit Baran Mondal, Senior AD & Project Focal Person, coordinated the visit. The Executive Director appreciated the team's hard work and commitment



## RRF Assistant Executive Director Visits RHL Project



On 11 March 2025, Mr. Antony Biswas, Assistant Executive Director of RRF, visited various ongoing field-level activities under the RHL project in Morrelganj, Bagerhat.

His visit began at the RHL project office, followed by an inspection of key field activities. A major focus was the construction of climate-resilient houses for beneficiaries. He visited the construction sites of Mr. Hasan Farazi and Ms. Lipi

Khanam at P.C. Baroikhali, Morrelganj, where he interacted with beneficiaries and construction workers. During the visit, he provided valuable guidance and emphasized the importance of timely completion. He instructed that the first phase of construction must be completed and handed over to the beneficiaries by the end of April 2025 to ensure their safety and stability.



## Staff Orientation and Training Held for SMART (Flower) Sub-Project



Rural Reconstruction Foundation (RRF), in collaboration with Palli Karma-Sahayak Foundation (PKSF), successfully organized staff orientation and training sessions for the SMART (Full) sub-project at two locations. On March 15, the session was held at Ganna Bazar Branch and Project Office, with Mr. Arun Kumar Biswas, Director (Microfinance), RRF, as the chief guest. Senior officials, including Assistant Directors and Regional Managers, along with staff from Ganna, Kaliganj, and Bhairaba branches, participated.

On March 16, another session took place at Jhikargachha-1 Branch, Godkhali, where senior RRF officials trained Jhikargachha-1 branch staff and SMART project officers. The sessions aimed to enhance staff capacity and ensure effective project implementation across the regions.

## Cooperative Capacity Development Training: Heifer International



RRF, with technical support from Heifer International, has established seven cooperatives—five vegetable cooperatives in Chowgacha Upazila and two flower cooperatives in Jhikargacha Upazila—focusing on skill and capacity-building training.

On March 13 and 19, 2025, within 50 management committee members at Provati (Jagadishpur) and Shapnakuri (Pourashava) Nari Kallyan Somobay Somitee received training on financial management, accountability,

transparency, and regulatory compliance conducted by Cooperative Officer of Chowgacha. These initiatives enhance cooperative sustainability by strengthening leadership, financial planning, and business operations.

## Soft Skill Development training for Adolescent: ENRICH Project

On March 10, 2025, a social and health awareness meeting and soft skill development training were conducted under the Samriddhi Adolescent Program in Dighilia Union, Lohagara, Narail. The session aimed to educate adolescents on social and health issues while enhancing their life skills. The program was implemented by RRF with support from PKSF. These activities empower adolescents with knowledge and skills for personal growth and community development, contributing to a healthier and more aware society.





The Rural Microenterprise Transformation Project (RMTP) successfully accomplished Forty-Eight (48) new batches Skill Development training on technical and management (permitted materials, application rates, withdrawal periods etc.) in fisheries. With a total of 1200 participants (Male-676 & Female-524) across various areas in Jashore, the program aims to gain knowledge members of small Entrepreneurs/Fish Producer.

## RRF PPEPP-EU Project Activities

- Celebrates International Women's Day

The PPEPP-EU project of Rural Reconstruction Foundation (RRF), supported by PKSF, celebrated International Women's Day in its project areas, including Bolbunia Branch, Ramchandrapur Project Unit (Morrelganj), and Modhupur Project Unit (Khulna). The event featured discussion meetings and field-level interactions with project participants, emphasizing women's empowerment, rights, and contributions to society.



- National Disaster Preparedness Day Observed by RRF PPEPP-EU Project

On March 10, 2025, Rural Reconstruction Foundation (RRF), Sachiadah Branch, PPEPP-EU Project Unit observed National Disaster Preparedness Day in Terokhada, Khulna. This year's theme, "Disaster Forecast and Preparedness Save Lives and Reduce Losses," was highlighted through discussions with the community. The event focused on precautionary measures and initial response steps to enhance disaster preparedness and community resilience.

## Eid-ul-Fitr Gifts Distributed Among RRF Elderly Club Members



Rural Reconstruction Foundation (RRF) distributed Eid-ul-Fitr gifts to all Muslim members of its four Elderly Clubs a total 881 on 23<sup>rd</sup> March 2025 to Ulashi and Kamarpara and 25<sup>th</sup> March 2025 to Jashore elderly club, spreading joy and festive spirit. This initiative aimed to honor and support senior citizens, ensuring they feel included

and cherished during the celebration.

## Warm Welcome for Students After 2nd Tutorial at RRF Pre-Schools

Teachers warmly welcomed students with flowers for their good performance in the 2nd tutorial exam at Kamarpara Pre-School. This initiative aimed to make students happy and boost their enthusiasm for learning.

Additionally, home visit, 2nd tutorial exam and a parent counseling session were successfully held at all RRF Pre-Schools, focusing on students' progress and academic development.



## Extensive Healthcare Activities in March 2025: RRF Community Healthcare



Under its Community Healthcare Program, RRF organized various health initiatives throughout March 2025 to ensure better healthcare access for different groups. Key activities included satellite camps, school healthcare camps, adolescent and general healthcare services, dental and diabetic camps, child doctor training, and elderly health camps with free medicine.

Additionally, health education sessions (courtyard meetings) were conducted to raise awareness on preventive healthcare. These initiatives reflect RRF's commitment to community well-being, providing essential healthcare support to people of all ages.

## EID Greetings from RRF

*Antony Biswas, Assistant Executive Director, RRF*

## "Eid Mubarak to all!"



As we embrace the spirit of **Eid-ul-Fitr 2025**, I extend my heartfelt wishes to all our partners, dedicated staff, beneficiaries, and well-wishers. This joyous occasion marks the end of Ramadan, a time of devotion, reflection, and self-discipline, reminding us of the importance of gratitude, kindness, and generosity. May this Eid bring you happiness, peace, and prosperity, filling your hearts and homes with love and togetherness.

Eid is not just a celebration; it is an opportunity to strengthen our bonds of unity, foster compassion, and uplift those in need. At Rural Reconstruction Foundation (RRF), we remain committed to these values, striving to create a society where everyone has the opportunity to live with dignity and hope. Your unwavering dedication and contributions have played a vital role in making a difference in the lives of many, and for that, I am truly grateful.

On this special occasion, I encourage you all to cherish the blessings in your life, extend a helping hand to those less fortunate, and spread kindness wherever you go. Let us celebrate not just with feasts and festivities, but with acts of love and generosity that make a meaningful impact on our communities.

As many of you travel to be with your families, I urge you to prioritize safety and well-being. May your journey be smooth, your reunions be joyful, and your hearts be filled with the warmth of Eid. Let this celebration renew our spirits and inspire us to continue working towards a future of peace, prosperity, and inclusivity for all.

## WE MOURN!!



### *Pay Our Deepest Condolence*



### **Sabysachi Roy**

Assistant Auditor, RRF  
File ID-11046

Assistant Auditor of the Internal Audit Department, Sabysachi Roy (File ID-11046), joined the organization as an Accountant on **December 4, 2022**, and began working in the Internal Audit Department from **September 15, 2024**.

On **February 27, 2025**, after completing an audit at the Paba branch in Rajshahi, he tragically passed away in a road accident by hitting with truck around **8:30 PM** near the Bishoykhali Bazar area in Jhenaidah district while returning home. His last rites were performed on **February 28, 2025, at 11:00 AM** at Dhakuria Crematorium in Brahmapur village, Monirampur Upazila, Jashore.

Thanks to the cooperation and directive of **Pinku Rita Biswas, Deputy Executive Director of RRF**, the **Assistant Director - Internal Audit, RM - Chowgacha Region, RM - Jhenaidah Region, and several other staff from the respective branches** immediately reached the accident site, managed all necessary procedures, and ensured that his body was taken home. They remained present until the final rites were completed.

We are deeply saddened by his untimely demise. We pray for the peace of his departed soul and extend our heartfelt condolences to his grieving family.

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