

MRA Executive Vice Chairman Visits RRF



The Executive Vice Chairman of the Microcredit Regulatory Authority (MRA), **Professor Dr. Mohammad Helal Uddin**, visited RRF's **Kashiani Branch in Gopalganj** on **22 November 2025** to review the organization's microfinance and development activities. He was accompanied by **MRA Joint Director Abu Bakkar Siddique** and senior officials from RRF, including Director–Microfinance **Mr. Arun Kumar Biswas**.

During the visit, the delegation inspected several income-generating initiatives such as **cow fattening, fish culture, and the integrated fish and pearl cultivation project** run by local women entrepreneurs. The EVC appreciated RRF's innovative production-oriented initiatives and noted their positive impact on members' income and economic resilience. He recommended strengthening technical support, monitoring, and market linkages to enhance project outcomes.

The EVC also visited RRF's **community health camp**, where he interacted with service recipients. A member consultation



meeting was held where beneficiaries shared their achievements and concerns. Members reported improved livelihoods through RRF loans and requested increased loan ceilings, extended repayment periods, and additional training. The EVC advised proper loan utilization, regular savings, and the use of modern technology. He also encouraged members to use **MRA Hotline 16133** for any grievances.

In his concluding remarks, Director–Microfinance **Mr. Arun Kumar Biswas** thanked the MRA delegation, noting that the visit will help strengthen transparency, accountability, and future planning. The visit ended with a vote of thanks to all participants and beneficiaries.

PKSF Training

In the month of November 2025, PKSF nominated two participants from RRF to attend specialized trainings. One of them participated in the training on “Crisis Management in Microfinance Operation”, while the other joined the training on “Accounting For Non Accounts (AFNA)”

Crisis Management in Microfinance Operation



Md. Abbas uddin, AIS officer, Dhaka Zone, Microfinance Program attended a five-day training on “Crisis Management in Microfinance Operation” organized by PKSF from 9-13 November 2025. The training focused on strengthening institutional capacity to handle operational challenges, risks, and emergencies in the microfinance sector. His participation will contribute to enhancing RRF’s crisis preparedness and efficient field-level management.

Accounting For Non Accounts Training



Md. Sazzad Hossain, AIS officer, Jashore Zone, Microfinance Program attended a five-day training on “Accounting for Non-Accounts” organized by PKSF from 16-20 November 2025. The training enhanced his understanding of accounting principles and financial reporting, which will help strengthen branch-level financial management and operational efficiency.

Internal Training: RRF



Regional Manager of Churamankathi, were invited as facilitators to share their valuable field experiences and practical insights with the participants.

In the month of November 2025, the RRF Training Unit successfully organized a total of **Five Training Courses**, including **one Assistant Manager trainings**. Altogether, **148 participants** attended the sessions, comprising **118 Credit Officers (CO) and 30 Assistant Managers (Accounts & Loan)**. To enhance the quality of the sessions, the Department Heads of HO and AD Jashore, along with the

Training of Trainers (ToT) on Primary Eye Care, Screening, Registration & Referrals



A two-day **Training of Trainers (ToT) on Primary Eye Care, Screening, Registration & Referrals** under the *Comprehensive Cataract Service Project* was held at **Ad-din Eye Hospital, Jashore**, from **17–18 November 2028**. The program was jointly supported by **PKSF and Orbis International**.

RRF’s Paramedic **Mst. Tahamina Khatun** participated in the training, which focused on strengthening the capacity of frontline health workers to identify eye problems, ensure early referrals, and improve community-level cataract services. Her participation will help enhance RRF’s primary eye care outreach and ensure better service delivery for vulnerable rural populations.

Monthly Coordination Meetings Held at RRF



On 06 November 2025 RRF Microfinance program 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 her extremely busy schedule, **Pinku Rita Biswas, Deputy Executive Director**, honored the meeting with her presence and valuable insights, motivating participants to achieve the organization's development goals with greater efficiency and teamwork.

RRF Executive Director Attends Monthly Coordination Meeting in Dhaka Zone



RRF's Founder and Executive Director **Mr. Philip Biswas** attended the Monthly Coordination Meeting of the RRF Microfinance Program held at the **Dhaka Zone**. The meeting was also attended by the **Deputy Director, Division-2**, the **Assistant Director, Dhaka Zone**, Regional Managers, and Branch Managers.

level implementation.

The session focused on reviewing progress, strengthening operational strategies, and enhancing coordination for effective field-

Skills Development Workshop held at Zone level

On 22 November 2025, a comprehensive **Skills Development Workshop** was organized for all staff of the **Dohar Region under RRF's Dhaka Zone**. Participants included **Credit Officers, Assistant Managers (Accounts & Loan), and Branch Managers**.

The workshop aimed to enhance staff capacity, strengthen operational efficiency, and keep team members updated with program guidelines and best practices.



RRF Officials Attend Exposure Visit Organized by Water.org



From **9–10 November 2025**, RRF officials, including **Mr. Arun Kumar Biswas** and other Department heads of RRF Head office and 13 Assistant directors of Microfinance program, participated in an **exposure visit organized by Water.org and hosted by YPSA at Al Aqsa Hotel, Chittagong.**

The visit focused on RRF's ongoing **Sustainable Water and Sanitation Program**, which provides loans and training to improve community hygiene and health. Participants discussed future opportunities, potential collaborations,

and strategies to strengthen program impact in underserved areas.

RRF Participates in Bdjobs.com Job Fair in Rajshahi



RRF participated in the **Bdjobs.com Job Fair** held at **Shah Dine Convention Hall, Rajshahi**, where over **60 reputed companies and organizations** showcased career opportunities. The event attracted strong interest from fresh graduates eager to explore career paths with RRF.

RRF representatives briefed attendees on **current facilities, benefits, and career opportunities** within

the organization. The Bdjobs team expressed sincere gratitude to RRF for participating **for the third consecutive year**. The Assistant Director of Rajshahi Zone, **Mr. Israfil**, also visited the venue to observe the fair and RRF's engagement with prospective candidates.



CIMMYT International Audit Conducted at RRF



The **audit team of CIMMYT International, Mexico**, visited RRF on **30 November 2025** to review the activities of the RRF-CIMMYT project. The team included **Mr. Owen Duncan Calvert, Ms. Jihee Eom, and Mr. Stephen Kibira.**

Since the project has now been completed, the audit focused on reviewing **final project documents and financial records**. Present from RRF were **Mr. Arun Kumar Biswas (Director, Microfinance), Sonjoy Saha (Director, Finance & Accounts), Project Coordinator Enamul Hossain,** and other relevant officials.

The Finance Division ensured all records and

documents were updated to facilitate a smooth audit process.

Round Table Meeting on Production and Marketing of Processed Fish Products Held at RRF



The Rural Microenterprise Transformation Project (RMTP) successfully organized a round table meeting/policy dialogue on “Production and Marketing of Processed Fish Products by Small Enterprises” at RRF Head Office on 25 November 2025.

The event was presided over by Mr. Antony Biswas, Assistant Executive Director, RRF, with Mr. Md. Monirul Mamun, District Fisheries Officer, Jessore, attending as the chief guest. Participants included senior Upazila Fisheries Officers, officials of the Freshwater Sub-Center, teachers from Jessore University of Science and Technology, representatives from the Safe Food Authority, BSTI, Fisheries Inspection and Quality Control, print and electronic media, and local business representatives.

The dialogue focused on the **challenges, prospects, and policy support** required to strengthen small fish-processing enterprises. The meeting provided a platform for stakeholders to exchange ideas and explore strategies for enhancing production, marketing, and sustainability of small-scale fish businesses.

Master Craftsperson Refresher Program Held at RRF HO under RAISE Project



On 30 November 2025, RRF organized a **Master Craftsperson Refresher Program** at its Head Office in **two batches**, with **50 participants** attending. The training aimed to **enhance technical skills and knowledge**, ensuring high-quality and standardized craftsmanship. Participants engaged in **interactive sessions**,

practical demonstrations, and discussions to update their expertise and learn modern techniques in their respective crafts.



RRF Conducts Exchange Visit to Jagorani Chakra Foundation's RHL Project in Koyra



On **13 November 2025**, RRF conducted an **exchange visit** to **Jagorani Chakra Foundation's RHL Project** in Koyra, Khulna, under the directives of PKSF. A total of **15 crab-farming beneficiaries and RRF staff** observed climate-resilient initiatives, including slatted goat/sheep houses, climate-resilient homes, and crab farming enclosures. Participants received hands-on training, exchanged ideas, and expressed their intention to adopt **modern and sustainable practices** in their own communities.

RRF Distributes Winter Vegetable Seeds and Seedlings under RHL Project



On **23 November 2025**, RRF distributed **winter vegetable seeds, seedlings, and nets** to **60 beneficiaries** of the RHL Project, supported by PKSF. **Mr. Md. Saiful Islam, Upazila Agriculture Officer, Morrelganj**, attended as Chief Guest. Each beneficiary received seeds and seedlings of gima kalmi, palong shak, brinjal, tomato, cabbage, and kohlrabi. A total of **350 households** will receive similar support during FY 2025–26 to promote winter vegetable cultivation.

Environment Club Meetings Continue Under SMART Project



Under the **SMART Project**, Environment Club meetings were conducted across five upazilas—**Jhenaidah Sadar, Kotchandpur, Kaliganj, Maheshpur, and Jhikargachha**—covering two districts: Jhenaidah and Jashore. A total of **144 participants** (70 male and 74 female) joined the meetings.

These continued sessions are helping raise community awareness on **climate disasters, environmental risks, and hazard preparedness**, contributing to improved local resilience.

PKSF Officials Visit Godkhali Cluster Under SMART Project

PKSF officials **Mr. Rahat Hossain**, Manager (Activities), and **Sheik Salauddin**, RECP Specialist (SMART Project), along with representatives from **SGS Consultation Ltd.**, visited the **Godkhali Cluster**. During the visit, they discussed **RECP practices, Environment Club activities, flower processing, and the economic progress of microenterprises** under the project.

Kbd. Dr. Asit Baran Mondal, Senior Assistant Director of RRF and Focal Person of the project, was also present during the field visit.



PIMC Meeting and Heifer International Monitoring Visit Held Under BD-17



A **Project Implementation Management Committee (PIMC)** meeting was held on **20 November 2025** at the UNO Office, Chougacha, Jashore, with **18 participants**. The meeting was presided over by the **Upazila Nirbahi Officer (UNO)** and facilitated by **Mir Md. Abdul Mannan**, Project Coordinator, RRF, BD-17 Project. Officials from the Agriculture, Cooperative, and Women's Affairs offices, presidents and vice presidents of **five cooperatives**, and **five model**

farmers attended. The UNO emphasized women's empowerment, proper cooperative management, and the importance of adopting modern technologies to improve productivity and resilience to climate challenges.

From **22–23 November 2025**, a monitoring team from **Heifer International and Heifer Asia** visited BD-17 Project activities in **Jhikorgacha and Chougacha**. The team observed gerbera sheds, a solar pump, model eggplant demonstrations, and Self-Help Group meetings. A concluding meeting was held at RRF Head Office, Jashore. The team expressed satisfaction with the project's progress, noting that most activities for November 2025 were completed successfully as per guidelines.



Final Term Examination Commenced at Barnamal Bidyapith School



The Final Term Examination has officially started across all **Barnamala Bidyapith (BBP)** schools. **Secondary level exams began on 20 November 2025**, followed by the **primary level exams starting on 27 November 2025**. All schools are conducting the examinations in an organized and disciplined manner. Teachers and staff are actively monitoring the process to ensure a smooth and fair evaluation environment. Students are participating with enthusiasm as they complete their final academic assessments of the year.



Accelerating and Strengthening Skills for Economic Transformation (ASSET) Training assessment

The *Accelerating and Strengthening Skills for Economic Transformation (ASSET)* training assessment was conducted on 25 November 2025 at the RRF Chachra Training Center. The assessment aimed to evaluate participants' skills and learning outcomes to support their economic empowerment and career development.



Employers' Meeting and Workshop Held Under SICIP Project



quality of skills training for youth.

An **Employers' Meeting and Workshop** under the **SICIP Project** was held on **11–13 November 2025**, focusing on **Food & Beverage Production** and **Bakery & Pastry Production** and **IT freelancing**. The event brought together industry representatives and training providers to strengthen collaboration, discuss employment opportunities, and enhance the

ENRICH Program HIGHLIGHTS

• RRF Organizes Health Camp on Arthritis and Allergy Under Samriddhi Program



Under the **Samriddhi Health Service Program**, RRF organized a special health camp focusing on **arthritis and allergy-related issues** on **25 November 2025** at **Sujapur, Noldi, Lohagara, Narail**. The camp ran from **9:30 AM to 2:30 PM**, where a total of **158 patients**—including **37 children, 99 women, and 22 men**—received medical consultations and prescriptions.

The health services were provided by **Dr. Sabrina Rahman Tina (MBBS, CMU – Health)** and **Dr. Swapnil Akash Roy (MBBS – Health)** from **Al-Shefa Diagnostic Center, Narail**. The program was **implemented by RRF with support from PKSF**.

• Union-Level Sports and Cultural Competition Held Under Samriddhi Program

Under the **Samriddhi Program** of RRF, a **Union-level Sports and Cultural Competition** was organized in **Dihi Union, Sharsha, Jashore** on **06 November 2025**. The event encouraged active participation from youths and community members, promoting teamwork, creativity, and cultural engagement at the grassroots level.



RRF PPEPP-EU Events Highlights



- **Two-Day Agricultural Skill Development Training Held at Sachiadaha, Terokhada, Khulna**
A two-day **Agricultural Skill Development Training** was organized at **Sachiadaha, Terokhada, Khulna**, aimed at enhancing the knowledge and technical capacity of local farmers. The training focused on modern cultivation methods, improved farm management, and climate-resilient agricultural practices to help farmers increase productivity and adopt sustainable techniques.

- **Orientation on Result-Based Monitoring and Data Checking Held Under PPEPP-EU Project**

On **10 November 2025**, an orientation on **field-level data collection and data checking** under the **PPEPP-EU Project** was conducted at **RRF, Bolaibunia, Morrelganj, Bagerhat**. The session was attended by **Mr. Khosru Moin Tanvir Ahmed, Senior Program Manager**, and **Mr. Md. Maksud Alam, APC, PKSF**. Field-level data collection activities will continue until **13 November 2025** as part of the project's **Result-Based Monitoring** process.



- **Demonstration of Age-Based Ideal Food Selection Held in Patgati, Terokhada**



A demonstration on **age-based ideal food selection and preparation** was organized at **Patgati Purbopara-2, Sachiadaha Union, Terokhada, Khulna**. The session aimed to educate community members on proper nutrition and balanced diet practices for different age groups, promoting health awareness and better dietary habits at the grassroots level.

Walking Stick Distributed to Elderly Club Members



RRF organized a **support program for elderly club members**, distributing walking sticks to 23 members of the **Dipta Elderly Club1 7 2**. Alongside, **free medicines and health check-up camps** were conducted to ensure regular health monitoring.

Additionally, **daily nutritious snacks** were served across all **four elderly clubs**. The initiative aimed to **promote the well-being, mobility, and overall**

health of senior community members, reflecting RRF's continued commitment to elder care and community support.

Pre-School students Parents Visit BBP Kamarpara School



In November 2025, Parents of **pre-school students** visited **BBP Kamarpara School** to explore the curriculum and observe classroom activities, ahead of admissions for the next academic year. The visit provided parents with firsthand insight into the school's teaching methods, learning environment, and overall educational approach for their children.

RRF Organizes Diabetic Camp Under Community Healthcare Program

On **25 November 2025**, in RRF Community healthcare, Abhaynagar, Jashore RRF organized a **community healthcare program**, hosting a **diabetic health camp** for elderly residents. Around **40 patients** participated, receiving medical consultations and health services. The initiative aimed to raise awareness about diabetes management and provide accessible healthcare to vulnerable community members.



“Where Women Lead, Communities Thrive”

*Pinku Rita Biswas, Deputy Executive Director,
Rural Reconstruction Foundation (RRF)*



“Women possess extraordinary strength, resilience, and wisdom. When we invest in their growth, we invest in the future of our entire community. Empowering women is not just a program—it is a commitment to dignity, equality, and opportunity for all.

I encourage every woman in our community to believe in her potential. Your voice matters, your dreams matter, and your leadership matters. Education, financial independence, and skill development are not privileges; they are your rights. When a woman stands on her own feet, she transforms her family, her community, and the generation that follows.

Let us continue working together to create spaces where women feel safe, confident, and valued. Let us support one another, learn from one another, and uplift one another. Together, we can build a society where every woman is empowered to make decisions, take leadership, and shape a brighter future.

Women are not only participants in development—they are leaders of change. When we invest in women’s education, health, and livelihood, we strengthen the roots of our society. When women gain access to resources and opportunities, they break barriers, create solutions, and drive sustainable progress.

I urge all community members—families, local leaders, and institutions—to stand beside our women. Empowerment becomes meaningful only when society ensures equal respect, equal opportunity, and equal voice.

My message to all women is simple: move forward with courage. You are capable, you are powerful, and you are essential to the progress of our nation. Your journey is an inspiration, and your strength is the light that will guide our future.”



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