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CHRISTIAN COMMISSION
FOR DEVELOPMENT IN BANGLADESH

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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

- 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 to others.
- Safety and security requiring us to protect our valuable lives and hard-earned properties.



FROM THE EXECUTIVE
DIRECTOR'S DESK

CCDB started its journey towards ensuring a just and caring society in 1973. In the course of time, CCDB always put an effort to adopt emerging and contemporary development issues in its endeavors. Considering the poverty reduction as one of the major thrusts, CCDB also contributed a lot in the areas of gender empowerment, health & sanitation, education, disaster risk reduction, climate change and so on.

Comprehensive poverty reduction program (CPRP) is the flagship program which was initiated in 2007 and has been implemented in 14 districts with almost 50 thousand households. CCDB believes that poverty is about not having enough money rather it is compounded by many other non-economic connotations. Considering such reality this program was designed based on Sustainable Livelihood Approach (SLA) which allows addressing poverty from different directions and ensures a synergic effect. CCDB has completed the third phase of this program in June 2018. At the beginning of third phase around 20% of the reference people were living below the poverty line, and at the end the poverty head count ratio has been dropped to 13%. Therefore the rate of poverty reduction per annum was 2.3%, which was a remarkable achievement of CCDB considering the investment ratio. People Centered

Development approach, a unique development pathway that has been adopted by CCDB in implementing this program, was a major contributing factor behind this success. There is intrinsic feature of this approach is "Role Transformation" process where the member of the peoples institutions are gradually gaining competency in operating their own institutions by themselves. This process of role transformation is playing a crucial role for the continuation of the Forums as sustainable social force without any further stewardship.

Climate change has already been proved to be an acute threat in achieving sustainable development goals. It is affecting economic growth, lives and livelihood, and threatening human existence on the earth. It will be required to take massive global effort to keep the warming in line with 1.5o Celsius as well to combat the impacts of climate change that have already started affecting people. Being a part of the global initiative, CCDB has undertaken a number of programs related to climate change. In some of the coastal areas CCDB has undertaken several initiatives to create climate resilient communities. These include climate adaptive agriculture; community based potable water management system, alternative livelihood, community based climate knowledge center, etc.

CCDB has dedicated climate unit at head office. This unit offer different capacity building training for development practitioners, students, etc. Several researches like adaptation technologies in Bangladesh, climate smart agriculture, suitability of indigenous rice varieties, etc are also carried out and published by the climate unit of CCDB.

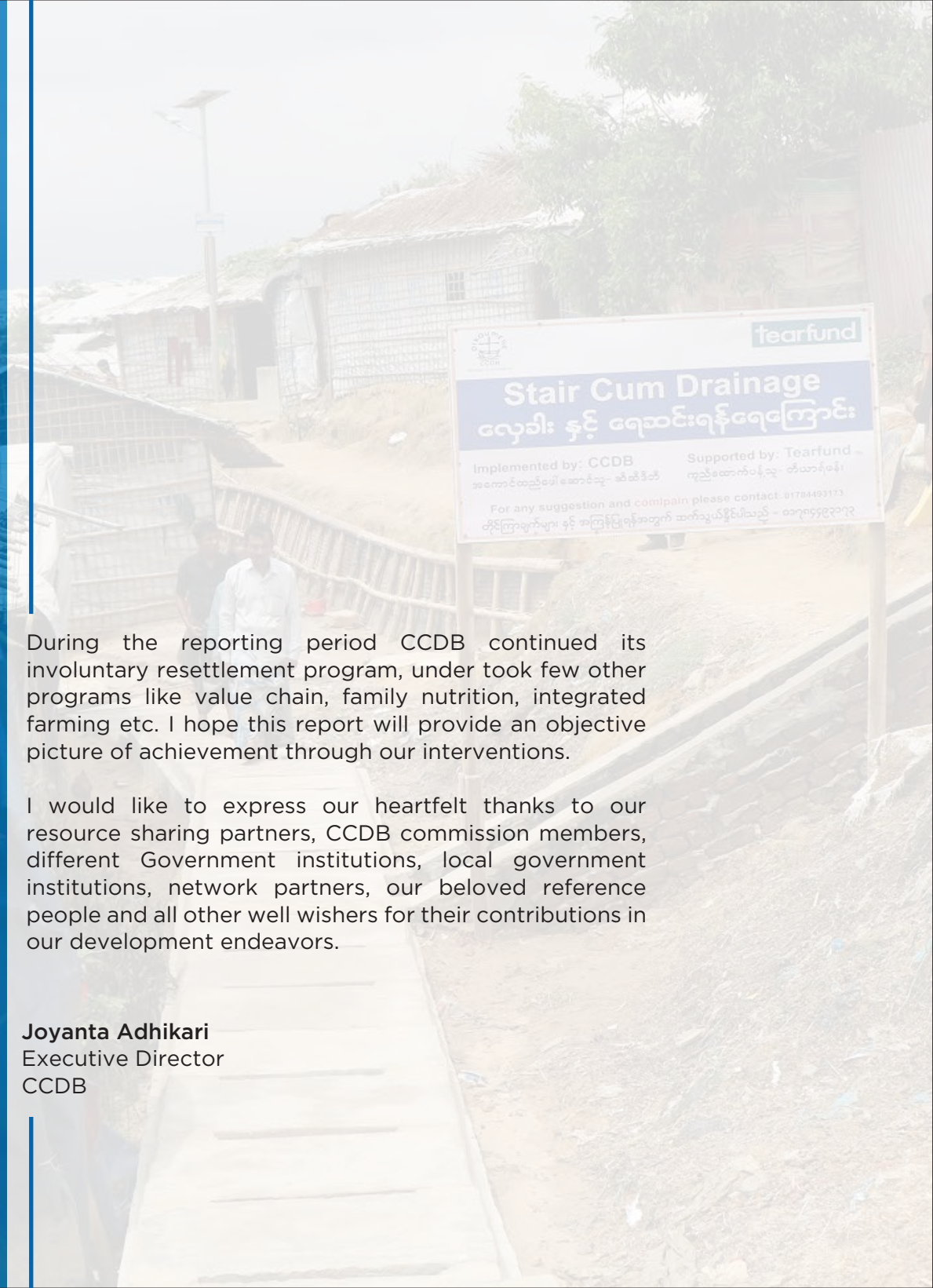
CCDB is also in the process of developing a Climate Technology Park at its own land in Sreepur, Gazipur. This park has already showcased different climate change adaptation and mitigation technologies. This is going to be the first technology park of its kind in Bangladesh. It will create a unique opportunity for the people to learn about climate change, adaptation and mitigation technology at one place.

Since September 25, 2017 millions of Rohingya have been compelled to leave their home at Myanmar and took shelter in different parts of Cox's Bazar district of Bangladesh. It was the largest exodus of displaced people in a very short period of time in recent history. The government of Bangladesh provided them shelter and other assistance. As one of the major mandates, CCDB also extended support to the displaced Rohingya people with the assistance of different resource sharing partners.

During the reporting period CCDB continued its involuntary resettlement program, under took few other programs like value chain, family nutrition, integrated farming etc. I hope this report will provide an objective picture of achievement 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 development endeavors.

Joyanta Adhikari
Executive Director
CCDB



POVERTY REDUCTION FOOD SECURITY AND LIVELIHOOD

COMPREHENSIVE POVERTY REDUCTION PROGRAM (CPRP)

Poverty reduction is one of the major mandates of CCDB. It has been providing numerous efforts for the extreme poor households to reduce poverty for many years. Comprehensive Poverty Reduction Program is the flagship program of CCDB, mainly works with extreme poor households through formation and strengthening of Peoples' Organization popularly known as "Forum" in the rural areas. This program was designed based on the Sustainable Livelihood Approach, and conjoined service delivery and right based elements to address poverty from different perspective in a cost effective manner.

CPRP Just completed its' third phase in June 2018. It is evident that this flagship program has been able to bring qualitative changes in the lives of extreme poor people. In addition, this program played a significant role in reducing poverty to a great extent.

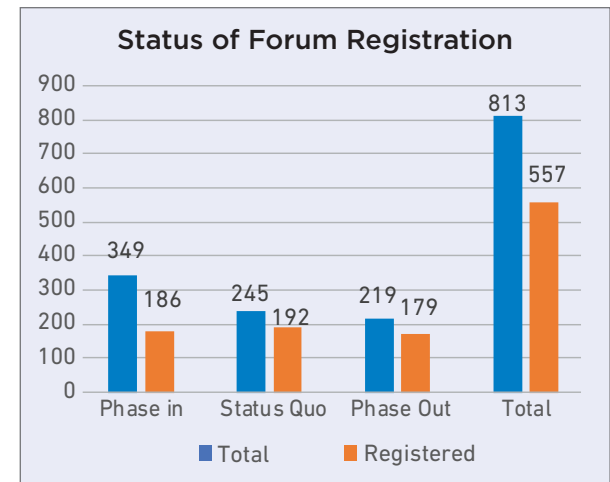
STRENGTHENING PEOPLES ORGANIZATION AND ADVOCACY INITIATIVES

CCDB follows People's centered Development Strategy in implementing CPRP where all the reference people are placed at the center of the development, meaning that the most of the decisions are

taken by the Forum members and CCDB plays a facilitative role. Role transformation is a unique embedded process of CPRP where the role of CCDB is reduced and Forums become more strengthened and take a greater lead in overall Forum operation over the time. CCDB has specific graduation criteria for graduating Forums. During the reporting period CCDB graduated 226 forums. CCDB believes that these forums will be able to continue functioning in a sustainable manner under their own leadership without any further assistance from outside.

During the reporting year CCDB worked with a total of 813 Forums comprised of almost 56,572 reference people, of them 85% are women. Legal entity of the forums is crucial for acceptance both in the community and government/local government institutions. It is an ongoing process, so far a total of 582 forums have been registered under Cooperative Act. Through this registration, Forums now can approach to government institutions with more confident.

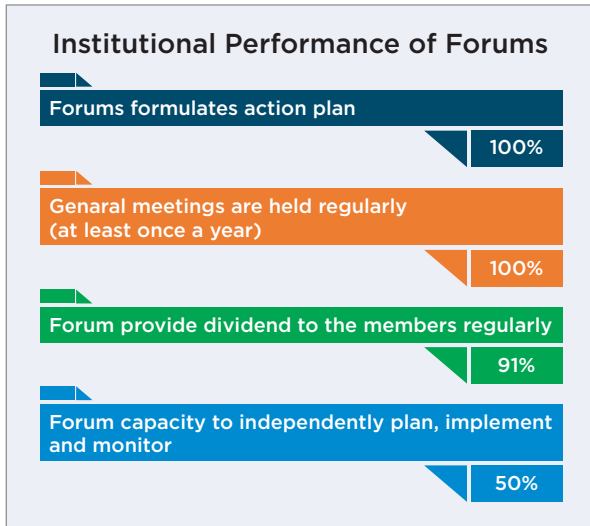
Enhancing institutional capacity of the Forums is one of the major thrusts of CCDB. Several training courses were arranged during the reporting period for the office bearers of the Forums. In the course of implementing CPRP, two-day



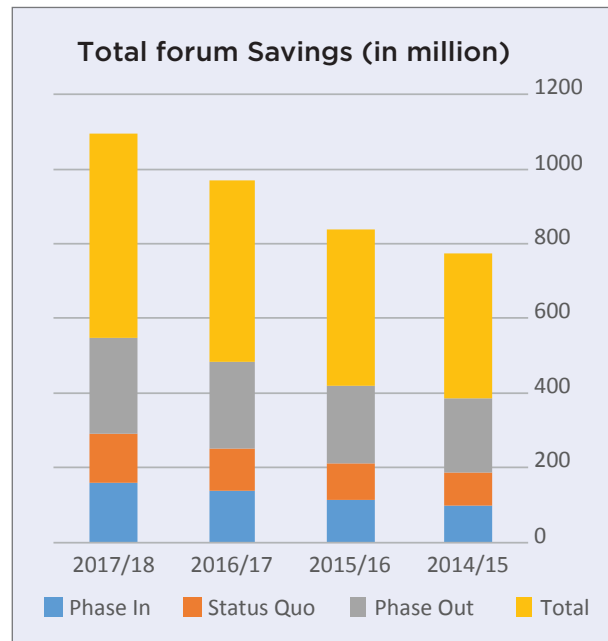
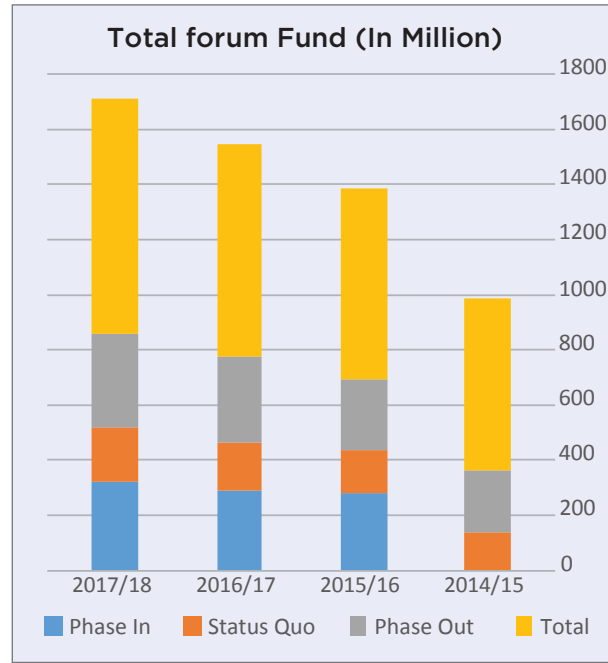
training course was arranged for 213 forum workers on facilitation skill, mechanism of PMSC model and group dynamics. This training course had been able to enhance the understanding and skill of the Forum Workers which they can apply in operating the Forums in more effective way.

The performance of all forums is not in the same line, some Forums are doing really very well to achieve the sustainability. The learning and experience of good performing Forums could be helpful for other weak Forums. Based on this understanding, CPRP arranged exposure visit to the successful Forums for the office bearers of some weak Forums. A total of 106 office bearers of weak Forums took part in this experience sharing visit.

CPRP also organized advanced leadership training for 287 members of the Forums. Apart from this training, motivation was given to the Forum members to take the leadership role over the time both in the Forum and in their respective community.



Peoples' Managed Savings and Credit (PMSC) program is one of the major vehicles towards achieving financial sustainability of the Forums. This unique model of micro finance allows the forum members to operate savings and credit among themselves. The forums have all sort of freedom in deciding the size of the loan, installment schedule, rate of interest etc. As of June 2018, a total of 41817 Forum Forum members were saving regularly, and the number of borrowers reached to 35651. Over the time the fund of forums has been increased. Following two figures show the increasing trend of Forum's fund and member's savings.



CCDB formed Advocacy networks both at Upazilla and Union level of CPRP working areas. These networks comprised of the members of the Forum and mainly responsible for carrying out advocacy and lobbying activities at local level to raise voice for issues related to their life and livelihood. In addition they lobby to increase the access to different government services at local level.

Rapport building with the duty bearers is an ongoing process. CCDB arranged several events to enhance the relationship between network members and local duty bearers. A total of 529 network members participated in these events. Discussions in these event were found very encouraging, the duty bearers also assured the network members extending their support as much as possible.

In the CPRP working areas, watch committees were formed by the Forum Network members.



SOME OF THE MAJOR ADVOCACY INITIATIVES

DEMAND PLACED FOR A HOSPITAL

An advocacy initiative was conducted by the Lalpur upazila network, initially they arranged an effective discussion session with the staff of FWC to ensure proper health services of the Arbut FWC. Later on, the network committee and the community people realized the need of a hospital for the people of Arbut area. Afterward the Upazila network committee arranged a rally and a human chain with the demand of 10 bed hospital for Arbut upazila. The human chain and rally was participated by 60 people. The network committee also submitted a formal letter to the civil surgeon and local Member of Parliament with the demand of a 10-bed hospital for the delivery of proper health services to the community people. This initiative was covered by both local and national level newspapers.

VOICE RAISED FOR PROPER WASTE MANAGEMENT

The people of Pabna Sadar has been suffering from a long time with the severe waste management crisis which leads to water logging problem in some part of Pabna -Rajshahi highway in the city. There are irregularities in providing proper waste management service by the Pabna municipality. Therefore, a human chain was organized on 20 July, 2017 the by Upazila network own initiative and also supported by CCDB. The human chain was accompanied by the participation of mass gathering of the community people. The human chain was held in front of the public library, which is a prominent area of the city where dumping of city waste has been taken place for a long time. Participants in the event carried poster /placard, banner to disseminate the information and to draw the attention of the related government agencies/municipal corporation on the crisis to create awareness. This advocacy initiative by the Upazila network was covered in both local and national newspaper and television channel. The impact of this initiative was able to minimize the negligence of the Pabnasadar municipality to stop dumping waste on the particular area.





CURBING DRUG ADDICTION

An another human chain was initiated by the Upazila network on the issue of "drug addiction and its negative consequences" which was held on 15 March, 2018 in front of Bhangura municipality to create public awareness in the surrounding area. The human chain was participated by total number of 200 people among them 150 people participated with placard. The participants shared their concerns on drug addiction crisis and its negative consequences among the youths of that area.



MASS GATHERING TO PREVENT RIVER BANK EROSION

The community people of Horirampur upazila of Manikganj district has been in distress situation due to the river erosion of mighty Padma. Every year people of this area losing their lands, houses, livelihood options because of this erosion. An advocacy campaign was held on 7 August 2018 at, Horirampur. Upazila network, CCDB and local politicians organized the program to draw the attention of the respective government representatives to take necessary initiative in order to protect the river bank of Padma in the Horirampur upazila. The program was attended by Upazila Nirbahi Officer (UNO), district council members and the chief guest was Momtaj Begum, Member of parliament of Manikganj area.



There was mass gathering of community people, total of 2000 general public also 550 forum members raised their voice for the construction of the embankment to prevent the river erosion and save the resources and livelihood of this area. Momtaj Begum, member of parliament of Manikganj thanked the people of forum and CCDB to raise this prominent issue through the program and assured that the issue will be taken seriously. The instant result of this advocacy initiative was, the sufferer community people received some assistance from the government. A total of 56 household received 30kg of rice and Tk. 3000 also 44 household received Tk. 1000 with rice, lentil, oil and other dry food items.

Services received through lobbying by forum and networks:

Assistance support received	Persons/Families
Agricultural training	812
Rickshaw/Van	118
Cattle	420
Housing	150
Pond excavation	25
Sewing machine	170
Seed	3251
Slab latrine	726
Poultry	4525
Tube well	321
Agri equipment	1423
Tree (sapling)	5879
Fish cultivation and feed	256
Skill training	
Training on livestock	382
Tailoring	386
Fish culture	325
Computer training	70
Forum management	280
Handicraft	112
Community health care	635
Training on making guti Urea	86
Allowances	
Old age allowance	1703
Widow allowance	721
Person with disability allowance	274
Pregnancy	423
VGF/VGD	7450
Education	5231
Livelihood	2018

LIVELIHOOD AND FOOD SECURITY

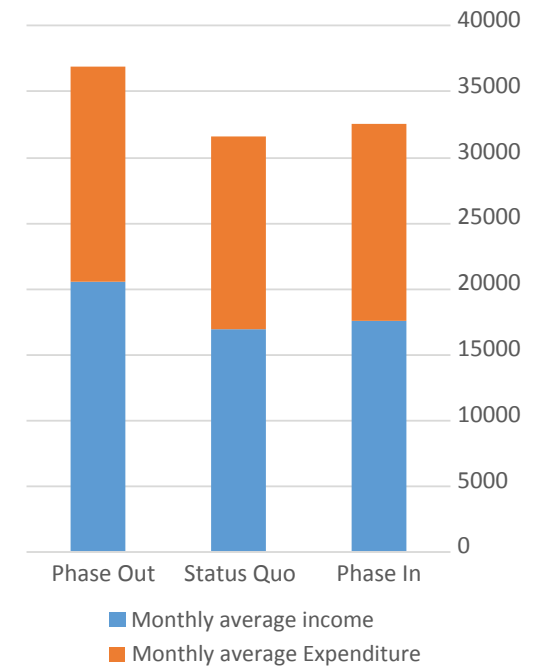
CPRP Has created wide range of livelihood options for its reference people. These initiatives played a significant role in increasing household income as well as poverty reduction. CCDB provided training and support for taking Profitable Income Generating (IGA). Such initiatives proved helpful in bringing out the poverty stricken rural populace out of the poverty cycle and earn a decent income for their livelihood support. CPRP provided livelihood to 525 forum members who were still living below the poverty line or just crossed the poverty

line. Recent Evaluation of CPRP phase III clearly shows that income of the Forum members increased to a great extent. At the same time the Forum members have been able to increase their expenditure for nutritious food, health care and children's education.

The technical and financial support for IGAs and trainingabled the forum members in hill tract areas to shift from traditional zoom culture to horticulture which helped to increase the income of the forum members from the baseline.



Average Monthly income and Expenditure



AKLIMA'S STORY: STRUGGLING FOR A BETTER LIFE

Aklima Khatun (48) is a mother of two children, was married to Md. Solaiman of Borulia village who used to lead a wanderer life. This brings intolerable sufferings in Aklima's life. At this moment Aklima took an important step of her life; she got enrolled at the Rojonigondha Forum within seven days of her marriage and started saving at the rate of BDT 2.

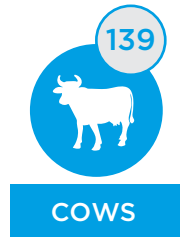
She received a number of training from CCDB on poultry rearing, tailoring, cow farming, local peace and harmony and others; as grant she received wheat, potato and cloth. In earlier times Aklima was also under the physical and mental torture in her in-law's house because of her husband's vagrant life that was also increased with the birth of her girl by four years of her marriage. At the point of unbearable torture, she left her in-law's house and purchased a cow with taking loan BDT 5000 from the forum and paid the loan by selling cow's milk. Then she took another loan BDT 20000 from the forum in dream of a house of her own. With this money and by selling her cow, she bought a land of 10 decimal where she built a new house.

This dynamic changes of Aklima brings Solaiman back to family life that brings happiness in her household. Aklima became the President of Rojonigondha forum; now her savings is BDT 17, 500. She is the Executive member of Upazila Network. Now she is working for the neglected people of the society with great enthusiasm.

Now she dreamt that one day her son will get higher education and they will have a dignified life and can do more for the people, for the country!

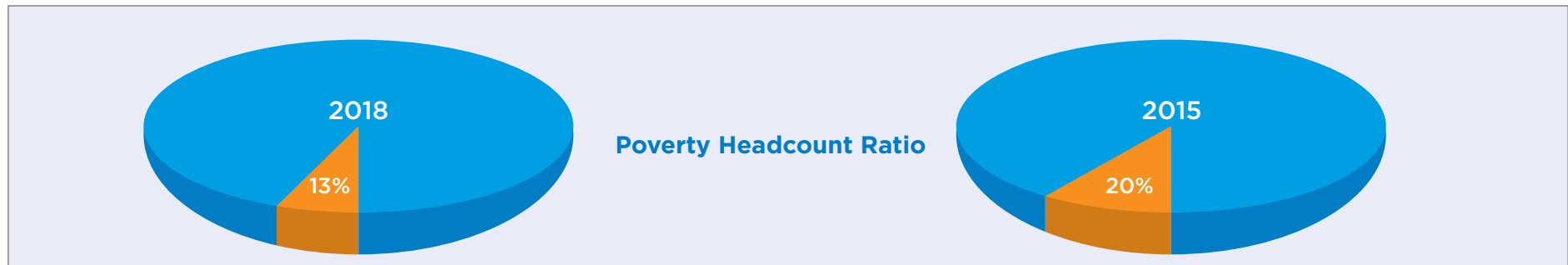


LIVELIHOOD ASSETS TRANSFERED



According to the findings of the Evaluation report 2018 the Poverty head count ratio has been reduced to 13% from 20% in

2015. There Average rate of reduction per year was 2.3. This rate of reduction is significantly faster considering the investment.



HOGLAPATA BROUGHT FORTUNE FOR THE WOMEN OF FULBARIA

Basket making by Elephant Grass (Hogla Pata) is a new IGA introduced in Fulbaria. The women members of the Forum did not have any technological knowledge and raw material for making this kind of Basket. CCDB contacted BD Creation a private company produce handicraft at Gazipur, and requested them to provide training and raw materials to the Forum members. They agreed and imparted month long training to 16 women members of the Forum at nominal cost. CCDB provided financial support for organizing the training. After the training, BD creation supplied the elephant grass to the women. They make different types of basket and sell to BD creation. These baskets are exported to outside of the country later. The trained women provided training to other women in locality. Currently a total of 250 women are involved in basket making, and earn Tk. 2500 to Tk. 3000 in a month on an average.



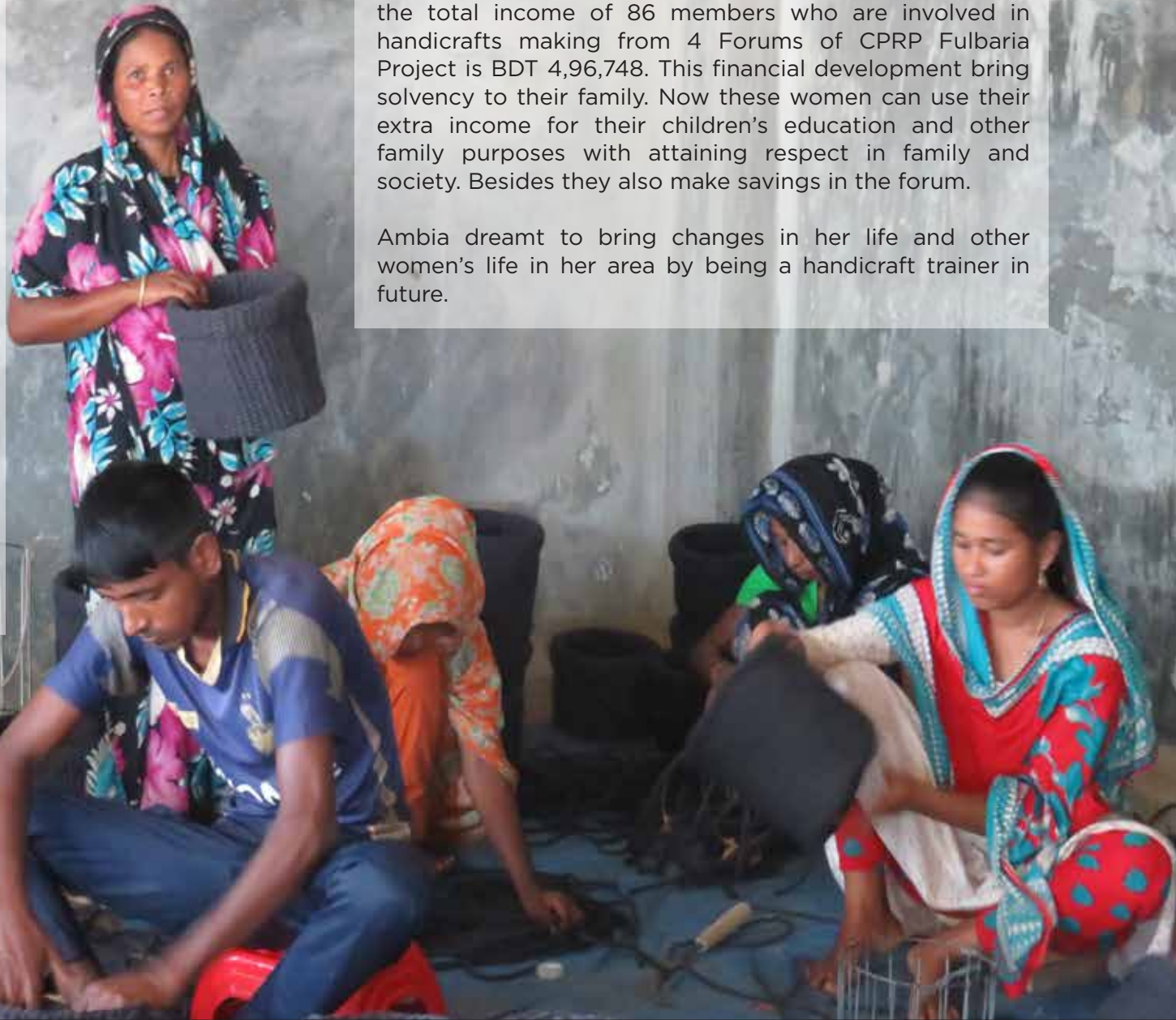
HANDICRAFTS TRANSFORMED AMBIA'S LIFE

Mother of three sons Ambia Khatun who has been married off at the age of 15 is a house wife. Her elder son works in a poultry farm while other two are school goers. She is a member of Koiarchala Sondhani Women Social Welfare since 2010 with the help of CCDB.

In 2015 she became the Forum President for her significant contribution in Forum's development. Her present savings is BDT 7,500. In 2017 she participated in a one month long training on handicrafts organized by Koiarchala Patch Tara Mohila S.S. Ltd from 16 November to 17 December where she learned how to make handicrafts, such as basket, fruit tray, pen pot etc. by using sea grasses and jute fiber. This opened a new door of opportunity in her life. She started to practice this at her home successfully after finishing her daily household works and within six months she earned BDT 20,000 that encouraged other members of the Forum.

Valuing the eagerness of the forum members she started to train them on handicrafts from February 2018 by renting another house beside the forum house. A total 45 members from Koiarchala are taking training from Ambia now and every month some new women join them. Until June 2018, they (45 members) earned BDT 74,550 while the total income of 86 members who are involved in handicrafts making from 4 Forums of CPRP Fulbaria Project is BDT 4,96,748. This financial development bring solvency to their family. Now these women can use their extra income for their children's education and other family purposes with attaining respect in family and society. Besides they also make savings in the forum.

Ambia dreamt to bring changes in her life and other women's life in her area by being a handicraft trainer in future.



PARTICIPATORY MARKET SYSTEM DEVELOPMENT (PMSD)



CCDB initiated Participatory Market System Development (PMSD) approach in phase III. This approach mainly intended to link the smallholder forum members to gain access to more functional markets, to sell their products and services and increase their income. Under this component CCDB initiated various activities such as assessing needs on PMSD for forums, sub sector analysis, workshop on market mapping and value chain analysis and eventually linkage building between private sector actors and forums. CCDB also envisaged to create collection centers in convenient areas, where forum members can sell their agricultural produce easily and get fair price.

CCDB arranged training for 163 small holder Forum members to enhance the capacity and basic conceptual

understanding on Participatory Market System Development. This training included the concept of PMSD, advantage of developing sales and service center, how to create linkage with traders and service centers etc. Moreover a total 1619 Forum members attend workshop on integrating sales and service centers. Sub sector analysis is one of the integral parts of developing a successful market system. To enhance the capacity of analyzing subsector, CCDB organized training for 216 forum members.

In the CPRP working areas, CCDB formed several producer groups based on different products. Several initiatives like training and workshops were also taken to enhance the capacity of the members of these producer groups. These training courses have made the producers able to produce quality product and to get better price.



SUCCESS OF VERMI COMPOST PRODUCER GROUP IN FULBARIA

A total of 10 vermi compost producer groups have been established so far including two new in the reporting year. Almost 326 forum members are involved with these groups. In the reporting period they produced 49,674Kg of compost. They used 21,784Kg of compost in their own land and sold 17398Kg, and the rest are in stock. During the reporting year these producer groups earned Tk. 173980.

PROMOTION OF EDUCATION AND CULTURE



Education is one of the crucial indicators of human development. Bangladesh has made some notable improvements in education sector in terms of primary school enrollment, but dropout rate is still high. CCDB has taken several initiatives to promote education through CPRP.

CCDB is operating two primary schools in the remote areas in Bandarban. The language of education 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 2018, 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.

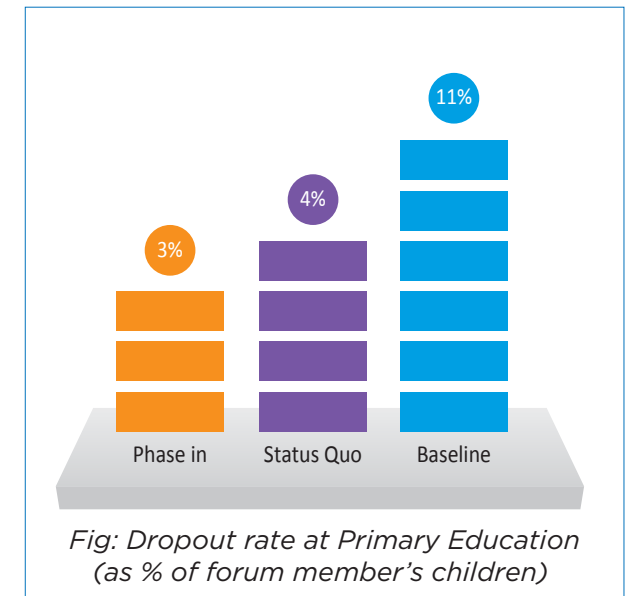
In different working areas of CPRP, Forums provided educational assistance to children

of poor members from its education fund. In the reporting period Forums disbursed around Tk. 400,000 among the students of different grades. This assistance was given so that the students can pay the exam fee or purchase of books.

In all CPRP areas, Education Watch Committee was formed to keep an eye on the quality of education provided in schools. The members of this committee often met the school teachers, management committee, education officials at Upazila level, local government representatives and shared the problems of the education in the respective area.



Regarding enrollment and reducing drop out, CPRP has made significant achievements. Recent evaluation of CPRP last phase shows that all school aged children of all forum members have been enrolled in primary school. Dropout rate has also been reduced by 50% from baseline.



Moreover, CCDB arranged several events to promote indigenous culture in the area of ethnic minority. Cultural events or observing of special days, the events helped to promote social harmony between individuals and across communities. Singing competition of Indigenous communities held in Daudpur drew in large Bengali crowds and they thoroughly enjoyed the experience and mingled freely with the indigenous people.

HEALTH, NUTRITION WATSAN AND HIV/AIDS



CCDB has taken several initiatives in improving the health WATAN and nutrition status of Forum members through CPRP. Training on family health care was arranged for 219 staff members of CPRP. This training created an opportunity for the staff members in sharpening their understanding as well as enhance their skill in the respective areas. In addition 443 reference people received the same training during the reporting year.

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 125 successful deliveries in their locality. Moreover, an opportunity of income earning has been created for these TBAs.

People living in the hard to reach areas in Bandarban are unable to access better

health care. CCDB organized nine health camps in such areas with the assistance of government health complex. A total of 848 person from ethnic minority received treatment and medicine at free of cost.

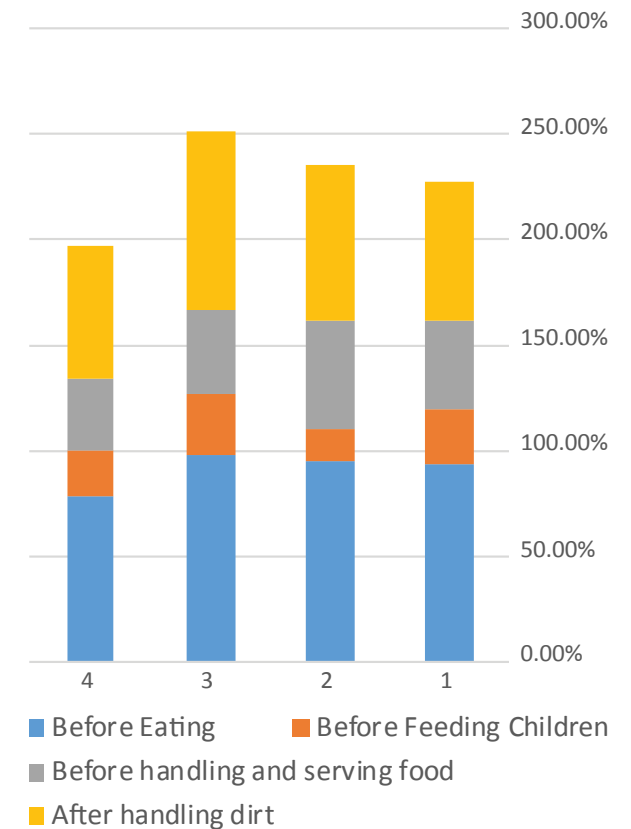
For better access to safe drinking water, CCDB installed 17 shallow tube well and two deep tube wells in the CPRP working areas. In Bandarban, two nonfunctional GFS have been repaired.

During the reporting period, sanitary latrines have been distributed among 144 households. The sanitary latrine coverage reached to 92% so far.

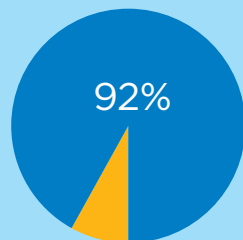


CCDB made great effort to sensitize forum members and their children to practice basic hygiene practice such as hand washing at five critical times. Due to poor habit in this area, many people suffer a lot. Recent evaluation report shows that most of the forum members (above 90%) knew how to wash their hands in the correct manner.

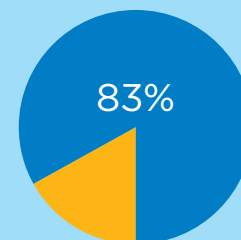
Practice of washing hands at 5 critical times (as % of the forum members)



Living Standard of the members of people's organization improved significantly



Achivement



Target

Sanitation coverage reached to 90% by the end of the program period

At least 70% members of the people's organizations accessed to improved health care facilities by the end of the program periods

PROMOTION OF SOCIETAL PEACE GENDER EQUITY AND JUSTICE

CCDB contributed a lot in establishing gender equity and justice through empowering women at the community level. More than 80 of forum members are women, they are operating their Forums very successfully. These women have already been able to create a space for themselves both in the family and in the society. Many women became member of local government institutions as well as in different standing committees of Union Council. Recent evaluation shows that approximately 90% of the women played a significant role in household decision making.

CCDB, through CPRP, continued different training and workshops for women in gender equity and justice. During the reporting period a total of 158 staff members of CPRP received training on societal peace and gender justice. This training played a

significant role in strengthening the conceptual understanding on women's empowerment, violence against women etc. a total of 146 yard meetings on awareness sessions on gender issues have been organized and attended by around 4386 forum members. These yard meeting allowed an interactive discussion on gender discrimination, violence, dowry, early marriage, divorce, laws against domestic violence, eve teasing, trafficking etc. International women's day and Bangla New Year were celebrated in all CPRP areas where a huge number of forum members observed this special event through various events like rallies, cultural programs, sports competitions, human chains, essay and art competitions and discussions. In some of the CPRP working areas street theater also arranged to create awareness against early marriage and dowry.



CLIMATE CHANGE AND DISASTER RISK REDUCTION



Climate change is now a reality and emerged as one of the major development problem in Bangladesh. The geophysical settings have made our country most vulnerable to the adverse impacts of climate change. Because of saline water intrusion, a major part of the coastal region experiencing crop failure, unavailability of potable water, displacement of people, etc. Natural disaster like flood cyclone hit more frequently with greater intensity. CCDB has undertaken several initiatives under CPRP to increase capacity of the reference people in combating climate change and disaster impacts.

CCDB arranged training on climate change adaptation and mitigation for the staff members of CPRP as part the capacity building initiative. This training course was arranged at Area Office level and

participated by a total of 160 staff members of CPRP. It was found that this training was very helpful in sharpening the understanding on the impacts of climate change impacts. In addition, the staff members learned about different mechanisms of climate change adaptation and mitigation.

CCDB developed a group of volunteers in CPRP areas prone to natural disaster like flood and cyclone. Necessary training was arranged for these volunteers to enhance their skill and knowledge on rescue operation, primary health care, relief operation, etc. in any emergency situation.

Agriculture is one of the vital sectors that is affected by climate change impacts and cause huge reduction in crop production. Farmers can address this impact through

some changes in cropping pattern. CCDB arranged training on realigning the cropping pattern climate change for 47 farmers.



Deforestation is one of the major reasons of environmental degradation. Due to lack of proper vegetation cover, the effects of disaster becoming worsening day by day. Beside awareness raising, CCDB took initiative for social forestry in all CPRP areas. During the reporting period a total of 20,000 timber and fruit sapling have been planted.

Due to the drought in the northern region the farmers incur damage of regular crops. Bangladesh Rice Research Institute (BRRI) invented a new rice variety called BR 56. This variety can tolerate certain level of drought, and gives a good production.



CCDB introduced this rice variety in drought prone areas on experimental basis. During the reporting year 37 farmers have been provided with necessary orientation and financial support to cultivate this rice variety. It found that all the farmers successfully cultivate this rice variety and received good production.

Improved Cook Stove (ICS) can play significant role in reducing carbon emission through cooking. This stove requires less fuel wood to generate heat energy than that off traditional stoves. It is less hazardous for health as it emits least smoke. CCDB has been promoting ICS for many years among the Forum members. During the reporting period a total of 256 stoves have been distributed among the Forum Members.

STRESS TOLERANT RICE VARIETY

Shahida Begum (40) is an active member of Valatoir Ekota Forum in Manda, Naogaon district since 2007. As agriculture is her primary source of income, during the last year, she received 2.5 kg of BRRI-71 rice variety that she sowed in 7 decimal of land using vermin compost and harvested 149.28 Kg of rice (671.76 Kg in 33 Decimal).

From local rice variety 'Sharna' 447.84 Kg rice is generally harvested from 33 Decimal of land. Therefore, there is 223.92 Kg more production in 33 Decimal of land and while the price of local variety Sharna is BDT 1,000, BRRI-71 variety is BDT 1,600. During the robi season she planted potatoes using vermi compost and bio fertilizer in 7 Decimal of land with production of 223.92 Kg potatoes (1,044.96 Kg in 33 Decimal of lands). Moreover this amount is 298.56 Kg more in 33 Decimal than before.

For the second time she cultivated BRRI-71 in 15 Decimal of land and harvested 410.52

Kg rice (895.68 Kg in 33 Decimal) using vermin compost and bio fertilizer. The other variety of rice damaged due to rain and heavy wind during IRRI season while BRRI-71 variety endured the adverse climatic conditions. Shahida Begum hoped that in this year she would have cultivated BRRI-71 variety in 33 Decimal of land. She now knows very well about the benefits of vermi compost and bio fertilizer.

Along with financial solvency, Shahida Begum improves her lifestyle with good knowledge of gender equality, sanitation, prevention of diseases etc. Now she has a great contribution in her family income. She has so far participated in all trainings provided by CCDB and also attended regularly in every forum meetings. Currently her total savings is BDT 11,430. In 2009 she took a loan of BDT 2,000 from the forum and

bought a goat. After that she sold the goat and bought a cow. Afterward she took loan of tk. 5,000 in 2011; tk. 5,000 in 2013; tk. 10,000 in 2014; tk. 3,000 in 2016 and tk. 5,000 in 2017. She has paid her loans every year regularly. As a woman farmer, her success encourages other farmers to cultivate the new stress tolerant rice variety.



STAFF CAPACITY BUILDING

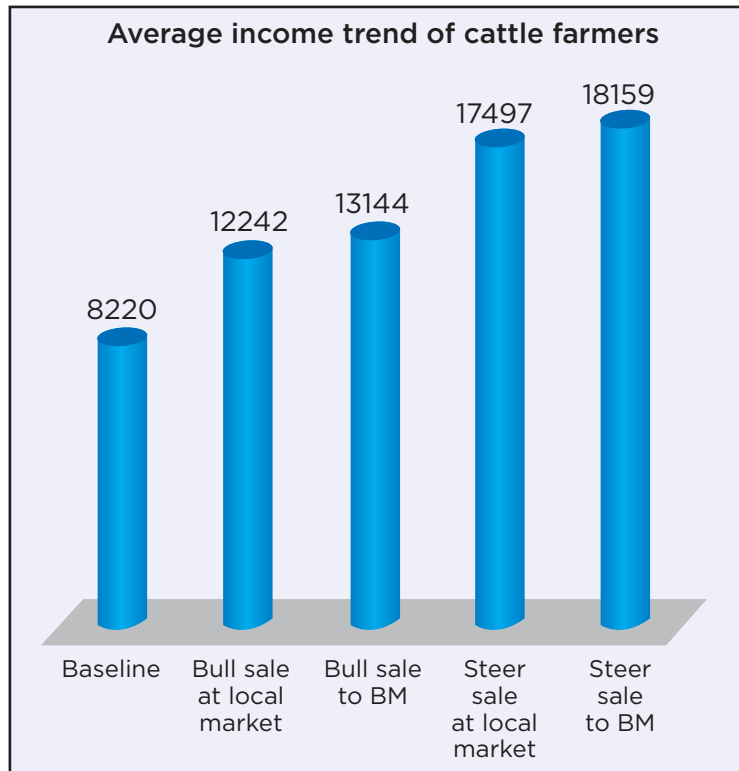
The sustainability and efficiency of any development organization largely depend on the skill of its staff members. A dynamic organization always creates opportunity for the capacity building of the staff members as efficient staff is the asset for any organization. CCDB always employ a significant amount of resources for the capacity building of its staff members through training workshops, etc. During the reporting year, CCDB arranged a numbers of trainings on the basis of its training need assessment. Most of the trainings and workshops for the CPRP staff were arranged for enhancing their knowledge and skills so that they can perform responsibilities more efficiently.



	Training Title	Number of Participants
Central Level	Outcome Impact Orientation (OIO)	28
	Orientation on Bio-fertilizer	21
	Training on Direct Vat & Tax	8
	Tally software reporting system(Workshop)	3
	Training On rapid response team	3
	Training on Good Governance	2
	Training on Advocacy	1
	Training on Volunteer Management	1
Project Level	Training on Climate Change and DRR	119
	Training on Societal Peace & Gender Equality	85
	Training on Family Health Care	66
	Training on PMSD	74
Abroad	Backstopping program for mentors	2

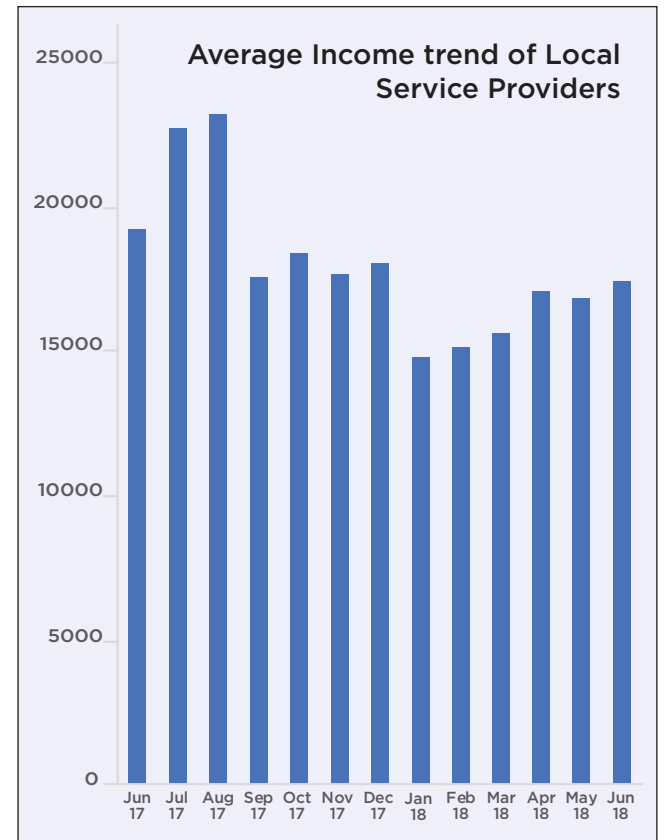
STRENGTHENING BEEF VALUE CHAIN THROUGH PRIVATE SECTOR ENGAGEMENT

CCDB has been implementing this project since 2016 with financial assistance from Woord en Daad. The main objective of this project is to increase the income of the small cattle farmers through engaging them with private sector. CCDB has already been able to develop a strong value chain mechanism in which the cattle farmers and Bengal Meat (BM), a leading private company for meat processing and marketing became major actors. Bengal Meat is providing all sort of technical support to the farmers so that they can produce good quality meat. This company is also responsible for marketing meat produced by these farmers.



A total of 1250 cattle farmers are involved in cattle rearing. Among them 1157 farmers have already received basic and refresher training in cattle rearing. Capacity building of the Local Service Providers (LSP) is another major activity of the project. A total of 11 LSPs received training in the reporting period. The cattle farmers are now getting better services from the LSPs.

This project has created an opportunity for the farmers to rear castrated bull. The meat of castrated bull is higher than that of the bull. Therefore, the income of the farmers increased significantly.



STRENGTHENING LIVELIHOODS OF POOR FARMERS THROUGH SUSTAINABLE TECHNOLOGIES

CCDB started an initiative for strengthening livelihood of the poor farmers in Manda and Gopalganj in April 2017 with the financial assistance from ChristianAid Bangladesh. This project has two parts i. Integrated agriculture farming in Manda and ii. Turkey Rearing in Gopalganj.



INTEGRATED FARMING

Within the purview of sustainable agriculture, Integrated Farming is a whole organic farm management system where nothing is wasted; rather the byproduct of one system can be used as input for another system. This approach is effective for farmers having small piece of land as it increase the production.

A total of 15 farmers are involved in integrated farming project in Manda. These farmers received necessary training in integrated farming which includes fish, poultry, vegetable and rice. These farmers have also been provided with support to start the farming process. There was also an initiative for capacity building for local service provider so that the farmers can get better service from them. The farmers have been able to increase the production as well as their income through this integrated farming mechanism.

Production at a glance

Product	Amount
Rice	1870 Kg
Vegetable (bottle gourds and Pumpkin)	1255 pieces
Fish	350 Kg
Chicken	200 pieces

TURKEY REARING

CCDB introduced this project in Gopalganj. A total of 120 poults are distributed among 20 women for rearing. Among them 18 women continued rearing. Turkey grows up very quickly and can be marketable after rearing for five to six months. Even, after rearing 5/6 months the female Turkey started laying eggs. The demand for turkey meat and egg is increasing in the locality. The farmers have already sold a total of 1723 pieces of eggs at Tk. 92800. Moreover 39 pieces of male Turkey have sold in the market by 8 women and earned Tk. 65800. The income from turkey rearing was found much higher than chicken. Turkey rearing is becoming more popular in the community. It was observed that 98 families started rearing turkey seeing the success of the project beneficiaries.



HORITOKI DREAMS FOR A BIG TURKEY FARM

Horitoki Talukder aged 48 is a wife of Okil Talukder and mother of one daughter and a son. She is a member of Dolonchapa Forum for a long time. Earlier her economic and way of living was not good, she and her family had to passed days through hardship and poverty. She was very much regular to save money and to repay her loans from the forum. After sometime, she became an active member of the forum.

At first she was selected by the forum for the Turkey rearing as innovative income generating activity then she received two days training on Turkey rearing. Afterward, She began to rear six Turkeys (female-4 & male-2) from July, 2017. In December, 2017 the female Turkeys started to lay eggs. She get these eggs hatched by indigenous chicken and 35 new chicks were born. Currently, there are 40 more eggs are in hatching process. In the meantime, she has sold 120 pieces of eggs and earned around Tk. 12000. She is now very happy because of being able to provide educational expenses for her daughter. Moreover she is not asking her husband for money for savings. Her savings reached to Tk, 40000 so far.

Horitoki dreams to have a big Turkey farm on her own. She has already started to build a bigger farm house for rearing more Turkeys. Her husband and son help her for looking after the Turkeys. Horitoki Talukder and her family is presently economically solvent than before and her standard of living has been improved. Her future dream is to sell turkey meat in the local market also.



IMPROVING NUTRITION STATUS IN FAMILY HEALTH

Malnutrition still remains as a development challenge in Bangladesh inspite of notable progress in reducing poverty. Prevalance of malnutrition among children is one of the highest. Moreover, almost 40% of the women are suffereing from micro nutrient deficeincy. Varieties of factors are responsible for malnutrition but poor or inadequate dietary intake of food remains as the dominant factor. The problem of malnutrition among the ethnic minority community living in the plain land is also very accute due to poverty. CCDB has been working with ethnic minorities in reducing their poverty for many years. However, CCDB has undertaken an action research project “Improving Nutrition Status in Family Health (Nutrition)” in Nawabganj upazila of Dinajpur district with financial assistance from ICCO Coperation, Netherlands.

This action research was started from October 2017 with 1660 households both ethnic and Bengali community. The development goal of this project is to reduce the current rate of malnutrition among target group than present national rate. Major objectives of this project are a) to increase knowledge, change attitude and practices related to nutrition, b) to enhance the capacity of the ethnic households in diversifying



agriculture practice and balanced food preparation and c) to empower ethnic people in accessing public services and entitlements.

Major focus of this research project has been given on providing nutrition education through awareness building, demonstration of balanced diet & homestead gardening, promoting eco-friendly organic agriculture, etc.

A total of 83 nutrition groups have been formed so far. The project team is providing nutrition education among these group members through court yard meeting. Around 60 members reeived training in prepation of balanced diet for children.

An effective model of homestead gardening namely “Kalikapur Model” of Bangladesh Agriculture Reaserch Institute (BARI) has already been introduced among 47 memebres of the nutrion groups. These members received necessary training on this model and started practicing accrodingly.

There were two campaign held on “Supplementary food for children” (aged about 6 months) with an aim to change the traditional feeding practice, and to create awareness among mothers.

In addition, CCDB is also working with student of six school in the project area. The project team has been creating awareness on necessity of washing hands as well as cultivating vegetables in school premises with practical demonstration.

To maintain coordination and relation with other related stakeholders such as private institution, GOs and NGOs of Union and Upazila two workshops held. The project team also organized two workshops on food adulteration done at Union level to sensitize the market actors, community people and also the different department of government.



WOMEN IN BUSINESS: A JOURNEY TOWARDS BETTER LIFE

Monkhushi Halder passed her days with great hardship in a small house with her two children and husband who was a day laborer in Shibalaya, Manikgonj. In 2000 she became the member of Akonful Forum. At first she took loan of BDT 10000 from the forum and rented a grocery shop at Amdala Bazar. After refunded, she received another loan of BDT 20000 with which she bought a cow.

Last year she received a loan of BDT 50,000 (fifty thousand) from Forum and started the grocery shop in front of her house. Their per day sell was BDT 2,000 (two thousands) with profit BDT 300. Monkhushi, her husband, and her children maintain the shop by turns. With the loan money at different times, she purchased 20 decimal land and planted trees, built a new house with sanitary latrine and tube well, purchased cattle and poultry. She also built a house with polithin sheet to produce vermin compost. She has 60 clay pots from where she gets 200 kg vermin compost

that she sold at BDT 8 per kg at Akonful forum. She is earning BDT 1500-2000 per month by selling vermin compost. She also planted a vegetable garden surrounding her house and cultivating various types of fishes in two ponds of their.

Monkhushi participated a number of training from the forum such as Gender Equality and Justice, Dairy Rearing, Vermi compost production, Bio char production, climate change related courtyard meeting and so on. Other than these she received much knowledge participating on Peace Day, Women's Day, Cooperative Day, AIDS Day, Health Day and Pohela Boisakh. Now she is a Forum Leader and she is maintaining her roles and responsibility sincerely. At present her savings in the Forum is BDT 31,620. Her knowledge, skill, experience has been increased so far than she had before. Her acceptance has been increased in her family, society and also at the forum. Monkhushi hopes to expand this happy family life longer.



IMPROVING LIVELIHOOD, FOOD SECURITY AND REDUCING CARBON EMISSION THROUGH BIOCHAR INITIATIVE



CCDB has been implementing a project 'improving livelihood, food security and reducing carbon emission through BIOCHAR initiative, with financial support from Kerk in Actie and ICCO-Cooperation since October 2016 in Shivalay, Manda, Daudpur in districts of Manikganj, Naogaon and Dinajpur respectively.

Biochar is a coal like substances produced through burning biomass in low oxygen environment called Pyrolysis. CCDB developed a special kind of cooking stove called "AKHA" to produce Biochar. CCDB has been promoting this cooking stove among people living in the rural area. Biochar can be applied in the soil, and the

microorganisms use it as safe habitat and thus multiplied very rapidly. Therefore, these micro-organisms can release much more nutrients into the soil, and helped increasing crop yield. It also can reduce the use of chemical fertilizer over the time as the Biochar remains in the soil for hundreds of year. In addition, Biochar plays a significant role in reducing carbon emission through capturing carbon in the soil.

The objective of this project is to increase food production, improve soil fertility, reduce carbon emission, etc. In addition, this project also promote AKHA so that the community people can produce Biochar and sell in the market for income generation. During the reporting period several activities are implemented in the project areas.

A total of 33 orientation sessions were organized for 1200 person. They received basic orientation on clean cooking as well as the production method of Biochar.

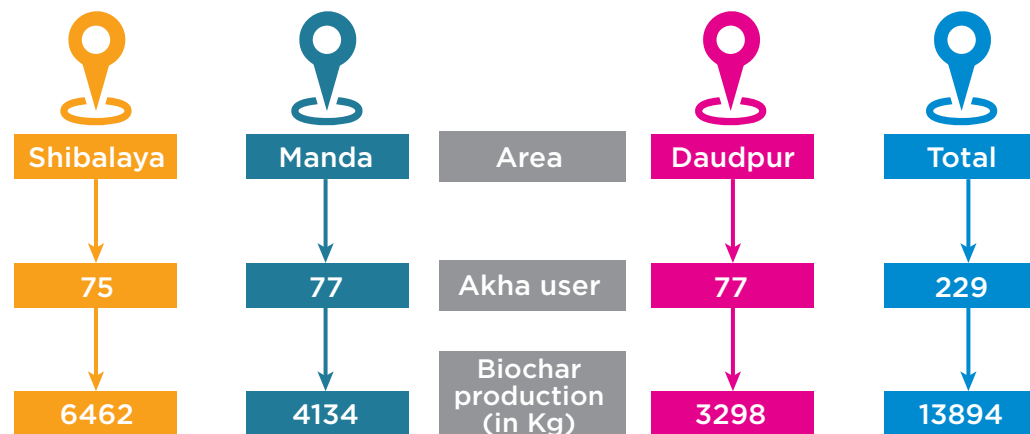
Moreover, a total of 246 AKHA user receive training on Controlled Cooking Test (CCT). This training included setting up AKHA, fuel preparation, AKHA operation, maintenance, biochar collection and qualitative differences between traditional stove and AKHA. A total 594 agri-producers participated received training on biochar processing for suitable crops, use of biochar in the soil, preparation of agriculture plots with biochar.

How Biochar benefits soil and plant:

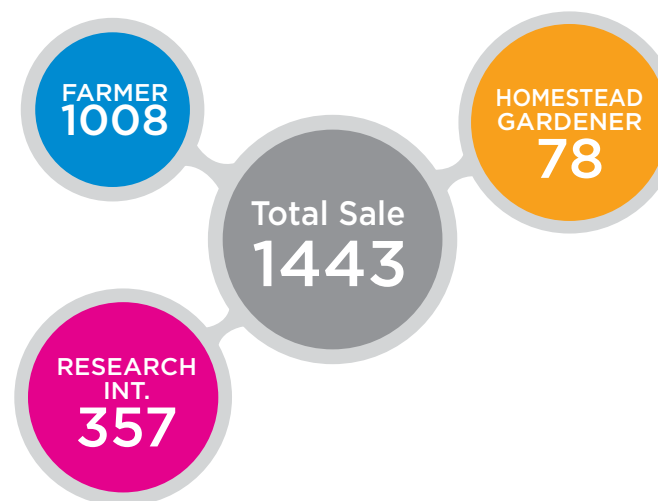
- Provides a rich source of carbon to Enhance the efficiency of fertilizer.
- Hold soil nutrients to regain fertility.
- Increases the water holding capacity of the soil.
- Increase number of beneficial soil microbes.
- Sequesters atmospheric carbon.
- Neutralizes toxins in the soil and maintains pH of soil.
- Build humus/organic matter and increase productivity.

During the reporting period, 229 AKHAs were distributed and 13894 Kg of Biochar produced. The users were found very happy to use it as firstly it requires less fuel wood, secondly it is smokeless and thirdly it produces Biochar which they can sell and earn some additional income.

Distribution of AKHA and Biochar Production by Area



Biochar Sale (in Kg)



Biochar project supported 300 farmers and households after completion of training. The support include agriculture inputs like seeds, financial assistance for irrigation, saplings, plants, organic fertilizer, fence, etc. The most of the producer are involved in cultivation crop or vegetable in fields and homestead gardens.

Promotional Events

Sobuj Krishi Somabesh: A special market-led promotional events named “Sobuj Krishi Somabesh” was organized for promoting Biochar and fresh Agriproducts produced by applying Biochar at project locations. This market promotional event participated by lead farmers, entrepreneurs, agriculture officer, agriculture officer, chairman and member of Union council were present.

Promotional event at school: Several awareness sessions on clean cooking and Biochar in local schools organized for students and teachers at project location. Around 200 students knowledge, technological benefit on Akha and Biochar technology.

National Seminar: CCDB Organized a seminar on “Biochar for food security, livelihood and combating climate change” held in BARC conference hall in Dhaka, and about 68 agricultural scientists took part. Participants and scientists discussed in the seminar about this project, Akha - an agriculturally friendly low-cost cooking stove, was developed to obtain Biochar as an output. Biochar helps to maintain efficient use of plant nutrients and available soil water by improving soil’s physical structure. Four research papers were presented in the seminar concentrating on its efficacy in crop production and later on discussed by the International experts. Prof. Dr. Julian P.



Winter, who launched Bangladesh Biochar Initiative-BBI and endowed the discussion.

Special events

Farmer led experiment: Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU), University of Rajshahi, and BARI were involved in conducting field experiments on biochar at farmers field. These activities are running with intention to promote results of biochar from lab-to-land to evaluate the effects of biochar on crop yield, nutrient

absorption, nutrient leaching, water irrigation, and carbon sequestration in working areas with farmers.

MOU with Bari and CCDB: The BARI and CCDB signed the agreement on 3rd January 2018. The main object of this agreement is to research about Biochar and spread the quality (Biochar increase the soil nutrient and fertility, and increase crop production) to the community farmers.

BIO-CHAR BROUGHT A NEW HOPE FOR SOBITA

Sobita Rani Mondol (30) lives in Daschira village, Shibalaya upazila in Manikgonj district. She is a housewife and her husband Modhu Mondol is a carpenter. Sobita's only daughter Joti Mondol (07) is studying in class one and her father-in-law Mongol Mondol is living with them. They have a small furniture shop in their house. Modhu Mondol is the sole bread earner in their family. They do not have any agricultural land. Sobita studied up to S.S.C (Pass) and got married to Modhu Mondol when she was 17 years old. When she married Modhu, She had to pass her everyday life in poverty hardship. She wanted to help her husband financially. At that time she joined CCDB forum and take 20,000 taka as loan to help her husband. Her husband started a furniture shop in their family. All the earning from the shop was spent in their family expenses . At the end of the month or year there was no savings in Sobita's family.

One day Sobita came to know about Akha (Agriculture friendly stove) and Biochar at her own village Daschira through Biochar project staff. She knew that, CCDB's Biochar project working with a new technology named Biochar. Biochar is produced from Akha and besides cooking she can be financially benefited by selling Biochar. After learning about the multiple benefits of Akha, Sobita showed her interest to use it. She collects appropriate fuel for Akha from the wastage woods of

their furniture shop. After that she took three days training on Control Cooking Test (CCT). Then she became an Akha and Biochar user's team member in April, 2017. She received a Akha stove from Biochar project. Now she is using Akha regularly and cooking 2/3 times a day.

Previously, Sobita used to cook on traditional stove. It required much time to cook, and it used to emit a lot of smoke, the kitchen end up noticeably oily and there was black stain marks on the wall. Traditional stove consumes much fuel to cook. So she had to buy fuel about Tk.400 each month for cooking purpose. On the other side, her eyes became itchy and watery due to smoke. She went to doctor for treatment her eyes 1/2 times per month. She spends 1.5 hours to complete her all cooking activities for one time.

Presently, Sobita doesn't have to buy any fuel for cooking purpose. She can cook on Akha by standing and comfortably. She spent maximum 55/60 minutes for cooking and at the time she can do other household works. Akha doesn't emit smoke, dishes and kitchen remains clean, no diseases due to smoke, so she doesn't have to spend money for eye treatment purpose. After cooking she is getting Biochar from Akha. She is producing average 20kgs Biochar/month and getting about 350 taka. As now she has free time she can teach other students and earn

some extra money. Therefore, she can save 2000 taka/month as bank deposit. She wants to purchase a cow from the money for rearing. She pays her daughter's school fee and extra family need. By witnessing the advantage of Akha and Sobita's economic improvement, most of the women in the community comes to see Akha and wants to get it.

Sobita said, I think in coming days , every women of this village will use Akha in their home and will have the advantage of Akha technology which can make a difference in their lives like me. "Akha has changed my life! I am proud of Akha".





STRENGTHENING EXCLUDED GROUPS

CCDB has been implementing this project with financial assistance from European Union and ICCO-Netherlands. Society for Environment and Human Development (SEHD) is the Lead Organization in Partnership with Power and Participation Research Center (PPRC), CCDB and Gram Bikash Kendra (GBK) as a consortium. This project was initiated in February 2016 with aims to define the excluded groups, map their current status and strengthen their capacity and partnerships.

This is a three and half year initiative with overall objective of promoting participation and representation of socially excluded groups in social, cultural and political organizations. This consortium of four organizations (SEHD, PPRC, CCDB and GBK) is working together in Dhaka, Chittagong, Tangail, North-west, North-center and North-east with high concentration of major excluded groups.

The excluded groups include ethnic communities (in plain land), Dalits (Sweepers, Rishi, Kawras, and Jaladash), Bede (gypsies), Traditional fishermen, Sex workers, Biharis, and others (Ahmadiyas,

disabled). The community leaders and organizations that represent the excluded communities, human rights defender, civil society, elected representatives, government, agencies and the media are the target groups in this project.

In January 2018, CCDB organized a residential workshop for 30 human rights defenders from Rishi, Sweepers, Munda and Journalists communities from Jessore, Khulna and Shatkhira districts, with active support from SEHD. Speakers working with rights of excluded and oppressed groups were invited as guest speakers.

A Convention was organized in Rangpur with involvement of different excluded groups, local leaders, government officials and field level staffs. The program and training organizer under the project has been assigned almost full time for research and investigation with the applicant at household survey of the forest-dwelling indigenous communities in the Modhupur Shal forest of Tangail & Mymensingh district, Documentary film on Modhupur. All activities are implementing by together, though budget allocation. This project entered third year successfully.



AGRICULTURE & SEED PROMOTION PROGRAM

Quality seed is very crucial to maximize the production of crops. Demand of quality seeds is very high in Bangladesh. Almost 70% to 80% of the total demand is met by the farmers themselves, and rest comes from the Government, NGOs and private companies. The seeds produced by the farmers often fail to meet the quality standard. In view of this, CCDB extends supports to the farmers in the form of knowledge and skills so that they can produce and preserve good quality seeds to ensure better yield.

CCDB has already established partnership with National & International Organizations for seed promotion and extension of new variety seeds among farmers at the community level, through which, CCDB is playing a significant role in introducing Climate Adaptive Agriculture. CCDB engaged farmers to produce quality seed and to work for preserving and purifying indigenous varieties with adaptive trial basis in different farmers' field. BIRRI, BARI, BINA, BADC, SCA, CIMMYT, IRRI, IFRI and MoA are providing technical assistance to CCDB in this endeavor. The Program is implemented in three broad categories: Establishing CCDB Seed Enterprise; formation of Farmers Group Participatory Enterprise and Agro Research and Agro Extension in CCDB's working areas in partnership with GO & INGOs.

Seed collection and preservation-2017

Variety	Production in Kg 2017-18	Sale in Kg 2016-17
BIRRI 28	37,432	34,802
BIRRI 29	21,291	12,401
BIRRI 58	2,900	2,316
BIRRI 62 (Zinc Rice)	900	1,050
BIRRI 74 (Zinc Rice)	1,300	734
Local Zirashail	15,599	6,687
BARI HM 9	800	700
BARI Mustard 14	600	310
Potato Diamond	58,492	47,529

High Zinc Rice

Zinc is one of the most essential micronutrients required for the growth and development of human beings. More than one billion people, particularly children and pregnant women suffer from Zinc deficiency related health problems in Asia. Rice is the major staple food for Asians, but the zinc content is very

poor in polished rice. Breeding rice varieties with high grain Zinc has been suggested to be a sustainable, targeted, food-based and cost effective approach in alleviating Zinc deficiency. CCDB in partnership with Harvest Plus introduced High Zinc Rice variety in Boro and T-Aman among the farmers.





The objectives of high Zinc rice project is to disseminate Zinc enriched rice; to create awareness; to make available seed for future use; to improve food and nutritional

security. Its major activities include farmer selection, seed distribution, seed bed monitoring, farmers training, demo set-up, farmers' field day etc. In 2017-18 CCDB

demonstrated 3,546 plot for Boro rice and 1,800 plots for T-Aman rice in Rashahi, Naogaon Chapai Nawabganj and Dinajpur districts.

ALTERNATE WETTING & DRYING (AWD)

CCDB has planned to work initially with 150 farmers in three upazilas of Chapainawabganj, Naogaon and Rajshahi districts during boro rice seasons in 2017-18. AWD piloting was conducted in six command areas under 6 STWs (estimated

coverage 60 acre). Courtyard meetings was organized to share learning amongst the participant farmers and other non-participants farmers in the localities facilitated by CCDB. In each location CCDB organized one village meeting where the

participant farmers shared their experiences with other farmers and community people. In this process farmer to farmer exchange of experience sharing was able to disseminate AWD technology in broader community in those locations.

Furthermore, CCDB's Agriculture and Seed Promotion Program has long been supporting farming communities in its working areas. Agriculture and Seed Program facilitates capacity development of farmer groups to become entrepreneurs. Several farmers seed companies are being supported by CCDB. Seed producing farmers are involved in AWD dissemination.

CCDB adopted family approach for providing capacity building trainings related to agriculture. The main principle of the family approach is to include both male and female farmers as well as their children in the capacity building training. It is assumed that when all members of the family have the same training, they can support each other effectively.

The AWD Project is funded by International Rice Research Institute-IRRI-Bangladesh.



STRESS-TOLERANT RICE IN AFRICA AND SOUTH ASIA (STRASA)

The project Stress-Tolerant Rice in Africa and South Asia (STRASA) began at the end of 2007 with IRRI in collaboration with Africa Rice (called WARDA at that time) to develop and deliver rice varieties tolerant of abiotic stresses to the millions of farmers in the unfavorable rice-growing environments like drought, submergence, salinity, iron toxicity, and cold. STRASA was conceived as a 10-year project with a vision to deliver the improved varieties to at least 18 million farmers on the two continents. The project was also anticipated to have significant spillover effects for nonparticipating countries.

In the course of implementing this project CCDB expect to increase the yield by 50% in in next seven years and substantially reduce the poverty of the farming households.

During the first three-year phase, major progress was made on developing improved germplasm, enhancing seed production and release of stress-tolerant varieties. In this current Amon season CCDB has received 1,480 kg stress-tolerant rice seed from IRRI-Bangladesh STRASA Project. In the mean time, 300 Demonstration Plot has been set-up in six districts.



VIDEO PRODUCTION 'FARMERS TO FARMERS' PROJECT-BANGLADESH, SOUTH ASIA

Access Agriculture is an international NGO that serves as an independent, not-for-profit global facilitator for the sharing of relevant, quality farmer training videos in support of sustainable agriculture, natural resource management and markets in developing countries. They have collaborated with CCDB for video production under the 'Videos for Farmers' project. The objective of this project is to produce and disseminate quality training videos on sustainable agriculture, natural resources management and market development.

During the reporting year, CCDB prepared two documentaries on Floating Vegetable Garden and Aphids Management. The both has already been accepted by Access Agriculture and the

documentary on Floating Vegetable Garden is uploaded in their website.

The produced videos met the standard criteria as defined by Access Agriculture and the Swiss Agency for Development and Cooperation (SDC). All videos supported by Access Agriculture adhered to Access Agriculture standards and followed the approach as per the trainees have learnt during the Access Agriculture workshops. The videos were produced in close consultation with the technical support team of Access Agriculture. The videos met the required quality standards as guided by set criteria. Access Agriculture uploaded the videos on its specialized website and facilitate their dissemination.



CLIMATE CHANGE PROGRAM

CREATING CLIMATE RESILIENT COMMUNITIES: THE BANGLADESH LIGHTHOUSE PROJECT

With a view to building climate resilient communities through reducing risk, creating sustainable income generating options, introducing climate adaptive agriculture, Bangladesh Lighthouse Project had been working in three coastal sub-districts since 2012. Under this project a total 3231 households were selected as beneficiaries in Patherghata (1669 HH), Shymnagar (882 HH) and Morelgonj (680 HH) in two project phases (2012-2014 & 2015-2017) on the criteria of high and medium risk along with gender based indicator as such reducing hardship of 70% women for drinking water collection. In the 2nd phase monitoring framework has been developed for risk assessment that has been assessed in every six month.

Community Climate Resilience Center (CCRC) is a common platform to stand against the stressors of climate change and raise voice for rights, the acceptance of which has been increasing gradually. Lighthouse project provided training to CCRC management committee to respond actively during and after disaster. CCRC communicates with UDMC and UzDMC to implement the standing order of the government. It also ensures the participation and contribution of all

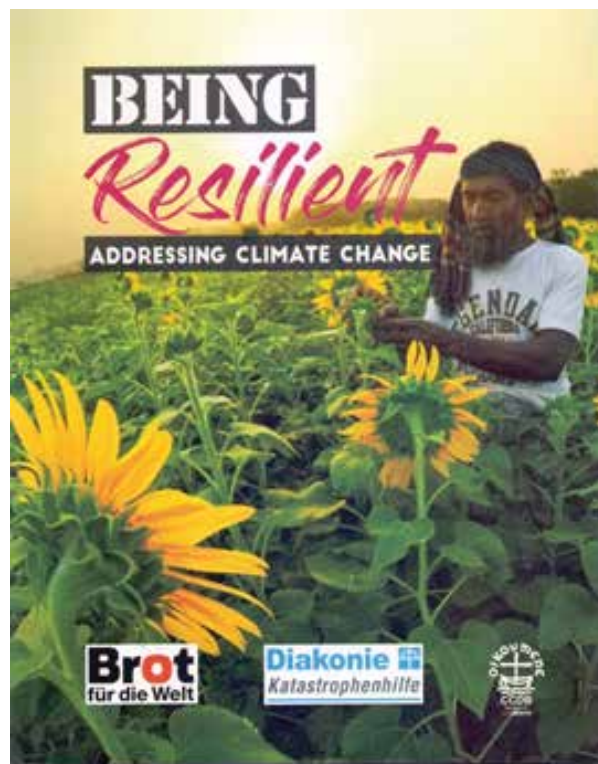
concern households of the influenced areas in this activity. LHP has developed a climate adaptive learning center to demonstrate all local climate adaptive technologies under the management of Padma CCRC, Patherghata that created interest among community people as they find a series of contemporary climate adaptive technologies in one place. CCRC is already contributing to solve community problems utilizing peoples contribution is an innovative way and thereby contributing to the sustainable development goals.

As **awareness raising activities**, Lighthouse project has organized 197 events such as courtyard meeting, professional group meeting, popular theater and others at the project area to motivate people to tackle the adverse affects of climate change. These activities of Lighthouse project put great positive impacts among the people of the project areas. People are now participating in implementation of different climate change adaptation and DRR activities for the community such as reconstruction of roads and embankments, re excavation of mini pond, irrigation channels excavation, PSF management and so on along with developing year round family financial plan considering the stressors of climate change. In addition fishermen of the project area are now spending significant amount of time in agriculture and alternative income generating activities considering the rough

sea conditions. Lighthouse project provided cow, goat, swan, sewing machine, pulling van, sheep and incentives for handicraft, nursery, small business etc as **alternative income generating options**. The idea of earning from diversified livelihood options become a popular approach among the people of the project areas which has also expanded among the others villagers.

Different initiatives also taken for introducing **climate adaptive agriculture** such as climate adaptive cropping pattern, stress tolerant crop varieties, integrated farming, floating vegetable garden, vertical agriculture etc that has brought socio-economic changes in the project area. About 41.2% of the farming households of the project areas practiced climate adaptive agriculture and amongst them 16.57% households are engaged with large scale farming and 24.63% are engaged with small scale farming like homestead vegetable production.

Lighthouse project reduced the crisis of **safe drinking water** in the project areas significantly through installation of reverse osmosis plant, Pond Sand Filter (PSF) and rain water harvester etc. but still a large number of population remain beyond the coverage of safe drinking water. At the end of the period, it is observed that about 68% of the target households have access to safe drinking water and approximately



51.6% female members of those households have reduced their hardship of collecting water from distance places which help them to engage with different household based livelihood options.

LHP has provided **disaster management** training to 169 targeted beneficiaries. Now 88.2% (baseline 17%) beneficiary participates in different community based disaster management activities. Project organized training for volunteers on disaster response and provided rescue equipments, therefore, 94.3% (baseline-58%) beneficiary now gets early warning and 88% get rescue facilities during

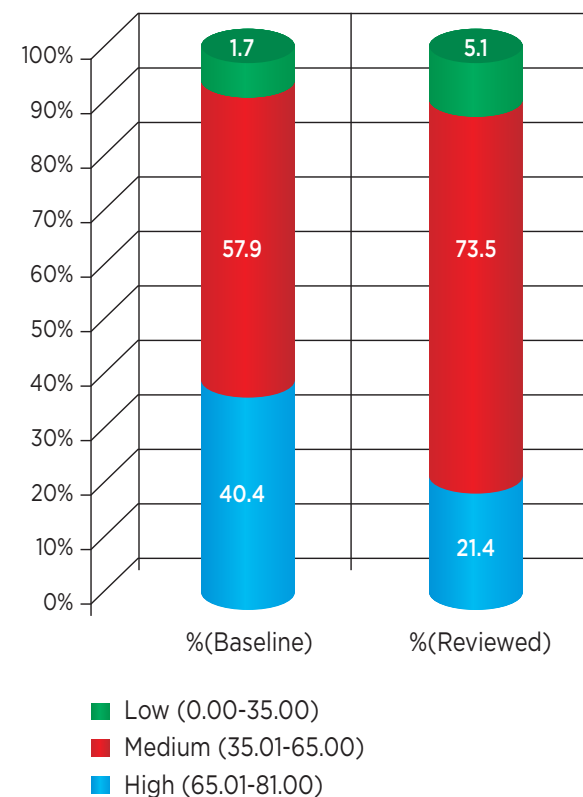
disasters. Access to the shelter has been increased for 20% beneficiary over baseline due to construction and reconstruction of connecting roads and embankments. LHP has constructed a multi-purpose community climate resilient center where 1000 people can take shelter during disasters.

Project organized a number of training sessions with targeted beneficiaries on **gender** and climate change issues, early warning, disaster preparedness and others. During this reporting period, 99 participants attended in those sessions and now they can take emergency decisions by their own. Project also arranged different **advocacy** workshops and campaigning at local level for Canal re-excavation, sluice gate maintenance, construction and re-construction of embankments and water logging conditions. Last year, local government repaired one embankment to meet the demand of the local people which was facilitated by LHP. Project along with NCC'B is advocating at regional and national level for development of Local Adaptation Plan.

Project introduced different activities for **low carbon development** like distribution of solar home system, tree plantation and low carbon farming. Till now project distributed 20 solar home systems. A massive tree plantation activity was conducted by the project where a total number of 2650 saplings were planted at the homestead area of 900 beneficiaries.

Under the community based afforestation activities, beneficiaries planted 480 kgs of date seed, 10 kgs of golpata, and 20,000 palm seeds during the reporting period.

In conclusion we found that 98% of the high and medium risk households has reduced their corresponding risk score (showed below) through LHP interventions. The average risk reduction score is 13. The highest risk reduction score is 28 and lowest risk reduction score is 0.82. In addition it is essential to develop & disseminate low cost technologies that is effective as well as affordable for all.

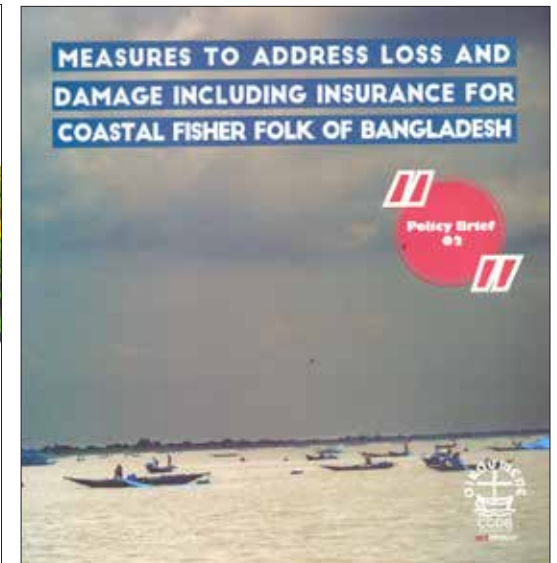
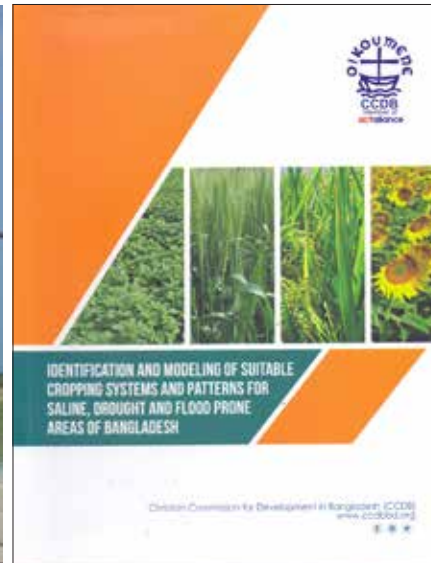
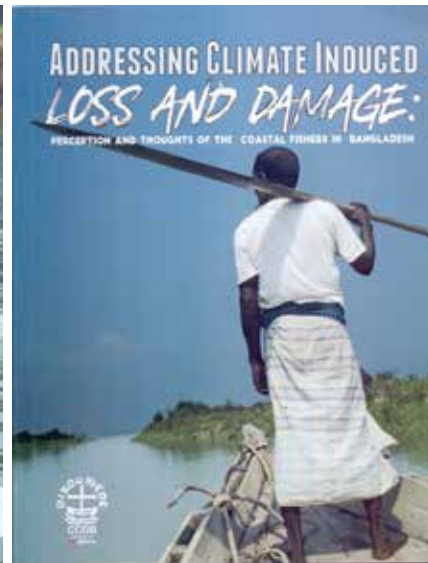
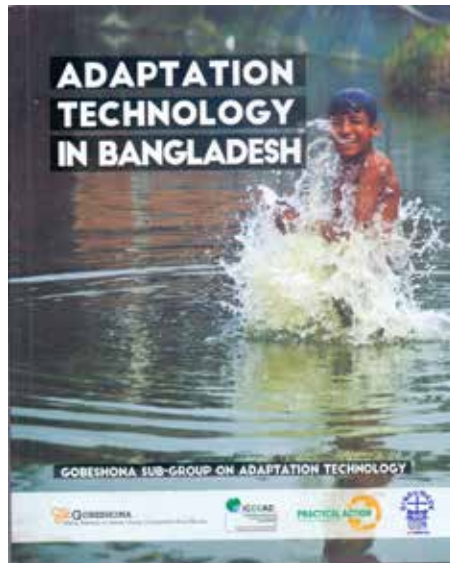


CLIMATE CHANGE UNIT

CCDB successfully accomplished the adaptive trial research i) Suitability of indigenous rice varieties ii) Identification & modeling of suitable cropping patterns that can withstand in flood, drought and saline prone areas and iii) Climate Smart Agriculture. Along with a journal publication on climate resilient fodder, Climate unit has published a report titled "Adaptation Technology in Bangladesh" in association with Gobeshona, International Centre for Climate Change and Development (ICCCAD) and Practical Action Bangladesh. CCDB climate unit also published two reports & a video document on Loss and Damage, a book on suitable cropping systems and patterns for saline drought & flood prone areas of Bangladesh. Climate Unit has also started two research since January, 2018 and expecting to share the findings by the end of 2018.



SOME PUBLICATIONS





Climate Unit has conducted five different training on climate change issues which include three interactive training for children, one for journalist and the other one was for the coastal community women. To enhance research and planning capacity of our internal staff members, climate unit conducted a two day's training workshop on research methodology & data management system and organized a three day's residential workshop for efficient planning & effective implementation of the project activities. Climate Unit has also planned to conduct the long professional training course on Climate Change Adaptation and Mitigation from October to December, 2018.

Advocacy and Networking activities of the climate unit was done mostly in the form of research seminar and partnership. To create knowledge based cooperation, Climate Unit organized a three day's residential workshop with the participants from Nepal, India and Bangladesh in December, 2017. Along with leading the Adaptation Sub-group, CCDB has hosted two important session in the fourth Gobeshona International Annual Conference held in 8-11 January, 2018. Climate Unit also has initiated the discussion to sign MoU with two renowned University of Bangladesh. However, the unit is planning to give more focus on its future advocacy activities at the national and international level in association with like minded partners and networks.



SPECIAL EVENTS

LOSS AND DAMAGE: EVIDENCES AND CONTEMPORARY POLICY DISCOURSE

Christian Commission for Development in Bangladesh (CCDB) in association with Coastal Development Partnership (CPD), Centre for Participatory Research and Development (CPRD) and Network on Climate Change in Bangladesh (NCC'B) Trust organized a seminar on "Loss and Damage: Evidences and Contemporary Policy Discourse" at Azimur Rahman Conference Hall, The Daily Star Building, Dhaka on 28th September, 2017. The seminar was chaired by Mr. Joyanta Adhikari, Executive Director, CCDB while Dr. Ainun Nishat, Professor Emeritus, BRAC University adorned the seminar as Chief Guest.

The workshop was started with an inauguration session and followed by a technical session with a number of presentations on different issues related to climate change induced loss and damage. At the onset, CCDB climate unit shared the key findings and recommendation from the conducted research titled "Measures to address Loss and Damage for Coastal Fisher Folk Communities of Bangladesh" while Mr. Thomas Hirsch, Chief Executive, Climate and Development Advice, Germany gave a brief presentation on the global policy responses to climate induced loss and damage. The technical sessions was concluded by a video documentary presentation titled "A Tale of Loss and Damage in Bangladesh: Deserving Climate Justice" from NCCC,B. All the presentations were followed by detailed follow-up discussions in the open discussion session. There was a rational representation of Government, NGO, researchers and relevant experts at the workshop and the participants discussed a diverse range of issues related to climate change induced loss and damage.



EXPOSURE VISIT TO ICIMOD KNOWLEDGE MANAGEMENT PARK IN NEPAL



A team consist of four member staffs from Climate Change Program visited ICIMOD Knowledge Park at Godavari in Nepal from 22 to 25 November, 2017. Despite of many divergences, there are similarities between CCDB Climate Technology Park and the knowledge park as both of these two is a trial and manifestation site for testing and demonstration of various methodologies & technologies. Knowledge park started in 1993 and has made significant progress since last two decades. The broader objective of the visit was to learn from their long experiences especially their challenges during construction phases, their communication and operational strategies to manage and maintain such a big site, their achievements and their adopted approaches to step towards self sustainability. The team also met with couple of senior officials to explore scopes for future collaboration.

TRAINING WORKSHOP ON CLIMATE CHANGE & SOUTH-SOUTH COOPERATION



To enhance capacity and cooperation for tackling climate change at the regional level, Climate unit organized a three days residential training workshop with the participants from Nepal, India and Bangladesh. This training workshop was facilitated by three internationally reputed climate change scientists & experts of Bangladesh and followed by a field visit to CCDB's Climate Technology Park at Sreepur, Gazipur. The workshop was intended to enhance understanding on the issues including Climate Change impacts and response at the regional level and global policy discourse with the aim to initiate joint action at regional level for combating climate change induced challenges in line with low carbon development pathways.



CCDB INTERNAL PLANNING WORKSHOP ON CLIMATE CHANGE PROGRAM

A detail planning workshop was organized at CCDB Head Office, Dhaka to ensure efficient implementation of Climate Change Program activities for the year 2018 to 2019 from 28 June to 1 July, 2018. The workshop discussed about the planning and coordination among the team, CCDB senior management and other associated consultants or consulting firms. The major issues discussed during the workshop include but not limited to - a) Design and drawing aspects of Climate Learning Center in line with LEED Certification b) Detail assessment & revision of the budget to make it more concrete and real c) Finding solutions to close the existing financial gap for construction d) Developing a web based knowledge hub e) Formation of the advisory body for CCDB Climate Change Program with a special focus on Climate Technology Park and f) Educational Concept and tools for Climate Technology park. The workshop ended with some concrete decisions which include i) Engaging a new architect firm for the construction of the learning center ii) Holding the first meeting of the Advisory Body in October, 2018 and iii) Developing 5 year's strategy for CCDB Climate Change Program. This four day's workshop was conducted in multiple issue-specific sessions and attended by CCDB Senior management, Climate Change Program team and other associated consulting firms. However, Most of the sessions were presided over by Mr. Joyanta Adhikari, Executive Director, CCDB. All the sessions were facilitated by Mr. Thomas Hirsch consultant, CCDB Climate Change Program and also Executive Director of Climate and Development Advice, Germany while Mr. Michael, Architect from Humantaktur, Germany attended all the sessions related to construction activities under the program.



CCDB CLIMATE TECHNOLOGY PARK



ADAPTATION

- 01 = AGRO-FORESTRY
- 02 = ALTERNATIVE CROPPING PATTERN
- 03 = ARTIFICIAL AQUIFER
- 04 = BEE KEEPING
- 05 = BIO CHAR
- 06 = DRIP IRRIGATION
- 07 = AUTOMATED WEATHER STATION
- 08 = AQUACULTURE
- 09 = WATER BODY
- 10 = FORTIFIED HOUSE
- 11 = MEDICINAL PLANT
- 12 = MUD HOUSE
- 13 = POND SAND FILTER
- 14 = POULTRY HOUSE
- 15 = DUCK REARING
- 16 = COW AND SHEEP REARING
- 17 = RAIN WATER HARVESTING
- 18 = RAISED HOME OF CHAR AREA
- 19 = VERMICOMPOST
- 20 = CAGE FISH & FLOATING GARDEN
- 21 = SYSTEM OF RICE INTENSIFICATION
- 22 = DROUGHT TOLERANT CROP
- 23 = KITCHEN GARDEN
- 24 = RAISED TUBE WELL
- 25 = HYDROPONICS
- 26 = FLOATING RICE CULTIVATION

MITIGATION

- 27 = SOLAR IRRIGATION SYSTEM
- 28 = SOLAR ROOF-TOP SYSTEM (HYBRID)
- 29 = SOLAR DESALINATION PLANT
- 30 = SOLAR REFLECTOR COOKER
- 31 = SOLAR WATER HEATER
- 32 = SOLAR DRYER
- 33 = SOLAR POWERED BILLBOARD
- 34 = SOLAR STREET LIGHT
- 35 = SOLAR GARDEN LIGHT
- 36 = SOLAR HOME SYSTEM
- 37 = SOLAR DRINKING SOLUTION
- 38 = WIND-SOLAR HYBRID STREET LIGHT
- 39 = ICS
- 40 = HYDRO POWER PLANT
- 41 = SOLAR MINI-GRID//ROOF-TOP
- 42 = WIND-MILL
- 43 = EV CHARGING STATION
- 44 = WASTE TO FERTILIZER
- 45 = BIOGAS

CCDB CLIMATE TECHNOLOGY PARK

Climate Technology Park is an initiative by CCDB to exhibit innovative, sustainable, low cost technology effective for climate change adaptation and mitigation. The project is funded by the Bread for the World and the Federal Ministry for Economic Cooperation and Development, Germany. The Park is intended to be a hub for sustainable, effective, affordable adaptation and mitigation technological solutions for vulnerable communities in the face of climate change. This park is going to

be setup in 57 acres of land with structured landscape design that includes the Climate learning center (Green building), demonstration of alternative technologies suitable for Bangladesh and beyond, and largest water garden of South Asia where biodiversity will also be conserved. There will also be an Eco-resort, research and training centers, dormitory and office for the staffs. Our aim is to involve the climate vulnerable community people to take out the solutions for climate change.



AUTOMATED WEATHER STATION

Automatic Weather Station (AWS), set up at Climate Technology Park, following the guidelines of World Meteorological Department (WMO), for measuring several meteorological parameters such as temperature, rainfall, wind speed, wind direction, humidity and solar radiation. It provides an integrated system of components that are used to measure,

monitor, and study the weather and climate. At the core of this system there is a Mini Computer, an AWS and a monitor to display the information operated by solar energy. It is an independent automated weather information system customized numerical weather prediction models for the desired location. Bangladesh Meteorological Department (BMD) will

receive weather data from this station and after calibrating, BMD uses that data for weather forecasting along with displaying in the monitor at CTP. As far as early warning system is concerned it is expected that local people will be greatly benefitted by getting weather information from this AWS. To visit: <http://103.41.244.77/ccdb2/>



CARBON EMISSION REDUCTION PROGRAM



In Bangladesh more than 90% households are dependent on biomass fuel for cooking and other heating purposes causing indoor air pollution and considerable amount of Greenhouse Gas (GHG) emission. Age old traditional cook stove is the primary cooking solutions among the population who use biomass fuel. Traditional cookstoves are inefficient in terms of fuel consumption, combustion and required cooking time. The smokes emitted from traditional cook stoves

cause health hazards to women and children. Moreover, women have to spend significant amount of time to collect fuel wood and cook while cooking traditional cookstoves leaving them no time for other empowering activities. To address these problems, CCDB in partnership with its technical partner Bridge Builders, Germany has undertaken a long-term pro-poor carbon program with the funding from Bread for the World (BftW), Germany.

Project goals are to address energy poverty and poverty alleviation of poor communities by implementing carbon emission reduction projects. The main objectives are to enhance capacity of CCDB to implement and operate a country wide ICS carbon program that reduces CO₂ emissions, deforestation and improves the livelihood of the poor. The pilot phases of this program are being implemented in four districts such as Barguna, Bagerhat, Satkhira and Barisal since January 2015 to December 2018.

In partnership with the German development agency Bread for the World, CCDB intends to deploy a total of 3,400 newly developed ICS in rural and suburban areas of Bangladesh. The new ICS has been designed and refined over a period of two years by the Institute of Fuel Research & Development (IFRD) of the Bangladesh Council of Scientific and Industrial Research (BCSIR) in collaboration with CCDB, with the specific goal to create the most user-friendly, durable and at the same time fuel-efficient improved cook stove for low-income households in Bangladesh. At the core of the stove development process has been women from CCDB's Community-Based Organizations (CBOs) in the Patharghata district. They were consulted extensively during the design stage and eventually tested the prototype stoves in their homes

for more than a year period, providing invaluable feedback and insights for the further refining of the design.

The unique features of the new CCDB-BCSIR improved cookstove are:

- ❑ Ultra-high thermal efficiency of up to 40%, resulting in up to 80% fuelwood savings
- ❑ Two burner design (ease of use for all cooking tasks)
- ❑ Hybrid use: indoors with chimney (during rainy season), outdoors (during dry season)
- ❑ Burns all fuels (not limited to fuelwood, supports the common use of leaves and twigs during dry season)
- ❑ High durability and long life (stainless steel, refractory wool)
- ❑ Designed in Bangladesh, made in Bangladesh

The ICS to be deployed in the project area has the potential to save approximately 3.27 t CO₂ emissions per year thus the project aims to deliver at least 42,015 GS VERs during the entire project lifetime.

The project will be implemented through the women of CCDB's network of CBOs, starting from the Patharghata district and eventually extending to other of CCDB's



operational areas. CCDB will train women's groups within the CBO's to set up ICS centers. These ICS centers will assemble promote and sell ICS and provide training and maintenance services in their respective communities. Furthermore, the project seeks certification of emission reductions and generation of so-called carbon credits under the Gold Standard for the Global goals. Carbon credits can be commercialized in the international voluntary market. This additional income will help to subsidize and reduce the sales price of the high-quality ICS to an affordable level for a broad range of people at the base of the income pyramid.

Also, the program has developed an Advanced Electronic Monitoring System (AEMS) for continuous data collection and preservation for developing an electronic Monitoring Reporting and Verification (MRV) system.



INVOLUNTARY RESETTLEMENT PROGRAM

Involuntary Resettlement Program is an integral part of CCDB's development activities. Involuntary resettlements are conceived as a part of development project. People affected by displacement on account of land acquisition necessitated for construction and improvement of bridges, roads and highways are entitled to adequate compensation and relocation.

CCDB implemented 30 Involuntary Resettlement Projects with the financial support from different Ministries of Government of Bangladesh and multilateral AID Agencies. During the period of 2017-2018 eight Resettlement Projects are being implemented by CCDB. The Projects are as follows:

DHAKA ELEVATED EXPRESS WAY PPP PROJECT (DEEP)

Dhaka Elevated Expressway PPP Project (DEEP) is one of the priority projects of Bangladesh Government started in November 2014 and will be ended in October 2019. This project has been implementing through a Public-Private-Partnership (PPP) between Government of Bangladesh and Italian-Thai Development Public Company Limited. DEEP has been initiating from Hazrat Shahjalal International Airport to Kutubkhali, connecting Dhaka-Chittagong Highway Road. More than 10,000 persons have been affected or



displaced from their houses, businesses, common property resources and also affect their income and livelihood sources by the project.

CCDB is supporting the Project Affected Persons (PAPs) through facilitating the compensation disbursement process and taking measures to restore income and livelihood of 5504 Entitled Persons (EP) at least at the level of pre-project situation. Around 95% structure and utility has been shifted and relocated from the acquired area and physical works are being running in the project areas smoothly.

DHAKA MASS RAPID TRANSIT DEVELOPMENT PROJECT (DMRTDP)

Dhaka Mass Rapid Transit Development Project (DMRTDP) is a fast truck project which is 20.1 km long, with 16 stations starts from Uttara third phase and ends in Motijheel. DMRTDP is implementing by the Dhaka Mass Transport Company Limited (DMTCL). The project is implementing with financial support of Government of



Bangladesh and Japan International Cooperation Agency (JICA).

CCDB has been appointed by DMTCL for Implementing the Resettlement Action Plan for DMRTDP. After appointing 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 disbursed total taka 89,817,809.55 to the 594 number of entitled persons of DMRTDP.

COASTAL CLIMATE RESILIENT INFRASTRUCTURE PROJECT

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

Main focuses are 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.



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.

After appointed CCDB has been awarded 327 sub-projects by LGED. The projects activities are being running smoothly. During the period, CCDB has completed

the preparation of six Resettlement Action Plans (RAPs) and 320 Due Diligence Reports. The project contract has been finished during 2017-2018 fiscal year.

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. To cope with current insufficient water supply and gradually increasing demand, the Dhaka Water Supply and Sewerage Authority (DWASA) planned to improve 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 Meghna River, treat the water in a treatment plant at Gandharbpur, and supply treated water to the Dhaka city dwellers.

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. The raw water will then be delivered approximately 21.5 km through Araiuhajar and Rupganj Upazila to the Water Treatment Plant (WTP) at Gandharbpur in Rupganj Upazila. The treated water will then be delivered approximately 13 km through the distribution network of Dhaka City near the US Embassy in 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 this project in order to improve the road network system in the Western part of Bangladesh. This initiative has taken with an aim of becoming a middle income country by 2021, by reducing poverty and improvement of selected existing bridges by Roads and Highways Department (RHD).

Many bridges are unsafe for road users because of major damage on the structure. To improve road safety and capacity of the bridges, 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, because of less airborne salt amount. 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. Later on OCCL has 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) and LAP as well.



MATARBARI ULTRA SUPER CRITICAL (USC) COAL-FIRED POWER PROJECT (RHD) PART

Roads and Highways Department (RHD) under Ministry of Road, Transport and Bridges of the Government of the People's Republic of Bangladesh (GOB) has undertaken Matarbari Ultra Super Critical Coal-Fired Power Project with financial assistance from the Japan International Cooperation Agency (JICA). The project has taken by GOB for improving the power supply in the country. The project will construct an access road (42.998 km) from Chittagong-Cox's Bazar National Highway to Matarbari Ultra Super Coal-Fired Power Plant site and also construct 680 meter long new bridge over the Kohelia River of Maheshkhali Upazila in Cox's Bazar District.

The project has taken initiatives for acquisition of 256.557 acres of land for the project. Under this project a number of households will be directly affected and also a number of people will be affected indirectly. A Land Acquisition Plan (LAP) and a Resettlement Action Plan (RAP) prepared for paying compensation to the Project Affected Peoples (PAPs) who will be displaced from their land, structures or will lose their business/industries and other sources of employment and income. CCDB has been assisting to RHD for preparation and implementation of the LAP and RAP.

DHAKA ASHULIA ELEVATED EXPRESSWAY PROJECT (DAEEP)

The Dhaka-Ashulia Elevated Expressway Project (DAEEP) is proposed to be an elevated expressway to minimize the existing traffic congestion in the northern part of Dhaka more specifically in and around Dhaka-Ashulia area. The Bangladesh Bridge Authority also envisages that the expressway will be a part of Asian Highway route in Bangladesh and is vital for establishing an improved transport link on the Trans-Asian highways.

The project addressed by this feasibility study is for a 24 km long elevated expressway from just south of the Airport Roundabout to approximately two km north of Baipayl. With the exception of the first four km where the expressway is following the railway line, the expressway will follow existing main roads so as to minimize land acquisition.

BBA has engaged CCDB for preparation the Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) of Dhaka-Ashulia Elevated Expressway Project (DAEEP). CCDB started the activities from May 01, 2018.

MULTI-LANE ROAD TUNNEL UNDER THE RIVER KARNAPHULI PROJECT

The Karnaphuli River divides Chittagong city into two parts. The main city and the port is located in the western part and the

heavy industries are located in the eastern part. The existing two bridges are not sufficient to accommodate rapidly increasing huge traffic flow. Due to river morphology, situation on the bed of the Karnaphuli River is a big problem and the major threat for proper functioning of the Chittagong Port. To resolve the problem of situation it is necessary to construct a tunnel under the Karnaphuli River instead of another bridge over the same river.

To implement the project a feasibility study was conducted by Bangladesh Bridge Authority (BBA) with detail economic and engineering investigation to examine economic viability and technical feasibility for construction of tunnel under Karnaphuli River.

To construct the tunnel on G to G basis, a MoU has been signed with the Chinese Government during Prime Minister's visit to China in June, 2014. In continuation with that MoU Government has nominated China Communication Construction Company Limited (CCCC) to construct the tunnel and a commercial agreement has been signed between Bangladesh Bridge Authority and CCCC on 30 June 2015 after negotiation between both parties and getting approval from the Cabinet Committee on Economic Affairs. BBA has engaged CCDB for 36 months period for implementing the Resettlement Action Plan (RAP) of Karnaphuli Tunnel Project.

REGIONAL NETWORK PROGRAM

LOCAL CAPACITY FOR PEACE (LCP)

CAPACITY BUILDING FOR PROMOTION OF PEACE (CBPP) PROGRAM

Capacity Building for Promotion of Peace (CBPP) is part of a regional network program called LCP South Asia Network. Nine organizations from four countries like Bangladesh, India, Nepal and Pakistan are the members of this Network. CASA, India is acting as the secretariat of this network. A new phase of this program started from January 2018. There are two objectives of this phase, firstly capacity building of the youth, mentor and staff members to strengthen the peace building initiatives, and secondly the PME guideline is made

relevant based on consolidated learning and sharing of best practices within and beyond network partners with special emphasis to gender dimensions.

During the reporting period, LCP South Asia network organized a conference on Peace practitioner's research in Cambodia which was participated by two staff members of CCDB. A backstopping workshop on collective youth building work for mentors of youth in Bangkok. This training was found very useful for the mentors as they are directly working with the youth group. A workshop was also held in Outcome Impact

Orientation (OIO) organized by the network so that the partners prepare narrative reports based on project outcome.

At the organizational level CCDB organized several events like workshop on local capacity for peace, training on interfaith development, etc. A two-day peace fair was also organized by CCDB in its Daudpur area. World peace day was observed in a festive mood jointly with local partners in Joypurhat, Sirajganj, Dinajpur and Manikganj. CCDB also organized a non-violence campaign to protect the rights of the indigenous people.



REGIONAL INTER AGENCY PARTNERSHIP (RIAP)

CAPACITY BUILDING ON DISASTER RISK REDUCTION IN THE CONTEXT OF CLIMATE CHANGE

Regional Inter Agency Partnership (RIAP), a regional network focused on climate change and Disaster Risk Reduction. This partners of this network are Churches Auxiliary for Social Action (CASA), India; Christian Commission for Development in Bangladesh (CCDB), Bangladesh; United Mission to Nepal (UMN), Nepal and National Christian Council (NCC), Sri Lanka. The major objectives of this network are knowledge and capacity building of the partner organization, undertake action reflection program on Climate change and DRR etc. As a partner organization, CCD has undertaken an initiative titled Capacity Building on Disaster Risk Reduction in the Context of Climate Change in the reporting period.



Duckling Distribution: During this year, 600 pieces of duckling and duck feed have been distributed among 60 women of Sonapur

village under Poranpur union in presence of Union parishad Chairman & Member. Women, living on the embankment of Shib River, are selected for this distribution so that they can easily rear their duck in open water body.



Vegetable Seed Distribution: Aiming sustainable livelihoods, seeds of pumpkin, cucumber, red amaranths, gourd, bitter gourd, bean and other different types of vegetables have been disseminated among 120 villagers of Sonapur village. It will make significant impact on family's nutritional value chain as well as provide some extra income opportunities.

Sapling Distribution: A total of 5000 pieces of saplings have been distributed among the forum members of Sonapur village for school field and road side plantation during this year. In future it will protect this area from natural disaster and contribute to minimize the effects of climate change.



Training on poultry rearing: To increase the skill and knowledge of rural women a training program was organized on Poultry rearing where 40 women from Sonapur village attended. Upazilla Livestock Officer, Manda facilitated the training session.

Workshop on climate change: A workshop was organized on climate change and community disaster preparedness at Niamatpur upazila auditorium with Upazila government official and school teachers. Here discussion was made on how their daily practices cause harm to the environment, how people can modify these practice that will help to create a healthy environment, significance of plantation, adverse effect of chemical fertilizer, insecticide, advantages of natural fertilizer, disaster preparedness and so on. All the participants showed their interest on these topics and they were benefitted by such practical knowledge.

EMERGENCY RESPONSE

HUMANITARIAN ENGAGEMENTS WITH FORCIBLY DISPLACED MYANMAR NATIONALS (FDMN)

More than one million of Rohingya people have been displaced from Myanmar and took refuge in Bangladesh due to severe oppression of Myanmar military. This is one of the fastest refugee exoduses in modern times and has created the largest refugee camp in the world. Government of Bangladesh set up several camps in Cox's Bazar District for displaced Rohingya people. In addition different national and international organizations are extending their support to the displaced population. CCDB also responded this humanitarian crisis with assistance of its international resource sharing partners since the very outset of the crisis.

During the reporting period CCDB provided emergency support in partnership with DKH, Germany; Tearfund, UK; Tearfund, Netherlands; Norwegian Church Aid; Christian Aid; Woord En Daad, Netherlands; UNICEF; World Renew, Canada and Act Alliance.



CCDB'S RESPONSE

Emergency Food

CCDB provided emergency food to the Rohingya people. This food basket include oil, sugar, salt and lentil/pea. A total of 78300 Rohingya families received emergency food from CCDB. As the Rohingya families requires other food items CCDB distributed cash vouchers among 1500 families so that they can get vegetables fruits, etc. from the designated shops.

Water & Sanitation:

CCDB has a specific locations for constructing latrine, bathing place, installation of fecal sludge management

etc. Sanitation is the main challenge for Rohingya people. Numbers of latrine were installed by different organizations but proper desludging mechanism was not in place. Desludging and decommissioning are required very frequently. CCDB Constructed 570 double chamber twin pit latrine in the Rohingya camps. Fecal sludge management is a prime issue in the camp. CCDB constructed three unit of fecal sludge management plants, where desludging is done by machine. A total of 1751 latrine has been desludged during the reporting period. CCDB also constructed 131 bathing places in the camp.



Energy

Street Light: Thousands of people in the camps stay in the dark during night as these camps are outside of the national grid coverage. Rohingya people were facing difficulties moving around in the camps at night. CCDB installed 124 solar street lights which have brought an ease for the camp people for moving one place to another at night. This initiative of CCDB was highly appreciated by the Rohingya people as well as by the camp authority.

Rice Husk cake distribution as cooking materials: Scarcity of fuel for cooking in the camp is a serious concern. Rohingya people use fire wood for their cooking and cause severe deforestation around. They have already destroyed huge forest



areas for collecting fuel woods. CCDB distributed rice husk cake as cooking materials; which reduced the burning of wood as cooking materials. CCDB distributed rice husk cake among 6175 families where every family received 40 KGs of Rice husks cake.

LPG Cooking Stove: CCDB distributed LPG cylinders among 196 Rohingya families for cooking purpose. will These LPG cylinders will be refilled three times which will ensure seamless cooking for 4 to 5 months. Distribution of LPG cylinder is the most viable solution for Rohingya people for cooking.



Shelter and non-food items

CCDB distributed NFI and dignity kits to 19488 families. The distributed items were blanket, umbrella, solar light, waste bin, detergent, washing soap, bathing soap, sanitary napkins, thami, lungi, slipper, rain coat etc.

Women and Child Friendly space

CCDB constructed four Women Friendly Space for Rohingya women, so that they can come to these places and avail different supports psycho social supports, health supports to Rohingya people through these WFSs.

CCDB constructed four Child Friendly Spaces (CFSs) in the Camp, so that the children of Rohingya people will get the opportunity to stay sometime for playing.

Preventing Gender Based Violence

CCDB also took initiatives to enhance the knowledge about Gender Based Violence (GBV) prevention and response of the community outreach workers. A total of sixty community outreach workers trained on GBV prevention and response. After the training, 99 Percent of trained community outreach workers demonstrated an increase in knowledge about GBV prevention and response.



CCDB'S RESPONSE TO ROHINHYA CRISIS AT A GLANCE

Goods and Services Delivered	Families covered	Units/session	Goods and Services Delivered	Families covered	Units/session
Food Assistance (along with WFP)/Cash Voucher			Water and Sanitation		
Pulses (lintels)	84964		Latrine decommissioning		60
Vegetable Oil (soya bean)	84964		Repair and maintenance of bathing space		28
Sugar	84964		Chlorination of water point		55
Salt	84964		Formation of WASH Committee		10
Cash Voucher	1500		Tube well repair and maintenance toolbox distribution		10
Shelter Assistance	0		Solid waste management tools		6
Tarpaulins for roof	1756		IEC Materials		4
Plastic Sheets for floor	1630		Non-Food Items		
Ropes	1756		Umbrellas	7207	
Water and Sanitation			Rain Cots	2000	
Tube wells	116	29	Plastic Box	2700	
Tube wells repair	300	75	Dignity Kits	10000	
Latrines	2368	592	Energy and Lighting		
Bathing place	980	245	Household Solar Lamps	4200	
Hand washing facilities	500	125	Street Solar Lighting System		319
Detergent Powder	9487		Compressed Rice Husk fuel	6145	
Hygiene kids	3600		LPG and Stoves for cooking	1500	
Body Soap	9487		LPG refilling	4500	
Toothpaste	3507		Protection	0	
Washing soap	6787		Establishment of WFS		4
Buckets with lids	3330		Establishment of CFS		4
Sanitary Napkins	6787		Materials for CFS		4
Plastic Mugs	1080		Disaster Risk Reduction		
Soap case	2700		Meeting with disaster management Committee		25
Fecal sludge treatment plant		4	Training for UDMC		4
Hygiene promotion session	37500	1875	Awareness session on Disaster		100
De-sludging toilets	6804	1701	Livelihoods		
Drains and Stairs		59	Self Help Group formation	400	4
Sandals	5507		Agricultural input support (Local Community)		400
Repair hand pumps	300	75			
Waste Bins	3250				
Solid waste disposal points		6			
Latrine cleaning materials	600				

MICRO FINANCE PROGRAM

CCDB has been operating micro finance program since 2009 obtaining the licence from Micro Finance Regulatory Authority (MRA). The main objective of this program is to provide credit support to the people need such support for initiating or expanding their business initiatives.

Micro Finance Program is being operated as an independent and separate program with small profile. Presently CCDB Micro Finance Program (MFP) operates 20 Branch Offices in 10 districts, 31 Upzilla, 126 Union and 722 Villages. MFP serving 9,162 female and 3,360 male members and these members are organized under 1,232 Samities.

PROGRAMMATIC AND FINANCIAL PERFORMANCE IN LAST FIVE YEARS

Sl. No.	Particulars	2017-2018	2016-2017	2015-2016	2014-2015	2013-2014
1.	Number of Members	12,522	13,415	12,914	11,448	8,910
2.	Number of Borrowers	10,775	11,571	11,661	10,201	7,579
3.	Member Savings	12,86,08,018	10,48,16,966	8,33,74,542	6,38,06,585	4,52,28,880
4.	Loan disbursement	61,55,40,000	54,72,96,000	47,54,36,000	39,67,99,000	32,59,64,000
5.	Loan Realization	58,33,68,546	50,48,25,916	44,57,37,268	35,28,53,083	31,85,01,744
6.	Portfolio in Tk.	35,58,02,179	32,36,30,725	28,11,60,641	25,14,61,909	20,75,15,992
7.	Portfolio Yield	23.61%	22.85%	22.30%	20.09%	20.19%
8.	On time recovery rate (OTR)	99.46%	99.51%	99.11%	98.75%	97%
9.	Cumulative recovery rate (CRR)	99.41%	99.44%	99.35%	99%	99%
10.	Overdue outstanding rate	3.20%	4.43%	4.89%	6.71%	7.82%
11.	Income	7,92,48,072	6,91,82,947	5,93,11,714	4,61,14,340	4,11,44,171
12.	Expenditure	5,52,17,352	5,03,13,334	4,44,19,203	3,69,84,483	3,19,08,904
13.	Surplus	2,49,89,476	1,88,69,613	1,48,92,511	91,29,857	92,35,267
14.	Operational Self Sufficiency (OSS)	145%	138%	134%	125%	129%
15.	Financial Self-sufficiency (FSS)	116%	110%	106%	98%	97%
16.	Loan Loss Reserve (LLR)	1,43,00,089	1,61,22,603	1,41,07,390	1,33,08,288	1,27,89,631
17.	Debt Capital Ratio	2.48:1	3.71:1	3.53:1	4.28:1	4.72:1
18.	Capital Adequacy Ratio	29.22%	21.73%	21.92%	18.60%	18.17%
19.	Minimum Rate of Return on Capital	26.56%	26.14%	26.84%	20.91%	26.79%
20.	Return on Asset (ROA)	6.71%	5.74%	5.20%	3.56%	3.96%

LOAN PRODUCT OFFERED BY MFP

MFP offers four types of loan product. These are Micro Enterprise loan (ME), Rural Micro Credit (RMC) and Urban Micro credit (UMC) & Seasonal Micro Credit.

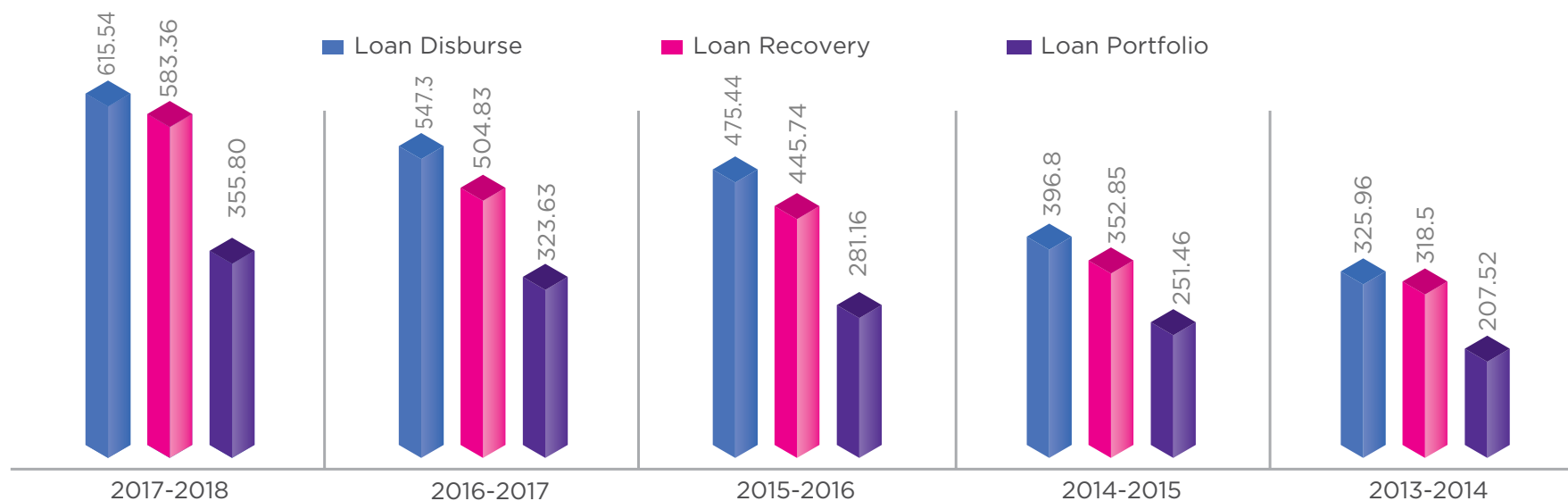
SPECIAL FOCUS OF MICRO ENTERPRISE LOAN

Many borrowers have acquired capacities to move larger business ventures. CCDB Micro Finance Program provides larger loan called Micro Enterprise Loans to these entrepreneurs. Development of Micro Enterprise was one of the most important objectives of CCDB Micro Finance Program. Many of its borrowers set up agricultural farms, Mini workshop, business enterprise etc. Micro Enterprise Loan size Tk. 50,000 to Tk.10,00,000 and average loan size is Tk.1,50,814 in the reporting year.

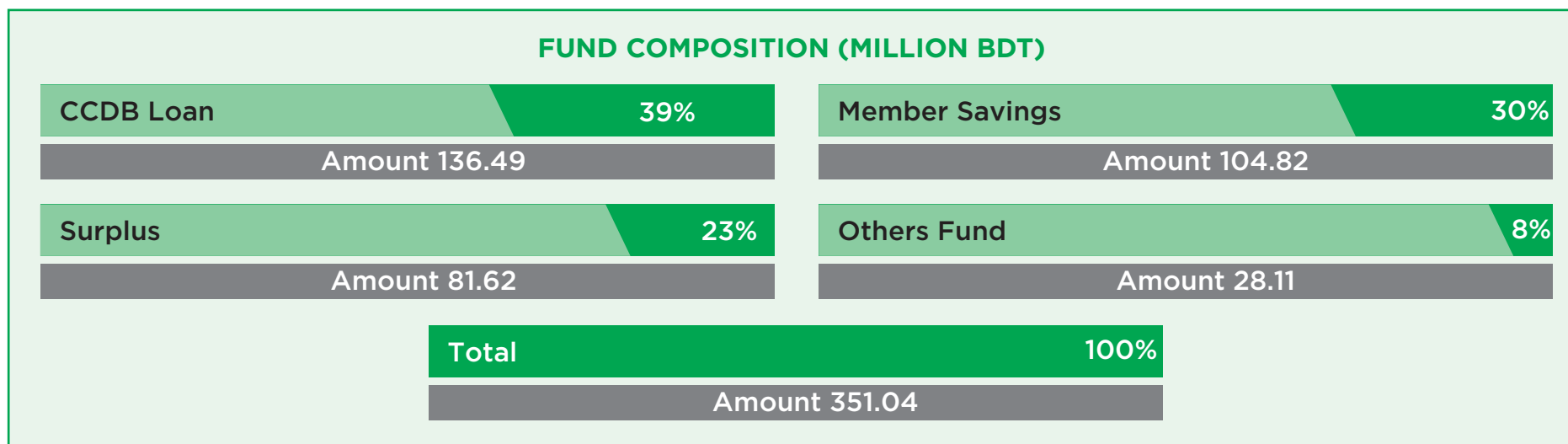
PRODUCT WISE LOAN PORTFOLIO

Sl No	Products	2017-2018			2016-2017		
		Borrower	Portfolio (Million in Tk)	Portfolio %	Borrower	Portfolio (Million in Tk)	Portfolio %
1.	Micro Enterprise Loan (ME)	2,039	165.41	46.49%	2,095	157.06	48.60%
2.	Rural Micro Credit (RMC)	7,572	160.18	45.02%	7,889	138.60	42.88%
3.	Urban Micro Credit (UMC)	996	21.43	6.02%	1,467	22.70	7.02%
4.	Seasonal Loan (SL)	168	8.78	2.47%	120	4.84	1.50%
	Total	10,775	323.63	100%	11,571	323.63	100%

YEAR WISE LOAN DISBURSEMENT, RECOVERY AND LOAN PORTFOLIO (MILLION BDT)



FUND COMPOSITION (MILLION BDT)



SALIENT FEATURES OF MICRO FINANCE PROGRAM SECTOR WISE LOAN DISBURSEMENTS (2017-2018)

- Lower interest rate on loan:** As against the maximum limit of 27 percent per annum set by the MRA, MFP charges 24 percent while the most of NGO MFIs is charges 25-27 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 instalments, MFP provides rebate for its borrowers differentiated rates appropriate cases.
- Death Risk Fund (DRF) collecting at much lower rate:** MFP collects as low as 0.5 percent of disbursement made to its clients but most of the MFIs collect at rate of 1%, double that for MFP. DRF as used to adjust loan after the death of the borrower and investors with the loan outstanding and Cash pay for spouses 5,000 to 10,000Tk. MFP dispenses the same services at the lower MFP provides sickness allowances for its members or for their spouses.

Sl No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
1.	Trading	2,300	151,992,000	66,083	25%
2.	Agriculture	3,025	132,109,000	43,672	21%
3.	Poultry & Livestock	2,186	98,096,000	44,875	16%
4.	Fish Culture	359	33,952,000	94,574	6%
50	Service	2,384	137,344,000	57,611	22%
60	Others	882	62,047,000	70,348	10%
Total		11,136	615,540,000	55,275	100%

CCDB HOPE FOUNDATION

CCDB HOPE Foundation is an institute of CCDB which mainly responsible for unveiling human potential thorough different capacity building initiatives. This center is equipped with modern training facilities including accommodation. Different national and international organizations can avail these facilities on payment basis. In addition CCDB use HOPE Foundation to conduct regular training and workshops on different issues.



EVENTS HELD IN JULY 2017 - JUNE 2018

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	227	6540
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	4	138
3.	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	11	281
Total		242	6,959

MONTH WISE EVENTS AND PARTICIPANTS IN JULY 2017 - JUNE 2018)

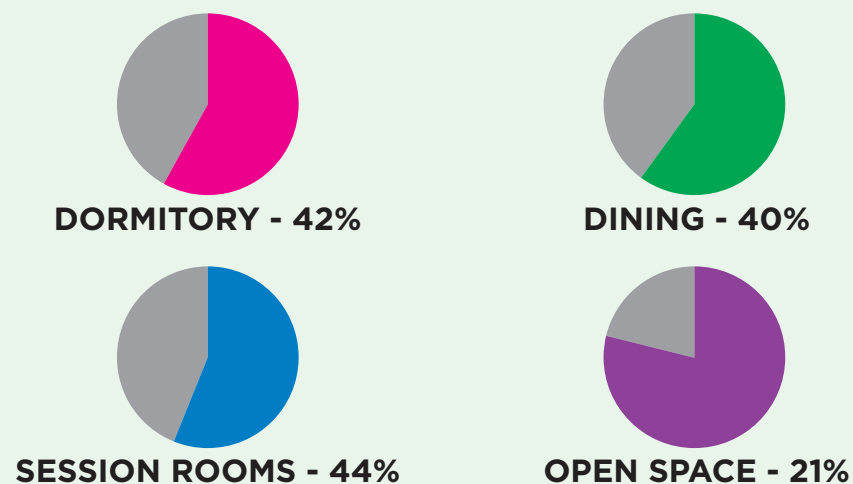
Sl #	Name of the months	#of Events	#of participants
1.	July 2017	14	391
2.	August 2017	23	377
3.	September 2017	21	282
4.	October 2017	24	531
5.	November 2017	22	416
6.	December 2017	23	752
7.	January 2018	23	1,254
8.	February 2018	20	1,309
9.	March 2018	20	676
10.	April 2018	19	401
11.	May 2018	17	402
12.	June 2018	16	168
Total		242	6,959



TITLE OF THE EVENTS HELD AT HOPE FOUNDATION

The main title of the events have been given bellow-
 Training on Composite Heritage, Conflict Analysis; Land Rights; Interactive Facilitation and Communication Techniques; Gender Justice and Gender Mainstreaming; Monitoring and Evaluation; Climate Change; Health and Primary Education; Management Information System; Advocacy and Gender Development; Foundation Training on Child Centered Disaster Risk Reduction (CCDRR); Education Regarding Disaster; Workshop on Sustainable Agriculture; Fishery Manual revision; Training of Trainers on Right Based Approach; Workshop for OCAG Senior Management; Learning Session on Brand Marketing Process; Project Cycle Management; Refresher course on Local Capacities for Peace; Child Protection TOT; TOT on Financial Services & Asset Generation; Quality Management Systems; Teacher's Training on Minority-Friendly Inclusive Education at the Primary and Secondary Level; Anti-Human Trafficking; Sun and Vision Training; Democracy and Development, Training on Pedagogy, etc.

AVERAGE OCCUPANCY





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 financial statements of Christian Commission for Development in Bangladesh (CCDB) which comprise of the Statement of Consolidated Financial Position as at June 30, 2018 and Statement of Consolidated Income and Expenditure, Statement of Consolidated Cash Flows for the year ended 30 June 2018 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of this financial statement in accordance with Bangladesh Financial Reporting Standards (BFRSs) as adopted in Bangladesh. This responsibility includes: designing, implementing and maintaining internal control relevant to preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in circumstances.

Auditors' responsibility

Our responsibility is to express an opinion on these 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 Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the Financial Statements in order to design audit procedures that are appropriate in the 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 Financial Statements.

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

Opinion

In our opinion, the Financial Statements referred to above give a true and fair view of the Consolidated financial position of **Christian Commission for Development in Bangladesh (CCDB)** as at 30 June 2018 and its financial performance and its cash flows for the year ended 30 June 2018 in accordance with the accounting policies described in the note # 03 to the Financial Statements and comply with 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 management of **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.

10 September 2018
Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants

**CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2018**

Particulars	Notes	Amount in BDT	
		30 June 2018	30 June 2017
ASSETS			
Non-Current Assets			
Property, Plant & Equipments	5.00	51,470,139.00	55,570,345.00
Current Assets		844,895,933.78	696,887,031.10
Sundry Advances/Debtors	6.00	6,534,958.00	2,802,334.00
Loan due - Micro Finance Programme (MFP)	7.00	355,802,179.00	323,630,725.00
Cash & Bank Balances	8.00	482,558,796.78	370,453,972.10
Total Assets		896,366,072.78	752,457,376.10
FUND & LIABILITIES			
Fund Account			
Assets Fund	9.00	688,911,468.48	608,874,185.48
Restricted Fund	10.00	51,470,139.00	55,570,345.00
General Fund	11.00	96,855,052.04	54,461,782.34
Corpus Fund	12.00	66,119,896.75	65,972,500.45
Micro Finance Programm Fund	13.00	313,759,298.52	302,238,232.52
Assets Replenish Fund	14.00	106,536,105.00	81,621,652.00
Staff Gratuity Fund	15.00	9,515,000.00	9,515,000.00
		44,655,976.17	39,494,673.17
Current Liabilities		207,454,605.30	143,583,190.62
Sundry Creditors/Accounts Payable	16.00	78,846,587.30	38,766,224.62
Micro Finance Programme (MFP) Members' Savings	17.00	128,608,018.00	104,816,966.00
Total Fund & Liabilities		896,366,072.78	752,457,376.10

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

Executive Director
CCDB

Chairman
CCDB Commission

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

10 September 2018
Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
STATEMENT OF CONSOLIDATED INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	Notes	Amount in BDT	
		FY:2017 - 2018	FY:2016 - 2017
INCOME			
Restricted Fund :			
Restricted Fund Received	18.00	47,47,80,480.97	21,58,22,991.37
Own Means Contribution	19.00	45,04,50,032.35	18,57,44,228.40
Contribution from Target Groups	20.00	49,48,498.62	64,03,506.97
		1,93,81,950.00	2,36,75,256.00
Micro Finance Program Fund:			
Sale of Admission & Loan Form, Passbook, Others, etc.)	19.00	8,02,06,828.00	6,91,82,947.00
Service Charge on Loan	21.00	1,64,191.00	1,76,259.00
		8,00,42,637.00	6,90,06,688.00
Total Income		55,49,87,308.97	28,50,05,938.37
EXPENDITURE			
Restricted Fund :			
Payments	25.00	40,83,27,440.27	21,20,19,426.79
Depreciation		40,38,99,528.27	21,20,19,426.79
		44,27,912.00	-
Micro Finance Program Fund:			
Payments	22.00	5,52,17,353.00	5,03,13,334.00
Depreciation		5,47,00,176.00	5,03,13,334.00
		5,17,177.00	-
Total expenditure		46,35,44,793.27	26,23,32,760.79
Balance of fund transferred as shown below		9,14,42,515.70	2,26,73,177.58
Total		55,49,87,308.97	28,50,05,938.37
Restricted Fund	10.00	6,64,53,040.70	38,03,564.58
Micro Finance Program Fund	13.00	2,49,89,475.00	1,88,69,613.00
		9,14,42,515.70	2,26,73,177.58

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


Executive Director
CCDB


Chairman
CCDB Commission

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

10 September 2018
Dhaka


Aziz Halim Khair Choudhury
Chartered Accountants

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED STATEMENT OF CASH FLOW
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	Notes	Amount in BDT	
		FY:2017 - 2018	FY:2016 - 2017
Cash flow from operating activities:			
Restricted Fund Received	18.00	450,450,032.35	.185,744,228.40
Restricted Fund Payments	25.00	(403,899,528.27)	(212,019,426.79)
Contribution from Target Groups	20.00	19,381,950.00	23,675,256.00
Own Means Contribution	19.00	5,112,689.62	6,579,765.97
General Fund Receipts	11.00	6,415,022.00	311,404.68
Corpus Fund Receipts	12.00	11,594,332.00	7,735,353.00
Corpus Fund Payments	12.00	(73,266.00)	(40,705.00)
General Fund Payments	23.00	(6,267,625.70)	(5,259,082.86)
Staff Gratuity Fund Receipts	24.00	8,446,887.00	8,110,342.55
Staff Gratuity Fund Payments	26.00	(3,285,584.00)	(3,342,568.00)
Micro Finance Programme (MFP) Payments	22.00	(54,700,176.00)	(50,313,334.00)
Total cash flow from operating activities		33,174,733.00	(38,818,766.05)
Cash flow from investing activities:			
Programme Capital Expenditure	27.00	(456,597.00)	(598,594.00)
Total cash flow from investing activities		(456,597.00)	(598,594.00)
Cash flow from financing activities:			
Service Charge on Loan-MFP	21.00	80,042,637.00	69,006,688.00
Loan realised - MFP	7.00	583,368,546.00	504,825,916.00
Loan paid - MFP	7.00	(615,540,000.00)	(547,296,000.00)
Sundry Creditors/Accounts Payable	16.00	(96,414,461.32)	7,393,469.91
MFP Members' Savings	17.00	78,746,999.00	64,550,192.00
MFP Members Savings Refunded	17.00	(54,955,947.00)	(43,107,768.00)
Sundry Advances (Official work & salary)	6.00	104,138,915.00	519,604.00
Total cash flow from financing activities		79,386,688.68	55,892,101.91
Net increase/(decrease) in cash and bank balances		112,104,824.68	16,474,741.86
Cash and bank balances at start of year		370,453,972.10	353,979,230.24
Cash and bank balances at end of year	8.00	482,558,796.78	370,453,972.10


Executive Director
CCDB

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


Chairman
CCDB Commission

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


Aziz Halim Khair Choudhury
Chartered Accountants

10 September 2018
Dhaka

CONTRIBUTION OF CCDB TO GOVERNMENT EXCHEQUER

Particulars	Amount (BDT)
Tax Deduction at source from third parties (2017-2018)	942594
HO and Core program	1390266
Other Special Programs	2332860
Sub Total	
VAT collection from Customer (2017-2018)	1336213
HO and Core program	2072558
Other Special Programs	3408771
Sub Total	
Income Tax deducted at Source from Salary (2017-2018)	1153086
Grand Total	6894717

CCDB'S RESOURCE

Bread for the World
Germany

Christian Aid
Bangladesh

Global Ministry
USA

ICCO
Netherlands

Woord en daad
Netherlands

European Union

DKH
Germany

Tear Fund
UK
World Renew
Canada

SHARING PARTNERS

**Bangladesh Bridge
Authority**

**Dhaka Mass Rapid
Transit Company Ltd**

LGED

Oriental Consultant Company
Japan

Road and Highway Department
Bangladesh

JICA

ADB

Harvest Plus
USA

IRRI

Access Agriculture



CCDB COMMISSION



Harold Sougato Baroi
Vice-Chairman



David A. Halder
Chairman



Advin Barun Banerjee
Treasurer



Thomas B. Baroi
Member



Ipsita Biswas
Member



Molina Karmaker
Member



Md Abdul Quddus
Member



Shipra Sarkar
Member



Joyanta Adhikari
Executive Director & Ex-Officio Secretary

SENIOR AND MID-LEVEL STAFF MEMBERS

Senior Staff Members at Head Office

Joyanta Adhikari
Executive Director

David Hilton
Associate Director

Sylvester Halder
Head of HRMD and Special Program

George Ashit Shingha
Head of Comprehensive Poverty Reduction Program (CPRP)

Imran Kibria
Head of Planning Monitoring and Evaluation (PME)

Paresh Kumar Raha
Head of Finance

Foezullah Talukder
Head of Climate Change Program

Solaiman Siddique
Head of Micro Finance Program

Sarker Md. Ramjan Ali
Team Leader
Resettlement Program-1

Md. Mohiuddin
Team Leader
Resettlement Program-2

Mahbubul Islam
Team Leader
Biochar Project

Peter Biswas
Chief Audit Officer

Mid-level Staff Members at Head Office

Nitaipada Saha
Coordinator PME

Evan Parag Sarker
Coordinator Admin

Debasish Kumar Dey
Coordinator, Comprehensive Poverty Reduction Program (CPRP)

Shamiran Biswas
Coordinator, Agriculture and Seed Promotion Program

Muhammed Atikul Haque
Coordinator, Capacity Building Research and Advocacy Climate Change Program

Palash Sarker
Coordinator-Resilience Building Climate Change Program

Plaboni Sarker
Coordinator, Audit

Arnest Sarker
Senior Program Officer, DPU

Mary Sharmila Karmokar
Program Officer
Gender and Advocacy

Syeda Farzana Zaman Rumpa
Manager-Documentation & Communication
Climate Change Program

Abdul Alim Shaikh
Manager-Capacity Building
DRR & CCA

Atiqur Rahman
Deputy Team Leader
Resettlement Program

Albert Halder
Financial Analyst

Taslimuddin Ahmed
Deputy Team Leader
Resettlement Program

Md. Abid UI Kabir
Coordinator
Climate Technology Park
Climate Change Program

Muzammel Haque
Manager-Adaptation
Climate Technology Park
Climate Change Program

Md. Ashrafuzzaman Khan
Manager-Adaptation
Climate Technology Park

Joyanta Ghosh
Manager-Monitoring & Evaluation
Climate Change Program

Senior Staff Member at Area Office

Sudipon Khisha
Area Manager
CPRP Bandarban

Dorka Sen
Area Manager
CPRP Manda & Chapai Nawabganj

Denis Marandy
Area Manager
CPRP Gournadi & Gopalganj

Naima Islam
Area Manager
CPRP Jalapur & Ishwardi

Ruhi Rahman
Area Manager
CPRP Daschira

Richard Dobey
Area Manager
CPRP Fulbaria

Partha Pratim Sen
Coordinator
Improving Nutrition Status in Family Health Project

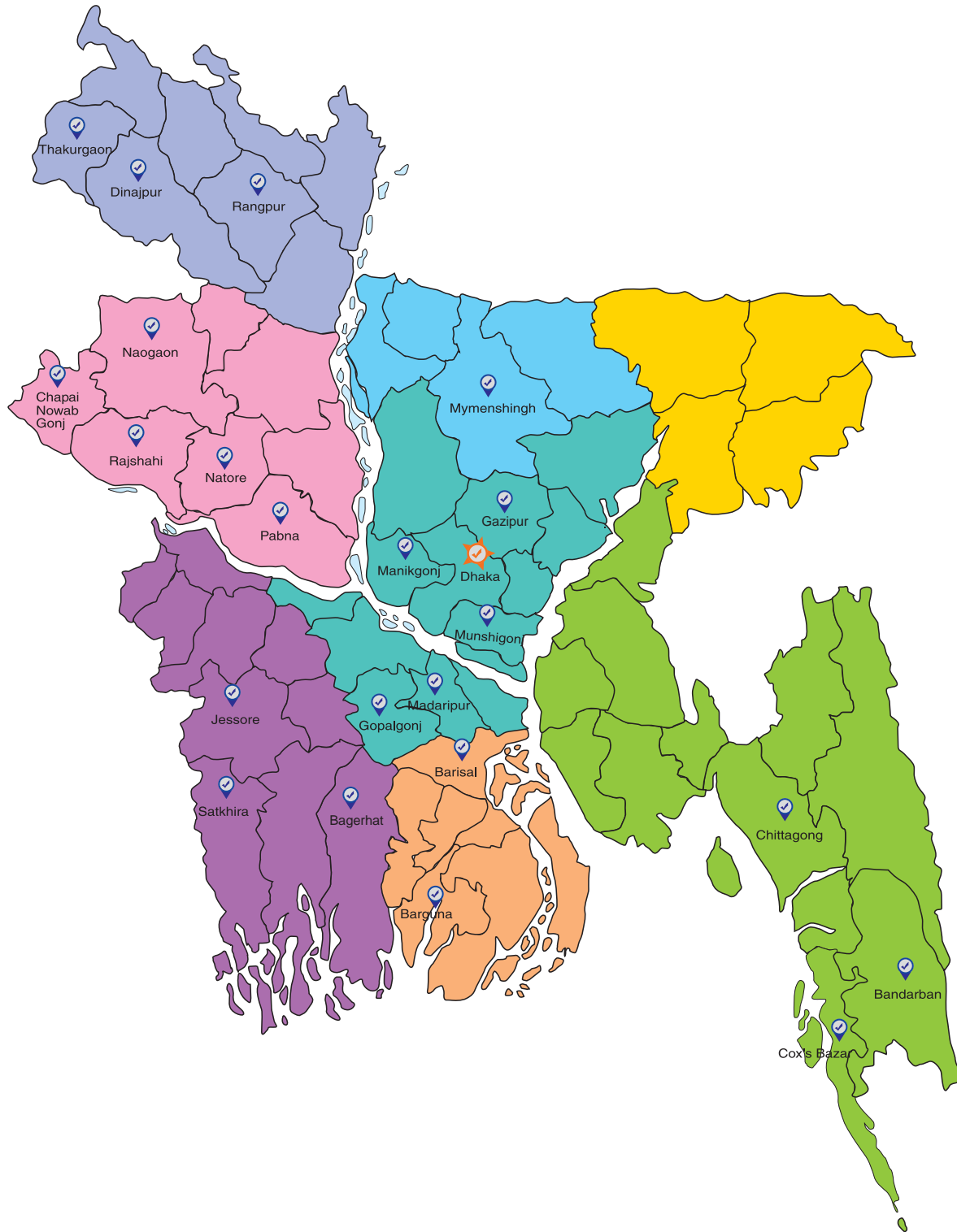
Sabuel Adhikari
Area Coordinator MFP
Mymensingh

Atikur Rahman Chowdhury
Area Coordinator MFP, Pabna



Md. Abu Sayeed
Area Coordinator MFP, Manikganj

Rangit Kumar Shaha
Area Coordinator MFP, Rajshahi

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CCDB PROGRAM LOCATION

-  Central Office
-  Program Office



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