

### Bangladesh Bank Housing Fund View Exchange Meeting Held at RRF Head



On May 10, 2025, a view exchange meeting of the Bangladesh Bank Housing Fund was held at the RRF Head Office. The meeting was attended by Mr. Md. Amjad Hossain Khan, Executive Director of Bangladesh Bank and Member Secretary of the Housing Fund Steering Committee, Mr. Mohammad Kamal Hossain, Director of MRA, Mr. Philip Biswas, Executive Director of RRF, and Ms. Marina Akhtar, Deputy Executive Director of Jagorani Chakra Foundation. Also present were Mr. Syed Muktar Alam, Additional Director, and Mr. Md. Nazrul Islam and Mr. Abu Noman Islam, both Deputy Directors of the Housing Fund. Representatives from NGOs working with the Housing Fund in Jessore, Jhenaidah, Kushtia, and Magura districts also participated. The meeting focused on field-level implementation, fund utilization, and strengthening collaboration for providing affordable housing to low-income communities.

### Bangladesh Bank Officials Plant Trees as a Token of Remembrance



On May 11, 2025, Mr. Md. Amjad Hossain Khan, Executive Director of Bangladesh Bank and Member Secretary of the Housing Fund Steering Committee, planted a tree at the RRF Training and Resource Center as a token of remembrance. This symbolic event was held following the Bangladesh Bank Housing Fund view exchange meeting at RRF Head Office. Along with Mr. Khan, other officials from Bangladesh Bank, RRF Executive Director Mr. Philip Biswas, and senior RRF officials were also present at the center. The tree plantation reflects a shared commitment to environmental sustainability and marks the ongoing collaboration between Bangladesh Bank and RRF in promoting inclusive development initiatives.



## International Mothers Day 2025



Mr. Philip Biswas, Founder & Executive Director of RRF, and Mrs. Pinku Rita Biswas, Founder & Deputy Executive Director of RRF. Alongside them, other senior officials and staff members of the organization gathered to make the occasion memorable.

"Mothers are the heartbeat of the home and the soul of every story." with this heartfelt sentiment, **Mother's Day 2025** was celebrated with warmth and joy at the **RRF TARC** on **May 11, 2025**. The event was organized to honor and appreciate the unconditional love, care, and sacrifices of mothers. The celebration was graced by the presence of

## Discussion on Money Laundering and Anti-Terrorism Laws Held at RRF HO

On 05 May 2025, a discussion meeting on "Prevention of Money Laundering and Anti-Terrorism Laws" was held at the Head Office of Rural Reconstruction Foundation (RRF), in accordance with Section 23 of the Money Laundering Prevention Act, 2012, and Section 15 of the Anti-Terrorism Act, 2009. The session was conducted by Mr. Saikat Kumar Sarker, Joint Director, and Mr. Moshir Rahman, Additional Director of the Bangladesh Financial Intelligence Unit (BFIU). Senior officials of RRF, including Ms. Pinku Rita Biswas, Deputy Executive Director; Mr. Antony Biswas, Assistant Executive Director; and Ms. Myanila Biswas, Director – Admin & HR, along with other members of the management team, were present at the meeting.



## Micro Finance Sector Consultation on National Budget 2025-2026



On 19 May 2025, the Micro Finance Sector Consultation on National Budget 2025-2026 was organized by ENFI Bangladesh at the BRAC Center Inn. The event was chaired by ENFI Bangladesh's respected Chairperson, Mr. Mohammad Muslim Chowdhury. The chief guest of the consultation was Professor Dr. Mohammad Helal Uddin, Executive Vice Chairman of the Microcredit Regulatory Authority. Special guests included Mr. Asif Saleh, Executive Director of BRAC; Ms. Humayra Islam, Executive Director of Shakti Foundation; and Mr. Md. Ariful Haque Chowdhury, President of Asha. The event was

also attended by Executive Directors and Directors of various organizations from the Microfinance Institution (MFI) sector. From Rural reconstruction foundation Arun Kumar Biswas-Director Microfinance attended in this meeting.



## Refresher Training on Project Implementation & Climate Change Held : RHL Project



From May 25–27, 2025, a refresher training on Project Implementation and Climate Change Issues was held at RRF TARC under the *Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)* project. Organized by PKSF, the training was attended by 8 RHL project officials from RRF. From May 25–27, 2025, a refresher training on Project Implementation and Climate Change Issues was held at RRF TARC under the *Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)* project. Organized by PKSF, the training was attended by 8 RHL project officials from RRF.

## RRF Internal Training



In May 2025, the RRF Training Unit organized 06 batches of training for newly recruited Credit Officers and ABM(A/C & Loan at RRF TARC. A total of 161 credit officers and 35 ABM (A/c & Loan) participated in the training, which aimed to enhance their knowledge and skills in microfinance operation.



## Workshop on Budget Formulation and Implementation Strategy for FY 2025–26



A two-day workshop on the formulation and implementation strategy of the FY 2025–26 budget was successfully held at RRF. The event brought together the Executive Director, Deputy Executive Director, Assistant Executive Director, department heads, 10 Zonal Assistant Directors, Regional Managers, and officers from MIS and AIS departments. Each zone

presented its budget, followed by detailed discussions and strategic planning sessions led by senior officials from Admin & HR, Microfinance, Operations, M&E, and Audit.



The program began with the presentation of flower bouquets to key leaders in recognition of their guidance. Awards were also distributed to Zonal ADs and Regional Managers for excellence in savings growth, quality loan disbursement, overdue reduction, and loan realization.

The workshop concluded with a cultural evening that provided relaxation and celebration for all participants. The event ended on a positive note, with renewed enthusiasm and a clear roadmap for the effective implementation of the 2025–26

budget



## Monthly Coordination Meeting held Zone Wise: Assistant Manager (A/C & Loans)



The monthly coordination meeting and discussion on June closing activities, organized for the Assistant Manager (Accounts & Loans), was successfully held with the participation of representatives from all RRF zones. The Director (Finance & Accounts) and Deputy Director (ICT) provided important guidelines and directives regarding financial closing procedures. Also present were Assistant Directors and AIS Officers from various zones. All attendees were warmly greeted on behalf of the RRF.

## RRF Inaugurates Six New Branches in Munshiganj: Dhaka Zone



Rural Reconstruction Foundation (RRF) has inaugurated six new branches under its newly formed Munshiganj region, part of the Dhaka Zone. Four branches were opened on 8 May 2025, followed by two more on 12 May 2025.

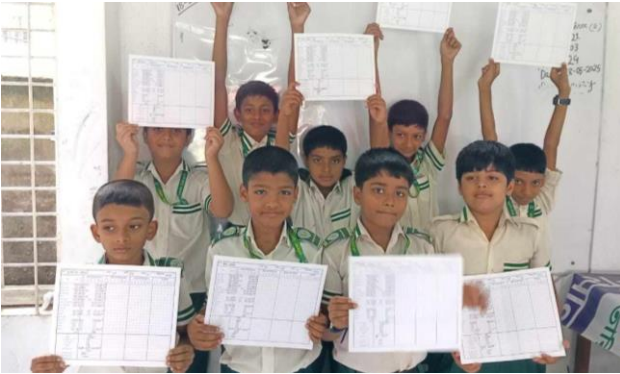
The events were attended by Mr. Nazmul Islam, Assistant Director of Dhaka Zone, Mr. Nazmul Huda, Regional Manager of Dohar, and Mr. Md. Ruhul Quddus, Regional

Manager of Munshiganj.

These new branches will enhance RRF's outreach in financial inclusion and development services in the Munshiganj area.



## Publication of 1st Continuous Assessment Results in All BBP Schools



The results of the 1st Continuous Assessment have been published across all Barnamala Bidyapith (BBP) schools. Students from Play Group to Class Ten received their results on the same day. Teachers handed over the results to students in the presence of their guardians, highlighting academic progress and areas for improvement. The results of the 1st Continuous Assessment have been published across all Barnamala Bidyapith (BBP) schools. Students from Play Group to Class Ten received their results on the same day.

## Mother's Day Celebrated with Heartfelt Tributes at BBP Schools

Mother's Day was celebrated warmly in BBP schools. Junior section students made heartfelt cards for their mothers, while primary and high school students wrote compositions expressing their love and gratitude. The event highlighted the special role mothers play in our lives. On this day, students joyfully thanked their mothers, celebrating their love and care. RRF and Barnamala staff expressed their heartfelt congratulations and best wishes for the students' success in the examination.



## Mock Tests Kick Off to Boost Student Confidence



Mock tests started from 29 May 2025 in schools with the goal of easing exam-related stress and helping students prepare better. The practice tests allow students to experience exam conditions, building their confidence and time management skills. Many students expressed excitement and are studying diligently to improve their performance. Teachers hope this will lead to better results and a more positive attitude toward exams.

## Mobile Book Fair at Bornomala Bidyapith, Jashore

Bornomala Bidyapith in Jashore is all set to host a Mobile Book Fair organized by "Aloghar Publications" (Disha) on 13th and 14th May 2025. The fair will take place at the main campus on the 13th (Tuesday) and at the girls' branch on the 14th (Wednesday). Teachers and students are eagerly looking forward to this event, excited to explore a wide range of books and enrich their learning experience.





## Community Outreach Program Held :RAISE Project



initiative.

A Community Outreach Program under the RAISE project, supported by PKSf, was held on 25 May 2025 at Barobazar with 100 participants. Arun Sardar, Senior Program Director, AD – Jashore Zone along with project staff, attended the event. Local community members actively participated, making the program interactive and impactful. The event focused on raising awareness and strengthening community engagement under the RAISE

## Summer Vegetable Cultivation Training Held: RHL Project



May 21, 2025, 09:43

In May 2025, RRF organized training on summer vegetable cultivation for 179 RHL beneficiaries in seven batches under the GCF-RHL project. The sessions covered topics such as soil preparation, seed sowing, weed and pest control, and the use of organic fertilizers. Mr. Forhad Shekh, Sub-Assistant Agricultural Officer, served as the chief trainer, with Mr. Mahmudur Rahman, CMO Agriculture, assisting. Participants actively engaged in discussions and problem-solving related to homestead gardening. Many beneficiaries shared that this was their first

formal training on vegetable cultivation and expressed intent to apply the new techniques in their own gardens.

## Buyer Linkage Meeting Opens Export Opportunities for Heifer International



On 21 May 2025, the RRF BD-17 Project organized a buyer linkage meeting to initiate vegetable exports from Chowgacha Upazila. Held at three cooperative sites—Barokhanpur, Hazrakhana, and Bahilaputa—the event featured Md. Rayhan Sunny, Executive of M/s Bhuyan Corporation, and his team, who met with 36 local farmers and cooperative leaders.

Mr. Sunny briefed participants on export

market demands, product specifications, and quality standards, focusing on opportunities in Europe and the Middle East. He assured that Chowgacha would be included in the export supply chain through his Jashore-based agent. Mr. Sunny praised Chowgacha's production potential and thanked RRF for their initiative, committing to begin exports soon. The meeting marked a major step toward connecting local producers with global markets.





## Solar Pump Handover Event Gov't Officials BD-17 Project



Upazila Cooperative Officer, BADC Sub-Assistant Engineer, members of cooperatives and self-help groups, local farmers, journalists, Heifer Jashore region staff, and RRF project personnel. Ms. Rebeka Khatun from Provati Nari Kallyan Somitee highlighted the cooperative's role in installing the solar pump and emphasized women's leadership in sustainable agriculture. The event reinforced the community's interest in solar irrigation and marked a key step toward environmentally friendly and cost-effective farming practices.

On 14 May 2025, the RRF-BD-17 project organized a solar pump handover event in Marua village under Jagadishpur Union of Chowgacha Upazila and on 20 May 2025 Patuapara village, Gadkhali Union, under Jhikargacha Upazila to promote the use of renewable energy in agriculture. The main objective was to support climate-resilient irrigation and reduce farming costs through solar-powered technology. The event was attended by 135 participants, including the Upazila Nirbahi Officer (UNO), Upazila Agriculture Officer,



## Inception Workshop on SMART Project Held at RRF Head Office



Rural Reconstruction Foundation (RRF) organized an Inception Workshop for the SMART Project with the financial support of the World Bank and the technical assistance of the Palli Karma-Sahayak Foundation (PKSF) on 13 May 2025 at its head office, supported by the World Bank and PKSF. Chief Guest Kbd. Alamgir Biswas, Additional Director, DAE Jashore Region, and other distinguished guests including

academics, government officials, and flower growers from five upazilas attended. The event was presided over by Mr. Arun Kumar Biswas, Director (Microfinance), and moderated by Kbd. Dr. Asit Baran Mondal. Md. Shamim Uddin, Deputy Director, RRF, delivered the welcome speech. Speakers praised the SMART Project and RRF's initiatives.

## Environment Club Meetings Held: Under SMART Project

Under the SMART project five upazilas (Jhenaidah Sadar, Kotchandpur, Kaliganj, Maheshpur and Jhikargachha upazilas) of two Districts (Jhenaidah and Jashore) was Continued Environment Club meeting. Total 130 Male and 40 Female was present on this club meeting of different areas. The main aims of environment club to create awareness and provide knowledge about Environment, Weather, Climate change, Vulnerability, Disaster etc. among Microenterprise. This club helps to promote capacity building of Microenterprise against Climate Vulnerability and Climate Resilient.







## Islamic University Faculty and Students Visit RRF's Green Biotech Tissue Culture Lab



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 in promoting sustainable flower cultivation.

## Social Media Marketing Training for Small Entrepreneurs: RMTP Project



Under the Rural Microenterprise Transformation Project (RMTP), two batches of Social Media Marketing training were held in Chanchra and Manirampur, with 50 participants (39 male, 11 female). The training focused on Facebook-based marketing strategies, Meta Business Suite, Ads Manager, and business communication skills. Participants also learned about improving product quality, packaging, and transportation, aiming to enhance their digital marketing capacity and business growth through social media

platforms.

### RMTP Organizes Mentoring Program to Promote Safe Fish Production



The Rural Microenterprise Transformation Project (RMTP) organized two mentoring programs in Manirampur and Abhaynagar with 60 participants (41 male, 19 female). The initiative aimed to encourage service providers and farmers in safe fish production, recognize their contributions to the fisheries sector, and boost motivation through recognition and awards.

### Field Day Promotes Modern Fish Farming Practices: RMTP Project



The Rural Microenterprise Transformation Project (RMTP) organized 10 field day events for fish farmers across Jashore, engaging 809 participants (206 male, 603 female). The program showcased demonstration plot results, promoted modern techniques like cage farming, and facilitated direct interaction between farmers and fisheries experts to enhance local fish production and technology adoption.





## RRF PPEPP-EU Events Highlights

### • Training on Electrical Installation & House Wiring at RRF: PPEPP-EU Project

The closing session of the three-month residential training on Electrical Installation & House Wiring, conducted under the PPEPP-EU Project at the RRF Training Centre, Chachra, Jashore, was held on 22 May 2025. The training, which ran from 16 February to 22 May 2025, successfully concluded with the participation of 15



trainees from five partner organizations: 6 from RRF, 3 from Nabolok Parishad, 2 from Uddipan, 2 from HEED Bangladesh, and 2 from Unnayan Prochesta. At the end of the session, participants were awarded certificates and essential toolkits to support their professional journey. The program concluded with best wishes for their future success in the electrical trade.

### • Training on Result-Based Monitoring Held under PPEPP-EU Project

On 25th May 2025, a day-long training on Special Result-Based Monitoring was held at Modhupur Union, Khulna, under the PPEPP-EU Project implemented by RRF. Facilitated by PKSF officials, the training aimed to build staff capacity in effective data collection and monitoring. All PPEPP-EU field staff attended. Field-level data collection will run from 26th to 29th May 2025.



## Health Camp Held Under ENRICH Project



On 24 May 2025, RRF organized a special health camp under the Samriddhi Program in Lohagara, Narail. The camp focused on general medicine and maternal and child health services. Community members received free medical consultations and advice related to maternal care, child health, and essential treatments. Beside that Upazilla Coordination Meeting, Satellite camp, Cultural & Sports in adolescent club were arranged under the upazilla's of Enrich Project.



## Dental Camp Held Under Senior Citizen Program



On 13 May 2025, a free dental camp was organized by the Rural Reconstruction Foundation at the Elderly Club in Shujolpur, Jashore. The camp provided free dental check-ups, medicines, and prescriptions specifically for elderly members. The initiative aimed to promote oral health awareness and ensure better dental care for senior citizens in the community.

## 1<sup>st</sup> Term Examination Result Published at Pre-Schools

The 1st Term Examination results have been published at Barnamala pre-schools. As part of the non-formal education approach, this initiative offers young learners a joyful introduction to exams and results. It helps students understand the concept of evaluation in a fun and encouraging way, fostering early academic interest and confidence.



## Adolescent Health Camp Held Under Community Health Care Program



A community healthcare program recently organized on 25<sup>th</sup> May 2025 at Barnamala Bidyapith Jashore School an adolescent health awareness meeting aimed at educating students about personal hygiene and health. Alongside the session, sanitary napkins were made available at a very low price to help students access affordable menstrual products. The initiative focused on promoting menstrual hygiene management and supporting the health needs of young girls in the community.



## Shaping the Future of RRF's Microcredit Operations in Light of the National Vision

*Antony Biswas, Assistant Executive Director, RRF*



The recent remarks made by Chief Advisor & Nobel Laureate Professor Muhammad Yunus during the inauguration of the new building of the Microcredit Regulatory Authority (MRA) have opened a new chapter of thought for all microfinance institutions in Bangladesh. As someone deeply involved with the Rural Reconstruction Foundation (RRF), I find his reflections both inspirational and directive for the future trajectory of our organization.

Professor Yunus, Chief Advisor rightly pointed out that microcredit must evolve from a traditional NGO approach to embrace a banking mindset—grounded in trust, discipline, and structured regulation. This is not merely a call for procedural change, but a philosophical shift that demands institutions like RRF to rethink how we deliver financial and social services. It is a timely reminder that informal goodwill

must now be coupled with formal accountability if we are to achieve sustainable impact.

My vision for RRF is to transform it into a people-centered, trust-based financial institution that goes beyond charity, becoming a reliable partner in every community we serve. I dream of RRF becoming a model where social commitment and financial discipline coexist—where clients are treated not just as beneficiaries but as partners in progress. In line with Professor Yunus's vision, we must develop systems that are inclusive but efficient, flexible yet accountable.

RRF has always worked at the grassroots, reaching those often excluded from formal services. Now, the challenge before us is to strengthen our foundation with robust governance, adopt technology that ensures transparency, and provide services that match the evolving aspirations of the people. This includes not just microcredit, but also savings, insurance, health, education, and climate-resilient solutions.

The future of microfinance lies not only in lending but in building trust-based financial ecosystems. Chief Advisor Professor Yunus's statement that microcredit is the "real banking of the future" resonates deeply. I believe RRF can be a part of that future—by holding on to our values while embracing innovation, and by remaining true to our mission of social justice through economic empowerment.

This is my dream for RRF: to become a beacon of trust, progress, and dignity for the communities we serve. And inspired by this new wave of thought, I believe we are ready to step into that future.

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