

Annual Report

2013-2014



CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH



Annual Report
2013-2014



Vision, Mission and Values of the Organization

Vision:

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

Mission:

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

Values CCDB upholds and promotes:

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

Message from Executive Director



Dear Valued Readers and Resource Sharing Partners

CCDB as a national non-government organization, have been working in Bangladesh for a little over 40 years. All our efforts are for making significant changes in the lives of the poor and vulnerable communities. We have operated and are still operating different programs and projects, in different parts of the country.

As a learning organization, CCDB has been changing with dynamic environments and development trends, both at the national and global level, so that changing needs of communities can be addressed in the most appropriate and effective ways. This includes creativity and innovative approaches that best suits the communities and families we are committed to serve.

"Service Delivery Approach" had been the major focus and during the "Forward Plan" developed in 2003, there has been addition to focus on "Rights Based Approach" and integration of different program components, into an integrated model, to comprehensively address communities.

CCDB developed a "Comprehensive Poverty Reduction Program" with eight thematic areas, for empowering poor and vulnerable women, who live on the verge in their communities, due to their economic and social status. Organizing them into community based organizations (Forums). Building Networks and empowering them at Unions and Upazilas, to work on issues of justice and rights, gender equity and reduction violence against women and advocacy for accessing resources form government and other service delivery organizations.

Comprehensive Poverty Reduction Program is the Flagship Project of CCDB and is resourced by a consortium of resource sharing partners. The organization has organized 922 people's organizations with close to 60,000 families; set up 131 Union and 36 Upazila Networks, through 11 Area and 36 Program Offices in 16 districts.

To give a legal entity these organizations are being registered with Cooperative Department and Women's Affairs. So far we have been able to register 444 of these organizations and hope to complete this within the next four year cycle. We were able to assist 633 of these organizations to build modest offices for them, to have a common space to meet and operate from and give an institutional shape. For the empowerment of these organizations, CCDB considers these organizations as partners and operates most of the programs through them.

CCDB also operates several bi-lateral special projects, focusing on Climate Change Adaptation and Mitigation; Strengthening Resilience and Safety in Schools and Communities; Non-Formal Education for Hard to Reach Children; Participatory Market and Value Chain Development; Rehabilitation of Internally Displaced People; Seed Production, Marketing and Promotion of new tested varieties; Organization Managed Savings and Credit Program on a small scale.

We would like to express our sincere gratitude to our valued development partners, government officials for their support. Our heart felt thanks to the community leaders and Executive Committees of the people's organizations (Forums) and their Networks' Leaders, for their efforts and finally our staff members for their endless efforts to change the lives of the people we are committed to serve.

A handwritten signature in black ink, appearing to read 'Joyanta Adhikari', written over a horizontal line.

Joyanta Adhikari
Executive Director

September 2014

Christian Commission for Development in Bangladesh

Annual Report 2013 to 2014

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Establishment of Organization

"Christian Commission for Development in Bangladesh" (CCDB) has its roots in the liberation war 1971, which caused tremendous sufferings; displacement of both majority and minority communities, mass killing and death of intellectuals, destruction of infrastructure and paralysis of the economy. Many International Faith based organizations operated Emergency Relief Operations in the Refugee Camps in India.

These organizations formed a consortium in 1972 and began to work with relief, rehabilitation and reconstruction of the newly independent Bangladesh, under the name of "Bangladesh Ecumenical Relief and Rehabilitation Services" and initiated a process to transform this international organization into a national organization, to complete the work they began and take new initiatives for addressing the needs of this country.

CCDB came into being in 1973 in a new born nation, in one of the poorest regions of the world. This organization demonstrated her capability for drawing all attention to relief, rehabilitation and reconstruction activities in this wretched and war-torn economy. In response to the immense needs, many international agencies came forward with emergency relief and rehabilitation assistance in partnership and as resource sharing organizations.

Brief History of CCDB

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

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

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

Activities of BERRS included airlifting relief materials, providing 3 coasters and 5 small ships to Bangladesh Government; treatment support by mobilizing medical teams, providing essential equipments and grants to Sher-e-Bangla Orthopedic Hospital in Dhaka; supplied 5000 specially-designed beds for different hospitals and health centers throughout the country. Supported long-term pilot health project in one Thana; built over 50,000 houses in 10 different districts; supported task relief for repairing roads, canals, dykes and distributed seeds and cattle; supported rehabilitation programs for different occupational groups like fishermen and weavers etc.

BERRS proved its effectiveness by participating in relief and reconstruction activities and secured a good position as one of the biggest relief agencies in Bangladesh. The experience of relief and rehabilitation activities of BERRS, brought in the idea of long term development programs and activities, so that the impact of short term emergency responses, to alleviate sufferings of the poor and vulnerable communities could be sustained.

As a result a truly national organization that could be responsive to the needs of the people was searched under the umbrella of the "National Council of Churches in Bangladesh" (NCCB). The purpose was to shoulder the responsibilities of ongoing programs of BERRS and to relate relief and rehabilitation programs, to mid and long term developmental activities.

On October 22, 1972, Executive Committee of NCCB in its meeting, decided to create a new organization. Accordingly "Christian Commission for Development in Bangladesh" (CCDB) emerged as an autonomous development organ of NCCB in March 1973.

CCDB has been working in different parts of this country, through different bilateral and multilateral programs and projects for more than four decades with changes work working strategies to meet the fast changing socio-political-economic and environmental conditions at national, international and global level. Being an organization committed to change to life and living conditions of the poor and vulnerable communities, the organization reviews the services being delivered to the communities and families focused through programs and projects.

CCDB's Engagements in Bangladesh

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

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

In addition there are several bi-lateral sectoral programs with special focus like (i) Involuntary Resettlement Programs; (ii) Climate Change Adaptation and Mitigation Program; (iii) Pro-poor Market Development Program; (iv) Strengthening Resilience and Safety in Schools and Communities; (v) Micro Finance Program.

This Annual Report has been prepared based on the different thematic areas of CCDB's engagements as there are some cross cutting programs and to give a better overview of the programs being implemented.

- (1) Women Empowerment through People's Organizations (Forums);
- (2) People Managed Savings and Credit Program (PMSC);
- (3) Food Security and Sustainable Livelihoods; (Agriculture/ Animal Husbandry/ Fish Culture/ Horticulture);
- (4) Seed Production, Marketing and Promotion; (5) Water, Sanitation and Hygiene Education;
- (6) Primary Health Care and Health Education; (7) Justice and Human Rights;
- (8) Local Capacity for Peace Building; (9) Climate Change Adaptation and Mitigation;
- (10) Education and Culture Preservation; (11) Pro-Poor Value Chain Development and Marketing;
- (12) Involuntary Resettlement Program; (13) Organization Managed Savings and Credit Program (MFP);
- (14) Human and Organization Capacity Building Center - HOPE Foundation;
- (15) Environment - Social and Homestead Forestry; (16) Emergency Response (Mahasen);
- (17) Rana Plaza Victims' Capacity Building and Income Restoration;
- (18) Staff Capacity Building/Training; (19) Membership With Networks/Forums;
- (20) Significant Events and Meetings; (21) Partnership and Resource sharing partners;
- (22) CCDB Leadership and Management Staff; (23) Audit Report;
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CCDB's Programmatic Thematic Areas of Engagements

Women Empowerment through People's Organizations (Forums)

Women in Bangladesh, especially in rural areas are doubly vulnerable and marginalized, due to their social and age old traditional values, based on social, religious, cultural, traditional and economical conditions, especially among the poor communities. To empower them and build their capacities for leadership and decision making authority, CCDB facilitated them into small community based people's organizations (Forums).

These organizations' are led by them, through the formation of a Forum Council, comprising of a leader from small groups of five to seven members. Council Members are dependent on the number of small groups in each Forum. The Forum Council Members elects a seven member Forum Executive Committee, to operate their organizations. CCDB operates all development programs and activities through these organizations.

The community based people's organizations (Forums) are categorized into three groups. One group categorized as Phase-In or Younger-Forums, a second group are categorized as Status-Quo or Older-Forums and the third group are categorized as Phase-Out or Graduated-Forums. To give legal identity these are being registered with Cooperative Department in their respective Upazilas.

CCDB operates programs through these organizations (Forums) as local partners and funds are transferred to their bank accounts and these are disbursed by them, based on agreed plan of actions. Their activities are supervised and financial transactions monitored by CCDB field level staff members and audited by Accounts Officers. In addition Cooperative Department is the Upazilas also audits the registered Forums annually, to meet the Department's requirements.

Community Based People's Organizations (Forums) that CCDB-CPRP Works with and through

Sl. #	People Organizations' Status	Number	Total Members	Female Members	Male Members	% Female	% Male
01	Phase-In or Younger Forums	388	23,763	22,681	1,112	95.33	4.67
02	Status Quo or Older Forums	265	14,581	12,961	2,375	84.77	15.53
03	Phase-Out or Graduated Forums	269	19290	16,296	2,642	86.05	13.95
	Total	922	58,022	51,893	6,129	91.63	8.37

Registration of Community Based People's Organizations (Forums)

To give a legal identity and long term sustainability and institutional shape these organizations (Forums) are being registered with the Local Government's Cooperative Departments. In addition to legal entity, these organizations have the opportunity to manage their Savings and Resources injected by CCDB, for income generation, as a source of Capital for Revolving Fund and to operate Credit Programs for income generations.

Of the 922 Forums 444 has been registered up to June 2014, while the others are being processed, by meeting the requirements of the Cooperative Department. During this year 105 Forums were registered and in the registration process the Executive Committee Members' engagements not only increases their visibility, but give them an opportunity to visit and meet the government officials, talk with them. The process increases their confidence of visiting and meeting high officials at their level, which they have never done before. This has increased their acceptance in the community, Government Officials and local NGOs operating in the area.

Forum registration with Cooperative Department not only ensures legal entity, but helps to operate Savings and Credit Program among the members; gives them an opportunity for providing Leadership and Managing Financial transaction of their organization. With a view to register all Phase-Out or Graduated and Status-Quo Forums with Cooperative and other Departments at Upazila level, to enhance their visibility, recognition, confidence level. To operate their Savings and Credit Programs smoothly and in the process mainstream these women headed and led organizations into the government structures and systems.



Forum Executive Committee Meeting



Forum Worker Reporting to Executive Committee



Forum Members Court Yard Meeting



Forum Members Meeting



Rating Forum Performance by Members



Forum Program Ranking



Forum Annual General Meeting



Forum Annual General Meeting

Forum Registration Status with Cooperative Department

Forum Category	Total Forum	Registered up to June, 2014.	% of registration
Phase Out or Graduated Forums	269	178	66%
Status-Quo or Older Forums	265	143	53%
Phase- In or Younger Forums	388	123	31%
Total	922	444	48%

Enhancing Leadership and Management Capacity of Forum Executive Committee Members

Forums implements diverse programs and related activities, with time these are gradually increasing. To meet the demanding needs to operate their organizations, the Forum Executive Committee Members needs leadership and managerial skills, to operate their organization effectively and implement programs more efficiently. Their capacities needs to be enhanced in designing and implementing programs; monitoring and evaluating results; financial management, managing Forum Workers (Kormis); organizing meetings, taking decisions and supervision of day-to-day activities.

During this reporting period CCDB organized 106 training on Forum Management, Budgeting and Accounts keeping, where a total of 466 (female-383, male-83) Executive Committee Members attended. These training sessions have improved their knowledge and skills in frequent decision making process, to implement various program activities.

Improving Forum Workers' Skills

Each Forum has a staff known as Forum Kormis (Workers), who are selected by the Forum Executive Committees along with CCDB, from the community. They are appointed by the Forums and are considered as their staff; however CCDB initially pays their remunerations through the Forums. After a period of eight years, when these organizations has adequate income and resources, the salary subsidy is withdrawn and the Forums has to make this payment from their own funds. From this year this assistance has been stopped for all the 388 Phase-In or Younger Forums. This was stopped eight years back for 265 Status-Quo or Older Forums and 269 Phase-Out or Graduated Forums.

Forum Workers play a vital role in strengthening the Forums' operations. They need to know the objectives of Forums and their management role, responsibilities and activities they will have to perform. During this reporting period, CCDB organized training on Forum Planning, Budgeting and Accounts Keeping. A total of 238 (female-196, male-42) Forum Workers were trained. These training sessions increased their knowledge and skills, so that they can perform their responsibilities efficiently.

Forum Workers also received training on social issues like Gender Equity and Justice; Health Care and Education; Reducing Child Marriage and Dowry System and Disaster Risk Reduction and Environment Development. A total of 230 Forum Workers received these trainings, which has increased their awareness on these issues and they are able to disseminate the knowledge to the Forum Executive Committees and Members during Forum and Group Meetings.

Forum Conventions

Annual General Meeting is the Forum Convention, organized annually where all Forum Members attend. The Executive Committee Members provides a comprehensive report to all the General Members, on overall achievement of their Forum. General Members get an opportunity to know about the progress and issues faced and addressed by the Executive Committees. A total of 912 Forum Conventions (Annual General Meetings); where CCDB provided budgetary support for the 508 Conventions and 404 Forums Conventions were organized with Forums' own funds.



Refreshers Course for Forum Workers



Health Education Session for Forum Members



International Women's Day Meeting with Forum Members



Orientation on Gender Equity and Justice



Forum Budget Preparation Workshop



Orientation on Agriculture - Forum Members



Leaky Bucket Analysis by Forum Members



Cash for Work During Lean Period



Duck Rearing for Income Generation



Cow Rearing for Income Generation



Harvesting Fish from Pond



Mango Sapling Production for Income Generation



Arum Cultivation



Harvesting Brinjal for Selling



Harvesting Nolkhol for Marketing

Livelihood and Food Security Singair, Manikganj

Anwara's effort to change life

Anwara Begum (50) and her husband Kashem Ali (57), lives in Azimpur village under Singair Upazila in Manikgonj district. They have two daughters and one son. Only son Yakub Ali after studying up to class five, he began working in his uncle's cloths shop in Ashulia.

They have only 3.5 decimals on which they built a dwelling house, with straw walls and thatched roofed house, before becoming a member of the CCDB organized Padma Mohila Forum on 14.9.2009. There was excessive financial crisis in the family. Anwars received various training from Forum and was provided a ring-slab latrine.

She received loan from Padma Mohila Forum several times after becoming a member and mortgages land and cropped vegetables. She purchased a cow and built a sloping roofed shed along her living house for keeping her cows.

She received loan of Tk. 30,000/- on 8.10.2012 and mortgaged land, where she cropped the aubergine and sweet pumpkins. She spent Tk. 3,000/- for cultivation of aubergine and sold 8,000/- and profited Tk. 5,000/-. She spent Tk. 5,000/- for cultivation of sweet pumpkins and sold 15,000/- and profited 10,000/- and expects another Tk. 5,000/- from selling rest of the sweet pumpkins.



two cows, four goats and build a new house after becoming a member of Padma Mohila Forum, which is now registered as Padma Mohila Samabaya Samity Limited.

She plans to cultivate paddy in that land and set up a cloths shop at Ashulia, with Tk. 45,000/- after selling her cows and her own savings. She earns additional income by selling clothes in her shop. She is meeting family food and other expenses and refunding her loan installments regularly from her income from agriculture, cloth store and selling milk.

To start the Ashulia Clothes Shop, they built a beautiful house and future dream to wed their son. Anwara and Kashem Ali, her husband are hard and enterprising workers. Now they are able to take 3 meals a day. They don't like meat, but eats fish 2-3 times a week. Presently Anwara is the owner of

Iti Baroi, Community Organizer, Singair Unit Office, CCDB-CPRP

Financial Stability of Forums

Financial stability is one of the main determinants of Forum Sustainability and is directly related to the economic development of Forum Members. Adequate Forum Funds indicate more economic activities among the Forum Members; more income and more dividends among members. Forum Revolving Fund ensures easy access to capital resources for investment for generating more income at the household level. These in turn ensures more sustainable livelihood opportunities and household level food security.

Forum Category	Total Forum	Funds June 2013	Funds June 2014	Funds Increase
Phase Out or Graduated Forums	269	512,667,821	552,218,408	39,550,588
Status-Quo or Older Forums	265	116,646,443	124,918,770	82,72,327
Phase-In or Younger Forums	388	177,262,451	192,043,120	14,780,669
Total	922	806,576,715	869,180,298	62,603,584

Institutional Identity, Visibility and Creating Common Space

To give an institutional shape, identity and a common space for the members of the community based people's organizations (Forums and Networks), to meet and discuss their issues, initiatives, efforts, progress, results, CCDB has been assisting the Forums to build small modest offices on their own or leased land. These Forum Offices are also used as community level training sessions, focus group discussions, operating pre-schools in the mornings and also as children and mothers immunization.

Forum Category	Total Forum	Forum House Constructed	% of Construction
Phase Out or Graduated Forums	269	160	59%
Status-Quo or Older Forums	265	110	41%
Phase- In or Younger Forums	388	352	90%
Total	922	622	67%

So far CCDB has assisted 622 of the 922 Forums to build their own Offices to operate from. Some of these organizations are small and does not have land, are operated from one of the Executive Committee Members' homes, in such cases the local schools are used as the meeting place. This year 71 Forums were assisted to repair and renovate their offices.

People's Organizations' (Forums) Networks

To strengthen Forum Executive Committees, sharing their programs, achievements and addressing common issues prevailing in their Forums and communities, two types of Networks have been organized. One Network at the Union level and the other Network at the Upazila level, with two representatives from each Forum are selected to join the Union Networks and two representatives from the Union Networks joins the Upazila Networks.

131 Union and 36 Upazila Networks consists all three categories of peoples' organizations (388 Phase-In or Younger Forums; 265 Status Quo or Older Forums and 269 Phase-Out or Graduated Forums), so that newer ones can learn from the older ones. These Networks meets once every three months, for identifying common advocacy issues at Union and Upazila level, to access resources allocated by different Ministries to the Local Government Management Structures, for the benefits of poor and vulnerable families in their communities. This also gives them the mobility in the community. They also discuss on common issues that prevail in their Forums and Networks, to find common solutions on of human rights violations and gender violence and mitigations.

Livelihood and food security Maksuda is Successful Leader

Maksuda Begum (25) is the member of Baishakhi Mohila Samabaya Samity Limited, under Singair Unit Office, in Manikganj district. She lives in Nayapara the village about three kilometers from Upazilla Sadar and became a member of this Forum on 10th October 2008. She deposited the savings regularly.

She studied up to class V and is married to Abdus Sattar (27). They are a five member family, with two children and father-in-law. They had one thatched roofed house, on three decimal land, where they were living. Her husband was a share cropping farmer and a day laborer and it was hard for her to maintain the family only with the income of her husband.

In 2009, she showed interest in agriculture work and participated in the Eco Farming Training and received an interest free loan of Tk. 10,000/- from Baishakhi Mohila Forum, with which she procured ox. After six months of rearing she sold it for Tk. 15,000/- and mortgage one bigha (.3 decimals) land and also got an income source by cultivating this land. They used compost fertilizers and during the 1st year she got 16 mounds (640 kg.) paddy. Her husband bought a power tiller after selling paddy.



Maksuda Begum purchased a pregnant cow for Tk. 15,000/- with a loan of from Baishakhi Mohila Forum and her savings in September 2012. After 6 months of rearing; the cow gave birth to a female calf. At present her cow gives 4-5 liters of milk, which she sells in the market and keep some milk for the family and earns around Tk. 3000-3500/- per month. She purchased another cow and gave this for shared rearing.

After selling the power tiller and taking loan from others, her husband went to Middle East for service. Her husband gets Tk. 25,000/- per month and sends money regularly. With this additional income, she built a four roofed corrugated iron sheet house, sunk a tube well for safe drinking water and got a ring-slab latrine from CCDB through Baishakhi Mohila Forum.

Before becoming a member of the Forum, they could not take two proper meals a day. At present, her husband sends money and she rears cows in house and do not have food crises in her family. Older daughter of Maksuda Begum reads in class three and her ambition is to educate and establish her two daughters socially. She dreams that both her girls will complete higher education.

Maksuda Begum was not known in the community. She had no money when she became a member of Baishakhi Mohila Forum. At present she has social dignity and increased identity in the community. She has been elected as the President of the Forum, which has given her a leadership role in the women's organization and increased her dignity and acceptance in the area.

A significant change has occurred in the social and economic life of her family, after she became associated Forum. From an unknown poverty stricken family, they have become solvent. She moved into leadership position, to lead an organization. This Forum has been registered with the Cooperative Department, so that the organization has a legal status and recognized by the community.

CCDB has built a small office for this organization, so that they place to meet and conduct their meetings, discussions, training and business transactions. Above all an identity as an organization operated and led by women, who are or were poor and vulnerable and lived on verge in the community, with constant social and economic struggle.

Aloka Rani Saha, Community Organizer, Singair Unit Office, CCDB-CPRP

CCDB facilitates their capacity building on issues of Human Rights; issue based Advocacy; Gender Equity and Women's Rights; Disaster Risk Reduction and Climate Change Impacts; Accessing government and other organizations' resources, for the Forum Members or other needy families in their communities.

People Organizations' Status	Number of Forums	Total Members	Number of Union Networks	Number of Upazila Networks	Total Networks
388 Phase-In or Younger Forums + 265 Status Quo or Older Forums + 269 Phase-Out or Graduated Forums	922	58,022	131	36	167

Learning and Sharing through Exposure Visits by Network Members

Learning through Exposure Visits is an effective way to gain knowledge and skills and to choose best practices from others. Forum Members of 11 Area Offices visited other "Comprehensive Poverty Reduction Program" (CPRP) Area Offices, to observe other Forums' activities; especially the advocacy initiatives. During this reporting period, a total of 119 Forum Members (male-30 and female- 89) visited different CCDB-CPRP locations.

They observed the management styles and capacities of Executive Committees, Forums Resources and their Action Plans and utilization of their resources. They saw, heard and learnt about advocacy initiatives taken by the Forums and Networks; discussed on different issues to get a better understanding and a process to integrate these into their own Forums and Networks. These Exposure Visits helped both the visitors and those visited to learn, hear and see many new things and provoke thinking for further reflections and development of their Forums' and Networks' programs and activities.

Advocacy Initiatives by the Network Members

People's centered advocacy is one of the main thrust, to enhance the confidence level of leaders of the Forums and Networks. Building unity among themselves is important for engagements in advocacy and lobbying at their level. CCDB has improved the confidence level of reference people, so that they can unite under an umbrella, to raise their voice and demands on various issues; which are directly related to them and their livelihoods.

All Forums have interlinked through Union and Upazila Networks, for being engaged with advocacy and lobbying at their local level. During this reporting period Union and Upazila Networks organized 632 meetings, where 2251 Network leaders attended, to identify the advocacy issues and discuss their plans and achievements of their advocacy initiatives. Network Members organized 72 meetings with different Local Government Departments, where a total of 1771 (male-853 & female-918) attended. They discussed about the available resources from respective Departments and how they can and will obtain these resources.

Initially capacity building for Advocacy was for Phase-Out or Graduated Forums and gradually, Status Quo or Older Forums and finally Phase In or Younger Forums have become involved. During this reporting period, CCDB organized 110 training sessions on Network Management & Rights and Advocacy; where a total of 572 (female- 439 and male- 133) Network leaders attended. These training sessions has improved their knowledge and skills, so that they can identify appropriate issues and can be involved in advocacy process. Network Leaders' communication with Union Councils (Parishad) and other Local Government Departments at the Upazilas have increased; resulting in accessing different supports from them and other deserving members in the community.

Different Benefits Received through Advocacy By Network and Forum leaders

Sl. #	Particulars of Benefits derived through Advocacy of the Networks	Number	Sl. #	Particulars of Benefits derived through Advocacy of the Networks	Number
A Allowances			B Assistance/Supports		
01	VGF/VGD	7,766	01	Education	329
02	Aged	1,639	02	Birth Registration	154
03	Disabled	241	03	Pond Excavation	110
04	Pregnant	265	04	Livestock	714
05	Festival	1,767	05	Poultry	475
	Total	11,678	06	Fish Culture	02
C Training/Workshops			07	Agricultural Equipments	160
01	Agriculture	61	08	Fertilizers	1,171
02	Guti Uria	43	09	Seeds	551
03	Livestock	49	10	Tube well	174
04	Fish culture	68	11	Water Filters	23
05	Computer/Vocational training	97	12	Slab latrine	922
06	Workshop on health care	04	13	Poultry feed	5,946
07	Workshop on Gram Adalat	05	14	Fish feed	02
	Total	327	15	Poultry and Livestock medicine	10
D Grants Received			16	Cow vaccination	388
01	Grant from Women Departments for Forums	16	17	Housing	31
Awards Received			18	Sewing machine	15
01	Gold Medal Award	01	19	One home one farm	116
02	Forum received award from Joyeeta Foundation	02	20	Received Khas land	07
	Total	03	21	Small business	13
			22	Relief- cash, Saris, Lungis, Shirts, Blankets, rice/wheat	1,299
			23	Job Creation by Local Government	1,337
			24	Health Care Services	6,390



Growing Vegetables on Floating Garden in Water Logged Area



Distribution Fruit Tree for Homestead Plantation

Basundhora Forum recognized with National Cooperative Award

Bosundhora Forum was honored with National Cooperative Award-2011, on November 2, 2013, as the "Best Woman Cooperative Organization" in Gopalganj district. Mr. Syed Ashrafur Islam, Honorable Minister for Local Government, Rural Development and Cooperatives of the People's Republic of Bangladesh. Mr. Jahangir Kabir Nanak, the Honorable State Minister of this Ministry and other Senior Officers were present on this occasion. Mrs. Sebadashi Biswas, President of this Forum received the Gold Medal from the minister along with a certificate.

Some enthusiastic women of Koligram village, in Jolirpar Union of Muksudpur Upazila in Gopalganj district, were organized into thirteen groups in four Paras in 1986, with cooperation of CCDB. There were six to nine members in each group. In the beginning each member deposited one handful of rice in their group. They used to sell the rice in the market and save twenty five paise per week and this continued up to 1999.

In 1997 the 13 groups organized into three Samities. Two of these had 35 members in each and one with 45 members. In December 21, 1997, these three Samities merged into one, and on September 19, 2005, they registered under "Department of Women Affairs" and named as Bosundhora Forum. On May 8, 2008 this was registered with "Department Cooperative Development" as "Koligram Bosundhora Mohilla Somobay Samiti Ltd."

In 1997 Samiti purchased three decimal lands and in 2013, they built an office with brick walls and CI Sheet roofing. They rented three rooms as shops to earn regular income. At present the members of the Samiti is 152 women and they are depositing Tk.50/- per week. Their savings is BDT 3,019,391 and the capital is BDT 3,902,909/-



Honorable Minister awarding the Gold Medal to Sebadashi Biswas



Executive Committee Members with their Gold Medal and Certificate
(Front of Basundhora Forum Office)

Ten National Cooperatives were awarded Gold Medals on November 2, 2013, in the 42nd Cooperative Day, at Osmani Smirity Milnayoton, Dhaka. Every member in the Forum is proud and more enthusiastic after receiving this award for their efforts of working together to help each other in times of needs.

Mrs. Kanchan Boiragi, an Executive Committee Member of this Samiti said, 'Today our Samiti has received this National Award. We're proud of it.' She also said "we had many financial limitations and food scarcity in my family, before I joined the Forum. Now we have adequate income in my family and my eldest son is helping in farming; second son is studying to complete Bachelor of Arts. The youngest daughter is in service after completing her bachelor's degree and we have arranged her marriage and by grace of Almighty God we've got her married and her husband also has a bachelor's degree and both of them are in service.'

Hubert Toton Baroi, Program Officer, CCDB-CPRP Gopalganj

People Managed Savings and Credit Program

The concept of "People Managed Savings and Credit" (PMSC), is based on four major grounds: (i) an organization is formed by the reference people, for deriving benefits through combined efforts, for mobilization and management of resources; (ii) all of its programs, including savings and credit are managed by its members, through active participation in its management; (iii) net income and loss arising out of its operation are shared by the members; and (iv) women empowerment through leadership and management of decisions, of resource utilization, to control their own destiny, by enhancing their capacities, to operate their own organizations.

Under this approach, organization members take decision and manage all aspects management, including day-to-day operation. They own their organization and are liable for its success and failure and enjoy the benefits. It also created an undiluted and concentrated focus on its ultimate mission of promoting and strengthening People's Organizations and development of alternative strategies for women empowerment.

Through a process of interaction and their own self-realization, an increasing number of people understood that the present "NGO Managed Savings and Credit Operations" are increasing their indebtedness and virtually little or no capital formation. CCDB, in consultation with the "People's Organizations/Institutions/Forums" developed certain modalities, to ensure the success and sustenance of "People Managed Savings and Credit Program".

Over the last eight years all income generation related funds are given to the People's Organizations' (Forums) Bank Accounts. Executive Committees and Forum Councils makes decisions regarding the selection criteria, members to be selected and the assistances to be given. The cost of the income generating assets given to the Forum Members, are refunded back and recycled among other members. This process is being followed, so that the capital within these organizations increases. Income generated from the service charges, are adequate to pay the Forum Members' interest on their savings, pay the staff member selected and appointed by them, meet their office management costs and share the net profit among the members.

In addition to funding support, CCDB is extending necessary training, counseling, supervision, monitoring and internal audit support the Forums, to facilitate successful implementation of the savings and credit program. CCDB is aware of the challenges in promoting "People Managed Savings and Credit Program" and influences of other NGOs involved in "Micro Credit or Micro Finance Program" as there is a need for higher loans or more capital, which are easily accessible from these organizations.

Through continuous interactions at various levels, CCDB's efforts are to empower the women based and led organizations, so that they are able to make their own decisions and engage in activities that gives them a source of income or supports their family's incomes. Goal is to strengthen all people's organizational (Forums' and Networks'), engagements, management and operational aspects, to overcome the forthcoming obstacles as, well as further strengthen this process to give a self sustainable institutional shape to these 922 (nine hundred and twenty two) Forums and their 141 Networks in 36 Upazilas in 16 districts.

Sl. #	People Organizations' Status	Numbers	Total Members	Members Savings	Inputs from CCDB	Total Capital of these Organizations
01	Phase-In or Younger Forums	388	23,767	86,143,928	6,846,458	192,043,120
02	Status Quo or Older Forums	265	14,581	69,774,924	3,740,585	124,918,770
03	Phase-Out or Graduated Forums	269	19,290	165,417,922	5,020,380	235,256,519
Total		922	57,638	28,6729,351	15,607,423	552,218,,408



Non Farm Income Generation (Tailoring)



Non Farm Income Generation (Sweetmeat Box Making)



Non Farm Income Generation (Mat Making)



Non Farm Income Generation (Sharpening Choppers and Sickles)



Operating own Business Store



Rearing Broiler Chickens for Income Generation



Distributing Khaki Cambel Ducks



Selling Vegetables as Small Business

Food Security and Sustainable Livelihoods

Enhancing capacities of selected poor families, for ensuring household level food security and making these sustainable through additional income sources, to supplement and complement their earnings through different program interventions. Training and material inputs like livestock inputs like cattle, goats, chicken, ducks rearing, fish culture, petty trades, sewing machines, rickshaw vans, homestead gardening, eco-farming including production, promotion, use and developing market value chain of Vermi-Compost, as an additional source of income, improving soil condition and reducing production costs and promoting eco-farming inputs are given.

CCDB's main focus has been rural communities, who are the prime producers and ensurers of household level and national population's food security. Landless, marginal and share cropping farmers, who are dependent on agricultural production and marketing based employments and income generations, are the ones selected as primary groups to be addressed, as they are most vulnerable and food insecure, due to their seasonal employments and many variables related to the agricultural production processes, that has direct and indirect impact on their household level food security.

CCDB initiated small scale agricultural programs with marginal and share cropping farming families with agricultural inputs, animal husbandry (cows, goats, and sheep), fish culture in small pools and leased ponds, household level poultry rearing (chickens, ducks, geese), so that families brought under these programs can generate some additional income to supplement their income and household food security.

Training and Asset Supports on Livestock, Poultry and Fish Culture during this year

Sl. No.	Training and Asset Supports to Members	Training	Total	Female	Male
1	Training on Livestock and Poultry	18	406	325	81
2	Supports on Livestock- Cows, Goats and Pigs		3296	3252	44
3	Financial supports on Poultry and Duck		1320	1069	251
4	Training on Fish culture	5	82	60	22
5	Supports on Fish Culture		122	110	12

Homestead gardening enhances nutritional intake in the family. During this reporting period, CCDB provided vegetable seeds to 3,040 Forum Members (female-3040 & male-216). In addition the Forums also provided seed for 140 female members. Produced vegetables not only increased their consumptions, but were able to earn extra money by selling it.

Off-Farm Activities to improve income and livelihoods

Many of the members of the Forums are landless and make their living through selling their physical labor in agricultural or other sectors. Some are seasonally employed and have un-sustained income sources.

Financial supports are given to these members through their Forums, to initiate off-farm livelihood interventions like (i) Rickshaw Van Pulling, (ii) Small Trade; (iii) Training and Equipments; to enhance their to enhance the daily income. During this reporting period, CCDB provided supports for procuring van, sewing machine and operating small trade.

Sl. No.	Off Farm Income Generation Support	Female	Male	Total
1	Small trade	412	13	425
2	Van pulling	0	133	133
3	Tailoring	10	xx	10
	Total	452	146	595



Goat Rearing for Income Generation



Geese Rearing for Income Generation



Feeding Fishes in her Pond



Eggs Ready for Sale



Rearing Broiler Chickens for Income Generation



Rearing Local Chickens for Income Generation



Growing White Gourd for Income Generation



Pumpkins Ready for Harvest and Sale

Daily income of reference people has increased from these off farm activities. These interventions are helping the Forum members to generate a sustainable income and lead a resilient livelihood.

In addition loan capital of the "People Managed Savings and Credit" (PMSC) are recycled among the members of the people's organizations (Forums), by the Executive Committees of these organizations, for initiating income generation activities among themselves. This includes both on farm and off farm income generation programs. With the resource inputs given by CCDB and the Forum Members savings during last and this phase, the Forum Executive Committees have recycled these in all three categories of the 922 community based organizations.

Sl. No.	Money Cycled for Procuring Income Generation Assets	Phase-In or Younger Forums	Status Quo or Older Forums	Phase-Out or Graduated Forums	Total Present Stock Inputs	All 3 categories of Forum Members Served
A	Animal Husbandry	Present Stock	Present Stock	Present Stock	Present Stock	Total Members
01	Cows	26,798	11,670	11,816	50,264	24,235
02	Goats	6,930	14,462	23,967	45,359	18,098
03	Pigs	4,043	2,729	9,824	34,717	3,338
04	Poultry	114,623	62,656	72,703	249,982	34,717
	Total	152,394	91,517	118,310	380,322	80,388
B	Families Involved	Members	Members	Members	Members	Members
05	Small Trades	3,446	1,369	2,235	7,050	7,050
06	Vegetable Growing	6,609	4,996	4,830	16,435	16,435
07	Vegetable Marketing	2,505	1,255	1,127	4,887	4,887
08	Rickshaw Vans	967	751	748	2,466	2,466
09	Auto Rickshaws	368	278	00	982	982
	Total	13,895	8,649	8,940	31,820	31,820

The numbers animals and birds are based on the present stock; this includes calves, kids, piglets, chicks and ducklings, from assets given to the Forums by CCDB for income generation and these resources recycled by the Forums among their members.

Forum Executive Committees organized two animal vaccination camps, through the Local Government's Livestock Department, where 308 cows were vaccinated.

Job Creation during Lean Period

Monga (poverty during lean period) has reduced in the northern area in Bangladesh with different initiatives of the government and non-government organizations. However many poor landless families, who are dependent on agricultural production process, by selling their physical labor, suffer from food insecurity due to seasonal unemployment in the agricultural production system.

They have no employment opportunities during this lean period and are compelled to sell their labor in advance. During this reporting period, CCDB took several initiatives, to create temporary employment opportunities for 4,222 landless Forum members or their husbands/ sons (male- 2273 & female-1879) for raising homesteads, school grounds, village pathways and link roads and re-excavating ponds.

Seed Production, Marketing and Promotion

Good crop production needs good quality seeds, and providing seeds on time to small, marginal and share cropping farmers is an important aspect, to ensure household level food production and food security. CCDB initiated seed production, storage and marketing from 2001, through farmers groups in the working locations. Seeds are produced, dried and stored by the farmers and are bought and sold by them, through their registered company "Chasir Hashi" Brand name. The net profit is distributed among the farmers, who have shares in the Seed Company. CCDB facilitates the process, provides technical and management support, including storing facilities for the seeds.

Type of seeds produced, preserved, marketed

Local Farmers Producers, Marketers and Buyers	Quantity in Kilograms	Farmers	Districts	Upazilas	Anticipated Production (tons)
BRR1-28	48,720	38,98	06	13	16,20
BRR1-29	35,824	2,866	02	11	11,41
BRR1-50	1,000	80	02	05	333
Potato- Diamond	38,340	767	03	05	474
BARI- Maize-9	1,000	800	02	04	500
BARI Mustard Seeds	400	320	01	04	112
Total Seeds	125,284	6,040	16	42	1507

New seeds introduced

In addition with CCDB works in partnership with national and international organizations for extension and expansion of tested new varieties of seeds, that can enhance food production and add value to the food products like (i) Expansion of Cereal System Initiatives of South Asia (CSISA) and IRRI; (ii) High Zinc Rice Project with HarvestPlus; (iii) Maize and Wheat Improvement Program with CSISA-CIMMYT.

These new initiatives are done through training and orientations of selected farmers and staff members, providing seeds and related inputs to them, with follow up support, supervision and monitoring by the staff up to the harvest period and organize Field Days, to see and share results among farmers, communities and support partners.

New Seed Promotion through IRRI+USAID partnership	Quantity in Kilograms	Farmers	Districts	Upazilas	Anticipated Production Kilograms
Boro	10,200	1,584	06	10	340,000
Aush	1100	390	06	04	264,000
T-Aman	430	157	02	01	103,300
Total	11,730	2031	14	15	707,300
High Zinc Rice Seed Promotion through HarvestPlus partnership	Quantity in Kilograms	Farmers	Districts	Upazilas	Anticipated Production Kilograms
Boro	400	100	02	04	133,333
T-Amon	1,250	100	02	04	300,000
Minikit	750	250	02	04	180,000
Total	2400	450	02	04	613,333
CSISA-CIMMYT for Maize and Wheat Improvement Program	Quantity in Kilograms	Farmers	Districts	Upazilas	Anticipated Production Kilograms
Rice-Wheat Cropping	900	52	01	01	19,660
Maize in Rice-Wheat Cropping	82	25	01	01	34,280
Total	982	77	2	2	53,940



Field Day Observation of Corn Cultivation



Seed Production Farmers Field Visit



Visiting High Zink Paddy Field



Training Farmers on High Zink Rice Variety



Seeing Production of Mustard Seeds Distributed



Farmers Training on Zink Rice



Visiting Demonstration Plot of Zink Rice



Executive Director Visits Farmers Field

Water, Sanitation and Hygiene Education

Safe drinking water is one of the most essential requirements of good health and this has to be supplemented with proper sanitation, to reduce the common water borne diseases that affects the communities during different seasons. In addition communities need hygiene education, to prevent some of the common sicknesses they are most vulnerable to, and these incidents drains off a substantial amount of the hard earned income for treatments.

To ensure safe drinking water CCDB has been sinking shallow and deep tube wells in communities where underground water is available. In addition promoting and supporting household and community level rain water harvesting. On a larger scale CCDB has re-excavated ponds and set up and repaired nonfunctional Pond-Sand-Filters in costal region. In some locations introduced household level sand-filters in partnership with an international organization.

CCDB on experimental basis set up an artificial aquifer (underground water recharging) in a drought prone area, to store rain water and make this accessible to the community when the local tube-well runs dry, due to fall and drying up of the ground water layers. With follow up and experiments of results this will be extended in other locations. This has been done in partnership with Jahangirnagar University's Department of Environmental Science.



Gravitational Force Water Collection in Bandarban



Pond Sand Filter for Safe Drinking Water



Household Level Rain Water Harvesting



Reverse Osmosis Plant in Saline Prone Area



Sinking Deep Tubewell



School Children Drinking from the Well



Tubewell Plinth raised about Flood Level



Pond Reexcavated for Rain Water Harvesting



Using Ring Slab Latrine



Ground Water recharging in Drought Prone Area



Distribution of Ring Slab Latrines

Primary Health Care and Health Education

Health care education, comprising different primary and public health care issues are being organized at the community level through courtyard meeting for the community organizations (Forum Members), especially on issues of health and nutrition, water and sanitation including household and family level hygiene, family planning and birth spacing, pre and post natal health care, immunization, orientation to newly wed and child bearing couples.

In addition special orientations and discussions are organized on endemic diseases and sicknesses like Tuberculosis, Malaria, Kalazar, Iodine Deficiency Disorder, Reproductive Tract Infections, Sexually Transmitted Diseases and HIV-AIDS.

During this reporting period a total of 88 Court Yard Meetings organized, where more than 3000 participants attended. There were discussions on personal and family hygiene, water, sanitation, waterborne diseases and environmental issues. RTI, STD, HIV/AIDS, birth spacing, nutrition, and immunization were also discussed.

It is found that most of Forum Members are aware about their cleanliness. They wash their children's hands before taking food, after visiting toilet and their cloths regularly. They use clean water for washing their utensils. Forum Executive Committee and members are also engaged in observing World Health Day. A total of 1795 members participated in discussion meetings and rallies.

School teachers are very reluctant to discuss issues related to reproductive health in the class, though this is included in school curriculum due to social and cultural traditions. Deliberate efforts have been taken engage high school and college teachers and orient them, on issues of RTI/ STD/ HIV/AIDS, so that they can disseminate this to the students in class room sessions.

During this reporting period a total of 106 sessions were organized for school 479 teachers (male-334 & female- 145). This is being done to show the importance reproductive health education to the next generation and the significant role they can play in the process. Teachers expressed that the issue is very important for adolescents and they need break the social and cultural traditions for the benefits of the students.

Special sessions were organized with high school and college students on RTI, STD and HIV/AIDS, to build awareness and encourage them to work as peer educators.

Improving Nutritional Status of Mothers and Children

Malnutrition of women and children is a major issue in Bangladesh, many suffer from this and as a consequence children are born underweight, become stunted and night blind due to vitamin-A-deficiency. Mothers suffer from anemia, poor health, unable to breast feed and leading to other sickness and physical disorders. Only healthy mothers can give healthy children.

During this reporting period, a total of 202 nutrition programs were organized (194 supported by CCDB and 8 supported Forums), where 1456 children and 1525 mothers participated. Mothers were made aware through formal sessions of the importance of nutritious food for them and their children. They practically prepared nutritious food to feed their children. It was found that nutritional intake status at family level enhanced and more than 50% mothers prepare nutritious food for their children at home.

Safe Motherhood and Reproductive Health

Bangladesh has great achievement in improving maternal health and reducing infant mortality according the MDG Report. Still thousands of pregnant mothers and infants die every year because of various reasons. During this reporting period, CCDB organized 27 training sessions on Safe Motherhood, Reproductive Health and HIV/AIDS Risks, where total of 502 participated (female-357, male-149).

Male participants were husbands of women participants. They were made aware of the complexities of reproduction, health and social requirements and the role of husbands, in-laws and other family members for pregnant mothers. The essential nutrition, immunization, rests and access to Government health care facilities. The issues of RTI, STD and HIV/AIDS and related risks were also discussed. It is observed that pregnant mothers' trends to go Upazila Health Complexes for immunizations, pre and post natal checkups has increased. The male counterparts/husbands attitude towards pregnant mothers has also enhanced.



Orienting School Teachers on Reproductive Health and HIV/Aids



Motivational Session with Teachers to Promote Reproductive Health in Class



Nutrition Education for Mothers



Feeding Program for Malnourished Children



Court Yard Meeting on Health



Meeting on World Health Day with Forum Members

Pregnant Mothers' Health Care Training along with their husbands Fulbaria, Mymensingh

Ripa and Swapon becomes an informed parents

Ripa Rani (21), wife of Swapon Chandra Das (29), and their son Surja is 10 months old, lives in Bakta village of Fulbaria Upazilla of Mymensingh district. She is a member of Bakta Nayantara Mohilla Forum.

Ripa was married at the age of nineteen and became pregnant. Both she and her husband had no idea as to how to take care of the pregnant mother. So there was deficiency in health care and nutrition of both mother and child. As a member of the Forum she regularly maintains contact with the Forum Kormi, who came to know about her pregnancy. With cooperation of the concerned CCDB-Community Organizer, Ripa and her husband were selected for a three days training on 'Safe Motherhood, Reproductive Health and HIV/AIDS Risk Reduction' organized by CCDB-CPRP, Fulbaria.

After attending the training this couple got an idea of mother and child care, different types of problem faced during pregnancy, sexual diseases, treatment, family planning and nutritious food. As a result Ripa's husband Swapon regularly took her to the health center for check-up. According to their advice he took care of his wife and her child to be born.

During delivery Ripa faced some problems, but with the help of the trained birth attendants (TBA) and village doctor she overcame the problems. Using the training knowledge she gave birth to a healthy baby.

Now both Ripa and Swapon took decision to have a second child after an interval of two to three years. With the health related training for pregnant mothers they are now more conscious and got rid mistakes, errors and negligence. She will share her knowledge of training with other child expectant mothers of the Forum.



Pallabi Das, Trainer, CCDB-CPRP, Fulbaria, Mymensingh

Health, Nutrition and WATSAN Bandarban

Saialoh Baum is now conscious about his family health

Saialoh Baum, aged 39 years, lives with his family lives in Empu Para from year 2000 with his wife and son. Finding no other alternatives to earn a living in the early stage, he started a small pharmacy in his residence. The medicines sold there for 50-100 tk per day or sometimes less than that, so he could not maintain his family expenses by selling of medicines.

CCDB started to implement different activities in 2002, through building community based people's organizations (Forums) and one was organized in his village. There were various trainings, health and nutrition activities, different plants and seeds distribution, helping with cow, goat and pig rearing etc.

Saialoh married Zingduhoom Baum of same Upazilla in 2007 and started to reside there permanently. Initially there were great hardship in their family, but they gradually improved their condition. Though Saialoh Baum was not a member of Empu Para Forum, he observed Forum activities and participated in different training programs.

He appreciated the CCDB activities, as he is literate and read up to class ten. Besides maintaining his medicine shop, he cultivates slash and burn crops (jum) and operates a small business. He encouraged his wife Zingduhoom Baum in her education and she completed her Secondary School Certificate (SSC) examination from Ruma Government High School. Then she completed Higher Secondary Certificate (HSC) in 2012, from Bangladesh Open University,

and joined The Leprosy Mission-Bangladesh. At present their monthly income is eight to nine thousand taka. With the income of both husband and wife's livelihood improved.

Saialoh Baum is very much conscious about health, though he resides in the remote area of Empu Para, the members of the family drinks the water of the nearby stream after boiling, uses mosquito net and sanitary latrine and keeps the surroundings of the house clean. They cook and keep their food in hygienic manner and utensils clean.

Saialoh and Zingduhoom have a baby boy born in 2009; they planned and took a joint decision about having their child. To keep mother and unborn child safe, they took vaccines and nutritional food. For safe delivery, admitted his wife in Chondroghona Mission Hospital and their child was safely delivered. For physical and mental growth of their child they are very caring. For six months she only breast fed the child and began to give weaning food. They vaccinated the child against all six diseases. The baby is in good health.

Saialoh always thinks about his wife and child and became a member of Empu Para Forum in 2010, and began saving taka three hundred per month. Now his savings is taka nine thousand three hundred sixty six. To increase his family income he took loan of taka twenty thousand in 2011, from Empu Para Forum and furnished his medicine shop. He regularly refunded loan and has repaid the entire amount. Presently he has medicine stock of taka fifty to sixty thousand in his shop.

Saialoh and Zingduhoom Baum are very happy with their sustainable income to meet family expenses. His name and status has increased in the area. Their future aim is to develop their child's merit and educate him. Cultivate fruit trees and grow vegetables in their two acres of land.



Rukshanara Begum, Program Officer, Bandarban Sadar Unit, CPPP-Bandarban

Health Care Services to communities living in hilly region of Banderban through Health Posts

Ethnic tribal communities living hilly region of Bangladesh live in scattered clusters and have very limited access to health care services at the Upazila Health Complexes, due to distance and on foot travel from their villages. Most of the Forum Members in CPRP-Bandarban live in remote locations. They are unable to access Government provided Health Care Services.

Malaria, diarrhea, dysentery, injuries, abscess, skin diseases, etc, is very common in this district. CCDB-CPRP is presently operating two Health Posts in remote locations, to provide basic health care services. During this reporting period, a total of 6778 patients received treatment from these two centers. The paramedics and nurses of these two Health Posts refer complex cases to the Upazila Health Complexes or the District Government Hospital.



Human Rights, Justice and Gender Equity

CCDB's Envisions to promote a just and caring society, where people live in peace, dignity, and in harmony with all God's creations, where the poor, marginalized and vulnerable people can claim and enjoy human rights and justice and live with dignity. To create this environment of tolerance and mutual respect requires us to value diversity and respect for individual opinion in all our work.

Equity and justice requiring us to work for ensuring that everyone has equal opportunity to express and utilize his/her potential without being discriminated on grounds of sex, age, religion, ethnicity, ability, occupation, and class.

Through this Thematic Area CCDB has trained/ oriented all staff members and the leaders of the people's organizations (Forums) and their Union and Upazila Network leaders to address issues of justice, especially reducing home based violence against women, consequences of early marriage of girls, health care during pregnancy and their children's health and reducing the age old dowry system.

For promoting gender equity and justice, court yard meetings are organized with the Forum Members and Executive Committees of the people organizations (Forums and Networks), to make them aware of the different ways and means by which these discriminations are done in the family, like food distributions, consumptions and education and health care services. By interacting with families and communities, so that they give equal importance to their girls and boys, rights and opportunities, women and men in the community.

Special orientation and training sessions are organized with the leaders of influence in the community (school teachers, religions and elected and social) in the community, so that they not only help in the process of promotion of justice in their communities and become defenders of human rights.

Gender Equity and Justice

Government has initiated several programs to promote gender equity and justice through free educational support to secondary and higher secondary education for girls, employment opportunities, fixing the minimum age for girls to be wedded, inclusion of women in the local and national elections and other facilities exclusively meant for women and girls. Setting up a "Ministry for Women Affairs" and approval of "National Women Development Policy" by the Parliament are indicators that reveal the achievements on issues is related to gender.

However the traditional and cultural discrimination between boys and girls, men and women is significant and we have to go a long way. Violence against women such as rape, throwing acid, seeking dowry, polygamy, physical and mental torture, murder, trafficking, early marriage etc is still alarming in different parts of the country. Since long time, CCDB is working to reduce the discrimination between men and women, so that a just environment is created where men and women will live without discrimination.

To empower women in families and communities, CCDB has organized the poor and vulnerable women members in working areas, into community based organizations (Forums and Networks), so that they move into leadership positions, manage and operate their own organizations, makes decisions and get involved in economic activities, to create space and opportunities and increase their mobility in the community.

Workshops on Gender Equity and Justice

During this reporting period 23 training workshops were organized on Gender Equity and Justice, where 490 female and 102 male participants attended. This workshops helped participants to understand the importance of mutual understanding between husband and wife, impact of negative attitude towards female members. This workshop has changed the participant's attitude and they disseminated their knowledge to other members in the Forums and community.

Women members' dignity at family level has increased, due to their involvement in Forums and Networks. Their engagements with income generations and economic contribution in the family have increased say, voice and decision making. Their role is more visible.

Awareness campaign against domestic violence, women and children trafficking, dowry and other social issues

To improve the social environments, Forums organized 117 Court Yard Meetings, where 3881 participated. Awareness level of the negative impacts related to these issues increased among Forum Members. It is observed that early marriage has decreased in the community.

Forum leaders took initiatives to stop 44 early marriages in their communities. During this reporting period, 14 couple got married without dowry in the community. Forum leaders solved 10 cases of violence against women.

Promotional Work and observance of International Women Day

Forum members actively participate in the "International Women Day" with enthusiasm and great zeal every year. Last year Forums organized 10-discussion meeting, where more than 3000 members participated. In addition the Forums organized 19 cultural events on occasion of "International Women Day" where more than 2000 people attended.

CCDB prepared and printed 3000 special poster with this year's thematic message and sent these to all the 922 Forums, so that they display this in the Forum Offices, for others to see and comprehend the message through visual images and set up 28 billboards at public places, so that passers by can also get the message on gender issues.



Rally on International Peace Day



Participants of International Women's Day Rally



Meeting Discussion with Local Leaders on Social Peace



Cultural Event on International Peace Day

Reduction of Gender Violence & Enhancing Women Rights Monirampur, Jessore

Nasrin got back her rights

Saleha Khatun (41) and her husband Shahjahan (45), have two sons and two daughters. They have no cultivable or homestead and live on government land beside the JalJhara Highway. Both husband and wife work as day laborers on other's land. She is a member of Obolombon Mohila Forum.

Their elder daughter Nasrin is married to Md. Rustom, son of Md. Sohel Gazi of Kazirgaon village of Haridaskathi Union in the year 2010. Rustom has a tea-stall and at the time of wedding Saleha and Shahjahan gave Rustom tk. 4000/- in cash, for purchasing grocery items for his shop, to increase income for maintaining their family.

This new couple was passing their family life well, but all of a sudden Rustom told Nasrin to bring more money from her father. Nasrin brought him tk. 2,000/- from her father. After a few days Rustom again pressured Nasrin, to bring more money from her father, but did not agree, so and he physically tortured her and sent her to her father for money.

Saleha and Shahjahan maintains their family in extreme hardship, so it is not possible for them to give Nasrin and Rustom money frequently and she could not return back to her husband's house without having money. Her parents were stressed with their daughter's family condition.

Saleha informed her Forum Executive Committee about the situation of Nasrin and sought help from Forum Network Committee. Hasina Banu, President of the Forum and Vice President of Upazila Network Committee and is also a member of Monirampur Union 6, assured to help her as she is known to all in Monirampur Union as the Commissioner and is always ready to address issues related to rights of the oppressed women. She discussed the matter of Nasrin in the Network meeting. All of the members took responsibility to solve the matter.

Hasina Banu visited Nasrin's father-in-law's house and discussed with Nasrin's husband Rustom and her mother-in-law. Her husband told that he demanded money for purchasing goods for his shop. Hasina Banu clearly explained the financial condition of Saleha and Shahjahan and mentioned that it is a punishable crime to demand money from father-in-law.



Nasrin Begum with her son

Nasrin's mother-in-law assured her not to repeat this kind of incident in the future and they will not torture Nasrin any more. Hasina Banu left Nasrin to her mother-in-law. It went well for some days, but greedy husband Rustom again created pressure to bring money from her father and sent Nasrin again to her father's house.

For building peace and happiness in the family, Saleha bought Rustom a mobile set for Taka 2,500/- but he demanded cash money again. Nasrin refused to bring money, so he physically tortured her again. Saleha again sought help from Hasina Banu, who realized that only verbal discussion would not solve the problem.

Hasina Banu told Anisur Rahman, UP Member of Haridaskathi Union about Nasrin's problem and sought his help. Anisur Rahman discussed the matter with Rustom and wanted to know the reason for torturing his wife. Rustom admitted his fault and sought forgiveness.

At last on September 7, 2012, in presence of the both sides they came to a negotiation. Hasina Banu in the presence of Nasrin's maternal uncle and UP Member Anisur Rahman and Abdur Rahman, Rustom's cousin, he admitted his faults and assured not to repeat this kind of activities in the future. Nasrin came back again to her husband's house. All the decisions were noted down in black and white, so that they will not dare to repeat again. Now Nasrin is living well in her father-in-law's house.

Tanushree Malakar (Trainer), CCDB-CPRP, Monirampur, Jessore

Gender Equity & Justice Monirampur, Jessore

Stopping Child Marriage

Rahima Begum (30) is the President of Karnaphuli Mohila Forum and a Member of Khanpur Union Network. Her husband Matin (50) is a farmer. They have two sons and a daughter. She is active in the promotion of women's rights by participating in various training, meetings on gender equity and human rights. She is fully aware about her responsibilities in addressing social problems like dowry, child marriage, home based violence against women etc. Her acceptance as a leader increased for implementing different types of gender related activities in the area through Forum.

Kusum her daughter is 13 years old, studies in class seven. On April 16, 2013, Kusum returning from the school in tears, told her mother that her dearest friend Farzana's marriage has been settled and she will go so far away when she gets married,

Hearing this Rahima took information from the area and came to know that the marriage of Farzana, daughter of Shahjan Ali, has been settled with a boy from Dottokona village. Shahjan Ali has four sons, six daughters and has already wedded three daughters. Farzana is the fourth daughter, is 14 years old, a student of class seven and has two sisters after her.



Rahima Begum, President of Karnaphuli Mohila Forum and her daughter Kusum

The four sons are studying and help their father in farming. Shahjahan Ali is landless and is a share cropper and works as a day labor. In his poverty-stricken family the daughters are a burden to him, so he has agreed to get his daughters wedded, as he got an opportunity of a good boy and a family.

Within one week after getting the marriage offer, Shajahan arranged the wedding of his daughter secretly. The bridegroom is the only son of the parents. The father has some property but the son did not study or do any work.

Rahima Begum went to Farzana's house and talked to the parents and requested them not to wed their daughter at such an early age and informed them about the bad affects of early marriage She also

informed them that it is unlawful to give marriage of any girl under eighteen years. But Farzana family did not take into consideration the advice of Rahima Begum.

So Rahima Begum informed this issue of child marriage to the Upazilla Network President Nasima Sultana and Samar Baroi, CCDB-Community Organizer, supervising Karnaphuli Forum. They informed this matter to the Khanpur Union Chairman, who assured to help them to stop this child marriage. Chairman ordered the Chowkidar to go to the house of Shahajan Ali and advised him to stop this child marriage.

Getting this instruction Farzana's family stopped this marriage arrangement temporarily and decided to get their daughter married by taking her to a distant place secretly. Rahima Begum came to know this plan and again informed the Union Council Chairman. The Chairman was pleased by the courageous initiatives of the Forum Network Members and he himself called Shahjahan Ali and instructed him to stop this child marriage. He told him that if he tries to get his daughter married secretly, then they will be punished by law. Shahjahan Ali was bound to stop the marriage as instructed by the Chairman. Farzana became very happy for canceling this marriage and started study again.

This initiative of stopping child marriage, the Union Council Chairman praised the Forum Network Members and acknowledged their efforts and assured to provide all out help to them to address this type of social problems. He told that it would be possible to stop home based violence and oppressions against women, if they come forward with such social problems.

Tanusree Malakar, CCDB-CRRP, Monirampur, Jessore

Hazera is now Self-confident

Hazera Begum, (28) her husband Rezaul (35) is a van puller and a share-cropping farmer. They have two sons, eldest is Mehedi Hasan, who is 13 years old and studies in class four. Younger one Nazmul Hasan, who is 8 years old and a student of class three. They live in Anderchar village in Sahebrampur Union in Kalkini Upazila of Madaripur district.

Hazera was in a constant stress, as her husband often tortured her for petty matters and did not pay any attention to her for family decisions. Her husband studied up to class five, so the religious and traditional practices were deeply in his mindset. He faced loss in doing business with other people, instead of listening to his wife. His wife had no right to say anything about their children's education.

Hazera became the member of Chapa Mohila Forum on November 28, 2007, an organization of the extreme poor community based women. Her husband did not allow her to join in the Forum meetings or in any other activities. Her husband told that a woman should not go outside frequently and often rebuked her for this.

Mr. James Tonmoy Das, CCDB-CPRP Community Organizer, who supervised this Chapa Mohila Forum, went to Hazera's house along with the Forum Executive Committee Members in November 2011. They explained the aims and objectives of people's organizations and its relation with the different social and economic activities of CCDB, to her husband. Her husband was not convinced about his wife's engagement with this organization, but due to her conviction Hazera used to participate in the Forum meeting regularly.



Conflict in her family has ended

With the training of Eco-Farming and Livestock Rearing training in 2012, she was given cow rearing assistance. Along with cow rearing she started growing vegetables using organic fertilizer. So by selling milk Hazera increased her family income and succeeded in meeting her family nutrition with vegetables she was growing.

Hazera described her success to her husband and convinced him that without using fertilizers in the leased land, to use of organic fertilizers, which will decrease the cost of production and increase fertility of the land and production.

For the first time Hazera found change in the mentality of her husband Rezaul. He according to his wife used organic fertilizer and got good crops. Her husband came to understand his wrong attitude. According to Hazera her husband started discussing with her before taking any family decisions from October 2013. According to Hazera's husband, "I am a male person and I've done wrong considering woman separately. They are also eligible to contribute in all development works."

Due to determination, consciousness and capability of Hazera, there are many successes in their family. She has been elected the President of the Chapa Mohila Forum, in the Annual General Meeting, held on July 2013, with votes from all members. She now assists in all Forum work and her husband is encouraged by her leadership and respect she gets from other members.

Avoiding hundreds of social, traditional, cultural and family barriers Hazera succeeded in reaching her destination. She is able to bring change in the age old thinking and mentality of her husband. Now her husband has respect towards women and is able to understand the women have equal rights in the family.

James Tonmoy Das, Community Organizer, Shahebrampur, Gournadi

Advocacy Monirampur, Jessore

A Culvert was built in Juranpur

Palli Nari Forum was organized in 2008, with sixty nine women members in Juranpur village in Monirampur Upazila, Jessore. The members in this community based women organization (Forum) are trying to develop their socio-economic condition through different programs and activities. Presently they have a savings is tk. 1,97,560. Of the 69 members 55 are trying to develop their economic condition through different income generating activities, with loans and assistance from their Forum.

Mrs. Shanti Rani, President and Mrs. Tithi Rani a member of the Forum, are representatives of Palli Nari Forum to the Union Network. They attended advocacy and rights related training organized by CCDB and are trying to promote and achieve their rights by participating in different Union Network activities.



There is a canal that flows through the Juranpur village and a road was constructed by installing large RCC pipe to drain the water in the canal, but the cement pipe collapsed due to truck movements. The road broke down and water couldn't pass through to the canal and dirty water overflowed, creating an unhealthy environment and spread out into the surrounding areas of the village.

There is a Kali Mandir (temple) beside the canal where communities gather for prayers regularly and the broken culvert caused great difficulty for those coming for to the temple or using this as the pathway, as the road gets inundated and dirty water covers the front of the temple. Communicating during the night causes serious problems and no transports can move on that road.

To solve this problem of the village the members of the Palli Nari Forum discussed in their meeting and decided to contact with the local Union Parishad Chairman and local Commissioner. Forum President Shanti Rani and some members informed the Commissioner, Mr. Jamshed Ali about this problem and sought his cooperation to solve this communication and water logging problem through the Union Council.

Commissioner always supports the people of Juranpur village during their problems and dangers. He promised to build a culvert to drain the water into the canal, but he did not do anything about this. Mrs. Shanti Rani, President of Palli Nari Forum with cooperation and signatures of Forum members and village people, submitted an application to the Commissioner, to build the culvert for proper drainage and requesting Commissioner Jamshed Ali about this whenever they meet him.

The Union Council with the cooperation of the Commissioner finally built the culvert and their drainage problem was addressed in August 2013. Now everybody can move easily and they have a permanent solution. This was a collective and persuasive effort of Palli Nari Forum members and the community people, under the leadership of Mrs. Santi Rani.

Tanusree Malakar, Trainer, CCDB-CPRP, Monirampur, Jessore

Local Capacity for Peace Building

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

Since last two decades CCDB has been addressing the issues of peace and societal harmony through media campaign and implementing IEC (Information, Education and Communication) activities like establishment of billboards, publishing leaflets, brochures, small books, case studies, etc. In addition to this, CCDB is trying to reduce the vulnerability of the poor to social and other form of conflicts.

Deliberate efforts are taken to bring leaders of influence from different faiths (Muslims, Hindus, Buddhists and Christians), by organizing day long sessions, on an annual basis, to build the bondage and opportunity to identify the causes, of dividers and connectors in the peace building process. What are the impacts of conflicts on individual, family, community and human life?

How these can be addressed by valuing humans and their rights and privileges, for ensuring justice as citizens of this country. Discussions included the role of leaders, in reducing conflicts and promoting peace at communities and local level.

Staff members in the organization have been trained for facilitation the process at the community level. In addition some local organizations' staff members in non-working areas have been trained, so that they too can facilitate the process for peace promotion in their working areas.

There are also some tensions or conflicts which emerged from interventions taken by the development and aid agencies. These development interventions often increase the vulnerability as well as make people embroil in conflict instead of reducing the sufferings of the people. Keeping this in mind, CCDB with the financial assistance of EED- Germany started the 'Capacity Building for Promotion of Peace' (CBPP) program in the year 2005 as a part of Regional Mainstreaming Process for LCP (Local Capacities for Peace) in South Asia, along with nine network partners. Churches Auxillary for Social Action (CASA), India is coordinating through forming LCP Secretariat.

CCDB is a member of a Regional Network of organizations (Bangladesh, India, Nepal, Sri Lanka, Pakistan and Myanmar) working for peace promotion in their country, especially in their working locations and communities.

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CCDB organized 3-day "Peace Fair" in Daudpur, Dinajpur from September 21-23, 2013. In that Peace Fair approximately 5,000 Adivasi and Bengali people (male and female) gathered and Local Member of Parliament inaugurated the fair. They made 20 stalls and exhibited their local products and organized cultural programs, games and circus to make the Fair enjoyable.

It was an initiative to bring the Adivasi and Bengali people on same platform. We also shared "Do No Harm" Values with them and it was well accepted. It was very successful program. They requested CCDB to implement this fair every year.

Non-Violence Campaign to Protect Adivasi Rights

CCDB-CBPP program observed 'Shidhu-Kanu Day' on 30th June 2013 in CCDB-CPRP Daudpur Area Office jointly with Network partners. A total of 750 different levels of people (male and female) gathered to observe the day. On that day the following activities were implemented:- (i) Rally on Non violence; (ii) Cultural event; (iii) Popular theatre on peace building; (iv) Open discussions.

For promotion of pace and rights in working locations, formed a Network of organizations (i) CCDB (Christian Commission for Development in Bangladesh); (ii) HOPE-Foundation; (iii) CCDS (Center for Community Development Services); (iv) PARD (People's Association for Rural Development); (v) MGUP (Motoraj Gram Unnayan Prochesta).

Climate Change Adaptation, Mitigation and Disaster Risk Reduction

Bangladesh due to her geo position is one of the most vulnerable countries in South Asia. Annual flooding, cyclonic storms accompanied by tidal surges, intrusion of saline water in the costal regions and agricultural droughts in the northern regions and the monsoon flooding and water logging in the central regions, are being augmented due the rapid climatic change conditions globally.

The impacts of climate change is affecting differently in different regions of the country. There is a fall in the agricultural productions that has direct relationship with household level food security, nutrition, health and is impacting social and economic conditions. This is impacting political stability and national development. The frequencies and the severities of the natural events will increase increasing the sufferings of the poor and marginalized living on natural resources and in vulnerable locations through out the country.

To address this has taken small initiatives on experimental basis to Climate Change Adaptation and Mitigation Projects in different locations based on the type of vulnerabilities, and is attempting to integrate the experiences into the ongoing larger project.

Bangladesh due to its geographical location and being the pathway for the monsoon rain water from Nepal, Bhutan and the Indian states of Bihar, West Bengal, Meghalaya, Assam and Tripura and her own share of rains causes floods every year. The spill over is increasing every year and covering more agricultural production lands, river bank erosions, as the river beds are being silted every year.

In addition costal belt and adjoining districts and the off shore islands are regularly battered by seasonal cyclonic storms and tidal surges. With rapid global warming there are changes in the seasons and the frequencies and severity of these natural events are on the rise, impacting agricultural productions, household food security and human, animal, fish and birds health.

Due to diversion of water during dry season from the mighty rivers flowing through Bangladesh, has decreased the inflow, which has facilitated the inflow of saline water from the sea and has slowly moved up to the middle part of the country. This saline water intrusion has impacted the agricultural production pattern, human, animal, fish and plants. Salinity in surface and underground water is increasingly decreasing the availability of safe drinking water in the southern districts.

CCDB has trained all staff members working in "Comprehensive Poverty Reduction Program" CPRP; "Climate Change Adaptation and Mitigation Program" and "School and Community Based Disaster Risk Reduction Program", on Disaster Risk Reduction and Disaster Management, so that the organization can respond in time of emergencies in working locations, in addition to working on risk reduction and actions to be taken during disaster periods.

CCDB as an organization has mainstreamed Disaster Risk Reduction (DRR) into ongoing development programs, as the country is annually affected by different forms of disasters (floods, cyclones, tornadoes, cold waves, draughts and kitchen generated fires).

Executive Committee Leaders of community based people's organizations (Forums) has been trained on Disaster Risk Reduction and some of them have been integrated into the Union and Upazila Disaster Management Committees, formed by the Local Government according to the "Standing Order on Disaster" (SOD).

Our farmers as well as reference people cannot understand climate change, but they can articulate easily about changing behavior of seasons; resulting seasonal drought, erratic rainfalls, cold waves, foggy weather, high temperature etc is a normal phenomenon.

During this reporting period, Forum organized 157 yard meetings on awareness building on Climate Change, where a total of 4947 (female-4678 & male-301) participants attended. Participants have been able to understand the climate change and its adverse impact on agriculture, health and water. They understood that climate change impact has also increased the disaster risks.

Project-1: Local Capacity Building and Advancing Community Adaptation to Climate Change is an Action Research Project in partnership with Bangladesh Centre for Advance Studies (BCAS) at Tungipara, in Gopalganj district, resourced by Christian Aid. This was implemented in two selected most vulnerable villages that are water logged for six to eight months of the year and have only one crop during the dry season. This project ended on March 31, 2014.

This research project has been operating for the last six year with different climate adaptive methods. For safe drinking water (i) Raising the tube wells above flood level; (ii) Household level sand filters; (iii) Rain water harvesting. For income generation (i) Promoting floating gardens; (ii) Duck and Chicken rearing; (iii) Introducing saline tolerant paddy; (iv) Arum cultivation; (v) Pond fish culture; (vi) Homestead gardening. For Disaster Risk Reduction (i) Raising plinths above flood level; (ii) Re-excavating ponds to make Killas to keep animals; (iii) Tree plantation. For Climate Mitigation (i) converting traditional cook stoves into improved variety, with chimneys to reduce household level air pollution, improvement of women and children health and save fuel; (ii) Introducing Vermi-Compost production and use.

To introduce these adaptive measures the project conducted a series of trainings, workshops and Court Yard Meetings on (i) Climate Change, Disasters, Gender and Adaptations; (ii) Climate Change Adaptation Groups Roles and Responsibilities; (iii) Climate Smart Disaster Risk Reduction; (iv) Disaster Preparedness and Early Warning System; (v) Participatory Risk and Vulnerabilities Assessment and Validations; (vi) Developing Community Action Plans; (vii) Awareness building of Students on Climate Change and Disaster Risk Reductions; (viii) Folk songs and dramas for mass awareness building; (ix) Skills Development on Livelihood Options.

Project-2: Climate Change-Adaptation and Mitigation Program-Lighthouse Project is being implemented from January 2012, with the goal of creating climate resilient communities, in response to climate change impacts, by increasing their adaptive capacity and establishing some community based best practices/models that are sustainable for replication.

This is being implemented in 1 drought prone district Naogoan and 3 coastal districts Satkhira, Bagerhat and Barguna focusing on 6888 families, through 251 groups of 13 villages, all the families are included in this program. In the initial stage individual families Climate Change Risks were assessed and the inputs are monitored based on these risks.

(a) Building Awareness of Climate Change: through groups, farmers, teachers and student meetings and arranging mass education through pot song, popular theater and gamvhira. Organizing debates among school students, to enhance community awareness and knowledge about climate change, to lead toward change their planning.

(b) Climate Adaptive Agriculture: by developing new cropping pattern by introducing different crop varieties those are adaptive to changing climate conditions. Introduced new saline and drought tolerant rice like BRRI-47, BINA-8, BINA-10 and developed community production plan. Project introduced dry seed beds, to protect rice seedling from cold waves, BARI wheat 25 and 26, sunflower farming in coastal areas, and zero tillage potato cultivation.

Provided seed preservation training and containers where 59 farmers preserved 2065 kg of different crops seeds and established two community based seed preservation centers during the year. For irrigation during dry season excavated mini ponds in farmers' crop lands and prepared canals as a water preserver through community management. Homestead gardening and tree plantation a total of 2416 families were trained and input support given.

(c) Water and Sanitation: Installed a desalination plant (Reverse Osmosis) at Shymnagar Upazila to ensure safe drinking water during dry season for 500 families. Installed one new Pond Sand Filter (PSF) and repaired 19 PSF, benefiting 2000 families. In addition re-excavated 21 ponds, to harvest rainwater for household use and irrigation through which 130 families can cultivate their lands. Set up three community based rain water harvesters in two Upazilas, with the participation of community people. 200 families will have access to safe drinking water during dry season.

(d) Alternative Livelihoods: Provided different types of alternative livelihoods, emphasizing on skill training and inputs to 207 families, so that they can generate income after any disaster. Training was organized on tailoring, carpentry, masonry, boat making, mobile and electrical equipment repairing, hair cutting, handicrafts and bamboo basket making etc. In addition training on duck/swan and poultry rearing, goat rearing, shop keeping and inputs were provided to selected families.

(e) Disaster Preparedness: along with local government and community people constructed 3 link roads and repaired 2 embankments, to protect 50 hectares of land from flooding during high tide. Constructed 21 cyclone fortified houses and installed 180 ring-slab latrines.

(f) Advocacy and Social Mobilization: Identified different Climate Change issues and sensitized community people and local government, to address these through 4 workshops at Upazila level, for mainstreaming these into Annual Development Program relating to climate change vulnerabilities. Organized 4 village level apex organizations "Community Climate Resource Centre" to work as centre of excellence for creating climate resilience communities.



Mass Awareness on Climate Change to Pot Songs



Building Fortified Cyclone Resistant Houses



Demonstrating Drought Resistant Paddy



Introducing Sun Flower Plantation in Saline Prone Area



Court Yard Meeting on Climate Change Adpatation



Floating Garden in Water Logged Area with Water Hyatinth

Education and Culture Preservation

Education is one of the key component for community empowerment and an essential ingredient for expanding the mental faculty, socialization, changing attitudes, behaviors and diffusing new innovations and uptake of consumption, production, with both backward and forward linkages, to benefit human life. CCDB believes that this can be done in three distinct ways through formal, non-formal and informal ways.

Pre and Primary Schools Operated by CCDB: CCDB supports to operate primary schools in the hard to reach communities, where there are no government primary schools, especially in Banderban district. With the wide coverage by the government at present CCDB operates 3 primary schools in Banderban district.

In addition educational supports are given to tribal minority students, for secondary and higher secondary education in Banderban, Dinajpur, Rongpur and Thakurgaon districts. During this year 303 students were assisted for higher education.

Pre-Schools Operated by the people's organizations (Forums): Some of the organizations are operating pre-schools in their Forum Offices, with their own resources and providing scholarship support to high school and college students.

Presently 16 Pre-Schools are being operated by the Forums at their own initiatives and financial support with 430 students. Through these Pre-Schools they were able to enroll 1059 children into the government Primary Schools. In addition the Forums awarded scholarships to 166 students with their own funds and organized two special sessions with the children assisted and their parents.

Deliberate efforts are being taken, to motivate Forums Executive Committees, to operate Pre-Schools, Special Coaching Program in their offices with small stipends to adolescent girls attending secondary or higher education and introduce Stipend Programs, with a portion of their net income.

Pre-School, High School and College education support was initiated by CCDB and was being operated through the people's organization management (Forums), but had to reduce this due to resource limitations. However CCDB's and Forums' staff members and Executive Committees' responsibilities include motivational work, so that each member of their organization sends their children to school.

Non-Formal Primary Education: CCDB operates Non-Formal Education Learning Centers, for non-school going or primary school drop out children, with the objective of mainstreaming them into formal primary schools, through multi grade education system. Through this system students are clustered into groups according to their comprehending and learning capacities and progress. One teacher rotates and teaches students in the same class room. The students also rotate according to their capacities of the primary school text books used in these Learning Centers.

In addition special coaching programs are organized in primary schools for slow and backward learners, so that they can do well in exam and move to the next grade, there by reducing school dropouts. CCDB operated 400 Children Learning Centers with 10,000 and 50 Pre-schools with 1500 children. This program was operated through 9 Area Offices.

This has been reduced to 3 Area Offices during second phase of this Non-Formal Primary Education Program, with 138 Children Learning Centers, enrolling 4140 children and 27 Pre-Schools with 570 children, as feeder schools, for admission into primary schools in their localities.



Primary School in Bandarban



Pre-School Operated by Forum



Students in Community Learning Center for Non-Formal Education



Multi Grade Non-Formal Primary Education



Selected Students for Stipend Program



High School Stipend Distribution by Forums Own Initiatives



Cultural Program during Peace Fair in Dinajpur



Cultural Program in Bandarban

Continuing Adult and Development Education through Roddur Magazine

CCDB operated adult literacy program during late seventies, eighties and nineties. During this time organization realized that, to keep the new literate persons in continuing their learning and literacy alive, CCDB needs to publish follow-up materials. As a result 'RODDUR' a fortnightly development and inter-organization sharing and learning magazine was developed for circulation among new learners, members of people's organizations (Forums and Networks) as follow-up material.

CCDB has been publishing this magazine since 1986. This is also circulated among few other organizations and persons with subscriptions. It has turned into very popular and meaningful magazine among the Forum members, newly literates and their children, since first edition.

Adult Functional Literacy Program became less priority, relatively with other engagements in development sectors during nineties. Considering the needs and gradual decline in Adult Education, CCDB has been continuing the process, of adult learning and development education, among the Forum members, through this 'RODDUR Magazine'. Different issue based information; livelihood activities and individual achievements are documented and circulated.

A well established technical & expert team and an Editorial Board are working under CCDB Management for 'RODDUR' magazine. This fortnightly magazine has a present circulation 3,000 (three thousand) copies per issue and 72,000 (seventy two thousand) copies per year. These are sent to the people's organizations (Forums and their Networks).

Development messages, reports, articles, stories or any other write-ups in 'RODDUR' is done with simple words (maximum four letters) and small sentences (maximum five words) for slow readers and new learners. It is very easy to read, so that Forum members' children are also very interested to read it. Members can get little national and international information by reading this magazine.

One literate member from the Forums' or the staff of Forums' reads and discuss magazine in every meeting, so that illiterate members can listen and get an understanding of the development messages given in each issue.

Culture Preservation language and traditional cultural events are directly linked with people's identities as independent group, so to preserve people's identities, especially the ethnic communities, CCDB supports these small communities, to organize cultural events and engages leaders and community elders from the majority communities, so that they respect and appreciate the minority communities languages and cultures and give them the dignity and respect as citizens of this country despite their differences.

CCDB works with ethnic minority communities in 4 northern and 1 southern districts addressing close to 10,000 families, through the "Comprehensive Poverty Reduction Program" that covers 16 districts with eight program thematic areas.

CCDB supports young groups with musical instruments and assists in organizing cultural events, as an annual event to generate interest and tolerance among the majority communities; with the intentions of enhancing and preserving the indigenous language, culture and their identity. CCDB organized 11 Cultural and 2 Sports events through the Forums during this reporting period.



Promotion of Education and Culture Monirampur, Jessore

Educated Shyamoli is Educating others

Shyamoli Chakraborty (32), her husband is Mohitosh (37), resides in Kamalpur village of Monirampur Upazila in Jessore district. They have a daughter named Megha (6), who is enrolled in a Kindergarden school. She lives along with her mother-in-law Shefall (75). In 2007 after completing her Masters in Commerce (Accounting), she got married and came to Kamalpur village.

Her husband Mohitosh is the Lecturer of Management of Monirampur Women Degree College, but his service is not permanent and he is not under monthly payment order (MPO); a government subsidy given to private educational institutes teachers. So he gets a little salary. Shyamoli and Mohitosh had no house of her own; they lived in the house of her husband's elder brother. As she is the wife of a conservative Hindu family, so her husband's family told her not to deal with other women, particularly in the Muslim community.

Shyamoli is the Treasurer of Maya Mohila Forum.

In the meantime Akash Mohila Forum was organized in Kamalpur village in 2008 and Shyamoli came to see that this women's organization lead by CCDB was totally different. The simple, poor and the ignorant women of the village were leading and managing the organization. The organization's accounts are being operated by the opinions and decisions of the Executive Committee Members of the Forum. They were playing main role in conducting social and economic activities among the members including their savings and credit programs for income generation activities.



Village women who are members of the Forum were participating in various meetings and training programs and becoming more conscious about their health, children's education, women rights, gender equity etc. They also organize Courtyard Meetings to make the women members more conscious about other social, health and economic development. The members of the Forum receive loan in easy conditions with minimum interest. With this they are increasing their incomes, household assets and developing their family conditions, including household food security.

Shyamoli from her likings for Forum activities became the member without informing her husband in 2009. At first her husband was against her joining the Forum. But afterwards he came to know from her wife about different social and development activities of the Forum and changed his opinions.

Shyamoli in-laws have a house on three kathas of land and five kathas of agricultural land. Initially Shyamoli applied for a loan of taka 5000 (five thousands) for cultivating her land. She repaid the loan within six months, just after harvest.

In the meantime her husband was enrolled under monthly payment order (MPO) and their income increased. So Shyamoli and her husband Mohitosh planned to save money and decided to build a house of their own for living. She applied for a loan of taka fifteen thousand from the Forum for repairing her house and built the foundation and floor of her house.

Repaying the loan again applied for a fresh loan of taka twenty thousands and built wall of the house. She repaid this loan and took another loan of taka twenty five thousands on November 2013 and built a kitchen with brick walls.

Now Shyamoli and Mohitosh are living in their own home with dignity. Her husband or family members do not prohibit her to go to Forum. As an active member of the Forum she was elected as Treasurer in December 2013. She is very keen and interested to work with the Forum, to raise consciousness of the simple women of her village. Being introduced with the village women, she helps the Forum Workers in teaching other.

She began tutoring eleven students from class one to class eight and is now earning three thousands to three thousands five hundred taka per month. Now she can spend her earnings behind the education of her daughter.

Shyamoli informed that now she has succeeded in breaking down the family superstition and can mix with all village women in the village without any restrictions and hesitation. She has built her dream house and wants to educate her daughter and be well established in the community.

Tanusree Malakar, Trainer, CCDB-CFRP, Monirampur, Jessore.

Pro-Poor Value Chain Development and Marketing

Increasing the sale value or income of the small producers, reducing the purchase costs of consumers and promoting fair trade, CCDB initiated three experimental projects on pro-poor values chain development and marketing their products collectively to gain competitive advantage. These projects are being done on a pilot scale, so that this can be extended to other Area Offices focusing on people's organizations (Forums) in the long run.

(i) **Participatory Market System Development Project** aims to strengthen market system, developing value chain in the rural market system through participation of different stakeholders and promoting Fair Economic Development. This is a new initiative of CCDB in partnership with Practical Action and is being financed by ICCO-Netherlands. Present working area is in Pabna district through the people's organizations (Forums) with primary focus on bull fattening for marketing beef. Technical support is being given to 300 farming families for this product development and value chain linkages with both backward and forward linkages.

(ii) **Strengthening the Entrepreneurship of Producers' Organizations in Bangladesh**, with the goal of sustainable and inclusive development of entrepreneurship of Producers' Organizations, through affordable, accessible and quality technical services/ support and organizational strengthening. This project will be implemented in partnership with HELVESTAS, Swiss Intercoporation Bangladesh, Agriterra, and Interchurch Organization for Development Cooperation (ICCO). Program is with 150 farmers groups, with different value chains like bull fattening, vegetables, and milk. Presently 3000 families have been included in this program.

(iii) **CCDB initiated a new E-Commerce Project** on an experimental to market the products of the small producers directly to the consumers through web page based marketing. This project is being implemented with technical support from Future Solution for Business (FSB) with financial support from Christian Aid. Working areas are CCDB-CPRP Tungipara (Gopalganj district) and Fulbaria (Mymensingh district) Area Offices for marketing vegetables, fish and prawns.

(iv) CCDB-CPRP Manda Area Office initiated milk value chain in Niatmorpur in Naogaon district, with the engagement of 250 members of the people organizations (Forums). This was initiated with the PMSD (Participatory Market System Development) experience from the CCDB-Jalalpur Area Office in Pabna district.



Forum Organized Milk Value Chain at Niamotpur



Collecting Milk from Forum Members to Maintain Value Chain

Involuntary Resettlement Program

Deliberate efforts were to be taken to integrate CCDB's engagements in partnership with the Government of Bangladesh through different Ministries, for serving communities where non-government and non-profit organizations were taken as one of the stakeholders. CCDB enlisted for the "Involuntary Resettlement Program" to facilitate the processes, for ensuring that the families affected by major Public Benefit Projects (roads, highways, bridges, railway tracts, embankments) are duly compensated by the Government, according to the "Land Acquisition Ordinance of-April 1982", including amendments.

The government ministries compensate the affected people in two different ways. One they make direct payment to the Affected People through the Deputy Commissioner's Office, for the value of the land acquired at the registration rate in the government office and the other through Non-Profit Organizations the government makes payment for the differential amounts based on the ongoing market value of land and other assets lost in the process, so that families affected can restore back to their original or better living conditions.

CCDB has implemented 23 projects in partnership with different Ministries of the Government, for assisting them in the resettlement of internally displaced families due to internationally funded public projects (roads, highways, bridges, embankments), that impacted the families whose homestead and agricultural lands were acquired by the government. Presently there are nine projects in operation with different life spans, these includes:

i) **Padma Multipurpose Bridge Project:** This project is under Bangladesh Bridge Authority under the Ministry of Communication. This Bridge will connect the southern districts with the Capital city Dhaka and port city Chittagong. Government has acquired 1166 hectares of land in three districts. CCDB has been assigned to facilitate the process of compensating 75,000 PAPs, 17,000 households and 5,000 displaced families, who will be affected by this project. Up to June 2014 CCDB has accomplished 85.24% of the assignment.

ii) **Participatory Small Scale Water Resources Sectoral Project:** (July 2012 to June 2017) will cover 80 locations in 61 northern and southern districts, for re-excavation of canals for irrigation, inland fishery and horticulture development. This project is in partnership with Local Government Engineering Department (LGED) and Asian Development Bank (ADB). CCDB will develop 80 Resettlement Action Plans, one for each location and compensate the families to be affected by this project. So far 13 Plans have been developed and submitted to the government.

iii) **Coastal Climate Resilient Infrastructure Project** (January 2014 to December 2019); Local Government and Engineering Department is planning to construct 365 Schools cum Cyclone Shelters and Growth Centers in 12 coastal districts of Bangladesh. This will be done in the existing school and market locations.

This project will be financed by Strategic Climate Funds and Climate Investment Funds, to mainstream climate resilience in development and planning. Through this Project government plans to develop the rural connectivity, market services, water supply and sanitation and enhancing communities' safety during extreme climatic events and building capacity for mainstreaming climate resilience and knowledge management.

CCDB has been assigned to survey all the 365 selected locations, to assess the school and infrastructure conditions and measure the existing government land and land that needs to be acquired and submit survey reports and resettlement action plans if needed. So far 44 locations have been surveyed and 8 plans have been submitted.

iv) **Kachpur/ Meghna/ Gomoti Bridge Project:** Three new parallel bridges will be built to increase vehicle movements from the port city of Chittagong with other districts. This project will be financed by Japan International Cooperation Agency (JICA) through the Ministry of Communication and implemented by Roads and Highways Department. CCDB will facilitate the resettlement compensation of the displaced households and those losing their agricultural land and properties.

v) Dhaka Mass Rapid Transit Development Project (Metro Rail): Communication Ministry has signed an agreement with JICA for setting up an elevated in city rail based MRT Line-6. This project will cover 21.1 km, with 16 stations, starting from Ultra in the north to Motijheel in the south, passing through Pallabi, Mirpur, Farmgate, Shahbagh, Bangla Academy, Paltan. CCDB assisted JICA in the initial study and in developing the Resettlement Action Plan and the Environment Assessment. CCDB has been reassigned for implementation of Resettlement Action Plans, along with Dhaka Transport Coordination Authority as partner.

vi) Paira (Lebukhali) Bridge Construction Project: This Bridge will link Barisal and Patuakhali districts and will link to the tourist spot at Kuakata. This is in partnership between Ministry of Communication and Kuwait Fund for Arab Economic Development. This will be implemented Roads and Highway Division. This river is presently being crossed by ferries. CCDB has been assigned to survey the bridge alignment on the families who will be affected and develop a Resettlement Action Plan for compensating the effected household and families.

vii) SASEC Road Connectivity Project: Conversion of two lanes to four lane from Gazipur to Tangail district. For widening the road for easy movement of vehicles, government acquisitioned 87 acres of land, for this 70 km long road. This project will be is in partnership with South Asia Sub-Regional Economic Cooperation (SASEC) and Ministry of Communication and will be implemented by Roads and Highway Department (RHD). CCDB will facilitate the survey of the families, who will be affected and develop Resettlement Action Plans and process the differential amounts to the displaced households and those losing their agricultural land and properties.

viii) Eastern Bangladesh Bridge Improvement Project: 63 (sixty three) New two lane RCC Bridges will be built for replacing the existing Portable Steel built one lane bridges. This project will be financed by Japan International Cooperation Agency (JICA) as loan, through the Ministry of Communication and implemented by Roads and Highway Division (RHD). CCDB will facilitate the resettlement compensation of the displaced households and those losing their land and properties.

ix) Khulna Water Supply Project - To meet the growing demand for drinking water in Khulna city, Khulna Water Supply and Sewerage Authority with the assistance of Japan International Cooperation Agency (JICA) and Asian Development Bank (ADSB), will transfer river water from Modhumati River in Mollarhut Upazila, Bagerhutt district, to Khulna city for processing. For setting up the underground pipes 76.21 acres land will have to be acquired by the government. CCDB will facilitate the Resettlement Action Plans and compensate the families that will be affected by this safe drinking water project in Khulna city.



Executive Director Signing Agreement on Padma Bridge Resettlement



Meeting with Government Officials on Padma Bridge



Finance Minister Along with World Bank Vice President



Communication Minister Visiting Padma Resettlement Location



Stakeholders Meeting with Dhaka University Syndicate on Metro Rail



Executive Director Signing Agreement on Four Lane Road Gazipur to Tangail



Land Alignment for 2nd Bridge Construction on Meghna River



Measuring Small Scale Water Resource Canal Reexcavation for Irrigation



Condition of Cyclone Shelter to be Improved through Coastal Climate Resilient Project



Condition of Cyclone Shelter to be Improved through Coastal Climate Resilient Project

Organization Managed Savings and Credit Program (MFP)

Micro Finance Program (MFP): CCDB had been operating Revolving Loan Program through the community based people's organizations (Forums). With the "Micro Credit Regulatory Act" the organization had to change the organization's operational strategies to "Organization Managed Savings and Credit Program" (OMSC) from "People Managed Savings and Credit Program" (PMSC). CCDB continued the PMSC by registering the community based organizations (Forums) with the Cooperative Department.

The organization complied with the registration requirements of Bangladesh Bank, in order to initiate and operate economic development for sustainable employment opportunities, to raise income through provision of capital to resource poor families in selected locations. CCDB's MRA Reg. No.: 02636-03667-00295 of 25 June 2008 and became a member of Credit and Development Forum.

Micro Finance Program is being operated on a small scale, as an independent program. Presently CCDB operates 18 Branch Offices in 8 districts, serving 8910 families. This is self sustaining and is managed through 5 Coordination Offices. CCDB-MFP initiated automation accounting & portfolio from December 2013 and brought all 17 Branches with assistance Grameen Communication, a sister organization of Grameen Bank.

In order to create more employment opportunities CCDB has initiated support to small entrepreneurs, so that they can expand their business and increase employments opportunities in their enterprises. Attempts are being made to enroll with "Palli Kormo Shoyohok Foundation" (PKSF) to enlarge involvement; to reach more families in different districts, especially in places where CCDB does not have people's organizations (Forums).

Sector Wise Loan Disbursements

Sl. No.	Name of Sectors	Number of Loan	Disbursed Amount	Average Loan	%
01	Small trading	3,544	20,00,79,000	56,456	61.380
02	Agriculture	1,509	3,11,22,000	20,624	9.547
03	Livestock	779	2,80,00,000	35,943	8.589
04	Fish Culture	445	2,67,47,000	60,106	8.205
05	Poultry	67	75,00,000	111,940	2.300
06	Small Cottage Industry	187	89,96,000	48,107	2.759
07	Transportation	52	15,00,000	28,846	0.460
08	Service holder	64	60,39,000	94,359	1.852
09	Others	357	1,59,81,000	44,764	4.902
Total		7,004	32,59,64,000	46,540	99.994

Yearly Comparing Product wise Loan Portfolio is given the table

Sl. No.	Products	2013-2014		2012-2013	
		Borrower	Portfolio (Million in Tk)	Borrower	Portfolio (Million in Tk)
1.	Ultra Poor Credit (UP)	131	0.51	139	0.58
2.	Micro Enterprise Loan (ME)	1,442	107.71	1,468	108.84
3.	Rural Micro Credit (RMC)	4,309	73.78	4,138	68.43
4.	Urban Micro Credit (UMC)	1,697	25.52	1,376	22.20
Total		7,579	207.52	7121	200.05

Programmatic and Financial Performance Comparison -Year Wise

Sl. No.	Particulars	2013-2014	2012-2013	2011-2012	2010-2011
01	Number of Members	8,910	8,326	7,407	14,136
02	Number of Borrowers	7,579	7,121	6,076	7,856
03	Member Savings	4,52,28,880	3,80,73,429	2,98,26,353	34,966,409
04	Loan disbursement	32,59,64,000	32,13,15,000	27,74,75,000	254,587,000
05	Loan Realization	31,85,01,744	29,35,73,443	25,61,61,702	219,675,834
06	Portfolio in Tk.	20,75,15,992	20,00,53,736	17,23,12,179	151,024,507
07	Portfolio Yield	20.19%	22.63%	23.32%	19.41%
08	On time recovery rate (OTR)	97%	98.33%	98.13%	98.43%
09	Cumulative recovery rate (CRR)	99%	98.74%	98.42%	97.85%
10	Overdue outstanding rate	7.82%	6.23%	6.26%	6.18%
11	Income	4,11,44,171	4,21,38,050	4,17,29,757	28,525,603
12	Expenditure	3,19,08,904	3,05,97,268	2,95,84,177	25,486,872
13	Surplus	92,35,267	1,15,40,782	1,21,45,580	3,038,731
14	Operational Self Sufficiency (OSS)	129%	137.72%	141%	112%
15	Financial Self-sufficiency (FSS)	97%	109.11%	97.10%	72.84%
16	Loan Loss Reserve (LLR)	1,27,89,631	1,17,19,078	1,07,69,282	53,80,245
17	Debt Capital Ratio	4.72:1	7.56:1	9.34:1	30.45 :1
18	Capital Adequacy Ratio	18.17%	14.41%	10.28%	3.83%
19	Rate of Return Capital	26.79%	47.92%	99.14%	67.53%
20	Return on Asset (ROA)	3.96%	5.30%	5.88%	1.66%



Mini Dairy Farm through Micro-Credit Program



Timber Business with Micro-Credit Program

Human and Organization Potential Enhancement (HOPE-Foundation)

To build the capacities of CCDB staff members and other organizations, "Human and Organization Potential Enhancement Project" was initiated in Dhaka. With the rise in demand and limited capacities, CCDB organized a separate training resource center away from Dhaka city, with modern facilities, to address larger national and international organizations.

To give this an institutional shape and self sustainability, this was registered as a separate organization under the name of CCDB-HOPE Foundation. This is a self sustaining training institution, formed for conducting training and capacity building of national and international organizations, to enhance the capacities of their staff members.

CCDB-HOPE Foundation organizes training sessions for CCDB staff members, partner organizations' staff members and facilitates training sessions for others government and non government, social service and business enterprises. Presently have the capacity to host five residential training programs at a time, with an accommodation of 108 participants, with all the required facilities.

During the last Financial Year CCDB-HOPE Foundation hosted and helped to facilitate 281 events, where 11,731 persons participated.

In-house training and workshops organized and facilitated for CCDB-Comprehensive Poverty Reduction Program (CPRP) and CCDB-Capacity Building for Peace Promotion (CBPP)

(i) Workshop on Leadership; (ii) Workshop on Climate Change; (iii) Report Writing and Documentation; (iv) Workshop on local Capacities for Peace; (v) Training on Composite Heritage; (vi) Workshop on Social Analysis for promotion of Peace and Harmony; (vii) Advanced Socio Historical Analysis.

Capacity Building and Training Workshops organized by other organizations at CCDB-HOPE-Foundation on different areas for their staff and partner organizations' staff members.

(1) Gender and Development; (2) Implementation of Service Quality Management System; (3) Training on Monitoring and Evaluation; (4) Health and Primary Education; (5) Workshop on Performance Monitoring; (6) Management Information System; (7) Advocacy and Gender Development; (8) Organization Development Through Performance and Change Management; (9) Training on Anti-Human Trafficking; (10) Foundation Training on Child Centered Disaster Risk Reduction (CCDRR); (11) Communication for Development, Concept, Definition, Principles and Strategic Application; (12) Education Regarding Disaster; (13) Workshop on Sustainable Agriculture; (14) Workshop on Fishery Manual Revision; (15) Training of Trainers on Right Based Approach; (16) Workshop for OCAG Senior Management; (17) Learning Session on Brand Marketing Process 27; (18) Project Cycle Management; (19) Refresher course on Local Capacities for Peace; (20) Child Protection TOT; (21) TOT on Financial Services & Asset Generation; (22) Teacher's Training on Minority-Friendly Inclusive Education at the Primary and Secondary Level; (23) Training on Interactive Facilitation and Communication techniques; (24) Training on Gender Justice and Gender Mainstreaming; (25) Training on the Union Parishad Election; (26) Advocacy and National Budget and Development ; (27) UMOJA in Bangladesh; (29) Sun and Vision Training; (30) Democracy and Development.

Organizations that used the HOPE-Foundation Facilities

Name of Organizations	Name of Organizations	Name of Organizations
Acid Survivors Foundation	Action Contre La Faim (ACF)	Andheri Hilfe
Ain-O-Salish Kendra	Asian Disaster Preparedness Center (ADPC)	APONE Homes
Ashar Alo	American Solidarity Center	Bureau of Health Education
Bread for the World	Bangladesh Methodist Church	Bangladesh Shisu Academy
Bible Student Fellowship in Bangladesh (BSFB)	Bondhu Social Welfare Society (BSWS)	Beximco
Care Bangladesh	Christian Commission for Development in Bangladesh	Co-Water
Concern Universal	Compassion- International	Christian College of Theology in Bangladesh (CCTB)
Christian Aid-UK	Cambrian Collage	CSPB
Cathay Pacific	CCDB-Padma Bridge Resettlement	CNRS
CBSG	CASA-CCDB	Counterpart
DASCOH	DSK	Delve Bangladesh
Dhaka Credit Cooperative	Enabling Environment for Child Rights (EECR)	Ebenezer Int. School
Grameen Caledonian College of Nursing (GCCN)	Habitat for Humanity	HELVETAS Swiss Int. Coop
HASAB	HOPLUN	ISD
Islamic Relief	Isai Fellowship in Bangladesh	IPHNS
Inter-Serve	JICA	KKS
Kindernothilfe (KNH)	Kapaeeng Foundation	Management Resource Development Initiative (MRDI)
Light Foundation	Ministry of Social Welfare	Management & Resource Development Initiative
Marie Stopes	Nabolok	Nondon Park
NETZ BD	Notre Dame Collage	NGPA
Oxfam	Odhikar	Phama Partner
Plan Bangladesh	Practical Action	Prime Bank
Polli Kormo Shoyok Foundation (PKSF)	Santal Foundation	Solidarity Center- Bangladesh
Room to Read	Solidarity Center Bangladesh	Sharee
Save the Children	Salvation Army	Tinder Capital
Tear Fund-UK	UNDP-UPPR	Uniliver BD Limited
UNICEF	UNDP	Voluntary Social Organization (VSO)
World Vision-Bangladesh	World Bank	Water Aid Bangladesh
WALTON	World Fish	YKK



Staff Members of CCDB-HOPE Foundation



CCDB-HOPE Foundation Staff Members in Uniform



Training Workshop on Inter Faith Development for Peace



CCDB Staff Members Attending Training at CCDB-HOPE



Regional Workshop on Composite Heritage for Peace Building



Save the Children International Annual Planning Meeting



CCDB-HOPE Foundation Reception Block



CCDB-HOPE Foundation Accommodation Building

Environment Preservation through Homestead and Social Forestry, Vermi-Compost Production, Use and Marketing, and converting traditional Cook Stoves into Improved variety

i. **Tree Plantation:** CCDB's one of the strategic focus in Environmental sustainability, recognizing that we need to stand against the depletion of natural resources and degradation of ecological balance, while exploring livelihood mechanism for the reference people. Since inception of the organization CCDB has been promoting plantation of different fruit, timber and medicinal plants through the people's organizations (Forum Members) on an annual basis.

Through homestead social forestry CCDB distributed different varieties of fruit and timber saplings among 8,141 members in 463 Forums and 3,506 members in 203 groups; a total of 1,10,080 fruit trees (Mango-73,264; Litchis-10,330; Amra- 100; Sobeda-800; Coconut-3,617; Beetle-nut-10,500; Guava-3,159; Olive-7,650; Lotkon- 10; Amlaki-250; Baukool-400) and 3493 timber plants (Mahagony- 852; Neem- 842; Chambol-1199; Koroi-600).

ii. **Social Forestry:** Since most of the tree saplings are planted in and around the homestead, CCDB took a new initiative to promote low cost social forestry through the plantation of different varieties of Palm Seeds (Dates or Khejur; Palmyra Palm or Tull; Nyapa Palm or Gol-Pata) along road sides, village pathways, embankments, to reduce soil erosions and for generating future economic benefits from the extracts from these plants. Different palm seed plantations are being done through community engagements and their contribution.

a) **Date Palm (Khejur) Seeds Plantation:** CCDB in order to year mark 40 years' of work in Bangladesh, planned to plant 40 lacs (four million) Date Plant Seeds (Khejur) in working areas. During last and this year planted 4,406,000 (4.6 million seeds) that is 6953 kilograms and covered a distance of 1096 kilometers. CCDB envisions of planting 20 million seeds in working locations, within a period on five years, with the engagements of 40,000 adults and children annually as a part of Social Forestry.

b) **Palmyra Palm (Tull) Seeds Plantation:** CCDB Projects planted 102,324 Palmyra Palm (Tull) Seeds covering a distance of 201 kilometers and plans to plant 10,00,000 lacs (1 million) over the next five years in working locations, through the people's organizations (Forums) and the Group in working locations, besides roads, canals and embankments as a part of social forestry. CCDB will also promote this Social Forestry Program to other organizations, so that they take this initiative in their working locations.

c) **Nyapa (Golpata) Palm Saplings Plantation:** CCDB planted 16,375 plant saplings over the last two years in Patherghata and Sheyamnagar and plans to plant 100,000 on the outskirts of the local embankments, over the next five years. CCDB will also promote this Social Forestry Program to other organizations working in the coastal region, so that they take this initiative in their working locations.

iii. **Vermi-Compost:** For promoting Ecological Farming CCDB has been promoting composting to supplement and reduce the cost of production, improve the soil and plant health. Trained many small and share cropping farmers and provided initial inputs for beginning the process. Over the last three years CCDB have been promoting Vermi-Composting production, marketing and use, so that can be converted as a rural industry, for generating income for the producers, reducing cost of production of farmers, improving the soil and plant health and producing organic and healthy food for the consumers. So far 389 farmers (388 female and 59 male) and have been included on a pilot basis and 1065 farmers (869 female and 186 male) have been assisted with eco-farming.

CCDB within next five years will have at least 50,000 Users (farmers) and 10,000 Producers (Forum and Group members) with cattle. At present 24,235 people organization (Forum) members has 50,264 cows and calves. CCDB will facilitate to convert their cows' dung into 18,250 tons Vermin-Compost annually, with an annual turnover of taka 182.5 million, by the producers. Convert this agricultural production technology (Vermi-Compost) into a rural industry, with consumers, producers, market linkages and value chain development, that is pro-poor and a source of income.

iv. Conversion of Traditional Cook Stoves into Improved Variety: To reduce respiratory tract and eye infections of women and children under five caused by kitchen smokes and soot particles and to increase efficiency of the traditional cook-stoves, by decreasing fuel consumption, there by reducing costs, cooking time, water for washing and release of carbon dioxide into the atmosphere.

CCDB has taken the initiative to convert the traditional cook stoves into improved variety, with double burners and smoke outlets outside the kitchen. These modified improved cook stoves does not have the sieve/strainer, so these can use agricultural residues (hay, leaves and other residues including twigs and firewood).

So far CCDB has been able to educate, motivate, modify and install 13,172 during this reporting period. CPRP- Monirampur has the highest coverage 98.52% of the 2302 members in 38 Forums. An additional 300 families outside the have adopted this technology, by seeing and taking the help of the Forum Members and Workers. Within next five years, ensure that all the 922 people organizations' (Forum) 56,717 members and 203 Groups' 8,705 members will use the "Improved Cook Vtoves". They will reaches out at least five other neighboring families with this "Improved Cook Stove Technology" for health, economic, water, time and environmental benefits.



Date (Khejur) Seed Collection for Social Forestry



Date (Khejur) Seed Plantation with School Children along Road Sides



Palmyra (Tull) Palm Seeds Collection for Social Forestry



Plantation of Palmyra (Tull) Palm Seeds with Women Members



Nyapa (Golpata) Palm Sapling Collection for Social Forestry



Adolescent Girls Planting Golpata Saplings out side embankments

Livelihood and Food Security, Fulbaria

Nurjahan is now self-supporting

Nurjahan Begum is the inhabitant of Bakta village in Bakta Union of Fulbaria Upazilla in Mymensingh district. She became the member of Bakta Women Development Forum in 2007, which was organized by CCDB-CPRP at Fulbaria Upazilla the same year. She is a regular member and is also a member of Union Network and Upazilla Network of the Forums.

Nurjahan Begum is 45, is a housewife. Her husband Abu Hanifa is 60 and is a farmer. Their eldest son Md. Faruq is 28 and is married and works in a garments factory. The second son is 16, who took Secondary School Certificate (SSC) examination this year and secured GPA-5. Their first daughter Dalim is 15 and a student of class nine. Their youngest daughter Lucky is 11 and a student of class five.

Before joining the Bakta Women Development Forum, the socio-economic condition of Nurjahan was not good. Her husband was the only earning member in the family. They had to depend on their agricultural production round the year. As they had no financial solvency they could not participate in any social activities.



Being a member of the Forum she participated in the courtyard meetings related to Network Management, Rights and Advocacy, Health and Hygiene etc organized by CCDB-CPRP. Other than these she received assistance to register her son for the SSC examination and training on Eco-Farming and Vermi-Compost Production and received assistance for Eco-Farming on September 23, 2012.

Nurjahan did not get any specialized training on Eco-Farming, but she has received some technical support, advice and consultation from the Area Manager. She succeeded due to her keen interest, knowledge and efforts. She received tk. 10,000/- as loan from Bakta Women Development Forum and in addition with her own tk. 5000/- she purchased a cow.

Now she has two cows and the dung is the main raw material components for producing Vermi-Compost. She began to produce Vermi-Compost in two tubs, with earthworms and cow-dung from one cow. Now she has seven tubs, both big and small, but cannot afford the food for earthworms with the cow-dung of two cows, so she collects the required cow-dung by moving around the village.

Every month she produces twenty mounds (800 kilograms) of fertilizers. She uses some of her fertilizers in her half kathas of vegetables land. The rest of the fertilizers she sells to a local Chemical Fertilizer Retailers, at the rate of tk. 320/- per mound (40 kilograms). This marketing linkage was developed by the Area Manager, so that the producers could get cash payment from the Chemical Fertilizer Retailer, who acts as the marketer of Vermi-Compost Products to the wider community.

With the money she earns every month, she spends for her family food and children's education. As she helping her husband financially, her image has increased in the family and in the community. Nurjahan told that she has benefited both socially and economically by being involved with the Bakta Women Development Forum.

She thinks herself as a member of a women's organization and a part of the community. Her self-confidence level is very high as she overcame the obstructions being a woman with no formal education. Her future plan is to buy four more cows and increase Vermi-Compost Production Tubs up to twenty and build a large room to set these. She dreams to educate her children higher levels and get her two daughters married in well to do families.

Nurjahan now is a potential woman entrepreneur. Her neighbors are encouraged by her success. Her vegetables production with Vermi-Compost is eco-friendly and good for health. Her monthly income is now tk. 7000/- They have a well tie in the family. Most of all she has gained self-confidence as a woman entrepreneur, a producer and an income generator.

Pallabi Das, Trainer, CCDB-CPRP, Fulbaria, Mymensingh



Orientation on Vermi-Compost Technology Transfer



Orientation on Vermi-Compost Production to Forum Members



Forum Executive Committee Distributing Earthworms to Trainees



Distribution - Earthworms & Tubs for Vermi-Compost Production Trainees



Husband and Wife Processing in Vermi-Compost Production



Husband and Wife engaged in Vermi-Compost Production

Health, Economy, Environment and Reduction of Kitchen Fire Generated Disasters Monirampur, Jessore

Improved Cook Stove by modifying Traditional Cook Stoves

Moyna Mohila Forum was established in 2008 in Bijoypur village of Monirampur Upazila in Jessore district. The Forum is engaged with different socio-economic activities by involving members of the Forum. They participate in various training sessions, courtyard meetings, national and international day celebrations etc. This has increased their awareness and plays important roles in their personal and social development efforts. Members receive assistance from the Forum with livestock, small business, land mortgage for agricultural production, van purchase and eco-farming and are trying to develop their economic conditions and household level food security.

Conversion of "Traditional Cook Stoves" into "Improved Variety" training and practical demonstration was organized for 400 members and staff from 36 Forums, through 36 half day sessions during April and May 2012, with the objective that within a year's time all the members will be assisted by the trained members, to modify their traditional cook stoves into the improved variety.

One such training was organized in the Moyna Mohila Forum. Eight members from Moyna Forum, seven members from Anamika Forum and five members from Boishakhi forum participated in the training. Mr. Tapon Kumar Das, temporary staff of CCDB-Climate Change-Light House Project, Shyamnagar, facilitated the theoretical and practically demonstrated the making of "Improved Cook Stove" with clay.

The trained members made and are using "Improved Cook Stoves" only with the clay, without any expenses. Using these they have benefited in many different ways. The members informed that the most important advantage of the "Improved Cook Stoves" is that the smoke these produce goes out through the pipes, so that there is no smoke in the kitchen. As there is no smoke and soot, so it causes no harm for eyes or lungs. There are no scopes for the flames to come out, so most of the heat is used for cooking food. These stoves have two chambers, so it is easy to cook in two pots at the same time.

It also takes less time for cooking in two stoves; this saves time, fuel and money. This does not emit flame, so there are no fears of kitchen generated fire or burns as it happens in traditional cook stoves. There is no soot left by smoke, so the kitchen remains clean. There is little amount soot under the cooking pots, so this can be cleaned quickly, using less water.

In the beginning members thought that it is not possible to cook with leaves and straws in the Improved Cook Stove, but now they can see that this is possible. The trained members discussed with the other members of their Forum about the advantages of the use of "Improved Cook Stoves" and encouraged them to modify their "Traditional Cook Stoves".

The trained members of the Moyna Mohila Forum came to know that besides other advantages this "Improved Cook Stoves" plays an important role in environment protection. The trained members developed plans to make "Improved Cook Stoves" for other members. They took decision that each of them will assist at least four members to modify their "Traditional Cook Stoves", so eight trained members will assist to make thirty-two stoves. The trained members went door-to-door to help other members, to make stoves according to the perfect measurement.

The members informed that the "Improved Cook Stoves" are available in the market and costs tk. 800-900 and they can not purchase that, but they can make and use this without incurring any cost, as they can make it with clay. Most of the members of the Moyna Mohila Forum work in the BRAC Sewing Center and as it takes less time to cook food in these stoves, so they can provide much time for sewing.

During the initial stage many members did not agree to make and use of "Improved Cook Stoves" due to their traditional and conventional practices. They do not see the flames, so they think there is no heat and it takes longer time for cooking. They also thought that it is not possible to cook food with leaves, straws and cow-dung cakes or sticks.



Nurahan Begum, member of Moyna Mohila Forum

They were assured that if there is any problem to cook food in the Improved Cook Stove, they can break that stove. Due to continuous awareness building and motivation now the forty out of fifty members have modified their traditional cook stoves and adopted the new technology. All the users shared that they have benefited both economically and physically by using these. Another ten members assured to make their stove within shortest possible time.

Along with Forum members other women of the area have become interested to convert their traditional cook stoves into improved variety. The trained members of the Forum are helping them to modify their cook stoves. Moyna Mohila Forum planned to motivate, share their experiences and assist all other women in the village, to make and use the improved variety as an environment friendly technology, which has health, economic, time, water use benefits and reduction of household level kitchen generated fire hazards.

Sobulon Adhikary, Community Organizer, CCDB-CPRP, Monirampur, Jessore



Forum Members being Oriented on Making Improved Cook Stove



Forum Members Practically Making Improved Cook Stove



Husband & Wife Infront of their Double Burner Improved Cook Stove



Forum Members using Single Burner Improved Cook Stove



Using Three Burner Improved Cook Stove



Four Burner Improved Cook Stove for Tea Stalls (Model)



Four Burner Improved Cook Stove Demonstration

Emergency Response (Cyclone Mahasen and Cold Wave)

CCDB since the organization's inception in 1973 has been responding to major natural disasters, with emergency relief, followed by short and long term rehabilitation and restoration programs. After Cyclone Sidr, CCDB worked with emergency relief and rehabilitation programs in Borguna, Barisal, Madaripur, Gopalganj and Bagerhutt districts. CCDB also worked in Sheyamnagar Upazila in Satkhira district after Cyclone Aila, and Water Logging at Tala Upazila in the same district. CCDB operated an emergency response with food, non-food housing assistance after Cyclone Mahasen with the financial assistance of Christian Aid-UK.

In addition the organization responds to small disasters like tornadoes, floods, household level fire, cold waves, at the community level where there are ongoing programs. These are usually done through the existing people's organizations (Forums and their Networks), to enhance their capacities and ensure that the goods are given to the right and most deserving families affected.



Staff Surveying Damage after Cyclone Mahasen



Relief Materials Receipt Acknowledgement (LTP)



Relief Materials Acknowledgement (LTP) Disabled Recipient



Staff Assisting to Carry Relief Goods of an Elderly Women



Distribution of CI Sheet for Housing



Distribution of Blankets During Coldwave

Rana Plaza Victims' Capacity Building and Income Restoration

Rana Plaza, an 11 storied building collapsed on April 24, 2013 in the morning hours. Arms Forces along with the Fire Brigade and local Police were assigned to rescue and search for those who were trapped under the rubble. The search and rescue continued from April 24 to May 13, 2013. This team and the local community were able to recover 1129 dead bodies, and rescued 2,515 physically injured individuals, for treatment in the Savar Upazila Health Complex, Enam Hospital in Savar, Dhaka Medical College Hospital, and Dhaka Progu Hospital

Many national and international organizations responded to the needs of victims. CCDB supported Enam Hospital at Savar, by supplying some essential medicines, for treatment and care of rescued injured individuals from Rana Plaza.

CCDB in partnership with GIZ organized trauma counseling and small business operation training for 22 victims from the Garments Industry. Through this project the trainees were resourced to initiate and engage in small businesses, according to their interests and capacities, so that they can generate the income they earned while being engaged in their professions. This program is being supervised and monitored by CCDB to ensure that the businesses selected and trained victims initiated, are functioning and they are able to earn the projected income.



Rana Plaza Victim Lipi Akhter steps towards a New Life

Lipi Akhter daughter of Md. Sayez Uddin and Nasima Begum from Bagutia village in Daulotpur Upazilla, Manikganj district is presently living in Mojitpur, Savar. She has 3 brothers and 3 sisters. She is the eldest among them.

Lipi used to work in Fantom Apparels, with monthly salary was tk. 5000/- and with overtime work she used to earn an additional tk. 3000/- per month. This garments factory was on fourth floor of Rana Plaza, an eight storied building in Savar, a sub-district of Dhaka.

On Wednesday 24 April 2013, entire Rana Plaza building collapsed. Arms Forces along with the Fire Brigade and local Police were assigned to rescue and search for those who were trapped under the rubble. They were able to rescue around 2,515 injured people from the building alive and recovered 1,129 dead bodies. Search and rescue ended on 13 May.



On 24 April morning there was a power failure and diesel generators on the top floor were started at 8:45 am. The building collapsed at about 08:57am, leaving only the ground floor intact. She was confined under the debris for five hours, confined in between the gap of wall when she was rescued. They took her to the Enam Hospital in Savar at 12:00 noon. Her family members were crying, not knowing her fate.

Lipi was physically injured, her lower abdomen and kidneys are been affected. She still suffers from the trauma of her experience and miraculous survival and does not want to get back to her old profession in the Garment Industry.

German organization GIZ came forward with the intention of rehabilitating some of the victims of Rana Plaza. Justifying the profile of development organizations in Bangladesh, they selected CCDB to engage with training, counseling, monitoring and facilitating small enterprises according to their interest and capacity. Initially CCDB selected 20 victims.

CCDB organized trauma counseling that helped them to some extent and facilitated training on entrepreneurship development, business plan preparation. With training the selected victims became confident. GIZ provided them with tk. 50,000/- (fifty thousands) on an average for initiating their own business enterprises.

For continuous technical, management and facilitation support in their endeavors, CCDB engaged a Business Counselor for a period of one year, with the objective that each of selected individuals can earn at least tk. 6000/- (six thousands) per month. That is equivalent to the amount they earned while they were working.

Lipi Akhter with the help of CCDB purchased goods to start her own enterprise. She already used her profit and portion of her capital to purchase a freeze for her shop. She now can sell cold drinks, liquid milk, ice-creams and fruit juices in her shop. Her sale increased up to tk. 300/- (three hundred) per day. Her daily sale at present is on an average tk. 2,200/- to 2,500/- with an average profit of Tk. 500/- per day. So her average monthly profit is tk.15,000/- (fifteen thousand) per month. Her father also set up a Tea-Stall with her shop.

Lipi feels more confident with her life and is dreaming to expand her business. She shared that she received help and cooperation from many sources and persons, but nobody showed her the way to be self-reliant and gain confidence that she can be a business woman. Earlier she received just money that was consumed and nobody kept regular contact. Only CCDB has helped her to recover her mental strength and start a new life. She is now looking forward to employing another person in her shop to assist her. She has got a head start no way to look behind, but move ahead.

Staff Capacity Building/ Training

- i. Capacity Building For Peace-(a) Conflict Analysis- CCDB-Capacity Building for Promotion of Peace organized a three-day long workshop at CCDB-CPRP-Daudpur Area Office. A total of 32 staff and local leaders attended the workshop. (b) Interfaith Development for Peace- CCDB-Capacity Building for Promotion of Peace, organized two workshops, one at HOPE-Foundation and the other at CPRP-Daudpur, Dinajpur. A total of 52 participants attended in these two events. These workshops were designed to work in conflict areas for bringing societal peace and harmony in our project areas.
- ii. Disaster Risk Reduction in context to Climate Change: CCDB organized a five day long training session through RIAP (Regional Interagency Partnership), where 4 staff members of CCDB participated.
- iii. Disaster Risk Reduction-Organized half day long refreshers course on Disaster Risk Reduction for 10 of the 11 CCDB-CPRP Area Office Staff Team Members and the process for disseminating these to the staff and Executive Committee Members of the community based people's organizations (Forums).
- iv. Joint Needs Assessment- 5 staff members attended three training sessions organized by Christian Aid.
- v. Disaster Management and Quality Standards- 4 staff members from CCDB attended three day long training that was organized by Christian Aid for their partner organizations.
- vi. Value Chain Management (Practical Action)- Organized a training for a staff and community members engaged in value chain development in CCDB-CPRP Pabna for market linkage and in Dhaka.
- vii. Participatory Market System Development-(Practical Action)- CCDB organized training for 33 staff members from 11 CPRP-Area Offices, so that the products of the small community based people's organizations (Forums) can be linked with different stakeholders engaged in the market, so that they can get a better price for their products.
- viii. E-Marketing Management- 8 staff members from two Branch Offices were trained by Future Solutions in Business (FSB) as the technical partner of this project.
- xi. Most Significant Change- Organized half day orientation in 10 of the 11 Area Offices for all field staff team members. In addition organized a three day long detailed training for 22 staff members from 11 CPRP Area Offices.
- xii. HAP-Training (Humanitarian Accountability Partnership)- Christian Aid organized training for 33 staff members from 11 Area Offices, so that this can concept and approach of "Accountability" can be integrated into ongoing development program.
- xiii. Financial Management and Standards: ICCO-Netherlands and Christian Aid organized two separate training sessions of their partner organizations. Four staff members from CCDB attended these two sessions.

International Training and Exposures

- i. Mainstreaming Do No Harm in Planning, Monitoring & Evaluation- 2 Training Workshops was organized by LCP South Asia Network Secretariat CASA, India. First one was in New Delhi and the second one in Nepal. Two staff members from CCDB-PME (Planning, Monitoring and Evaluation) attended these two capacity building training sessions.
- ii. Institute for Social Democracy (ISD) organized an orientation workshop on "Composite Heritage" at CCDB-HOPE Foundation, with representatives from Bangladesh, India, Nepal and Pakistan. There were a total of 25 participants, of whom 5 participants were from CCDB.
- iii. Diploma Course on Development Leadership: Two staff members completed 6 months long Diploma Courses from SEARSOLIN, St. Francis Xavier University, Philippines.
- iv. One staff member attended a Certificate Course on Disaster Risk Reduction at EPFL University, Switzerland with a follow up session in Bangladesh.

iv. Diploma Course on Development Leadership: one staff member is presently attending a diploma course at Coady International Institute of St. Francis University, Canada.

vi. Learning through Exposures: Two staff members of CCDB along with other partner organizations of ICCO-Netherlands visited India, to see how their partners there, is addressing issues of Climate Change Adaptation and Disaster Risk Reduction and linking these to Carbon Trade.



Consultation Meeting on Agriculture Production Pormotion



Training Composite Heritage Participant's Presentation



Regional Training on Composite Heritage



Training Participatory Market System Development

Membership with Networks/ Forums

CCDB is member of different Networks, Associations and Forums for working together as an alliance for engagement with different organizations, working on similar thematic areas of human development and rights, to learn and share experiences to access and give support for larger issues and concerns.

At the National level: (i) National Council of Churches in Bangladesh (NCCB); (ii) Association of Development Agencies in Bangladesh (ADAB); (iii) National Girl Child Advocacy Forum; (iv) STD/ HIV Network of Bangladesh; (v) Disaster Management; (vi) Bangladesh ACT Forum; (vii) Rights to Food Campaign; (viii) National Coalition for the Rights of Indigenous People; (ix) Right to Water Forum; (x) Citizens Initiative on CEDAW; (xi) Campaign for Sustainable Rural Livelihood; (xii) Network of Climate Change- Bangladesh

At the International level: (i) ACT Alliance, Geneva; (ii) Association of Christian Institute of Social Concern of Asia (ACISCA); (iii) Regional Inter Agency Partnership; (iv) Local Capacity for Peace, South Asia.

Significant Events and Meetings

International Climate Change Center-Bangladesh (ICCCB)

CCDB, Bread for the World and Diakonie Katastrophenhilfe hosted a multi stakeholders' consultation on March 11, 2013 at Khulna, to disseminate the preliminary result of the feasibility study for setting this international center in Bangladesh. This was a follow-up of multi-stakeholders' consultation held in February 2013 in Dhaka, where a draft Concept Note on "Community based Climate Resilience, Alternative Technologies and Low Carbon Solutions" of the proposed ICCCB was presented.

Civil society and research organizations, academicians, journalists and several NGOs participated in the open discussion on the presentation feasibility study and preliminary findings for setting up an International Climate Center Centre for building capacity, sharing knowledge and disseminating alternative technologies for low carbon solutions. Challenges & opportunities of International partnerships; challenges and opportunities of partnerships with universities and research institutes in Khulna and in Bangladesh and working in partnerships with Government and NGOs working on community based adaptation, climate risk reduction and renewable energies. Recommendations from the participants were taken into consideration for giving a final shape to this effort. CCDB also presented the strategy being followed in Climate Change Adaptation and Mitigation being implemented through Light House Project being resourced by the above resource sharing partners in three locations that are cyclone, tidal surge and saline prone and one draught prone area in Bangladesh.



CCDB Core Group Meeting-2013

Core Group Meeting (consortium of development partners of CCDB) was held on July 31 to August 01, 2013 in Berlin, Germany which was hosted by Bread for the World. Ten participants from donor partners and CCDB attended. Key areas of discussion was on current phase of Comprehensive Poverty Reduction Program (CPRP); Financial Update including capacity enhancement framework; Implementation status of recommendations of Impact Assessment done earlier.



ratio and real income of the CPRP reference people; Earmarking of interest, 40th anniversary of CCDB; Next RTM.

Future cooperation as Round Table Members; Capacity building of CCDB as a self sustaining organization; Bilateral Projects; Revised Gender Policy; Evaluation of Local Capacity for Peace; Experiences of CPRP Midterm Review. Recommendation of the Round Table were to risk assessment of political situation; Measurement Indicator wise presentations; Internal assessment; End of project phase two evaluation; Program plans for next phase of CPRP; Financial matters, Strategic review and capacity building of CCDB; Indicators in Gender Policy; Visits by the partners; Reporting on poverty head count

Taslima - Exceptional Poultry Business Woman



Taslima awarded Gold Medal

Karnafuli Mohila Forum is in West Shawra village of Chandshi Union 3 km from Gournadi Upazila, was organized established in 2005. Taslima Begum is 45 years old and a successful member of this Forum. She has five brothers, four sisters. She is fifth among the 10 brothers and sisters. She has a 21 year old son named Ridoy. All of her sisters are married. Her brothers are engaged in service and business. Taslima got married on 2000, at Goila Union of Agoijhara Upazila and after being married her husband began to torture her frequently, both physically and mentally. Initially she didn't leave her husband's house. In 2003 her son Ridoy was born, but as the physical assaults on her became extreme, she returned back to her father's house with her son. Everyone accepted her taking shelter with son in the family, but she herself couldn't accept living in her father's house.

She was finding no ways to establish herself and educate her son, as she no source for income. Taslima became member of the Karnafuli Mohila Forum when it was established in 2005. Same year she took a loan of taka 5000/- and purchased 18 layer hens and her brothers helped her to build a cage. After two months she started rearing 36 hens in another two cages and began her journey with 54 hens. She herself took care of her hens. Give food, clean the cages and maintain her family works. By selling eggs she maintains daily expenses of the family and purchasing food for hens. The rest of the amount she used for loan installment payment and savings. After two months she started rearing 36 hens in another two cages and began her journey with 54 hens. She herself took care of her hens. Give food, clean the cages and maintain her family works. By selling eggs she maintains daily expenses of the family and purchasing food for hens. The rest of the amount she used for loan installment payment and savings.

With her saving amount she purchased another 100 hens and this began to grow from 100 to 200 to 300. She didn't need to look back and built two new houses for hens. Now she has 2,300 hens in her farm. On an average she gets 2,000 eggs daily, which cost according to existing market price taka 14,000. In her poultry farm three women works who are paid Tk. 150 daily wage. She began to increase her stock with the sale of eggs and converted this into a Poultry Farm.

She installed a tube well and a motor for supplying water in the farm. Presently she has a profit margin of taka 35,000 to 40,000 per month after deducting costs chicken feed and other farm related expenditures. She set up a bio-gal plant and uses the chicken litter and uses this for cooking and uses the slurries as organic fertilizer and cultivates vegetables. Feed suppliers and egg buyers come to her on a regular basis, to supply the chicken feed and buy the eggs from her farm. She regularly contacts with the Upazila Livestock Officer for her hens care and health and receives all sorts of information and support regarding her farm.

She purchased 22 decimal lands in Chandshi village in 2012, with Taka 700,000/- which at present is worth Taka 11 lacs. She enrolled her son Ridoy for an English course in Dhaka and plans to send him abroad for higher studies. Her son is trying to fulfill his mother's dream. Seeing Taslima's success many women of Chandshi village got inspired and established six poultry farms on a small scale and are making these financially profitable. Another member of the Forum also named Taslima Begum has set up chicken and duckling hatching program with "Paddy Husks" and is financially benefiting by selling chickens and ducklings.

Seeing the success of Taslima everybody of her area, including the family members are very happy. In 2007 when the Forum needed a worker (Forum Kormi), she was selected by the Executive Committee. She maintains her responsibilities sincerely as the Forum Worker and keeps regular contact with all members, gives them advice on different matters. Now there are 97 members in Karnafuli Mohila Forum and their savings is taka 9,64,839/- and they have a capital of taka 13,88,368/-. Taslima has a savings of taka 13,265/- in Forum.

In 2012 Taslima Begum was given Industrial Golden Award Honorary Award by City Social Welfare Organization, by Baul Anis Cultural Academy, Barisal for her enterprising efforts and becoming self reliant. In our social context nobody likes any woman to return back from her husband's house. Any woman doing this are scolded, deprived and looked down. Taslima was not also beyond it. But now she has become a model and respectable women due to enterprising spirit to challenge the odds.

- Martha Roy, Trainer, CCDB-CPRP, Gournadi

Name of Programs/ Projects and Resource Sharing Partners

Sl. #	Name of Programs/ Projects	Resource Sharing Partner/ Partners
01	Comprehensive Poverty Reduction Program (CPRP)	i. Bread for the World – Germany ii. Christian Aid-UK iii. ICCO-Netherlands iv. HEKS- Switzerland v. Hong Kong Christian Council vi. Global Ministries- USA
02	Climate Change – Light House Project	i. Bread for the World – Germany ii. DKH-Germany
03	Gopalganj–CCA–Operation Research	Christian Aid in partnership with Bangladesh Center for Advance Studies (BCAS)
04	International Climate Change Center	i. Bread for the World –Germany ii. DKH-Germany
05	Community and School Based Disaster Risk Reduction	i. European Union ii. Christian Aid-UK
06	Regional Inter Agency Program (Climate Change Adaptation and Disaster Risk Reduction)	DKH-Germany
07	Emergency Response – Cyclone Mahasen	Christian Aid-UK
08	Non-Forman Education Program (UNIQUE)	European Union in partnership with Dhaka Ashania Mission
09	Continuing Adult Education and Development Messages through Roddur Potrika	Christian Commission for Development in Bangladesh (CCDB)
10	Gaibandha Food Security Program	i. European Union ii. ICCO- Netherlands iii. Light for the World- Netherlands iv. The Leprosy Mission –Netherlands, England and Wales
11	Value Chain Development (Pabna)	ICCO in partnership with Practical Action.
12	Value Chain Development (Manda)	HELVESTAS, Swiss Intercoperation Bangladesh, Agriterra, and ICCO-Netherlands.
13	E-Marketing (Gopalganj + Phulbaria)	Christian Aid-UK
14	Local Capacity Building for Peace Promotion	Bread for the World – Germany
15	HOPE-Foundation	CCDB Financed/ Self sustained
16	SEED Production/ Marketing and Promotion	i. Cereal System Initiative of South Asia (CSISA) ii. International Rice Research Institute (IRRI) iii. HarvestPlus iv. USAID v. Bangladesh Rice Research Institute (BRRI)
18	Micro Finance Program	CCDB Financed/ Self sustained
19	Involuntary Resettlement Program i. Padma Multi Purpose Bridge ii. Eastern Bangladesh Bridge Improvement Project iii. Kachpur, Meghna, Gomoti Bridge Project iv. Paira - Lebukhali Bridge Project v. Participatory Small Scale Water Resources Sectoral Project vi. Khulna Water Supply Project vii. SASEC Road Connectivity Project viii. Coastal Climate Resilient Infrastructure Project ix. Mass Rapid Transfer- (Metro Rail Project)	i. Ministry of Communication (Bridge Division) ii. Ministry of Communication (Roads and Highways) ii. Ministry of Local Government and Engineering Department iii. Dhaka Transport Coordination Authority
20	Rana Plaza (Victim Rehabilitation)	GIZ-Germany
21	Food Processing	Japanese Government

CCDB Commission Members and their Portfolios

Name	Position
Mr. Thomas Baroi	Chairman
Mr. Subodh Adhikary	Vice Chairman
Mrs. Sufia Akhter	Commission Member
Md. Abdul Quddus	Commission Member
Dr. Milton Biswas	Commission Member
Rev. Ashim Baroi	Commission Member
Rev. David. A. Das	Commission Member
Dr. Ipshita Biswas	Commission Member
Mr. Joyanta Adhikari	Ex-Officio Secretary

Senior Staff in Head Office

Mr. Joyanta Adhikari	Executive Director
Md. Ibrahim	Head of Finance and Administration
Mr. Sylvester Halder	Head of Special Programs and HRMD
Mr. Gorge Ashit Singha,	Head of Comprehensive Poverty Reduction Program
Mr. Imran Kibria	Head of Planning, Monitoring, Evaluation
Mr. Sarker Md. Ramjan Ali	Team Leader - Resettlement Program
Mr. Julius Adhikari	Program Coordinator-Disaster Management
Mr. Solaiman Siddique	Program Manager- Micro Finance Program
Mr. Mahabubul Islam	Development Policy Advisor
Mr. Christopher Adhikari	Director- HOPE Foundation
Mr. Peter Sarker	Chief - Internal Audit

Mid Level Staff in Head Office

Mr. Foezullah Talukder	Coordinator-Climate Change-Light House Project
Mr. Paban Ritchil	Coordinator-Non-Formal Education Program
Mr. Mohiuddin	Team Leader-2 - Resettlement Program
Mr. Atiqur Rahman	Deputy Team Leader-Resettlement Program
Mr. Toslimuddin Ahmed	Deputy Team Leader-Resettlement Program
Mr. Nitai Pada Saha	Senior Monitoring Officer
Mr. Somiron Biswas	Manager- SEED Production and Marketing
Mr. Rahat Rashed	Program Coordinator- E Commerce
Mr. Albert Halder	Financial Analyst
Mr. Pronoy Borua	Finance Manager- MFP
Mr. Christopher Sadesh Modhu	Senior Administrative Officer (Dhaka)
Mr. Martin Halder	Administrative Officer (Dhaka)
Mrs. Sylvia Roy	Human Resource Officer (Dhaka)

Mid Level Staff Area Offices

Mrs. Nadira Akhter	Area Manager- CPRP- Jalalpur, Pabna
Ms. Bithika Baroi	Area Manager, CPRP- Ishwardi
Mr. Nurul Alam	Area Manager, CPRP- Chapai-Nwabganj
Mr. Farhadul Islam	Area Manager, CPRP- Manda, Naogaon
Mr. Evan Parag Sarker	Area Manager,CPRP- Daudpur, Dinajpur
Mr. Denis Marandi	Area Manager, CPRP- Gopalganj
Mr. Richard Dobey	Area Manager, CPRP- Gournadi, Barisal
Mr. Amorio Sarker	Area Manager, CPRP- Monirampur, Jessore
Mr. Debasish Dey	Area Manager, CPRP- Dashchira, Manikganj
Mrs. Nurun Nahar	Area Manager,CPRP-Phulbaria, Mymensingh
Mr. Sudipan Khisha	Area Manager, CPRP- Banderban
Mr. Rangit Kumar Saha	Area Coordinator, MFP, Rajshahi
Mr. Atiqur Rahman Chowdhury	Area Coordinator, MFP, Pabna
Mr. Nazrul Islam	Area Coordinator, MFP, Chaiapnwabganj
Md. Abu Syed	Area Coordinator, MFP, Manikganj
Mr. Sabiul Adhikari	Area Coordinator, MFP, Mymensingh
Mr. Arnest Sarker	Program Coordinator- DIPECHO-7 Project



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**AUDITORS' REPORT
TO THE MANAGEMENT
OF**

Christian Commission for Development in Bangladesh (CCDB)

We have audited the accompanying financial statements of **Christian Commission for Development in Bangladesh (CCDB)** which comprises the Consolidated Balance Sheet as at 30 June 2014, the Income & Expenditure Account, Receipts & Payments Account and Cash flows Statement for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

In our opinion, the financial statements prepared in accordance with International Financial Reporting Standard (IFRS), give a true and fair view of the Consolidated Balance Sheet as at 30 June 2014 and its financial performance for the year then ended and comply applicable laws and regulations.

We also report that:

- (a) 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;
- (b) in our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books;
- (c) the organization's Consolidated Balance Sheet and Income & Expenditure account and Cash flows statement dealt with by the report are in agreement with the books of account.

**Dated, Dhaka
September 15, 2014**

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E-mail: dhama@empacta.org

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED BALANCE SHEET
AT 30 JUNE 2014

ASSETS	Note	Amount in BDT	
		30.06.2014	30.06.2013
Property, Plant & Equipments			
Fixed Assets (At cost or valuation less depreciation)	5.00	53,958,713.00	57,570,711.00
Current Assets:			
Sundry Advances (Official work and Salary)	6.00	2,964,788.00	9,943,971.00
Share Money with PMSC Forum	7.00	6,005,500.00	6,006,700.00
Loan due - Micro Finance Programme (MFP)	8.00	207,515,992.00	200,053,736.00
Cash & Bank Balances	9.00	311,859,776.49	277,138,750.93
Total Assets		582,304,769.49	550,713,868.93
Fund & Liabilities			
Fund			
Assets Fund	10.00	53,958,713.00	-
Staff Gratuity Fund	11.00	28,388,611.54	22,863,334.87
Bilateral Programme Fund	12.00	1,176,987.00	(8,849,512.18)
Non-RT Restricted Fund	13.00	12,318,824.11	14,449,650.94
Corpus Fund	14.00	135,021,409.49	116,672,883.02
Revolving Loan Fund (RLF)	15.00	168,387,031.36	292,254,469.36
Fund Account	16.00	129,132,285.99	37,624,569.92
Current Liabilities			
Sundry Creditors/Accounts Payable	17.00	8,692,027.00	37,625,044.00
Micro Finance Programme (MFP) Members' Savings	18.00	45,228,880.00	38,073,429.00
Total Fund & Liabilities		582,304,769.49	550,713,868.93

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


JOYANTA ADHIKARI
Executive Director, CCDB


THOMAS BAROI
Chairperson, CCDB Commission

As per our Report of even date annexed.

Dated: Dhaka
September 15, 2014




S. K. BARUA & CO.
Chartered Accountants

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2014

Particulars	Note	Amount in BDT	
		FY:2013 - 2014	FY:2012 - 2013
INCOME			
Fund Received from RT Partners	19.00	102,884,136.62	108,807,418.95
Local Income	20.00	2,859,328.00	4,331,614.00
Interest on Short Term Deposits	21.00	1,877,975.00	3,380,076.61
Collection of Service Charge	22.00	39,919,347.00	38,731,053.00
Total Income		147,540,786.62	155,250,162.56
EXPENDITURE			
RT Funded Programme Expenditure	23.00	108,956,652.55	116,808,032.15
Micro Finance Program Expenditure	24.00	31,544,298.00	30,265,172.00
Depreciation of Fixed Assets		4,144,614.00	4,190,349.00
Total expenditure		144,645,564.55	151,263,553.15
Excess of Income over Expenditure		2,895,222.07	3,986,609.41
Total		147,540,786.62	155,250,162.56

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



JOYANTA ADHIKARI
Executive Director, CCDB



THOMAS BAROI
Chairperson, CCDB Commission

As per our Report of even date annexed.

Dated: Dhaka
September 15, 2014




S. K. BARUA & CO.
Chartered Accountants

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 JUNE 2014

	Note	Amount in BDT	
		FY:2013 - 2014	FY:2012 - 2013
Cash flow from operating activities:			
Corpus Fund Receipts	14.00	22,683,662.19	12,968,757.27
Fund Received from RT Partners	19.00	102,884,136.62	108,807,418.95
Local Income	20.00	2,859,328.00	4,331,614.00
RT Funded Programme Payments	23.00	(108,956,652.55)	(116,808,032.15)
Micro Finance Programme (MFP) Payments	24.00	(31,544,298.00)	(30,265,172.00)
Fund Received for Non-RT Programmes	26.00	32,513,448.17	15,534,073.46
Bilateral Programme Fund Receipts	27.00	13,120,456.00	19,432,654.00
Staff Gratuity Fund Receipts	28.00	6,713,992.67	4,716,855.12
Non-RT Programme Payments	29.00	(34,644,275.00)	(17,563,409.00)
Bilateral Programme Fund Payments	30.00	(10,038,557.82)	(22,829,685.55)
Staff Gratuity Fund Payments	31.00	(1,188,716.00)	(1,527,909.00)
Corpus Fund Payments	25.00	(4,335,135.72)	(7,849,782.00)
Total cash flow from operating activities		(9,932,611.44)	(31,052,616.90)
Cash flow from investing activities:			
Interest on Short Term Deposits	21.00	1,877,975.00	3,380,076.61
Programme Capital Expenditure	32.00	(655,526.00)	(675,612.00)
Sale proceeds of scrap assets		-	78,165.00
Total cash flow from investing activities		1,222,449.00	2,782,629.61
Cash flow from financing activities:			
Collection of Service Charge	22.00	39,919,347.00	38,731,053.00
Share Money Realised from PMSC Forum	7.00	1,200.00	31,895.00
Loan realised - MFP	8.00	318,501,744.00	293,573,443.00
Loan paid - MFP	8.00	(325,964,000.00)	(321,315,000.00)
Sundry Creditors/Accounts Payable	17.00	789,949.00	15,426,826.00
MFP Members' Savings	18.00	27,207,765.00	22,081,189.00
MFP Members Savings Refunded	18.00	(20,052,314.00)	(13,834,113.00)
Sundry Advances (Official work & salary)	6.00	3,027,497.00	(5,145,874.00)
RLF fund refunded by MFP to Head Office		(10,000,000.00)	(10,000,000.00)
RLF fund received from MFP		10,000,000.00	10,000,000.00
Total cash flow from financing activities		43,431,188.00	29,549,419.00
Net increase/(decrease) in cash and bank balances		34,721,025.56	1,279,431.71
Cash and bank balances at start of year		277,138,750.93	275,859,319.22
Cash and bank balances at end of year	9.00	311,859,776.49	277,138,750.93


JOYANTA ADHIKARI
Executive Director, CCDB


THOMAS BAROI
Chairperson, CCDB Commission

Dated: Dhaka
September 15, 2014




S. K. BARUA & CO.
Chartered Accountants

Development Trends and Programmatic Changes

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

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

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

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

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

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

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

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

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

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

(10) Capacity Building Program for Traditional Birth Attendants: (1984 -2006) Training Traditional Birth Attendants for improving home based deliveries being practiced in rural areas in Bangladesh. About 95% of deliveries are still conducted at home. Unhygienic and unsafe delivery practices by non-trained persons are the most important cause of so many maternal and child deaths.

Since inception the program CCDB has trained a total of 20,294 practicing Traditional Birth Attendants. CCDB's experience shows that there is an immense possibility to provide intensive services through trained TBAs, in reproductive health care; safe delivery; pre and post natal care; and family planning services. Trained TBAs prove their professional competence in conducting safe deliveries at the home level and are instrumental in reduction of maternal, infant and child mortality. Their effort is praiseworthy and cost effective.

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

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

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

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

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

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

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

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

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

Through this project 44 Cyclone Shelters were constructed in most vulnerable locations on Moheshkhali Island and Cox's Bazar Sadar Thana. In addition communities made aware and trained for enhancing their Disaster Risk Capabilities by utilizing their experiences, knowledge and wisdoms through People Participatory Process (PPP). Rehabilitated small occupational groups were affected by 1991 Super Cyclone, like small fishermen and weavers with boats, nets, loom and yarns. This project was concluded in June 1997.

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

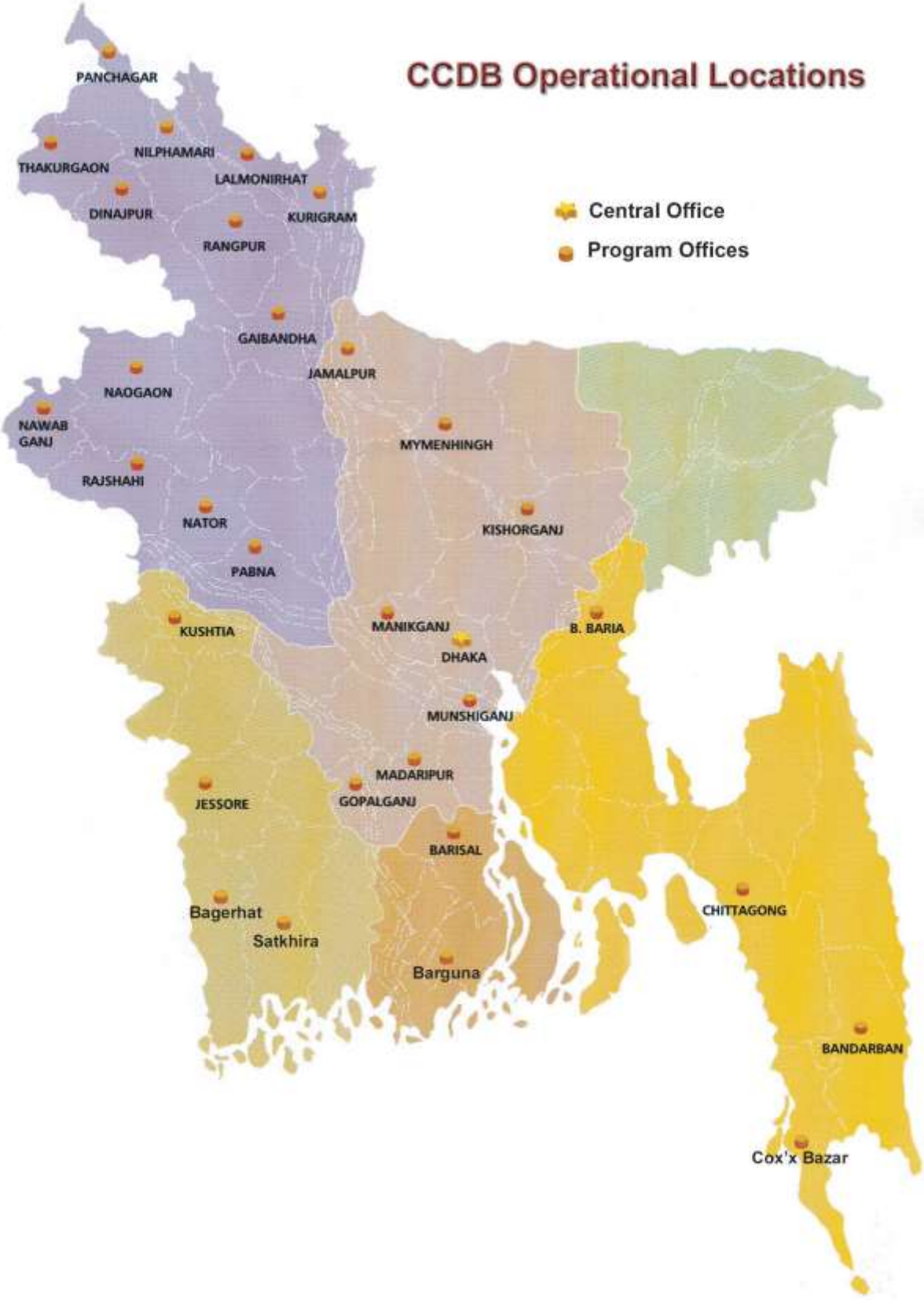
The ECDP Bandarban worked with a total of 1940 families from Bawm, Murma, Murong, Khiang, Tripura, Tongchangya, Chakma, Khumi, and Lushai, communities living in 63 villages/hamlets in three Upazilas, through 80 Para Samities. The major program activities included (i) Formation and strengthening of Para Sanghathans (People's Organization); (ii) Improving health, economy and food security; (iii) Promotion of education, societal peace and culture; (iv) Natural environment improvement and preservation.

(18) Entrepreneurship Development Program: (1999 to 2003): was initiated on an experimental basis under its HOPE Program, to create sustainable employment opportunities and raise income levels of the reference people by enhancing their productive competence and opportunities, by promoting small scale rural entrepreneurship among Forum members.

This project operated in Manikganj (Shivalaya), Naogaon (Manda), Rajshahi (Mohonpur), Dinajpur (Daudpur) and Bandarban Sadar. Major program components were (i) Program Awareness Dialogues & Study; (ii) Capacity Building of the Entrepreneurs; (iii) Business Development Services & Information; (iv) Financing of Enterprises.

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

CCDB Operational Locations





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