

# ANNUAL REPORT

July 2024-June 2025



Christian Commission for Development in Bangladesh



## Annual Report

2024-2025

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# ANNUAL REPORT

July 2024-June 2025



**Christian Commission for Development in Bangladesh**



# CCDB'S CONTRIBUTION FOR A BETTER WORLD

**1** NO  
POVER



**2** ZERO  
HUNGER



**4** QUALITY  
EDUCATION



**5** GENDER  
EQUALITY



**6** CLEAN WATER  
AND SANITATION



**7** AFFORDABLE AND  
CLEAN ENERGY



**8** DECENT WORK AND  
ECONOMIC GROWTH



**10** REDUCED  
INEQUALITIES



**11** SUSTAINABLE CITIES  
AND COMMUNITIES



**13** CLIMATE  
ACTION



**16** PEACE, JUSTICE  
AND STRONG  
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FOR THE GOALS





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# CCDB

CCDB envisions a just and caring society where people live in peace, dignity, and in harmony with all God's creations.

**VISION**

**MISSION**

**VALUES**

Guided by the vision and ecumenical principles, CCDB works to create a society where the poor, marginalized and vulnerable people claim and enjoy human rights and justice for a sustainable livelihood with dignity.

- Tolerance and mutual respect.
- Equity and justice.
- Transparency and accountability.
- Resource efficiency and cost-effectiveness.
- Participation and inclusiveness.
- Environmental sustainability
- Self-reliance and self-determination.
- Safety and security.

## FROM THE EXECUTIVE DIRECTOR'S DESK



Bangladesh stands at a defining moment in its development journey. Over the decades, the country has built strong foundations: improved health outcomes and reduced mortality rates, increased literacy, greater participation of women in public life and the workforce, and sustained economic growth. These achievements provide Bangladesh with a real opportunity to transform current challenges into new possibilities provided that leaders, communities, and partners work together with clarity, cooperation, and purpose.

Today, however, the economy faces significant pressures. Growth has slowed, and expert forecasts for the year ahead remain mixed. High inflation continues to strain household budgets and disproportionately affects the poorest and most vulnerable. Poverty has risen sharply: recent estimates place the poverty rate at 27.93 percent, up from 18.7 percent in 2022, while extreme poverty has increased to 9.35 percent from 5.6 percent three years ago. As prices rise and incomes stagnate, poor and middle-income households struggle to afford food, healthcare, and education for their children. Consequently, demand

for social protection and emergency support continues to grow.

At the same time, shifts in global and domestic financing particularly the gradual decline of traditional development assistance as Bangladesh advances toward middle-income status require development organizations to adapt with greater efficiency, transparency, accountability, and innovation. These realities underscore the importance of strong institutions, rights-based approaches, and evidence-based advocacy rooted in people's rights and social accountability.

Against this backdrop, CCDB remains steadfast in its commitment to combating poverty through its Comprehensive Poverty Reduction Program (CPRP). Operating across 15 districts of Bangladesh, the program currently engages nearly 100,000 households, the majority of whom are women.

However, amid persistent challenges such as escalating inflation and the impacts of global conflict, lifting households out of poverty within the project timeframe remains a formidable task. Throughout this journey, CCDB has consistently promoted innovative and cost-effective technologies to enhance income opportunities for reference individuals. The program also places strong emphasis on strengthening livelihood skills, enabling participants to adapt, diversify, and sustain their economic activities.

An integral component of the CPRP is the People's Managed Savings and Credit Program (PMSC), which facilitates access to essential financial services for reference individuals. PMSC not only advances financial inclusion but also strengthens the sustainability of people's institutions, fostering economic resilience among forum members. In the current phase of CPRP, CCDB has expanded its activities to Satkhira District, focusing on marginalized communities and populations severely affected by climate change. This expansion seeks to enhance resilience, strengthen adaptive capacity, and promote sustainable livelihood options for those most vulnerable to environmental and socio-economic shocks.

Bangladesh, located in the deltaic region of the Ganges-Brahmaputra-Meghna basin, faces profound and multifaceted impacts of climate change. The combination of geographical vulnerability, dense population, and heavy dependence on agriculture intensifies these challenges.

One of the most critical consequences of climate change is rising sea levels. A significant portion of the country lies only a few meters above sea level, making even modest increases potentially devastating. Coastal areas experience increasing salinity intrusion, which reduces agricultural productivity and threatens freshwater sources. These pressures disrupt livelihoods, trigger migration, and exacerbate social and economic vulnerabilities.

To respond to these challenges, CCDB has undertaken significant initiatives through its climate change program. In coastal regions, CCDB has pioneered Community Climate Resilient Centers (CCRCs), which serve as community-based hubs for knowledge sharing, resource mobilization, advocacy, and collective action. Guided by the principle of "Engaging Communities in Action," these centers prioritize empowering climate-vulnerable populations to strengthen their resilience.

The primary objective of this initiative is to enhance the capacity of vulnerable communities to better cope with climate-related risks. This focus on community-led resilience building equips people with the knowledge, skills, and tools needed to adapt to evolving climate challenges.

On October 1, 2022, CCDB inaugurated the Gazipur Climate Center, a 22-hectare flagship hub for climate-resilient, low-carbon sustainable development in Bangladesh. The Center promotes community-led adaptation and climate risk reduction through innovation, capacity building, and knowledge exchange. It engages a wide range of stakeholders including climate-vulnerable communities, researchers, policymakers, practitioners, students, and children and showcases Bangladesh's five major climate ecosystems: coastal, drought-prone, floodplain, wetland, and hill regions. Visitors are exposed to more than 100 practical climate solutions spanning agriculture, water management, fisheries, livestock, healthcare, biodiversity, housing, and renewable energy.

CCDB also implemented the Scholarship Program for Sustainable Climate Actions to empower Bangladeshi university students as future climate leaders. The program strengthens climate knowledge and promotes solution-oriented research aligned with national priorities. By integrating academic learning with field-based experience, it encourages practical,

community-driven approaches to climate challenges. In its first year, the program awarded scholarships to 30 students from 15 universities across Bangladesh to conduct research on diverse climate change-related themes in support of community resilience.

In April 2025, CCDB launched the Samaan Aawaaj Project with support from Global Affairs Canada, in partnership with the Coady International Institute of St. Francis Xavier University. The initiative promotes women's leadership and inclusive governance, with a particular focus on grassroots, Indigenous, and minority women. Implemented in 14 unions of Dinajpur District, the project aims to directly support 950 women leaders while strengthening local governance systems. Strong South-South collaboration with Nepal-based partners - The Story Kitchen (TSK) and Didi Bahini (DB) enhances mutual learning and amplifies women's voices for equitable civic participation.

Throughout the reporting period, CCDB implemented a diverse portfolio of programs, including initiatives on women's empowerment, active citizenship, youth employment generation, peacebuilding and conflict resolution, carbon emission reduction, seed promotion, livelihood enhancement, and food security through biochar. CCDB also worked to strengthen the emergency preparedness capacities of disaster-vulnerable communities across Bangladesh.

The road ahead demands courage, creativity, and collective action. With strengthened accountability, inclusive collaboration, and a clear commitment to sustainability, civil society can continue to play a vital role in shaping a more equitable, democratic, and climate-resilient Bangladesh.

We extend our profound gratitude and sincere appreciation to our valued reference persons, dedicated CCDB colleagues, members of the General Body and CCDB Commission, Government institutions, and our invaluable resource-sharing partners. Your continued support remains the foundation of CCDB's journey toward building a society rooted in justice and compassion.



**Juliate Keya Malakar**  
Executive Director  
CCDB



# POVERTY REDUCTION, FOOD SECURITY AND LIVELIHOOD

## Comprehensive Poverty Reduction Program

Since 2007, CCDB has been walking hand in hand with poor and marginalized communities, driven by a single purpose to help people live with dignity and hope. What started as a bold initiative has now grown into its sixth phase, with the first year already completed. Today, the program reaches across 11 districts of Bangladesh, including a new chapter in Satkhira, where the focus is on strengthening resilience through the Resilience Building–Comprehensive Poverty Reduction Program (RB-CPRP).

The Comprehensive Poverty Reduction Program (CPRP) works with people to unlock their own potential. By combining practical services, a

strong focus on rights, and community-driven development, the program creates real opportunities for lasting change. The successful completion of the fifth phase stands as a testament to this vision. It has brought forth notable progress in diverse areas climate-adaptive agriculture, advocacy and rights, sanitation and hygiene, and education. Beyond these achievements, the program has placed a strong emphasis on capacity building. Through extensive training opportunities, community members have enriched their knowledge and sharpened their skills, unlocking doors to empowerment and positive social change.

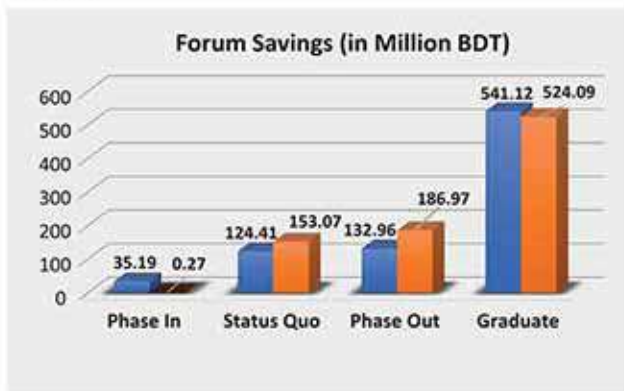


## Institutional Development

The Comprehensive Poverty Reduction Program (CPRP) prioritizes the development of grassroots institutions as a cornerstone of its approach. By strengthening institutional capacity, the program has facilitated the formation of collaborative forums led by community members. During the reporting period, CCDB successfully established five new Forums, engaging a total of 534 members.

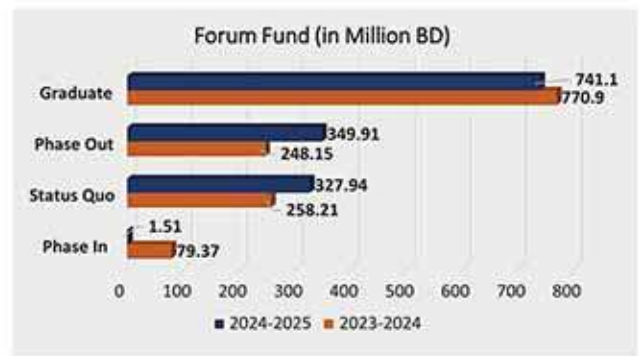


One of the innovative approaches implemented by the CPRP is the People-Managed Savings and Credit (PMSC) model. This approach empowers community members to collectively manage their savings and credit within their respective forums.



By giving people control over their financial resources, the PMSC model fosters a sense of ownership and resilience. In total 1018 forum is functioning under this program where new 5 phase in forums are under the Satkhira area.

During the year, Union and Upazila Network Committees strengthened forums as platforms for advocacy and service access. Prioritizing child marriage prevention, drug awareness, road repair, safe water, tree plantation, leadership development, and safety net distribution,



engaging Union Parishads and marriage registrars to secure benefits. Members received allowances, agricultural support, water and sanitation facilities, and road repairs, while weaker forums were assisted through DRF funds. Upazila Committees played a pivotal role in consolidating Union-level issues and advocating with relevant line departments. Their efforts focused on key areas such as health, gender-based violence, climate resilience, and livelihoods across the program's implementation zones.

As a result of these coordinated actions, community members gained access to training on livestock rearing, handicrafts, and nutrition gardening. They also received agricultural inputs and participated in health camps that reached hundreds of students with diagnostic services and sanitary products. These initiatives helped strengthen trust and accountability between

Types of Training	Total Participants
Training on book keeping for Forum leaders	353
Training on book keeping for Form Workers	367
Training on Forum management and leadership	340
Workshop on Issue based Advocacy plan	312
Training on livelihood asset management	180
Vocational training support	21
Strengthen capacity of the producer group	921
Workshop on building relationship with market stakeholders	117

communities and service providers.

Through this project, CCDB has been working with four types of Forums: Phase-In, Status-Quo, Phase-Out, and Graduate. These Forums are not merely platforms for training or Peoples Managed Savings and Credit (PMSC); they also serve as active spaces for community engagement on pressing social issues.

Regular financial reviews, dividend distribution, and annual planning processes combined with member recognition through cultural programs have fostered a culture of transparency, accountability, and shared ownership within the Forums.

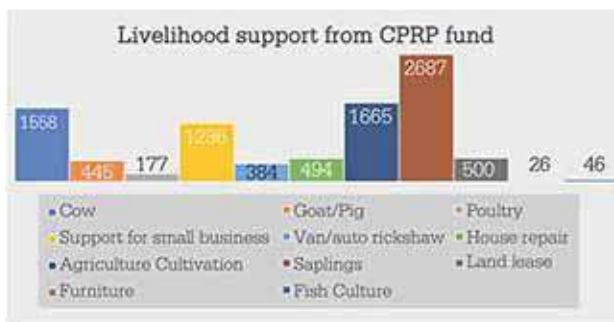
In addition, community conventions provided valuable platforms for knowledge exchange on income-generating activities (IGAs), climate-adaptive practices, and collaborative



problem-solving. These gatherings strengthened peer learning and deepened community engagement.

As a result of these institutional development efforts, the Forums have evolved into resilient grassroots institutions. They now actively mobilize resources, advocate for community rights, and contribute to sustained, long-term development across their constituencies.

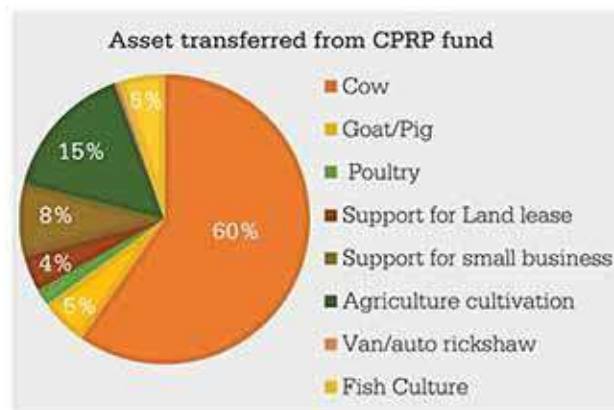




## Economic and social development

Throughout the project area promotion of economic and social development implemented by enhancing gender-inclusive participation, human rights awareness, and advocacy skills. Workshops and group meetings educated community members on CEDAW, women's rights, discrimination, GBV, and local power dynamics, leading to increased women's involvement in household decision-making, leadership roles, and income-generating activities. Issue-based advocacy targeted child marriage, dowry, drug prevention, road repair, health service improvement, and environmental concerns using community mobilization, dialogues with authorities, awareness campaigns, and media engagement, resulting in tangible improvements such as road repair and strengthened community networks.

To support economic empowerment and social cohesion, forums organized a series of agricultural fairs where members showcased and sold fresh vegetables, fruits, poultry, handicrafts, and seedlings, promoted organic farming practices, and received prizes for quality products. These fairs, alongside day observances of International Women's Day, Victory Day,



## Services received through lobbying by Forum and Networks

Type of Service/Area Office	Total Number
<b>Assistance/support received</b>	
Agricultural Training	680
Rickshaw/Van	4
Cattle	350
Sewing Machine	25
Slab Latrine	22
Poultry	200
Tube Well	103
Agri Equipment	143
Tree (Sapling)	736
<b>Skill Training</b>	
Training On Livestock	596
Fish Culture	123
Computer Training	21
Handicraft	103
<b>Allowances</b>	
Old Age Allowance	353
Widow Allowance	138
Person With Disability Allowance	94
Pregnancy	152
VGF/VGD Card	4027
Education	1306
<b>Additional Services</b>	
Community Center	1132
Solar Panel	1
New Road	17
Forum House	1
Plastic Chair	10
Rainwater Retention Tank (3000 Lt.)	228
Shelter (House)	26
Submersible Pump & Tank (1000 Lt.)	15
Blanket From Union Parishad	2323

Independence Day, Cooperative Day, and other events, fostered community engagement, cultural participation, and knowledge exchange. Across all project areas, these interventions improved livelihoods, enhanced social harmony, strengthened leadership, and increased community awareness of rights and responsibilities.

## Climate Change, Environment and Disaster Risk Reduction

The links between climate adaptation and development have expanded local

responsibilities for environmental protection. Forum members have reshaped their livelihoods to respond to climate risks, adopting climate-smart enterprises such as cow and goat rearing, vegetable production, small trade, grocery and tea shops, and van pulling, which now generate annual incomes ranging from Tk 8,000 to Tk 200,000 depending on the activity. Young people received vocational training in tailoring and auto mechanics and are moving into

apprenticeships that provide more stable, less climate-exposed income options.

Producer groups for native chicken, vermicompost, and beef fattening have improved livestock management, quality production, and market linkages to stabilize incomes during climate shocks. Workshops with market



stakeholders helped members better understand value chains, sell at fair prices, and set up forum-based sales and service centers that reduce post-disaster market disruption.

Farmers have adopted climate-adaptive practices mulching, dry seedbeds, bio-fertilizer, vermicompost, multi-layer cultivation, ginger





cultivation in sacks, no-tillage farming, and kachua cultivation to lower costs, conserve soil moisture, and improve yields, benefiting about 80% of participants. Energy and waste interventions complement these efforts: 1,239 households continue to use improved cooking stoves, cutting fuel use and indoor smoke, while 25 members produce and sell vermicompost locally, turning organic waste into a sustainable income source.

In Satkhira, youth groups in three locations led community-driven resilience actions, targeting canal pollution and road safety to reduce climate-related flooding and hazards. Their advocacy and a successful canal-cleaning campaign mobilized residents and local authorities to restore drainage and lower disaster risk. Health and sanitation upgrades—including sanitary latrines, nutrition demonstrations, and a Reverse Osmosis plant supplying safe water to 400 families reduced vulnerability to waterborne diseases after extreme events. Complementary measures such as climate-smart agriculture training, wider use of improved cooking stoves, and community vulnerability assessments strengthened adaptive capacity and local preparedness.

Support from Forum Fund from Forum for Climate Change, Env. & Disaster

Types of Funds	Total
No. Tree plantation	9190
No. ICS distributed	116
Demonstration plot of drought, flood and saline tolerant crop variety (no of plot)	6
Support for Cropping pattern (person)	151
Orientation on vermin compost (Person)	80
Demonstration on vermin compost (No. of demo)	119
Promotion of bio fertilizer/bio pesticide (No of Demo)	10
Installation of sanitary latrines (Number)	39
Demo of Mulching	43
Demo on Multi-Layer	28
Tower gardening	2
Organic Agriculture	183
Ginger cultivation in Sack	72
Zero Tillage	254
Hydroponic Grass with Goad rearing	18
Zibamint (Organic Fertilizer)	37
Dry seed bed	142
Coco Dust	8
Summer Tomato	27
N-fixing crops cultivation for improving soil health1	12



## Story of Courage and Determination

Mrs. Minjira Khatun, a homemaker from Islam Gati village in Pabna Sadar, lives with her husband- a small grocery shop owner, and their two sons. Her elder son, Mirajul Islam, was born with a physical disability that made walking difficult and life full of struggles. Often ridiculed by peers and dependent on others, he desired for acceptance and dignity.

In 2024, Mirajul passed the SSC examination in the Humanities group, but financial hardship prevented him from pursuing higher studies. During a forum meeting, Mrs. Minjira learned about the CCDB-CPRP technical training support and applied for her son. With their assistance, Mirajul received BDT 6,000 for a six-month mobile phone repair training at Tebunia Bazaar. Starting on 15 October 2024, he trained with determination and quickly mastered the skills.

Impressed by his progress, his mother took a loan of BDT 30,000 from Shokal Shondha Multi purpose Cooperative Society in March 2025 to build a small shop beside their home and purchase repair tools.

Today, Mirajul runs his own mobile repair shop, earning around BDT 6,000 per month. Once dependent, he is now self-reliant and proud - a symbol of perseverance and hope.

Mrs. Minjira smiles and says, "Persons with disabilities are not a burden they are our pride."

## Munika Soren- a beacon of resilience and inspiration for women

Ms. Munika Soren, born on 16 November 1991 in Nadhaikrishnapur, Chapainawabganj, grew up in a humble indigenous family as the only daughter among three brothers. She completed her early education in her village and earned a bachelor's degree in social science from Shah Nimatullah College, Chapainawabganj, in 2016.

Munika's life has been shaped by the struggles she witnessed within her community—poverty, social exclusion, and deprivation of rights. These experiences inspired her to become a voice for change. She became the President of the Nadhaikrishnapur Women's Forum, established under the CCDB-CPRP Project, where she has demonstrated exceptional leadership since its inception.

After graduation, Munika began working as a Field Facilitator at the Upazila Livestock Office, which opened the path toward fulfilling her dream of empowering others. Through her initiatives, several indigenous families received training and livestock support, helping them achieve economic independence. During a PKSF meeting organized by Prayas, her presentation on the educational struggles of rural students led to the distribution of bicycles for children in her village—an act that transformed many young lives.

Her dedication and leadership earned her the "Adommo Nari" Award in 2024 from the Ministry of Women and Children Affairs, Rajshahi, and the title of Best Joyeeta (District Level) for her outstanding contribution to social development.

Currently serving as a Project Animator at SIL International Bangladesh, Munika continues to work passionately to preserve indigenous language and culture, standing as a beacon of resilience and inspiration for women and her community.



## A Model of Empowerment and Sustainability for Rural Communities

Under the CCDB-CPRP Gopalganj Project, a women's forum was formed in 2019 in the remote areas of Kandi Union, Kotali Para Upazila, with 100 marginalized women. In 2021, it was officially registered with the Department of Cooperatives as Ambari Matrimangal Women's Cooperative Society Ltd., Registration No. 57. Today, the cooperative has 108 members, all of whom contribute regular monthly savings totaling BDT 11,38,321, with a total capital of BDT 21,80,377.

The members primarily engage in paddy, fish, and vegetable cultivation, while all families raise hens. Each household keeps 20–30 to 100–200 hens, producing eggs year-round, with peak seasons yielding 200–300 eggs daily per family. However, due to long distances to markets, poorly maintained roads, and extreme heat, significant egg loss occurs during transportation, reducing income and discouraging producers.

To address these challenges, they established a Community based Egg Sales Center under the Value Chain Program.

Initially, 35 egg producers formed a group and introduced to value chain concepts and market opportunities. A consultation with stakeholders including producers, buyers, vaccinators, feed suppliers, and livestock officials clarified the objectives, roles, fair pricing, and functioning of the center. All participants agreed to use the forum center as a hub for egg sales and related services.



Eggs are now brought to the center on Saturdays and Tuesdays, 10 AM to 12 PM, with buyers paying market rates (BDT 180-195 per Dozen). A small fee of BDT 1.50 per tray goes to the forum worker, and BDT 1.50 per tray to the forum as a service charge. Feed suppliers offer discounted rates, and vaccinators provide poultry services at BDT 4 per poultry bird, delivered at producers' homes. This community based initiative reduces transportation cost, waste, labor cost, and time, allowing producers to earn an additional BDT 12 per tray.

Overall, the value chain benefits all stakeholders producers, buyers, vaccinators, feed suppliers, and transporters by reducing risks and costs, while also generating income and ensuring employment opportunities. Moreover, by fostering trust, efficiency, and collaboration- it stands as a sustainable, empowering model for the community.

# Community-Led Advocacy for Riverbank Protection in Satbaria, Jalalpur.

The Padma River, Bangladesh's mightiest and most dynamic waterway, has long shaped the destiny of riverside communities. While it sustains life and livelihoods, its fierce currents have also brought untold devastation. Villages, schools, farmland, and heritage sites have vanished into its depths over time. Currently, severe erosion threatens the Manikhat and Satbaria Unions of Sujanagar Upazila under the CCDB-CPRP Jalalpur Project, endangering more than a thousand households, educational and religious institutions, markets, and vital community infrastructures.

To address this urgent threat, the Padma River Erosion Prevention Committee was formed in Satbaria Union. In collaboration with forum members, the committee collected approximately 2,000 community signatures and submitted a memorandum to the relevant government offices on 26 January 2025. When official action was delayed, the matter was discussed at forum, union, and upazila network committee meetings on 12 March 2025, leading to a decision to meet with the committee chair to plan a rally and human chain for awareness and advocacy.

On 4 May 2025, a consultation meeting was held at the CCDB Satbaria Unit Office with forum representatives, union and upazila network members, teachers, civil society leaders, and the river erosion committee. After deliberation, it was decided to organize a large-scale rally and human chain on 8 May 2025.

During the event, Razia Khatun, Chairperson of the Satbaria Union Network, along with other dignitaries, highlighted the causes of erosion, particularly illegal sand extraction by influential individuals, and emphasized the threat to seven villages, institutions, thousands of homes, and farmland. Moreover, participants called on the government to urgently protect vulnerable riverbanks and prevent illegal sand mining.



The advocacy campaign drew local and national attention through newspapers, television, and social media, resulting in tangible action. On 17 June 2025, emergency erosion control work was inaugurated during heavy rainfall. Mr. Zahidul Islam, Executive Engineer, PABO, Bera, Pabna, announced BDT 3 million allocated to protect the riverbank, with potential extension. Government officials, local leaders, CCDB staff, and network members attended, marking a successful outcome of coordinated community advocacy.

This initiative illustrates how organized, community-led advocacy can protect lives, property, and livelihoods, turning collective concern into meaningful action against environmental threats.

## Ensuring Safe Water Access in the Indigenous Munda Community of Nimdighi

Nimdighi, a small village under Rasulpur Union in Niamatpur Upazila, lies within the CCDB-CPRP Manda Project area. About 75% of its 150 households belong to the indigenous Munda community, most of whom work as agricultural day laborers. For years, the villagers had no access to safe drinking water. They used pond water for daily needs and collected drinking water from a distant private tube well, leading to frequent illnesses and hardship.

In 2022, with support from CCDB-CPRP, a community forum was formed. Through collective discussions, members identified the lack of safe water as



their main problem and applied for a deep tube well. Although the request could not be fulfilled that year, the Rasulpur Union Network advocated with the Union Parishad and managed to install one deep tube well with a 1,000-liter tank, benefiting four households.

In 2024–25, the forum reapplied and received BDT 40,000 in support. Adding BDT 30,000 from forum savings; they used BDT 70,000 to lay 1,300 feet of water lines from two tube wells, connecting 43 households with taps.

As a result, every household has easy access to safe water. Health conditions have improved, and villagers no longer need to walk long distances for water. The community expressed heartfelt gratitude to CCDB and the Upazila Engineering Department for their valuable contribution to a healthier and easier life.

## From Single-Crop Farming to Climate-Resilient Livelihoods

Khadija Khatun is a housewife and an active member of the Banrupa Women's Forum, supported by CCDB. She lives with her husband and two daughters in a small household where financial hardship was once a daily reality. With no stable source of income, the family struggled to meet basic needs. Their only assets were a small homestead, just seven decimals of cultivable land, and her husband's van.

Khadija's journey toward change began when she participated in a CCDB-organized courtyard meeting on Climate Change and Adaptation. There, she learned about cropping patterns, the practice of cultivating multiple crops on the same land across different seasons. Previously, she grew only sugarcane on her land each year, but poor yields meant little to no profit. Curious about applying crop diversification on her small plot, Khadija sought further guidance.

With CCDB's support, she consulted a Sub-Assistant Agriculture Officer and developed a plan to cultivate summer okra, Aman rice, and winter vegetables in rotation.

With training from CCDB, Khadija also learned how to produce vermicompost, which she used to prepare her land with organic fertilizer. In the summer of 2025, she cultivated okra for the first time instead of sugarcane. With a total investment of BDT 4,350, she produced 860 kg of okra, selling it at an average price of BDT 25 per kg. Her total sales amounted to BDT 21,500, generating a net profit of BDT 17,150 in just one season, a remarkable change from previous years when she earned no profit at all.

Encouraged by this success, Khadija now plans to continue crop diversification throughout the year, cultivating Aman rice and winter vegetables on the same land. This approach not only ensures regular income but also strengthens her family's food security. Her achievements have inspired other members of the women's forum, who are now motivated to adopt similar practices on their own land.

Through CCDB's awareness initiatives and technical support, Khadija has gained more than financial stability, she has built confidence, social recognition, and leadership within her community. Today, she actively encourages other women to practice climate-resilient farming, demonstrating that with the right knowledge, training, and support, women farmers can achieve sustainable livelihoods and improved quality of life.





# Agriculture and seed promotion program

Agriculture is vital to Bangladesh's economy and development, supporting millions and making a significant contribution to the country's GDP. The country has achieved self-sufficiency in rice production, which is a staple food, and also produces various vegetables, fruits, jute, and other crops to meet dietary needs. Quality seed production is crucial for enhancing crop productivity and food security, although challenges remain in meeting the demand for high-quality seeds across different crops.

According to sources from the Ministry of Agriculture, Bangladesh's total seed demand is around 12-13 lakh (1.2-1.3 million) tonnes annually, with recent figures pointing to ~13.14 lakh tonnes for FY 2024-25, but the country struggles to meet this demand through local production, heavily relying on imports for specific crops like maize, vegetables, and oilseeds, despite government efforts to boost quality seed supply through Bangladesh Agricultural Development Corporation (BADC) and private partners. This amount accounts for just 30% of the total domestic demand.



The private sector has significantly grown in Bangladesh's seed production industry, with a focus on high-yielding varieties (HYVs). Additionally, NGOs play a vital role in seed distribution, particularly in





rural areas, by collaborating with smallholder farmers to improve access to certified quality seeds.

CCDB initiated the Seed Production Program in 2001 to provide quality seeds directly to farmers' doorsteps, guided by the principle that "Seed is the right of the farmers."

The CCDB Seed Enterprise is a respected member of the Bangladesh Seed Association, with extensive experience in producing high-quality seeds and contributing to the country's food security. As an extension agency, CCDB collects breeder seeds from the Bangladesh Rice Research Institute (BRRI) and the Bangladesh Agricultural Research Institute (BARI). It also obtains certification from the relevant Seed Certification Agencies (SCA). CCDB introduces high-yielding varieties (HYV) of various crops that are well-suited to specific regions.

The CCDB Seed Enterprise markets quality seeds for rice, Potato, and mustard under the brand name "Chashir Hasi"

The enterprise is producing mustard oil from seeds sourced from contact farmers under the supervision of CCDB Seed Enterprise to meet the rising demand for safe, high-quality edible oil.

CCDB Seed Enterprise		
Crop	Location	Production in kg
	Manda, Naogaon	40,352
Boro Rice	Tanor, Rajshahi	3671
<b>Boro Rice total</b>		<b>44023</b>
Aman Rice	Manda, Naogaon	1500
<b>Rice total</b>		<b>45,523</b>
Potato	Tanor, Rajshahi	34,500
Mustard	Manda, Naogaon	2822
	Tanor, Rajshahi	354
<b>Sub total</b>		<b>83,199</b>
Shibalaya Farmers group, Shibalaya, Manikgonj		
Rice	Shibalaya, Manikgonj	15,170
Mustard	Shibalaya, Manikgonj	1,800
<b>Sub total</b>		<b>16,970</b>
<b>Total Seed</b>		<b>100,169</b>

# Creating Youth Employment and Child Protection (CYE&CP)

One of the challenges that a skill development program encounters relates to the existing perceptions of the local population. Due to a lack of education and awareness, many people are unaware of the importance of mostly soft skills needed to thrive in the realm of business. Most business owners believe that having the bare minimum technical skills pertaining to their business is enough, and they ignore soft skills such as proficiency in literacy and numeracy, communication skills, conflict management, etc. Therefore, engaging local communities with the program is important. Having outreach meetings and consultations with the community people, youths, local administration, and job providers is an effective strategy.

There are specific reasons for worsening of youth unemployment in Bangladesh. Dearth of job opportunities is the main reason for youth unemployment. Jobs are not created in the country's job market per the supply of fresh graduates every year. Investment is the main source for creating jobs in the market. In Bangladesh, public and private investments are not commensurate with the economy's demand. This suggests that, in Bangladesh, education is not empowering youth with the right skills to be employable in the economy.

The challenge of youth unemployment is also evident in Bangladesh. According to ILO, unemployment covers people who are: out of work, want a job, have actively sought work in the previous four weeks, and are available to start



work within the next fortnight, or out of work and have accepted a job that they are waiting to start in the next fortnight. In Bangladesh, two million young people enter the labor market every year, but many of them are either jobless or have irregular jobs. The share of unemployed youth in total unemployment is 79.6 percent. More strikingly, the unemployment rate among youth having a tertiary-level education is 13.4 percent (BBS, 2018). The LFS 2016-17 also indicates that unemployment is highest among kids having secondary-level education (28 percent). Moreover, 29.8 percent of youth are not in education, employment or training (NEET). If the trend continues, the rate will become uncontrollable.

Unemployment is a global trend, but it occurs mainly in developing countries, with attendant social, economic, political, and psychological consequences (The World Bank, 2007; Chen, 2011; Okafor, 2011). The International Labor Organization (ILO, 2017) report showed that the

proportion of world unemployment is steadily increasing and that the number of those without jobs remained at an all-time high of more than 70.9 million young people worldwide. Thus, massive youth unemployment in any country indicates far more complex problems.

CCDB implementing a project namely 'Creating Youth Employment and Child Protection (CYE&CP)' in Satkhira District of Bangladesh for the welfare of youth community. Youth employment and child protection project has a vision to generate progressive, self-respecting, positive thinking and forward-looking youth who are capable of boosting prosperity and glory of Bangladesh with

the help of financial support of Kerk in Actie. In this year, project is covering the most vulnerable people in two Upazila in Satkhira District namely Satkhira Sadar & Kalaroa. 75 youths and 49 ostads are selected in the past year in which 46 youths and 28 ostads in Satkhira Sadar upazila; 29 youths and 21 ostads in Kalaroa upazila are included respectively to implement the goal of the project as well as to bring expected community development.

### Major Outputs of the Recently Past Year

- ◆ 13 youths received 6000-8500 BDT. to initiate their business as a primary capital, which will enhance their grow up in the entry of global business market.
- ◆ Two youths got a good job on the trade of welding in Dhaka with the earning up to BDT. 20,000/- per month and youth got a good job on the trade of AC fridge servicing in Norail and earn up to BDT. 12,000/- per month respectively.
- ◆ Three youths newly developed entrepreneurship giving beauty parlor in local area on beautification and earn on an average BDT. 10,000-11,000/- per month. Two youths have developed entrepreneurship tailoring and one on motorcycle servicing in local area on respective trade and earn on an average BDT. 10,000-11,000/- per month.
- ◆ Six youths get good job locally at district level with the earning of BDT. 10,000/- to 12,000/- per month which will be increased to BDT. 15,000/- after six-months completion of new job.

According to trade, selection of youth and ostad

SL	Name of Trade	Trade wise Youth			Trade wise Ostad		
		Male	Female	Total	Male	Female	Total
1	Tailoring & Dress Making	1	22	23	1	12	13
2	Beautification	0	17	17	0	9	9
3	Electronics	8	0	8	5	0	5
4	Fridge Servicing	8	0	8	6	0	6
5	Motor bike Servicing	9	0	9	8	0	8
6	Welding	5	0	5	4	0	4
7	Mobile Servicing	4	0	4	3	0	3
8	Auto-Van Servicing	1	0	1	1	0	1
	<b>Total</b>	<b>36</b>	<b>39</b>	<b>75</b>	<b>28</b>	<b>21</b>	<b>49</b>

## Breaking Barriers: Sheuli's Journey to Self-Reliance

Sheuli Khatun (33), daughter of Rafiqul Islam and Fatema Khatun, grew up in Munshipara, Satkhira Sadar, in a family battling poverty. Her father, a van puller, couldn't afford to support her education beyond class nine. At just 16, Sheuli was married off, and two years later, she gave birth to a daughter. Tragically, her husband died in an accident, leaving her a young widow with a child.

Unable to sustain herself, Sheuli returned to her father's home. But with rising living costs, her father struggled to feed the family. Neighbors' harsh comments added to her despair, yet Sheuli remained determined to find work. Lacking skills



and experience, she faced repeated rejection—and at times, inappropriate offers from exploitative men.

Her turning point came when she attended a youth selection meeting organized by the CCDB-CYE&CP project. Inspired by the opportunity, Sheuli chose to train in beautification. Recognizing her commitment, the project team placed her in a local beauty parlor for hands-on training and introduced her to the employer, explaining her background.

Over six months, Sheuli learned customer service, tool safety, and business skills through workshops and mentoring. With support from a microfinance institution, she launched her own beauty parlor, earning over BDT 10,000 daily. Her services are now sought after by local women, and she proudly supports her daughter and family.

No longer criticized, Sheuli is respected as a skilled entrepreneur. She dreams of expanding her business to include cosmetics and handmade bakery items. After receiving further training in cake and pastry making, she began offering these products as a secondary income stream.

Sheuli now mentors unemployed youth, hoping to empower others as she was empowered. Her goal is to educate her daughter and build a thriving, inclusive enterprise. She and her family express heartfelt gratitude to CCDB for transforming her life and helping reduce unemployment in their community.

## A Local Hero in Grease-Stained Clothes

In the scenic village of Batra, Kalaroa upazila, Satkhira, where nearly 400 households live amidst natural beauty, poverty casts a long shadow. Hossen Ali, 19, grew up in one such ultra-poor family. His father Hazrat Ali, once a farmer, could no longer work due to age and illness. With no stable income, the family struggled to eat three meals a day, sinking into frustration and despair.



Forced to drop out after class nine, Hossen faced pressure from his father to find work. But without skills or experience, he was rejected repeatedly by employers and by society. Even the local motorcycle garage, which fascinated him since childhood, turned him away for lacking technical knowledge. Unable to afford training, Hossen's days were filled with hopeless job hunts and harsh judgment from neighbors.

Then came a turning point. The CCDB-CYE&CP project arrived in Batra, offering vocational training to unemployed youth. Hossen seized the chance and enrolled in

motorcycle servicing ironically under the same garage owner who had once refused him. Through hands-on training and workshops on customer service, business skills, and motivation, Hossen transformed from a rejected youth into a confident, capable mechanic.

His mentor, impressed by Hossen's dedication, even supported him financially during training. Upon completion, Hossen was



recommended to a nearby garage and began earning BDT 10,000 per month. He now contributes to his family's expenses, earns respect in his community, and even helps neighbors with small financial needs like school fees and medicine.

Hossen dreams of opening his own workshop, equipped with modern tools, where he can train other unemployed youth. He also hopes to build a proper home for his family. Grateful to CCDB and its donor Kerk in Actie, Hossen says the project didn't just change his life it saved his family.

# Improving Food Security and Reducing CO<sub>2</sub> through Biochar

Agriculture remains the backbone of Bangladesh's economy, with the majority of the population directly or indirectly dependent on agricultural activities for their livelihoods. The sector contributes 13.31% to the national GDP and employs 43% of the total labor force (BBS, 2018). Over the past few decades, Bangladesh has made significant strides in agricultural productivity, particularly through increased cereal crop yields. However, this progress has come at a cost: the overuse of groundwater irrigation, chemical fertilizers, and pesticides has led to widespread land degradation (Roy et al., 2013).

In response to these challenges,

the Christian Commission for Development in Bangladesh (CCDB) is promoting biochar technology in the climate-vulnerable districts of Manikganj and Naogaon. These areas are increasingly affected by seasonal flooding and droughts, exacerbated by climate change. Such environmental stresses disproportionately impact marginalized ethnic communities including the Santal, Munda, Orao, and Pahao who are often excluded from mainstream development initiatives.

Biochar, a charcoal-like substance, is produced through pyrolysis a process that burns organic materials such as wood chips and leaf litter in a

low-oxygen environment. This method not only prevents the release of carbon into the atmosphere but also sequesters it in a stable form. Comprising approximately 70% carbon, with the remainder made up of oxygen, hydrogen, and nitrogen (varying by feedstock and temperature), biochar is increasingly recognized as one of the most promising technologies for climate change mitigation and adaptation.

Beyond its role in carbon sequestration, biochar offers a host of environmental, social, and economic benefits. It improves soil fertility by enhancing water and nutrient retention, revitalizes degraded land, absorbs wastewater, and helps remediate contaminated





Shibalaya (Manikganj) and Manda (Naogaon). The project aims to support approximately 4,200 farming households by improving food security through increased agricultural productivity and reducing greenhouse gas emissions via biochar application.

A key innovation in this initiative is the introduction of the Krishi Bondhu Chula (KBC) an improved, fuel-efficient cookstove developed by CCDB. Unlike conventional improved cookstoves (ICS) that focus solely on cooking, the KBC also produces biochar during the cooking process. These stoves burn cleanly, provide consistent heat, and require less frequent stoking. In this project phase, 700 gasifier cookstoves have been distributed across the two target locations.

A growing client base for biochar has emerged, including government agencies, agricultural university students, researchers, and progressive farmers. As interest in biochar stoves increases, users with commercialization licenses can legally sell biochar at the dealer level, creating new income opportunities.

sites. Moreover, it holds potential for use in sustainable construction materials, adding further value to its application.

With funding from Kerk in Actie (The Netherlands), CCDB is continuing its biochar initiative from February 2025 to January 2026 in

This initiative aligns with Bangladesh's Nationally Determined Contributions (NDCs) and long-term strategies (LTS) under the Paris Agreement. It also adheres to newly approved carbon credit methodologies, positioning the project within the broader framework of carbon financing and sustainable development.



## Empowering Change Through Biochar: The Story of Mukti Churonokar



Mukti Churonokar, a 38-year-old housewife from Kayra in Ulail Union, Shibalaya Upazila of Manikgonj district, lives with her husband Nokul, a poultry farm laborer, their three children, and her elderly father-in-law, who works as an agricultural day laborer and occasionally sells calcium chloride. The family owns a modest seven-decimal plot of land near their home, which they manage with care and resilience.

Two years ago, Mukti attended a forum organized by CCDB, where she was introduced to the concept of biochar and the Krishi Bandhu Chula—an innovative, smoke-free cookstove. Intrigued by the potential of biochar as a carbon-enriched fertilizer that improves soil fertility, she sought further training from the CCDB biochar project team.

Since then, Mukti has become a regular producer and seller of biochar. Each month, she prepares fuel and sells around 35–38 kg of biochar in the local market. The income she earns helps cover her children's school fees and supplies, reflecting the growing demand for biochar due to its ability to enhance soil water retention and fertility.

In addition to biochar, Mukti produces and sells various types of fuel sawdust, rice husk, and woody fuel to other users of the Krishi Bandhu Chula. Her earnings have enabled her to open a bank account and begin saving for the future. Through her entrepreneurial spirit and determination, Mukti has emerged as a role model in her community, inspiring other women with her confidence and success.

She also applies biochar-enriched organic fertilizer in her home garden, where she cultivates sweet gourd, eggplant, capsicum, bottle gourd, leafy greens, and fruits. Her thriving garden stands as a testament to the effectiveness of biochar in boosting crop yield.

Reflecting on her journey, Mukti expresses deep appreciation for the CCDB Biochar project. She believes it is not only beneficial for the environment but also transformative for women like her. The project has empowered many unemployed women to earn a sustainable income, while the Krishi Bandhu Chula has made cooking safer and more efficient. Mukti is proud to be part of this initiative, which she sees as both admirable and environmentally friendly.

# Strengthening Livelihoods of Poor Farmers through Inclusive Value Chain Development (SLVFIVCD)

The Strengthening Livelihoods of Poor Farmers through Inclusive Value Chain Development (SLVFIVCD) project has been implemented from July 2022 to June 2025 with financial support from Transform Aid International (TAI) and Australian Aid. The project aims to contribute to the socio-economic improvement of vulnerable women and men with multiple and intersecting identities by reducing unequal power relations and creating sustainable economic opportunities through the strengthening of selected agricultural value chains. Building on the successes and lessons of Phase I, the second phase of the project will be implemented from July 2025 to June 2028, continuing with the same objectives, project locations, and target participants.

Agriculture remains the primary livelihood source for most people in the Muksudpur area; however, the local marketing system is largely traditional and dominated by intermediaries, limiting farmers' access to fair prices. Women producers, although actively involved in agricultural production and marketing, previously lacked dedicated and safe

selling spaces, particularly for agro-products. As a result, producers—especially smallholders and women—have faced reduced income opportunities and weak bargaining power. Rising inflation, increased input and transportation costs, irregular weather patterns, and limited advocacy capacity further intensified livelihood challenges. The project addressed these issues by strengthening linkages between producers and local institutions through training, workshops, meetings, and advocacy initiatives, thereby improving market access and enabling a more supportive local environment.

The project area in Gopalganj district is highly vulnerable to climate-induced hazards such as waterlogging, flash floods, tornadoes, and salinity intrusion, which have significantly altered cropping patterns and reduced the cultivation of several cash crops. Due to low-lying land conditions, many farmers were unable to harvest crops properly in recent years, resulting in reduced yields and income losses. Vegetable production declined





Producers increasingly adopted modern and eco-friendly farming practices, leading to improved product quality and better market prices.

To enhance year-round production, 346 producers adopted the Macha technique, enabling uninterrupted vegetable cultivation even in inundated conditions. Market system development training was provided to 205 producers, strengthening their understanding of market dynamics and negotiation

while prices increased, and partial crop damage occurred due to extreme temperature variations. Food safety concerns were also evident due to excessive use of chemical fertilizers, pesticides, and contaminated feed. Through technical training, awareness-raising, and financial support, the project promoted environmentally sustainable and climate-resilient agricultural practices, contributing to gradual improvements in production quality and food safety.

During the reporting period, the project successfully formed and supported 24 functional producer groups comprising 500 producers, who are actively engaged in collective planning, mutual support, and value chain development. All 500 producers received capacity-building training across vegetable, dairy, and duck value chains. In addition, producers were trained on natural resource management practices such as vermicompost preparation, biochar use, disaster risk reduction, and climate change adaptation. Three new vermicompost entrepreneurs were established, contributing to both environmental sustainability and local income generation.

skills. In the dairy and duck value chains, the high egg-laying Khaki Campbell duck variety was introduced, and trained vaccinators—supported by local livestock officials—now provide regular vaccination services, improving livestock health and productivity.

The project placed strong emphasis on improving market infrastructure by strengthening aggregation centers and establishing women-friendly selling corners. These interventions increased producers' confidence, visibility, and income-earning opportunities. Close collaboration with market actors—including input





suppliers, traders, wholesalers, market committees, and government extension services—further enhanced value chain efficiency. Functional partnerships were also developed with local administration and relevant government departments, ensuring transparent distribution of inputs and cash support in the presence of government officials and elected representatives.

In addition to livelihood interventions, the project addressed social inclusion and well-being. Three Menstrual Hygiene Management (MHM) corners were established in schools and four in community locations, promoting menstrual health awareness and access to services. Medical check-ups were conducted for persons with disabilities, and individuals were linked to appropriate support services. Through collaboration with the Department of Agricultural Marketing, 26 project beneficiaries participated in district-level training on agricultural food processing and marketing, enhancing their knowledge and exposure. Capacity development of project staff was also prioritized

through training on software-based monitoring systems, process facilitation, climate change adaptation and mitigation, and protection, safeguarding, health, environment, and advocacy. A six-day participatory event was organized to design Phase II of the project, incorporating feedback from project participants, stakeholders, CCDB staff, TAI representatives, and findings from the Mid-Term Evaluation and community visioning exercises. To document and share project achievements, a video documentary highlighting key activities and impacts was produced during the reporting period.



## From Traditional Farming to Sustainable Prosperity: Nirmal Baroi's Transformation



Nirmal Baroi, a 47-year-old farmer from Phulkumari village in Muksudpur, Gopalganj, has spent his life in agriculture. Despite years of hard work using traditional methods, low yields and unstable income made it difficult to support his family and invest in his land. During the piloting phase, Nirmal joined the CCDB–SLPFIVCD Project, seeking better farming solutions. Through project support, he received training on modern agricultural practices, soil health improvement, and the use of vermicompost. By adopting these techniques, Nirmal now cultivates diversified vegetables on 156 decimals of land, earning BDT 35,000–40,000 per month. His improved income allows him to meet household needs, support his son's education, and invest in assets such as a water pump. His success has also earned him recognition as a role model farmer in the community. The project has strengthened Nirmal's skills, confidence, and financial security. Beyond personal gains, he aspires to expand his farm, create local employment, and encourage other farmers to adopt modern, sustainable practices. Nirmal's journey demonstrates how targeted capacity building and practical support can transform livelihoods. With the guidance of the CCDB–SLPFIVCD Project, he has moved from subsistence farming to sustainable prosperity—building a more secure future for his family and contributing to a stronger, self-reliant community.

## From Household Struggle to Community Inspiration: Shrimati Mondol's Journey in Duck Rearing

Shrimati Mondol, a housewife from Taluk village under Joilpar Union, lives with her husband, a small-scale fish vendor, and their three daughters. Coming from a very low-income household, the family often struggled to meet even basic needs on a single income. Her life began to change after she learned about the CCDB–SLPFVCD Project through neighbors and joined the project in November 2023, later becoming a member of a duck rearing group in January 2024. Through training on modern vegetable cultivation and duck rearing, and with project support that included ducklings, a duck shed, and an incubator, Shrimati established a small but productive duck farm. She now rears more than 50 ducks, regularly selling eggs and ducklings in the local market and earning around BDT 5,000–6,000 per month, while also improving her family's nutrition. Beyond improving her own household's financial stability, Shrimati has become a source of inspiration in her community, motivating other women to take up duck farming and providing local access to ducklings through her incubator. Today, she contributes confidently to her family's income, saves for the future, and aspires to expand her farm to create employment opportunities for other women—demonstrating how targeted livelihood support can empower women and spark wider community change.





# CLIMATE CHANGE AND DISASTER RISK REDUCTION

## Promoting Climate Resilient Community in Bangladesh

As one of the most climate vulnerable countries, Bangladesh faces accelerating sea level rise, saline intrusion, stronger cyclones and storm surges, erratic rainfall, and prolonged dry spells that undermine freshwater supplies, crop productivity, livelihoods, and essential infrastructure; CCDB's Climate Change Program responds with community led, practical, and scalable interventions: establishing Community Climate Resilience Centers (CCRC) to coordinate local action and services; delivering water security solutions such as pond sand filters, rainwater harvesting systems, and context appropriate RO units; promoting climate adaptive agriculture, homestead gardening, and seed preservation; supporting livelihood diversification and alternative income generating

activities; installing small scale mitigation technologies including biogas and solar home systems; and strengthening capacities and policy influence through targeted training, Local Adaptation Plans of Action, and national and international advocacy to mobilize finance and enable wider replication.

### Capacity Building

The CCDB Climate Change Program successfully delivered the seventh cohort of its 15day course on "Climate Change Adaptation and Mitigation" between January and April 2025, held at the CCDB Climate Centre in Gazipur and in Shyamnagar, Satkhira. Twenty-five participants from 11 organizations and one government department completed the training,



strengthening crosssector collaboration and knowledge exchange. Represented institutions included the Department of Environment (DoE), Practical Action, HEKS/EPER, Swisscontact Bangladesh, IFRC, Concern Worldwide, MCC Bangladesh, ESDO, MJF, Christian Hospital Chandraghona, and CCDB.

The course followed a blended, practice oriented design across three integrated modules. The

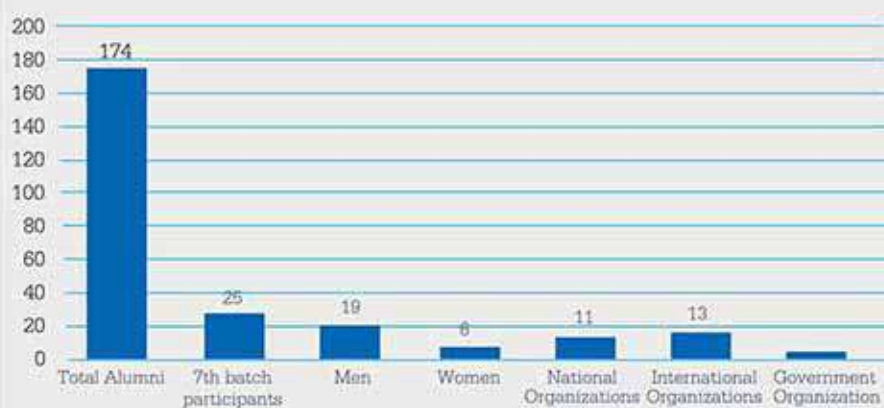
Knowledge Enhancement module consolidated participants' understanding of climate science, adaptation options, and mitigation strategies. The Community Engagement module featured an immersive field visit to Shyamnagar, Satkhira, where participants observed climate vulnerable landscapes, assessed local impacts, and reviewed community led adaptation practices. The Skill Application module translated theory into action with hands on exercises, case work, and planning tools to prepare participants to apply learning in their organizational roles.

Sessions were led by a mix of experienced internal facilitators and external resource persons recognized climate specialists drawn from academia, policy, and practice ensuring technical depth and practical relevance. By the end of the course, participants reported improved technical knowledge, stronger facilitation and community engagement skills, and clearer pathways for integrating climate resilience into programming and policy work.

## Research

The Research Team advanced practical, context-specific evidence to reduce vulnerability and strengthen community resilience across coastal and flood-prone areas. During July 2024 June 2025 the team completed two participatory water governance studies one evaluating Pond Sand Filter (PSF) systems and another assessing Reverse Osmosis (RO) plant models producing actionable recommendations on siting, community management, maintenance regimes,

Training on "Climate Change Adaptation and Mitigation"



cost efficiencies, and the stacking of technologies for household and communal use.

A complementary study mapping water access and progress against the Sustainable Development Goals was finalized and is now under publication, offering baseline metrics and monitoring guidance for water security indicators. The team also completed a systematic review, "Agricultural Adaptation Actions to Address Climate Change in Coastal Regions," published in Climate Services (Elsevier), which synthesizes evidence on salttolerant cropping, resilient planting calendars, water saving irrigation, and livelihood diversification suited to saline and flood affected landscapes.

Research outputs were translated into user ready products case studies, technical briefs, replication notes, and Local Adaptation Plans of Action (LAPAs) to guide program implementation, inform local governments and partners, and support scaleup of proven interventions.

## Advocacy and Networking

The Climate Change Program used research and real community experience to shape policy and build networks for scaling adaptation. At COP29 in Baku, Azerbaijan, the CCDB team held two side events: an UNFCCC event on fair and efficient adaptation finance and a Bangladesh Pavilion session called Heat Stressed Regions of Bangladesh: Key Insights for Adaptation and Loss and Damage Financing. These events



## CCDB at COP29 Azerbaijan

At COP29 in Baku, Azerbaijan, the CCDB team held two side events: an UNFCCC event on fair and efficient adaptation finance and a Bangladesh Pavilion session called Heat Stressed Regions of Bangladesh: Key Insights for Adaptation and Loss and Damage Financing. These events brought local community concerns into global discussions with policymakers, funders, and partners, helping to make sure practical, grassroots solutions are heard and supported. Program staff participated as panel lists and presenters across diverse forums, including resilience, faith, water, gender and finance, and adaptation finance spaces, sharing practice based learning on nature positive approaches, faith led adaptation planning, elevating water in NDCs and NAPs, and gender responsive loss and damage demands. Research findings, case studies and LAPAs were showcased at the exhibition booth, enabling bilateral exchanges with governments, donors, and civil society; reflections and highlights from COP29 and program learning were featured in national outlets, strengthening public visibility.

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with governments, donors, and civil society; reflections and highlights from COP29 and program learning were featured in national outlets, strengthening public visibility.

Locally and regionally, CCDB convened meetings with like minded NGOs, youth groups and CCRC representatives to refine replication pathways. The LAPA tool was integrated into the climate training module at the Coady International Institute (Canada), and CCDB delivered training for 13 partner NGOs to apply the tool across varied Bangladeshi contexts, creating institutional channels for broader uptake.

### Community Resilience Building

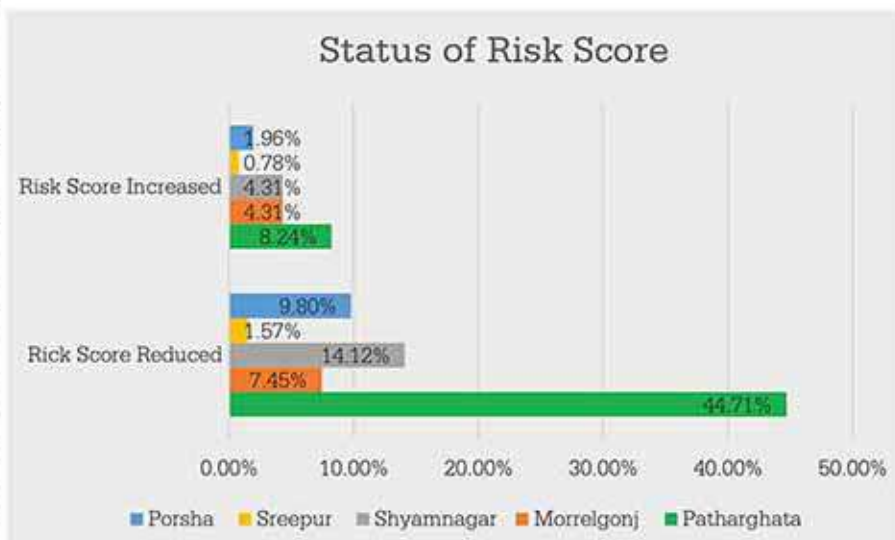
Guided by the "Bring People in Action" approach, the program prioritized locally accepted, lowcost, and scalable solutions through Community Climate Resilience Centers (CCRCs). Under the PCRCBII project, CCDB supported 14 villages across Shyamnagar, Morrelgonj, Patharghata, and Porsha in Satkhira, Bagerhat, Barguna, and Naogaon, reaching 5,621 households. Activities were designed around three interlinked objectives: reducing climate risks, ensuring CCRC sustainability, and scaling resilience building initiatives.

To reduce risk, the program combined awareness and capacitybuilding activities such as school sessions, community fairs, youthled 3D pilots, and Technology Learning Centers with practical household and community investments. These included homestead gardening, organic and climateadaptive agriculture training, seed preservation, direct input support, rainwater harvesting, PSF and RO installations, filter linkages to PSF and RWH systems, irrigation creation, canal and road rehabilitation, climateresilient toilets, Solar Home Systems, biogas plants, and indigenous tree planting. During the year, 526 households received adaptiveagriculture support, 234 households started

alternative income generating activities, 261 households gained improved water supply solutions, and 30 households received resilient toilets.

To secure long term sustainability, nine CCRCs were strengthened in governance and operations. Seven of these received a total of BDT 3,946,646 in project investment to develop climate friendly enterprises such as paddy and pulse storage, sunflower oil processing, agricultural machinery services, cow rearing, and vermicompost production. Each CCRC complemented this support with locally mobilized funds and business plan investments, demonstrating ownership and commitment to financial growth.

The project also delivered three rounds of capacity development training, facilitated governance meetings and Annual General Meetings to ensure transparency and collective ownership, and conducted periodic sustainability assessments to identify gaps and provide targeted support. Building on these foundations, the next priorities are to consolidate CCRC financial viability through market linkages and blended finance, document and promote replicable PSF and RO models, expand LAPA uptake among partners, and strengthen monitoring systems to measure long term impacts on livelihoods, water security, and risk reduction.



CCDB undertook significant efforts to address the capacity gaps and vulnerabilities of affected communities. During the fiscal year 2024-25, CCDB organized numerous awareness events involving community members, youth, and government agencies. The primary focus was on climate change adaptation at the community level, providing direct support for adaptive agriculture to 526 households, alternative income-generating activities (AIGA) to 234 households, water supply solutions to 261 households, and resilient toilet facilities to 30 households.

Through the intervention the risk score could be reduced in large scale throughout every area. Overall, the data demonstrate a significant reduction in vulnerability and an encouraging shift toward lower risk categories within just two years. These results highlight the project's effectiveness in strengthening community resilience, improving household preparedness,



and reducing exposure to risks in the targeted areas.

To further reduce climate risks on a larger scale, the project constructed or rehabilitated canals, roads, and link roads. In addition, climate mitigation efforts were made by installing biogas systems and planting indigenous trees.

## Climate Challenges to Community Care: CCRC's Health Services

The Community Climate Resilient Center (CCRC) is a grassroots, community-led organization committed to tackling climate change through integrated approaches that connect life, livelihood, and resilience. At its core, CCRC mobilizes local action to build adaptive capacity and empower communities in the face of environmental challenges.



Recognizing that health is a fundamental human right and that many villagers face persistent health issues CCRC launched a quarterly health service initiative in 2024 in collaboration with CODEC NGO. Each quarter, over 100 community members receive primary health consultations from MBBS doctors affiliated with the Upazila Hospital and Family Planning Department. Based on medical prescriptions, CCRC distributes free medicines, subject to stock availability.

In addition to general health services, CCRC organized a dedicated eye care camp this year in partnership with CODEC. Dristi Dan Eye Hospital from Bagerhat provided eye screenings for 74 patients, identifying 19 cases of cataracts. Of these, 17 individuals successfully underwent cataract surgery, while 2 were unable to proceed due to underlying health conditions.

To ensure continuity of care, health service providers from the local community clinic also visit the CCRC office monthly, offering regular medical support to approximately 40-50 villagers.

## • CCRC Sustainability

The sustainability of the Community Climate Resilient Centers (CCRCs) is a key priority for CCDB. To achieve this, the project strengthened organizational capacity, improved governance, and supported financial stability through community driven, climate friendly enterprises. Seven of the nine CCRCs received BDT 3,946,646 to expand operations such as crop storage, oil processing, agricultural machinery services, livestock rearing, and vermicompost production, while also investing their own resources to ensure long term growth.

These efforts were reinforced through three rounds of capacity development training, regular meetings, and sustainability assessments to track progress and address gaps. Annual General Meetings further promoted transparency and accountability, with CCRCs presenting financial statements and reporting on achievements, thereby fostering collective ownership and resilience.

### Resilience Building Scaling Up

Christian Commission for Development in Bangladesh (CCDB) has emerged as a leading example in resilience building in recent years. A key initiative in this journey is the establishment



of Community Climate Resilient Centers (CCRCs), which ensure inclusive leadership through regular reforms of their executive committees. To strengthen collaboration, CCDB convened a meeting with like-minded NGOs, CCRC members, and youth organizations to exchange ideas and explore opportunities for scaling up its resilience-building approach. Notably, CCDB's Local Adaptation Plan of Action (LAPA) was integrated into the climate training module of the Coady International Institute in Canada. Building on this, CCDB facilitated training programs for 13 NGOs that are now implementing the LAPA tool across diverse contexts in Bangladesh.

## Youth Rising for Climate Justice: Building Resilience Through Local Action

The Resilience Building Team of the Climate Change Program hosted a dynamic three-day training for 25 youth participants from Shyamnagar, Morrelganj, Porsha, and Patharghata. The training aimed to deepen their understanding of local climate realities and empower them to champion climate justice especially in the context of Loss and Damage.

Youth Ambassadors from ICCCAD, Sharup, Brighters, and the Lal Sobuj Youth Group shared powerful stories of grassroots engagement, highlighting pathways for youth-led climate action. Their insights sparked vibrant discussions on how to advance justice and equity in climate responses.

Held at the CCDB Climate Centre, the training also introduced participants to a range of locally relevant adaptation and mitigation strategies. Youth were encouraged to design innovative, context-specific solutions tailored to the unique challenges of their communities.

By the end of the training, participants committed to developing actionable plans to address climate-related issues in their respective areas. Among these initiatives there are tree plantation, homestead gardening, seed preservation training, climate adaptive agriculture and training, Filters to PSF and RWH, climate resilient toilets etc.

# CCDB CLIMATE CENTRE

A Regional Knowledge Hub to Strengthen Climate Resilience



CCDB Climate Centre is a regional knowledge hub to strengthen climate-resilient, low-carbon, sustainable development in Bangladesh. The Climate Centre address knowledge and capacity gaps among different stakeholders and brings

together practitioners, academia and policy makers. Through this collaborative approach it aims to foster the upscaling and mainstreaming of transformative community-led adaptation efforts while reducing climate risk by





accelerating innovation, capacity building and knowledge dissemination.

The Climate Centre also features Bangladesh's first large-scale technology demonstration site, showcasing more than 100 climate change adaptation and mitigation technologies, as well as interactive learning tools. It offers diverse learning opportunities tailored to all age groups, including dedicated zones for young learners, children's corners, libraries and more.

Four Memorandums of Understanding (MoUs) were signed between CCDB and World Concern Bangladesh, Social Innovation for Development, Khulna University and Sajida Foundation is

signed. These partnerships aim to foster collaboration in areas such as project development, research, capacity building, exposure visits and advisory support. Notable technologies introduced during this period include a climate-adaptive seed bank, beekeeping systems and an experimental setup for converting polythene into petrol.

A regional workshop on the National Technology Transfer Platform (NTTP) to unite national and international stakeholders, enhance technological innovation and utilization and strengthen coordination among government bodies, research institutions and the private sector in support of climate-vulnerable



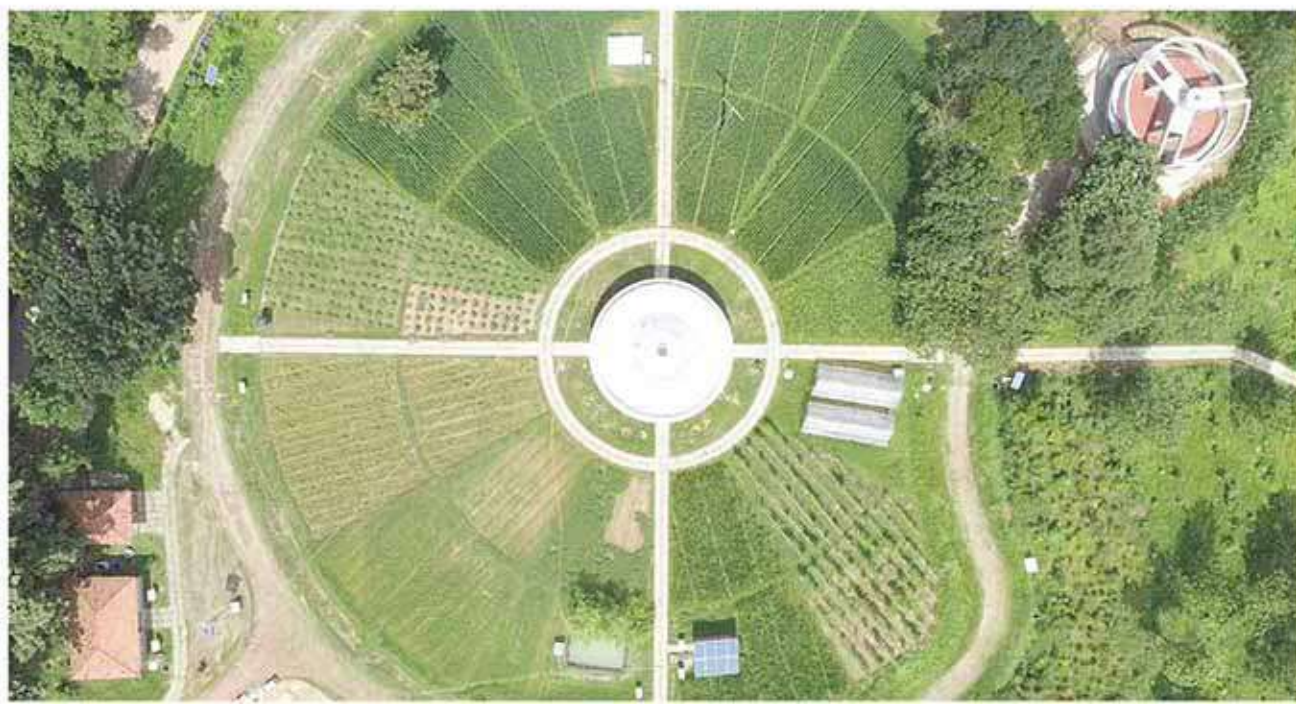


communities was conducted. In this workshop, 75 participants from five educational institutions, four research organizations, 20 local NGOs, seven INGOs, and eight government institutions, along with community members and youth, actively participated. Participants discussed the challenges of transferring technology from the national to the local level and explored ways to contribute to and align with the NTTP, fostering stronger connections across various sectors.

The first-ever Carbon Fest (Agridecarbathon) at the CCDB Climate Centre was organized to inspire and engage youth in carbon trading within the agriculture sector. Over 300 students registered nationwide. From 62 posters and 16 videos, 12 finalists were selected. In addition, 130

participants took part in the Carbon Quest, showcasing innovative decarbonization strategies and marking a significant step toward building future leaders in climate action.

CCDB Climate Center achieved LEED Platinum Certification under LEED v4 for building design and construction, with a total score of 80 points. This prestigious certification, awarded by the U.S. Green Building Council (USGBC), recognizes our excellence in energy efficiency, water conservation, sustainable materials, indoor environmental quality, sustainable landscaping, and innovative design strategies. This milestone reflects the commitment to environmental responsibility, occupant well-being and long-term sustainability.



# Coalition for Climate Resilience Bangladesh

Building Climate Resilient Models for Coastal Communities and Advocating for Them

The Coalition for Climate Resilience Bangladesh (CCRB) is a collaborative initiative led by CCDB, Friendship, and Woord & Daad, aiming to build climate-resilient communities where people can live with dignity and enjoy their rights. The project is centered in the southwestern district of Sathkhira, specifically in two villages of Shyamnagar Upazila, where climate resilience models are being developed through a blend of proven practices and experimental approaches. These models are carefully monitored to generate learning, which will inform a broader advocacy strategy for scaling up successful interventions.

Bangladesh, despite its minimal contribution to global emissions, remains one of the most climate-vulnerable countries. Coastal communities frequently endure cyclones, salinity intrusion, water scarcity, and livelihood loss, with women, children, and marginalized groups bearing the brunt of these impacts. In the project areas, several challenges persist: weak local implementation of national adaptation policies, limited technical capacity among institutions and communities, financial constraints for poor households, entrenched social attitudes that resist change, and a lack of localized climate data and education.

To address these issues, CCRB is piloting models that strengthen Ward Disaster Management Committees (WDMCs) as local resilience hubs, promote climate-smart agriculture and renewable energy, and build community capacity through training, youth engagement, and interactive climate



education. The project also advocates for better alignment between national policies and local realities.

The initiative follows a phased approach, beginning with planning and vulnerability assessments, followed by implementation of nature-based solutions and livelihood diversification. It then moves into scaling up through knowledge sharing and policy advocacy, and finally aims for sustainability by enabling WDMCs to function independently with support from viable business models and integration into local governance structures.

By the end of its eight-year journey, CCRB envisions empowered communities with functioning resilience centers, informed youth, and strengthened local institutions capable of reducing climate risks and safeguarding human dignity. This coalition exemplifies how grassroots innovation, inclusive participation, and strategic advocacy can come together to build a more resilient future for Bangladesh's coastal populations.



# Strengthening Emergency Preparedness and Building Infrastructure for the disaster vulnerable communities of Bangladesh (STEP & BuildIn)

The STEP & BuildIn Project is a three-year initiative in Bangladesh from December 2021 to November 2024. It is a consortium partnership between CCDB, ASD, and Nabolok, funded by Diakonie Katastrophenhilfe (DKH) with a total value of EUR 2,610,000. The project's goal is to improve the lives and livelihoods of climate and disaster-vulnerable communities in Bangladesh. Its objectives include strengthening the knowledge and response capacities of stakeholders, reducing disaster risk through improved physical structures and adaptive services, and providing better livelihood options for the community. The project covers 31 villages across four districts: Satkhira, Bagherhat, Khulna, and Sunamgonj, including sub-districts highly exposed to climate change impacts like cyclones, flooding, and salinity.

## Community Awareness Initiatives

With the goal of enhancing disaster knowledge and preparedness, the project conducted a series of awareness activities across various implementation sites. These efforts successfully engaged beneficiaries and stakeholders, including members of local disaster management committees, to improve their capacity and skills in disaster and climate resilience. Numerous

capacity-building trainings were organized at the field level to strengthen the capabilities of local disaster management committees and volunteers on disaster risk reduction (DRR) issues. Throughout this period, approximately 11944 individuals participated in these activities, representing diverse genders. These initiatives have significantly contributed to increasing the knowledge and skills of the local community.

## Ward Disaster Management Committees Functionality

During this reporting period, it is observed that most of the local disaster management committees are functioning well. These committees are actively taking initiatives during disaster periods. Local DM committees and volunteers are equipped with required knowledge, skill and various rescue materials which they successfully demonstrated to help community people during cyclones and flooding situation. Moreover, the project





actively involved the members of these local disaster management committees in various project-related activities. These included conducting courtyard sessions on Disaster Risk Reduction (DRR) and climate change awareness, participation in national and international day observances related to disaster preparedness and climate change, validation of beneficiaries for resilient housing and sanitation facilities, AIGA support and agricultural input support beneficiaries, etc.

### **Multipurpose Cyclone Shelter**

In an effort to reduce disaster risks and strengthen community resilience, the STEP & BuildIn Project has implemented a range of construction and adaptive measures. A key component of this initiative is the construction of multipurpose cyclone shelters in two coastal areas. Two cyclone shelters have been built—one in Fashiyatala village, Morrelganj, and the other in Kalabogi village, Dacope. Both shelters will be fully operational from October this year. Each shelter has the capacity to accommodate approximately 200–300 people during disaster periods, providing a safe refuge in times of emergency. In addition, the cyclone shelter in Kalabogi village, Dacope will serve a dual purpose, functioning as a school throughout the year, thereby contributing to both disaster preparedness and long-term community development.

### **Protection wall, Derai, Sunamganj**

Under the STEP & BuildIn project, the partner organization ASD (Action for Social Development) has constructed a total of four protection walls in the haor area of Derai Upazila. One wall, measuring 520 feet in length, was built in Kadirpur village, while another wall of 800 feet was constructed in Kolidurm village. Additionally, two protection walls were built in Tongor village, measuring 690 feet and 415 feet respectively. Together, these four walls are protecting approximately 400 households from floodwater

### **Drinking water Initiatives**

During this reporting period project installed rain water harvester system at household level to increase the drinking water access for the community people. Project installed 200 rain water system at HH level and these RWS are functional and providing drinking water to approximate 900 peoples in three coastal areas.

### **Emergency Response**

As part of the emergency response STEP & BuildIn project, provided emergency support. During this reporting period, Cyclone Remal caused significant damage across the coastal areas. In response, the project team, in coordination with government agencies and partner organizations, provided emergency assistance to 1,500 affected individuals, including dry food, non-food items (NFIs), and safe drinking water.

## A Journey of Hope and Resilience

In the remote coastal belt of Shyamnagar, life has always been uncertain for Parboti Rani Mistry and her family. She lives with her husband, Poritosh Mistry, a day labourer, and their son Sohag Mistry (22). Poritosh is the sole earning member, struggling to find regular work. His daily income is often insufficient to meet the family's needs, and they live hand to mouth, with constant anxiety about survival.

Like many others in Mistry Para, Arpangasia village—one of the most climate-vulnerable areas in Burigoalini Union—the family faced repeated challenges from salinity intrusion, floods, and cyclones. These shocks not only destroy livelihoods but also leave families like Parboti's without security or stability.

In 2024, STEP & BuildIn Project (CCDB) identified Parboti as one of the poor and marginalized beneficiaries for support under its Alternative Income Generating Activities (AIGA) initiative. She received skill development training and two goats as part of the project's support.



For Parboti, this was more than just assistance—it was a seed of hope. She cared for the goats with dedication, “as if they were her own children.” Within a short time, her two goats multiplied to four healthy goats, giving her not only assets but also a sense of empowerment and security.

With a smile on her face, Parboti now says,

*“I feel mentally strong knowing that I have something to rely on. If disaster strikes, these goats will help me recover and protect my family.”*

Today, Parboti is no longer entirely dependent on her husband's irregular income. She dreams of expanding her livestock and building a small, sustainable livelihood that will protect her family from the uncertainties of climate change.

Her story is a shining example of how a small intervention can transform lives, especially in fragile and climate-vulnerable communities. With continued support, more women like Parboti can break the cycle of poverty and become resilient in the face of disasters.

Parboti's journey reflects hope, resilience, and dignity—and it is a reminder that every contribution from our donors is a step towards building safer, stronger communities.

## From Struggle to Stability – The Story of Ratna Paik

Rasmondir Para, Arpangasia in the heart of the climate-vulnerable village under Burigoalini Union, lives Ratna Paik and her family of five. Her husband, Anil Krishna Paik, works as a day labourer, while their only son, Mrittunjoy (26), along with his young wife and little daughter, share the household responsibilities. Despite their hard work, the family lived in constant uncertainty, struggling to manage basic needs. Life was nothing more than survival, hand to mouth, day by day.

Everything began to change in 2024, when the STEP & BuildIn Project (CCDB), through the Union-level WDMC members, identified Ratna as one of the most poor and marginalized women in her community. She was selected to receive support under the Alternative Income Generating Activities (AIGA) component. Ratna was receiving training on poultry rearing along with 225 chickens to start her journey.

For Ratna, this was not just an opportunity, it was a lifeline. With love and care, she began rearing the chickens as if they were her own children. Her son supported her in daily management, and slowly, the farm began to grow. Within months, Ratna's small poultry venture turned into a sustainable income source.

Her life took a remarkable turn. With the earnings from poultry, Ratna was able to purchase 3 bighas of paddy land, a dream she never thought possible. Today, the family eats well, lives with dignity, and feels secure. Ratna proudly shares,

*"Before, I had nothing. Now, I have land, livestock, and hope. I know even if disaster comes, I can recover and stand again."*

Ratna's journey reflects the true spirit of resilience. She has moved from poverty and uncertainty to stability and empowerment. The transformation not only ensures her family's well-being but also strengthens her confidence to face the climate-induced challenges of her vulnerable village.



## The community people can win against Natural Calamity.

Khawlia Union is situated in south west costal region of Bangladesh and High Tide River named Panguci under Morrelgonj upazila in Bagerhat District. The Union is most vulnerable for any types of natural disaster due to geographical location. As well as salinity, tidal surge, water logging, river erosion, heavy rainfall, but cyclone is the most significant hazard for this union. Most of the people are farmer and fishermen of this Union. The poor community people of this area depending on daily labors (mainly depend to Sundarban Forest), fisherman and agricultural activities are most vulnerable to cyclone, tidal surge, water logging, salinity intrusion and unhygienic condition in vulnerable communities. But they have a moral of honesty and dignity of hard work

In 2009 were affected by cyclone Aila and damage crops, asset and human resources due to lack of knowledge of disaster preparedness program. Generally, they don't know how to take preparation for pre-disaster, during period and post disaster period. They don't know how to protect their valuable assets from natural calamity. They don't know early warning system and what will do that time. As a result, crops, asset and human resources damaged by natural calamity. On May 2022 was started Strengthening Emergency Preparedness and building infrastructure for Disaster Vulnerable Communities in Bangladesh (STEP & BuildIn) project at Khawlia union through Christian Commission for Development in Bangladesh (CCDB).

In each ward of 16 no Khawlia union was formatted three WDMCs Committees in the project working area (1, 2 & 7 no. ward). CCDB - STEP & BuildIn project has regularly organized monthly WDMC Committee meeting. The WDMC members enjoy the meeting and can learn on how to take preparation on pre-during and post disaster preparedness. The community people gathered sound knowledge from WDMC Committee meeting about disaster risk reduction. They also learn on many issues from WDMC Committee meeting such as they will do protect their asset from natural

Calamity and replicate sustainable livelihood. They know how will be safety net program and alternative livelihood support. They know also about hygienic and sanitation & safe drinking water. Now they are coping indigenous practice such as saline tolerant and disaster resilient tree plantation, rain water harvesting system, preservation of dry food, firewood saving for cooking during disaster, saving different seasonal seeds in plastic jar, stoking fodder in a raised place of flood free level. A regular participant of WDMC Committee meeting Mosa. Nachima Boiate & others said that we have received sound knowledge about disaster risk reduction process and many awareness raising issues from WDMC Committee meeting under CCDB - STEP & BuildIn project. Now we have sound knowledge how to protect assets from natural calamity. We are also coping regular practice and share with other villagers. We are committed to create disaster resilience system and sustainable environment. We are proud and thanks to CCDB - STEP & BuildIn project for giving opportunity to learn about disaster risk reduction process and many awareness raising issues.



# Carbon Emission Reduction Program



The Carbon Emission Reduction Program (CERP) is a greenhouse gas (GHG) emission reduction initiative of the Christian Commission for Development in Bangladesh (CCDB) launched in 2015 with the goal of reducing GHG emissions for a livable world. CERP is currently implementing a project at Patharghata subdistrict of Barguna district that provides energy-efficient "Banglar Unan" cookstoves to 2765 households. Through this project, CCDB has introduced the carbon finance model for improving the livelihoods of marginalized coastal residents. The project has already completed its 1st crediting period (2019-2024) and currently undergoing its 2nd crediting period (2024-2029).

In collaboration with Bread for the World (BftW) and with technical support from the Institute of Energy Research & Development (IERD) of the Bangladesh Council of Scientific and Industrial Research (BCSIR), CCDB developed the "Banglar Unan" ICS, incorporating feedback from women, the primary cooks, to ensure usability and acceptance. After successful pilot phases from 2015 to 2019, CCDB registered a microscale Programme of Activities (mPoA) and its first Voluntary Project Activity (VPA) under the Gold Standard for the Global Goals (GS4GG) certification framework on 2019. The projects are as follows:



**mPoA:** Carbon Emission Reduction Program through CCDB Improved Cook Stove (ICS) Bangladesh (GS7443)

**VPA1:** Carbon Emission Reduction Program through CCDB Improved Cook Stove (ICS) in Bangladesh – VPA1 – Patharghata and Morelganj (GS7444)

In the 1st crediting period, CCDB conducted three GS monitoring campaigns, consisting of a combined Usage Survey (US) and Monitoring Survey (MS) which has received certification of 36,431 tCO<sub>2</sub>. The combined survey delivers the data needed to determine the parameters defined in registered the VPA design Document. This project is contributing a total four Sustainable Development Goals (SDGs). These are:



Through this project, CCDB has trained dedicated volunteers from the community, especially women, to install, troubleshoot ICS units and conduct monitoring campaigns (such as usage and monitoring surveys). Before each monitoring campaign, the project provides refresher



training for the volunteers to ensure effective and authentic data collection aligning the guidelines of Gold standard.

### Overall contribution to diffenret SDG for 1st crediting period

Targeted SDG	SDG Impact	Retired monitoring)	Retired monitoring)	Pipeline monitoring)	Units
SDG 13	Emission Reduction (ER)	4629	9921	21881	GS VERs
	Engagement in new income generating activities	1499	2683	2729	Jobs
	Permanent and temporary jobs for women and men	25	25	22	Jobs
SDG 5	Women and men receiving job training	25	25	22	Persons
	Health improvements reported	1508	2683	2729	Women
SDG 1	Money saved from fuelwood expenditures	9,687,727	18,732,749	46,766,949	BDT
SDG 7	Total number of project stoves	1508	2719	2747	Stoves

The monetary value of the generated carbon credits is around 5,80,00,000 BDT. Moving forward, CCDB plans to expand the projects to cover more locations in the coming year. In addition to the ICS project, CCDB is planning for another carbon emission reduction project.



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## Moyna Rani: From Struggle to Leadership with the Banglar Unan

Charlathimara, a small coastal village in Barguna's Patharghata sub-district, is home to 28-year-old Moyna Rani, her husband Ratan Biswas, their eight-year-old son and mother-in-law. The family once fully relied on Ratan's fishing and small-scale farming but lost an acre of land to the Biskhali River's erosion. In this climate-vulnerable area, frequent cyclones, tidal surges and floods disrupt daily life. With Ratan away fishing, Moyna bears the burden of collecting fuelwood, fetching water and cooking in a damp, smoke-filled kitchen. High tides regularly submerge her home, making cooking harder and leaving her with coughs and eye irritation from the traditional clay stove.

Moyna first learned about the "Banglar Unan" improved cookstove at a courtyard meeting of CCDB. Attracted by its promise to save up to 60 percent of firewood and halve cooking time, she subscribed through CCDB and installed one in her home. "With the old stove I was cooking half the day," she explains. "Now I finish in an hour and a half, breathe clean air and have time to engage myself in income-generating activities like teaching students, working in my agriculture fields and more." Using her higher-secondary education, she now tutors 30 children in her community each afternoon under the Sangram Sommridhhi project. The stove's efficiency has not only cut her firewood use but also eased her allergies and freed up precious time for rest and engage in income generating work.

With CCDB's training on conservation agriculture, salt-tolerant crops and vermicomposting, Moyna has increased her family's income. She now runs a small compost business, buying from neighbors and selling in the local market, earning about 3,000 BDT from 220 kg last month. A rickshaw from CCDB has eased compost transport, and her expertise has led other NGOs to hire her as a composting trainer.

Moyna's leadership has grown alongside her livelihood. "Having time in my hands because of the improved cookstove has changed my life," she reflects. "I am grateful to CCDB for giving coastal women like me a chance to build a better future." Her dream is simple: "I want my son to be well educated so he can lead a better life and expand our small business."

# Scholarship Program for Sustainable Climate Actions: Empower Future Leaders

The Scholarship Program for Sustainable Climate Actions: Empower Future Leaders is a transformative initiative of CCDB designed to strengthen the climate knowledge base and foster contextual, solution-oriented research that contributes to building a climate-resilient society. Aligned with national priorities, the program supports students from Bangladeshi universities to enhance their knowledge and skills necessary to develop practical, community-driven solutions to address the adverse impacts of climate change.

By integrating academic excellence with field-based learning, the program creates opportunities for emerging researchers to apply theoretical knowledge to real-world challenges. In doing so, it seeks to nurture a new generation of climate leaders capable of advancing sustainable, context-specific adaptation and mitigation strategies—delivering lasting benefits for communities in Bangladesh and beyond.

## Scholarship Program Launching Workshop

The Scholarship Program was officially inaugurated through an Inception Workshop organized by CCDB on February 27–28, 2025. The event convened approximately 60 distinguished participants, including experts, academics, and practitioners from 30 government agencies, universities, research institutions, and development organizations. The workshop introduced the



CCDB Scholarship Program and provided a platform to chart its strategic direction. Discussions during the workshop identified priority research thematic areas, highlighted existing research gaps, scholarship modalities and student selection criteria. These deliberations established a baseline research framework designed to ensure that the supported studies would contribute to both academic advancement and tangible community-level impact.





## Increase the Resilience of Women and Girls through the Acceleration of Gender-Responsive Climate Change Actions in Bangladesh

This reporting period marks the initial phase of the new project, "Increase the Resilience of Women and Girls through the Acceleration of Gender-Responsive Climate Change Actions in Bangladesh," implemented from March 2025 to July 2027. During this time, the project successfully laid its foundational groundwork by strengthening institutional capacity and building critical partnerships with the Ministry of Environment, Forest and Climate Change (MoEFCC), UN Women, CCDB, and seven relevant ministries with four outputs:

A comprehensive capacity gap assessment for Gender and Climate Change Focal Points was completed, providing an essential baseline for operationalizing the Climate Change Gender

Action Plan (ccGAP). The first Project Steering Committee meeting endorsed key findings from both ccGAP and BCCT assessments, ensuring strategic alignment with national climate priorities. Early progress also included initiating the development of a costed workplan for MoEFCC and identifying priority areas for gender-responsive advocacy within ccGAP and the National Adaptation Plan. Additionally, a detailed needs assessment for BCCT was completed to support the integration of gender considerations in climate finance mechanisms. By July 2025, the project had utilized nearly 70% of its annual budget as activities accelerated, despite initial challenges such as policy restrictions on allowances for government

**Output 1:** Government officials, particularly the gender and climate change focal points have the technical knowledge and skills to design and implement gender responsive climate actions in line with CCGAP

**Output 2:** MOEFCC has the capacity to effectively plan, implement and monitor CCGAP.

**Output 3:** Bangladesh Climate Change Trust (BCCT) assess, design, implement, monitor, and evaluate projects from gender lens using the new Gender Guidelines.



officials, minor start-up delays, political uncertainties, and coordination gaps among ministries. These were addressed through harmonized financial practices, revised workplans, and strengthened coordination platforms such as the PSC, PIC, and TWGs. Overall, the project has established a strong and promising foundation for scaling up implementation in the next period, with clear pathways for advancing gender-responsive climate governance across national systems.

This first year has been about listening, learning, and laying the groundwork for lasting change. We have built stronger connections between ministries, created practical pathways for gender integration, and demonstrated that when

women's voices are at the center of climate action, solutions become more inclusive and sustainable.

#### What's Next

- A consultant will help to design tailored training modules for both BCCT and the seven ministries. These will focus on practical skills for ccGAP implementation, integrating gender equality, and applying the new gender guidelines.
- Once the modules are ready, three in-depth training sessions covering Climate Change Gender Action Planning and Gender-Responsive Climate Budgeting will be delivered.



# Regional Enhancement for Climate Adaptation and Partnership (RECAP)



The Regional Enhancement for Climate Adaptation and Partnership (RECAP) is a two-year, multi-country initiative spanning from January 1, 2025, to December 31, 2026, and funded by Bread for the World (BftW), Germany. This project is built on a strategic consortium model, with the Christian Commission for Development in Bangladesh (CCDB) serving as the lead organization, partnering with three specialized regional bodies: LAYA-Indian Network on Ethics and Climate Change (LAYA-INECC) in India, People, Energy and Environment Development Association (PEEDA) in Nepal, and Community World Service Asia (CWSA) in Pakistan.

The central objective of RECAP is to significantly enhance the climate resilience capacity of Civil Society Organizations (CSOs) across the four implementing countries. Many CSOs in South Asia face crucial technical and capacity deficiencies, particularly gaps in developing strong funding proposals to secure specialized climate financing, insufficient technical know-how for adaptation work, and limited ability to upscale successful interventions. To address these deficiencies, RECAP will implement comprehensive capacity-building interventions designed to equip these

organizations with the knowledge, tools, and strategies necessary to combat the rapidly escalating effects of climate change.

The consortium is dedicated to maximizing regional impact through mutual support. The partner organizations will facilitate the sharing of their collective pool of technical experts, tools, technologies, and innovative good practices, actively working to engage a more diverse set of local and regional stakeholders. Ultimately, RECAP aims to enhance the footprint of the targeted CSOs, enabling them to implement robust adaptation and mitigation projects in key climate-vulnerable sectors, with a special focus on agriculture, water security, Nature-based Solutions (NbS), and livelihood improvement, all while considering context-specific climate impacts.



# Disaster Resilient Education and Communities



In 2025, CCDB, in partnership with Global Ministries, continued its Disaster Resilient Education and Communities (DREC) initiative in Burigolini Union, Shyamnagar, Satkhira. Building on the success of its earlier phase, the project expanded to seven schools and reached 1,615 individuals, including students, teachers, parents, and School Management Committee members. This expansion marked a strategic deepening of CCDB's commitment to embedding resilience within educational and community systems in one of Bangladesh's most climate-vulnerable regions.

The initiative aims to promote school-based disaster preparedness while fostering environmentally responsible behaviors and sustainable adaptation practices. It focuses on enhancing the capacity of School Disaster

Management Committees (SDMCs) to respond effectively to natural hazards and public health risks. At the same time, it works to raise awareness among students, teachers, and parents about disaster preparedness and health issues such as dengue fever, which are increasingly linked to climate variability. By integrating these themes into school activities, the project ensures that disaster risk reduction becomes part of everyday learning and decision-making.

DREC also extends its impact beyond the classroom by promoting climate-resilient homestead gardening among selected families. This approach not only improves food security and household nutrition but also encourages sustainable land use and ecological stewardship. The project's emphasis on linking school-based



learning with household practices creates a ripple effect, where knowledge and preparedness spread organically through the community.

Key activities included mock drills, awareness campaigns, distribution of educational materials, capacity-building workshops, and exposure visits to the CCDB Climate Centre. These interventions helped institutionalize disaster response protocols and fostered a culture of readiness and cooperation. Students learned how to respond to emergencies, parents became more engaged in school safety, and teachers gained tools to integrate resilience into their teaching.

The project's impact is both practical and psychological. It has improved the physical preparedness of schools and households while also shifting mindsets from vulnerability to agency. Children now grow up with a clearer understanding of the risks they face and the steps they can take to protect themselves and their communities. This transformation is especially critical in coastal areas like Shyamnagar, where rising salinity, cyclones, and health threats converge to challenge daily life.

DREC reflects CCDB's long-standing commitment to empowering communities through education, innovation, and climate

resilience. By investing in both institutional systems and individual capacities, the initiative ensures that vulnerable groups are not just protected but prepared. In doing so, it lays the foundation for a more resilient future where schools are safe, families are informed, and communities are equipped to face the challenges of a changing climate.



## Leading Resilience: The School Disaster Management Committee in Action



During the reporting period, the project made significant progress in institutionalizing disaster risk management at the school level through the establishment of a fully functional School Disaster Management Committee (SDMC). This committee became the cornerstone of school-based disaster preparedness, integrating environmentally conscious practices into its operations.

To build the capacity of the SDMC, six training sessions were conducted, reaching 138 participants (113 male and 25 female). These sessions enhanced the participants' knowledge and skills in disaster preparedness and response, enabling the SDMC to act more effectively during emergencies. In parallel, five school-based risk assessments were carried out with the involvement of 155 participants (101 male and 54 female). These assessments helped identify localized vulnerabilities and informed the development of practical, context-specific disaster risk reduction (DRR) strategies tailored to each school's unique needs.

The SDMC's efforts were further supported by the recruitment of seven unpaid volunteers at the school level. Their involvement strengthened community ownership and ensured the sustainability of preparedness activities. Additionally, a Union-level project inception meeting brought together 44 stakeholders (36 male and 8 female), including teachers, school management, local authorities, and community representatives. This collaborative platform reinforced a shared commitment to building resilient educational environments and highlighted the SDMC's pivotal role in fostering a culture of preparedness.



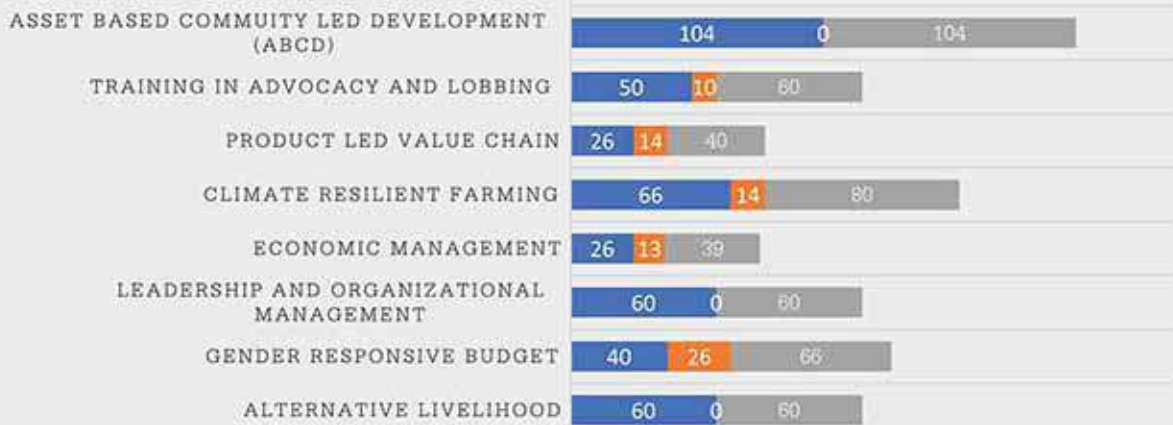
# WOMEN EMPOWERMENT

## Women Empowerment and Active Citizenship

Women in the coastal upazilas of Patharghata and Shyamnagar face a layered set of challenges that severely hinder their empowerment and leadership potential. These areas are highly exposed to climate change impacts such as cyclones, salinity intrusion, and declining agricultural productivity, which disproportionately affect women's livelihoods and access to resources. Despite their vital roles in agriculture, caregiving, and community survival, women remain underrepresented in decision-making spaces due to restrictive social norms, limited mobility, and unequal access to education and income-generating opportunities. Their contributions are often overlooked, and leadership roles are rarely extended to them, presenting a persistent challenge in empowering women and ensuring their full participation in resilience-building.

### TRAINING THAT BUILDS AGENCY AND VOICE

■ Female ■ Male ■ Total





Despite these challenges, there is growing awareness and interest among women to involve in leadership roles, community development and economic activities through the ENGAGE – Women Empowerment and Active Citizenship project of CCDB that working with 400 direct women beneficiaries since 2020 in three union of Patharghata and 2 union of Shyamnagar. The women of ENGAGE project receive different issue-based training such as leadership and organizational management, asset-based community development, alternative livelihood, climate resilience farming, gender responsive budgeting, economic management, advocacy and lobbying, etc. to develop their own knowledge and capacity. In addition to the trainings, the project also organized regular meetings with local government representatives and relevant government officials to build strong relationships with the women groups and ensure smooth access to government services. As a result, 53 government officials became actively engaged with the project, supporting the women's groups in various ways such as through capacity-building initiatives and providing both cash and in-kind assistance. The also sit together once in a month to discuss and address the pressing issues within their communities.

The project also strategically involves male

counterparts to create a more gender-equitable environment for lasting changes. The initiative prioritizes locally driven solutions and community ownership, ensuring that efforts are grounded in the real needs and aspirations of the people it serves.

### **Seeds of Change Bringing Impact on Leadership, Livelihood and Local Governance**

Women group members are taking on significant leadership roles in the areas of patharghata and shyamnagar covered by the ENGAGE Project. They are actively advocating with local government representatives to ensure that the voices of women are heard and considered in community development initiatives. One of their key contributions has been in consulting on the formulation of Union Council budgets, with a strong emphasis on making them more gender-responsive. These women now engage confidently with local authorities on a range of issues, including critical infrastructure needs such as road repairs, need shelter center near by their community. Their growing confidence and leadership have also inspired political participation remarkably, one woman, motivated by the support and encouragement of her peer

group, contested in the local government elections in the area of Shyamnagar.

Moreover, their advocacy and political engagement, women involved in the ENGAGE Project have been elected to various local committees and bodies, including school management committee, UP standing committee, Disaster management committee, Community gender network group, temple management committee, fisherman group, etc. Some of our group members are ready to compete in next UP election directly. Through these roles, they are actively participating in decision-making processes and contributing to the shaping of inclusive and resilient communities. Alongside advancing their own development, the women group members are actively and willingly supporting 103 community members in accessing various government and non-government services and allowances. Such as receiving water tank, widow allowance card, VGD card, training on tailoring, agriculture, etc. They have gained strong recognition and acceptance from local government bodies and relevant departments, including Agriculture, Livestock, Women Affairs, and Youth Development. Today, these women can confidently and effectively communicate with both government and non-government officials an important achievement of the ENGAGE project in promoting women's empowerment



and leadership at the community level.

On the other hand, women have started earning income by engaging in activities such as producing vermicompost, cultivating vegetables and other crops, and rearing chickens, goats, and koels, as well as through tailoring. They are contributing to their families and confidently participating in household decision-making. They are experiencing firsthand how income generation leads to empowerment—both within the family and in the broader community.

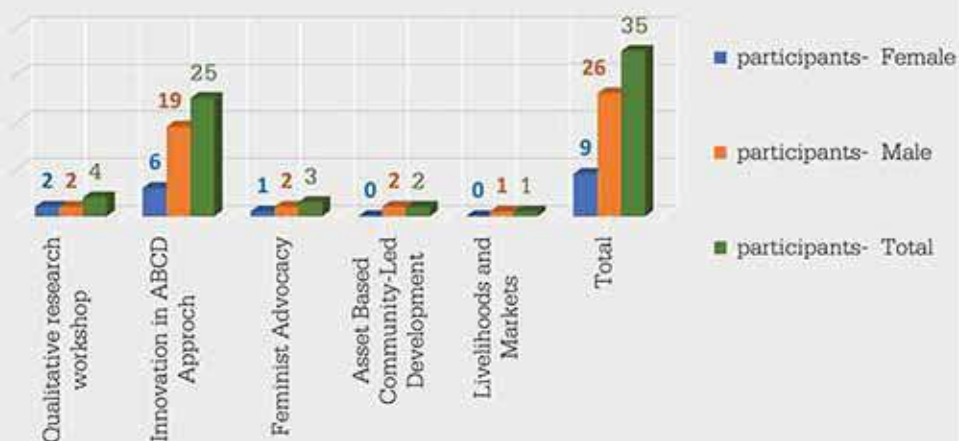
### Men's Engagement, Inclusive Empowerment

Promoting women's empowerment and achieving gender equality is not possible without the active awareness and involvement of men in the community alongside women. Recognizing this, the ENGAGE Project has undertaken a targeted initiative to sensitize male counterparts through a series of Men Sensitization Workshops in the project areas.

By this reporting period, a total of 130 men have



## Staffs' Capacity Development



Importantly, they have been able to apply the insights and skills gained from these trainings across various CCDB projects, ensuring a more impactful and inclusive approach to development work.

On the other hand, one of Research Team members of CCDB, joined a research fellowship after training in Tanzania on

been directly engaged through seven workshops. These sessions aimed to increase understanding of gender equality, shared responsibilities, and the importance of respectful relationships within families and communities. This strategic inclusion of men is beginning to show positive impacts, contributing to a gradual shift toward mutual respect, cooperation, and shared responsibilities in both domestic and social spheres.

## Organizational Capacity Building and Research

The ENGAGE Project has played a pivotal role in strengthening the institutional capacity of CCDB, particularly by enhancing the skills and competencies of its staff members. Through the project, staff benefited from multiple capacity-building initiatives, such as Innovation in ABCD approach, Feminist Advocacy; Agency, equity and justice, Certificate Course on Asset Based Community Development, qualitative research workshop, certificate course on livelihood and market including several International Training at the Coady Institute. Total 35 staffs from CCDB got opportunity to develop their capacity on above topics. These learning opportunities significantly enriched the staff's knowledge and capabilities.

qualitative research tools. He and his team conducted action research on "participatory water governance in salinity-affected Patharghata". He attended the fellowship at Coady International Institute, Canada, gaining skills in data analysis and academic writing, and spoke at the 'Learning with Community' conference, sharing CCDB's decade-long experience with vulnerable communities."

Moreover, CCDB staff have taken on the role of facilitators, conducting training sessions for women's groups at the community level. This has not only helped disseminate knowledge but also fostered leadership and empowerment among grassroots women leaders, creating a ripple effect of capacity-building and community engagement throughout the project areas.



# A Story of Empowerment and Civic Engagement

Sujaya Rani, of Hoglapasha Dakshin Gyanpara village, transformed from a general member to the Vice President of the Ashar Alo Nari Dal (Light of Hope Women's Group) through CCDB's ENGAGE project.

Her journey began with capacity-building trainings on leadership, advocacy, and organizational development, which boosted her confidence and shifted her mindset. She now actively shares this knowledge, continues independent study, and consults the ENGAGE team.

Sujaya quickly became a training facilitator herself, conducting sessions on leadership and advocacy that inspire others. She also participates in journalist workshops to discuss community development and women's rights, empowering others to speak publicly.

Her leadership extends to livelihoods: through ENGAGE support, she was trained in vermicomposting. She now produces and sells organic fertilizer, creating income for her family, including her children's education. She also practices organic farming, growing and selling pesticide-free crops.

As an active member of the Upazila Gender Network Team, Sujaya is a voice for systemic change. She advocates for open budget sessions at Union Parishads and emphasizes the importance of women's leadership both in public and at home. By coordinating with government and non-government offices to resolve issues, Sujaya Rani is a true example of active citizenship and grassroots empowerment.



She said, "Many NGOs offer support, but the ENGAGE project's focus on building women's skills through training is its greatest asset," she stated. "A small amount of cash doesn't last, but the knowledge gained is lifelong—it allows a woman to earn a living, improve her family, and stand beside others in times of need."

She concluded, "Thanks to the diverse trainings from ENGAGE, I have improved myself; today, I can facilitate trainings and support my community

by offering advice and information during difficult times. I extend my heartfelt gratitude to the CCDB ENGAGE project."

## Kolbari Women Take Their Space at the Budget Table

On May 21, 2025, the annual budget meeting of the Burigoalini Union Parishad marked a significant milestone for women's civic engagement in Kolbari village. For the first time, members of the Shapla Women's Development Group, supported by the CCDB's ENGAGE project, actively moved from the sidelines to the center of local governance.

The achievement was the culmination of dedicated outreach. Prior to the meeting, the Union

Parishad ensured the announcement reached all corners of the community using loudspeakers and, critically, Union Parishad members made personal invitations to the women of the Shapla Group. This intentional effort paid off: nine determined women including Sabina Khatun, Sahanara Khatun, Nurun Nahar Begum, and six others attended the meeting, prepared to make their voices heard.

When the Union Parishad Secretary opened the floor for public input, the moment belonged to the Shapla Group. Sahanara Khatun, the group's General Secretary, stood up confidently and articulated key issues facing Kolbari village. She highlighted the dilapidated condition of local



roads, the urgent need to repair pond embankments, and the serious safety risk posed by the absence of a nearby cyclone shelter during emergencies.

The Chairman of the Union Parishad responded constructively, assuring the group that funds for road repairs were already included in the upcoming fiscal year's budget and that the pond embankment renovation would be addressed soon. While the construction of a cyclone shelter remains a future consideration due to the unavailability of suitable land, the women's advocacy had already secured commitments on two vital projects.

This successful engagement was no accident; it was the direct result of dedicated capacity building. Sabina Khatun, a group member, credits the ENGAGE Project's training on

gender-responsive budgeting. She shared, "We learned how budgets work and how we can contribute. Now we know how to raise our voices." Sahanara Khatun echoed this transformation: "Before, I didn't even know the Union Parishad had a budget or that women could participate in it. Now I not only understand the process I am part of it."

The Shapla Group's participation in the budget meeting serves as a powerful example of grassroots leadership in action and a significant stride toward gender-inclusive governance. It demonstrates how informed and empowered women are successfully taking their rightful place in community decision-making and shaping a more responsive future for Kolbari village.





## Samaan Aawaaj

The Samaan Aawaaj Project, launched in April 2025, is a new and innovative women's leadership and inclusive governance initiative implemented by the Christian Commission for Development in Bangladesh (CCDB) with support from the Coady International Institute of St. Francis Xavier University. Designed in response to Global Affairs Canada's call for strengthening civil society and democratic spaces in the Indo-Pacific, the project emphasizes an intersectional approach to empowering women especially those from grassroots, Indigenous, and religious minority communities to take on leadership roles. Implemented across multiple countries, the initiative is delivered in partnership with two women's rights organizations in Nepal The Story Kitchen (TSK) and Didi Bahini (DB) ensuring strong South-South collaboration, shared learning, and cross-country knowledge exchange.

In Bangladesh, the project covers 14 unions across Fulbari and Nawabganj upazilas in Dinajpur District, aiming to directly support 950 current and emerging women leaders and indirectly reach broader community members through strengthened local governance systems. During the reporting period key activities advanced foundational progress, including feminist

leadership training for duty bearers, community awareness campaigns, and workshops with local government bodies on power analysis, feminist leadership, and inclusive governance. Women leaders, CBOs, and WROs engaged in capacity-building on citizen-led accountability and advocacy, while learning and linking systems were co-developed to enhance networking and knowledge sharing across regions. Inter-generational dialogues with political representatives, trainings for local government officials on transparency and accountability, and capacity-building for local media on investigative reporting further strengthened the enabling environment for inclusive, accountable governance. Collectively, these early efforts have laid strong groundwork for amplifying women's voices and fostering equitable civic and political participation across the project areas and partner countries.





# MICRO FINANCE PROGRAM

In 2009, CCDB launched its new Micro Finance Program (MFP) by reshaping its existing Enterprise Development Program (EDP). This initiative was necessary because CCDB's prior microfinance operation, the People-Managed Savings and Credit (PMSC) loan program, did not comply with the Microcredit Regulatory Authority (MRA) Regulations. The MFP's core objective is to facilitate economic development and create sustainable opportunities by providing capital to resource-poor families in selected locations, thereby helping them raise their income. By nature, the MFP is uniquely different from CCDB's other projects because it operates without any funding from external donors, making it a self-reliant model. To legally operate this crucial program, CCDB successfully complied with the MRA requirements, receiving its official registration on June 25, 2008, and securing membership in the Credit and Development Forum (CDF). The Micro Finance Program currently operates as a small-scale, independent program through 27 Branch Offices across 9 Districts, covering 35 Upazillas, 141 Unions, and 885 Villages. The MFP serves a total of 14,089 members, predominantly women, with 11,313 female members and 2,776 male members, organized into 1,302 Samities (groups).

The CCDB Micro Finance Program (MFP) maintains a dedicated staff of 192 members as of June 2025, ensuring efficient operation across its network. This total is comprised of 161 regular staff and 31 contractual staff.

The team is structured as follows:

- Management & Technical: 37 managerial staff oversee operations, while 32 technical staff specialize in areas such as Audit, Accounts, and Program Automation.
- Field Operations: 90 field workers directly serve members at the grassroots level.

- Support: 33 members provide essential support services.

The MFP workforce is largely male, with 154 male staff members and 38 female staff members.

## Program Automation

The MFP has significantly modernized its operations through Program Automation, which began in 2013. The goal was to fully automate accounting and portfolio management. The program successfully brought all 27 branch offices and the Head Office under this automated system.

Since commissioning the web-based software,



the MFP has phased out manual record keeping. Field organizers now efficiently collect savings and loan payments using tablets and Android phones. This digital shift directly benefits mem-

bers, who receive regular mobile SMS notifications detailing their savings balance and upcoming loan installment amounts, ensuring transparency and timely information access.

### Yearly Comparing Programmatic and Financial Performance:

SL.No	Particulars	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
1.	Number of Members	14,089	14,195	13,977	12,542	12,017
2.	Number of Borrowers	11,085	11,539	11,542	10,378	9,251
3.	Member Borrowers Ratio	79:100	81:100	83:100	83:100	77:100
4.	Total Member Savings	46,96,67,923	42,16,05,110	36,42,48,973	29,82,66,942	24,04,43,713
5.	Loan disbursement (Yearly)	165,72,22,000	143,79,46,000	121,81,79,000	92,39,22,000	74,46,16,000
6.	Loan Realization (Yearly)	152,34,96,956	131,6004,532	107,44,89,821	79,90,81,469	69,75,40,623
7.	Portfolio in Tk.	10,35,042,958	90,13,17,914	77,93,76,446	63,56,87,267	51,08,46,736
8.	Cost per money lent 100 Tk.	9.03	8.77	9.16	9.22	9.88
9.	Portfolio Yield	23.01%	22.43%	22.48%	21.27%	21.88%
10.	On time recovery rate (OTR)	98.62%	98.67%	99.17%	98.43%	95.32%
11.	Cumulative recovery rate (CRR)	99.38%	99.40%	99.43%	99.33%	99.30%
12.	Portfolio in arrear	4.68%	4.50%	3.88%	5.19%	7.05%
13.	Portfolio at Risk	5.46%	5.56%	4.62%	6.19%	14.76%
14.	Income	22,27,76,870	18,84,48,239	169,90,83,364	12,19,12,965	10,66,13,448
15.	Expenditure	14,96,23,517	12,61,35,824	11,16,07,944	8,51,70,773	7,35,73,672
16.	Surplus	7,31,53,353	6,23,12,414	4,74,75,430	3,67,42,193	3,30,39,775
17.	Operational Self Sufficiency (OSS)	149%	149%	143%	143%	145%
18.	Financial Self-sufficiency (FSS)	115%	114%	110%	116%	118%
19.	Loan Loss Reserve (LLR)	5,45,16,112	4,49,07,196	3,56,29,150	2,67,14,919	2,20,96,965
20.	Debt Capital Ratio	1.32:1	1.46:1	1.52:1	1.50:1	1.61:1
21.	Capital Adequacy Ratio	43.09%	41.36%	39.95%	41.60%	41.05%
22.	Minimum Rate of Return on Capital	17.65%	17.97%	16.32%	14.64%	15.28%
23.	Return on Asset (ROA)	6.88%	6.75%	6.07%	5.58%	5.79%
24.	Minimum Liquidity Ratio	9.59%	10.68%	7.49%	13.31%	17.47%
25.	Minimum Current Ratio	1.79:1	2.40:1	2.40:1	1.99:1	1.65:1
26.	Minimum Debt service cover ratio	1.32:1	1.31:1	1.31:1	1.37:1	1.39:1

### Credit Support to Borrower

The CCDB Micro Finance Program (MFP) is committed to providing targeted credit support that moves beyond standard micro-lending to actively foster entrepreneurship. To meet the diverse needs of resource-poor families, the MFP offers six distinct loan products: Micro Enterprise (ME), Small and Medium Enterprise (SME), Rural Micro Credit (RMC), Urban Micro Credit (UMC), Seasonal Loan (SL), and Business Support Loan (BSL). These formal products are offered with a service charge ranging from 20.00% to 23.35% (Declining Rate).

A defining feature of the MFP is its emphasis on Micro Enterprise and Small and Medium Enterprise (SME) Loans. Recognizing that many borrowers possess the drive and dynamism for bigger ventures, the MFP provides these larger credit facilities to its fastest-moving members. This focus is central to the program's objectives, enabling borrowers to set up significant income-generating activities.

Through these enterprise loans, members are empowered to establish:

- Agricultural operations (including Livestock and Fisheries)

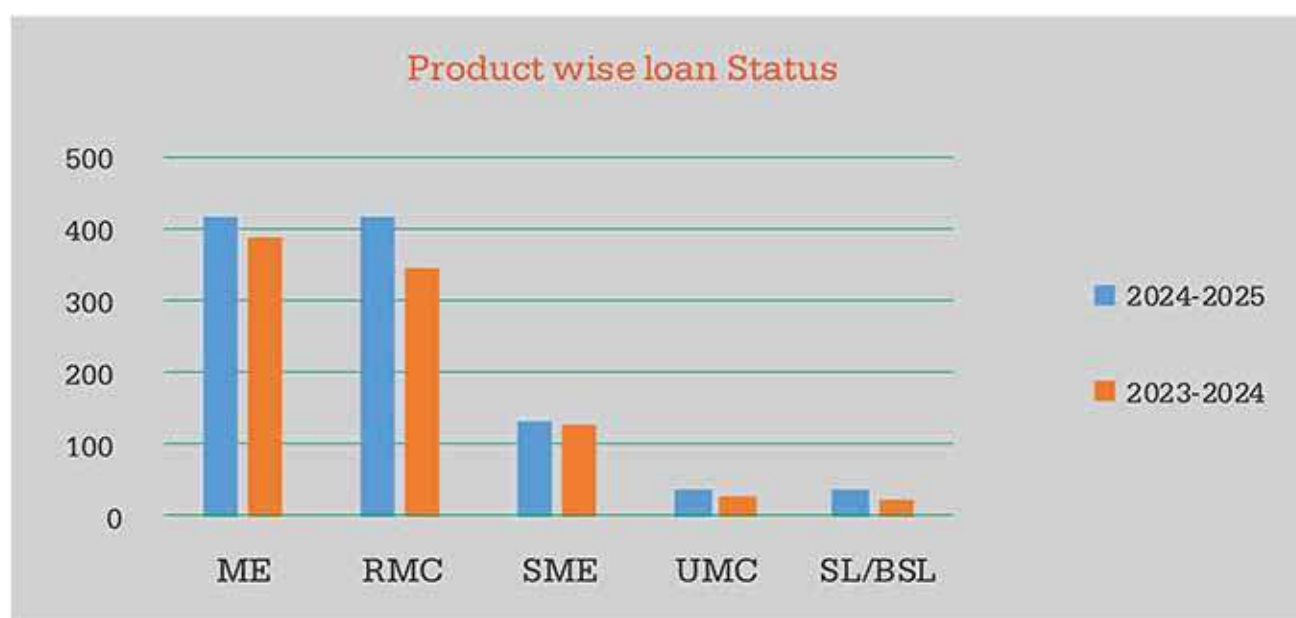
- Mini workshops
- Various business enterprises

As of June 2025, the average portfolio sizes reflect this commitment to scale: the average ME loan size is Tk. 1,72,000, and the average SME loan size is Tk. 11,49,652. By comparison,

the standard microcredit loans, RMC and UMC, average approximately Tk. 53,000. This tiered lending approach ensures the MFP is not just providing aid, but is systematically investing in the entrepreneurial success and long-term financial independence of its members.

Yearly Comparing Product wise Loan Portfolio (BDT Million Tk) is given the table.

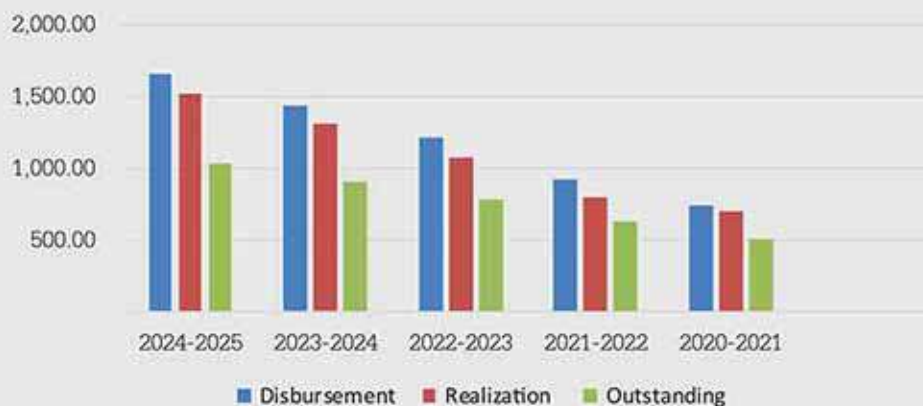
Sl No	Products	2024-2025			2023-2024		
		Borrower	Portfolio	Portfolio %	Borrower	Portfolio	Portfolio %
1.	Micro Enterprise Loan (ME)	2,427	417.46	40.33%	2,453	344.67	38.24%
2.	Small and Medium Enterprise (SME)	115	132.21	12.77%	133	126.13	13.99%
3.	Rural Micro Credit (RMC)	7,743	415.60	40.15%	8,199	378.31	41.97%
4.	Urban Micro Credit (UMC)	651	34.78	3.13%	650	28.24	3.13%
5.	Seasonal Loan (SL) and Business support loan (BSL)	149	34.99	3.38%	104	23.97	2.66%
<b>Total</b>		<b>11,085</b>	<b>1035.04</b>	<b>100%</b>	<b>11,539</b>	<b>901.32</b>	<b>100%</b>



Year Wise Loan Disbursement, Recovery and Loan Portfolio (Million BDT)

Description /Year	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Loan Disburse	1657.22	1437.95	1218.18	923.92	744.62
Loan Recovery	1523.49	1316.00	1074.49	799.08	697.54
Loan Portfolio	1035.04	901.32	779.38	636.69	510.85

## Year wise Loan Disbursement, Realization and Portfolio



## FINANCIALS

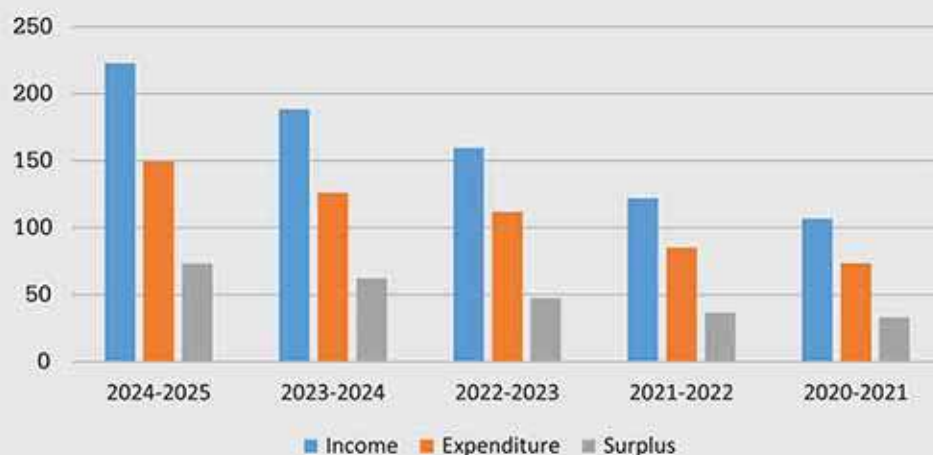
### Income, Expenditure and Surplus

The income of CCDB Microfinance Program during 2024-2025 was 222.78 Millions. including service charges, form sales, member admission fees, bank interest and others income etc. The total expenditure of CCDB Micro Finance Program during 2024-2025 was 149.62 Millions. including personal expenses , financial costs, loan loss provision, general admin costs and others costs.

### Income, Expenditure and Surplus (Million Taka)

Items	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Income	222.78	188.45	159.08	121.91	106.61
Expenditure	149.62	126.14	111.61	85.17	73.57
Surplus	73.15	62.31	47.48	36.74	33.04

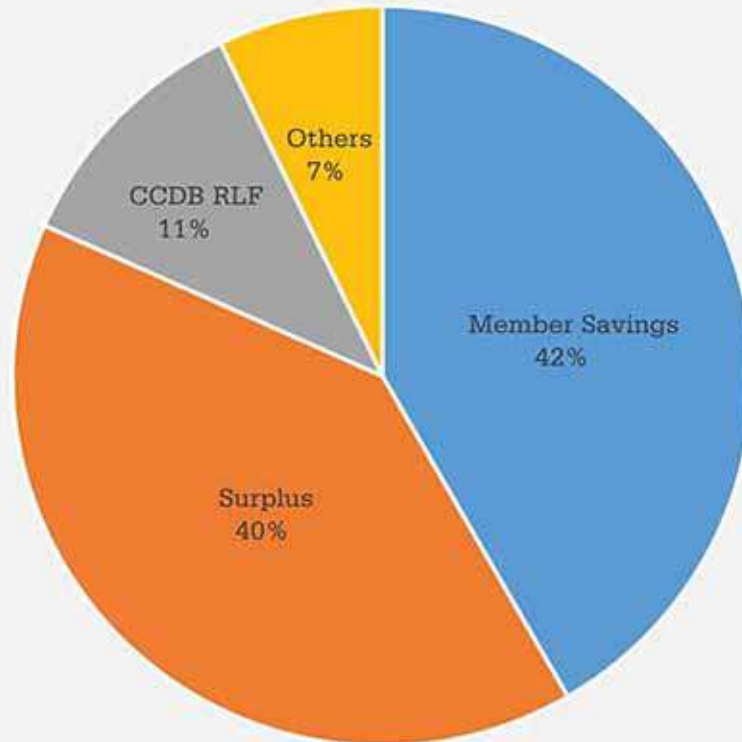
### Year Wise Income, Expenditure and Surplus



### Fund Composition 2024-2025

Member Savings		Surplus		CCDB RLF		Others Fund		Total	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
469.66	41.66	451.15	40.01	125.37	11.12	81.29	7.21	1,127.47	100

### Fund Composition 2024-25

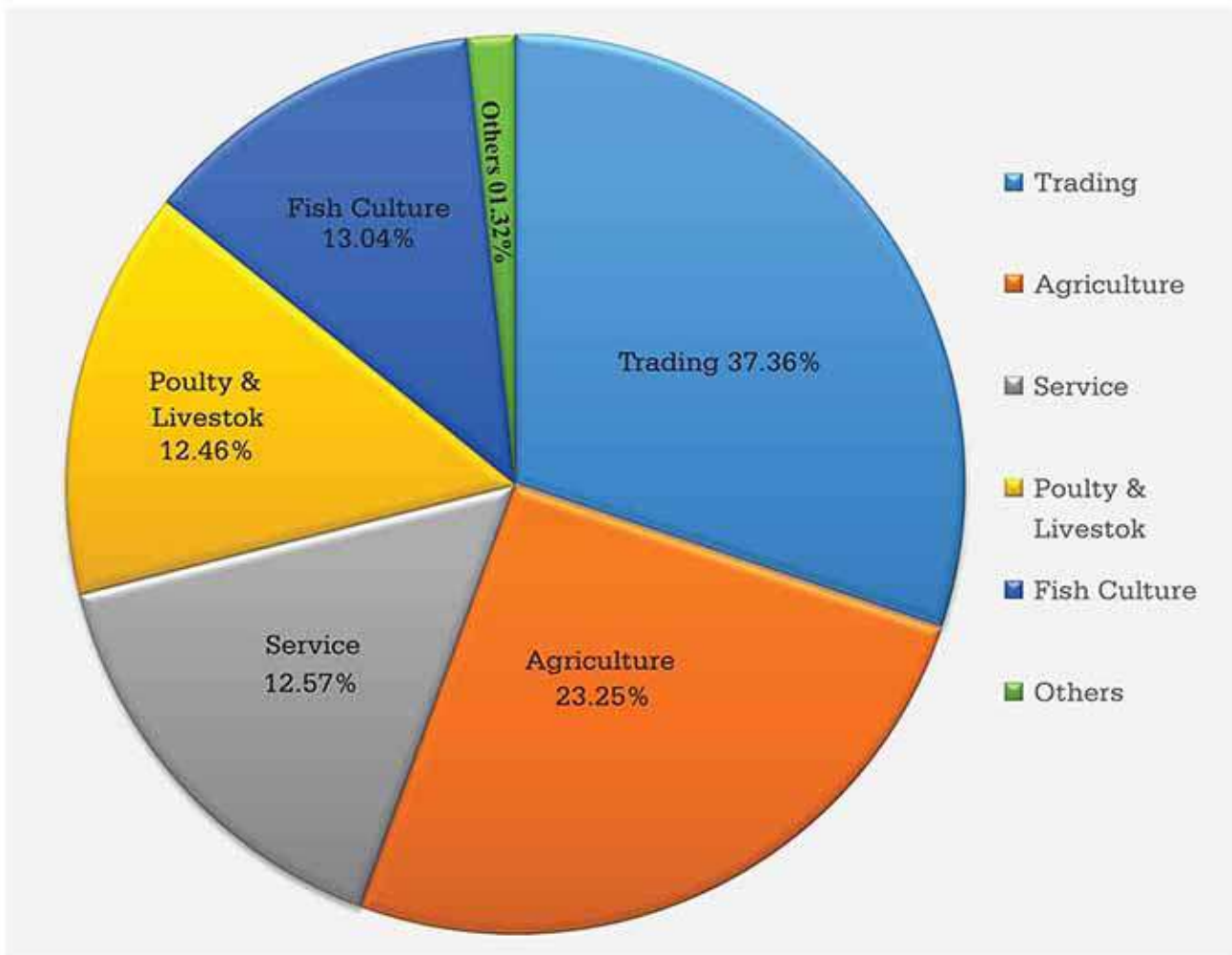


■ Member Savings ■ Surplus ■ CCDB RLF ■ Others

### Sector Wise loan disbursements (2024-2025):

Sl No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
1.	Small trading	3,256	619,180,000	190,166	37.36%
2.	Agriculture	2,743	385,298,000	140,466	23.25%
3.	Service	1,668	208,260,000	124,856	12.57%
4.	Poultry & Livestock	1,594	206,550,000	129,580	12.46%
5.	Fish Culture	1,342	216,036,000	160,981	13.04%
6.	Others	186	21,898,000	117,731	1.32%
	<b>Total</b>	<b>10,789</b>	<b>1,657,222,000</b>	<b>153,603</b>	<b>100%</b>





### Member Welfare Fund Support

- The MFP's Member Welfare Fund provided crucial financial relief to members during times of need:
- **Burial Shroud Assistance:** A total of Tk. 5,30,000 was distributed to 53 persons, with each receiving Tk. 10,000 for burial shroud expenses.
- **Health Support:** Tk. 7,39,000 was paid out to 79 members to cover medical treatment costs for various ailments.
- **Loan Waiver:** The fund adjusted loans for 54 borrowers, waiving a total of Tk. 28,97,973 to alleviate financial burden.

### Corporate Social Responsibility (CSR)

The MFP utilizes its own surplus resources to implement impactful CSR programs:

- **MRA MFIs Higher Education Scholarship:** To help meritorious students from client families overcome the financial barrier of higher education, the MFP has provided scholarships since 2021. Currently, 20 students enrolled in public universities and medical colleges receive Tk. 3,000 per month. The MFP contributes Tk. 7,20,000 annually from its own resources to this program.
- **Education Assistance:** The MFP provided Tk. 8,59,796 in educational assistance to 134 meritorious and poor students who successfully passed their SSC and HSC examinations.
- **Winter Relief (Blanket Distribution):** Addressing seasonal hardship, the program distributed blankets to 2,300 poor families at a cost of Tk. 9,33,966, utilizing funds from the MFP's surplus. Focusing on Organizational Commitments (More Formal)

- ♦ **Timeliness and Promptness:** All services are delivered efficiently and quickly.
- ♦ **Secure Savings:** The CCDB Micro Finance Program provides a safe and secure platform for client savings.
- ♦ **Accessibility of Funds:** Clients are guaranteed the right to withdraw their savings whenever necessary.
- ♦ **Credit Provision:** The organization is committed to maintaining a smooth supply of liquid funds to ensure credit is available for client investment.

### Salient Features of the CCDB Micro Finance Program (MFP)

- ♦ The CCDB Micro Finance Program (MFP) distinguishes itself within the microfinance sector by offering features that prioritize member benefits, financial relief, and transparency beyond standard market practices.
- ♦ **Lower Interest Rate on Loans:** The MFP maintains a competitive edge by charging an interest rate of 20% to 23.35% per annum. This is notably below the maximum legal limit of 24% set by the Microcredit Regulatory Authority (MRA), which many other NGO Microfinance Institutions (MFIs) charge.
- ♦ **Full Rebate for Early Loan Repayment:** Unlike many NGO MFIs in Bangladesh, the MFP incentivizes financial discipline. For clients who repay their loans ahead of schedule, the MFP does not charge any service fees on the advance repayment; it only collects the remaining principal amount, effectively providing a full rebate on the service charge for the unaccrued period.
- ♦ **Lower Social Welfare Fund Collection Rate:** The MFP minimizes the financial burden on its clients by collecting a Social Welfare Fund fee at a rate of only 0.5% of the loan disbursement. This is half the rate (1%) collected by most other NGO MFIs. This fund is primarily used to adjust outstanding loans upon the death of a borrower or investor.
- ♦ **Sickness Allowance for Members:** The MFP provides essential support during health crises. Members or their spouses who contract a serious disease are eligible for a sickness allowance, ranging from BDT 5,000 to BDT 20,000, disbursed from the Member Welfare Fund.
- ♦ **Financial Support for Disaster Victims:** Recognizing vulnerability to natural calamities, the MFP provides financial assistance to members severely affected by disasters such as fire, cyclones, or floods. Members can receive support ranging from BDT 5,000 to BDT 30,000 from the Member Welfare Fund.
- ♦ **Educational Stipend Program:** The MFP supports the educational aspirations of its client families. It provides an educational support stipend ranging from BDT 4,000 to BDT 5,000 for the spouses of its members who are pursuing their SSC and HSC studies.





# INVOLUNTARY RESETTLEMENT PROGRAM



The Christian Commission for Development in Bangladesh (CCDB) has been at the forefront of planning and implementing Resettlement Action Plans (RAP) and Land Acquisition Plans (LAP) in Bangladesh. These plans encompass the disbursement of compensation, relocation, and rehabilitation for communities displaced by land acquisition for infrastructural projects, such as bridges, metro rails, and highways initiated by the Government of Bangladesh. In alignment with CCDB's broader development initiatives, these resettlement projects address the socioeconomic impacts of involuntary displacement. CCDB assumes a pivotal role in designing resettlement strategies, assessing asset values, and formulating compensation packages for affected populations. To date, the organization has successfully managed thirty-seven (37) resettlement projects, funded by various government ministries and multilateral aid agencies. Presently, thirteen (13) resettlement projects are underway:

## Improvement of Cumilla (Mainamati)-Brahmanbaria Dharkhar National Highway as 4-Lane National Highway Project

The Government of Bangladesh (GoB) has launched a project to upgrade the Cumilla (Mainamati)-Brahmanbaria (Dharkhar) National Highway (N-102) into a 4-lane highway with enhanced safety measures, including dedicated lanes for slow-moving vehicular traffic (SMVT). Co-financed by GoB and the Indian Government under Line of Credit III, this 54 km highway connects Cumilla (Mainamati) and Brahmanbaria (Dharkhar) in eastern Bangladesh. This strategic upgrade will facilitate regional trade by strengthening connectivity between India and Bangladesh while enhancing the efficiency of Chattogram Port as a regional hub.

Key project components include 49.53 km of flexible pavement, 4.47 km of rigid pavement, the construction of 14 bridges, 50 culverts, 1 flyover, 2 underpasses, and 12 foot over bridges. This initiative will improve regional mobility and

safety, significantly boosting transportation infrastructure.

The Roads and Highways Department (RHD) has engaged CCDB for 30 months to assist in land acquisition and resettlement activities for this project.

### Construction of Kewatkhali Bridge over the river Brahmaputra at Mymensingh

The Kewatkhali Bridge project is a critical component of the Dhaka-Mymensingh-India border corridor, designed to bolster regional and local connectivity. The current Shambuganj Bridge, with its 455-meter length and 11-meter width, struggles to accommodate the rising vehicular traffic and the expansion of Mymensingh City. The new bridge aims to alleviate congestion, divert traffic from the city center, and reduce travel time. This enhanced connection will support regional trade and facilitate smoother travel between Dhaka and north-central districts, including Sherpur, Phulpur, Haluaghat, Netrokona, and Kishoreganj.

The Kewatkhali Bridge project entails the construction of a 1100-meter long, 4-lane bridge over the Old Brahmaputra River, a 240-meter railway overpass, a 670.8-meter road overpass ramp, and a 6.2-kilometer 4-lane approach road with SMVT lanes.

RHD has contracted CCDB for 24 months to

manage land acquisition and resettlement activities, with CCDB has mobilized required number of the professionals and support staffs on August 17, 2022.

### SASEC Dhaka-Sylhet Corridor Road Investment Project

Under the Ministry of Road Transport and Bridges (MoRTB), the SASEC Dhaka-Sylhet Corridor Road Investment Project is a major infrastructural upgrade designed to transform the existing Dhaka-Sylhet highway into a 4-lane highway. This 222.5 km stretch of highway spans 7 districts and is part of the broader South Asian and Trans-Asian highway networks. The upgraded highway will enhance national economic growth and promote regional cooperation and trade, improving the movement of goods and services across markets. The highway upgrade will involve constructing service lanes on both sides, 66 bridges, 305 culverts, 13 overpasses/flyovers, 37 U-turns, 8 roundabouts, 26 steel foot overbridges, and 31 bus stops. This project is projected to impact 9,893 households/entities, including 7,355 that will require relocation. Additionally, the acquisition of 1036 acres of private land is anticipated, alongside the displacement of over 10,000 businesses and approximately 9,242 wage laborers.

CCDB has been entrusted with the resettlement activities for 36 months, starting from December 12, 2021.



## Improvement of Sylhet-Tamabil Road to a 4 Lane Highway with Separate SMVT Lane Project

Funded by the Asian Infrastructure Investment Bank (AIIB), the improvement of the Sylhet-Tamabil Road will upgrade the existing 2-lane road to a 4-lane highway, including SMVT lanes on both sides. This project forms part of key international corridors, including the Dhaka-Sylhet-Tamabil National Highway (N2), the Asian Highway, and BIMSTEC and SAARC Highway corridors.

The project includes multiple components, such as service/access roads, SMVT lanes, junctions, market areas, bridges, underpasses, culverts, and roadside drainage. Given the significant displacement of businesses and residents along the right-of-way (RoW), the AIIB has classified the project as Category A, necessitating comprehensive environmental and social due diligence in accordance with its Environmental and Social Policy (ESP).

Preliminary assessments indicate that the project will affect 1,961 individuals, primarily shop owners, and will require the acquisition of approximately 322.18 acres of private land.

CCDB has been engaged by RHD for a 48-month period, starting from April 1, 2021, to implement the RAP for this project.

## Matarbari Port Development Project (CPA)

The Matarbari Port Development Project is classified as a Fast Track Project by the Government of Bangladesh. This initiative emerged from the concept of the "Bay of Bengal Industrial Growth Belt" (BIG-B), jointly announced by the Honorable Prime Ministers of Bangladesh and Japan in September 2014. The project's objective is to bolster Bangladesh's port logistics capacity by constructing a new



commercial port and a connecting road to the national highway (N1) in the Matarbari, Maheshkhali, and Chakaria areas of Chattogram Division, thereby accelerating logistics with neighboring countries. Japan has been Bangladesh's largest development partner for over four decades, significantly contributing to the country's development. The BIG-B initiative has deepened the friendship established between the two countries, beginning with Bangabandhu's visit to Japan in 1973. Ongoing development activities supported by Japan focus on two primary areas: economic growth and social crisis mitigation.

The BIG-B initiative targets the industrialization of the Dhaka-Chattogram-Cox's Bazar belt and will be implemented based on three main pillars:

**Industry and Trade:** The first pillar emphasizes constructing a terminal with facilities for large vessels, establishing the port as a key commercial gateway to South Asian and other Asian countries.

**Energy:** The second pillar entails building Bangladesh's largest coal-based power plant in the Matarbari area, which will significantly enhance the country's industrial and trade capabilities beyond the BIG-B region.

**Transport System:** The third pillar aims to establish robust communication between Dhaka, Chattogram, and Cox's Bazar, facilitating regional industrial trade and commerce, and

extending connectivity to neighboring countries.

The CPA has engaged the Community Development and Resettlement Division (CCDB) for a 36-month period to assist with the resettlement activities of the Matarbari Port Development Project, mobilizing the necessary professionals and support staff since February 1, 2022.

### Matarbari Port Development Project (RHD Component)

The GoB plans to construct a deep-sea port at Matarbari in Maheshkhali Upazila, Cox's Bazar district, through the Matarbari Port Development Project, with financial assistance from the Japan International Cooperation Agency (JICA). The project will also utilize GoB funds for certain components. The Roads and Highways Department (RHD) will oversee the construction of the port access road, which will include a new 27.2 km access-controlled highway from Maheshkhali to Chakaria.

On September 14, 2021, the RHD engaged the Christian Commission for Development in Bangladesh (CCDB) to provide NGO services related to the implementation of the Land Acquisition (LA) and Resettlement Action Plan (RAP) for the Matarbari Port Development Project (RHD Component).

### Main Components of the Project:

Construction of a 27.70 km 2-lane access-controlled highway in the first phase (with another 2 lanes to be constructed in the second phase).

Construction of 5 flyovers/intersections and 17 medium to large 2-lane bridges.

### Construction of a 2-lane service road.

The entire stretch of the 27.70 km access-controlled highway is divided into the following three packages:

**Package 1:** 10.20 km port access road, 1.60 km port connector road, and 5 bridges.

**Package 2:** 9.00 km port access road and 4 bridges.

**Package 3:** 6.90 km port access road and 8 bridges.

### Dhaka Ashulia Elevated Expressway Project (DAEEP)

Dhaka, the capital of Bangladesh, is the largest city in the country, covering an area of 325 square kilometers. Located on the east bank of the Buriganga River, Dhaka serves as the political, economic, and cultural heart of Bangladesh. With its rapid population growth, expected to double in the next 20 years, Dhaka experiences significant congestion as it accommodates visitors from across the country. The high population density manifests in the transport sector, which comprises various motorized and non-motorized modes of transport that often compete for the same road space, leading to severe traffic congestion and operational challenges. Estimates indicate that approximately 80% of registered vehicles in Bangladesh are concentrated in Dhaka. This situation is exacerbated by the relatively low level of road infrastructure and the steep increase in traffic volumes. To maintain the livability of the capital city for its growing population, a long-term plan to improve the transportation system within Dhaka and ensure effective road communication with neighboring areas is essential. Currently, only about 8% of the area in Dhaka is designated as road space, compared to a standard of 25%. In response, the Bangladesh Bridge Authority (BBA) has recognized the necessity of constructing a flyover from Shahjalal International Airport to Chandra via Abdullahpur,

essential. Currently, only about 8% of the area in Dhaka is designated as road space, compared to a standard of 25%. In response, the Bangladesh Bridge Authority (BBA) has recognized the necessity of constructing a flyover from Shahjalal International Airport to Chandra via Abdullahpur,



Ashulia, and Baipail. To alleviate acute traffic congestion in and around the Dhaka-Ashulia industrial area and Export Processing Zone (EPZ), the BBA intends to implement a project for the construction of a 24.00 km elevated 4-lane expressway in the northern part of Dhaka City.



The Dhaka-Ashulia Elevated Expressway Project is a priority for the Government of Bangladesh. CCDB has been tasked with implementing the Resettlement Action Plan for the project. The organization mobilized adequate professionals and field staff on December 1, 2020, at the worksite.

### Dhaka Elevated Express way PPP Project (DEEP)

The Dhaka Elevated Expressway PPP Project (DEEP) is one of the priority initiatives of the Government of Bangladesh (GoB). The project is being implemented through a Public-Private Partnership (PPP) between the GoB and the Italian-Thai Development Public Company Limited. DEEP will connect Hazrat Shahjalal International Airport to Kutubkhali, linking the Dhaka-Chittagong Highway.

This project has resulted in the displacement of more than 10,000 individuals from their homes, businesses, and common property resources, significantly impacting their income and livelihoods. To manage resettlement activities, the Bangladesh Bridge Authority (BBA) of the Ministry of Road Transport and Bridges appointed CCDB for a period of 96 months, commencing in November 2014 and concluding in November 2022.

CCDB has been facilitating the compensation disbursement process for the Project Affected Persons (PAPs) and implementing measures to restore their income and livelihoods to at least pre-project levels. To date, the BBA has disbursed a total of TK 4,867,853,630.58 among 8,066 eligible persons, including those impacted by Common Property Resources (CPRs).

Approximately 99% of structures and utilities have been shifted and relocated from the acquired areas.

### Support to Joydevpur- Debgram-Bhulta-Madanpur Road (Dhaka Bypass) PPP Project

The Government of Bangladesh plans to implement a four-lane, approximately 48 km long Support to Joydevpur-Debgram-Bhulta-Madanpur Road (Dhaka Bypass) PPP Project. This road will begin at Naujuri in Gazipur and end at Madanpur in Narayanganj, connecting to the Dhaka-Chittagong Highway. The Roads and Highways Department (RHD) of the Ministry of Road Transport and Bridges will oversee the implementation of this PPP investment program with support from the Public-Private Partnership Authority.

The civil works scope includes upgrading the existing 2-lane highway to a 4-lane, divided control access toll road. This road will feature one-way pair dedicated service roads, interchanges, flyovers, rail overpasses, emergency lanes, and bus bays. RHD is required to provide land free from obstructions to the contractor for this project. A consultant (NGO) will implement the LAP and RAP for this project.

The corridor is characterized by a dense strip of mixed-use commercial, industrial, and institutional land, which includes both informal (non-titled) and formal (titled) enterprises. The project will necessitate maximizing the right-of-way (ROW) to facilitate the upgrade of the existing 2-lane highway into a 4-lane divided control access toll road.



# REGIONAL NETWORK PROGRAM

## Capacity Building for Promotion of Peace



The Capacity Building for Promotion of Peace (CBPP) program, implemented by CCDB's Climate Preparedness and Resilience Program (CPRP) and supported by Bread for the World, Germany, entered its second year of the seventh phase during the fiscal period July 2024 to June 2025. This phase continues to build on CCDB's longstanding commitment to inclusive peacebuilding, community resilience, and participatory development in northern Bangladesh.

The program directly engages 4,500 individuals, with a gender ratio of 40% male and 60% female, drawn from both Adibashi and Bengali communities. In addition to working with individual participants, CCDB collaborates with four local-level organizations

PARD (Shivalaya), CCDS (Shirajgonj), MGUP (Joypurhat), and CPRP (Daudpur) to strengthen grassroots capacities and extend the program's reach.

The CBPP program is guided by two core objectives: first, to strengthen civil society and youth-led conflict transformation processes in Bangladesh and South Asia; and second, to sustain CCDB-CBPP as a dynamic platform for mutual learning, dialogue, and knowledge exchange.

During the reporting period, a range of activities were implemented to advance these objectives. Moral values sessions were conducted with primary and high school students, resulting in the identification of 20 positive values to uphold and 20 negative behaviors to reject. Teachers have since continued these sessions using manuals provided by CCDB, embedding ethical reflection into the school environment.

Orientation on kitchen gardening and crop farming was carried out, with quality seeds and plants distributed to participants. As a result, 90% of members maintained their gardens, contributing to household nutrition and community greenery.

Workshops on social norms and behaviors equipped students and youth with knowledge and strategies to promote transparency and peaceful social engagement. Complementary

training on good governance raised awareness among community members about accessing services and rights, with notable commitments from local government representatives such as a Union Parishad Chairman pledging to share budget and resource allocation details with citizens.



Climate change workshops focused on adaptive agricultural practices and health awareness. Farmers learned techniques such as intercropping and seasonal planning, while also gaining insights into climate-related health vulnerabilities, particularly those affecting women.

Orientation workshops on Local Capacity for Peace (LCP), Do No Harm (DNH), and value-based peacebuilding inspired participants to act as peacebuilders and provided tools for conflict analysis and resolution. These sessions reinforced the program's emphasis on ethical leadership and community-driven transformation.

Two cultural groups were formed with Adibashi and youth volunteers, fostering creative expression and inter-community harmony through music, drama, and storytelling. These groups serve as vibrant platforms for promoting peace narratives and cultural inclusion.

A youth seminar on peacebuilding was organized to deepen young people's understanding of conflict dynamics. Participants improved their analytical skills and strengthened their capacity to identify local advocacy issues, positioning them as emerging leaders in community peace efforts.

A workshop on advocacy and networking for Adivasi rights brought together network members to exchange ideas, experiences, and challenges. The session resulted in a collective



advocacy action plan and enhanced collaboration among stakeholders working toward peace and indigenous rights.

Livelihood skills training was conducted for women on local entrepreneurship, focusing on food-based micro-enterprises. Participants learned to prepare items such as birthday cakes, donuts, sandwiches, rolls, burgers, hot dogs, and pizzas. Encouragingly, three out of five trainees have already started operating small businesses based on these skills.

The program celebrated International Peace Day 2024, successfully bringing together Bengali and Adivasi communities on a shared platform. This event served as a powerful awareness-raising initiative, sensitizing the broader public to the values of peace, inclusion, and societal harmony.

Overall, the CBPP program continues to demonstrate its relevance and impact by integrating peacebuilding with practical development interventions. Through its inclusive approach, strategic partnerships, and emphasis on youth and community leadership, the program remains a vital contributor to sustainable peace and resilience in Bangladesh.





# HOPE FOUNDATION

The HOPE (Human and Organizational Potential Enhancement) Foundation functions as the income-generating and self-reliant project of the Christian Commission for Development in Bangladesh (CCDB). It is mandated to represent CCDB's core Vision, Mission, and Objectives, and its operations are overseen by a five-member Board of Trustees.

## Events at a glance (July 2024 to June 2025)

1	Training, workshops, meetings organized & conducted by national and international NGO's within the country	311	8,423
2	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	2	59
3	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	21	669
<b>Total</b>		<b>334</b>	<b>9151</b>

## At a glance month wise events and number of venue users (July 2024 to June 2025)

Sl	Name of the months	Events	Participants
1.	July, 2024	18	349
2.	August, 2024	20	702
3.	September, 2024	47	885
4.	October, 2024	29	899
5.	November, 2024	24	555
6.	December, 2024	38	1,234
7.	January, 2025	27	1,117
8.	February, 2025	26	868
9.	March, 2025	23	516
10.	April, 2025	21	511
11.	May, 2025	28	1,006
12.	June, 2025	33	509
<b>Total-</b>		<b>334</b>	<b>9,151</b>



## Organizations who used HOPE Foundation Venue Facilities during last Year (July 2024 to June 2025):

In this year, HOPE Foundation hosted a total of 334 events, drawing 9,151 participants. The vast majority of this activity was generated by external partners, with 311 in-country events organized by national and international NGOs, which accounted for 8,423 participants. An additional 21 events, bringing in 669 participants, were conducted by CCDB and HOPE Foundation itself, while two international events brought in 59 participants. Monthly analysis revealed strong engagement throughout the year, peaking in December 2024 with 1,234 participants and remaining high in January 2025 (1,117 participants).

The Foundation served a diverse and impactful clientele, including major organizations such as Water Aid, Save The Children, Sajida Foundation, BRAC, UNDP, and Transparency International Bangladesh (TIB). The events hosted covered essential development topics, including Land Rights, Gender Justice, Climate Change, Livelihood training for women entrepreneurs, and Project Cycle Management, affirming the



Foundation's critical role as a venue for capacity building.

Operationally, the center maintained moderate usage: the Dormitory saw the highest occupancy at 51%, followed by the Dining area at 48%, Session Rooms at 42%, and the Field at 30%. To expand its capacity and income generation, CCDB HOPE Foundation has initiated the construction of a new conventional Six-storied building. However, this expansion is complicated by significant challenges: high costs associated with maintaining the existing old mud buildings, a lack of funds to complete the new construction, and huge business competition from other training venues operating nearby.





# VISITS AND EVENTS

## Visit of WCC general secretary

On April 11, 2025, CCDB had the honor of welcoming Rev. Prof. Dr. Jerry Pillay, General Secretary of the World Council of Churches (WCC), to the CCDB Climate Centre in Gazipur. In collaboration with WCC and the National Council of Churches in Bangladesh (NCCB), CCDB hosted a high-level conference on "Climate Justice and a Nexus Approach to Land, Water, and Food."



The event brought together faith leaders, climate experts, and policymakers to discuss equitable and integrated climate solutions. Dr. Pillay planted a commemorative tree, symbolizing shared responsibility for creation of care. His keynote emphasized the urgent need for ethical, collective

action to build community resilience amid climate change.

## CCDB Executive Director Elected to ACT Alliance Governing Board



Juliate Keya Malakar, Executive Director, elected as the Governing Board of ACT Alliance at its General Assembly 2024 in Yogyakarta, Indonesia. This esteemed recognition highlights her unwavering dedication to humanitarian response, climate justice, and social transformation, while strengthening CCDB's global engagement within the ACT Alliance network.

## Visit of Deputy Director Global Affairs Canada

CCDB was honored to welcome Mr. Christopher Khng, Deputy Director of Inclusive Economic Growth Partnerships and Programs at Global Affairs Canada, to the CCDB Climate Center. His visit fostered insightful discussions on shared priorities including poverty reduction, climate adaptation, gender equality, and women's empowerment.



During the visit, the Executive Director presented CCDB's transformative journey toward building a just and caring society, highlighting key milestones and development initiatives.

Mr. Khng's visit highlighted the importance of global partnerships, local action, and the lasting impact of inclusive, community-led development.

## ARA Members Explore CCDB's Impact in Bangladesh

From March 11–14, 2025, CCDB hosted the annual meeting of the Asia Regional Alliance (ARA) at the CCDB HOPE Foundation, Savar, Dhaka. Representatives from 10 partner organizations across Asia and the Netherlands engaged in discussions to strengthen collective efforts toward poverty reduction and sustainable community development.

Field visits included CCDB's Comprehensive Poverty Reduction Program in Shibaloy, Manikganj, and the CCDB Climate Centre in Gazipur, where members observed innovative climate adaptation and mitigation practices. Inspired by these initiatives, ARA members are committed to sharing knowledge and technologies within their own communities, fostering regional collaboration and impact.





## INDEPENDENT AUDITOR'S REPORT

To the Commission of Christian Commission for Development in Bangladesh (CCDB)  
Report on the Audit of the Financial Statements

### Opinion

We have audited the accompanying Financial Statements of Christian Commission for Development in Bangladesh (CCDB), which comprise the Statement of Consolidated Financial Position as at 30 June 2025 and the Statement of Consolidated Statement of Income & Expenditure and Consolidated Statement of Cash Flows the year then ended 30 June 2025, and Notes to the Consolidated Financial Statement, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of Christian Commission for Development in Bangladesh (CCDB) as at 30 June 2025 and of its financial performance, its receipts and payments and its cash flow for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the applicable laws and regulations.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

We believe that the audit evidence, we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

### Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

### Responsibilities of management and those charged with governance for the financial statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

PKF Aziz Halim Khair Choudhury Chartered Accountants is a member of PKF Global, the network of member firms of PKF International Limited, each of which is a separate and independent legal entity and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm(s).

In preparing the financial statements, the management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the financial reporting process of the organization.

#### **Auditor's Responsibility for the Audit of the Financial Statements**

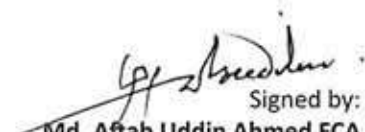
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the project's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

**10 December 2025**  
Dhaka.

Signed for and of behalf of  
**PKF Aziz Halim Khair Choudhury**  
Chartered Accountants

  
Signed by:  
**Md. Aftab Uddin Ahmed FCA**  
Senior Partner  
ICAB Enrolment No.: 804  
DVC: 2512100804AS710625

**Christian Commission for Development in Bangladesh (CCDB)**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2025**

Particulars	Notes	Amount in BDT	
		30 June 2025	30 June 2024
<b><u>Property and Assets</u></b>			
<b>Non-Current Assets</b>			
Property, Plant & Equipments	5.00	59,881,677	55,516,929
<b>Investment</b>			
Investment in CCDB Enterprise Limited		1,000,000	1,000,000
<b>Current Assets</b>		<b>1,552,088,318</b>	<b>1,365,992,659</b>
Sundry Advances/Receivables & Deposits	6.00	170,553,703	126,470,781
Loan to beneficiaries - Micro Finance Programme (MFP)	7.00	1,035,042,958	901,317,914
Cash & Bank Balances	8.00	346,491,657	338,203,964
<b>Total Assets</b>		<b>1,612,969,996</b>	<b>1,422,509,588</b>
<b><u>Fund &amp; Liabilities</u></b>			
<b>Fund Account</b>		<b>925,957,462</b>	<b>791,107,854</b>
Fixed Assets Fund	9.00	59,881,677	55,516,929
Restricted Fund	10.00	73,714,923	33,134,388
General Fund	11.00	59,518,898	43,769,647
Corpus Fund	12.00	277,965,719	271,405,784
Micro Finance Programm Fund	13.00	451,151,811	377,998,458
Assets Replenish Fund	15.00	2,074,539	2,074,539
CCDB Climate Centre	14.00	1,649,894	7,208,109
<b>Current Liabilities</b>		<b>687,012,534</b>	<b>631,401,734</b>
Sundry Creditors/Accounts Payable	16.00	217,344,612	209,796,624
Micro Finance Programme (MFP) Members' Savings	17.00	469,667,923	421,605,110
<b>Total Fund &amp; Liabilities</b>		<b>1,612,969,996</b>	<b>1,422,509,588</b>

Notes referred to herein above form an integral part of this Consolidated Statement of Financial Position.

  
 Juliate Keya Malakar  
 Executive Director  
 CCDB

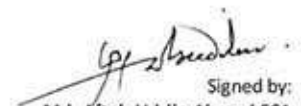
10 December 2025  
 Dhaka

Signed in terms of our separate report of even date annexed.



David A. Halder  
 Chairman  
 CCDB Commission

Signed for and on behalf of  
 Aziz Halim Khair Choudhury  
 Chartered Accountants



Signed by:  
 Md. Aftab Uddin Ahmed FCA  
 Senior Partner

ICAB Enrolment No.: 804  
 DVC: 2512100804AS710625

Christian Commission for Development in Bangladesh (CCDB)  
Consolidated Statement of Income and Expenditure  
For the year ended 30 June 2025



Particulars	Notes	Amount in BDT	
		30 June 2025	30 June 2024
<b>Income</b>			
<b>Restricted Fund :</b>		<b>419,438,697</b>	<b>375,661,108</b>
Restricted Fund Received	18.00	371,927,815	340,893,157
Own Means Contribution	19.00	12,022,138	12,435,129
Contribution from Target Groups	20.00	19,125,000	17,275,000
CCDB Climate Centre, Fund	14.00	16,363,744	5,057,822
<b>Micro Finance Programm Fund:</b>		<b>222,776,872</b>	<b>188,448,239</b>
Sales of Admission Form	19.00	94,960	103,640
Sales of Loan Form	19.00	54,540	56,145
Sales of Pass Book	19.00	39,480	43,165
Bank Interest	19.00	14,245	-
Bank Interest on FDR	19.00	5,177,175	4,416,177
Others Income	19.00	41,237	2
Service Charge on Loan	23.00	217,355,235	183,829,110
General Fund	21.00	22,097,284	11,750,389
Corpus Fund	11.00	11,073,194	13,557,034
<b>Total Income</b>		<b>675,386,047</b>	<b>589,416,770</b>
<b>Expenditure</b>			
<b>Restricted Fund :</b>		<b>396,718,262</b>	<b>428,486,682</b>
Payments	27.00	362,456,840	420,653,387
CCDB Climate Centre, Fund	14.00	30,154,750	3,209,008
Depreciation		4,106,672	4,624,287
<b>Micro Finance Programm Fund:</b>		<b>149,623,519</b>	<b>126,135,824</b>
Payments	24.00	148,405,942	124,824,458
Depreciation		1,217,577	1,311,366
<b>General Fund</b>		<b>6,348,033</b>	<b>15,889,325</b>
Payments	25.00	6,348,033	15,889,325
Depreciation		-	-
Corpus Fund	26.00	4,513,259	13,900,041
<b>Total expenditure</b>		<b>557,203,073</b>	<b>584,411,872</b>
Excess (Shortage) of income over Expenditure of fund balance transferred as shown below:		118,182,974	5,004,898
<b>Total</b>		<b>675,386,047</b>	<b>589,416,770</b>
<b>Fund transferred as shown below:</b>			
Restricted Fund	10.00	22,720,435	(52,825,573)
General Fund	11.00	15,749,251	(4,138,937)
Corpus Fund	12.00	6,559,935	(343,007)
Micro Finance Programm Fund	13.00	73,153,353	62,312,415
		<b>118,182,974</b>	<b>5,004,898</b>

Notes referred to herein above form an integral part of this Consolidated Statement of Income and Expenditure.

  
Juliate Keya Malakar  
Executive Director  
CCDB

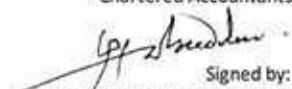
Signed in terms of our separate report of even date annexed.

10 December 2025  
Dhaka



David A. Halder  
Chairman  
CCDB Commission

Signed for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants



Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner

ICAB Enrolment No.: 804  
DVC: 2512100804AS710625

**Christian Commission for Development in Bangladesh (CCDB)**  
**Consolidated Statement of Cash Flows**  
**For the year ended 30 June 2025**

Particulars	Notes	Amount in BDT	
		30 June 2025	30 June 2024
<b>Cash flow from operating activities:</b>			
CCDB-Climate Centre, Sreepur Fund Receipts	14.00	16,596,536	5,057,822
CCDB-Climate Centre, Sreepur Fund Payments	14.00	(30,154,750)	(3,209,008)
Sundry Advances/Debtors	6.00	(44,082,922)	(18,632,376)
Sundry Creditors/Accounts Payable	16.00	7,547,988	14,282,131
Restricted Fund Received	18.00	371,927,815	340,893,157
Own Means Contribution	19.00	17,443,775	17,283,758
Contribution from Target Groups	20.00	19,125,000	17,275,000
General Fund Receipts	21.00	22,097,284	11,750,389
Corpus Fund Receipts	22.00	11,073,194	13,557,034
Micro Finance Programme (MFP) Payments	24.00	(148,405,942)	(124,824,458)
General Fund Payments	25.00	(6,098,250)	(10,466,181)
Corpus Fund Payments	26.00	(4,504,509)	(13,900,041)
Restricted Fund Payments	27.00	(360,244,770)	(418,363,432)
<b>Total cash flow from operating activities</b>		<b>(127,679,551)</b>	<b>(169,296,205)</b>
<b>Cash flow from investing activities:</b>			
Programme Capital Expenditure (Restricted)	28.00	(2,566,000)	(2,212,304)
Programme Capital Expenditure (General)		(249,783)	(63,850)
Programme Capital Expenditure (MFP)		(1,464,469)	(1,268,571)
Sale of Motorcycle-MFP & Others		-	-
Adjustment of Fixed Assets (Net) (General)		6,800,770	-
Adjustment of Fixed Assets (Net) (CPRP-VI)		1,168,520	-
Adjustment of Fixed Assets (Net) (MFP)		223,505	13,341
Capital Fund Adjustment (MFP)		-	(3,000)
CCDB Climate Centre	14.00	-	7,208,109
Assets Replenish Fund		-	-
Loan from CCDB Enterprise Ltd. (For Climate Centre)		8,000,000	5,000,000
MFP FDR Investment		(7,638,301)	(12,598,893)
<b>Total cash flow from investing activities</b>		<b>4,274,242</b>	<b>(3,925,168)</b>
<b>Cash flow from financing activities:</b>			
Service Charge on Loan-MFP	23.00	217,355,235	183,829,110
Loan realised - MFP	7.00	1,561,871,352	1,316,004,532
Loan paid - MFP	7.00	(1,695,596,396)	(1,437,946,000)
MFP Members' Savings	17.00	269,544,186	240,146,147
MFP Members Savings Refunded	17.00	(221,481,373)	(182,790,010)
<b>Total cash flow from financing activities</b>		<b>131,693,004</b>	<b>119,243,778</b>
<b>Net increase/(decrease) in cash and bank balances</b>		<b>8,287,694</b>	<b>(53,977,595)</b>
Cash and bank opening balances of the year		338,203,964	392,181,559
<b>Cash and bank balances at closing of year</b>		<b>346,491,657</b>	<b>338,203,964</b>

Notes referred to herein above form an integral part of this Consolidated Statement of Cash Flow.

  
**Juliate Keya Malakar**  
 Executive Director  
 CCDB

Signed in terms of our separate report of even date annexed.

10 December 2025  
 Dhaka



**David A. Halder**  
 Chairman  
 CCDB Commission

Signed for and on behalf of  
**Aziz Halim Khair Choudhury**  
 Chartered Accountants



Signed by:  
**Md. Aftab Uddin Ahmed FCA**  
 Senior Partner  
 ICAB Enrolment No.: 804  
 DVC: 2512100804AS710625



## CCDB Commission



David A. Halder  
Chairman



Advin Barun Banerjee  
Vice-Chairman



Molina Karmaker  
Treasurer



Rt. Rev. S Pholia  
Member



Merelin Keka Adhikari  
Member



Rev. David A. Das  
Member



Dr. Kazi Tanvir Mahmud  
Member



Gita Das  
Member



Juliate Keya Malakar  
Executive Director &  
Ex-Officio



## SENIOR AND MID-LEVEL STAFF MEMBERS

### Senior Staff Members at Head Office

Juliate Keya Malakar	Executive Director
Chandan Charles Gomes	Deputy Executive Director
George Ashit Singha	Head of Comprehensive Poverty Reduction Program (CPRP)
Solaiman Siddique	Head of Micro Finance Program
Foezullah Talukder	Head of Climate Change Program
Paresh Kumar Raha	Head of Finance
Imran Kibria	Head of Planning Monitoring and Evaluation (PME)
Evan Parag Sarker	Head General Admin
Sujit Halder	Chief Audit Officer
Md. Atiqur Rahman	Senior Team Leader and Program head Resettlement Unit

### Mid-level Staff Members at Head Office

Plaboni Sarker Coordinator-Finance	S.M. Rashidul Hasan Manager- Finance, Samaan Aawaaj
Joyanta Ghosh Coordinator-Monitoring & Evaluation, Climate Change Program	Ashik Sarder Project Coordinator- RECAP
Md. Ashrafuzzaman khan Interim Coordinator-Resilience Building Climate Change Program	Salma Ahmed Project Manager- WRCC Project
Moushumi Halder Coordinator-Capacity Building Climate Change Program	Muhammad Ramzan Ali Project Manager, Scholarship Project
Tushar Kanti Saha Manager- Monitoring and Evaluation Climate Change Program	Sabiha Sultana Project Manager, ENGAGE Project
Debasish Kumar Dey Coordinator-Adaptation and Marketing (CPRP)	Martin Halder Senior Admin Officer
Denis Marandy Coordinator-CPRP	Chayon Stephen Rozario Senior Admin Officer
Marzia Hasan Prova Coordinator- Gender and Advocacy (CPRP)	Sylvia Roy Senior HR Officer
Arnest Sarker Coordinator Bilateral Projects	Charles D. Baroi Financial Analyst
Probir Kumar Das Coordinator – Communication	Abdur Rashid Senior Finance Manager-MFP
Avijit Saha Coordinator–Biochar Project & Seed Enterprise	Md. Abu Sayeed Zonal Coordinator-MFP
Maria Sarker Project Coordinator – Samaan Aawaaj	Ranjit Kumar Shaha Zonal Coordinator-MFP
	Atikur Rahman Mange-MIS & Automation-MFP

Edward Ranjan Guda  
Accounts Manager -MFP  
Md. Tariqul Islam  
Manager Audit  
Md. Khurshed Alam  
Manager Audit  
Md. Liaquat Ali Khan  
Team Leader- Resettlement Unit

Md. Habib Ullah Mondol  
Team Leader- Resettlement Unit  
Md. Habib Ullah Mondal  
Deputy Team Leader-Resettlement Unit  
Ruhul Amin  
Deputy Team Leader-Resettlement Unit  
Abdul Razzak  
Coordinator- Finance, Resettlement Unit

## Senior Staff Members at Area Office

Hla Mong Prue  
Area Manager, CPRP Bandarban  
Naima Islam  
Area Manager, CPRP Chapainawabganj  
Dorka Sen  
Area Manager, CPRP-Daudpur  
Harishadhan Roy  
Area Manager, CPRP Daschira  
Peter S Sarkar  
Area Manager, CPRP Fulbaria  
Kawser Al Mamun  
Area Manager, CPRP Ishurrdi  
Richard Dobey  
Area Manager, CPRP-Jalalpur  
Sudipon Khisha  
Area Manager, CPRP Gournadi & Gopalganj  
Sailen Falia  
Area Manager, CPRP Satkhira  
Hubert Baroi  
Area Manager, CPRP Manda  
Most. Mahfuja Najnin  
Area Manager-Samaan Aawaaaj  
Nawabganj, Dinajpur  
Most. Khadiza Akter  
Area Manager-Samaan Aawaaaj  
Fulbari, Dinajpur  
Md. Abdul Bari  
Project Coordinator- SLPFIVCD Project  
Muksudpur, Gopalganj  
Partho Protim Sen  
Program Manager-CYECP  
Satkhira  
Md. Kamal Hossain  
Interim Coordinator- CCDB Climate Centre

Abul Kalam Azad  
Upazilla Coordinator-PCRCB  
Porsha  
Subrata Mistry  
Upazilla Coordinator-PCRCB  
Morrelganj  
Sujan Biswas  
Upazila Coordinator-PCRCB  
Patharghata  
Steve Roy Rupon  
Upazilla Coordinator-PCRCB  
Shyamnagar  
Tapash Sarker  
Project Manager- STEP&BuildIn  
Morrelganj and Shyamnagar  
Md. Abdus Sobhan  
Area Coordinator, MFP  
Chatmohar  
Md. Nazrul Islam  
Area Coordinator  
MFP-Barobazar  
Md. Atikur Rahman Chowdhury  
Area Coordinator  
MFP-Mohanpur  
Md. Helal Uddin  
Area Coordinator  
MFP-Manikganj  
Goutam Kumar Sen  
Area Coordinator  
MFP-Atghoria  
Sabuel Adhikary  
Area Coordinator  
MFP-Chapainawabganj  
Md. Rajem Uddin  
Area Coordinator, MFP  
Barachowna

## CCDB's Current donor Partners

Bread for the World, Germany

Christian Aid, Bangladesh

USAID

Global Affairs Canada (GAC)

Coady International Institute, St. Francis Xavier University

Global Ministries, USA

ICCO, Netherlands

Woord en daad, Netherlands

DKH, Germany

Tearfund, UK

Bangladesh Bridge Authority

Dhaka Mass Rapid Transit Company Ltd

Local Government Engineering Department (LGED) Bangladesh

Road and Highway Department, Bangladesh

Japan International Cooperation Agency (JICA)

Asian Development Bank (ADB)


Transform Aid International Ltd ("TAI"), Australia


Act Alliance, Switzerland

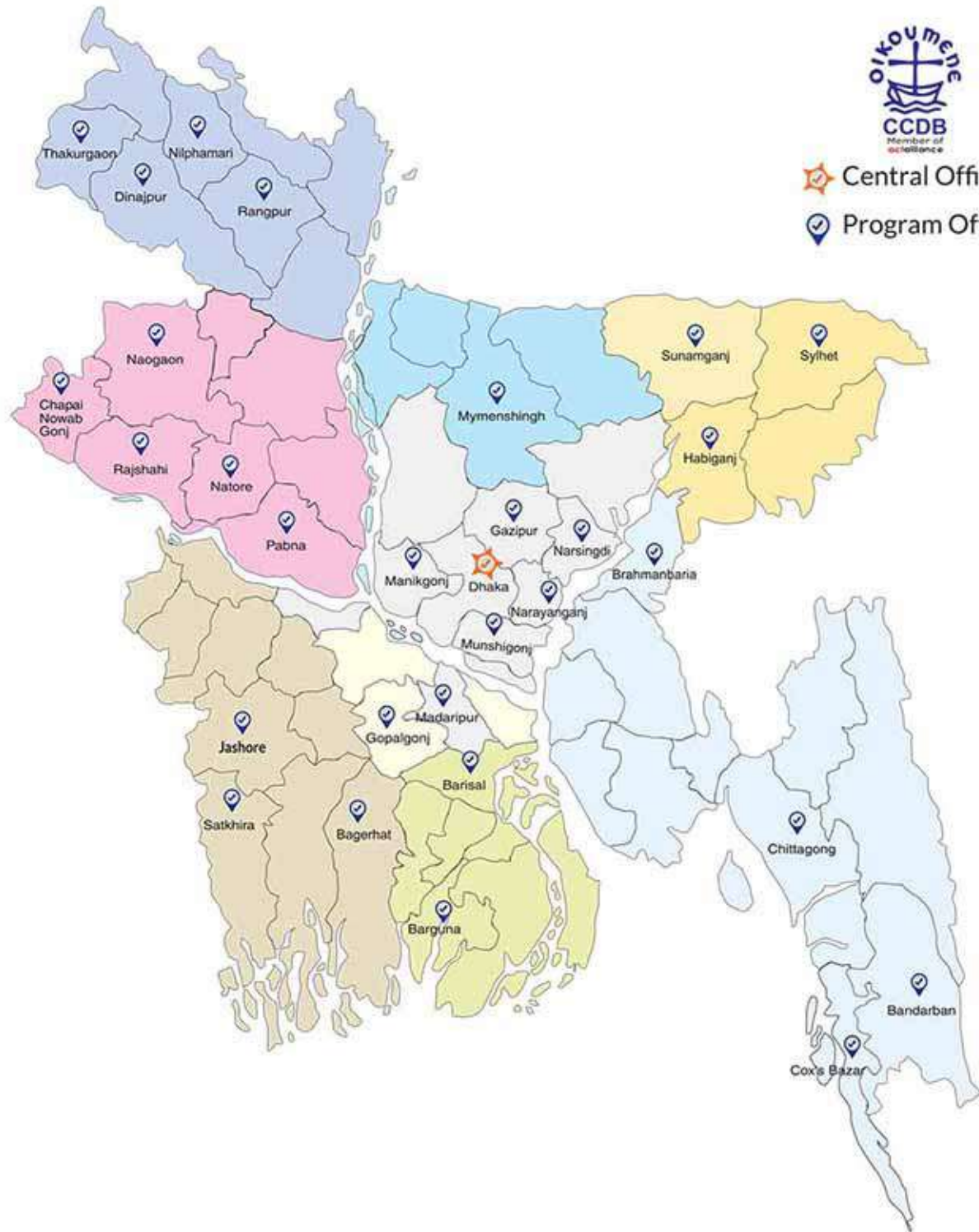
## CONTRIBUTION OF CCDB TO GOVERNMENT EXCHEQUER

Particulars	Amount (BDT)
<b>Tax Deduction at source from third parties (2024-2025)</b>	
HO and Core program	5,097,481.00
Other Special Programs	715,985.00
<b>Sub Total</b>	<b>5,813,466.00</b>
<b>VAT collection from Customer (2024-2025)</b>	
HO and Core program	8,730,104.00
Other Special Programs	1,199,095.00
<b>Sub Total</b>	<b>9,929,199.00</b>
Income Tax deduction at source from Salary (2024-2025)	1,223,008.00
<b>Grand Total</b>	<b>16,965,673.00</b>



 Central Office

 Program Office



**CCDB** Program Location

