



VISION

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

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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

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

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FROM THE EXECUTIVE DIRECTOR'S DESK



The year 2023 marks a significant milestone for CCDB as we celebrate our 50th anniversary. This journey has been remarkable, marked by numerous successes in critical areas such as poverty reduction, women's empowerment, healthcare and sanitation, agricultural development, disaster risk reduction, and climate change initiatives. Throughout these endeavors,

we have also focused on sustaining grassroots institutions, among other vital aspects.

Amidst this celebratory moment, we extend our heartfelt gratitude to our invaluable resource-sharing partners, the pioneers who initially carried the torch for CCDB from the leaders to frontiers, governmental institutions, both past and present members of our

commission, and all other stakeholders who have played instrumental roles in shaping this incredible journey.

This milestone not only commemorates the past achievements but also stands as a testament to the collective effort, dedication, and vision that have fueled CCDB's transformative impact on communities.

Over the span of 50 years since gaining independence, Bangladesh has extraordinarily outshone both India and Pakistan, establishing itself as a prominent economic force in South Asia. Initially labelled the "bottomless basket " immediately after the independence, Bangladesh has defied expectations and surged ahead, surpassing its neighboring nations in various critical spheres, including economic prowess, literacy rates, and the empowerment of women. This remarkable progress has positioned Bangladesh as a standout success story in the region, marking a significant leap forward from its earlier challenges.

In 2022, as the world aimed for the 2030 Sustainable Development Goals (SDGs), a series of severe crises rocked the global economy. The lingering effects of the COVID-19 pandemic collided with the Ukraine conflict, disrupting food and energy markets, worsening food insecurity, and escalating malnutrition in many developing nations. High inflation led to income erosion, pushing millions into poverty and economic hardship, while climate-related disasters like heat waves, wildfires, floods, and cyclones caused substantial economic damage and humanitarian crises worldwide. Predictions suggest a significant slowdown in global output growth, projected at 1.9% in 2023 compared to an estimated 3.0% in 2022. Amidst these challenges, United Nations Secretary-General António Guterres stresses the need for collective and transformative action, emphasizing the importance of an SDG-focused stimulus package to address these unprecedented times without exacerbating inequality or further distancing the world from achieving the SDGs.

Simultaneously, the staggering surge in the prices of both essential food and non-food items

has posed a dire threat, pushing millions perilously close to falling below the poverty line in Bangladesh. This escalating crisis has hit the poorest and middle-class households the hardest, forcing them to allocate a substantial portion of their income towards securing basic necessities. Consequently, their actual purchasing power has significantly diminished due to the relentless hikes in the prices of essentials. As a result, the strain on their livelihoods has intensified, amplifying the challenges they face in sustaining their families and meeting their basic needs.

In this context, CCDB remains steadfast in its commitment to combat poverty through its Comprehensive Poverty Reduction Program (CPRP). Operating across 15 districts of Bangladesh, this program diligently engages with nearly 100,000 households, a majority of whom are women.

However, amidst persistent challenges posed by escalating inflation and the conflict in Europe, lifting these individuals out of poverty within the project's timeframe presents a formidable task. Throughout our journey, CCDB has persistently strived to impart innovative and cost-effective technologies to these reference individuals, empowering them to optimize their income potential. Moreover, the program continuously focuses on enhancing livelihood skills, equipping participants to adapt and thrive.

This phase underscores a strategic emphasis on leveraging community assets through an approach known as Asset-Based Community Development (ABCD). By harnessing existing resources within communities, we aim to elevate both the quality of life and livelihoods of those we serve.

Integral to the CPRP, the People's Managed Savings and Credit Program (PMSC), a cornerstone that facilitates access to crucial financial resources for our reference individuals. PMSC not only fosters financial inclusion but also plays a pivotal role in ensuring the sustainability of the peoples institutions, fostering economic resilience among members of the forums.

Bangladesh, situated in the deltaic region of the Ganges-Brahmaputra-Meghna basin, grapples

with profound and multifaceted impacts of climate change. The convergence of geographical vulnerability, dense population, and heavy reliance on agriculture compounds the challenges posed by this global phenomenon.

One of the most striking consequences of climate change in Bangladesh is the escalating sea levels. A significant portion of the country lies just a few meters above sea level, making even a modest rise potentially catastrophic. Coastal regions endure heightened salinity intrusion, leading to infertility of arable land and imperiling freshwater sources. This disrupts agriculture and jeopardizes livelihoods, prompting migrations and worsening social and economic pressures.

To address these challenges, CCDB has undertaken significant efforts through its climate change program. Particularly in coastal areas, CCDB has pioneered the development of Community Climate Resilient Centers (CCRCs). These centers serve as community-based hubs for knowledge dissemination, resource mobilization, advocacy, and more. The central theme of these centers revolves around "Engaging Communities in Action," emphasizing empowering the most climate-vulnerable individuals to enhance their resilience.

The primary focus of this initiative is to bolster the capacity of these vulnerable populations, enabling them to become more adept at coping with climate-related adversities. This strategic emphasis on community resilience building aims to equip these communities with the tools and knowledge needed to confront and adapt to the challenges posed by climate change.

On October 1, 2022, we proudly inaugurated our Gazipur Climate Center, a flagship initiative within CCDB's climate change program. Spanning 22 hectares, this Center stands as a key regional hub, driving climate-resilient, low-carbon sustainable development in Bangladesh. Its core mission is to promote community-led adaptation and reduce climate risks through innovation, capacity building, and knowledge dissemination.

This hub serves as a vital platform for learning

and knowledge exchange, engaging climate-vulnerable populations, researchers, policymakers, practitioners, students, and children. It showcases a model of Bangladesh's five primary climate ecosystems—Coastal, Drought-prone, Floodplain, Wetland, and Hill regions. Visitors embark on an interactive journey exploring over 100 practical climate solutions across agriculture, water management, fisheries, livestock, healthcare, biodiversity, housing, and energy sectors.

CCDB has initiated a project called "Green Innovation for Resilience Building" This project focuses on involving unemployed youth, especially from ethnic minorities, in harvesting banana fiber from plant trunks for sale and producing compost from the remnants. This inventive initiative aims to tackle environmental and social challenges by offering income opportunities to youth while contributing to sustainable agriculture in Madhupur, Tangail, and Fulbaria, Mymensingh.

Throughout the reporting period, CCDB has executed several programs encompassing women's empowerment, fostering active citizenship, generating employment for youth, fostering peace, resolving conflicts, reducing carbon emissions, promoting seeds, enhancing livelihoods, and ensuring food security through Biochar, Strengthening Emergency Preparedness Capacities of Disaster Vulnerable Communities in Bangladesh, among others.

I want to extend our deepest gratitude and heartfelt appreciation to our cherished reference people, our esteemed colleagues in CCDB, members of the General Body and CCDB Commission, Government institutions, and our invaluable resource-sharing partners. Your unwavering support has been the cornerstone of CCDB's journey towards fostering a society built on principles of justice and compassion.

Juliate Keya Malakar
Executive Director
CCDB



Poverty Reduction, Food Security and Livedlihood

Comprehensive Poverty Reduction Program (CPRP)



CCDB's outstanding initiative, launched in 2007, successfully completed its fifth phase this fiscal year and has now transitioned into the next phase. This ongoing program is dedicated to poverty alleviation through a multifaceted approach that integrates service delivery, a rights-based framework, and asset-based community development. The completion of Phase V marked significant progress, particularly in areas such as climate-adaptive agriculture, advocacy, human rights, sanitation and hygiene, and education. Furthermore, program participants have been empowered through diverse training sessions designed to enhance their knowledge and skills, resulting in notable positive social outcomes.

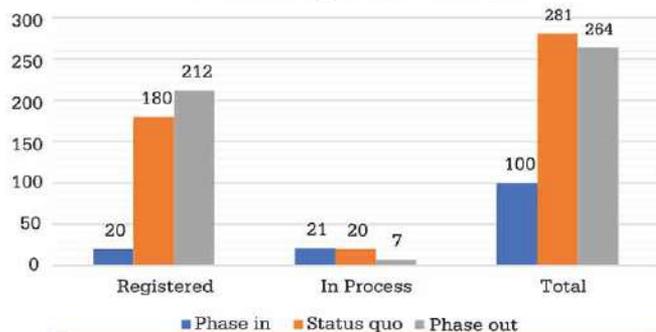
Institutional Development

The Comprehensive Poverty Reduction Program (CPRP) prioritizes the development of people's institutions as the cornerstone of its efforts. By strengthening institutional capacities, the program has successfully established collaborative forums led by grassroots communities. Over time, it has built strong partnerships with the cooperative department, local governments, and other grassroots organizations to create sustainable local entities for community development.

A standout innovation of the CPRP is the People-Managed Savings and Credit (PMSC) model. This approach empowers

community members to collectively manage their savings and credit within their forums, enabling them to take ownership of their financial resources. By fostering a sense of control and resilience, the PMSC model has become a key driver of community empowerment and sustainable development.

Forum Registration Status



The success of the PMSC model is evident in the nearly 499 forums that have organized annual conventions. These conventions serve as a vital platform for forum members to present their annual plans, engage in meaningful discussions with local leaders, and collectively distribute dividends. This participatory approach not only strengthens community ownership but also fosters active engagement, accountability, and transparency within the communities.

Types of Training

Types of Training	Male	Female
Training on bookkeeping for Forum Leaders	6	174
Basic Training on Forum Management and Leadership	5	181
Vocational Training	14	12
Total	25	367

To further enhance institutional development and support sustainable poverty reduction, CPRP offers a variety of trainings to forum leaders and members. These trainings cover topics such as bookkeeping, political empowerment, livelihood asset management, vocational training, market linkages, and capacity building for local service providers and producer groups.

Type of Training Office

Type of Training Office	Total
Strengthen capacity of the producer group	542
Strengthening capacity of local service provider	55
Workshop on building relationship with market stakeholders	34
Total	631



By equipping community members with these skills and knowledge, CPRP is empowering them to address local challenges and improve their livelihoods. The program's focus on institutional development and community ownership has led to remarkable outcomes, including increased financial resilience, improved livelihoods, and strengthened community bonds.

Types of Service / Area Office	No of Forum members received support
Assistance/support received	
Agricultural training	574
Rickshaw/Van	37
Cattle	122
Sewing machine	100
Slab latrine	91
Poultry	6969
Tube well	113
Agri equipment	195
Tree (sapling)	1130
Skill training	
Training on livestock	674
Fish culture	224
Computer training	72
Handicraft	38
Training on making guti Urea	11
Allowances	
Old age allowance	680
Widow allowance	457
Person with disability allowance	251
Pregnancy	670
VGF/VGD	2517
Education	1176
Additional Information	
Power tiller	8
Community center	4
Spray machine	24
Solar panel	211
New Road	22
Forum House	10
Plastic chair	90
Rainwater retention tank (3000 Lt.)	653
Shelter (House)	35
Total	17160

Economic and social development

Woman participation increased in advocacy and lobbying with government representatives regarding poverty related matters, community development, improvement of area. Types of workshop on Gender based violence (GBV), inequalities and discrimination against women and girls increased cooperation among man and woman in running family, decision making which reduced domestic conflict around 70%. Additionally, woman participation in supporting their families by different income-generating activities is building the bridge between economic and social development. Key advocacy initiatives like sensitization, stakeholder engagement, creative expression, school monitoring have significantly contributed in reducing child marriage, dowry which enabled community in equitable and child-friendly environment.

Local people, government officials have collaborative approach with forum members that enables in mobilization of different resources in betterment of people. Types of agriculture fair initiated by forum members have proven to be valuable platforms for empowering communities and promoting sustainable agriculture. By fostering collaboration and providing access to knowledge and resources, these events have contributed to the economic well-being, food security, and environmental sustainability of local residents.

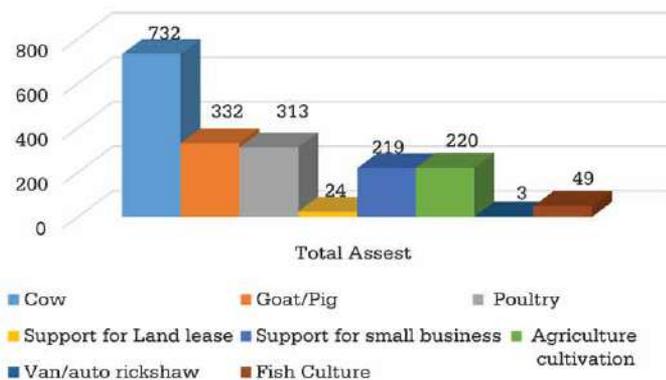
Health and Peace related Training	No. of Participants
Awareness on Early marriage dowry, eve-teasing & societal peace	172
Cultural program and Sports among forum children	1215
Organizing of forum-based agriculture fair	1021
Workshop on Gender based violence, inequalities and discrimination against woman and girl	160
Total	2568



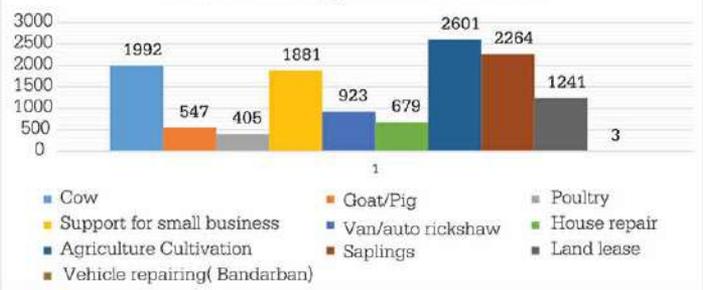
The active participation of people in celebrating major observance days such as International Environment Day, World Women's Day, Victory and Independence Day, and World Health Day through human chains and rallies reflects raising awareness, fostering social cohesion, promoting civic engagement, and inspiring positive change, these events play a vital role in building stronger, more resilient, and equitable communities.

In order to strengthen IGAs of small households CCDB and forum have supported it's member in types of activities like cow rearing & goat rearing, operating small business, tailoring, handicrafts, raw materials, cloth business etc.

Livelihood support received from CCDB

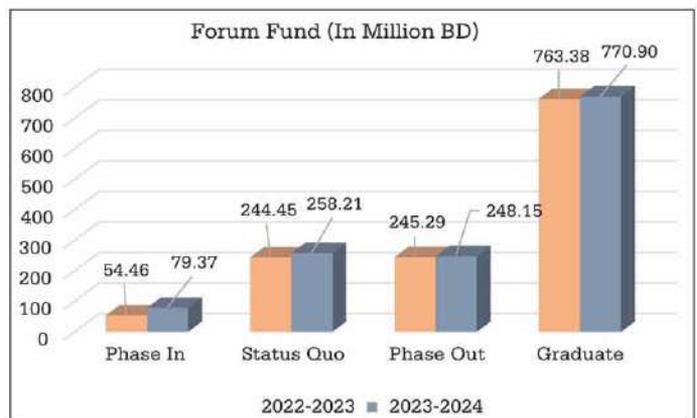


Livelihood support received from

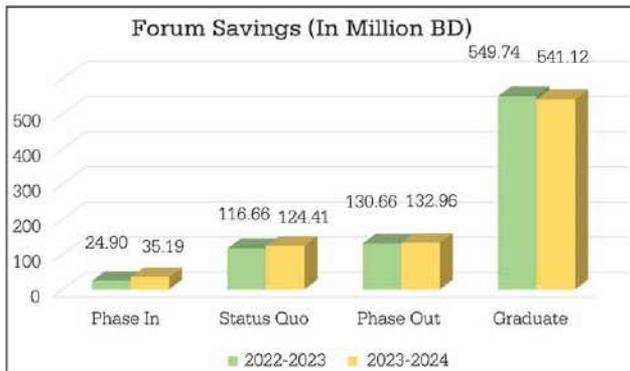


People's Organization is a community-based associations that are established by local people to address their specific needs and concerns. One of the unique approaches to microfinancing that is implemented by the organization called forum, is the People's Managed Savings and Credit (PMSC) program. PMSCs are managed by the forums themselves, allowing community members to have direct control over the financial resources available to them.

Forum Fund (In Million BD)



These programs typically involve four phases, each focused on different aspects of social and financial development. Marginalized people, who often have limited access to traditional financial services, can benefit greatly from PMSCs. Marginalised people get support from CCDB and forum fund as well. In some cases, the forum funds provide more extensive support than CCDB funds.



Numerous vocational training initiatives have equipped the youth, fostered greater economic independence among young people, promoting self-reliance and entrepreneurship. The strengthened value chains have also created more sustainable opportunities for local producers, improving livelihoods and contributing to overall community development. Additionally, the market linkages have empowered producers to access broader markets, leading to increased income and economic stability for families involved. These approaches of CPRP has had a ripple effect on society, driving community cohesion, reducing unemployment rates, and encouraging local economic growth.

Climate Change, Environment and Disaster Risk Reduction

The close interconnections between climate change adaptation and development have prompted increasing calls to address both issues in



an integrated manner. Climate change affects multiple sectors, including agriculture, groundwater, migration, public health, and gender dynamics. In response to these challenges, CPRP has integrated climate adaptive measure focused on environmental conservation and disaster risk reduction.

Climate-adaptive farming techniques, such as hydroponics, silage, and drought-resistant crops, improve agricultural productivity even under changing climate conditions. These practices contribute to food security by ensuring reliable crop yields, which are critical for the well-being of local populations. Moreover, CPRP's efforts to promote collaboration among community members, local governments, and organizations strengthens social cohesion, reduces conflict over resources, and fosters a sense of collective responsibility toward protecting the



Types of Fund	Total
No. Tree plantation (no of tree)	28458
No. ICS distributed	122
Support for floating bed gardening (person)	5
Demonstration plot of drought, flood and saline tolerant crop variety (no of plot)	19
Support for climate adaptive technology (person)	13
Support for Cropping pattern (person)	18
Support for Homestead gardening (person)	4105
Orientation on vermin compost (person)	552
Demonstration on vermin compost (No. of Demo)	70
Promotion of bio fertilizer/bio pesticide (No of Demo)	5
Installation of deep/shallow tube well (Number)	5
Installation of sanitary latrines (Number)	10
Total	33382



the environment, and promoting economic and social equity. These efforts not only safeguard communities against the immediate effects of climate change but ensure long-term sustainability and improved quality of life for future generations.

environment. The adoption of integrated cook stoves (ICS) by many community members has also played a crucial role in reducing carbon emissions. These stoves offer a more efficient and environmentally friendly alternative to traditional cooking methods, contributing to both climate mitigation and improved air quality.

By promoting sustainable practices and resource-efficient farming techniques, initiatives have improved soil health and increased long-term agricultural productivity while minimizing environmental impact. These efforts have led to consistent feed supplies, healthier animals, and improved incomes, all of which enhance resilience to environmental stressors and reduce vulnerabilities.

Integrating climate change adaptation and mitigation strategies into societal development created lasting positive impacts by fostering resilience, protecting

Type of Climate Adaptive Technology Promoted	Total
Floating bed gardening (Number of demo)	28458
Dry Seed bed (Number of demo)	122
Drought resistant variety (Number of demo)	5
Flood resistant variety (Number of demo)	19
Cropping pattern (Number of demo)	13
Vermi Compost (Number of demo)	18
PEN technology (Number of demo)	4105
Bio fertilizer (Number of demo)	552
Organic agriculture (Number of demo)	70
Drought adaptive sheep rearing	5
Black Bengal farming by Concentrate feed (small Straw cutting) & Hydroponic grass	5
Floating bed gardening (Number of demo)	10
Zero Burget Natural Farming (Number of Demo)	11
Total	303

A case Study



Aleya Begum's Journey to Success: Sustainable Farming and Financial Empowerment

Aleya Begum, an active member of the Dolma Kakali Women's Cooperative Society in Enayetpur, Phulbaria, Mymensingh, achieved remarkable success in vegetable farming from January to April 2024 by adopting mulching and organic cultivation methods. Inspired by meetings with the Christian Commission for Development in Bangladesh (CCDB), Aleya and her husband sought further assistance. After consulting with her husband, Aleya applied through the forum to the CCDB area manager. They also visited the Phulbaria Area Office, where they learned advanced farming techniques via computer-based tutorials. With CCDB's support, they received training and essential resources, including polythene sheets, bamboo, and seeds for bitter gourd and sweet pumpkin.

Their initial focus was on cultivating gourds, and with careful attention, they achieved excellent yields. While many neighboring farmers struggled, Aleya's first harvest sold at favorable prices. However, market demand declined during Ramadan, affecting later sales. Despite this, they harvested 322 kg of gourds from just 6 decimals of land, earning TK 7,040, even amid falling prices. Motivated by this experience, Aleya replanted the land with sweet pumpkins, enhancing productivity while minimizing costs. This approach reduced labor, water usage, and harvesting expenses as well. To strengthen their agricultural efforts, Aleya received loans from the forum, including 50,000 Taka in January 2024, which enabled them to purchase a cow. Their livestock now includes two cows and a bull. Aleya and her husband dream of expanding their farm to include a dairy unit alongside crop cultivation. With three children—a married daughter, a 17-year-old daughter studying for HSC, and a 7-year-old son in primary school—Aleya is committed to providing them with quality education. She believes that their hard work and strategic planning will pave the way for greater success and financial stability through sustainable farming practices.

A case Study

Lutfunnahar's Journey of Empowerment and Community Leadership

Lutfunnahar's journey is an inspiring tale of resilience, determination, and community empowerment. Born into a very poor family, she faced hardships at her early age, which limited her education to the ninth grade. At the age of 19, she was married, but her situation did not improve. Her husband was unemployed, and they both struggled to make ends meet, relying on day labor to survive. However, despite their tough circumstances, Lutfunnahar and her husband yearned for change.

In 2020, a glimmer of hope appeared when the Christian Commission for Development in Bangladesh (CCDB) formed a women's group called the satota Mahila Forum in her area, Kaladah, Phulbaria, Mymensingh. On November 15, 2020, Lutfunnahar joined the forum, and her leadership potential was soon recognized. Her training from CCDB, coupled with insights into poultry farming, cattle rearing, accounting, and gender equality, prepared her to steer not only her family but also the community towards financial independence and social empowerment.



In December 2021, she took her first major step by borrowing 20,000 BDT from the forum to start a small chicken farm. She gained from the training provided by the CCDB, Lutfunnahar made this venture successful through sheer determination and knowledge. The tiny chicken farm soon became profitable, and in December 2023, she took another loan of 60,000 BDT to expand the farm significantly. Her chicken farm

flourished, and this success not only helped Lutfunnahar and her family rise out of poverty but also allowed her to become an influential figure within the community. Moreover, Upazila youth development organized 7 days of modern training on poultry farming, where 30 members of the forum received training. She also got 3 days of training from Answer VDP in ginger cultivation, as well as cultivated it experimentally, and she shared the knowledge with other women in the forum

How did she become community leader??

No information on leadership activities??

Only Have information of her personal success??

A case Study

Minu Begum's Path to Sustainable Success through Vermicompost

Minu Begum, a 40-year-old housewife, has been a dedicated member of the Banalata Mahila Sambay Samity Ltd. under the Kalkini Unit Office, CCDB-CPRP Gournadi project since 2010. Actively involved in her community, she regularly attended various meetings, including courtyard gatherings and issue-based discussions, while contributing to her savings and loan installments.



In 2021, she participated in an awareness program on making vermicompost (earthworm manure) and learned about its benefits. During that time, she received a large earthen bowl and some earthworms from CCDB. However, initial attempts at vermicomposting were unsuccessful. Meanwhile, her keen interest in agricultural work became apparent as her husband Md. Shahabuddin Molla (45), who had been working abroad, returned to Bangladesh due to a lack of income. Unfortunately, their all-domestic chickens died, and when the goats became sick, they were forced to sell them all. Minu Begum became deeply worried about how to manage the household and repay their loans. Her unemployed husband began farming, but the high cost of chemical

fertilizers and pesticides made it difficult to afford them.

Amidst these challenges, her husband noticed the neglected vermicompost bin. With the knowledge gained through mobile phone, he began to care for the earthworms, and soon they thrived. Today, Minu Begum successfully produces vermicompost in multiple rings and bins, generating about two maunds of compost each month. This organic compost revitalized their land, enabling her to grow vegetables without relying on chemical fertilizers or pesticides—something the local community appreciated, and they eagerly sought to buy the organic fertilizer.

Due to using vermicompost, soil continuously improves, and crop yields are on the rise. Unlike chemical fertilizers, which offer only short-term benefits, vermicompost enhances the soil for more than a year and is environmentally friendly. This year alone, Minu earned 30,000 Taka from selling her vegetables. With minimal costs involved in vermicompost production, she perceived it as a sustainable source of income and is planning to expand her production and grow more crops. Grateful for the guidance and support she received from CCDB, Minu Begum is hopeful that others will also embrace vermicompost as a means to protect the environment and ensure a sustainable livelihood.

A CASE STUDY

Shaleha Begum: A Journey of Resilience and Empowerment Toward Entrepreneurial Success

With the support of the Meghna Forum, Shaleha Begum has successfully transitioned into a thriving small entrepreneur. Initially facing severe financial difficulties, Shaleha joined the forum in 2018 and began saving diligently. She took a small loan of TK 20,000 to set up a wooden stall outside her home, where she sold tea, drinks, and snacks. As her business flourished, she took additional loans, gradually expanding her inventory to include confectionery items. Her shop now earns around TK 2,000-2,500 in daily sales, with a profit of 300-400 taka.

Shaleha's entrepreneurial journey has not only improved her family's financial condition but also transformed their living situation. Through the combined efforts of her husband and sons, they upgraded from a mud house to a four-room brick home, complete with essential amenities like a



water supply system and a toilet. Currently, Shaleha and her elder son manage the shop, which benefits from being the only one shop in the area, ensuring steady customers.

Looking ahead, Shaleha's dreams of expanding her shop further and desires to acquire arable land, reflecting her growing confidence and ambition. Her success story is a testament to others in the community, demonstrating how resilience and determination, combined with support from initiatives like the Meghna Forum, can lead to significant personal and financial growth.

A CASE STUDY

From a Housewife to a Community Leader

In 2016, Sultana Sen became a member of the "Maa'r Mamata Forum," which support community members in their personal and economic development. She actively participated in various forum meetings and workshops, even as her family faced financial hardships. Her husband was a day laborer, but their combined income barely covered household expenses and their children's education. Driven to improve her family's situation, Sultana decided to explore additional sources of income. Today, she owns six cows, and over time, she has taken and repaid seven loans, investing wisely and steadily expanding her income sources. Sultana, who had only completed eighth grade, gained knowledge and skills through the various training programs provided by



the forum. Her growth in understanding and confidence has elevated her status both within her family and in the community. Recognizing her diligence and intelligence, members of the forum and local villagers encouraged her to contest the 2021 Union Council election for a reserved women's seat. Despite her limited financial means, Sultana successfully campaigned and won the election by a margin of 376 votes, using the "mike" symbol as her emblem. Her win was attributed to her leadership qualities, community rapport, and commitment to service rather than financial backing. Since her election, Sultana has been dedicated to the development of her area, overseeing road repairs, paving initiatives, and market development projects. The respect she earned from the community translated into votes, and she remains committed to serving the people who placed their trust in her. Now a leader of Gopalpur Union Council, Sultana continues to inspire her community with her journey from a modest housewife to a respected public figure and a passionate advocate for local development.

Through the guidance and inspiration from the forum and CCDB, Sultana has transformed her personal, familial, and social life. Today, she is not only a community leader but also a role model, intent on furthering development and well-being in her community.

Election picture isn't provided

A CASE STUDY

Irrigation and Clean Water Access in Rajbari Village: A Successful Story

The Rajbari Adivasi Farmers Development Organization, established on December 10, 1999, in Golapganj Union of Nawabganj Upazila, Dinajpur District, in collaboration with CCDB-ECDP, Daudpur. The organization began as a beacon of hope for a community struggling with poverty, illiteracy, and a lack of resources. With only a few educated members and facing numerous social and economic challenges, the organization primarily focused on small savings and the cultivation of land, much of which remained barren due to the lack of irrigation. Unfortunately, the available irrigation methods were expensive and often controlled by local Bengalis, forcing the members to rely on unpredictable rainfall for farming. As a result, food shortages were common, leading some members to mortgage or sell their land to meet their basic needs. Moreover, the community was also plagued by various superstitions.



With the formation of the organization, members received crucial training from CCDB in areas such as economic management, health and nutrition, education, and social awareness. Moreover, the organization accessed extensive support including tube wells, latrines, fruit tree plantations, children's clothing, and financial assistance.

Since they faced significant challenges in securing an irrigation system, the members deposited Tk 100,000 on April 11, 2011 to Branch Multipurpose Development Authority (BMDA), Unit 2 and, after persistent efforts and support from local officials, they successfully installed a Barendra deep tubewell in 2016, allowing them to irrigate 92 acres of land with the total cost amounted to Tk 305,000. This access to water significantly boosted agricultural yields, leading many members to start mango orchards and improve their livelihoods. Over time, the economic situation of the community improved remarkably. The members no longer faced food and clean water shortages, and their incomes upturn enabling them to pursue higher education, and secure stable jobs. Furthermore, the installation of water lines in 80 households further improved their living conditions, whereas, Previously, the community struggled with inadequate access to water.



Currently, the organization has a capital of Tk 947,571 and savings of Tk 457,975. The organization also utilized its income to lease land and cultivate it, offering poor tribal families the opportunity to engage in farming. The forum's success allowed them to save funds, build a community house, and help members reclaim previously uncultivated land. This journey has led to profound improvements in education, food security, housing, and social acceptance, transforming the lives of the Rajbari Forum's members and setting a foundation for a brighter future.



Development of Poor people through Job Creation

Bangladesh is a densely populated country, with more than 1,000 people living per square kilometre. According to World Bank data, the overall unemployment rate was 5.3% in 2020, while youth unemployment stood at 12.13% in the same year. Unemployment has increased

since 2022 due to the COVID-19 pandemic.

Women's participation in the rural economy has grown significantly. They contribute to both on-farm and off-farm occupations, playing a crucial role in family income through activities such as crop production, livestock rearing, and





CHP's main factory is located in the Nilphamari district, specifically in Nilphamari Sadar. The project site will also be in this area.

Due to its continuous growth, existing skill gaps, high customer demands, and its goal of being a socially responsible employer, CHP requires recruitment and training/education solutions. Simultaneously, through its Job Booster concept, Woord en Daad aims to contribute to the sustainable development of employment opportunities in Bangladesh. This is part of its broader mission in the

fish farming. Their engagement largely depends on the volume of available work. The vulnerability of project areas has also increased due to post-pandemic challenges and rising inflation. Household incomes and purchasing capacities have declined significantly. Despite these challenges, women continue to play a pivotal role in the rural economy, particularly through their contributions to household income from livestock rearing, vegetable production, and small businesses. However, their income sources are often inconsistent, and they seek more stable opportunities. This project aims to ensure consistent income for rural youth and women through the CHP factory.

country, which has included emergency relief, primary education, and secondary education over the past four decades. The project seeks to create meaningful employment opportunities for youth, emphasizing responsibility for both employees and employers under decent working conditions.

Many young people remain unemployed and lack opportunities for meaningful employment. This has made them a financial burden on their families and has created tension among family members. The project provides an opportunity for these youth to gain employment at CHP as skilled workers.

The types of jobs created include sewing, hand stitching, handloom work, rope twisting (single/beni), drawstring production, weaving, hogla (basket) making, machine braiding, and finishing/burning. The total number of trainees was 1,000 females and 231 males.

The target groups remain the same as before, with most comprising women aged 18-35 and men.





Creating Youth Employment and Child Protection

Youth unemployment in Bangladesh is aggravated by a shortage of job opportunities that fail to match the number of graduates entering the labor market each year. The root cause of this problem is the insufficient public and private investments, which do not align with the economy's demand for jobs. As a result, education systems in Bangladesh are not equipping youth with the skills needed for employability. Every year, around two million young people enter the job market, but many are either unemployed or stuck in irregular jobs. Unemployment is especially high among those with secondary-level education (28%) and even among tertiary-educated youth (13.4%).



Furthermore, nearly 30% of youth are neither in education, employment, nor training (NEET), signaling a growing problem. If these trends continue, the situation may worsen further. Youth unemployment is not only a national concern but also a global issue, particularly in developing countries, where it brings severe social,



economic, political, and psychological consequences. The International Labor Organization (ILO) reports that the number of unemployed youth worldwide has reached alarming levels, with over 70.9 million young people currently without jobs.

CCDB is implementing a project titled "Creating Youth Employment and Child Protection (CYE&CP)" in the Satkhira District of Bangladesh, aimed at enhancing the well-being of the youth community. The project envisions creating progressive, self-respecting, positive-thinking, and forward-looking youth who can contribute to the prosperity and glory of Bangladesh. This initiative is financially supported by Kerk in Actie.

In the current year, the project focuses on the most vulnerable populations in two Upazilas in Satkhira District: Satkhira Sadar and Kalaroa. In the previous year, 65 youths and 48 trainers (ostads) were selected, with 49 youths and 36 trainers from Satkhira Sadar Upazila and 16 youths and 12 trainers from Kalaroa Upazila. The project aims to achieve its objectives and foster meaningful community development in these areas.



Number of youths trained

SL	Name of Trade	Number of Youth		
		Male	Female	Total
1.	Tailoring & Dress Making	0	13	13
2.	Beautification	0	6	6
3.	Electronics	5	0	5
4.	Fridge Servicing	5	0	5
5.	Motor bike Servicing	15	0	15
6.	T.V Servicing	2	0	2
7.	Welding	8	0	8
8.	Mobile servicing	7	0	7
9.	Furniture making	4	0	4
	Total	46	19	65



Green Innovation for resilience Building (GIRB)

Youth unemployment in Bangladesh is rising, with the rate at 12.13% nationally and even higher in Mymensingh (25.5%). The project aims to engage unemployed youth, including ethnic minorities, in collecting banana fiber from trunks for sale to companies, while also preparing compost from the leftovers to improve soil health and produce safe agricultural products. The initiative has been well received by local communities, especially banana growers, and helps reduce production costs related to banana farming.

The project operates in Madhupur Tangail and Fulbaria sub-districts, where local youth and their families are trained to collect fiber and create compost. The project formed banana fiber groups, provided 10 machines to 50 beneficiaries, and trained them in machine operation, fiber washing, drying, and storage. In total, 442.5 kg of banana and 470.7 kg of pineapple fiber were produced. Additionally, a workshop on project orientation was held, and staff participated in a training on Kobo Toolbox.

The CCDB Climate Center introduced multilayer vegetable gardening and vermicompost production, with input support provided to 95 beneficiaries, including seeds, fences, bamboo, and compost. Exchange visits and training sessions on organic vegetable production, composting, and handicraft production were organized, though some goals, such as scaling up the project, could not be fully achieved due to time and budget constraints. Despite this, stakeholders showed interest in the project's potential for wider impact.



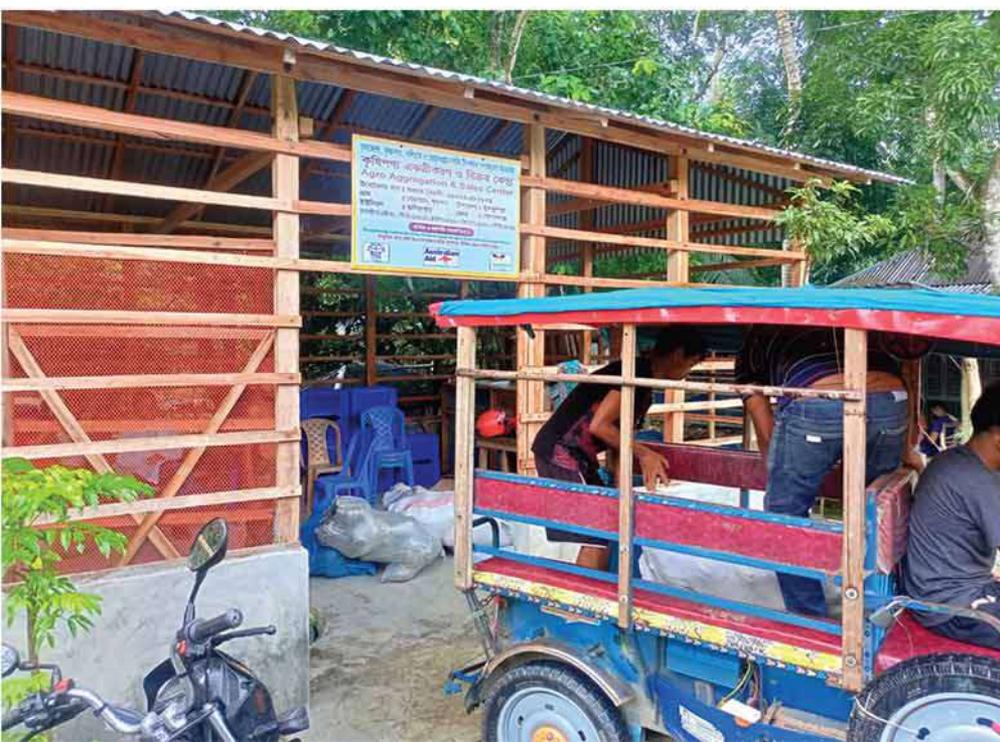


Strengthening Livelihoods of Poor Farmers through Inclusive Value Chain Development

The Strengthening Livelihoods of Poor Farmers through Inclusive Value Chain Development (SLVFIVCD) project, funded by Transform Aid International (TAI) and Australian Aid, runs from July 2022 to June 2025. Its goal is to improve the socio-economic conditions of vulnerable women and men by reducing unequal power relations

and creating economic opportunities through strengthening key value chains.

The project has made significant strides in supporting local producers. A total of 24 producer groups, comprising 500 individuals, have been actively working together, making plans, and assisting each other according to their needs. Capacity-building training has been provided to 250 producers, with a focus on vegetable value chains (150 producers), dairy (100 producers), and duck value chains (60 producers).





Four aggregation centers were established this year, allowing producers to attract wholesalers to their villages, resulting in increased income. Additionally, three women-friendly sell corners were set up in local markets, offering women producers a more comfortable selling environment. The project also established two modern nurseries, where new farming techniques were introduced to

produce and sell seedlings locally. Additionally, producers have received training in natural resource management practices, such as vermicompost preparation (200 producers), the use of biochar (100 producers), and disaster risk reduction (DRR) and climate change (200 producers). This training has led to a shift in focus towards quality production, with producers applying modern farming techniques and environment-friendly practices, such as using vermicompost and biochar to improve product quality and achieve higher market prices.

The project has introduced the Macha technique to 250 producers, which enables year-round vegetable production, even in inundated land. Producers have also been trained in market system development to better understand the market dynamics. New value chains for dairy and duck farming were introduced this year, including the introduction of the Jinding variety of egg-laying ducks. The project has trained youth as vaccinators for both dairy and duck farms, and two livestock officials have been added to support vaccination campaigns.

The project has strengthened its relationship with key market actors, including input providers, local government officials, market committees, wholesalers, traders, and agricultural and livestock extension officers. These connections have greatly benefited the producers. Furthermore, the project has developed functional relationships with local administrations and relevant government departments, such as the Department of Agricultural Extension, the Department of Livestock Services, and the Department of Agricultural Marketing. Input support and cash distributions for vegetable production, livestock rearing, and the use of biochar stoves were carried out in collaboration with government officials and local representatives, with coverage in both electronic and print media.





Improving Food Security and Reducing CO2 through Biochar

Bangladesh, an agriculture-dependent country, faces land degradation challenges due to overuse of groundwater, chemical fertilizers, and pesticides. To address these, CCDB has introduced biochar technology to combat the effects of climate change, such as flooding, droughts, and salinity, particularly affecting marginalized groups.

With funding from Kerk In Actie, CCDB is working in Shibalaya, Manikgonj, and Manda, Naogaon to support 4,200 farmers in improving food security through biochar. Biochar, made from organic materials via pyrolysis, helps sequester carbon, reduces greenhouse gas emissions, improves soil fertility, and reduces the need for irrigation.

CCDB's Krishi Bondhu Chula (KBC), a biochar-producing cookstove, not only saves fuel but also produces biochar



Amdala's Biochar Transformation: Empowering Women, Enriching Soil

CCDB has been working with marginalized communities across 27 districts in Bangladesh, and Shibalaya Upazila in Manikgonj is one of the most vulnerable to natural hazards due to its geographic location.

The CCDB Biochar project is currently underway in Shibalaya, specifically in Amdala village, which has a population of about 1,700 and an average literacy rate of 56%. The village is home to diverse professions, with agriculture being the primary source of income.

The Biochar project began with just five gasifier cookstove users in Amdala. Now, 68 gasifier cookstoves have been installed in the village. These stoves provide a clean cooking solution and produce biochar through pyrolysis, emitting significantly less carbon. The stoves reduce cooking fuel costs by about 25% compared to traditional methods.

Many households in Amdala engage in cow rearing, using cow dung as a cooking fuel. They also produce biochar by mixing sun-dried cow dung with other organic materials like sawdust, rice husk, and water hyacinth. There are three biochar producer groups, each with around 20 users. Each household produces at least 45 to 50 kg of biochar monthly, which is sold to fertilizer dealers, farmers, nurseries, and homestead gardeners at 30-35 taka per kilogram. This has helped users achieve socio-economic self-sufficiency.

The income generated from biochar sales is being used to meet children's needs, purchase livestock like chickens and goats, or save for the future. This has led to increased empowerment, especially among women. Stove users are also utilizing biochar in their homestead gardens to improve nutrition for their families. Additionally, farmers are applying biochar to their fields, increasing soil fertility and gradually reducing the reliance on chemical fertilizers, thereby lowering production costs.

Amdala village, once with limited access to government services, is now more actively engaged with these institutions. The success of the Biochar project has led to Amdala being recognized as the "Biochar Village" in Shibalaya Upazila, receiving positive attention and fostering a sense of community development.



while cooking, thus reducing CO₂ emissions. The project has distributed 200 additional stoves, complementing 500 stoves previously distributed.

The project is in the process of obtaining a license for commercialization of Biochar Enriched Organic Fertilizer. It has set up 319 demonstration plots and sensitized 53 fertilizer dealers to biochar's commercialization. Biochar demand is growing, and the project is collaborating with government agencies, private companies, and researchers.

As biochar demand increases, the project is fostering Biochar Enterprise groups to sustain the business and provide alternative livelihoods for stove users. Government agencies and private companies are exploring biochar's potential for improving soil health, particularly in sugarcane production.

The project contributes to the Paris Agreement's climate goals and aligns with carbon credit methodologies for sustainable financing.





Agriculture and seed promotion program

Agriculture is vital to Bangladesh's economy, supporting millions and significantly contributing to GDP, even as the country transitions toward industrial and service sectors. Bangladesh has achieved self-sufficiency in rice production, its staple food, while also producing vegetables, fruits, jute, and other crops to meet dietary needs.

Seed production is crucial for agricultural development and food security, yet the sector faces challenges in meeting demand. In 2022-23, seed demand reached 1,210,351 tonnes, but only 30% of this was met through public and private

sector production and imports. The private sector has expanded significantly, focusing on high-yielding variety (HYV) seeds, while NGOs play a key role in improving access to certified seeds for smallholder farmers in underserved areas.

CCDB initiated the Seed Production Program in 2001 with the aim of providing quality seeds directly to farmers' doorstep, guided by the



Seed production in 2023-2024

CCDB Seed Enterprise		
Crop	Location	Production in kg
Boro Rice	Manda, Naogaon	40,100
	Tanor, Rajshahi	9,000
	Jalalpur, Pabna	1,800
Boro Rice total		50,900
Aman Rice	Tanor, Rajshahi	4,300
Rice total		55,200
Potato	Tanor, Rajshahi	32,000
Mustard	Manda, Naogaon	2185
	Tanor, Rajshahi	275
Sub total		89,660
Shibalaya, Manikgonj Farmers group		
Rice	Shibalaya, Manikgonj	18,000
Mustard	Shibalaya, Manikgonj	1,000
Sub total		19,000
Total Seed		108,660

principle that "Seed is the right of the farmers."

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

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

The enterprise has started producing mustard oil from the mustard seeds obtained from contact farmers under the direct supervision of the CCDB Seed Enterprise, in response to the growing demand for safe and quality edible oil.





CLIMATE CHANGE PROGRAM

Bangladesh is a country that has been contributing a neglectable part to anthropogenic climate change but that is at the same time one of the most climate vulnerable countries in the world, ranking 7th in the global climate risk index 2021 by the German Watch. According to ADB's recent study, Bangladesh is projected to face 2.0% loss of annual GDP by 2050. Experiencing the devastating consequences of climate disasters in Bangladesh, CCDB realized that concrete solutions are needed to address climate change problems to initiate the transition to a climate-resilient future. Therefore, CCDB set up a dedicated Climate Change Program in 2009. The program aims to create a climate-sensitive and resilient society. It emphasizes Locally-led Adaptation (LLA), knowledge generation and sharing, climate learning and education, innovation of climate solutions, technology demonstration and dissemination, capacity development, and community resilience building.

The strategic approach of the CCDB climate change program is to work at local, regional, national and global levels to combat anthropogenic climate change as an active climate co-soldier. During the fiscal year 2023-2024, CCDB Climate Change Program has implemented three projects in different climate vulnerable areas:



Promoting Climate Resilient Communities in Bangladesh (PCRCB)

Promoting Climate Resilient Communities in Bangladesh (PCRCB-II) is a one-year project from July 2023 to June 2024. The goal of the project is to Building Resilience through Transformative Adaptation and Low Carbon Development in Bangladesh. The project has been implemented in five upazilas (Shyamnager, Morrelgonj, Patharghata, Porsha and Sree) of five districts (Satkhira, Bagerhat, Barguna, Naogaon and Gazipur) covering 6271 climate vulnerable households. The Climate Change Program has four interlinked components to define its working modalities coherently.

Research

The Climate Change Program's research team continues to lead several initiatives aimed at

addressing the impacts of climate change across diverse fields. One significant study focused on





to enhance the capacity of NGOs and CSOs, facilitating their active engagement with both national and global policy stakeholders. The goal was to ensure that COP28 fulfills its mandate and aligns with the CSO expectations for climate justice. At the UNFCCC COP28 held in Dubai, UAE, CCDB hosted a side event where Juliata Keya Malakar, Executive Director, and Mr. Md. Foezullah Talukder, Head of the Climate Change Program,

presented research findings and provided expert insights on "Lessons from the Ground: Losses and Damages in Coastal Bangladesh." This event attracted a diverse audience, including international participants and government delegates.

Additionally, CCDB hosted a plenary session at the Bangladesh Pavilion, where Mr. Palash Saker, Coordinator of the Resilience Building of the Climate Change Program, presented CCDB's Climate Change Resilience Building Approach and outlined strategies for a Resilient Future. The session was well-attended by high-level government officials and international participants. CCDB also showcased its work towards climate resilience at a two-day exhibition booth during COP28.

the access to drinking water in the coastal regions of Bangladesh, aiming to track progress against Sustainable Development Goals (SDGs) Indicators 6.1 and 6.2 for the 2015-2030 period. The study provided critical insights and actionable recommendations for development practitioners and policymakers to strengthen resilient water infrastructure in these vulnerable areas.

In collaboration with Bangladesh Agricultural University (BAU), the team conducted a comprehensive review of agricultural adaptation practices in Coastal Bangladesh. This research stock took current effective adaptation actions and identified ongoing challenges within the agricultural sector.

Additionally, the research team hosted a session at Gobeshona Global Conference – 4 on Adaptation Technology. The session served as a platform to share their findings and those of distinguished researchers from BAU and Khulna University, contributing valuable perspectives to the global discourse on climate adaptation.

Advocacy and Networking

In preparation for the UNFCCC COP28, CCDB, alongside like-minded organizations, contributed to the development of a Civil Society Organization (CSO) position paper on Climate Diplomacy. This paper aimed





CCDB Session on Loss & Damage at UNFCCC Side Event (CoP29)

This year, the organization actively participated in the National Adaptation Plan Expo 2024 and the Environment Day Exhibition 2024, where it shared knowledge and expertise with a wide range of stakeholders. Furthermore, CCDB contributed to several seminars and workshops on Nature-based Solutions (NbS) and Health Adaptation Plans, which facilitated knowledge sharing, and networking, and strengthened advocacy efforts. Through these engagements, CCDB has reinforced its commitment to addressing climate change challenges and advancing climate resilience.



Post CoP press briefing at Press Club Organized by likeminded development organizations

Capacity Building:

Building Community Resilience in a Changing Climate

CCDB and Coady Institute of St Xavier University, Canada have organized and facilitated international training on "Building Community Resilience in a Changing Climate". Participants from several countries (India, Tanzania and Bangladesh) participated in 9 days long training. As part of the training participants visited the community at Morrelganj district to know their vulnerabilities as well as their adaptations options, strategies and practices. It's a first-hand experience for participants to learn and practice the learning in the real field. Besides this they participated visited CCDB climate center to observe Bangladesh's five main ecosystems wise adaptation and mitigation technology.



Climate Change and Adaptation

A three-day training on "Climate Change and Adaptation" was held at the CCDB Climate Centre, with over 22 participants from CCDB's frontline teams working in coastal and drought-prone areas. The training focused on essential climate change concepts and practical solutions to enhance community resilience. Participants were introduced to key climate change terminologies, and gained foundational knowledge in adaptation, mitigation, and resilience strategies.

Local Adaptation Plan of Action (LAPA) Development

The CCDB climate change program organized a three-day workshop on Local Adaptation Plan of Action (LAPA) development for communities in coastal and drought-prone areas. The workshop aimed to empower local communities by providing training to create tailored adaptation plans. Eighteen representatives



from nine Community Climate Resilience Centers (CCRC) actively participated, gaining valuable knowledge and skills through interactive sessions and practical exercises. They learned to assess climate change vulnerabilities, identify adaptation needs, and design localized action plans. Emphasizing the importance of

community-led adaptation efforts, the workshop promoted a bottom-up approach. By equipping local representatives with the tools to develop LAPA, the workshop ensured that communities could take ownership of their adaptation strategies, addressing their specific challenges and priorities effectively.

Hands-on Training on Climate Change Adaptation Technologies

The CCDB climate change program organized an intensive, hands-on training on Climate Change Adaptation Technologies, specifically tailored for residents of climate-vulnerable hotspots and participants involved in the Community Climate Resilient Centre (CCRC) project. The primary goal of the training was to equip community members with practical, applicable knowledge of various adaptation technologies, enabling them to better address the challenges posed by climate change. Through interactive sessions, demonstrations, and collaborative activities, participants gained valuable insights into sustainable practices and innovative solutions which can be implemented in their daily lives and within their communities.



Orientation on Climate Change

The CCDB Climate Change Program organized an intensive three-day training program titled "Orientation on Climate Change" for partner organizations of Transform Aid International (TAI). The training was facilitated by a team of experts from CCDB's resource pool. This interactive and participatory training equipped participants with opportunities for in-depth discussions and critical analysis of climate change impacts, vulnerabilities, and strategies for adaptation and mitigation.



Attendees gained a comprehensive understanding of key topics, including nature-based solutions, carbon trading, waste management, and climate policy and finance.



CCDB CLIMATE CENTRE

A Regional Knowledge Hub to Strengthen Climate Resilience

The CCDB Climate Centre serves as a regional knowledge hub dedicated to promoting climate-resilient, low-carbon, and sustainable development in Bangladesh. It focuses on fostering community-led adaptation and climate risk reduction by driving innovation, building capacity, and disseminating essential knowledge. The Centre is gaining recognition among government bodies, international organizations, educational and research institutions, the private sector, climate activists, and vulnerable communities for its unique approach to learning. These features help users understand and implement tailored solutions to mitigate climate risks for vulnerable communities. As the first facility of its kind in Bangladesh, the Climate Centre showcases over 100 climate change adaptation and mitigation

technologies, along with interactive learning tools. It offers a range of learning opportunities tailored to different age groups, including dedicated zones for young learners, children's corners, and libraries. During this period, key technologies such as greenhouses, hydroponic agriculture systems, and solar thermal air conditioners were installed. Notably, the CCDB Climate Centre became the first and only net-positive facility in Bangladesh, contributing 39,893 units of electricity to the national grid and receiving payments from the Rural Electrification Board (REB). The Centre celebrated its first anniversary, with the Secretary of the Ministry of Environment, Forestry, and Climate Change, along with senior national and district-level officials, attending the event. Additionally, the Centre observed significant national and

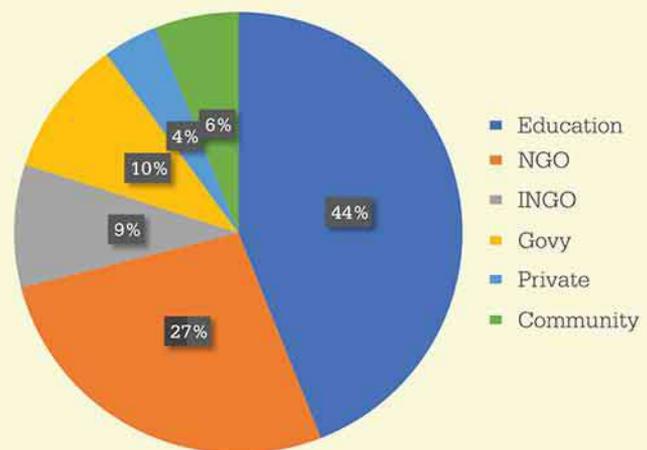


international occasions such as World Environment Day and International Women's Day, engaging its staff and the surrounding community in the celebrations.

Partnership and Visitor

Partnerships have been established with organizations such as RedR UK, Social Development Foundation (SDF), World Vision Bangladesh, and Noakhali Science & Technology University (NSTU) to collaborate on research, knowledge sharing, exposure visits, joint project development, capacity-building programs, and technology transfer. During this period, the CCDB Climate Centre welcomed 2,185 visitors, including individuals from educational and research institutions, practitioners, vulnerable communities, government officials, and international representatives. Notably, a five-member team from ICRAF and Thai Nguyen University of Agriculture and Forestry in Vietnam visited the Centre to explore the establishment of a Learning Centre for Zero Emission and Climate Resilience in Northern Vietnam (LEARN-VN). Additionally, the CCDB Climate Centre conducted 78 exposure visits and five training sessions focused on climate change adaptation, mitigation, and alternative income-generating activities for various national and international organizations.

Total 2185 visitors from July 2023-June 2024





ENGAGE

Women Empowerment and Active Citizenship

Over the years, women in Bangladesh have made significant strides in leadership and community development. Initiatives focused on empowering women have helped dismantle traditional barriers, paving the way for more inclusive and equitable societal structures. One such initiative is the ENGAGE project, which has empowered 400 women in Shyamnagar and Patharghata Upazilas to drive sustainable community development over the past three years.



The women of ENGAGE regularly hold meetings to discuss and address pressing issues within their communities. These sessions not only foster collective problem-solving but also include the participation of local duty bearers and men from the community. This inclusive approach has created a collaborative environment, enabling holistic development.

The impact of this initiative is visible at multiple levels. Many women participants now act with greater confidence, with the first signs of change emerging within their families. Women have begun earning and managing money independently and influencing family decisions. These changes have gradually extended to the community level, where women are now actively shaping decisions, demonstrating advanced leadership skills, and directly interacting with decision-making structures. Before the project, most women were hesitant to engage with government officials and relied on men to seek information or services. Today, they confidently approach council members both individually and in groups, without needing male accompaniment.

Building Capacity and Leadership Skills

ENGAGE has provided its participants with extensive training in various areas, including advocacy, leadership, organizational management, and alternative livelihoods. Armed with this knowledge, women are identifying local problems and working persistently to find solutions. They are also exploring innovative methods for financial growth, contributing to both personal and community development.

One notable effort is the training on Gender

Responsive Budgeting (GRB), conducted in Shyamnagar and Patharghata, and Dhaka. These sessions brought together women group members, local duty bearers, and community representatives, enabling communities to allocate Union Parishad budgets in a gender-responsive manner. In Dhaka, CCDB ENGAGE extended GRB training to partner organizations.

Engaging Men and Fostering Allyship

Recognizing the importance of male allies, ENGAGE has also focused on sensitizing men to women's leadership and community development. Through Men Sensitization Workshops, men are encouraged to support women's active participation as citizens and leaders. This inclusive strategy is instrumental in fostering a culture of mutual respect and cooperation within the community.

Women as Trainers and Advocates

An inspiring outcome of ENGAGE is that women are transitioning from learners to trainers. Equipped with skills from previous training, they now lead sessions on advocacy, lobbying, leadership, GRB, and climate resilience. These women are not only strengthening their communities but are also building a legacy of empowerment by sharing their expertise with others.

The ENGAGE project demonstrates how consistent support, training, and community collaboration can transform women into confident leaders and agents of change, fostering sustainable development in Bangladesh.





Case Studies

Ruby Afroze: Cultivating Change, Inspiring Futures

Ruby Afroze is the president of the Dolonchapa Women's Group under the CCDB ENGAGE project. She initially joined the group as a regular member but, over time, developed her skills and independence through various training programs offered by the ENGAGE project.

Ruby received training on leadership and organizational skills, Asset-Based Community Development (ABCD), advocacy and lobbying, climate-resilient agriculture, and alternative livelihoods such as vermicomposting. Among these, she excelled in advocacy and lobbying. Driven by her interest, she continued to deepen her knowledge by studying training modules and now facilitates sessions on this subject. In her sessions, Ruby presents complex topics in simple, relatable ways, making them highly beneficial for participants.

Using the knowledge and skills gained from her training, Ruby has not only improved her own circumstances but has also led her team toward collective progress. Her leadership abilities have established her as a successful facilitator and enabled her

to build strong connections with local government and various organizations. Ruby aspires to regularly facilitate leadership and organizational skills development training sessions in the future.

Following her climate-resilient farming training from the ENGAGE project, Ruby began practicing climate-resilient cultivation in her backyard despite not owning land. This initiative not only meets her family's needs but also generates income through the sale of surplus produce. Additionally, she farms fish in a nearby pond and produces vermicompost for sale, creating further income streams.

Ruby is optimistic about her future plans. Inspired by climate-resilient farming techniques she observed at CCRC, she implemented innovative methods such as sack farming, tower farming, hanging gardens, and step farming in her backyard. She has expressed her desire to become a trainer for climate-resilient farming in future sessions. She also motivates her group members by sharing information, opinions, and advice on climate-resilient farming during team meetings. As a result, many members of her group have started practicing sack farming in their own backyards.

Ruby envisions becoming an entrepreneur. With proper guidance and financial support, she plans to expand the marketing of her livestock and vermicompost products. Her ongoing communication with local government and other organizations strengthens her pathway to achieving this goal.

Through her dedication and skills, Ruby Afroze has transformed herself into a role model and an inspiration for others. Her facilitation abilities and leadership qualities are setting her on the path to a promising future. As part of the ENGAGE project, she exemplifies how perseverance and training can lead to personal and community growth, inspiring countless others to follow in her footsteps.



Involuntary Resettlement Program

The Christian Commission for Development in Bangladesh (CCDB) has been at the forefront of planning and implementing Resettlement Action Plans (RAP) and Land Acquisition Plans (LAP) in Bangladesh. These plans encompass the disbursement of compensation, relocation, and rehabilitation for communities displaced by land acquisition for infrastructural

projects, such as bridges, metro rails, and highways initiated by the Government of Bangladesh. In alignment with CCDB's broader development initiatives, these resettlement projects address the socioeconomic impacts of involuntary displacement. CCDB assumes a pivotal role in designing resettlement strategies, assessing asset

values, and formulating compensation packages for affected populations. To date, the organization has successfully managed thirty-seven (37) resettlement projects, funded by various government ministries and multilateral aid agencies. Presently, thirteen (13) resettlement projects are underway:

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

The Government of Bangladesh (GoB) has launched a project to upgrade the Cumilla (Mainamati)-Brahmanbaria (Dharkhar) National Highway (N-102) into a 4-lane highway with enhanced safety measures, including dedicated

lanes for slow-moving vehicular traffic (SMVT). Co-financed by GoB and the Indian Government under Line of Credit III, this 54 km highway connects Cumilla (Mainamati) and Brahmanbaria (Dharkhar) in eastern Bangladesh. This strategic upgrade will facilitate regional trade by strengthening connectivity between India and Bangladesh while enhancing the efficiency of Chattogram Port as a regional hub.

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

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



Construction of Kewatkhali Bridge over the river Brahmaputra at Mymensingh

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

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



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

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

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

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



RHD has contracted CCDB for 24 months to manage land acquisition and resettlement activities, with CCDB has mobilized required number of the professionals and support staffs on August 17, 2022.

SASEC Dhaka-Sylhet Corridor Road Investment Project

Under the Ministry of Road Transport and Bridges (MoRTB), the SASEC Dhaka-Sylhet Corridor Road Investment Project is a major



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

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

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

Matarbari Port Development Project (CPA)

The Matarbari Port Development Project is classified as a Fast Track Project by the Government of Bangladesh. This initiative emerged from the concept of the "Bay of Bengal Industrial Growth Belt" (BIG-B), jointly announced by the Honorable Prime Ministers of Bangladesh and Japan in September 2014. The project's objective is to bolster Bangladesh's port logistics capacity by constructing a new commercial port and a connecting road to the national highway (N1) in the Matarbari, Maheshkhali, and Chakaria areas of Chattogram Division, thereby accelerating logistics with neighboring countries. Japan has been Bangladesh's largest development partner for over four decades, significantly

contributing to the country's development. The BIG-B initiative has deepened the friendship established between the two countries, beginning with Bangabandhu's visit to Japan in 1973. Ongoing development activities supported by Japan focus on two primary areas: economic growth and social crisis mitigation.

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

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

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

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

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



Dhaka Mass Rapid Transit Development Project (Metro Rail, Line-6)



The Dhaka Mass Transit Company Ltd. (DMTCL) is implementing the Dhaka Metro Rail MRT Line 6 Project with financial assistance from the Japan International Cooperation Agency (JICA). The Dhaka Mass Rapid Transit Development Project (DMRTDP), formally known as MRT Line 6, was approved by the Executive Committee of the National Economic Council (ECNEC) on December 18, 2012, with a loan agreement signed with JICA on February 20, 2013.

DMTCL appointed the NKDM Association—a consortium of six firms led by Nippon Koei of Japan—as the General Consultant (GC) on November 19, 2013. The GC is tasked with carrying out basic design, detailed design, procurement support, construction supervision, and updating the environmental impact assessment (EIA), among other responsibilities.

The MRT Line 6 is an elevated heavy rail transit system starting from Uttara 3rd Phase, initially planned to terminate at Motijheel, with a total length of approximately 20 km. However, the Revised Strategic Transport Plan (RSTP, 2015) proposed extending MRT Line 6 to Kamalapur Railway Station, the largest and busiest railway station in the country, which connects to major cities through the rail network. This extension will facilitate access for thousands of commuters traveling to and from Dhaka City via Kamalapur

Railway Station and enhance connectivity with the ongoing Metro Rail MRT Line 1, which will include a station at Kamalapur.

In line with RSTP 2015 recommendations, DMTCL decided to extend MRT Line 6 from Motijheel to Kamalapur Railway Station, receiving government approval in December 2020. Following DMTCL's instruction, to comply with JICA Guidelines for Environmental and Social Considerations (April 2010), the GC prepared a Resettlement Action Plan-III (RAP-III) for this extension in March 2021. For the implementation of the RAP from Motijheel to Kamalapur, DMTCL engaged CCDB as the Resettlement Assistance Consultant (RAC) on December 29, 2021.

Support to Improvement of Hatirjheel-Rampura Bridge Shekherjaiga-Amulia-Demra Road Highway into 4-Lanes through PPP (RAD)

The Government of the People's Republic of Bangladesh (GoB) has initiated several key transportation corridors around Dhaka to enhance connectivity for inbound and outbound traffic. One such project being considered under a public-private partnership is the Hatirjheel-Rampura-Banasree Ideal School and College-Shekherjaiga-Amulia-Demra Highway, hereafter referred to as the Rampura-Amulia-Demra (RAD) Highway. This highway aims to provide a safe and efficient route for road users traveling between the southeastern part of Dhaka and national highways (N1 and N2), as



well as the mid-northern areas of Gulshan, Banani, and Baridhara.

The objectives of the RAD PPP Project are to:

- Create an alternate and congestion-free gateway to Dhaka.
- Enhance connectivity between Dhaka and Narayanganj, Chittagong, Sylhet, and other eastern and southeastern districts of Bangladesh.
- Improve the quality of life for road users along this corridor.
- The RAD Highway is proposed as a 13.5 km, 4-lane access-controlled toll expressway, supplemented by toll-free service roads for local traffic. The highway will primarily be constructed within the existing road right-of-way (ROW), though approximately 25.47 hectares of additional land will need to be acquired for development, including service areas and toll plazas. The project is planned to be delivered under the Design-Build-Finance-Operate and Maintain (DBFOM) modality.

(I) Matarbari Port Development Project (RHD Component)

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

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

(RAP) for the Matarbari Port Development Project (RHD Component).

Main Components of the Project:

- Construction of a 27.70 km 2-lane access-controlled highway in the first phase (with another 2 lanes to be constructed in the second phase).
- Construction of 5 flyovers/intersections and 17 medium to large 2-lane bridges.
- Construction of a 2-lane service road.
- The entire stretch of the 27.70 km access-controlled highway is divided into the following three packages:
 - **Package 1:** 10.20 km port access road, 1.60 km port connector road, and 5 bridges.
 - **Package 2:** 9.00 km port access road and 4 bridges.
 - **Package 3:** 6.90 km port access road and 8 bridges.

Dhaka Ashulia Elevated Expressway Project (DAEEP)

Dhaka, the capital of Bangladesh, is the largest city in the country, covering an area of 325 square kilometers. Located on the east bank of the Buriganga River, Dhaka serves as the political, economic, and cultural heart of Bangladesh. With its rapid population growth, expected to double in the next 20 years, Dhaka experiences significant congestion as it accommodates visitors from across the country. The high population density manifests in the transport sector, which comprises various motorized and non-motorized modes of transport that often



compete for the same road space, leading to severe traffic congestion and operational challenges. Estimates indicate that approximately 80% of registered vehicles in Bangladesh are concentrated in Dhaka. This situation is exacerbated by the relatively low level of road



infrastructure and the steep increase in traffic volumes. To maintain the livability of the capital city for its growing population, a long-term plan to improve the transportation system within Dhaka and ensure effective road communication with neighboring areas is essential. Currently, only about 8% of the area in Dhaka is designated as road space, compared to a standard of 25%. In response, the Bangladesh Bridge Authority (BBA) has recognized the necessity of constructing a flyover from Shahjalal International Airport to Chandra via Abdullahpur, Ashulia, and Baipail. To alleviate acute traffic congestion in and around the Dhaka-Ashulia industrial area and Export Processing Zone (EPZ), the BBA intends to implement a project for the construction of a 24.00 km elevated 4-lane expressway in the northern part of Dhaka City.

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

Matarbari Ultra Super Critical (USC) Coal-fired Power Project (RHD) Part

The Roads and Highways Department (RHD) under the Ministry of Road Transport and Bridges of the Government of the People's Republic of Bangladesh (GoB) has undertaken the Matarbari Ultra Super Critical Coal-Fired Power Project with financial assistance from the Japan International Cooperation Agency (JICA). This project aims to

improve the power supply across the country. It is located in Matarbari, Maheshkhali Upazila, within the Cox's Bazar district of the Chittagong division.

The RHD is tasked with providing a safe, efficient, and environmentally friendly road network to facilitate nationwide economic development and improve living standards. The project includes the construction of a 42.998 km access road from the Chittagong-Cox's Bazar National Highway to the Matarbari Ultra Super Coal-Fired Power Plant site, along with a 680-meter-long bridge over the Kohelia River in Maheshkhali Upazila.

To facilitate this project, the government has initiated the acquisition of 256.557 acres of land. This acquisition will directly affect a number of households, with additional indirect impacts on the local population. A Land Acquisition Plan (LAP) and a Resettlement Action Plan (RAP) have been developed to ensure compensation for Project Affected Persons (PAPs) who may be displaced from their land, structures, or sources of livelihood. The Christian Commission for Development in Bangladesh (CCDB) is assisting the RHD in the preparation and implementation of both the LAP and RAP.

Dhaka Elevated Express way PPP Project (DEEP)

The Dhaka Elevated Expressway PPP Project (DEEP) is one of the priority initiatives of the Government of Bangladesh (GoB). The project is being implemented through a Public-Private Partnership (PPP) between the GoB and the



Italian-Thai Development Public Company Limited. DEEP will connect Hazrat Shahjalal International Airport to Kutubkhali, linking the Dhaka-Chittagong Highway.

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

CCDB has been facilitating the compensation disbursement process for the Project Affected Persons (PAPs) and implementing measures to restore their income and livelihoods to at least pre-project levels. To date, the BBA has disbursed a total of TK 4,867,853,630.58 among 8,066 eligible persons, including those impacted by Common Property Resources (CPRs). Approximately 99% of structures and utilities have been shifted and relocated from the acquired areas.

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

The Government of Bangladesh plans to implement a four-lane, approximately 48 km long Support to Joydevpur -Debgram-Bhulta-Madanpur Road (Dhaka Bypass) PPP Project. This road will begin at Naujuri in Gazipur

and end at Madanpur in Narayanganj, connecting to the Dhaka-Chittagong Highway. The Roads and Highways Department (RHD) of the Ministry of Road Transport and Bridges will oversee the implementation of this PPP investment program with support from the Public-Private Partnership Authority.

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



project.

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

Improvement of Ashugonj River Port-Sarail-Darkhar-Akhaura Land Port Road as 4-Lane National Highway Project

The Government of Bangladesh intends to implement the improvement of the Ashugonj



River Port-Sarail-Darkhar-Akhaura Land Port Road as a 4-lane National Highway, spanning approximately 50.58 km. The road will start at Ashugonj River Port and end at Akhaura Land Port in the Brahmanbaria district. The RHD will implement this project under a Line of Credit (LOC) from the Government of India.

The civil works will include upgrading existing 2-lane highways to 4 lanes, along with new construction of the 4-lane highway, which will accommodate slow-moving vehicular traffic (SMVT) roads on both sides. The SMVT road will include one-way pair dedicated service roads, interchanges, flyovers, rail overpasses,

emergency lanes, and bus bays. RHD must provide land free of obstructions to the contractor for this project.

On May 15, 2019, the RHD engaged the Christian Commission for Development in Bangladesh (CCDB) for the implementation of the Land Acquisition and Resettlement Plan. CCDB is currently carrying out activities in accordance with the provided Terms of Reference (TOR) and is assisting with all logistical support for the land acquisition process. The organization is actively implementing the Land Acquisition Plans (LAPs) and Resettlement Plan (RP) for this project.





Micro Finance Program (MFP)

Christian Commission for Development in Bangladesh (CCDB) is a renowned Non-Governmental Organization (NGO) in Bangladesh. In 2008, CCDB reshaped its Enterprise Development Program (EDP) to launch the Micro Finance Program (MFP), as its previous People-Managed Savings and Credit (PMSC) initiative did not comply with the regulations of the Microcredit Regulatory Authority (MRA). The objective of the MFP is distinct from other CCDB programs, focusing on sustainable economic development by providing capital to resource-poor families in selected areas. Unlike many other initiatives, MFP has not received external donor funding.

To meet the MRA's regulatory requirements, CCDB registered the Micro Finance Program with Reg. No.: 02636-03667-00295 on 25 June 2008 and became a member of the Credit and Development Forum (CDF). The program aims to create **sustainable** income opportunities through microfinance services for disadvantaged families.

Currently, the MFP operates independently on a modest scale, with 25 branch offices spread across 9 districts, 33 Upazilas, 131 Unions, and 859 villages. The program serves 14,195 members, including 11,242 women and 2,953 men, organized into 1,335 Samities (groups).

As of June 2024, the MFP employs 158 regular staff and 31 contractual staff, including 35 managerial staff, 29 technical staff (covering audit, accounts, and automation), 91 field workers, and 33 support staff. Among these employees, 32 are female, and 157 are male.



In December 2013, CCDB embarked on automating its accounting and portfolio management processes. By gradually implementing web-based software, the MFP phased out its manual record-keeping systems across all branch offices and the head office. Field organizers now collect savings and loan payments using tablets and mobile phones, allowing members to receive updates on their savings and loan installment payments via SMS.



Programmatic and Financial Performance: Last Five Years Overview

Sl. No.	Particulars	2023-2024	2022-2023	2021-2022	2020-2021	2019-2020
1.	Number of Members	14,195	13,977	12,542	12,017	12,446
2.	Number of Borrowers	11,539	11,542	10,378	9,251	9,641
3.	Member Borrowers Ratio	81:100	83:100	83:100	77:100	77:100
4.	Member Savings	42,16,05,110	36,42,48,973	29,82,66,942	24,04,43,713	20,69,26,183
5.	Loan disbursement	143,79,46,000	121,81,79,000	92,39,22,000	74,46,16,000	65,18,23,000
6.	Loan Realization	131,6004,532	107,44,89,821	79,90,81,469	69,75,40,623	60,65,50,746
7.	Portfolio in Tk.	90,13,17,914	77,93,76,446	63,56,87,267	51,08,46,736	46,37,71,359
8.	Cost per money lent 100 Tk.	8.77	9.16	9.22	9.88	10.20
9.	Portfolio Yield	22.43%	22.48%	21.27%	21.88%	20.17%
10.	On time recovery rate (OTR)	98.67%	99.17%	98.43%	95.32%	99.49%
11.	Cumulative recovery rate (CRR)	99.40%	99.43%	99.33%	99.30%	99.69%
12.	Portfolio in arrear	4.50%	3.88%	5.19%	7.05%	2.94%
13.	Portfolio at Risk	5.56%	4.62%	6.19%	14.76%	3.19%
14.	Income	18,84,48,239	159,90,83,364	12,19,12,965	10,66,13,448	8,89,59,614
15.	Expenditure	12,61,35,824	11,16,07,944	8,51,70,773	7,35,73,672	6,65,73,277
16.	Surplus	6,23,12,414	4,74,75,430	3,67,42,193	3,30,39,775	2,23,86,337
17.	Operational Self Sufficiency (OSS)	149%	143%	143%	145%	134%
18.	Financial Self-sufficiency (FSS)	114%	110%	116%	118%	109%
19.	Loan Loss Reserve (LLR)	4,49,07,196	3,56,29,150	2,67,14,919	2,20,96,965	1,69,73,230
20.	Debt Capital Ratio	1.46:1	1.52:1	1.50:1	1.61:1	1.66:1
21.	Capital Adequacy Ratio	41.36%	39.95%	41.60%	41.05%	39.71%
22.	Minimum Rate of Return on Capital	17.97%	16.32%	14.64%	15.28%	11.92%
23.	Return on Asset (ROA)	6.75%	6.07%	5.58%	5.79%	4.50%
24.	Minimum Liquidity Ratio	10.68%	7.49%	13.31%	17.47%	17.26%
25.	Minimum Current Ratio	240:1	2.40:1	1.99:1	1.65:1	1.68:1
26.	Minimum Debt service cover ratio	1.31:1	1.31:1	1.37:1	1.39:1	1.33:1

MFP offers six types of loan products: Micro Enterprise Loan (ME), Small and Medium Enterprise (SME) Loan, Rural Micro Credit (RMC), Urban Micro Credit (UMC), Seasonal Loan (SL), and Business Support Loan (BSL). MFP applies a service charge ranging from 22.00% to 23.35% (declining rate) on its formal loan products.

Special Focus of Micro, Small and Medium Enterprise Loans

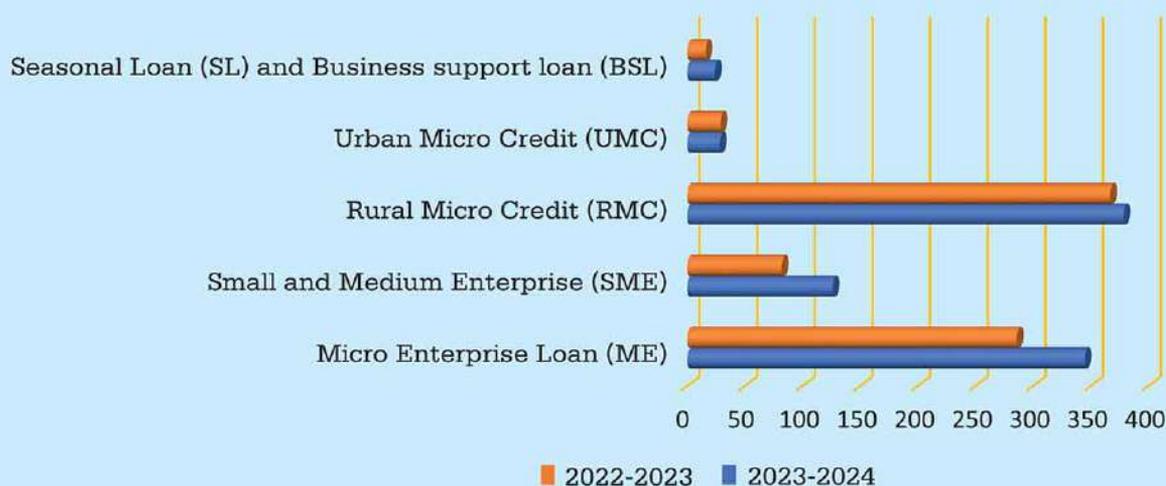
Many borrowers have shown dynamisms to new opportunities to move ahead on the road to success in bigger ventures. CCDB Micro Finance

Program provides larger loan called Micro Enterprise Loans and Small and Medium Enterprise to these faster moving members. Development of Micro Enterprise Loans and Small and Medium loans was one of the most important objectives of CCDB Micro Finance Program. Many its borrowers set up farms (Like Agriculture, Livestock and Fisheries) Mini workshops, business enterprise etc. Micro Enterprise Loan size 50,000 to 9,00,000 Tk and Small and Medium Enterprise loan size 10,00,000 to 40,00,000 Tk. Average loan portfolio size of ME loan 140509 Tk and SME Loan size 948361 Tk end of the year June 2024.

Product-wise Loan Portfolio Comparison (BDT Million Tk)

Sl No	Products	2023-2024			2022-2023		
		Borrower	Portfolio	Portfolio %	Borrower	Portfolio	Portfolio %
1.	Micro Enterprise Loan (ME)	2453	344.67	38.24%	2,221	285.71	36.66%
2.	Small and Medium Enterprise (SME)	133	126.13	13.99%	94	81.97	10.52%
3.	Rural Micro Credit (RMC)	8,199	378.31	41.97%	8404	366.90	47.08%
4.	Urban Micro Credit (UMC)	650	28.24	3.13%	741	28.90	3.71%
5.	Seasonal Loan (SL) and Business support loan (BSL)	104	23.97	2.66%	82	15.89	2.03%
	Total	11,539	901.32	100%	11,542	779.37	100%

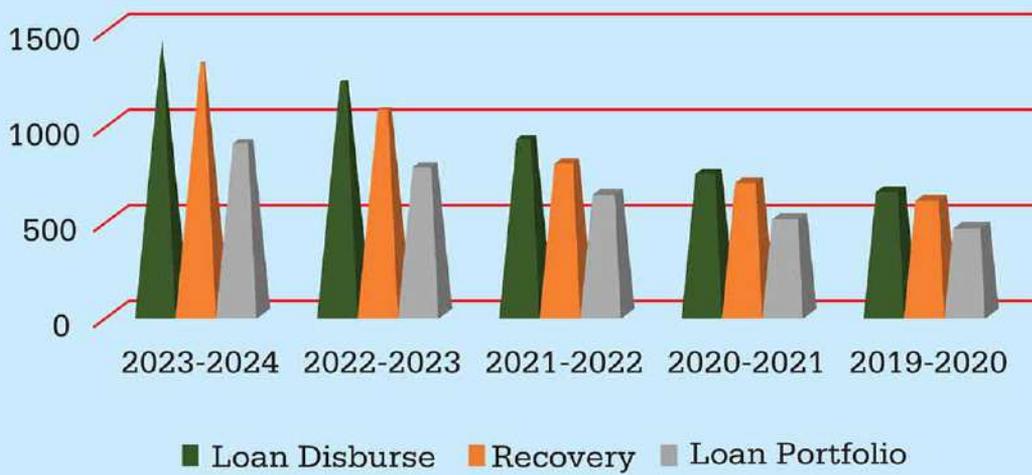
Product-wise Loan Status



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

Description /Year	2023-2024	2022-2023	2021-2022	2020-2021	2019-2020
Loan Disburse	1437.95	1218.18	923.92	744.62	651.82
Loan Recovery	1316.00	1074.49	799.08	697.54	606.55
Loan Portfolio	901.32	779.38	636.69	510.85	463.77

Year Wise Loan Disbursement, Recovery and Loan Portfolio



Income, Expenditure and Surplus (Million Taka)

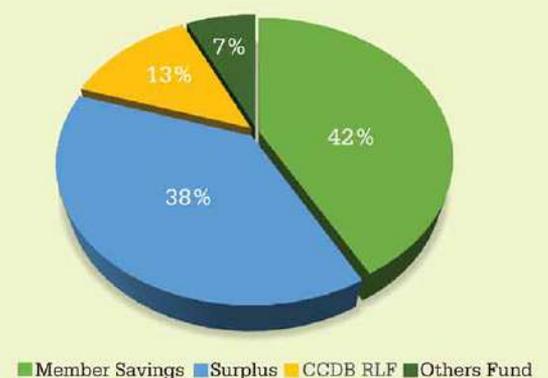
The CCDB Microfinance Program generated an income of 188.45 million during the 2023-2024 period, which included service charges, form sales, member admission fees, bank interest, and other sources. During the same

period, the program's total expenditure amounted to 126.14 million, covering personnel expenses, financial costs, loan loss provisions, general administrative costs, and other operational expenses.

Year Wise Income, Expenditure and Surplus



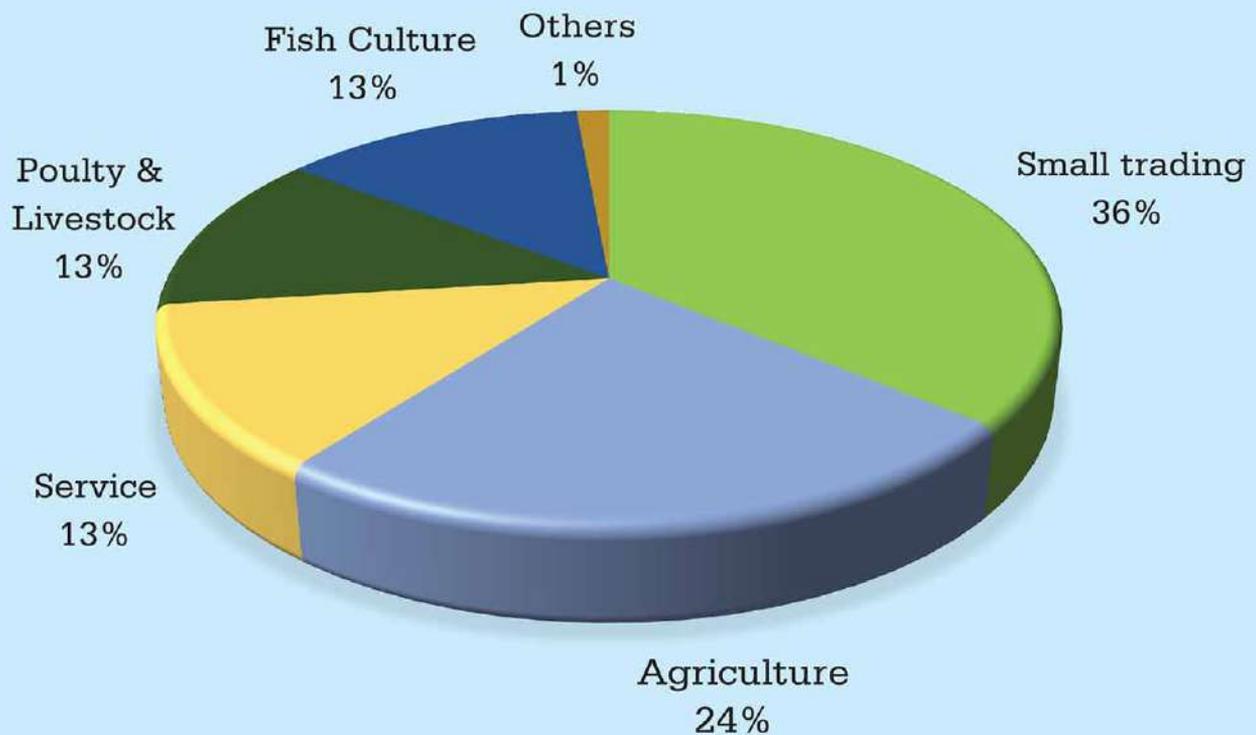
Fund Composition 2023-2024



Sector Wise loan disbursements (2023-2024):

Sl No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
1.	Small trading	3,349	521,583,000	155,743	36.27 %
2.	Agriculture	2,886	345,424,000	119,690	24.02 %
3.	Service	1,709	182,445,000	106,755	12.69 %
4.	Poultry & Livestock	1,672	179,741,000	107,501	12.50 %
5.	Fish Culture	1,353	188,666,000	139,443	13.12 %
6.	Others	257	20,087,000	78,160	1.40 %
Total		11,226	1,437,946,000	128,091	100

SECTOR WISE LOAN DISBURSEMENTS



Member Welfare Fund (2023-2024)

- In the current financial year-2023-2024 a total of Taka 4,45,000 (Four lakh forty-five thousand) has been paid 50 persons and Taka 5,000 -10,000 each for burial shroud.
- Heath Support: 5,52,000 (Five lakh fifty-two thousand) Tk has been paid to 65 members for medical treatment for various ailments for the members from the member welfare fund during the current financial year.
- Loan waive: Total of taka 26, 22,375 (Twenty six lakh twenty two thousand three hundred seventy five) loans were adjusted for 52 borrowers under member welfare fund.

Corporate Social Responsibility (CSR):

- Micro Finance Program awarded Tk 2,61,000 (Two lakh sixty-one thousand) to 09 student for Bangabandhu higher education scholarship in the current fiscal year.
- CCDB Microfinance Program provided 5,91,705 (Five lakh ninety-one thousand seven hundred five) Tk education assistance to 99 students of SSC and HSC pass meritorious and poor families.

Financial Services as Right of Members

- Service those are provided timely.
- Service those are prompt and quickly.
- CCDB Micro Finance Program as the safe secure place for to keep savings.
- Clients mandated to withdraw savings when is necessary.
- Organizational mandated to maintain smooth supply provision of liquid as credit for the clients for investment.

Salient Features of Micro Finance Program

Lower Interest Rate on Loan

As against the maximum limit of 24 percent per annum set by the MRA, MFP currently charges 22- 23.35 percent, while most of the NGO MFIs charges 24 percent.

Providing Rebate on early Repayment Loan

While most of the NGO MFIs of Bangladesh do not care to provide incentive for their clients in form of rebate for early payment of installments, MFP provides rebates for its members differentiated rates appropriate cases.

Collecting Social Welfare Fund Lower Rate

MFP Collects as low as 0.5 percent of disbursement made to its clients but most of the NGO MFIs collect at the rate of 1 percent, double that for MFP. Social welfare fund as used to adjust loan after the death of the borrower and Investors with loan outstanding. MFP dispenses the same service at the lower rate of collection from loaners.

Medical care support

MFP provides medical allowance for its member-borrowers or for their spouses if she/ he suffer from any serious illness to the extent of BDT 5,000 to 10,000 from Member Welfare Fund.

Financial Support for Disaster victim

If any of MFP members, are badly hit by a natural disaster such fire, cyclone, flood etc., s/he is provided with financial support amounting to 5,000 to 10,000 from Member Welfare Fund.

Educational Support

MFP provides education support of its member spouses for SSC and HSC Students BDT 4,000 to 5,000 Tk.



Regional Network Program

Capacity Building for Promotion of Peace

The Capacity Building for Promotion of Peace (CBPP) program, a part of the Local Capacities for Peace (LCP) initiative supported by Bread for the World, Germany, has been working to foster sustainable peace in Bangladesh. This initiative focuses on empowering Bengali and Adivasi communities, particularly in the northern region, and engages 4,500 individuals, with a majority being women. Partnering with local organizations, the program aims to strengthen civil society, build leadership, and promote a culture of peace.

Fostering Community Harmony

The CBPP program regularly organizes courtyard meetings where community members gather to discuss peace and social harmony. These gatherings offer a platform for open dialogue and encourage trust among participants. Through these interactions, communities learn to address challenges collaboratively and promote mutual understanding.



Promoting Peaceful Coexistence

In its efforts to bring people together, the program has established a cultural group called "Paharpur Agnishikha Adivasi Sabuj Sangha." This group, comprising Adivasi and youth volunteers, uses cultural performances to spread messages of peace and unity. Alongside this, the program actively engages with the community through events that highlight the importance of peace-building.

Building Knowledge and Skills

Workshops and training sessions are a cornerstone of the program. These include courses on conflict sensitivity, interfaith development, and peace-building strategies. Community members, including youths and leaders, are equipped with tools to address root causes of conflict, fostering long-term solutions.

The program also encourages sustainable practices through practical workshops on kitchen gardening, providing quality seeds and plants to participants. These initiatives not only improve food security but also bring communities closer together.

Expanding Opportunities

Representatives of the program participate in regional and international workshops, gaining insights and sharing experiences with other peace-building networks. This broader engagement enriches local efforts and strengthens the program's impact on the ground.

Achievements and Impact

The CBPP program has brought about significant

positive changes in the community:

- **Empowering Women:** Increased women's participation in community initiatives has strengthened their role in decision-making.
- **Reducing Domestic Violence:** A noticeable decline in domestic violence reflects the program's success in shifting societal norms.
- **Fostering Inclusion:** Relations between Bengali and Adivasi communities have improved, promoting social harmony.
- **Encouraging Dialogue:** Communities now favor dialogue over conflict, ensuring peaceful resolutions to problems.
- **Developing Leadership:** Youths and community leaders have gained leadership skills, enabling them to address challenges effectively.

Sustaining Peace

The program's long-term sustainability lies in its community-driven approach. By involving local leaders, government officials, and civil society from the planning stage, it ensures ownership and active participation. Capacity-building efforts empower communities to take charge of the peace-building process, while partnerships with local organizations strengthen networks for ongoing support.

Through its holistic approach, the CBPP program is not just resolving current conflicts but also building a foundation for lasting peace. Its efforts continue to inspire individuals and communities, paving the way for a harmonious and inclusive future.





50 YEARS OF CCDB'S

Empowering Communities: Celebrating 50 Years of CCDB's Transformative Legacy in Sustainable Development and Social Progress



The Christian Commission for Development in Bangladesh (CCDB) celebrated its 50th anniversary on April 27, 2024, at the PSC Convention Hall in Dhaka, commemorating five decades of transformative impact on community empowerment and sustainable development. Founded in 1973, CCDB has built a strong legacy in fostering people's organizations, supporting climate-resilient agriculture, and providing education and skills training to uplift marginalized communities. The anniversary event featured a flag-raising ceremony and the national anthem, drawing notable attendees including Cardinal Patrick D'Rozario, Canadian High Commissioner Lily Nicholos,





and Aileen Alma from the Coady Institute.

Executive Director Juliate Keya Malakar expressed gratitude for CCDB's founders and reaffirmed the organization's commitment to tackling poverty, inequality, women's empowerment, and environmental challenges. Canadian High Commissioner Lily Nicholos praised CCDB's inclusive, interfaith approach and its evolution into a leader in sustainable development focused on women's leadership and community empowerment. Aileen Alma, Executive Director of the Coady Institute, praised CCDB's shared values and partnership, while Cardinal Patrick D'Rozario celebrated its ecumenical spirit. Md. Saidur Rahman, Director General of the NGO Affairs Bureau, reaffirmed government support for CCDB's humanitarian work.

The celebration also honored community leaders who shared stories of resilience and transformation, highlighting how CCDB's initiatives enabled them to overcome challenges, acquire new skills, and enhance their livelihoods. Alo Maria Sardar of the Dolonchapa Forum compared CCDB's support to a parent's guidance, and Md. Abul Hossain described his community's strides in climate resilience through CCDB's sustainable agriculture programs. Former employees and key community members were also celebrated for their contributions to CCDB's mission.





The event concluded with a powerful call from David A. Halder, Chairman of the CCDB Commission, to honor CCDB's legacy and continue building a peaceful, just society. Community stories of empowerment—from women breaking barriers to youth pursuing education—underscored CCDB's enduring impact and commitment to creating a better future for Bangladesh.





HOPE FOUNDATION

Human and Organizational Potential Enhancement Training Center



The Hope Foundation, a flagship initiative of CCDB, exemplifies a self-sustaining model that seamlessly integrates income generation with capacity building. It serves as a vibrant and well-organized training and resource center, offering its facilities to various organizations for hosting training sessions, workshops, seminars, and events on a rental basis. This dual-purpose approach not only supports the Foundation's operational sustainability but also aligns closely with CCDB's vision, mission, and objectives, fostering community development and empowerment. The Foundation's activities are guided by a committed five-member Board of Trustees, ensuring strategic oversight and adherence to its core values.

To strengthen its revenue-generating capabilities and expand its service



offerings, the Hope Foundation has embarked on an ambitious plan to construct a modern, eight-story building. This new facility is designed to meet the growing demand for

versatile and state-of-the-art spaces, catering to a wide range of organizational needs. The building will feature enhanced amenities, ensuring it remains a sought-after venue for events, conferences, and training programs.

Events at a glance (July 2023 to June 2024)

Sl No.	Training, workshops, meetings, etc.	# of Events	# of participants
1.	Training, workshops, meetings organized & conducted by national and international NGO's within the country	420	8,572
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	3	97
3.	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	18	468
	Total-	441	9,137

Month wise events and number of venue users (July 2023 to June 2024)

Sl #	Name of the months	# of Events	# of participants
1.	July, 2023	51	629
2.	August, 2023	54	799
3.	September, 2023	38	907
4.	October, 2023	46	1,112
5.	November, 2023	21	509
6.	December, 2023	28	717
7.	January, 2024	28	923
8.	February, 2024	36	873
9.	March, 2024	18	599
10.	April, 2024	44	733
11.	May, 2024	53	824
12.	June, 2024	24	512
	Total-	441	9,137



PKF Aziz Halim Khair Choudhury
Chartered Accountants
Corporate Office
House # 75/A, Abasar Bhaban (2nd Floor),
Road #5/A, Dhanmondi, Dhaka-1209

Tel: +8809613339090-92
E-mail: pkfahkc.co@pkfahkcbd.com
Website: www.pkfahkcbd.com

INDEPENDENT AUDITOR'S REPORT

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

Opinion

We have audited the accompanying Financial Statements of Christian **Commission for Development in Bangladesh (CCDB)**, which comprise the Statement of Consolidated Financial Position as at 30 June 2024 and the Statement of Consolidated Statement of Income & Expenditure and Consolidated Statement of Cash Flows the year then ended 30 June 2024, and Notes to the Consolidated Financial Statement, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of Christian Commission for Development in Bangladesh (CCDB) as at 30 June 2024 and of its financial performance, its receipts and payments and its cash flow for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the applicable laws and regulations.

Basis for opinion

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

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

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

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

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

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

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

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

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is

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necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibility for the Audit of the Financial Statements

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

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

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

Date: 09 December 2024,
Dhaka.

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



Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DVC 2412090804AS805503

**Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Financial Position
As at 30 June 2024**

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
Property and Assets			
Non-Current Assets			
Property, Plant & Equipments	5.00	55,518,928	56,464,750
Investment			
Investment in CCDB Enterprise Limited		1,000,000	1,000,000
Current Assets		1,365,992,659	1,279,396,410
Sundry Advances/Receivables & Deposits	6.00	126,470,781	107,838,405
Loan to beneficiaries - Micro Finance Programme (MFP)	7.00	901,317,914	779,376,446
Cash & Bank Balances	8.00	338,203,964	392,181,559
Total Assets		1,422,511,587	1,336,861,159
Fund & Liabilities			
Fund Account		791,109,853	777,097,693
Fixed Assets Fund	9.00	55,518,928	56,464,750
Restricted Fund	10.00	33,134,388	83,214,987
General Fund	11.00	43,769,647	47,908,583
Corpus Fund	12.00	271,405,784	271,748,791
Micro Finance Programm Fund	13.00	377,998,458	315,686,043
Assets Replenish Fund	15.00	2,074,539	2,074,539
CCDB Climate Centre	14.00	7,208,109	-
Current Liabilities		631,401,734	559,763,467
Sundry Creditors/Accounts Payable	16.00	209,796,624	195,514,493
Micro Finance Programme (MFP) Members' Savings	17.00	421,605,110	364,248,973
Total Fund & Liabilities		1,422,511,587	1,336,861,159

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

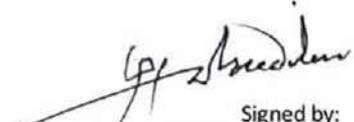

Juliate Keya Malakar
 Executive Director
 CCDB


David A. Halder
 Chairman
 CCDB Commission

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

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

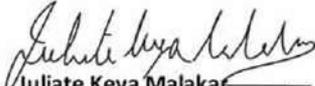
09 December 2024
 Dhaka


 Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner
 ICAB Enrolment No.: 804
 DVC 2412090804AS805503

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
Income			
Restricted Fund :		375,661,108	419,176,605
Restricted Fund Received	18.00	340,893,157	385,064,900
Own Means Contribution	19.00	12,435,129	12,627,955
Contribution from Target Groups	20.00	17,275,000	21,483,750
CCDB Climate Centre, Fund	14.00	5,057,822	-
Micro Finance Programm Fund:		188,448,239	159,081,888
Sales of Admission Form	19.00	103,640	116,420
Sales of Loan Form	19.00	56,145	55,112
Sales of Pass Book	19.00	43,165	51,140
Bank Interest on FDR	19.00	4,416,177	3,148,662
Others Income	19.00	2	1,400
Service Charge on Loan	23.00	183,829,110	155,709,154
General Fund	21.00	11,750,389	13,881,984
Corpus Fund	22.00	13,557,034	9,249,858
Total Income		589,416,770	601,390,335
Expenditure			
Restricted Fund :		428,486,681	417,311,106
Payments	27.00	420,653,387	413,813,143
CCDB Climate Centre, Fund	14.00	3,209,008	-
Depreciation		4,624,287	3,497,963
Micro Finance Programm Fund:		126,135,824	111,609,459
Payments	24.00	124,824,458	110,224,824
Depreciation		1,311,366	1,384,635
General Fund		15,889,325	10,109,258
Payments	25.00	15,889,325	10,109,258
Depreciation		-	-
Corpus Fund	26.00	13,900,041	43,361,737
Total expenditure		584,411,871	582,391,560
Excess of income over Expenditure/(Excess of Expenditure over income) -		5,004,899	18,998,775
Balance of fund transferred as shown below:			
Total		589,416,770	601,390,335
Fund transferred as shown below:			
Restricted Fund	10.00	(52,825,573)	1,865,497
Micro Finance Programm Fund	13.00	62,312,415	47,472,430
General Fund	11.00	(4,138,937)	3,772,726
Corpus Fund	12.00	(343,007)	(34,111,879)
		5,004,898	18,998,775

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


Juliate Keya Malakar
 Executive Director
 CCDB

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


David A. Halder
 Chairman
 CCDB Commission

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


 Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner
 ICAB Enrolment No.: 804
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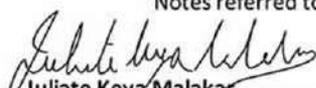
09 December 2024
 Dhaka

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Cash Flows
For the year ended 30 June 2024



Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
Cash flow from operating activities:			
Restricted Fund Received	18.00	340,893,157	385,064,900
Restricted Fund Payments	27.00	(418,363,432)	(413,813,143)
Contribution from Target Groups	20.00	17,275,000	21,483,750
Own Means Contribution	19.00	17,283,758	15,760,852
General Fund Receipts	21.00	11,750,389	13,881,984
Corpus Fund Receipts	22.00	13,557,034	9,249,858
Corpus Fund Payments	26.00	(13,900,041)	(43,361,737)
General Fund Payments	25.00	(10,466,181)	(10,109,258)
Micro Finance Programme (MFP) Payments	24.00	(124,824,458)	(110,224,824)
CCDV-Climate Centre, Sreepur Fund Receipts	14.00	5,057,822	-
CCDV-Climate Centre, Sreepur Fund Payments	14.00	(3,209,008)	-
Total cash flow from operating activities		(164,945,961)	(132,067,619)
Cash flow from investing activities:			
Programme Capital Expenditure (Restricted)	28.00	(2,212,304)	(603,854)
Programme Capital Expenditure (General)		(63,850)	
Programme Capital Expenditure (MFP)		(1,268,571)	(1,117,166)
Sale of Motorcycle-MFP & Others		-	66,215
Adjustment of Fixed Assets (MFP)		13,341	-
Capital Fund Adjustment (MFP)		(3,000)	(1,180,530)
CCDB Climate Centre	14.00	7,208,109	
Assets Replenish Fund	15.00	-	(3,647,406)
Loan from CCDB Enterprise Ltd. (For Climate Centre)		5,000,000	
MFP FDR Investment		(12,598,893)	(8,923,595)
Total cash flow from investing activities		(3,925,168)	(15,406,336)
Cash flow from financing activities:			
Service Charge on Loan-MFP	23.00	183,829,110	155,709,154
Loan realised - MFP	7.00	1,316,004,532	1,111,470,260
Loan paid - MFP	7.00	(1,437,946,000)	(1,255,159,439)
Sundry Creditors/Accounts Payable	16.00	14,282,131	30,770,858
MFP Members' Savings	17.00	240,146,147	229,171,674
MFP Members Savings Refunded	17.00	(182,790,010)	(163,189,643)
Sundry Advances/Debtors	6.00	(18,632,376)	6,442,880
Total cash flow from financing activities		114,893,534	115,215,743
Net increase/(decrease) in cash and bank balances		(53,977,595)	(32,258,212)
Cash and bank opening balances of the year		392,181,559	424,439,770
Cash and bank balances at closing of year		338,203,964	392,181,559

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


Juliate Keya Malakar
 Executive Director
 CCDB


David A. Halder
 Chairman
 CCDB Commission

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

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

09 December 2024
 Dhaka


 Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner
 ICAB Enrolment No.: 804
 DVC 2412090804AS805503



David A. Halder
Chairman



Advin Barun Banerjee
Vice-Chairman



Molina Karmaker
Treasurer



Bishop S Pholia
Member



Dr. David Khan
Member



Rv. David A. Das
Member



Dr. Kazi Tanvir Mahmud
Member



Gita Das
Member

Juliate Keya Malakar
Executive Director
&
Ex-Officio





■ Senior Staff Members at Head Office

Juliate Keya Malakar	Executive Director
Chandan Charles Gomes	Associate Director
George Ashit Shingha	Head of Comprehensive Poverty Reduction Program (CPRP)
Foezullah Talukder	Head of Climate Change Program
Paresh Kumar Raha	Head of Finance
Imran Kibria	Head of Planning Monitoring and Evaluation (PME)
Solaiman Siddique	Head of Micro Finance Program
Md. Atiqur Rahman	Senior Team Leader-Resettlement Unit
Md. Liaquat Ali Khan	Team Leader Resettlement Unit
Md. Habib Ullah Mondol	Team Leader Resettlement Unit
Sujit Halder	Chief Audit Officer

■ Mid-level Staff Members at Head Office

Evan Parag Sarker	Coordinator-Admin
Martin Halder	Senior Admin Officer
Debasish Kumar Dey	Coordinator-Comprehensive Poverty Reduction Program (CPRP)
Plaboni Sarker	Coordinator-Finance
Subir Sarker	Senior Accounts Officer
Charles D. Baroi	Financial Analyst
Arnest Sarker Senior	Program Officer-DPU
Mosharraf Hossain	Coordinator-Carbon Emission Reduction Program
Mohammad Mahmodul Hasan	Coordinator-Capacity Building, Research and Advocacy, Climate Change Program
Md. Abid Ul Kabir	Coordinator-Climate Technology Park Change Program
Palash Sarker	Coordinator-Resilience Building Change Program
Md. Ashrafuzzaman khan	Manager-Mitigation Technology, Climate Change Program
Mohammad Nazmul Chowdhury	Manager-Documentation & Communication Climate Change Program
Abdul Alim Shaikh (DRR & CCA)	Manager-Capacity Building Climate Change Program
Joyanta Ghosh	Manager-Monitoring & Evaluation, Climate Change Program
Ruhul Amin	Deputy Team Leader-Resettlement Unit
Abdur Rashid Finance Manager	Micro Finance Program
Md. Abu Sayeed	Zonal Coordinator, Dhaka
Ranjit Kumar Shaha	Zonal Coordinator, Dhaka
Atikur Rahman	Manager-MIS & Automation Micro Finance Program

Senior Staff Members at Area Office



Naima Islam	Area Manager CPRP Manda & Chapai Nawabganj
Dorka Sen	Area Manager CPRP-Daschira
Harishadhan Roy	Area Manager CPRP-Daudpur
Richard Dobey	Area Manager CPRP-Fulbaria
Sudipon Khisha	Area Manager CPRP Gournadi & Gopalganj
Denis Marandy	Area Manager CPRP Jalalpur & Ishurrdi
Timothy Khyang	CPRP Bandarban
Sabuel Adhikari	Area Coordinator-MFP-Mymensingh
Atikur Rahman Chowdhury	Area Coordinator-MFP-Pabna
Najrul Islam	Area Coordinator MFP, Chapai Nawabganj
Md. Danesh Ali Mondal	Upazila Coordinator-Climate Change Program Shyamnager, Satkhira
Subrata Mistry	Upazila Coordinator-Climate Change Program Patharghata, Barguna
Abul Kalam Azad	Upazila Coordinator-Climate Change Program Morrelgonj, Bagerhat

Contribution Of Ccdb To Government Exchequer

Particulars	Amount in BDT
Tax Deduction at source from third parties (2023-2024):	
HO and Core Program	3,122,641.00
Other Special Programs	730,074.00
Sub Total	3,852,715.00
VAT collection from Customer (2023-2024):	
HO and Core Program	5,910,882.00
Other Special Programs	1,540,256.00
Sub Total	7,451,138.00
Income Tax Deduction at source from salary (2023-2024)	964,754.00
Grand Total	12,268,607.00



■ CCDB's Current donor Partners

CCDB's Current donor Partners

Bread for the World, Germany

Christian Aid, Bangladesh

USAID

Global Affairs Canada (GAC)

Coady International Institute, St. Francis Xavier University

Global Ministries, USA

ICCO, Netherlands

Woord en daad, Netherlands

DKH, Germany

Tearfund, UK

Bangladesh Bridge Authority

Dhaka Mass Rapid Transit Company Ltd.

Local Government Engineering Department (LGED) Bangladesh

Road and Highway Department, Bangladesh

Japan International Cooperation Agency (JICA)

Asian Development Bank (ADB)

Transform Aid International Ltd ("TAI"), Australia

Act Alliance, Switzerland

