

Regional Dialogues 2025 “What Kind of Civil Society Organizations Do We Want?” Jashore Consultation Held at RRF



The CSO Alliance is organizing “Regional Dialogues 2025” across four regions of Bangladesh under the central theme “What Kind of Civil Society Organizations Do We Want?” As part of this initiative, the **second regional consultation was held in Jashore on 19th July 2025** at the RRF Head Office, co-hosted by IID, BRAC, and RRF.

The event brought together **distinguished guests** from political, academic, administrative, and civil society sectors, including **Asif Saleh (BRAC)** and **Barrister Sara Hossain (BLAST)**. The program featured a keynote session titled “50 Years of NGOs in Bangladesh”, followed by a panel discussion, an open roundtable, and a concluding summary session.

Key insights from this consultation will contribute to a **National Workshop**, inform **advocacy campaigns for political manifestos**, and support **high-level policy dialogues** to promote an inclusive, people-centered, and democratic civil society in Bangladesh.



Visit of Community Bank Officials to RRF Head Office



Mr. Kimiwa Saddat, Managing Director of **Community Bank PLC**, visited the **RRF Head Office** to meet with RRF officials and discuss potential financial partnership opportunities. He was accompanied by **Mr. Shamol Das**, CIP, Branch Manager of Jashore Branch, along with other officials from the bank. RRF officials warmly welcomed the guests with flowers. The meeting began with an **introductory presentation on RRF’s activities and impact**, setting the stage for meaningful discussions on future collaboration.

RRF Participates in Water.org Workshop on Climate-Resilient WASH

On July 3, 2025, Water.org organized a consultative workshop titled “*Advancing Climate-Resilient WASH Finance in Bangladesh*” at The Westin Dhaka. **Mr. Arun Kumar Biswas**, Director of the Microfinance Program at RRF and focal person of the project, attended the event. The workshop focused on enhancing sustainable WASH financing strategies in the context of climate resilience.



Managing Director & CEO of the (NHRDF), visited RRF



Md. Kamal Hossain, Managing Director & CEO of the **National Human Resource Development Fund (NHRDF)**, visited RRF on 3rd July 2025. During his visit, he observed two skill development trades: **Food & Beverage** and **Auto Mechanics** at the RRF Head Office and Chachra Automobile Training Center. He assessed the training activities and interacted directly with the students, interviewing them about their motivations for enrolling in the courses and the potential benefits they expect to gain. His visit reflected a strong interest in understanding the impact of skill-based education on youth employment and self-reliance.

RRF and PKSF Partner Under SICIP Project to Train Underprivileged Youths



The **SICIP-PKSF** project was officially launched to provide **free, industry-driven skills training** to **12,000 underprivileged youths** across Bangladesh over the next three years, with a focus on low-income and marginalized communities. A signing ceremony was held at the **PKSF Bhaban, Agargaon, Dhaka**, where **Mr. Philip Biswas**, Executive Director of RRF, and **Mr. Md. Jashim Uddin**, Additional Managing Director of PKSF, signed the agreement. The event was graced by **Dr. Md. Khairuzzaman Mozumder**, Finance Secretary and National Program Director of SICIP, who attended as **Chief Guest** and praised PKSF's efforts in skill development.

RRF and FINISH Mondial Sign MoU to Improve Sanitation and Climate Resilience



On July 1, 2025, RRF and FINISH Mondial Bangladesh (FMB) signed a Memorandum of Understanding (MoU) to collaborate on improving sanitation, waste management, and rural development in Bangladesh. The two-year partnership focuses on climate-resilient sanitation, inclusive financing, and capacity building, aiming to promote sustainable WASH solutions and livelihood opportunities for low-income communities. Designated coordinators for the partnership are Md. Mojibur Rahaman (FMB) and Md. Shamim Uddin (RRF).



RRF Makes Strategic Entry into Rangpur Division Through Participation in Bdjobs Fair



For the **first time**, RRF has officially established its presence in the **Rangpur Division**, marking a significant milestone in the organization's northern expansion. As part of this initiative, RRF participated in a **job fair organized by Bdjobs on 24th July 2025**, aimed at promoting the organization's brand, mission, and employment opportunities in this promising new region. The RRF team was led by **Julian Corraya, Assistant Director (Admin & HR)**, who, along with his team, engaged with job seekers, shared insights about the organization's work, and encouraged potential candidates to join RRF's mission-driven workforce.



TOT on Post Flood Wash Response: Water.org



On 18th July 2025, a Training of Trainers (ToT) on the *Post-Flood Response Module* was held at RRF TARC, Ramnagar, Jashore. Assistant Directors and Regional Managers from all 11 zones of RRF participated in this important capacity-building initiative. The training was **inaugurated** by Mr. Philip Biswas, **Founder & Executive Director of RRF**, who emphasized the importance of timely and effective disaster response strategies. All departmental heads were also present, reflecting the organization's commitment to integrated emergency preparedness. The session was jointly facilitated by **Md. Imtiaj Haque**, Senior Partnerships Accounts Manager, **Water.org**, and **Mr. Sunil Kumar Roy**, Program Manager, **RRF**. The training aimed to strengthen the skills of senior field personnel to effectively implement post-flood response strategies and build community resilience.

RRF Internal Training



During **July 2025**, a total of **156 staff members** across **five batches** successfully completed training in their respective roles. The participants included **90 Credit Officers**, **31 Assistant Managers (Accounts & Loan)**, and **35 Branch Managers**. The training covered a diverse range of activities including **field visits**, **assignments**, **group-based exercises**, **cultural evenings**, and **mentoring sessions**, all designed to reinforce practical learning and leadership development.

RRF Microfinance Coordination Meeting and Budget Distribution



The **Microfinance Coordination Meeting and Budget Handover Ceremony** for the fiscal year 2025–2026 was held at **RRF Head Office** on **10 July 2025**. **Mr. Antony Biswas**, Assistant Executive Director of RRF, was present and provided guidance and encouragement. The event was attended by **department heads, Assistant Directors (ADs) from 11 microfinance zones, and AIS officers**. During the meeting, the Assistant Directors presented their **past performance records** and **future plans** aimed at improving portfolio quality. Key departments including **Audit, Monitoring, ICT, and Finance** also shared their findings and recommendations to strengthen the overall microfinance program. The meeting concluded with the formal **distribution of the FY 2025–26 budget** to the zonal Assistant Directors.



Five New RRF Branches Inaugurated in Cumilla Zone



As part of its ongoing expansion strategy, RRF has officially inaugurated **five new branches** in the Cumilla Zone on **27th July 2025**. The newly established branches are: **Chandola (319), Boxganj (320), Hasanpur (321), Chiora (322), and Munshirhat (323)**.

The inauguration ceremonies were held at each respective branch, with the presence of **bank managers** involved in loan operations. The events were graced by **Mr. Monishankar Dash**, Assistant Director of Cumilla Zone, who attended as **special guest**, alongside the **Regional Manager** and prominent local community leaders. The opening of these branches is expected to strengthen RRF's

outreach and provide enhanced financial services to underserved communities across the region.

Barnamala Bidyapith Girls' School Organizes Class-wise Study Tour



As part of its commitment to experiential education, Barnamala Bidyapith Girls' School organized a class-wise study tour in July 2025. The initiative aimed to enhance students' learning through real-life exposure and practical experiences beyond the classroom. Students from different classes were taken to various educational, historical, and cultural sites relevant to their academic curriculum. Teachers accompanied the students to ensure both safety and learning guidance throughout the tour. This study tour provided students with the opportunity to observe, explore, and better understand the topics they learn in books. It also helped them develop curiosity, social skills, and teamwork through shared experiences.

Parents-Teacher Meetings Held Across All Barnamala Bidyapith Schools

In July 2025 — Parents-Teacher Meetings were successfully conducted at all Barnamala Bidyapith (BBP) schools located in Jashore, Kamarpara, Ulashi, and Bagharpara. The meetings were organized with the objective of informing parents about the recent changes, improvements, and overall upgradation made to the school infrastructure and academic environment. The gatherings served as a platform to strengthen the collaboration between parents and teachers, ensuring a shared commitment to students' academic and personal development. A formal multimedia presentation highlighting the school development initiatives was delivered by Md. Mokbul Ahmed, Deputy Director of Communication & Documentation and Focal Person of the School Program.



Monthly Teachers' Meeting Held at RRF Head Office



On 24 July 2025 — The Half-Yearly Examination results of all Barnamala Bidyapith (BBP) schools for secondary section were officially published and distributed among students on 24th July 2025. Students from BBP branches in Jashore, Kamarpara, and Ulashi, received their report cards in the presence of teachers and school staff. The distribution of results marked an important academic milestone,

reflecting the students' performance and progress in the first half of the academic year. Teachers also provided brief feedback to the students and encouraged them to continue working hard to improve their academic achievements in the upcoming terms.

4th Batch Assessment Successfully Held Under NHRDF Project



Under the NHRDF project, the assessment of the 4th batch of trainees was held at the RRF Head Office on Saturday, 24th July 2025. An official assessor from the National Skills Development Authority (NSDA) conducted the assessment, evaluating the knowledge and skills of the participating students.

A total of 48 students took part in the assessment. With great pride, it is reported that all students successfully passed, showcasing their dedication and the effectiveness of the training program. This success reflects the commitment of the NHRDF project to providing quality skills development training and empowering youth for better employment opportunities.



Business Management & Entrepreneurship Development Training: under RAISE Project



A day-long **Business Management & Entrepreneurship Development Training** was organized on 28th July 2025 at RRF, Chanchra. The training aimed to build the capacity of young micro-entrepreneurs by equipping them with essential knowledge and practical skills in business management and entrepreneurship. A total of **20 participants** took part in the session, all of whom are aspiring or emerging micro-level young entrepreneurs. The training covered key topics such as

business planning, financial management, marketing strategies, and sustainable enterprise development.

PKSF Officials Visit SMART Project Areas to Review RECP Practices



Under the SMART Project, RRF completed two batches of training on Climate Vulnerability and Environmental Management at Jhikargacha-1 Branch, with participation from 49 microenterprises. Agriculturist Md. Mosharof Hossain, Deputy Director, DAE, Jashore, led the first

session as a resource person. Other sessions featured Agriculturist Abu Talha (District Training Officer, DAE), Agriculturist Md. Jahangir Alam (UAO, Jhikargacha), and Hasan Md. Navidul Anzum (Assistant Professor, Dept. of Climate and Disaster Management, JUST).

Environment Club Meetings Held Under SMART Project



Under the **SMART Project**, Environment Club meetings were held across five upazilas — *Jhenaidah Sadar*, *Kotchandpur*, *Kaliganj*, *Maheshpur* (Jhenaidah), and *Jhikargachha* (Jashore). A total of **167 participants** (84 male and 83 female) actively took part in the meetings. The Environment Clubs aim to raise awareness among microentrepreneurs about **environmental issues, climate change, weather patterns, vulnerabilities, and resilience strategies**. These meetings continue to play a key role in building knowledge and promoting sustainable practices at

the grassroots level.

PKSF Officials Visit RHL Project Activities in Morelganj

20–21 July 2025 — Three officials from PKSF visited various activities under the **RHL Project**, implemented by RRF in Morelganj Upazila for the FY 2024–2025. The visiting team included **Md. Mahamuduzzaman** (Manager, ECCU), **Md. Asraful Alam**, and **Md. Farid Munnaf** (Assistant Project Coordinators, RHL Project). During the visit, they reviewed financial records and inspected field-level activities. One group, the *Dewatola Purbo Para Climate Change Adaptation Group* from Geodhara Union, was randomly selected for field inspection. Out of 21 members, 13 were visited, and various project-supported activities—such as crab fattening, slatted goat houses, vegetable and ginger cultivation, and house construction—were observed.



RRF Executive Director Visits Project Activities Under Climate-Smart Agriculture Initiative



On 21st July 2025, Mr. Philip Biswas, Founder and Executive Director of the Rural Reconstruction Foundation (RRF), visited key field activities under the “**Strengthening Climate-smart Vegetable and Flower Value Chain in Bangladesh**” project. During the visit, he inspected the **solar irrigation pump** operated by *Alor Sandhan Nari Kallyan Cooperative Society Ltd.* and observed various ongoing initiatives of the *Sotota Nari Kallyan Cooperative Society Ltd.*. The project is being implemented by RRF with financial support from **Heifer International Bangladesh**. The

visit emphasized RRF’s ongoing commitment to sustainable, climate-resilient agriculture and women’s economic empowerment through cooperative development.

Training on Wholesale Market Price App Held Under RMTP Project



A one-day residential training titled “**Training on Using Wholesale Market Price Based Apps**” was held under the RMTP project at RRF Training and Resource Center (TARC). The training included VCFs and ICT Officers from 24 organizations and was part of the **Safe Fisheries and Fishery Products Production and Marketing** value chain sub-project. The session was facilitated by Mr. Masum Sarkar (Value Chain Project Manager, PKSf), Mr. Sajal Kumar Dhali (ICT Specialist, PKSf), and Dr. Asit Baran Mondal (Project Coordinator & Senior Assistant Director, RRF). The training addressed progress and challenges of ICT-based interventions planned for implementation across 30 districts nationwide.

Training on BAP, GAP, and HACCP for Lead Farmers and Entrepreneurs: under RMTP Project

The Rural Microenterprise Transformation Project (RMTP) successfully conducted **eight batches** of training on **Best Aquaculture Practices (BAP), Good Aquaculture Practices (GAP), Good Manufacturing Practices (GMP), and audit/certification protocols** for entrepreneurs and fish farmers. The training, held across **Manirampur, Keshabpur, and Abhoynagar**, engaged a total of **200 participants** (140 male and 60 female). Its goal was to equip participants with the knowledge and skills necessary to meet international standards in fish production and marketing.



RRF PPEPP-EU Events Highlights

• Nutrition Awareness Session and BMI Check Conducted at Phulkuri Adolescent Club



At the Phulkuri Social Development Center (Adolescent Club) in Uttar Kola, Modhupur, a session on food, nutrition, and balanced diet was conducted by CNHP Bannya Khatun. The session aimed to educate adolescent girls on the importance of healthy eating and proper nutrition. After the session, the Body Mass Index (BMI) of the participants was checked to determine their nutritional status and identify any signs of malnutrition. This initiative is part of ongoing efforts to promote health and well-being among adolescents under the community development program.

• Health and Nutrition Services Delivered Through Satellite Clinic

Under the PPEPP Program, a health and nutrition service visit was conducted through a satellite clinic at Laskarpur PVC, Modhupur. During the program, health check-ups were carried out, and free medicines were distributed to the beneficiaries. This initiative aimed to bring essential healthcare and nutrition support closer to the rural population, ensuring improved well-being for the community members.



ENRICH Project Activities Highlights

• Field Monitoring of Samridhhi Health Inspectors Conducted Narail



On 17th July 2025, the field activities of health inspectors from Ward No. 5, Holdah, were closely monitored under the **Samridhhi Health Services Program**. This initiative is implemented by the **Rural Reconstruction Foundation (RRF)** in cooperation with the **Palli Karma-Sahayak Foundation (PKSF)**. The monitoring took place in Lohagara, Narail, aiming to ensure the effective delivery of essential health services at the grassroots level. The program focuses on improving community health and well-being through dedicated field-level efforts by trained health inspectors.

• Visit to Evening Education Support Center under Samridhhi Program in Bagharpara

As part of the ongoing efforts under the **Samridhhi Program**, a monitoring visit was conducted at the **Evening Education Support Center** located in Mohiran Village, Ward No. 3, Darajhat, Bagharpara, Jashore. The visit aimed to assess the functioning and effectiveness of the center, which provides supplementary educational support to students outside regular school hours.



Free Health Camp Organized for Elderly Club Members



On **7th July 2025**, a **free health camp** was organized for the members of the **Elderly Club** under RRF's ongoing community health initiatives. The camp aimed to provide essential medical check-ups and consultations to senior citizens, ensuring better healthcare access and promoting well-being among the elderly population. In addition to the camp, **weekly health check-ups** by a qualified **MBBS doctor** and **free medicine distribution** are being regularly conducted for the club members as part of RRF's commitment to elderly care and support.

Pre-School Program Activities Held in July 2025

Under the **Pre-School Program** of RRF, several important activities were conducted during the month of **July 2025** to enhance early childhood education and parental engagement.

Key activities included:

- **Tutorial Exams** for pre-school students to assess their learning progress
- **Parents' Meetings** to strengthen school-home communication and share updates on children's development
- **Mother School Visits**, where pre-school students and their guardians visited primary schools to help children become familiar with the school environment and prepare for smooth transition



These initiatives aim to build a strong foundation for children's education through active participation of both teachers and parents.

RRF Organizes Free School Health Camp: Under Community Healthcare Program



Under the RRF Community Healthcare Program, various health-related activities were implemented throughout June 2025 to improve the well-being of community members. Medical camps were organized with the support of MBBS doctors, providing essential medical consultations and services. Regular health check-ups were carried out by trained paramedics to monitor and support the general health of residents. In addition, courtyard sessions were held to raise awareness on personal hygiene, nutrition, and disease prevention among women and families. School-based healthcare and awareness programs were also conducted to promote healthy habits and early health education among students.

Microfinance in Bangladesh's Current Financial Landscape

Antony Biswas Assistant Executive Director,
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Bangladesh is currently facing a complex financial situation, shaped by rising inflation, reduced purchasing power, currency devaluation, and shrinking foreign reserves. These challenges have put immense pressure on low- and middle-income populations, particularly those involved in small-scale businesses, agriculture, and informal employment. Amidst these uncertainties, Microfinance Institutions (MFIs) have emerged as a stabilizing force for the country's grassroots economy.

Antony Biswas, Deputy Executive Director of RRF, insightfully notes, "Microfinance is not just about lending money—it's about building resilience, enabling self-reliance, and creating pathways out of poverty." In the current scenario, this philosophy is

more relevant than ever. Microfinance institutions must not only ensure access to affordable credit but also act as support systems for micro-entrepreneurs, farmers, and daily wage earners struggling to cope with economic shocks.

MFIs today bear the responsibility of fostering financial literacy, enabling enterprise development, and creating flexible financial solutions tailored to the needs of vulnerable groups. They must go beyond traditional lending models to introduce digital financial services, climate-resilient financing, and youth entrepreneurship programs. Especially in rural areas, where access to formal financial institutions is limited, MFIs are often the only channel for economic inclusion.

Looking ahead, the role of microfinance will be critical in helping Bangladesh build a more resilient, inclusive, and sustainable economy. It is not just about short-term survival, but about long-term transformation. Strong institutional governance, technological adaptation, and a people-centered approach will be key to achieving this goal.

With the right vision and commitment, microfinance can be a powerful engine for progress—empowering communities, reducing poverty, and supporting Bangladesh's journey toward equitable and inclusive development.

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