



CHRISTIAN COMMISSION FOR DEVELOPMENT  
IN BANGLADESH



# Annual Report 2016-17

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# MISSION VISION AND VALUES

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

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

**VALUES OF CCDB** ►

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



## FROM THE EXECUTIVE DIRECTOR'S DESK

CCDB has been working for the extreme poor and marginalized people for a long period of time. Poverty reduction is one of the major thrust areas of CCDB. Comprehensive Poverty Reduction Program (CPRP), a flagship program of CCDB, is being implemented in 15 districts with almost 55 thousands households. This program was started in 2007, and contributed significantly in reducing poverty among the reference people. CCDB believes that, only economic development is not sufficient enough to ensure a dignified life for the poor people, rather poverty should be addressed considering other dimensions of poverty. Consequently, CCDB has adopted a unique approach called "Peoples Centered Development Approach" which allows the reference people to unite themselves under groups preferably called "Forum" as well as empower them to take decision for their own wellbeing over the time. This is a kind of role transformation lead towards the sustainability of the Forums. This process of role transformation is playing a crucial role for the continuation of the Forums as sustainable social force without any further stewardship.

CCDB has developed its new strategic plan called "Strategic Road Map: A Decade Ahead (2015-2025)". National priorities of the

government's 7th five year plan, priorities of resource sharing partners and aspiration of the CCDB's reference people have take into account in laying out this strategic road map. We believe that, this road map will keep CCDB at the right track towards achieving the sustainability in terms of institutional, programmatic and financial.

Climate is changing, severe impacts of human induced climate change have already been surfacing in the sectors of water, agriculture, fisheries and many more on which people depend most for their life ad livelihood. CCDB has been implementing several programs to combat climate change impacts. In the coastal areas CCDB is working for creating climate resilient community through introducing low cost adaptation and mitigation technologies. Even CCDB has mainstreamed climate change in its core program to a great extent. A climate unit at the head office level is established to build capacity of CCDB staff members as well as other climate activist. A number of researches have been undertaken in adapting new technologies in agriculture, climate induced loss and damage, etc. In addition, CCDB is in the process of developing a Climate Technology Park (CTP) at Sreepur. The CTP will showcase different adaptation and low

carbon technology as well as will act as an learning hub for the visitors, climate activist, researchers and so on.

CCDB is also proud to be part of the mega infrastructural projects undertaken by the Government. CCDB has prepared resettlement plan for the people whose land and other properties are acquired by these projects.

During the reporting period CCDB has also undertaken few new initiatives like Bio-char, value chain, etc. I hope this report will provide an objective picture of achievement through our interventions.

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

Joyanta Adhikari  
Executive Director

# POVERTY REDUCTION, FOOD SECURITY AND LIVELIHOOD

## Comprehensive Poverty Reduction Program

As the flagship program of CCDB, Comprehensive Poverty Reduction Program (CPRP) has been designed as an integrated development program that aims to ensure rapid but sustainable economic and social development to the marginalized and disadvantaged people. In order to address poverty from various aspects, the program design is based on people centered development approaches. Since the initiation of CPRP in 2007, the program is currently running its third phase which started in July, 2015. CCDB operates this program through 10 area offices covering 15 districts, 31 sub-districts and 202 unions of Bangladesh. The development interventions of CPRP aim to bring positive changes in the lives of poor people as well as capacitating them about their rights. The major thematic areas of this program are: Strengthening people's organization and advocacy initiative, Livelihood and food security, Participatory Market System Development, Promotion of education and culture, Health & WATSAN, Climate change and Disaster risk reduction (DRR), societal peace and gender justice and Staff capacity building. CPRP emphasizes on sectors like advocacy, livelihood support, and climate change programs in order to keep the development approaches realistic and relevant to the life of people through which they get the opportunity to change their present vulnerable situation. Along with implementing

the thematic components, CPRP is successfully operating research activities on vermicompost, PMSC etc. The program has also accomplished some documentation activities like: a handbook on women rights and law, flipchart on women issues, training manual on family health during this year.

### Strengthening people's organization and advocacy initiative

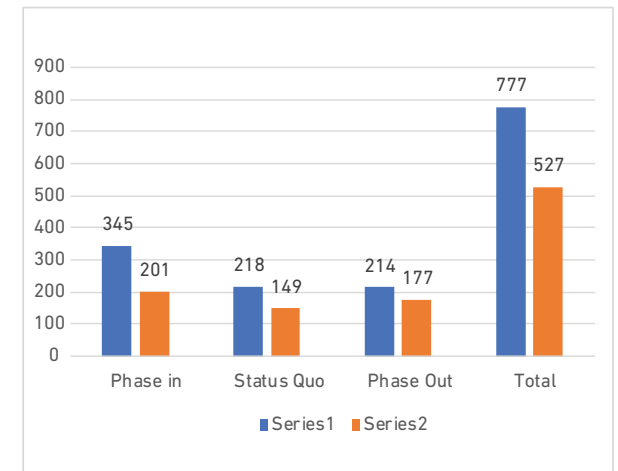
CCDB works to unite poor and marginalized people in a common platform for which it is facilitating "Sustainable People's Organizations (forums)" and networks. Currently there are 813 forums comprised of almost 55212 reference people. Almost 92% of them are women. These forums play the role of a common platform through which CCDB implements their "People centered development" initiatives. The sustainability and strength of these forums are ensured through numerous action taken in organizational, programmatic and financial areas along with the efforts in advocacy and lobbying etc.

The third phase of CPRP began with various changes in intervention and result level for which new baseline information were collected. Now, the progress of the phase is being measured by comparing with baseline.

The sustainability of the forum is one of the major goals for which of a legal entity or registering the forums is essential. CCDB has taken all required measures to register the forums under

cooperative act. 562 forums have already been registered. The rest of the forums are in the process. Around 544 forums out of 813 have own forum houses to run the activities and 308 forums have their own lands

The legalized entity of the forums has helped to increase the reputation and acceptability among the people of the community. Forum people now enjoy easier access to governmental organizations than before. It has created confidence among the reference people about the sustainability of the forum.



The goal of achieving financial sustainability for the forums is being attained by initiating 'People's Managed Savings & Credit (PMSC). As of June 2017, a total number of 40,931 forum members are saving regularly and the saved amount now reached to Tk. 485,838,340. It is also playing a crucial role to alleviate poverty as they have the access to take loan from forum and utilize the

## A PLACE OF CHERISHED DREAMS CHANGE OF A FORUM THROUGH THE PARTICIPATION OF PEOPLE



The Shwarnali forum is situated in Village: Rasulpur, PO: Bonogram, PS: Ataikula, Pabna. On 10th October, 2005, this forum was formed with 105 members. Then Shwarnali Forum got registered under the Cooperative department on 9th June, 2009. On 13th August of 2012, the Forum members purchased one decimal of land with Tk. 55,000 through utilizing forum capital. Then, they spent more than Tk. 37,000 to make a Forum house on that land which was completed during September, 2012.

Forum activities like meetings or loan recoveries were previously done in the houses of Forum members, but now the Forum members could operate these tasks in Forum house. The members

cherished to pave the forum house, but they could not do that for insufficient funds. This year on January 27th, they paved the floor and the exterior slabs by spending Tk. 32,000. The Forum members plan to pave the walls when they will have enough capital.

A sanitary latrine has been made on the Forum land as well. Presently, there are 112 members in the Forum with total savings of Tk. 10,22,828, share of Tk. 25,000 and with an amount of loan disbursed of Tk. 9,45,000. Currently, they have Tk. 9,24,415.50 deposited in Forum bank account. These achievements have earned trust and reputation for the Forum both among the Forum members and community.

money in various productive purposes. As of June 2017, number of borrowers has reached to 35,631. The total amount of money disbursed to the borrowers stands on Tk. 743,430,453.

Along with strengthening the organization, CCDB also focuses on increasing the capacity of forum members and workers as it is believed that the quality of functioning of the organization depends on the capacity of the forum workers. From this view, CCDB organized training on facilitation skills, People Managed Savings and Credit (PMSC), and group dynamic etc. a total of 222 forum workers received this training during this year.

Forum management, leadership skills are considered as very important as these are the qualities which are going to encourage the forum members of general body to take the position of leaders. In this reporting year, a total of 270 forum members have received advanced training on leadership development where they gathered knowledge on forum management, accounts keeping, rights, RBA developments, role of the local government bodies, advocacy etc. CCDB arranged some inter forum experience visit for the forum members and workers so that the weaker forums can gain experience from more experienced forum leaders and thus learn to manage forums more efficiently.

One of the remarkable initiatives of CPRP is to establish networks in Union and Upazila level for carrying out the advocacy and lobbying tasks. The networks take these initiatives at the local level to increase the access of local people to different type of government services. CCDB is concerned about the capacity of the network members to carry out the tasks of advocacy and lobbying for which several numbers of trainings on relevant issues have been provided to them. A total of 149 network leaders and forum members received training on advocacy and lobbying this year.

Some of the major advocacy initiative and achievements are as follows:

- The forum members arranged a dialogue session with UP's Wash Committee about water and sanitation facilities, UP budget. As a result, three culverts for water passing have been installed in Mahmampur Union Parishad under Nawabganj Upazila, Daudpur along with the initiative of soil filling of a half Kilometer long road.
- In Daschira, Manikganj, a gathering was successfully organized through a collaboration of Horirampur Upazila Parishad and CCDB's forum about protesting early marriage. Almost 5000 people joined this gathering which had the theme of "Create a Beautiful Future by Saying NO to Early Marriage".

roads & bridges, supply to seeds, fertilizer etc. These supportive services have positive impact on the life the community people in these area.

At present there is scarcity of water supply in the Bandarban region which is becoming very crucial environmental crisis in the region. Hence, forum upazila network members discussed in a several meetings and decided to organize a human chain event regarding present situation of the water crisis issue at the community level in Bandarban area. According to the decision on 21st June 2017 at 10:am, in front of the Press Club area a human chain led by forum networks also accompanied by the participation of mass gathering of the community people had been organized. The main

## Forum Upazila Network organized human chain to address the water crisis in Bandarban

CCDB-CPRP is working in Bandarban area from a several decades. Since 2009 the forums of 10 union and 4 upazila network has been formed. These forum upazila network is working through advocacy initiatives in order to gain the advantage and services from the government and local government agencies and also created awareness on several issues. As the geographical area in Bandarban is very isolated and inaccessible but these networks are so far capable to achieve many benefits and services from the local government agencies and department. Some of the highlighted achievement are ensured supply of electricity services at the in accessible area, establishment of temple, to ensure water supply project in the hilly area, construction of

issue of the human chain was to stop the collection of stones from the streams and preservation of forests and increase the forestry. The forum network committee played a vital role in terms of implementing the advocacy initiative on this essential environment issue.

The human chain was successfully organized with the participation of 4 union networks member, forum member of total 200 women and men had spontaneously participated in the human chain event. Participants in the event carried poster /placard, banner to disseminate the information on the crisis to create awareness on the collection of stones and cutting of trees and destruction of forest which is actually creating scarcity of water supply as well environment degradation. The advocacy initiative by the forum upazila networks was highlighted in the local and national media both in print & electronic , also in television channels.

This human chain initiative was able to spread the message of forest and environment preservation at the community level of the hilly area, which is very necessary and urgent and required to be disseminated about the present situation among the mass people. Through this initiative it had been possible to attract the attention of the related government agencies, policy maker to further take action and strategy for the wellbeing of the community people of Bandarban area.







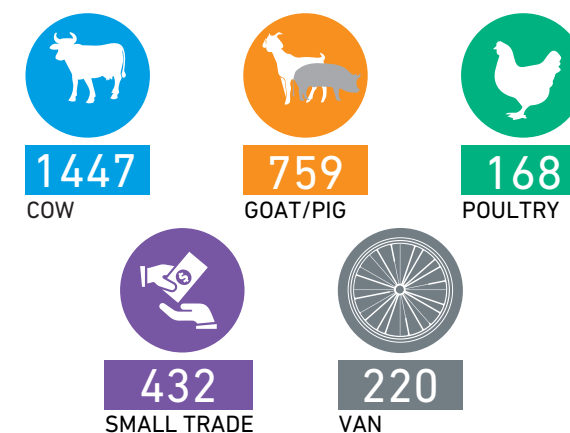
Apart from the trainings, CCDB arranges sharing sessions between the network members and service provider of local government body in order to assist the network members in linkage establishment and knowledge gathering on the services provided by local government. In these meetings, the service providers discuss about the facilities, services provided by them and how the forum members can get access to them. The forum members also organized dialogue sessions with local government officials through which they share the local issues and advocate for solving those issues. There have been 18 dialogue and meeting sessions organized in 7 working areas of CPRP this year.

The network members also track the preparation and implementation of the budget at Union and Upazila level by participating in the open budget sessions. The forum members participate in these open budget planning and hearing sessions facilitated through UP. This year, a total of 437 network members took part in total 22 budget sessions.

Assistance support received	Persons/ Families
Van	138
Cattle	366
Housing	164
Pond excavation	28
Sewing machine	161
Seed	3506
Slab latrine	718
Poultry	5571
Tube well	204
Agri equipments	1995
Tree (sapling)	4776
Khas land	101
Solar Home System	254
Fish cultivation and feed	196
<b>Skill Training</b>	
Agricultural training	768
Training on livestock	384
Tailoring	451
Fish culture	305
Computer training	28
Forum management	270
Handicraft	101
Community health care	511
Training on making guti area	76
Mechanical training	49
<b>Allowances</b>	
Old age allowance	1602
Widow allowance	693
Person with disability allowance	261
Pregnancy	539
Festival allowances	7123
VGF/VGD	7491
Education	5413
Livelihood	2028
Relief and financial assistance	939
Freedom fighter allowance	7

## Livelihood and Food Security

Livelihood and food security is considered as one of the major thematic component of CPRP which aims to enable the forum members to enhance their livelihood skills. CCDB assists the forum members in livelihood skill development and grants supports in the form of finance and asset provide for them to increase their income. During the reporting period of a total of 759 forum members received trainings to enhance their skill on innovative income generating activities. They received training on different topics including livestock rearing, handicraft, computer training, small trading, fish culture etc. in order to promote Innovative Income generation activities, CCDB provides financial assistances to individual beneficiaries and group investments. This year, 13 individual beneficiaries and 110 group investors have received financial support from CCDB. CCDB also provided asset supports to the forum members for enhancing their livelihood assets. The following chart describes the livelihood asset supports received by the forum members during 2016-2017:



## Bumper Pineapple Production Shifts Pasanu's Life

Having no children, Pasanu Bawm (35) has been living in Bandarban with his wife. Ending primary education, Pasanu started to help his father in cultivation and thereby he gained first-hand experience on farming. Six years ago, he became the member of Gathsemame Forum and started regular savings. Now he has nearly 70,703 TK savings in bank. He got agriculture training from Upazilla Agriculture Office through linkage of CCDB. As he has great interest in this field, he gained much knowledge, experience and ideas about agriculture by communicating with local agriculture division.

He took 25000 TK loan in first year and subsequently 80000 TK, 90000 TK in the following two years from the Gathsemame Forum. With the borrowed money, Pasanu purchased five acres of mountainous land at a nominal price from his father-in-law. Besides this, he also bought various seasonal fruits from different areas and sold those to local wholesale traders. Thereby, he gained profit of about 60000 TK in one year. From this income, he planted 550 pieces of Rangoya Mango plant in his hilly land. Along with mango, he also planted banana saplings at the bottom of the land. In the same land, he planted total 1 lakh pineapple in the following

two years. Till now, this land costs 3-4 lakhs TK. This year he sold pineapple worth of 10 lakhs TK in the month of May to June. He made 50000-60000 TK profit by selling seasonal fruits. The mango production has been started in his land from the current year. Hopefully, the fruits production will be increased in the coming years. Pasanu uses his training knowledge completely in his land. By seeing his success, local people become interested in cultivation.

Pasanu and his wife are hardworking and both of them work in the land equally. His wife is very co-operative and she helps her husband through her opinion, knowledge and co-operation. They dream to enlarge their fruit business in future.



## Jamila Begum: A Role Model



Jamila Begum has been living in her village with her husband and three daughters. Elder daughter is in class nine and other two are much younger. Her husband is, in a sort, mentally disorder person. However, with much difficulty they managed their family with her husband's little income which he got from working as a day laborer.

A door of opportunity opened before her, when CCDB started their program in her area. She became a member of Modhumoti Mohila Forum at 12.02.2012 and

started regular savings. Now, her total savings is 15899 TK. She is known as a good member of the Forum in her locality as she gained much experience by regularly attending different yard meetings and trainings run by CCDB. She took her first loan of 20000 TK and with this money she bought some grocery items and started to sell it in the open place in front of her house. With the small profit, she paid the installment of loan. Then, she took 50000 TK loans with which she built a small house with tin as her grocery store. Both of them work hard in the store, the trading was increasing day by day. With the profit money she provided for her family and at the same time she built a thatched roof (chocala) house on her 2.5 decimal lands along with a sanitary latrine as well as now she has 8 hens. She is very much aware about her children's health.

Now, she is a leader of a group and her participation in the Forum is remarkable. As a beneficiary of the Forum, she loves the Forum very much and she thinks every person should become the member of the Forum. Along with her daughter's education, she wishes to enlarge her business and build a terraced house. Aiming this goal, she keeps hard working. She expresses her indebtedness to the Forum as now she passes her days happily with her family.

## Lolita's struggle leads to a sustained life



Lolita Mardy a home maker, aged of 30 with her husband William Hansda lives in the village of Natagari , Nababganj in the district of Dinajpur. She has two children , one son and a daughter. Before becoming the member of the women forum the main income source of her family was only day labour. Both husband and wife earned taka five to six thousands per month. Their daily income was taka one hundred and twenty per person. Other than the day labour work , they used to get agriculture wages on season regularly for 6-7 months. Their main family expenditure was food, clothing, medical treatment and house repairing. They used to cook and eat two times per day only. Lolita's family was in want during the month of September, October, March and April. They didn't get any work then, so they used to collect potatoes from the jungle and had to eat. But when they didn't get potatoes much, so had to borrow money from their close relatives and money-lender. Sometimes they used to borrow rice etc. and passed their days with these. They didn't have anything in their new family. They had only some utensils for cooking.

CCDB started work in their area from July, 1998 with the poor indigenous people. After marriage

Lolita also made up her mind to save money. So she became the member of the Forum in 2001. Her husband studied upto class five, so he sometimes helped the Cashier for calculation. After becoming the member of the Forum, so far Lolita has received loan for six times. On 2003, she had received taka 3,000 as loan and purchased a van. After one year She has sold it for taka 2,700. With this amount she added take 200 and purchased a cow. The cow gives birth to two calves. She sold two calves for taka 40,000. She added taka 35,000 from the sale of cow and recovered other's 33 Decimal of land with taka 50,000. In 2015 she had received taka 30,000 as a loan then she added another 30,000 with it from her own savings and from the sale of cow and purchased an old Power Tiller of 12 Horse Power with taka 60,000. She herself used to drive the Power Tiller. In April, 2017 again received taka 30,000 as loan and added with it taka 20,000 from her own income and purchased a Power Tiller of 12 Horse Power with taka 50,000.

From the income of two Power Tiller and cattle of Lolita, her family became financially solvent now. Currently they are cultivating 66 Decimal of land. During the Aman season they received 15-16

Maunds and in the IRRI season they received 20-22 Maunds of paddy. They have now surplus rice over the year to maintain their family with their income. In 2016 she purchased a trolley to use for transportation of goods. After all the expenditure they earned daily 500-700 taka from the Power Tiller. Their son also works with his father after free time from his study. They are involving their labor to drive Power Tiller and trolley.

Recently, they are not involved in any day labor work. Lolita and her husband both are industrious and involved in more than one income generating activities to increase their income. Now they have two cows and two oxen. They get milk from one cow which meet up their need of nutrition. They have six goats. Lolita has given two goats for lease. Her family have a change in their behavior pattern. Now they have necessary furniture's and color television in their home to lead a comfortable life. In society and within her family their status has been increased and can take decision both together. Their future intention is to purchase more land and rear cattle at large. They wish to build a brick-built building for them. And of course they will highly educate their children.

## Participatory Market System Development (PMSD)

PMSD was integrated as a component of CPRP in the current phase. The objective of including this component is to enhance the access of producer groups to the market and to strengthen their capacity as well. CCDB has taken initiative to assist in creating value chain linking the small producers with market directly. A direct link between the producers and market helps the poor producers to get rid of middleman. Also, it helps to increase profit margin, production, corporate sale and bargaining power of the producers. The value chain is important for systematic sale of products, for building linkage with the service providers, to engage poor producers with private sector and to change the attitude of companies as well. A total number of 187 forum members as well as the field level

staff members of CPRP have participated in capacity enhancement and basic conceptual trainings in PMSD. Also, there were several orientation sessions and meetings where a number of 852 forum members participated and they got acquainted with the concept and its advantages.

Along with this, there were several workshops on integrate sales and services aspects to the forum, sub-sector analysis, market mapping and value chain analysis, strengthening capacity of producer group, relationship building workshop among market stake holders etc. This year, a total of 69 workshops were organized on these issues and a number of 2006 forum members participated in it.

The initiative has created market access for local producers, especially women, farmers who are

getting fair price. Local traders are paying more than before and the attitude of the customers is changing now. Despite the fact that there are challenges like competition with the national wholesale market, constraints transportation, lack of transparency, difficulties to apply PMSD approach, etc. It is evident that the income of the members of producer groups has increased.

In Manda, nine groups from three forums has established value chain of dairy involving 194 members. They have established linkage with Akiz Group to sell dairy products which increased their income at an average rate of 8-12 tk per litre. Two forums have purchased two rickshaw vans for transportation of milk which created jobs for two forum members by employing them as pullers for these vans.

In Fulbaria, a total of eight vermi-compost sales and service centers have been developed through which the producers are now getting a fair price. Also, the producers have developed a good relationship with Fulbaria Upazila Agriculture Department and DAE Mymensingh, which served as service provider for them.

In Nachole, Chapainawabganj, two forums have established an integrated sales center for local varieties on chicken. Producers sell their chickens to wholesalers in fair price through this center. Also, they collect medicines from the livestock department and preserve them in the center. Vaccination and veterinary services are also available here.



## Promotion of Education and Culture

One of the new approaches under this thematic area of CPRP is to form Education Watch Committees in all 32 sub-districts where CPRP is being implemented. These committees are comprised of members like school teachers, local journalists, upazila network members etc. The aim of this watch committee is to supervise the quality of education being provided in the schools as well as to take necessary lobbying measures for improving the quality of education. The members of watch committee periodically meet with school management committees and upazila education officials to discuss about the existing problems in education. During the reporting period, there has been 42 meeting sessions held by the education watch committees throughout the areas of CPRP including regular meetings and their meetings with school committees, government education officers etc. These efforts of the education watch committees have earned highly acceptance and appreciation from the respective stakeholders, government education officials etc. for which they agreed to provide all necessary cooperation to improve the quality of education.

This year eight motivational workshops have been organized for the parents and school teachers. A total 189 parents and teachers took part in these workshops and discussed about issues like the importance of education, dropout rate, eve-teasing, addiction, early marriage etc. These workshops helped to increase the awareness of the parents along with the support of teachers to work on these issues. CCDB also assisted in student's celebration of issue based days that promote culture like celebrating the Mother Language Day, Victory Day, Christmas, Independence Day etc. During, 2016-17, a total of 11 events have been organized with participation of 7253 students, teachers and parents. a total of 7 preschools are being run by the initiative of forum. The forums also provide educational assistance to the studenats. Also, a pre-primary school teachers training was received by two participants in Bandarban.

## Dream of a Mother to build a better future of her own

A mother of four children who is a widow has set an example of how to dream to live a sustainable life through determination and hard labor. Her name is Baby Khatun, a forum member of Malonchi union in Pabna district. Baby Khatun has two daughters and two sons. After the death of her husband she became a single parent with four young children and with their responsibilities to maintain the family. In the beginning she started rearing chicken and ducks (poultry rearing to keep up the cost of her family.



During 2005 she came to know about CCDB, that it is a service oriented organization, and it's going to form a forum with poor and marginalized women. She became interested about the forum and registered herself in the Nolmura forum of the Malonchi union in Pabna. In 2008 she took Tk. 20,000 as a loan from the forum and bought a cow. By selling the milk from the cow she used to pay the installment of loan to the forum and also met the need of nourishment of her family. Besides, she had cultivated vegetables around her home spaces. After repayment of her first loan she consecutively took loan for five times to invest in the income generating activities. The income of her family had been increased and she was able to continue

the expense of higher education of her children. Her eldest daughter had completed M.A degree, second son completed B.S.C, third son passed the diploma and youngest daughter is studying B.S.C in Nursing. Her eldest daughter has started working in a college as a lecturer and another son also started working in a company recently.

At present, savings of Baby khantun is Tk. 22,000 and her forum membership number is 114. By engaging with the forum she has been able to improve her livelihood opportunity and also transform her economic condition. She has installed a proper hygiene sanitation toilet in her house and a tube well for safe water supply. A vulnerable woman who once dreams to live a well off and dignified life, her imagination has come into a reality. She is a very joyous person now and lives in peace with her beloved children.

## Health, nutrition, WATSAN and HIV/AIDS

CPRP aims to increase the access of improved health care and sanitation to the reference people. Several initiatives have been taken by CCDB to attain this objective. CCDB focused on capacity building of the staff members of CPRP areas. A total of 92 staff members received training on Family health care and HIV/AIDS during this year and they disseminated their learning to the forum members through 111 yard meetings attended by approximately 3339 forum members. Training on nutrition, wash and SRHR has been received by 241 forum members. CCDB organized 18 orientation sessions for adolescent boys and girls to aware them on issues like personal hygiene, changes during puberty ages, health care, cons of early marriage, nutrition etc. 20 TBA trainings were organized specially for Bandarban where a total of 115 participants received the training.

In order to better the treatment services, health watch committees have been formed in all the sub-districts of CPRP working area. A total of 19 watch committee meetings have been held this year where the members of health watch committee advocated for the betterment and easy access of health services for community people.

During the reporting period, CCDB installed 29 tube wells to increase the access to safe drinking water. A total of 150 sanitary latrines have been distributed among the forum members. In Bandarban, nine health camps have been arranged. These health camps created an opportunity for the poor adibashi people to consult with qualified doctors on their respective health related problems. A total of 935 adibashi men and women received health care services through these camps.

## Unkhoam Bome a successful midwife, serving as a life saver in the community



Unkhoam Bome, 55 aged woman lives in Gethshimani para in Bandarban which is a working area of CCDB- CPRP project. She had received a 11 days of long midwifery training 25 years ago by CCDB and later another 2 days long re-fresher's training on midwifery. After the training, she had been able to do safe child delivery of more than 300 babies around 11 para in the Bandarban. Due to the remote geographical area, there is lack of emergency health support regarding the delivery services, so Unkhoam Bome is an admired person in her community area because of her trained child delivery skill.

She came to know that CCDB is going to provide midwifery training again as there is new information and process in the technique of the midwifery skills. Therefore, CCDB in year of 2015-2016 provided a 10 days long midwifery training to her. This training initiative provided her the required knowledge and skills to deliver the babies in a more proper and up to

date way. At present, she is using instrument sterilized in the warm water, she also wear washed and clean clothes during the delivery, washing her hands with antiseptic, wearing hand gloves, face mask and a head cap. After the delivery she provides advice and suggestions to the new born baby and the mother. She keeps in contact with the new mother up to a week for any kind of support and advice regarding post delivery services.

If there is any complication occurs during the delivery she advised to take the pregnant mother to the hospital. After receiving the second training she had delivered 21 babies so far and there is no death record of mother or new born child till today. As she has been engaged with this service for quite a longer period of time now she can assume any complications by examine the mother. Once she came to know about a pregnant mother who has several complications, then she did not take the risk of delivering the baby in a natural way by herself. She admitted the mother to a clinic in Bandarban and doctor delivered the baby by operation. Unkhoam Bome was praised by the doctor for taking the right decision during the crucial time to save the life of mother and the baby. She is nowadays very well known by her community and people of other surrounding area because of her life saving midwifery skill. Unkhoam Bome herself is satisfied with the work she is doing in the community to ensure the safe child delivery to save the mother and new born child.

## Promotion of societal peace, gender equity and justice

CPRP aims to reduce gender based violence and to establish gender equity at all levels of the society through the activities of this component. A total of 128 staff and forum members received training on societal peace and gender justice for forum and staff members where they learned about gender concepts, women's empowerment, awareness on reducing violence against women etc. a total of 100 yard meetings on awareness sessions on gender issues have been organized where approximately 3343 forum members attended and learned about the cons of discrimination, violence, dowry, early marriage, divorce, laws against domestic violence, eve teasing, trafficking. The forum members also use this platform for resolving family conflict issues. Five workshops were organized on societal peace and gender justice for staff members in different working areas of CPRP with the participation of 93 staff members. Observing international women's day has been celebrated in all CPRP areas. a total of 4868 forum members observed this special event through various ceremonies like rallies, cultural programs, sports competitions, human chains, essay and art competitions and discussions. The program of Celebrating Bangla New year organized in three working areas of CPRP with participation of approximately 1250 forum members. The day was celebrated through cultural, sports functions and colorful rallies. The world peace day was observed in two working areas of CPRP with participation of approximately 500 forum members.

## Spontaneous Initiative by Shilpi Begum ends a child marriage in her community

Shilpi Begum is the forum leader of the Rupali forum of the village of Raghunathpur in sub-district of Shibaloy, Manikganj. She studied up to class five in the school. She has two children, one son and a daughter. She has received several trainings after joining the forum, such as: forum management training, training on Gender equality and Justice, family health related training, networking and advocacy related training. In addition by attending many forum meetings, network meetings, and communicating with several organization and service provider authority of government and non-government, she has been developed herself and can play an active role to solve the social issues or crisis when arise in the community and within the forum. She tried to solve the problem by all her means which is faced by the forum members and if any crisis in the community. Recently she has been able to stop a child marriage within in her forum by her own initiative. The marriage was about to happen between two children of the members of the Rupali forum.

A member of Rupali forum named Arju Begum, her son named Yusuf Ali, age is 18 and another member Shahnaz Begum , her daughter, named Nasima Akhter , her age is 15. Both of them are under age regarding to get married. Both Yusuf and Nasima used to like each other. Suddenly one day Nasima came to the Yusuf's house and she said that she will not returned to her own house. Shilpi Begum Forum leader of the Rupali forum and her husband and other member of the forum together tired to discuss with Nasima and took her back to her own house. But later after two days Nasima again came to Yusuf's house. Then Shilpi Begum

informed the chairman of the Teota union and informed about the situation. Nasima's family tried to fake her age above 18 and intended to get the birth registration certificate from the Union Parishad, but the secretary of Union Parishad did not issued the certificate with fake age of Nasima. Meanwhile, Shilpi Begum keep Nasima at her house for two days. Later she arranged a discussion meeting with Union Parishad chairman, local elites and other members. After the discussion with everyone and taking opinion of all they agreed to stop the child marriage initiated by Yusuf's family. Yusuf's family had to compensate Taka 80,000 to Nasima's family.

Currently, both Nasima and Yusuf are continuing their education. Yusuf studies in higher secondary college in Manikganj and Nasima studies in class ten. Through the networking skill and with the help of the other stakeholders Shilpi Begum was able to advocate to stop the child marriage in her community. She said that, sometimes children make mistakes without understanding the effect of the child marriage. Till today she is advocating to create awareness among the parents and adolescent boys and girls about the negative impact of the child/early marriage.



## Climate change and Disaster Risk Reduction

The rapid climate change rate in Bangladesh has enhanced the frequencies of disasters and magnitudes of the risks among the vulnerable people. This thematic area of CPRP aims to reduce the immediate effects of disasters as well as to enhance the capacity of people to deal with the impacts of climate change. In order to increase the capacity of the staff members, six training sessions were organized where 113 staff members received training on climate change. Along with that, training courses of volunteers on emergency rescue operation and health issues during flood was organized in eight working areas of CPRP which trained a total of 160 adolescent boys and girls about emergency disaster responses.

CPRP has introduced and promoted new technologies and varieties to the reference people for adapting/mitigating the impacts of climate change, like: Floating bed garden to produce vegetables, Promotion of Solar power in cheap cost, homestead gardening, introduction of Dry seed bed, introduction of new Saline/drought/flood resistant crop varieties and Introducing bio-fertilizer technology etc. A total

of 17 discussion sessions have been held with the participation of 538 forum members to introduce new varieties and technologies as adaptive measures. CCDB supported 37 forum members in exploring adoptive/mitigating climate change technologies like cultivating saline/drought/flood resistant crop varieties. A total of nine dry seed bed has been successfully demonstrated this year along with 29 demonstration plots demonstrating vegetables, new varieties of rice and sunflower.

CPRP is also promoting eco farming technology in all the working areas. During the reporting year, a total of 17 trainings have been arranged on vermi-compost manufacturing with 222 participants. Around 100 farmers have received support for producing and promoting eco farming technology. CCDB provided 4665 tree saplings for promoting adaptive tree plantation. Also they distributed seeds to 667 households for homestead gardening.

At the same time, CCDB distributed Improved Cooking stoves among 1512 households this year and conducted 21 awareness sessions on ICS throughout the year.

## Staff Capacity Building

CCDB always emphasize on the capacity building of the staff members in order to enhance their knowledge and their skill in current development issues as well. As a learning organization, CCDB regularly offers vast learning opportunities for the staff members which helps them to have clear understanding on various development issues and practices. During 2016-2017, CCDB organized a number of in-house trainings along with sending staff members to participate in trainings abroad.



1. Training on organic agriculture	30
2. Outcome and Impact Orientation (OIO)	29
3. Training on primary health care	59
4. Training on emergency volunteers	24
5. Training on societal peace and gender equality and justice	58
6. Workshop on code of conduct	82
7. Lobby and advocacy	8
8. Inclusion of people with disabilities	8
9. Improved cooking stove	16
10. Youth convention	1
11. Composite heritage	18



# STRENGTHENING BEEF VALUE CHAIN THROUGH PRIVATE SECTOR ENGAGEMENT

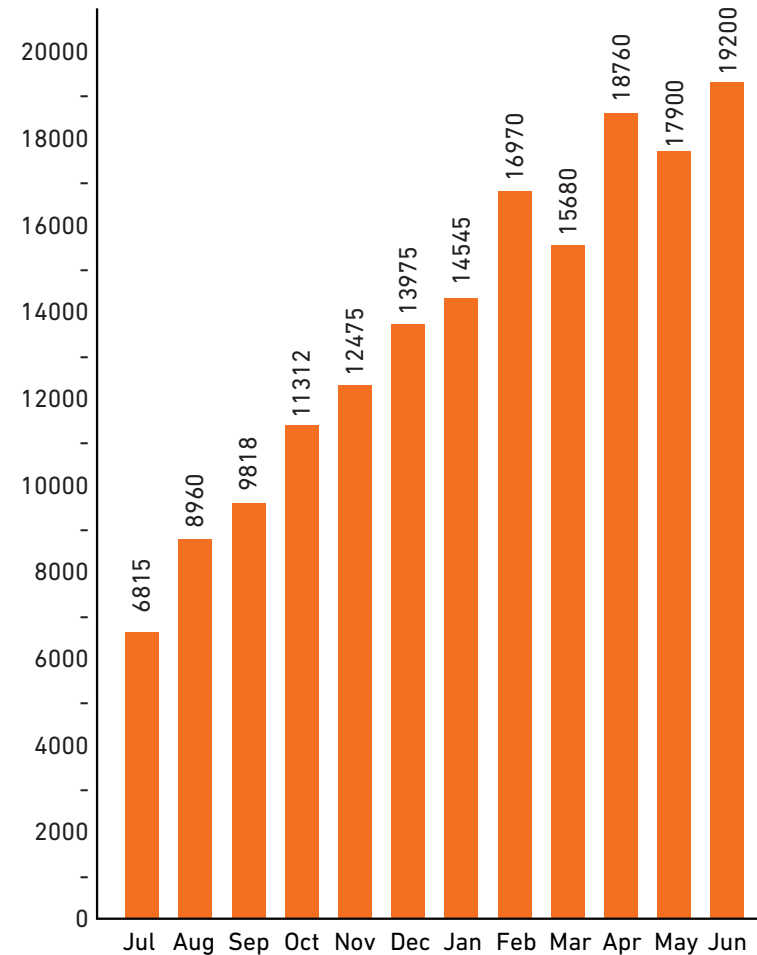
This project is funded by Woord en Daad Netherlands with a view to produce world class meat by small farmers. The project is implemented by CCDB and Bengal Meat a leading company for meat processing and marketing. This project is being implemented at Sujanagar and Shatia upazilla under Pabna district since January 2016.

Around 2000 farmers mostly women will be involved in cattle rearing. During this reporting period 750 new farmers have been selected and total numbers of farmers reached to 1250. The farmers have been motivated to rearing steer cattle, and a total of 544 cattle have been castrated.

The value of meat of castrated cattle is higher in the market than that of the bull. Rearing castrated cattle created an opportunity for the farmers in increase their income by 40%. Both CCDB and Bengal meat has been able to establish service providing mechanism through which the farmers receive necessary service at regular basis from Local Service Providers (LSP). These services include vaccination, fodder, etc. Because of effective linkage between the farmers and LSPs it was found that LSPs have been able to increase their income as well.



Gradual increase of the income of LSPs in July 2016 - June 2017



Most of the farmers reared bull and sell only once in a year during EID festival. This project has brought a change in rearing cycle the farmers. They can now complete two cycles of rearing castrated cattle, which has ensured effective utilization farm labour. Farmers took rearing of cattle as a regular business; which has generated more employment opportunities at family level.

# IMPROVING LIVELIHOOD, FOOD SECURITY AND REDUCING CARBON EMISSION THROUGH BIO-CHAR INITIATIVE

CCDB "Improving Livelihoods, Food Security and Reducing Carbon Emission through Biochar Initiative" project is implementing by funding of ICCO co-operation from October 01, 2016 to September 30, 2019 at Shibalaya upazila of Manikganj district, Daudpur upazila of Dinajpur district and Manda upazila of Naogaon district.

Biochar is a stable carbon compound created when biomass is heated to temperatures between 300° and 1000° C, under low oxygen concentrations. This process of producing biochar from biomass is called Pyrolysis. Pyrolysis is in fact a process which burns biomass with minimal oxygen and is the most effective way to remove CO<sub>2</sub> from the atmosphere. It is estimated that for every 1 kilogram of pure carbon produced, 3.67 kilograms of CO<sub>2</sub> is taken out from the atmosphere. Biochar is clean charcoal made primarily for the purpose of adding to soil. It has three important properties: Resistance to soil microbial and chemical decomposition, and stable of centuries; A high surfaces area resulting from the cellular structure of the biomass feedstock; Surfaces with many negative charge (and some positive) These properties allow biochar to be an adsorbent (similar to activated carbon) functioning is

soil as a store for plant nutrients such as NH<sub>3</sub><sup>+</sup>, K<sup>+</sup>, Mg<sup>++</sup>, Ca<sup>++</sup>, as well as NO<sub>3</sub><sup>-</sup> and P<sub>2</sub>O<sub>5</sub>. Prior to applying it to soil, biochar can be loaded with nutrients from fertilizer, or preferably, though organic waste management such as composting. This improves nutrient use efficiency by reduced gaseous and leaching losses. Biochar also increases water-holding capacity of soil, and resistance to drought. Thus, biochar can increase the productivity of rural homestead gardens, and urban root-top gardens.

The objective of this project is to increase the fertility of land and increase the crop production by using Biochar in agricultural land, as a result, the people of the village will increase food security and improve the livelihood.

100 families has been selected through survey and yard meetings and control cooking test (CCT) training has been provide them. In this training, how to install Akha, how to use Akha, how to collect and preserve Biochar is taught them. Without it, the same amount of food items is cooked both traditional stove and Akha and shown to the trainees that which stove takes less fuel, less time, creates less smoke, another





'Akha' (Agriculture Friendly Cook Stove) Tested by Atomic Energy Commission of Bangladesh (AECB) and Institute of Energy at University of Dhaka and Joyanta Adhikari Executive Director Receiving the Certificate at certificate awarding ceremony.

work can be done besides cooking and Biochar is found after cooking. The trainees measured all of cooking items and cooked both stove one by one. They understand the advantages and disadvantages sides of the stoves through cooking.

**Following is an exhaustive list of activities to be undertaken by the proposed project:**

Orientation and Capacity Building: Conduct assessment and give preliminary orientation on Organic Agriculture, Biochar and Clean cooking by Akha among household for final selection and group formation; Provide training basic and refresher selected HH on Akha (agriculture friendly stove) using; Installing and trial the Akha at household kitchen for clean cooking and biochar production; Provide trouble shooting services and advices for clean cooking, fuel preparation, biochar production, Akha maintenance and kitchen counselling at

community level; Customizing and innovation (Research and Development) on Akha stoves for more users friendly; Setting for Support of appropriate technology (equipment, machines and technology) at community level and project location for using appropriate biomass, saw dust, straw, for biomass pellet making and use as fuel for cooking.

**Low Carbon Farming: Technology Transfer:**

01. Capacity development on Climate Change and low carbon farming through climate resilience technology on effective cropping system, compost making by using biochar like vermi-compost, natural organic fertilizer, and organic pesticides keeping soil and crops safe for selected HH.
02. Safe food production training on Organic agriculture using biochar-fertilizer and pesticide at homestead level.
03. Support for Demo plots and nursery development at community level for climate resilience technology practice in agriculture using biochar and vermi-compost in soil and forming Organic farming groups and promote biochar village model, Support quick growing vegetable seeds, compost, drought tolerant seeds other agri-inputs for homestead gardening.
04. Farmer led experiment setting up and for increasing soil nutrient/ fertility through biochar use through close supervision and cooperation researcher Institution, university and organization, and sharing finding to farmers and researcher community.

05. Develop nursery by using biochar and distribution for planting.

06. Changes poor community by using low cost water purifier.

Akha is provided and install to the trainees' house after the training. Akha (Agriculture Friendly Stove) is distributed among 20 indigenous families in Naowabgonj upazila at Fazilpur Girza field on March 30, 2017. Total 46 indigenous families are using Akha at Daudpur area till now. Akha has become popular with indigenous women because they found Biochar through smoke-free environment, less fuel and besides less cooking time. They use this Biochar in their agriculture and they financially benefited by selling Biochar. Total 144 families are using Akha in three working areas till now.

Besides cooking, the produced Biochar is using the Akha user themselves in their different crops and vegetables. Besides these others farmers are inspired to use Biochar. Not only farmers and homestead gardeners, including agriculture farm, nursery owner, fertilizer seller, seed seller, seedling seller, is provided preliminary orientation about Akha and Biochar. Interested farmers and homestead gardeners are using Biochar in their agricultural land being a member of Biochar users' team member. Total 14 Biochar users team has been formed and there are 10 members in each team. Most of the members used Biochar in their different crops with Paddy, Jute, Maize, Turmeric, Brinjals, Lal Shak and more. Group members produced about 3000kg of biochar for use and sell.



# ENHANCE RESILIENCE OF THE MOST VULNERABLE COMMUNITY TO COPE WITH WATER LOGGING IN SATKHIRA AND JESSORE DISTRICTS IN BANGLADESH



This project has three goals (i) Resilient Livelihood Development of 601 most vulnerable families; (ii) Health, Nutrition and Sanitation; and (iii) Disaster Risk Reduction in (in two Unions -Biddaannanda Kathi and Trimohani.

Project was approved from March 2016 and was to be completed within 18 months, that is by August 2017. Project was initiated in June 2016, due to delays in approval. The DeSHARI Consortium (ACF, Dan Church Aid, Muslim Aid and

Christian Aid) has applied for additional three month's extension due to delay in starting the project, which has been approved. This project is funded ECHO (European Union).

Financial assistance of Tk. 18000 has been distributed for alternative income generation. Cash for work has been completed. Orientation and Training Sessions were organized for those who have taken animal husbandry, poultry rearing or agricultural programs, with technical help from Upazila Government Officials. Two farmers groups formed for collective engagements and 601 families organized into 30 groups for collective discussion meetings for health and disaster risk reduction education.

CCDB team members are working on (i) Health-Nutrition education for pregnant and lactating mothers, Water, Sanitation and Hygiene Education of children in four Government Primary Schools and developing hand washing stations in selected schools. School walls were painted with pictures and health messages for visualization and reading by children and passers by; (ii) Disaster Risk Reduction by reactivating 2 Union Disaster Management Committees and forming 18 Ward Disaster Management Committees and linking them to Union Committees; (iii) Following up and monitoring the Income Generation Activities.

# AGRICULTURE & SEED PROMOTION PROGRAM

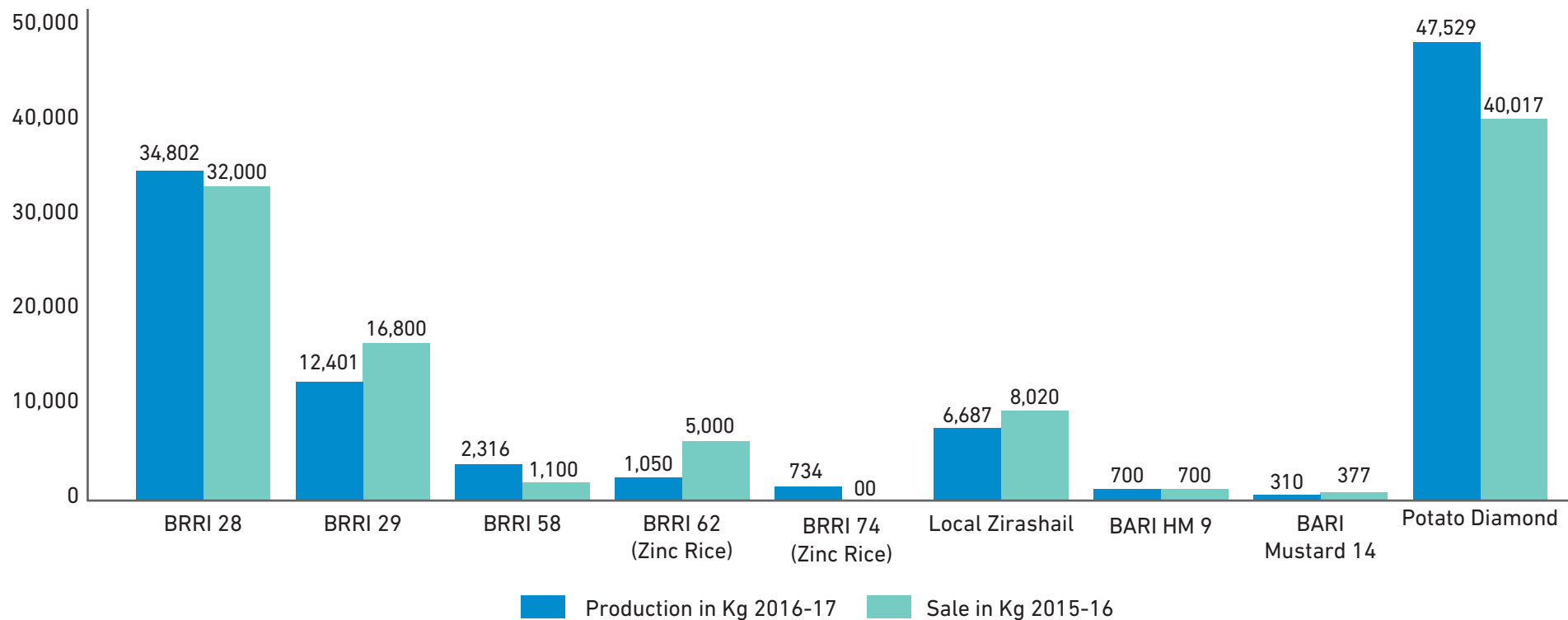
Quality seed is very crucial to maximize the production of crops. Demand of quality seeds is very high in Bangladesh. Almost 70% to 80% of the total demand is met by the farmers themselves, and rest comes from the Government, NGOs and private companies. The seeds produced by the Farmers often fail to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

CCDB has already established partnership with National & International Organizations for seed promotion and extension of new variety seeds among

farmers at the community level, through which, CCDB is playing a significant role in introducing Climate Adaptive Agriculture,

CCDB engaged farmers to produce quality seed and to work for preserving and purifying indigenous varieties with adaptive trial basis in different farmers' field. BRRI, BARI, BINA, BADC, SCA, CIMMYT, IRRI, IFRI and MoA are providing technical assistance to CCDB in this endeavor. The Program is implemented in three broad categories: Establishing CCDB Seed Enterprise; formation of Farmers Group Participatory Enterprise and Agro Research and Agro Extension in CCDB's working areas in partnership with GO & INGOs.





### High Zinc Rice

Zinc is one of the most essential micronutrients required for the growth and development of human beings. More than one billion people, particularly children and pregnant women suffer from Zinc deficiency related health problems in Asia. Rice is the major staple food for Asians, but the zinc content is very poor in polished rice. Breeding rice varieties with high grain Zinc has been suggested to be a sustainable, targeted, food-based and cost effective approach in alleviating Zinc deficiency. CCDB in partnership with HarvestPlus introduced High Zinc Rice variety in Boro and T-Aman among the farmers.

The objectives of high Zinc rice project is to disseminate Zinc enriched rice; to create awareness; to make available seed for future use; to improve food and nutritional security. Its major activities include farmer selection, seed distribution, seed bed monitoring, farmers training, demo set-up, farmers' field day etc. In 2016-17 CCDB demonstrated 1200 plot for Boro rice and 2350 plots for T-Aman rice in Rashahi, Naogaon Chapai Nawabganj and Dinajpur districts.

# LEAVING NO ONE BEYOND: EXCLUSION AND MARGINALIZATION CHALLENGES IN BANGLADESH

This project was initiated in May, 2016 in partnership with SHED, PPRC, GBK and CCDB as a consortium. Objectives are mapping, researching and preparing case studies of small ethnic minority groups, who have been excluded from population survey. These small groups have distinct cultures, social systems and languages. Goal is inclusion of these missed out communities in the government's development plans and compliance with SDG's commitment to "Leaving No One Behind".

This project is for a period of three and a half year, with series of workshops, seminars, researches, consultation meetings, investigative studies, with a final goal of setting up a Research and Resource Center for the marginalized and excluded communities and deliberate effort for including them at the national level SDG.

All the four organizations (SEHD, CCDB, PPRC and GBK) are working together, though we have segregated budget resource allocations. We have stepped into second year of this project. This project is funded by European Union and ICCO-Netherlands and SEHD is the Lead Organization.



Photo Credit: Philip Gain



# NON-FORMAL EDUCATION

## Up-Scaling Non-Formal Primary Education Through institutionalizing Quality Endeavor (UNIQUE I)

UNIQUE Interventions for Quality Primary Education is continuation process of Up-Scaling Non-Formal Primary Education through institutionalizing Quality Endeavor (UNIQUE I) since 2007 with financial assistance from European Union. This program has been implemented through consortium where other implementing agencies are Padakhep, Plan Bangladesh, Surovi, ASOD, VARD, YPSA and Dam as lead. This is the initiative to provide non-formal primary education for hardest to reach learners or out of school learners. The overall goal of the initiative is to contribute to develop a collaborative basic education system that enables primary school aged 06-11 children to avail quality education.



Description	Target	Achievement
Teacher's refreshers training (1 day)	482	482
Need based training for Union Supervisors	60	60
Meeting with stakeholders	126	126
Central Management Committee Orientation	138	138
Joint meeting with CMC & Parents (bi-monthly)	2653	2653
Meeting with Union Education Standing Committee	360	360
Meeting with learning Resource Centre	411	411
Joint meeting with LRC, CLC, CAG, SMC, CMC & UESC	161	161
Total student mainstreamed	-	3535
Community contribution in kind for CLCs	-	765,780
Saving for education by children through mud bank	-	121,000
Cash contribution by community	-	32,000
Community additional teachers support	-	138
Community contribution for resource materials	-	69,000
Livelihood linkage with other organizations	-	1983

# CLIMATE CHANGE PROGRAM

## Creating Climate Resilient Communities: Bangladesh Lighthouse Project

CCDB has been implementing Light House Project in Shyamnagar, Patharghata and Morelganj sub districts in the coastal region of Bangladesh. The main objective of this project is to build climate resilient communities where as some of the specific objectives are to reduce the risk and vulnerabilities of the target people to climate induced disasters, introducing low cost sustainable climate adaptive technologies, increasing access to safe drinking water, etc.



CCDB has taken various initiatives like awareness raising where they have already completed 202 various events which has created good impacts among the people of project areas. People are now contributing to perform different climate change adaptation and DRR activities for their community. To create alternative livelihood opportunities, LHP provided different assests for alternative Income generation to 157 households as per their risk score. Around 45% families have now more than one income generating options. Alternative IGAs of the project are generating additional income for the beneficiaries and this additional income is contributing to reduce their vulnerabilities as well as risk score.

The project activities to promote Climate Adaptive Agriculture, LHP has provided seed, fertilizer and training to 129 farming households and the farmers are using different adaptive techniques, such as collective production plan and management, introducing climate adaptive crops, new cropping pattern, alternative technplogy to preserve water, different tillage to reduce amount of water required, labor and production cost. LHP is also creating a Salinity Index.



LHP has also introduced few innovative experimnt to address high soil salinity like Floating vegetable garden, Tower vegetation, Vertical vegetation, Dyke vegetation, hanging garden, vegetable production in gunny bag, coal use for soil moisture preservation, liquid fertilizer utilization for vegetable production etc. They have introduced Organic agriculture in the project area along with different advocacy activity for construction of the embankments. It has introduced drinking water technologies like-Pond Sand Filter (PSF), Reverse Osmosis (RO) and Rain Water Harvester Plant (RWHP) in the project area to reduce the hardship of women and children.

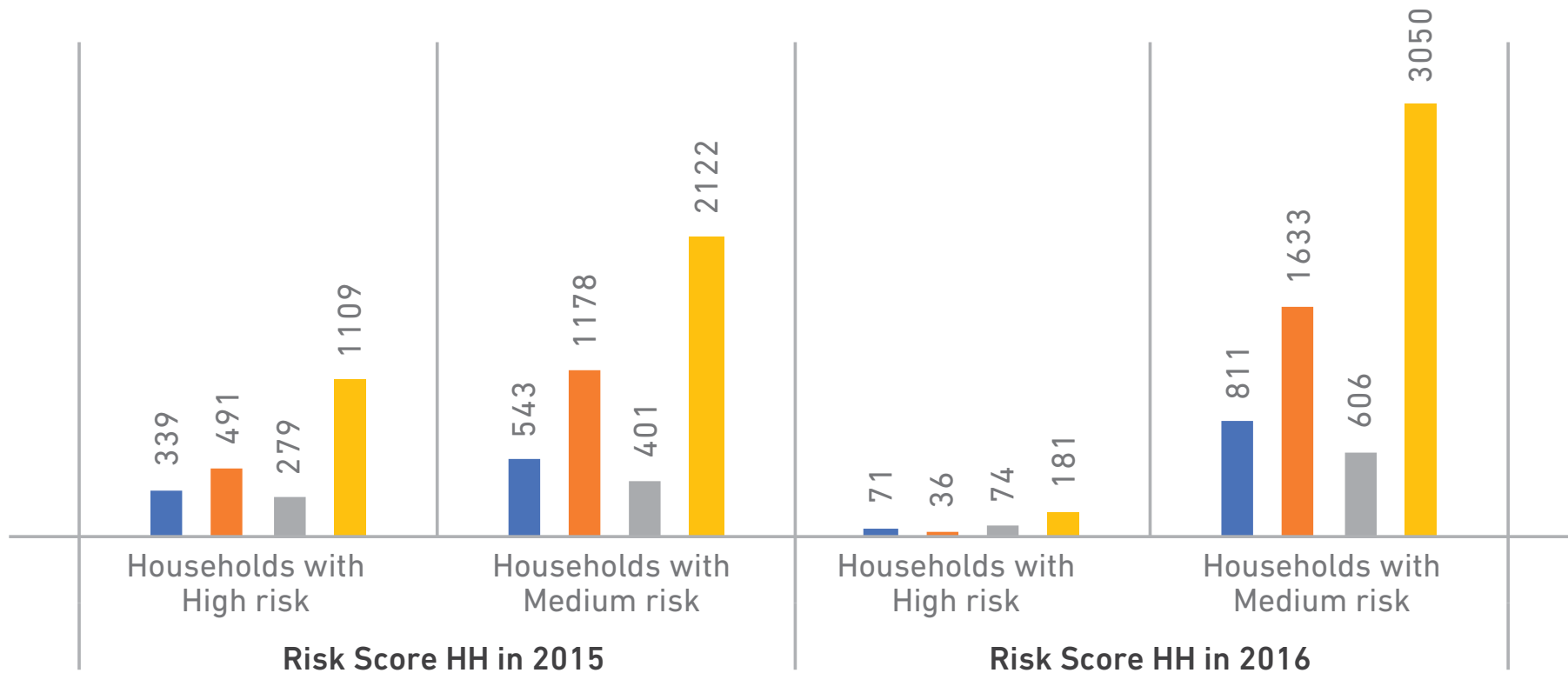
LHP has provided disaster management training to 169 targeted beneficiaries to reduce Disaster Risk Reduction, organized training for volunteers on disaster response and provided rescue equipments, and training to CCRC management committee to respond actively during and after disaster. Access to the shelter

has been increased for 20% beneficiary over baseline due to construction and reconstruction of connecting roads and embankments. Project is constructing a multi-purpose community climate resilient center where 1000 people will be able to take shelter during disasters. LHP also introduced different activities for low carbon

development like distribution of solar home system, tree plantation and low carbon farming. Through all these project activities the project has been able to reduce the risk. Now, the average risk score is 9.15. The highest risk reduction score is 26.81 and lowest risk reduction score is 0.38.

## REDUCION OF CLIAMTE AND DISASTER RISK

■ Shymnagar ■ Patharghata ■ Morelgonj ■ Total





## CCDB Climate Change Unit

CCDB established a Climate Change unit in 2015. Major objectives of this unit to provide professional training on climate change issues, initiate research and organize advocacy campaign.

Capacity Building	Research	Advocacy
<p>The objective was to build capacity of CCDB staff members and other partner organizations to focus on the issues such as climate change science, impact, DRR and adaptation, mitigation and gender dimension, and the global and national policy responses to climate change. A six month long training with 18 days of class room sessions has been held from July 2016 to June 2017. There were 25 participants including six females and 19 males in the second batch.</p> <p>There were two short training course organized for World Vision on demand basis. A Total of 50 persons from different organizations participated in these trainings.</p>	<p>The Climate Change Unit started its research activities since its inception in May 2015. During July 2016-June, 2017, three agricultural adaptive researches in salinity, drought and flood prone areas like Godagari, Shyamnagar and Manikganj and a new initiative of research on livestock fodder in collaboration with Bangladesh Livestock Research Institute (BLRI) took place. Besides agricultural researches there are two other studies conducted on "ICTs for Climate Change Adaptation in Bangladesh: Current Practices and Potentials" and "Measures to address loss and damages including insurance for coastal fisher folk of Bangladesh". Both the findings of these studies have been presented in international research conferences.</p>	<p>CCDB Climate Change Unit is leading the Gobeshona sub group on Adaptation Technology and hosted the session on "Adaptation Technology" in the Gobeshona Conference held on in January 2017. CCDB also hosted "Agriculture and Food Security" session as well.</p> <p>CCDB organized a photography exhibition titled "Coastal Bangladesh" at DRIK Gallery, Dhanmondi, Dhaka from 26 April to 28 April 2017.</p> <p>Climate change impacts are reversing development efforts, particularly in the coastal areas of Bangladesh. This exhibition focused on those people who demonstrate their resilience to withstand the adversities and hope for better future.</p>



## Climate Technology Park

The Climate Technology Park is one of the most innovative centers with regard to finding solutions to address climate change related problems. This park will showcase different adaptation and mitigation technologies for wider learning to different stakeholders. In addition, this park will be an international hub for sharing the knowledge. In a landscape park of approximately 11 ha, symbolically representing main eco-systems of Bangladesh, about 30 of good practice adaptation and mitigation technologies-renewable energy practices, most of them suitable for poor rural contexts, will be displayed, embedded in their natural or socio-cultural habitat, including a typical Bangladeshi model village, water bodies, and agricultural dry lands.

The Climate Technology Park is under the process of development. Various landscapes, infrastructure and water body development works are still undergoing. The master plan for the technology park is developed and under review process. The master plan includes a final master map, reports on topographic survey & water table study of the site area, preliminary business plan and learning strategy, architectural design for the water bodies, access roads, model village, Climate Learning Center and other public areas. Six adaptation technologies (rainwater harvesting system, cropping pattern, stress tolerant variety, agro-forestry, stress tolerant fishing practice and integrated floating farming) and five mitigation technologies (solar irrigation system, solar hybrid system, solar street light, garden light, vermi-compost, tree plantation) have already been established in the park.



## Carbon Emission Reduction Program



Biomass fuel is used for cooking and other heating purposes by more than 90% people of Bangladesh causing indoor air pollution (IAP) and huge emission of Greenhouse Gases. The smokes emitted from traditional stoves cause health hazards to women and children. To address these problems, CCDB in partnership with its technical partner Bridge Builders, Germany has undertaken a long-term pro-poor carbon program with the funding from Bread for the World, Germany. Project Goals are to contribute to tackle energy poverty and poverty alleviation of poor communities by implementing carbon emission reduction projects. Project Objectives are to enhance capacity of CCDB to implement and operate a countrywide ICS carbon program that reduces CO<sub>2</sub> emissions, deforestation and

Research (BCSIR). CCDB, BCSIR and Bridge Builders, Germany.

It aims to provide a new highly efficient improved cook stove for 850 families of four districts and train them for installation, maintenance and fuel wood use. In order to do that, the program aims to develop the capacity of CCDB staff and community volunteers through training for the pro-poor carbon program. Community awareness will be developed through mass campaign, court yard meeting and video documentary.

The project will create an innovative market to sell the certified emission reduction in both the national and international market and this market will be developed with the help of government in

improves the livelihood of the poor. The program is being implemented in four districts such as Barguna, Bagerhat, Satkhira and Barisal in its First Phase from January 2015 to December 2017.

The Project has embarked on a research to develop a Highly Efficient Improved Cook Stove Model for Household Use along with addressing the problems of existing cook stoves in collaboration with the Bangladesh Council of Scientific and Industrial Research (BCSIR). CCDB, BCSIR and Bridge Builders, Germany.

order to develop a mechanism for sharing profit acquired from the carbon business with the beneficiary groups.

Also, the program seeks to develop an Advanced Electronic Monitoring System (AEMS) for continuous data collection and preservation as per the UNFCCC standard. Currently a baseline of fuel wood use in six districts is being developed for developing MRV. The project staff and community volunteers will be trained on the MRV process.



# INVOLUNTARY RESETTLEMENT PROGRAM

CCDB implemented twenty-eight Involuntary Resettlement Projects with the financial support from different Ministries of Government of Bangladesh and multilateral AID Agencies. During the period of 2016-2017 eight (08) Resettlement Projects are being implemented by CCDB. The Projects are as follows:

## Dhaka Elevated Expressway Project (DEEP)

Dhaka Elevated Expressway Project (DEEP) is one of the priority projects for Bangladesh Government (GoB). GoB has been implementing this project through a Public-Private-Partnership (PPP) between Government of Bangladesh and Italian-Thai Development Public Company Limited. DEEP has been initiating from Hazrat Shahjalal International Airport to Kutubkhali, connecting Dhaka-Chittagong Highway Road. More than 10,000 persons have been affected or displaced from their houses, businesses, and common property resources and also affect their income and livelihood sources by the project.



For implementation of resettlement activities, Bangladesh Bridge Authority (BBA) of Ministry of Road Transports and Bridges has been appointed CCDB for a period of 60 months. This period started from November, 2014 and it will be ended on October, 2019.

CCDB is supporting the Project Affected Persons (PAPs) through facilitating the compensation disbursement process and taking measures to restore income and livelihood at least at the level of pre-project situation. CCDB already disbursed total TK. 3,088,107,673.90 among the 2,339 Entitled Persons (EPs) including 09 Common Property Resources (CPRs).

CCDB already vacated the area of Transche-1 from Kawla to Jawarsahara and the area of Transche-2 from Banani to Mogbazar. BBA has already appointed contractor for civil works and physical works are being running in Transche-1.

## Dhaka Mass Rapid Transit Development Project (DMRTDP)

Dhaka Mass Rapid Transit Development Project (DMRTDP) is a fast track project, which is 20.1 km long, with 16 stations starts from Uttara third phase and end in Motijheel. DMRTDP is implementing by the Dhaka Mass Transport



Company Limited (DMTCL). The project is implementing with financial support of Government of Bangladesh and Japan International Cooperation Agency (JICA).

CCDB has been appointed by DMTCL for Implementing the Resettlement Action Plan for DMRTDP. After appointing CCDB has prepared two Resettlement Action Plans (RAPs) named as (i) Resettlement Action Plan-I (RAP-I) for Depot area and (ii) Resettlement Action Plan-II (RAP-II) for MRT Line-6 except Depot area. In the meantime CCDB has been disbursed total taka 50,077,375.75 to the entitled persons under RAP-I. The compensation of RAP-II will be disbursed after July, 2017.

DMTCL handed over the alignment of Depot construction area to the contractor, and signed



the contract packages for (i) CP-02: Construction of Civil and Building Works in Uttara Depot, (ii) CP-03: Construction of Viaducts and Stations between Uttara North and Pallabi; and (iii) CP-04: Construction of Viaducts and Stations between Pallabi and Agargaon. The contract was signed between Dhaka Mass Transit Company Limited (DMTCL) and Italian Thai Development Company Limited and Synohydro.

## Participatory Small Scale Water Resource Sector Project

The Participatory Small Scale Water Resource Sector Project (PSSWRSP) is implementing by Ministry of Local Government and Rural Development (LGRD). PSSWRSP is covering 8700 households of 61 districts, through 80 sub-projects in diverse geo-physical situation. Local Government Engineering Department (LGED) of Ministry of LGRD, signed agreement with CCDB on May 2012, to prepare and implement of 80 Resettlement Action Plans. 29



Sub-projects have been completed and paid TK.14,780,976.73 compensation and resettlement benefits among the 1,677 EPs.

CCDB has been preparing and implementing the Resettlement Action Plans and continuing to ensure communities' participation and social mobilization of "Water Management Cooperative Societies" for irrigation, rainwater harvesting, and aquaculture.

## Coastal Climate Resilient Infrastructure Project



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

Main focus is improving rural connectivity, market services, water supply and sanitation, enhancing people's safety during extreme

climatic events, and capacity building for mainstreaming climate resilience and knowledge management. This will enhance accessibility of rural people to markets, increase economic opportunities and people's safety in 12 coastal districts within two divisions (Khulna and Barisal) of southwest Bangladesh. Twelve districts are Satkhira, Khulna, Bagerhat, Pirojpur, Barisal, Jhalokati, Bhola, Patuakhali, Barguna, Madaripur, Gopalganj, and Shariatpur will be covered.

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

After appointment, CCDB has been awarded 327 sub-projects by LGED. The projects activities are being running smoothly. During the period, CCDB has completed the preparation of (06) six Resettlement Action Plans (RAPs) and 260 Due Diligence Reports.

## Paira (Lebukhali) Bridge Construction Project (PBCP)

Roads and Highways Department (RHD) under Ministry of Road Transports and Bridges (MORTB) of Government of Peoples' Republic of Bangladesh (GOB) has undertaken "Paira (Lebukhali) Bridge Construction Project" (PBCP)

with financial support from “Kuwait Fund for Arab Economic Development” (KFAED).

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

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



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

## Dhaka Environmental Sustainable Water Supply Project (DESWSP)

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

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

Under this project, raw water will be extracted through pumping at the intake point, located on the right bank of the Meghna River at Arai-hajar Upazila (14 acres or 5.6 ha). The raw water will then be delivered approximately 21.5 km,



covering 156.2 acres (63.2 ha) through Arai-hajar and Rugganj Upazila, to the Water Treatment Plant (WTP) at Gandharbpur in Rugganj Upazila. The area of the WTP is about 75 acres (30.35 ha). The treated water will then be delivered approximately 13 km, covering 71.4 acres (28.9 ha) through distribution network of Dhaka City near the US Embassy in Vitara Baridhara. CCDB has been assigned for monitoring the implementation of the project. CCDB has been started working from April 2016 and it will continue up to July 2019.

## Western Bangladesh Bridge Improvement Project (WBBIP)

The Government of Bangladesh with the financial loan from Japan International Cooperation Agency (JICA) has undertaken a project in order to improve the road network system in the Western part of Bangladesh. This initiative has taken with aim of becoming a middle income country by 2021, by reducing poverty and improvement of selected existing bridges, by Roads and Highways Department (RHD). A total of 60 bridges are located in five RHD zones i.e.

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



The bridges are many of them are unsafe for road users because of major damage on the structure. Many of the bridges are bailey bridges and not suitable for road bridges due to lack of capacity and safety function. To improve road safety and capacity of the bridges, majority of these bridges will be two-lane PC (Pre-stressed Concrete) Bridges and some of them will be WS (Weathering Steel) Bridge. Weathering Steel bridges will be in northern zones (Rangpur and Rajshahi), because of less airborne salt amount. Some bridges will be replaced at the same locations, and some

bridges will be replaced with bridges at nearby locations, with new approach roads to connect these bridges.

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

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

Roads and Highways Department (RHD) under Ministry of Road, Transport and Bridges of the Government of the People's Republic of Bangladesh (GOB) has undertaken Matarbari Ultra Super Critical Coal-Fired Power Project, with financial assistance from Japan International Cooperation Agency (JICA). This project is taken by GOB for improving power supply in the country. The Matarbari Ultra Super Critical Coal-fired Power Project is located at Matarbari in Maheshkhali Upazila under Cox's Bazar district of Chittagong division. The Roads and Highways Department is to provide

safe, efficient and environment friendly road network for nationwide economic development and improvement of living standard. The project will construct an access road (42.998 km) from Chittagong-Cox's Bazar National Highway to Matarbari Ultra Super Coal-Fired Power Plant site and also construction 680 meter long new bridge over the Kohelia River of Maheshkhali Upazila in Cox's Bazar District.

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



# REGIONAL NETWORK PROGRAMS

## Capacity Building for Promotion of Peace (CBPP) program

Capacity Building for Promotion of Peace (CBPP) is part of a regional network program called LCP South Asia Network. Nine organizations from four countries like Bangladesh, India, Nepal and Pakistan are the members of this Network. CASA India is acting as the secretariat of this network. Major objectives of CBPP include mainstreaming DNH approach, enhancing capacity of the staff members of CCDB in analyzing conflict, working on conflict, enhancing solidarity and advocacy skill, etc. This program has been supported by Bread for the World, Germany.

During the reporting period Secretariat of LCP south Asia Network organized a youth convention in January, 2017 at Kathmandu Nepal. A total of five selected youths from CPRP Daudpur area participated in the convention. CCDB arranged a three-day workshop on LCP and Conflict Analysis in July 2016, for the field level staff members as well as local youths to enhance their understanding and skill in analyzing the conflicts.

CCDB observed 'World Peace Day' on 21st September, 2016 in Joypurhat, Sirajgonj, Dinajpur and Manikganj jointly with local network partners. A total of 1,800 people took part in this event. Rally, cultural programs, popular theatre on peace building, open discussions were also held to celebrate the day. A workshop was also organized for the youth on "National and International Human Rights Covenants" and an action plan was developed.

Organized a "Non-violence Campaign to Protect Adivasi Rights" in June 30, 2017 (Adivasi Day) at CCDB-CPRP Daudpur project area. A total of 370 representatives from local NGO and Forum members attended the campaign.

## Regional Inter Agency Partnership (RIAP)

Regional Inter Agency Partnership (RIAP), a regional network of four development organizations such as Churches Auxiliary for Social Action (CASA) India, Christian Commission for Development in Bangladesh (CCDB) Bangladesh, United Mission to Nepal, and National Christian Council (NCC) Sri Lanka. These four organizations formed this network to strengthen ecumenical cooperation, enhance knowledge and skill of the staff members of member organizations to address the common issues related climate change and disaster.

RIAP is focusing on Disaster Risk Reduction in Context to Climate Change (DRR-CC) through action reflection

initiative in two areas of Manda and Niamotpur upazila, district of Naogaon and Kishoreganj upazila, district of Nilphamari specifically creating awareness on climate change among the school children program.

During the period community participated action reflection program of "Retention of rain water for livelihood and food security initiatives facilitate by upazilla livestock and agriculture officers.

Action reflection program of child focused climate change program being implemented for children through in debate competition, art competition including rally and group discussion.



# MICRO FINANCE PROGRAM

CCDB started its Microfinance program in 2009 having license from Microfinance Regulatory Authority (MRA) to provide small to medium loan for the grassroots people. They need credit support for their own economic development as well as to contribute in expanding the national economy.

**Coverage:** Presently CCDB's Micro Finance Program (MFP) is being operated through 20 Branch Offices covering 29 Upazilas in 10 districts; serving a total of 13415 members among them 9,881 are female and 3,534 are male.

## Yearly Comparing Programmatic and Financial Performance:

Sl. No.	Particulars	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
1.	Number of Members	13,415	12,914	11,,448	8,910	8,326
2.	Number of Borrowers	11,571	11,661	10,201	7,579	7,121
3.	Member Savings	10,48,16,966	8,33,74,542	6,38,06,585	4,52,28,880	3,80,73,429
4.	Loan disbursement	54,72,96,000	47,54,36,000	39,67,99,000	32,59,64,000	32,13,15,000
5.	Loan Realization	50,48,25,916	44,57,37,268	35,28,53,083	31,85,01,744	29,35,73,443
6.	Portfolio in Tk.	32,36,30,725	28,11,60,641	25,14,61,909	20,75,15,992	20,00,53,736
7.	Portfolio Yield	22.85%	22.30%	20.09%	20.19%	22.63%
8.	On time recovery rate (OTR)	99.51%	99.11%	98.75%	97%	98.33%
9.	Cumulative recovery rate (CRR)	99.44%	99.35%	99%	99%	98.74%
10.	Overdue outstanding rate	4.43%	4.89%	6.71%	7.82%	6.23%
11.	Income	6,91,82,947	5,93,11,714	4,61,14,340	4,11,44,171	4,21,38,050
12.	Expenditure	5,03,13,334	4,44,19,203	3,69,84,483	3,19,08,904	3,05,97,268
13.	Surplus	1,88,69,613	1,48,92,511	91,29,857	92,35,267	1,15,40,782
14.	Operational Self Sufficiency (OSS)	138%	134%	125%	129%	137.72%
15.	Financial Self-sufficiency (FSS)	110%	106%	98%	97%	109.11%
16.	Loan Loss Reserve (LLR)	1,61,22,603	1,41,07,390	1,33,08,288	1,27,89,631	1,17,19,078
17.	Debt Capital Ratio	3.71:1	3.53:1	4.28:1	4.72:1	7.56:1
18.	Capital Adequacy Ratio	21.73%	21.92%	18.60%	18.17%	14.41%
19.	Minimum Rate of Return on Capital	26.14%	26.84%	20.91%	26.79%	47.92%
20.	Return on Asset (ROA)	5.74%	5.20%	3.56%	3.96%	5.30%

## Loan Product

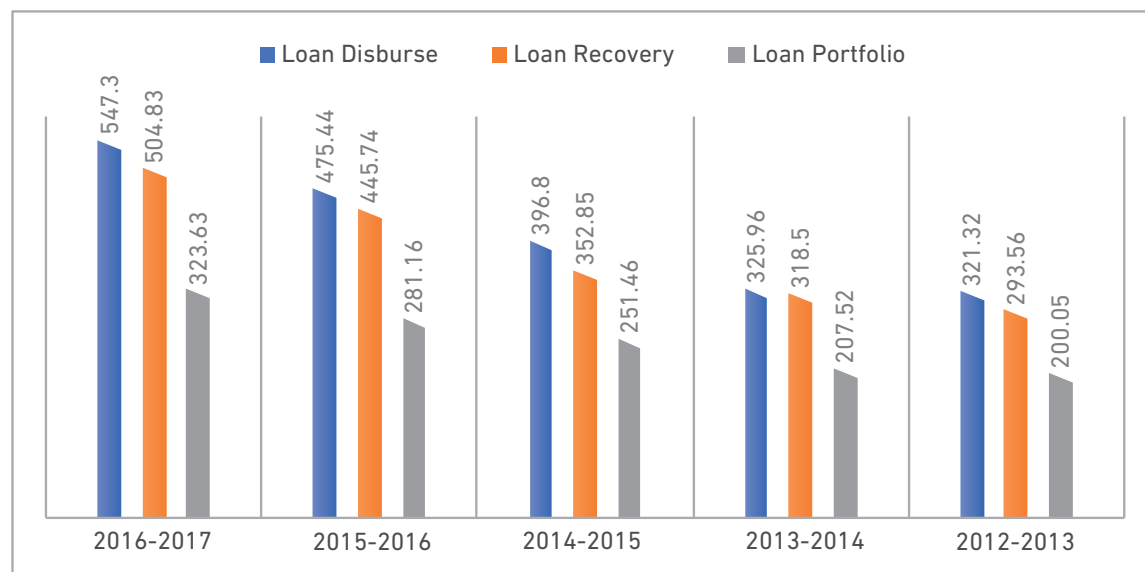
MFP offers four types of loan product. These are Micro enterprise loan (ME), Rural Micro Credit (RMC), Urban Micro credit (UMC) & Seasonal Credit.

### Special Focus of Micro Enterprise Loan (MEL)

There are many borrowers having zeal to initiate micro enterprises, but often could not start due lack of initial capital. CCDB's Microfinance Program has created an opportunity for these potential entrepreneurs which allow them to access larger loan called Micro Enterprise Loan ranging an amount of Tk 50,000 to Tk 80,000. The average MEL in 2016-17 was Tk. 140,581.

Sl No	Products	2015-2016			2014-2015		
		Borrower	Portfolio (Million in Tk)	Portfolio %	Borrower	Portfolio (Million in Tk)	Portfolio %
1.	Micro Enterprise Loan (ME)	2,095	157.05	48.5%	1,849	131.12	46.64%
2.	Rural Micro Credit (RMC)	7,889	139.04	43%	7,666	119.22	42.40%
3.	Urban Micro Credit (UMC)	1,467	22.70	7%	2,055	25.67	9.13%
4.	Seasonal Loan (SL)	120	4.84	1.5	91	5.15	1.83%
	Total	11,571	323.63	100%	11,661	281.16	100%

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



### Fund Composition (Million BDT)

CCDB Loan		Member Savings	
Amount	%	Amount	%
136.49	39%	104.82	30%
Surplus		Others Fund	
Amount	%	Amount	%
81.62	23%	28.11	8%
Total			
Amount		%	
351.04		100%	

## Yearly Comparing Programmatic and Financial Performance:

Sl No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
1.	Small trading	4609	26,27,00,000	57,000	48%
2.	Agriculture	1909	8,20,96,000	43,000	15%
3.	Poultry & Livestock	1685	6,56,76,000	39,000	12%
4.	Fish Culture	1115	6,02,04,000	54,000	11%
5.	Land Purchase & Mortgage	652	2,73,65,000	42,000	5%
6.	Transportation	316	82,09,000	26,000	1.5%
7.	Service holder	230	2,18,92,000	95,000	4%
8.	Samall Cottage industry	313	1,09,45,000	35,000	2%
9.	Housing	177	54,73,000	31,000	1%
10.	Others	249	27,36,000	11,000	0.5%
	<b>Total</b>	<b>11254</b>	<b>54,72,96,000</b>	<b>41,571</b>	<b>100</b>

## Salient Features of Micro Finance Program

1. Lower interest rate on loan: As against the maximum limit of 27% per annum set by the MRA, MFP charges 24 percent.

2. Providing rebate on early repayment loan: while most of the NGO MFIs of Bangladesh do not care to provide incentive for their

clients in form of rebate for early payment of instalments, MFP provides rebate for its borrowers differentiated rates appropriate cases.

3. Death Risk Fund (DRF) collecting at much lower rate : MFP collects as low as 0.5 percent of

disbursement made to its clients. DRF as used to adjust loan after the death of the borrower and investors with the loan outstanding and Cash pay for spouses Tk. 5,000 to 10,000. MFP dispense the same services at the lower MFP provides sickness allowances for its members or for their spouses.

# CCDB HOPE FOUNDATION

HOPE Foundation is the center of CCDB for capacity building. HOPE stands for Human Organization Potential Enhancement. Since its inception in 2005, HOPE center is playing a vital role in strengthening capacity of CCDB's staff members as well as offer its facilities other organizations to hold different events like training, workshop, seminars, etc.

## Events held in 2016-June 2017

Sl No.	Training, workshops, meetings, etc.	# of Events	# of participants
1.	Training, workshops, meetings organized & conducted by national and international NGO's within the country	216	6,621
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	7	190
3.	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	8	193
<b>Total</b>		<b>231</b>	<b>7,004</b>

## Month wise events and participants in July 2016-June 2017

Sl #	Name of the months	# of Events	# of participants
1.	July 2016	6	113
2.	August 2016	13	256
3.	September 2016	14	439
4.	October 2016	25	501
5.	November 2016	18	441
6.	December 2016	24	736
7.	January 2017	32	978
8.	February 2017	30	1,314
9.	March 2017	26	989
10.	April 2017	17	570
11.	May 2017	18	522
12.	June 2017	8	145



# SPECIAL EVENTS

## CCDB internal Planning workshop on climate technology park

The workshop titled “CCDB Internal Planning Workshop” was held in CCDB office, Dhaka, during 5-7 February, 2017. Mr. Joyanta Adhikari, (honorable Executive Director of CCDB), Mr. Thomas Hirsch, (Executive Director, Climate and Development Advice), Ms. Pamela Metschar (South Asia Desk, Bread for the World), Mr. Gobinda Shaha (Consultancy Support Services, Bread for the World), the senior management and other staffs of CCDB were present in this workshop. The three day workshop continued with agendas like content analysis, identifying future modalities, integration of the entire BftW funded climate project etc. Some major decisions were also made in the conclusion of the workshop including sharing concept note by mid April, sharing project proposal by 31st July and finalized by 31st August and final submission date on 19th October. The formal date to get project approval is set on 27th November, 2017. CCDB is committed to fulfill this goal with extended sincere and efficient support of CCDB staffs.



## Exposure visit to India on Carbon emission reduction project

An exposure visit to India took place from March 18-23, 2017 with the objective of Capacity Development for Carbon Emission Reduction. A group of 5 people represented CCDB and learned the ways of monitoring Carbon Emission Reduction by the SAMUHA Organization along with their success and failure stories. The objective of the visiting team was to know about the implementation process of the project, monitoring process, challenges they faced, how they have overcome the challenges and their recommendations. Throughout the visit, the visiting team attended a formal meeting with the staffs of SAMUHA and shared the ongoing activities of the organization, shared various strategies devised by them to implement the project in villages. They also made some field visits in different reference villages to observe the using condition of the stoves. They also attended another sharing session to learn the implementation process. The group members also met the staffs of ‘SAMUHA’ office of Bangalore and shared the initiatives of CCDB for Climate Change Adaptation and Mitigation.



## Training on “Composite Heritage”

A three day workshop on “Composite Heritage” was organized jointly by CCDB, Bangladesh and Institute for Social Democracy (ISD), New Delhi, India on 10-12th December, 2016 at Hope Training Center, Baroipara, Savar. Ms. Shruti Chaturvedi from ISD, Mr. Kalipada Sarkar from CCDB Hope Foundation and Mr. Denis Marandi from CCDB jointly facilitated this workshop. A total of 26 participants took part in the training including CCDB staffs and youth volunteers. The training covered issues like social



analysis of conflicts, concept of composite heritage, formation of composite heritage, history of forming composite heritage, personal reflection of conflict within the individuals, context analysis of CH and Roles to protect Composite Heritage from organizational level. It enhanced the understanding of the participants about this peace building tool to reduce conflict and maintaining peace within the society and also how to use this tool in peace building within the workplace and the society.

## 19th Round Table Meeting

The XIX Round Table Meeting (RTM) of CCDB was held at CCDB HOPE Foundation, Baroipara, Savar, Dhaka, on February 10-11, 2017. A total of 24 participants including Mr. Joyanta Adhikari, (honorable Executive Director of CCDB), Ms. Pamela Metschar (South Asia Desk, Bread for the World), Mr. Shakeb Nabi (Christian Aid, Bangladesh), Mr. Abhishek Chandra (FMSF, India), Mr. Gobinda Shaha (Consultancy Support Services, Bread for the World) along with staff members of CCDB central and area offices took part in the meeting. Various issues including the review of last

meeting minutes and progress since then, Financial updates updates of different projects like CPRP update phase-III, Climate Change, Lighthouse project, Carbon Reduction Program, new initiatives of CCDB including Biochar, Leaving No one beyond: exclusion and marginalization challenges in Bangladesh, Keshobpur Water logging program, Resettlement program, Shifting the Power etc, update on CCDB Hope Foundation and the status of RTM was discussed. Several major decisions on these issues have also been taken during this two daylong meeting session.



## Training on Humanitarian Code of Conduct, Manikganj



CCDB organized and coordinated three days residential training on “Humanitarian Code of Conduct” for CCDB-CPRP Daschira, Manikganj Area office. This training was from 28 to 30 March, 2017 at area office training room. There were twenty participants in the training including Area Manager, Program Officers and other office staffs, field workers and forum workers. The training was facilitated by Mr. Sylvester Haldar (Head – Special Program) and Mst. Ruhi Rahman (AM). Three days long training has been designed to cover several issues like Disaster and Disaster Management, Humanitarian Principles, Humanitarian Code of Conduct, Act Code of Conduct, ICRC Code of Conduct, CCDB’s Disaster Management Policies and Guidelines, Core Humanitarian Standard. Participants responded very well, they completed the daily evaluation task and contributed in the individual and group discussions satisfactorily. This training created an opportunity for the staff members to enhance their understanding, knowledge and skill as well as capacity building of Humanitarian Activities and Disaster Management.

## Training on Core Humanitarian Standard, Gournadi

A Three day training course was arranged on Core Humanitarian Code of Conducts under the project of shifting the power, at CCDB-CPRP, Gournadi training hall. There were 20 participants (male-16 & female-4) including the staffs and forum workers from CCDB-CPRP, Gopalganj and CCDB-CPRP, Gournadi area.

The training courses included detail discussion about Bangladesh and Disaster, reasons of Disaster, Types of Disaster and meaning of relevant words such as Hazard, Vulnerabilities,

Risk and Capacity, Disaster Management and the cycle of Disaster, five components of Disaster like Planning, Organizing, Coordination, Controlling and Monitoring and the components of Disaster Management.

Cycle presenting examples from the interventions of CPRP and Water logging project. There were also discussion on the Humanitarian Principles and the necessity of Humanitarian Code of Conduct along with the contents and importance of CCDB’s Disaster

Management Policy (Code of Conduct). Participants learned about the Principles of Conduct for the International Red Cross & Red Crescent. The training was aimed to share knowledge on Core Humanitarian Standard and other relevant subjects with the participants to increase their skill and competence in fund raising and addressing disaster affected people in humanitarian manner as well as to increase the capacity of the organization to sustain their activities in local context.

## South Asian Youth Convention, Kathmandu, Nepal



An exposure visit to India took place from March 18-23, 2017 with the objective of Capacity Development for Carbon Emission Reduction. A group of 5 people represented CCDB and learned the ways of monitoring Carbon Emission Reduction by the SAMUHA Organization along with their success and failure stories. The objective of the visiting team was to know about the implementation process of the project, monitoring process, challenges they faced, how they have overcome the challenges and their recommendations. Throughout the visit, the visiting team

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## Germany Mission on Climate Technology

A team of three persons including the Executive Director, Mr. Jayanta Adhikari, participated in a ten day visit in Germany during September, 2016. The visit was arranged by Bread for the World (BftW) and also Climate Development Advices (CDA) to provide an exclusive and comprehensive learning which will contribute to the Climate Change Unit of CCDB as it aims to establish an "International Climate Change Training and Capacity Building Centre" to serve as a platform for knowledge sharing, South-South exchange, building networks between researchers and practitioners to move towards a climate resilient future. A number of renewable energy incorporating different knowledge, information and learning have been gained from the visit. Lessons were learnt regarding technology cooperation, educational cooperation, financial cooperation and science and knowledge cooperation throughout the visit. CCDB also undertook some action plans to establish Climate Technology Park and Climate Change Unit as well as initiate renewable energy in Bangladesh.



## OIO training for CPRP staff



A Follow up Workshop on Outcome and Impact Orientation (OIO) was held during 4-5 May, 2017 in CCDB premise. Mr. Gobinda Saha, CSS, Bangladesh facilitated this training. The senior management along with the field level staffs of CPRP participated in this training. The beginning day discussion was a recap of Outcome and Impact Orientations provided previously. Discussion included the Objective of PME, framework of BftW OIO,

introduction and working approach of BftW, reason of focusing on OIO, concerns and questions of BftW, background of PME, measuring change, effects versus change, basic project cycle, the effect chain, general learner outcomes, difference between logical frame working and monitoring planning and the understanding of BftW. On the second day, the discussion continued with explaining log frame and effect chain: what

belongs to which level, linking the project to broader picture, how to identify the changes, measuring program outcomes, refining objective language, a detailed discussion on monitoring and data collection, importance of monitoring practice etc. The training has been conducted to strengthen the capacity of staffs of CPRP to measure outcome and impacts while they implement and monitor the project.

## GOBESHONA SEMINAR

CCDB organized seminar on "Potentials of Climate Resilient Agriculture in High Barind Tract with results of On-farm adaptive trials" on 22 June 2017. The seminar was attended by government officials, agricultural scientists and development professionals. Dr. Akram H. Chowdhury, Chairman, Barind Multipurpose Development Authority (BMDA), Ministry of Agriculture, was present as Guest of Honor.

Md. Kamruzzaman, presented the research paper. The research presentation was based on field experiments conducted at Godagari, Rajshahi and suggested suitable cropping patterns as well as adaptation and mitigation options for drought prone High Barind Tract. Professor Md. Rafiqul Islam and Dr. Ronjon Roy from Department of Agricultural Extension & Information System, Sher-e-Bangla Agricultural University as well as Dr. Abu Wali Raghieb Hassan, Additional Director (Project Implementation & Evaluation), Department of Agricultural Extension, Ministry of Agriculture was present in the seminar as designated discussants. The seminar was chaired by George Ashit Singha, Head of CPRP, CCDB.

## Video Production `Farmers to Farmers' Project-Bangladesh, South Asia

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

production and dissemination of quality farmer-to-farmer training videos to provide support in sustainable agriculture, natural resources management and market development for improving rural livelihoods. This specific collaboration is funded by the Swiss Agency for Development and Cooperation-SDC and implemented by Access Agriculture in six African countries (Benin, Mali, Egypt, Kenya, Uganda and Malawi) and two Asian countries (Bangladesh and India).

The four year long contract is renewable depending on performance and funds. At the

beginning of this collaboration Access Agriculture trained four staff members of CCDB in quality video production through a regional training workshop during 7th to 19th of May, 2017 at RDRS, Rangpur in Bangladesh. Access Agriculture supplied one complete video filming and editing kit to each partner organization that sent their staffs to participate in this training. Access Agriculture will continue providing technical support to the trained teams in script research, script writing, filming and editing until 2019. CCDB commits to encourage and fully support the trained staff to apply their acquired knowledge to produce relevant quality farmer-to-farmer training videos. CCDB will produce at least two videos per year in 2017, 2018 and 2019 in the area of sustainable agriculture, natural resource management and market development. The produced videos should meet the standard criteria as defined by Access Agriculture and the Swiss Agency for Development and Cooperation (SDC). All videos supported by Access Agriculture need to adhere to Access Agriculture standards and follow the approach as per the trainees have learnt during the Access Agriculture workshops. The videos should be produced in close consultation with the technical support team of Access Agriculture. Assuming that the videos will meet the required quality standards as guided by set criteria, Access Agriculture will upload the videos on its specialized website and facilitate their dissemination.



**Independent Auditor's Report  
To the CCDB Commission**

We have audited the accompanying Consolidated Financial Statements of **Christian Commission for Development in Bangladesh (CCDB)** which comprise the Statement of Consolidated Balance Sheet as at June 30, 2017 and Consolidated Income and Expenditure Statement, Consolidated Cash Flows Statement for the year ended June 30, 2017 and a summary of significant accounting policies and other explanatory notes.

**Management responsibility for the financial statement**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh financial reporting standards (BFRSs), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

**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 Bangladesh Standards on Auditing (BSAs). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

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

**Opinion**

In our opinion the Financial Statements present fairly, in all material respects, the Consolidated Balance Sheet of **Christian Commission for Development in Bangladesh (CCDB)** at June 30, 2017 and its financial performance and its cash flows for the year ended June 30, 2017 in accordance with Bangladesh Financial Reporting Standards (BFRSs) and other 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 purpose of our audit and made due verification thereof.
- b) proper books of accounts as required by law have been kept by management of **Christian Commission for Development in Bangladesh (CCDB)** so far as it appeared from our examination of those books, and
- c) the Consolidated Balance Sheet dealt with by the report are in agreement with the books of accounts.

27 August 2017  
Dhaka

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

**CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)  
CONSOLIDATED BALANCE SHEET  
AS AT 30 JUNE 2017**

Particulars	Note #	Amount in BDT	
		FY:2016 - 2017	FY:2015 - 2016
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Property, Plant & Equipments	5.00	55,570,345.00	48,346,748.00
<b>Current Assets</b>		<b>696,887,031.10</b>	<b>638,461,809.24</b>
Sundry Advances (Official work and Salary)	6.00	2,802,334.00	3,321,938.00
Loan due - Micro Finance Programme (MFP)	7.00	323,630,725.00	281,160,641.00
Cash & Bank Balances	8.00	370,453,972.10	353,979,230.24
<b>Total Assets</b>		<b>752,457,376.10</b>	<b>686,808,557.24</b>
<b>FUND &amp; LIABILITIES</b>			
<b>Fund Account</b>		<b>608,874,185.48</b>	<b>572,508,144.67</b>
Assets Fund	9.00	55,570,345.00	48,346,748.00
Restricted Fund	10.00	54,461,782.34	51,703,695.90
General Fund	11.00	65,972,500.45	70,920,178.63
Corpus Fund	12.00	302,238,232.52	294,543,584.52
Micro Finance Programme Fund	13.00	81,621,652.00	62,752,039.00
Assets Replenish Fund	14.00	9,515,000.00	9,515,000.00
Staff Gratuity Fund	15.00	39,494,673.17	34,726,898.62
<b>Current Liabilities</b>		<b>143,583,190.62</b>	<b>114,300,412.57</b>
Sundry Creditors/Accounts Payable	16.00	38,766,224.62	30,925,870.57
Micro Finance Programme (MFP) Members' Savings	17.00	104,816,966.00	83,374,542.00
<b>Total Fund &amp; Liabilities</b>		<b>752,457,376.10</b>	<b>686,808,557.24</b>

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

  
**JOYANTA ADHIKARI**  
Executive Director, CCDB

  
**THOMAS BAROI**  
Chairperson, CCDB Commission

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

27 August 2017  
Dhaka

**AZIZ HALIM KHAIR CHOUDHURY**  
Chartered Accountants






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

CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)  
CONSOLIDATED INCOME AND EXPENDITURE STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2017

Particulars	Note #	Amount in BDT	
		FY:2016 - 2017	FY:2015 - 2016
<b>INCOME</b>			
Restricted Fund	18.00	185,744,228.40	177,478,106.86
Contribution from Target Groups	20.00	23,675,256.00	19,212,500.00
Local Receipts	19.00	6,579,765.97	5,412,452.42
CPRP & Head Office		6,403,505.97	5,140,710.42
MFP		176,259.00	271,742.00
Service Charge on Loan(MFP)	21.00	69,005,688.00	59,039,972.00
<b>Total Income</b>		<b>285,005,938.37</b>	<b>261,143,031.28</b>
<b>EXPENDITURE</b>			
Restricted Fund Payments	25.00	212,019,426.79	196,736,143.49
Micro Finance Programme (MFP) Payments	22.00	50,313,334.00	44,419,203.00
<b>Total expenditure</b>		<b>262,332,760.79</b>	<b>243,155,346.49</b>
Balance of fund transferred as shown below		22,673,177.58	17,987,684.79
<b>Total</b>		<b>285,005,938.37</b>	<b>261,143,031.28</b>
Restricted Fund		3,803,564.58	3,095,173.79
Micro Finance Programme Fund		18,869,613.00	14,892,511.00
		<b>22,673,177.58</b>	<b>17,987,684.79</b>

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

  
JOYANTA ADHIKARI  
Executive Director, CCDB

  
THOMAS BAROI  
Chairperson, CCDB Commission

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



27 August 2017  
Dhaka


AZIZ HALIM KHAIR CHOUDHURY  
Chartered Accountants

**CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)**  
**CONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2017**

Particulars	Note #	Amount in BDT	
		FY:2016 - 2017	FY:2015 - 2016
<b>Cash flow from operating activities:</b>			
Restricted Fund Received	18.00	185,744,228.40	177,478,106.86
Restricted Fund Payments	25.00	(212,019,426.79)	(186,736,143.49)
Contribution from Target Groups	20.00	23,675,256.00	19,212,500.00
Local Receipts	19.00	6,579,755.97	5,412,452.42
General Fund Receipts	11.00	311,404.68	-
Corpus Fund Receipts	12.00	7,735,353.00	9,168,312.77
Corpus Fund Payments	12.00	(40,705.00)	(17,009,891.56)
General Fund Payments	23.00	(5,259,082.86)	-
Staff Gratuity Fund Receipts	24.00	8,110,342.55	6,136,073.09
Staff Gratuity Fund Payments	26.00	(3,342,568.00)	(4,377,148.00)
Micro Finance Programme (MFP) Payments	22.00	(50,313,334.00)	(44,419,203.00)
<b>Total cash flow from operating activities</b>		<b>(38,818,766.05)</b>	<b>(47,134,938.91)</b>
<b>Cash flow from investing activities:</b>			
Programme Capital Expenditure	27.00	(598,594.00)	(1,640,316.00)
Assets Replenish Fund	14.00	-	9,515,000.00
Sale Proceeds of Assets		-	10,000.00
<b>Total cash flow from investing activities</b>		<b>(598,594.00)</b>	<b>7,884,684.00</b>
<b>Cash flow from financing activities:</b>			
Service Charge on Loan-MFP	21.00	69,006,688.00	59,039,972.00
Loan realised - MFP	7.00	504,825,916.00	445,737,268.00
Loan paid - MFP	7.00	(547,296,000.00)	(475,436,000.00)
Sundry Creditors/Accounts Payable	16.00	7,393,469.91	6,762,526.00
MFP Members' Savings	17.00	64,550,192.00	55,264,889.00
MFP Members Savings Returned	17.00	(43,107,768.00)	(36,696,832.00)
Sundry Advances (Official work & salary)	6.00	519,604.00	212,498.00
<b>Total cash flow from financing activities</b>		<b>55,892,101.91</b>	<b>55,884,221.00</b>
Net increase/(decrease) in cash and bank balances		16,474,741.86	10,633,966.09
Cash and bank balances at start of year		363,979,230.24	337,345,264.15
<b>Cash and bank balances at end of year</b>	8.00	<b>370,453,972.10</b>	<b>353,979,230.24</b>

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

  
JOYANTA ADHIKARI  
Executive Director, CCDB

  
THOMAS BAROI  
Chairperson, CCDB Commission

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

27 August 2017  
Dhaka

AZIZ HALIM KHAIR CHOUDHURY  
Chartered Accountants

**Contribution of CCDB to Government Exchequer**

Particulars	BDT
<b>Tax deduction at source from third parties:</b>	
HO & Core Program (2016-17)	1,046,373
Other Special Programs (2016)	759,330
<b>Total</b>	<b>1,805,703</b>
<b>VAT collection from customers:</b>	
HO & Core Program (2016-17)	888,534
Other Special Programs (2016)	1,085,533
<b>Total</b>	<b>1,974,067</b>
<b>Income Tax deduction at source from Staff salary (2016-17)</b>	<b>1,374,549</b>
<b>Grand Total</b>	<b>5,154,319</b>



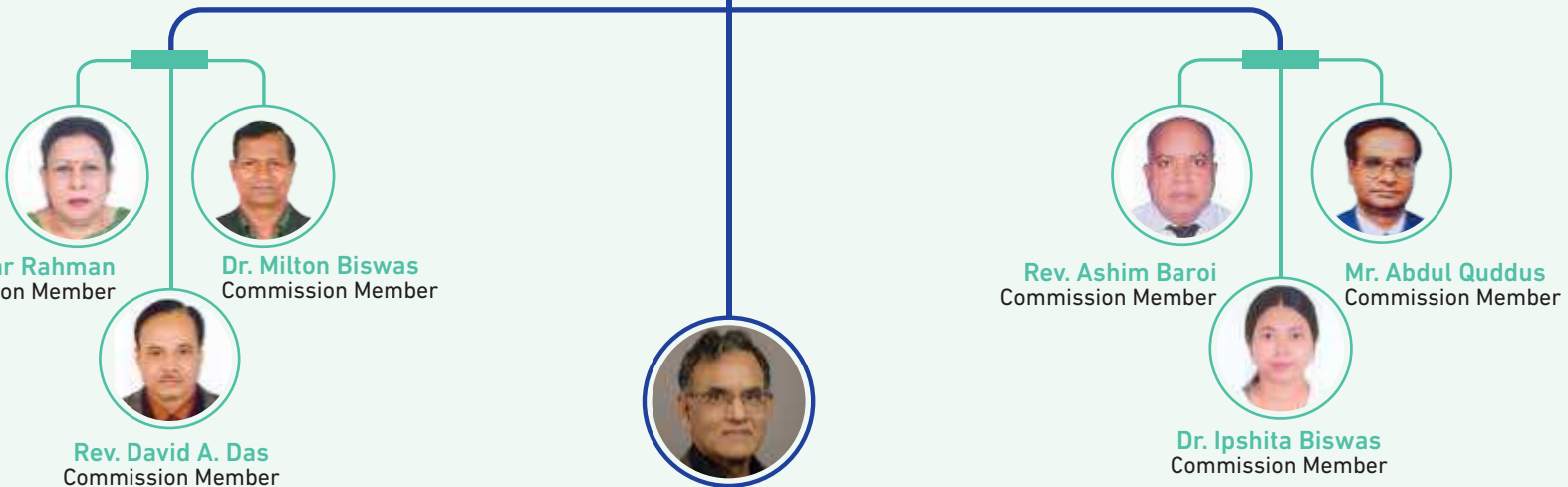
## CCDB COMMISSION



**Mr. Thomas B. Baroi**  
Chairman



**Mr. Subodh Adhikary**  
Vice-Chairman



**Mrs. Sufia Akhtar Rahman**  
Commission Member

**Dr. Milton Biswas**  
Commission Member

**Rev. David A. Das**  
Commission Member

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

**Rev. Ashim Baroi**  
Commission Member

**Mr. Abdul Quddus**  
Commission Member

**Dr. Ipshita Biswas**  
Commission Member

## SENIOR AND MID-LEVEL STAFF MEMBERS

### Senior Staff In Head Office

**Joyanta Adhikari**  
Executive Director

**Md. Ibrahim**  
Head of Finance and  
Administration

**Sylvester Halder**  
Head Of Special Programs  
& HRMD

**George Ashit Singha**  
Head of Comprehensive Poverty  
Reduction Program

**Sheikh Imran Kibria**  
Head of Planning,  
Monitoring, Evaluation

**Solaiman Siddique**  
Head of Micro  
Finance Program

**Tanjir Hossain**  
Head of Climate  
Change Unit

**Sarker Md. Ramjan Ali**  
Team Leader-1  
Resettlement Program

**Peter Biswas**  
Chief Internal Auditor

**Mahbubul Islam**  
Team Leader

### Mid-Level Staff in Head Office

**Foezullah Talukder**  
Program Coordinator  
Lighthouse Project

**Pabon Ritchil**  
Program Coordinator  
Non-Formal  
Education Program

**Md. Mohiuddin**  
Team Leader-2:  
Resettlement Program

**Atiqur Rahman**  
Deputy Team Leader  
Resettlement Program

**Toslimuddin Ahmed**  
Deputy Team Leader  
Resettlement Program

**Shamiran Biswas**  
Coordinator  
Agriculture and  
Seed Promotion  
Program

**Md. Kamruzzaman**  
Coordinator, Research  
CCDB Climate  
Change Unit

**Albert Halder**  
Financial Analyst

**Debasish Kumer Dey**  
Coordinator, CPRP

**Nitai Pada Saha**  
Coordinator, PME

**Evan Parag Sarkar**  
Coordinator, Admin

**Paresh Kumar Raha**  
Coordinator, Finance

**Arnest Sarkar**  
Senior Program  
Officer, DPU

**Plaboni Sarker**  
Coordinator, Audit

### Senior Staff In Area Office

**Naima Islam**  
Area Manager  
CPRP-Jalalpur,  
Pabna & Ishwardi

**Ruhi Rahman**  
Area Manager  
CPRP-Daschira

**Porimol Hemrom**  
Area Manager  
CPRP-Daudpur

**Denis Marandy**  
Area Manager  
CPRP-Gopalganj  
& Gournadi

**Richard Dobey**  
Area Manager  
CPRP-Fulbaria

**Sudipan Khisha**  
Area Manager  
CPRP-Bandarban

**Kawser Al Mamun**  
Area Manager (Acting)  
CPRP-Manda

**Hubart Baroi**  
Area Manager (Acting)  
CPRP-Chapai Nawabganj

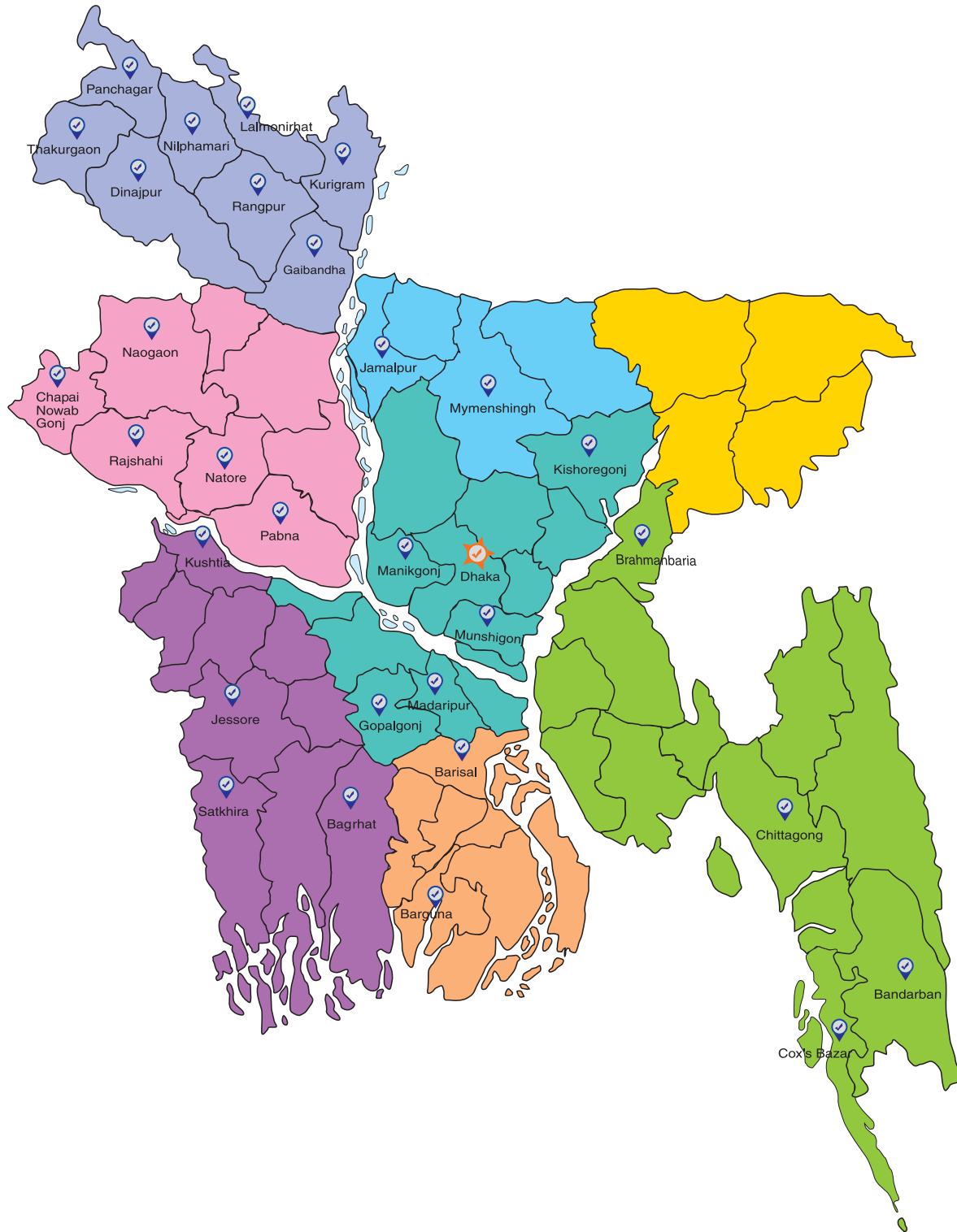
**Atikur Rahman Chowdhury**  
Area Coordinator:  
MFP, Pabna

**Nazrul Islam**  
Area Coordinator  
MFP, Chapai  
Nawabganj



**Md. Abu Sayeed**  
Area Coordinator  
MFP, Manikganj

**Sabuel Adhikary**  
Area Coordinator  
MFP, Mymensingh

**Rangit Kumar Shaha**  
Area Coordinator:  
MFP, Rajshahi



## CCDB PROGRAM LOCATION

-  Central Office
-  Program Office



**Christian Commission for Development  
in Bangladesh (CCDB)**  
88 Senpara Parbatta, Mirpur-10  
Dhaka-1216  
Phone: 9020170-3 Fax: 880-2-9020227