

RRF Participates at 3rd Nyeleni Global Forum in Sri Lanka



The 3rd Nyeleni Global Forum, one of the world’s largest and most diverse gatherings of grassroots movements, officially commenced on 6 September 2025 and will continue until 13 September 2025 at the National Institute of Co-Operative Development in Kandy, Sri Lanka.



The eight-day forum has brought together more than 800 delegates from over 101 countries, uniting to build a grassroots-led vision and action plan on Food Sovereignty and Agroecology to address today’s intersecting global crisis

On the third day, **Mr. Philip Biswas**, Executive Director of the Rural Reconstruction Foundation (RRF) and President of

FIMARC, delivered a keynote speech on the **global context of Food Sovereignty and Agroecology**, emphasizing the urgency of grassroots solidarity to ensure a sustainable and just future. His participation provided **significant international exposure** for RRF and strengthened its role in global civil society movements.

This third edition follows the historic Nyeleni Forums held in **Mali (2007 and 2015)**, continuing to build momentum towards a shared vision of **systemic transformation—from the grassroots, for the planet, and for future generations.**

PKSF Training

In the month of September 2025, PKSF nominated two participants from RRF to attend specialized trainings. One of them participated in the training on *Risk Management*, while the other joined the training on *Art of Facilitation*.

Risk Management Training



Md. Milon Hossain, Monitoring Officer of Khulna Zone, attended a training on *Risk Management* organized by PKSF from 14–18 September 2025. The training covered various aspects of identifying, assessing, and mitigating risks in development programs. His participation will help strengthen monitoring and compliance practices within RRF’s ongoing projects.

The Art of Facilitation Training



Ms. Sathi Mondol, Receptionist of the Admin & HR Department, participated in the *Art of Facilitation* training held at PKSF from 28–30 September 2025. The training enhanced her facilitation and communication skills, which will be valuable for conducting interactive sessions and supporting organizational events.

Internal Training: RRF



In the month of **September 2025**, the RRF Training Unit successfully organized a total of **seven training Courses**, including **two Assistant Manager trainings**. Altogether, **228 participants** attended the sessions, comprising **165 Credit Officers (CO)** and **63 Assistant Managers (Accounts & Loan)**. To enhance the quality of the sessions, the Department Heads of HO and AD Jashore, along with the Regional Manager of Churamankathi, were invited as facilitators to share their valuable field experiences and practical insights with the participants. In the final batch, the Executive Director of RRF paid a brief visit to the training venue and delivered an encouraging speech, motivating participants to apply their acquired knowledge and skills in their respective workplaces to contribute more effectively to organizational growth.

Monthly Coordination Meetings Held at RRF



On 7 August 2025, RRF organized its monthly coordination meeting at the RRF Head Office with all Assistant Directors of the Microfinance Zones under the Microfinance Program. The meeting aimed to review ongoing activities, discuss operational strategies, and strengthen the overall program implementation process. Department heads from RRF Head Office attended the session and shared guidelines, strategies, and best practices to further enhance program effectiveness and field performance. Despite his

extremely busy schedule, Mr. Antony Biswas, Assistant Executive Director, honored the meeting with his presence and valuable insights, motivating participants to achieve the organization's development goals with greater efficiency and teamwork.

RRF Completed 06 New Microfinance Branches in Narsingdi

The final inauguration activities of six branches under the Narsingdi Region have been successfully completed. Throughout the series of inaugurations, Mr. Md. Nazmul Islam, Assistant Director, was present as the honorable guest. The events were also attended by Mr. Md. Mithun, Regional Manager, Mr. Md. Abbas Uddin, Zonal AIS, along with Branch Managers from different branches and invited guest. On this occasion, participants expressed their optimism that the organization will be able to achieve its expected targets through collective effort and dedication.



Car Distribution Ceremony held at RRF HO



Car Distribution Ceremony was held at the RRF Head Office where Mr. Antony Biswas, Assistant Executive Director of RRF, handed over car keys to the newly appointed Assistant Directors and newly promoted Deputy Directors. All Department Heads and the Director of the Microfinance Program were present during the ceremony. Mr. Antony Biswas congratulated the recipients and encouraged them to carry out their responsibilities with greater

dedication and commitment toward achieving the organization's goals.

Fire & Safety Training Held for RRF Staff



The Basic Fire & Safety Training was held on 27 September 2025 at Evergreen Automobile Workshop with participation from all RRF Drivers, Service Staff, Workshop, Patrol Pump and Chansra Training Center staff. The program, conducted through both theoretical and practical sessions, covered fire prevention, emergency evacuation, fire extinguisher use, first aid basics, assembly point management and

communication procedures, rescue techniques and safety rules. Participants gained essential knowledge and hands-on experience to effectively handle fire emergencies and ensure workplace safety.

RRF participates in international literacy day Rally



On 12th September, *International Literacy Day* was celebrated worldwide to promote the importance of literacy for individuals and communities. In Jashore, the District Commissioner’s Office organized a rally and discussion session to mark the occasion. Students and teachers from **Barnamala Bidyapith**, a school run by RRF, actively participated in the event, expressing their commitment to building a literate and enlightened

society.

Training on Post-Flood WASH Response Held



“Water means health, water means strength — and that strength is being brought to everyone’s hands through Water.org.”

On 12 September 2025, a training titled “*Training for Field Staff on Post-Flood WASH Response*” was held in the Laksam region. The Director of the Microfinance Program of RRF, Mr. Arun Kumar Biswas, attended the event as a special guest. Also present were the Deputy Director of MFP Division-2, Regional Managers of Laksam and Cumilla regions, AIS Officer of Cumilla Zone, and all Credit Officers of Laksam region.

The training focused on enhancing the capacity of field staff to respond effectively to post-flood situations through improved Water, Sanitation, and Hygiene (WASH) practices.



Life Skills Training Conducted :Under RAISE Project

On 17 September 2025, a *Master Craftsperson Refresher Program* was organized at the RRF Chanchra Training Centre. A total of 34 participants took part in the program. The refresher training aimed to enhance the technical skills and knowledge of master craftsperson's, ensuring the quality and standardization of their work. Participants engaged in interactive sessions, practical demonstrations, and discussions to strengthen their expertise and stay updated with modern techniques in their respective crafts.



PKSF Officials Visit RHL Project Activities in Morrelganj



From 24-25 September 2025, three officials from PKSF — Mr. Ashraful Alam, Mr. Shamim Ifthekhar, and Mr. Md. Forid Munnaf, Assistant Project Coordinators of the RHL Project — visited various activities implemented by RRF in Morrelganj Upazila, Bagerhat.

They were accompanied by Dr. Asit Baran Mondal, Senior Assistant Director of RRF. During the visit, the team inspected ongoing and completed disaster-resilient houses, beneficiary households, slatted houses for livestock rearing, and ginger cultivation initiatives.

A discussion meeting was held afterward, where instructions were given to complete all houses under the FY 2024-25 allocations by 30 November 2025.

Tree Plantation Program at Beneficiaries' Homesteads under GCF RHL Project



As part of the GCF RHL Project's ongoing environmental resilience initiatives, a large-scale tree plantation program was implemented at beneficiaries' homesteads during the first quarter of the 2025-26 fiscal year.

A total of **5,382 forest and medicinal tree seedlings** — including 1,794 coconut, 897 areca nut, 897 sapodilla, 897 wood apple, and 897 neem saplings — were distributed among **697 beneficiary households** and **20 educational institutions** in Chingrakhali and Hoglapasha Unions of Morrelganj Upazila. Additionally, **10,764 yards of blue net** were provided for fencing to protect the seedlings.

This initiative aims to mitigate the adverse impacts of climate change, safeguard homesteads from storms and waterlogging.



Training on Product Branding for Entrepreneurs under RMTP



The Rural Microenterprise Transformation Project (RMTP) conducted a *Product Branding Training* for entrepreneurs and traders in Katakhal, Jhikorgacha, Jashore. The two-day training covered key topics including brand identity creation, packaging and labeling, market analysis, target customer identification, brand promotion strategies, and maintaining brand value. A total of **25 participants** (10 men and 15 women) attended, gaining insights on quality assurance, customer feedback, product development, sourcing traceability, and QR code labeling. The program aimed to enhance branding knowledge and strengthen market competitiveness, particularly in the fisheries sector.

Quarterly Coordination Meeting of Value Chain Governance Committee



On 11 September 2025, the *Quarterly Coordination Meeting* of the Value Chain Governance Committee under the RMTP project was held at the District Fisheries Officer's Office, Jessore. The meeting was chaired by Mr. Sarkar Muhammad Rafiqul Alam, District Fisheries Officer and Committee Chairman.

Kbd. Dr. Asit Baran Mondal, Senior Assistant Director (Program), RRF, welcomed the members and highlighted the organization's development activities. The Value Chain Facilitator presented the project updates, followed by an interactive discussion with all members on ongoing and upcoming activities in the fisheries sector.

PKSF Concern Officer Visit SMART Project in all Cluster



Recently, Mr. Badiul Alom, Programme Manager (Enterprise Development – Agriculture) and Concern Officer of the SMART (Flower) Project, visited various clusters of the SMART Project implemented by RRF.

He was accompanied by Md. Mostafizur Rahman, Deputy Director (MF), Dr. Asit Baran Mondal,

Senior Assistant Director and SMART Project Focal, and Md. Shahed Haider, Assistant Director (MF). The team visited different microenterprise RECP activities under Bhairoba, Ganna, and Jhikargacha-1 branches. The Concern Officer highly appreciated the field activities and provided valuable guidance to the microentrepreneurs.





Training on Climate Vulnerability and Environmental Management



Under the SMART Project, three batches of training were held at Bhairoba and Jhikargacha-1 Branches with **74 microenterprises** participating. Experts from academic and agricultural institutions discussed climate resilience, disaster preparedness, and environmental management, helping participants adapt flower cultivation to changing climatic conditions.

Training and Capacity-Building Activities under BD-17 Project



Under the *Strengthening Climate-Smart Vegetable and Flower Value Chain in Bangladesh* project, RRF organized several trainings across Chougacha and Jhikargacha upazilas of Jashore in September 2025. A total of **10 GAP**, **12 IPM/ICM**, and **13 Gender & Justice** training batches were conducted, engaging **859 beneficiaries** from various women cooperatives. Additionally, **3 linkage meetings**, **7 Cornerstone trainings**, **4 flower trainings**, **1 entrepreneur development training**, and **2 Law & Cooperative trainings** were successfully completed to strengthen skills, awareness, and sustainability among participants.

School Inspection Conducted for Primary Registration



On **28 September 2025**, Upazila Primary Education Officer **Md. Waliar Rahman** along with Assistant Upazila Education Officer **Probir Kumar Kanjilal** visited **Barnamala Bidyapith, Kamarpada** to conduct a school inspection in preparation for the **primary registration process**.

During the visit, the officers reviewed the school's facilities, student records, and administrative arrangements to ensure a smooth and efficient registration process for the upcoming academic session. The initiative reflects the commitment of the education authorities to maintain quality and transparency in primary education.



2nd tutorial for secondary level students at Barnamala Bidyapith

The 2nd tutorial for secondary level students at Barnamala Bidyapith Schools started on 14 September. The classes are being conducted according to the academic calendar, focusing on students' preparation for upcoming examinations. Teachers are giving special attention to improving students' understanding and performance in core subjects..



ENRICH Program HIGHLIGHTS



(PKSF)

• Satellite Clinic Organized

Under the *Samridhhi Health Service Program* of RRF, a satellite clinic was organized on **23 September 2025** at **Ward No. 5, Holdaha Village, Lohagara, Narail**. The clinic was held from **3:00 PM to 5:00 PM**, where a total of **40 patients** — including **4 children, 30 women, and 6 men** — received medical treatment and health consultations.

The clinic was conducted by **Dr. Rashed Sheikh, MBBS (Health), Assistant Surgeon, Modern Hospital, Narail**. The event was implemented by **Rural Reconstruction Foundation (RRF)** with the support of **Palli Karma-Sahayak Foundation**

• Awareness Meeting and Soft Skills Development Training Held under Samridhhi Adolescent Program



Foundation (PKSF).

Under the *Samridhhi Adolescent Program* of RRF, a **social and health awareness meeting** along with a **soft skills development training** was held on **21 September 2025** at **Lahuria Union, Lohagara, Narail**. The session aimed to enhance adolescents' knowledge on health, hygiene, and social awareness while improving their communication and personal development skills.

The program was implemented by **Rural Reconstruction Foundation (RRF)** with the support of **Palli Karma-Sahayak**

RRF PPEPP-EU Events Highlights

- **Orientation on Government Services and Distribution of Nutrition and Support Materials Held in Morrelganj**



On 24 September 2025, an *Orientation on Existing Government Services at the Upazila Level* was held in Morrelganj, Bagerhat. During the event, high-calorie nutritious food was distributed among malnourished children, and supportive materials were provided to senior citizens.

The session was attended by **Mr. Habibullah, Upazila Nirbahi Officer of Morrelganj**, along with officers from the **Agriculture, Fisheries, Livestock, Youth Development, and Social Services Departments**. The event was organized by RRF under the PPEPP-EU Project at

Balaibunia Union, Morrelganj, Bagerhat, aiming to raise awareness of government services and promote community well-being.

- **Nutrition Fair and Inter-Adolescent Club Competition Held at Balaibunia Union**



On 24 September 2025, a *Nutrition Fair and Inter-Adolescent Club Competition* was organized at **Sabera Ferdousi Girls' High School, Balaibunia Union**, under the **RRF PPEPP-EU Project** through the Social Development Center.

The event aimed to raise awareness about nutrition and promote healthy practices among adolescents. The school's **Head Teacher and Assistant Teachers** were present and encouraged

the participants for their active involvement in the program.

- **Sewing Training and Apprenticeship Follow-up Visit Held under PPEPP-EU Project at Modhupu**



Under the PPEPP-EU project implemented by RRF, a month-long sewing training and three-month apprenticeship program were visited and followed up at Modhupur Unit. During the visit, discussions were held with the trainees to encourage them and ensure their active

participation in self-employment activities. At the end of the month-long sewing training, sewing machines were distributed among 25 trained participants to help them start income-generating activities. The distribution ceremony was held at Modhupur Unit, where the Head Teacher of Patgati Modhupur Secondary School was present as a special guest. Also present were the Project Coordinator, Branch Manager, and Technical Officers of RRF.



Durga Puja Festival Gift Distributed to Elderly Club Members



Rural Reconstruction Foundation (RRF) organized a special **support program for elderly club members** to celebrate the joyous occasion of **Durga Puja**. As part of this initiative, **festival gifts were distributed among 185 Hindu members across four elderly clubs** operated by RRF.

The program aimed to share happiness and uphold the spirit of inclusiveness among elderly community members during the festive season. RRF continues its commitment to supporting senior citizens through social and welfare initiatives that promote dignity, joy, and togetherness.

Pre-School Activities of the Month



The **2nd Term Examination Results** were distributed among students at **Barnamala Bidyapith Schools**, where parents, teachers, and students were present. On this occasion, a **parent meeting** for pre-school students was also organized to discuss the overall progress and development of the children.

Additionally, a **study tour for pre-school students** was arranged, providing them with an enjoyable and practical learning experience outside the classroom. These activities aimed to strengthen the bond between teachers, parents, and students while enhancing

children's enthusiasm for learning.

RRF Organizes Satellite Health Camp: Under Community Healthcare Program



On **9 September 2025**, the **RRF Community Healthcare Program** organized a **satellite health camp** at **Hariya village**, providing affordable medical services to local residents. An **MBBS doctor** offered consultations and treatment to the villagers as part of RRF's ongoing effort to ensure accessible healthcare for rural communities.

The initiative reflects RRF's commitment to improving community health and raising awareness about primary healthcare services in remote area

"Advancing SMART Microfinance for Sustainable Growth"

Antony Biswas, Assistant Executive Director,
Rural Reconstruction Foundation (RRF)



Microfinance has always been more than just a financial service for the Rural Reconstruction Foundation (RRF). It is a mission — a mission to empower people, promote financial inclusion, and support the journey from poverty to prosperity. Over the years, RRF has worked relentlessly to bring affordable, reliable, and ethical financial services to those who need them most — particularly rural women, small entrepreneurs, and marginalized families who often remain outside the traditional banking system.

Today, as we stand in an era of rapid technological advancement and growing socio-economic challenges, RRF is redefining its approach through the concept of SMART Microfinance — Simple, Measurable, Accountable, Responsive, and Transparent. This model embodies our commitment to operational excellence, client protection, and sustainable growth.

A Simple system ensures that every client can access financial services easily and understand the process without complexity. Our procedures are designed to be inclusive and client-friendly, reducing barriers for first-time borrowers. Through Measurable outcomes, we constantly assess the social and economic impact of our programs — not only in terms of loan recovery or growth, but in improved livelihoods, increased income, and empowerment of women. We remain Accountable to our clients, donors, regulators, and the communities we serve. RRF's strong internal audit, monitoring, and training systems ensure transparency and responsibility at every level.

Being Responsive means listening to the needs of our clients — adapting products, repayment schedules, and support services to match the realities of their lives. During natural calamities or crises, our teams have always stood beside the borrowers with empathy and flexibility. Finally, Transparency remains at the heart of everything we do. From interest rates to service charges, every element of our operations is open and clearly communicated to the clients, building trust and long-term relationships.

As part of this SMART transformation, RRF is embracing digital innovations in financial services, improving efficiency through mobile-based transactions, and modernizing data management to ensure accuracy and accountability. At the same time, we are investing heavily in human resource development — providing continuous training and capacity-building opportunities to our staff so that they can deliver quality service with professionalism and compassion.

SMART Microfinance is not merely a concept — it is a philosophy that reflects RRF's belief in responsible finance, human dignity, and inclusive development. With our shared vision and collective effort, we will continue to build a future where every person, regardless of background, has the opportunity to dream, work, and thrive.

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