



Welcoming Bengali New Year 1432 with Color and Culture



Pohela Baishakh, the vibrant celebration of Bengali New Year, was marked with joy and cultural pride at RRF Barnamala Bidyapith. The school premises came alive as students, dressed in traditional attire, participated in a spirited rally holding banners and colorful placards. The day was enriched with art and essay



competitions where students expressed the essence of Bengali heritage. Winners were gifted symbolic items like hand fans, clay pots, and other traditional crafts. In Kamarpara, festivities extended with enthusiastic student participation in cultural performances. Adding a unique flavor, the school served traditional Bengali snacks—**khoi**, **muri**, **batasha**, and **kodma**—beautifully arranged on banana leaves, connecting students with the simplicity and richness of Bengali rural traditions.



celebration beautifully reminded everyone that Bengali culture is alive, joyful, and deeply woven into the fabric of everyday life.

শুভ নববর্ষ ১৪৩২

মকলকে নববর্ষের প্রাণতারা শুভেচ্ছা



192nd Executive Committee Meeting held at RRF HO



The newly elected committee of RRF, formed after the December 2024 election, held its first official meeting on 24th April 2025 at the RRF Head Office. And also it was the 192nd meeting of executive committee. The session was chaired by Ms. Kolpona Sarkar, Chairman of RRF, with Executive Director Mr. Philip Biswas, Deputy Executive Director Mrs. Pinku Rita Biswas, and six other committee members in attendance. Several important decisions and initiatives were undertaken to guide the future direction of the organization.

Program review Meeting: Water.Org partner



A **Program Review Meeting** for the **Sustainable Water and Sanitation Program** was held on **13 April 2025** at RRF Head Office with key representatives from **Water.org Bangladesh** and RRF's management team. **Md. Imtiaj Haque**, Senior Partnerships Accounts Manager, and **Abu Aslam**, Portfolio Lead from Water.org, joined the meeting to review program progress, discuss implementation barriers, and explore practical solutions. The discussion focused on enhancing field performance and addressing challenges to meet program targets. The meeting strengthened the collaboration between RRF and Water.org, reinforcing their shared goal of expanding access to safe water and sanitation.

RRF Team Attends ToT on Climate and Financial Management under SMART Project

A Training of Trainers (ToT) on Climate Vulnerability and Environment Management, along with Financial and Procurement Management, was held from 8–10 April 2025 at the Eco Training and Resource Centre, Adabar, Mohammadpur, Dhaka. Organized by PKSf under the SMART project, the training was attended by RRF's Md. Rafiqul Islam (Project Manager), Bappy Kumar Adhikari (Environment & RECP Officer), and Durlav Mondol (Accounts & Finance Officer). The ToT aimed to enhance capacity for delivering climate-focused training to microenterprises and to strengthen financial and procurement practices.



Risk Management: PKSf Training



Shohagh Biswas, Portfolio Officer from the Risk Management Cell of RRF Head Office, successfully participated in a comprehensive training on **Risk Management** organized by **PKSf** (Palli Karma-Sahayak Foundation) from **20 to 24 April 2025** in Dhaka. This five-day training focused on strengthening institutional risk assessment, mitigation strategies, and internal control mechanisms—an area of growing importance for development organizations like RRF, which operate across diverse sectors and communities.

Me & SME Employee's Development Training: Arranged by CDF



Md. Mithun Ali, **Business Development Manager** from RRF, participated in a three-day training program titled “**Me & SME Employee's Development**”, held from **22 to 24 April 2025** at **CDF Bhaban**, Monsurabad Abasik Area, Adabor, Dhaka. The training was organized by the **Credit Development Forum (CDF)** and brought together professionals working in small and medium enterprise (SME) development across various organizations. strategies.

RRF Internal Training



training, which aimed to enhance their knowledge and skills in microfinance operati

In April 2025, the RRF Training Unit organized 03 batches of training for newly recruited Credit Officers and Assistant Branch Manager (A/c & Loan). Credit Officer Training held 15- 19 April 2025 and 20-24 April 2025 and ABM(A/C & Loan) training held from 06-10 April 2025 at RRF TARC. A total of 59 credit officers including 08 female and 25 ABM (A/c & Loan) participated in the

Tablet Distribution ceremony: A new ERA Begins RRF Microfinance



In a step towards digital transformation, **RRF** organized a **Tab Distribution Ceremony** at its Head Office on **19 April 2025**, marking the beginning of a piloting initiative to enhance field-level operations through the use of digital tools. As part of this pilot phase, **Credit Officers from Ramnagar and Chachra branches** received tablets to support loan installment collection and savings mobilization activities. The initiative aims to streamline financial services, improve data accuracy, and enhance

overall efficiency in credit operations.

Monthly Coordination & Training Meeting Held for Agrajatra Program

RRF held its April 2025 **monthly coordination meeting** with **BDOs and BDMs** of the **Agrajatra Program**, focusing on budget strategies and performance review. **Top performers were awarded**, and a **training session on online loan application and approval via RRF HR software** was conducted to enhance digital efficiency.



Heartfelt Congratulation to RRF Cumilla Zone (For achieving 200 crore loan outstanding)



RRF Cumilla Zone has proudly achieved **Tk. 200 crore in loan outstanding**, marking a major milestone in its microfinance journey. The achievement was celebrated on April 26, 2025 in the presence of **Arun Kumar Biswas**, Director – MFP, along with the **Assistant Director – MFP, Noakhali Zone**, and **Regional Managers of Cumilla and Noakhali**. **Congratulations to all Cumilla Zone staff** for their outstanding performance and dedication!

1st Term Exam for primary section commenced at all BBP School



The **1st term exam** for students of Play to **classes 5** 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.

Farewell and Crest Ceremony Held for SSC Examinees at BBP Schools



A heartfelt **farewell and crest-giving ceremony** was organized across all **Barnamala Bidyapith Schools** under RRF to honor **38 students** appearing for the **SSC Examination 2025**, which began on **10 April 2025**.

Among the students, **20 are from BBP Jashore**, **12 from**

Ulashi, and **6 from Kamarapara** branches, representing the **Business Studies** and **Arts** departments. To motivate and encourage the students, each school presented **gifts and crests**, along with warm wishes from teachers and school management.

RRF and Barnamala staff expressed their heartfelt congratulations and best wishes for the students' success in the examination.



Master Craftsperson Refreshers Program Held: Under RAISE



On April 22, 2025, a **Master Craftsperson Refreshers Program** was organized under the **RAISE** project at the **RRF Head Office**. A total of **20 participants** attended the session. The training aimed to enhance and update the skills of master craftsmen to ensure better guidance for trainees.

Vegetable Seeds and Ginger Cultivation Support Distributed: RHL Project



RRF has distributed hybrid vegetable seeds and ginger cultivation support to 500 beneficiaries under the RHL project in Nishanbaria and Jiudhara Unions of Morelganj Upazila, Bagerhat. Among them, 267 beneficiaries who had previously grown winter vegetables received seeds for summer vegetables such as Dora Pui, Hybrid Okra, Gima Kolmi, Hybrid Ash Gourd, and Stem Amaranth. Additionally, 233 new beneficiaries received summer vegetable seeds for the first time.

Furthermore, 205 beneficiaries received support to cultivate ginger in sacks. They

were provided with necessary materials, including sacks, organic and chemical fertilizers, and ginger seeds, along with hands-on training.

This agricultural support aims to strengthen food security, boost household income, and improve the overall living standards of marginalized families by enabling them to consume and sell the produce.

PIMC Meeting Highlights Progress of Heifer International Project



On April 22, 2025, a Project Implementation and Management Committee (PIMC) meeting under the Heifer International Bangladesh project was held at Chowgacha Upazila, chaired by UNO Ms. Farzana Islam. The RRF Project Coordinator and Heifer's Regional Manager presented the project's goals, achievements, and future plans, emphasizing improvements in livelihoods through cooperative development and sustainable agriculture. UAO and UCO expressed

strong support, underscoring the value of cross-sectoral collaboration. Leaders from five registered cooperatives actively participated, reflecting growing community ownership. The meeting ended with a shared commitment to strengthen grassroots implementation.

Soil Health Session Held Under Heifer BD-17 Project



On April 23, 2025, a soil health session was held in Chowgacha under the Heifer BD-17 project with SRDI and DAE experts. Twenty-one participants, including entrepreneurs, lead farmers, and cooperative leaders, joined the event. The session focused on soil test-based fertilization and sustainable farming. RRF and Heifer officials encouraged community support for soil testing enterprises to promote climate-smart agriculture.

Multi-Stakeholder Meeting: Heifer International



A bi-annual multi-stakeholder meeting was held on April 28, 2025, at the DAE Training Venue in Chowgacha with 34 participants, including farmers, cooperatives, agro-brand reps, traders, and agri-officials. Organized under the Heifer BD-17 project, the session focused on improving vegetable production and marketing through collaboration, better inputs, advanced techniques, and risk reduction for increased farmer income.

Co-ordination Meeting with PKSf and RRF Officials: Under SMART Project



On April 15, 2025, a strategy meeting for the SMART sub-project "*Promotion of Value-Added Flowers for Sustainable Growth and Instituting RECP Practices*" was held at the RRF Head Office. Supported by the World Bank and PKSf, the session was inaugurated by Mr. Arun Kumar Biswas, Director (Microfinance), RRF. Key attendees included Mr. Badiul Alam Badi, Program Manager (Enterprise and Agriculture), and Mr. Abu Hamjalal Babu, Program Manager (GIS and MIS), PKSf.

Department heads of RRF, AD, RM, AIS, Branch Managers of Jhekargacha-1, Kaliganj, Ganna, Bhoiroba, and project staff also joined to review implementation strategies.

PKSF Officials Visit Flower Clusters Under SMART Project



in promoting sustainable flower cultivation.

On April 15–16, 2025, PKSF officials Mr. Badiul Alam Badi (Program Manager, Enterprise Development – Agriculture) and Mr. Abu Hamjalal Babu (Program Manager, GIS and MIS) visited the Ganna and Jhikargacha flower clusters under the SMART project. They inspected microenterprise flower fields, interacted with cultivators, and provided guidance on implementing RECP practices. The officials highly appreciated RRF's efforts

SMART Project Hosts Environment Club Meeting Across 5 Upazilas



Under the SMART project, five Environment Clubs were established in Jhenaidah and Jashore districts, engaging 115 male and 51 female participants. The clubs aim to raise awareness on environmental issues, climate change, and disaster vulnerability. Through youth engagement and observance of key environmental days, the clubs promote sustainability and support microenterprise growth through environmental education and sustainable finance.

RMTP Trains 100 Participants on Modern Fisheries and Aquaculture Practices



The Rural Microenterprise Transformation Project (RMTP) successfully conducted two new training batches in Jashore, engaging 100 participants (36 male, 14 female) including lead farmers and local service providers (fish doctors). The training focused on Good Aquaculture Practices (GAP), modern technologies, fish/shrimp disease management, and safe chemical use to promote sustainable and healthy fish farming.

RMTP Trains 100 on Fish Conservation and Safe Farming Practices



The Rural Microenterprise Transformation Project (RMTP) completed two training batches in Jashore, reaching 100 participants (43 male, 57 female). The sessions focused on conserving fish resources during floods and disasters, and raised awareness about the environmental harm caused by excessive use of antibiotics, chemical fertilizers, and feed. Participants were encouraged to adopt safer, more sustainable fish farming practices.

RRF PPEPP-EU Events Highlights

• Orientation on Govt. Services Held Under PPEPP-EU Project in Terkhada

An orientation on Upazila-level awareness of existing government services was held on April 28, 2025, under the PPEPP-EU Project in Terkhada Upazila, Khulna. Mr. Mohammad Shahidullah, Upazila Nirbahi Officer of Terkhada, attended as the chief guest. Organized by RRF, the session aimed to inform stakeholders about available government services and enhance community access under the PPEPP-EU initiative.



• 30-Day Sewing Training Visit Held Under PPEPP-EU Project in Morelganj



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.

• Nutritious Food Distributed to

Malnourished Children Under PPEPP-EU Project

On April 17, 2025, RRF's PPEPP-EU Project distributed high-quality, calorie-rich nutritious food to SAM/MAM malnourished children in Madhupur Union, Terkhada, Khulna. The initiative aims to improve child nutrition and health in vulnerable communities.



• PKSF Auditor and RRF Officials Visit PPEPP-EU Project Activities in Morelganj



On April 22, 2025, a PKSF auditor along with senior officials from RRF visited the Ballibunia Branch in Morelganj, Bagerhat to observe office and field-level activities under the PPEPP-EU Project. The visit focused on assessing project implementation and community impact.

• Refresher Training on Nutrition and Primary Health Held in Patuakhali

RRF staff participated in a refresher training on nutrition and primary health held at the CODEC Training Center, Patuakhali, from April 22 to 24, 2025. The training aimed to enhance knowledge and skills for improved community health service delivery.



ENRICH Program Highlights



Manager of Navaron Zone, the camp served 161 people. Two specialist doctors from Khulna Shiromani BNSB Eye Hospital attended the camp, and 37 patients were referred for cataract surgery. The event was coordinated by Sheikh Arifur Rahman, Nilufar Yasmin, and Ohidur Rahman.

• Eye and Surgery Camp Held in Sharsha Under Samriddhi Program

A special eye and surgery camp was held on April 8 at Ulashi RRF Senior Citizens Center in Sharsha Upazila under RRF's Samriddhi Program. Inaugurated by Mr. Md. Shahabuddin Ahmed, Regional



• Annual Sports and Cultural Competitions Held Under Enrich Project



In April 2025, annual sports and cultural competitions were organized under the Enrich Project in three upazilas—Bagharpara, Sharsha, and Lohagara of Jashore. Local adolescents actively



participated, showcasing their talents and enthusiasm.



• Satellite Clinic Held Under Samriddhi Healthcare Program in Narail

On April 23, 2025, RRF organized a satellite clinic under the Samriddhi Program at Charbalidia village, Ward No. 7, Lohagra, Narail. Conducted from 3:30 PM to 5:30 PM, the clinic provided medical services and consultation to 32 patients, including 6 children, 22 women, and 4 men. The session was led by Dr. Rashed Sheikh, Assistant Surgeon, Adhuni Hospital, Narail, with support from PKSF.

Free Medical Camp Held Under Senior Citizen Program



On April 9, 2025, a health camp was organized under the RRF-run Deepta Elderly club in Shimulia. Elderly members of the community received medical check-ups from an MBBS doctor. Free medicines were distributed based on their



needs, and the program concluded with breakfast for all participants.

1st Term Examination commenced at RRF Pre-Schools

The 1st Term Examination at RRF Pre-Schools officially commenced on 17 April 2025. Young learners across all branches appeared for their assessments in a cheerful and organized environment. Teachers and school authorities ensured a supportive atmosphere to help children feel comfortable and confident during their first academic evaluation of the year. The exams mark an important milestone in monitoring early childhood learning and development..



Health Services Provided by RRF-Run Community Health Care Program



Under its Community Healthcare Program, RRF organized various health initiatives throughout April 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.



Pohela Baishakh—A Celebration of Bengali Identity and Cultural Pride

Pinku Rita Biswas, Deputy Executive Director, RRF



Pohela Baishakh, the first day of the Bengali calendar, is more than just a festival—it is the heartbeat of our identity, a vibrant thread woven through the cultural fabric of Bengal. At RRF, this day holds deep significance, especially under the guidance and inspiration of our respected Deputy Executive Director, Mrs. Pinku Rita Biswas. Her dedication to preserving and promoting Bengali heritage is reflected in every celebration organized within the organization and its educational institutions.

From colorful rallies led by students of RRF Barnamala Bidyapith to traditional snacks served on banana leaves, each detail echoes a commitment to cultural education and inclusivity. Madam Biswas believes that instilling pride in our roots helps build confident, grounded future generations. Under her leadership, events like Pohela Baishakh serve as not only joyous occasions but platforms to reconnect with history, heritage, and harmony.

As globalization reshapes societies, RRF's consistent efforts to celebrate days like Pohela Baishakh remind us of the value of our language, rituals, and community spirit. It is a celebration of unity in diversity—vivid, resilient, and deeply Bengali. Let us pass this torch of tradition to the next generation, with pride and purpose.

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