

ANNUAL REPORT
2011-2012



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CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH

Annual Report 2011-12



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
- ▶ Equity and justice
- ▶ Transparency and accountability
- ▶ Resource efficiency and cost effectiveness
- ▶ Participation and inclusiveness
- ▶ Environment friendly



From the Executive Director's Desk

Comprehensive poverty reduction program (CPRP), the major development endeavor of CCDB was undertaken in 2007. It is a comprehensive and integrated approach embracing both service delivery and right based intervention to address poverty in an effective and meaningful way.

We have already completed the first phase of CPRP in June 2011 and started the second phase since July of the same year. During the course of implementation we faced several challenges and took several measures to address those. Retaining access of the poor people to financial capital was one the major challenge for us as we were compelled to cease the PMSC program. An imitative was taken to register the people's organizations under the cooperative act. This legal entity allowed them to operate savings and credit program within the members and thus access to credit was ensured.

It was our realization in the first phase that achieving organizational and financial sustainability would take much time for the small POs. Subsequently a merging process was carried to make forum size little bigger.

At the end of the first phase, an in depth impact assessment was conducted by the external resource person. Findings of this assessment revealed that CPRP was able to bring some positive changes in the lives of the reference people. There asset base have been improved, livelihood skill enhanced, income increased, housing condition improved, empowerment of women taken place, moreover access to government safety net program also increased. We believe that during the current phase, we will be able to move closer to our ultimate objective.

Before launching the CPRP current phase, a rigorous planning process was carried based on the learning and experience of first phase. Wider consultation was taken place with the reference people, and at the same time current development context and resource sharing partner's concerns were also adequately taken care of in the planning process. Based on changed need and context we have brought some changes in the program, and developed the result indicators more specific and measurable.

Apart from CPRP, CCDB continued its efforts to undertake programs with financial assistance from bilateral partners. We initiated several programs in the areas of climate change, emergency relief and rehabilitation, resettlement, etc in the reporting year.

We would like to express our sincere gratitude; to our valued development partners, who provided the needed support; to the government officials at all level for their moral and technical support; to the community people who provided us the opportunity to serve them; to the staff members who live and work in and among the community and finally to all colleagues particularly our planning, monitoring and evaluation team, for preparing this report, that can be shared with all the well-wishers and supporters of CCDB.



Joyanta Adhikari
Executive Director
CCDB
October 2012

Comprehensive Poverty Reduction Program (CPRP)



Strengthening Peoples' Organization and Advocacy Initiative

CCDB has been practicing People Centered Development for a long period of time. This unique approach allows the poor people to unveil their potential to be a major actor towards improving their well-being, leadership quality and overall empowerment. It also created a window for poor women folks to think about their lives beyond their household periphery.

Over the years CCDB has formed a total of 962 forums. Among them 396 are younger Forums, 293 are older Forums and 273 are graduated Forums. Average size of forum is 68. Currently CCDB is directly working with only younger and older Forums. CCDB has put a lot of efforts in developing the management and leadership quality of members of the Graduated Forums during the last many years. In addition, lot of support has been provided for organizational sustainability as well as well-being of the Forum members. The Graduated Forums are now enjoying independent entity with close linkage with CCDB. With the facilitation of CCDB, these graduated Forums are playing a vital role in increasing access of the poor people to government and non government extension services.

During the reporting year CCDB took several initiatives for the Younger and Older forums to enhance their managerial, financial and leadership qualities.

Forum Centers Repaired

With the support of CCDB each of Forums builds their offices known as Forum Center . This center gradually becomes a symbol of their existence and unity. They use these centers for regular meeting and other social gathering. Over the years, some of the centers incurs damages and needs to be repaired. It is not possible to repair the center by the Forum members as their financial base is yet to gain adequate strength. During the reporting period CCDB provides little support to 128 Forums for necessary repairing.

Registration of Forums

Formation of Forum is a part of long term development plan that pursue the organizational and financial sustainability leading the Forum to be sustainable social forces in the locality. In the long

run the younger and older Forum will be phased meeting necessary development indicators. In the process of graduation, a legal entity is required for smooth operation of the Forums. In view of this, CCDB starts process of registering Forums under Cooperative Act during the last phase. This process is continued in this year, and a total of 58 forums have been brought under registration. This legal entity allows the Forums to operate their own saving and credit program as well creates avenues to explore resource from other sources.

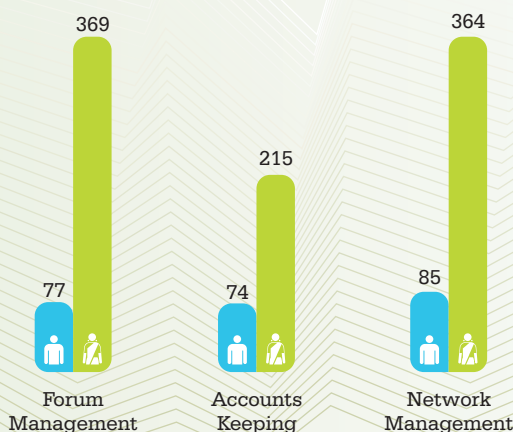
Managerial skill of the Forum members improved

Forum is a formal and structured organization. It has several day to day activities that include savings and credit operation, asset distribution & management, financial transact with bank, and so on. It is a great challenge for CCDB to make the poor people able to operate their forums in an efficient manner. For the capacity building of the forum members, CCDB arranges several training in the areas management, accounts keeping, budgeting and planning.

During reporting year 446 Forum members (male 77, female 369) takes part in training on Forum Management. The skill of accounts keeping is also transferred to the 289 Forum members (male 74, female 215) through training. The networks that formed at Union and Upazila level have some different type management system as these networks are responsible for carrying out advocacy and lobbying activities. CCDB also arranges training in network management for network members. A total of 449 network members take part in these training courses.

It is found that these training courses increased their skill in managing their Forums and Network. Significant improvement has already been noticed in planning budgeting, accounts keeping, etc.

Capacity Building training for forum members



Initiatives for improving skill of the Forum Workers

Forum Workers (FC) are mainly responsible for assisting the Forum members in performing the day to day activities of the Forum. Therefore skill of Forum Worker is crucial for overall performance of the Forum. As it is felt necessary, CCDB introduces some capacity building training for the FCs this year. A total of 232 and 165 Forum workers receive training in accounts and planning & budgeting respectively. These training enhance their skill and make them able to assist the Forum members in a more efficient way.

CCDB also arranges training from FCs in the areas of some social issues like gender, health, dowry, child marriage, environment, etc. During the reporting year a total of 474 FCs takes part in such training courses. During the regular meeting Forum Workers discuss these social issues with the forum members.



Exposure visit by network members

During the last phase CCDB arranges several training Networks leaders to increase their capacity in performing advocacy and lobbying activities. This year refreshers training in right and advocacy have been arranged for the network members. A total of 289 network members took part in the training courses.

Moreover, the network members have also been sent to other organizations involved in advocacy and lobbying. These exposure visits allowed them to have some experiences which they can utilize in their respective area.

Advocacy and Lobbying

Advocacy and lobbying are the integral part of CCDB's Comprehensive Poverty Reduction Program (CPRP). CCDB believes that advocacy and lobbying initiative could supplement the direct service delivery approach in any poverty reduction program. It also allows different stakeholders including the duty bearers to be involved in implementation process in a more meaningful way as well as helps to achieve desired results in a sustainable manner.

CCDB is involved in advocacy and lobbying process both at local and national level. An effort is always there to bring the local level problems as an agenda at the national level advocacy initiative.

CCDB facilitates its development endeavor through Peoples Organization at the grass roots level. Peoples Organization, popularly known as Forum is a unique approach through which, CCDB has been practicing People Centered Development for many years. In addition to the Forum, CCDB also forms networks at union and Upazila level with the representatives of the Forums. These networks initiate advocacy campaign at the CPRP working areas to increase the access of the poor to the government and non government services they are entitled with. So far, a total of 136 union and 36

Upzila networks have been formed since CPRP launched in 2007.

During the last few years the networks members acquires knowledge and skills on advocacy and campaign. During the reporting period a total of 232 network members receive refreshers training in right and advocacy.

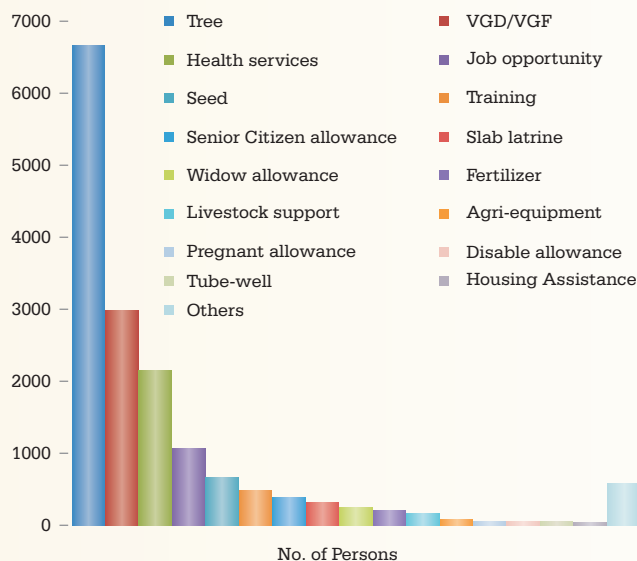
During the reporting period the network members take several advocacy initiatives at local level. In Daschira CPRP area, there is a problem of surface water pollution because of industrial waste. The Upazila networks take initiative to raise mass awareness against such pollution. In a huge gathering of



local people the network members discuss this issue in detail. The participants state that the river water is polluting and become unusable as wastages from several industries nearby are drained in to the river. It is decided that the networks will take this issue to the proper authority so that they can take measure to save the river.

At different time, the network members urge with government organizations to increase the access of the poor to the basic services. As result people now have increased access to health services livestock support, job opportunity, and other benefits. At the same time, the coverage of the poor in government safety net program has also been increased significantly.

Services Received through advocacy and Lobbying by the Networks



On the other hand, CCDB is strongly present in the national level policy advocacy campaign on different issues being a member of several networks. CCDB is actively involved in planning and organizing a round table on the Representation of women in Power Structure initiated by National Girl Child Advocacy Forum. This round table comes up with a set of specific recommendations including a demand of 30% representation of women in the parliament.

National Coalition for the rights of Indigenous People, another network, and CCDB is the member of its steering committee. In recent time this network has organized a budget analysis from the development of indigenous people perspective. Main objective of this analysis is to keep pressure on policy makers to increase the allocation in National budget for the indigenous people living in Chittagong Hill Tracts as well as in plain land, and also to launch some special programs addressing the vulnerabilities of the indigenous people of both areas.

CCDB is also involved in Right to Food Campaign which now works for fixation of fare price of food stuff, ensuring food quality; makes the safety net programs and Public food distribution system free from irregularities and corruption, increasing allocation for safety net program in the national budget, etc.

Round table discussion on Revised Water Act 2012 is also organized by the Right to Water Forum to make people aware and raise their concern about the draft water act 2012.

Moreover CCDB has been contributing in policy advocacy through several other networks like Citizen Initiative on CEDAW, Network of Climate change-Bangladesh (NCC'B), Campaign for Sustainable Rural Livelihood (CSRL), etc.



Livelihood and food security

Livelihood and food security are the major area of interventions of CCDB that has been pursued through Comprehensive Poverty Reduction Program (CPRP) since 2007. The strategy and approach practiced in CPRP allows the reference people to enrich their productive assets as well necessary skills for improving livelihood and food security.

Livestock assets of the poor improved

Livestock and poultry are significant assets that can contribute in increasing the income of the rural household. It is observed that poor household could not afford livestock animal due to lack of capital. At the same time, necessary skill is also required for rearing livestock more efficiently.

CPRP creates an opportunity for the rural poor to improve their livestock asset base as well as acquiring skills through its people's organization. During the reporting period a total of 332 (male 15 female 317) persons receive training in livestock rearing, and almost 1595 persons receive livestock support from CPRP. This support contributes a lot in increasing income of the poor as well as meets the protein needs of the household members to some extent. It also allow them to improving asset base through reproduction.

Homestead gardening improved food security

It is observed that land around the homestead is not given adequate attention for round the year vegetable cultivation in the rural areas. Land around the homestead can play a significant role in increasing food security of the household in the context of worldwide increase of price of the food items. It has already been evident in the CPRP working areas that proper training and support can be useful to motivate the reference people to utilize their homestead land for vegetable cultivation in a professional manner.

During the reporting year CCDB continues its support to poor reference people for vegetable cultivation. CCDB imparts training in cultivation of vegetables as well as provides necessary seeds to 6508 persons for starting cultivation. Many of them use homemade organic fertilizer in their vegetable garden. Most the people experience a good production of vegetables last year. They are able to meet their household need, and many of them sell the surplus for additional income.

Vermi Compost made hundreds of farmers self reliant

CCDB introduces vermin-compost in its Fulbaria working area under Mymensingh district. The farmers widely accept this compost as it increases the yield of the crop. Moreover, this compost fertilizer creates an opportunity for income generation of hundreds of the members of PIs.

CCDB provides necessary training and support to 32 members of the Forum. Later the technology is taken by others. They prepare the vermin compost at home using cow dung and earth worm. This organic fertilizers are not only sold at the local areas rather many people from Bandarban, Jessore, Dinajpur, etc, are coming to purchase this fertilizer as well as to have an hands on experience to prepare it. The farmers earn Tk. 2000-5000 in each month by selling this compost.

Eco-farming is getting popular among the farmers

Contamination of food through using chemical fertilizer and pesticide in farming is now a major health concern. CCDB continues its effort to promote organic farming among the farmers in the CPRP working areas through training, yard meeting and technical support. The training courses are facilitated by government agriculture officials. A total of 288 small and marginal farmers participate in the training in eco-farming. After being imparted training they are now convinced that eco-farming process increases the soil nutrients and increases the yield as well. At the same time the vegetables are also free form health hazards.

As part of promotional work several billboards are erected in different public places. And these billboards conveying the messages on harmfulness of chemical fertilizers and insecticides, organic fertilizer prevents degradation of soil nutrients and increases the production, etc.

Fish culture

In the rural areas poor people still depend most on fishes for meeting their protein need. Household having small to large ponds can be able to meet their household need round the year through fish culture. Even they can earn income by selling the surplus. It does not require a large investment rather requires some skills and household member's initiatives. In view of this CCDB imparts training to 116 persons in fish culture. In addition all of them are provided with financial support for pond management and stocking. After being imparted training most of them have started fish culture. Few of them have leased in other's pond as they do not have their own. It is worth mentioning that women are also actively involved in fish culture along with their male counterparts.

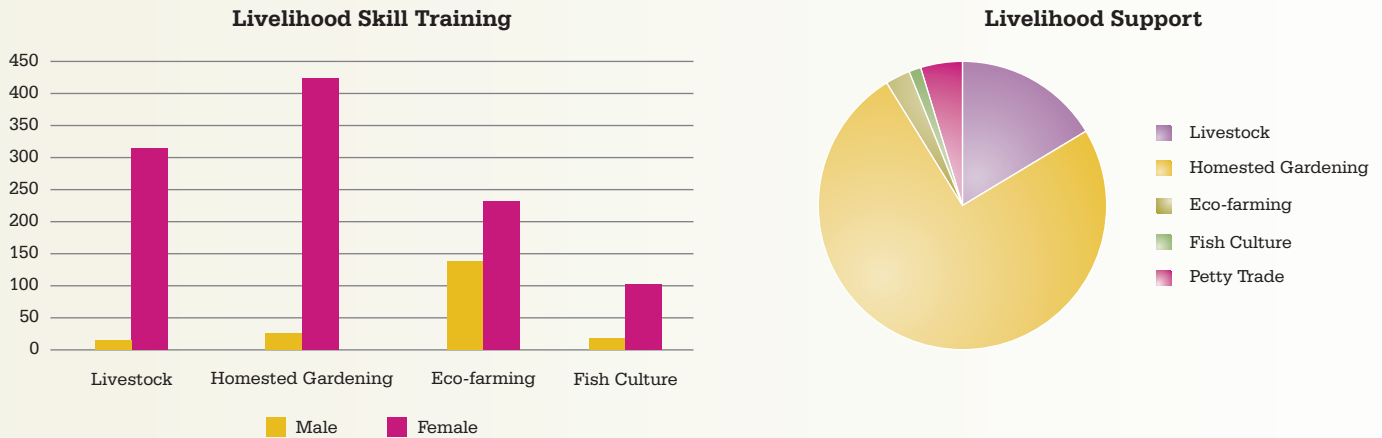
Poor emerged as petty traders

Due to lack of capital it is hardly possible for the extremely poor people to initiate any small business. It is also very difficult for them to manage loan from NGOs and Banks as they are unable to meet the requirements. CCDB has created opportunities for the extremely poor people to be self employed through small trading.

Job creation:

Though Bangladesh has achieved significant improvement in poverty reduction but there are some seasonal crisis of employment still prevails due to seasonality of agricultural practice. Poor people suffer most from food crisis for two to three months in a year as jobs are not available in the agriculture field. They often have to starve with their children. To enable these poor people to survive during this crisis period CCDB has taken several measurers like homestead raising, public place raising, etc. to create job opportunities. This year CCDB creates job opportunity for 28020 person days in 11 CPRP working areas.

Livelihood training and support: at a glance



Support for Land issues:

The people of the ethnic community living in the North are mainly depends on agro based livelihood. Land is the main livelihood asset of them. But these adibashi people are losing land ownership day by day because of poverty, illiteracy, traditional property rights, being victim of frauds, and other insufficiency. Many of them mainly mortgage out their land and never been able to redeem it. As they do not have any other skill to diversify their livelihood, their miseries cross all limits. Earlier they would collect food from jungle but it is going to be difficult day by day because of deforestation, privatization, and other exposures. CCDB has been working for many years in restoring their hope through providing support in redemption of their land. This year a total of 42 adibashi families under CPRP Daudpur working area have received such support. Around 9.68 acres of land is redeemed. They get their land back and set up cultivation again.

A Santal Family: Story of changes

Nirmal Kujur a 43 years old adibashi living in a Durgapur village under Pirganj upazilla of Rangpur District. Durgapur village is located at 24 km to the west of Upazila town. Niramli is the father of three children, among them two are male and one is female. All of them are studying at school. His wife's name is Salomy Tigar.

Both Nirmal and his wife earn their livelihood through day laboring. Mainly they work in other agriculture fields. The wage is very nominal. Nirmal earns 1.5 kg of rice with Tk. 20 per day. His wife also gets same amount of rice but gets only Tk. 12, much lower than that of the male laborers.

Nirmal and his family members are living in a small hut mainly made of bamboo and straw; lacks a hygienic latrine. He has three decimal of homestead land where bamboos are planted. He also has a calf two goats and few chickens. Commonly his family takes two meals a day but the quality of meal is poor. Due to unavailability of agricultural labor they suffer seasonal food crisis during mid September to mid November.

Nirmal is always trying to find ways to improve his socio-economic condition, but has failed to achieve something mentionable. Meanwhile, Nirmal involves with "Adlapara Kishan Forum" and later is elected as the general secretary. He learns that, many poor people like him are able to change their lives and livelihood being involved with CCDB's Peoples Organization. The stories of these successes make him dreaming for a better life, and he stares his struggle as well.

At the very beginning he takes a loan of Tk. 2000 from his Forum and uses this money to lease in 10 decimals of land. He cultivates vegetables, the production is really good, and he keeps some for family consumption and sells the rest at Tk. 3000. This small success encourages him a lot as well as provokes him to do more. Again, he takes of Tk. 6000, purchases a calf at Tk. 2500. He also purchases a seven decimal of land at Tk. 6000. After one year he sells out the cow at Tk. 14000. The training he is received from CCDB on livestock rearing helps him a lot in rearing his cow properly. He repays the loan subsequently with the profit he has made.

He is continuously trying to increase his asset base with the support of CCDB. He takes another loan of Tk. 10,000 and mortgages in 25 decimal of land. He cultivates banana in this land. Training on horticulture which he is received from CCDB helps him a lot in cultivating banana. He has had a good harvest of banana and has sold it at Tk. 30000. A total of Tk. 5000 he spends for cultivation. Then he opens a grocery shop adjacent his home investing Tk. 8000. Being encouraged by the satisfactory production of banana, he again mortgages in 25 decimals of land taking loan of Tk. 6000. This time, he gets a very good yield again. He sells the banana at Tk. 70,000 and he purchases a mechanized van at Tk. 65000.

The initiatives he has taken since being involved with CCDB changes his life as he dreamt. His wife has also been engaged in struggle of changing their lives. The grocery shop is mainly run by his wife whereas Nirmol drives his mechanized van himself to transport

passenger from one place to another. His daily income is around Tk. 250 excluding all costs. They also earn an income around Tk. 150 daily from the grocery shop.

The reflection of increased earning is visible in their daily life. They can have three meals a day, and quality of meal improved significantly. Fish, meat, eggs, vegetables, etc. are not uncommon in their menu, which they hardly afford earlier. They also can spend more money for clothing as well as for better education of their children. Moreover he installs sanitary latrine and a tube-well at his homestead. He is also able to improve his livestock assets. He is going to build a semi pucca house, and purchases brick for this purpose.

On the other hand, involvement with Forum as well as the changes in his life enhances his social status in the community. He is often invited to the events for resolving any family dispute as well as social conflict.



Numepru, a proud restaurant owner

Numepru Marma, 35 years old young women lives at Nilapaiong, a remote village at Bandarban. She is the mother of two children. Eleven years ago, she married Apimong Marma (40) went against her parents' consent. After marriage, she moved to her in-laws house at Nilapaiong village.

At the time of marriage, Numepru's husband was almost unemployed. Sometimes he managed to work as a day laborer. Because of irregular income they could not manage even three meals a day. They were trying to explore opportunities to increase their income, but could not take any initiative due to lack of capital.

In 2007, CCDB extended its development intervention in Thanchi Upzilla. Discussing with husband, Numepru joined in CCDB facilitated Forum namely Nilpaiong Women Forum. She realized soon that Forum is their own organization and it will bring benefit for them if they can run it in a planned way.

Again they started thinking what they can do to be self employed, and finally decided to take loan from the Forum to launch restaurant business at Thanchi bazaar. Her father-in-laws has a tiny piece of land but remain unutilized due to lack of capital. They planned to use this land for restaurant.

Being a member of the forum, she took loan twice. First time, she took loan of Tk. 8000 and invested this money in restaurant business. Both of them worked hard. They cook themselves and serve to customers. They started making profit soon, and within a short period of time they were able repay the loan to the Forum. At the same time they saved Tk. 20,000 from the profit. Over the time, they realized that they need a refrigerator for their restaurant. They need Tk 10000 more to purchase the refrigerator. Again, Numepru took Tk. 10000 as loan from her Forum and purchased a refrigerator at Tk 30000. Gradually they were able to attract more customer as they ensured good quality of food at a cheaper rate.

Numepru informed that they can sell food of Tk. 3000 -4000 daily and made profit of Tk.300 to 400. In the meantime, they installed a tube-well and Sanitary latrine for customers as well for themselves. They were planning to take loan from the forum again for decoration of the restaurant.



They don't have to starve now, and intended to send their children to Bandarban district town for better education.

Numepru admits that CCDB has opened her eyes that women can do a lot if they are given some opportunities. She also believes that CCDB's contribution plays a pivotal role behind her success.



Health, Nutrition and WATSAN

Health is one of the major components of Comprehensive Poverty Reduction Program (CPRP). Due to ill health many of the poor people could not contribute in the national development process properly. Health is one of the major pre-requisite in improving the quality of life. As with poverty, ill-health affects both the individual and household, and may have repercussions for the wider community too. Sudden or prolonged ill-health can precipitate families into an irretrievable downward spiral of welfare losses and even lead to the breakdown of the household as an economic unit. Therefore CCDB continues its efforts in improving access of the poor people to health, sanitation, nutrition, safe drinking water, etc. at all CPRP areas.

Safe motherhood and Reproductive health

In Bangladesh, thousands of young mother and infants die every year during child delivery. Lacks of awareness, ignorance, superstitions, etc. are the major contributing factors of these deaths. Proper knowledge on reproductive health is essential for the young couples to prevent maternal and infant mortality. Bangladesh has already achieved some improvement in reducing maternal mortality rate over last three decades, but still needs to do more to achieve Millennium Development Goal (MDG) by 2015. CCDB is also trying to contribute in achieving MDG of reducing maternal and infant mortality rates through raising awareness on reproductive health in all CPRP working areas.

During the reporting period, a total of 45 training courses have been conducted in 11 CPRP locations. It is very common in the rural society that male member of the family is found reluctant to participate in any orientation session with females on reproductive health issues. CCDB has made significant success in this regard. Around 600 young women and their husband take part in these trainings. It is found later that many of the husbands take more care of their wives during pregnancy; as a result delivery by the professional is on rise.

School teachers are motivated for discussing reproductive health in the class.

Reproductive health issues have already been included school curriculum. It is found that, often the teacher do not feel comfortable to discuss this issue with student in the class. Rather they advise the student to study it home. Therefore, the students remain almost ignorant about reproductive health issue as they don't have the opportunity to discuss in detail. Many of their questions are also remained unanswered. In this backdrop, CCDB takes an initiative to motivate the school teachers to discuss this issue in the class. During the reporting period a total of 403 teachers attend the motivational workshop. They admit that this workshop has made them motivated and realize the reproductive health is very important for the adolescents and it should be discussed in the class thoroughly.

Children's mothers get involved in nutrition program

Bangladesh has one of the highest rates of child and maternal malnutrition in the world. Millions of children and women suffer from one or more forms of malnutrition, including low birth weight, stunting, underweight, Vitamin A deficiency, iodine deficiency disorders and anemia.

Malnutrition passes from one generation to the next because malnourished mothers give birth to malnourished infants. If they are girls, these children often become malnourished mothers themselves, and the vicious cycle continues.

CCDB has endowed with nutritional support for the malnourished children for many years. Since this year, the mothers of the children also get involved in this program. CCDB arranges demonstration of cooking low cost nutritious food for the mothers and provides nutrition food support for the malnourished children. Orientation sessions are also arranged for the 15490 mothers to raise their awareness on preparing, preparing nutritious food, cleanliness, etc. It is originated that almost 56 percent of the mothers are practicing their learning home.

Yard Meeting on Health Education, Communicable diseases, Personal & Environmental Hygiene

Yard meeting is an effective tool for creating mass awareness especially on health issues. Since this year number of yard meetings on communicable diseases, HIV/AIDS, personal and environmental hygiene, etc. have been increased to take the messages to larger audiences. During the reporting year a total of 96 yard meetings have been arranged where around 5666 forum members take part.

Water and Sanitation

Availability of safe drinking water is one of the major health concerns. Bangladesh, once regarded a country with abundance of water, is now facing a crisis of potable water due to arsenic contamination, industrial pollution, climate change, disasters like cyclone, flood, etc. Crisis of water is much more acute in coastal region due to intrusion of saline water.

CCDB takes several initiatives to increase the access to the potable water in CPRP working areas. A total of 16 shallow and 81 deep tube-wells have been installed. Moreover 16 shallow tube-wells have been repaired. Due to rise of sea water, saline water intruded in the large area of Gopaganj. Even the water extracted from tube-well is also saline. A rain water harvesting plant is installed to provide safe drinking water for the poor forum members.

According to the UNICEF, only 52 percent of rural household have improved sanitation facilities. Due to lack of proper sanitation, rural poor suffered from different water borne diseases. Increasing sanitation coverage is one of the thrust areas of CCDB. During the reporting period CCDB installed 836 sanitary latrines in CPRP working areas.

Health Posts: providing basic health services to pahari people.

Bandarban is one of the hill Districts of Bangladesh. Most of the people are living in remote part of this district where minimum health facilities are not available. CCDB is operating four Health Posts at four different remote locations. These Health Posts generate an opportunity for the poor pahari people to have basic health services. During this year a total of 4098 persons suffer from various common diseases and get treatment from four Health Posts. People come to these Health Posts with complaints of fever, common cold, malaria, diarrhea, skin disease, etc. Complicated cases are referred to the hospital for better treatment. Along with consultation, patients can buy medicine at the Health Post at the procure price. CCDB procure the medicine and sell it to the patient on no loss no profit basis.



Long expected water come

Kodom Mohilla Forum has been established in November, 2008 in Jojira village of Kalkini upazilla under Madaripur district. The western part of the village is densely populated, but people suffer much as potable water is scarce owing to unavailability of any deep tube-well. They have to use pond water for drinking and other purposes, which make them susceptible to different health hazards.

From the beginning, the Forum was demanding a deep tube well to be installed so that they can fetch safe drinking water. The local union council chairman and the rich people of the village installed deep tube-well for several times, but failed to extract sweet water, rather salty water was coming out.

CCDB was trying to install a deep tube-well for last three years but failed as local plumbers always discouraged it assigning the reason that deep tube-well will not be able to extract fresh water.

Considering the sufferings of the people, CCDB motivated the plumbers to install a deep tube-well to test whether the fresh water really comes or not, in April 2012.

So far, the deep tube-well is installed with 750 feet long pipe down to the earth. People are confused whether the fresh water will be available or not. But putting aside all confusion and doubt the deep tube-well has been started fetching fresh sweet water. People exclaimed with joy noticing the water as it is long cherished dream of them.



Promotion of Education and Culture

Access to education is one of the major development indicators of any country. Bangladesh has made a significant improvement in ensuring primary education for children in terms of enrollment, but dropout rate is still very high. CCDB takes several initiatives at all CPRP areas to reduce dropout and to increase the enrollment in higher education through motivation education assistance, etc.

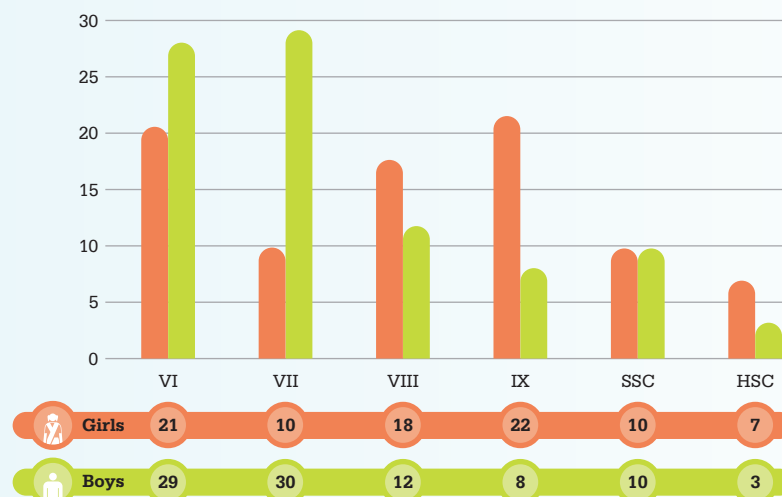
Primary education

There are many remote areas in Bandarban hill district where access to basic services is very poor. Due to lack of school, children are deprived of education. Even government primary schools are not available in many parts of this district. To provide education, CCDB has been operating primary school in some remote areas of Bandarban. Teachers are appointed from among the local communities and trained by CPRP staffs. The primers used in schools are developed in three major languages namely Bawm, Murong and Marma. During the reporting year, a total of 6 primary schools are running where 167 students are attending. Last year 200 students passed the final examination.

Education assistance for poor students

Poverty is one of the major factors that plays a significant role for breaking off education of the children. Parents often compel to postpone their children's education as unable to provide exam fee, necessary books, etc. It is very unfortunate that the education life of many meritorious students become halted because of nominal financial resources. If they are provided with some assistance

Education Assistance



they can unveil their potential. CCDB has provided financial assistance for 2,074 poor but talented students of different grades to unveil their potential. In the Gopalganj CPRP area, 13 students who have received assistance appeared in the Secondary School Certificate examination, and of them two scores A+ , seven scores A and two scores A- .

Cultural actions organized by PIs

The Forum members arrange cultural action for promoting the culture of the ethnic community people. Popular theater, pot song, etc. have been performed there. In addition, some special days like World Indigenous Day, international literacy days are also observed.

Konika, chasing her dreams

Every student has a target in his/her education. To implement that target they have to try their level best. Likewise Konika Halder (18), father-Gokul Halder (52), mother-Dulu Rani (42), village-Shikarikandi, union-Sidikhan, post office-Kalkini, district-Madaripur. Konika is the youngest among three sisters and one brother. The elder sister is married. The second sister is the student of Accounting first year and the forum members of Kusum Mohilla Forum. Her brother works as a mechanic. Konika is from a very poor family. Her father maintains her family in a great hardship working as a day labor.

Konika appears in the H.S.C. examination this year. She bears the only dream to be a lawyer after completing her study. She has desired to join in this profession at the time of being at Sidikhan Primary School. Completing the primary school she has get admitted in to Sidikhan High School. She also achieves good results there in every class.

As a day labor Konika's father earns tk. 100-120 in average. As there is no surety of works of day labor, his monthly income is tk. two to twenty five hundred in average. And only this he maintains his family. As Konika is poor but genius and her studentship helps her a lot. When Konika was the student of class ten (financial year 2009-2010), her family fell in a great hardship. Even she could not pay her school fees and could not buy khata and pen. In the mean time her form fill-up of examination appeared. Konika thought of losing her all dream and hope..

And only this time she came to know that an organization named CCDB is assisting the meritorious children of forum members to fill-up form. Konika's mother is the member of the forum. So Konika applies to CCDB through the forum with her results of the test examination. She has achieved GPA-5 appearing in the S.S.C. examination through monetary help from CCDB. She is grateful to CCDB for bringing her to the way of light from the distorted hope.

Konika frequently asks her elder brother, sisters, and her teachers as to how she can be a lawyer and starts to study with Humanities group for being a lawyer. She hopes to complete honors in Political Science after being completed study she wants to work for the people who are deprived of law. At present she maintains her study with tuition. She seeks blessings from everybody so that she can reach the target. She only wants to say that she is ever grateful to CCDB for showing her the way of light.



Promotion of Societal Peace

CCBD has been working for promotion of peace both at household and societal level for many years. In all 11 location of CPRP, peace building efforts are continued through motivation workshop dissemination of IEC materials, etc.

Motivational workshop for PI members, community and local elites

Proper motivation can play a significant role in maintaining peace at the family and in the society. A total of 37 motivational workshops are organized during the reporting period. These workshops are participated by 346 reference people as well as local government representatives, teachers, local elites, and religious leaders. These workshops mainly focus on the factors that responsible for violating peace and what could be measures need to be taken to maintain it. Moreover detail discussion is held on what are the roles can be played by the participants to keep the environment peaceful.

Develop and disseminate IEC materials

A billboard is an effective IEC material to disseminate different social messages to the people of all social strata. Even the illiterate people can also receive the necessary message from billboards if it carries nice visual. A total of 7 billboards are developed and are erected at different public places. These billboards disseminate the messages on societal peace, religious and social harmony, and good governance.

Cultural activities to promote societal peace:

Cultural activities are a very effective tool in sensitizing people and motivate them not to embroil in conflict. During the reporting year, the forums arrange in several cultural programs like popular theater, role plays, folk songs and dances. In addition, the forums organize peace fair with the assistance of CCDB.



Gender Equity and Justice

Since many years women of Bangladesh have been struggling to establish their rights in the family, society and in the state. Though Bangladesh has made some significant improvement in reducing discrimination between men and women but still the women are lagging behind. It is evident that women can do any job successfully, if they are given a favorable environment. CCDB has been working to establish a gender-sensitive society for many years. It also continues its efforts through various activities implemented through CPRP.

Workshop on Gender equity and justice at PI level

At the household level women are often neglected due to negative attitudes of the male members. It is a great challenge of eliminating such attitudinal problem. CCDB arranges series of motivational workshops both for men and women. A total of 17 such workshops are arranged where 436 husbands and wives participate during the reporting year. These events contribute a lot to building common understanding of gender and development, effect of gender disparity on family and society, root causes of patriarchy and necessities to work for gender equity among the reference people. In order to make the event more participatory and effective, there are experience sharing, case study analysis, lectures with visual materials and group works. It is observed that participants are disseminating their learning with family, friends and community members. Cooperation and sharing of husband in household work has increased visibly.

Awareness Campaign against domestic violence, trafficking, dowry and other social issues.

Prevalence of gender based violence is still very high in Bangladesh. Early marriage, dowry, children and women trafficking are also very common. In most of the cases the victims remain silent for many reasons. It causes a large number of suicides and leads to their involvement in anti-social and unwanted activities. To make the people aware of that a total of 70 court yard meetings are organized in all program areas, with the participation of 2445 reference people. With the aid of flip charts, the discussion grip covering various aspects of the issue such as the causes of violence, the nature of violence, it's bad effects and the role of the family and the community in combating this sort of inhuman acts and the legal provisions available to deal with it, etc.

International women's day observed

In all CPRP areas "International women's day" is observed with a festive mood. In some areas this day is observed in collaboration with respective government department. The theme of this day is



"Empower Rural Women - End Hunger and Poverty". Upazilla Chairman, Upazilla Nirbahi Officer, Forum members, and other community people participate in the rally and discussion sessions. The discussion area is wife beating, women rights, equal wages and importance of female education etc. The speakers of the discussion sessions make emphasis on working more to reduce discrimination.

A case study of early marriage prevention

Halima Khatun, a thirteen years old girl. She is the only daughter of Md. Hannan and Ms. Zohura Khatun, lives in Sathbaria union of Sujaganor sub-district in Pabna district where CCDB has been operating development activities for more than 10 years. She has two younger brothers. Father is the only earning member, works as day laborer.

In November of 2010, she was a student of class VI and was taking preparation for final exam. At that time, her father got a marriage proposal for her from a family staying in a neighboring village. Soon after hearing the marriage news from mother, she cried a lot and appealed parents not to arrange marriage before S.S.C. exam as she is keen to continue study. Her father denied her and finalized arrangement related to marriage. Groom's socio-economic status was much higher and they did not demand for dowry, so it was very attractive proposal for the parents of Halima .

In this circumstance, Halima shared this fact with her friend. Her friend's mother Razia begum, Secretary of CCDB's Chameli Forum and also Executive Member of Sathbaria Union Network. She attended several awareness raising sessions related to early marriage, polygamy and divorce, etc. and legal aspects organized by CCDB.

Soon after hearing Halima's case, Razia Begum went to Halima's house and talked to her parents. She also discussed about the adverse impact of early marriage on health and future effect and importance of education in life. Early marriage is the cause of early pregnancy which ultimately leads different physical sickness including infant and maternal death by saying this she tried to motivate Halima's parents and relatives. But she failed to convince parents rather they expressed their opinion boldly for marriage.

Observing the rigidity of Halima's parents, Razia begum shared the issue with some local leaders for further support and advice. After two days, again she organized some local representatives for sitting with Halima's parents and put pressure that if they did not agree, then, they will take legal action under Early Marriage Prevention Law. (According to the early marriage prevention law, early marriage means any marriage of a girl less than 18 years of age and a boy less than 21 years of age). The Network members conveyed same message to the groom's family. This communication made both families frighten and finally agreed to stop marriage.

Following day, Halima's parents met with Razia and promised not to give marriage before 18 and expressed their sincere thanks for making them aware about the social, health and legal consequences of early marriage and protecting daughter's life from danger and misery.

The forum and network members were appreciated for their efforts and steps taken to stop this ill practice.



Climate Change and Community Based Disaster Preparedness and Response

Bangladesh is one of the most vulnerable countries in world by reason of the climate changes. We have already experienced the adverse effects 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 whacks more frequently with greater intensity. In this backdrop Disaster Risk Reduction (DRR) needs to be specified in the light of climate changes. DRR is one of the major thematic areas of CPRP, and this year climate changes' issue is integrated in this theme in increase the efficiency of DDR intervention.

Awareness raising on climate change

The issue of climate change is relatively to the reference people of CPRP. A series of yard meeting have been conducted to raise awareness of the Forum members on climate changes. A total of 2445 Forum members take part in these yard during the reporting period. The participants are able to learn about the climate changes, causes and adverse effects. In addition, discussion is held on linkage between disaster and climate changes.

Tree plantation

Deforestation is one of the major reasons of environmental degradation. The effects of disaster become worsening day by day because of lacking proper vegetation. Beside awareness raising, CCDB takes initiative for social forestry in all CPRP areas. During the reporting period a total of 3930 timber and fruit sapling have been planted.

Safe water through pond re-excavation and rain water harvesting

In Bangladesh, water sector is seriously affected due to climate changes. Because of inadequate rainfall, the ground water level in northern part going down day by day. Water crisis become more acute during hot summer days as most of the tube-well cannot extract water, and ponds are completely dried up. In the coastal area fresh water is unavailable due to salinity. CCDB has taken several initiatives to address this problem. During the reporting year five ponds have been re-excavated and one rain water harvesting plant is installed. Because of these initiatives, access to the safe drinking water is ensured for some of the CPRP reference people.

Adaptation in Agriculture

The agriculture practice in Bangladesh highly depends of seasonality of climate. Any change in the climatic pattern directly affects the production. In the context of increasing disaster risk due to climate changes, necessary adaptive measures need to be taken to ensure the food security. In some of the CPRP areas, water retains most of the year, for which people cannot grow vegetable and other crops. CCDB has promoted floating vegetable garden as an adaptive measure among waterlogged victims. During the reporting year three persons have been provided with necessary supports to practice floating vegetable garden. This initiative is found very effective to cultivate vegetables utilizing the adverse environment condition.

Due to the salinity in the coastal region the farmers incur damage of regular crops. Bangladesh Rice Research Institute (BRRI) invents a new rice variety called BR 47. This variety can tolerate certain level of soil salinity, and gives a good production. CCDB introduces this rice variety in its Gopalganj area on experimental basis. During the reporting year 10 farmers have been provided with necessary orientation and financial supports to cultivate this rice variety. It is found that all the farmers successfully cultivate this rice variety and receive good production.

Emergency response

During winter, the extremely poor people cannot afford necessary clothing to protect themselves from cold waves. Especially, the sufferings of children and elderly people cross all limits and many of them die as a result. To protect these ill-fated people, CCDB, through CPRP Area Offices and its Networking organizations distributes 6,800 blankets and 3,500 pieces of clothes for children, 600 pieces of sharees for women and 600 pieces of lungies for men in Dinajpur, Chapainawabgonj, Jessore, Mymensingh, Rangpur, Pabna, Gopalganj, Barisal, Sirajgonj districts. While distributing relief materials, special preference is given to widows, people with disability, children and elderly people.

Saline tolerant rice variety: new hope for the farmer

Sadananda Bain, a 53 year old farmer lives in Tungipara upazila under Gopalganj District. His wife is the member of group (called Forum) facilitated by CCDB. They have four children, eldest daughter are married and rests are attending school at different levels. Sadananada does not have any formal education, he only can sign.

Sadananda is single earning member of his family. He was in a very vulnerable situation when he gets married he has inherited only 25 decimals of land and a house with a tiny homestead land. The house has made by bamboo and palm leaves. There is no separate kitchen as well as no hygienic latrine in his house.

At the very beginning he does not have any savings; he mainly earns from day laboring and maintains his family with a lot of hardship. Later he gradually concentrates on farming as he leases in some land. He cultivates paddy and vegetables. He engages in farming for four months and continues working as a day laborer for seven months. He also catches fish from cultured pond as a hired labor. As he can work round the years he can now earn well.

Her wife Gouri Bain takes a loan of an amount of Tk. 5000 and leases in more lands. He is able to purchase 12 decimals of land with his additional income. He also purchases a cow at Tk. 2500. Presently they have four cows, and become able to earn additional income through selling milk.

Tungnipara Upazila is located near the coastal region. Water stagnation is very common. Moreover, the intensity and frequency of flood has been increasing gradually due to climate changes. Because of sea level rise, saline water is also intruding inside, caused disruption in agriculture production significantly. It is not possible to cultivate more than one paddy a year in this area.

Sadananda Bain is also victim of the adverse effect of climate changes. His production of paddy has also been decreased significantly due to salinity. Bangladesh Rice Research

Institute (BRRI) has invented a saline tolerant paddy variety (BR 47) few years ago. CCDB has been promoting this variety in Gopalganj area for last two years.

Last year Sadananda could not receive adequate paddy due to the salinity. As a result he has failed to manage food required round the year for his family.

Later he is informed that CCDB is promoting a saline tolerant paddy variety. This year Sadananda has received 20 kg of seeds of this variety and has implanted in his own 32 decimal of land. This paddy variety can tolerate salinity to some extent and can give good yield. During harvest Sadananda receives 880 kg paddy from his 32 decimal of land. He also cultivates this variety in the land which he has leased in. Total production is much higher than that of his family consumption. He sells out additional production and earns a good amount of money. He has raised his homestead for flood protection with this money. He is very happy to learn the techniques of cultivation of this paddy variety. The other farmers now learn about this variety from him.



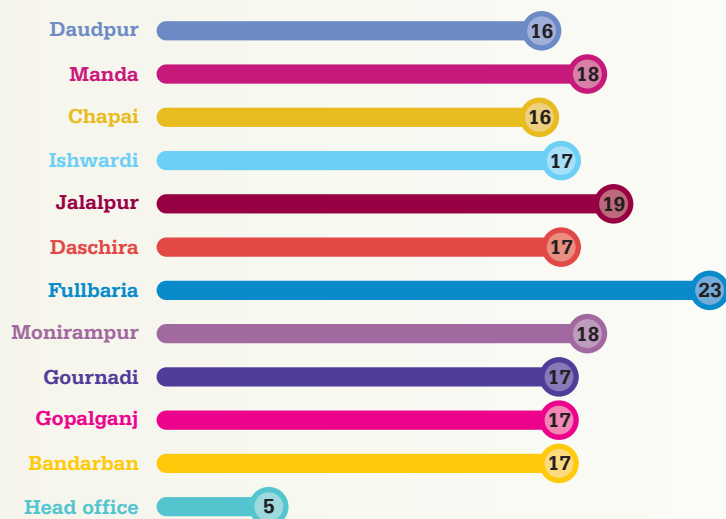
Staff Capacity Building

Efficient staff is an asset for any organization, and efficiency comes firstly through capacity building. It is widely recognized that building capacity of staff through training, workshop is one of the key strategies of strengthening the organizational capacity. Since the very beginning, CCDB has been making a lot of efforts to build the capacity of its staff members at different levels. During the reporting year, HOPE Foundation has conducted a numbers of trainings, workshops on the basis of its training need assessment. Most of the trainings and workshops for the CPRP staff are arranged for enhancing their knowledge and skills so that they can perform responsibilities more efficiently.

Type of training/workshop held in 2009-10



Number of Staff of different CPRP areas received training





AZIZ HALIM KHAIR CHOUDHURY

CHARTERED ACCOUNTANTS

EXCLUSIVE CORRESPONDENT FIRM OF PKF INTERNATIONAL

Independent Auditors' Report

To the management of CCDB Commission & the Donors

We have audited the accompanying Financial Statements of "Comprehensive Poverty Reduction Programme (CPRP) Phase-II" a project of Christian Commission for Development in Bangladesh (CCDB) which comprises financial report for the year ended 30 June 2012, balance sheet as of that date and the income and expenditure statement, cash flow statement for the year then ended 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 these financial statements in accordance with International Accounting Standards (IAS). 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 (BSA). 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 project'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 project's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:

In our opinion the financial statements prepared in accordance with International Accounting Standards as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) in the context of NGOs, give a true and fair view of the state of the financial position as at 30 June 2012 and its financial performance for the year ended 30 June 2012 and comply with the Agreement of Cooperation, Letter of Approval and schedule of budgeted expenses and sources of income and applicable laws and regulations.

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- in our opinion, proper books of accounts have been kept by the project so far as it appeared from our examination of those books;
- the project's Balance Sheet and Income & Expenditure Statement dealt with by the report are in agreement with the books of accounts; and
- the expenditure incurred was for the purposes of the project.
- on the SOW as specified in SOW 2.2.5 to 2.2.19 which are annexed with report marked as annexure-1.

14 August 2012
Dhaka


AZIZ HALIM KHAIR CHOUDHURY
Chartered Accountants

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CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme
BALANCE SHEET AS AT 30 JUNE 2012

NET ASSETS	Note	30-Jun-12	30-Jun-11
Current Assets:			
Cash in hand and at banks	5	47,544,593.34	46,852,213.78
Advances against salary & official work	6	361,619.00	296,119.00
		<u>47,906,212.34</u>	<u>47,148,332.78</u>
Fixed Assets (At cost or estimated valuation less depreciation)	Sch-1	35,309,280.00	37,902,091.00
	TOTAL Taka	83,215,492.34	85,050,423.78
FINANCED BY			
Restricted Asset Fund	Sch-1	35,309,280.00	37,902,091.00
Accounts Payable	7	168,115.00	246,068.00
Restricted Programme Fund	8	(28,452,072.66)	(29,221,605.22)
Designated Fund - RLF	9	76,190,170.00	76,123,870.00
	TOTAL Taka	83,215,492.34	85,050,423.78

INCOME AND EXPENDITURE STATEMENT FOR THE FINANCIAL YEAR ENDED 30 JUNE 2012

INCOME

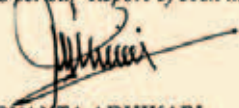
Fund Received from RT Partners (Foreign Donation)	10	116,742,097.04	151,220,174.76
Local Income	11	3,279,247.50	13,975,893.00
Profit on Sale of Fixed Assets		-	202,763.00
Excess of Expenditure over Income Transferred to Fund Account		1,990,190.44	1,171,084.24
	TOTAL Taka	122,011,534.98	166,569,915.00


EXPENDITURE

Programme Activity Costs	12	49,388,934.00	57,636,954.00
Programme Staff Cost	13	36,966,331.00	49,884,538.00
Programme Contingency Cost	14	17,250,912.00	18,837,608.50
Programme Overhead Cost (Head Office/Central Co-ordination)	15	15,002,325.98	19,955,652.50
Loss on Sale of Fixed Assets	16	11,704.00	-
Fixed Asset Adjustment	Sch-1	77,364.00	13,504,832.00
Depreciation of Fixed Assets	Sch-1	3,313,964.00	6,750,330.00
	TOTAL Taka	122,011,534.98	166,569,915.00

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

As per our Report of even date annexed.


JOYANTA ADHIKARI
Executive Director, CCDB
(Signature of authorized signatory)


THOMAS BAROI
Chairperson, CCDB Commission
(Signature of authorized signatory)


AZIZ HALIM KHAIK CHOUHURY
Chartered Accountants

Dhaka, 14 August 2012
(Place, Date)

Aziz Halim Khair Chowdhury

Chartered Accountants


CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
Comprehensive Poverty Reduction Programme (CPRP)
CASH FLOW STATEMENT FOR THE YEAR ENDED 30 JUNE 2012

Cash flow from operating activities:	Note	30-Jun-12	30-Jun-11
Fund received from RT Partners			
- For Current year (2011-2012)	10	116,742,097.04	151,220,174.76
- Deficit (Phase 1, 2007-2011)	10	14,612,782.27	-
		131,354,879.31	151,220,174.76
Local Income	11	3,279,247.50	13,975,893.00
Total Receipts		134,634,126.81	165,196,067.76
Programme Activity Costs	12	(49,388,934.00)	(57,636,954.00)
Programme Staff Cost	13	(36,966,331.00)	(49,884,538.00)
Programme Contingency Cost	14	(17,250,912.00)	(18,837,608.50)
Programme Overhead Cost (Head Office/Central Co-ordination)	15	(15,002,325.98)	(19,955,652.50)
Total Payments		(118,608,502.98)	(146,314,753.00)
Total cash flow from operating activities		16,025,623.83	18,881,314.76
Cash flow from investing activities:			
Sale Proceeds of Fixed Assets	16	480.00	355,220.00
Purchase of Fixed Assets	Sch-1	(643,789.00)	(101,630.00)
Total cash flow from investing activities		(643,309.00)	253,590.00
Cash flow from financing activities:			
Share Capital Realised from PMSC Forum	9	66,300.00	312,370.00
Advances against salary & official work	6	(65,500.00)	112,831.00
Loan Refund (Deficit Phase 1, 2007- 2011)		(14,612,782.27)	-
Accounts Payable	7	(77,953.00)	(195,264.00)
Total cash flow from financing activities		(14,689,935.27)	229,937.00
Cash and Bank Balances at start of year (01 July 2011)		46,852,213.78	27,487,372.02
Cash and Bank Balances at end of year (30 June 2012)	Taka	47,544,593.34	46,852,213.78

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

As per our Report of even date annexed.


JOYANTA ADHIKARI
 Executive Director, CCDB
 (Signature of authorized signatory)


THOMAS BAROI
 Chairperson, CCDB Commission
 (Signature of authorized signatory)


AZIZ HALIM KHAIK CHOWDHURY
 Chartered Accountants

Dhaka, 14 August 2012
 (Place, Date)

Emergency Relief and Rehabilitation



In 2011, a large area of Satkhira district was inundated due to flood. Livelihood of the people was seriously disrupted, and a huge number of people were compelled to leave their houses. CCDB launched an emergency relief and rehabilitation program at Tala upazila for their immediate survival as well as some rehabilitation measures to make them able to start their normal life. This program was funded by ECHO and ChristianAid.

CCDB operated the emergency relief operation for the flood victims in two phases. In the first phase CCDB provided relief materials including rice, pulse, edible oil and salt to 2440 families from 42 villages. In the second phase a total of 2500 families from 47 villages received relief materials.

Apart from relief materials, CCDB started a recovery support program for flood victims who are living in water logged area of Tala upazila of Satkhira district. There were two types of intervention was taken such as Cash for work and cash for training.

Cash for Work component was aimed to create 45 days employment opportunities for 3,150 landless daily wage earning households. Work included repairing embankments, re-excavation of canals & ponds (PSF given more emphasis), raising adjacent land of local schools and religious institutions, where communities can take shelter during floods, repairing roads or approach roads towards schools, mosques, temples and main roads, etc.

Under Cash for Work Program (CFT), temporary employment was created for 3150 family heads which in turn restored their household food security. This scheme was implemented in three Unions of Tala upazila, and created 141750 man days of employments.

Cash for Training component was aimed to provide basic information and build awareness on some important issues on health and disaster. Objective was to transfer cash for ensuring food security to 3150 selected vulnerable and poor households. This training transferred the knowledge in the areas of personal health and hygiene, mother and child health, food and nutrition, homestead gardening, disaster risk reduction, etc. After 5 days of training each of the 3150 families received a total of Tk. 3,500. All female members from each of the selected households took part these learning events.

Capacity Building for Promotion of Peace (CBPP) Program



CCDB has been working to retain a peaceful society for many years as it is a major pre requisite for any development process to be carried out in a smooth way. CBPP is one of major program of CCDB working for the capacity building of the staff members as well as to promote peace and harmony at the community level. This program was started in 2005 with the financial assistance of EED, Germany. It is also a part of a part of the Regional Mainstreaming Process for Local Capacities for Peace (LCP) in South Asia with nine network partners from Bangladesh, Nepal India and Pakistan. Churches Auxiliary for Social Action (CASA) of India is coordinating the program.

Orientation on DO NO HARM senior management and program level staff members

An orientation on DO NO HARM for the senior level staff members of CCDB was held as a part of the process of mainstreaming. A total of 26 management and program level staff members from CCDB took part this course.

Refresher Course LCP trainers

A refresher course was organized for the LCP ToT trainers from CCDB and other like-minded organizations. A total of 25 trainers participated in this refresher course. This course created an opportunity for the trainers to revitalize their learning. At the same the participants became acquainted with some new learning which will make them able to work more efficiently in promoting peace and harmony.

Orientation on LCP with people's institutions

CCDB-CBPP program organized a one-day orientation workshop on LCP at CCDB-CPRP-Daudpur project on August 22, 2011. A total of 32 (M-27, F-05) participants attended the workshop.

Compilation of Case Studies

During the reporting period 30 case studies have been prepared CCDB-CPRP project areas and our network partners. A four-member committee from CCDB-HOPE and PME section has selected 15 case studies as a significant one. We published a booklet in Bangla named *Santi Konika* with the selected case studies.

Promotional work on LCP and Peace campaign

During the reporting period developed brochures, posters, T-shirts, Peace Diary and Notepads have been developed as promotional works of LCP.

Besides, 'World Peace Day' was observed on 21st September 2011 in Joypurhat, Sirajgonj, Savar and Manikgonj jointly with Network partners. A total of 7,500 different levels of people gathered to observe the day.

Exposure visit

During this reporting period a two-member team from CCDB participated a Joint Exposure Visit organized by LCP Secretariat scheduled from July 8 to 11, 2011 at CASA, Guwahati, India.

A three-member team from CCDB visited the program areas of Churches Auxiliary for Social Action (CASA), India. The exposure visit scheduled from December 07-17, 2011 at New Delhi, India.

LCP Coordination Committee Meeting

The Tenth Coordination Committee Meeting of LCP South Asia network was held at Colombo Sri Lanka. Around 22 members from nine partner organizations from Pakistan, Nepal, Bangladesh and India participated this meeting.



Climate Change Adaptation Programs



Bangladesh is the largest active deltaic plain mainly formed through deposition of alluvial sediments coming with three major river systems. The geophysical characteristics as well the Bay of Bengal on the south make Bangladesh one of the major vulnerable countries to the climate induced natural disasters. Floods, cyclone, cold wave, drought, less rainfall, etc. frequently take place in Bangladesh.

In recent years frequency and Intensity of natural disasters like flood cyclone drought, etc have increased significantly. Changes in climatic pattern due to warming of atmosphere are the responsible for increasing the magnitude of different natural disasters.

It is also very unfortunate that Bangladesh has already started experiencing the adverse impacts of climate change though its role in warming the atmosphere is extremely negligible.

In this backdrop CCDB has been putting more emphasis in undertaking climate change adaptation program in different parts of Bangladesh.

Enhancing Community Capacity to adapt Changing Climate Situation

CCDB has been implementing this project in Gabura union of Shyamnagar upazila under Satkhira district since April 2011 with the financial assistance from Norwegian Church Aid.

Main objective of this project is to enhance the capacity of poor people to adapt changed climate situation. The intervention of this project includes four specific areas related to climate change.

Disaster Risk Reduction

Household Plinth raising: The households located outside the embankment are inundated by sea water during the high tide. The level of water has been increased over last 30 years due to global warming. Because of extreme poverty people cannot afford raising their homestead above the water level during high tide. During the reporting period a total of 62 homestead plinths are raised above the water level during high tide.

Training of the volunteers: In any community based disaster management mechanism, the volunteers can play a significant role in reducing the damage of lives and assets. During the reporting period a total of 10 training sessions have been conducted. Through these training courses 320 volunteers have been developed. The contents of the training include types of disaster, effect of disaster, use of early warning system, safe evacuation, etc. The volunteers have also been divided into groups based on their living places and given the responsibility to extend all possible assistance to the people during any disaster.

Workshop on Climate Change and DRR: During the reporting period a workshop was arranged for the 32 members of Union Disaster Management Committee of Gabura Union. The main focus of this workshop was to make the participants aware on increasing risk of disaster due to changing climate. Moreover detail discussion was held on role and responsibilities of the Union Disaster Management Committee.

Installation of Improved Cooking Stove: It is evident that improved cooking stoves can save 50% to 70% of fuels woods than the traditional ones. It emits less smoke and contributes less in concentrating green house gases. During the reporting period a total of 960 improved cooking stoves have installed at the household level. Training also has imparted to the women members on

modifying their traditional cook stoves to improved one. This simple technology is widely accepted in the community. They are using the fuel efficient cook stoves and are sharing the benefits to other members in and around their homes and assisting them in the process of extension of this technology.

Tree Plantation: A total of 7500 tree saplings are planted at 500 household courtyards to green their homesteads and shading their homes. Almost all the trees are survived as the household member took care of it. These trees will also play a significant role in reducing the cyclone impacts. In addition, these trees will become an asset for the household.



Livelihood

Duck Rearing: Duck rearing is good supplementary livelihood option in salinity prone area as survival rate is high. During the reporting period 285 ducks have been distributed among 95 households. The stock of duck is increased through hatching. Household income of them has increased to some extent by selling eggs and ducks.

Homestead vegetable Cultivation: After launching this project, the series of motivational sessions are carried out for the beneficiaries to make use of their homestead land through vegetable cultivation. During the reporting period CCDB provides necessary orientation and seed support to 120 household members on vegetable cultivation. All of them cultivated vegetables around their homestead and had good harvest during last winter. Not only they are able to meet their household consumption, even some of them sell the surplus and earned some income.

Water, Sanitation, Health and Hygiene

Installation of Sanitary latrines: Almost all of latrines washed away when Cyclone Aila hit in 2009. Many people were not able to install slab latrines because of poverty. During the reporting period a total of 12 households have been provided with slab latrines. All household members are using and maintaining latrines.

Repairing pond sand filter: The acute crisis of potable water prevails in the project area because of saline water intrusion. People heavily depend on the pond water for drinking purpose. There were several Pond sand Filter (PSF) systems installed earlier by the other organization but these were found non-functioning for many years. There were no initiatives was taken by any organization or by the local people to repair those PSFs. CCDB took an initiative to repair these PSFs to make potable water available for the people around the ponds. In the reporting year CCDB repaired six PSFs, and this initiative is highly appreciated by the community.

Rainwater Harvesting: Rainwater harvesting is a very popular adaptation techniques which has been practiced both in the salinity and drought prone areas through which rainwater is stored and used later for drinking. CCDB distributes 200 earthen jars among the community people. They collect rain water in rainy days, and during summer they use this earthen jar as reservoir of water they fetch from ponds.

Advocacy

Popular theater: Popular Theater is an effective tool for creating mass awareness. Organizing four open air Popular Theatres (Pot Songs and Dramas on Climate Change and Disaster Risk Reduction) to build mass awareness at the community level.

Local Capacity Building and Advancing Community Adaptation to Climate Change in the South-Central Bangladesh

CCDB and Bangladesh Center for Advance Studies (BCAS) have been jointly conducting a three-year action research project on Climate Change at Tungipara Upazila of Gopagonj district with the support of Cristian AID, UK since July 2008. The aim of the project is to reduce climate disaster risks and enhance resilience of the communities. Capacity building of community towards the risk reduction and adaptation to the climate change is the main strategy of the project. The project is designed for 367 families of Mitradanga and Joyaria villages under Gopalpur Union of Tungipara Upazila.

Major Achievements:

A participatory workshop holds to develop local adaptation work plan with the participation of different NGOs and community people. In this workshop, the problems of climate change that causes suffering of the local people are discussed in detail. The discussion also includes the adaption measures need to be taken to combat the climate change impacts.

A total of four village meeting are conducted on climate change impacts and possible adaptive measures need to be taken.

Training is held on Climate Smart Disaster Risk Reduction (CSDRM), participated 18 people. This training will enable the participant to deal disaster reduction in the light of climate change.

Creating alternative livelihood option is one of the major adaptive measures to climate change. During the reporting period a total of four training courses are conducted. This training increases the skill of the participants in the areas of poultry rearing, fish culture and vegetable gardening. Around 55 participants take part in this training.

Due to the intrusion of salinity in the agriculture field, the production of vegetables and traditional rice variety has been reduced significantly in the working area. This project introduces salinity tolerance rice variety as well as floating garden among the farmers to prevent the loss of yield. During the reporting period support has been given to two farmers for cultivating salinity tolerant rice and eight persons for floating garden.

This project also provides support to four persons to build flood tolerant houses. The plinth of these houses has been raised by 4/5 feet above the normal flood water.

Creating Climate Resilient Communities: Bangladesh Lighthouse Project

CCDB launched this community based climate change adaptation project since January 2012 with the financial assistance from Bread for the World and DKH of Germany. This project is being implemented in four sub districts namely Shyamnagar, Patharghata, Morelganj and Manda. The overall goal of this project is to increase the resilience of the community people to adapt the climate change impact.

This project intends to achieve five results as follows

Result 1: Food and livelihood security improved significantly.

Result 2: Fresh water for drinking and other purposes, and improved sanitation ensured.

Result 3: People retained at their houses or took shelter in safe places in occasion of any natural disaster.

Result 4: Policy makers and other stakeholders become sensitized and raised their voice against changing climate, compensation for the climate victims.

Result 5: Government took initiative to recharge ground water and re-excavate canals/river in the drought prone areas

The main focus of the project is to aware the people on climate change impacts and adaptation measures to make them more resilient. The major interventions are alternative employment creation, support for alternative agriculture practices, demonstration of salinity and drought tolerance rice, promote energy efficient cooking stove, establish of desalination plant, construction of rain water harvesting and pond sand filter, uphold to use sanitary latrine, planting of saplings, raises public places, etc. There is also a strong area to building linkage and network with different forums and alliances at local, national and international level as of it advocacy initiatives.

During the reporting period CCDB has already set up office at all working areas, and deployed necessary staff. Baseline survey has already been completed. Group formation with vulnerable people is going on.

The project is being implemented through the active involvement of community people in planning, implementing and monitoring process. Local government representatives and government officials are also involved in the course of implementation.



Gaibandha Food Security Project for Ultra Poor Women

Gaibandha Food Security Project for Ultra Poor Women (GFSUP) is being implemented in Gaibandha district from 2009. There are seven organizations involved in this project; four as implementing partners and other three are strategic partners. GRSUP is funded by European Union, ICCO, Light for the World and The Leprosy Mission International. CCDB is responsible to carry out the DRR activities in this project for improving disaster preparedness and crisis coping capacity at household and community.

Target Group

GFSUP is working with 40,000 women headed ultra poor beneficiaries and their dependants in sixty unions under existing seven upazilas.

Objectives

Gaibandha is a disaster prone district in southern region of Bangladesh. So, objective of this project is to focus on the enhancement of livelihoods for ultra poor women of this district with a major intervention of sustainable food security and Disaster Risk Reduction.

Achievement

Training & Workshop

Disaster Management Taskforce Members Training: The main focus of DRR component is to build a resilient community. To meet the requirement 540 Taskforce Committee has been formed in ward level of sixty working unions of Gaibandha Food Security Project for Ultra Poor Women project. Each Taskforce Committee consists of 20 members (12 female and 8 male). The female members are GFSUP beneficiaries and the beneficiaries select male members. For better implication the committee is arranged in four sub-groups as Early Warning group, Rescue group, First Aid group and Shelter Management Group. Day long training is provided in each component to Taskforce Group and encourages the committee to disseminate the learning's to the meeting of Women Village Group and in community for better preparation against any disaster. During the reporting period 135 batch of Taskforce members have received training on the four components and total participants are 2698 members.

Orientation Workshop with UDMC: The prime objectives of this orientation workshop are to reallocate members in the Union Disaster Management Committee as per Standing Order of Bangladesh government and activate the committee through acknowledgement about roles/responsibility on the issue of disaster. Another option is that to build a good linkage with the Taskforce Group members and liaison with Union Parishad for smooth implementation of DRR activities at the supposed area. During the reporting period 3 UDMC orientation workshops hold in Sundarganj pourshava & Sarbananda union respectively under Gana Unnayan Kendra working area and one in Ghuridah union under Unnayan Shohojogy Team working area with total 132 persons participant.

Community Risk Assessment: The most significant activities under DRR program are to conduct CRA with Union Parishad. During the reporting period 14 CRA has been conducted with 625 participants attend at the workshops.

The main purpose of CRA documentation is to understand time line, time trend and mobility pattern; assess how





seasonality affects the vulnerability; identify the correlation between vulnerability and existing Institutional set-up, and document the types of risks, hazards and vulnerabilities and identify how these vulnerabilities affects the people's life and livelihoods.

Disability and Disaster Orientation Workshop: During the reporting period three Disability & Disaster orientation workshops have been taken place in Shaghata, Sadullapur and Sundarganj upazillas' with collaboration of Centre for Disability in Development (CDD).

The view of these workshops is to aware the UDMC about vulnerabilities of Disable persons during disaster, preparation of evacuation plan and sheltering persons with disabilities prioritization and make option to access to the government safety net programs..

Awareness Raising, Creation of Common Toolkits/Knowledge Pool: The implementing partners conduct sessions among the beneficiaries for awareness raising on disaster preparedness. Up to the reporting period four thousand three hundred twenty two beneficiaries have received messages from these sessions regarding preparedness & coping mechanism on the issue of disasters.

First Aid Box Distribution: Two hundred seventy First Aid box has been distributed during July, 2011 to June, 2012 under DRR&M-GFSUP project. Each Taskforce Group has been divided into four sub-groups and their most important task is to provide primary treatments to communities. They are trained on First Aid contents.



Structural Mitigation

Homestead Plinth Raising: The DRR&M team up to the reporting period has gone through 386 number of homestead plinth raising. The overall objective of this activity is to protect the asset, to cultivate vegetable and to motivate the community to raise their homestead plinth for improved protection against flooding.

Installation of Hand Tube Well: To ensure safe drinking water for target beneficiaries and surrounding communities are a major intervention under DRR&M activities. Within the reporting period 1000 tube well are installed and on GUK & RDRS Bangladesh working area 320 numbers tube well sinking and platform construction has been completed respectively whereas on the working area of GBK & UST 180 numbers of tube well installation respectively takes place.



Installation of Sanitary Latrines: Providing sanitary latrines to GFSUP beneficiaries is another notable activity under DRR&M component. To ensure better livelihood - beneficiaries are supplied with sanitary latrines to minimize the health hazards. CCDB has supplied 2500 latrines among selected beneficiaries with full facilities.

Shelter construction: The most significant activity under DRR intervention operated by CCDB is to build Shelters in the flood prone areas of Gaibandha district. Eleven Schools cum Flood Shelters have been constructed at the tenure of reporting period and out of these shelters three school ground raised with earthwork to avoid risk of flooding. Overall maintenance is done by the school management committee.

Resettlement Program



CCDB has been engaged in implementing resettlement, compensation and relocation activities since early nineties. During the reporting year four resettlement Programs are implemented with financial support from the multilateral AID agencies. The programs are being implemented in the roads and infrastructure development sector.

Padma Multipurpose Bridge Project (PMBP)

CCDB implemented PMBP under Bangladesh Bridge Authority of Ministry of Communications. This project is proposed to be financed by the World Bank, Asian Development Bank (ADB), Japan international Cooperation (JICA) and Islamic Development Bank (IDB)

This is the largest infrastructural development program locates in the district of Munshiganj, Madaripur and Shariatpur. The Project has acquired 1099 hectares of land with total affected people 17,500. Upon completion, about 5,000 households will be displaced. The program has arranged 2200 resettlement plots duly physically developed community infrastructure like School for 2000 students, Mosques for 1500 devotees, health centre for providing basic health services, market for transecting day to day products, overhead water tank for safe drinking water of 3000 affected people duly dressed with electricity and metal roads. CCDB along with other activities disbursed compensation side by side with DCs CCL.

The duration of the program will be five years and up to current reporting year it accomplished 55.77% of total activities of the entire program. The International and National dignitaries visit the programs many times. However, the two pictures reflect the visit of Managing Director of World Bank and Honorable Ministers for Communications.

The resettlement activities of the project will be continued up to October, 2014.

Bangladesh Bridge Authority develops 4 resettlement sites for relocation of displaced households. A total of 2,153 different sizes residential plots and 80 commercial plots are developed. The distribution of plots among affected households and commercial business enterprises is in process. In the meantime CCDB receives 1897 applications for plots. The information of the applicants are now

RAP	EPs Identified	Total EPs Paid by DC	EPs Paid by DC against land	EPs Paid by BBA	Amount Paid by DC	Amount Paid by BBA	Total Amount Paid by DC & BBA
RAP - I	992	971	971	971	276,927,912	950,946,313	1,227,874,225
RAP - II	5,153	3,889	2,952	2,824	1,242,990,959	962,029,381	2,205,020,340
RAP - III	5,282	3,359	2,525	2,605	1,575,918,186	1,252,874,308	2,828,792,494
RAP - V	1,126	1,090	1,070	811	416,787,460	108,927,176	525,714,636
Total	12,553	9,309	7,518	7,211	3,512,624,517	3,274,777,178	6,787,401,695

verifying for allocations for plots. During implementation of Resettlement Action Plans someone aggrieved for not applying to GRC. Up to June, 2012 there are 213 people applied, of them 181 cases are resolved or are referred to DC offices for further review and 32 cases under processing for resolution.

Road Network Improvement and Maintenance Project - I

The Roads and Highways Department (RHD) has undertaken the Road Network Improvement and Maintenance Project-I with the financial support from the Asian Development Bank (ADB). CCDB has been assigned by GOB for accomplishment of resettlement activities since May, 2006. The project comprising the National Highways, Regional Highways and Feeder roads situated in east and north-western part of Bangladesh. About 199.54 acres of land have been acquired under this project

In the project 7,644 Entitled Persons (EP) are identified as affected persons. Out of this CCDB disburses differential payment to 6,680 EPs amounting to Tk. 160,399,959.

The project attaches top priority to the people contributed their land, trees and housing structure for the cause of national and regional highways.

Dhaka Mass Rapid Transit Development Project

Government of Bangladesh has taken an initiative for metro rail for reducing the traffic congestion. About 21 km long Mass Rapid Transit (MRT) Line-6 project from Uttra and end at Motijheel with 16 stations will be constructed. The project is formulated with the participation and discussion with the potential affected person.

In first phase CCDB prepared Resettlement Action Plan (RAP) and Environmental Impact Assessment Plan (EIA). Being assigned by DTCA, CCDB is conducting Socio-economic survey for preparation of Resettlement Action Plan. Initially CCDB identifies a total of 186 owners of R.S. plots. There are five mouza and 621 persons to be affected by the project.

Participatory Small Scale Water Resource Sector Project

This project has been undertaken by the Local Government Engineering Department (LGED) under the Ministry of LGRD. The project will operate in 30 districts covering 8700 households. The project contemplates to operate 80 sub-projects in diverse geographical situation. An agreement is signed between LGED and CCDB in May 2012 with an assignment to prepare and implement 80 Resettlement Action Plans.

CCDB mobilized the field staff and started the program activities in four sub-projects and will continue its work in the forthcoming five years period for disbursement of compensation, participation and social mobilization of the grass roots level Water Management Cooperative Society members.

ROAD NETWORK IMPROVEMENT AND MAINTENANCE PROJECT - II

This project has been undertaken by the Roads and Highways Department (RHD), with the financial support from the Asian Development Bank (ADB) to improve the national, regional and feeder roads in the districts of Mymensingh, Kishoregonj, Panchagar, Nilphamari, Dinajpur and Chittagong.

A total of 598.54 acres of Land have been acquired as per practical requirement of the Project and Taka 1,664,086,593 was placed to 06 Deputy Commissioners for payment of compensation to the affected persons. On the other hand, CCDB has disbursed the Compensation and Resettlement benefits to 7,228 Entitled Persons (EPs) of RNIMP-II amounting to Taka 178,419,103 which has been funded by Roads and Highways Department.

As in the involuntary resettlement guideline of the ADB, CCDB organized Focus Groups with the affected person to raise consciousness of APs/EPs and to formulate action plan to be followed at a later stage of the program implementation.

By this time CCDB formed 121 focus groups and organized 412 meetings. These meetings dealt with payment of land, structures, trees, title updating, bank account opening of individual owners, preparation of ID Cards, etc.

CCDB also arranged livelihood skill training for the affected people who are most vulnerable. With assistance of National Youth Development Centre CCDB arrange one-month long training for 513 persons in the areas of Poultry, Cattle rearing, fish culture, Agriculture extension, Block/Bootlick/Screen Print, etc. In addition to the training, vulnerable affected persons received cash support ranging from Tk. 7000 to 10000.



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



Though, a significant improvement has been achieved in enrollment in primary school but preventing drop-out is still a major challenge. Because of poverty parent cannot continue their children's education. At the same time there are some hard to reach pocket areas like char land, haor areas, coastal areas, urban slums, etc. where children are not able to receive education due to lack of schools.

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



CCDB is implementing UNIQUE program in five districts namely Rangpur, Nilphamari, Dinajpur, Kurigram and Lalmonirhat. The total budget of this program for CCDB is Tk. 115,000,000. The primary target of this project is the children aged 6-12 years who remain out of school.

Major accomplishments

In our nine geographical areas spread over 11Upazilas under five district, 360 Children Learning Centers (CLC) are in operation to provide non-formal primary education to 8,157 children through a flexible approach. Primary education is provided through multi-grade learning system covering five grades similar to five classes in primary schools. The children are also provided with national text books some and other education materials.

To involve the community people in this endeavour there are two committees have been formed. Center Management Committee (CMC) and Community Action Group (CAG) are working together in a coordinated way to monitor the performance of CLC. They also provide necessary advises for further improvement. Apart from CLC, CCDB is operating 24 pre-primary schools. This pre-primary level education will enable the children taking necessary preparation to be enrolled in formal primary school.

As all the students of CLC did not appear to have same learning capacities, a total of About 75 special learning classes were organized for slow learners to improve their learning skill.

A total of 36 Local Resource Centers (LRC) have been established where many books, magazines and daily news papers have been made available for the community people so that they can enhance their knowledge base as well as have access to information.



Micro Finance Program (MFP)



CCDB initiated the Micro Finance Program (MFP) in 2007. The main objective of this program is to create sustainable employment opportunities and raise income levels of the reference people by enhancing their existing capacities with a systematic productive base. Micro Finance Program has been trying to promote small rural micro enterprise among the reference groups.

Programme Locations

This year the MFP has implemented in 17 Branch offices in different 9 districts. District-wise distribution of programme locations is shown below:

Manikgonj	Manikgonj Sadar, Singair, Shivalaya
Goplagonj	Gopalganj Sadar.
Pabna	Pabna Sadar, Bangura, Atgoria
Rajshahi	Rajshahi Sadar, Poba, Mohanpur, Godagari
Chapainawabgonj	Chapainawabgonj Sadar, Nachole
Noagaon	Manda
Mymensingh	Fulbaria
Tangail	Gatail, Modhupur.
Madaripur	Kalkini

Human resources of the Programme

There is 92 staff engaged in this program in different level at field and central office level.

Objectives of the Program

Micro Finance Program has a number of objectives. These objectives are furnished below which makes its different to the same level organization:

- ▶ Micro Finance Program has developed and offer demand driven financial services.
- ▶ Micro Finance Program is generating capital for the borrower easily available at a lower service charge.
- ▶ It is facilitating the matching between capacity enhancement of borrower and capital which is resulting into growth of micro enterprises.
- ▶ It is assisting the borrower to retain their jobs and also to create new jobs in its operational areas.
- ▶ It is creating savings habit among the member and thus assisting them to create their own capital that they can mitigate of crisis period. This capital will also help them to start new small business or to extend the existing one when they repay their full loan to the program.
- ▶ It has turned a number of local small business men to better entrepreneurs who are contributing to the national economy.

Yearly Comparing Pragmatic and Financial Performance:

Particulars	2011-2012	2010-2011	Increase/ Decrease
Number of Members	7,407	14,136	(6,729)
Number of Borrowers	6,076	7,856	(1,780)
Member Savings	2,98,26,353	34,966,409	(51,40,056)
Loan disbursement	27,74,75,000	254,587,000	2,28,88,000
Loan Realization	25,61,61,702	219,675,834	3,64,85,868
Portfolio in Tk.	17,23,12,179	151,024,507	2,12,87,672
Portfolio Yield	23.32%	19.41%	3.91%
On time recovery rate (OTR)	98.13%	98.43%	(0.3%)
Cumulative recovery rate (CRR)	98.42%	97.85%	0.57%
Overdue outstanding rate	6.26%	6.18%	0.08%
income	4,17,29,757	28,525,603	1,32,04,154
Expenditure	2,95,84,177	25,486,872	40,97,305
Surplus	1,21,45,580	3,038,731	91,06,849
Operational Self Sufficiency (OSS)	141%	112%	29%
Loan Loss Reserve (LLR)	1,07,69,282	53,80,245	53,89,037
Debt Capital Ratio	9.34:1	30.45 :1	20.52
Capital Adequacy Ratio	10.28%	3.83%	6.45%
Rate of Return Capital	99.14%	67.53%	31.61%
Return on Asset (ROA)	5.88%	1.66%	4.22%

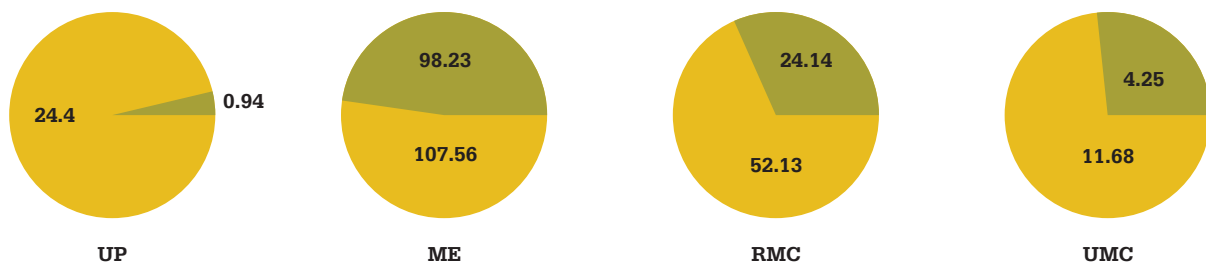
Credit Support to Member

MFP has offered 4 types of loan product. These types are Ultra poor loan (UP), Micro enterprise loan (ME), Rural Micro Credit (RMC) and Urban Micro credit (UMC). MFP captivates 24% service charge from all product of MFP.

Yearly Comparing Product wise Loan Portfolio is given the table.

Products	2011-2012		2010-2011	
	Borrower	Portfolio (Million in Tk)	Borrower	Portfolio (Million in Tk)
Ultra Poor Credit (UP)	340	0.94	4,375	24.40
Micro Enterprise Loan (ME)	1573	107.56	1,597	98.23
Rural Micro Credit (RMC)	3,383	52.13	1,042	24.14
Urban Micro Credit (UMC)	780	11.68	412	4.25

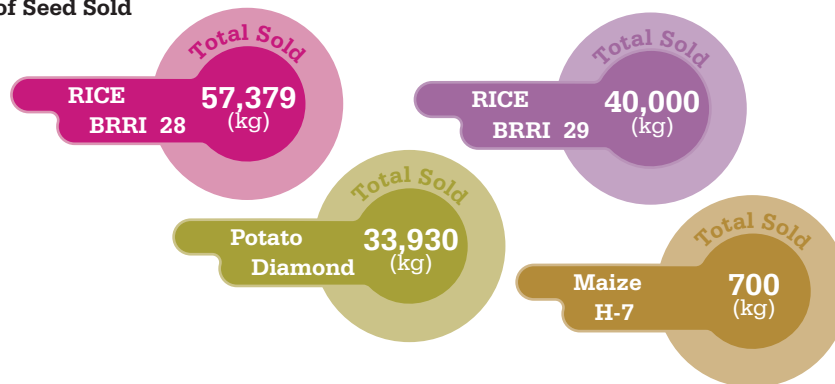
Portfolio (in million tk.)



Seed enterprise (for quality seed):

We are producing and are supplying quality seed to farmer's level in the name of Chashir Hashi brand for sustainable livelihood and are contributing the food security in the national economy. CCDB Seed Enterprise has produced and has sold about 97 tons quality rice seed of different variety at grass root level. We also have produced and have sold 33 tons of potato seed and 700 kg highbred Maize seed.

Table of Seed Sold



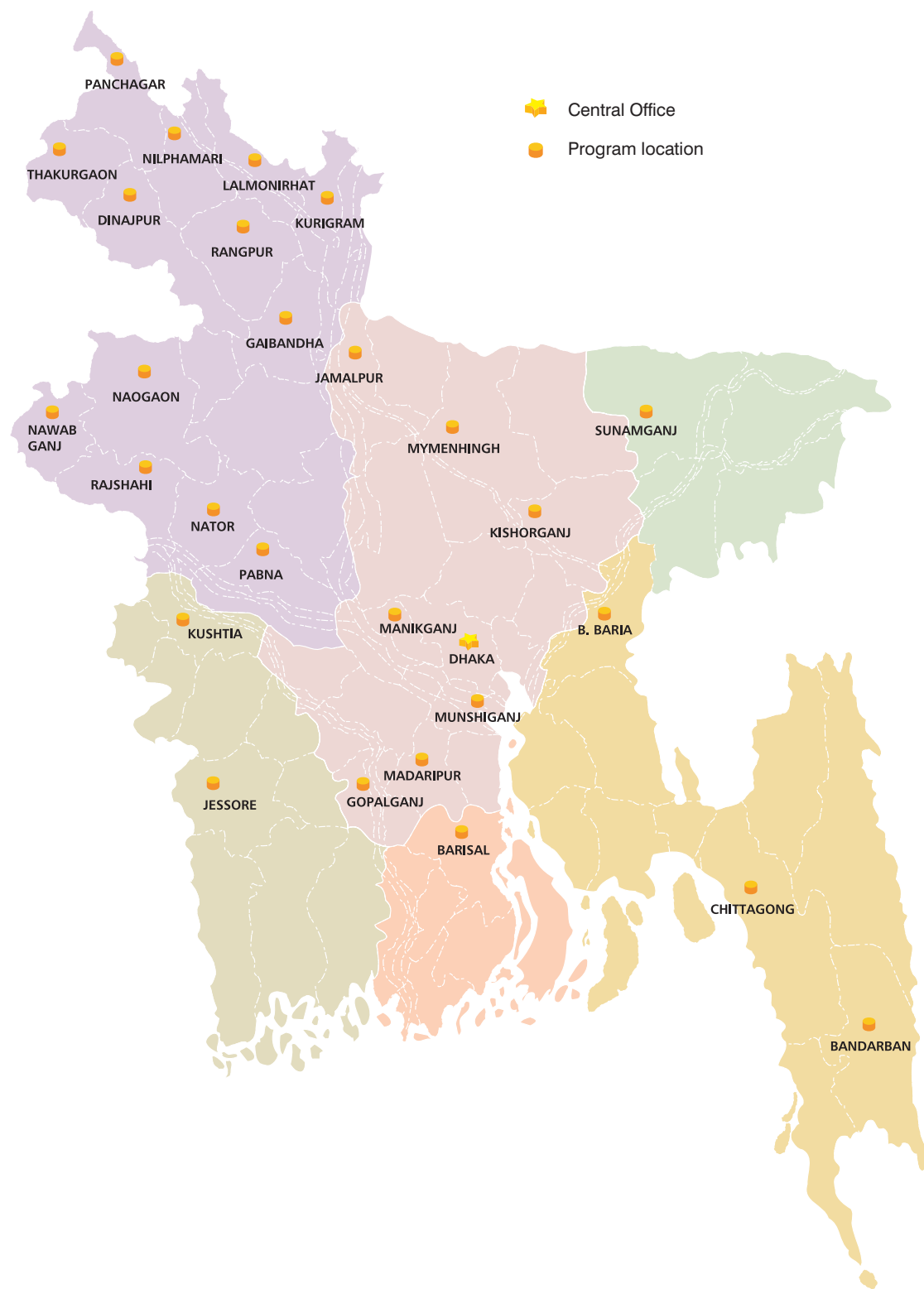
Solar Power System

Micro Finance Program is planning to introduce solar power system to its working area for innovative green power for all. We are already discussing a solar company in the name of Solar international (SOLARIC) Ltd. This product has done primary assessment of demand and we are going to start this service as a pilot basis at our two branch offices.

<p>CCDB Resource sharing partners</p> <p>Bread For The World Germany</p> <p>Chistian Aid United Kingdom</p> <p>EED-Evangelischer Entwicklungsdienst e.V Germany</p> <p>Global Ministies, UCC, Disciples United States</p> <p>Hilfswerk Der Evangelischen Kirchen Der Schweiz (HEKS) Switzerlands</p> <p>Hongkong Christian Council Hongkong</p> <p>Interchurch Organization for Development Cooperation (ICCO) The Netherlands</p> <p>Norwegian Church Aid Norway</p>	<p>CCDB Commission Members</p> <p>Mr. Thomas Baroi Chairman</p> <p>Mr. Subodh Adhikary Vice-Chairman</p> <p>Mrs. Sufia Akhtar Rahman Commission Member</p> <p>Mr. Md. Abdul Quddus Commission Member</p> <p>Dr. Milton Biswas Commission Member</p> <p>Rev. Ashim Baroi Commission Member</p> <p>Rev. David A. Das Commission Member</p> <p>Dr. Ipshita Biswas Commission Member</p> <p>Mr. Joyanta Adhikari Executive Director, CCDB & Ex-Officio Secretary, CCDB Commission</p>	<p>Senior Staff members</p> <p>CCDB-Head Office</p> <p>Md. Ibrahim Head, Admin. and Finance</p> <p>Sylvester Halder Head, CPRP</p> <p>George Ashit Singha Coordinator, CPRP</p> <p>Imran Kibria Coordinator, PME</p> <p>Julius Adhikari Coordinator, Disaster</p> <p>Nadira Parveen Coordinator, Advocacy and Gender</p> <p>Solaiman Siddique Program Manager, MFP</p> <p>Pabon Ritchil Coordinator, UNIQUE</p>	<p>Area Managers of CPRP Area Offices</p> <p>Amorio Sarker Gournadi</p> <p>Dewan Farhadul Islam Daschira</p> <p>Bithika Baroi Chapai Nawabganj</p> <p>Danish Marandi Daudpur</p> <p>David Shyamal Baroi Manda</p> <p>Evan Porag Sarker Gopalganj</p> <p>Debashish Kumer Dey Fulbaria</p> <p>Nadira Akter Jalalpur</p> <p>Nurul Alam (Suvo) Ishurdi</p> <p>Richard Dobey Monirampur</p> <p>Sudipon Khisa Banadarban</p>

World Council of Churches (WCC), Geneva, coordinates the resource sharing and various churches contribute through the WCC for CCDB.

CCDB Program Location



Annual Report

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