

Journey Towards Just and Caring Society

Annual Report

2014-2015



CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH



Annual Report
2014-2015

Vision, Mission and Values of Organization

Vision:

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

Mission:

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.

Values CCDB upholds and promotes:

- i. Tolerance and mutual respect requiring us to value diversity and respect for individual opinion in all our work.
- ii. Equity and justice requiring us to work for ensuring that everyone has equal opportunity to express and utilize his/her potentials, without being discriminated on grounds of sex, age, religion, ethnicity, ability, occupation, and class.
- iii. Transparency and accountability that require us to be responsible for our actions and open in our judgments and communications with others.
- iv. Resource efficiency and cost effectiveness that require us to be rational in using the resources while maintaining the required quality of services.
- v. Participation and inclusiveness that require us to acknowledge that only effective participation of the stakeholders and inclusion of the marginalized can strengthen the sustainable solution to poverty eradication.
- vi. Environmental sustainability, recognizing that we need to stand against the depletion of natural resources and degradation of ecological balance while exploring livelihood mechanisms for the reference group.
- vii. Self-reliance and self-determination requiring us to be enabled to decide for ourselves and to act on it independent of others.
- viii. Safety and security requiring us to protect our valuable lives and hard-earned properties.



Message from Executive Director

Dear Readers and Resource Sharing Partners

Last year CCDB celebrated 40 years of serving poor and marginalized communities in this country, in partnership with national and international resource sharing partners. During last Financial Year, Annual Report of CCDB was published on thematic areas of program interventions.

This report is being presented on different projects being implemented on those thematic areas, so that readers can have a picture of achievements in each project, during this year (July 2014 to June 2015).

CCDB has been operating projects through a consortium of several international resource sharing partners; some are bi-laterally resourced, for sector specific programs; some are in partnership with government's Communication and Local Government Ministries for resettlement of internally displaced persons and some are self financed and self sustaining.

One of the major focuses of the organization has been to work with community based people's organizations (Forums and their Networks) and make those self sustaining - (i) Organizational Sustainability, through leadership and management capacity building and facilitating process for a legal identity; (ii) Financial Sustainability through People Managed Savings and Credit Programs, where resources from CCDB are injected and becomes communities' capital in addition to their savings; (iii) Technical Sustainability through accessing support from different government and non-government technical support available at Upazila and Union level; (iv) Program Sustainability, by recycling income generation resources and utilizing a portion of net profit for social service delivery programs.

CCDB has completed a twelve year "Forward Plan" that was initiated in 2003 and ended last year, where the major focus was a fair mix of "Service Delivery Approach" and "Right Based Approach". Organization has developed a next ten years' "Road Map" with more emphasis on organizational, financial and programmatic sustainability and the document is in final stage. We believe this will be reviewed and approved by the Commission and be followed from January 2016 onward.

To meet future challenges and avail opportunities for sustaining both communities and organization, CCDB has taken deliberate efforts to build capacities of potential staff members for future leadership, by sending them abroad for Diploma and Short Courses. In addition numbers of opportunities within country were availed for staff capacity building.

As a learning organization, CCDB has taken several small scale innovative initiatives, with the goal of up-scaling these in working locations and transferring these technologies and innovations to other like minded organizations, through training and exposure visits. In addition, our staff and people's organizations' members are exposed to other organizations, to practically see, hear and learn from them, so that they can replicate these in their own settings.

Our heart felt thanks to our valued partners, government officials, commission members, colleagues and people's organizations leaders and members, and well wishers for active contribution to achievements of CCDB.

A handwritten signature in black ink, appearing to read "Joyanta Adhikari". The signature is stylized and written over a horizontal line.

Joyanta Adhikari
Executive Director

Christian Commission for Development in Bangladesh
Annual Report 2014 to 2015

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Christian Commission for Development in Bangladesh **Annual Report 2014 to 2015**

Brief History of Organization

During war of independence in 1971, "World Council of Churches" (WCC) in partnership with other organizations in India, operated humanitarian emergency relief in "Refugee Camps" across Indian borders. When victory was achieved on December 1971; Refugee Camps were closed and displaced families began to return back to their homes in newly formed nation of Bangladesh.

"World Council of Churches" (WCC) in cooperation with "National Council of Churches in Bangladesh" (NCCB) established the "Bangladesh Ecumenical Relief and Rehabilitation Services" (BERRS) in 1972. This organization mobilized 52 donor agencies (Protestant church based development agencies) mainly from Europe and North America, and undertook massive relief, rehabilitation and reconstruction programs in this war torn country.

All BERRS's projects were carried out in consultation with Government, both at central and local levels, and assistances were channeled through existing structure, technical ministries, semi-public bodies, co-operative organizations and relief agencies, focusing on people in need, irrespective of caste, creed, race or religion.

Activities of BERRS included airlifting relief materials, providing 3 coasters and 5 small ships to Bangladesh Government; treatment support by mobilizing medical teams, providing essential equipments and grants to Sher-e-Bangla Orthopedic Hospital in Dhaka; supplied 5,000 specially-designed beds for different hospitals and health centers throughout country. Supported long-term pilot health project in one Thana; built over 50,000 houses in 10 different districts; supported task relief for repairing roads, canals, dykes and distributed seeds and cattle; supported rehabilitation programs for different occupational groups like fishermen and weavers etc.

BERRS proved its effectiveness by participating in relief and reconstruction activities and secured a good position as one of the biggest relief agencies in Bangladesh. Experiences of relief and rehabilitation activities of BERRS, brought in idea of long term development programs and activities, so that impacts of short term emergency responses, to alleviate sufferings of poor and vulnerable communities could be sustained. As a result a truly national organization was shaped; that could be responsive to needs of people, under umbrella of "National Council of Churches in Bangladesh" (NCCB). Purpose was to shoulder responsibilities of ongoing programs of BERRS and to relate relief and rehabilitation programs, to mid and long term developmental activities.

On October 22, 1972, Executive Committee of NCCB in its meeting, decided to create a new organization. Accordingly "Christian Commission for Development in Bangladesh" (CCDB) emerged as an autonomous development organ of NCCB in March 1973. CCDB has been working in different parts of this country, through different bilateral and multilateral programs and projects for more than four decades, with changes in working strategies, to meet fast changing socio-political-economic and environmental conditions at national, international and global level. Being an organization committed to change to life and living conditions of poor and vulnerable communities; organization reviews services being delivered to communities and families focused through programs and projects.

CCDB as a learning organization has been adapting to changes at the local, national, regional and international environments and changing needs of communities and development trends and aligning program approaches and strategies. To be effective in the process has been training staff members and the community based people's organizations' (Forums and Networks) leaders and staff members to integrate the changing trends into these organizations.

CCDB's Present Engagements in Bangladesh

CCDB operates several projects that are sectoral in approach, however the Flagship Program of the organization is known as "Comprehensive Poverty Reduction Program" is a integrated, multidimensional program with both service delivery and right based approaches. Through program eight thematic areas are addressed, these are integrated and interlinked to whole. These are intermixed with both service delivery and rights based approaches, with focus to enhance human, social, financial, physical, natural and institutional capacities of communities and families served.

Comprehensive Poverty Reduction Program (CPRP); Flagship Program of CCDB, is financed by a consortium resource sharing partners in Asia, Europe and United States. Eight thematic areas addressed through this program are:- (i) Empowering Women through community based people organizations (Forums and their Networks); (ii) Enhancing food security and sustaining livelihoods through Agriculture/ Animal Husbandry/ Fish Culture/ Horticulture/ Seed Production, Marketing and Promotion; (iii) Forming and increasing capital of the people's organizations through "People Managed Savings and Credit Program"; (iv) Improving health conditions through health education, ensuring safe water, sanitation and hygiene; (v) Promoting gender equity, justice, rights, advocacy and capacity building for peace promotion;; (vi) Disaster Risk Reduction and Climate Change Adaptation; (vii) Promoting education and culture; (viii) Building Capacity of Staff, Forum Executive Committees and Members.

Bi-Lateral funded projects include:- (i) Non-Formal Primary Education for hard to reach children; (ii) Local Capacity for Peace Promotion; (iii) Rana Plaza Victims' Rehabilitation; (iv) New Seed Promotion and Extension; (v) Climate Change Adaptation and Mitigation-Lighthouse Project; (vi) School and Community based Disaster Risk Reduction; (vii) E-Commerce; (viii) Participatory Market Development (Pro-Poor Value Chain); (ix) CCDB-Climate Change Unit; (x) Emergency Response-Flood Relief.

Involuntary Resettlement Programs funded by Government- includes:- (i) Elevated Express Way; (ii) Dhaka Mass Rapid Transfer (Metro Rail); (iii) Costal Climate Resilient Infrastructure Project; (iv) Participatory Small Scale Water Resources Sectoral Project; (v) Kachpur-Meghna-Gomoti Bridge Project; (vi) Paira (Lebukhali) Bridge Project; (vii) Padma Multi-Purpose Bridge Project; (viii) Greater Dhaka Sustainable Urban Transport Project.

CCDB self financed Programs includes:- (i) Organization Managed Savings and Credit Program (MFP); (ii) Seed Production and Technology Transfer; (iii) CCDB-HOPE Foundation.

In addition there are some innovative interventions in organization's working areas like:- (i) Vermi-Compost Technology Transfer and efforts to convert this into a rural industry for soil and plant health improvement; (ii) Conversion of Traditional Cook Stove to Improved Variety-Technology Transfer for women health and reduction of carbon emissions; (iii) Social Forestry with Palm Seed Plantation to reduce soil erosion and future molasses production and mat making cottage industry; (iv) Introduction of Zink Rice; (v) Introduction of Sun Flower, Wheat, Paddy, Potatoes in saline prone areas; (vi) Pro-Poor Market Development-E-Commerce; (vii) Pro-Poor Market Value Chain Development; (viii) Bio-Char Production and Promotion for soil enrichment.

Comprehensive Poverty Reduction Program (CPRP)

"Comprehensive Poverty Reduction Program" (CPRP) is "Flagship Program" of CCDB, initiated in 2007, with organization's efforts to integrate sectoral approach to integrated one. This was done in consultation with resource sharing partners; eight thematic areas were considered and three cycles of four year duration was taken into consideration, for making significant changes in lives of families and communities addressed.

Flagship's Programs have eight thematic areas:- (i) Empowering Women through Sustainable People's Organizations (Forums and Networks); (ii) Promoting Human Rights and Advocacy for entitlements; (iii) Enhancing Food Security and Sustainable Livelihoods; (iv) Promotion of Education and Culture; (v) Promotion of health, nutrition, water and sanitation; (vi) Promoting of Human Rights, Gender Equity and Justice; (vii) Promotion of Societal Peace; (viii) Building awareness on Disaster Risk Reduction and Adapting to Climate Change; (ix) Building Capacities of staff and communities.

Comprehensive Poverty Reduction Program (CPRP) is being implemented in 15 districts, covering 36 Upazilas, through 11 Areas and 36 Program Offices. This is the fourth year of CPRP second phase (July, 11- June, 2015) and this report is for last Financial Year.

Different Thematic Program Areas of CPRP, being implemented to improve quality of lives of poor and vulnerable communities whom organization serves and envisions sustaining through people's organization (Forums and Networks)



Money is life blood in any organization that keeps it moving and functioning. CCDB-CPRP is facilitating community organizations leaders and their workers, to look for options to generating income for members. In addition to keep organizations they belong to; alive, functioning and sustaining, with anticipated services to members and communities, to fulfill their vision, mission, goal and objectives set, for their organization. Focal Areas of Sustainable People's Organization Development.





CPRP-Thematic Area-1: Sustainable People's Organization

"People Centered and Managed Development" is main thrust and organization is committed for building "Sustainable People's Organizations" (Forums) and Networks, so that poor and marginalized reference people are united, through common platforms; own these for their own development. Sustainability of Forum is being strengthened with time.

i. Efforts for Organizational Sustainability: To give legal entity to these People's Organizations (Forums), they are being registered with Government Cooperative Department. Land procured and set up small offices for each Forum, to give visibility of their physical existences and space to meet collectively. Holding regular meetings and making collective decisions, is enhancing capacity of Forums' Executive Committees and they implementing various programs, maintaining linkages with CCDB, Local Government's Officials and Elected Leaders, indicates empowerment, sustainability and transformation of roles.

Category of Forums	Total Forum	Total Members	Female	Male	Registered	Own land	Forum house
Graduated or Phase-Out	245	19,467	16,847	2,620	180	132	58
Mature or Status Quo	281	14,890	12,882	2,008	164	105	105
Relatively less mature or Phase-In	387	23,564	22,482	1,082	123	132	149
Total	913	57,921	52,211	5,710	467	369	312

ii. Efforts for Programmatic Sustainability: People's Organizations (Forums) know their contextual needs; are able to design their programs and have implemented various activities using own resources. During the year these organizations implemented several program activities related to their livelihoods, health, education, gender rights, promotion of peace and culture, climate change adaptations and disaster risk reductions. These included Forums' members and involved community people with some activities. Forums' capacities, activities and strength are recognized as sustainable social force, in their communities, as well as local government offices.

During the year CCDB-CPRP organized several training sessions and capacity building workshops, where 2,250 Forum members and their staff attended. These were:- (i) Forum Management and Accounts Keeping-1,842 persons; (ii) Network Management, Rights and Advocacy-2,080 persons; (iii) Budgeting and Account Keeping - for 161 Forum Workers, (iv) Social issues like gender, health, dowry, child marriage, and environment-189 Forum Workers and Executive Committee Members.

CCDB produces and circulates a "Continuous Learning and Development Education Magazine" named "Roddur Potrika" published fortnightly. A total of 20,687 copies were distributed with different development messages, updated information and case stories generated from different Forums, to share experiences, efforts and practices in different Areas and Program Offices.

iii. Efforts for Financial Sustainability: People's Organizations (Forums) sustainability is being attained through "People's Managed Savings Credit" (PMSC) Program. Continued savings deposits, resources given by CCDB and interest from revolving funds, have enhanced financial stability of these organizations.

Present revolving capital of 938 (nine hundred and thirteen) Forums is TK 62, 36, 95,913 (sixty two crore, thirty six lacs, ninety five thousand, nine hundred and thirteen). This fund has been increased with time and will continually enlarge. Financial status of Forums plays an important role in changing members and community people's views on social, economical, cultural, environmental and political issues, which impact their lives.

Each Forum Executive Committees meets at least once a month, to discuss and decide on their Forums activities, including their financial management, other issues and development messages in "Roddur Magazine" are shared. Each Forum organized their Annual General Meetings (Conventions), where 39,149 members attended.



Forum Union Network Leaders Meeting



Forum Executive Committee Members in front of their Office



Forum Member in her Dairy Farm along with her son



Sinking Tube-well for safe drinking water



Tailoring Training for Forum Members



Forum Members Collectively Ranking their Program Progress



CPRP-Thematic Area-2: Rights and Advocacy Initiatives

People's Organizations (Forums) are linked with two different Networks; one at Union and other at Upazila level. Network leaders' confidence level has been enhanced for engagement in networking, advocating and lobbying and they were able to raise various issues with Local Government, like safety net and other services. They have created space at local level, to raise and address issues of people's concern. Their achievements in tapping services from Local Government are enhancing accountability to community. Increasing interaction between people and Local Government, is contributing to enhance governance system in country.

During the year CCDB-CPRP organized "Advocacy Initiative Planning Meetings" with a total of 1,726 Union and Upazila Network members. In addition 141 Union Network Committees met 1,477 times and Upazila Network Committee met 249 times. Facilitated Union and Upazila Network leaders, for organizing 51 "Issue and Right Based Advocacy Initiative Meetings", to access basic services from GO & NGOs, where a total of 1,679 members attended, including local government officials. A total of 99 advocacy initiatives were taken by Network leaders, to collect and disseminate issue based updated information among Forum Executive Committees.

Advocacy Efforts by Forum and Networks leaders availed allowances, training, supports, awards for Forum members

Sl #	Services Accessed through Advocacy of Forums and Network Leaders	Persons/Families	Sl #	Services Accessed through Advocacy of Forums and Network Leaders	Persons/Families
A	Allowances		B	Assistance Support Received	
01	VGF/VGD Received	4,957	01	Cattle	452
02	Old Aged	117	02	Cow Vaccination	1,785
03	Festival	4,008	03	Poultry	380
C	Training/Workshops Attended		04	Poultry Feed	180
01	Agriculture	212	05	Fish Culture	97
02	Making Gufi Urea	128	06	Tube Wells	149
03	Livestock	187	07	Housing	123
04	Fish Culture	117	08	Cl Sheets	114
05	Computer Operation	11	09	Agri. Equipments	274
06	Health Care	38	10	Fertilizers	695
07	Gram Adalat	10	11	Saplings	1,711
08	Cooperative Management	504	12	Seeds	1,195
D	Grants Received		13	Ring-Slab Latrines	988
01	Women's Welfare Department (Tk. 25,000/ Forum)	219	14	Blankets	1,245
02	Local Government (1 ton rice/wheat per Forum)	243	15	Health Care Services	6,628
03	Road repairing/ New Roads	16	16	Poultry and Livestock medicines	1,700
E	Awards Received		17	Sari/ Lungi	737
01	Cooperative Department	12	18	Acti Bari Acti Khamar	622
02	Joyeeta Foundation	09	19	Arsenic Free Filters	27
			20	Sewing Machines	18
			21	40 Days Work	1,548
			22	Educational Support	2,211

CCDB-Organization's National and International Networks

CCDB is involved with National and International Networks, for national level policy advocacy campaigns on different issues. The National Networks includes (i) National Council of Churches in Bangladesh (NCCB), (ii) Association of Development Agencies in Bangladesh (ADAB)); (iii) National Girl Child Advocacy Forum; (iv) Rights to Water Forum; (v) Network on Climate Change, Bangladesh; (vi) Right to Food; (vii) National Adibashi Coalition; (viii) Right to Food Campaign; (ix) STD/HIV Network of Bangladesh; (x) Bangladesh ACT Forum; (xi) National Coalition for the Rights of Indigenous People; (xii) Citizen's Initiative on CEWAW; (xiii) Campaign for Sustainable Rural Livelihood.

International Networks includes:- (i) ACT Alliance-Geneva; (ii) Association of Christian Institute of Social Concern of Asia (ACISCA); (iii) Regional Inter-Agency Partnership (RIAP); (iv) Local Capacity for Peace-South Asia.



Forum Members in Monthly Meeting In their Office



Court Yard Meeting on Reducing Early Marriage, Dowry, Eve Teasing



Forum office being used as Pre-School by Executive Committee



Husband helping Wife to Collect Tube-well water



CPRP-Thematic Area-3: Food Security and Livelihood

Food Security and Livelihoods play an important role to eradicate poverty of our Forum members. According to "End of Second Phase External Evaluation" of CCDB Comprehensive Mode; more than 75% reference people have been able to cross poverty line; through various program activities will continue to enhance food security level and livelihood standards.

CCDB-CPRP Food Security and Livelihood Programs, contributed directly to enhance income level. "People Managed Savings Credit" (PMSC) Program, provides continuous support to help members, to engage in various "Income Generation Activities" (IGAs), like livestock and poultry rearing, cash crops cultivation, vegetable production, fish culture, small business, tailoring, van and rickshaw pulling, mechanical three wheelers for carrying human and goods, tailoring etc.

Resource and assets of People's Organizations (Forums) has enhanced during this reporting period.

Summary of resources/assets in circulation during this reporting period

Sl No	Asset status	Number of cows, goat, poultry, duck	Number of families involved	% of families involved	Number of assets/family
1	Cows	56,601	25,832	45	2
2	Goats	42,762	28,213	49	1.5
3	Poultry/duck	2,53,682	1,23,882	63	7

Reference people's involvement with small trades has increased during this reporting period compared to last year. They are involved in much small business like grocery shops, tea stalls, and vegetable selling and tailoring. During last report, number of small traders was 595 and during this reporting period number of small traders are 3,429.

A total of 11,033 farmers are involved in milk production and selling; 18,807 families involved with vegetable growing; of them 7,469 farmers are selling vegetables. Increasing production of milk, vegetables and other agricultural products, are not adequate for getting expected results. Marketing products and obtaining optimum price, is one main factor for producers. Forum members' concerns for marketing their products collectively are increasing. Some Forums developed marketing chain, to sell their products; which increased profit margins for them.

Livelihood standard improved, as income opportunity and incomes has enhanced, which is directly contributing to improving living standards. More than 84% members in Forums stated that their income has increased. Amount of food intake status has increased. 85% people have increased expenditure on children's education, health care, clothing and other essentials.

CCDB-CPRP contributing factors during this year are: (i) Training 242 and support to 875 members on livestock and poultry; (ii) Training 80 and supporting 52 members for fish culture; (iii) Training 176 and supporting 203 members on Eco-farming- Vermin-Compost Technology; (iv) Supporting 3,651 families

with homestead gardening, for growing vegetables; (v) Supporting 237 families with small trades like grocery shops, tailoring, rice husking, vegetable selling, tea stalls etc; (vi) Enhancing livelihood skills of 198 young people, through training on Computer Operations and Repair and Maintenance of electrical equipments; (vii) Training and supporting 10 members with tailoring for self employment; (viii) Supporting 76 families with alternative, non farming livelihoods activities like vans, rickshaws; (ix) Creating temporary employments for income generation during lean period for 1,358 family members, through "Cash for Work", for developing community infrastructures.

Utilization of People Managed Savings and Credit (PMSC) Fund

CCDB-CPRP is able to provide limited supports every year to cover all members of Forums. Revolving Loan Fund plays crucial role as alternative source of capital for members. By utilizing "People managed Savings and Credit" (PMSC) fund, members are involved in various "Income Generation Activities" (IGAs) like livestock and poultry rearing, fish culture, grocery, paddy husking and other small businesses.

Most members took loan from this fund and utilized this as capital money into their business. Service charges from these loans go to individual members' savings and Forum Development Fund, after meeting expenditures of day to day Forum operation. During this reporting period Forum distributed Tk. 642,75,65,714/- as loan to members for different IGAs; Forums' net income was TK 43,45,48,831/- and Members got dividend of Tk 3,25,91,123/- as savings from this income.



Poultry Farming by Forum Member for Income Generation



Bamboo Basket Making by Forum Member for Income Generation



Fish Culture and Harvest by Forum Member



Vermi-Compost Production for Income Generation



CPRP-Thematic Area-4: Promotion of Education and Culture

Forum members are concerned about their children's education. Enrollment in primary school is 100%, though drop out trend is declining, but still is high. During this reporting period, primary school dropout rate was 30% and secondary level 40%. Presently CCDB-CPRP has no direct support for education program as done in earlier phase. Continued economical development helps to generate income to support their children's education. This enhances dignity and sense of responsibility, to send children to schools.

Some Forums have taken initiatives to provide stipends to children of their members, from "Forum Development Funds". This initiative is increasing and during this reporting period, a total of 373 children received stipends from Forums. Awareness on education among parents increased and created a positive impact on their children. Many Forum member's children have passed secondary and higher secondary levels and are admitted to colleges and universities, for higher education. Some Forums organized motivational sessions for 280 parents and 315 students.

Pre and Primary School Education: CPRP Bandarban Area Office operates two primary schools in remote locations, with 67 students, who have opportunity to study up to class three. Distance, remoteness and languages are big challenge for students to enroll them in government primary and secondary schools.

CCDB provided supports to Forums, to operate pre-schools in their Offices, during first phase, for increasing enrollment into formal primary schools. Considering necessity, 11 Forums are operating pre-schools with their "Development Funds". There are 233 students; this is contributing to enrollment children into Government Primary Schools. Forum's credibility in community enhanced on account of operating these schools. During this year a total of 4,575 children from Forums enrolled into Government Primary Schools.



Cultural and Soorts Program: Sports and cultural activities are very crucial for physical and mental growth of children. Forum organized 4 cultural programs and 2 sports events, where around 1,000 children, parents and community people attended. Children enjoyed sports competition and happy obtaining prize. Forums organizing these events are proud and enjoyed the programs. Cultural programs help communities to conserve and preserve their culture and identity. Forum members observed "World Literacy Day" and "World Indigenous People's Day" at ethnic locations like Bandarban, Dinajpur, Rangpur, Thakurgaon.



CPRP-Thematic Area-5: Health, Nutrition, Water and Sanitation

Health is an important factor for secured livelihoods and influences families' economic conditions including local and national economy. Sickness without access to health care services can push a family below poverty line. Good health and health care is a complex issue in Bangladesh. Good health is one priority areas of CCDB. CPRP is working to raise awareness level on health issues and unite people, to advocate with Local Health Departments (Unions and Upazilas) for better access to health care services.

Increasing of sanitation coverage is a continuous process among Forum members. Present coverage is 84%; but 60% latrines are in relatively good conditions and hygienically maintained. Safe drinking water and personal cleanliness is a part and parcel of life. Women members are concerned about cleanliness of family members' clothing. 90% Forum members have access to safe drinking water.

During this reporting period 1,212 families were assisted to install Ring-Slab Latrines, for proper household level sanitation, of which 563 were resourced by CPRP and 649 by Forums, with their Development Funds. For safe drinking water 933 tube-wells were sunk (131 deep and 802 shallow) of which 50 units (shallow) were installed by Forum Executive Committees.

Training on "Safe Motherhood, Reproductive Health and HIV/AIDS Risks" was organized for 458 couples and pregnant mothers on pre and post natal care. Awareness level on HIV/AIDS has been increased among Forum members. 81% reference people know about the HIV/AIDS, out of them, 30% has minimum knowledge.

Mothers' awareness on child health, nutrition and food preparation; built through special orientations and feeding programs organized by CPRP, where 726 mothers and 1,458 malnourished children were included. In addition Forums' Executive Committees organized similar feeding programs, where 736 mothers and 719 children were covered with "Forum Development Funds". Nutrition program created awareness and brought diversity in food preparation.

Court Yard Health Education sessions organized on "Communicable Diseases, HIV/AIDS, Personal and Environmental Hygiene" for 4,287 Forum members, of them 1,458 were supported by CPRP and 2,829 supported by Forum Executive Committees, with "Forums' Development Funds".

Male family members and husbands are more careful towards pregnant mothers. Tendency to go hospital among expectant mothers have increased. Trained TBA helped mothers for safe delivery and in case of complexities, they refer mother to hospitals. During this reporting period Forum provided interest free loans to 323 pregnant women, for safe delivery. Vaccination coverage among Forum members' children is almost 100%. Couples are interested about family planning and birth spacing, use contraceptives, with exceptions of a few.

Education on "Reproductive Health Care" for adolescent is very important, but school teachers do not give importance due to cultural barriers. CPRP organized training and motivational sessions for 266 school teachers (109 female and 157 male), so that they facilitate "Reproductive Health Care" education to adolescent girls and boys in their classes and motivate them to be peer educators in their communities.

"World Health Day" was observed with participation of 6,062 Forum members. CCDB-CPRP supported 2,511 members' events and Forum Executive Committees supported 3,551 members' events, with their own organizations' (Forums') resources.



CPRP-Thematic Area-6: Human Rights, Gender Equity and Justice

Women empowerment and male counterparts' awareness of cultural and traditional practices, that promotes and perpetuates discriminations between male and female, boys and girls, yet both has equal rights and entitlements as human beings. "Promotion Human Rights including Gender Equity and Justice" is one thematic areas of CPRP. CCDB has been mobilizing and promoting women led and managed community based people's organizations (Forums and Networks), to create a base and space, for promoting rights, equity, justice and peace.

Enhancing leadership and management skills of Executive Committees, of 922 of such organizations, where 90% of members are women; this initiative helping to change situations in family and at community level. Forum's involvement, helps members to learn and be aware of various issues like:- human rights, national laws and punishments for violence against women, child marriages, dowry, women trafficking.

Women Forum members and their counterparts have changed their lives through involvement with community organizations (Forum), through trainings, workshops, courtyard meetings, seminars. Forums' engagement with "Income Generation Activities" (IGAs), through "People's Managed Savings and Credit" (PMSC) Program, and working together with their spouses is promoting gender equity. Their control over resources is increasing family incomes and contributing household food security, children's education, health care support and other family development. Male members are giving more value to significant contribution of women members in the family, and their participation in decision making process is visible in the family.

During this reporting period, a total of 87 workshops were organized, where 3,910 participants attended. In addition CPRP organized 141 Court Yard Meetings where 4,040 members participated and the People's Organizations (Forums) organized 44 such meetings where 1,299 members. "International Women's Day" was organized in six locations with 2,605 participants. Forums organized discussion meetings on this occasion, where 14,590 participants attended. They also organized 72 cultural events, with 9,282 members and community people. For promotional work 8 bill boards were placed and 550 posters distributed with messages on gender issues.

Reducing early marriage is a challenge in Bangladesh. Still 62% of adolescent girl get married. Many NGOs and Civil Society Organizations are working for reducing this. CCDB-CPRP organized Forum leaders are playing a significant role for prohibiting this according to Government Regulations. If they receive any news of early marriage, they move to the place and try to prohibit the marriage. If Forums leaders are not successful, then they inform Union Council and Police to take legal actions. During this reporting period, Forum leaders stopped 99 early marriages in their community.

Dowry is one of main cause of domestic violence in some families, in most communities. Forum organized 60 Court Yard Meetings on domestic violence, where 1,338 members attended. A total of 83 couple got married without dowry. Forum leaders solved 118 cases of violence against women at home.



CPRP-Thematic Area-7: Promotion of Societal Peace

Bangladesh has an enriched history of peace and harmony irrespective of cast, creed and religious beliefs. Political instability and unrests, activities of different extremist groups disrupts normal peaceful environment. Frequent strike, setting fire on buses, trucks, railway wagons, kidnapping and extortions, looting, murder is impacting prevailing peaceful environment and national economic growth. Farmers, small traders, daily wage earning laborers become more vulnerable due to these incidences.

CCDB believes that peaceful environment is a prerequisite for sound development. There is no alternative to peace building and conflict resolutions. One thematic areas of CPRP is promotion of peace in communities, especially within people's organizations' (Forums) members and communities. A total of 13 "Peace Building Workshops" were organized with 396 participants, mainly focusing on local leaders, school teachers, Forum leaders, religious leaders and youth leaders, as they work as leaders of influence. They are connectors, dividers, gatekeepers, conflict resolvers and peace builders, on a wider scale in their communities.

Forum leaders contribute to conserving peace within their Forum members, through their unity, mutual understanding, collective decisions, trust, accountability and governance, thus creating a sound environment in their organizations. Generally, Forum/Network leaders contribute to resolve conflicts between husband and wife and among community people.

During this reporting period, a total of 60 disputes were resolved by community and Forum/Network leaders. CPRP have placed 16 billboards in public places, containing pictorial messages on peace promotion and 300 Posters were distributed to Forums.

Cultural activities unite people (men, women, rich, poor, boys and girls) and gives opportunities for recreation, seeing talents, enjoyment and enhancing congenial relationship. Forums organized various cultural programs like dramas, folk songs, dances etc.



Annual General Meeting of Forum



Advocacy Meeting -local leaders -preventing Early Marriage & Dowry



CPRP-Thematic Area-8: Disaster Risk Reduction and Climate Change Adaptation

Bangladesh due to geographic position is vulnerable to several types of disasters. Rapid Climate Change is enhancing frequencies and magnitudes of risks among vulnerable people, due to cyclonic storms and tidal surges; monsoon flooding and wider spillage; embankment and river bank erosions; erratic rainfall and seasonal droughts; tornados; cold and heat waves; saline water intrusion and sea level rise, has increased over last few decades.

Climate Change is impacting agricultural production, human, animal and plants health and water. Human habitat displacements and internal migration to cities and towns, is creating economic, social and political concerns, as existing infrastructures can not support this population shift.

CCDB has been working with "Humanitarian Response" in both man-made and natural disasters, since the organization's inception in 1973. Operated and still operate Disaster Risk Reduction and Response Projects. In addition the organization has initiated Climate Change Adaptation and Mitigation Projects in very vulnerable locations.

To mainstream Disaster Risks Reduction (DRR) and Climate Change Adaptation (CCA), is one thematic area. CPRP integrating this with community based people's organizations (Forums), as the entire country is affected by different forms of disasters, during different times of the year. CCDB's objective is enabling people to lead resilient livelihoods, by reducing disaster risks and practicing adaptation measures, for quicker coping and rebounding back to normalcy.

CCDB through CPRP implanted several program activities; like awareness building on DRR and CCA; Community Risk Assessment (CRA) and developing Risk Reduction Action Plans (RRAP). Forums' action plans and implementation helped to reduce some disaster risks. During this reporting period 24 Forums conducted CRA and RRAP. CPRP organized 140 Court Yard Meetings with 4,397 members and Forums organized 110 meetings with 2,845 members on DRR and CCA.

For homestead forestry CPRP distributed 5,450 fruit trees and Forums distributed 5,553 fruit and 207 timber trees, to members. For social forestry 18,800 khejur (date) and 3,960 tull (palmyra) seeds were planted by Forums members.

Farmers in Gopalganj area cultivate vegetables on floating beds made with water hyacinth. Vegetable seed is planted after decomposition. CCDB facilitated 12 farmers to cultivate vegetables on floating beds.

Salinity intrusion is a great challenge for the people of coastal belt. Forum members cultivated BINA-8 saline tolerant variety and production performance is good. Reference people conserve seed of BINA-8 and introduced to neighbors. During this reporting period 6 farmers demonstrated the BINA 8 varieties.

Pond excavated for rain water harvesting for multipurpose use, like fish culture, irrigation and other family use. During this reporting period almost 1,200 families have benefited from pond excavation.

Improved Cook Stoves (ICS) reduces emission of GHGs and this becoming popular among rural people. During this reporting period Forum members made 2,363 ICS; which reduced health hazards for women members and reduced fuel use.

Blankets distributed among 2,900 poor families during cold waves by CPRP; and Forums distributed 3,356 pc blankets among cold stricken people, through their own initiatives.



Creating Climate Resilient Communities Bangladesh Lighthouse Project

Addressing challenges of "Climate Change Impacts", Bread for the World and DKH-Germany, organized a pilot project that covers four countries in Asia (Bangladesh and Philippines), Africa (Ethiopia) and Latin America (Guatemala). CCDB has been chosen to work in partnership in Bangladesh. To address most vulnerable communities, organization chose Patharghata in Borguna district, Shyamnagar in Satkhira district and Morelganj in Bagerhat district.

This project has a three year cycle and CCDB has moved into second three year phase, starting from January 2015, after completion of end of Phase-I, and External Evaluation by Jahangirnagar University's Department of Environmental Science.

Major focus and achievements during the year

- i) Climate Adaptive Agriculture: During 2014 introduced of different saline tolerant varieties like BRRI 54, BRRI 55 BRRI 61. In Patharghata and Morelganj BRRI54 became popular, because duration is shorter than local variety. Production is around 5.5 ton per hectre. Introduced new crops, like sunflower, zero tillage potato and pulses. 708 families have adopted different types of agricultural practices in project areas.
- ii) Low Carbon Emission: Project targeted to modify 400 Traditional Cook Stoves (TCS) during this year; however project was able to motivate 1183 families to change to Improved Cook Stoves (ICS). In 2014 project evaluated 40 beneficiaries through individual survey and compared these after installation. The difference shows a saving 30% fuel with the new cook stoves, in addition there are health and other benefits.
- iii) Water and Sanitation: Project installed one new "Pond Sand Filter" and repaired 18 non functional PSF. Around 1400 families are collecting drinking water from these. During this year provided 74 water tanks of 1,000 liters and 2 with 5,000 liters capacities, to 76 families. Installed a community rain water harvesting plant, which is accessible to 150 families. Installed a Reverse Osmosis Plant, which is solar powered, at Shyamnagar, that is processing 5,000 liter salt water to safe drinking water per day, and 300 families have access to this water plant.
- iv) Pond Re-excavation for rain water harvesting: During this year 21 ponds were re-excavated for rain water harvesting, used for drinking and irrigation purposes. A total of 628 families are using water from those ponds for various purposes.
- v) Sanitary latrine: During the year 90 sanitary latrines were installed and are being used by families assisted; they are washing hands with soap/ashes/soil.
- vi) Cyclone Fortified House Building: During the year, 30 cyclone fortified houses were constructed for families identified as per their risk score and in consultation with local community and government representatives.

vii) Planting of Sapling: During this year, project distributed 16990 tree saplings, among 1311 families of which 80% are alive. Apart from this, project implemented Palm and Date Seed plantation through community mobilization, as "Social Forestry", to reduce soil erosion. Communities collected 46,425 Palmyra Palm (Tull) seeds, 12000 Nyapa Palm (Golpata) saplings and 1,698 kilograms (400 seeds/kilo) of Date Palm (Khejur) seeds; they planted these along road sides, embankments and outside embankments.

Lobby and Advocacy: Four advocacy events were organized on different issues related to climate change during reporting period. A total number of 3,087 people participated in those events.

Shadow Climate Tribunal: Project organized 3 "Shadow Climate Tribunals" at Upazila level, where Chairman, UNO and different Government Officials and other agencies participated. Project assisted communities expressed their miserable conditions during Cyclone SIDR and Cyclone Aila and ongoing salinity increase, embankment breaching and saline water intrusion and claimed compensation for loss and damages. Upazila Administration assured to convey their message to central government, so that they take some initiatives to resolve these problems.

Social Mobilization: During the year project organized 21 events through 3 Pot Songs, 15 Popular Theaters and 3 Gomvira, to mobilize and make communities aware, for addressing climate change effect and impacts collectively.

Meeting with Social Elites: Project organized quarterly meeting with social elites on various issues like agriculture, irrigation, government safety net. A total of 127 meetings were organized during reporting period.

Meetings with Union and Upazila Parishad Members: Project organized 14 meetings with Union Parishad and Upazila officials, with emphasis on climate change effect and impact. Local people expressed their needs to respective authority. As a result Union Parishad assigned pond for re-excavation, road and roof repaired for communities as per decision in meeting.

Meetings with Group: A total no. of 2,311 direct group meetings and 127 indirect group meetings were organized during reporting period. Agenda of discussions were determined by beneficiaries, according to their lesson plan and ongoing emergency issues.

Orientation session with teachers/students and community leader: 108 meetings were organized with teachers and students of different schools, to discuss climate change and disaster risk issues. Government has incorporated disaster risk and climate change issues in curricula. Role of teachers, students and religious leaders was discussed, to develop community action for creating climate resilience community.

Court yard Meeting: All the people of the community, who cannot attend in group meetings and teacher students meetings, can easily attend in court yard meeting and learn about climate change and effects. Project organized 309 court yard meetings.



Women collecting water from Pond-Sand-Filter



Pot Song for Community Awareness of Climate Change & DRR

Information Sharing and Planning Workshop CCDB-Climate Change Unit

25 June 2015, Spectra Convention Center, Dhaka

Brot



From Vulnerability towards Climate Smart & Resilience Building CCDB Climate Change Unit

Creation of Climate Change Unit: CCDB has long been involved in mainstreaming disaster risk reduction and climate change adaptation into its development programs and has found that concrete solutions are needed to initiate transition to a climate resilient and climate smart future. A considerable number of NGOs with strong grassroots presence have contributed significantly in facilitating social transformation processes so far, but they have not been able to address climate change adaptation and mitigation in an integrated manner due to a knowledge and capacity gap.

In addition existing knowledge and technologies are not well documented and collated, resulting in duplication and waste of resources. Therefore, it is essential to build capacity of NGOs and CSOs, so that they can integrate climate change adaptation and mitigation with a coordinated approach by utilizing existing knowledge and resources. To address this need, through using its grassroots base and available resources, CCDB has established the Climate Change Unit in partnership with the Bread for the World (BftW) in January 2015.

Climate Change Unit has been designing activities to fill the gaps in knowledge and programmatic interventions, through research, capacity development, advocacy and innovation, by emphasizing on local experiences derived from completed or ongoing projects, to be a start-off point for adding value to well established concepts in various fields of intervention.

Innovative inputs from national and international think tanks have been considered, to develop viable concepts in addressing challenges posed by continuously intensifying negative impacts of climate change. Since climate change impacts also create opportunities to alter the traditional resource-intensive development models, to a resource-efficient one, the Climate Change Unit puts importance on documenting best practices for scaling up and exploring new solutions, through ensuring a balance of research and capacity building initiatives.

Research: Climate Change Unit has initiated a process of conducting several action-oriented research activities, focusing on technologies related to climate change adaptation and mitigation, with a considerable focus on agriculture and is designing solution oriented novel research, by considering three pillars of sustainability, which would have implications on policy formulation and program development. Research activities are intended to support an in-depth understanding, as well as development of adequate adaptation, mitigation and risk reduction strategies in partnership with practitioners and scientific experts.

Climate Change Unit aims to experiment, develop and upscale practitioner oriented means of disaster risk reduction, climate adaptive agriculture and low carbon solutions to agriculture and energy supply. Research activities will be implemented in partnership with relevant research organizations in the country and abroad, the Unit has organized field visits and conducted discussions with different organizations, including the Bangladesh Agricultural Research Council (BARC), Sher-e-Bangla Agricultural University, Bangladesh Agricultural Research Institute (BARI), Bangladesh Rice Research Institute (BIRRI) and Bangladesh Livestock Research Institute (BLRI).

Capacity Building: In collaboration with national and global level academic and research organizations, Climate Change Unit also aims to contribute in human resources development of key stakeholders in the field of climate resilient development, through capacity building initiatives. The training and capacity-building component has been designed to contribute in building capacities of GO/NGOs/CSOs at the local, sub-national and national level, with particular attention to enhance capacities of young professionals, in accessing innovative technologies, so that they can design and implement climate sensitive projects, considering local context.

Under a broader framework of sustainable development, a 6-month long comprehensive professional training course with 18 days of classroom engagement has been designed to cover issues like climate change impacts on vulnerable communities, climate risk assessment, climate resilient agriculture, disaster risk reduction, low carbon solutions to agriculture and energy supply, as well as global and national policy response to climate change. To ensure a high intellectual standard and nationwide acceptance of the training course, initiatives have been taken to run the program in collaboration with a renowned public university.

Advocacy: Climate Change Unit has participated in different advocacy initiatives on climate change issues. The unit provided support to observe the World Environment Day 2015, to create environmental awareness and took part in a press conference of ACT Alliance members on climate finance governance. The Unit actively participated in the 1st National Char Convention where CCDB was a co-organizer of the event. Besides, the unit has initiated discussions to determine advocacy strategy for environmental awareness by considering organizational mandate of CCDB.

Information Sharing and Planning Workshop: Climate Change Unit organized an 'Information Sharing and Planning Workshop' to disseminate information about the targets and activities of the Unit, to accumulate expert opinion on how the Unit can contribute in climate change related research and capacity building in Bangladesh and to accumulate expert opinion on demonstration of viable climate resilient and climate smart concepts and solutions in the Technology Park.

Mr. Md. Rashadul Islam, Secretary, Bangladesh Climate Change Trust, Ministry of Environment and Forests (MoEF), Dr. Mahbuba Nasreen, Director and Professor, Institute of Disaster Management and Vulnerability Studies, University of Dhaka and Dr. Atiq Rahman, Executive Director, Bangladesh Centre for Advanced Studies (BCAS) were present at the workshop as the Guests of Honor. 77 participants including climate change experts, agriculture experts and practitioners, representing more than 50 government organizations, international NGOs, national NGOs, universities, research institutes and media joined the workshop and contributed in the planning process of the Unit.

International Climate Change Training and Capacity Building Centre: Climate Change Unit has initiated process for establishing an international center, which is expected to serve as a platform for knowledge sharing, South-South exchange and building networks between researchers and practitioners to move towards a climate resilient future.

"Technology Park" has been planned as first step at Sreepur in Gazipur district, for demonstration of viable climate resilient and climate smart concepts and solutions encompassing agriculture, energy and natural resources. The Technology Park is expected to operate with other satellite centers located in different climate hot spots of Bangladesh.



Group discussion and recommendations



Group discussion and recommendations



Non-Formal Primary Education - Unique II Project Report July 2014 - June 2015

UNIQUE-II Interventions for Quality Primary Education is being operated in three districts covering four Upazilas. Overall objective is to contribute to develop a collaborative basic education system, which enables primary school aged children, to avail quality education. One main thrust is operating "Multi-Grade System" of education for "Hard to Reach/Out of School Learners", from poor and destitute section in selected communities.

Currently CCDB is operating 138 multi-grades "Children Learning Centers" with 4,140 learners; these are being supported by "Learning Resource Centers" and "School Management Committees" and "Community Action Groups". In addition there are 51 Pre-schools for 1,275 children. Through this project 24 camps were organized for 600 slow learners, for improving their capacity, to participate in Primary School Certificate (PSC) examination. This was done with support from headmasters and teachers of government primary schools. Our learners have achieved excellent result in PSC examination.

This UNIQUE-II Project is under "Supporting the Hardest to Reach through Basic Education" (SHARE), funded by European Union, through a Consortium of eight national NGOs, where Dhaka Ahsania Mission (DAM) is the lead agency. This project will continue upto December 2017.

Special Events in UNIQUE-II Project

(i) Refreshers' Training for Tutors' Capacity Building: Every month tutors assemble at area offices for refreshers training, discuss academic, administrative, planning, documentation areas and review steps needed to be taken to reach desired goal. Union Supervisors and Technical Officers, facilitates and supports this initiative. During reporting period 36 one day refreshers training sessions were organized.

(ii) Day Observations: To create greater education and awareness of learners; following days were observed with due respect and in joyful manner. Respected and high government officials and dignitaries were invited to inaugurate day observances. These are (i) 21 February "International Mother Language Day"; (ii) 26 March "Victory Day"; (iii) 8 September "World Literacy Day"; (iv) 29 September to 5 October "International Child Labor Day" and (v) 16 December "Independence Day" was observed with rallies, with banner, posters, festoons and organizing discussion meetings.

(iii) Mid Term Review: "Supporting the Hardest to Reach through Basic Education" (SHARE) external evaluators visited project areas and pointed strengths and weaknesses to address remaining project period 2017. Findings narrated on multi-grade teaching learning approach, camp interventions, community engagements, education mother language, teaching learning materials, guide book, development of community institutions is recommended.

(iv) SHARE 3rd Annual Conference Third "Annual Conference" was organized by SHARE's capacity building agency "Human Dynamics" in Cox's Bazar. Apart from SHARE Consortium other leading education program implementers were invited to attend. Aim was "Knowledge Sharing on Innovative Approach &

Good Practices in NGO Schools in Bangladesh" and discussion themes were: (i) Inclusive education; (ii) Delivering quality education; (iii) Effective program management; and (iv) Sustainable alternative schooling in the community and networking with formal sector. This was organized from 7 to 10 June 2015.

(v) Emergency Flood Response through CCDB Disaster Preparedness Unit: Two working areas were severely affected by floods and many families were in distressed conditions. Through CCDB-DPU 1,025 affected families were assisted with 10 kg rice; 2 kg pulses; 1 liter vegetable oil; 1 kg salt, ORS, water purifying tablets. Total amount spent was about 10 lacs.

Major challenges faced:

(i) Procurement of National Curriculum Text Books (NCTB): Accessing books from NCTB is a big challenge and takes about 3 months; this affects learners' progress.

(ii) Retaining Quality Tutors: Quality tutors drop-out rate is high; they join governments and other social development organizations. Remuneration allocated is not competitive. It is a challenge for assuring quality education with new tutors; as a result learners suffer.

(iii) Children Learning Centre: An ongoing challenge to manage and get CLC houses in central locations, for easy access of learners. CCDB staff has to rely on families and communities to allocate. It takes time to select and negotiate land for CLC and this affects learners progress.

(iv) Resource Allocation Constraints: Resource allocations are limited, with minimum flexibility and high involvement for community mobilization, engagement and contribution. Mobilizing resources from community, especially hard to reach, is a challenge. Creating linkage with other service providers has limitations, as they all have target based services and cannot reach others.



Mid-term review team



Multi-grade education-Children Learning Center



Refreshers training-CLC Teachers



Learners with Tutor, Technical Officer, Area Manager



Regional Inter Agency Partnership (RIAP)

Regional Inter Agency Partnership (RIAP) is a Network of four organizations in Bangladesh, India, Nepal and Sri Lanka, on Reduction of Disaster Risks and Climate Change Impacts, developed for capacity building, experience sharing and learning from partners through exposure visits and community interactions through Action-Reflections. These organizations includes CCDB (Bangladesh), CASA (India), UMN (Nepal), NCC-SL (Sri Lanka).

CCDB organized and coordinated three day long training on "Advocacy in Climate Change" for 18 participants (Bangladesh-8, India-4, Nepal-4, Sri Lanka-3) in Bangladesh, with the aim studying various efforts taken for engaging in policy dialogue and influencing policies related to Climate Change and strengthen partner organizations in their advocacy efforts in respective countries.

Resource persons from different organizations facilitated this capacity building initiative for national and neighboring countries on different aspects and strategies for advocacy related to climate change. This training was from April 14 to 16 2015.

Topics covered	Speaker and Designations	Organizations represented
Purpose of Climate Change Advocacy, opportunities, and challenges and how to develop Organizational Advocacy Cell in Climate Change	Mr. Philip Gain, Director	Society for Environment and Human Development (SEHD)
Community advocacy on climate change, Adaptation and Governance	Dr. Fazle Rabbi Sadeque Ahmed, Coordinator,	Community Climate Change Project (CCCP)
Strategies of Advocacy in Climate Change in local, regional & international level and realities and challenges	Advocate Rizwana Syeda Hasan, Executive Director	Bangladesh Environment Lawyers' Associations (BELA)
Policies/platforms: NAP/NAMA & Comprehensive CCA issues context to South East Asia and Role of Advocacy	Md. Mizanur Rahman (Bljoy), Coordinator	Network on Climate Change, Bangladesh (NCC,B)
Damage, Loss and Migration in context to Climate Change and Role of Advocacy and Adaptation".	Md. Samsuddoha, Director	Community Participatory Research & Development (CPRD)
An exposure visit was organized for training participants to "Waste Concern" to see how this organization is working to produce organic fertilizers by converting massive urban waste from Dhaka City in addition to reducing air pollution and contributing to health and food security. Their future plan to create and expend green energy technology nationally and globally.		

A two day long capacity building orientation program was organized on "Role of Faith to Address Climate Change Challenges" from 26-27 June 2015 at CCDB-Head Office. Twenty four like-minded National & International organizations' sent 38 participants, including head of organizations, senior and mid level staff.

Purpose was creating awareness and building capacity on climate change challenges and including faith based leaders by like-minded organizations. The initiative is being inaugurated by Mr. Joyanta Adhikari, Executive Director of CCDB, who emphasized on "Joining Hands and Working Together" to address and face forthcoming challenges.

Topics covered	Speaker and Designations	Organizations represented
"Overview of Climate Changes context to Islam (Holy Quran)".	Dr. Fazle Rabbi Sadeque Ahmed, Coordinator,	Community Climate Change Project (CCCP)
"Climate Change Context to Christianity (Holy Bible)".	Rev. Martin Adhikary, Principal	College of Christian Theology in Bangladesh (CCTB)
Declarations, Policies & Platforms of Climate Change Progress in Human Rights Perspective".	Md. Mahbubul Islam, Development Policy Advisor	Christian Commission for Development in Bangladesh (CCDB)
"Addressing climate change context to Hinduism (Holy Ved & Gita)".	Mr. Apareesh Banerjee, Senior Director	Bangla Academy
Addressing Climate Change context to Buddhism" (Holy Tripitaka)	Ven Prajnananda Mohathero, President	Shakyamuni Buddhist Temple
Scientific Proven Issues of Climate Change and Way Forward and CCDB's ongoing Activities	Dr. Karsten Schroeder, Consultant	CCDB-Climate Change Unit
Why Religious Leaders and Institutions are invited to Address Climate Change Challenges and Recommendations	Mr. Pabon Ritchil, Coordinator-RIAP	Christian Commission for Development in Bangladesh (CCDB)
Consolidation of Faith's Role in Climate Change and Linking Community for Way Forward.	Mr. Sylvester Halder, Head of Special Programs and HRMD	Christian Commission for Development in Bangladesh (CCDB)

RIAP organized Focus Group Discussion (FGD) with Community: On social mobilization that was facilitated by Union Chairman of Varsho, Md. Sariqul Islam on various issues related to climate change affect in the area. How community can work together to overcome challenges of harvesting rain water in "Shiv Canal", and create small water reservoir for livelihood development through community engagement.

RIAP-Monitoring Artificial Aquifer: Monitoring functionality of artificial aquifer water reservoir built last year and testing water was done by Senior Chemist Department of Public Health Engineering, Rajshahi Zonal Lab. Coli form (Fecal) concentration presence is zero and is safe for drinking.

RIAP-Observing World Environment Day: Two events were organized in two working areas, with theme of "Seven Billion Dreams, One planet, Consume with Care". One event was organized at Niamatpur, Naogaon district, community organized day observation with a rally and discussion meeting on above theme. Upazila Nirbahi Officer attended as Chief Guest. Second event was a debate program on topic of "Environment is Key for Poverty" organized in Kishoreganj, Nilphamari district, focusing children in climate change. Md. Golam Azam, Headmaster of Kishori Bohumukhi Model Higher School was Chief Guest along with 300 plus students in school conference room.



Orientation-Role of Faith in addressing Climate Change



Rally of World Environment Day



CCDB-Micro Finance Program (MFP)

CCDB a national NGO working since 1973, has been organizing community based people's organizations (Forums and Networks), for social and economic empowerment of poor and marginalized families in communities where it operates. Economic empowerments of these communities were through Savings and Credit Programs, popularly known as "People Managed Savings and Credit Program" (PMSC), to give these organizations' leaders decision making opportunities and institutional shape, with special focus on women and their leadership at community level.

With government's deliberate efforts to bring institutional discipline and regulating this informal sector, with more capital injection into community, passed "Micro Credit Regulatory ACT" and an Institution named "Palli Kormo Shohayok Foundation" (PKSF), was assigned to facilitate this effort of Local and National Organizations involved with "Revolving Loans Programs" for economic development, with capital for poor families in rural areas.

To comply with "Government's Micro Credit Regulatory Act" (MRA), CCDB Management decided to meet government's requirements and registered the organization (Reg. No.: 02636-03667-00295) on 25 June 2008 and become a member "Credit and Development Forum" (CDF) to initiate "Micro Finance Program" (MFP), by reshaping one of its programs known as "Enterprise Development Program" (EDP).

Objective of CCDB-MFP is to raise income through provision of capital to poor families in selected locations, so that they are able to initiate and operate economic development opportunities, for sustainable income and creating an institute, that can provide ongoing capital needs and services in a sustainable manner, without depending on external donors, i.e. forming an "Informal Banking System" that can provide door to door services to poor and marginalized, who are not reached and cannot be reached through the "Formal Banking Systems" existing in the country.

By nature "Organization Managed Savings and Credit" (OMSC) or "Micro Finance Program" (MFP) is a "Social Business Model Approach", uniquely different from others "Service Delivery Approach" (SDA) and "Rights Based Approach" (RBA) programs and projects operated by CCDB.

Due to late start and comparatively limited capital, CCDB Micro Finance Program (MFP) is being operated on small scale, as a separate independent program. Presently the organization operates 19 Branch Offices in 9 districts, covering 122 unions and 706 villages in 26 upazilas. Through this "Organization Managed Savings and Credit" (OMSC) OR Micro Finance Program (MFP), a total of 11,448 members (7,768 female and 3,680 male) are organized through 1,061 Samilies/ Groups, are being served by 136 staff team members who includes 26 managerial; 23 technical (Audit, Accounts & Automation), 65 field workers and 22 support staff members as of June 2015.

Credit Support to Member - CCDB-MFP has offers 4 (four) types of loan products like (i) Micro Enterprise (ME); (ii) Rural Micro Credit (RMC); (iii) Urban Micro Credit (UMC) and (iv) Seasonal Credit. MFP captivating 24% service charges formal product of MFP.

Financial Services as Right of Members:- (i) Services are provided timely; (ii) Services are prompt and quick; (iii) Safe and secured place for to keep savings; (iv) Clients can withdraw savings when necessary; (v) Maintain smooth supply provision of liquid cash, as credit for clients for investments.

Salient Features Of Micro Finance Program

1. Lower interest rate on loan: against maximum limit of 27 % per annum set by MRA; CCDB-MFP charges 24 %; while most of NGO-MFI is charges 27 %.

2. **Providing rebate on early repayment loan:** most of NGO-MFI in Bangladesh do not provide incentive for their clients in form of rebate for early payment of instalments; CCDB-MFP provides rebate for borrowers at differentiated rates.

3. **Death Risk Fund (DRF) collecting at much lower rate:** CCDB-MFP collects 0.5 % of disbursement made to its clients, but most of the NGO-MFI collects at rate of 1%. In addition CCDB-MFP provides sickness allowances for members or their spouses.

Sector Wise loan disbursements (2014-2015)

Sl No	Name of Sector	Number of Loan	Disbursed amount	Average loan size	Percent
1.	Small trading	4,112	21,46,42,000	52,199	54.09%
2.	Agriculture	2224	5,77,10,000	25,949	14.54%
3.	Poultry & livestock	1398	4,38,41,000	31,360	11.05%
4.	Fish culture	730	3,67,33,000	50,319	9.26%
5.	Land purchase/mortgage	419	1,65,53,000	39,506	4.17%
6.	Transportation	203	50,09,000	24,675	1.26%
7.	Service holder	147	1,37,80,000	93,741	3.47
8.	Small cottage industry	166	55,35,000	33,343	1.39%
9.	Housing	55	19,98,000	36,327	0.50%
10.	Others	91	9,98,000	10,967	0.25%
	Total	9545	39,67,99,000	41,571	100

Yearly Comparative Product wise Loan Portfolio

Sl No	Products and Services	2014-2015			2013-2014		
		Borrower	Portfolio (Million in Tk)	Portfolio %	Borrower	Portfolio (Million in Tk)	Portfolio %
1.	Micro Enterprise Loan (ME)	1720	119.67	47.59%	1,442	107.71	51.90%
2.	Rural Micro Credit (RMC)	6,381	104.44	41.53%	4440	74.29	35.80%
3.	Urban Micro Credit (UMC)	2,100	27.35	10.88%	1697	25.52	12.30%
	Total	10,201	251.46	100%	7,579	207.52	100%

Year Wise Loan Portfolio (Million BDT)

Description /Year	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Loan Disbursed	253.69	277.48	321.32	325.96	396.80
Loan Recovery	219.78	256.19	293.56	318.50	352.85
Loan Portfolio	151.02	172.31	200.05	207.52	251.46

Fund Composition

CCDB Loan		Member Savings		Surplus	
Amount	%	Amount	%	Amount	%
117.35 million	51.15	63.81 million	27.81	48.27 million	21.04

CCDB- MFP Comparative Programmatic and Financial Performance

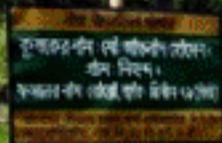
Sl. No.	Particulars	2014-2015	2013-2014	2012-2013	2011-2012	2010-2011
1.	Number of Members	11,448	8,910	8,326	7,407	14,136
2.	Number of Borrowers	10,201	7,579	7,121	6,076	7,856
3.	Member Savings	6,38,06,585	4,52,28,880	3,80,73,429	2,98,26,353	34,966,409
4.	Loan disbursement	39,67,99,000	32,59,64,000	32,13,15,000	27,74,75,000	25,36,86,312
5.	Loan Realization	35,28,53,083	31,85,01,744	29,35,73,443	25,61,87,328	21,97,75,145
6.	Portfolio in Tk.	25,14,61,909	20,75,15,992	20,00,53,736	17,23,12,179	15,10,24,507
7.	Portfolio Yield	20.09%	20.19%	22.63%	23.32%	19.41%
8.	On time recovery rate (OTR)	98.75%	97%	98.33%	98.13%	98.43%
9.	Cumulative recovery rate (CRR)	99%	99%	98.74%	98.42%	97.85%
10.	Overdue outstanding rate	6.71%	7.82%	6.23%	6.26%	6.18%
11.	Income	4,61,14,340	4,11,44,171	4,21,38,050	4,17,29,757	28,525,603
12.	Expenditure	3,69,84,483	3,19,08,904	3,05,97,268	2,95,82,032	25,486,872
13.	Surplus	91,29,857	92,35,267	1,15,40,782	1,21,47,725	3,038,731
14.	Operational Self Sufficiency (OSS)	125%	129%	137.72%	141%	112%
15.	Financial Self-Sufficiency (FSS)	98%	97%	109.11%	97.10%	72.84%
16.	Loan Loss Reserve (LLR)	1,33,08,288	1,27,89,631	1,17,19,078	1,07,69,282	53,80,245
17.	Debt Capital Ratio	4.28:1	4.72:1	7.56:1	9.34:1	30.45 :1
18.	Capital Adequacy Ratio	18.60%	18.17%	14.41%	10.28%	3.83%
19.	Rate of Return Capital	20.91%	26.79%	47.92%	99.14%	67.53%
20.	Return on Asset (ROA)	3.56%	3.96%	5.30%	5.88%	1.66%



Annual meeting of Micro Finance Branch Managers and Area Coordinators



Prize giving ceremony for Best Branch Office



CCDB-Quality Seed Promotion Program

Plants and their products are direct and indirect source of food for all living beings. Good Plants lives in Good Seeds and Good Seeds produces Good Crops- with this concept CCDB initiated seed production from beginning of year 2001. Using basic component of 'Quality Seeds Production and Plantation' it is possible to increase 20% of production.

Within CCDB program areas it is seen in Rajshahi, Naogaon, Chapainwabganj, Dinajpur, Pabna, Manikganj, Borguna, Barisal, Gopalganj, Jessore, Bagerhutt, Satkhia that supply of quality seed is less than demand. Farmers directly gains when they purchase quality seeds at a higher price, as they get more productions with their investments.

In Bangladesh demands for 25-30% good seed is fulfilled by GO, NGO and Seed Companies. CCDB is assisting farmers with knowledge and skills, for producing good quality seeds, preserving, promoting, marketing and planting, for enhancing crop production and contributing to food security. In addition, strengthening Farmers' Seed Companies' financial capacity, alternative business capacities and understanding ecological balance.

Bangladesh facing climate change impacts, CCDB wants to play and active role in Climate Adaptive Agriculture, for ensuring food security, by engaging farmers to produce and market 300 tons of rice seeds and 100 tons of potato, wheat, maize and mustard seeds through CCDB project initiatives annually, within year 2020.

CCDB Farmers Group Participatory Enterprise; and (iii) Agro Research and Agro Expansion in CCDB Program Areas, with New Project in partnership with GO/INGO- (a) Expansion of Cereal System Initiative of South Asia (CSISA), IRRI & CCDB; (b) HarvestPlus & CCDB, High Zinc Rice Project; (c) CSISA - CIMMYT Rangpur, Maize and Wheat Improvement Program).

Ongoing Seed Production and Marketing (i) CCDB Seed Enterprise; (ii) CCDB Farmers Group Participatory Enterprise: different variety of seeds produced and marketed during year were:- (i) 41,990 kg of BRR1-28; (ii) 24,480 kg of BRR1-29; (iii) 1,000 kg of BRR1-50; (iv) 1000 Kg of BRR1-Hybrid Maize-9; (v) 24,390 kg of Potato-Diamond; (vi) 640 kg of BARI Mustard-14. CCDB partnership for seed promotion with three International Organizations for extension of new varieties of seeds among farmers and uptake of these into communities.

i) High Zinc Rice Project: CCDB in partnership with HarvestPlus introduced High Zinc Rice variety in Boro and T-Aman among 650 farmers, in 7 districts covering 9 upazilas. A total of 2,650 kg seeds were distributed, with technical support for 150 demonstration plots. In addition 500 demonstration plots were organized for promoting Miniket paddy variety and 6 Farmers' Field days organized to learn from their experiences.



Deputy Director, Agricultural Ministry, Manikganj is delivering speech in the Zinc Rice Field Day

ii) **Cereal Systems Initiative for South Asia in Bangladesh (CSISA-BD)** is an US Aid funded project being implemented by IRRI, CIMMYT and World Fish, with goal to increase rate at which improved varieties and crop and aquaculture management technologies are validated, adopted and deployed. Their target is to increase income to US\$ 350/HH and to reach 60,000 direct and 300,000 indirect beneficiaries. CCDB in partnership with IRRI, worked in three different zones (i) Drought areas with BINA-7; BRRI-62; BRRI-56 and BRRI-57; (ii) Flood areas with BRRI-51 and BRRI-52; (iii) Saline areas with BRRI- 47; BRRI-53; BRRI-54 and BINA-10 for extension of these varieties to farmers.

iii) **International Maize and Wheat Improvement Centre (CIMMYT)**, CCDB in partnership with Rangpur Hub covering Rangpur, Dinajpur, Kurigram and Lalmonirhat district. This project is in fifth year of the project's life cycle and CCDB covers 242 farmers in 40 Blocks, in 6 Upazilas in 4 districts.



District Seed Certifying Officer is visiting CCDB Seed Production Field at Manda

Main events during this year were: (i) Training 589 farmers on different technologies like wheat, maize and vegetable inter cropping; (ii) 102 demonstrations on wheat under different tillage methods; (iii) 140 Demonstration on maize under different tillage methods; (iv) Trial of 3 different technologies in 13 locations; (v) Organizing seven "Farmers' Field Day Results" on Conventional Agriculture based wheat production technology where 690 direct and indirect farmers in 4 districts.



Business Meeting with IRRI and USAID Team



CCDB ED visited Seed Preservation on Cocoon Technology



Training Farmers on Zink Rice Production and Benefits



Climate Change Adaptation based dry rice seed bed



E-Commerce based Business Solution for Poor Producers in Rural Bangladesh

"E-commerce based Business Solution for Poor Producers in Rural Bangladesh" is an innovative model, dedicated to minimize digital gaps of rural and urban life by creating market linkage for rural communities, with direct market access for farmers, so that their products can reach directly from field to consumers.

CCDB's intention is to provide producers a fair price and create a knowledge center that would help farmers in working areas. Promising young men and women will be trained so that they can be engaged with online business system, for income generating opportunities and mobilizing local resources in individual district website. Creating a platform for rural entrepreneurs, producers and youths, to translate their innovative ideas and plans into reality.

CCDB is implementing this in partnership with Christian Aid, whose early experiences on market linkage initiatives in Bangladesh through various programs; is not in favor of growth for small producers in remote parts of Bangladesh. In addition to inputs and skills support rural communities require support for direct access to market.

To implement idea of "Pro-Poor based E-Commerce", CCDB set up 2 Centers; one at Tungipara Upazila (Gopalganj) and other at Fulbaria Upazila (Mymensingh), from where all activities are operated. Orders are sent to these Centers via Internet and products are sent to FSB (Future Solutions in Business) for delivery to customers.

"E-Centers" provide a range of information to target audiences, free of cost. Producers and community people are able to access market information in cities, product information, price sensitive information, government information etc. Some additional services such as filling up of passport application form, university application form, VISA application form etc. will be provided for a token money in future. Knowledge centres will be linked with Bangladesh Government Agricultural Extension Department and local Community Clinics. Till now 500 people were served in different manner.

"Online Platform" offers a virtual market place, to bridge rural communities with the big cities (primarily Dhaka). On demand side, "Shopping via E-Commerce" is becoming popular among professionals working in banks, associations, clubs, embassies and other corporate houses. In addition to business and trade, buyers can access fresh and chemical free agricultural products, directly from producers at reduced price. On supply side, key activities are identification and registration of potential producers, development of electronic shops, community mobilization, regular training of producers on need based thematic areas, such as product specifications, price, quality, packaging, delivery techniques and product forecasting etc. and formation of centre specific quarterly, half yearly and annual sales plan. A robust marketing and distribution plan is being taken to create substantial demand among buyers and consumers for products, directly from producers.

CCDB set up server for "E-Commerce" process and a "Call Center" in partnership with FSB (Future Solution in Business) to install "Server and Website" for the project. They update Website with latest product lists and price, on the basis of information provided from E-Centers. So far collected 1700 kg of

different vegetable orders and supplied to customers. In the 1st year, project has not been in its mark of achievement, but working fast and learning from experiences, as this is a new concept in development sector and still under experiment. But it is concrete that this project will bring a new generation of development in this sector, where poor can earn an identity.

According to plan, project is to enlist 8000 producers (4000 each areas) during project life cycle. There are some set criteria for enlistments of producers whose products has a demand in Dhaka city; have at least 16 and maximum of 130 decimals land, of whom at least 60% are women; those who have little or no access to district market; whose main income is farming. Minority and disabled producers with little land will be given priority. Till reporting period project enlisted 400 producers and providing services to them. Project organized several FGDs, inspiring meeting, for enhancing knowledge about market system and agricultural productions.

Organized an induction session and ToT in Dhaka, for all staff members to have a clear idea of issues relating to marketing. Topics included - Knowledge on project; Sharing idea of E-Commerce and its operations; Product sourcing; Selling, Quality control and Marketing; Establishing a direct linkage between producers and end customers; Profitably and Sustainably; Products Registration & Collection/Sourcing; Quality Control; Packaging & Delivery; Accountability and HR Management; Practical and theoretical knowledge on computer & E-Shop Software; Transactions; Job Responsibilities; Maintaining relationship between Christian Aid & FSB. A total of 20 staff members from selected organizations participated.

For further clarification and addressing other issues at field, two other ToT were organized at Gopalganj and at Fulbaria, where 5 FGDs were organized with 60 producers, 2 meetings with 30 school authority, 2 meetings with 30 Union Parishads' members.

First effort was to develop a product calendar for whole year and price of products. Staff members visited several local markets and government offices, to proximate a price of products at different times of year. Analyzing prices and seasons of different products, a product calendar for whole year was developed. This helped to forecast a price for products and that can offered to consumers.

There were a total 54 products that could be marketed. Presently E-Centers are working with 20 products from two areas. Product calendars are updated regularly and shared with partners, for transmission to customers and collecting order. Till now we have updated prices and market information, 40 times for products.

Marketing is foremost task in business and have planned conducting Road Shows/Caravans, Paper insertions, Participation in National Fairs, Content driven SMS, Face-book and Online marketing, Online newspaper, Communication Materials like- poster, stickers, celebrity endorsement in the 2nd year of the project.



CCDB and FSB staff team members meeting producers-E-Commerce



Collecting Vegetables and transporting to E-Center



Involuntary Resettlement Program

CCDB has been engaged in preparing and implementing resettlement action plans, compensation and relocation payments, since early nineties. Since then the organization has implemented twenty six involuntary resettlement projects. During the reporting period 2014-15, Eight (8) Resettlement Programs are being implemented with financial support from different Ministries of Government and multilateral AID Agencies. The Projects are:

Dhaka Elevated Express Way Project (PPP)

Bangladesh Bridge Authority (BBA) of Ministry of Communication appointed CCDB for implementation of resettlement activities under DEEP from November, 2014 - October, 2019. This is a Public-Private-Partnership (PPP) between Government of Bangladesh and Italian-Thai Development Public Company Limited. This project will be implemented in three phases namely (i) 1st Tranche (ii) 2nd Tranche and (iii) 3rd Tranche and will cover 21 kilometers.

Elevated Expressway will start from Hazrat Shahjalal International Airport to Kutubkhali, connecting Dhaka-Chittagong Highway Road. A total of 220.15 acres of land will be required, of which 28 acres are private lands. Large number of population will be displaced from their houses, businesses, common property resources and affect their income and livelihood sources.

Phase-wise Resettlement Action Plans (RAPs) are being prepared and implemented, to mitigate resettlement impacts and livelihoods' dislocations, due to Elevated Expressway Project. In the meantime RAP of 1st Tranche is being implemented. Bridge Authority disbursed taka 107, 23, 21,029 among 132 EPs (Entitled Persons) and 2 CPR (Common Property Resources).



Special Start Off Meeting with Private Public Partnership Representatives and Minister



Land Alignment for Elevated Express Way



Dhaka Mass Rapid Transit Development Project

Government of Bangladesh and Japan International Cooperation Agency (JICA) has undertaken Dhaka Mass Rapid Transit Development Project (MRDTP), under Dhaka Transport Coordination Authority (DTCA).

The length of Dhaka Mass Rapid Transit Project- Line-6 is 20.1 km, with 16 stations. This will start from Uttara third phase and end in Motijheel area, and pass through Pallabi-Mirpur-11, Mirpur-10, Kazipara-Shewrapara-Agargaon-Bijoy Sarani-Farmgate-Kawranbazar-Shahbagh-TSC-Press Club and end at Motijheel, near Bangladesh Bank.

The operation of MRT Line-6 is expected to carry about 60 thousand passengers per hour; both ways and reduce traffic jams within Dhaka city substantially. This will result into relatively speedy and safe movement of citizens, and contribute to creation of better overall situations conducive to development.

CCDB is updating and implementing Resettlement Action Plan (RAP), to mitigate adverse impacts and livelihoods dislocation due to this MRT-Line-6 Project. Completed a RAP for DEPOT area, where vibrations will create impact around 18 meter areas, during construction period. CCDB is working to relocate Sree Gour Nitai Mondir, from Mirpur Cantonment to an area outside of project alignment and preparing video graphics of 16 station locations.



CCDB-Resettlement Staff Members demarking Station through Videography



CCDB Team Leader with Government Officials



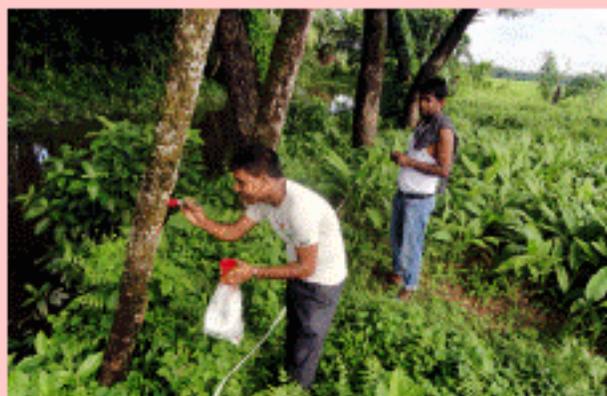
Participatory Small Scale Water Resource Sector Project

Ministry of Local Government and Rural Development (LGRD) is implementing this project in 61 districts, covering 8700 households, through 80 sub-projects in diverse geo-physical situation. Local Government Engineering Department (LGED) of Ministry of LGRD, signed agreement with CCDB on May 2012, to prepare and implement of 80 Resettlement Action Plans. 19 Sub-projects have been completed and paid TK. 86, 80,185.73 compensation and resettlement benefits among the 1,344 EPs.

Resettlement Action Plans Development and Compensation Payment will continue for another two years period. CCDB will continue to ensure communities' participation and social mobilization of "Water Management Cooperative Societies" for irrigation, rain water harvesting and aquaculture.



CCDB Staff Team Making Alignment for Water System Development



CCDB Staff Members Marking Trees on Alignment



Government, Local leaders and CCDB Staff Team



Meeting with community leaders and affected people



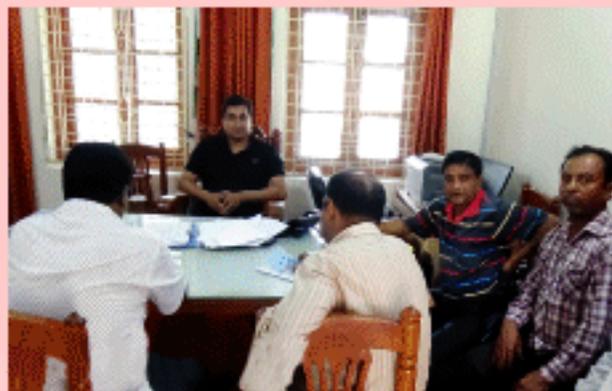
Coastal Climate Resilient Infrastructure Project

Coastal Climate Resilient Infrastructure Project is a result of the Government of Bangladesh's participation in "Strategic Program for Climate Resilience" (SPCR) prepared under "Pilot Program for Climate Resilience" (PPCR). It is being partly financed by "Strategic Climate Fund" (SCF) within "Climate Investment Funds" (CIF) intended to pilot and focus ways to mainstream climate resilience in development planning and management. Investments are from SCF, ADB, KfW, IFAD and GOB.

Main focus is improving rural connectivity, market services, water supply and sanitation, enhancing people's safety during extreme climatic events, and capacity building for mainstreaming climate resilience and knowledge management. This will enhance accessibility of rural people to markets, increase economic opportunities and people's safety in 12 coastal districts within two divisions (Khulna and Barisal) of southwest Bangladesh. Twelve districts are Satkhira, Khulna, Bagerhat, Perojpur, Barisal, Jhalokathi, Bhola, Patuakhali, Barguna, Madaripur, Gopalganj, and Shariatpur will be covered.

LGED has appointed CCDB for preparation and implementation of "Resettlement Action Plans" (RAP) of "Coastal Climate Resilient Infrastructure Project" (CCRIP) on January 19, 2014. Major activities includes: (i) Conducting Baseline Surveys; (ii) Socio-Economic Survey; (iii) Information Campaigns; (iv) Preparation of Due Diligence Reports (DDR); (v) Developing Resettlement Action Plan (RAP); (vi) Identification of Entitled Persons (EPs); (vii) Distribution of Compensation and Resettlement Benefits.

During reporting year LGED allotted 311 sub-projects and CCDB has completed reconnaissance visits all sub-projects; preparing and submitting "Due Diligence Reports" (DDR) and "Resettlement Action Plans" (RAPs) where required.



Meeting with Project Director and CCDB Staff Team



Meeting with community people who will be affected by Project



Kanchpur, Meghna, Gumti 2nd Bridges Construction and Existing Bridges Rehabilitation Project

Government of Bangladesh (GoB) has undertaken a project to construct three major bridges on National Highway No. 1 (NH-1) on Kanchpur, Meghna and Gumti rivers, including rehabilitation of existing bridges through Roads and Highways Department (RHD). This project will be implemented financial assistance from Japan International Cooperation Agency (JICA).

Objective is to mitigate increasing traffic demands of NH-1, connecting Chittagong division with 5 other divisions in the country. This project includes construction of three parallel new bridges along existing ones with approach roads. Length of bridges, including viaducts (Kanchpur Bridge- 400 meters, Meghna Bridge- 930 meters and Gumti Bridge- 1,410 meters long).

RHD appointed "Oriental Consultants Company Limited" (OCCL) for implementing this project and OCCL has engaged CCDB as RAP-Implementing Agency, for updating and implementation of Resettlement Action Plan (RAP) on March 31, 2014. CCDB has updated the RAP, which is in approval stage by Government. JICA approved RAP and CCDB will start compensation disbursements.



Survey of people who will be affected by this project



Survey of alignment along with Bangladesh Bridge Authority



Paira (Lebukhali) Bridge Construction Project (PBCP)

Roads and Highways Department (RHD) under Ministry of Road Transports and Bridges (MORTB) of Government of Peoples' Republic of Bangladesh (GOB) has undertaken "Paira (Lebukhali) Bridge Construction Project" (PBCP) with financial support from "Kuwait Fund for Arab Economic Development" (KFAED).

Link between Barisal and Patuakhali district is part of an important National Highways in Bangladesh, connecting Dhaka-Mawa-Bhanga-Barisal-Patuakhali-Kuakata Road (N8). This road extends up to Kuakata about 287 km from Dhaka, which is an attractive tourist center, where massive development work is taking place.

On its 189th km there is a river where road communication is currently maintained by ferry services on Paira River at Lebukhali. With completion of construction of this proposed bridge, entire transportation link from Dhaka to Kuakata will provide a robust road transport, which will aid and promote developments at Kuakata and entire southern region of Bangladesh.

RHD has engaged CCDB for implementing RAP on April 22, 2014. CCDB has been outlining the process for implementing the payment of compensations beyond CCL (Cash Compensation under Law). RAP is under approval process and compensation budget has submitted to RHD. Deputy Commissioner (DC) has already started disbursing Compensation; so far Tk. 1,89,73,582.78 has been paid through 21 CCL.



Road Alignment of Road to Paira Bridge



Padma Multipurpose Bridge Project

CCDB had been implementing Padma Multipurpose Bridge Project (PMBP) under Bangladesh Bridge Authority of Ministry of Road Transport and Bridges. This project was originally proposed to be financed by World Bank (WB), Asian Development Bank (ADB), Japan International Cooperation Agency (JICA) and Islamic Development Bank (IDB). Due to administrative exigencies, above co-financers withdrew their commitments.

Government of Bangladesh decided to implement this project with own revenue budget. Accordingly Resettlements, Relocations, Approach Roads and River Training components had been undertaken. These are being implemented under supervision of Government.

Since Inception CCDB had been almost completed components of Approach Road- RAP-I; Railway Viaduct (RAP-II), River Training Work (RAP-III), Temporary Resettlement Site (RAP-IV), Construction Yards (RAP-V). This infrastructural development program is located in three districts (Munshiganj, Madaripur and Shariatpur). CCDB has disbursed compensation to 75,000 PAPs, 17,000 HHs, 5,000 displaced families and allotted 1187 plots. Up to January 2015, 95% progress had been achieved. CCDB's contract ended in March 2015.



Tree plantation to reduce soil erosion along approach road



Resettlement Village and Bridge Management Office



Greater Dhaka Sustainable Urban Transport Project (BRT, Gazipur-Airport)

CCDB was engaged to implement of Resettlement Plan of "Greater Dhaka Sustainable Urban Transport Project", from BRT Gazipur to Dhaka Shahjalal International Airport. Connectivity will be from Gazipur City Corporation (GCC) and Dhaka North City Corporation (DNCC), with a 20 kilometer "Bus Rapid Transit" (BRT) corridor. Once BRT project is in operation, it will carry 20 thousands passenger/hour/direction and traveling time will be half. His will provide a holistic solution for integrated urban mobility. Government of People's Republic of Bangladesh with major financial assistance from "Asian Development Bank" (ADB) has undertaken this project.



Agreement Signing Ceremony between Chief Engineer, RHD and Executive Director, CCDB in presence of Project Director, GDSUTP and other RHD High Officials



CCDB-DIPECHO VII Project Engagement

CCDB implemented an innovative project in partnership with Christian Aid, for integrating "Disaster Risk Reduction at Educational Institutions", where communities take refuge during and after natural disasters. Disasters affect educational infrastructures and more adversely students, who are unable to use school facilities, until communities move out of these temporary shelters.

Project named "Strengthening Resilience and Safety in Schools and Communities in Bangladesh" with financial resources from European Union, accessed by a consortium of International NGOs (DESHARI), included Christian Aid, Dan Church Aid, Muslim Aid, ACF-France and Save the Children International. All these organizations implemented programs in different locations, with similar and different types of natural disasters. In addition another Consortium NARRI and Caritas were a part of this DIPECCCHO-7 Project, for a wider coverage in different part of country.

CCDB worked in two severely "Cyclone Aila" affected Unions (Gabura and Atulia) in Shyamnagar Upazila in Satkhira district; where 44 educational institutions were surveyed and 7 schools selected (5 Government Primary Schools, a Girls' High School and a Co-education Alim Madrasa) according to criteria and available resources.

Special efforts were to inter-relate "Ministry of Education" with "Ministry of Relief and Rehabilitation", so that they can work jointly along with "Ministry of Local Government and Rural Development", to address families and communities affected by disasters; same time ensure that children's education are not hampered, due to families taking shelter in these educational institutes.

Focus was to build capacities of "School Management Committees and Teachers", so that during and after any disasters, they can work in close collaboration and cooperation with Union and Upazila Disaster Management Committees and other relevant actors engaged with emergency responses and rehabilitation programs.

Special training modules were prepared, to build capacities with engagements of two Consortiums (DESHARI+NARRI) and Caritas, for building capacities of School Management Committees, School Teachers and Union Council Office Bearers and Disaster Management Committees. These modules were shared, discussed and endorsed by "Ministry of Education" and "Department of Disaster Management". Education Officers at Upazilas and districts were trained as Trainers, for facilitating similar capacity building sessions for School Management Committees (SMC) and Teachers.

CCDB organized 18 "Ward Disaster Management Committees" in two Unions, so that local leaders could be engaged and support the "Union Disaster Management Committees" during and after disaster and assist communities to be well represented and connected with the entire system.

CCDB organized two Community Risk Assessments (CRAs) in selected Unions, engaging representatives from selected schools, Union Council leaders and representatives from different professions. Five day long training sessions were organized for 50 representatives from two Unions with facilitation of "Bangladesh Red Crescent Society", in two batches for two Unions.

Project incorporated Disaster Management into "School Level Improvement Plan" (SLIP); and facilitated "School Based Disaster Preparedness Plans" (SBDPP) with School Management Committees, School Teachers and community leaders. Simulation Exercises (Mock Drills) were organized in two Unions and seven schools, engaging adults and children. To build community awareness on Disaster Risk Reduction (DRR), Pot Songs (folk songs with pictorial depiction) were organized at seven school and two union locations.

Based on the Community Risk Assessments (CRA) and School Level Improvement Plans (SLIP), small scale mitigation plans were developed and implemented in the selected schools, so that these could benefit the schools and communities. Small Scale Mitigation (SSM) Programs included improvement of roads to schools, setting rain water harvesting tanks, installing latrines, rebuilding a bridge, equipping schools with benches cum desks, chairs and tables, repairing school roofs and terraces, repairing ramps and cementing school floors.

For engaging students, CCDB organized Art, Essay and Poem writing and reciting competition in each of seven schools and engaged School Management Committees (SMC) and Local Union Council leaders to select and award prizes to the winners.

DIPECHO-7 Project was for a period of 21 months (April 2013 to December 2014). There was special extension for 3 months, with financial assistance from Christian Aid, to complete some community engagements that had to be completed after end of project life cycle.



Simulation exercise -Search-Rescue-First Aid



Small Scale Mitigation-Bridge Reconstruction



Art Competition on Disaster Risk Reduction



Ramp Renovation for Disability Movement- School



ACT Alliance Flood Relief Response

Due to heavy monsoon rains and inflow of water from India, floods covered wide areas in northern districts in Bangladesh, especially Kurigram, Gaibandha, Lalmonirhat, Rangpur, Jamalpur, Bogra, Sirajganj and Tangail. During flooding, thousands of people took refuge on house roofs, high lands, roads, embankments, schools and flood shelters. According to Government information, ten river basins were flooded, 34,332 families severely affected and 214,258 partially. A total of 1,096,427 populations were affected.

As members of "Bangladesh ACT Forum", CCDB, RDRS and Koinonia agreed to respond jointly among flood affected families, in northwest and middle part of Bangladesh and selected Kurigram, Gaibandha, Lalmonirhat, Rangpur and Sirajganj districts.

Objectives were to assist 4,200 families, to meet their food crises, for 10 days during flood disaster and family dislocation periods. Each family got Rice -10 kg, Lintels -2 kg, Vegetable Oil -1 liter, Salt -1 kg, ORS-10 and packaging bag-1.

CCDB, RDRS and Koinonia seconded Staff Team Members; selected Community Volunteers and visited every households and collected information according to designed survey forms. On completion of survey, information was analyzed and staff team members collectively decided; who will receive food items, based on selection criteria. At first this was coordinated with local elected and government bodies; collected list of flood affected families; organized general meeting at community level and discussed selection criteria, selection process, project goal & objectives and get their opinions and suggestions.

Prioritization Applied and Constraints faced: (i) this was Holy Ed-UI-Azha period and organizations wanted to distribute food items, so that poor affected families could have food during this festive season; (ii) there were unpredicted pressure from different types of leaders, to include their recommended families; (iii) Community Volunteers' service duration was very short and large working area; (iv) total resource was US\$ 58,228 for 4,200 families for relief activities through ACT appeal. However 4,691 families were addressed with the same resource allocations.

Food items were procured, transported to project and distribution locations, packaged and distributed according to family allocations. Under spent money was utilized to cover an additional of 491 families. Water Purifying Tablets (WPT) was not available in local market, so this was not distributed as planned.

This was a very short term activity, so from beginning good relationships was established with local government, local leaders, elites and NGO, for making them aware of plans, areas of cooperation, coordination and avoiding duplications. After completing of activities, we sat again with local leaders and government officials, for discussing about work completion. Collected work completion certificates from local government authorities. All transactions of three organizations were audited by External Auditors and End of Project Report was sent to NGO Bureau and ACT Alliance-Geneva.

Lessons learned: (i) During distribution of any relief goods, organizations needs to set up temporary shelters for beneficiaries, to protect them from unexpected hazards like rain, sun, heat and make arrangement for drinking water; (ii) From beginning to end of any emergency relief work, frequent discussions and constant informing flow is essential, to update head office and partners' representatives about field situations at end of each day.



Pre Relief Distribution Orientation by UNIQUE - Area Manager



Distribution of Flood Relief Materials



Families gathered at Relief Distribution Site



Selected families lined for taking their materials - Complain Box



An elderly lady acknowledging receipt of relief goods



Relief Materials and Distribution to selected families



Promotion of Social and Environmental Standard in the Industry Rana Plaza Victim Rehabilitation

CCDB in partnership with GIZ, is working to rehabilitate and reintegrate Rana Plaza Victims (survivors, injured workers who have become disabled, or family member who lost their income generating source), through capacity building and providing seed money to start own income generating programs.

CCDB's responsibilities were selecting seventy right persons; organizing special entrepreneurship training and providing follow-up coaching, with business development services, for operating their business successfully as alternative livelihoods options.

Implementation mechanism was selecting right person selection through participatory workshops, conducting 5 days residential CEFE-GTZ/C3-GFA based training in three batches, with psychosocial motivation in an effective learning environment; providing financial, technical support and continuing business development services for entrepreneurs, at their door steps.

Expected outcomes were business development ideas, counseling, monitoring services and motivations to the victims, to run their business in a profitable way. Seed money was provided to 12 trainees from Batch-1, because 8 other trainees could not initiate stable businesses. Two other batches were given training, but no seed money.

Of 70 persons trained in 3 batches, 60 applied gained knowledge, business management skills and support resources, as investments for their business, are self-employed and created jobs 12 others on fulltime and 36 part-time basis and are earning an income of Tk. 6,000/- to Tk. 9,000/- per month.



Entrepreneurship Training of Rana Plaza victims



Participants-Rana Plaza Victims at HOPE Foundation



CCDB-HOPE Foundation

CCDB operated a special program known as "Human and Organization Enhancement" (HOPE), to enhance capacities of organization and other partner organizations, including community based people's organizations, through training, workshops, seminars and conferences, including exposure visits both locally and in neighboring countries.

With the passage of time, demand for this support and other organizations' needs; CCDB facilities at Head Office was in adequate for some international and business organizations' requirements. So CCDB management established "HOPE Foundation" as a sister concern of CCDB, from July 2007. It is value-based, mandated to represent organization's Vision and Mission, ensuring quality service delivery and giving separate institutional and legal shape. This organization governed by 5 Trustee Board Members, comprising of Chairperson, Vice-chairperson, Bursar and 3 members.

HOPE Foundation has two initiatives. One is to build a sustainable training institute with its own faculty and curriculum and a resource center that can be used by national and international, non-government, government and business organizations, to enhance their organizations' capacities, to ensure better quality of services, through effective human resource building. Other is Human and Organizational Capacity Building Initiatives of CCDB through HOPE training facilities. HOPE own training faculty yet to be developed.

During this year CCDB- HOPE Foundation facilitated 228 capacity building events, where 5,138 persons from CCDB and other organizations attended.

Main title of events were: (i) Implementation of Service Quality Management System; (ii) Training on Monitoring and Evaluation; (iii) Health and Primary Education; (iv) Management Information System; (v) Advocacy and Gender Development; (vi) Training on Anti-Human Trafficking; (vii) Foundation Training on Child Centered Disaster Risk Reduction (CCDRR); (viii) Communication for Development, Concept, Definition, Principles and Strategic Application; (ix) Education Regarding Disaster; (x) Workshop on Sustainable Agriculture; (xi) Workshop on Fishery Manual revision; (xii) Training of Trainers on Right Based Approach; ((xiii) Workshop for OCAG Senior Management; (xiv) Learning Session on Brand Marketing Process 27; (xv) Project Cycle Management; (xvi) Refresher course on Local Capacities for Peace; (xvii) Child Protection TOT; (xviii) TOT on Financial Services & Asset Generation; (xix) Teacher's Training on Minority-Friendly Inclusive Education at the Primary and Secondary Level; (xx) Training on Interactive Facilitation and Communication techniques; (xxi) Training on Gender Justice and Gender Mainstreaming; (xxii) Sun and Vision Training; (xxiii) Democracy and Development, etc.

In-house training for CCDB-CPRP and CBPP were: (i) Workshop on local Capacities for Peace (LCP); (ii) Training on Composite Heritage; (iii) Workshop on Social Analysis for promotion of Peace and harmony; (iv) Advanced Socio Historical Analysis (ASHA); (v) Workshop on LCP and Interfaith Development; (vi) LCP Coordination Committee Meeting.; (vii) LCP Backstopping Workshop.

National and International organizations are listed in alphabetical order

Ain O Salish Kendra	ASK & Sister Organizations	Acid Survivors Foundation	Action Aid Bangladesh
ADPC	Asia Foundation		
Bread for the World	BSFB;	Bandhu Social Welfare Society	BD Ad. Seminary & College
British Council			
BUIET	BRAC	BSCIC	British America Tobacco
Christian Aid	Christian Life Bangladesh	CCDB & GIZ	Counterpart International
CCDB	CWFD	CASA & CCDB	Church of Bangladesh Social Development Program
Center for Services and Information on Disability	Dragon Air	DEPZ	Democracy Watch
Energy Pac	GIZ	Godrej Household Pvt. Ltd	Gocheok Church,
HRH - Co-water	HEKS	Human Resources Development Project	HAB (CSS).
HOPEYEK	HOPE Trustee Board	Jupiter Enterprise	
ICCO Cooperation	Islamic Relief Bangladesh	Incidin Bangladesh	ISD- India;
IED	IPDS	IFES Bangladesh	
Knit Asia Private Ltd.	Light Foundation	LCP South ASIA-CASA India	
Metropolitan Christian Cooperative H. Society	Market Access	Mutual Trust Bank	Marie Stopes Bangladesh
Nandan Park	Oxfam Bangladesh	Odhikar	Operation Christmas Child
Plan International - Bangladesh	Pari	Philip Morris International	Room to Read Bangladesh
Rangamatia Christian Credit Union	Save the Children	Salvation Army Bangladesh	Space Jam Architects
Solidarity Center BD	Square Centre	SIM Bangladesh	Shanta Group
Swiss Red Cross Bangladesh	Tear fund	The Leprosy Mission	The Hunger Project
Ujjiban	Unilever Bangladesh	United Service Agency	Unicef
UNFPA	United Federation of Danish Workers,	UCEP Bangladesh	UFDW
USAID	VERC	VSO	WFP
World Vision Bangladesh	Water Aid Bangladesh	World Renew Bangladesh	World Concern
Won Treading Co. Ltd	WALTON Hi-Tech Industries Ltd	YKK	Zuelling Pharma Bd;

Some Challenges:

- To develop a training faculty of its own to earn credibility as a training institute.
- Heavy investment required in maintenance of the infrastructure facilities.
- Fund required for replacement of the existing structure or a separate building.
- Disable friendly structural renovation.

HOPE Foundation Facilities

Training Session Rooms: Have 4 (four) well furnished rooms, each with three group discussion rooms and one facilitator's room. Each training room can accommodate 35-40 participants and has modern facilities like- OHP, LCD, VCD, Multimedia with laptop Computer, Revolving Boards, Marker Boards, Exhibition Boards, Flip Chart Stands, etc.

Conference Room: Have a well furnished conference room with modern facilities like- sound systems, OHP, LCD, VCD, Multimedia with laptop Computer, Revolving Boards, Marker Boards, Exhibition Boards, Flip Chart Stands, etc. that can accommodate 75-80 participants.

Library: Have a large, spacious, clean and quite library with rare collections of near about 8,000 books on development, literature, journalism, anthropology, health, theology, history, science, geography, mathematics, statistics, reports, magazines, journals, features, etc. Guests and Development Researchers are allowed to use this library, free of cost.

Chapel: Have a well furnished chapel that can accommodate about 150 persons at a time for worship. The Christian staff members and guests do their worship in this chapel every Sunday.

Internet, Photocopier, Secretarial Assistance facilities: At present have 1 Mbps Internet connection, which is locally networked and has Wi-Fi Central Server, which can cover reception area, conference room and two floors of dormitory buildings. In addition other services like- computer printing, scanning and photocopying facilities.

Generator Support: Have two generators (120 KVA and 150 KVA) for alternative electric power supply. It can cover whole HOPE Foundation campus and start automatically within 10 second when power goes off.

Residential and Dining Facilities: Have 50 (fifty) well furnished double bed AC Rooms, with color television and intercom telephone and a single, double bed Non/AC Room. Total accommodation capacity is 102 guests at a time. In addition there is a Facilitators' Bunglow, with 6 (six) well furnished single bed AC rooms, with color television.

Have a very beautiful (two part) Dining Hall with attached Kitchen, where 120 people can sit together for having their meals at a time. In winter there are hot water facilities; covering whole dormitory buildings, dining, kitchen and bungalows.

Open Theater Stage (Mukto Moncho): Have a well designed open theater stage, where performances are organized by participants. During this year many guests used this open theater stage. They staged popular theater, cultural functions, songs, dances, etc. This is another attraction of guests.

Open Fields: There are three big open fields that give opportunity for guests to walk around during their leisure time, play football, volley ball, cricket and badminton and organize any type of sports.

Laundry: Have also laundry facilities and guests can use these facilities on payment.



Side View of HOPE Foundation



Some HOPE staff members in front of late Susanta Adhikari, Ex-Executive Director who envisioned HOPE Foundation



Capacity Building for Peace Promotion

Everyone has rights to live in peace and explore their potentials, by using these in individual and collective development. Political disagreements, conflicts of leadership, gender inequity, expansion of fundamentalism and violence, violation of rights in accessing natural resources, inequitable distribution of wealth and resources, degradation of ethical values are some common problems we are facing in Bangladesh.

Since last two decades CCDB has been addressing issues of peace and societal harmony through media campaigns and implementing IEC activities like, establishing billboards, publishing leaflets, brochures, small books, case studies, etc. Organization is trying to reduce vulnerability of poor, from social and other forms of conflicts. There are some tensions or conflicts which emerge from interventions taken by development and aid agencies. These often increase vulnerability and people embroil in conflicts, instead of reducing sufferings of people.

CCDB in partnership with EED/BfW-Germany initiated "Capacity Building for Promotion of Peace" (CBPP) program in year 2005, as a part of Regional Mainstreaming Process for LCP (Local Capacities for Peace) in South Asia, along with nine network partners. Churches Auxiliary for Social Action (CASA), India is coordinating this program through LCP Secretariat.

General Objective: To build organizational and community capacity, to analyze conflicting situations and use "Do No Harm" as a tool to avoid conflict and use these to resolve conflicts.

Specific Objectives are to: (i) Developing groups of skilled human resource in CCDB and sister organizations, to effectively address issues and concerns related to peace building and conflict resolution; (ii) Building consensus among network members, to integrate LCP tools into plans, strategies and programs; (iii) Building communities awareness on peace and social harmony; (iv) Disseminate concept of 'Do No Harm' with local government bodies and motivate them to practice some basic principles of this approach.

Major Outcomes of year ended:

Conceptual understanding strengthened: Staff at managerial level strengthened significantly. They are convinced to integrate "Do-No-Harm" in planning process of program. CCDB has 17 Core Trainers working both at head and field offices. Trainers played a vital role in building capacity of other organizations. A total of 750 persons from other organizations, local elites, Forum Executives have been trained by CCDB's Core Trainers. "Do No Harm Approach" is being followed in many programs of CCDB and network partner organizations.

Planned activities from January-December 2014 were: (i) Social analysis training for promotion of peace and harmony; (ii) Workshop on mainstreaming "Local Capacity for Peace" (LCP) OR "Do No Harm" (DNH) approach in CCDB & network partner's PME (Planning, Monitoring and Evaluation); (iii) Orientation workshop on LCP with Adivasi and Bengali; (iv) Workshop on Local Capacities for Peace; (v) Workshop on conflict and gender; (vi) Workshop on LCP with Head of the organization, (vii) Interfaith development training;

(viii) Conflict analysis at field level; (ix) Non violent campaign to protect minority rights; (x) Application training on LCP; (xi) Observation of "International Peace Day" for raising mass awareness and promotional work, (xii) LCP Network Partners Meeting, (xiii) Coordination Committee Meeting; (xiv) Exposure visit; (xv) Peace fare; (xvii) Internal Evaluation; (xvi) External Evaluation.

Publications available: Some Case Studies "Shanti Konika" on conflict transformation have been published; an useful resource material for development activists working in the areas of human rights and conflict transformation. The booklet called 'Do No Harm', by Mary Anderson has been translated into Bangla, is going to help people to understand whole concept easily and can apply in their own organization and in personal life.

LCP Networking Organizations in Bangladesh includes (i) CCDB; (ii) HOPE Foundation; (iii) Center for Community Development Services; (iv) People's Association for Rural Development (PARAD); (v) Motoraj Gram Unnayan Prochesta (MGUP).

Major Challenges Encountered: Local Capacity for Peace Building is a very effective tool for those working in conflicting areas and useful for other development activities as well. CCDB top and mid level managers are incorporating this as a planning tool. This requires facts, in-depth study and adequate time, to use this tool. Concept of LCP is highly appreciated by participants who have attended orientation sessions and process of change to take this to community, will take considerable time and efforts.

Challenges of Mainstreaming "Local Capacity for Peace": Three aspects need to be considered to mainstream LCP at various levels within organization and community. These are: Mind, Actions and Systems:- (i) By Mind we mean, inculcating values and content of LCP, by way of orienting various functionaries of organization and community at large; (ii) By Action we imply that people are able to use LCP in their day to day activities, programs implementation; (iii) By System we mean that LCP is getting integrated in to organization functions.

One way of doing it is integrating LCP into PME System; involvements in conflict sensitive projects and integrate LCP as integral part. Mainstreaming of LCP possess a big challenge at all three dimensions. Whole organization has to embrace "Do No Harm" or "Local Capacity for Peace" tools, as a part and parcel of organization's planning, implementation, monitoring and evaluation.

Experiences: People in Bangladesh are still struggling to meet their daily survival necessities. There is serious degradation of moral and ethical values in social system, as a result social unrest are increasing, for example, murder, hijacking, extortion, corruption, violence against women and rape, throwing of acids, frustration out of unemployment; spread of drugs and drug addictions among youths are increasing.

Self-centric mentality is assuming an alarming height. Joint families are almost moving towards extinction. Respect and empathy towards elderly is decreasing and insecurity during old age is emerging as a major challenge. Residential and habitation problems are taking a more severe form, especially in the case of tribal and minority communities. The extension and expansion of fundamentalist education and negative influence of students' engagements in politics is polluting education institutions.

Unregulated infiltration of external cultural practices are disintegrating national, local and minority cultures and languages. Women participation in economic, social and political activities are increasing, but social unrest, moral erosion is leading to increase violence against women like rape, eve teasing, throwing of acids, women and child trafficking, kidnapping, torture for dowry, etc.

Bangladesh is facing serious natural calamities due to rapid climate change and a natural imbalance is being created which is taking a serious form. Disasters like cyclones, tornadoes, floods, draughts, excessive and lack of rains will be eminent features of our country. This will significantly contribute internal migration and lead to further aggravation to social, political, economical conflicts and confrontations.

**Journey of CCDB "Towards Just and Caring Society"
Celebration of 40 Years**

XVIII CCDB Round Table Meeting 2014

Observing Earth Hour-2015

World Environment Day- 5th June, 2015

**Memorial Prayer Service for late Susanta Adhikari,
Ex-Executive Director**

Special Events

Human Chain and Rally in Fulbaria Upazila

**LCP- South Asia Coordination Committee Meeting and
Capacity Building Training Workshops -2014**

**Learning Opportunity- Peace Building
Exposure Visit to Cambodia**

**Research Vermi-Compost
Nutrient releases from Vermi-Compost during a rice growing
period and response**

Inclusion and Mainstreaming of Persons with Disability



Journey of CCDB "Towards Just and Caring Society" Celebration of 40 Years

CCDB celebrated its 40th anniversary on Saturday, November 1, 2014. First part of program began at 7.30 a.m. where staff members wearing different colored T-shirts rallied around Mirpur-10, with banners, festoons and band party. Second part began at 9.00 a.m. included reception of special guests, hoisting of national flag, singing national anthem, soaring baloon and pigeons, cutting cake and dance performance by tairbal cultural groups from Bandarban and Dinajpur.

Mr. Joyanta Adhikari, Executive Director of CCDB welcomed all national and international guests and staff members from CCDB's different working areas. Before beginning his speech, he requested everyone to stand up and keep one minute silence, to show respect to late Executive Director, Mr. Susanta Adhikari, who played a significant role in shaping this organization within these 40 years, he believes like earlier people, will support CCDB in future.

Mr. Hossain Zillur Rahman, Executive Chairman of Power & Participation Research Centre; Ms. Rasheda K. Choudhury, Executive Director of CAMPE; Prof. Dr. Ainun Nishat, Vice Chancellor (Emeritus), BRAC University; Md. Nurun Nabi Talukder, Director General, NGO Affairs Bureau; Dr. Mathews George, WCC also spoke as special guests, sharing their experiences and knowledge about CCDB development journey in Bangladesh.

Mr. Thomas Baroi, CCDB-Commission's Chairman, expressed his gratitude to former Commission and staff members, Special and other Guests for their participation on this very special day in organization's life.

Other important parts of program were distribution of memorabilia, cultural performance by ethnic groups, POT Song on CCDB by Rupantar, displaying of various products of the community where CCDB works. Best Forums and best Community Organizers were awarded for their sincere contribution to communities they serve.



Executive Director and Honorable Guests -holding 40 years'
Celebration Document



Director General of NGO Affairs Bureau awarding
Shibalaya Farmer's Group



XVIII CCDB Round Table Meeting 2014

The XVIII - Round Table Meeting (RTM) of CCDB was held at CCDB-HOPE Foundation, Savar, Dhaka, from November 2 to 3, 2014. Thirty nine participants from Resource Sharing Partners, Staff Members from Central and Area Offices took part. Mr. Joyanta Adhikari, Executive Director, welcomed all eminent resource sharing partners, honorable commission and staff members and expressed his heartiest gratitude and thanked representatives of resource sharing partners, for their contribution in implementing development interventions for marginalized people living in different areas of Bangladesh. Mr. Thomas Baroi, Chairperson of CCDB Commission inaugurated the meeting.

Mr. Ulrich Hans Gundert, Bread For the World, Germany; Mr. Shakeb Nabi, Christian Aid, Bangladesh; Mr. Vincent Hug, HEKS, Switzerland; Deenabandhu Manchala, Global Ministry-USA; Mr. Sanjay Patra, FMSF, India; Dr. Mathews George, Director, International Church Affairs of World Council of Churches etc. were present as resource sharing partners.

Round Table Meeting (RTM) included (i) sharing and reviewing minutes of last Core Group Meeting (CGM) held in Berlin, Germany; (ii) updates on CCDB's Comprehensive Poverty Reduction Program (CPRP); (iii) updates and status bilateral programs, micro-finance program, climate change program, financial updates; (iv) CPRP Evaluation Report, Findings, Action Plans; (v) highlights of CPRP next phase plans and budgets; (vi) sustainability and future plan of CCDB; (vii) Status of Round Table Partners.

All partners and staff members expressed their opinions during open discussions. This is first RTM coordinated by CCDB, earlier this was done by WCC. A tentative date and place for next Core Group Meeting will be fixed through formal discussions with Resource Sharing Partners. Mr. Adhikari ended this two day long meeting, stating that CCDB will go hand in hand with partners, to give reality the needed strength and support to move along with set road map to reach goal.



Round Table Meeting with Resource Sharing Partners



Bread for World Representatives



Observing Earth Hour-2015

"Earth Hour-2015" was observed on March 28, 2015, a symbol of 60+ is meant to unite all, for protection of our planet. Engagement of young generations in this movement is important, as they will have to deal with effects and impacts of Climate Changes in future. A symbolic event of "Lights-Off Movement"; a step to raise understanding and awareness was organized. It totally matters, how we behave with our environment and our planet, as there is a day for payback.

A procession with banners, festoons and distributing leaflets, CCDB Central Office went around Mirpur-10; followed "Arts Competition" with students from several high schools in Mirpur area. In the afternoon a presentation on "Climate Change and its Effect on Earth" was given to students, followed by tree plantations in two schools and CCDB. Students from Dhaka YMCA School, Monipur School & College, Kingshuk Preparatory School & College, Bangladesh Navy School & College participated, in addition to CCDB staff team members.

Mr. Joyanta Adhikari, Executive Director, and Dr. Karsten Schroeder, Consultant, CCDB-Climate Unit, shared importance of "Earth Hour Day" to students. Electronic Media partner was Channel-I and Print Media were Ittefaq, Shokaler Khobor, New Nation, Alor Jogot, Janakantha and online news paper Bangla News 24.com.



Students who joined Art Competition on Earth Hour



Executive Director, Climate Unit Consultant and staff Planting tree in CCDB Premises



World Environment Day- 5th June, 2015

Theme of "World Environment Day-2015" was "Seven Billion Dreams, One Planet, Consume with Care". Well-being of humanity, environment and functioning of economy, ultimately depends on responsible management of our planet's natural resources. CCDB united with this theme, aimed to raise awareness of importance, respecting and doing things for preserving our environment.

CCDB-Climate Unit organized a daylong event, that began with a procession where staffs and students from high schools rallied around Mirpur-10. In order to create awareness among new generation an "Essay Competition" on topic of "Responsive Ideas to make Mirpur Area Environment Friendly" was organized with students from several reputed high schools in Mirpur.

After procession a discussion session and award giving program was organized. Dr. Khandokar Rashadul Haque, Ex-Director, Department of Environment, was Chief Guest. This was chaired by Mr. Joyanta Adhikari, Executive Director-CCDB; overall event was coordinated by Dr. Karsten Schroeder, Consultant, CCDB-Climate Unit. Electronic media partner of the event was Channel I and Doinik Alor Jogot and New Nation.



Dr. Karsten highlighting importance of World Environment Day



Chief Guest awarding Prize to Winners in Essay Competition



Memorial Prayer Service for late Susanta Adhikari, Ex-Executive Director

Last 21st February 2015, was 13th death anniversary of late Mr. Susanta Adhikari, former Executive Director of CCDB. To express gratitude and show respect to his great contribution to the organization, a memorial prayer service was organized on 19th February 2015. Program started with devotional prayer and placing flowers at his sculpture.

A book published by Mr. Joyanta Adhikari on "Susanta Adhikari Unnayan Vabna" was inaugurated. Discussion session on the book was done Mr. S. M. Tanvir Ahmed, Associate Professor, Jagannath University and Mr. Govinda Saha, CSS Consultant, BftW.

A poem written by Reverend Philip Mazumder, on late Susanta Adhikari's life, named "Asa-O-Jaoa", was read by him. Mr. Shamsul Huda, Executive Director of ALRD and Mr. Zakir Hossain, Executive Director of Nagorik Uddog also reflected on their experiences with him.



Executive Director speak on late Susanta Adhikari's contribution



Special guests, well wishers and staff members



Special guests, well wishers and staff members

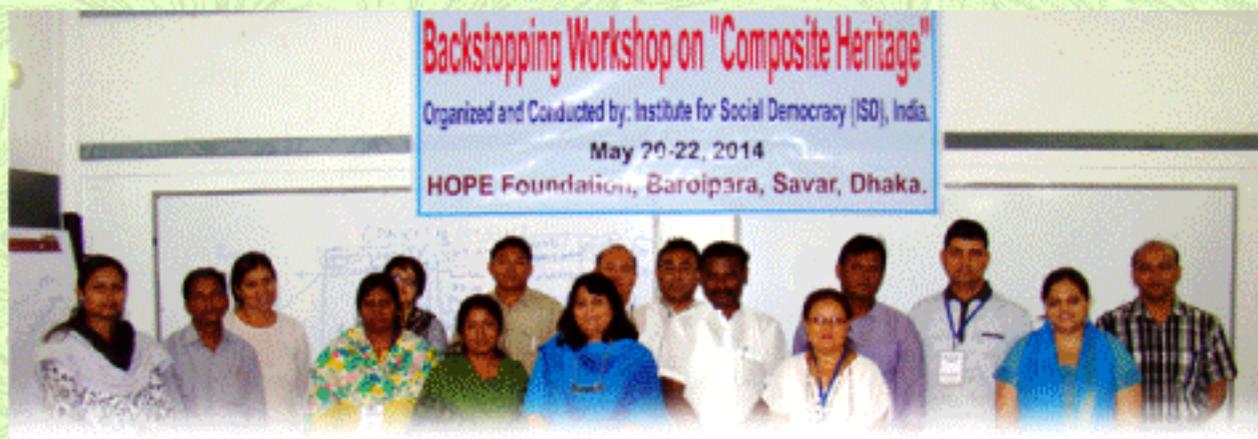


Mr. S. M. Tanvir Ahmed-Asst. Professor, Dept. History, Jagannath University, Commenting on the book on late Susanta Adhikari



Human Chain and Rally in Fulbaria Upazila

Fulbaria Upazila Network arranged a protest rally, in association with Forum Members, Tribal Cluster Forum, Tribal Welfare Association and many other local representatives on 27th May 2015, to protest against the rape of tribal (Garo) women on 21st May 2015, in Dhaka. A total 350 people joined in Human Chain and Protest Program. Forum leaders submitted a memorandum to Honorable Minister, to punish guilty persons.



LCP- South Asia Coordination Committee Meeting and Capacity Building Training Workshops -2014

Nine like-minded organizations, in South Asian countries (Bangladesh, India, Nepal, Sri Lanka, Pakistan and Afganistan) are practicing "Do No Harm" or "Local Capacities of Peace" principles and approaches, to make positive impact through humanitarian relief and development assistances in hostile, conflict or emergency situations.

These organizations are disseminating their learning through workshops, training and discussion sessions. United Mission to Nepal organized LCP South Asia Coordination Committee Meeting, in Pokhara, Nepal, where 22 participants from nine organizations took part from November 27 & 28, 2014. On behalf of CCDB Mr. Imran Kibria and Mr. Kalipada Shaha participated; several issues like, status of implementation of ongoing phase; strategic approaches for new phase; and mainstreaming Local Capacities for Peace (LCP) were discussed.

Two capacity building training workshops were organized by LCP South Asia Network Secretariat CASA. One in New Delhi, India and second one in Katmandu, Nepal with a duration of 5 and 7 days. Two staff (Imran Kibria and Nitaipada Saha) from CCDB attended. Focus was Mainstreaming "Do No Harm" in Planning, Monitoring & Evaluation and organizations' needs for upgrading materials of "Do-No-Harm".



Learning Opportunity- Peace Building Exposure Visit to Cambodia

Kalipada Sarker and Julius Adhikari

A Learning Exposure visit was organized by LCP South Asia Network Secretariat CASA, India scheduled from January 12-18, 2014 in Phnom Penh, Cambodia. The visit was hosted by "Alliance for Conflict Transformation" (ACT). Twenty two participants from LCP nine partner organizations (India, Pakistan, Bangladesh, Nepal and Afghanistan) participated. Mr. Julius Adhikari and Mr. Kalipada Sarker got opportunity to participate in exposure from CCDB.

First day of exposure visit was to watch a documentary film on "The Cultural Struggles of Cambodia" and see how a rich culture and music can be destroyed within a short period of time, by practices of extreme communism. This was followed by a visit to Royal Palace & Silver Pagoda of Cambodia, and then visited Documentation Center of Cambodia (DC-Cam) an independent research institute, which continues its extensive research and documentation activities on killing of 2 million people during political change.

This was followed by a visit to "Choeng Ek Genocidal Center" (killing fields) and memorial site at Phnom Penh, where government made a monument and kept thousands of skulls inside, to show brutality of Khmer Rouge Regime. Then exposed to "S-21 Prison", a high school converted to secret prison and detention center, where those inside Khmer Rouge, thought to have betrayed the movement, their families were brought and kept as prisoners, they were photographed, tortured until they agreed whatever crimes their captors charged them with, and executed in Choeng Ek or the Killing Fields.

Then visited "Peace Bridges" a faith based capacity building organization, dedicated to helping Cambodian organizations to mainstream peace building through their work, to bring about sustainable change in people's lives is partner of Christian Evangelical Fellowship of Cambodia. Peace Bridges provides mediation training services to NGOs, Churches and people of all other faiths.

Later participants were taken to "Extraordinary Chambers in the Courts of Cambodia" (ECCC) and attended a session on "Trials of Khmer Rouge". This was established to prosecute most serious crimes committed and receives technical support and assistance from UN. This court can only try two categories of alleged perpetrators (i) Senior leaders of Democratic Kampuchea and (ii) Those most responsible for crimes during 1975-1979. Each day when court is in session, people from all over Cambodia, including students, village elders and general public (about 500) are brought with government expenses, to witness the proceedings. Purpose is to let people know what happened and what is happening to those senior leaders, responsible during the Khmer Rouge regime. ECCC purpose is not just punishing people responsible, but building awareness of present and future generations, so that peace may prevail.

Then exposed to a local organization named "Youth for Peace" (YFP), which aims for enhancing active citizenship among youth; empowering them to become agents of peaceful social change, through capacity building, support, dialogue and advocacy. Youth for Peace is committed to develop critical thinking skills, qualified leadership, encourage and empower youth, to take active role in resolving community issues and practice balance of spiritual and material values, leading to culture of peace and provide mental and technical support for youth groups.

Then taken to "Alliance for Conflict Transformation" (ACT), established in 2002, with aim of promoting a foundation for peace, by strengthening capacity to transform conflict in Cambodia. Their main areas of work are Peace Journalism, Peace Research and Inter-Faith Collaboration on Natural Resource Management It is supported by EED-BftW-Germany.

Then group visited an independent local Cambodian NGO named "Morodok", now operating two programs- contributing to peace and development. This is a successor of "American Friends Service Committee", an International NGO, formerly known as "Quakers", established in 1980. They provided humanitarian relief, development and peace building assistance for thousands of Cambodians during long period of civil war and post-war recovery.

Group also visited "Initiative of Change Association" (ICA) a voluntary association, working with youth, to seek peace and promote opportunities for them to volunteer their time and resources, for a better Cambodia by changing individual's attitudes and mindset. ICA was founded in 2002 and works with young people, pooling in their resources and learning from one another. Their Vision is to see Cambodian people live in peace and harmony, without discrimination. Their Mission is to change people's moral value, attitudes and mindset with focus on Honesty, Purity, Unselfishness and Love.

Group visited "Community Legal Education Center" (CLEC), a right based organization working on (i) Land issues; (ii) Legal issues (empowerment of poor people); (iii) Labor issues, etc. According to their views, Cambodians are living with many problems, like (a) No rule of law; (b) Poor culture of democracy; (c) Human rights violation; (d) Land disputes; (e) Land crisis; (f) Food insecurity; (g) Significant worsening of poverty, etc. CLEC was formed in 1996, as a legal resource center, promoting rule of law, justice and democracy in Cambodia. Its empowerment activities includes legal awareness, training, legal aid and advocacy supports for Land and Natural Resources, Labor, Micro Justice, Elections and Good Governance and a Rapid Response Unit related to civil/legal cases.

A special meeting was organized with the Secretary General of "Youth Wing of the Cambodian Opposition Party", who openly criticized her own party, as well as government and unrest socio-political situation in Cambodia. She shared that corruption is one of biggest problems facing country and even opposition party are equally responsible. In last election people's participation was very significant, which resulted in opposition nearly winning, but in fact Government allegedly rigged the polls. This is more or less similar political practices in South Asia.

Meeting with Dr. Lao Mong Hay, a very well respected historian and retired Civil Servant, who is involved with an organization named "Peace Making, Peace Building and Peace Keeping". His honest views on present Government leaders were very disturbing, with high level of corruption. Biggest land holders in country had about 100 hectares, but now many Government Ministers are holding more than 10,000 hectares of land, while more than 40% poor people have no cultivable land. He shared about "Peaceful Elections" in 2013, though there was some violence. Dr. Hay doesn't see any difference between Government and Opposition. In the country, people are not independent as there are income and justice gaps. Every politician is seeking their party, clan, family and self interests.

Important Learning:

i) A society cannot know itself, if it does not have an accurate memory of its own history. In Cambodia one of our significant learning was systematic documentation. They systematically documented all things that happened during tenure of Khmer Rouge and Civil War later on. These documentations are very helpful for peace building and learning for future generations.

ii) Now they are living with Khmer Rouge peacefully. Even some Khmer Rouge leaders are getting chance in parliament with three conditions, such as security of land; security of life; security of livelihood. They are practicing forgiveness rather than forgetting. This is a great learning for us. We have same experiences in 1971, which we could not forget.

iii) In Cambodia, we experienced genuine and authentic voluntary organizations run by young people. They are working on peace and reconciliation. Young people can bring change, if they are guided appropriately.

iv) Monuments, museums and literatures provided us an overview of how cruel Khmer Rouge rulers were, during their short period in power. They have fallen. Any brutality and rigidity does not sustain for a long time. Love, justice and forgiveness sustain and can bring peace.

v) Role of international organizations in bringing peace is very encouraging. They are promoting voluntarism. In our country INGO's reduced volunteerism and community engagements for serving others.

vi) In Cambodia many small organizations are doing well without foreign funds. We should reflect and think about these organizations of change and development.

vii) Culture is very important for sustainability of a nation. We should protect and practice our own culture. We should also respect other cultures.

viii) Every organization has very good publications. We should promote this in all community based people's organizations that CCDB works with (Forums and Networks), to retain their history and development journey.



Genocide Museum-Cambodia-Khmer Rouge



Genocide Memory Visualization- Human Skulls from Mass Graves



Genocide Court for War Criminals - Briefing Session on process



Debriefing by participants after end of Exposure Learning



Research Vermi-Compost Nutrient releases from Vermi-Compost during a rice growing

A collaborative research initiative was taken by CCDB-CPRP and Bangladesh Agricultural University (BAU), to assess the level of nutrient releases from Vermi-Compost, during a rice growing period and its response to rice crop. This research was by two Professors, Dr. Md. Abdul Kader and Dr. Ahmed Khairul Hasan from Soil Science Department. Study field was in Forum members' crop fields in Fulbaria, Mymensingh district. This research initiative has been resourced by Christian Aid, UK, with objectives to assess Vermi-Compost Technology that is being promoted by CCDB and potentials for converting this into a Rural Industry.

Research findings sharing meeting was held on of June, 10 2015 at the CCDB Central Office, Dhaka. According to investigators, Vermi-Compost has two dimensions of effects on the soil both agricultural and environmental. This increases soil fertility, quality and helps to increase rice yields, compared to cow dung and compost fertilizers with longer period of soil value addition.

Methodology of research was to study chemical composition of Vermi-Compost, mineralization and evaluation of rice yield and nutrient uptake in farmer's fields. It was evident that Boro rice yield production depends on quantity and quality of doses. This organic fertilizer has potential to improve rural livelihoods and has can play a significant role on environmental conservation, such as carbon sequestration, avoidance of pollution.



Inclusion and Mainstreaming of Persons with Disability

Christian Commission for Development (CCDB) signed an MOU with Center for Disability Development (CDD), for capacity building and technical support to CCDB staff members and Area Offices, so that persons with different forms disabilities can be included into CCDB programs, considering their special needs and linking them with other partner organizations of CDD and Government service systems.

A day long orientation was organized by CDD for 40 management and program staff members of CCDB, from different projects. In phases they plan to visit all CCDB working locations and orient other staff and community leaders, for including and integrating disabled vulnerable, underprivileged and underserved section in the community. CDD have conducted two orientation sessions at Banderban and at Barisal Area Offices. In addition 3 Area Managers attended 4 day long training sessions at CDD- Training Center at Savar, Dhaka.

**Solar Powered Reverse Osmosis Plant for
Transforming Saline Water to Safe for Drinking**

Kousholla's Dream

Shorifa has many Dreams

Jahangir now a popular Vaccinator

**Mitrajoy promote Vermi-Compost Fertilizer in
Jamachandra Para, Rongchari, Bandarban**

Case Studies

**Fatema is now a Unique Example of
Livelihood and Food Security**

**Rana Plaza Victim
Liton Mia-Decorating Life**

Narayan Das is now Zinc Narayan

On Her Way to Fulfill Dream

Helena is conscious and wants to help others

Solar Powered Reverse Osmosis Plant for Transforming Saline Water to Safe for Drinking

Vamia village in Burigoalini Union has acute drinking water scarcity. This village is far from Upazilla and Union Parishad, so was neglected by government and NGOs. No drinking water facilities were installed after Cyclone Aila. CCDB-Lighthouse Project tried to install Pond Sand Filter (PSF), but did not find any pond that can harvest and preserve rain water. To ensure safe drinking water for communities, one option was to desalinate underground saline water.

CCDB-LHP found that a business organization in Shymnagar Upazilla installed desalination plant and was selling water. Along with few members of Vamia village, staff team visited this plant and found that this needed sustainable energy supply to operate this "Reverse Osmosis Plant" and training people to operate this. Contacted water purifier and solar energy suppliers to know more about desalination and feasibility in community.

Project team discussed about this with Union Council Chairman and Members, local elites and community people and reached a consensus that this plant would be installed close to

Mr. Bhamia Biswas' home, because it is in a remote and deprived location and families can move from all directions and he agreed to give his for this purpose for communities' benefits. After Cyclone Aila no one came here with water, relief goods and medical assistance as communication roads are not good and people move with difficulties, especially during rainy seasons.



CCDB-Lighthouse Project installed "Reverse Osmosis Plant" in December

2013 and initially it operated this with rented diesel generator, which is expensive for community people, in addition this is not climate friendly. To reduce costs of fuel and maintenance, installed a solar power plant with capacity of 7200 VA including 24 solar panel and 20 Batteries In December in 2014.

Presently this "Reverse Osmosis Plant" is operating without any interruptions and disturbances, and desalinates 5000 liters per day. Three (300) households is accessing safe drinking water from this plant. People distant places are coming with rickshaw vans and boats for taking drinking water. A Management Committee is formed for collecting monthly subscriptions from families who are getting water, so that future maintenance costs are generated. Women and children of Vamia village are very happy, as they do not have to travel 3-4 km for collecting water and have sufficient water that is safe from different water borne diseases.

-Danesh Ali Mondal, LHP-Thana Coordinator Shymnagar, Satkhira

Kousholla's Dream

Kousholla Rani (37) passed SSC and her husband Girish Chandra Roy (48) passed JSC. Kousholla and Girish have four daughters - Surovi Rani (17) is studying in higher secondary; Hoimonti Rani (13) is studying in class eight; Gouri Rani (8) is studying in class three; Mitali Rani is three years old. They have a six member family.

Girish works as a temporary staff in Post Office, as peon and she is housewife and helps her husband in their own agriculture field. They have 15 decimal homestead and 100 decimal



agriculture land. They have two cows, two calves, a bull, two goats, fifteen fruit trees and twenty five wood trees. They have a house with two rooms and live with great hardship with her husband's income.

Kousholla is a member of Joykur Shapla Forum in Pirganj Thakurgaon district, from November 18,2007. Her present savings is tk. 4000/-. She first received training from CCDB-CPRP, on cattle rearing. In 2010 she received Tk. 6000/- from Forum as loan and bought a male calf and ox,

reared it. She sold it during last week of January, 2013, for an amount Tk. 20,000/- and profited Tk. 14,000/-. From this amount she paid Tk. 12,000/- to mortgaged land and used rest to cultivate IRRi in fifty decimal lands; she harvested five maunds of paddy.

She received training on Forum Management and Accounts; Rights and Advocacy; Gender Equity and Justice and is Forum Executive Committee President for second time. She is leading her Forum as her own organization and is Village Committee Secretary of BRAC-WASH Program. Her family uses safe water and healthy sanitary latrine.

Now she has an identity and dignity among local government and non-government sectors and provides leadership in community and her future plans are to educate her daughters, start a service and get her daughters wedded with good persons.

-Brendra Nath Roy, Community Organizer, CCDB-CPRP, Daudpur

Shorifa has many Dreams

Shorifa and her husband Ohab, lives in Karigor Para, Borobarua village, Arbab Union, Lalpur Upazilla. They have a daughter aged 13, studying in class-6; a son aged 9, a student of class-2.

Shorifa's husband Ohab used to maintain his family by cultivating in two bighas of leased land and selling scraps and old papers. They have their homestead of four decimal land and lives in a small thatched hut. Before Shorifa became member of Forum, she was not engaged in income generating activities other than cooking, but had dreams to change her family life.

In 2008 CCDB-CPRP organized a Forum in her village and she willingly became member. After saving six months, she received Tk. 5,000/- as loan from her Forum and purchased a male calf. After rearing for 6 months she sold it for Tk. 20,000/- and took lease of two bighas of land on yearly basis.

In 2012 she received training on tailoring, from CPRP-Lalpur and procured a sewing machine by taking loan from Forum. She earns about Tk. 3000/- per month, with her per month by sewing. She took a fresh loan Tk. 30,000/- from Forum in 2013, she purchased a cow and after rearing ten months, it gave birth to a calf. This cow gives 9 liters of milk per day. She sells milk at Tk. 40/- per liters and earns Tk. 10,800/- per month. Now market-price of her cow is Tk. 70,000/-



Shorifa is very happy and expressed that cow is her future dream. With amount earned from selling milk, she repays her loan at amount Tk. 1,300/- per week. She has 14 hens and sells eggs and cultivates vegetables in a portion of her land. Her family has a latrine and a tube well. With income from both they purchased sugarcane crusher machine and that they rent out.

She is now dreaming to build a stronger and better house for living and educating her children to make them good and well established in life.

-Md. Nayeb Ali, Community Organizer, Lalpur, Ishwardi

Jahangir now a popular Vaccinator

Jahangir (30) is a member of Bonoful Forum in Manda, Naogaon district, is one of those who became successful vaccinator. He used to work as day laborer and very difficult to support his family. Training for developing rural vaccinators, through Government Livestock Department and his determination to become a good vaccinator, brought changes in his life and income. Knowledge and skills in vaccinating cattle and poultry birds gave him an opportunity, to serve his community and an additional source of income besides his day laboring.

Jahangir was compelled to stop his study when he was in class five, as his father suddenly died and dragged him into day laboring to run his family. It was real hard for him to support

his family with very little income; until he became a community vaccinator.



In year 2007, Jahangir became a member of Bonoful Forum, which was beginning of his new journey towards a better life. In 2008 he received 10 days training on "Livestock Vaccination" and was given a bag, a flask and toolkits for vaccination. Forum organized this training with assistance from Upazila Livestock Office and he started his work as vaccinator.

In the beginning it was a bit difficult to earn community people's trust, but after some successful dealings, he became popular. Jahangir buys vaccine from live stock office and vaccinates cattle and poultry, at doorstep of community people. He is very keen in vaccinating livestock and can earn 60-100 Tk daily. He wishes to establish a dispensary in his village in future.

-Kaiser Al Mamun, Program Officer, Manda, Naogaon

Mitrajoy promote Vermi-Compost Fertilizer in Jamachandra Para, Roangchari, Bandarban

Mitrajoy Tongchonga, aged 43, is a farmer by profession, has two sons, a daughter and wife in his family. He is President of his Forum and Upazila Network in Roangchari, Bandarban district. CCDB-CPRP organized this Forum in 2008, since then he had depositing his savings regularly, as an active member. Presently his total savings is Tk. 4,023/-.

During his engagement with Forums he received several trainings on (i) Forum Management & Accounts Keeping; (ii) Leadership and Development; (iii) Network Management; (iv) Human Rights and Advocacy; (v) HIV/AIDS organized by CCDB-CPRP Bandarban Area and Roangchari Program Office.

Before he became a member of Forum, he had little interest on gardening and land cultivation; did not get sufficient agricultural production, for meeting his family need. After receiving various trainings, his interests in horticulture and agriculture grew; as he received 150 mango plants from CCDB-CPRP and he himself later bought 200 mango, 15 litchi, and 300 banana plants. He utilized methods he learnt and took loan of Tk. 10,000/- for horticulture and cleaning his garden.

Every year he requires Tk. 10,000 to Tk. 15,000 worth on chemical fertilizers for his farm, which was difficult for him to procure. He received training on Eco-Farming and Vermi-Compost Technology and came to know about methods of making eco-friendly compost fertilizer. In 2012, Mitrajoy's interests towards Vermi-Compost Technology and organic fertilizer production increased, when he was nominated for exposure visit to CCDB-CPRP Fulbaria, Mymensingh, where Vermi-Compost Technology was being promoted.

He brought 500 grams of earthworms and used his exposure visit experiences and began to produce Vermi-Compost fertilizers, initially in single ring-slab and produce 15 kilograms. His fertilizer production is continuing, with two ring-slabs and reproduction of earthworm has been increased to 2 kilograms.

He is planning to install two more ring-slabs and is now known in his Upazila for this organic fertilizer production. Community people in his area, visits to see his Vermi-Compost Technology initiatives and many wants to buy fertilizers from him. This has developed a keen interest in him and increased his reputation and commitment to this organic fertilizer production.

Mitrajoy is now planning to produce Vermi-Compost more extensively, so that he can avoid chemical fertilizers in future. He is trying to make community aware about use and benefits of organic fertilizers, through his own experiences and demonstrations. His wife support to him in all his work and through agriculture, horticulture they were able to ensure financial stability in their family.



-Probin Mitro Chakma, Community Organizer, Roangchari, Bandarban

Fatema is now a Unique Example of Livelihood and Food Security

Fatema- 47 year old, husband Mannan lives in Koiarchala, Fulbaria, Mymensingh. They have four sons and two daughters and Mannan works day labor and Fatema sews quilts by going house to house.

Fatema became a member of Koiarchala Paanch Tara Mohila Forum in 2007. She came to know CCDB-CPRP Office is conducting training on Eco-Farming, so volunteered to attend this event. After training she was given earth worms, to produce Vermi-Compost and started with two pots.

She received Tk. 5000/- as loan, to lease twelve katha lands and started growing seasonal vegetables. Her husband left day laboring work and joined her in the farming. They paid off previous loan and



received fresh loan of Tk. 15,000/- to purchase a cow and gradually reduced her house to house sewing activities. They sold the cow and build a house.

After refunding her second loan, she took a third loan of Tk. 10,000/- and purchased a cow. Later she sold her cow and used the money to get her elder daughter married. She again received loan from Forum for producing and selling Vermi-Compost they purchased five cows, one by one.

Fatema and Mannan can produce 25 to 30 mounds of Vermi-Compost per month

and sell these for Tk. 8000/- to Tk. 10,000/-. Within two and half years they became successful in increasing their income and sustain livelihood. They were able get their younger daughter wedded and spent Tk. 40,000/- for ornaments and other wedding related expenditures.

One day suddenly their two daughters-in-law came to their house and there was no money in house, so she sold Vermi-Compost for Tk. 2000/- in market and entertained visitors. In earlier they could not properly entertain guests. This was a special incident in their village.

Now they have no loan and can maintain family well by selling Vermi-Compost and educating four sons. Her elder son is 12 and student of class- 7; second son is 10 years, in class-5; third son is 7 years, in class-2 and fourth son, five years, in class-1.

With both husband's and wife's initiatives; livelihood of Fatema and Mannan has become secured and become financially solvent; presently they have five cows. Fatema has converted her Traditional Cook Stove (TCS) to Improved Cook Stoves (ICS) and her success created a unique example.

Ojufa and her husband Sorwar; sister and brother in laws of Fatema, lived with them. Sorwar used to cultivate vegetables and had a cow; they used to maintain their family by selling cow's milk and vegetables. Inspired by Fatema; now Ojufa started to produce Vermi-Compost on small scale and selling compost. They have built a house for themselves and purchased another cow. Their family income increased, so their well being. .

In addition five other families around them stepped forward, for Vermi-Compost production and selling. Fatema's future aim is to increase her income, to educate her sons, to purchase land, so that her family life is more secured.

-Pallabi Das, Trainer, Fulbaria, Mymensingh

Rana Plaza Victim Liton Mia-Decorating Life

Liton Mia is the third child among five children of Abdul Kadir and Samsun Nahar. He loves to work hard and journey in life was going quite good. He studied up to class-VII and in 2001; he came to visit his elder brother, who is a tailor in Savar. He learned how to sew, cut and tailor shirts. One year later married Champa Akter and in 2004, they became parents of a daughter.

In 2008, he joined as a Helper in Phantom Apparels at Rana Plaza and due to his honesty and hard work; he was promoted to position of Supervisor within 5 years, in the same garment company. On 24th April, 2013, black day in history of readymade manufacturing garments industry, when Rana Plaza collapsed, Liton Mia was inside the building. During intervention he often said someone has been more than lucky to be alive from that disaster. He saw his colleagues die in front of him. After the collapse on Rana Plaza he and some of his colleagues went to safer zone, they started praying until one guy heard sound of breaking concrete from other side.

After almost three hours, he and his colleagues rescued from rubles of collapsed building and taken to Enam Medical Hospital, where his wife and other family members found him. Liton was physically injured, his spines misplaced and still suffers from the trauma of his experience and miraculous survival; does not want to get back to his old profession in the Garment Industry.

German organization GIZ came forward with intention of rehabilitating some of the victims of Rana Plaza. Justifying profiles of development organizations in Bangladesh, they selected CCDB, to engage with training, counseling, monitoring and facilitating small enterprises according to affected people's interest and capacity. Initially CCDB selected twenty victims.

CCDB organized trauma counseling and facilitated training on entrepreneurship development, business plan preparation. With training the selected victims became confident. GIZ provided them with tk. 45,000 on an average for initiating their own business enterprises. For continuous technical, management and facilitation support in their endeavors, CCDB engaged a Business Counselor for a period of one year, with objective that each selected individuals can earn at least tk. 6000/- per month, equivalent to amount they earned while they were working.



Liton was planning to go back to his old profession as a tailor, but after receiving training and his learning, changed his thought and he started "Lighting and Decorating Business" as he found an opportunity in his area, as there are no decorator business. With monetary help from GIZ through CCDB, and his own savings of Tk. 15,000/- taka he started his business at Chayabithi, Savar with a capital Tk. 60,000/-.

When he started his business he became a father of a boy and he named his business after him "Labib Lighting and Decorating". In August, 2015 his working capital expanded to taka-3, 65,000/- and his monthly average income was around Tk. 30,000/-. He now has two full time employees and four contractual basis. In February, 2015, he added sound system and generator in his business and rented a room to store his equipments.

Once Liton's daughter dropped from school, for not being able to pay tuition fees, but now she is back and studying in class-IV. He is a good businessman and decorates in weddings and other events inside and outside of Savar and is planning to expand his business in his home town in Mymansingh.

-Shamiran Biswas, Coordinator, Rana Plaza Project

Narayan Das is now Zinc Narayan

Narayan Das lives with his wife, one son and two daughters in Soshinara village, in Utholi Union of Shibalaya Upazila. During last Boro season he cultivated Zinc Rice-64 species in one Bigha land, with seed assistance through CCDB from HarvestPlus. His demonstration plot was on road side; so many farmers could see his plot daily.



Zinc Rice production on Narayan's land was very good and he got golden harvest. Seeing this abundance, farmers' interest grew and demand in Zinc Rice seed, started before he started his harvest.

During observing "Farmers Field Day" there were announcements with mikes. It was a great satisfaction for Narayan, as Upazila Agriculture Officer; Deputy Director, District Agriculture, local elites, teachers, students, journalists and hundreds of farmers were present in his field to see his demonstration.

The paddy was cut and everyone saw his production was 24 mounds of rice in 33 decimal lands. During Field Day they gave him title "Zinc Narayan" and he feels very proud and happy, that his name has become very popular and everyone in his area knows him by this name.

Narayan has a business of his own (plain terrace for drying paddy) at home and rents this out to others. This year he will preserve seeds for his next plantation

season; plans to provide seeds to others and keep rest for his own family's consumption. He is planning to produce more Zinc Rice and sell in market, at a higher price in future, as this has more micro nutrient and beneficial for health.

-Shamiran Biswas, Manager, Seed Promotion

On Her Way to Fulfill Dream

Samsunnahar (40), husband Md. Jalluddin is a farmer, they have three children. Eldest son is 24 years old, a student of final year honors in English, in Rajshahi College. Second child a daughter, named Molina, aged 22, got married four years back; is a student of Bachelors of Arts. Molina lives in her husband's house. Youngest daughter Sabina is 16 years, a student of higher secondary in Kadirabad Cantonment College.

Samsunnahar could not continue study due to her parent's poverty and unconsciousness, though she has a profound thirst for education and is determined to educate her children. But Shamsunnahar and Jalludding have a family to feed and maintain, with their agricultural income. It became hard for them to maintain educational expenses of their children and they were about to end their study.

During that time in 2008, CCDB as blessings formed Shomolota Forum, in Kochua village for socio-economic development. Samsunnahar became a member and started to save money regularly and participates in different training and courtyard meetings. Her continuous thought was to increase her family income along with her husband. She decided to purchase a rear cow and took a loan of Tk. 10,000/- from her Forum. The cow gave birth to a calf and she sold both for Tk. 30,000/-.

Samsunnahar took second loan of Tk. 20,000/- in September 2013, from her Forum and adding Tk. 30,000/- from sale of previous cow, she purchased a high breed cow for more milk production. This cow gives 7 liters of milk per day and she earns Tk. 280 per day, selling milk Tk. 40 per liter. Selling her cow's milk, she repays Forum's loan and makes her saving deposits. With excess amount she bears cost of children's private tuitions, books, stationeries and other essentials.

Their agricultural land is two bighas and home area is on five kathas land. They have income from agriculture and and additional income by selling milk. She and her husband are proud that their youngest daughter achieved GPA-5 in SSC examination. She is dreaming of to educate her daughter, according to her own will and to bring a bride for her son, when he gets a good job after completing his studies.

Her present savings in her Forum is Tk. 11,040/-. She is very helpful to her neighbors and is presently President of Shomolota Forum and Executive Member of Union and Upazilla Network Committees Her family uses water from tube well and has a sanitary latrine and in her house.



-Sabitri Mondol, Community Organizer, Lalpur, Easwardi.

Helena is conscious and wants to help others

Helena Akter 36 and her husband Alauddin 48, have three daughters and one son. Two of their elder daughters are married. Their son is reading in class-6 and youngest daughter in class-5. Now they have a little family with one son and one daughter. Helena's husband is a rickshaw puller and family is managed with his daily income; she had to face great hardship with limited resources and income.

She became member of Koierchala Golap Phul Mohilla Forum organized by CCDB-CPRP in 2007. Her savings are Tk. 3,373/-. She has received training on Eco-Farming from the CCDB-CPRP Fulbaria Area Office and now produces Vermi-Compost in her own house and earns extra, by selling her products of organic fertilizers.



Helena Akter came to know about climate change, disaster risk reduction and improved cook stove in June, 2013, through Forum's Courtyard Meeting. During Forum's monthly meeting, Community Organizer discussed about use of "Improved Cooks Stove" and its benefits; how this reduces smoke and indoor pollutions, health hazards, fuel consumption and environment-friendliness and differences between "Traditional Cook

Stoves" and "Improved Cook Stoves" and the positive contribution to climate change.

Helena got interested and modified her traditional cook stove to an improved one and uses this regularly. She does not need extra money to make this and she feels comfortable with this new technology. She does not feel any heat from stove and cook with lesser amount of fuel than used earlier. It takes shorter time to complete her cooking.

Her clothing does not get dirty during cooking time; there is an improvement in physical and economic conditions, due to less fuel consumption. She wants to inform and inspire everyone surrounding her, to use this environment-friendly improved cook stove.

- Trishna Majumdar, Community Organizer, CCDB-CPRP, Fulbaria

Name of Programs/ Projects and Resource Sharing Partners

SI #	Name of Programs/ Projects	Resource Sharing Partner/ Partners
01	Comprehensive Poverty Reduction Program (CPRP)	i. Bread for the World – Germany ii. Christian Aid-UK iii. EED, Germany iii. ICCO-Netherlands iv. HEKS- Switzerland v. Hong Kong Christian Council vi. Global Ministries- USA
02	Climate Change – Light House Project	i. Bread for the World – Germany ii. DIAKONIE -Germany
03	Vermi-Compost Research Project	i. Christian Aid - UK
04	CCDB- Climate Change Unit	i. Bread for the World –Germany ii. DIAKONIE -Germany
05	School and Community based Disaster Risk Reduction	i. European Union ii. Christian Aid-UK
06	Climate Change Adaptation and Disaster Risk Reduction (R I A P)	i. DIAKONISCHES-Germany
07	Emergency Response – Flood Relief	i. ACT Alliance - Geneva
08	Non-Forman Education Program (UNIQUE-II)	i. European Union in consortium partnership with Dhaka Ashania Mission
09	Staff Capacity Building Project (DRR)	Christian Aid
10	Value Chain Development (Pabna)	i. ICCO in partnership with Practical Action.
11	Value Chain Development (Manda)	HELVESTAS, Swiss Intercoporation Bangladesh, Agriterra, and ICCO-Netherlands.
12	E-Commerce (Gopalganj and Mymensingh)	i. Christian Aid-UK
13	Local Capacity Building for Peace Promotion	i. Bread for the World – Germany
14	HOPE-Foundation	CCDB Financed/ Self sustained
15	SEED Production/ Marketing and Promotion	i. Cereal System Initiative of South Asia (CSISA) ii. International Rice Research Institute (IRRI) iii. HarvestPlus iv. IRRI+USAID v. Bangladesh Rice Research Institute (BRRI)
16	Micro Finance Program	CCDB Financed/ Self sustained
17	Involuntary Resettlement Program i. Padma Multi Purpose Bridge ii. Kachpur, Meghna, Gomoti Bridge Project. iii. Paira - Lebukhali Bridge Project iv. Participatory Small Scale Water Resources Sectoral Project. v. Costal Climate Resilient Infrastructure Project vi. Mass Rapid Transfer- (Metro Rail Project) vii. Greater Dhaka Sustainable Urban Transport Project (BRT-Gazipur to Dhaka International Airport)	i. Ministry of Communication (Bridge Division) ii. Ministry of Communication (Roads and Highways Division) ii. Ministry of Local Government and Rural Development (Engineering Department). iii. Dhaka Transport Coordination Authority
20	Rana Plaza (Victim Rehabilitation)	i. GIZ-Germany
21	Carbon Emission Reduction (ICS) Project	i. Bread for the World – Germany

CCDB Commission Members and their Portfolios

Names of Commission Members	Position
Mr. Thomas Baroi	Chairman
Mr. Subodh Adhikary	Vice Chairman
Mrs. Sufia Akhter Rahman	Commission Member
Md. Abdul Quddus	Commission Member
Professor Dr. Milton Biswas	Commission Member
Rev. Ashim Baroi	Commission Member
Rev. David. A. Das	Commission Member
Dr. Ipsita Biswas	Commission Member
Mr. Joyanta Adhikari	Ex-Officio Secretary

Senior and Mid Level Staff Members

Senior Staff in Head Office	Senior Staff in Head Office
Mr. Joyanta Adhikari Executive Director	Md. Ibrahim Head of Finance and Administration
Mr. Sylvester Halder Head of Special Programs and HRMD	Mr. George Ashit Singha Head of Comprehensive Poverty Reduction Program
Mr. Sheikh Imran Kibria Head of Planning, Monitoring, Evaluation	Mr. Solaiman Siddique Coordinator, Micro Finance Program
Mr. Sarker Md. Ramjan Ali Team Leader-1 - Resettlement Program	Mr. Julius Adhikari Coordinator, DPU
Mr. Christopher Adhikari Director, CCDB-HOPE Foundation	Mr. Mahabubul Islam Development Policy Advisor
Mr. Peter Sarker Chief Internal Auditor	Mr. Khalid Hossain Project Coordinator, Climate Change Unit
Mid Level Staff in Head Office	Mid Level Staff in Head Office
Mr. Foezullah Talukder Program Coordinator, Lighthouse Project	Mr. Paban Ritchil Program Coordinator, Non-Formal Education Program
Md. Mohiuddin Team Leader-2 - Resettlement Program	Mr. Atiqur Rahman Deputy Team Leader-Resettlement Program
Mr. Toslimuddin Ahmed Deputy Team Leader-Resettlement Program	Mr. Shomiran Biswas Manager, SEED Production and Marketing
Md. Kamruzzaman Coordinator, CCU Research (DRR, CCA & Agriculture)	Mrs. Nuzhat Imam Coordinator, CCU Capacity Building & Advocacy
Mr. Shah Md. Rashed Rahat Program Coordinator, E-Commerce	Mr. Albert Halder Financial Analyst
Mr. Nitai Pada Saha Senior Monitoring Officer	
Mid Level Staff Area Offices	Mid Level Staff Area Offices
Mrs. Nadira Akhter Area Manager, CPRP-Jalalpur, Pabna	Mr. Nurul Alam Area Manager, CPRP-Chapai Nawabganj
Ms. Bithika Baroi Area Manager, CPRP- Ishwardi	Mr. Evan Parag Sarker Area Manager, CPRP-Daudpur, Dinajpur
Mr. Denis Marandi Area Manager, CPRP-Gopalganj	Mr. Richard Dobey Area Manager, CPRP-Gourmadi, Barisal
Mr. Debasish Dey Area Manager, CPRP- Dashchira, Manikganj	Mr. Amorio Sarker Area Manager, CPRP-Monirampur, Jessore
Mr. Sudipan Khisha Area Manager, CPRP-Banderban	Mrs. Nurun Nahar Area Manager, CPRP-Phulbaria, Mymensingh
Mr. Dewan Md. Farhadul Islam Area Manager, CPRP-Manda, Naogaon	Mr. Rangit Kumar Saha Area Coordinator, MFP, Rajshahi
Mr. Atiqur Rahman Chowdhury Area Coordinator, MFP, Pabna	Mr. Nazrul Islam Area Coordinator, MFP, Chapai Nawabganj
Md. Abu Syed Area Coordinator, MFP, Manikganj	Mr. Sabuel Adhikary Area Coordinator, MFP, Mymensingh
Mr. Arnest Sarker Program Coordinator, DIPECHO-7 Project	Mr. Mahabubar Rahman Technical Manager, Carbon Emission Reduction Project

Financial Audit Report



S.K.BARUA & CO.
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**Auditors' report
To The Board of Adra-Bangladesh**

We have audited the accompanying financial statements of **Christian Commission for Development in Bangladesh (CCDB)**, which comprises the Consolidated Balance Sheet as at 30 June 2015, the Income & Expenditure Account, and Cash flows Statement for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management of **Christian Commission For Development In Bangladesh (CCDB)** is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements, prepared in accordance with International Financial Reporting Standard (IFRS), give a true and fair view of the Balance Sheet as at 30 June 2015 and its financial performance for the year then ended and comply applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books;
- The organization's Consolidated Balance Sheet and Income & Expenditure account and Cash flows statement dealt with by the report are in agreement with the books of account.

Dated, Dhaka
September 15, 2015



S.K. Barua
S.K. BARUA & CO.
Chartered Accountants

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CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2015

ASSETS	Note	Amount in BDT	
		FY:2014 - 2015	FY:2013 - 2014
Property, Plant & Equipments			
Fixed Assets (At cost or valuation less depreciation)	Note-01	50,655,313.00	53,958,713.00
Current Assets:			
Sundry Advances (Official work and Salary)	Note-02	3,534,436.00	2,964,788.00
Share Money with PMSC Forum	Note-03	6,005,000.00	6,005,500.00
Loan due - Micro Finance Programme (MFP)	Note-04	251,461,909.00	207,515,992.00
Cash & Bank Balances	Note-05	337,345,264.15	311,859,776.49
Total Assets		649,001,922.15	582,304,769.49
Fund & Liabilities			
Fund			
Assets Fund	Note-06	50,655,313.00	53,958,713.00
RT Restricted Fund(CPRP)	Note-07	(6,341,284.25)	(6,317,758.96)
Non-RT Restricted Fund	Note-08	38,020,205.61	12,318,824.11
Bilateral Programme Fund	Note-09	1,030,008.00	1,176,987.00
Un-Restricted Fund	Note-10	142,672,434.95	135,450,044.95
Staff Gratuity Fund	Note-11	32,967,971.53	28,388,611.54
Corpus Fund	Note-12	133,998,131.95	135,021,409.49
Revolving Loan Fund (RLF)	Note-13	168,387,031.36	168,387,031.36
Current Liabilities			
Sundry Creditors/Accounts Payable	Note-14	23,805,525.00	8,692,027.00
Micro Finance Programme (MFP) Members' Savings	Note-15	63,806,585.00	45,228,880.00
Total Fund & Liabilities		649,001,922.15	582,304,769.49

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

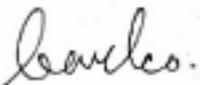

JOYANTA ADHIKARI
Executive Director, CCDB


THOMAS BAROI
Chairperson, CCDB Commission

As per our Report of even date annexed.

Dated: Dhaka
September 15,2015

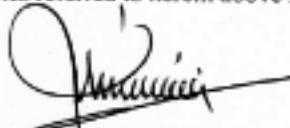



S. K. BARUA & CO.
Chartered Accountants

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2015

Particulars	Note	Amount in BDT	
		FY:2014 - 2015	FY:2013 - 2014
INCOME			
Fund Received from RT Partners (CPRP)	Note-16	100,070,075.09	102,884,136.62
Fund Received for Non-RT Programmes	Note-22	69,087,002.43	32,513,448.17
Local Income:	Note-17		
Core Programme-CPRP		4,759,553.19	
Micro Finance Programme(MFP)		406,106.00	4,737,303.00
Service Charge on Loan(MFP)	Note-18	45,321,720.00	39,919,347.00
Fund Received for Bilateral Programme (UNIQUE II)	Note-23	12,745,776.00	13,120,456.00
Total Income		232,390,232.71	193,174,690.79
EXPENDITURE			
RT Funded Programme (CPRP)	Note-19	104,706,236.57	108,956,652.55
Non-RT Programme	Note-25	43,385,620.93	34,644,275.00
Bilateral Programme	Note-26	12,892,755.00	10,038,557.82
Micro Finance Programme	Note-20	36,230,623.00	31,544,298.00
Depreciation of Fixed Assets(Net):	Anx-A		
Core Programme-CPRP		1,693,777.00	
Micro Finance Programme(MFP)		367,446.00	4,144,614.00
Total expenditure		199,276,458.50	189,328,397.37
Balance of fund transferred as shown below		33,113,774.21	3,846,293.42
Total		232,390,232.71	193,174,690.79
RT Restricted Fund (CPRP)	Note-07	(1,570,385.29)	
Non-RT Restricted Fund	Note-08	25,701,381.50	
Bilateral Programme Fund	Note-09	(146,979.00)	
Un-Restricted Fund	Note-10	9,129,757.00	
		33,113,774.21	

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


JOYANTA ADHIKARI
Executive Director, CCDB

As per our Report of even date annexed.

Dated: Dhaka
September 15, 2015

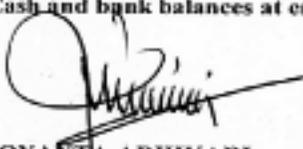



THOMAS BAROI
Chairperson, CCDB Commission


S. K. BARUA & CO.
Chartered Accountants

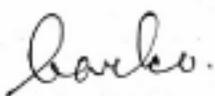
CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 JUNE 2015

	Note	Amount in BDT	
		FY:2014 - 2015	FY:2013 - 2014
Cash flow from operating activities:			
Fund Received from RT Partners (CPRP)	Note-16	100,070,075.09	102,884,136.62
Fund Received for Non-RT Programmes	Note-22	69,087,002.43	32,513,448.17
RT Funded Programme Payments	Note-19	(104,706,236.57)	(108,956,652.55)
Non-RT Programme Payments	Note-25	(43,385,620.93)	(34,644,275.00)
Local Income	Note-17	5,165,659.19	4,737,303.00
Corpus Fund Receipts	Note-12	12,555,373.46	22,683,662.19
Corpus Fund Payments	Note-21	(13,578,651.00)	(4,335,135.72)
Bilateral Programme Fund Receipts	Note-23	12,745,776.00	13,120,456.00
Bilateral Programme Fund Payments	Note-26	(12,892,755.00)	(10,038,557.82)
Staff Gratuity Fund Receipts	Note-24	6,359,905.99	6,713,992.67
Staff Gratuity Fund Payments	Note-27	(1,780,546.00)	(1,188,716.00)
Micro Finance Programme (MFP) Payments	Note-20	(36,230,623.00)	(31,544,298.00)
Total cash flow from operating activities		(6,590,640.34)	(8,054,636.44)
Cash flow from investing activities:			
Programme Capital Expenditure	Note-28	(568,243.00)	(655,526.00)
Sale Proceeds of Assets		10,000.00	-
Total cash flow from investing activities		(558,243.00)	(655,526.00)
Cash flow from financing activities:			
Service Charge on Loan-MFP	Note-18	45,321,720.00	39,919,347.00
Share Money Realised from PMSC Forum		500.00	1,200.00
Loan realised - MFP		352,853,083.00	318,501,744.00
Loan paid - MFP		(396,799,000.00)	(325,964,000.00)
Sundry Creditors/Accounts Payable		12,518,086.00	789,949.00
MFP Members' Savings		41,193,768.00	27,207,765.00
MFP Members Savings Refunded		(22,616,063.00)	(20,052,314.00)
Sundry Advances (Official work & salary)		162,277.00	3,027,497.00
Total cash flow from financing activities		32,634,371.00	43,431,188.00
Net increase/(decrease) in cash and bank balances		25,485,487.66	34,721,025.56
Cash and bank balances at start of year		311,859,776.49	277,138,750.93
Cash and bank balances at end of year	Note-05	337,345,264.15	311,859,776.49


JOYANTA ADHIKARI
Executive Director, CCDB




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Chartered Accountants

Dated: Dhaka
September 15, 2015

*Development Trends
and
Programmatic Changes*

Development Trends and Programmatic Changes

CCDB operated Projects related to Fish, Agriculture and Horticulture and Non-Farm Production and Marketing, Health and Disaster Management and Risk Reduction.

(1) **Community based HIV/AIDS Prevention, Care and Advocacy Program** (from 2002 to 2007): was initiated in response to threats of spread of HIV/AIDS in Bangladesh. Objective was to build mass awareness on STD/HIV/AIDS and promote preventive measures in community through (i) Awareness Campaign on HIV/AIDS and (ii) Advocacy on HIV/AIDS. This program contributed in developing competency of staff members, for raising mass awareness of grass-root level people, on HIV/AIDS and facilitated community preparedness, to accept people infected with HIV, through promoting equal human rights of PWHA.

(2) **Entrepreneurship Development Program** (from 1999 to 2003): was initiated on an experimental basis, to create sustainable employment opportunities and raise income levels of reference people, by enhancing their productive competence and opportunities, through promoting small scale rural entrepreneurship among Forum members. Major program components were:- (i) Program Awareness Dialogues & Study; (ii) Capacity Building of Entrepreneurs; (iii) Business Development Services & Information; (iv) Financing of Enterprises. This project operated in Manikganj (Shivalaya), Naogaon (Manda), Rajshahi (Mohonpur), Dinajpur (Daudpur) and Bandarban Sadar.

(3) **Ethnic Community Development Program** (from 1998 to 2007): began its operation in Dinajpur, Rangpur and Bandarban districts. Main aim was to achieve socio-economic development of ethnic minority communities, who were generally more marginalized in comparison with poor from the majority communities of Bangladesh. Through this project a total of 4,090 families from Santal, Urao, Munda and Mahali communities in Dinajpur and Rangpur districts were served, through 159 of Para Sanghathans.

ECDP Bandarban worked with a total of 1,940 families from Bawm, Murma, Murong, Khiang, Tripura, Tongchangya, Chakma, Khumi, and Lushai, communities living in 63 villages/hamlets in three Upazilas, through 80 Para Samities. Major program activities included (i) Forming and strengthening of Para Sanghathans (People's Organizations); (ii) Improving health, economy and food security; (iii) Promoting of education, societal peace and culture; (iv) Preserving and improving natural environment.

(4) **Community Based Calamity Preparedness and Rehabilitation Program** (from 1992 to 1997): was based on strong realization that relief and rehabilitation work is on a temporary basis, was not proper answer to solve problems of communities living in disaster prone and vulnerable coastal areas. This requires a sustainable structural process, through which communities can play a crucial role for survival to face future disasters.

Through this project 44 Cyclone Shelters were constructed in most vulnerable locations on Moheshkhali Island and Cox's Bazar Sadar Thana. In addition communities made aware and trained for enhancing their Disaster Risk Handling Capabilities, by utilizing their experiences, knowledge and wisdoms through People Participatory Process (PPP). Rehabilitated small occupational groups were affected by 1991 Super Cyclone, like small fishermen with boats and nets, and weavers with looms and yarns.

(5) **Women Executive Development Program** (from 1989 to 1991): was undertaken with aim of developing women executives, through on-the-job training, for management positions in organization. A total of eighteen women were involved. Capacity building was through (i) Leadership and Management training; (ii) Training on development concepts, approaches and practices; (iii) Special assignments at CCDB Central Office; (iv) On Job Training at program and project offices; (v) Exposure visits to other organizations. This special program women development for leadership position, was an eye opening. Some of trainees were given management position within organization, while some joined in other NGOs.

(6) **Multi-Sectoral Rural Development Program** (from 1989 to 1992): goal was "Human Development" through process of education, training and providing services in different development needs/areas of beneficiaries. There were nine major program heads: (i) Development education; (ii) Functional education and literacy; (iii) Agricultural extension; (iv) Livestock care; (v) Women's advancement; (vi) Community health and Family planning; (vii) Savings and Credit, (viii) Environment preservation and disaster risk reduction. This project was operated through 10 Area offices clustered into 3 zones.

(7) **Disaster Preparedness Program** (from 1986 to 2007): was initiated on strong realization that in a calamity prone reality, there should be adequate capacities and preparedness both at organization and community level. Major activities of DPP included (i) Training Trainers on disaster preparedness; (ii) Training Volunteers for emergency services communities; (iii) Training Workshops on Emergency Management and (iv) Emergency Provision (ready stock of emergency relief materials).

Over years this contributed to disaster management and response capacities of CCDB, small local organizations; community organizations. Formation of a functional network with 46 small local organizations operating in different disaster prone locations was one of the important contributions of this project. In addition to disaster preparedness activities, staff members played an important role in undertaking/managing/coordinating relief and rehabilitation programs during major disasters in country.

(8) **Local Initiative Support Areas** (from 1985 to 2007): Objective was to build the capacity of 25 Women Organizations, in 8 districts, so these contribute effectively in development field and operate their organizations more professionally; address different development issues like education, gender, food and nutrition, social peace and harmony and building well-designed network, to deal with some other social issues.

Capacity enhance efforts were on (i) Organization Development; (ii) Financial Management; (iii) Strategic Planning for Poverty Reduction; (iv) Promoting values on Peace and Social Justice; (v) Good Governance and Human Rights; (vi) Entrepreneurship Development; (vii) Food Processing, Preservation and Marketing; (viii) Local Resource Utilization; (ix) Development Communication.

These 25 organizations were given management support, in addition to capacity building through training, mentoring, follow-up, financial audits. CCDB supported to operate pre-primary schools; adult functional literacy programs; health and nutrition programs. In addition these organizations' leaders were exposed to other organizations, to expand their knowledge horizons and selecting best practices that could be integrated into their organizations. Through these organizations around 48,643 people were addressed (adults, adolescents, children) in 8 districts, covering 144 Unions.

(9) **Chimbuk Rehabilitation Program** (from 1984 to 1989): was initiated to rehabilitate and make permanent resettlement of 350 tribal families and move them from slash and burn agricultural cropping pattern to horticulture, animal husbandry, handicraft and homestead farming based livelihoods. In addition ensure safe drinking water and sanitation, children's education, health care services and other inputs that could help to have sustainable livelihoods.

(10) **Capacity Building Program for Traditional Birth Attendants** (from 1984 to 2006): Training Traditional Birth Attendants for improving home based deliveries being practiced in rural areas in Bangladesh. About 95% of deliveries are still conducted at home. Unhygienic and unsafe delivery practices by non-trained persons are the most important cause of so many maternal and child deaths. Since inception the program CCDB has trained a total of 20,294 practicing Traditional Birth Attendants. CCDB's experience shows that there is an immense possibility to provide intensive services through trained TBAs, in reproductive health care; safe delivery; pre and post natal care; and family planning services. Trained TBAs prove their professional competence in conducting safe deliveries at the home level and are instrumental in reduction of maternal, infant and child mortality. Their effort is praiseworthy.

(11) **Agriculture and Community Development Project** (from 1982 to 1989): goal was to ensure better production opportunities to the poor farming communities living in the flood prone and water logged areas of Barisal and Gopalganj districts, through (i) Provision Irrigation Services; (ii) Setting up demonstration farm with HIV corns, vegetable and fruit plants in its farming plots and various kinds of fish were stocked in ponds; (iii) Agriculture Apprentice Training; (iv) Provision of agricultural supplies; (v) Economic assistance scheme for non agricultural production and marketing; (vi) Skills and Conceptual training on social awareness, group dynamics, leadership, grassroots planning, social change, simple accounting, health education. Skills development training included rice production, fish culture, bamboo and cane works, vegetable gardening, pump driving livestock care and immunization; (vii) Agricultural Literacy Knowledge.

(12) **Modhupur Rural Development Program** (from 1978 to 1985): for socio-economic development of the Garo tribals of Modhupur thana under Tangail district by providing financial support for undertaking pineapple, ginger, taro, cassava, paddy cultivation, goat and pig rearing. In addition to the economic development programs several social development activities like education program for children and adults; training and capacity building; organizing 1100 community people into 85 savings groups.

(13) **Shivalaya Rural Development Program** (from 1977 to 1989): goal of this program was "Establishing Social Justice" through (i) organizing the landless laborers into several association; (ii) creating leadership among landless laborers, exploited fishermen, oppressed women and neglected youth and children; (iii) organizing adult functional education and literacy; (iv) popularizing distributive justice between landowners and landless laborers, thereby increasing food production through demonstration of collective farming and collective bargaining; (v) providing marketing avenues for the poor fishermen and small producers to contain exploitation and (vi) creating a cadre of volunteers from among the groups to carry out future development activities on a self sustaining manner.

(14) **Kaptai Lake Fishery and Fruit Marketing Development Project** (from 1977 to 1980): first intervention in the Chittagong Hill Tracts, with the aim of improving the socio-economic condition of poor displaced tribal (Chakma) people of Kaptai Lake area whose original home and cultivable land were submerged by the Lake by (i) engaging them in fishing and (ii) improving the marketing facilities of their fresh catch and fruit especially pineapple. Pineapple Growers were linked with the Horticulture Development Board both in the field of production and marketing and the Fishing Communities were linked with Fishery Development Corporation and Directorate of Fishery.

(15) **Fisheries Cooperative Marketing Development Project** (from 1975 to 1980): aims were (i) to rehabilitate 10,000 poor fishermen economically and (ii) to increase their per capita income through cooperative structures. Program activities included (i) distributing 110 fishing boats, nets and other accessories to increase fish catch; (ii) Installing 6 Ice Plants, to ensure long preservation of fishes; (iii) Providing 10 Carrier Vessels to ensure safe and quick transportation of catch; (iv) Uniting the neglected poor fishermen into Cooperative and Marketing Extension for ensuring their legal rights, as well as ensure fair price of catches. This project was implemented in Aricha (Shivalaya), Bhola, Pirojpur, Amtali, Patuakhali and Barisal.

(16) **Agricultural Development Project** (from 1975 to 1986): was initiated with two aims (i) contributing to the rapid increase of food production in Bangladesh and (ii) promoting self-reliance among small farmers. ADP operated from two separate units based in Rajshahi and Pabna. During the project period CCDB installed 1,809 shallow Tube Wells; 2,246 Hand Pumps, 678 Treadle Pumps and 320 Rower Pumps. Total irrigated land was 20,970 acres and supported approximately 30,000 farmers.

(17) **Companyganj Health Project** (from 1973 to 1981): was a joint initiative of the Government of Bangladesh and CCDB. It was designed to establish a model of National Integrated Health and Family Planning Program as a model in a single Thana in Noakhali district (Companyganj) that served seven Unions. This project developed a coherent and coordinated working environment for delivering curative and preventive health care services along with MCH based Family Planning Services. This project was used as the model for the present Upazila Health Complexes and Union Health Centers existing in Bangladesh. Staff members of most of the early Upazila Health Complexes and Union Health Centers were oriented and trained here, when the government initiated this model all across the country.

(18) **Weaving Project** (from 1973 to 1976): with the aim to rehabilitate and improve socio-economic condition of 10,000 weavers of 3 locations in Narshindi, Mominpur (Jessore) and Shahjampur (Pabna). A total of 9,846 weavers were assisted with yarns, dyes, chemical and spare parts through Weaver's Cooperative Societies.

(19) **Moheshkhali Cooperative Fisheries Development Project** (from 1973 - 1979): aim was to improve socio-economic condition of 1,000 poor fishermen of Moheshkhali Island, in Cox's Bazar district. Selected families were supported with mechanized boats, nets and other accessories for deep sea fishing through cooperative societies. At that time CCDB was the only NGO in country who promoted deep sea fishing in Cox's Bazar.

List of Staff engaged in Preparing this Report

Name of Program/ Projects	Person Responsible	Assistance/Support
Comprehensive Poverty Reduction Program (CPRP)	George Ashit Singha Head, CPRP	11 Area Managers + Senior Monitoring Officer
Micro Finance Program (MFP)	Solaiman Siddique Coordinator	5 Area Coordinators and Finance Manager
Resettlement Projects (One)	Sarker Md. Ramjan Ali Team Leader-1	2 Deputy Team Leaders/Gender Officer/IT Manager
Resettlement Projects (Two)	Md. Mohiuddin Team Leader-2	Area Managers
Climate Change Light House Project (LHP)	Foezullah Talukder Program Coordinator	3 Thana Coordinator and Monitoring Officer
E-Commerce	Shah Md. Rashed Rahat Program Coordinator	2 Business Managers + CPRP Head
SEED Production/Marketing/ Promotion/ Introduction	Shamiran Biswas Manager, Seed	Dev. Policy Advisor + Program Coordinator MFP
Local Capacity for Peace Building (LCP)	Kalipada Sarker Program Coordinator	Head- Monitoring, Evaluation and Research
UNIQUE-II	Paban Ritchil Program Coordinator	3 Area Managers
Regional Inter Agency Partnership (RIAP)	Paban Ritchil Program Coordinator	Head, PME
DIPECHO-7	Arnest A. Sarker Program Coordinator	Program Coordinator Disaster Program Unit
CCDB-HOPE Foundation	Christopher Adhikari Director	Manager, HOPE Foundation
CCDB-Climate Unit	Khalid Hossain Coordinator	Team Members and Consultant
Flood Relief – ACT Alliance	Julius Adhikari Coordinator, DPU	Head of Special Programs
Special Events	Sheikh Imran Kibria Head, PME	R & Doc. Officer, Gender Officer, Marketing Officer
Case Studies (translation)	Subrata Banerjee Research and Doc. Officer	CPRP-Trainers, Community Organizers, Program Officers
Staff Capacity Building/Training	Sylvia Roy Human Resource Officer	Head-CPRP/Area Managers/ Program Coordinators/Head, HRMD
Financial Report	Md. Ibrahim Head, Finance and Admin.	Accounts Officers/Internal Auditor/Finance Manager
Reports Edited	Sylvester Halder Head, Special Programs and HRMD	
Composing and Graphic Design	Bipul Kumar Das Admin. Assistant	
Printing	Shabab Printplex, Mirpur, Dhaka	

CCDB Operational Locations

