

Reference: NGO/DDEF/2026-27/004**Date:** July 14, 2026

To,
The Program Director / Committee Chairperson,

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Subject: Appeal for Emergency Funding for the Rehabilitation of Crisis-Affected Small Business Holders on sudden firing.

Dear Sir,

1. Context and Problem Statement: We are writing to urgently appeal for financial and technical assistance to support the economic recovery and rehabilitation of marginal small business holders who have suffered devastating asset loss, structural damage, and complete disruption of livelihoods due to recent unforeseen economic shocks and local environmental crises due to sudden firing on 13/07/2026 at Lamuya Bazar, Patharghata, Barguna district, Bangladesh. As documented through recent visual testimonies and rapid on-ground assessments as referencing the context of the shared the report and video as <https://www.facebook.com/share/v/1c2p7pmrre/> and <https://www.facebook.com/share/v/1Cjphffm7P/> which are enclosed with this appeal letter. Micro-entrepreneurs, localized market vendors, and cottage industry owners have seen their entire capital depleted, forcing them into cycles of high-interest informal debt. Caught firing

Without immediate intervention, these local market actors will face permanent closure, directly contributing to heightened food insecurity, migration, and systemic poverty in the targeted highly-vulnerable communities.

2. Proposed Project Objective: The primary objective of this emergency intervention is to provide immediate capital restoration, capacity re-building, and market-linkage resilience to 40- 50 affected small business holders, enabling them to safely resume income-generating activities and stabilize the local micro-economy within a 6-to-12-month implementation window.

3. Key Intervention Modalities (DDEF Alignment): To ensure maximum accountability, rapid deployment, and sustainable rehabilitation, the project will utilize a multi-pronged approach aligned with emergency development protocols:

- **Unconditional and Conditional Cash Grants:** Distribution of one-off emergency capital restoration grants (approx. \$400–\$600 per business) to replenish ruined inventory and repair basic physical infrastructure (stalls, tools, processing equipment).
- **Financial Literacy & Shock-Resilience Training:** Short-term, tailored modules focusing on bookkeeping, micro-savings, and basic business continuity planning during localized emergencies.
- **Market Systems Strengthening:** Facilitating linkages with structured micro-finance institutions and sustainable supply chains to protect beneficiaries against future price volatility and market shocks.

4. Expected Outcomes and Key Performance Indicators (KPIs)

Outcome 1: Minimum of 85% of targeted micro-businesses fully operational and generating steady revenue within 90 days of grant receipt.

Outcome 2: Reduced reliance on negative coping mechanisms (such as high-interest predatory loans or asset liquidations) among beneficiary households.

Indicator Matrix:

- Number of small businesses receiving financial rehabilitation packages (disaggregated by gender of the business owner).
- Average percentage increase in monthly household income post-intervention.

5. Budget Summary & Justification: The total estimated budget required for the immediate execution of this emergency rehabilitation cycle is **amount \$35,000 to \$40,000**. This will directly cover direct financial transfers to beneficiaries (75%), capacity building workshops and localized logistics (15%), and rigorous Monitoring & Evaluation (M&E) along with strict compliance reporting (10%). A fully itemized budget breakdown in Excel format is attached for your review.

6. Conclusion & Request for Review Given the time-sensitive nature of the crisis, your immediate consideration of this appeal under the Direct Disaster Emergency Fund framework will directly prevent the total economic collapse of vulnerable households. We are fully prepared to provide further baseline documentation, beneficiary selection criteria, and technical breakdowns as required.

Thank you for your continued commitment to humanitarian and economic resilience.
Sincerely,



Dr. Md. Rezaul Kabir

Executive Director

DDEF, Bangladesh

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Attachement:

1. News/Video of the incident
2. Tentative report of the sudden firing.

Links of the Video (News)



Link of the video: <https://www.facebook.com/share/v/1c2p7pmrre/>
<https://www.facebook.com/share/v/1Cjphffm7P/>
<https://www.facebook.com/share/v/17vnnVBKrV/>

Horrific fire breaks out in Barguna, Patharghata, Lemuya markets: 45 shops gutted, loss worth Tk 20 crore

Staff Correspondent:

About 45 shops have been burnt to ashes in a terrible fire at Lemua Bazar in Patharghata Upazila. The accident occurred at around 1 am on July 13, 2026. The affected traders initially estimate that the damage is around Tk 20 crore.

Incident details:

Local sources and witnesses said that a fire broke out suddenly in a shop in the market late at night. Within moments, the flames spread all around. Since it was late at night, most of the shops were closed and there were few people in the market, the fire quickly got out of control.

Rescue operation:

Upon receiving the information, multiple units of the fire service quickly reached the spot. With the help of local businessmen and the general public, the fire service personnel managed to bring the fire under control after a long struggle. However, before the fire was brought under control, about 45 businesses including clothing stores, grocery stores, drug stores and electronics stores were completely destroyed by fire.

Damage and Impact:

According to the initial estimates of the market committee, the damage caused by this fire has exceeded Tk 20 crore. Many traders have lost their life's capital and become destitute. This sudden accident has cast a shadow of grief over the entire area.

Investigation and current situation:

The exact cause of the fire has not yet been confirmed. The fire service has informed that an investigation committee will be formed to investigate whether the fire was caused by an electrical short circuit or some other source. Currently, the affected businessmen have appealed for government and private assistance.



A list of affected businesses is provided below:

Md. Ashraf Ali, -01726455948.
Md. Malek - 01798268480.
Md. Shafiqul Islam - 01617425544.
Md. Rustum Gazi - 01319600860.
Md. Zafar - 01713457229.
Md. Zakir - 01336555485.
Md. Bazlu Khan- 01818646995.
BMP Office: -01713958774.
Md. Sujan - 01732030453.
Md. Yusuf - 01730220513.
Md. Shah Alam - 01730220513.
Md. Sohel - 01718369271.
Md. Shahjahan -01714906700.
Md. Kamal - 01727793886.
Md. Shahjahan Siraj- 01720020529.
Md. Shahid Hang-01746305951.
Mr. Nihar - 01261951947.
Md. Selim-01911439777.
Md. Jamal - 01866787835.
Md. Jahangir - 01784447515.
Md. Habib Sardar -01719233362.
Robin:-01712951354.
Md.: Eklas-01719938250.
Md. Forkan -01725962041.
Md. Ruhul Amin-01882229199.
Gaurang Das-01788590515.
Monir-01738840647.
Md. Forkan-01720085458.
Md. Sanaullah-01307609464.
Md. Habib Khan-01718110823.
Raju-01871222515.
Milton-01716978631.
Sudev-01787821027.
Saidul Peda-01715452257.
Jasimuddin- 0168504483.