



ANNUAL REPORT 2019-20



CHRISTIAN COMMISSION
FOR DEVELOPMENT IN BANGLADESH

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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.



VISION

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

VALUES

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



FROM THE EXECUTIVE DIRECTOR'S DESK

Despite all other challenges Bangladesh has made remarkable progress in reducing poverty, supported by sustained economic growth. During 2020, the Voluntary National Reviews process in Bangladesh identified phenomenal advancement with success in achieving, or even crossing or being on-track against several indicators of SDGs. According to the VNR's 2020 report 'poverty has declined from 40 per cent in 2005 to 20.5 per cent in 2019, last 14 years, a period when life expectancy at birth increased from 65 years to 72.3 years. Bangladesh also achieved gender parity in primary and secondary education by 2018 while its literacy rate jumped from 53.7 per cent in 2006 to 73.9 per cent in 2018.'

However, while everything was progressing successfully in accelerating economic and social growth to a higher trajectory in the last decade, COVID -19 pandemic has set the country under unpredictable and unprecedented challenging situation that deliberately affected the growth of the country. The rising growth of all sectors have declined sharply. Transport and communication, community and social services, bank and financial intermediaries, tourism, and wholesale and retail trade have all faced economic sudden stop. Middle and low income groups faced immense cut in their regular income, in consequence of that, the poverty level seems to be more intensified due to the sudden closure of all earning sources in country. Only, agriculture was one of the industries that has exhibited stunning performance with a bumper harvest of rice and unhindered output in other subsectors such as fisheries and livestock.

In the midst of this unusual year, CCDB has been continuing its regular interventions steered by its Vision, ecumenical principles and professional values, to create a society where poor, vulnerable people relishes their rights and justice with dignity for a sustainable and caring society. To achieve that, one of the flagship programs of CCDB is Comprehensive Poverty Reduction Program (CPRP) since 2007. It is the fourth phase of this program successfully running into 15 districts of Bangladesh covering about 50,000 reference people. Under the 'People Centered Development Approach', the reference people of this program are being united and empowered to be able to take their own decision, form and lead their own institution as we call them 'forum' similar to 'CBO' and lead their own social and economic development to ensure quality of life through People's Managed Saving Credit (PMSC). Though this pandemic situation hindered its progression for this year but with the support from our forum members and our resource partners, CCDB stood besides for its marginalized low and middle income group of participants whose regular income faced a cut due to the pandemic related constraints and to aware them with different coping measures.

Another important priority for CCDB is to combat climate change related impacts, build capacity of the vulnerable people to become resilient and to share the knowledge to have an impact nationwide. There are several unique programs CCDB has been implementing in the coastal areas to build a climate resilient community. Under the 'Community Resilience Building Framework', 'Community Climate Resilience Centers' (CCRC) is formed to develop the capacity of climate vulnerable people using low cost locally available technologies and knowledge in agriculture, livelihood, DRR and use of natural energies (solar power) to reduce carbon emission and damaging climate.

The most unique intervention of this program is developing the Climate Center in Sreepur Upazila, which is under construction with the hope to get it open formally in the mid of October this year 2021. This center includes Climate Technology Park, will be a hub for knowledge sharing, technology demonstration and a learning center to gather knowledge on climate learn about climate resilient technologies for local, national and international researchers, students, and all visitors.

CCDB has been operating few other small but significant programs in different parts of the country. Women's Empowerment and Active Citizenship- ENGAGE, a five-year international consortium project led by COADY International Institute, financed by Canadian Government and COADY, to empower community leaders for gender equality, capacity building of partner organizations and networks etc. Improving Livelihood, Food Security and Reducing Carbon Emission through Biochar Initiative, a three years project, supported by Kerk in Actie and ICCO-Cooperation Bangladesh, to enhance livelihood food security at the household level and reduce carbon emission by applying Biochar. Several projects for Forcefully Displaced Myanmar Nationals (FDMN) and local Host communities in Cox's Bazar areas, different national and regional partnership project etc.

CCDB is also proudly participating in the resettlement interventions of

the mega – infrastructural projects carried out by Government of Bangladesh with assistance of various development partners.

As a vibrant organization, CCDB also has been adapting different change mechanisms to confirm sustainable, transparent and accountable management system in the organization at the same time to ensure its long reputed journey keeps the pace as it is contributing in the development of people of Bangladesh.

During the journey of this year, on behalf of CCDB family, I would like to express our sincere gratitude and heartfelt thanks to our general body members, commission members, resource providing partners, government institutions and agencies, network partners, our respected program participants and to all our well-wishers for their tireless and generous support that enabled us to move forward with courage, innovation and perseverance.

Juliate Keya Malakar

Executive Director
CCDB

POVERTY REDUCTION, FOOD SECURITY AND LIVELIHOOD

Comprehensive Poverty Reduction Program (CPRP)

CCDB has been implementing Comprehensive Poverty Reduction Program (CPRP) since July 2007. This program was designed based on Sustainable Livelihood Approach to address poverty from different dimensions. Since the very beginning, CCDB adopted a fair mix of service delivery and right based approaches in implementing this program. This strategy played a significant role in reducing poverty, and at the same time, increased access to different services of the government institutions at the local level.

Currently CCDB is implementing fourth phase of this program started from July 2018 and to be ended in June 2021. At the end of the last phase a total of 226 forums have been graduated, and at the same time, CCDB included around 11000 new reference people, mostly women, organized under 100 people's institutions popularly known as "Forum" in the current phase. All these forums are labeled as "Phase in Forum" Most of the forum members were taken from poor and extreme poor households selected through well-being raking exercise, a popular PRA tool used for categorizing people of rural areas based on their wealth.

Due to COVID 19 pandemic, implementation of CPRP was halted for few months. Many activities have been moved to the next year. In the current phase CPRP has three major thematic areas like Institutional development, Economic Development, and climate change and disaster risk reduction. A series of activities are in place in each of the thematic areas to achieve the overarching goal as well as objectives of CPRP.

Institutional Development

Capacity building is one of the pre requisite for running any institution successfully. CCDB arranged a series of capacity building initiatives for the members of executive committee of the forums. During the reporting period, training in book keeping arranged for 200 forum members. This training courses provided a basic understanding on

accounts keeping so that the forum leaders can manage the financial affairs of the forum efficiently. Same training also imparted to the forum workers as they are responsible to assist the members of forum executive committee in maintaining the day to day accounts of the forum. To improve the management capacity of the executive committee members of the forums, CCDB also arranged training in management and leadership for 448 forum leaders. Around 8% of phase in forums changed their leadership as per the bylaws.

An orientation course on "Forum bylaws" was also arranged for the leaders of newly formed forums, so that they can understand their role and responsibilities in running their respective forum. It was found later that, 65.5% of the forum leaders have been able to acquire good understating on bylaws.

Forum leaders of the phase in forum also received training in developing annual action plan. At the end of the reporting period, it was observed that 15.5% developed their annual action plan and have been able to implement the plan successfully, 30% of them developed plan and implemented partially; and 54% developed the plan but could not implement properly.

During the reporting period, a total of 119 union level network and 33 upazilla level networks have been formed with the representative from forums. These networks are mainly responsible for advocacy and lobbying to increase the access of the community people to government extension services at local level. They also play a significant role in initiating advocacy campaign on different issues of public interest such as, ensuring quality education and health care, preventing child marriage, etc. CCDB also imparted necessary training in advocacy and lobbying for 474 network members. They meet the local duty bearers on a regular basis to discuss different issues that affect life and

livelihood of the community people. It was evident the access to different services including social safety net program increased by 61% to some extent.

Registration of forum under cooperative is crucial for legal entity as well acceptance to the community people and duty bearers. During the reporting period at total of 489 forums have been registered.

A community based water supply system is in place through lobbying

Advocacy Network of Niamotpur Upazila in Manda has been able to ensure safe drinking water through lobbying with respective authority. This area is drought prone and lacs safe drinking water. Women collect water from distant place which is time consuming and stressful for them. The members of the network raised this important issue of Safe Drinking Water and discussed in monthly meeting of Forum. Then they raised this issue in Upazila Network meeting through Union Network representatives. With the help of Network Committee, they contacted Upazila Parishad several times and afterward finally Forum members submitted a written application to UNO jointly with Upazila Parishad and Upazila Network committee to install a Community based water supply. After lobbying for four months they the Upzila Administration finally install a community based water supply system that can provide safe drinking water for 120 households.



Holistic approach to prevent child marriage

Prevention of Child Marriage was taken as major issue at union Network Committee meetings of chapainawabganj Sadar and Nachole upazila under Chapainawabganj district. Last year around 39% girls got married before the age of 18 in chapainawabganj district. To prevent this prevalence, three task force groups were formed to address the issue and minimize the occurrence of child marriage in community level. Network committee of the forum supports this task force group in terms of monitoring, awareness raising and mobilization. This advocacy started by organizing dialogue sessions regarding this issue with active stakeholders at M M Haque ideal High School hall Room, chapai sadar and at Rishikul Union Council hall. Panel Mayor, Head Teacher, Religious leader, Elite Persons, students together made a participatory dialogue session. The major agenda in this dialogue session were to address the occurrence of child marriage, challenges of this issue, role of stakeholder.

After this dialogue session Imams discussed about the negative impact of child marriage during “khutba” session at Masque which causes a mass awareness. Panel chairman of Chapainawabganj Poursava who was once chairman of Janata forum extended her cordial support to prevent child marriage in community.





Task force and network member together took an initiative to motivate parents for higher education of girl child. Principle of M M Ideal high school set an example of preventing child marriage by giving re-admission to adolescent girls who were at risk of child marriage due to harassment on the way of their older school.

Stakeholder gave a positive response on this issue and urged for holistic approaches on this matter as Child marriage/forced marriage is a result of the cumulative & communal problem and challenges. Teachers were more concern to prevent drop out from school at least before the age of 18, parents were motivated to stop child marriage in this dialogue session. Each stakeholder took the responsibility to reduce child marriage at community level. The necessity of proper law enforcement, speed up the prolonged judicial process for child marriage reduction was also came out as solution from this dialogue session. To address this, a rally and a discussion session with UNO, SP, Upazila chairman was organized later by CCDB where upazila Network committee, Nachole and task force committees of nachole upazila played a major role to make this program successful. Around 200 leaflet of “stop child marriage” was distributed to participants. Distribution ceremony of 200 sticker of “stop child marriage” inaugurated by UNO of nachole & upazila chairman. Police showed major concern regarding this issue and re-assure to help at their level best to stop child marriage. By this holistic approach lead by CPRP’s forum child marriage decreased 30% at Nachole upazila.

The following table describes services received through lobbying by forum and networks:

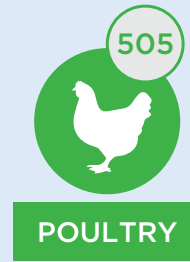
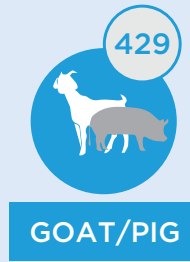
Assistance support received	No. of Forum Members
Agricultural training	1190
Rickshaw/Van	08
Cattle	1927
Sewing machine	31
Slab latrine	186
Poultry	1841
Tube well	106
Agri equipment	03
Tree (sapling)	95
Skill training	
Training on livestock	76
Fish culture	163
Computer training	59
Handicraft	181
training on making guti Urea	86
Allowances	76
Old age allowance	1422
Widow allowance	1060
Person with disability allowance	575
Pregnancy	618
VGf/VGD	8616
Education	8643

Economic and Social Development

Improving livelihood is crucial for economic development for forum members as well as for sustainability of the forum. CPRP offers various livelihood skill training and provided financial assistance to the forum members for taking up different income generating activities. This initiatives play a significant role in getting them out of the vicious cycle of poverty. During the reporting period, 396 forum members received training in livelihood asset management. The learning of the training

enabled them to enhance their income. It was observed that, around 40% of the forum members have been able to increase their household income by 40%. Most of the women are directly involved with income generating activities. Around 80% of women meet their family expenses partially. In many cases, they are depositing savings in the forum. Even they can now spend more on quality food, children's education, improving housing condition, etc.

Livelihood Assets Transferred



CPRP also provided training on different vocational training for the youths of the family of the forum members.

Name of Training	Duration	Male	Female
Computer	3 months	0	4
Tailoring	3 months	0	25
Auto Mobile	6 months	5	0
Driving	6 months	1	0
Total		6	29

Forum based income generating initiatives

Marshal Dahar Forum of Manda

This Forum Executive committee took an initiative for increasing income of the Forum through fish cultivation. This Forum leased in a pond for eight years, paying lease value from their own fund. Every year Forum cultivated fish. In the reporting year this forum has made a net profit of Tk. 103000.

Ginarpur Nagri Adibashi Manda

This Forum has taken another initiative of cultivating Malta in 3 decimal of land that is owned by Forum. There were 70 Malta saplings planted in this land. As they didn't have any prior experience on Malta Cultivation, received technical support Upazila Agriculture Office. All the saplings survived and grew well. These plants are in flowering stage. They are expecting a good harvest in coming years.

An easy-bike changed the life of Benjamin

Benjamin Soren (48) belongs to ethnic community and lives in Purbochak Mothura village at Aladipur union of Fulbari upazila under Dinajpur District. He has a family of five with his wife, two sons and one daughter. Financially he was struggling highly along with his wife. He and his wife both worked as labourer. Daily wage was not enough to meet family needs. Sometimes he had borrowed money to feed his children and his wife, and even collected vegetables from other's farm to feed their children. They had a house, made of soil and leaf to cover their head and had no sanitation facilities.

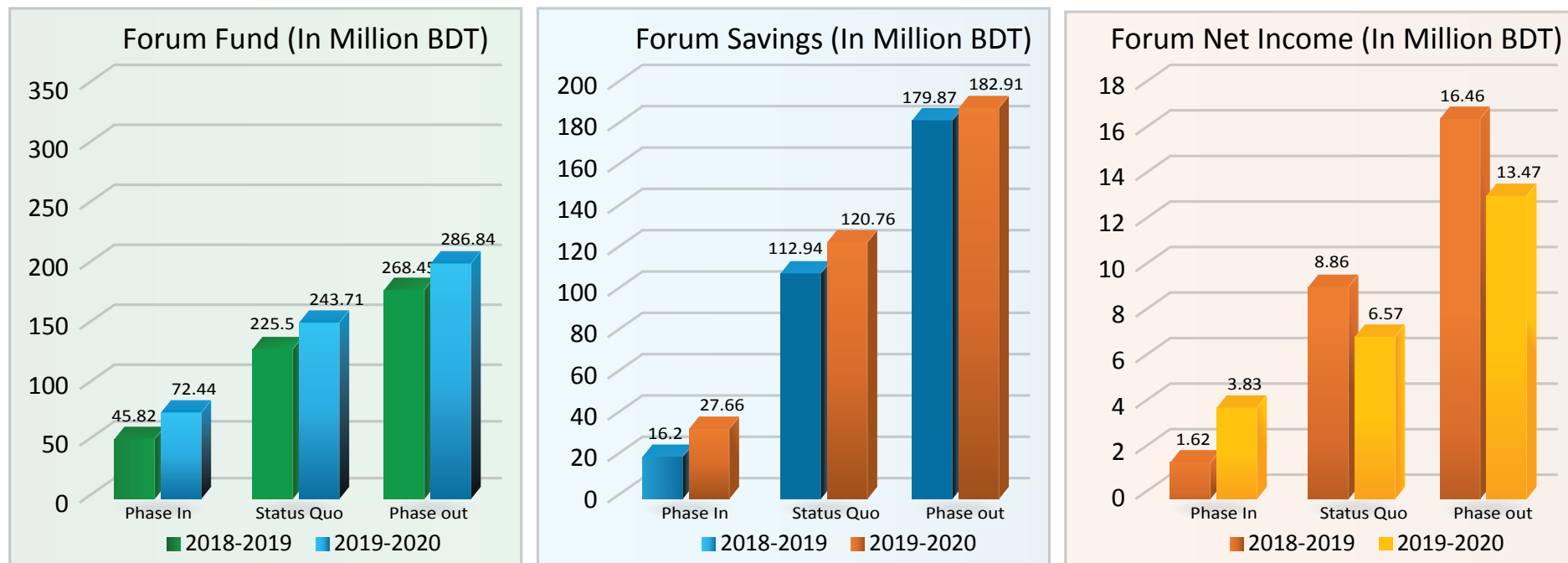
He was a member of executive committee of Purbochak Mothura Adibashi Forum. From this forum he came to know about CPRP's forum where specific facilities were available for forum members to upgrade their livelihoods and earning. After knowing all the facilities of the CPRP's forums Benjamin applied for the loan to buy an easybike. He got 50,000 BDT from the forum and bought an easybike. This easybike changed his life all together. Now he is making an average of 700 BDT per day. He is now providing more than enough for his family that his wife quit her job as labourer. Benjamin inspired his wife to start a livestock farm and bought cows and chicken for the farm. Now his wife is an independent livestock farmer as well. Benjamin also leased in land to cultivate cereal crops. All his initiatives became successful after taking the loan from CPRP's forum. He built a toilet for his family. His sons took admission in technical college. Benjamin is now an established man. He is now dreaming to build a proper house for his family which would be resilient to all sorts of disaster.



CPRP formed several producer groups based on different products as follows during the reporting period. The forum members of the producer groups are rearing bull mainly to sale during the occasion of Eid-UI-Azha. The members of the producers groups received training in managing beef fattening specially feed management, deworming and diseases control etc. Other groups are involved in producing vermi compost, vegetables, fruits, milk, etc. Through the collective approach of marketing product, the producers are getting fair price now as because of their increased access to market information, savings time and marketing cost for selling product. They are now more aware with regards to the management of producing quality product, sorting and grading of product. As a result of increased income, their living standard improved.

Type of product	No. of group	Male/Female
Beef Fattening	51	Female
Vermin Compost	38	Female
Milk	21	Female
Mango	35	Mix
Vegetable	1	Mix
Banana	40	Mix
Native Chicken	10	Female

Peoples' Managed Savings and Credit (PMSC) is an unique approach of micro financing that has been practiced by CCDB for many years. This microcredit program is solely operated by the forums, and benefits also go to them. A brief status of this program is shown in following illustrations.



Apart from livelihood improvement, CPRP addresses several social development issues including education and health. To address the issues on early marriage, dowry, eve teasing and violence against women 36 task force groups have been formed. Each task force participated in forum monthly meeting and discussed about the consequences of dowry, eve teasing, child marriage etc. Task force has conducted a mapping exercise girl child aged 13 to 18 years who are at risk of get married in the project areas. Task force groups conduct a regular monitoring as well creating awareness in the community to reduce these kind of social ill.

During the reporting period, a massive awareness raising program was carried out in promoting sanitary napkin among female forum members and adolescent girls. A total of 878 forum members and 402 adolescent took part in these orientation sessions. It worked very well in motivating them to use sanitary napkin. A follow up observation revealed that 40% of female forum members and 90% school going adolescent girls are using sanitary napkin to maintain personal hygiene.

CPRP rolled out a mass awareness program against drug addiction and illegal trading along with government stakeholder. Through this campaign an effort was made to disseminate the knowledge of alternative job creation for drug trader, adverse effect of drug addiction in the family and society. Beside this, special focus was given to build effective relationship between students-teacher, children and parents. etc. Community based Drug Eradication Committee was formed comprised of Imam, school teachers, word commissioner and community leaders.

Alodini- A Change-maker of the society

Alodini (53) is an Ethnic (Mahali) woman who lives at Aftabgonj in Nawabgonj Upazila of Dinajpur District. Her Husband Lulu Murmu died 3 years ago. She has a daughter and a son and lives with her son and grandchild. She has only 3 decimal of homestead land and 22 decimal of cultivatable land. She made a living by making bamboo craft. She believed in indigenous knowledge for health care. She used to think that traditional practices are enough for pregnant women and adolescent girls. She was indifferent towards pre-natal care, labor & delivery.

She became a member of BuriKathal Adibashi Shurjomukhi Forum in the year 2000. Being an active member, she attained Midwife training from CPRP's forum. She also took part in several health services and hygiene training provided by forum. After all these training, she realized the necessity of health care and hygiene facilities for women and children. Since 2003, she has started working as midwife for her community and providing hygiene knowledge to them. Soon she became a skilled midwife for her community and other villages as well. She is an active member of CPRP's forum and acted as change bearer for local communities. In 2018 she played an important role to promote sanitary napkins and self-hygiene among adolescent girl and local communities. From the CPRP's forum, she learnt that critical cases need special treatment from specialized doctors. Whenever she found a critical case of pregnancy, she tried to advise them to visit nearby Government hospital for proper care and guidance.

Now Alodini is an aware change-maker in health sector. She and her family playing significant role as health service provider. She inspires women and adolescent girls to use sanitary napkins. She advises families to take proper care of the pregnant women and newborn children. She refers women to Government hospitals for critical treatment. Her service made a tremendous change in the community. Newborn mortality & maternal mortality decreased evidently in her community. Adolescent girls are using sanitary napkins, women are aware about self-hygiene and child care and families taking better care of the pregnant women. Now Alodini is dreaming that her grandchildren will follow her footsteps and will serve the society to make this world sustainable.



Climate Change, Environment and DRR

According to the sustainable livelihood approach, development cannot be sustained if measures are not taken to address adverse impacts of Climate change, prevent environmental degradation and without build capacity to cope the natural disaster. In view of this, CPRP arranged workshop on disaster preparedness and response with the participation of 149 forum members in the disaster pro areas.

CPRP also developed a group of 150 volunteers and trained them for operating emergency response during any disaster. Many of the volunteers were made involved in emergency COVID 19 response.

CPRP also introduced several climate adaptive technologies to combat the adverse impacts of climate change. Supports were given for floating vegetable garden; cultivation of drought, flood and salinity tolerant varieties, etc.

Climate adaptive technology	Number of recipients
AWD	47
Floating bed gardening	545
Dry Seed bed	1426
No tillage agriculture	87
Drought resistant variety	44
Flood resistant variety	368
Cropping pattern	859
Vermi Compost	1322
PEN technology	11
Bio fertilizer	211
Organic agriculture	385

Rabeya Begum, a torchbearer of hope for organic Farming

For a prolonged period of time farmers are using chemical fertilizers and pesticides in the agricultural farm for better produce. As a result, nature showing its reaction on environments and human health. Depletion of natural resources and lack of food security and health hazard are now common occurrence. The cost of pesticides and chemical fertilizers increased manifolds while agricultural produce decreased gradually. CPRP has specifically addressed this issue with a unique solution. CPRP has been promoting organic farming for so long and using all available forums to provide basic knowledge and training to use organic fertilizer as a replacement of chemical fertilizer.

47 years old Rabaya begum and her husband Eidris Ali was using chemical fertilizer and pesticides at their farm for a long period. For a prolonged period they have not seen expected production from their farm. On the other hand price of the chemical fertilizers has increased manifolds and made it difficult for them to cope.

Rabaya Begum became an active member of the Mynamati forum. Through these forum sessions she came to know about the organic fertilizers and received training from CPRP's forum. Rabaya Begum learnt about the beneficial site of vermin compost and its cost effectiveness. Rabaya Begum came to know that chemical fertilizers is one the main cause of soil depletion and faulty production of crops. She took all the necessary things from the forum to produce vermin compost started producing it on her backyard. Rabaya encouraged her husband to join her in the farming of vermin compost. Both husband and wife started producing vermin compost and used it in their farm for better produce. They saw an improvement in crop productions and witnessed economic growth.

Rabaya Begum & her husband started to produce vermin compost in 6 buckets. They produced 100-120 kg vermin compost per month and used in their own field. In addition, she also makes bio pesticide by boiling Neem leaves in water. After cooling, they spray it in their crops as pesticides. They also use wood ash in their field. Wood ash works as a fertilizer which provides many of the trace elements that plants need to thrive. When she uses chemical fertilizer her production cost was 7000-9000 BDT around the year. But now after using vermin compost, her production cost has been reduced to 3000-4000 BDT. Now she has savings of 13900.00 BDT in Mynamoti Forum. Upazila Agriculture officer Niamatpur also appreciated her organic farming and advice farmers to learn from them. She is selling vermin compost for high production of crops and earned 100-150 BDT every month. Throughout the year on her 51 decimals of own land, she cultivated various vegetables (sweet gourd, ladies finger, Red amaranths, Malabar spinach, onion, purple, pointed gourd, bitter gourd etc and sold them in the near market.



Improving Livelihood, Food Security and Reducing Carbon Emission through Biochar Initiative

Improving livelihood, food security and reducing carbon emission through Biochar initiative is a project supported by Dutch organizations Kerk in Actie and ICCO-Cooperation Bangladesh and implemented by CCDB since October 2016. The goal of this project is to enhance livelihood and food security at the household level, and reduce carbon emission by applying Biochar in cultivable land. This project is being implemented in 3 upazilas like Shibalaya in Manikganj district, Manda in Naogaon district and Nawabganj in Dinajpur district.

The activities of this project are orientation & training on AKHA (agriculture friendly cook stove), cook stove production and installation, support for demo plots and kitchen garden, farmer led experiment, and research & networking through market development etc. are being implemented to achieve the desired results.

Key results of the Project

- Biochar and Energy at home: The pyrolysis (burning) techniques used to produce Biochar can generate bio-energy, a low-carbon source of energy;
- Sequestering carbon and climate change mitigation: The carbon in Biochar resists degradation and can sequester carbon in soils for hundreds to thousands of years, offering a major route to draw down and lock up carbon from the atmosphere;
- Food production and low carbon agriculture : Biochar enhances soils' ability to retain nutrients and water, making them more productive with less inorganic fertilizer, offering a valuable tool for a more sustainable agriculture;
- Household based additional income: Biochar may help getting additional income for the project beneficiaries in the form of selling Biochar to other farmers. However the low fuel expenses in AKHA also saves money for the households;

- Sustainable livelihoods and food security: The households will be encouraged to do homestead gardening using Biochar. This would enable the household to supplement the nutrition need of the family members while the small famers will reap high yield in other crops as well.



Key Features of the project

Promotion of Safe food production

We know chemical fertilizers are being used to increase yield for crops. Biochar reduces the over dependence on chemical fertilizers as use of Biochar improves soil fertility that contribute to high yield and thus reduce dependence of chemical fertilizers and ensures safe food.

Use of Biochar in agriculture

Though an age old technology, Biochar has not been used in agricultural farmland in this part of the world. Thus the project helped selected farmers to use Biochar in part of their farmlands to demonstrate success which encourages others to use Biochar. Biochar using is visible in project areas.

Demand creation for Biochar

The project through different activities has created demand for Biochar at different levels i.e. agricultural farms level, nursery owners, homestead gardeners, researchers at universities and research institutes etc. Farmers are paying for Biochar as agriculture inputs.

Establishment of Biochar network

The project has promoted establishment of two different networks- (i) one for (i) Biochar producers and the other (ii) Biochar users. Through these networks the supply and value chain of Biochar have been created to make the whole cycle functional and sustainable in the long run.

Popularizing Biochar production and use

The project has organized a number of events through some popular events to popularize Biochar in the project areas including- (i) Farmers Day, (ii) Green Crops Fair, (iii) attending different regional and national events agriculture, environment and renewable energy, (iv) Miking, and (v) holding national Seminar. CCDB -AKHA - Biochar is branding image in community of Biochar village.



Achievements during reporting period

Shibalaya	Manda		Nawabganj	Total
4	2	Assistance support received	3	9
120	132	Akha user group	118	370
25906	20604	AKHA USER	20917	67427
4966	1274	BIOCHAR PRODUCTION	3005	9245
137	71	Biochar SELL	61	269
50	139	BIOCHAR USER	150	339
174	103	FARMER TRAINING	126	403
		GARDENING TRAINING		

Poverty Alleviation and Gender Equity (PAGE)

CCDB has been implementing Poverty Alleviation and Gender Equity (PAGE) project in four unions of Fulbaria Upazilla under Mymensingh district with the financial assistance from Christian Aid Bangladesh since 2019. A Total of 500 (Male-200, Female-300) extreme poor families were selected as reference group. Necessary skill and knowledge in rearing native chicken and producing casava has been transferred to those reference groups to improve their livelihoods, reduce gender discrimination, formation a potential native chicken network, improve market linkage and ensure fair price.

As per the requirement of the project, baseline information was collected from 613 households of the project working area using structured questionnaire. In addition, 25 farmer's groups were formed. Total members of these groups are 613.

During the reporting period, an effort was made to link the producers with private sector for marketing Casava. A meeting was arranged with PRAN Company where Casava producers took part. Discussion held on program objective, cassava value chain, plantation and harvesting period and process, production cost, source of fund, mixed crop cultivation, etc. Finally, 26 cassava producers were selected (Female-4 and male -22) for production and the total land size was 9410 decimals.

The project staff organized several workshops on market mapping and value chain analysis on native chicken and cassava production where 309 participants (Male: 37 & Female: 272) took part from 25 groups. In the workshops 15 Casava Producers, 290 participants rearing native chicken and some local service providers such as a retailer, local vaccinator, medicine suppliers participated.

All the group members are rearing poultry. But they don't know about the various diseases, proper treatment and management. In the reporting period, 24 yard meeting sessions were held to strengthening the capacity of producer groups. A total of 580 (female-552 & Male-28) participants

attended the meeting from 24 Groups. Upazilla Livestock department supported to hold the training sessions.

In the reporting period, yard meeting were held in strengthening the capacity of cassava producer groups. A total of 15 (female: 01 & Male: 14) participants attended the meeting. Issues covered in the training were land selection, seed collection, land preparation, plantation, use of fertilizer, production cost, profit, harvesting time, risk factor analysis with other crops, market linkage and communication with PRAN Company etc. A total of 15 cassava producers involved in cultivating the 5,582 dec. of land. Six Cassava producers received TK 12,00,000/ as loan without interest from PRAN Company.

Generally indigenous chicken dies every year due to lack of proper vaccination and treatment. In this reporting period, 11 groups organized poultry vaccination camps conducted by trained local vaccinators. As a result of this vaccination, the mortality rate of chickens has been decreased and the local vaccinator's income has also been increased.



Enhancement Community Resilient (ECR)

Enhancement Community Resilient (ECR) project started in December 2018 with the financial assistance from Woord-en-daad, Netherland. This project is being implemented in Gopalganj, Barishal and Dinaipur districts. Major objective of this project is to enhance community resilience through strengthening livelihood of the target people mainly ultra-poor organized under people's organizations called "Forum". A total of 20 Forums have been formed under this project.

Cultural programs organized with participation of the students of 20 school during the reporting period. A great enthusiasm was observed among the students, and at the same time an increased interest for attending school as well as studying was also observed among the students. Strong motivation was also given to the students during this cultural program which played a significant role in decreasing absence rate among the students.



Vermi compost is now widely popular as an organic manure enables farmers to increase production without harming the soil fertility. A total of 40 persons (female 37 and male 3) received basic orientation in making vermi compost so that they can use this organic fertilizer in their homestead garden to increase the soil fertility and vegetable production. Apart from training, 400 forum members received material support for vermi compost production. This support includes earthen bowl, earth worm, hand gloves, strainer, etc. All of them have been able to produce vermi compost successfully.



Organizational capacity enhancement is one of the crucial interventions of this project. In view of this, training courses arranged in book keeping, organizational management, leadership development, etc for the forum members. Learning of these training will help them to run their organizations in a more efficient manner.



As part of the resilience building, to protect houses from flooding, plinth of houses of 20 aged female members have been raised under this project.

To encourage students, education materials were distributed among 240 students during the reporting year. These include chalk, color pencil, copy book, eraser, slate and books. Forum also provided Bag, shovel, Mat, and Broom to their Schools.

Agriculture & Seed Promotion Program

Access to quality seed is crucial for maximizing production of crops and subsequently ensures food security. Producing good quality seed is a big challenge, especially in the context of changing climate. Demand of quality seed is increasing gradually but supply is not that much satisfactory. Farmers can produce around 70% to 80% of the total demand, and the rest comes from the Government, NGOs and private companies. As the seeds produced by the farmers often results low germination rate, CCDB transferred necessary skill and knowledge to the farmers so that they can be able to produce and preserve good quality seeds.



CCDB has been in partnership with National & International Organizations for seed promotion and extension of new seed variety among farmers at the community level. CCDB formed farmer groups and engaged them to produce quality seed and its preservation in a scientific way. CCDB also emphasizes preserving local indigenous varieties through farmer groups having technical assistance from BRRI, BARI, BINA, BADC, SCA, CIMMYT, IRRI, IFRI and MoA. CCDB Seed Enterprise, Farmers Group Participatory Enterprise and Agro Research and Agro Extension service are three main pillars of this program.



Seed collection and preservation-2019-20:

Climate adaptive technology	Number of recipients	Sale in Kg 2018-19
BRRI 28	15,000	30,856
BRRI 29	15,500	26,710
BRRI 58	2,600	2,000
BRRI 84	5,000	-
BRRI 74 (Zinc Rice)	1,500	1,500
Local Zirashail	40,000	22,237
BARI HM 9	1,100	700
BARI Mustard 14	3,158	1,120
Potato Diamond	12,738	23,213

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

The objectives of high Zinc rice project is to disseminate Zinc enriched rice; to create awareness; to make available seed for future use; to improve food and nutritional security. Its major activities include farmer selection, seed distribution, seed bed monitoring, farmers training, demo set-up, farmers' field day etc. In 2019-20 CCDB demonstrated 300 plot for Amon and Boro rice in Agoiljhara, Ujirpur and Gournadi of Barisal division.



Creating Youth Employment and Child Protection Project

Bangladesh has a high rate of unemployment and underemployment in Asia. Rural areas in Bangladesh have the highest number of unemployed youths. Vocational skills development of the youth population is imperative to meet demand of 21st century for a developing country like Bangladesh, which aims to become a middle-income country by 2021. According to SDGs goal 8 'Promote Sustainable Economic Growth and Employment for All' - a country has to achieve full employment and decent work for all men and women, including the youths and the people with vulnerabilities.

This is an innovative project namely 'Creating Youth Employment and Child Protection' initiated by CCDB in Naogaon District of Bangladesh in 2019 with the financial assistance from ICCO co-operation, Netherlands. The overall objective of the project is to develop technical and vocational skill of the youth as well as creating space for employment generation. Like many other programs of CCDB, implementation of the project activities halted for the time being due to COVID 19 pandemic.



Trade	Number of Youth trained
Tailoring and dress making	14
Computer	11
Welding	10
Carpenter	4
Electronics	5
Mobile servicing	21
Fridge servicing	10
T.V servicing	5
Motor bike servicing	8
Total	88

During the reporting period, project team members selected 88 youths for training according to the set criteria. Team members discussed with both youth and their family members about their project objective. A total of 57 youths completed four-month training, of them 31 youths have been able to manage gainful employment.

Beside the vocational training, both the youth and their trainers attended induction course which provided them a basic understanding on the project, importance of self-employment and ideas of four-month long training.

CCDB also arranged life skill training for the youths so that they can adapt the new working environment of their respective job. This training played a significant role in changing behavioral pattern, the ability to plan ahead and, at the same time helped them to find solutions. It also helped to gain self-control and in handling interpersonal problems.

Khusi: A story of success from despair

Even in the modern age, divorced girls can be seen in other eyes in the society and the number of divorced girls is constantly increasing. The scenario of Enayetpur village in Naogaon district is not different than this, rather much more intense. Khusi khatun (21) is a resident of this village and this village is 7 km away from Proshadpur union which is located in Manda Upazila. She is the daughter of Ismail Hossain and Nasima Begum of Enayetpur village in Proshadpur upazila under Naogaon district. Khusi is living with her parents, two sisters and a brother. She was the eldest of all the siblings. When she came home after divorce, the village people didn't accept her properly. Her parents were also very embarrassed about her. But now she is a self-reliant woman who overcomes all hurdles. Just eight months ago, Khusi was unable to support her family with her ninth-grade education as she had not any technical skills to manage a job. Her father is a rickshaw van puller and her mother is a housewife.

She was married when she was just 17 years old. After 3 years, her husband divorced her. Since then, she started living with her parents. Being the eldest daughter in a five-member poor family, she always felt the need to support her family. After coming to her father's house, she completed SSC examination. Later on, she met project team members and briefed her present situation. She was interested to receive training for 4 months to get rid of misery. She registered her name for the training in tailoring and completed four months of training under a professional trainer. CCDB also provided the cost for her local transport. Upon completion of her training, she bought a sewing machine through saving from conveyance. Then she bought some clothes to make dresses and started selling them to village women in her area. She is now earning Tk. 1000-1500 per month. Now she can provide financial assistance to her parents to run their family.

Confidence is one of the prime factors to success. It has been proved again by a 21-year-old divorced woman Khusi khatun. She says, "This training equipped me for self-employment and brought me success. I have a lot of faith in myself now. I believe that there are many more steps to go to reach a higher level. This training is just the first step to my success". Now Khusi is dreaming that, one day she will be able to establish herself as an entrepreneur and arrange employment for many helpless women.

Freedom from unemployment: A new life

Unemployment is the main obstacle in the way of development of the society at present. Besides this unemployment is a curse for lower middle class poor families. At present the picture is more awful in the villages than in the cities. Because most of the people in this village cannot get proper education to their child due to poverty. So they can't arrange decent job in the age of competition. One such village is Sahapur is situated in Manda Upazila in Naogaon districts. Most of the people in this village are uneducated and the standard of living is very low. Emdadul Haque (20) is an inhabitant of Sahapur village. He has two brothers and he is the youngest. Her father, Ismail Hossain works in agriculture and the only earner of the family. Emdadul can't continue studies after passing class VI because of poverty and his family was pressuring him to work. However he could not find a job because he had no previous experience. He could not do any training since his father did not have enough income. But his life has witnessed a positive change after being selected for CYE&CP project in January 2020 and got opportunity for 4 months free training.

Like any other unemployed young man, Emdadul was looking for a job. The members of his family were all looking towards him to get a job and run the family. He has knocked so many places for works but in vain because he was not trained on any sector. One day he met with CCDB-Creating Youth Employment and Child Protection (CYE&CP) project member and knew about the training opportunities that are given by CCDB-youth project. After knowing these, he felt interested about to attain training for 4 months to change his life. Next he attained two days meeting namely "Induction course for ostad and youth". The two days motivational class filled him with hope. He chose welding trade course because he is less educated.

Emdadul has taken training from Polash Chakraborti, who has welding workshop at Proshadpur market. For this training, CCDB-CYE&CP project gave the trainer 2400/= taka as an honorarium.. CCDB-youth project not only just carried the whole cost of his training but also supported 2500/= traveling expenses so that he can complete the training with certainty. Emdadul excelled in taka for the training and fruitfully completed the course. After completing training Polash Chakraborti, trainer offered him to work in his workshop with a monthly pay of BDT 3000/=. His family's financial troubles have been assuaged to a great extent.

Emdadul says, "I didn't realize how important proper training, skills and a certificate were for a job. This job has given me and my family dignity." He expresses his gratitude to CCDB for giving him these opportunities to change his life.

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.

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 2019-20, project provided AIGA support to 45 households, input and technology support for agriculture and homestead gardening to 105 households and 10 demonstration on innovative technologies.



Structural development as adaptation and DRR actions: 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 and developing four linked roads and embankment in the working villages of Morrelgonj and Patharghata upazila.

Strengthening CCRC capacity for 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 14 batches trainings has been provided to five CCRC members to development their capacity on organizational management, financial management and business plan development. To make pool of sectoral expert in each CCRC, project is working to develop the capacity of the people. This year 04 training has been provided on Agriculture and Water sector and the trainee are providing service to the community people.

Youth focused climate actions: To generate knowledge, create awareness and involve in climate action, project focuses on the participation of the young generation in different activities. During this reporting period, project three different activities involving youth: (01). Parents bring their children to Padma Climate Adaptive Technology Learning Center and children learnt from their parents how climate change are effecting them, how their parents are dealing and what are the possible solutions; (02). Students can get general knowledge on climate change and climate science through text books, but the students of Sonnasi Girls School of Morrelgonj are getting practical knowledge also through a school level demonstration on climate adaptive technologies. The school girls get involved themselves in nursing the technologies and practices in their home also; and (03). “Your Plan, Our Future”the children of a School of Shyamnager raise

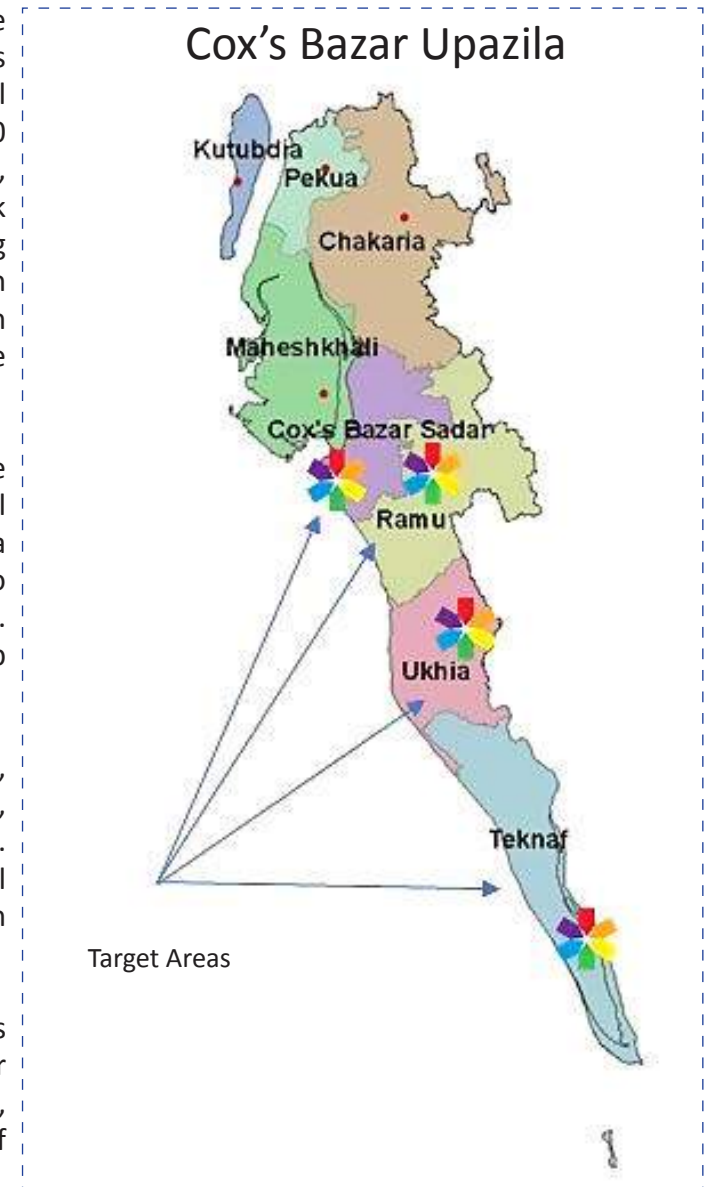
Youth Entrepreneurship and Empowerment Support (YES)

In the context of Rohingya influx, tension as well as discontents have been fomenting among the youths of Host Community as access to employment and wage rate reduced significantly. This consortium project led by Relief International (RI) with partnership with CCDB, mPower Social Enterprise Limited (mPower), and Young Power in Social Action (YPSA) started in January 2020 with the financial assistance from USAID. The YES project engaged youth from Teknaf, Ukhiya, Ramu and Cox's Bazar Sadar Upazilas of Cox's Bazar District. The primary objective is to work with HC youth in a way that will ultimately reduce the risk of conflict in Cox's Bazar by creating sustainable, market oriented resilient livelihood opportunities for HCs, while fostering an enabling environment for social cohesion. The YES Project takes a Community Driven Development (CDD) approach to enhance the skills and competencies of female and male unemployed youth of the Host Community.

The project will adopt a staged approach to implement CDD programming, starting at the community level through engagement of community leaders and youth groups to deliver skill building and vocational training to address barriers that limit HC youth's ability to benefit from a developing economy. A conflict-sensitive framework will back community engagements to encourage conflict-sensitive leadership and problem-solving skills amongst HC youth. Engagements will start at the community level with youth and community leaders and scale up to involve government, civil society, and private sector.

Main responsibility of CCDB is to integrate Do No Harm Approach in this project. In view of this, CCDB will develop necessary curricula on DNH, conflict analysis, Advance Socio Historic Analysis, etc. In addition, CCDB will identify peace monitor and impart training using these curricula. CCDB will also provide ToT to the TVET trainer of YPSA on DNH. Some parts of the curricula will also be integrated in the TVET curricula so that the TVET trainers can facilitate the sessions on DNH while they impart vocational training to the youth of the HOS community.

Though this project was started in January 2020, but the field level implementation was suspended because of countrywide lockdown to contain spreading COVID 19. However, regular meeting was held online, and some other necessary documents like Annual work plan, MEL plan, etc, have been developed. At the same time an initiative was taken for self-assessment of organizational capacity was taken as part of the project.





CCDB CLIMATE LEARNING CENTER

CLIMATE CHANGE PROGRAMS

Promoting Pro Poor Climate Resilient Low Carbon Sustainable Development in Bangladesh and Beyond (PCRDB)

Bangladesh is highly vulnerable to climate change. It has already been evident that, the frequency and intensity of climate induced disasters are on rise. Due to high population density, geographical location, inadequate infrastructure, low adaptive capacity, Bangladesh is experiencing the devastating consequences of climate change. Considering this reality, CCDB initiated this program with a long term aim to create a climate sensitive and resilient society. It emphasizes on knowledge generation and sharing, climate learning and education, innovation of 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 program comprised of consists of four interlinked components as follows.

- Community Resilience Building
- Research, Advocacy and Capacity Building
- Climate Center and
- Low carbon development

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 2019 to June 2020 are:

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 consultations, 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 cyclic framework

and gives emphasis to four broad headed categories ensuring resilience governance in core: (1) understanding Resilience; (2) Enhancing Resilience; (3) Building Resilience; and (4). Sustainable Resilience. Resilience governance is the core and inherited part of this framework, portrays the people’s delegation of the local to the service provider. It’s role to create enabling environment from local people to local government in context of participation, representation, transparency, accountability and leadership in all resilience efforts.

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



their voice through this slogan to Buriguwalini Union Parishad Chairman. The school boys and girls demands to make a climate sensitive plan which will not do any harm, will not contribute to enhance any climatic problem and most importantly which will not hamper the future of future generation. Beside these, projects conducted climate knowledge sessions in primary and high school level periodically and student-teachers meeting to discuss on climate change issues round the year.



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 2019-20, project continues the awareness raising round the year among the community people on climate change causes and effects, adaptation technology, disaster risk reduction, through 93 events such as folk songs, courtyard meeting, meeting with targeted high risk and medium risk household etc.

Climate Center

The CCDB Climate Centre is a hub for climate learning, knowledge sharing, technology demonstration and capacity development that is located in Sreepur, 60 kilometres north of Dhaka and consists of:

Climate Technology Park being open to the public and showing the five main ecosystems of Bangladesh based on climate change, how they are affected by climate change. Climate Technology Park is the heart of the climate center is developed in such a way that people can figure out the impacts of climate change and what are available adaptation options and mitigation solutions for rural communities of the different climatic regions in one-place. The Landscape is developed to demonstrate different climatic zones of Bangladesh – the coastal (saline prone area), low moisture (drought-prone area), flood (accreted land surrounded by water), hilly and haor (wetland ecosystems). People from all regions will find their climatic challenges, different approaches to overcome the climate challenges, technological solutions, and research facilities including some recreational opportunities at Climate Technology Park.



CLIMATE TECHNOLOGY PARK

Climate Learning Centre which is a LEED (Leadership in Energy and Environmental Design) certified green building, located inside the climate center. It is comprised of a reception kiosk, a two stored visitor's centre and a cafeteria with a mind-blowing lake view in a green natural environment. It offers in-house learning opportunities for the partners, different practitioners, students, and children. CCDB hosts its own learning and capacity building offers and also renting the center for other partner organisations inside the country and abroad. People can also use this place purposively for the general occasion and official meeting.

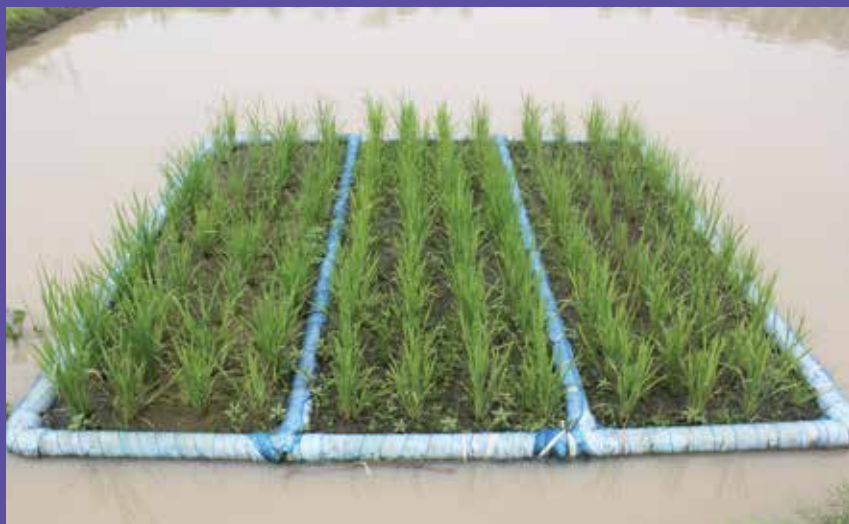
The **Climate Campus** provides a residential area for the staff of the Climate Centre and visiting researchers. It offers guest rooms and cottages for Park visitors, training participants and other guests. It has conference and restaurant facilities for 200 persons. The Campus is another green and climate-friendly zone, using traditional materials but designed in an innovative, fancy way. It will be operated by renewable energies and situated next to Climate Technology Park with many modern features in a green forest environment.

The Climate Park with the Learning Centre will be opened in 2021 and the Campus in 2023.





The Technology Park is demonstrating the System of Rice Intensification (SRI)



Demonstration of floating rice cultivation

List of Adaptation Technology

1. Agro-Forestry
2. Atmospheric water generator
3. System of Rice Intensification (SRI)
4. Floating vegetable garden
5. Floating rice cultivation
6. Organic pesticide
7. Apiculture
8. Vertical Agriculture
9. Sack garden
10. Hanging Sack garden
11. Rain Water Harvesting System
12. Hydroponics
13. Hydroponic Grass
14. Cage Fish
15. Raised Tube Well
16. Vermicompost
17. Treadle Pump
18. Seed Bank
19. Dry seedbed
20. Floating seedbed
21. Integrated Floating Farming
22. Zero energy cool chamber
23. Drought tolerant crops
24. Drought tolerant grass
25. Saline tolerant crops
26. Cropping pattern
27. Drip irrigation
28. Bottle drip irrigation
29. Self-watering system
30. Hanging bottle garden
31. Insect Trap
32. Life straw



Hydroponics, a technology of cultivating without soil



Climate Technology Park organized customized tour for local women to demonstrate gender-friendly technologies



Zero energy cool chamber

List of Mitigation Technologies

1. Solar Hybrid Roof Top System
2. Retained Heat Cooker (RHC)
3. Wellness Bangle (COEL)
4. Bio Degradable Products
5. Atmospheric Water Generator (AWG)
6. Wind Turbine Model
7. Biomass Briquette Machine
8. Improved Cooking Stove (ICS)
9. Solar CAP
10. Fiber Glass Biogas Plant
11. Bamboo made bio slurry pit
12. Solar Garden Light
13. Solar Parabolic Reflective Cooker
14. Solar Water Heater
15. Solar Dryer
16. Solar Desalination Panel
17. Solar Fountain
18. Evacuated Solar Cooker
19. Fox/Dog Repeller
20. Snake/Mouse Repeller
21. Solar Demarcation Light
22. Solar Hanging Light
23. 6 in 1 Educational Kit
24. Solar Desalination Plant (Reverse Osmosis)
25. Hydro Model
26. Integrated Floating Solar
27. Solar Home System
28. Gravity Light
29. Salt Water Lamp
30. Oldest Solar Panel
31. Crank Generator
32. Guard Petrol Device
33. Solar Street Light
34. Automatic Brick
35. Solar Irrigation Pump
36. Solar Insect Trap (Manual)
37. Solar Insect Trap (Auto)
38. Solar Powered Billboard
39. Solar Water Disinfection (WADI)



Solar irrigation pump

Capacity Building

Christian Commission for Development in Bangladesh (CCDB) has organized long training course on “Climate Change Adaptation and Mitigation” for the 5th time in 2019. This training was focused on climate change science, impacts, Disaster Management, adaptation and mitigation in agriculture and non-agriculture sector, gender dimension, global and national policy responses, climate finance and other related issues. It is 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 consecutive months (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.

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.

Training Impact Assessment

To foster the transition to a climate resilient future, Climate Change Program is working to enhance the knowledge and capacity for local and national level professionals through long and short training courses on climate change issues. CCDB has trained a total number of 123 participants through its long-term training course titled “Training on Climate Change Adaptation and Mitigation” from 2015 to 2019. Participants from the Government, national and international NGOs, research centers, private organizations and academic institutions have participated in this course.

Recently, a Training Impact Assessment (TIA) has been conducted. The overall objective of this study was to find out the outcome of long term training on climate change issues held during the period of 2015-18. Study results are shown briefly in the following graphs.

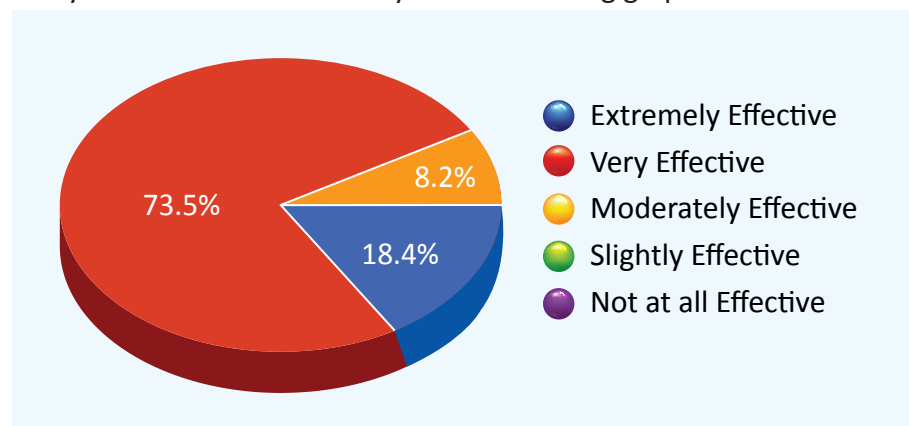


Figure 1: Effectiveness of the Training Program

Research

In the year 2019-2020 the research team has completed another research on loss and damage titled “Assessment of Climate Change Induced Loss and Damage on Both Sides of The Embankment in Coastal Areas of Bangladesh”. To complete the research, we have done series of activities throughout the year. As part of this, quantitative questionnaire was developed discussing with several experts. Robust data collection have been conducted in Satkhira, Bagerhat and Barguna through questionnaire survey, Focused Group Discussion with local people, and Key Informant Interview with local leaders, government officials, school teachers and other. The objective of the study was to assess the differences of extent of L&D both side of the coastal embankment and factors behind it. We proposed several recommendations including proper management of embankment, comprehensive L&D mechanism, good governance and policy reformation.

Research Publication

Climate Change Program has recently published a research report titled “Non-economic Multiplicity of Loss and Damage: Whisper of Coastal Women in Bangladesh”. This paper discusses about how the adverse impacts of climate change disproportionately affects the lives of coastal women. Girls are forced to married at an early age as their parents find no other better alternative to adapt with the uncertainties incurred by the changing climate. It is also evident that climate change upsurges health risk and work load of women in coastal region of Bangladesh. Findings of this report follows a number of recommendations to advocate strongly from gender perspective in climate change decision making.

Book Launching

On 20th October, 2019 a national level seminar was arranged to launch this report nationally at CCDB head office. It was attended by Mr. Thomas Hirsch, Executive Director, Climate and Development Advice, Germany, Md. Shamsuddoha, Chief Executive, CPRD, Juliate Keya



Malaker, Executive Director (Designated), CCDB, Shamim Arfeen, Executive Director, AOSED, Mohon Kumar Mondol, LEDERS and other participants from like-minded organizations working in the field of climate change. A brief on the report was presented in the seminar.

This report was also launched at an official seminar at Bangladesh Pavilion in UN Climate Summit (COP25) on December 12, 2019 in the presence of national and international high-level officials.

In addition, CCDB also contributed in the report titled “Gender transformative climate change adaptation: Advancing social equity” published by Stockholm Environment Institute (SEI) in cooperation with Global Commission on Adaptation (GCA). Gender perspective from Bangladesh was documented in this report in light of CCDB’s findings. Both the national and international version attract attention of wide range of people. It is hoped that it will enhance the knowledge of gender differentiated impact of climate change to take informed actions.

Participation in UN Climate Change Summit (COP25) at Madrid, Spain

CCDB Seminar at Bangladesh Pavilion

Christian Commission for Development in Bangladesh (CCDB) has organized official seminar at Bangladesh Pavilion in UN Climate Summit (COP25) on December 12, 2019 that focused "Technology Transfer at Local Level for Community Resilience: Experience of Bangladesh". Mr. Foezullah Talukder, Head, Climate Change Program and Mr. Mohammad Mahmudul Hasan were Keynote Speakers in the event.

Honorable Information Minister Dr. Hasan Mahmud, MP chaired the Event. Mr. Saber Hossain Chowdhury, MP & Chairman of Standing Committee on Ministry of Environment, Forest and Climate Change also joined the program. Mr. Dipankar Talukder, MP, Mr. Zafar Alam, MP, Ms. Khodeza Nasreen Akhter Hossain, MP (Members of Standing Committee on Ministry of Environment, Forest and Climate Change), Ms. Pamela Metschar (Bread for the World), Mr. Rajib Garg (CTCN) were among the Panelists. Mr. Md Shamsuddoha, Chief Executive, CPRD Bangladesh moderated the session. A Discussion Paper of CCDB was launched at the end of the Program.

UNFCCC Official Side Event

Christian Commission for Development in Bangladesh (CCDB) along with International Network for Sustainable Energy (INFORSE) has organized UNFCCC official side event titled "Local Solutions with Poverty Reduction in NDCs: Experiences from East Africa, South Asia & Europe" at UN Climate Summit (COP25) on December 13, 2019. Mr. Mohammad Mahmudul Hasan, Coordinator, Climate Change Program, CCDB was one of the panel speakers in the side event. In his speech, Mr. Hasan focused on local level solution for community resilience building (Adaptation and Mitigation) at local level and inclusion of these local solution plan into country based climate action plan (National Adaptation Plan & Nationally Determined Contribution).



Carbon Emission Reduction Program

Following the success of the pilot phases of Carbon Emission Reduction Program through the poverty alleviation in Bangladesh in four coastal districts of the country, a countrywide carbon program through the distribution of a newly developed high efficient Improved Cookstove better known as the *Banglar Unan* has been incepted since 1 May 2019, under the certification scheme of the Gold Standard for the Global Goals (GS4GG). The program is in operation under the wing of CCDB Enterprise Ltd., a subsidiary of the Cristian Commission for Development in Bangladesh (CCDB) registered with the Registrar of Joint Stock for Companies and Firms (RJSC) of Bangladesh under the Company Act of 1994 to create social business and climate services platforms in Bangladesh. In early 2020, CCDB Enterprise has successfully registered its first-ever microscale Programme of Activities (mPoA): GS7443 Carbon Emission Reduction Program through CCDB ICS in Bangladesh and the first Voluntary Programme of Activity (VPA1): GS7444 Carbon Emission Reduction Program through CCDB ICS in Bangladesh-VPA1-Pathargahata and Morrelganj. The first component (VPA) of the Program (mPoA) is expected to generate 42,479 tradable Verified Emission Reductions (VERs) over the 5 years crediting period till 2025. An Emission Reduction Purchase Agreement (ERPA) has been secured with the German development agency Evangelisches Werk für Diakonie und Entwicklung e.V. (EWDE) for the sales of the generated GS VERs carbon credits of the first VPA over its crediting period.

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

In line with the development goals of CCDB, this enterprise anticipates

the bridge-building between the Community Based Organizations (CBOs) and income-generating activities by creating collaborative inclusive social business platforms. Another fundamental goal of CCDB Enterprise is to make the climate sensitized communities through the introduction of social climate services to build self-sustained and empowered communities. CCDB Enterprise also aims to accelerate the women empowerment by engaging them in the direct supply chain.



Finally, the program 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 through the cofinancing window of the Green Climate Fund (GCF) partnering with the German development agency, Bread for the World, Germany and the Palli Karma-Sahayak Foundation (PKSF), Bangladesh. 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.

As per the Emission Reduction Purchase Agreement (ERPA), the buyer of the GS-VERs is committed to make the payment of the carbon credit sales price of BDT 66,800,000 in advance in respective half-yearly instalments as described in the payment schedule against the delivery of 42,015 GS VERs (certified carbon credits). As of February 2020, CCDB Enterprise has received the first two instalments of the advance payment of BDT 2,76,90,966. The total amount of GS-VERs is to be

delivered to the buyer in 5 instalments as per the delivery schedule mentioned in the ERPA till 2025 based on annual GS monitoring campaign. Due to the COVID-19 pandemic, the first delivery schedule is delayed and is planned to deliver the due amount of GS VERs in March 2021. The first annual GS monitoring campaign has already been concluded in the field from Jan 2019 to Nov 2020 period and is in the process of submitting the monitoring report to Sustain CERT (the certification platform for the Gold Standard Foundation) for the verification and issuance of GS-VERs for the monitoring period. It is estimated to deliver approximately 4,250 GS VERs to the buyer (EWDE) within the next March 2021.



WOMEN EMPOWERMENT PROGRAM

Women's Empowerment and Active Citizenship- ENGAGE

Women's Empowerment and Active Citizenship- ENGAGE is five-year consortium project led by COADY International Institute, and other partners are CCDB from Bangladesh, TGNP from Tanzania, SEWA from India, CLE from Haiti and WISE from Ethiopia. This project started from January with financial assistance from Global Affairs of Canada of Canadian government and cofounded by Coady. The major objective of this project is to advance gender equality and poverty reduction by enhancing women's capacity to participate in the social and economic life of their communities. ENGAGE will apply an asset-based, citizen-led development (ABCD) approach to promote gender-equitable change. This approach ensures that local communities, and in particular women, exercise ownership and control over social and economic development initiatives that respond to their realities and priorities. Project activities are combination of:

- support for community-based training of women leaders and related community initiatives that advance gender equality;
- capacity building support for partner organizations and their local, national and regional networks; and
- learning-focused activities (action research, case study documentation, curriculum development, etc.) that build on the community initiatives and share lessons learned through various dissemination and training opportunities, including Antigonish-based training at Coady Institute.

As project lead and convener, Coady Institute will oversee project management and accountability to Global Affairs Canada and co-ordinate cross-partner activities such as governance, baselines, monitoring, and evaluation. The Institute will also provide a range of

capacity building support to the implementing partners and their networks. This will include staff training at Coady, as well as opportunities for fellowships and exchanges. The project steering committee will also put in place an ambitious learning agenda on issues and innovations related to women's community-based leadership, with multiple action research themes, and related documentation and dissemination activities, including regional and global learning forums.

This project has created an enormous opportunity for the capacity building of CCDB's staff members. At the same time CCDB will work at community level to support the formation and strengthening of local women's organizations to address issues of climate change through the development of community-based climate change adaptation plans that address the specific needs of women and girls. Training activities will build the capacity women's organizations to undertake local action research that examines the vulnerabilities of women in the context of climate change; support them to engage in advocacy and campaigns; and enhance their ability to interaction with local government institutions and develop opportunities for alternative livelihoods. CCDB has been implementing this project at Shyanagar and Patharghata Upazilas of Satkhira and Barguna districts respectively.

Though the project was started in January, 2020 field level implementation was not possible to roll out due to COVID 19 pandemic. Baseline survey was carried out by national consultant under the guidance and supervision of two international consultants engaged by Coady. First Partner's meeting was held in Addis Ababa, Ethiopia in January 2020. Later on capacity development prospectus based on organizational capacity self-assessment done by each partner. Project Implementation plan and MEL framework have also been developed.

REGIONAL NETWORK PROGRAM

Capacity Building for Promotion of Peace (CBPP)

Local Capacity for Peace (LCP), South Asia is a network of nine organizations of four countries like Bangladesh, India, Pakistan and Nepal formed in 2005 to build the capacity of member organization in conflict analysis, peacebuilding, conflict transformation, etc. In addition, each of the member organization has its own country program.

Capacity Building for Promotion of Peace (CBPP) was initiated by CCDB in 2005 as a part of LCP South Asia Network. This program is supported by Bread for the World, Germany.

CBPP works with both the adibashi and Bengali people in Dinajpur and Rangpur districts. At the same time CCDB works with four local level organizations namely PARD of Shivalaya; CCDS, of Shirajgonj; MGUP of Joypurhat and CCDB-CPRP Forums at Daudpur.

Major objective of CBPP is to build capacity of the youths mentors and staff member in addressing root causes of conflict as well as to strengthen peace building initiatives.

During the reporting year a three-day training course was organized on interfaith development with the participation of 22 youths and staff members of different faith. Another orientation workshop was arranged on local capacity for peace with the participation of both adibashi and Bengali people. Such orientation workshops played a significant role in strengthening relation between two ethnic population groups.

Since the very beginning, CCDB has been emphasising in protecting the

rights of the adibashi people living in the plain land. Several initiatives were taken including campaign, cultural program, rally, open discussion, etc. A total of 500 representatives from local NGOs and CCDB's Forum members attended events.

As a regular event, CCDB observed 'World Peace Day' on 21st September 2019 with local Network partners. A total of 1,700 different levels of people to observe the day. This celebration was marked by rally, cultural programs, popular theatre on peace building, open discussion, etc.

In that day the following activities were implemented. Several promotional materials like T-shirt, posters, festoons, billboards, etc. were also developed.



Regional Inter Agency Partnership (RIAP)

RIAP is a regional network of four organizations like CCDB from Bangladesh, UMN from Nepal, CASAS from India and NCC from Sri Lanka. Each organization has Action Research like initiatives to address adverse impacts of climate change. In addition there are some network level programs for capacity building of the staff members of the partner organization through training, workshop, exchange visit, etc. This network project is funded by DKH, Germany.

In Bangladesh, CCDB is working on climate adaptive agriculture using new technologies to adapt the impacts of climate change and maximize the production. Working area of this project are Niamotpur Upazila of Naogaon district, and the number of beneficiary is 500 households.

At the initial stage of the project, CCDB conducted Participatory Vulnerability and Capacity Assessment (PVCA) at community level to identify the vulnerabilities associated with Agriculture, Livestock, Fisheries, Education, Health, etc. and finally came up with an action plan to address the vulnerabilities.

As planned, CCDB distributed 400 Mango and 400 pcs of Amlaki saplings among the reference people, they planted the saplings in their homestead and took appropriate care. Moreover, 200 grafted mango saplings have been planted in a local graveyard.

As a part of promoting indigenous technology, CCDB organised motivational session to introduce dry seedbed with 30 members, of them four farmers have already prepared dry seed bed.

Pesticides Exclusive NET (PEN) is a new technology that enable farmers to grow vegetable without pesticide. During the reporting period two PEN structures have been prepared for demonstrating its effectiveness. This technology also protect vegetables from erratic weather events like hailstorm, heavy rainfall, etc.

This project also facilitated conservation agriculture among 41 farmers using 1356 decimals of land, and wheat was taken for demonstration. CCDB- RIAP organized a debate and essay competition on the topic "Climate change is the cause of Poverty" at Laxmitara High School in Niamatpur upazila, A total of ten students participated (5 students for each team). In addition, 255 students of the School participated in Art and Essay competition.



INVOLUNTARY RESETTLEMENT PROGRAM

Involuntary resettlement projects are being implemented in parallel with other regular development projects of CCDB. People affected by displacement on account of land acquisition for infrastructural development projects like bridges, metro rails, and highways undertaken by the Government of Bangladesh. CCDB is mainly responsible for developing resettlement plans, assessing asset values and providing part of compensation packages.

CCDB implemented thirty one (31) Involuntary Resettlement Projects with the financial support from different Ministries of Government of Bangladesh and multilateral AID Agencies so far. During the period seven Resettlement Projects are being implemented by CCDB as follows:

Dhaka Elevated Expressway PPP Project (DEEP)

Dhaka Elevated Expressway PPP Project (DEEP) is one of the priority projects for Bangladesh Government. GoB has been implementing the project through a Public-Private-Partnership (PPP) between Government of Bangladesh and Italian-Thai Development Public Company Limited. DEEP starts from Hazrat Shahjalal International Airport and ends at Kutubkhali, connecting Dhaka-Chittagong Highway Road. More than 10,000 persons have been affected or displaced from their houses, and lost livelihood.



Being commissioned by Bangladesh Bridge Authority in November 2014, CCDB is supporting Affected Persons (APs) 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. 4,422,201,155.21 among the 6,714 (EPs) CCDB. Around 98% structure and utility has been shifted and relocated from the acquired area and physical works are continuing. This project will be ended in 2022.

Paira (Lebukhali) Bridge Construction Project (PBCP)

This bridge on the river Paira at Lebukhali will connect Barisal and Patuakhali districts, and will also become part of an important National Highways in Bangladesh, connecting Dhaka–Mawa–Bhanga–Barisal–Patuakhali-Kuakata Road (N8).

Upon completion of construction of this proposed bridge, entire road transportation link from Dhaka to Kuakata, will come under a robust road network, which will aid and promote developments at Kuakata and entire southern region of Bangladesh.



RHD has engaged CCDB for implementing RAP from April 22, 2014. CCDB has outlined the process for implementing the payment of compensations beyond CCL (Cash Compensation under Law) and implementing the Resettlement Action Plan of Payra Bridge. A total of 1,682,203 has been disbursed so far.

Dhaka Environmental Sustainable Water Supply Project (DESWSP)

Dhaka Water Supply and Sewerage Authority (DWASA) has undertaken this project to meet increasing demand of potable water with assistance from the Asian Development Bank (ADB). This project will ensure a more efficient and sustainable water supply system for the Dhaka city dwellers.

In order to reduce the dependence on ground water, water from the Meghna River will be brought to treatment plant at Gandharbpur, and supply fresh water to the Dhaka city dwellers, mostly in Uttara, Gulshan, and North Badda, through the DWASA pipelines. This project is expected to reduce extraction of ground water amounting to 150 million liters per day.

CCDB has been monitoring the implementation of the resettlement plan of project since April 2016, and it will be ended on December 2020.

Western Bangladesh Bridge Improvement Project (WBBIP)

The Government of Bangladesh has undertaken this project in 2016 taking loan from Japan International Cooperation Agency (JICA) to improve the road network system in the Western part of Bangladesh. In the western region covering 5 Zones (Rangpur, Rajshahi, Gopalganj, Khulna and Barishal) a total of 61 Bridges including EZ Bridge have been selected under original scope for improvement of which many of them are unsafe because of major structural damages. After that EZ Bridge is de-scoped from the project and additional 22 Bridges are selected in place of EZ Bridge. Therefore total 82 Bridges are revised scope of works under WBBIP.



A Revised Resettlement Action Plan (RAP) for 60 Bridges was approved by the Ministry of Road Transport and Highway Bridges (MORTB) which implementation is going on and will be completed soon. This approved RAP will be amended due to inclusion of additional 22 Bridges in the project.

Oriental Consultants Company Limited (OCCL) has been commissioned 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, 2020.

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, and consequently a number of households will be affected directly or indirectly. The Roads and Highways Department (RHD) engaged CCDB 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 two years till December 30, 2020. RHD disbursed through CCDB BDT: 10,01,68,378 among 446 Entitled Persons (EPs) so far.

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 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.

The Completion of this project will provide a comprehensive road network for Chittagong City, improve the integration of highway transportation and expedite the development of modern transportation industry.

To construct the tunnel an 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.

Land Acquisition and Utility Shifting Support for Improvement of Dhaka- (Katchpur)-Sylhet Highway to 4 Lane with Service Lanes on Both Side (DSTP)

The DSTP project will immensely contribute towards boosting economic growth and reduction of poverty. The Project will also bring

substantial social and economic development in the region. A Resettlement Action Plan will be prepared and implemented to minimize the displacement impact. The expected major benefits of the this project includes lower transport costs for freight and passengers of motorized and non-motorized vehicles; improved road transport corridors; improved road network connectivity; savings in vehicles operating costs; time savings for passengers and goods in transit; savings in road maintenance costs, etc.

In addition to the above, the project is also expected to help eliminate development constraints in agriculture, commerce, education, health, social welfare and public safety, and contribute to general expansion and diversification of development activities.

RHD has engaged CCDB for 12 months period for support to the Project Director, for assisting RHD in land acquisition and utility shifting activities for the project.





MICRO FINANCE PROGRAM (MFP)

Nobel peace laureate Prof. Muhammad Yunus reiterated “credit is a fundamental Human right”. However, it has already been evident that Microfinance Institutions has largely been able to create access to credit for the micro and small entrepreneurs as well as small and petty traders. CCDB has a long experience in facilitating people’s institutions based microfinance program only for the reference group of its core program. Since 2009, to cater the need of the wider range of people, CCDB started organization based Microfinance Program complying all the rules and regulations of Microcredit Regulatory Authority (MRA).



The overarching goal of this program is to unleash entrepreneurial potential of the poor people who didn’t dare to venture for entrepreneurship simply because of lack of the capital.

CCDB still has been operating Micro Finance Program with a lower portfolio. Currently, Microfinance Program (MFP) is being operated through 20 Branch Offices covering nine Districts, 30 Upazillas, 124 Unions and 747 Villages. MFP is serving a total of 12,446 members (female 9,373 and male 3,073), some are individual clients and the rest are organized under 1,235 Samities.



Performance in the last five years

Sl. No	Particulars	2019-2020	2018-2019	2017-2018	2016-2017	2015-2016
1.	Number of Members	12,446	12,651	12,522	13,415	12,914
2.	Number of Borrowers	9,641	10,589	10,775	11,571	11,661
3.	Member Borrowers Ratio	77:100	84:100	86:100	86:100	90:100
4.	Member Savings	20,69,26,183	16,93,56,630	12,86,08,018	10,48,16,966	8,33,74,542
5.	Loan disbursement	65,18,23,000	72,21,86,000	61,55,40,000	54,72,96,000	47,54,36,000
6.	Loan Realization	60,65,50,746	65,94,89,074	58,33,68,546	50,48,25,916	44,57,37,268
7.	Portfolio in Tk.	46,37,71,359	41,84,99,105	35,58,02,179	32,36,30,725	28,11,60,641
8.	Cost per money lent 100 Tk.	10.20	8.28	8.97	9.19	9.34
9.	Portfolio Yield	20.17%	24.06%	23.61%	22.85%	22.30%
10.	On time recovery rate (OTR)	99.49%	99.49%	99.46%	99.51%	99.11%
11.	Cumulative recovery rate (CRR)	99.69%	99.48%	99.41%	99.44%	99.35%
12.	Portfolio in arrear	2.94%	3.05%	3.20%	4.43%	4.89%
13.	Portfolio at Risk	3.19%	3.36%	3.41%	4.68%	5.31%
14.	Income	8,89,59,614	9,31,40,687	7,92,48,072	6,91,82,947	5,93,11,714
15.	Expenditure	6,65,73,277	5,98,24,225	5,52,17,352	5,03,13,334	4,44,19,203
16.	Surplus	2,23,86,337	3,33,16,462	2,49,89,476	1,88,69,613	1,48,92,511
17.	Operational Self Sufficiency (OSS)	134%	156%	145%	138%	134%
18.	Financial Self-sufficiency (FSS)	109%	126%	116%	110%	106%
19.	Loan Loss Reserve (LLR)	1,69,73,230	1,58,04,503	1,43,00,089	1,61,22,603	1,41,07,390
20.	Debt Capital Ratio	1.66:1	2.03:1	2.48:1	3.71:1	3.53:1
21.	Capital Adequacy Ratio	39.71%	41.38%	29.22%	21.73%	21.92%
22.	Minimum Rate of Return on Capital	11.92%	23.48%	26.56%	26.14%	26.84%
23.	Return on Asset (ROA)	4.50%	7.76%	6.71%	5.74%	5.20%
24.	Minimum Liquidity Ratio	17.26%	13.39%	14.53%	10.10%	13.05%
25.	Minimum Current Ratio	1.68:1	1.11:1	1.41:1	1.89:1	1.89:1
26.	Minimum Debt service cover ratio	1.33:1	1.28:1	1.20:1	1:17:1	1.17:1

Credit Support to Borrower

Currently MFP has been offering four types of loan products, such as a. Micro enterprise loan (ME), b. Rural Micro Credit (RMC), c. Urban Micro credit (UMC) and d. Seasonal Loan (SL). MFP is used take service charge at the rate of 23.35% (Decline Rate) for all loan products.

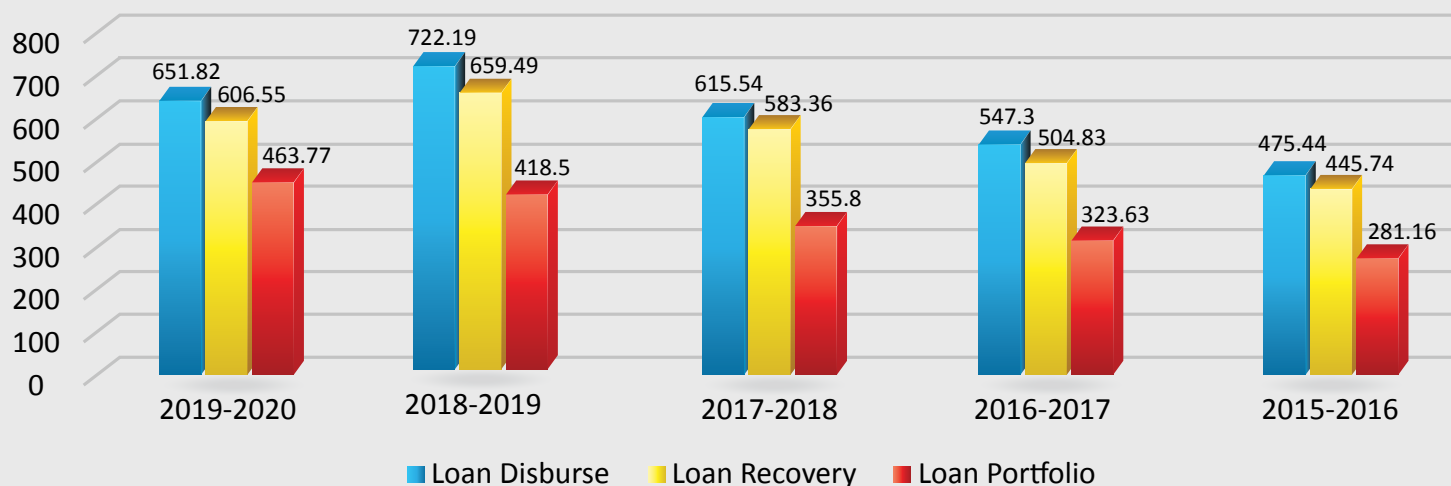
Special Focus of Micro Enterprise Loan

Demand of larger loan has been increasing as the entrepreneurial capacity of the people increases and at the same time new avenues for larger profitable business are cropping up. Micro Finance Program provides larger loan called Micro Enterprise Loans to the members having better capacity to invest as well can take the risk. Establishing Micro Enterprise by the client is one of the major objectives of Micro Finance Program. Many its borrowers set up farms (Like Agriculture, Livestock and Fisheries), mini workshop, business enterprise etc. Micro Enterprise Loan size ranges from Tk. 50,000 to Tk. 2000,000 and average loan size was Tk 204,633 in 2019-2020.

PRODUCT WISE LOAN PORTFOLIO

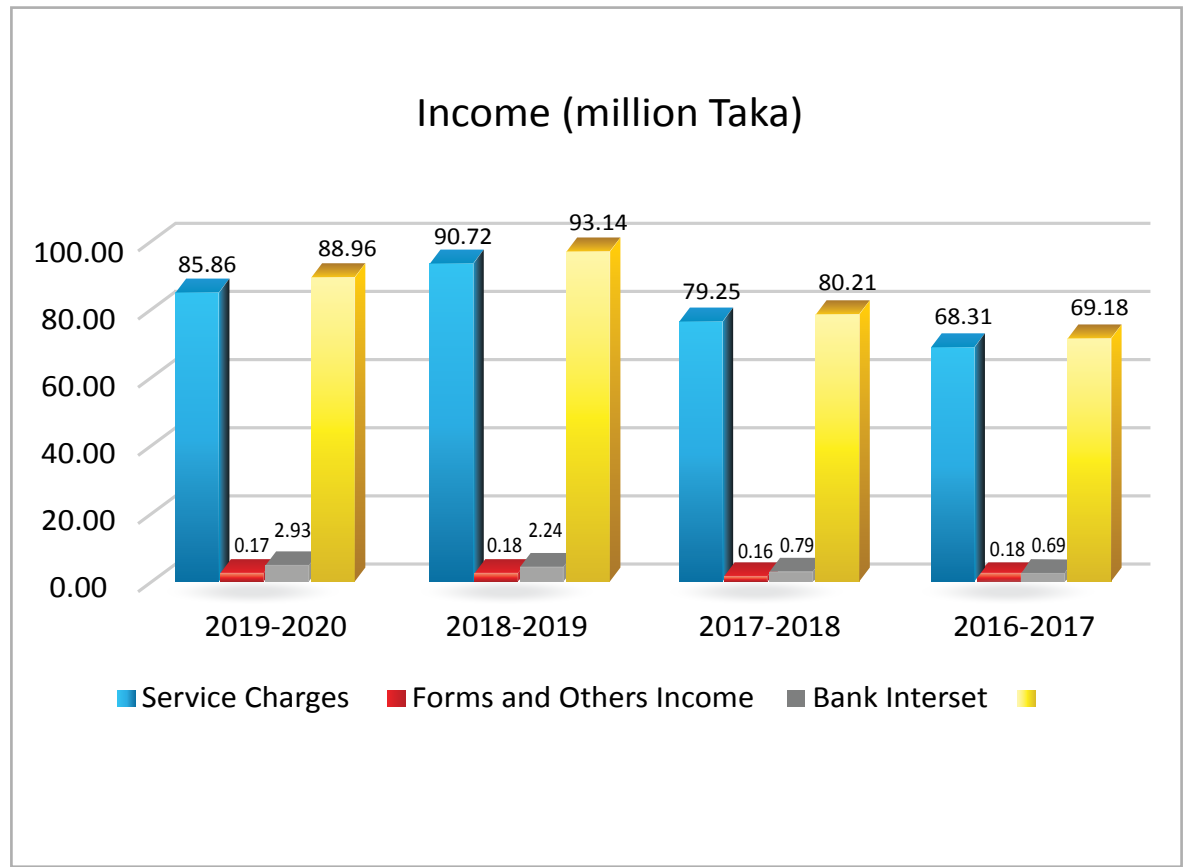
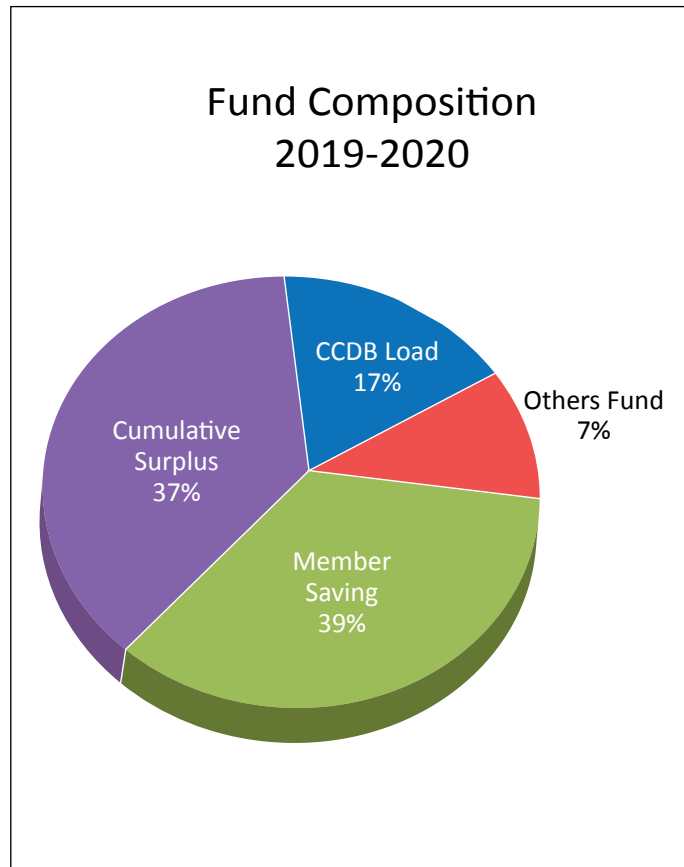
Sl. No	Products	2019-2020			2018-2019		
		Borrower	Portfolio (in Million Taka)	Portfolio %	Borrower	Portfolio	Portfolio %
1.	Micro Enterprise Loan (MEL)	2,112	257.81	55.59%	2,000	204.62	49 %
2.	Rural Micro Credit (RMC)	6,834	174.80	37.69%	7,489	181.51	43 %
3.	Urban Micro Credit (UMC)	619	15.53	3.35%	859	20.47	5 %
4.	Seasonal Loan (SL)	76	15.64	3.37%	241	11.9	3 %
	Total	9,641	463.77	100%	10,589	418.5	100%

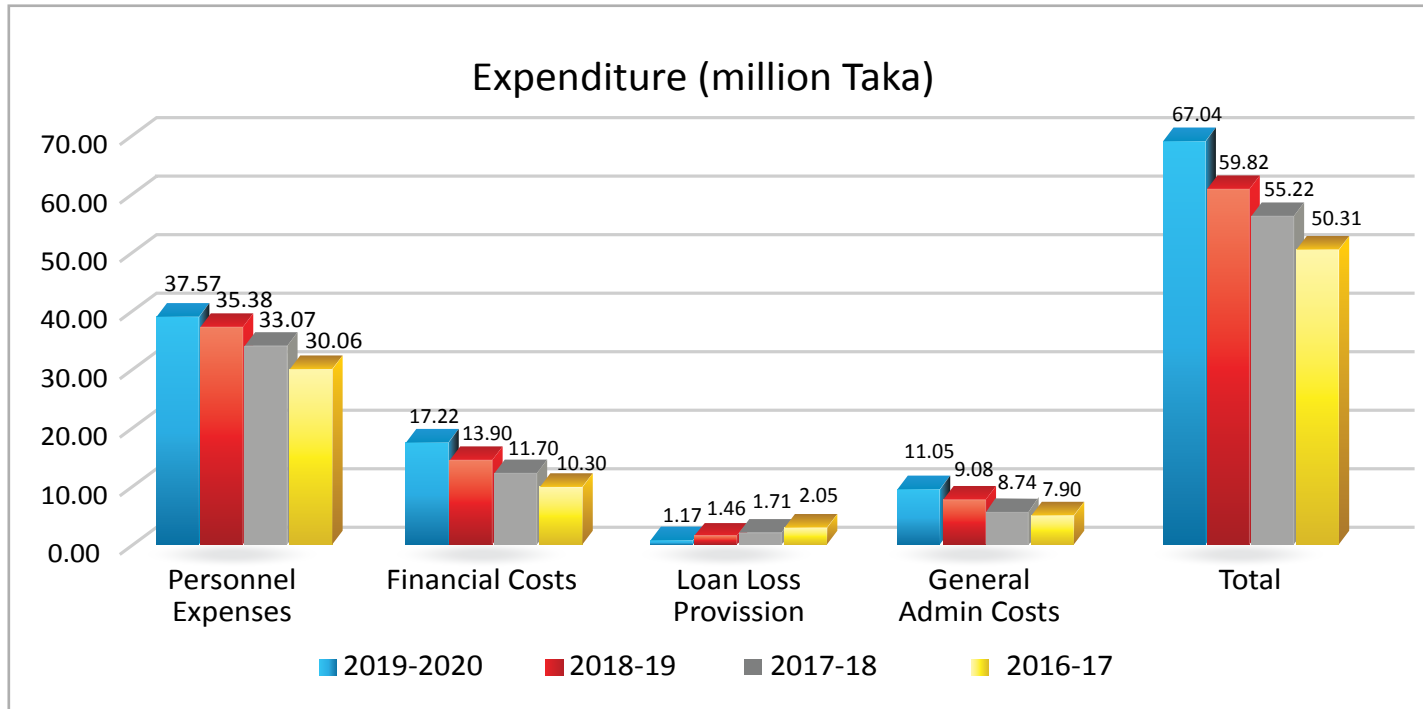
LOAN DISBURSEMENT, RECOVERY AND LOAN PORTFOLIO (MILLION TAKA)



Fund Composition 2019-2020

Surplus		Member Savings		CCDB RLF		Others Fund		Total	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
19,96,86,924	37%	20,69,26,183	39%	8,86,52,500	17%	3,79,72,359	7%	53,32,37,966	100%





Sector Wise loan disbursements (2019-2020):

Sl. No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
1.	Small trading	2,082	18,53,80,000	89,039	24.44%
2.	Agriculture	1,688	12,72,47,000	75,383	19.52%
3.	Service	1,672	9,79,93,000	58,608	15.03%
4.	Poultry & Livestock	1,579	12,68,06,000	80,308	19.45%
5.	Fish Culture	1,399	10,27,47,000	73,443	15.76%
6.	Others	157	1,16,50,000	74,204	1.79%
	Total	8,577	65,18,23,000	75,997	100%

Salient Features of Micro Finance Program

1. Lower interest rate on loan: As per the rule of the MRA, any MFI can charge maximum 24 percent per annum. MFP of CCDB currently charges 23.35 percent which is lower than maximum limit, while most of the MFIs charges 24 percent.
2. Provides rebate on early repayment of the loan: Providing incentive to the clients in the form of rebate for early payment of installments is not a common practice in most of the MFIs, whereas, CCDB provides rebates at regular basis for early repayment of the loan.
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 loaners.
4. Sickness allowance for its members: MFP provides sickness allowance for its clients for their spouses if she/ he suffers from serious illness. This allowance ranges from Tk. 3,000 to Tk. 10,000, and provided from Member Welfare Fund.
5. Financial Support for Disaster victim: If any of MFP member affected by any natural disaster like fire, cyclone, flood etc., s/he can receive financial assistance ranging from Tk. 5,000 to Tk.10,000 from Member Welfare Fund.
6. Stipend: MFP provide education support for the client's children studying SSC and HSC. Financial supports would be TK. 3,000 to Tk. 5,000.

Covid-19 Response

MFP distributed 10,000 leaflets in the working areas for raise awareness on COVID 19 pandemic. A total of 3, 000 masks have also been distributed among the borrowers. During the countrywide lockdown, MFP distributed emergency food and other non-food items among 1095 families who lost income to a great extent due to pandemic. A total of Tk. 586,172 spent for COVID 19 response.

Corporate Social Responsibility (CSR): Micro Finance Program of CCDB provided education support of Tk. 161, 000 among 33 poor students in 2019-2020 under its CSR scheme.

EMERGENCY RESPONSE

Emergency Response to Forcefully Displaced Myanmar Nationals (FDMN)

In Arakan state of Myanmar, the native Rohingya people have been facing systematic discrimination, identity crisis and targeted violence for many decades. Such persecution has forced Rohingya people to flee into Bangladesh for many years. Because of the military crackdown in August 2017 triggered by far the largest and fastest refugee influx into Bangladesh. Since then, an estimated 1.1 million Rohingya including more than 400,000 children have fled into Cox's Bazar. These people found temporary makeshift shelter in refugee camps around Cox's Bazar, which is now home to the world's largest refugee camp.

Since 2017, CCDB has been responding to the emergency needs of FDMN people living in different camps with the financial assistance from Tear Fund, Norwegian Church Aid, DKH Germany, Act Alliance and UNICEF.



Water, Sanitation and Hygiene (WASH)

WASH support is very crucial FDMN they live in the densely populated camp located in hilly areas where water and sanitation facilities didn't exist. CCDB installed tube-wells, sanitary latrine and bathing cubicles for them. In addition, arranged toilet desludging and distributed hygiene kit among the camp dwellers. WASH management committees were formed and regular meeting held. CCDB deployed 10 cleaners for cleaning purpose and they work under the supervision of WASH management committee.

Hygiene promotion session are also found effective to create awareness on maintaining proper hygiene. CCDB conducted 114 hygiene promotion session and cover 1710 persons. The promotional messages include safe water and sanitation, hygienic practices, waterborne diseases, importance of regular hand washing, etc.

In the month of January 2020 with the suggestion of CiC, site management and UNHCR, CCDB started block wise cleaning and Desludging activity in the camp. During the reporting period desludging done in a total of 2092 toilets by 10 cleaners.

A total 144 tube well, toilet and bathing space repaired and maintained that serve 7525 people.

Protection Sector

Psychosocial Counseling is a new and important initiative under the project for traumatize/abused people. In June 2020, CCDB started counselling traumatize people at Camp level. A total of 19 people received psychological counselling under this initiative. At the beginning, counseling was being done at individual level but later group based counselling was introduced. The Rohingya people especially women highly acclaimed this initiative.

A total of four Child Friendly Space (CFS) have been developed for 100 Children. CCDB started providing snacks for Children during learning sessions. Due to COVID 19 pandemic regular CFS activities are stopped since April 2020. However, informal communication with children and guardian and maintaining of CFS houses are going on. CCDB provided bag, books, copy books, pencil, water bottle, etc. to the children of CFS.

The life skill training was provided to 80 adolescent, and it was a new initiative under the project. This training courses include decision making skill, problem solving skill, critical thinking, coping with stress, effective communication, etc.

CCDB Installed 35 solar powered street light in the camps so that people including women and children can move safely at night.

Disaster Risk Reduction

Campaign and awareness sessions on Disaster Risk Reduction conducted for FDMN and Host Community to create a minimum knowledge/understanding on disaster, type of disaster, way forward for coping disaster impacts.

A total of 593 households are motivated to make and use Improved Cooking Stoves (ICS) at home. They are happy having this technology as these stoves consume less firewood as well as emits almost no smoke.

To encourage tree plantation, CCDB has distributed different types of tree sapling among the FDMN households. A total of 1600 sapling distributed to 200 selected HHs of FDMN.

CCDB also constructed 20 earthen stairs with earth filled bags at camp so that the Rohingya people can easily walk up the hill.

Shelter materials like rope, tarpaulin, plastic sheet, etc have been distributed among 300 Rohingya families.

Livelihood Improvement

Due to huge influx of FDMN in Bangladesh, many poor and marginalized people of the host community lost their daily income and struggled a lot to survive as daily wage dropped significantly because of the cheap labour became available offered by Rohingya people. Therefore CCDB extended support the people from host community to increase their income through undertaking Income Generation Activities (IGA) to improve their livelihood. In the reporting period CCDB provided financial assistance to 314 families and the total amount was Tk. 3768000. The member of the recipient families undertake different IGAs like cattle and poultry rearing, small business, leased in land, etc.



Achievements at a glance

Sl. No	Sector/Services Delivered	Unit/Qty	Beneficiary Coverage	Target group
1.	WASH			
1.1	Tube-wells, Latrines and bathing place repair-maintains	144	7525	FDMN & Host
1.2	Toilet desludge	2092	52300	FDMN
1.3	Hygiene Kit (soap, water bucket, handkerchief, etc) distribution	2639	13110	FDMN & Host
1.4	WASH Cleaning (Camp) - 10 person, 26 days	1560	13065	FDMN
1.5	WASH cleaning in CFS/AFS - 4 person, 22 days	528	100	FDMN & Host
1.6	WASH Equipment & Maintenance - Sets	02	13065	FDMN
1.7	Hygiene promotion session	114	1710	FDMN & Host
1.8	Repair & maintenance FSM point	02	13065	FDMN
1.0	Maintenance of secondary dumping place	02	13065	FDMN
2.	PROTECTION:			
2.1	Snacks for child learning sessions	4	100	FDMN & Host
2.2	Logistics for child learner (bag, book, khata, pencil, water pot, etc)	4	100	FDMN & Host
2.3	Life skill training for youth	4	80	FDMN & Host
2.4	Psychosocial counseling for traumatize people	19	19	FDMN
2.5	Install street solar light	35	1460	FDMN & Host
3	LIVELIHOOD			
3.1	Self-help group formation	16	1570	Host
3.2	IGA Training (Person)	314	314	Host
3.3	Cash support for IGA	314	1570	Host
4.	DRR			
4.1	Disasters Day observation (Rally, seminar, workshop)	02	00	Host
4.2	Tree Plantation for FDMN (with bamboo fence and re-fill tree)	200	1000	
4.3	HH repair materials (rope, tarpaulin, plastic sheet, etc.)	3000	1500	
4.4	Construction of kacha stair	20	1240	
4.5	Install improve cook stove (ICS)	593	2746	
4.6	Training to UDMC	02	42	

Emergency response to address COVID 19 Pandemic

To contain the outbreak of COVID 19 at Cox's Bazar District CCDB Rohingya Response Program rapidly took a decision to provide services to the Rohingya Camp and Host Community in term of awareness rising and distributed hygiene kit to protect people from the infection of CORONA Virus. Hygiene kit was distributed among 2630 families living at the camp. Bucket, mug, laundry soap, bathing soap, etc were the major items of the kit. In addition, disinfectant materials were distributed in 30 mosques inside the camps and five mosques in the host community.

CCDB also carried out emergency response to address the COVID 19 pandemic in other program areas with the financial assistance from some resource sharing partners. In addition CCDB contributed from its own fund, and staff members of CCDB contribute their one day's salary for this response. To create mass awareness on preventing COVID 19, CCDB developed and distributed 2500 leaflets among the reference people. At the same time, CCDB provided cash support to 1000 families ran into financial crisis due to countrywide lockdown. Apart from cash support, CCDB distributed emergency food support among 7175 families so that they can survive during lockdown period. Face masks and hand sanitizers were also distributed.



CCDB HOPE FOUNDATION

HOPE Foundation is a training and resource center of CCDB. This center rent out its facilities to other organization for holding training, workshops, seminars, etc. At the same time CCDB also uses this center for different purposes. It is also mandated to represent CCDB's Vision, Mission and Objectives.





Events at a glance (July 2019 to June 2020)

Sl. No	Training, workshops, meetings, etc.	# of Events	# of participants
1.	Training, workshops, meetings organized & conducted by national and international NGO's within the country	302	6,432
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	5	155
3.	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	6	193
	Total-	313	6,780

Events and Participants by month (July 2019 to June 2020)

Sl. No	Name of the months	# of Events	# of participants
1.	July 2019	33	628
2.	August 2019	19	543
3.	September 2019	37	922
4.	October 2019	27	610
5.	November 2019	46	681
6.	December 2019	42	950
7.	January 2020	52	800
8.	February 2020	40	1,157
9.	March 2020	17	489
10.	April 2020	0	0
11.	May 2020	0	0
12.	June 2020	0	0
	Total-	313	6,780



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S.K.BARUA & CO.

CHARTERED ACCOUNTANTS



Independent Auditors' Report To The Commission of CCDB

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Consolidated Financial Statements of “**Christian Commission for Development In Bangladesh**” which comprise the Statement of Consolidated Financial Position as at 30 June 2020 and Statement of Consolidated Comprehensive Income and Statement of Consolidated Cash Flows for the year then ended 30 June 2020 and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give true and fair view, in all material respects of the financial position of the “**Christian Commission for Development In Bangladesh**”, as at 30 June 2020 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), 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.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appeared to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.



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Berlin, Germany,
Phone: +49 30 84 31 68 44



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

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 Consolidated Financial Position as at 30 June 2020, Statement of Consolidated Comprehensive Income, and other Consolidated financial statements, dealt with by the report are in agreement with the books of accounts and returns,



Mohammad Anwarul Hoque FCA
Partner
S.K Barua & CO.
Chartered Accountants

Dated, Dhaka;
29 October, 2020



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

a member firm of
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CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2020

Particulars	Notes	Amount in BDT	
		30 June 2020	30 June 2019
ASSETS			
Non-Current Assets			
Property, Plant & Equipments	5.00	54,321,420	58,930,530
Current Assets		1,087,577,463	968,175,284
Sundry Advances/Debtors	6.00	95,536,748	92,888,434
Loan due - Micro Finance Programme (MFP)	7.00	463,771,359	418,499,105
Cash & Bank Balances	8.00	528,269,356	456,787,745
Total Assets		1,141,898,883	1,027,105,814
FUND & LIABILITIES			
Fund Account		804,835,901	727,884,618
Assets Fund	9.00	54,321,420	58,930,530
Restricted Fund	10.00	110,624,366	50,497,891
General Fund	11.00	43,542,962	55,289,475
Corpus Fund	12.00	329,454,687	331,295,060
Micro Finance Programme Fund	13.00	199,612,174	177,225,837
Assets Replenish Fund	14.00	4,351,945	3,851,945
Staff Gratuity Fund	15.00	62,928,347	50,793,880
Current Liabilities		337,062,982	299,221,196
Sundry Creditors/Accounts Payable	16.00	130,136,799	129,864,566
Micro Finance Programme (MFP) Members' Savings Deposit	17.00	206,926,183	169,356,630
Total Fund & Liabilities		1,141,898,883	1,027,105,814

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


Jubilate Keya Malakar
Executive Director
CCDB

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


David A. Halder
Chairman
CCDB Commission




S. K. Barua & Co.
Chartered Accountants

Dated: Dhaka
29 October, 2020



CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Notes	Amount in BDT	
		FY:2019 - 2020	FY:2018 - 2019
INCOME			
Restricted Fund :		286,109,000	277,487,476
Restricted Fund Received	18.00	272,349,969	262,358,310
Own Means Contribution	19.00	5,496,931	6,776,416
Contribution from Target Groups	20.00	8,262,100	8,352,750
Micro Finance Programm Fund:		88,959,614	93,140,687
Sale of Admission & Loan Form, Passbook, Bank interest, Others, etc.)	19.00	3,104,536	2,424,932
Service Charge on Loan	21.00	85,855,078	90,715,755
Total Income		375,068,614	370,628,163
EXPENDITURE			
Restricted Fund :		241,584,712	323,630,156
Payments	25.00	236,502,073	320,279,916
Depreciation		5,082,639	3,350,240
Micro Finance Programm Fund:		66,573,277	59,824,225
Payments	22.00	66,077,029	59,336,091
Depreciation		496,248	488,134
Total expenditure		308,157,989	383,454,381
Balance of fund transferred as shown below		66,910,625	(12,826,218)
Total		375,068,614	370,628,163
Restricted Fund	10.00	44,524,288	(46,142,680)
Micro Finance Programm Fund	13.00	22,386,337	33,316,462
		66,910,625	(12,826,218)

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

Juliate Keya Malakar
Executive Director
CCDB

David A. Halder
Chairman
CCDB Commission

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



S.K. Barua & Co.
Chartered Accountants

Dated: Dhaka
29 October, 2020



CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
CONSOLIDATED STATEMENT OF CASH FLOW
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Notes	Amount in BDT	
		FY:2019 - 2020	FY:2018 - 2019
Cash flow from operating activities:			
Restricted Fund Received	18.00	272,349,969	262,358,310
Restricted Fund Payments	25.00	(236,502,073)	(320,279,916)
Contribution from Target Groups	20.00	8,262,100	8,352,750
Own Means Contribution	19.00	8,601,467	9,201,348
General Fund Receipts	11.00	7,464,001	4,877,705
Corpus Fund Receipts	12.00	18,224,166	17,511,332
Corpus Fund Payments	12.00	(20,064,540)	(75,770)
General Fund Payments	23.00	(19,210,514)	(15,588,501)
Self Granuity Fund Receipts	24.00	14,151,782	9,516,820
Self Granuity Fund Payments	26.00	(1,936,517)	(3,378,916)
Major Finance Programme (MFP) Payments	22.00	(66,077,029)	(59,336,091)
Total cash flow from operating activities		(14,727,188)	(86,740,229)
Cash flow from investing activities:			
Programme Capital Expenditure	27.00	(969,777)	(4,184,718)
Sale of Motorcycle-MFP		-	55,678
Assets Replenish Fund	14.00	500,000	(5,663,055)
Total cash flow from investing activities		(469,777)	(9,792,095)
Cash flow from financing activities:			
Service Charge on Loan-MFP	21.00	83,853,078	90,715,755
Loan received - MFP	7.00	606,550,746	659,489,074
Loan paid - MFP	7.00	(651,823,000)	(722,186,000)
Security Creditors/Accounts Payable	16.00	(29,884)	88,347,807
MFP Members' Savings	17.00	115,671,526	104,745,318
MFP Members' Savings Refunded	17.00	(78,101,973)	(63,996,706)
Security Advances/Debtors	6.00	8,566,081	(86,353,476)
Total cash flow from financing activities		86,688,576	70,761,772
Net increase/(decrease) in cash and bank balances		71,481,611	(25,771,052)
Cash and bank balances at start of year		456,787,745	482,558,797
Cash and bank balances at end of year	8.00	528,269,356	456,787,745

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

David Keya Mishra
Executive Director
CCDB

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

David A. Halder
Chairman
CCDB Commission



S. K. Barua & Co.
Chartered Accountants

CONTRIBUTION OF CCDB TO GOVERNMENT EXCHEQUER

Particulars	Amount (BDT)
Tax Deduction at source from third parties (2019-2020)	
HO and Core program	1,755,835
Other Special Programs	1,551,332
Sub Total	3,307,167
VAT collection from Customer (2019-2020)	
HO and Core program	1,238,568
Other Special Programs	2,773,868
Sub Total	4,012,436
Income Tax deducted at Source from Salary (2019-2020)	1,524,144
Grand Total	8,843,747

CCDB'S RESOURCE SHARING PARTNERS

- **Bread for the World**
Germany
- **Christian Aid**
Bangladesh
- **USAID**
- **Global Affairs Canada (GAC)**
- **Coady International Institute**
St. Francis Xavier University
Canada
- **Global Ministry**
USA
- **ICCO**
Netherlands
- **Woord en Daad**
Netherlands
- **European Union**
- **DKH**
Germany
- **Tear Fund**
UK
- **World Renew**
Canada
- **Bangladesh Bridge Authority**
- **Dhaka Mass Rapid Transit Company Ltd**
- **LGED**
- **Oriental Consultant Company/JICA**
Japan
- **Road and Highway Department**
Bangladesh
- **JICA**
- **ADB**
- **Act Alliance**



CCDB COMMISSION



David A. Halder
Chairman



Harold Sougato Baroi
Vice-Chairman



Advin Barun Banerjee
Member



Molina Karmaker
Member



Md Abdul Quddus
Member



Shipra Sarkar
Member



Milton Biswas
Member



Merelin Keka Adhikari
Member



Juliate Keya Malakar
Executive Director
Ex-Officio Secretary

SENIOR AND MID-LEVEL STAFF MEMBERS

Senior Staff Members at Head Office

Juliata Keya Malakar
Executive Director

David Hilton
Associate Director

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

Foezullah Talukder
Head of Climate Change Program

Paresh Kumar Raha
Head of Finance

Imran Kibria
Head of Planning Monitoring and Evaluation (PME)

Solaiman Siddique
Head of Micro Finance Program

Peter Biswas
Chief Audit Officer

Mid-level Staff Members at Head Office

Evan Parag Sarker
Coordinator Admin.

Hossain Md. Jahangir
Coordinator, Marketing Comprehensive Poverty Reduction Program (CPRP)

Nitaipada Saha
Coordinator PME

Mohammad Mahmudul Hasan
Coordinator Capacity Building, Research and Advocacy, Climate Change Program

Arnest Sarker
Senior Program Officer, DPU

Plaboni Sarker
Coordinator, Finance

Israt Jahan
Coordinator Gender and Advocacy

Palash Sarker
Coordinator- Resilience Building Change Program

Mohammad Nazmul Chowdhury
Manager – Documentation & Communication Climate Change Program

Abdul Alim Shaikh (DRR & CCA)
Manager- Capacity Building Climate Change Program

Abdur Rashid
Finance Manager Micro Finance Program

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

Shamiran Biswas
Coordinator, Agriculture and Seed Promotion Program and Biochar Project

Mosharraf Hossain
Coordinator Carbon Emission Reduction Program

Albert Halder
Financial Analyst

Taslimuddin Ahmed
Deputy Team Leader Resettlement Program

Md. Abid Ul Kabir
Coordinator, Climate Technology Park Change Program

Md. Ashrafuzzaman Khan
Manager – Mitigation Technology, Climate Change Program

Joyanta Ghosh
Manager- Monitoring & Evaluation, Climate Change Program

SK. Mohibullah
Manager, Adaptation Technology Climate Change Program

Atikur Rahman
Manger MIS & Automation Micro Finance Program

Md. Atiqur Rahman
Team Leader Resettlement Program-1

Md. Mohiuddin
Team Leader Resettlement Program-2

Senior Staff Members at Area Office

Naima Islam
Area Manager CPRP Jalapur & Ishwardi

Ruhi Rahman
Area Manager CPRP Daschira

Harishadhan Roy
Coordinator Area Manager CPRP Daudpur

Richard Dobey
Area Manager CPRP Fulbaria

Sabuel Adhikari
Area Coordinator MFP, Mymensingh

Atikur Rahman Chowdhury
Area Coordinator MFP, Pabna

Md. Danesh Ali Mondal
Upazila Coordinator Climate Change Program Shyamnager, Satkhira

Subrata Mistry
Upazila Coordinator Climate Change Program Patharghata, Barguna

Sudipon Khisha
Area Manager CPRP Bandarban

Dorka Sen
Area Manager CPRP Manda & Chapai Nawabganj

Denis Marandy
Area Manager CPRP Gournadi & Gopalganj

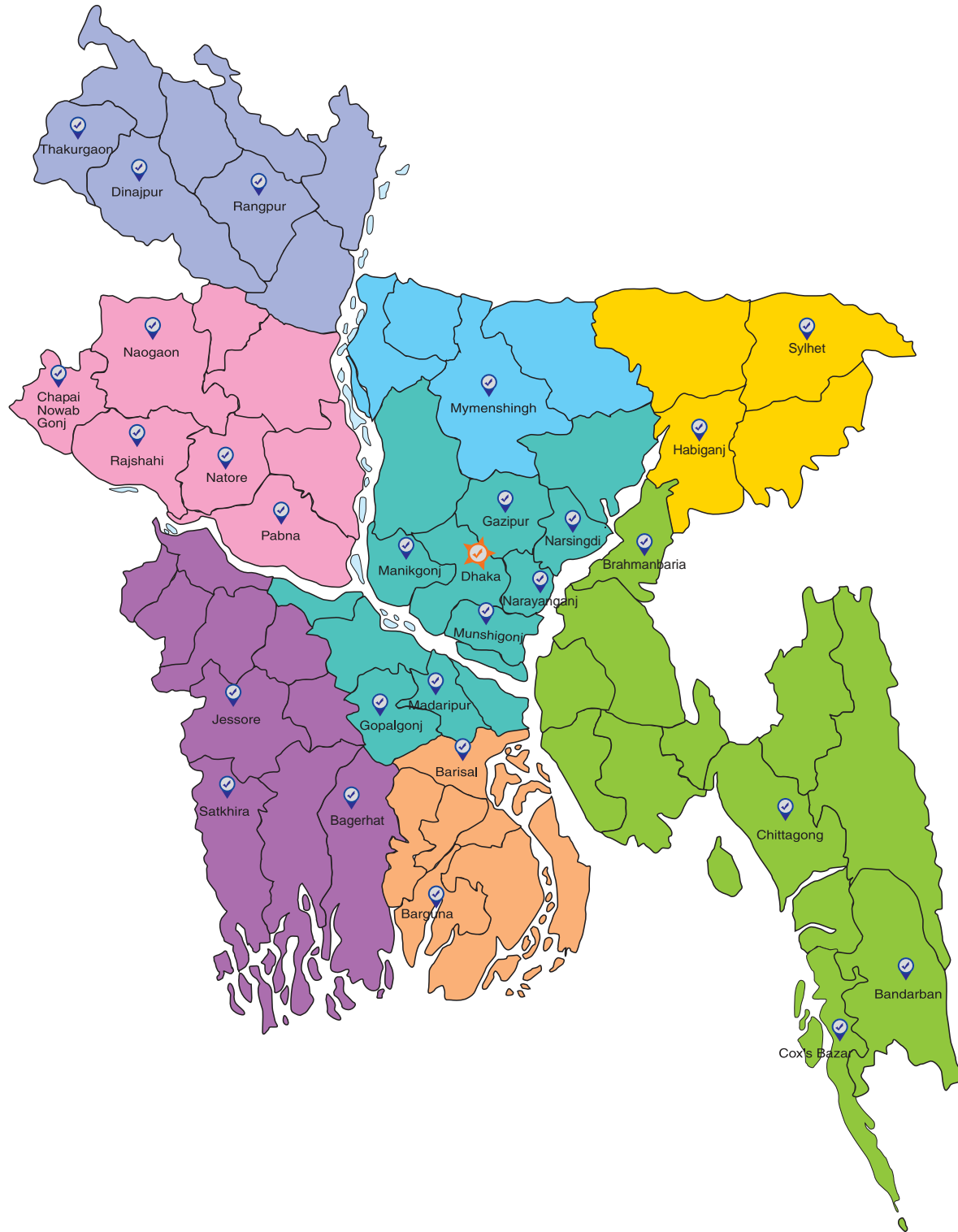
Md. Abu Sayeed
Area Coordinator MFP, Shibhalaya

Ranjit Kumar Shaha
Area Coordinator MFP, Rajshahi


Najrul Islam
Area Coordinator MFP, Chapai Nawabganj


Abul Kalam Azad
Upazila Coordinator Climate Change Program Morrelgonj Bagerhat

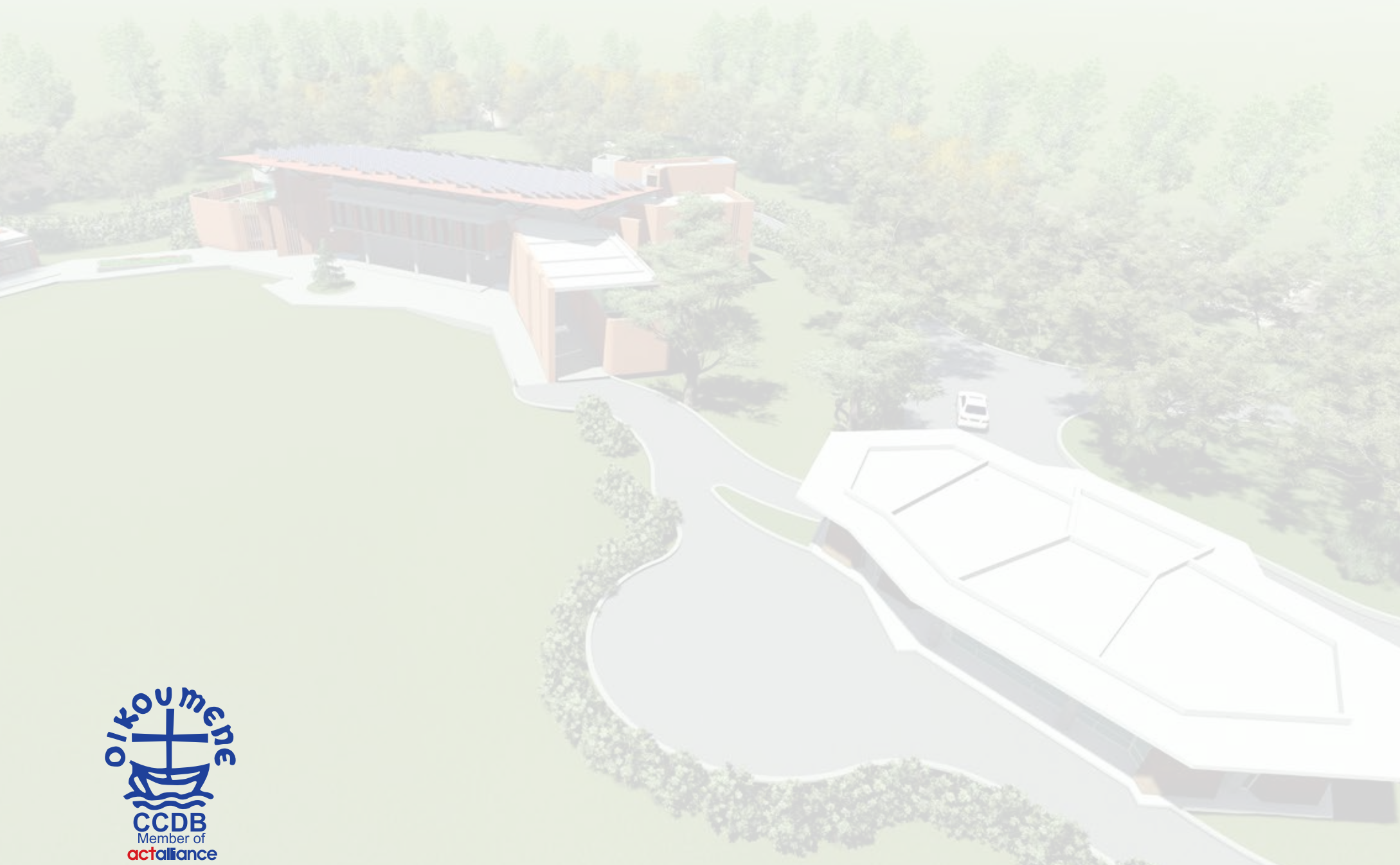




CCDB PROGRAM LOCATION

 Central Office

 Program Office



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