

Annual Report 2015-2016



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CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH

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Mission Vision and Values

Vision

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

Mission

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

Values of CCDB:

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

From the Executive Director's Desk



Since inception in 1973, CCDB has gone through different programmatic and strategic transformations to accommodate contemporary development trends as well as aspiration of poor and marginalized people whom we are working with. Another unique feature of CCDB's people centered development approach is role transformation, the process that enable people's organizations to acquire organizational and financial capacity with support from CCDB, and over the time, these organizations start playing pivotal role by themselves in managing their organizations. CCDB's role then transformed as facilitative instead of providing direct support. Based on our long experience of working with people's organization, it was found that this role transformation process has been playing a crucial role in achieving sustainability of the people's organizations in real terms.

CCDB has been implementing its core program Comprehensive Poverty Reduction Program (CPRP) since July 2007. It is an integrated program, addressing poverty from different dimensions combining service delivery and right based initiative. The third phase of this program started in July 2015. A new initiative i.e. "Participatory Pro Poor Market Development" has been undertaken in

the current phase of CPRP with an aim to link the small producers with market so that they can receive fair price of their product.

An evaluation was carried out in the last phase to see whether the CPRP has been able to achieve its desired result. It was found from the evaluation that the pace of poverty reduction in the CPRP working areas is faster than that of the non CPRP areas. The poverty head count ratio has been dropped to 20% from 72% (in 2007). Almost 75% of the people's organizations have been able to achieve financial sustainability. It was also revealed that CPRP contributed a lot in improving standard of lives the reference people, especially in the areas quality food intake, health care, WATSAN, education, etc.

CCDB developed its new strategic plan called "Strategic Road Map: A Decade Ahead (2015-2025)". After a critical assessment of institutional capacity, existing resources, experiences, and future potentials, this roadmap came up with specific short-term to long-term milestones in achieving institutional, programmatic and financial sustainability both for "CCDB" as an organization and for the "people's organizations" at the grassroots level.

Climate change is now appeared as one of the biggest threats to existence of all creatures in the earth. CCDB has already mainstreamed climate change in its core program. Apart from that, several other programs to address climate change impacts are underway. We have established a Climate Unit with an aim to make CCDB one of the major actors in the area of climate change in both program and policy level interventions. Presently this

unit is involved in capacity building of CCDB as well as other relevant stakeholders, research in climate change adaptation and mitigation, and policy level advocacy. We are also in process of establishing a climate technology park at CCDB's own land in Sreepur, Gazipur. This park will showcase different climate change adaptation and mitigation technologies. This is going to be the first technology park of its kind in Bangladesh.

During the reporting period CCDB has also undertaken few new initiatives like action research on Bio-char, value chain, enhancing resilience for vulnerable group, etc. Moreover, under resettlement program, CCDB is involved in number of bilateral initiatives like metro rail, elevated expressway, etc. I hope this report will provide an objective picture of achievements through our interventions.

I would like to express our heartfelt thanks to our resource sharing partners, CCDB commission members, different Government institutions, local government institutions, network partners, our beloved reference people and all other well wishers for their contributions in our journey towards a just and caring society.

Joyanta Adhikari
Executive Director

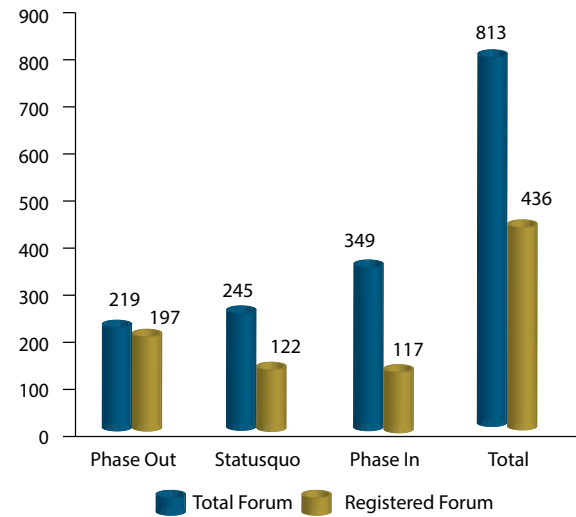
Poverty Reduction, Food Security and Livelihood

Comprehensive Poverty Reduction program (CPRP)

In 2005-6 CCDB went through a rigorous change management process aiming to design an integrated development program that can be more cost effective as well as efficient to ensure faster economic and social development for the grassroots people in a sustainable manner. Subsequently, in 2007, Comprehensive Poverty Reduction Program (CPRP) was designed based on sustainable livelihood approach, and combined service delivery and right based development approaches to address poverty from different directions. Major thematic areas of this program were strengthening people's organization, livelihood and food security, health & WATSAN, education & culture, societal peace, local level advocacy and gender justice. In the current phase of CPRP started in July 2015, "pro poor market development" has been added to ensure fair price for the products of the poor producers through involving them in the value chain mechanism. CPRP has been operating through 10 area offices covering 31 sub-districts in Bangladesh.

Strengthening Peoples organization and Advocacy initiative

CCDB is currently working with 913 Peoples organization known as Forum comprised of almost 51000 reference people, of them almost 85% are women. Since the inception of the program CCDB has undertaken numerous initiatives to strengthen the Forums in the areas of organizational management, financial management, advocacy and lobbying etc.



The current phase of CPRP started in the July 2015 with several changes at intervention and result level. Therefore, baseline information was required to be revised to conform to the changes. A baseline questionnaire was developed as per the results outlined in the logical framework and the survey was carried out with 4988 (12% of total households) households selected randomly.

As the sustainability of the Forums is one of the major concerns of CCDB, legal entity of the Forums is crucial. CCDB has taken initiative to register the forums under the cooperative act. Following graph shows the status of forum registration.



Such legal entity has created a sense of ownership among the Forums. The Forum members feel that they have acquired a greater acceptability after the registration. It was also found that Forum started enjoying easy access to government and local government offices which on the other hand very helpful for advocacy and lobbying in accessing government services.

CCDB also continued its efforts to build capacity of the forum members and Forum workers as well. Performance of the forum depends to some extent on the capacity of the Forums Workers. In view of this, CCDB organized training on facilitation technique, Peoples Managed savings and credit (PMSC), group dynamic, etc. A total of 551 forum workers received this training during the reporting period.

To build leadership quality as well as to encourage forum members of general body to come to leadership, CCDB organized advanced training on Leadership Development for 265 forum members. Moreover, CCDB arranged some inter Forum experience sharing visit where the successful forum leaders visited relatively weaker Forums. These visits created an opportunity for the members of weaker Forums to learn managing Forums more efficiently from the experienced Forum leaders. A total of 133 such visits had been arranged during the reporting period.



Since the inception of CPRP, Union and Upazila networks have been formed to carry out advocacy and lobbying initiatives at the local level to increase the access to different government services. Several training has already been given to network members to enhance their capacity in the area of advocacy and lobbying. In the current phase, it has been planned that the network members track the preparation and implementation of budget at Union and Upazila level. CCDB arranged several training courses for the network members on "Budget Tracking" so that they can acquire required skill in this regard. A total of 28 network members received this training during the reporting period.

PMSC is one of the unique features of CPRP, playing a pivotal role in achieving financial sustainability of the Forum and at the same time contributing a lot in alleviating poverty among the Forum members. As of June 2016 and total 39654 Forums members are saving regularly and saved amount reached to Tk. 420,334,441. On the other hand, the forum members take loan from Forum to utilize different productive purposes. As of June 2016, number of borrowers reached to 35,397. During the reporting period a total of Tk. 30,579,076 has been disbursed as loan.

Services received through advocacy by Forum and Networks	Persons/Families
A Allowances	
Old age	518
Widow	322
Disability	204
VGf/VGD	3459
Education	2402
Livelihood	3227
B Skill training	
Agriculture	2191
Livestock	1236
Fish Culture	989
Computer	15
Tailoring	1029
Handicraft	993
C Assistance Support Received	
Cattle	305
Poultry	180
Fish Cultivation	24
Tube Well	105
Housing	89
Agri. Equipments	17
Fertilizer	638
Seed	418
Slab Latrine	428
Sewing Machine	23
Khash land	8
Tree saplings	348
One house one farm	255

ACHIEVED NATIONAL COOPERATIVE AWARD

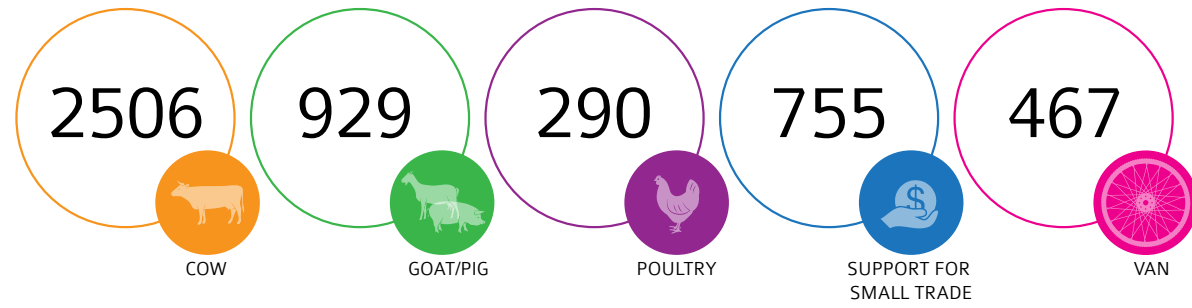
South Jolirpar Dolon Chapa Women Cooperative Society Ltd. Forum of Gopalganj, CCDB achieved National Cooperative Award-2013 in 'Woman Category'. It has been awarded on 7th November, 2015 by Rural Development and Cooperative Department of the People's Republic of Bangladesh at Bangabandhu International Conference Center, Dhaka. Dolon Chapa has been awarded for playing special role to capacitate the women economically with training them in education, health, nutrition, population control, tree palntation and increase social conscious of women; and to make them self-reliant economically through handicrafts, cottage industry, poultry rearing, agriculture and fisheries.



Livelihood and Food Security

Livelihood and food security is one of the major thematic areas of CPRP. A combination of skill development and of supports in the form of finance and asset has been in place to increase the income of the Forum members. During the reporting period training was organized for 21 new staff members at field level on PMSC. To enhance the skill on innovative Income generating activities training has been provided to 201 Forum members. These training included vermicompost, native chicken rearing, goat rearing etc. Moreover, CCDB provided supports for enhancing livelihood assets as follows

Forum Members received livelihood asset



The story of Yunus, a prosperous cattle farmer

Yunus Ali and his wife are residents of Dharmagram in the district of Pabna with their five sons. He had to pass his daily life in poverty and in sufferings with his large family and to maintain their livelihood. His eldest son has a grocery shop, second son has been engaged with livestock rearing and agricultural production. The other two son drive small vehicles. The fifth son studies in a school. His involvement with the Dharmagram Forum is for eighteen years since 1998.

At the beginning he was able to save only Tk. 5 in the forum, later on he took Tk. 800. as loan and invested in a grocery shop. The nominal

earning from the shop was not sufficient enough to maintain his large family. Over the time, Yunus Ali received several trainings from CCDB in poultry and live stock rearing. Afterward, he again took loan for the second time and was interested to establish a cattle farm where he can raise cows and put up for sale in the local market. It was the beginning of his success as a livestock farmer and shows the way towards economic sustainability for him and his family. Presently the market price of his farm cows is 1,80,000 to 2,00,000 tk. , and he is expecting profit of at least 1,25,000 to 1,40,000 tk.

Throughout this sustainable livelihood opportunity he has been able to transform his economic condition. He is currently living good house with four rooms, having supply of tube well water and proper sanitation facilities which reflects an image of an ideal way of living. Yunus Ali's financial well being also ensures his dignified status in his community and living in harmony with his precious family.



Participatory Market System Development

This is a new initiative that has been integrated in CPRP in the current phase. Main objective of this initiative is to link small producers with the market so that they can get rid of the middleman and get a fair price. To enhance the capacity of forum members as well as field level staff members of CPRP, several training and workshop had been organized in the area of market development, market mapping, value chain, subsector analysis, etc. A total of 646 persons participated in these training sessions and workshop.

Through this initiative the Forum members formed producer groups and successfully linked with different private companies to market their products bypassing the local traders. It was clearly evident that their income has been increased to some extent after being involved in this process. Following table shows the achievement.

Product	No. of Group Involved	Production	Total sale in Tk	Additional Income
Cow (fattening)	15	140 No	2757188	7500 Tk/ Cow
Vermicompost	8	8565 Kg	40500	8Tk/kg
Vegetable	5	2597 KG	70922	2Tk/Kg
Milk	20	35000 Liter	1400000	10Tk/liter
Banana	26	9128 Unit	1195850	15TK/unit
Mango	25	96900 Kg	3505500	4Tk/KG
Total	99			

Milk value chain ensured more income of Forum members.

alatoir and Bijliare, these two villages located in very remote area at Niamotpur Upazilla under Naogoan District of northern Bangladesh. Poor road communication and marketing system hinder the development of grassroots people. Agriculture, livestock, day labor, etc. are mostly the earning source of the people. Normally, female household members are not familiar with work at the outside of their homes.

Though the children enrollment in primary school is almost 100% but the dropout rate is still high at primary and secondary level.

A large number of households are rearing local breed cow in these two villages. After family consumption, they sell the milk to the local traders at lower price (Tk. 20-22/liter) as price is fixed by the traders.

CCDB has been providing support to Forum members for rearing cow for many years. As a result, number of people involved in cow rearing has been increased over the time. To increase the income of the

milk producers CCDB took an initiative to link the producers with private company. CCDB discussed this issue with two forums namely Ekota Forum and Bijli Sonali Forum, and the members of Forum's Executive Committee (EC) appreciated this initiative a lot. Later the CCDb along with Forum members talked to Akij Group, a milk processing company, and convinced to buy milk directly from the producers.

The Forum members established a collection center at the Forum level so that Akij Company can collect for this center. Currently two hundred producers come are involved in this new value chain. The milk producers are responsible for collection of milk, quality control, transportation, transaction, etc. The producers are now getting Tk.32-35 per liter of milk, which is higher than previous price they receive from the traders. Local service providers (LSP) provides medicine, vaccine, and fodder on a regular basis. Relationship among stakeholders like producers, LSP, livestock departments, etc. has been improved. Income is increased not only for producers, but also for LSPs, as a result of extended services.



Promotion of Education and Culture

Education watch committee have been formed in all 31 sub-districts where CPRP is being implemented. These watch committees comprised of school teachers, local journalists, upazila network members etc. This is very



new approach in CPRP with an aim to work as watchdog over education is being provided in the schools and at the same time take necessary lobbying measures to improve the quality of education. The members of the watch committee meet the school management committee and upazila education officials periodically and discuss the problems in education. It is worth mentioning that these committees have already been able to receive acceptance among the respective stakeholders. Government education officials appraised this initiative and assured providing necessary cooperation in improving the quality of Education.

CCDB has been operating two pre primary schools for the children living in the remote areas of Bandarban district. The language of instruction of these schools are adibashi native languages. These schools are providing education for 115 children studying at different grades from KG to Grade III. In 2015, nine students who passed grade

III final examination, appeared in the admission test of Primary school, of them, seven students qualified and got admitted in the primary school.

Forum has been operating 12 pre-school on their own funding. There are 297 students are studying in these schools. Forum also provided financial support for 141 poor students.



Environment of Education returns at Primary School



Bohoroil Govt. primary school is located at Bohoroil village of Nejmampur union under Nachol upazilla, Chapai Nawabganj. Most of the students of this school share a common ground as most of their parents are members of Madhobi Mohila Forum.

The School was running irregularly for more than 6 months. The teachers were not properly taking classes and student's attendance was not regular as well. The quality of education was gradually declining. By this time, the parents of the students observed that their children are reluctant to go to school. After some queries it was revealed that the school environment is in a worst situation. The forum members discussed this issue with the elite members of the village. With their suggestions, the

parents talked with school management committee (SMC) and all teachers in presence of the elite persons. They also talked with Upazila Education officer and requested him to take necessary action. The proper action initiative of parents, education officer and SMC helped the school environment to improve.

Now, the school is running well. Teachers are properly taking classes and attendance. Students have a growing interest to go to school regularly. A good environment of education has been restored at Bohoroil Govt. Primary school by the initiatives of Madhobi Mohila Forum members.

Health, nutrition, WATSAN and HIV/ AIDS

Improved access to better health services is one of the major objectives of CPRP. In view of this, several interventions have been undertaken including capacity building of the staff members of all CPRP areas. A total of 71 field level staff members received training in nutrition WASH and SRHR. This training created an opportunity for the staff members in sharpening their understanding as well as enhance their skill in the respective areas.

CPRP also arranged training for the birth attendants in remote places in Bandarban where Trained Birth Attendants (TBA) are not available. A total of 20 birth attendants received this 10-day training course. After receiving this training, these TBA performed 430 successful delivery in their locality. Moreover, an opportunity of income earning has been created for these TBAs.

In Bandarban area, there are some remote places where people do not have access to health services. CCDB arranged five health camps in these areas where 804 patients received treatment and medicine at free of cost. The doctors from Bandarban government hospital provided necessary cooperation in this regard.

During the reporting period, sanitary latrines have been distributed among 42 households. The sanitary latrine coverage reached to 81% so far. In addition, two shallow and four deep tube-wells have been installed to increase the access to safe drinking water.



Forum's initiative saved a newborn baby and mother's life



A young woman named Morium Begam with the Cooperation of Jamuna forum's members and by the initiative of Minoti Rani was able to experience the bliss of safe motherhood. Morium is a home maker and a neighbour living next to the Jamuna forum which is in Nejampur union under Nachole upazila, in Chapainawabganj.

Morium was feeling labour pain on 14th March 2016. Due to the severe pain her poor parents called the local traditional birth attendant (TBA) Minoti Rani. Minoti is a trained birth attendant in her village and also the secretary of Jamuna forum. After diagnosing the condition of the patient, Minoti understood that it is not possible to carry out the child delivery at home. In this regard she got assistance from the other forum members to take Morium at Nachole upazilla health complex.

After a short discussion with Morium's family, Minoti Rani took her to upazilla health complex which is 6 kilometre far from their village. In the health complex on duty doctors were neglecting the patient for her poor financial status. They were not giving importance on the emergency delivery of Morium due to her economic status being underprivileged. On this situation, Minoti Rani and forum members had strong and bold conversation with the doctors. Finally the doctors had done emergency delivery and Morium delivered a healthy baby boy. Through the tough initiatives and force of Minoti Rani and other forum members which ensured the safe delivery of the child. The kid received oxygen after being born for physical difficulty during the labour time. Afterwards, Morium returned home after staying two days in health care centre.

At present, Morium and her son Palash are in good health in their home. Md. Rummon, husband of Morium and her in-laws are so pleased and grateful to the members of Jamuna forum and Minoti Rani for their instant initiatives and helping attitudes. They realized that Morium and her son had safe and sound come back for the immediate actions taken by Minoti Rani and the Forum members.

Climate change and Disaster Risk Reduction (DRR)

Interventions related to climate change and DRR are playing a significant role in developing capacity of the reference people so that they can address the increasing threats of climate change induced disasters in CPRP working areas. CCDB arranged training course in climate change for the field level staff members at different area offices. A total of 98 staff members took part in these training courses. In addition, a special training course in climate change and DRR was organized for 15 senior level staff members from the field level. The Climate Change Unit of CCDB facilitated this training. This training created an opportunity for the staff member in enhancing their understanding and skill in the area of climate change and DRR.

CCDB also provided support to the 916 Forum members to adapt/mitigate climate change impacts. These supports include saline/drought/flood resistant crop varieties, dry seed bed homestead gardening, eco-farming, etc. Moreover, CCDB distributed Improved Cooking stoves among 207 households, and tree saplings among 381 households.



Staff Capacity Building

As learning organization, CCDB always put emphasis on capacity building of the staff members to enhance the knowledge base as well as skill in contemporary development issues. During the reporting period CCDB arranged several in-house training as well as sent staff members abroad for training. The details of the training are as follows

Training Topic	Number of Training	Participants
Market system development	5	61
Monitoring and evaluation	3	51
Climate change and DRR	2	51
Project development	3	23
Exposure	3	7
Local capacity for peace building	4	110
Capacity building on human rights and gender justice	6	36
Others	2	26
Total	28	353



E-commerce Based Business Solution for the Poor Producers in Rural Bangladesh

This is a new initiative of CCDB which engaged the small farmers in national level online marketing. CCDB and Future Solution for Business (FSB) jointly implementing this project with the financial assistance from ChristianAid Bangladesh. Farmers of Tungipara, Gopalgonj and Fulbaria, Mymensing district were involved in online marketing. They sell varieties of vegetables and fruits like tomato, beans, bottle guard, green banana, bitter guard, turmeric, pineapple etc. through online platform developed by FSB.

This project created an opportunity for the farmers to have better price than that of local market. Farmers are now encouraged to produce more vegetables and fruits maintaining the quality. They also often seek cooperation and assistance from the agricultural office at Upazila level.

Enhance Resilience of the most vulnerable community to cope with waterlogging in Satkhira and Jessore Districts in Bangladesh.

Some districts and Upazilas in Bangladesh is low lying with marshy lands that are water logged every year. In recent years some new areas that were not marshy is facing water logging problems, during monsoon seasons and stay submerged for four to six months a year. Reason being canals and adjacent rivers that drains monsoon rain are silted and outflow of water from these location is slow. Some of these canals and rivers have been converted fish farms by local powerful leaders.

After last year's water logging, an Assessment was done, to develop a strategy for building a Resilient Community, who could reduce some sufferings and have alternative income sources, to ensure household level food security, maintain proper hygiene, drink safe water and use appropriate sanitation in addition to future disaster risk reduction.



DESHARI Consortium comprising of Christian Aid (CA),

Dan Church Aid (DCA), Muslim Aid (MA) and ACF France (lead organization), have accessed resources from European Commission's Humanitarian Aid and Civil Protection Department (ECHO), to operate a project for a period of 18 months, starting from March 2016. Christian Aid (CA) has chosen Christian Commission for Development in Bangladesh (CCDB), Dan Church Aid (DCA) has chosen Dusto Shyasta Kendra (DSK), ACF France has chosen Sushilon as Implementing Partners, while Muslim Aid will be directly operational.

These four organizations will be covering four Upazilas in Jessore and Sathkhira districts. CCDB will work in Keshobpur, Jessore; MA will directly operate in Tala; DSK will work in Kolarowa; and Sushilon in Sathkhira Sadar.

This project will assist 5376 most vulnerable families through: (i) Building Capacities of Local Authorities and Disaster Management Committees at Upazila, Unions and Wards level, to increase capacity to reconstruct, rehabilitate and maintain community infrastructures, to mitigate impact of water-logging; (ii) Supporting selected 3100 families for adaptive and alternative Livelihoods options, for increased production and income; (iii) Promoting nutrition, health care practices and hygiene among selected families, schools, health workers.

CCDB has set up an office with required equipments and furniture at Keshobpur Upazila. Selected and appointed 9 staff team and 4 community volunteers from selected Unions. Organized community consultation meetings in 18 Wards in two Unions, to make communities aware of family selection criteria, program components and organized Project Inception Meeting at two Union Council Offices and at Upazila, with different direct and indirect stakeholders. In addition CCDB participated in Inception Meetings held at Satkhira and Jessore districts, where DeSHARI and NARRI Consortium presented the project to District level government officials.

Small committees were organized in 18 Wards in two Unions and given responsibilities to select most vulnerable and affected families, taking into consideration the selection criteria. Based on primary selection, individual families were surveyed and findings were computerized and ranked on vulnerability score, to make the final selection. Based on base line surveys a short list 601 families were finalized from two most affected Unions, these lists were posted in Union Council Offices for communities' feed backs.

All cases where there were objections, were revisited and crossed checked and updated the list finalized by the Ward Members and approved by Union Council Chairman. Selected families will be assisted through alternative income generation programs; in addition health and disaster risk reduction programs, involving wider communities and schools are a part of this project.

An Action- research project on introducing Biochar production in Bangladesh for the poor household through eco-friendly cooking methods

CCDB initiated "An Action- research project on introducing Biochar production in Bangladesh for the poor household through eco-friendly cooking methods" from 1st October 2015 to 30th September 2016, funded by ICCO cooperation. The research conducted in three districts Manikganj, Naogaon and Dinajpur covering three Upazilas Shivalaya, Manda and Nobabganj.

In these areas, 75 households were selected through a short survey. They received orientation on clean cooking method, Akha (agricultural friendly cooking stove) using, Biochar production and its use in agriculture. A total of 30 households used Akha and produced Biochar after the orientation. Some of them use Biochar in vegetable plots as test basis.

The main objectives of this action-research are to promote eco-friendly cook stoves in rural areas of the country and produce Biochar which can be used in the agriculture field to increase soil nutrients. The long term objective is to improve household food security and increase household income

Survey and FGDs were conducted about Biochar and Akha cook stove. A number Biochar user groups was formed with interested participators. Finally, 30 households were selected and they received Akha during June to July 2016.

Effective capacity enhanced through training like how to operate Akha, how to get Biochar and how to use Biochar in field. Akha group member received training on how to operate Akha. Akha users are happy as it saves time, fuel and produces less soot while cooking. They also get Biochar from it.

A total of 875kg Biochar was produced in three areas. Some farmers of Manda are using Biochar in vegetables and spice field. According to them, Biochar improves the size and health of the plants.



Strengthening Beef Value Chain through private Sector Engagement

Many of our reference people are involved in cow fattening. They tend to sell their bull during Eid festival, once a year. They are not familiar with rearing castrated cattle. The beef of castrated cattle is soft and it has international demand. Bengal Meat, a leading company in Bangladesh exports processed beef around the world. Our reference people will produce steer beef (beef of castrated cattle) and sell directly to Bengal Meat. Bengal Meat will process the beef maintaining international standard and sell it to the national and international market. This project has started in January 2016 with the financial assistance from Woord en Daad.

Under this project a total of 500 farmers have been involved in rearing castrated cattle. They also received necessary training to enhance their skill in rearing castrated cattle. This project has created an opportunity for the farmers to increase their income by Tk. 10 per kg of beef as Bengal Meat buy all the beef from them. Necessary training have also been arranged for Local Service Providers (LSP) so that they can be accustomed with new technology, and can provide better services to the producers.



Leaving No One Beyond: Exclusion and Marginalization Challenges in Bangladesh

“Leaving No One Behind” is the moral urgency of Sustainable Development Goals (SDG) and to address two problems of Marginalization and Exclusion, four national organizations, forming a consortium organized resources from European Union and ICCO-Netherlands, for promoting participation and representation of socially excluded groups in social, cultural and political organizations.

This partnerships is for three and half year, starting from February 2016. Consortium members are Society for Environment and Human Development (SEHD-Lead Organization); Power and Participation Research Centre (PPRC), Christian Commission for Development in Bangladesh (CCDB) and Gram Bikash Kendra (GBK). In addition some associate organizations like Jatyo Adivasi Parishad; Jayenshahi Adivashi Samaj Kallyan Shangstha; Achik Michik Society, Maulvibazar Cha Jangoshthi Adivasi Front and Bagania will assisting in implementing this project.

Objectives of this project are to identify final beneficiaries and work together to define socially excluded groups, their needs and constraints; develop tools and strategies for defense of human rights, scaling up representation of excluded groups and promoting inclusiveness and pluralism in society.

This project combines researches, investigations, dissemination of knowledge and sharing skills and efforts, to promote participation and representation of socially excluded groups of Bangladesh, to ensure effective mapping of excluded groups, to put a sharper focus on their specific requirements and initiate a resource centre focused on exclusion.

Focused groups includes, ethnic communities from plain lands, tea garden communities, Horizons and Rishis, Pig Rearing Communities (Kaiputra), Bede (gypsies), Jaldas (fishermen), Sex Workers, Biharis, Teli (oil presser), Napit (barber), Dhopas (clothes washers), Tati (weavers), Darji (Tailor), Hajam (unqualified doctors for circumcision), Mazi/Khottra (boatmen), Behara (bridal carriage carriers), Kasai (butcher).

Achievements During This Reporting Period:

A Kick-off Residential Workshop organized by PPRC and SEHD with ethnic community leaders, scholars and implementing organization's delegates and project staff. A national workshop on “Leaving No one Behind” was held with Civil Society Leaders and Representatives, Govt. Officials, Foreign Advisor to the Honorable Prime Minister of Bangladesh, along with Journalists, ethnic community leaders, scholars, implementing organization's delegates and project staffs. Three participatory need assessment workshops held for the final beneficiaries. During these workshops, the excluded groups expressed their needs like education for their children, legal aid, right to land, access to credit, constitutional recognition, etc.

Agriculture & Seed Promotion Program

Government, NGOs and private companies meet only 25-30% of total demand of quality seeds in Bangladesh, and the rest of the seeds comes from the farmers. In many cases the farmers fails to maintain the quality of seed. Through this program CCDB assists farmers with knowledge and skills, for producing and preserving good quality seeds to ensure better yield and food security. CCDB also strengthen financial and alternative business capacities of the Farmers' Seed Companies'.

CCDB established partnership with three National & International Organizations for seed promotion and extension of new variety seeds among farmers at the community level.

Variety	Production in KG (2015-16)	Sale in KG (2014-15)
BRR1 28	44,385	41990
BRR1 29	16,818	24480
BRR1 58	1,132	1500
BRR1 50	-	1000
BARI HM 9	900	1000
BARI Mustard 14	1000	640
Potato Diamond	40,017	24390

- Delivery of Zinc Rice in Bangladesh Project:** CCDB, in partnership with HarvestPlus introduced High Zinc Rice variety in Boro and T-Aman among 2210 farmers, of 5 districts covering 7 Upazilas. A total of 7,050 kg seeds were distributed among the farmers to plant in 150 demonstration plots. In addition, 2100 more demonstration plots have been organized for promoting Miniket paddy variety and five” Farmers Field day” organized to learn from their experiences.
- Cereal Systems Initiative for South Asia in Bangladesh (CSISA-BD):** This is an USAid funded project, implemented by IRRI, CIMMYT and World

Fish to increase production of improved crop varieties, and to improve aquaculture management technologies. Their target is to reach 60,000 direct and 300,000 indirect beneficiaries and increase household income US\$ 350. CCDB in partnership with IRRI, working in three different zones (i) Drought areas with BINA-7; BRR1-62; BRR1-56 and BRR1-57; (ii) Flood areas with BRR1-51 and BRR1-52; (iii) Saline areas with BRR1- 47; BRR1-53; BRR1-54 and BINA-10 for extension of these varieties to farmers.

- International Maize and Wheat Improvement Centre (CIMMYT),** CCDB is partner with Rangpur Hub covering Rangpur, Dinajpur, Kurigram and Lalmonirhat districts. CCDB covers 242 farmers in 40 Blocks, in 6 Upazilas in 4 districts. Main events during this year were: (i) Training 589 farmers on different technologies like wheat, maize and vegetable (ii) 102 demonstrations on wheat under different tillage methods; (iii) 140 Demonstration on maize under different tillage methods; (iv) Trial of 3 different technologies in 13 locations; (v) Organized seven “Farmers’ Field Day Results” on conventional agriculture based wheat production technology with 690 direct and indirect farmers in 4 districts.





Non Formal Education

Up-Scaling Non-Formal Primary Education through Institutionalizing Quality Endeavor (UNIQUE)

CCDB has been implementing UNIQUE program to provide non-formal primary level education for these hard to reach children since 2007 with financial assistance from European Commission. There are some other partners like DAM, Padakhep, Plan Bangladesh, Surovi, ASOD, VARD and YPSA are also implementing the UNIQUE program through a network. Dhaka Ahsania Mission (DAM) is playing the coordination role.

The project aims to contribute to develop a collaborative basic education system that enables 06-14 years old children to receive quality primary education. The main interventions includes children education, Community engagement and advocacy and networking serving the "hard to reach learners". Accomplishment in 2015-16 is as follows.

Descriptions	Target	Achievement
Learners	8,694	8353
Children Learning Centre	138	138
Pre -school organized	36	105
Learning Resource Centre	13	13
Pedagogic training for Union Supervisor & Technical Officer	20	186
Refreshers on Non Formal Primary Education	78	375
Refresher on Pre Primary Education	30	156
Exposure visit by Stakeholders	11	8
Advocacy Meeting	03	03
Family life Education mobilization	26	26



Climate Change Programs

Creating Climate Resilient Communities- Bangladesh Lighthouse Project

CCDB with the financial assistance from Bread for the World and Diakonie, Germany started a long term project "Creating Climate Resilient Communities: The Bangladesh Lighthouse Project" to make climate vulnerable people more resilient to Climate Change impacts through proper climate change risk assessment, introducing different innovative adaptation technologies, enhancing community management and ensuring good governance. Its objectives are to reduce climate change risk of the vulnerable people and develop the climate resilient communities. The project started in 2012 and completed its 1st phase in 2014. The 2nd phases started in 2015 and will be continued till 2017. This project has been implementing at Shyamnagar of Satkhira, Morelgonj of Bagerhat and Patharghata of Barguna district.

During the reporting period project organized 315 climatic issue based meeting, 230 courtyard meeting and 63 teacher/Student/Social Elite Meeting for awareness rising. Project arranged 6 batch training on gender both for the female members and their male counterparts.



Project provided inputs and training to 239 high and medium risk household for alternative livelihood like cow rearing, small business, tailoring and sewing machine, swan rearing etc. Lighthouse project also provided different input supports and trainings to 346 farming household for climate adaptive cropping patterns and developed community based production plans. Besides that, project also provided 3 salinity measurement equipment and 3 tillage machine to the farmers where farmers also contributed. Project experimented different technologies for climate adaptive agriculture such as tower based vegetable, vertical agriculture, dyke vegetation and floating vegetable on saline prone pond etc.

A total of 1 new Pond sand filter (PSF) installed & 1 PSF repaired, Five (5) big ponds re-excavated and 40 rainwater harvesting plant distributed to individual household for drinking water from lighthouse project. Project also excavated nine mini ponds and three big ponds for preserving rain water. During the period project re-constructed four (4) embankments, Besides this project constructed 1 road and reconstructed 4 roads to reduce the impacts of climate change and disaster. Project provided low cost portable solar lamps to the beneficiaries where people live without electricity and use fossil fuel for light. A total of 20 solar home systems provided from project to 20 households.





Carbon Emission Reduction Project

In Bangladesh, energy shortage is the most important barrier to economic growth. In Bangladesh, More than 90% of the total population use biomass for cooking and other heating purposes. The smokes emits from traditional stoves also cause health hazards mainly for women and children. On the other hand, the energy used for cooking incur huge resource costs in terms of money and time.

To address the above problems, CCDB, with technical assistance from Bridge Builders, Germany has undertaken a long-term pro-poor carbon program with the funding from Bread for the World, Germany. This project will bring poor people into carbon business for their economic development and contribute in reducing indoor air pollution and health hazard.

The Project Goals are to contribute to tackle energy poverty and poverty alleviation of poor communities by implementing carbon emission reduction projects.

The Project Objectives are to enhance capacity of CCDB to implement and operate a countrywide ICS carbon program that reduces CO2 emissions, deforestation and improves the livelihood of the poor.

It's working areas are six districts such as Barguna, Bagerhat, Satkhira, Gopalganj, Barisal and Bandarban. Its duration First Phase - January 2015 to December 2017.

CCDB has embarked on a research to develop a High Efficient Improved Cook Stove Model for Household use in collaboration with the Bangladesh Council of Scientific and Industrial Research (BCSIR). CCDB, BCSIR and Bridge Builders, Germany together have identified problems with the existing cook stove models through systematic research, which are being addressed through research and development of a new high efficient improved cook stove. CCDB contracted with the technology partners like Savar Refractory Industries to develop the prototypes of the new High efficient Cook Stove.

Necessary training has already been imparted to the senior staff, field staff and volunteers of CCDB for the development and implementation of pro-poor carbon program.

For measuring and monitoring the GHG emission reduction, CCDB is developing an Advanced Electronic Monitoring System (AEMS) along with KAZ Software Ltd. for continuous data collection and preservation as per the UNFCCC standard.

CCDB Climate Change Unit

After its establishment in January 2015 with support from Bread for the World (BftW), CCDB Climate Change Unit has been implementing activities to contribute in knowledge generation and management through research, capacity development and advocacy.

Progress and Achievement:

Research

- Initiated three action researches on Agriculture
- Indigenous seed varieties' adaptability
- Adaptation through changing cropping pattern
- Climate-resilient agriculture practices
- Identification of climate-smart fodder varieties for the livestock sector



Capacity Building

Objective was to build capacity of CCDB staff members and other partner organizations focusing the issues such as climate change science, impacts, DRR and adaptation, mitigation and gender dimension and global and national policy responses to climate change .

Training and Participants:

Regular (6 month long training with 18 days of class room session)

- 1s Batch: 27 Participants
- 2nd Batch: 25 Participants

Short Training:

- Centre For Climate Justice-Bangladesh (CCJ-B) : 27 Participants
- CPRP of CCDB : 33 Participants
- World Vision : 25 Participants

Advocacy

CCDB has been engaged in number of civil society platform and advocating with evidences for a climate resilient development pathway that can be taken by all development actors.



CCDB Climate Technology Park



Climate change impacts can be reduced through mitigation and adaptation actions. In spite of not being a major contributor to the causes of climate change, Bangladesh made a commitment to take a low carbon development pathway. It would require for all citizens of Bangladesh to learn different technological innovation related to climate change mitigation and adaptation and practice those in everyday life. To contribute to the learning process, CCDB in partnership with the Bread for the World initiated a project in 2016 call Climate Change Adaptation and Mitigation Technology Park where it will demonstrate the successful models of

- Adaptation interventions focusing agriculture, disaster risk reduction and resilience building, and
- Mitigation technologies especially focusing the energy and infrastructure sector.

The project will be guided by the equity and justice principles as well as recommendations by the international standards such as Climate Technology Centre and Network (CTCN). The Park site is located at Sreepur, Gazipur Bangladesh.



Involuntary Resettlement Program

CCDB is a pioneer organization in preparing and implementing resettlement action plans, compensation disbursement, relocation and rehabilitation in Bangladesh. CCDB has already implemented around twenty seven involuntary resettlement projects. Eight Resettlement Projects have been implementing by CCDB during the period of 2015-2016. These projects are being implemented with financial support from different Ministries of Government of Bangladesh and multilateral AID Agencies.

Dhaka Elevated Expressway Project (DEEP)

CCDB has been appointed by Bangladesh Bridge Authority (BBA) of Ministry of Road Transports and Bridges, for implementation of resettlement activities under Dhaka Elevated Expressway Project (DEEP). BBA has engaged CCDB for a period of 60 months starting from November, 2014 to October, 2019. This is a Public-Private- Partnership (PPP) between Government of Bangladesh and Italian-Thai Development Public Company Limited.

Dhaka Elevated Expressway will be initiated from Hazrat Shahjalal International Airport to Kutubkhali, connecting Dhaka-Chittagong Highway Road. A total of 220.15 acres of land will be required, of which 29 acres are private lands. About 8000 will be affected or displaced from their houses, businesses, common property resources and their income and livelihood sources.



Phase-wise Resettlement Action Plans (RAPs) are being implemented by CCDB in supporting Project Affected Persons (PAPs), by facilitating compensation disbursements and taking measures to restore income and livelihood to level of pre-project situation. CCDB already disbursed total TK. 118,38,78,85,769.14 among the 419 Entitled Persons (EPs), including 2 Common Property Resources (CPRs).

CCDB has already vacated the area from Kawla to Jawarsahara. Joint Verification Survey (JVS) is ongoing. In the meantime BBA has appointed contractor for civil works and physical works has started in Tranche-1.

Dhaka Mass Rapid Transit Development Project (DMRTDP)



Dhaka Mass Transport Company Limited (DMTCL) is implementing this project “Dhaka Mass Rapid Transit Development Project (DMRTDP), with financial support of Government of Bangladesh and Japan International Cooperation Agency (JICA). This is a fast track project which is 20.1 km long, with 16 stations starts from Uttara and end in Motijheel.

DMTCL has appointed CCDB for implementing Resettlement Action Plans (RAP) for DMRTDP. During this period CCDB has prepared two Resettlement Action Plans (RAPs) named as (i) Resettlement Action Plan-I (RAP-I) for Depot area and (ii) Resettlement Action Plan-II (RAP-II) for MRT Line-6 except Depot area. In the meantime CCDB has been disbursing compensations to Entitled Persons (EPs) under RAP-I. DMTCL already handed over the alignment of Depot construction area to the Contractor.

Participatory Small Scale Water Resource Sector Project

Ministry of Local Government and Rural Development (LGRD) is implementing this project in 61 districts, covering 8700 households, through 80 sub-projects, in diverse geo-physical situation. Local Government Engineering Department (LGED) of Ministry



of LGRD, signed agreement with CCDB on May 2012, to prepare and implement of 80 Resettlement Action Plans (RAPs). 26 Sub-projects have been completed and paid TK. 10,566,256.23 compensation and resettlement benefits among the 1,421 EPs.

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

Coastal Climate Resilient Infrastructure Project

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

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

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



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

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

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



Paira (Lebukhali) Bridge Construction Project (PBCP)

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

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

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

RHD has engaged CCDB for implementing RAP on April 22, 2014. CCDB has been outlining the process for implementing the payment of compensations beyond CCL (Cash Compensation under Law). CCDB has been implementing the Resettlement Action Plan of Payra Bridge.



RHD appointed "Oriental Consultants Company Limited" (OCCL) for implementing this project and OCCL has engaged CCDB as RAP-Implementing Agency, for updating and implementation of Resettlement Action Plan (RAP) on March 31, 2014. CCDB has updated draft RAP of 2012 and the updated RAP is approved by JICA and GoB already. Around 80% compensation has already disbursed. Consequently RHD has handed over the alignment of KMGP.

Dhaka Environmental Sustainable Water Supply Project (DESWSP)

Dhaka is the capital city of Bangladesh located in the central part of the country with a population of more than 15 million as of 2013. To cope with current insufficient water supply and gradually increasing demand, the Dhaka Water Supply and Sewerage Authority (DWASA) planned to improved access to a more reliable and sustainable water supply to Dhaka city dwellers, with assistance from the Asian Development Bank (ADB).

The main objective of the DESWSP is to collect raw water from the Meghan River, treat the water in a treatment plant at Gandharbpur, and supply treated water to the Dhaka city dwellers, mostly in Uttara, Gulshan, and North Badda, through the DWASA distribution system. The principal aim is to enhance the use of raw surface water sources and thereby decrease reliance on groundwater. This project aspires to reduce extraction of ground water amounting to 150 million liters per day.

Under this project the raw water will be extracted through pumping at the intake point, located on the right bank of the Meghna River at Araiuhajar Upazila (14 acres or 5.6 ha). The raw water will then be delivered approximately 21.5 km, covering 156.2 acres (63.2 ha) through Araiuhajar and Rupganj Upazila to the Water Treatment Plant (WTP) at Gandharbpur in Rupganj Upazila. The area of the WTP is about 75 acres (30.35 ha). The treated water will then be delivered approximately 13 km, covering 71.4 acres (28.9 ha) through the distribution network of Dhaka City near the US Embassy in Vitara Baridhara. CCDB has been monitoring the implementation of the project. CCDB has been started working from April 2016 and it will be ended on July 2019.

Western Bangladesh Bridge Improvement Project (WBBIP)



The Government of Bangladesh with the financial loan from Japan International Cooperation Agency (JICA) has undertaken a project in order to improve the road network system in the Western part of Bangladesh. This initiative has taken with aim of becoming a middle income country by 2021, by reducing poverty and improvement of selected existing bridges by Roads and Highways Department (RHD).

A total of 60 bridges are located in five RHD zones i.e. Rangpur zone, Rajshahi zone, Gopalganj zone, Khulna zone and Barisal zone. A total of 19 bridges are located in Rangpur zone (Bogra, Dinajpur, Gaibandha, Joypurhat, Panchagarh, Rangpur and Nilphamali districts), 16 bridges are in Rajshahi zone (Naogaon, Natore, Pabna, Rajshahi, and Serajganj districts), 07 bridges are in Gopalganj zone (Faridpur and Madaripur, districts), 09 bridges are in Khulna zone (Bagerhat, Jessore, Jhenaidah, Kustia and Narail districts), and 09 bridges are in Barisal zone (Barisal, Jhalokati and Pirojpur districts).

Many of the bridges are unsafe for road users, because of major damage in structures. Most bridges are Baily Bridges and not suitable roads due to lack of capacity to bear load and safety function. To improve road safety and capacity, majority of these bridges will be two-lane PC (Pre-stressed Concrete) Bridges and some of them will be WS (Weathering Steel) Bridge. Weathering Steel bridges will be in northern zones (Rangpur and Rajshahi). Some bridges will be replaced at the same locations, and some bridges will be replaced with bridges at nearby locations, with new approach roads to connect these bridges.

Oriental Consultants Company Limited (OCCL) has been appointed by RHD for implementing this project. OCCL engaged CCDB as sub-consultant, for updating and implementation of Resettlement Action Plan (RAP) on August 07, 2016. CCDB has been updating and implementing the Resettlement Action Plans (RAPs) as well.

Regional Network Programs

Capacity Building for Promotion of Peace (CBPP)

Capacity Building for Promotion of Peace (CBPP) program is being implemented by CCDB since 2005 with financial assistance from Bread for the World, Germany. The main objective of this program is to mainstream Do No Harm (DNH) approach in both CCDB and local network partner organizations and programs with special emphasis on gender, enhancing capacity of the CBOs and local network partner organizations in analyzing conflict and human right issues, etc. This program is also a part of regional network called "Local Capacity for Peace" Nine organizations from four South Asian countries like Bangladesh, India, Nepal and Pakistan are the member of this network.

During the reporting period CCDB organized an exposure trip to CCDS (Local partner of CCDB) at Sirajganj. A total of 13 staff members from CCDB visited this organization to learn how CCDS is working with DNH approach. A training course was also arranged on Mainstreaming LCP/DNH in PME for 32 members of CCDB. They have also been provided with a written guideline so that they follow the procedure in their work. To promote peace in the working area, "Peace Fair was organized where both Adivasi and Bengali people took part in huge number. This peace fair always creates an opportunity to bring two group of people closer. In Daudpur, the working area of CBPP, a training was arranged for the field level staff members



on Conflict analysis. Moreover, CBPP program organized a Non violence campaign to protect adivashi rights in Daudpur area. Representative from different NGOs, Forum members Adivashi leaders took part in this campaign.

Apart from the local events, there were some events organized at regional level. During the reporting period two coordination meetings held in Bangkok. Review of partner organization's work, future course of action, organizing upcoming regional events, etc were the main agenda of these meeting.

Regional Inter Agency partnership (RIAP)

RIAP stands for Regional Inter Agency Partnership, a regional network of four development organizations like Churches Auxiliary for Social Action (CASA) India, Christian Commission for Development in Bangladesh (CCDB), United Mission to Nepal (UMN) and National Council for Church of Sri Lanka (NCC-Sri Lanka). The objective of this is to strengthen the ecumenical cooperation, enhance capacities and action partner organizations for effective programming to address the issues of common concern relating to disaster, climate change, etc.

“Community Based Participation on Climate Change Adaptation” (CBPCCA), a program under RIAP has taken an initiative called “Rain water retention of Shiv river” with the active involvement of the forum members. This action reflection program will create and opportunity for the Forum members to cultivate fish and duck rearing. An effective linkage has already been established with the Water Development Board, Livestock

Department and Fisheries Department. The Committee formed this purpose will implement the action program with facilitation from CCDB. Water Development Board has already issued a “no objection letter” for this initiative on Shiv river.

Awareness building, campaign and orientation on climate change have been organized for school children. . The students also participated in debates, rally and group discussion on world environment day.

Planning Review Meeting (PRM) was held in Colombo to review and plan for future direction. Exposure visit was organized by CASA and NCC Sri Lanka. Moreover a workshop was arranged by CASA on Regional Rapid Response Team (RRRT) for empowering and building capacity of partners’ staff.



Micro Finance Program

CCDB has been operating micro finance program since 2009. Under Micro Credit Regulatory Authority (MRA), CCDB received licence June 2008 to operate Micro Finance Program. CCDB also became a member of Credit and Development Forum (CDF) in order to initiate and operate economic development program for creating sustainable income generating opportunities, through providing capital.

Coverage: Presently CCDB Micro Finance Program (MFP) operates 19 Branch Offices in 10 districts, 30 Upazila, 126 Union and 673 Villages. MFP serves 12,914 members including 9,282 female and 3,632 male members as individuals and members organized under 1,213 cooperative societies.

Staff Strength: MFP has 114 regular staff, including 18 contractual staff, 26 managerial staff, 23 technical staff (Audit, Accounts & automation) 61 field workers and 22 support staff members.

Computer Automation: CCDB Micro Finance Program embarked on accounting & portfolio automation since December 2013 and successively brought all 19 branches office under the program. MFP gradually stopped manual record keeping after commissioning of the software in its branch offices. MFP is currently piloting web base automated system.

Credit Support to Member

MFP offers 4 types of loans. They are Micro enterprise loan (ME), Rural Micro Credit (RMC) and Urban Micro credit (UMC) & Seasonal Credit.

Special Focus of Micro Enterprise Loan

Many borrowers have utilized dynamic opportunities to move towards success. CCDB Micro Finance Program provides large loans called Micro Enterprise Loans to these members. Development of Micro Enterprise is one

of the important objectives of MFP. Many of its borrowers set up farms, workshop, business enterprise etc. Micro Enterprise Loan size 50,000 to 8, 00,000 Tk and average loan size 131658Tk. in 2014-2015.

Yearly Comparing Programmatic and Financial Performance:

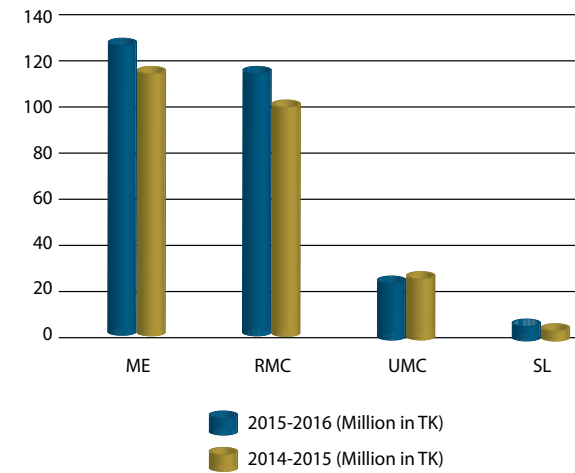
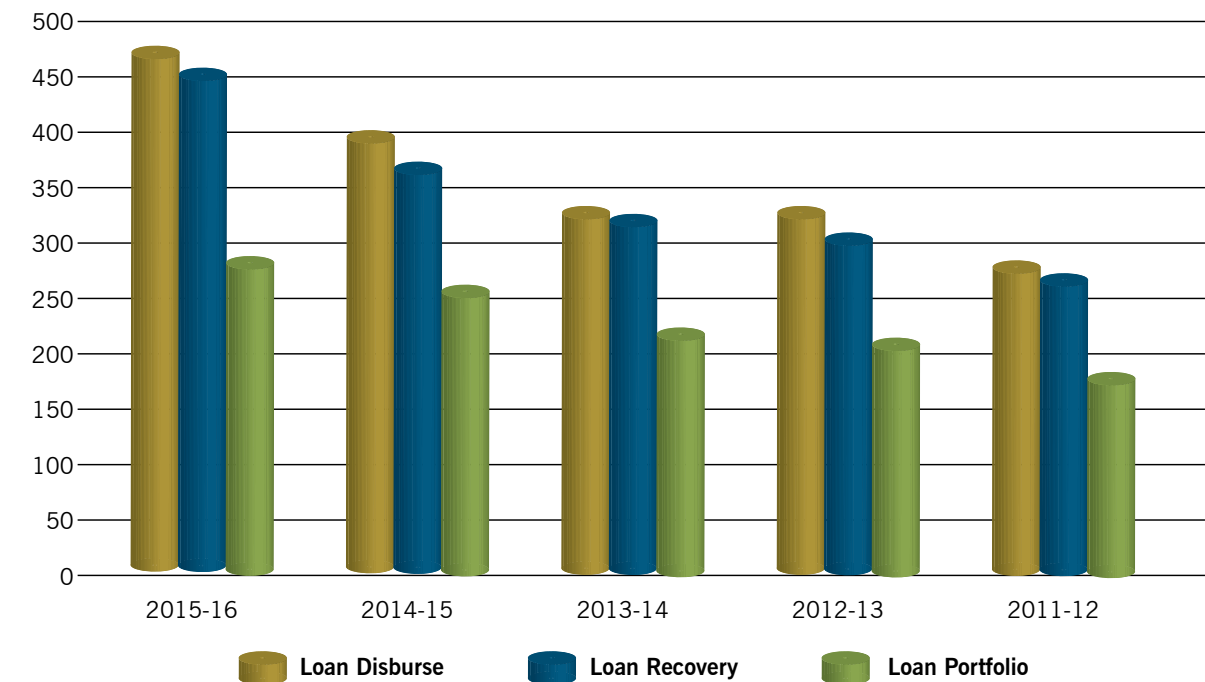
Particulars	2015-2016	2014-2015	2013-2014	2012-2013	2011-2012
Number of Members	12,914	11,448	8,910	8,326	7,407
Number of Borrowers	11,661	10,201	7,579	7,121	6,076
Member Savings	8,33,74,542	6,38,06,585	4,52,28,880	3,80,73,429	2,98,26,353
Loan disbursement	47,54,36,000	39,67,99,000	32,59,64,000	32,13,15,000	27,74,75,000
Loan Realization	44,57,37,268	35,28,53,083	31,85,01,744	29,35,73,443	25,61,87,328
Portfolio in Tk.	28,11,60,641	25,14,61,909	20,75,15,992	20,00,53,736	17,23,12,179
Portfolio Yield	22.27%	20.09%	20.19%	22.63%	23.32%
On time recovery rate (OTR)	99.11%	98.75%	97%	98.33%	98.13%
Cumulative recovery rate (CRR)	99.35%	99%	99%	98.74%	98.42%
Overdue outstanding rate	4.89%	6.71%	7.82%	6.23%	6.26%
Income	5,93,11,714	4,61,14,340	4,11,44,171	4,21,38,050	4,17,29,757
Expenditure	4,44,19,203	3,69,84,483	3,19,08,904	3,05,97,268	2,95,82,032
Surplus	1,48,92,511	91,29,857	92,35,267	1,15,40,782	1,21,47,725
Operational Self Sufficiency (OSS)	134%	125%	129%	137.72%	141%
Financial Self-sufficiency (FSS)	105%	98%	97%	109.11%	97.10%
Loan Loss Reserve (LLR)	1,41,07,390	1,33,08,288	1,27,89,631	1,17,19,078	1,07,69,282
Debt Capital Ratio	3.53:1	4.28:1	4.72:1	7.56:1	9.34:1
Capital Adequacy Ratio	21.92%	18.60%	18.17%	14.41%	10.28%
Rate of Return on Capital	26.84%	20.91%	26.79%	47.92%	99.14%
Return on Asset (ROA)	5.19%	3.56%	3.96%	5.30%	5.88%

Yearly Comparing Product wise Loan Portfolio is given the table.

Products	2015-2016			2014-2015		
	Borrower	Portfolio (Million in Tk.)	Portfolio %	Borrower	Portfolio (Million in Tk)	Portfolio %
Micro Enterprise Loan (ME)	1,849	131.12	46.64%	1,710	118.17	46.99%
Rural Micro Credit (RMC)	7,666	119.22	42.40%	6,371	102.94	40.94%
Urban Micro Credit (UMC)	2,055	25.67	9.13%	2,093	27.28	10.85%
Seasonal Loan (SL)	91	5.15	1.83%	27	3.07	1.22%
Total	11,661	281.16	100%	10,201	251.46	100%

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

Description	2015-2016	2014-2015	2013-2014	2012-2013	2011-2012
Loan Disburse	475.44	396.80	325.96	321.32	277.48
Loan Recovery	445.74	352.85	318.50	293.56	256.19
Loan Portfolio	281.16	251.46	207.52	200.05	172.31



Fund Composition



Sector Wise loan disbursements (2015-2016)

Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
Small trading	4,170	21,65,56,000	51,932	45.55%
Agriculture	3,004	9,66,47,000	32,173	20.33%
Poultry & Livestock	1915	6,07,58,000	31,727	12.78%
Fish Culture	304	1,98,05,000	65,148	4.17%
Land Purchase & Mortgage	711	2,56,13,000	36,024	5.39%
Transportation	454	2,12,33,000	46,769	4.47%
Service holder	154	1,60,45,000	1,04,188	3.37%
Small Cottage industry	231	1,00,83,000	43,649	2.12%
Housing	39	18,40,000	47,179	0.39%
Others	128	68,56,000	53,563	1.44%
Total	9545	39,67,99,000	41,571	100

Financial Services as Right of Members

- 1) Providing timely services. 2) Prompt and quickly services. 3) CCDB Micro Finance Program as the safe secure place to keep savings. 4) Clients mandated to withdraw savings if necessary. 5) Organizational mandated to maintain smooth supply provision of liquid as credit for the clients for investment.

3. **Death Risk Fund (DRF) collecting at much lower rate** : MFP collects as low as 0.5 percent of disbursement but most of the MFIs collect at rate of 1%,double that for MFP. DRF used to adjust loan after the death of the borrower and investors with the loan outstanding. MFP dispenses the same services at the lower MFP provides sickness allowances for its members or for their spouses.

Unique Features Of Micro Finance Program

1. **Lower interest rate on loan:** As against the maximum limit of 27percent per annum set by the MRA, MFP charges 24 percent while the most of NGO MFIs charge 27 percent.
2. **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 instalments, MFP provides rebate for its borrowers differentiated rates appropriate cases.

CCDB HOPE Foundation

HOPE stands for “Human and Organizational Potential Enhancement”. It is an integral part of CCDB with an objective to enhance human and organizational capacities through different capacity building initiatives. This center is not only playing a crucial role in strengthening capacity of CCDB staff members but also offer its facilities to other organizations to hold their events like training ,

workshops seminars, etc. HOPE foundation has already been self dependant and contributing in implementation of CCDB's development programs at grassroots level.

During the reporting period HOPE Foundation organized several capacity building event with its own capacity. These included workshop on local capacity for developing

social peace and harmony, training on Composite Heritage, workshop on climate change, workshop on social analysis for developing peace and harmony, training on Interfaith development, training on advanced socio historical analysis etc.



Events held in 2015-2016 at Hope Foundation

Description	Number of Events	Total Participants
Trainings, workshops and seminars arranged by different International National and local organizations In Bangladesh	277	6049
Trainings and workshops arranged by international organizations	2	56
Trainings and workshops organized by CCDB HOPE Foundation	6	195
Total	285	6300

Special Events



Divisional Consultation for Local Adaptation Plan

A divisional consultation was held at Barisal for the demand of local adaptation planning, fair distribution of climate fund and realization of Paris Climate Agreement. The consultation was arranged by CCDB with the cooperation of Network on Climate Change, Bangladesh (NCC, B). Honorable Deputy Commissioner of Barisal, Dr Md Gazi Saifuzzaman was present as the chief guest. The keynote paper was presented by NCCB Representative Gazi Monjurul Alam. The participants said that it is necessary to establish a Climate commission immediately in order to manage the climate fund from a single center maintaining transparency, accountability and effectiveness of the. In addition, climate financing can be included in Annual development planning under the National Climate Commission. The participants also emphasized developing local level adaptation plan as impacts of climate change varies from one place to another.

Eye Camp

CCDB jointly with Prime Bank Eye Hospital organized a Free Eye Camp on 17th July, 2016 at CCDB-Doschira Area Office. A total of 181 patients received treatment of which 27 patients were selected for cataract operation. Their operations took place at Prime Bank Eye Hospital.



Training on Inclusive Business Eco System

Fair and Sustainable Advisory Services (FSAS), BoP Innovation Centre (BoPInc), Netherlands and CCDB jointly organised a training on Inclusive Business Eco System to become more equipped to working with the private sector and engaged in market-related initiatives. Apart from CCDB staff, there were some representatives from ICCO, Bangladesh and RDRS. The training was facilitated by Hettie Walters and Nelleke van der Vleuten from FSAS and some sessions facilitated by Mr. Gijs Herpers, local representative of BoPInc in Bangladesh.



Exchange of views on climate change with Mr. Frank Schwabe; member of German Parliament

CCDB in partnership with Bread for the World (BftW) Germany, has set up a dedicated unit working on climate change and also is in the process for establishing a Climate Technology Park. On this regard an exchange of views on climate change was held in CCDB Head Office at Dhaka, Bangladesh on 7 August 2015. Honorable Member of the German Parliament Mr. Frank Schwabe visited the CCDB Head Office and attended the meeting as well. The meeting was attended by 15 climate change experts from different government organizations, NGOs, academia and media. The meeting provided an opportunity for exchanging information, regarding the challenges of climate change and the way Bangladesh is addressing it. Discussion held on particular challenges of climate change to Bangladesh, informing about the approach and performance of the government and non-government sector in addressing climate change, providing policy recommendations targeting the upcoming Paris Summit of UNFCCC.

In the open discussion it was pointed out by the climate change expert that, LDCs need investment even in getting the access of Global Climate Fund (GCF), emphasis was given on developing a comprehensive plan by the UNFCCC with regards to climate change migration, displacement and rehabilitation, importance of building capacities of the vulnerable women in addressing climate change.



Follow-up Workshop on Outcome and Impact Orientation

CCDB organized a 'Follow-up Workshop on Outcome and Impact Orientation' on October 14-15, 2016 at CCDB Head Office, Dhaka. The workshop was facilitated by Mr. Gobinda Saha, CSS of Bread for the World, Germany. Discussions mainly held on the OIO framework developed for Comprehensive poverty Reduction Program (CPRP) and Climate Change Unit. A special emphasis was also given on the challenges in implementing the framework at the field level. Action plans were also developed for two programs.



Meeting With Resource Sharing Partners

The Resource sharing Partners meeting with Bread for the world, Germany, Christian Aid, UK, ICCO Cooperation, Netherlands and Woord En Daad, Netherlands was held at CCDB head office, Dhaka on February 2nd, 2016. A total of 19 participants including CCDB staff members. Brief updates of CCDB ongoing programs as well financial situation had been shared with the partners. Representatives from Woord En Daad a Netherlands based organization introduced them as a new partner of CCDB. Woord En Daad's focus is on inclusive agriculture business development, enterprise and WASH and also working with safe motherhood related policy and network partners in Bangladesh. The brief on RTM Cooperation Mechanism was shared by BftW, Germany. It is was mentioned that RTM is a collective development mechanism based on mutual trust, and each and every partner has certain responsibilities.

Since 2010 CCDB has been organizing RTM itself. In the open discussions emphasis was given on the shifting of organizational paradigm, it was shared that the many of the Forum members now have a stable economic base so they can be involve in the business approach and it would be better to bring them in the market system which will ensure improved health, education, etc. CCDB informed the partner that some new programs in the areas, Climate change, inclusive business, etc. have been undertaken.



Meeting with Bread for the World (BftW), Germany

A meeting was held with the Bread for the world, Germany at CCDB head office, Dhaka on January 28th, 2016. A total of 24 staff members including the senior management staff members attended the meeting. In the beginning there was presentation on Comprehensive Poverty Reduction Program (CPRP). Afterward update on CCDB Climate Change Unit and Light House Project and Carbon Emission Reduction (CER) Project was given. It was discussed that CCDB can be part of a bigger platform/ network/civil society platform for advocacy and lobbying in the area climate justice. At the same time it is required to keep the climate unit updated with new technologies. In light house project, introduction of innovative approach in the project is the priority of CCDB therefore, an effort need to be made to incorporate more innovative approaches in the light house project. CCDB's senior management informed in the meeting that a 10-year strategic roadmap has been developed for the organization to identify the avenues toward sustainability in three major areas like organizational sustainability, program sustainability and financial sustainability and will share this plan with all resource sharing partners soon as it is finalized.



Internal Planning Workshop on Climate Technology Park

The four day workshop was organized by CCDB, during 22nd-25th February, 2016 with participation of 21 CCDB staff members. The workshop was co-facilitated by Thomas Hirsch and Peter Rottach (Climate and Development Advice). The objectives of the workshop were completing the general planning process and preparation of implementation for Technology Park.

During the workshop the vision, relevance and business model of Technology Park were discussed. The vision of Technology Park is to play the role of a knowledge hub, center of excellence and learning along with providing affordable solution for climate change victims. The discussion also covered issues like the eco-system based approach, Adaptation technologies where modules would cover both climate change adaptation and DRR, low carbon development technologies etc. Along with a visit to Technology Park site, specific plans, technological modules, extended infrastructural modules and a draft map were also formulated. The stock take of results achieved so far was discussed. Six challenges were sorted out to meet the vision. They are: Creating common ownership of CCDB, maintain the visions and strengthen the capability to think out of the box, make the park known, ensure funding and establish linkages with satellite model villages. A final technology list and implementation priorities was also prepared along with formulation of a complete implementation plan.



AHKC AZIZ HALIM KHAIR CHOUDHURY Chartered Accountants

Exclusive Correspondent Firm of PKF International

Independent Auditor's Report To the CCDB Commission

We have audited the accompanying Consolidated Financial Statements of **Christian Commission for Development in Bangladesh (CCDB)** which comprise the Statement of Consolidated Balance Sheet as at 30 June 2016 and Consolidated Income and Expenditure Statement, Consolidated Cash Flow Statement for the year then ended 30 June 2016 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial statement

Christian Commission for Development in Bangladesh (CCDB) management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs), and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement.

Auditor's Responsibility

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

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

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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the Consolidated Financial Position of **Christian Commission for Development in Bangladesh (CCDB)** as at June 30, 2016 and its financial performance for the year then ended June 30, 2016 in accordance with Bangladesh Financial Reporting Standards (BFRSs) and other applicable laws and regulations.

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- proper books of accounts as required by law have been kept by Christian Commission for Development in Bangladesh (CCDB) so far as it appeared from our examination of those books; and
- the Consolidated Financial Statements dealt with by the report are in agreement with the books of accounts.

Aziz Halim Khair Choudhury
Chartered Accountants

Dhaka
20 October 2016

THOMAS BAROI
Chairperson, CCDB Commission

JOYANTA ADHIKARI
Executive Director, CCDB

Signed in terms of our separate report of even date annexed

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

Restricted Fund	3,095,174	23,984,017
Micro Finance Programme Fund	14,892,511	9,129,757
Total	17,987,685	33,113,774

Balance of fund transferred as shown below	23,400,137	33,113,774
Total	266,555,484	232,390,233

EXPENDITURE		
Restricted Fund Payments (MFP)	198,736,143	162,678,390
Micro Finance Programme Payments	44,419,203	36,598,069
Total expenditure	243,155,346	199,276,459

Balance of fund transferred as shown below	23,400,137	33,113,774
Total	266,555,484	232,390,233

Particulars	Amount in BDT	
	FY: 2015-2016	FY: 2014-2015

INCOME		
Restricted Fund	18.00	177,478,107
Forum Contributions		19,212,500
Local Receipts	19.00	5,412,452
CPRP & Head Office		5,140,710
MFP		271,742
Service Charge on Loan(MFP)	20.00	59,039,972
Total Income		266,555,484

FOR THE YEAR ENDED 30 JUNE 2016

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED INCOME AND EXPENDITURE STATEMENT

AHKC
Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International

AHKC
Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2016

Particulars	Note	Amount in BDT	
		30 June 2016	30 June 2015
ASSETS			
Non-Current Assets			
Property, Plant & Equipments	5.00	48,346,748	50,655,313
Current Assets		638,461,809	592,341,609
Sundry Advances (Official work and Salary)	6.00	3,321,938	3,534,436
Loan due - Micro Finance Programme (MFP)	7.00	281,160,641	251,461,909
Cash & Bank Balances	8.00	353,979,230	337,345,264
Total Assets		686,808,557	642,996,922
FUND & LIABILITIES			
Fund Account		572,508,144	555,384,812
Assets Fund	9.00	48,346,748	50,655,313
Restricted Fund	10.00	51,703,696	121,156,613
General Fund	11.00	70,920,179	-
Corpus Fund	12.00	294,543,584	302,385,163
Micro Finance Programme Fund	13.00	62,752,039	48,219,751
Assets Replenish Fund	14.00	9,515,000	-
Staff Gratuity Fund	15.00	34,726,898	32,967,972
Current Liabilities		114,300,413	87,612,110
Sundry Creditors/Accounts Payable	16.00	30,925,871	23,805,525
Micro Finance Programme (MFP) Members' Savings	17.00	83,374,542	63,806,585
Total Fund & Liabilities		686,808,557	642,996,922

Notes referred to herein above form an integral part of this Consolidated Balance Sheet.


JOYANTA ADHIKARI
Executive Director, CCDB


THOMAS BAROI
Chairperson, CCDB Commission

Signed in terms of our separate report of even date annexed

CCDB Commission



Mr. Thomas Baroi
Chairman



Mr. Subodh Adhikary
Vice-Chairman



Md. Abdul Quddus
Commission Member



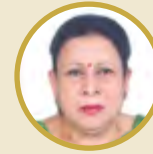
Rev. Ashim Baroi
Commission Member



Dr. Ipshita Biswas
Commission Member



Mr. Joyanta Adhikari
Executive Director, CCDB & Ex-Officio
Secretary, CCDB Commission



Mrs. Sufia Akhtar Rahman
Commission Member



Dr. Milton Biswas
Commission Member



Rev. David A. Das
Commission Member

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 30 JUNE 2016

AHKC
Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International

Particulars	Note	Amount in BDT	
		FY:2015 - 2016	FY:2014 - 2015
Cash flow from operating activities:			
Restricted Fund Received	18.00	177,478,107	181,902,854
Restricted Fund Payments	24.00	(198,736,143)	(160,984,613)
Forum Contributions		19,212,500	-
Local Receipts	19.00	5,412,452	5,165,659
Corpus Fund Receipts	12.00	9,168,313	12,555,373
Corpus Fund Payments	22.00	(17,009,892)	(13,578,651)
Staff Gratuity Fund Receipts	23.00	6,136,073	6,359,906
Staff Gratuity Fund Payments	25.00	(4,377,146)	(1,780,546)
Micro Finance Programme (MFP) Payments	21.00	(44,419,203)	(36,230,623)
Total cash flow from operating activities		(47,134,939)	(6,590,640)
Cash flow from investing activities:			
Programme Capital Expenditure	26.00	(1,640,316)	(668,243)
Assets Replenish Fund	14.00	9,515,000	-
Sale Proceeds of Assets		10,000	10,000
Total cash flow from investing activities		7,884,684	(558,243)
Cash flow from financing activities:			
Service Charge on Loan-MFP	20.00	59,039,972	45,321,720
Share Money Realised from PMSC Forum	7.00	445,737,268	352,853,083
Loan realised - MFP	7.00	(475,436,000)	(396,799,000)
Sundry Creditors/Accounts Payable	17.00	6,762,526	12,518,086
MFP Members' Savings	17.00	55,264,889	41,193,768
MFP Members Savings Refunded	17.00	(35,696,932)	(22,616,063)
Sundry Advances (Official work & salary)		212,498	162,277
Total cash flow from financing activities		55,884,221	32,634,371
Net increase/(decrease) in cash and bank balances		16,633,966	25,485,488
Cash and bank balances at start of year		337,345,264	311,859,776
Cash and bank balances at end of year	8.00	353,979,230	337,345,264

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

JOYANTA ADHIKARI
Executive Director, CCDB

THOMAS BAROI
Chairperson, CCDB Commission

Signed in terms of our separate report of even date annexed

Dhaka
October 20, 2016

AZIZ HALIM KHAIR CHOUDHURY
Chartered Accountants

CCDB Resource sharing partners

Bread for the World

Germany

ChristianAid

Bangladesh

Hong Kong Christian Council

Hong Kong

Global Ministry

USA

ICCO

Netherlands

Woord en daad

Netherlands

European Union

DKH

Germany

Bangladesh Bridge Authority

Dhaka Mass Rapid Transit Company Ltd

LGED

Oriental Consultant Company

Japan

Road and Highway Department

Bangladesh

JICA

ADB

Senior and Mid-Level Staff Members

Senior Staff in Head Office

Mr. Joyanta Adhikari
Executive Director

Md. Ibrahim
Head of Finance and Administration

Mr. Sylvester Halder
Head of Special Programs & HRMD

Mr. George Ashit Singha
Head of Comprehensive Poverty Reduction Program

Mr. Sheikh Imran Kibria
Head of Planning, Monitoring, Evaluation

Mr. Solaiman Siddique
Head, Micro Finance Program

Mr. Sarker Md. Ramjan Ali
Team Leader-1: Resettlement Program

Mr. Mahbubul Islam
Development Policy Advisor

Mr. Peter Biswas
Chief Internal Auditor

Mr. Tanjir Hossain
Head of Climate Change Unit

Mid-Level Staff in Head Office

Mr. Foezullah Talukder
Program Coordinator: Lighthouse Project

Mr. Pabon Ritchil
Program Coordinator: Non-Formal Education Program

Md. Mohiuddin
Team Leader-2: Resettlement Program

Mr. Atiqur Rahman
Deputy Team Leader: Resettlement Program

Mr. Toslimuddin Ahmed
Deputy Team Leader: Resettlement Program

Mr. Shamiran Biswas
Coordinator: Agriculture and Seed Promotion Program

Md. Kamruzzaman
Coordinator, Research
CCDB Climate Change Unit

Mr. Albert Halder
Financial Analyst

Debasish Kumar Dey
Coordinator, CPRP

Mr. Nitai Pada Saha
Senior Monitoring Officer

Mr. Evan Parag Sarkar
Coordinator, Admin

Mid-Level Staff in Area Office

Dr. Naima Islam
Area Manager: CPRP-Jalalpur, Pabna & Ishwardi

Mr. Nurul Alam
Area Manager: CPRP-Chapai Nawabganj

Ms. Ruhi Rahman
Area Manager: CPRP-Daschira

Mr. Porimol Hemrom
Area Manager: CPRP-Daudpur

Mr. Denis Marandy
Area Manager: CPRP-Gopalganj & Gournadi

Mr. Richard Dobey
Area Manager: CPRP-Fulbaria

Mr. Sudipan Khisha
Area Manager: CPRP-Bandarban

Mr. Kawser Al Mamun
Area Manager (acting) CPRP-Manda

Mr. Atiqur Rahman Chowdhury
Area Coordinator: MFP, Pabna

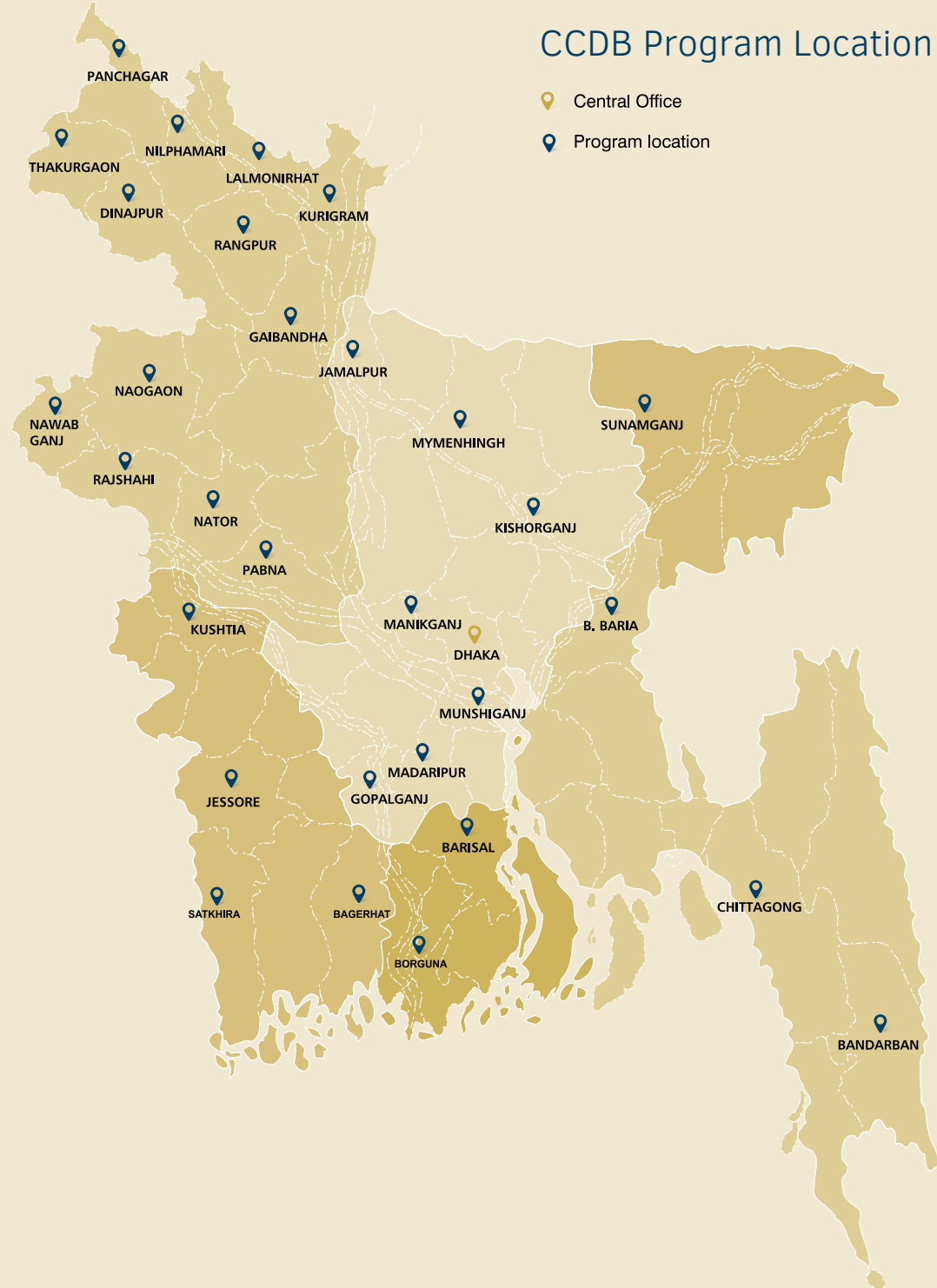
Mr. Nazrul Islam
Area Coordinator: MFP, Chapai Nawabganj

Md. Abu Sayeed
Area Coordinator: MFP, Manikganj

Mr. Sabuel Adhikary
Area Coordinator: MFP, Mymensingh

Mr. Arnest Sarker
Senior Program Officer, DPU

Mr. Rangit Kumar Shaha
Area Coordinator: MFP, Rajshahi





member of

actalliance

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