

VISION

CCDB envisions a just and caring society where peope 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

٥	Tolerance and mutual respect requiring us to value diversity and respect for individual opinion in all our work
0	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.
0	Transparency and accountability that requires us to be responsible for our actions and open in our Judgments and communication with others.
0	Resource efficiency and cost effectiveness that require us to be rational in using the resources while maintaining the required quality of services.
۵	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.
٥	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.
0	Self-reliance and self-determination requiring us to be enabled to decide for ourselves and to act on independent to others.
۵	Safety and security requiring us to protect our valuable lives and hard-earned properties.

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From the Executive Director's Desk

In recent time Bangladesh has been experiencing an upward economic trend that pushes our country towards a middle income trajectory. As a consequence of accelerated economic progress poverty shrinks sharply. Bangladesh is likely to achieve the poverty eradication goal set by the United Nations before expiry of the deadline of agenda 2020. Poverty reduction is the core objective of our all activities. Since inception we have been relentlessly working with specific vision and mission for establishing a thriving society free from the curse of poverty.

CCDB has been working for the extreme poor and marginalized people since its inception in 1973. 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.

In spite of sincere efforts many households lack of proper sanitation and a large number of people still lack access to basic healthcare facilities. Now we have to put more attention for transforming the development that we achieved into sustainable form. For making development sustainable, more intervention is imperative to provide better education, healthcare and sanitation for the disadvantaged people.

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.

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 taken into account in laying out this strategic road map.

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 and 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. These include climate adaptive agriculture, community based potable water management system, alternative livelihood, community based climate knowledge center etc. 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 and published in adapting new technologies in agriculture, climate induced loss and damage etc.

In addition, CCDB aims to establish an "International Climate Change Training and Capacity Building Centre" in partnership with the Bread for the World. This Centre is expected to serve as a platform for knowledge sharing, South-South exchange and building networks between researchers and practitioners to move towards a climate resilient future. As the first step, a "Technology Park" is going to be established at CCDB's own land in Sreepur, Gazipur, which will demonstrate viable climate resilient and climate smart concepts and solutions encompassing agriculture, energy and natural resources. The Technology Park is expected to operate with other satellite centers located in different climate hot spots of the country.

Since September 25, 2017 millions of Rohingya have been compelled to leave their home at Myanmar and took shelter in different parts of Cox's Bazar district of Bangladesh. CCDB extended support to these people with the assistance of different resource sharing partners.

CCDB is proud to be part of the mega infrastructural projects undertaken by the government. CCDB has also undertaken few other programs like family nutrition, Bio-char etc.

Now I would like to express our heartfelt thanks to our resource sharing partners, CCDB Commission Members, different 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 CCDB

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 has completed its third phase in June 2018, which started in July, 2015. CCDB is now operating this program through 10 area offices covering 15 districts, 31 sub-districts and 202 unions of Bangladesh with almost 50 thousand households. 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, Nutrition, WATSAN and HIV/AIDS: Promotion of Societal Peace, Gender Equity and justice; Climate Change and Disaster Risk Reduction; Staff Capacity Building; Strengthening Beef Value Chain through Private Sector management; Strengthening Livelihoods of Poor Farmers through Sustainable Technologies; Turkey Rearing.

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 research operating activities on vermi PMSC. compost, Biochar The etc. program has

accomplished some documentation activities like: Tale of Transformative Lives: Case Study Documentation Tool; Pusti Bari Sohayika during this reporting year.

However CPRP has brought qualitative changes to the lives of the extreme poor people, Again this flagship program played a significant role in reducing poverty to a great extent.

Strengthening People's Organization and Advocacy Initiative

CCDB works to unite poor and marginalized



forums play the role of a common platform through

which CCDB implements their "People's 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.



view, CCDB organized training on facilitation skills, People Managed Savings and Credit and group dynamic etc.

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 significant number of 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 good numbers of network leaders and forum members received training on advocacy and lobbying this year.

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 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.

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

Issued Memorandum

A memorandum has been issued along with the CCDB CPRP Daschira project, with representatives of the Harirampur upazila network and union network, for the first time to prevent the erosion of the Padma river and to stop the erosion of illegal sand lifting from the Padma river. The construction of the Baribadh and to prevent the erosion of the Padma River a memorandum has been submitted by the Nirbahi officer of Harirampur Upazila on June 24 in 2019

Windows (III)

Window

to DC, Manikganj, with 210 affected people on areas of Horarampur Upazila, Ramkrishnapur, Kanchanpur, and Gopinathpur union.

Sharing sessions

Apart from the trainings, CCDB sharing sessions arranges 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.

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.





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 also the 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, individual beneficiaries and group investors have received financial support from CCDB. CCDB also provided asset supports to the forum members for enhancing their livelihood assets.

PARTICIPATORY MARKET SYSTEM DEVELOPMENT



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. 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 the 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.



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.

PROMOTION OF EDUCATION AND CULTURE

One of the 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 comprised of members like school teachers, journalists. local 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 have been 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 motivational workshops have been organized for the parents and school teachers. The 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. The forums also provide educational assistance to the students.

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. The staff members received training on Family health care and HIV/AIDS during this year and they disseminated their learning to the forum members through yard meetings attended by the Forum members. Training on nutrition and wash has been received by the Forum members. CCDB organized 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.

In order to better the treatment services, health

watch committees have been formed in all the sub-districts of CPRP working area. The 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 tube wells to increase the access to safe drinking water. The latrines have sanitary distributed the among been arranged. These health camps people to consult with qualified doctors on their respective health

related problems.

international women's day has been celebrated in all CPRP areas. The 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 working areas of CPRP with participation of Forum members. The day was celebrated through cultural, sports functions and colorful rallies. The world peace day was observed in working areas of CPRP with participation of the Forum members.

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. The staff and the Forum members received training on societal peace and gender justice for Forum and staff members where they have learned about gender concepts, women's empowerment, awareness on reducing violence against women etc. Yard meetings on awareness 1 sessions on gender issues have been organized where Forum members attended and learned about the cons of discrimination, violence, dowry, members. Health camps also have 1 early marriage, divorce, laws against domestic violence, eve teasing, tracking. The Forum created opportunity for the poor members also use this platform for resolving family conflict issues. Workshops were organized on societal peace and gender justice for staff members in different working areas of CPRP with the participation of staff members. Observing





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, training sessions were organized where the 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 working areas of CPRP which trained the 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. Discussion sessions have been held with the participation of the Forum members to introduce new varieties and technologies as adaptive measures. CCDB supported the Forum members in exploring adoptive/mitigating climate change technologies like cultivating saline/drought/flood resistant crop varieties. Dry seed bed has been successfully demonstrated this year along with 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, trainings have been arranged on vermi-compost manufacturing with the participants. Farmers have received support for producing and promoting eco farming technology. CCDB provided tree saplings for promoting adaptive tree plantation. Also they distributed seeds to the households for homestead gardening.

At the same time, CCDB distributed Improved Cooking Stoves among the households this year and conducted 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 2018-2019, CCDB organized a number of in-house trainings along with sending staff members to participate in trainings abroad.

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. The value of meat of castrated cattle is higher in the market than that of the bull. The farmers are



motivated to rear steer cattle. Rearing castrated cattle created opportunity for the farmers in increasing their income. Both CCDB and Bengal meat has been able to establish service providing mechanism through which the farmers receive vaccination, fodder etc. service at regular basis from Local Service Providers (LSP). Because of enffective linkage between the farmers and LSPs it was found that LSPs have been able to increase their income as well.

Most of the farmers reared bull and sell mostly during the Eid-ul-Azha 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 enffective utilization farm labour. Farmers took rearing of cattle as a regular business; which has generated more employment opportunities at family level.

STRENGTHENING LIVELIHOODS OF POOR FARMERS THROUGH SUSTAINABLE TECHNOLOGIES

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

Integrated Farming

Integrated Farming is a whole organic farm management system, where nothing is wasted; rather the byproduct of one system can be used as input for another system. This approach is effective for farmers having small piece of land as it increase the production. These farmers received necessary training in integrated farming which includes fish, poultry, vegetable and rice. These farmers have also been provided with support to start the farming process. There was also an initiative for capacity building for local service provider so that the farmers can get better service from them. The farmers have been able to increase the production as well as their income through this integrated farming mechanism.

Turkey Rearing

CCDB introduced this project in Gopalganj. Turkey grows up very quickly. It can be marketable after rearing for five to six months. Even, after rearing 5/6 months the female Turkey started laying eggs. The demand for turkey meat and egg is increasing in the locality. The income from turkey rearing was found much higher than chicken. Turkey rearing is becoming more popular in the community.



Improving Nutrition Status In Family Health

Bangladesh has demonstrated significant achievement and progress on MDGs except Nutrition index. It remains far to reach yet that indicates the people in Bangladesh particularly children, women and families living under poverty are suffering from malnourishment. Adequate nutrition is a prerequisite for attaining good health, quality of life and national productivity. Although problems related to poor nutrition affect the entire population, women and children are especially vulnerable because of their unique physiology and socioeconomic characteristics. The period from birth to age 2 is crucial for optimal growth, health and development.

CCDB has been working at different geographic areas with poor and ultra poor population where ethnic people are included. This ethnic population are deprived from their rights and discriminated in the society which has also impacted on health and nutrition.

For this, CCDB promoted a new initiative "An Action research project named Improving Nutrition Status in Family Health (Nutrition) Project for changing dietary pattern and improving nutritional status of poor vernarable both ethnic and bengali households. The project was started from 1st October 2017 and will work up to 30th June 2019 with the target people at two unions namely Daudpur & Golapgonj of Nawabgonj upazila in Dinajpur district and funding by ICCO Cooperation, Netherlands. In this piloting research 1660 HHs were select as on vulnerablity and on some criteria basis.

The goal of this project

The project aims to reduce the present prevalence rate of malnutrition among ethnic population which is below than present national status, thus will be able to contribute to improve nutrition status of the people living under poverty line in the country.

The project is working based on three objectives

- To increase knowledge change attitude and practices of ethnic households for improved nutrition in family health.
- To strengthen capacity of ethnic households to adopt and apply technology in agriculture diversification and nutrient balanced food consumption.
- To empower ethnic population enabling to access to public services and entitlement.

Approach

The project aims to reduce the present prevalence rate of malnutrition among both ethnic and bengali population which is below than present national status, thus will be able to contribute to improve nutrition status of the people living under poverty line in the country. It processed by adoption of Nutrition education through awareness building, demonstration of balanced diet & homestead gardening, adopting eco-friendly organic agriculture and encouraging the target people through audio visual aids on nutritional messages.

The project is working to develop/focusing on

- Poor dietary intake and practices (Poor Infant & Young Child Feeding (IYCF) Practices, Carbohydrate dominated food intake, Cooking Practices, Intake of adulterated food)
- Social stigma and behavior pattern (Early marriage and childbearing during adolescent age, Gender Inequities, Poor health and hygiene practices)
- Poor knowledge and skills in production, preparation and consumption of nutrition balanced food
- · Poor governance in public sector nutrition and accessibility to services
- Nutrition status of ethnic population
- Poor/traditional knowledge on of agriculture crop diversification in the aspect of nutrition

Pre survey and 83 nutrition groups in which 40 groups in Daudpur Union and 43 groups in Golapgonj union where as 13 ethnic groups and rest 70 mixed/bengali group was formed from the beginning of activities with interested participators.

In every month after group formation, CCDB Nutrition Project team is giving nutrition education through courtyard in each group and also by individual counseling through door to door movement approach. Upto June 2018, 60 nutrition group members were trained on balanced diet preparation for child in a demonstrated way.

47 nutrition group members from 47 nutrition group (from both two unions) done homestead garden following kalikapur model of BARI after receiving training from this project in which they may get pesticide free organic vegetables for fill up their daily nutrition requirements.

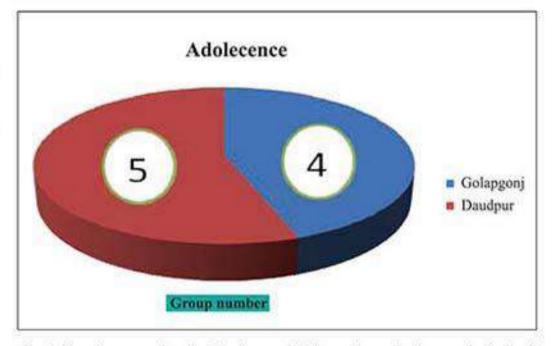
There were two campaign held on supplementary food for child (aged about 6 months) with an aim to change the traditional feeding practice and also awareness build up of mothers in both Daudpur and Golapgonj Union.

The project is also working with school students where 6 schools were selected for hand washing practices and demonstration of school garden. Upto June 2018, hand washing demonstration done in four (4) schools from both Daudpur and Golapgonj Union.

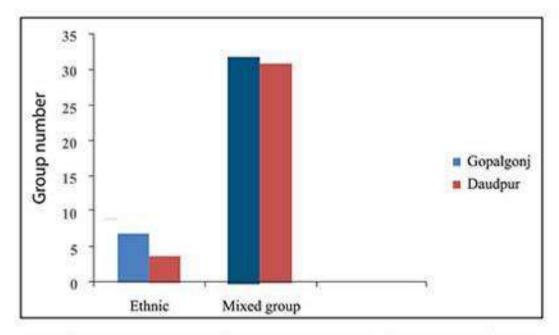
To maintain coordination and relation with other nutrition related stakeholders such as private institution, GOs and NGOs of Union and Upazila (who are working on nutrition) two workshops done upto June 2018.

Two workshops on food adultration done at Union level in two unions held upto June 2018 with the aiming of sensitize the market actors, community people and also the different department of government.





Graph Showing two unions i.e. Daudpur and Golapgonj contained respectively 5 and 4 adolescent groups in which the ratio of ethnic and mixed/Bengali group



Graph Showing two unions i.e. Daudpur and Golapgonj contained respectively 35 and 39 women groups in which the ratio of ethnic and mixed/ Bengali group

Case Study | A responsible mother who wants to give her child a healthy life

Introduction:

Noyantara Hasda (24), wife of Babu Soren (31), Village: Pathajagir, Ward-06, Union: Golapgong Upazila: and Nawabgoni. She has one female child who aged about nine months. She was read up to class seven and works as a homemaker. Her husband read up to class nine and works



as a farmer. The village Pathajagir is13 km far from Nawabgonj Upazila. She is known as prudent mother in village because she is exceedingly careful to her child. She is very possessive about her health and her child's health. She changes her dietetic pattern to ensure breast milk that is rich in proper nutrition, goes to community clinic once in a month to check baby's weight later than joining CCDB Nutrition project financed by ICCO Cooperation, Netherlands.

Brief of past:

During surveying of beneficiary for implementing Nutrition project, Novantara was found ignorant about her child's health and feeding practice that is very important for proper growth. She does not confirm her baby's weight gaining/ decreasing pattern in every month. She was unconscious about consuming vitamin A capsule that are taking after 42 days after giving birth. She was also unaware about importance of breast-feeding and supplementary feeding after six months. She was careless about her baby's cleanliness and gave importance her household work.

Unlock secrete:

Novantara attained in the nutrition group session organized by our project team members and tried to follow the courtyard messages in her day-to-day activities. In one courtyard, she heard information about the significance of baby's caring. Sometimes her mother- in- law also attained in some of the courtyard and oriented about how he will conduct healthy life for child. Our team members frequently visited her house and oriented about supplementary feeding practice. Novantara also congregated the information on preparation of balance diet from 3rd session and determined to eat balance diet everyday to ensure safety of her baby's health. Her Husband was also encouraged and motivated from group sessions/individual counseling so he always supports her wife to rare their child in a healthy environment.

Changes/Result:

Taking learning from nutrition courtyard, Novantara follows the instructions that were delivered by team members and completed vaccination that was crucial for child's health. She also completes her Vitamin A capsule course that is essential for her health. Besides her husband, her in- laws are very concerned to baby's health. After linking with project, nowadays she goes to FWC for taking suggestion and checking baby's weight for observing gaining/ decreasing pattern that is so important to measure baby's weight or condition.

Statement of Beneficiary:

She is happy for her baby's health progress i.e. increasing weight. She her house neat and clean for maintaining a good environment for her child. She tries to keep her baby clean all day long maintaining hygiene practice. She thanks CCDB nutrition project team for inspiring and monitoring her about this crucial period for her baby.

Future appeal/dream:

She wants to take care of herself and her baby very carefully. She is very possessive about checking growth pattern of baby. We think that this family is near to introduce as an ideal nutrition house through the effort of project team.

Enhancement of Community Resilient (ECR)



The ECR project under the non-government organization CCDB operates various poverty alleviation programs for the development of the poor and the poorer people. The program includes child education, microcredit, various social training and livestock training programs. People of poor and very poor class are the neglected sides of our society. Our full importance is to them so that they can upgrade their economic, societal status and this change will impact on whole society's circumstances.

Activities done in this year

- 1. Pre School
- Well-being ranking

- Forum formation and member selection
- Bank account opening for every forum, appointment of forum worker and increase of forum members
- Skill betterment trainings of forum workers and forum management committee.
- Proficiency improvement training of school teachers.
- Funding for floating garden, horticulture, forum house building, and IGA support to the forum members.

Pre School

Gopalgonj, Barishal and Daudpur we started pre schooling activities. In Gopalgonj and in Daudpur

we have 12 and 8 preschools accordingly. At first we had meeting with BBCS at Dhaka and then we started to work at field level. In Gopalgonj we could start eleven schools within May and in Dinajpur eight schools were started. These schools are known as Preprimary Kids' School. At first we had meeting with officials of local central crunch committee and they agreed with us to help. They took the responsibility to appoint teachers for the school. For

the starting of schools church gave us a spare room to continue schools. Where there was no room of church for school, local people arranged a room to continue this program. Student range in every school is 20-25 persons and the age range is 3.5-4.5 years. We arranged an orientation program both in Kotalipara and Daudpur and had discussion over school timing, way to teach, responsibilities and many things. In that program teachers named their schools' name. There are two community organizers in each individual area. Their duty areas was distributed between them. They are visiting the schools weekly.

Well-being ranking

12 and 8 different areas were selected both in Gopalganj and Dinajpur districts respectively. At first we had an open meeting with the inhabitants along with the honorable civil persons of the society and in that meeting they drew area map of each area in the presence of us. In those maps







government and non-government organization, educational and religious institutions, road, bridge, culvert, agricultural lands, water bodies and condition of every household were drawn. Depending on FGD (Focused Group Discussion) households' financial status of particular area was pictured among them. The households of every area were distributed in four strata and these were 1. Rich class (have more than 10 acres land, own homestead land, 1 or more immigrant family

member, may have 2 or more big ponds// girdles),
2. Middle class (have 5-10 acres agricultural land,
own homestead land, may have ½ ponds/girdle), 3.
Poor class (Have no agricultural land, has a little
homestead land like 1-2%, main occupation is
mainly day laborer), 4. Very poor class (have no
agricultural land, no homestead area, earn bread by
hand to mouth).

Forum Formation

After the well-being ranking, we set another program with every area separately. On the fixed day we along with CPRP officials especially manager, program manager attended the program. In every program there were 45-55 persons attended on an average in both north and south areas. We explained and cleared our project's goal and purpose and what cooperation we need from them. Participants also interrogated what they were interested to know particularly and a transparent conversation was held in every area between us and them. Apparently, they got the vision our work and felt interested. Then we arranged an election system where only the participants would elect their president, vice president, secretary, cashier and 2 more members of managing committee. After electing the panel of 7 members they had speech separately in front of everybody and promised to continue their respective duties perfectly. And the others ensured to help them from their sides fully. Participants started registering their name as members of forum.

Bank account opening for every forum, appointment of forum worker and increase of forum members

We have twenty forums at Kotalipara,



Agailjhara, Nawabganj and Birampur upazilla. We organized the rest forums in this quarter along with pre-schools. Twenty forum members are appointed through oral and written exam for each forum. They started their work by collecting money (minimum 20/=) weekly from every household and depositing the figure in nearest bank. For money deposit and withdrawal facility we opened individual bank amount for every forum at nearest





spot so that their banking facility becomes feasible. The number of forum members are increasing day by day.

Skill betterment trainings of forum workers and forum management committee

Since the designation and working style were completely new for both forum workers and forum presidents. So they needed some practical trainings in their respective sectors. There were arranged Community Risk assessment training for forum workers. Total 20 participants were present in the training. Manager, program officer, trainer and community organizer facilitated the whole training. Before starting the training 12 forum workers got C grade and 8 of them got B grade in an assessment test. After three days training 15 of them got A grade and rest 5 got A+ grade in final

est.

held There another training for Forum workers which was named Book Keeping training. The previous 20 participants were this present Accounts training. officer and accountant facilitated the two days training.

There was organized an essential training for forum presidents named organizational management and

leadership development training. 20 presidents participated in this two days training. Manager, program officer and trainer facilitated the full training. 10 participants got C grade and 10 of them got B grade in the pre assessment test. After the training 14 of them obtained A grade and rest 6 of the participants obtained A+ grade in final test.

Proficiency improvement training of school teachers

In both areas there was organized training for capacity building of teachers. Trainers from district education office came to facilitate the training. In Gopalganj the training stood for five days and there were two trainers.

Funding for floating garden, horticulture, forum house building, and IGA support to the forum members For horticulture gardening, floating gardening, forum house building and IGA support; a handsome amount of money was transferred to every forum's bank account from CCDB. Presidents came to office to receive the cheques officially. Reverend of Local Baptist Church was present in the program



Improving Livelihood, Food Security And Reducing Carbon Emission Through Biochar Initative

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



Biochar is a coal like substances produced through burning biomass in low oxygen environment called Pyrolysis. CCDB developed a special kind of cooking stove called "AKHA" to produce Biochar. CCDB has been promoting this cooking stove among people living in the rural area. Biochar can be applied in the soil, and the microorganisms use it as safe habitat and thus multiplied very rapidly. Therefore, these micro-organisms can release much more nutrients into the soil, and helped increasing crop yield. It also can reduce the use of chemical fertilizer over the time as the Biochar remains in the soil for hundreds of year. In addition, Biochar plays a significant role in reducing carbon emission through capturing carbon in the soil.

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

A total of 23 orientation sessions were organized for 600 persons. They received basic orientation on clean cooking as well as the production method of Biochar.

Moreover, a total of 552 AKHA users receive training on Controlled Cooking Test (CCT). This training included setting up AKHA, fuel preparation, AKHA operation, maintenance, biochar collection and qualitative differences between traditional stove and AKHA. A total 800 agri-producers participated received training on biochar processing for suitable crops, use of biochar in the soil, preparation of agriculture plots with biochar.

How Biochar benefits soil and plant:

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

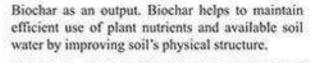
During the reporting period, 119 AKHAs were distributed and 35,324 Kg of Biochar produced.

October'16 to June'19 total 357 Akha users is using Akha frequently and total 59,111 kg of Biochar has been produced. The users were found very happy to use it as firstly it requires less fuel wood, secondly it is smokeless and thirdly it produces Biochar which they can sell and earn some additional income.

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

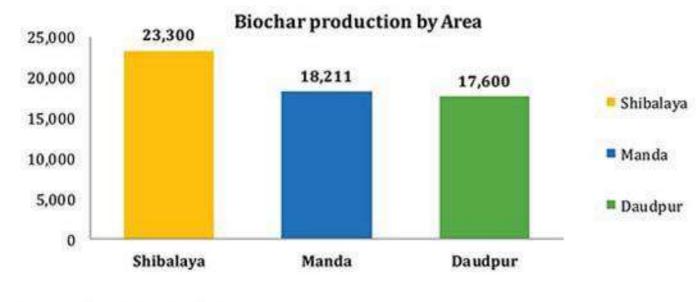
sessions on clean cooking and Biochar in local schools organized for students and teachers at project location. Around 200 students knowledge, technological benefit on Akha and Biochar technology.

National Seminar: CCDB Organized 3 seminar on "Use and extension of biochar technology



Workshop: A total of 4 workshops on "Use and extension of Biochar technology regarding combating climate change" has been conducted in Shibalaya, Manda, Nawabgonj Upazila. And a total of 2 workshops on "Biochar for Eco-friendly energy, agricultural and livelihood" held in

Rajshahi University and Hajee Mohammad Danesh Science and Technology University, (HMDSTU) Dinajpur. A total of 500 participants were present in these sessions.



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

regarding sustainable food security" held in Manikgonj, Rajshahi and Dinajpur District and about 150 depertment of agriculture extension officer took part. Dr. Masudujamman masud, BARI, Senior scientist was key speaker in those seminar. The officers discussed in the seminar about this project, Akha - an agriculturally friendly low-cost cooking stove, was developed to obtain

Special events

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

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

MOU with Bari and CCDB: The JRI and CCDB sig ned the agreement on 14th May 2019. The main object of this agreement is to research about Biochar and spread the quality (Biochar increase the soil nutrient and fertility, and increase crop production) to the community farmers.

Where the dream ends, there the life starts



Suborna Roy aged 50 years and her husband Sonjoy Roy aged 48 years old work as a pion in Nobabgonj Degree College. They live in Nobabgonj upazila in Dinajpur district. They have one son and one daughter. Eldest son Sagor Roy who is 17 years old and stopped his study after class 10. Younger one Nodi Roy who is 9 years old and a student of class 2.

They have only 2 decimals land on which they built a dwelling house. They have no crop land and fully depended on her husband income so it was hard to maintain the family with the income of her husband. She wanted to generate income but not finding any alternatives source for earning money.

She came to know that CCDB's Biochar project working with a new technology named Biochar and heard the benefits of Akha stove from Biochar project stuff in Daudpur. She took 3 days Akha training from CCDB Daudpur office. After training she prepared cow-dung ball as a fuel for Akha. On 26 February 2018 Biochar project installed an Akha in her kitchen.

At present she is utilizing Akha joyfully. It doesn't require more time to ignite to burn and she didn't get more smoke from Akha, she use cow-dung ball for Akha stove. Consistently she uses to get maximum 50kg of Biochar from her Akha stove every month, she had broken up her traditional stove and started cooking 3 times a day on Akha. She is earnings average 950tk per month by selling Biochar. She savings 500 taka/month as bank deposit and she wants to build a brick house and others money she spend to buy for her daughters school fee and extra family need.

Suborna's past was so much difficult. Sonjoy married her when she was 15 years old. She had to pass her daily life with proverty. She suffered a lot by cooking on traditional stove. It required much time for cooking, and it creates lot of Smoke, the kitchen end up noticeably oily and blackish spots on the wall. Tradition stove requires much fuel to cook. And in cooking time she can't leave the kitchen also.

She said "I never thought that, one day shall get relief from this painful life. Akha is bless for me family. First month of selling biochar I got 400 taka. with this money I buy some electrict goods for my son. My son earned 5000 taka In his first working day, and now he earning 500/800 apromixtly taka per day."

Now a days she want to build a brick house In

the wake of seeing the Akha Advantage and Suborna's prosperity, the HHs shown eagerness to use Akha and now 8 Akha using as a part of Nababgonj.

Strengthening Excluded Groups Project (SEGP)

(Project Progress report July 2018 to June 2019)



Christian Commission for development in Bangladesh (CCDB) has been implementing a project as Strengthening Excluded Groups Project funded by European Union and ICCO-Netherlands and Society for Environment and Human Development (SEHD) is the Lead Organization. This project was initiated lead applicant from February 2016 in Partnership with Power and Participation Research Center (PPRC) Christian Commission for Development in Bangladesh (CCDB) and Gram Bikash Kendra GBK) as a consortium to define the excluded groups, map their current status and strengthen their capacity and partnerships.

This project has launched a three and half year initiative. The overall objective is to Promoting participation and representation of the socially excluded groups in social, cultural and political organization. CCDB and other three

organizations (SEHD, PPRC and GBK) are working together in Dhaka, Chittagong, Tangail, Northwest, North-center and Northeast with high concentration of major excluded groups. These groups are; Ethnic communities (of the plains), Dalits (Sweepers, Rishi, Kawras, and Jaladash), Bede (gypsies), sex workers, Biharis, and others (disabled, and traditional fisher folks). The community leaders and organizations that represent the excluded communities, human rights defender, civil society, elected representatives, government, agencies and the media are the target groups in this project.

In project reporting period (June 2018 to July 2019) all activities are implementing by together, though budget allocation. CCDB involved with lead applicant and co-applicant at Srimangal Convention, National convention at Dhaka, Project staff coordination meeting, Capacity building training with GBK, Consultation meeting, Photography exhibitions, Round table meeting. The program and training organizer under the project has been assigned almost full time for research, investigation and publication with the applicant.



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

Seed collection and preservation-2018-19:

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.



Zinc Rice Project:

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

Variety	Production in Kg 2018-19	Sale in Kg 2017-18
BRRI 28	30,856	36,200
BRRI 29	26,710	20,500
BRRI 58	2,000	2,500
BRRI 86	605	-
BRRI 62 (Zinc Rice)	1,000	9,000
BRRI 74 (Zinc Rice)	1,500	13,000
Local Zirashail	22,237	15,200
BARI HM 9	700	800
BARI Mustard 14	1,120	600
Potato Diamond	23,213	57,200



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 2018-19 CCDB demonstrated 3,500 plot for Boro rice in Rajshahi, Naogaon and Chapainawabganj districts.

Alternate Wetting & Drying (AWD) Project

CCDB has planned to work initially with 259 farmers in three upazilas of Chapainawabgani, Naogaon and Rajshahi districts during 2018-19 Boro rice seasons. AWD piloting was conducted in twelve command areas under twelve STWs (estimated coverage 120 acre). Courtyard meetings was organized to share learning amongst the participant farmers and other non-participants farmers in the localities facilitated by CCDB. In each location CCDB organized one village meeting where the participant farmers shared their experiences with other farmers and community people. In this process farmer to farmer exchange of experience sharing was able to disseminate AWD technology in broader community in those locations.

In addition to courtyard and village meetings



exposure visits was organized to facilitate farmer to farmer experience sharing. Farmers from one upazila visited AWD implementation in other upazila. Sub-Assistant Agriculture Officers of the respective locations was also involved.

CCDB included people's organizations for extension of water saving technologies like AWD. The Comprehensive Poverty Reduction Program (CPRP) under CCDB is currently working with 913 people's organization known as Forum comprised of 51,000 households. CCDB organized different training for the Forum members. For dissemination of AWD, these forums are involved.

Furthermore, CCDB's Agriculture and Seed Promotion Program has long been supporting



farming communities in its working areas. Agriculture and Seed Program facilitates capacity development of farmer groups to become entrepreneurs. Several farmers seed companies are being supported by CCDB. Seed producing farmers are involved in AWD dissemination.

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

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

Stress-Tolerant Rice in Africa and South Asia (STRASA) Project

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

The poorest rice producers produce their crop under rainfed conditions, in which drought, submergence, salinity, iron toxicity, and cold reduce yields and harm their livelihoods. Recent advances in genetics and breeding have made the development of rice varieties tolerant of such



stresses feasible and their cultivation can substantially contribute to poverty alleviation of rice farmers in unfavorable environments and of poor rice consumers globally. For these areas, we expect to achieve, within the next seven years, a 50% increase in yield in farmers' fields, with improved cultivars and additional gains with improved management practices. In its second phase, we expect the project to further develop and disseminate improved stress-tolerant rice varieties to at least 5 million farmers (0.4 million in SSA and 4.6 million in SA); in the longer term, we expect varieties tolerant of drought, submergence and/or salinity, and iron toxicity to benefit at least 20 million households. In addition, we aim to build the capacity of researchers and seed producers and promote the exchange of elite germplasm.

During the first three-year phase, major progress was made on developing improved germplasm, developing participatory evaluation networks, seed production and release of stress-tolerant varieties, targeting of stress-tolerant varieties for large-scale delivery, impact analysis, and strengthening capacity. The successes of this first phase clearly indicate that we can reach 20 million farmers with

improved stress-tolerant varieties by the end of the project. In Phase 2, lasting three years, seed and information dissemination in the 10-year project will be scaled up considerably, while the breeding work will focus on taking advantage of the progress made in identifying genes conferring tolerance for the major stresses.

In this current Amon season CCDB has received 1,800 kg stress-tolerant rice seed from IRRI-Bangladesh STRASA Project. In the mean time, 420 demonstration plot has been set-up in six districts, viz. Manikganj, Bandarban, Rangamati, Khagrachori, Tangail, Cox's Bazar to the farmers, such as-Miniket Demo, Dealer Demo and head-to-head Demo.

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).

Last year CCDB according to the target prepared two documentaries on Floating Vegetable Garden and Aphids Management. The both has already been accepted by Access Agriculture and the documentaries on Floating Vegetable Garden and Aphids Management are released in their website in both English and Bengali version. The documentary on the Shoot Borer in Brinjal is in the process to be prepared.

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



Climate Change Program



Experiencing the devastating consequences of climate Bangladesh, disasters in CCDB realized that concrete needed solutions are climate change address initiate the problems to transition to a climate resilient future. CCDB set up a dedicated Climate Change Program 2009. The program aims to create a climate sensitive and resilient society. It emphasizes on knowledge generation sharing, climate learning and education, innovation

climate solutions, technology demonstration and dissemination, capacity development and community resilience building. The program is working in 4 districts: Satkhira, Bagerhat, Barguna and Gazipur covering 10,024 beneficiary households. The Climate Change Program consists of four components

- Research, Advocacy and Capacity Building
- Community Resilience Building
- · Climate Center and
- Greenhouse Gas Mitigation

Community Resilience Building

"Bringing People in Action" is at the core of this component. Local communities in Bangladesh's hot spot regions of climate change are supported to build up 'Community Climate Resilience Centers' (CCRC) as a means to enhance the capacity of climate vulnerable people to become more climate resilient, and to make a life in dignity. A main focus is put on the development

of effective and locally accepted low-cost technologies with a potential to be scaled up and replicated. The regional focus is laid on the coastal parts of Bangladesh (Satkhira, Bagherhat and Borguna district), which are most endangered by large scale climate change impacts as cyclones, flooding, sea level rise, salinization and heatwaves. The major accomplishment of this component during the period July 2018 to June 2019 are:

- A. Community Resilience Building Framework: The climate change program of CCDB have finalized a framework on community resilience building based on the long field experience, community and expert considering the past, present and future climate trends incorporating local knowledge as well as scientific information for three coastal communities of Bangladesh. This framework suggests a round shaped recycling framework and gives emphasis to four board headed categories ensuring resilience governance in core: (1) Resilience understanding and Risk Assessment; (2) Enhancing Resilience through Risk Reduction; (3) Bolding Resilience through Risk Retention; (4). Sustainable Resilience through Risk Sharing and Transfer.
- B. Climate Adaptive Technology Learning Center: Climate Adaptive Technology Learning Center at village level is the unique concept of the project to bring and showcase all types of climate adaptive and effective technologies in one platform so that local farmers can learn about the technologies and techniques as well as can observe the result of the technology. Project establishes five learning centers under management of CCRC in five working villages of Shyamnager, Morrelgonj and Patharghata. Farmers are visiting the places regularly and are applying the adaptive technologies for their own. This learning center is playing effective role to make people resilience through climate change adaptation.
- C. Climate adaptive livelihoods: Project has identified the livelihood risks of the vulnerable households through household based risk assessment in context of climate change in the project area. To make the livelihood options less vulnerable to climate change, project provide alternative

income generating supports, effective climate adaptive technology support in agriculture and homestead gardening. During the period 2018-19, project provides AIGA support to 136 households, input and technology support for agriculture and homestead gardening to 491 households.

Trade wise AIGA support to climate vulnerable community:

D. Structural intervention for adaptation and DRR:

SL	Name of AIGA	Nos.
1	Small Business	28
2	Cow	36
3	Swan	6
4	Goat	20
5	Duck & Hen	- 1
6	Sewing Machine	16
7	Tarki	3
8	Van/Rickshaw	12
9	Handicraft	2
10	Fishing Boat	9
11	Electric Machine/Mobile Mechanics	3
	Total	136

Community resilience building is a comprehensive program of CCDB, concentrate to reduce the vulnerability of the local people in all aspect. Project contributes in structural works to the community through road and embankment/dam construction/repairing/maintenance and pond excavation or re-excavation. To reduce the climate and disaster risk and enhance climate adaptive capacity and irrigation facilities for the agricultural field, project has contributed for repairing of three roads and embankment and for excavating six pond in the working villages of Morrelgonj and Patharghata upazila.

- E. Capacity development for CCRC sustainability: Sustainability of Community Climate Resilient Center (CCRC) is the major concern of climate change program of CCDB. CCDB is facilitating CCRC to make them as sustainable people centred organization through capacity building training, annual and long-term planning, financial resource mobilization, advocacy and networking. Total 22 batches trainings has been provided to five CCRC memebrs to development their capacity on organizational management, financial management, business plan development, sectoral expert building etc. the Project has provided business supports for financial sustainability on Seed business, seed storage, crop storage and market linkage. Beside this, CCDB organized a training-workshop for the CCRC members on Long-term Vissionary Planning so that CCRC can deamt, plan to make dream into reality.
- F. Youth focused climate actions: Project is trying to concentrate and give more focus on youth lead climate action. To make the young generation more sentatize on climate change and orient on adaptive initiatives practically, project established a demonestration in a girls school on climate adaptive technologies. The school girls are introducing on climate adaptive technologies, get involved in nursing the technologies and contribute to the familly to adopt climate adaptive technologies. Product conducts climate knowledge sessions in primary and high school level periodically and student-teachers meeting to discuss on climate change issues round the year.
- G. Enhancing climate awareness among community people: Awareness is of the pre-condition to build a community as climate resilient. Awareness and climate knowledge can change the attitude permanently to deal with the adverse effect of climate change and any hazardous events. During the period 2018-19, project continues the awareness raising round the year among the community people on climate change causes and effects, adaptation technology, disaster risk reduction, through 247 events such as folk songs, courtyard meeting, meeting with targeted high risk and medium risk household etc.
- H. Technology innovation and dissemination: To deal with the climate change adverse effect, reduce the vulnerability of households and make community more climate resilient, project focusses to innovate effective and efficient climate adaptive technologies. Project is

demonstrating hanging garden, vertical garden, chui cultivation, floating garden, bottle garden, tuber crop in hip, vine crop in palm tree, Tower vegetation, Vertical vegetation, Dyke vegetation, Bio-char poly thin mulching vegetation, Python system vegetation and established a Herbal garden for organic pesticides etc. The materials used in these technologies, maximum are collected from local resources and where community people have easy access.

I. Drinking water solution for the community people: Salinity in water is one of the major problem of the coastal areas and people are facing acute drinking water scarcity. Four types of solution CCDB brings to community to provide drinking water facility to the beneficiaries as (1). Pond Sand Filtering with UV purifying technology (2). Desalinization through Reverse Osmosis (RO) Plant (3). Community Based Rain water harvesting plant and (4). Household based Rain Water Harvester, Through these interventions, around 66% household has access to safe drinking water upto 1.5km distance from house and 51% household has reduce their time by fetching water from less than 0.5km distance. CCBD empowers, strengthens and makes financially capable to CCRC so that all community based safe drinking sources of the working villages are now under CCRC management. From July 2018 to June 2019, CCRC took responsibilities for the maintenance and repairing activities when required. As an example, for the maintenance and repairing of Reverse Osmosis (RO) Plant, total BDT, 31,900.00 was spent through CCRC and community contribution and still BDT. 19776.00 is remain in this sector.

Cliamte Technology Park

CCDB Climate Technology Park is a unique place, located at Sreepur, 60 km north of Dhaka. It offers visitors learning, research, internship and capacity building opportunities on climate change specially in adaptation and mitigation. It uses interactive learning methods and demonstrates 54 technologies at present those are suitable for poor rural communities.

The landscape of the Climate Technology Park is being designed to demonstrate the five main ecological zones of Bangladesh i.e. coastal, drought, char, hilly and haor zones. Visitors will learn about the main climate change impacts on each zone, and how people can better adapt to it. Once finished, Bangladesh's largest water garden will become a special attraction, giving home to a large variety of native species. National and international visitors can book guided tours and targeted programs will be offered to women, children and young professionals. The Climate Technology Park is being developed under the guidance of renowned advisors through forming an advisory committee.

The Climate Learning Center, inside the Climate Technology Park to be opened in 2020, is a certified green building, with conference facilities, an exhibition area, video projection, training rooms, a climate library, and an interactive learning space for children. Here, visitors will start their journey through the Park, practitioners can get trainings on different technologies, visiting researchers find a work space, and workshops and conferences can take place. The Climate Learning Center includes a cafeteria with a large terrace, overseeing the Climate Technology Park and the nearby forest.

The Climate Campus, which is currently in the planning, will provide green accommodation facilities for visitors and the staff of the Climate Technology Park. It is designed to host bigger capacity building events of CCDB and it will be open for events of partnering organizations and institutions, too.

The Climate Technology Park will become a center of excellence and a one stop solution centre for the climate vulnerable community of the country.

List of Adaptation Technology:

- 1. Agro-Forestry
- System of Rice Intensification (SRI)
- 3. Floating vegetable garden
- 4. Floating rice cultivation
- 5. Organic farming
- 6. Apiculture
- 7. Vertical Agriculture
- 8. Sack garden
- 9. Rain Water Harvesting System
- 10. Hydroponics
- 11. Hydrophonic Grass
- 12. Cage Fish
- 13. Early Warning System
- 14. Mud House

Vermicompost

15. Raised Tube Well

- Treadle Pump
- Seed Bank
- Dry seedbed Floating seedbed
- Integrated Farming
- Zero energy cool chamber
- Drought tolerant crops
- Drought tolerant grass
- Bottle drip irrigation
- Hanging bottle garden
- Insect Trap
- Life straw

List of mitigation technology:

- Solar Hybrid Roof Top System
- Retained Heat Cooker (RHC)
- Atmospheric Water Generator (AWG)
- Solar Parabolic Reflective Cooker
- Solar Water Heater
- Solar Dryer 6.
- Solar Desalination Panel
- Solar Desalination Plant (Reverse Osmosis)
- Solar Powered Billboard
- Solar Irrigation Pump
- Solar Street Light
- 12. Solar Garden Light
- 13. Fiber Glass Biogas Plant
- Wellness Bangle (COEL)
- 15. Solar Home System
- 16. Guard Petrol Device
- 17. Floating Solar
- 18. Bottle Blub
- 19. Low Cost Bamboo Made Biogas Slurry Pit
- Solar Insect Trap (Auto)
- 21. Solar Insect Trap (Manual)

- 22. Biomass Briquette Machine 23. Salt Water Lamp
- 24. Gravity Light & many more
- 25. Solar fountain
- 26. Solar replier

Capacity Research and Advocacy

Capacity Building:

Christian Commission for Development in Bangladesh (CCDB) in collaboration with Institution of Disaster Management and Vulnerabilities Studies (IDMVS), University of Dhaka organized three months long training on "Climate Change Adaptation and Mitigation" to enhanced the capacity of climate change activists focusing the issues such as climate change science, impacts, Disaster Management, adaptation and mitigation in agriculture and non-agriculture sector, gender dimension, global and national policy responses to climate change. The training was designed primarily for young and mid-level professionals from both government and non-government organizations including the private sector business organizations working on or planning to work on climate change issues. Fresh university graduates from relevant disciplines are also welcomed to join. Total participants were 25 with a balanced ratio of male and female. It was residential training including field visit with 12 days in three month (4 days in each month, October 2018-December 2018).

The training was conducted by using a range of interactive teaching methods, such as:

- Interactive lectures, dialogue and learning visits
- Special lectures by distinguished speakers
- · Group works, home assignments
- · Recreational activities, role plays, debates, documentary show, etc.
- · A detail pack of reading materials
- · Interesting and informative class presentations.

Research

On 27 October 2018 a national level sharing seminar on the Act alliance report " Enhanced Climate Action in Response to the Risks of Crossing the Edge of 1.5°C of Global Warming: Scaling-Up Nationally Determined Contribution"

was held at The Daily Star center organized by Christian Commission for Development in Bangladesh (CCDB) as a member of Act alliance.

This seminar was moderated by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF where Mr. Fazle Rabbi Sadeque Ahmed, Director (Climate Change and Environment Unit), PKSF, Md. Hafijul Islam Khan, Director, CCJ-B, Md. Ziaul Haque, Director (Air Quality Management), DoE, and Mr. Mirza Shawkat Ali, Director (Climate Change and International Convention), DoE were presented as designated discussant. Dr. Saleemul Huq, Director, ICCCAD, Dr. M. Asaduzzaman, Distinguish Fellow, BIDS, and Mr. Quamrul Islam Chowdhury, General Secretary, FEJB shared their valuable opinions as special guests.

Two presentations on the report were presented by Mr. Thomas Hirsch, Executive Director, Climate and Development Advice, Germany & Md. Shamsuddoha, Chief Executive, CPRD where global aspects were deliberated by Mr. Hirsch along with particular discussion on Bangladesh perspectives by Md. Shamsuddoha. In the presentation of this report, it was emphasized that how important it is to keep the global temperature below 2° C as our adaptation work will not be functional in this regard. It was also stated that this increasing global temperature will be a serious threat to achieve almost all the goal of SDG's.

It is expected that after completed the training, participants will be equipped to undertake many of the activities that are necessary to strengthen climate resilience, and will be sufficiently aware and knowledgeable to generate support for these actions within their agencies and networks. This course will help them to interact efficiently and build network with direct stakeholders and other interested parties at local, national or global level.

One research named Non-economic Multiplicity Loss and Damage: Whispers of Coastal Women in Bangladesh was completed. This paper talks about how the impacts of climate change widens the existing gender gap in the form of accelerating child, early and forced marriage, upsurge health impact and increase work load of women in coastal regions of Bangladesh. Frequent and intensified climatic events trigger poverty in climate vulnerable areas through affecting the natural resources on which most of the marginal people's livelihood depend. The immediate aftermath of rapid onset events increase women workload as they have to engage with rehabilitation work, income generating activities, relief collection along with regular household

management. This consequently have rigorous impacts on girls and women health through food borne, vector borne and water borne illness.

The findings of this paper draws attention of experts and selected for presentation in International Gobeshona Conference 5. In addition the findings also adopted by Global Commission on Adaptation for "Gender and Climate Change Adaptation Background Paper".

Advocacy

CCDB has been leading the Gobeshona Adaptation Technology Sub-group for last four years. As part of this, CCDB hosted Adaptation Technology session in collaboration with International Development Enterprises (iDE) in International Gobeshona Conference5. The session was chaired by Mr. Mirza Shawkat Ali, Director, Climate Change and International Convention, DoE while Mohammed Atikul Haque from CCDB and Ms. Raisa Chowdhury from iDE moderated the session. Here Mr. Palash Sarker, Coordinator-Resilience Building, CCDB introduces the resilience building framework by which approach CCDB has been working with climate vulnerable people in coastal areas since 2012. Apart from that there were four paper presentations where the presenters talked about a) Salinity Intrusion and Coastal Agriculture: Adaptation Strategies using salt tolerant plant growth promoting rhizobacteria for sustainable food security b) Adaptation of mutation breeding for enhancing cotton resilience to climate change in Bamgladesh c) From anthropology in climate change to anthropology of climate change: Epistemological shift d) Localizing climate actions through climate smart adaptation technologies: Ezperiences from Anukulan/BRACED in Nepal.



Carbon Emission Reduction Program



The Carbon Emission Reduction Program is an undertaking of the Christian Commission for Development in Bangladesh (CCDB) through its subsidiary CCDB Enterprise Ltd. Through its network of Community Based Organizations (CBOs) CCDB intends to create regional Improved Cookstove (ICS) centres. These ICS centres managed and run largely by women will assemble, promote, sell, distribute, provide maintenance and user training and monitor a new class of ICS better

known as the Banglar Unan improved cookstove. In partnership with the German development agency, Bread for the World (BftW), the Banglar Unan ICS has been designed and developed over a period of 2 years hand-in-hand by the Institute of Fuel Research & Development (IFRD) of the Bangladesh Council of Scientific and Industrial Research (BCSIR), CCDB and women from CCDB's CBOs. This new class of ICS is designed to check all the boxes of the needs of households and

especially women at the base of the income pyramid in Bangladesh. Usability, flexibility, durability and fuel-efficiency have been put first, making this new class of ICS the "Gold Standard" for ICS in Bangladesh. The unique features of the Banglar Unan improved cookstove are:

- Ultra-high thermal efficiency of 40.28%, resulting in up to 75% fuelwood savings
- Emission reduction potentiality (conservative):
 3.34 tCO2e per ICS per annum
- Two burner design (ease of use for all cooking tasks)
- Hybrid use: indoors with chimney (during rainy season), outdoors (during dry season)
- Burns all fuels (not limited to fuelwood, supports the common use of leaves and twigs during dry season)
- High durability and long life (cast iron burning chamber, stainless steel cover, refractory wool insulation)
- Designed in Bangladesh, made in Bangladesh

As envisaged since the inception of the program CCDB has already launched a countrywide carbon program through the dissemination of the newly developed Banglar Unan ICS among the beneficia ry households of the country titled Carbon Emission Reduction Program Through CCDB Improved Cook Stove (ICS) in Bangladesh which is currently being developed as a Microscale Programme of Activities (mPoA) under the Gold Standard for the Global Goals (GS4GG) certification framework. The program aims to



improve the livelihood of the base of the pyramid communities especially of those living in scarcity and climate vulnerability by ensuring the adoption of the Banglar Unan ICS. CCDB Enterprise Ltd. is the Coordinating/Managing Entity (CME) of this Gold Standard (GS) mPoA, the first component (VPA1) of the mPoA is being implemented primarily in Patharghata subdistricts of Barguna which will distribute 3,400 Banglar Unan ICS among the beneficiary households and generate approximately 42,015 GS VERs over the 5 years project cycle. Revenues from GS VER sales will be used to subsidize the sales price and make this high-quality ICS attainable for a broad range of low-income households. In the coming days, the program intends to be extended to the other districts of the country by leveraging earbon credit sales revenue to ensure the maximum penetration of clean cooking solution in massive level. Another noteworthy feature of this program is that the implementation and monitoring through a unique Advanced Electronic Monitoring System (AEMS) which is already in place and is being used for program operations.

Apart from the greenhouse gases (GHGs) mitigation the program also aims to ensure several

socio-economic benefits to the deprived

communities and accelerate women empowerment by engaging the local women in direct ICS

distribution supply chain will which create employment opportunities for them and eventually will ensure their economic This independence. program will also help the women to contribute to their respective families financially which in turn will ensure their equal in family participation decision making and expenditure.

The program has exclusively positive social, economic and environmental impacts. Concretely, it contributes to the following Sustainable Development Goals (SDGs):

- SDG-1: No Poverty

- SDG-5: Gender Equality

- SDG-7: Affordable and Clean Energy

- SDG-13: Climate Action

Finally, CCDB intends to take a lead to ensure the adoption of clean cooking solution among the base of the pyramid communities of the country through the massive expansion of this program. The program will also create a platform for spurring climate services and make climate resilient communities in the coming days, eventually will encourage social entrepreneurship to make them self-sustainable. The initiative can be a practical model for ensuring clean and affordable energy for all, deforestation, environmental protection, gender equality and socio-economic development.



Involuntary Resettlement Program

Introduction

CCDB is a pioneer organization in preparing and implementing resettlement action plans, compensation disbursement, relocation and rehabilitation in Bangladesh. As a beginner CCDB has implemented thirty (30) involuntary resettlement projects. Eight (8) Resettlement Projects have been implementing by CCDB during the period of 2018-2019. These projects are being implemented with financial support from different Ministries of Government of Bangladesh and multilateral AID Agencies. The Projects are as follows;

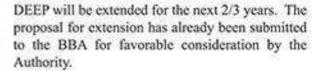
(I) Dhaka Elevated Express way PPP Project (DEEP)

Dhaka Elevated Expressway PPP Project (DEEP) is one of the priority projects for Bangladesh Government (GoB). GoB has been implementing the 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, 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 Road of 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 November, 2019. has contemplated that the



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. In the meantime BBA disbursed total TK. 4,358,555,935.11 among the 6,541 (EPs) including Common Property Resources (CPRs) through assistance CCDB. Around 98% structure and utility has been shifted and relocated from the acquired area and physical works are being running in the project areas smoothly.

(II) Dhaka Mass Rapid Transit Development Project (DMRTDP)

Dhaka Mass Rapid Transit Development Project (DMRDTP) is a fast truck project which is 20.1 km long, with 16 stations starts from Uttara third phase and ends in Motijheel. DMRDTP 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).



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. CCDB disbursed total taka 125,183,298.53 to the 1,398 number of entitled persons of DMRTDP. CCDB has accomplished all the activities within timeframe of contract period with satisfaction of the authority.

(III) 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, connectingDhaka-Mawa-Bhanga — Barisal — Patuakhali - Kuakata Road (N8). This road extends up to Kuakata about 287 km from Dhaka, which is an attractive tourist center, where massive development work is taking place.

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

RHD has engaged CCDB for implementing RAP on April 22, 2014. CCDB has been outlining the process for implementing the payment of compensations beyond CCL (Cash Compensation under Law). CCDB has been implementing the Resettlement Action Plan of Payra Bridge. A total taka 1,185,230.97 has been disbursed so far.

(IV) Dhaka Environmental Sustainable Water Supply Project (DESWSP)

Dhaka is the capital city of

Bangladesh located in the central part of the country with a population of more than 15 million

as of 2013. To cope with current insufficient water supply and gradually increasing demand, the Dhaka Water Supply and Sewerage Authority (DWASA) planned to improve access to a more reliable and sustainable water supply to Dhaka city dwellers, with assistance from the Asian

The main objective of the DESWSP is to collect raw water from the Meghna River, treat the water

Development Bank (ADB).



in a treatment plant at Gandharbpur, and supply

treated water to the Dhaka city dwellers, mostly in Uttara, Gulshan, and North Badda, through the DWASA distribution system. The principal aim is to enhance the use of raw surface water sources and thereby decrease reliance on groundwater. This project aspires to reduce abstraction of ground water amounting to 150 million liters per day.

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

(V) Western Bangladesh Bridge Improvement Project (WBBIP)

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



selected existing bridges by Roads and Highways

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

The bridges are many of them are unsafe for road users because of major damage on the structure. Many of the bridges are baily 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) and LAP as well. This project has been extended upto December, 2019.

(VI) Matarbari Ultra Super Critical (USC) Coal-fired Power Project (RHD) Part

Roads and Highways Department (RHD) under Ministry of Road, Transport and Bridges of the Government of the People's Republic of Bangladesh (GOB) has undertaken Matarbari Ultra Super Critical Coal-Fired Power Project with financial assistance from the Japan International Cooperation Agency (JICA). The project has taken by GOB for improving the power supply in the country. The Matarbari Ultra Super Critical Coal-fired Power Project is located at Matarbari of 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 Peoples (PAPs) who will be displaced from their land. will their structures or lose business/industries and other sources of CCDB has been employment and income. assisting to RHD for preparation and implementation the LAP and RAP.

The Roads and Highways Department (RHD) engaged Christian Commission for Development in Bangladesh for NGO Services for implementation of Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) of Matarbari Ultra Super Critical Coal-Fired Power Project for a period of 24 months from December 1, 2016 to November 30, 2018. Later on the project has been extended for one year till November 30, 2019.

CCDB has been working as well. Till now RHD disbursed through CCDB BDT: 4,54,49,115.64 among 242 Entitled Persons (EPs).

(VII) Dhaka Asulia Elevated Expressway Project (DAEEP)

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

The Project (Construction of Dhaka-Ashulia Elevated Expressway) has been in-principle

approved by the Cabinet Committee on Affairs Economic (CCEA) on 20 July 2011. A pre-feasibility study was carried out by BUET in 2012 for technical assessment of the project. On 22 January 2015, BBA signed a memorandum understanding of (MoU) with Chinese company China Machinery National IMP & EXP. Corp. (CMC) to construct the expressway elevated

under government to government basis.

The project addressed by this feasibility study is for a 24 km long elevated tolled expressway from just south of the Airport Roundabout to approximately 2km north of Baipayl. With

the exception of the first 4km where the expressway is following the railway line, the expressway will follow existing main roads so as to minimize land acquisition. An integral part of the project is connection to the now under construction 19.7km long Dhaka Elevated Expressway Project (DEEP) which will run from immediately south of the airport roundabout to the Dhaka Chittagong Highway at Kutubkhali.

Associated with DAEEP is the upgrading to four lanes of the existing at-grade road between Highway N3 at Abdullahpur and Baipayl. The project envisages a major toll plaza development



on flood-prone land between Dhour and Ashulia.

The concessionaire is the Italian Thai Development Public Company Limited and the SPV is the First Dhaka Elevated Expressway (FDEE) Co. Ltd. The concession period is 25 years including the 3 ½ year construction period.

The project envisages a major toll plaza development on flood-prone land between Dhour and Ashulia. This toll plaza complex will allow vehicles on the surface road network to enter the elevated expressway system as well as being the single tolling point for all vehicles travelling on DAEEP. A further toll plaza is to be built toward the southern end of DAEEP in order to collect tolls from vehicles that connect directly to DEEP as that project has not allowed for a toll plaza to collect tolls from southbound vehicles that enter that expressway from the new DAEEP.

BBA has engaged CCDB for preparation the Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) of Dhaka-Ashulia Elevated Expressway Project (DAEEP). CCDB started the activities from May 01, 2018. CCDB has been working to accomplish the 2% works remained.

(VIII) Multi-Lane Road Tunnel under the River Karnaphuli Project

The Karnaphuli River divides Chittagong city into two parts. The main city and the port is located in the western part and the heavy industries are located in the eastern part. The existing two bridges are not sufficient to accommodate rapidly increasing huge traffic flow. Due to river morphology, situation on the bed of the Karnaphuli River is a big problem and the major threat for proper functioning of the Chittagong Port. To resolve the problem of situation it is necessary to

construct a tunnel under the Karnaphuli River instead of another bridge over the same river.

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

Based on the results of feasibility and traffic survey, analysis and forecast, topographic and bathymetric survey, geological and geotechnical investigation, hydrological survey, a preliminary design of the tunnel is made.

The Chittagong City, with unique geographical position and superior port position, is not only the biggest port and the second largest city in Bangladesh, but also an important commercial center in Bangladesh. With the rapid development of economy, Chittagong City has been playing an important role as a transportation hub for the internal and external transportation in Bangladesh. The Completion of this project will provide a comprehensive road network for Chittagong City, improve the integration of highway transportation and speed up the development of modern transportation industry.

Geographically, Chittagong City is located between Dhaka and Cox's Bazar, and connected by Dhaka Trunk Road and Cox's Bazar Road Respectively. Both roads are parts of the National Highway N1. Completion of this project will facilitate the connection between Dhaka Trunk Road and Cox's Bazar Road. The Cox's Bazar Road could be extended to the planned Asian Highway to access Myanmar to the south and access India to the east. It is quite meaningful to



enhance the communications between Bangladesh and neighboring countries and push forward the internationalization of Bangladesh.

To construct the tunnel on G to G basis, a MoU has been signed with the Chinese Government during Prime Minister's visit to China in June, 2014. In continuation with that MoU Government has nominated China Communication Construction Company Limited (CCCC) to construct the tunnel and a commercial agreement has been signed between Bangladesh Bridge Authority and CCCC on 30 June 2015 after negotiation between both parties and getting approval from the Cabinet Committee on Economic Affairs.

BBA has engaged CCDB for 36 months period for implementing the Resettlement Action Plan(RAP) of Karnaphuli Tunnel Project. CCDB has been continuing their activities with an expectation to accomplish the tasks in time.

The concluding remarks:

The overall performances in all the assigned works in 8 programs are reportedly fully satisfactory.

Regional Network Program

CCDB-Capacity Building for Promotion of Peace (CBPP) program

CCDB Capacity Building for Promotion of Peace (CBPP) program is being implemented by CCDB HOPE Foundation training program from April 2005, which is a separate program of LCP (Local Capacities for Peace), supported by Bread for the World, Germany. 2019 is the 2nd year of its 5th phase (2018-2020) operation.

Target Groups

The LCP project works with both the adibashi and Bengali people (mostly in northern part of Bangladesh). The number of target people are 3,500. At the same time CCDB is working with four local level organizations (PARD, Shivalaya; CCDS, Shirajgonj; MGUP, Joypurhat and CPRP, Daudpur).

Objectives:

Objective -1: Capacitated youth, mentors and staff address the root causes of conflict and strengthen peace building initiatives

Objective - 2: PME guidelines of all 9 partners made relevant based on consolidated learning and sharing of best practices within and beyond network partners with special emphasis on gender dimensions

Activities implemented /carried out during the reporting period:

Training on Interfaith development

CCDB CBPP/LCP program organized a three-day training course on Interfaith development scheduled from June 4-6, 2018 at CCDB- HOPE Foundation, Baroipara, Savar, Dhaka. Mr. Nitai Pada Saha and Mr. Kalipada Sarker facilitated the course. A total of 22 youths and staff members (M-10 & F-12) attended the course.

Workshop on human rights to develop peace & harmony

CCDB- CBPP program organized the above-mentioned three-day workshop scheduled from February 21-23, 2019 at CCDB- HOPE Foundation, Baraipara, Ashulia, Savar, Dhaka. Ms. Joymoni Shingh and Kalipada Sarker facilitated the workshop. A total of 24 youths and staff members (M-12 & F-12) attended the workshop.

Orientation workshop on LCP with adivasi & Bengali

CCDB- CBPP/ LCP program organized a three-day workshop on LCP scheduled for June 7-9, 2019 at CCDB CCDB HOPE Foundation, Baroipara, Savar, Dhaka. A total of 23 (Male 11, Female 12) staff members and local youths participated the workshop. Mr. Nitai Pada Saha and Mr. Kalipada Sarker facilitated the workshop.

Non-violence Campaign to Protect Avivasi Rights

CCDB- CBPP/ LCP program organized a "Non-violence Campaign to Protect Avivasi Rights" scheduled for June 30, 2019 (Adivasi Day) at CCDB-CPRP Daudpur project area. A total of 500 representatives from local NGO and Forum members attended the campaign. The program schedules of the day were-

· Colorful rally, cultural functions, open discussion and speach by the guests.

Attended CC Meeting and regional training/ workshops

LCP Coordination Committee Meeting: The first CC meeting was organized by LCP South Asia Network Secretariat CASA, India through UMN scheduled from March 30-31, 2019 at Kathmandu, Nepal. Mr. Kalipada Sarker and Mr. Seikh Imran Kibria attended the meeting.

System Analysis Workshop

LCP South Asia Network Secretariat organized a five-day workshop on "System Analysis" at Kathmandu, Nepal scheduled from April 1-5, 2019. Mr. Sheikh Imran Kibria and Mr. Kalipada Sarker from CCDB attended the workshop. Ms. Emma Leslie from Combodia facilitated the course.

"Gender Mainstreaming & Conflict Sensitivity in PME"

A three-day workshop on "Gender Mainstreaming & Conflict Sensitivity in PME" was organized by LCP South Asia Network Secretariat CASA, India through the Human Rights and Development Foundation, Bangkok 10310. The workshop was held at Ambassador Hotel, Bangkok, from 22nd - 24th May 2019. Mr. Nitai Pada Shaha, Sr. PME Officer, CCDB, Dhaka and Ms. Mary Sharmila Karmoker, Program Officer- Advocacy & Gender, CCDB- Dhaka participated the course.

Skill development workshop to collect success case study on peace

CCDB- CBPP program organized the above mentioned two-day workshop scheduled for June 28-29, 2019 at CCDB-CPRP, Daudpur, Dinajpur project. The selected youths and related staff members (M-13+F-12 =25) participated the workshop. Mr. Kalipada Sarker, Mr. Nitai Pada Saha and Ms. Joymoni

Shingh facilitated the workshop.

Initiative taken to reduce domestic violence

During this reporting period three conflicts regarding domestic violence have been resolved by the youths and mentors. Besids, a total of 6 case studies on conflict resolution were collected by the youths.

Day Observation

- Celebrated "International Mother Language Day" on 21 February, 2019.
- Celebrated "Independent Day" of Bangladesh on 26 March, 2019.
- Celebrated the "1st Day of Bengali New Year" on 14 April, 2019.
- Observed Sidhu Kanu Day.

Attend NGO Coordination meetings

We attended NGO coordination meeting every month presided by Thana Nirbahi Officer. We shared DNH values with Govt. Officials and other NGO representatives during NGO Coordination meetings.

PME/DNH guideline

We have finalized and published PME/DNH guideline on DNH (Do No Harm).

Observation of "international peace day" for raising mass awareness and promotional work:

This year we have observed 'World Peace Day' on 21st September 2019 in four geographical areas (Joypurhat, Sirajgonj, Dinajpur and Manikgonj) of Bangladesh jointly with Network partners. A total of 1,700 different levels of people (male and female) gathered to observe the day. In that day the following activities were implemented.

- ▶ T-shirt distribution
- Rally
- Cultural functions
- Popular theatre on Peace building
- Open discussions.

During the reporting period we have developed 1,000 T-shirts as promotional work on Local Capacities for Peace (LCP).

We have also developed brochures, posters, festoons, billboards and note pads

we have also developed brochures, posters, festoons, billboards and note pad as promotional works of Local Capacities for Peace (LCP).

National level learning and sharing visit of youths" in Maleya Foundation, Rangamati, Bangladesh.

CCDB- CBPP/LCP program and LCP South Asia Network Secretariat, CASA, India organized the above mentioned four-day learning visit at Maleya Foundation, Rangamati, Bangladesh scheduled from July 25-28, 2019. A total of 12 volunteers and staff members participated in the learning and sharing visit.

Youth seminar for peace building and Preparation for Program Evaluation

CCDB- Capacity Building for Promotion of Peace (CBPP) program organized the above-mentioned events scheduled from September 2-3, 2019 at CCDB-HOPE Foundation, Baraipara, Ashulia, Savar, Dhaka. A total of 22 volunteers and staff members participated in the events.

Workshop on "Composite Heritage" and Meeting with local Network Partners for peace initiative.

CCDB- Capacity Building for Promotion of Peace (CBPP) program organized the above-mentioned two events scheduled from November 4-6, 2019 at CCDB- HOPE Foundation, Baraipara, Ashulia, Savar, Dhaka. Mr. Denis Marandi and Kalipada Sarker facilitated the workshop and meeting. A total of 30 volunteers and staff members participated in the events.

Achievements:

- We have trained a total of 40 staff members and 35 youth volunteers on conflict analysis and peace building. Most of them are willing to work on peace. Moreover, hundreds of local people have got orientation on LCP, Interfaith Development training, Composite Heritage training, etc. Now they can identify connectors and dividers in the siciety.
- We have developed 28 field level trainers, 3 youth mentors and 3 master trainers on Local Capacities for Peace (LCP).
- We are using 'Advanced Socio Historical Analysis Manual', 'Composite Heritage Training Manual', 'Conflict Analysis Training Manual', 'LCP/DNH Mainstreaming Guide Book', 'Gender Mainstreaming Guide Book' in different training and workshops.
- Trained youths are playing good roles for resolving domestic violance.
 They can identify the Connecting and Dividing factors of the society.
 They also know the means of reducing dividing factors in their own community.
- Some local elites, community leaders and govt. officials those who have got LCP orientation are willing to cooperate us to work on peace.
 Presently they are also helping us to implement events on peace.
- Trained youth volunteers, staff members and mentors are advocating in favor of poor people's rights.
- Staff members are applying gender and conflict sensitive methods in their training courses, workshops and meetings.
- Inter identity Peace Committees have been formed in identifing conflict areas and functioning independently.
- The adivasi people in our working area are celebrating "Adivasi

- Sanskritik Utsab" "Badna Parab", "Sohrai", "Sidhu Kanu Day", "Adivasi Day", etc. In addition to this they are also celebrating "Pahela Boishak", "International Day of Peace", "International Women's Day", etc. All Adivasi and Bengali people are participating in the occasions. Those social events and festival are playing a greater role in keeping peace in the community.
- Violations against adibashi are reducing.
- Trained youths have been sensitized to act for peace building. Enhanced solidarity and advocating skills on peace building, gender justice and human rights violations.
- The concept of LCP is highly appreciated among participants who have orientation on LCP and many of them are working on it. "Do No Harm" aproach is an analytical tool for conflict analysis. This tool has already been used in other programs of CCDB as a part of mainstreaming of LCP.

Most important lessons learned:

- We should create the opportunities to share our learnings and DNH tools with other Go, NGO and ING's.
- Initiatives should take for promoting moral values, social norms and behaviors.
- We should take more initiatives for increasing human rights.
- · Gender empowerment is important.
- We should take more initiatives for strengthening the peace building competencies of youths to promote social cohesion.
 - Promoting economic development is also important.
- Advocating for greater transparency of how resources are allocated or distributed by Govt. institutions at local levels.
 - We should take initiatives for increasing human capitals (Human Capital, Social Capital, Physical Capital, Financial Capital, Natural Capital, etc.) of the people.
- In Bangladesh, the risks and vulnerabilities created by terrorism have become serious threats to national security. So, we need to build more capacity to work on conflict.

- We should document systematically our (nine partner organizations) experiences, so that in future it may help for peace building and conflict resolutions. We should have sufficient publications on LCP.
- We should improve our communication skills.
- We should consider this LCP program as a core one in the organization.
- Peoples are getting benefits from the peace related activities and willing to involve in the process.
- Increasing the awareness within the mass people on drug addiction.
- Participation of youth in decision making process and building a good relationship between youth and elders is important.
- Increasing the positive attitude of the society to take initiatives for change.
- · Increasing the women participation and leadership in social activities.
- · As a peace maker we have to have knowledge about laws and policies.
- The youth can play vital roles to solve the social problems.
- It is easier to continue development activities in building positive relationship with the villagers.
- Women can take active role for bringing domestic and as well as societal peace and harmony if they really empowered.
- Women and men should get involved equally for working on conflict.
- Local Capacities for Peace (LCP) should be mainstreamed in all NGO's (Non Government Organization) development program. DNH (Do No Harm) values and framework should be followed strictly in all programs' planning, implementation, monitoring and evaluation stages as our ultimate goal isensuring peace and social harmony. Local Capacities for Peace (LCP) should be implement in a large scale with NGO practitioners, government workers, political leaders, community leaders and civil society members.
- Building the awareness within the mass people and require to make alternative leadership.
- In our society conflicts are turning to violence because of

misunderstanding, misinterpretation, intolerance, extremism on any belief, greediness of power, etc. So we should work to increase ours and people's knowledge and wisdom in line with DNH (Do No Harm) values. We should work against all religious, economic and political misinterpretations and extremisms. Very few people in the society are misinterpreting for having political gain. But most of the people in our society want peace, want to practice moral values and want to keep themselves away from any extremism. The habits of Bengali people are to forget any sorrow and pain within a very short period of time.

- Women can take active role for brining domestic and as well as societal peace and harmony if they really empowered.
- LCP is a very effective tool not only for those who are working in conflicting areas but also be useful for other activities as well. CCDB shared this idea with networks and sister organizations including top and mid level managers. LCP as a PME tools to analyze the context of conflict. It is argued that it requires facts, in-depth study, and adequate time to use this tool into practice.



Regional Network Program

CCDB- Regional Inter Agency Partnership (RIAP)

Introduction: CCDB has been working for the extreme poor and marginalized people for a long period of time. National priorities of government's 7th five year plan, CCDB reference people have take into account in laying out of this strategic road map. Climate changing severe impact of human induced climate change have already been surfacing n sector of water, agriculture and many more on which people depend most for their life and livelihood. CCDB has been implementing RIAP programs to combats the climate changes impact. Due to geographical context Bangladesh is vulnerable to disaster and people of this country bound to live with this risk. To increase the capacity against disaster risk and improve their livelihood through their main occupation by mitigation way of disaster RIAP has taken few important activities in vulnerable risk communities of Niamatpur upazila and advocacy program with Local administration.

1. Conservation Agriculture (Wheat Cultivation)

Niamatpur Upazila under Naogaon district is a borandra and drought prone area. Natural rainfall is not sufficient in niamatpur upazila and ground level water is decreasing day by day. But livelihood for most of the people depended on agriculture. The people in this upazila has been cultivating paddy since long lime instead of searching alternative ways of it, So they are mainly dependable on paddy cultivation for their livelihood.

Farmers have no idea to alternate cropping pattern. People face lots of problems during paddy cultivation due to the effect of climate change insufficient rainfall, ground level water decrease, and heavy fog during boro/winter session. The Farmer have been facing problem in every year as follows:

- -Insufficient irrigation
- High cost for Fertilizer and pesticide
- Snowfall and heavy fog in boro session
- Lack of quality seedling.

CCDB motivated to the farmer of niamatpur and paroil union under Niamatpur

Upazila to change their cropping pattern where need less irrigation by an innovative cropping pattern called Conservative Agriculture. CCDB organized various discussions meeting with farmer day by day and communicated with Bangladesh agriculture research institute, Rajshahi (BARI). Senior scientific Office of BARI had visited this are of Niamatpur upazila and they suggest to introduce wheat cultivation through conservative agriculture in bore session. Beside this they had provided various technical support for this conservative agriculture.

Farmer will be benefited by conservation agriculture, benefits are as follows:

- Need less irrigation
- Imitated expenses for irrigation, chemical fertilizer, labor cost etc
- Time effective. 15-20 days early production
- Need less cultivation so the carbon emission from land is less.
- Partial soil land is not destroying due to very little cultivation.

Farmer of Ruddrupur village agree for wheat cultivation through Conservation way, CCDB-RIAP Project provided material support directly and technical support provided by BARI. Details information and CCDB support as follows:



SL	Name of Farmer	Father Name & Address	Quantity		. 01	ype & Quan	lity of goo	ods	
No			of Land (Decimal)	Seed (KG)	Urea (KG)	MOP/ DAP (KG)	TSP (KG)	Zipsam (KG)	Boric (KG)
01	Md. Murad	Md. Yearbox, Village- Ruddropur Kathalipara, Upazilla: Niamatpur	18 Dec.	10.170	18	9	10.350	9	.500
02	Md. Alomgir	Late. Hakim, Village- Ruddropur Kathalipara, Upazilla: Niamatpur	9 Dec.	5.085	9	4.5	5.175	4.5	.270
03	Md. Montaj	Md. Suku, Village- Ruddropur Kathalipara, Upazilla:Niamatpur	9 Dec.	5.085	9	4.5	5.175	4.5	.270
04	Md, Dhalu	Md. Antaz, Village- Ruddropur Kathalipara, Upazilla: Niamatpur	9 Dec.	5.085	9	4.5	5.175	4.5	.270
05	Md. Imran	Md. Haraz Village- Ruddropur Kathalipara, Upazilla: Niamatpur	37 Dec.	20.905	37	18.5	21.275	18,5	1.110
06	Md. Rana	Late, Ramdan Village- Ruddropur, Upz: Niamatpur	28 Dec.	15.820	28	14	16.100	14	.840
07	Md. Ashraful	Late. Solayman Village- Ruddropur, Upazilla: Niamatpur	33 Dec.	18.645	33	16.5	19	16.5	1.00
08	Md. Shofiqul	Late. Solayman Village- Ruddropur, Upazilla: Niamatpur	33 Dec.	18.645	33	16.5	19	16.5	1.00
09	Md. Khodabox	Late. Razzak Village- Ruddropur Kathalipara, Upazilla: Niamatpur	33 Dec.	18.645	33	16.5	19	16.5	1.0
10	Md. Shakhowat	Md. Saifuddin Village- Ruddropur Kathalipara, Upz: Niamatpur	8 Dec.	4.520	8	4	4.600	4	.240
11	Md. Setu	Md. Ansar. Village- Ruddropur Kathalipara, Upazilla: Niamatpur	12 Dec.	6.780	12	6	6.900	6	.600
12	Md. Mostofa	Md. Sabar, Village- Ruddropur Kathalipara, Upz: Niamatpur	33 Dec.	18.645	33	16.5	19	16.5	1.00
13	Md. Koshir	Late, Goni Shak, Village-Ruddropur Kathalipara, Upazilla:Niamatpur	33 Dec.	18.645	33	16	19	16	1.00
14	Md. Shazan	Late, Ramdan, Village-Ruddropur Kathalipara, Upazilla: Niamatpur	10 Dec.	5.650	10	5	5.750	5	.300
15	Md. Mobarok	Late. Muku. Village- Ruddropur Kathalipara, Upazilla: Niamatpur	30 Dec.	16.950	30	15	17.250	15	.900
16	Md. Sakendar	Lat. Bashar. Village- Ruddropur Kathalipara, Upazilla: Niamatpur	20 Dec.	11.300	20	10	11	10	.600
17	Md. Ayen	Momser, Village- Ruddropur Kathalipara, Upz: Niamatpur	18 Dec.	10.170	18	9	10.350	9	.540
18	Md. Hasan	Village- Ruddropur Kathalipara, Upazilla: Niamatpur	10 Dec.	5.650	10	5	5.750	5	.300
19	Md. Rezaul	Md.Iman .Village- Ruddropur Kathalipara, Upazilla:Niamatpur	42 Dec.	23.605	42	21	24.150	21	1.260
Tot	al-		425Dec.	240 kg	425 kg	212 kg	244 kg	212 kg	13 kg

- 2.Promotion on dry seed bad: 10 orientation sessions organized on dry seedbed in the village of Ruddropur under Niamatpur Upazila where 30 members were present in each sessions. 10 Selected Farmer who were already engaged their own land cultivation eager to know about dry seedbed. The govt. Sub- assistant agriculture officer facilitated the sessions. In the session shared and discussed on:
- · importance on dry seedbed
- · Necessity of dry seedbed
- · Difference between dry seedbed and wet seedbed.

- · How it works without irrigation
- · How seed bed protected against heavy Fog
- · How it cost effective than wet seed bed
- · Seeding production comparatively is higher

At the same time provided support materiars to the 10 selected farmers who needs it most for dry seedbed making and demonstration. The farmer is doing the job according the gathered knowledge from the sessions. Demonstrated signboard in the place and the people are getting the message. Details information of the farmers and CCDB support as followes

SI.	Name of Farmer	Fathers Name & Address			Taka for				
	11111.2000.5.0000	1 - 124 SM APPROXIMATION INTO AN AREA ST	Seed	Urea	MO P/D AP	TSP	Zipsam	Politian	compost
01	Md: Sumon	Md:Shahajan,Village- Ruddropur , Upazilla:Niamatpur	10kg	lkg	Ikg	lkg	500gm	1.5kg	200.00
02	Md: Mizanur	Md:lakup,Village-Ruddropur, Upazilla:Niamatpur	10kg	lkg	1kg	lkg	500gm	1.5kg	200,00
03	Md:Mozammal	Md:lakup:Village- Ruddropur , Upazilla:Niamatpur	10kg	lkg	1kg	lkg	500gm	1.5kg	200.00
04	Md. Ashraful 1	Md: Isrial , Village- Ruddropur , Upazilla: Niamatpur	10kg	lkg	lkg	Ikg	500gm	1.5kg	200.00
05	Md. Mojjam	Md. Suku, Village-Ruddropur, Upazilla:Niamatpur	10kg	1kg	Ikg	lkg	500gm	1.5kg	200.00
06	Md. Setu	Md. Ansar. Village- Ruddropur , Upazilla: Niamatpur	10kg	lkg	lkg	lkg	500gm	1.5kg	200.00
07	Md: Mosadekul	Village- Ruddropur, Upazilla: Niamatpur	10kg	lkg	Ikg	lkg	500gm	1.5kg	200.00
08	Md. Shofiqul	Late. Solayman Village- Ruddropur, Upazilla: Niamatpur	10kg	lkg	lkg	lkg	500gm	1.5kg	200,00
09	Md, Ashraful	Late, Solayman Village- Ruddropur, Upazilla: Niamatpur	10kg	lkg	Ikg	lkg	500gm	1.5kg	200.00
10	Md: Peras Ali	Village- Ruddropur, Upazilla: Niamatpur	10kg	1kg	Ikg	lkg	500gm	1.5kg	200.00
		Total	100kg	10kg	10kg	10kg	5kg	15kg	2000.00

and Program officer of CCDB named Dinobandhu Barman. Total 55 students of Class Six, Seven and Nine had participated in this program of assy competition. The Jury panel was; 01) Mr. Bilash (Assistant Teacher)

02) Mr. Moksadul Islam (Assistant Teacher)
03) Mr. Saiful islam (Assistant Teacher)
The Justice panel dealered of 3 competitors

The Justice panel declared of 3 competitors as 1st, 2nd and 3rd for assay competition.

SI	Name of Competitor	Position	Class
01	Most. Shuki Khatun	First	Seven
02	. Md. Mahamud	Second	Six
03	Most. Arnika Khatun	Third	Seven

lext day 8 students participated in two teams 4 students for each team) for debate program in Climate change is the mine cause for Povery. Proposed team is in favour of Climate hange is the main cause for Poverty and nother was in as opponent. Both Teams memers are as follows:

3. Debate & Assay competition program:

CCDB- Capacity building on disaster risk reduction in the context of climate change organized a Debate & Assay competition program on the topic of Climate change is the main cause for Poverty in Bashudebpur High School, Niamatpur upazila.

At the beginning of session CCDB had given a presentation and discussed on geographical location of Bangladesh, Impact of Climate change, Type of Disaster, effect of Disaster in Bangladesh etc.

Head teacher, Mr. Bidhan Kumar Barman was chaired as chairman for all program Head teacher of the school was prepared a jury panel with 3 teachers

Proposed Team	Defender Team
01) Arnika Khatun (Team leader)	02) Most. Suki Khatun (Team leader)
01) Khadiz Khatun	03) Sumona Khatun
02) Anguri Khatun	04) Forida Khatun
03) GM Tareque	05) Md. Shamim Reza

Both teams have discussed in favour of and opposite on the topic of Climate change is the mine cause for Poverty. The Justice panel declared after discussion of in favour of defender team, as winning team. CCDB- Capacity building on disaster risk reduction in the context of climate change provides different books like patriotic book, climate change related book, Dictionary as gift for each winner. Beside these Certificate and crest distributed by CCDB in

each participants in prize ceremony program.

Outcome: Children are the future of our society. Through these school programs students got know and aware of the reason of climate change, impact of climate change and preventive way of mitigation and reduction.

4. Workshop on Climate Change and DRR with Teacher & Parents

One workshop organized on Climate Change and Disaster Risk Reduction at Shangsoil Adabashi School and College with School Teacher and guardian. Program officer of CCDB facilitated the workshop and discussed on:

- · What is Climate
- · why climate Change
- . Type of Climate Change and Disaster
- · Why Bangladesh is getting vulnerable day by day due to climate change
- · Sector of vulnerability in Bangladesh
- · Effect of Climate Change
- · Adaptation and mitigation of Climate Change

Participants have learnt from the workshop about Climate Change and disaster Risk reduction and Delivered the information about how their daily practices in agriculture like deep tubewell use, improper excavations of ponds, heavy diesel/petrol depended vehicle use, not aware of using improved cook stove, destroying of climate friendly trees like date, palm etc causes harm to environment, how can they modify these practice in significant ways like plantation, less us of chemical fertilizer instead of biofertilizer/ vermicompost, how to save beneficial insecticide, why we give emphasis to use of natural fertilizer like compost, how to safe during disaster etc.

5 .Celebrating world Disaster Mitigation day:

13 October, 2019 CCDB-RIAP project observed Disaster Mitigation day at Niamatpur Upazila. CCDB and Upazila Project Implementation Office (PIO) jointly organized a really, where more than 325 people participated including UNO, upazila chairman and others government official specialy Fire Service, Community people and staff with banner, festoon and ply cards.

A practical session held at School play ground of Niamatpur Upazila where the present Upazila Chairman, UNO, Project implementation Officer, government official, Area Manager of CCDB and chief guest of the program was Upazila Chairman. The guest has discussion of major issue on the day.

- · Why important of the day
- · local context of Disaster
- · Geographical location of Bangladesh
- · Impact of Climate change
- · Type of Disaster
- · Disaster of Bangladesh

Fire service arranged a practical session on how to blow off fire during disaster. Female member of RIap Project participated spontaneously in this practical session. Uppazila Administration gave special thanks to CCDB- RIAP project for taking this climate related activities.

6. Community Risk Assessment

Venue: Upajila: Niamatpur, Union: Niamat pur And Paroil

Event & Participant: Total 3 event organized where total 150 people participated. F=35, Male=115.

Special Guest: Union chairman, Upazila sub Assistant Agriculture Officer, elite persons of the community.

Objective session: this The Common Disaster within 10 year importance of directly working with . Drought vulnerable communities to assess and · Submission of water level · Cold wave reduce disaster risk is now generally · Thunder storm recognised in the fields of disaster · hailstorm preparedness and mitigation and. · Cyclone etc increasingly, also in disaster response and Box-1 recovery. It is therefore crucial that at-risk

communities are actively involved in the identification and analysis of the risks they are facing, and participate directly in the planning, design, implementation, monitoring and evaluation of disaster risk activities.

CCDB- RIAP project organized a community risk assessment workshop with few randomly selected community people where they participate actively to find out the common risk against their livelihood and possible solution to overcome

· Local communities are the first responders when a disaster happens. In the

hours following a disaster search and rescue and the provision of immediate assistance to the injured and homeless are almost entirely carried out by family members, relatives and neighbours. In the case of small-scale events, communities may be left entirely to their own devices, as there may be no external assistance available at all.

 Even the most vulnerable communities possess skills, knowledge, resources (materials, labour) and capacities. These assets are often overlooked and underutilised and, in some cases, even undermined by external actors.

Main Occupation

Agriculture

- Paddy
- > Wheat
- > Potato
- Mustard
- Livestock
- Cattle rearing
- Poultry rearing
- > Fisheries
- Small scale fish culture

Box-2

Box 1 and Box 2 are showing the main occupation of the community people and common disaster within 10 year in community during CRA.

Participants were mainly farmer and few were day labour.

at first, they identified what are their main dependable livelihood and what are the climate related risk against them. Following 2 tables are showing these.

Source of vulnerability

disaster	food	Income	education	agriculture	Livestock	health	sanitation	environment
Drought/low rainfall	1	1	1	1	~		×	*
Hailstorm	1	1		-	- 70	-		-
Cold wave	1	1	1	-	1	1		
Submission of underground water	1	-	~	7	-	-	,	~

after that hazard was analyzed by following equation intensity: frequency

Hazard = BROS

2

ought = 3+8

5.5

the importance of directly working with vulnerable communities was to assess the vulnerability and shortlist of most available ways to reduce the disaster risk is now generally recognized in the fields of disaster preparedness and mitigation and.

Vulnerability Assessment

Disaster	Problems	Responsive organization	Activities
Deought	Affect in heath Increase of diseases Increase the death rate specially of old age and livesteck Damage of seed bed Increase of weed Damage of crops Labor migration Alteration of occupation	DAE DLS DFO NGO Rank Community clinic Fire services	Introducing of disaster adaptive new crop varieties. Changing of cropping pattern c. health camp special loan services.
Hailstorm' Thunder- storm	Damage of crops Damage of house Food crisis		a. Date & Palm tree plantation
Cold wave	Durage of seed bed Durage in fish culture Hamper in crop production Effect on health specially for old age and children	PIO NGOs DAE DLS	dry seed bed b. AWD(alternative westing and drying system)

The objective and mission for this community Risk Assessment (CRA) was very much satisfacry, a diverse range of community-level risk assessment methods have been developed and field tested, mainly by RIAP and community-based organisations (CBOs). The influence of participatory action r and community development methodologies, aware community people very much.

CCDB's Humanitarian Response in Rohingya Context

CCDB got cordial and timely support from the below mentioned Donor to run and enriched it's response in Rohingya Camp and Host Community for the period of July 2018 – June 2019.

SI	Donor/Supporter	Programs/Components	Working Area
1.	TEARFUND-UK	Protection, WASH, NFI, DRR, Livelihood & Oher	
2.	TEARFUND - DRA	Protection, WASH, NFI, DRR	Camp:
3.	Norwegian Church Aid	WASH	1 (East) & 1W
4.	DKH Germany	Protection, WASH, NFI, DRR	(West).
5.	Woord en Daad	WASH, Protection, Cash Voucher Program	Union: Palongkhali
6.	World Renew	Food, NFI	& Rajapalong.
7.	Act Alliance	Protection, WASH	
8.	UNICEF (GBV)	Protection, Psychosocial support	

Major Intervention: We have following major intervention at Rohingya Camp and Host Community for the period of July 2018 – June 2019.

Protection: CCDB performed following activities under protection

component:

CFS: To ensure the protection issue, CCDB established and running "Child Friendly Space (CFS)", where the guardian are getting opportunity to keep their children safely in day time. The children are getting facility of playing, to learn rhymes, songs and alphabets in the center. CCDB is playing vital role for child development in CFS. A total of 4 CFS are running (3 at FDMN & 1 at Host Community) and covering 100 children for services. CCDB constructed CFS center and providing logistics and toys in the

center. To get services the children and their guardian are happy as for each CFS two full times Facilitator are discharging the duties. We have initiative for capacity building of Facilitators on child related issues, like -

 Refugee Convention and CRC; Child Protection in Emergency; Child Development; Child at Risk; Communication with Children; Identification and Referral; Case Management.

We made communication with guardian and "Guardian Meeting" to share the modality of CFS and explore their cooperation to run the CFS. To know the modality of CFS the guardian are happy and they are committed to help us.

Street Light: We installed 20 "Street Light" through solar panel at Camp 1 East and two Unions at

Ukhiya name Rajapalong & Palongkhali to create easy walking for FDMN at night time. The people get easy access to use water point, toilets, bathing space, mosque, dustbin and other at night time; not only these as per our obser-

vation the continues lighting safe the user from different harassment at night time. A total of 839 people of 186 HHs are covered through street light. The users HHs are very much happy to get this opportunity in their living compound.



Stair: We constructed 30 kacha stairs with earth bags at camp 1 East to create easy pathway/walking for FDMN. The user HHs is very much happy to get opportunity to use the stair in their living compound. Earlier the people (children, women, pregnant women, elderly, physically challenged people and other) of this compound have faced problem to use the hilly way. Through these stairs they get easy access to use this stair to collect water, using toilets, bathing space, learning center; mosque, use of dustbin and other. A total of 1750 people of 390 HHs are using these stairs. We have different level community consultation before construction of the stair. So, as per our observation the community will maintain the O & M of the stair.

Distribution of Non Food Item (NFI):

CCDB distributed following NFI in the reporting period:

SI	Distribution Item Name	Number of HH covered	Area Covered	Populations Covered
1	LPG GAS Refill	1535	Camp 1 East & West	7036
2	Mosquito net, Bed sheet, Umbrella & Pilo Cover	1000	Rajapalong & Palongkhali Union	4429
3	Rope, Tarpaulin & Plastic Sheet	200	Camp 1 East & West	953

Water, Sanitation & Hygiene Promotion (WASH):

WASH is a crucial issue for FDMN. To consider the high necessity of WASH; CCDB addressed the issue through different intervention, like – installation of deep tube well (3 TWs covered 624 Population at FDMN and 2 TWs covered 409 populations at HOST communities), construction of 78 bathing place covered





1022 population and 53 latrines covered 317 populations. To ensure the use of safe water, use of toiles in hygienic way, we have given emphasis on hygiene promotion and conducted 246 sessions in both communities (FDMN & Host) to covered 4258 populations.

CCDB staff provided

message on awareness on safe water & sanitation, hygenic practices, water born diseases, hand washising and other to use pictorial tools in the session. The facilitaor was alert to create clear understanding level of the parrticipants. As per our observation the session were interactive and participants expressed their commitment to ensure the hygenic practice at HHs level to safe them from water born disease; especialy for under 5 children.

Disaster Risk Reduction (DRR): We conducted 100 DRR

sessions and covered 1601 people at Host Community & FDMN with an aim to provide message to create minimum knowledge/understanding on disaster, type of disaster, way of adaptation and mitigation of disaster.

Improve Cook Stove (ICS):

In the reporting period a total of

98 HHs motivated to make ICS (CCDB Model) at their HH level and using regularly for cooking. To use the ICS the beneficiaries are happy, as because now they have got scope to save firewood and got relief from smoke and it is also fancy. We have campaign program in the area and also discussing in



different forum on ICS, as a result peoples are mobilized to make ICS at

their HH level and it is continuing in next year.

Tree Plantation: To increase reforestation due to deforestation by influx of FDMN, the project has distributed different types tree sapling among the FDMN HHs, like

Akasmoni and vegetable saplings. A total of 2400 sapling distributed to 300 selected HHs of FDMN; each HHs got 8 saplings from CCDB - Tearfund Project and we covered 953 populations at FDMN.

The saplings were 06 month old wooden tree Akasmoni seedlings and 25-30 days different old vegetable saplings, which are grown/nursing by local nursery and all seedlings were vigorous and viable for plantation. We have also provided plantation materials, like – 08 bamboo stick and sack bag to each HHs for plantation in a limited space in front of their homestead.

Union Disaster Committee: In the reporting period CCDB Tearfund project 6 UDMC meeting were organized in two Union Palongkhali & Rajapalong and covered 112 participants. In the reporting period CCDB Terafund project 2 UDMC training organized in Palongkhali & Rajapalong Union and covered 34 participants.

Improvement of Livelihood: CCDB provide the IGA support to Rajapalong & Palongkhali Union, number of 269 households & covered 1048 populations.

Due to huge influx of FDMN in Bangladesh lots of poor people of Ukhiya and Teknaf of Cox's Bazar District lost the scope of daily income and bearing tension for their normal existence. To consider the issue of local poor people CCDB extended hand to support them for increase their income through Income Generation Activities (IGA) to improve their livelihood. To initiate IGA CCDB provided cash support to 269 (M-191, F-78) persons through bank accounts in the reporting report at Rajapalong and Palongkhali Union. Before transfer cash (12 thousand for each HH) CCDB provided training on respective IGA for all selected person/HHs and assist them for develop their business plan. According to their business plan the beneficiaries has been purchased

income generating material/items, like – pig, calf/cattle, goat, hen & duck for rearing, groceries item, auto rickshaw spare parts for small business, agricul

tural inputs like land leased. crop seed purchased, crop cultivation fertilizers cost. and sewing machine purchased for tailoring practices for boost up their income. The poor families are very much happy for receiving eash through their own account and much of them bank account opening is the experience the first; so they are very much happy. We have



also got recognition for IGA from Upazila Administration, UPs, Local Leaders and other.

IGA will be continued in next year also.

Involvement in GoB: We were attended in the meeting of DC Office Cox's Bazar and Ukhiya UNO Office and related GoB Offices to ensure coordination, explore cooperation & instruction to implement project activity; especially got instruction that, NGOs are suggested to inspired and motivate to Rohingya for repatriation and other.

Besides, we were attended in the program of Victory day, Independence Day, National Mourning Day, International mother language Day and other.

Advantages: We have some advantages in the context to implement the programs, like: Lots of demand at field level; Long run experience of CCDB in

disaster management; Timely got CCDB HQ support; Donor is supportive; Logistics are available; Staffs have dedication and experience; Stakeholder support

Challenges: In some cases we have faces challenges, like:

- Maintaining of all process of implementation properly required is challenges in short term project.
- Number of qualified vendor is not available in the area in comparison to huge intervention by NGOs; so new and non-qualified vendor are not capable to maintain quality in all cases, some are also have relief mentality.
- Some people trying to hide their information to get IGA facility. Overcome duplication possibilities by others actor in terms of provide IGA facilities.
- Some LGI representatives are not interested to understand the project modality; they want only benefit for their area.
- Some banks are reluctant to open accounts for poor people, feek NID hampered to opening the bank accounts. In some cases bank delayed to transfer money.
- Some local people create barrier to run CFS and they placed demand for extra facility from project.
- Field movement hampered due to traffic jam, narrow & broken road, heavy rain-fall, distance between Upazila & District town.
- 8. Lots of steps of approval delayed implementation.
- 9. Lots of platforms of NGOs and their excess meeting are on-going.
- Due to space scarcity at Camp level it is difficult to select HHs with space for plantation.

Lessons Learnt:

- Community consultation is must to run program at Camp level.
- b. Host community/UPs involvement is must but it is difficult to ensure.
- Sector wise (WASH, Protection, GBV/Gender, Disaster Management & Other) training is needed for staff.
- d. Regular follow up is needed for O & M of infrastructure.
- Community monitoring system should introduce to ensure better utilization of infrastructure/project services, if refugees are stay for long time.
- f. To get reasonable speed in a project minimum time is needed.

Monitoring:

The Monitoring Officer of the project visited field to verify progress and data regularly and shared with different concern person of the program and provided report to Tearfund. Based on monitoring findings, Program Manager (PM) and other concern person have taken necessary steps to resolve the

finding to ensure the process and quality of field level activity. The PM and other senior staff has supervise and monitor field activities and ensure quality implementation, documentation and provided information to CCDB HQ and different Stakeholder.

Coordination in the Context:

Time to time staff meetings were held to review the progress of the project and problems being encountered in the fields. The discussions were held in free and congenial atmosphere in a participatory way. All staff of field level participated in the



meetings. We critically analyzed the different activities in the meeting to make a clear sense among the field staff. The area wise activities were analyzed in the meeting to entertain the area wise issues. The understanding gap of staffs also identified and discussed in the meeting to provide clear instruction to discharge their duties. On the other hand we have meeting and coordination with RRRC, District & Upazila Administration, CiC office, NGOs, Tearfund & CCDB management, community to explore suggestion and cooperation to implement the project activity.

CCDB were also given importance on — dissemination of information to community about project services, build capacity of staff members, emphasis given on gender issue, protection and need based sanction of program components.

9. Data on major support:

SI	Goods and Services Delivered	Families	Units/	Remarks
7		Covered	Session	Registration 1
1.	Protection:		10-18-d	TOTAL PART -
1.1	Child Friendly Space	100	4	FDMN & Host
1.2	Street Solar Light	839	20	FDMN & Host
1.3	Stair along with slabs for easily move up & down	1750	30	FDMN
2.	Distribution of Non Food Item (NFI):	3		
2.1	LPG GAS Refill	7036	1535	FDMN
2.2	Mosquito net, Bed sheet, Umbrella & Pilo Cover	4429	1000	Host
2.3	Rope, Tarpaulin & Plastic Sheet	953	200	FDMN
3.	Water, Sanitation & Hygiene Promotion (WASH):	THE SAME	100	
3.1	Deep Tube Well	1033	5	FDMN & Host
3.2	Bathing Place	1022	78	FDMN
3.3	Latrine	317	53	HOST
3.4	Hygiene Promotion (HP) Session	4258	246	FDMN & Host
4.	Disaster Risk Reduction (DRR):	6-7-10	V	100
4.1	Disaster Risk Reduction (DRR) Session	1601	100	FDMN & Host
4.2	Improved Cooking Stove	470	98	Host
4.3	Tree Plantation	953	2400	FDMN
4.4	UDMC- Meeting	112	6	Host
4.5	UDMC-Training	34	2	Host
5	Improvement of Livelihood:	4 31 1	Service.	1000
5.1	Income Generation Activities (IGA- Support)	1048	269	Host

CCDB Micro Finance Program (MFP)

Christian Commission for Development in Bangladesh (CCDB) is a renowned Non Government Organization (NGO) in Bangladesh. CCDB had been operating micro finance program loan as People –Managed Savings and Credit (PMSC) which did not comply with MRA Regulations. As a result CCDB management decided to start micro finance program by reshaping its Enterprise Development Program (EDP) in 2008. Initiated the Micro Finance Program (MFP) in 2007. The main objective of this program by nature Micro Finance Program (MFP) is uniquely different from others programs and projects in CCDB. So far there has been no funding component from external donors.

The Organization compiled with the registration requirement of Micro Credit Regulatory Authority (MRA), in order to initiate and operate economic development Program for sustainable opportunities, to raise income through provi

Yearly Comparing Programmatic and Financial Performance:

SL No.	Particulars .	2018-2019	2017-2018	2016-2017	2015-2016	2014-2015
1	Number of Members	12,651	12,522	13,415	12,914	11,,448
2	Number of Borrowers	10,589	10,775	11,571	11,661	10,201
3	Member Borrowers Ratio	84:100	86:100	86:100	90:100	89:100
4	Member Savings	16,93,56,630	12,86,08,018	10,48,16,966	8,33,74,542	6,38,06,585
5	Loan disbursement	72,21,86,000	61,55,40,000	54,72,96,000	47,54,36,000	39,67,99,000
6	Loan Realization	65,94,89,074	58,33,68,546	50,48,25,916	44,57,37,268	35,28,53,083
7	Portfolio in Tk.	41,84,99,105	35,58,02,179	32,36,30,725	28,11,60,641	25,14,61,909
8	Cost per money lent 100 Tk.	8.28	8.97	9.19	9.34	9.32
9	Portfolio Yield	24,06%	23.61%	22,85%	22.30%	20,09%
10	On time recovery rate (OTR)	99.49%	99.46%	99.51%	99.11%	98.75%
11	Cumulative recovery rate (CRR)	99.48%	99.41%	99.44%	99.35%	99%
12	Portfolio in arrear	3.05%	3.20%	4.43%	4.89%	6.71%
13	Portfolio at Risk	3.36%	3.41%	4.68%	5.31%	7.20%
14	Income	9,31,40,687	7,92,48,072	6,91,82,947	5,93,11,714	4,61,14,340
15	Expenditure	5,98,24,225	5,52,17,352	5,03,13,334	4,44,19,203	3,69,84,483
16	Surplus	3,33,16,462	2,49,89,476	1,88,69,613	1,48,92,511	91,29,857
17	Operational Self Sufficiency (OSS)	156%	145%	138%	134%	125%
18	Financial Self-sufficiency (FSS)	126%	116%	110%	106%	98%
19	Loan Loss Reserve (LLR)	1,58,04,503	1,43,00,089	1,61,22,603	1,41,07,390	1,33,08,288
20	Debt Capital Ratio	2.03:1	2.48:1	3.71:1	3.53;1	4.28:1
21	Capital Adequacy Ratio	41.38%	29.22%	21.73%	21.92%	18.60%
22	Minimum Rate of Return on Capital	23.48%	26.56%	26.14%	26.84%	20.91%
23	Return on Asset (ROA)	7.76%	6.71%	5.74%	5.20%	3.56%

sion of capital to resources poor families in selected locations. CCDB Micro Finance Program Reg. No.: 02636-03667-00295 of 25 June 2008 and become a member Credit and Development Forum (CDF).

Micro Finance Program is being operated on as small scale as an independent and seprate program. Presently CCDB Micro Finance Program (MFP) operates 20 Branch Offices in 10 districts, 30 Upazilla, 121 Union and 727 Villages. MFP serving 9,514 female and 3,137 male members totaling12,651 members as individuals and members organized under 1,197 Samities.

Staff Strength: MFP currently has 121 regular staff, 21 contractual staff including 28 managerial staff 25 technical staff (Audit, Accounts & automation) 64 field workers and 25 support staff members under micro finance program as on June 2018.

Computer Automation:

CCDB Micro Finance Program embarked on accounting & portfolio automation in started December 2013 and successively brought all 20 branches office under the program. MFP step by step stopped using manual system of record keeping after commissioning of the wave base software in its branch offices and head office.

Credit Support to Member

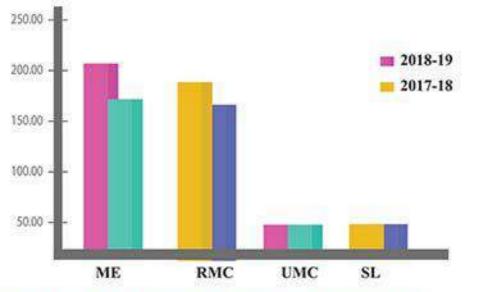
MFP has offered 4 types of loan product. These types are Micro enterprise loan (ME), Rural Micro Credit (RMC) and Urban Micro credit (UMC) & Seasonal Micro Credit. MFP captivating 24% service charge formal product of MFP.

Special Focus of Micro Enterprise Loan

Many borrowers have shown dynamisms to new opportunities to move ahead on the road to success in bigger ventures. CCDB Micro Finance Program provides larger loan called Micro Enterprise Loans to theses faster moving members. Development of Micro Enterprise was one of the most important objectives of CCDB Micro Finance Program. Many its borrowers set up farms (Like Agriculture, Livestock and Fisheries) Mini workshop, business enterprise etc. Micro Enterprise Loan size 50,000 to 10,00,000 Tk and average loan portfolio size1,61,114 Tk in 2018-2019.

Yearly Comparing Product wise Loan Portfolio (BDT Million Tk) is given the table.

SI No	Products	2018-2019			2017-2018			
		Borrower	Portfolio	Portfolio %	Borrower	Portfolio	Portfolio %	
1	Micro Enterprise Loan (ME)	2,000	204.62	48.89%	2,039	165.41	46,49%	
2	Rural Micro Credit (RMC)	7,489	181.51	43.37%	7,572	160.18	45.02%	
3	Urban Micro Credit (UMC)	859	20.47	4.89%	996	21.43	6.02%	
4	Seasonal Loan (SL)	241	11.9	2.84%	168	8.78	2.47%	
	Total	10,589	418.5		10,775	323.63	100%	



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

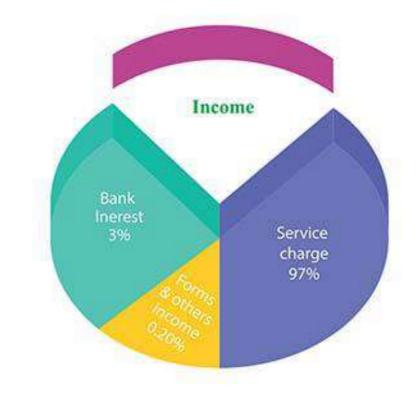
Description /Year	2018-2019	2017-2018	2016-2017	2015-2016	2014-2015
Loan Disburse	722.19	615.54	547.30	475,44	396.80
Loan Recovery	659,49	583.36	504.83	445.74	352.85
Loan Portfolio	418.5	355.80	323.63	281.16	251.46



FINANCIALS

INCOME:

The income of CCDB Microfinance Program during 2018-19 was 9,31,40,687 Tk. including service charges, form sales, member admission fees, bank interest and others income etc.



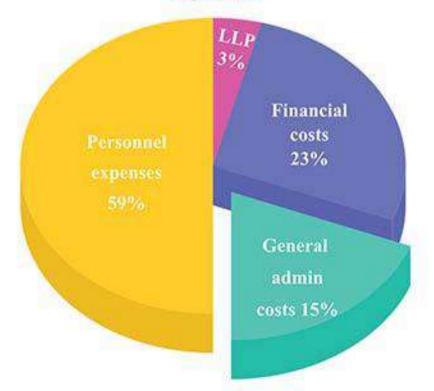
Income	2018-19	2017-18	2016-17
Service Charges	90,715,755	7,92,48,072	6,83,12,907
Forms and Others Income	1,82,470	1,64,191	1,76,259
Bank Interset	22,42,462	7,94,565	6,93,781

EXPENDITURE:

The total expenditure of CCDB Micro Finance Program during 2018-2019 was 5,98,24,225 Tk. including personal expenses, financial costs,loan loss provission, general admin costs and others costs.

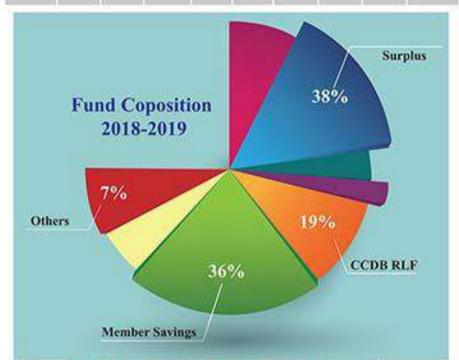
Expenditure	2018-19	2017-18	2016-17
Personnel expenses	3,53,81,473	3,30,73,983	3,00,63,664
Financial costs	1,38,95,295	1,16,99,147	1,02,98,786
Loan loss Provission	14,63,485	17,07,999	20,46,913
General admin costs	90,83,972	87,36,322	79,03,971

Expenditure



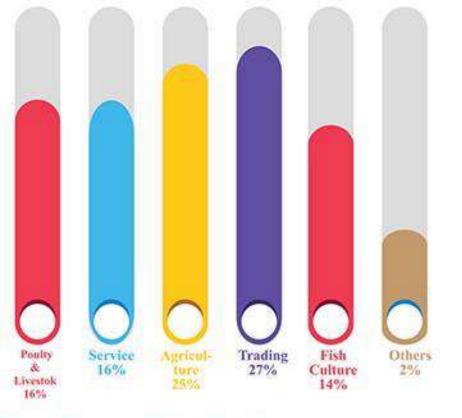
Fund Composition(Million BDT)

Su	rplus	Member	r Savings	CCD	BRLF	Others	Fund	To	tal
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
177.23	38.08%	169.36	36.39%	86.43	18.57%	32.41	6.96%	465.42	100%



Sector Wise loan disbursements (2018-2019):

SI No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
E.	Small trading	3,004	268,525,000	89,389	37.18
2.	Agriculture	2,702	121,144,000	44,835	16.77
3.	Service	1,808	109,092,000	60,338	15.11
4.	Poulty & Livestock	1,809	104,963,000	58,023	14.53
5.	Fish Culture	1,562	103,418,000	66,209	14.32
6.	Others	170	15,044,000	88,494	2.08
	Total				



Financial Services as Right of Members

- · Service those are provided timely.
- · Service those are prompt and quickly.
- CCDB Micro Finance Program as the safe secure place for to keep savings.
- · Clients mandated to withdraw savings when is necessary.
- Organizational mandated to maintain smooth supply provision of liquid as credit for the clients for investment.

Salient Features Of Micro Finance Program

 Lower interest rate on loan: As against the maximum limit of 27 percent per annum set by the MRA, MFP currently charges 24 percent, while most of the NGO MFIs charges 27 percent.

- Providing rebate on early repayment loan: While most of the NGO MFIs of Bangladesh do not care to provide incentive for their clients in form of rebate for early payment of installments, MFP provides rebates for its members differentiated rates appropriate cases.
- 3. Collecting Death Risk Fund (DRF) at much lower rate: MFP Collects as low as 0.5 percent of disbursement made to its clients but most of the NGO MFIs collect at the rate of 1 percent, double that for MFP, DRF as used to adjust loan after the death of the borrower and Investors with loan outstanding. MFP dispenses the same service at the lower rate of collection from loanees.
- Sickness allowance for its members: MFP provides sickness allowance for its member-borrowers or for their spouses if she/ he contracts any serious diseases to the extent of BDT 3,000 to 10,000 from Member Welfare Fund.
- Financial Support for Disaster victim: If any of MFP members, are badly hit by a natural disaster such fire, cyclone, flood etc., s/he are provided with financial support amounting to 5,000 to 10,000 from Member Welfare Fund.
- Stipend: MFP provide education support program of its member spouses for GSC, SSC and HSC Students BDT 3,000 to 5,000 tk.



CCDB HOPE Foundation

CCDB HOPE Foundation is an income generating and self-reliant project of Christian Commission for Development in Bangladesh (CCDB). It is mandated to represent CCDB's Vision, Mission and Objectives. It is running under a board of Trustee.

Events at a glance (July 2018 to June 2019)

Month wise events and venue users at a glance (July 2018 to June 2019)

SI No.	Training, workshops, meetings, etc.	# of Events	# of participants
1.	Training, workshops, meetings organized & conducted by national and international NGO's within the country	277	7,530
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	7	231
3,	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	12	311
	Total-	296	8,072

Title of the Events Organi	ized by the Users:
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The main title of the events have been given bellow-

Training on Advocacy and Gender Development; Foundation Training on Child Centered Disaster Risk Reduction (CCDRR); Education Regarding Disaster; Workshop on Sustainable Agriculture; Fishery Manual revision; Training of Trainers on Right Based Approach; Workshop for OCAG Senior Management; Learning Session on Brand Marketing Process; Training on Composite Heritage, Conflict Analysis; Land Rights; Interactive Facilitation and Communication Techniques; Gender Justice and Gender Mainstreaming; Monitoring and Evaluation; Climate Change; Health and Primary Education; Management Information System; Project Cycle Management; Refresher course on Local Capacities for Peace; Child Protection

SI #	Name of the months	# of Events	# of participants
1.	July 2018	19	412
2.	August 2018	27	397
3.	September 2018	25	292
4.	October 2018	27	981
5.	November 2018	26	476
6.	December 2018	26	772
7.	January 2019	28	1,294
8.	February 2019	24	1,309
9.	March 2019	24	776
10.	April 2019	23	401
11.	May 2019	23	502
12.	June 2019	24	460
Tot	al-	296	8,072

TOT; TOT on Financial Services & Asset Generation; Quality Management Systems; Teacher's Training on Minority-Friendly Inclusive Education at the Primary and Secondary Level; Anti-Human Trafficking; Sun and Vision Training; Democracy and Development, Training on Pedagogy, etc.

Average centre occupancy against planned occupancy







The Commission of CCDB

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of "Christian Commission for Development In Bangladesh" which comprise the statement of financial position as at June 30, 2019 and the statement of income and expenditure, the statement of cash flows, the fund balance and cash status the for the year then ended and toxics to the financial statements, including a summary of significant accounting policies and other explanatory

and expenditure statement for the year then ended in accordance with Generally Accepted Accounting Principles In our opinion, accompanying financial statements prepared by CCDB present fairly, in all material respects of the financial position of "Christian Commission for Development In Bangladesh" at June 30, 2019 and its income (GAAP)

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISA) as introduced by the Institute of Chartered Accountants of Bangladesh (ICAB). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants (IESBA) Code of Conduct and (ISQC1) and Bangladesh Standards on Quality Control (BSQC1) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal controls

BFRSs, and for such internal control as management determines is necessary to enable the preparation of financial Management is responsible for the preparation and fair presentation of the financial statements in accordance with statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the duration, disclosing, as either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so those applicable, matters related to reporting period and using the going concern basis of accounting unless management charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from Reasonable assurance is a high level of assurance but it does not guarantee that an audit conducted in accordance material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. error and are considered material if, individually or in aggregate, they could reasonably be expected to influence with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or the economic decisions of users taken on the basis of these financial statements.

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Theialie 113, D 14195 Berlin

Shakarl .

Phone: +355 67 20 66 161 Capaciony





Report on the legal and regulatory requirement:

In accordance with the applicable laws and regulations, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof,
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The statement of financial position and statement of income and expenditure dealt with by the report are in agreement with the books of accounts; and

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Acceptance of Expenditure:

Director, the Associate Director and the Head of Finance supported by bills, invoices, memos etc.; with The expenditure has been accepted by us on the strength of approval and authorization by the concerned Area Manager/Coordinator and Accounts officer the area/Field offices and in head office by the Executive recommendation of Head of Programs/Coordinators.

Other Matter

CCDB Head Office received funds for its different projects approved by the NGO Affairs Bureau through its Current A/c No. 01-1335669-01 with Standard Chartered Bank, Kawran Bazar Branch which is the mother account of the Organization. From this account funds are transferred to respective projects' bank account and projects payments are made through those project bank accounts.

10 October, 2019 Dated: Dhaka

CCDB ANNUAL REPORT



S. K. BARUA & CO.

Sperman

Chartered Accountants





CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB) CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019

		Amount i	n BDT
	Notes	30 June 2019	30 June 2018
ASSETS			
Non-Current Assets			
Property, Plant & Equipments	5.00	58,930,530.00	51,470,139.00
Current Assets	-2	968,175,284.03	844,895,933.78
Sundry Advances/Debtors	6.00	92,888,434.00	6,534,958.00
Loan due - Micro Finance Programme (MFP)	7.00	418,499,105.00	355,802,179.00
Cash & Bank Balances	8.00	456,787,745.03	482,558,796.78
Total Assets		1,027,105,814.03	896,366,072.78
FUND & LIABILITIES			
Fund Account	10000114	727,884,618.36	688,911,467.48
Assets Fund	9.00	58,930,530.00	51,470,139.00
Restricted Fund	10.00	50,497,890.92	96,855,052.04
General Fund	11.00	55,289,474.75	66,119,896.75
Corpus Fund	12.00	331,295,060.32	313,759,298.52
Micro Finance Programm Fund	13.00	177,225,837.00	106,536,105.00
Assets Replenish Fund	14.00	3,851,945.00	9,515,000.00
Staff Gratuity Fund	15.00	50,793,880.37	44,655,976.17
Current Liabilities		299,221,195.67	207,454,605.30
Sundry Creditors/Accounts Payable	16.00	129,864,565.67	78,846,587.30
dicro Finance Programme (MFP) Members' Savings	17.00	169,356,630.00	128,608,018.00
Total Fund & Liabilities	-	1,027,105,814.03	896,366,072.78

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

Executive Director

CCDD

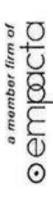
Chairman CCDB Commission

Dated: Dhaka 10 October, 2019



S. K. Barua & Co. Chartered Accountants





CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB) CONSOLIDATED INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2019

	(3)	Amount in BDT	n BDT
Farticulars	Notes	30 June 2019	30 June 2018
INCOME			
Restricted Fund:		277,487,476.22	474,780,480.97
Restricted Fund Received	18.00	262,358,310.44	450,450,032.35
Own Means Contribution	19.00	6,776,415.78	4,948,498.62
Contribution from Target Groups	20.00	8,352,750.00	19,381,950.00
Micro Finance Programm Fund:		93,140,687.00	80,206,828.00
Sale of Admission & Loan Form, Passbook, Bank interest, Others, etc.	19.00	2,424,932.00	164,191.00
Service Charge on Loan	21.00	90,715,755.00	80,042,637.00
Fotal Income		370,628,163.22	554,987,308.97
EXPENDITURE			
Restricted Fund :		323,630,155,97	408,327,440.27
Payments	25.00	320,279,915.97	403,899,528.27
Depreciation		3,350,240,00	4,427,912.00
Micro Finance Programm Fund:		59,824,225.00	55,217,353.00
Payments	22,00	89,336,091.00	\$4,700,176.00
Depreciation		488,134,00	517,177.00
Total expenditure	***	383,454,380.97	463,544,793.27
Balance of fund transferred as shown below		(12,826,217,75)	91,442,515.70
Total		370,628,163.22	554,987,308.97
Restricted Fund	10.00	(46,142,679.75)	66,453,040,70
Micro Finance Programm Fund	13.00	33,316,462.00	24,989,475.00
		(12,826,217.75)	91,442,515.70

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

Executive Director

Dated: Dhaka 10 October, 2019



S. K. Barua & Co.
Chartered Accountants

CCDB Commission





CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB) CONSOLIDATED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 30 JUNE 2019

Particulars	Notes	Amount	ASSESSMENT OF THE PARTY OF THE
Particulars	Notes	FY:2018 - 2019	FY:2017 - 2018
Cash flow from operating activities:			
Restricted Fund Received	18.00	262,358,310.44	450,450,032.35
Restricted Fund Payments	25.00	(320,279,915.97)	(403,899,528.27
Contribution from Target Groups	20.00	8,352,750.00	19,381,950.00
Own Means Contribution	19.00	9,201,347.78	5,112,689.62
General Fund Receipts	11.00	4,877,705.00	6,415,022.00
Corpus Fund Receipts	12.00	17,611,531.80	11,594,332.00
Corpus Fund Payments	12.00	(75,770.00)	(73,266.00)
General Fund Payments	23.00	(15,588,501.00)	(6,267,625.70)
Staff Gratuity Fund Receipts	24.00	9,516,820.20	8,446,887.00
Staff Gratuity Fund Payments	26.00	(3,378,916.00)	(3,285,584.00)
Micro Finance Programme (MFP) Payments	22.00	(59,336,091.00)	(54,700,176.00)
Total cash flow from operating activities	A 90000-000000-0	(86,740,728.75)	33,174,733.00
Cash flow from investing activities:			
Programme Capital Expenditure	27.00	(4,184,718.00)	(456,597.00)
Sale of Motorcycle-MFP		55,678.00	X8623300070.2003
Assets Replenish Fund	14.00	(5,663,055.00)	
Total cash flow from investing activities	3	(9,792,095.00)	(456,597.00)
Cash flow from financing activities:			
Service Charge on Loan-MFP	21.00	90,715,755.00	80,042,637.00
Loan realised - MFP	7.00	659,489,074.00	583,368,546.00
Loan paid - MFP	7.00	(722,186,000.00)	(615,540,000.00)
Sundry Creditors/Accounts Payable	16.00	88,347,807.00	(96,414,461.32)
MFP Members' Savings	17.00	104,745,318.00	78,746,999.00
MFP Members Savings Refunded	17.00	(63,996,706.00)	(54,955,947.00)
Sundry Advances/Debtors	6.00	(86,353,476.00)	104,138,915.00
Total cash flow from financing activities	6	70,761,772.00	79,386,688.68
Net increase/(decrease) in cash and bank balances	-	(25,771,051.75)	112,104,824.68
Cash and bank balances at start of year		482,558,796.78	370,453,972.10
Cash and bank balances at end of year	8.00	456,787,745.03	482,558,796.78

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

Executive Director

CCDB

Dated: Dhaka 10 October, 2019 Ohaka) •

CCDB Commission

S. K. Barua & Co. Chartered Accountants



LIST OF PRESENT COMMISSION MEMBERS CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)



Harold Sougato Baroi Vice-Chairman



David A. Halder Chairman



Advin Barun Banerjee Treasurer



Thomas B, Baroi Member



Ipsita Biswas Member



Molina Karmaker Member



Abdul Quddus Member



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