

ANNUAL REPORT

2020-21



CHRISTIAN COMMISSION FOR
DEVELOPMENT IN BANGLADESH

ANNUAL REPORT 2020-2021

Published by
Christian Commission for Development in Bangladesh
88 Senpara Parbatta, Mirpur-10
Dhaka, Bangladesh

Tel: 880-2-48036370-3
Fax: 880-2-48037019
E-mail: ccdb@bangla.net
info@ccdbbd.org
Website: ccdbbd.org

Photo: CCDB
Design & Production: A Plus Communication

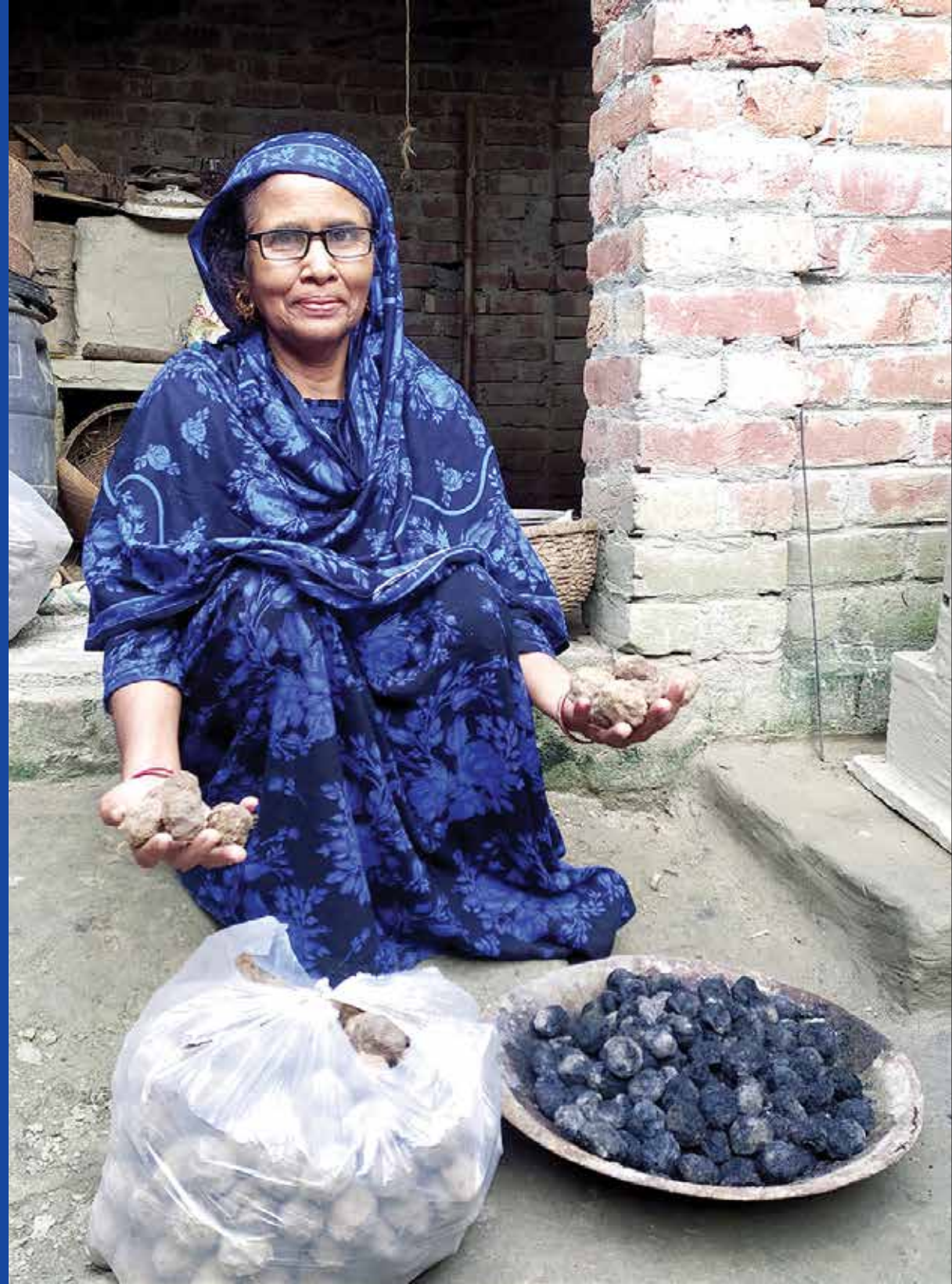




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VISION

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

MISSION

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

VALUES

- ☞ Tolerance and mutual respect 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

This year, we celebrated the golden jubilee of our independence. This independence was earned through a long nine-month bloody war against Pakistan in 1971. We are greatly indebted to the millions of people who fought for our motherland and sacrificed their lives. The journey of Bangladesh from a war-ravaged country to today's Bangladesh as "Emerging Tiger" was not well paved. The people of our country have repeatedly overcome numerous obstacles to become a dignified nation and a South Asian Powerhouse. The growth has been inclusive accompanying major socio-economic and human indices. After Fifty Years of the journey, Bangladesh is now considered a role model for other developing countries.

However, like many other countries, COVID 19 pandemic wreaked havoc and appeared as a significant development challenge in Bangladesh. The pace of poverty reduction has also been slowed down. According to a nationwide study conducted by the South Asian Network on Economic Modeling (SANEM), the poverty rate climbed to 42% from 21.6% in 2018. The informal economic sector, where 85% of people work, is affected most due to the fallout of the pandemic and at least 75% household of the marginalized

community faced additional hardship due to this Covid-19 pandemic as per CPD survey report. Millions of poor and marginalized people working in this sector lost their jobs. It is a great challenge ahead to create employment opportunities for the jobless and revert the poverty situation.

CCDB has been working with poor and marginalized people and has contributed to poverty reduction for many years. The COVID 19 pandemic has also affected our reference people in many ways. The progress we made in the last few decades has been eroded to some extent. Though it appears challenging, CCDB will put all possible efforts in coming years to improving our reference people's lives and livelihood and bringing them back to the pre-pandemic state.

The Comprehensive Poverty Reduction Program (CPRP) of CCDB is an integrated development program designed based on the Sustainable Livelihood Approach (SLA) to address poverty from many dimensions. Since 2007, this program has been working with more than 50 thousand people, mostly women. These reference people are organized under 687 peoples institutions known as "Forum." We have successfully brought 513 Forum under registration so far. People-Centered Development Approach, a unique development pathway that CCDB has adopted in implementing this program, was a major contributing factor behind the sustainability of the Forums. An inherent

feature of this approach is the “Role Transformation” process, where the members of the people's institutions gradually gain competency in operating their institutions by themselves. This process plays a crucial role in continuing the Forums as a sustainable social force without further stewardship. At the end of the last year of the fourth phase of CPRP, an external evaluation study was conducted. This study revealed that the CPRP has produced many incredible women leaders in the community. In addition, the women of the forums were found to have become active members of their society as a result of being engaged with this program through increased financial autonomy and contribution to their household income and expenses, increased decision-making power over assets and lands, increased property rights and ownership of land. They also have been able to increase their ability to voice their concerns at the household and community levels.

The unique geographical location and other factors have made Bangladesh one of the most vulnerable countries to the adverse impacts of climate change. CCDB, over time, initiated several endeavors in addressing climate change through resilience building, capacity development, research, and advocacy. In the coastal areas, CCDB engaged people in building climate-resilient communities. The knowledge, skills, and technologies have been transferred to the community people to adapt to the adverse impacts of climate change. Community Climate Resilient Center (CCRC), a community-based climate learning center, is the heart of this initiative. This year CCDB has prepared a Policy Brief on National Adaptation Plan (NAP) formulation in light of the future NAP of Bangladesh.

Climate Center is the most exciting component of CCDB’s climate change program. This center is being developed at Gazipur. It will create outstanding learning and knowledge-sharing opportunities for climate-vulnerable people, researchers, policy makers, development practitioners and students. The climate technology park, an integral part of the climate center, will showcase many climate change

adaptation and mitigation technologies suitable for the five climatic zones of Bangladesh. An online climate knowledge portal is under development which can be accessed by climate activists, researchers, students for relevant updated information.

CCDB continued the resettlement program in partnership with the government in the reporting period. Currently, 12 resettlement programs are going on. In these projects, CCDB develops resettlement plans for the people affected by the construction of mega infrastructures.

During the reporting period, CCDB implemented several other programs in the areas women empowerment and active citizenship, youth employment generation, peace building and conflict resolution, carbon emission reduction, promotion of seeds, improving livelihood and food security through Biochar, etc. All our efforts and approaches adopted in CCDB for successful implementation of our programs/project are inclusive, sustainable and aligned with development policies, standards and best practices for the development of our communities in Bangladesh.

I would like to express our sincere gratitude and heartfelt thanks to our beloved reference people, our members of the General Body and CCDB Commission, government institutions, and the resource-sharing partners for their continuous support in the journey of CCDB towards developing a just and caring society.

Juliate Keya Malakar
Executive Director
CCDB

POVERTY REDUCTION, FOOD SECURITY AND LIVELIHOOD

Comprehensive Poverty Reduction Program (CPRP)

Bangladesh has made notable advancements in poverty reduction. Around 25 million people have gotten rid of the vicious cycle of poverty in the last 15 years. This remarkable success has been achieved through a concerted effort of both government and non-government sectors. As primary strategic focus, CCDB has contributed to reducing poverty for many years by implementing several development programs.

Comprehensive Poverty Reduction Program (CPRP) is the flagship program of CCDB started in July 2007. This program was designed based on the Sustainable Livelihood Approach. This approach enables tackling poverty from many dimensions since poverty is no longer considered as absolute monetary terms rather a complex scenario involving several other social issues.

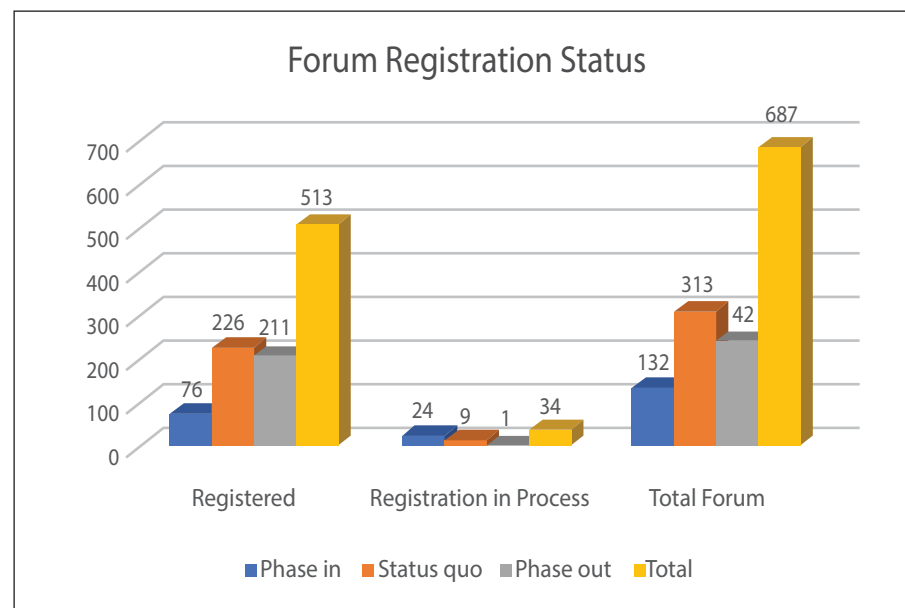
Since the inception of this program, CCDB has adopted a combination of service delivery and right-based approaches in implementing this program. These combined efforts played a significant role in reducing absolute poverty and, at the same time, improved other social indicators such as water and sanitation, education, health & nutrition, women empowerment, etc.

As the government enforced the countrywide lockdown to contain the transmission of Covid 19, implementation of the program has been hindered substantially. 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 and objectives of CPRP.

Institutional Development

Registration of Forum is one of the significant catalysts to give additional strength and pace in operating Forums. Forums are registered under the

department of cooperatives. Once a Forum is registered, its acceptability as a legal entity is substantially increased to government and local government institutions as well as in the community. The following chart shows the registration status of three types of Forums.



After the formation of Forums, CCDB starts providing a series of training for the office bearers of the Forums to develop their capacity in forum management, budget preparation, laying out an action plan, accounts keeping, asset management, etc. These training courses played a significant role in producing incredible women leaders who are running their Forums efficiently. At the same time, these women leaders are playing a significant role in solving the local problems through advocacy and campaign. During the reporting period, 670 forum leaders received different types of management and leadership training as follows.

Type of Training	Male	Female
Training on book keeping for Forum leaders	21	152
Basic Training on Forum management and leadership	20	155
Basic Training on Advocacy lobbying	14	113
Training on livelihood asset management:	51	144
Total	106	564

It was found that many networks have have successfully initiated advocacy and lobbying activities in adreesing different social issues and played a significant role in accessing public services for the vulnerable people in their respective communities. They worked to collect information from public offices regarding trainings being offered and then shared the information with their community members. Some of the upazilla network committees were found to have been strong as they work as a group to address the concerns of villages that they may not belong to. The network committee members have availed services for people of their communities, which include widow allowance, old age allowance, etc. The members were proactive enough to visit various government offices to inquire about the different services, resources and trainings that are available to them and their community, and ways through which those may be availed. Using that information, they have interacted with the related bodies and availed various trainings for forum members and community members, such as livestock rearing, fish culture computer opeartion, etc. from department of youth development, cooperative and women welfare.

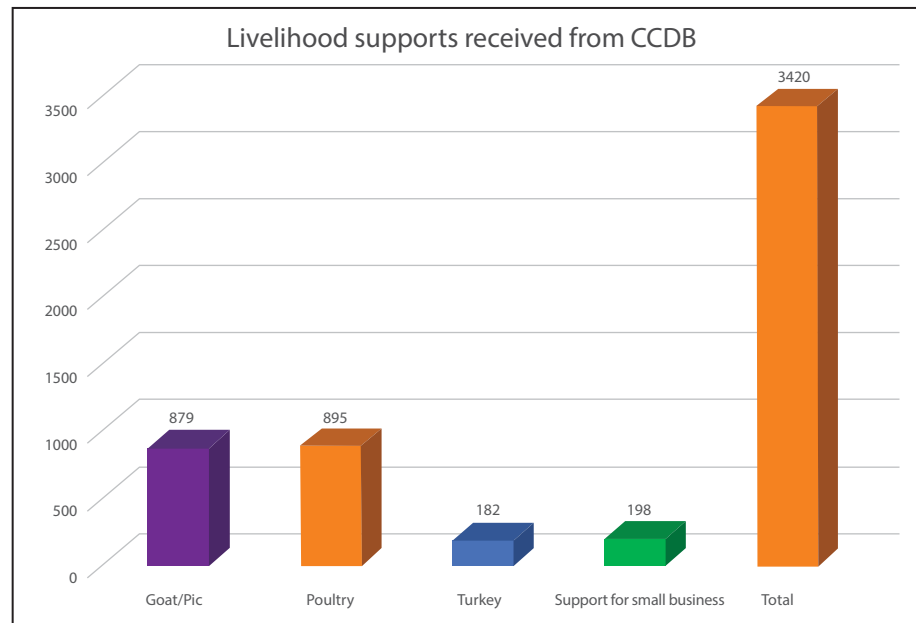
The following table shows services and supports received through lobbying by forums and networks:

The following table showsservices and supports received through lobbying by forums and networks:

Type of Service/support	Number of Forum Members
Assistance/support received	
Agricultural training	696
Rickshaw/Van	93
Cattle	1825
Sewing machine	137
Slab latrine	212
Poultry	254
Tube well	81
Agri equipment	555
Tree (sapling)	575
Skill training	
Training on livestock	582
Fish culture	146
Computer training	142
Handicraft	526
training on making guti Urea	160
Allowances	
Old age allowance	1691
Widow allowance	838
Person with disability allowance	421
Pregnancy	616
VGF/VGD	6139
Education	4625
Total	20314

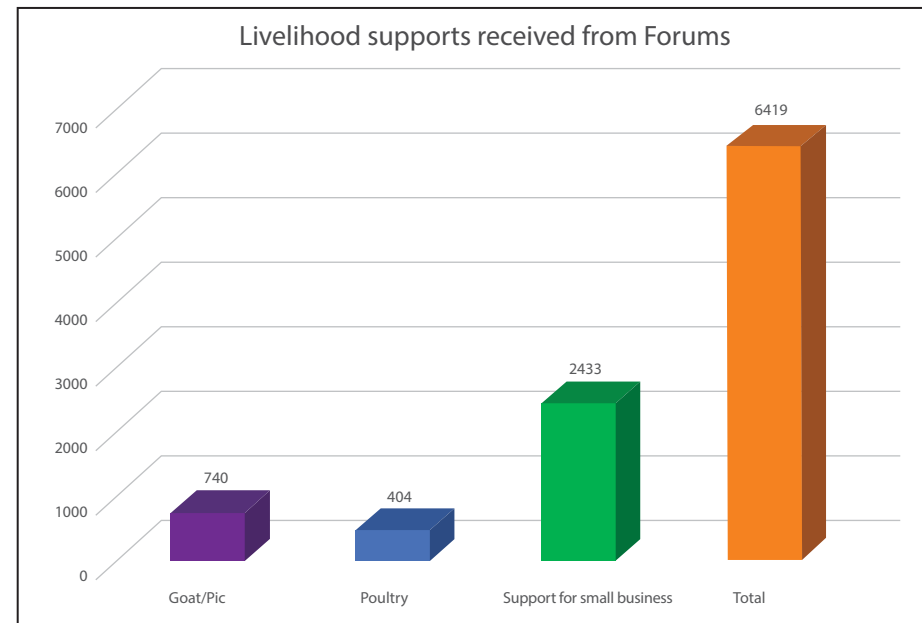
Economic and Social Development

In reducing poverty in absolute terms and achieving financial autonomy among women, it is essential to ensure their income-generating activities. It enables the women to obtain sources of income over which they would have control over and contribute to their household to gain improved status in the family and community. CCDB's CPRP intervention was found to have introduced the female

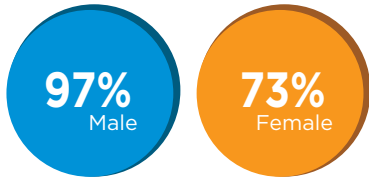


Women's involvement in income-generating activities was found to have increased by 10% after involving with the Forum. Women of the phase-in forums were found to have an increase in involvement in income-generating activities (66% before joining Forum and 83% after joining Forum). In comparison, the involvement with income generating activities of status quo forum women had increased by 7% and involvement in IGAs of phase out forum women had increased by

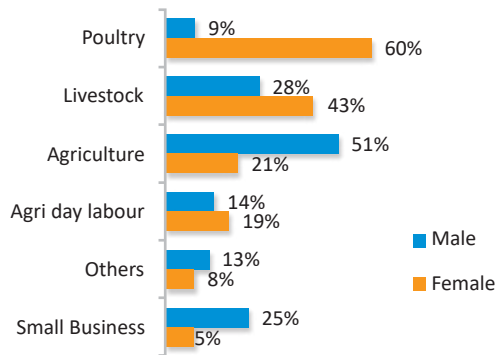
forum members to various kinds of income generating activities which had led to enhanced capacities of the women to actively take part in their family matters and those of their respective communities. The forum members received different livelihood support both from CCDB and their respective Forums as follows.



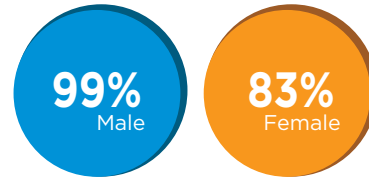
6% (79% at the beginning of CPRP Phase IV and 85% at the end of CRPR Phase IV). Involvement of women in agriculture related income generation activities was found to have significantly increased among the phase-in forum members and involvement of women in livestock and poultry rearing was found to have increased more among the phase out and status quo forum members.



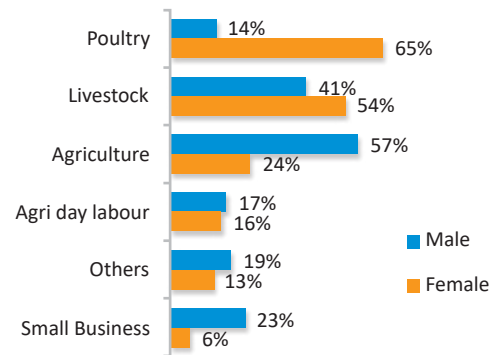
Involvement in income generating activities before joining forum



Income Generating activities by forum members before joining forum



Current Involvement in income generating activities



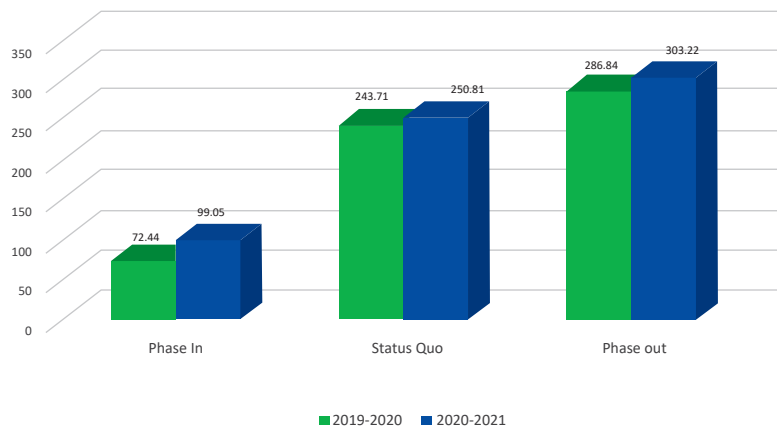
Income Generating activities by forum members

In Fulbria area, a value chain on vermicompost has been established. A total of 230 farmers are involved in this value chain. These farmers produced 49391 kg vermi compost in the reporting period. They have sold 38,956 kg at Tk. 3,50,604. Being involved in this value chain, each producer has made an additional profit of Tk. 7/KG.

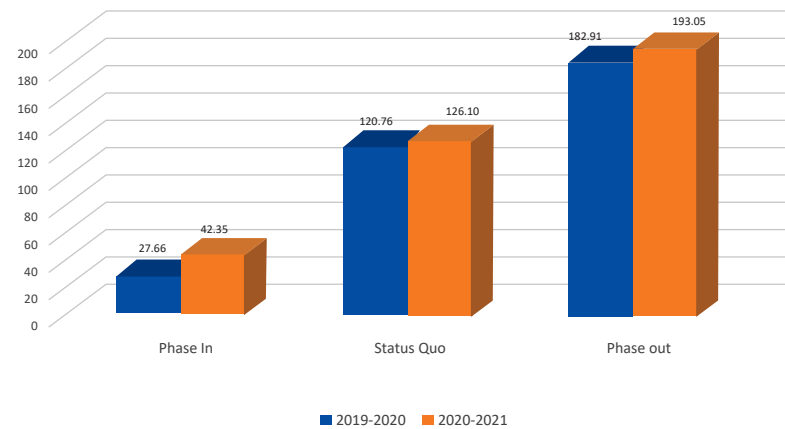
Apiculture was found one of the suitable income generating ventures in Bandarban. CPRP provided training to 10 forum members on apiculture. They were also provided with necessary equipment. Some of them have successfully started beekeeping and earning Tk. 2000 to Tk. 3000 in a month.

Peoples' Managed Savings and Credit (PMSC) is an alternative model of micro finance that solely controlled and managed by the community people. PMSC has been playing a crucial role in achieving sustainability of the Forums. Members regularly save money in the Forum and take loan at lower interest for undertaking any income generating activity. A brief status of this program is shown in following illustrations.

Forum Fund (In Million BDT)



Forum Saving (In Million BDT)



Addressing different social development issues is one of the major focused areas of CPRP. During the reporting period, A total of 20 task forces have been formed across the CPRP working areas. These task forces conducted mapping exercise to identify girl children who are at risks of getting married. The forum members and their networks prevented more than 40 child marriage with support from local government and government officials.

A massive awareness program was carried out on using sanitary napkin in all CPRP areas through court yard meeting, motivational and

promotional session. A total of 558 women and adolescent girls attended these session. It was evident that sanitary napkin users has been increased significantly.

In the reporting period, CPRP continued motivational session for the parents so that they encourage their children for higher education. A total of 552 parent took part in these sessions. Prevalence of peace and harmony in the community is essential for uninterrupted development process. CPRP arranged workshops on societal peace where 80 forum members participated.



Climate Change, Environment and DRR

Climate change has been appeared as a threat to the development. The adverse impacts of climate change induced natural disaster can erode development achievements. Low capacity, inefficient technology, inadequate infrastructures, etc have made the poor and marginalized people vulnerable to the climate change impacts and natural disasters. In the reporting period CPRP provided number of support to combat climate change impacts as follows:



Type of climate adaptive technology Promoted

AWD (number of plot)	10
Floating bed gardening (Number of demo)	10
Dry Seed bed (Number of demo)	30
No tillage agriculture (Number of demo)	1119
Drought resistant variety (Number of demo)	25
Flood resistant variety (Number of demo)	3
Cropping pattern (Number of demo)	64
Vermi Compost (Number of demo)	240
PEN technology (Number of demo)	4
Bio fertilizer (Number of demo)	29
Organic agriculture (Number of demo)	345
Bioflock (Number of demo)	4
Hydroponic grass (Number of demo)	9
Improved breed Duck rearing Kakoli/Rupali/Beijing (Number of demo)	7
Drought adaptive sheep rearing	6



A SMALL STEP SOLVES THE DIRE FOOD SHORTAGE AT GHASHURIA

Ghashuria is a typical remote village located at the bank of Tulshiganga river at Chapai Nawabganj subdistrict of Dinajpur. Among others, this village accommodates a handful of Oraon indigenous tribal ethnic populations within its locality. The 38 Oraon families of Ghashuria village depend on unskilled jobs for their livelihoods. They barely own any agricultural land, and only a couple of families have their dwellings on their properties. This ethnic community spends their days in relentless poverty and scarcity due to the lack of education and institutional capacity, leaving them with no choice but into a perpetual cycle of poverty. The unfortunate socio-economic discrimination corners them with a constant food shortage round the year, especially during drought and natural calamities.

Most often, the Oraon have to turn themselves to the local landlords and money lenders known as "Mahajan" for borrowing money and rice at an exorbitant interest rate to survive. Eventually, they fall prey to their feudalistic grip of trickery and selfish greed. Sometimes, these ill-fated people have to struggle to repay the loan, and in some cases, they end up losing their last bit of grain, making their lives more miserable. The continuous hurdle of securing food supply for feeding the hungry mouths always keeps them engaged in primal survival hardship, leaving them with no time to improve their living condition.

Back in 2008, the women of these matriarchal families came up with a unique collective approach to address the dire problem of food shortage so that they can get rid of the grasp of local Mahajans. The idea was to save a small amount of rice every day from their kitchens for depositing it to the Forum to create a food bank for the time of emergency. However, despite having high potential of being a successful model, the initiative failed to see the light of success due to the lack of management.

The regional office of CCDB at Daudpur has been actively working with the communities for their poverty alleviation. Realizing the potential of this mechanism, the Daudpur program team came on

board to help them establish an effective and self-sustaining food storage system for the time of emergency. The local team assisted the Ghashuria community in establishing a forum led and managed by the women from this ethnic group and helped them provide the necessary support for resuming the food bank they had started earlier.

In collaboration with the Daudpur field team and following the prescribed guideline, the RadikaKisspattaGhashuriaAdibashiJui forum comprising 38 Oraon households started benefiting from their efforts from 2018 onwards. Under the newly introduced mechanism, each forum member deposits 250 grams of rice to the forum treasury per week. Having an emergency food deposit, the community does not need to rely on the local Mahajans to borrow grains for their families. The forum member can borrow rice from the Forum at a nominal contribution with a repayment provision of six months. The Forum sells the surplus to the local market and reinvests the money in different income-generating activities among the forum members.

The Forum has managed to secure a revolving fund of 60,000 Tk from the sales of surplus rice deposits. The Forum has also introduced a monetary loan scheme for its members at a marginal interest rate on flexible terms. As of June 2021, the Forum has disbursed 17,000 Tk and 480 kg rice as loans among the members. This initiative is playing a vital role in eradicating food shortages for the Oraon community.



THE CHERISHED DREAM OF LOVELY KHATUN COMES TRUE

Lovely Khatun is a 30 years housewife from Pirgacha, a village in Pushpapara union of Pabna district. She lives along with her husband and only 15 years old son in a semi-structured dwelling. She also has a 21 years old daughter who got married before the completion of high school. Her husband works as an unskilled worker to support the family. They own a small house surrounded by five decimals of an agricultural plot. Lovely had a small vegetable garden and a handful of livestock for their consumption and some extra income. She did not get the opportunity of acquiring formal education since she had to contribute to the livelihood of her respective family from her early childhood. Lovely has been trying hard to increase her family income to ensure a better future for their only son and eliminate the cycle of poverty.

Meanwhile, Lovely came to know about the women-led Forum formed by the Christian Commission for Development in Bangladesh (CCDB) from her neighbours. She observed the transformation of the livelihoods and living conditions of the members of the Forum. Her neighbours encouraged her to be a member of the Forum, and finally, she got inspired knowing the benefits for the members. Back then, she was desperately looking for a steady income source of her own as her husband's health was deteriorating, who was the only earning person in the family. Her husband's poor health and inability to ensure their daily meals put her entire family in uncertainty. Initially, her husband and other family members opposed her decision of being involved with the Forum, fearing that it could jeopardize the family's reputation. However, she managed to convince her husband to allow her to be a member of the Forum for their family's better future.

Lovely took a loan of 20,000 Tk from the Forum as soon as she became a member of the Forum. She set up a small roadside grocery shop with the help of the borrowed money to support her family. From the earning of her small shop, she started to contribute to the family expenditure. Realizing her financial contribution to the family, her husband and other members now appreciate her endeavour and involve her in the family decision-making. In addition to supporting her family, she has also started a small savings scheme in the Forum. She was able to repay the loan on time. Following the success of her small

business venture, she took a loan for another couple of times from the Forum to start over some alternative income-generating activities like homestead gardening, poultry, and livestock farming.

Lovely and the rest of the family now live a happy life in prosperity and need not worry about their daily meals and other supporting amenities. Her son continues his study with a dream to be graduate in the coming days without the uncertainty of dropping out from school to support the family. The stable monthly income from her shop and investing IGAs help her to break the slavery of poverty and misery, giving her the hope to live a life with abundance.

As soon as the desired dream of having a shop became a reality, she turned her scarcities into opportunities with a little help from the Forum created by CCDB. The regional office of CCDB at Jalalpur is helping transform the lives and livelihoods of hundreds of families like Lovely those living in scarcity and uncertainty. The women-led Forum at Jalalpur has played a vital role in alleviating poverty and spurring women's empowerment among the constituent rural communities. This initiative is also helping the rural communities to be economically empowered and eradicate social injustice.



LOCAL ADVOCACY ACCELERATES LOCAL DRAINAGE SYSTEM MAINTENANCE

Hatbakoli is a village located at the Nejampur union council in the Nachole subdistrict of Chapai Nawabganj District. Like other rural areas of the country, this village also lacks access to modern amenities. Habituated with the usual mishaps, life continues to thrive with the integral poverty and social predicaments. Among other difficulties, this village's water drainage and sewerage system become even worse, making the living conditions unbearable. The age-old water drainage system led to several pollutions. The growth of harmful contaminants caused damage to the crops and agricultural lands. It also caused water pollution, leading to increased water-borne diseases like diarrhoea and other stomach problems among the inhabitants of this locality. The odour resulting from the stagnant wastewater sometimes makes it hard to breathe for the local people. There are times when people have to take a lengthy detour to go to the surrounding areas to avoid the unbearable stink. Despite several attempts to bring this issue to the local authority, the problem remained unsolved for lacking locally appropriate advocacy.

The Community Based Organization (CBO) of Nejampur Union Network Committee, a philanthropic undertaking of the Christian Commission for Development in Bangladesh (CCDB), came on board to bring the attention of the local government for taking immediate action to repair

the drainage system. The local CBO, led by Ms. Minoti Sarker, the committee's president, arranged a sharing meeting with the designated correspondents of the union council.

The CBO members brought the local government's attention, stressing the need to repair the damaged drainage system to preserve the village's standard living conditions. The water supply network plays a vital role in the local economy. The representative of the union council took this issue with utmost priority and suggested the committee inform this issue formally in writing to the concerned local authority.

Following the outcome of the sharing meeting, the CBO formally submitted an application on 15 December 2020 requesting for maintenance of the drainage system immediately. Finally, the union council repaired a 200 meter drainage network of Hatbakoli village at the end of the same month. The Chairman of the Nejampur union council thanked the advocacy initiative undertaken by the local CBO and encouraged them to be effectively vocal for their civic rights to make the local government obligated for carrying out their bestowed responsibilities. The activities of local CBOs can play an influential advocacy role in making the living condition and livelihood better of the constituent localities.



Improving Food Security and Reducing Carbon Emission Through Biochar



Around 90-93% of rural households in Bangladesh use biomass such as wood, bamboo, straw, leaves for cooking. This conventional cooking process emits a lot of CO₂ and fume, which are hazardous to health. In addition, these cooking stoves are not efficient enough to use most of the heat energy for cooking. On the other hand, soil fertility is declining progressively due to the rampant use of pesticides and chemical fertilizers in the agricultural land and cultivating the same land repeatedly. Biochar, a coal like substance could be an efficient solution to address both of these problems. Biochar is produced through a process called pyrolysis; a unique cooking stove can be used where biomass is heated in a very low or no oxygen condition. Through this process, heat energy can be used for cooking efficiently, and unburnt biomass is left as Biochar. This Biochar can significantly contribute in combating climate change through sequestering a significant amount of carbon into the soil for hundreds of years. Moreover, the use of Biochar in the soil can play a significant role in improving the soil quality and stimulating plant growth. Thus, Biochar can substantially contribute in developing a sustainable system of agriculture.

CCDB started the current phase of this project since February 2021 with the financial assistance from ICCO and Kerk in Actie, Netherlands. Major objective of this project is to promote eco-friendly agriculture, and ensure sustainable livelihood for 3000 farming households. In the current phase it is expected to distribute 500 Krishi Bandhu Chula among the biochar producers.



During the last year some changes have been made in design and materials of the cooking stove to increase the durability. This cooking stove now can serve almost five years where the previous one last only around two years. The energy efficient test of this cooking stove is underway at the Institute of Fuel Research and Development, BCSIR.

A total of 136 cooking stoves have been distributed among the Biochar producer during the reporting period, and number of users reached to 320. Representatives of local government institutions attended the distribution ceremony.

BARI has already developed an organic fertilizer combining Biochar and Vermi Compost. This carbon enriched organic fertilizer will be more effective in revitalizing soil health. An application has been submitted to Bangladesh Agriculture Research Council (BARC) for approval (MoA) for approval on Biochar enriched organic fertilizer so that CCDB can market this new fertilizer.

In the reporting period 17 new Biochar producer groups formed. A total of 18 demonstration plots and trials of Biochar have been conducted on different types of crops and vegetables using Biochar and Biochar enriched organic fertilizer. Moreover, two Biochar enterprise group was also formed in working areas. Each group comprised of five members.

A Total of 118 new new users received training on Krishi Bondhu Chula. They learn how to set the stove, regular maintenance, etc through in these training sessions. All the users received cooking stove after the training.

Moreover four training guidelines (1. Training for dealers, 2. Training entrepreneurs, 3. Use and maintenance of Krishi Bondhu Chula and 4. Biochar producing guideline) have been developed. As per the project plan, a business plan has been developed for marketing Biochar and Biochar enriched fertilizer as per the project plan.

Media coverage: In this time, a total of 7 media and more than 50 print media regularly cover the Biochar project article and activities news.

SL	Major Activities	Shibalaya	Manda	Total
01	Group of Krishi Bondhu Chula (no)	9	7	16
02	New Stove distribution (no)	78	58	136
03	Total Stove users (person)	170	150	320
04	Biochar production (KG)	10,515	12,410	22,925
05	Biochar sale (KG)	1,833	561	2,394
06	Used by the producers (KG)	627	352	979
07	Biochar used in demo plot (No. of plots)	11	7	18

Achievements at a glance

Yes, It's really works!



Md. Younus Ali (48) , a veteran farmer of Ulail village, Shibalaya upazila is now highly convinced that Biochar really works to stimulate plant growth. He has seven Bigha of land and leased in three Bigha for farming. He cultivates onions, garlic, chili, tomato, okra, paddy, etc, in every year. He used to cultivate his land in a traditional way, much dependent on chemical fertilizer and pesticides, spent a lot for irrigation.

One day Younus went to buy chemical fertilizer to a local dealer's shop. The shop owner of Biochar project staff, suggests him to apply Biochar in his land in experiment basis. Earlier he heard that Biochar is a rich source of carbon to enhance the efficiency of fertilizer. It also improves soil's productivity, soil's nutrient, water holding capacity, increases effectiveness of fertilizer; creates favorable conditions of micro-organism of soil.

However he agreed and prepared his land to use Biochar experimentally. Before setting up his experimental plot, he received training from CCDB's Biochar project on how to grow crops and vegetables with Biochar technology. He applied 24kg Biochar in four decimals of land and sowed onion seed. The reason for using Biochar with fertilizer is that the farmers can realize the benefit of using Biochar in their lands. In the Biochar used land, Younus used less water, and, on the other hand, he got 300 taka as extra benefits by selling the crop than other farmers who didn't use Biochar. After seeing the result of the experiment, he was convinced tha it really works.

Later, he received a "Krishi Bondhu Chula" to produce Biochar in his own kitchen. He and his wife received training on Biochar production. He uses Biochar produced at in his land. On the other hand, irrigation and chemical fertilizer are getting less. So, he produces crops and vegetables at low cost and gets extra benefits from the previous. He expands more three Bigha land as a contract and expense his son's educational cost and hopes he will purchase land by selling extra crops.

POVERTY ALLEVIATION AND GENDER EQUITY (PAGE)

CDB has been implementing Poverty Alleviation and Gender Equity Program (PAGE) in four unions (Bakta, Kaladaho, Rangamatia & Yanatupr) of Fulbaria Upazilla under Mymensingh district with financial assistance from Christian Aid Bangladesh since 2019. A total of 500 persons are (Male-38, Female-462) utilizing their knowledge & skill in rearing native chicken and cassava production to increase their income. They also have taken several initiatives to reduce gender discrimination, form a potential native chicken network, ensure fair price and information to rights and entitlements, and improve the dignity of women in the family and the community.

Farmers Group Formation:



So far, 25 farmer's groups have been formed in Bakta, Kaladaho, Rangamatia and Enayetpur union comprising 500 members (Female: 452; Male: 48), native poultry chicken rearing group-24 groups and one Cassava producer group in the Rangamatia area. Out of 500 members, 221 members were selected as an entrepreneur group by conducting a yard meeting, and a native chicken rearing women group was formed.

Training on awareness creation on human rights and entitlements:

During this reporting period, there has been training on raising awareness



on human rights and entitlements with a total of 24 Native chicken rearing women groups at the Bakta and Kaladaho union. Total 498 participants (Female: 485 & Male: 13) attended the training. Discussion topics of training include human rights and basic needs, human rights situation among the poorest people at the grassroots level and various entitlements from the Govt./Non-Govt. Organizations.

Capacity Development of the Women Group:

In this reporting period, 34 group events (Female: 340) have been arranged; the purpose of selecting group members was to develop the capacity of small entrepreneurs of native chicken rearing and selling.

Exposure Visit on Capacity Development of Women's Group:

An exposure visit was held on Bidanandha Sathi Mohila Somobai Somitee LTD. at Kaladaha union of PAGE project with 12 Executive Committee female members (Bakta-6 & Kaladoh-6) attended the exposure visit. They shared and observed the cooperative activities, savings and credit, OD collection strategy, future plan, EC responsibility, the strategy of GO/LGO's facilities received, livestock rearing, network activities, advocacy activities.

Capacity Building of Poultry Farming and Cassava Producer Group

All the group members are rearing poultry, but they are not aware of the various diseases, proper treatment and management. In this reporting period, yard meeting sessions have been held to strengthen producer groups' capacity. So far, 38 yard meetings have been held to strengthen the capacity of poultry groups. A total of 823 participants (female-791 & male-32) attended the meeting.

During this period, one yard meeting session was held on strengthening the capacity of cassava producer groups facilitated by PRAN Company field Staff. A total of 11 participants (female: 01 & Male: 10) attended the meeting from one Group. In this training, participants learnt about Cassava land selection, seed collection, land preparation, plantation and use of fertilizer. Calculating production cost and profit, harvesting time, risk factor analysis with other crops, market linkage and communication with PRAN Company etc., were also discussed. 11 Cassava producers received TK-18,000/ each as a loan without interest from PRAN Company and have their total profit is TK- 9,09,920 BDT.



Advocacy Meeting with Duty Bearers

Two advocacy meeting has been held in Livestock Hospital, Fulbaria, Mymensingh, with the presence of Upazilla Cooperative Officer & Livestock officer by the 28 members (Female-24: Male-4) of PAGE Project the by Project Manager in this reporting period. The main

discussion topic was vaccination schedule, easy communication with the livestock department, getting the poultry vaccine, and financial support for the rearing of poultry.



other Supports

Two incubators with 500 eggs capacities have been given to two entrepreneurs in Bakta and Kaladoh region. They were also provided with the necessary operational guidelines of the incubator. Furthermore, 202 members were given financial assistance Tk. 10,000 among ten groups for the rearing of native chicken supported by the project among Bakta & Kaladaho Indigenous Native Chicken Rearing Association. Among these, 113 members have received financial assistance of Tk.10,000 from the forum directly. In the rural area, most of the families have a small farm of native chickens. Apart from good production, generally, indigenous chicken dies every year due to a lack of proper vaccination, treatment and care. In this reporting period, three training between Bakta, kaladoh, Rangamatia, Enaetpur Unions among 24 members Female-19; Male-5 has been conducted. As a result of this vaccination training, the mortality rate of chickens has been decreased, and the local vaccinator's income has also been increased. So far total 24 groups organized vaccination camp.

Hatching Pot/ Hazel:

PAGE project initiated hatching pot/Hazal method. Hazal is made of locally available materials (Mainly clay soil), which has no cost and provides feeder and drinker very close to mother chicken. Hazal

Native Chicken Farm has brought the smile back to Sharmin Akter

Sharmin Akter, aged 33, is a mother of four children. She lived with her husband with four children near Fulbaria Upazila in Kaladoho Purbapara Village in Mymensingh district. Previously her economic condition was not good; she had to pass her days within hardship and poverty. In November 2020, she became a member of the forum. She was very much regular to give her savings and repaying her loans from the forum. After some time, she became an active member of the forum.

In the earlier days, she had a traditional poultry house made of mud without maintaining biosecurity and hygiene. There was no ventilation system for ensuring the oxygen supply. She was used to rearing combined with duck and hen; as a result, the mortality rate was high by spreading disease from one species to another.

With the support of CCDB PAGE Project, she received financial assistance from the project about tk 10,000 to rear indigenous poultry scientifically to generate more income. She made a poultry house of about tk 5000 having 100 chicks capacity. The house carries 52 native chickens in that house; baby chick-28; hen-19, cock-5. She also has five hatching pots where three chicken coops in that pot. Monthly she sells in the wholesale market about five chicken's on average tk 300 and made a profit of tk 1500. With this income, she is maintaining her family.

Furthermore, she has been linked with the Upazila Livestock Department for the vaccination of poultry. She is using a vaccine with the help of the livestock department of common poultry diseases. The vaccines are administered by herself. She engaged with the association received training on poultry farming management, bio-security and hygiene management. Besides these, she has received much knowledge participating in Women's Day on women empowerment and equity. She is now able to realize and use the practical knowledge of the training.

increases the annual production cycle of Chickens and the total egg production and chicks as well. This method helps to lay eggs by the chickens up to 99%. A total of 537 hazals have been made by 24 groups, and group members getting benefit from using them regularly.

She felt very much fortunate being engaged with CCDB-PAGE Project. In her view, she is getting an advantage by making poultry house scientifically for protecting the chicken from predators & minimizes the infectious and contagious disease of poultry & also giving vaccines to prevent the common diseases. The mortality rate of indigenous chicken has been reduced. Previously she had no idea about the advantages of hatching pot. Now she can manage the fertility test of eggs, and the production of chicks has been increased; as a result, the profit margin has been improved. Now she is a successful member of that association.



Sharmin Akter desires to earn an extra income of approximately Tk.10,000/month by selling the eggs and chicken in the local market to support her husband and her family. She also wishes to expand her poultry farms with several chickens and build her house with brick. Her family and community people valued her much than before. Her self-esteem has been increased than before, and aware of her entitlements in the community.

ENHANCEMENT COMMUNITY RESILIENT (ECR)

Enhancement Community Resilience (ECR) has been implemented in Gopalganj, Barishal, and Dinajpur districts since December 2018 with financial assistance from Woord-en-Daad, Netherland. The ECR project has made several efforts to reduce poverty among impoverished households. This project also formed institutions with target people and facilitated strengthening their institutional capacities. The main focus of this project is to build a resilient community where the community people will be able to adapt adverse impacts of climate

change.

The extreme poor people could not initiate any income-generating venture due to lack of start-up capital. A total of 80 persons received financial support from this project to initiate income-generating activities like small trade, cattle/poultry rearing, rickshaw/van pulling, etc. Forum members have been significantly benefited through the IGA support. They can now meet 60% nutrition and protein demand of their daily requirement. Around 40% of people are working on cow fattening



During the reporting year, saline and drought resistant varieties of paddy seeds have been distributed among 15 farmers. All of them cultivated this rice and were happy to see that these varieties require less irrigation and fertilizers.

Parul Begum, now on the way to a bright future

Parul Begum, a 48 years old woman, lives in the village of Biswanathpur in Daudpur under Dinajpur district with her husband and four children (two of them are married). She has an extended family with her daughter-in-law and grandchildren. Male members of the family do not have any regular income. Her husband is quite aged, can not earn anymore. Her sons' income is not enough for maintaining the family.

One day CCDB staff went to her village and inspired her to get involved in a forum. She attended the meeting but didn't feel confident initially. After a few months, one of her neighbors, a member of a Forum, shared her excellent experience being involved with the Forum. Then she was encouraged and decided to be a member of the Forum.

Last year she received Tk. 20,000 as financial support from the project, adding Tk 30,000 by her own and bought a cow. She purchased another cow, taking a loan from the Forum. She had two calves and sold them at Tk 60,000. Milk became a great source of nutrition for her family members. She uses cow dung as organic fertilizer in the vegetable garden. She received training on vermicompost and started producing it with the support of project staff members.

She dreams to build an organic farm of vermicompost and involving other poor women with her venture.



Agriculture and Seed Promotion Program

Good crops live in the good seed; therefore, farmers need quality seeds for sound production. “Accessing Quality Seed” is the right of the farmers. Considering this, CCDB started seed production in early 2001 with an overarching goal to ensure food security. Currently, 25-30% of the total demands are met by government NGOs and other private companies. In the context of increased demand for quality seeds, CCDB is assisting the farmers in growing quality seeds by providing appropriate technologies. At the same time, CCDB has created an enabling environment for the farmers for marketing and preservation of seeds.

Through this program, CCDB encouraged farmers groups to preserve local indigenous varieties taking necessary technical assistance from BRR, BARI, BINA, etc.



Seed collection and preservation-2021-2022:

Variety	Production in Kg 2019-2020	Sale in Kg 2020-2021
BRR 28	18730	13609
BRR 29	25000	16841
BRR 58	5000	2200
BRR 81	2000	2000
BRR 84	5000	5000
Local Zirashail	36027	36959
BARI Mustard 14	3200	3158
Potato Diamond	13130	12738

Zinc is a crucial trace element that people need to stay healthy. Low zinc levels can increase a person's risk of disease and illness. Zinc supports several functions in the human body. As well as supporting the immune system, it enables the body to make proteins and DNA, contributes to wound healing, and plays a significant role in childhood growth and development. It also has antioxidant properties.

Farming families in Bangladesh have been enjoying the benefits of zinc rice since 2013. This biofortified variety of the country's most popular staple food can provide up to 60 per cent of daily zinc needs. In addition to better nutrition, farmers can expect other benefits. Each of the four

zinc rice varieties released to date boasts unique qualities, including early maturation, high yields and solid agronomic performance. More than a million Bangladeshi farmers have adopted the crop. (HarvestPlus).

CCDB has already forged a partnership with HarvestPlus to produce zinc riched rice through farmer groups. Farmer groups have already started producing two varieties like borro and T-Aman. At the same time, awareness-raising activities on zinc rice continued to create demand among the new farmers and consumers. The marketing mechanism of zinc rice seed is in place to make the seed available to the growers.



CREATING YOUTH EMPLOYMENT AND CHILD PROTECTION PROJECT

Bangladesh is now one of the fastest-growing economies globally, having a steady GDP growth rate for the last many years. Lack of adequate employment opportunities for youths has been one of the significant impediments to the sustainability of its economic development. Employment opportunity has further shrunk as the Covid-19 pandemic has substantially affected the global economy and job markets worldwide. International Monetary Fund (IMF) says this is the worst economic crisis since the great depression in the 1930s. We have also started noticing its effects in Bangladesh. It is now a massive challenge to create job opportunities for those who have already lost their jobs during the pandemic, let alone the 2.26 million new entrance into the job market.

"Creating Youth Employment and Child Protection" project is being implemented by CCDB in Naogaon District of Bangladesh with financial

assistance from ICCO Co-operation, Netherlands, since 2019. This project covers the most vulnerable people in four Upazila in Naogaon, namely Manda, Niyamotpur, Mohadevpur & Naogaon Sadar. The project's overall objective is to develop the technical and vocational skills of the youth and create space for employment generation.

Due to the pandemic, the implementation of the project slowed down. However, a total of 258 youths were selected for different trades from four Upazilas in this reporting year. In addition, 137 trainers were selected to impart training to the selected youths. CCDB arranged induction course both for the youths and trainers.

CCDB also arranged life skill/soft skill training for 317 youths. They learned about essential skills required for achieving success in their life in this training. It also helped the youths to adopt the new working environment for job. At the same time, the learning will increase pro-social behaviour and decrease negative, self-destructive attitudes and behaviour among youths. Moreover, 220 youths participated in training on business management skills. This training was found very crucial for the youths to initiate their own business. It will increase knowledge about business management and create new entrepreneurship.

Job fairs were held in four Upazila in Naogaon districts. In those programs, Many companies and shop owners attended and committed to providing job to the trained youths. A total of four youths managed to get job in this job fair.

Trade Name	No of Youth selected	No. of trainers selected
Tailoring and dress making	73	38
Computer	7	4
Welding	38	19
Furniture making	30	10
Electronics	17	9
Mobile servicing	15	2
Fridge servicing	16	14
T.V servicing	3	12
Motorbike servicing	32	18
Gold maker trade	10	6
Fabrics and block batik trade	2	1
Beautification	15	4
Total	258	137

Freedom from Unemployment: A new life

Arifa Khatun lives in a village named Satil under the Manda union, which is 8 km away from Manda upazila under Naogaon district, where she lives in an impoverished family. His father is a day labourer by profession; she has a total of four members in the family. Arifa studied up to class nine, unable to continue due to poverty.

In March 2016 she got married at the age of 18. After marriage, she started facing several problems with her husband. In 2019 November, she divorced her husband and returned to her family, which created further struggles to maintain the family with parents and other family members. While she was struggling, she was informed about CCDB's Creating Youth Empowerment Project from her neighbour. Project staff listened to her life struggle and helped her to attend the sewing machine training.

Arifa completed the four-month training and received 2,500 BDT as transport allowance from the project after the training. She added some more money and bought a sewing machine. Later, she started receiving orders for making dresses from her neighbours and the local market. Currently, Arifa has got a job at Ananta Garments in Gazipur as a quality checker. Now she is earning Tk.13000 per month. As she is now self-dependent and can make her living by herself, her acceptance in the family and society as an empowered woman has been recognized.

Arifa says, "I dream of having a tailor shop of my own, and my income will be increased more to have a financially sustainable and a blissful family".

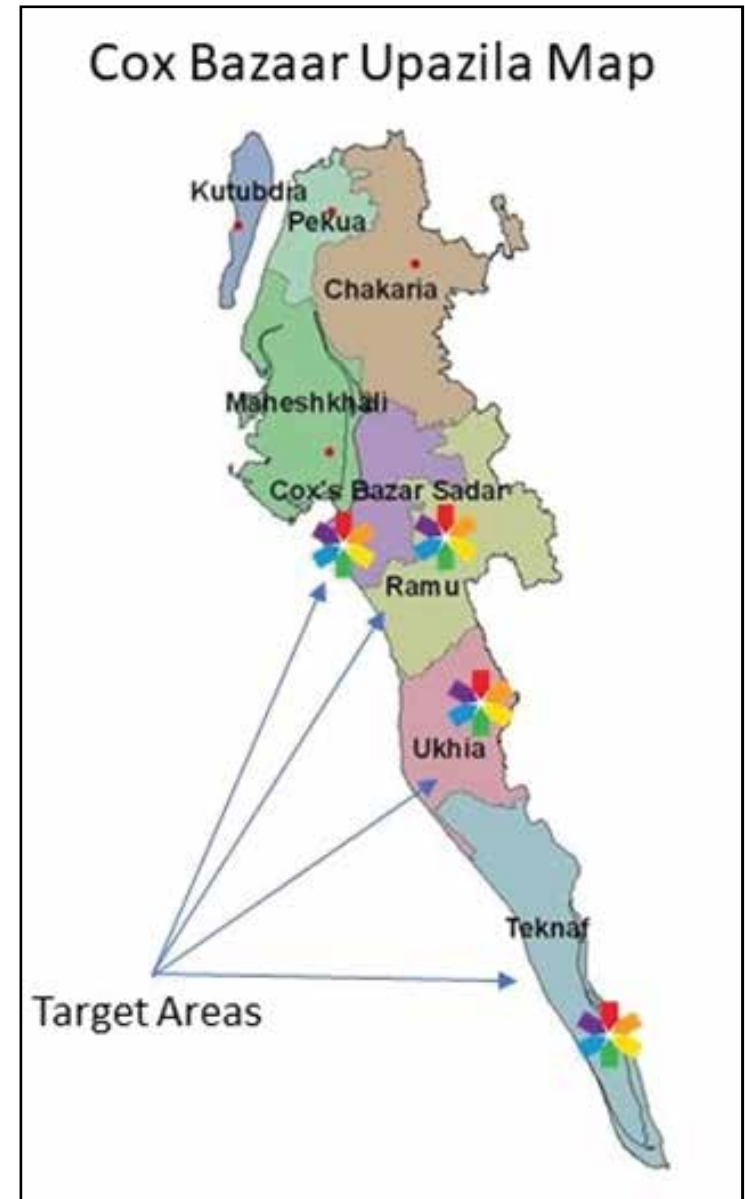


YOUTH ENTREPRENEURSHIP AND EMPOWERMENT SUPPORT (YES) ACTIVITY FOR COX'S BAZAR

In 2017, aggression by the Myanmar military had forced almost a million Rohingya people to flee from their homeland and take shelter, mainly in Ukhiya and Teknaf Upazilas of Cox's Bazar district of Bangladesh. In close coordination with the Government, Humanitarian partners deliver essential food assistance, shelter, water, emergency latrines, and informal education to Rohingya refugees. Nevertheless, the influx has overwhelmed existing response capacities and has put immense stress on local livelihoods, ecosystems, and essential services in Cox's Bazar district's already deeply vulnerable host communities. These impacts have led to a lack of social cohesion and negatively affected the potential for inter-communal harmony between the two communities. In light of this issue, a consortium led by relief international has undertaken this project to reduce the tension and increase social cohesion in the host communities in four sub-districts of Cox's Bazar District to address underlying causes of the tension. Other partners are CCDB Young Power in Social Action (YPSA) and mPower Social Enterprise Limited with the financial assistance of USAID.

The primary objective of this project is to work with the host community to ultimately reduce the risk of conflict in Cox's Bazar by creating sustainable, market-oriented resilient livelihood opportunities for the youths of the host community while fostering an enabling environment for social cohesion. The YES Program adopted Community Driven Development (CDD) approach to enhance the skills and competencies of female and male unemployed Youth in Teknaf, Ukhiya, Ramu and Cox's Bazar Sadar. The main responsibility of CCDB is to integrate the "DO NO HARM" approach in this project to reduce the tension and increase social harmony, where YPSA will arrange skill training and create job opportunities for the youths, and mPower will provide all sorts of technical support using information technology.

During this reporting period, CCDB commissioned Innovision limited for conflict assessment in the YES project working areas. The conflict assessment was conducted based on "DO NO HARM" approach. The findings of this assessment were disseminated among the relevant stakeholders, including government officials at Cox's Bazar.



CCDB developed curriculum on peacebuilding and "Do No Harm" (DNH) Principles for the training of peace volunteers. CCDB also developed a curriculum for providing ToT for the TVET trainers of YPSA.

In the reporting year, CCDB took an initiative to identify the Peace Monitor in the community through Community Consultation Meeting (CCM) following some set criteria. CCDB has completed a total of 23 CCM in four Upazilas as follows:

Community Consultation Meeting (CCM)				
Name of Upazila	Participants			Number of CCM
	Male	Female	Total	
Cox's Bazar Sadar	58	28	86	9
Ramu Upazila	60	29	89	6
Ukhiya Upazila	34	19	53	4
Teknaf Upazila	32	14	46	4
	184	90	274	23

CCDB has formed a total of 8 Peace Monitor groups in the YES working areas. Each Upazila has 02 groups, and every group has a total of 30 members aged 14 to 35 years old. The total number of peace monitors reached 240, and the male-female ratio is 60:40. CCDB imparted two-day long capacity building training on "Do No Harm (DNH)" for 240 Peace Monitor in Cox's Bazar Sadar, Ramu, Ukhiya and Teknaf Upazila. Moreover, 120 peace monitors received training on Advanced Socio-Historical Analysis (ASHA). The learning of this training will enable them to analyze the context of conflict, source of conflict, etc.

DNH for Peace Monitor			
Name of Upazila	Participants		
	Male	Female	Total
Cox's Bazar Sadar	37	23	60
Ramu Upazila	39	21	60
Teknaf Upazila	38	22	60
Ukhiya Upazila	38	22	56
Total	152	88	240



CCDB's YES activity project trained Youth and non-youth community leaders on Do No Harm (DNH) approaches during this reporting year. These community leaders have some influence on the community. It is expected that these community leaders will play a significant role in mitigating or resolving any conflict in association with the peace monitors in their respective communities.

DNH for Peace Monitor			
Name of Upazila	Participants		
	Male	Female	Total
Teknaf Upazila	43	17	60
Cox's Bazar Sadar	36	24	60
Ramu Upazila	38	21	59
Ukhiya Upazila	41	18	59
Total	158	80	238

After receiving training on DNH and ASHA, peace monitors started facilitating courtyard sessions among the community people on the basic principle of DNH. The message of keeping peace and harmony has been disseminated through these sessions. In the reporting year, the peace monitors facilitated 39 courtyard sessions at the community level. A total of 946 persons (male 318, female 628) attended these sessions.

CCDB has provided basic orientation on DNH Approach, Peacebuilding and Social Norms and Behavior to the 160 TVET trainees of YPSA online in the reporting year. At the same time, CCDB imparted ToT on Do No Harm (DNH) for TVET Trainers of YPSA.



CLIMATE CHANGE PROGRAMS

Promoting Pro-Poor Climate Resilient Low Carbon Sustainable Development

Climate change is no longer an environmental problem. It poses a substantial threat to achieving sustainable development goals. Climate change is unique in its magnitude and creates a massive risk to the existence of human beings. It is a potent threat-multiplier for other urgent concerns, such as habitat loss, disease and global security (IPCC 2014). It puts the development achievements at risk of the past decades (World Bank 2016). If we fail to rein in the rampant human-induced changes in climate, perhaps the map of our mother earth will be reshaped.

Bangladesh is often referred to as one of the most vulnerable countries to climate change because of its disadvantageous geographic location, high population density; reliance of many livelihoods on climate-sensitive natural resources; and inadequate or poor capacity to tackle the adverse impacts of climate change. It has already been evident in Bangladesh that climate change triggered an increased number of cyclones, frequent and prolonged floods; displacement of people; loss and damage of lives and assets.

CCDB started its climate change program in 2012 to create a climate-resilient community in three coastal districts, namely Satkhira, Barguna and Bagerhat. Later on, CCDB established a dedicated climate unit and started developing a climate center at Gazipur. Currently, CCDB's climate change program is comprised of four interconnected components as follows:

- Community Resilience Building
- Research Advocacy and Capacity Building
- Climate Center
- Low Carbon Development

Community Resilience Building

"Bringing People in Action" is at the core theme of this component. Local communities in Bangladesh's hot spot regions of climate change are supported to build up 'Community Climate Resilience Centers' (CCRC) to enhance the capacity of climate-vulnerable people to become more climate-resilient. The main focus is on developing effective and locally accepted low-cost technologies that can be scaled up and replicated. The regional focus is on the coastal parts of Bangladesh (Satkhira, Bagherhat and Borguna district), which are most endangered by large-scale climate-induced disasters like cyclones, flooding, sea-level rise, salinization, heatwaves etc. The major accomplishment of this component during the reporting period are as follows:



Business support to CCRC: One of the significant objectives is to establish CCRC as a sustainable organization at the community level to operate climate change adaptation by themselves and provide climate solutions to the vulnerable people by their own income. Financial sustainability is one of the critical areas to becoming a sustainable organization. For this purpose, CCDB has developed a system where CCRC can apply for financial support to operate any business involving poor people. During this reporting period, 05 CCRCs have applied for grants to CCDB, and CCDB has provided a total BDT. 5,00,000.00 to operate a climate-friendly and environmentally sound business. This business will help CCRC to become a financially sustainable community-based organization.

Climate Adaptive Livelihoods: Project provided various types of climate adaptive livelihood supports to the 146 vulnerable households in the project area to make the livelihood options less susceptible to climate change.

Potable Water Solution for the Community People: Salinity in water is one of the coastal area's significant problems, and people are facing acute drinking water scarcity. This year, CCDB provided 25 rainwater harvesters to high-risk families and 3 PSF in the working villages of Morrelgonj and Patharghata Upazila to reduce the potable water crisis.

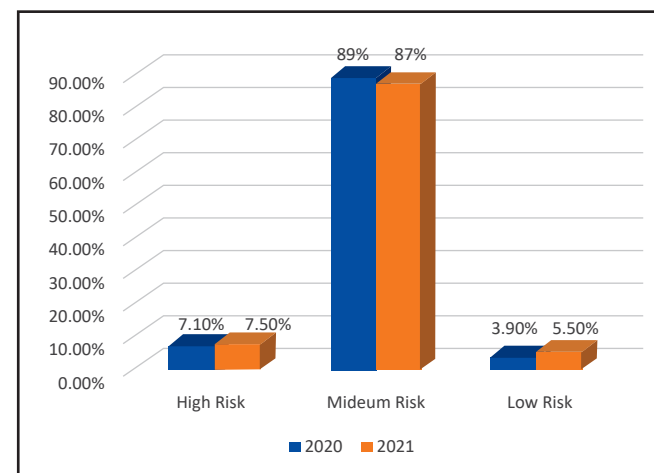
Structural solutions: CCDB contributes to structural works to the community through roads & embankment/ dam construction/ repairing/ maintenance and pond excavation/ re-excavation to reduce the climate and disaster risk and enhance adaptive climate capacity and irrigation facilities for the agricultural field.

Enhancing Climate Awareness among Community People: CCDB continues awareness raising among the community people on climate change causes and effects, adaptation technology, disaster risk reduction through day observations, fair and courtyard meetings to change the attitude and behavior of the coastal people so that they can deal with the adverse effect of climate change and any hazardous events.

Strengthening CCRC Capacity for Sustainability: Sustainability of Community Climate Resilient Center (CCRC) is the primary concern of the climate change program of CCDB. CCDB is facilitating CCRC to make them a sustainable people-centered organization through capacity building training, annual and long-term planning, financial resource mobilization, advocacy and networking. To make a pool of sectoral experts in each CCRC, CCDB has taken several measures to enhance the people's capacity.

CCRC Sustainability Indicators Setting: On the other hand, to assess the sustainability of CCRCs, a three-day-long workshop was conducted, which focused mainly on developing tools or indicators to create sustainable CCRCs. These indicators will help to measure the progress towards sustainability of CCRCs successfully.

Promotional and outreach efforts for scaling up the intervention: To scale up the community-driven resilience-building approach and successful climate solutions, CCDB promotes its intervention through different types of platforms. During the reporting, CCDB organized to broadcast successful interventions on T.V., write articles in renowned newspapers and participate in various seminars and fairs organized by the government at the local and national level to reach mass people.



Comparative analysis of climate risk assessment in Climate Change Program

Research, Advocacy and Networking

Research

Climate Change Program has completed the comprehensive research on Loss and Damage. It has compared scenarios inside and outside of the embankment of the coastal area of Bangladesh (Project side of CCDB working area) with findings of the influential factors triggering loss and damage and recommendation for the policymakers to reduce the vulnerability. The team has prepared the Policy Brief on National Adaptation Plan (NAP) formulation in light of the future NAP of Bangladesh. The Policy Brief has covered all the vital climate policies and plans and upcoming plans and showed options on incorporating them into the upcoming NAP of Bangladesh. The policy brief on NAP formulation has allowed local community-based initiatives and community-based organizations like CCRC to bridge with national-level policies and plans. On the other hand, the team has undertaken long-term research on Degree of Adaptation to assess people's adaptive capacity with a view to how effectively context-specific adaptation solutions can be delivered to vulnerable people.

Jointly with Bangladesh Agriculture University (BAU), the above

research topic is currently being worked on by designated personnel from CCDB and professors from BAU.

Advocacy and Networking

In the International Gobeshona Conference 2021, CCDB conducted an online plenary session on 23rd January 2021 titled "Bridging Climate Policies towards National Adaptation." Ms. Mousumi Halder, Research Officer, has presented and provided research findings from the policy analysis to persuade policymakers so that the findings and recommendations are taken into account during the development process of Bangladesh's National Adaptation Plan. Academics and practitioners from a variety of organizations and the Project Deputy Director of NAP Formulation from the Government of Bangladesh have attended and discussed.

In a national Webinar on "Youth and Children restoring our Earth: Leadership, action & Entrepreneurship" organized by Earthday Network, Save the Children and EMK Center on 5th May 2021, Mr. Mohammad Mahmudul Hasan, the Coordinator, was the session speaker and connected the youth movement in community resilience building in the coastal area with consideration of climate vulnerability.



Climate Knowledge Portal

CCDB Climate Knowledge portal has been developed for sharing knowledge and information on climate change and its related issues. Now it is fully ready for more comprehensive ranges of users all over the world. Registered users can upload their knowledge materials, discuss in the discussion forum, and view blogs.



Networking

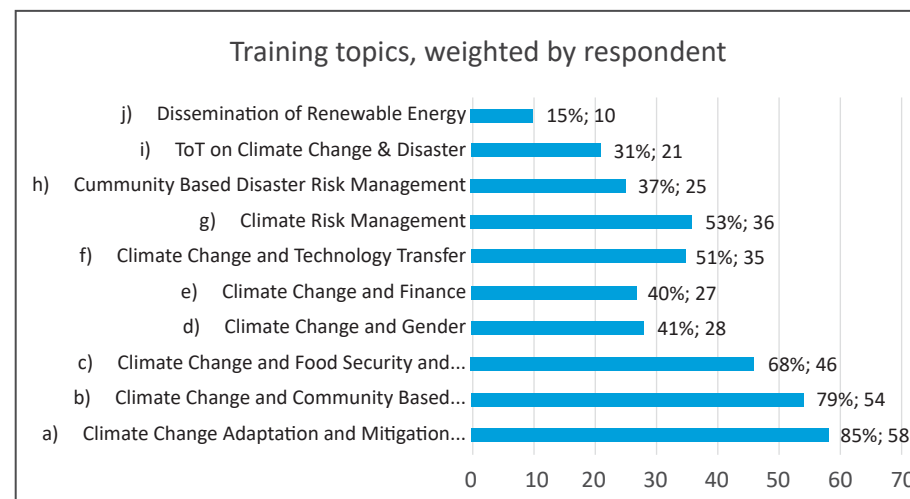
CCDB and Bangladesh Agricultural University (BAU) forged a partnership to share expertise, resources, and knowledge through research. This partnership will also create an immense opportunity for capacity development and technology transfer. In addition, both organizations can implement activities together to pursue mutual goals and objectives.

Team member of the Climate Change Program has engaged in the U.N. Climate Adaptation Summit 2021 (CAS 2021) and the Leaders' Summit on Climate 2021 while strengthening their personal and professional connections in the climate change arena.

Capacity Building

A comprehensive Training Needs Assessment (TNA) was conducted. A wide range of stakeholders like policy makers, government employees, practitioners from several national and international organizations, Journalists from Print and Electronic Media, CBO leaders, Researchers,

University Teachers and students have participated virtually amid the covid pandemic. This TNA has identified capacity gaps and rising demand for climate change-related training and result guides for selecting the most crucial training subjects for future interventions based on participant's demand and CCDB's area of competence. Based on this TNA and CCDB's experience, the six most essential training topics were chosen. Six new training modules with detailed course modules and training curriculums have been produced, and the first one have been tested. The team has been prepared for the virtual training facilitation in light of the Covid epidemic in Bangladesh.



Internal Planning Workshop

From the 14th to 16th February 2021, a detailed planning workshop was held at the CCDB Regional Office in Bandarban District to ensure the efficient implementation of the Climate Change Program and new project activities. The event included planning and coordination among all wings and milestones for the next three years. A discussion was also held on fixing the strategic pathways to achieve the overall objectives of the program. All staff members of the Climate Change Program attended this workshop. They were divided into groups, activated in a brainstorming session, and then presented their ideas at the end of the sessions.

Climate Center

The CCDB Climate Centre is being developed to strengthen climate-resilient low carbon sustainable development as a regional hub mainstreaming transformative community-based adaptation and climate risk reduction through accelerated innovation, capacity development and knowledge dissemination. It creates learning and knowledge-sharing opportunities for climate-vulnerable people, researchers, policymakers, development practitioners, students from schools, college and universities, and children. The center comprises three different parts, i.e., Climate Park, Climate campus and residential area, including the agro-tourism facilities for the visitors.

This Park has been designed to show Bangladesh's five main climatic zones, how they are affected by climate change, and the adaptation



and mitigation options available to rural communities. When it is publicly opened, visitors can book guided tours or follow walkways themselves through the Park's landscapes: the coastal mangrove ecosystem, the Char lands, the Haor floodplains, the northern drylands of Bangladesh. Climate technology solutions for the agricultural, water, housing, coastal, renewable energy, and energy efficiency sectors are integrated into these spaces. A serene lake, picturesque



picnic places, and other attractions will render a visit to the Park an unforgettable experience for families and student groups.

Around 70% of the plantation program in different zones has already been completed, especially in the coastal areas, mangrove zones, char and haor areas of the Park. The plants will represent the ecosystem of the particular area along with the conservation of plant biodiversity.

A Climate Learning Centre, a LEED (Leadership in Energy and Environmental Design) certified green building, is associated with the Park. It comprises a reception kiosk, a two-storied visitor's center and a cafeteria with a mind-blowing lake view in a green natural environment. All the structural development of the learning center is completed, and the planned interior activities are going on. The construction process and development of the center is strongly indicating a clear opening on time.

The learning center will offer in-house learning opportunities for the partners, different practitioners, students, and children. The center will also host various economic, social, cultural events, exhibitions, professional conferences, meetings, training sessions, and celebrations.

Situated next to the Learning Centre, the cafeteria is an ideal setting for receptions, lunch buffets, and dinners. The cafe offers various types of catering services and seasonal menus. Ingredients are either locally sourced or freshly grown in CCDB's gardens.



List of Adaptation Technology

- 1 Life Straw
- 2 Rain Water Harvesting System
- 3 Hanging Bottle Gardening
- 4 Cool Chamber
- 5 Floating Vegetable Garden
- 6 Cage Fish
- 7 Hydroponic Grass
- 8 Raised Tube Well
- 9 Vertical Garden 3D Method
- 10 Hanging sack garden
- 11 Sack Garden
- 12 Floating Rice Seed Bed
- 13 Floating Rice Cultivation
- 14 Integrated Floating Farming
- 15 Agro-Forestry
- 16 Cropping Pattern (Drought)
- 17 Drip Irrigation
- 18 System of Rice Intensification (SRI)
- 19 Treadle Pump
- 20 Vermicompost
- 21 Hydroponics
- 22 Mulching
- 23 Bottle Drip Irrigation
- 24 Atmospheric Water Generator
- 25 Dry Seed Bed
- 26 Bee keeping
- 27 Organic pesticide

- 28 Alternate Wetting and Drying (AWD)
- 29 Floating seed bed
- 30 Drought tolerant Grass
- 31 Drought tolerant crops
- 32 Solar Desalination Panel
- 33 Biochar
- 34 Solar Insect Trap (Manual)
- 35 Solar Insect Trap (Auto)
- 36 Cropping pattern (Coastal)
- 37 Mini pond
- 38 Quick Compost

List of mitigation of Technology

- 1 Solar Hybrid Roof Top System
- 2 Retained Heat Cooker (RHC)
- 3 Wellness Bangle (COEL)
- 4 Bio Degradable Products
- 5 Bamboo straw
- 6 Wind Turbine Model
- 7 Biomass Briquette Machine
- 8 Improved Cooking Stove (ICS)
- 9 Biochar
- 10 Solar CAP
- 11 Fiber Glass Biogas Plant
- 12 Bamboo made bio slurry pit
- 13 Solar Garden Light
- 14 Solar Parabolic Reflective Cooker
- 15 Solar Water Heater

- 16 Solar Dryer
- 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 Powered Billboard
- 37 Solar Water Disinfection (WADI)
- 38 Hand Press Light
- 39 Hand USB Charger
- 40 Radhuni Cook Stove
- 41 Modified AWG

Carbon Emission Reduction Program

The dire need of addressing the affordable clean cooking solution for the deprived coastal communities, especially those living in vulnerability and scarcity amidst the threats imposed by the constantly occurring natural calamities, the Christian Commission for Development in Bangladesh (CCDB) envisaged improving the livelihood of the inhabitants of those localities through introducing the carbon finance modality in Bangladesh. Despite putting substantial efforts in mainstreaming the adoption of Improved Cookstove (ICS) in the country starting from the eighties by several national and international agencies, the actual market share of clean



cookstove remains insignificant. In addition to the inadequate adoption rate, most of the existing cookstove endeavours, if not all, overlooked the practical needs of the women who are primarily burdened with the laborious cooking and fuel collection tasks in the rural vicinity. Being a learning organization focusing on the needs of

people and aspirations through projects and programs, CCDB took a unique initiative to provide a pragmatic cooking device and make it sustainable by leveraging the so-called voluntary carbon credit benefits to the end users.

In partnership with the German development agency Bread for the World (BftW), CCDB piloted the Carbon Emission Reduction Program in four coastal districts during the 2015-19 period by introducing a cooking device better known as the *Banglar Unan* having high thermal efficiency and portability. The *Banglar Unan* ICS was designed, developed and refined over two and a half years in collaboration with the Institute of Fuel Research & Development (IFRD) of Bangladesh Council of Scientific and Industrial Research (BCSIR). The local women were extensively included and consulted during the prototypes' design, testing and refinement, and eventually, their feedback was incorporated in the final design.

Following the success and learnings of the pilot phases, CCDB Enterprise, a subsidiary of CCDB, started setting up a voluntary national carbon program under the certification scheme of the Gold Standard for the Global Goals (GS4GG) in May 2019 onwards through the distribution of 3,000 *Banglar Unan* ICS among the beneficiary households at Patharghata subdistrict of Barguna. An Emission Reduction Purchase Agreement (ERPA) was secured in due course with the Evangelisches Werk für Diakonie und Entwicklung e.V. (EWDE), a German development agency and the buyer of the carbon credits for selling 42,479 Verified Emission Reductions (GS VERs) over the 6 years crediting period. The monetary value of the first component of the program is equivalent to BDT 6,68,00,000. In early 2020, CCDB Enterprise 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 annual GS monitoring campaign (1 January 2019 to 31 October 2020) for the first VPA was conducted through the MIS, consisting of a combined Usage Survey (US) and Monitoring Survey (MS). The combined survey delivers the data needed to determine the parameters defined in registered the VPA Design Document. The entire survey was conducted to two age groups:

- Age group 1 (AG 1): Households with stoves deployed in 2019
- Age group 2 (AG 2): Households with stoves deployed in 2020

Upon the submission of the Monitoring Report (MR), Emission Reduction (ER) and SDGs impact calculation and other results, the Gold Standard certification team concluded the verification and issued the following SDG impacts to the GS7444 project on 7 June 2021 for the first monitoring period:

SDG 5	Engagement in new IGAs	1,499	Jobs
SDG 5	Permanent and temporary jobs for women and men	25	Jobs
SDG 5	Women and men receiving job training	25	Persons
SDG 5	Health improvements	1,506	Women
SDG 1	Monetary savings	9,687,727	BDT
SDG 7	Total number of stoves	1,508	Stoves

The successful issuance of 4,629 GS VERs (carbon credits) was a triumph not only for the project but also for CCDB as a whole, indicating a tenacious determination and team efforts. This is the first-ever Gold Standard certified community-based gender-responsive household project in Bangladesh. Further to the GS VERs delivery schedule stipulated in the ERPA, among the issued credits, 4,591 GS certified VERs have already been transferred to the buyer's GS registry account, which is equivalent to an amount of 72,99,690 BDT. This amount is adjusted from the upfront advance received payment amount of 3,73,82,204 BDT to the date. In line with this success, CCDB Enterprise is in the process of replicating another component to the existing program in other coastal districts in the coming days to alleviate poverty and spur women's empowerment.





WOMAN EMPOWERMENT PROGRAM

Women's Empowerment and Active Citizenship- ENGAGE

Women's Empowerment and Active Citizenship- ENGAGE is a five-year consortium project led by COADY International Institute. Other partners are CCDB from Bangladesh, TGNP from Tanzania, SEWA from India, CLE from Haiti, and WISE from Ethiopia. This project started in January with financial assistance from Global Affairs of Canada of the Canadian government and was cofounded by Coady. The primary 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, particularly women, exercise ownership and control over social and economic development initiatives that respond to their realities and priorities. Project activities are a 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.
- 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.

The roll-out of this project has been delayed significantly due to COVID-19 pandemic. Many of the planned activities were not implemented. However, There are inception meetings held with the

local government institutions in the project areas. At the same time, few women groups have been formed.

This project has created an enormous opportunity for the capacity building of CCDB's staff members. At the same time, CCDB will work at the community level to support the formation and strengthening of local women's organizations to address climate change issues through an Asset Based Community development Approach.

During the reporting period, several community-of-service sessions on climate change issue held online. In one episode, CCDB presented the details of Climate Park to the audience.

CCDB has already developed an action research plan to be conducted next year. The primary objective of this action research is to explore the women's existing knowledge and capacity to adapt to climate change impacts and identify the further adaptation needs that can be catered based on resources available in a community so that efficient interventions can be taken.

Because of the pandemic, COADY postponed its on-campus courses, instead introduced online courses. Five staff members completed online training on Asset Based Community Development, Resources and Tools for Working with Young Women Leaders and Citizen-Led Accountability: Strategies and Practices during the reporting period.

Project Steering Committee meeting was held online. Members of all partner organizations attended the meeting.

REGIONAL NETWORK PROGRAM

Capacity Building for Promotion of Peace (CBPP) program

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 member organizations' capacity in conflict analysis, peacebuilding, conflict transformation, etc. In addition, each of the member organizations has its country program.

Capacity Building for Promotion of Peace (CBPP) as a country program under the LCP network is being implemented since April 2005 with financial support from Bread for the World, Germany. The current phase (sixth) started in January 2021 to be ended in December 2023.

The CBPP project works with the adibashi and Bengali people in Dinajpur and Rangpur districts. The number of target people is 4,500. At the same time, CCDB is working through a local network comprised

of four local organizations.

In the current phase, CBPP is working to achieve two objectives as follows:

- To capacitate civil society (youth groups, women groups, NGOs, local leaders, etc.) to deal with issues ranging from dialogue, reconciliation, advocacy and human rights to economic empowerment and create access to justice for sustainable peace and justice at local, national and international level.
- To strengthen a learning platform of knowledge exchange and experience among the local network partners, promoting a culture of sustainable peace.

CCDB organized a three-day workshop on conflict analysis in November 2020 at Daudpur, Dinajpur. The selected youths and CPRP's Forum Leaders attended the workshop.

CCDB observed 'International Peace Day' on September 21 2020, in four areas (Joypurhat, Sirajgonj, Dinajpur and Manikgonj) jointly with local Network partners. A total of 1,400 people from different walks gathered to observe the day. The central theme of the International Peace Day of this year was "Shaping Peace Together".

In the reporting period, CCDB's CBPP program organized a workshop on "Composite Heritage" in October 2020. Another workshop was organized on "Human Rights" for the forum leaders and CPRP staff members at Daudpur Dinajpur.



CCDB started engaging youth groups in the peacebuilding process in the last phase. A fleet of 26 youth volunteers has been developed under this program. A youth seminar was organized in CCDB HOPE foundation in October.

CCDB arranged a workshop to build the capacity of the youth volunteers in writing case stories. A total of 25 youth volunteers attended this workshop. In the reporting period, youth volunteers prepared 15 case stories. Moreover, CCDB organized a three-day training course on "Conflict Management and Peace Building" for the youth volunteers at CCDB Hope.

Livelihood Skills training course was also organized for Women (making of cake, sandwich, vegetable and chicken roll, burger, hot dog, pizza, etc.) under this program at HOPE Foundation. A total of 6 women entrepreneurs attended the course.



■ INVOLUNTARY RESETTLEMENT PROGRAM

Infrastructure development is crucial for expediting economic growth for a country like Bangladesh. The government of Bangladesh has undertaken several megaprojects in the last few years with financial support from different Ministries of the Government of Bangladesh and multilateral AID Agencies. In many cases, the government requires to acquire lands and other assets for these developments projects. Therefore, a detailed resettlement plan, valuation of assets, etc., must be done carefully. CCDB has been working with the government in the involuntary resettlement part of the different infrastructural projects for a long period.

CCDB has implemented 35 Involuntary Resettlement Projects so far. During the reporting period, CCDB has implemented a total of 12 Resettlement Projects as follows:

Dhaka Elevated Expressway PPP Project (DEEP)

This expressway aims to increase traffic capacity within and around the city by improving connectivity between the northern part of Dhaka City with the Central, South and South-Eastern part. This is a Public-Private-Partnership (PPP) project where the other partner is Italian-Thai Development Public Company Limited. This expressway starts from Hazrat Shahjalal International Airport and connects Dhaka-Chittagong Highway near Kutubkhali. More than 10,000 persons have been affected or displaced from their houses, lost their livelihoods and common property resources.

CCDB started the resettlement activities in November 2014 and is expected to be completed in November 2022. These activities include facilitating the compensation disbursement process and taking measures to restore income and livelihood for the affected persons, at least at the level of the pre-project situation. Bangladesh Bridge Authority (BBA) has already disbursed TK. 4,504,901,871 among the 7,406 (EPs) through assistance of CCDB.



Dhaka Ashulia Elevated Expressway Project (DAEEP)



Dhaka–Ashulia Elevated Expressway Project (DAEEP) has been undertaken to minimize the existing traffic congestion in the northern part of Dhaka, more specifically in and Around Dhaka-Ashulia area. It is highly expected that the expressway will be a part of the Asian Highway

route in Bangladesh and play a significant role in establishing an improved transport link on the Trans-Asian highways. The total length of this four-lane expressway is 24 kilometers. A feasibility study for this project was conducted in 2016.

CCDB deployed adequate professionals and field staff on December 01, 2020, at the project site and started implementing the Resettlement Action Plan. CCDB has been providing all possible assistance to DC offices for estimating the compensation amount. Since the commencement date, CCDB started implementing the Resettlement Action Plan (RAP) activities within the stipulated time.

Paira (Lebukhali) Bridge Construction Project (PBCP)

Roads and Highways Department (RHD) under the Ministry of Road Transports and Bridges (MORTB) of Government of Peoples' Republic of Bangladesh (GoB) has undertaken "Paira (Lebukhali) Bridge Construction Project" (PBCP) with financial support from "Kuwait Fund for Arab Economic Development" (KFAED).

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



Once the construction of this bridge is completed, Kuakata will be directly connected with Dhaka through robust highway communication, which will also create an enormous development opportunity for Kuakata and the entire southern part of Bangladesh.

CCDB developed and implemented the Resettlement Action Plan (RAP) of this project. A total of Tk. 1,683,203 has been disbursed so far as per the RAP.

Dhaka Environmental Sustainable Water Supply Project (DESWSP)



Dhaka Water Supply and Sewerage Authority (DWASA) planned to improve access to a more reliable and sustainable water supply to Dhaka city dwellers, with assistance from the Asian Development Bank (ADB).

The main objective of the DESWSP is to collect raw water from the Meghna River, treat the water in a treatment plant at Gandharbpur, and supply treated water to the Dhaka city dwellers, mainly in Uttara, Gulshan, and North Badda, through the DWASA distribution system. The principal aim is to enhance the use of raw surface water sources

and thereby decrease reliance on groundwater. This project aspires to reduce the extraction of groundwater amounting to 150 million liters per day. This project was completed in December 2020.

Western Bangladesh Bridge Improvement Project (WBBIP)

The Government of Bangladesh has undertaken a project taking a loan from Japan International Cooperation Agency (JICA). The project's main objective is to promote reliable and efficient transportation by replacing, rehabilitating and constructing bridges in Western Bangladesh, thereby contributing to revitalizing the local economy and improving economic and social disparities among the region.



In the western region covering 5 Zones (Rangpur, Rajshahi, Gopalganj, Khulna and Barishal), 61 Bridges, including EZ Bridge, have been selected under this project. Many of these bridges are not safe for vehicles because of major structural damages. Therefore EZ Bridges are taken out from the original scope of work, and additional 22 Bridges are selected in the revised scope of the project. Currently, a total of 82 Bridges are in the revised scope of works under WBBIP.

A Revised Resettlement Action Plan (RRAP) for 60 Bridges has been approved by the Ministry of Road Transport and Highway Bridges (MORTB). This approved RRAP will be amended due to the inclusion of additional 22 Bridges in the project. RHD has appointed Oriental Consultants Company Limited (OCCL) for implementing this project. Later on, OCCL had engaged CCDB as a sub-consultant to update and implement 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 ended in December 2020.

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

Roads and Highways Department (RHD) under the 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 Plant Project with financial assistance from the Japan International Cooperation Agency (JICA). This project aims to improve 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. 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. In addition, a 680-meter long new bridge will be constructed over the Kohelia River of Maheshkhali Upazila in Cox's Bazar District.

Under this project, it is required to acquire 256.5 acres of land. As a result, many people will be displaced from their habitat, loss their livelihood and other resources directly or indirectly. CCDB has already prepared the Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) for disbursing compensation to the Project Affected Peoples (PAPs).

Multi-Lane Road Tunnel under the River Karnaphuli Project

The Karnaphuli River divides Chittagong city into two parts. The central city and the port are located in the western part, and the heavy industries are located in the eastern region. The existing two bridges are not sufficient to accommodate rapidly increasing traffic flow.

Chittagong City is located between Dhaka and Cox's Bazar and is connected by Dhaka Trunk Road and Cox's Bazar Road. Both roads are parts of the National Highway N1. Completion of this project will facilitate the connection between Dhaka Trunk Road and Cox's Bazar Road. The Cox's Bazar Road could be extended to the planned Asian Highway to access Myanmar to the south and access India to the east. It is pretty meaningful to enhance the communications between Bangladesh and neighboring countries and push forward the internationalization of Bangladesh.

After signing the MoU with the government of China, the Bangladesh government nominated China Communication Construction Company Limited (CCCC) to construct the tunnel.

BBA has engaged CCDB for 36 months to implement the Resettlement Action Plan (RAP) of the Karnaphuli Tunnel Project. CCDB has been continuing its activities with an expectation to accomplish the tasks in time. The 1st contract has ended on June 30, 2021.

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 aims to contribute to boost up economic growth and reduction of poverty. It is also expected that a substantial social benefit will be generated because of the improved connectivity with the capital city and Chattogram, and accessibility to various services such as market, health facilities, educational institutions, workplace, etc., will be improved. A Resettlement Action Plan will be prepared and implemented to reduce the impoverishment risks and minimize the displacement impact arising from involuntary resettlement. The expected significant benefits are: result in lower transport costs for freight and passengers of motorized and non-motorized vehicles; improved road transport corridors; improved road network connectivity; enhanced management of road sector institutions; enhanced maintenance of priority roads; savings in vehicles operating

costs; time savings for passengers and goods in transit; savings in road maintenance costs, etc.



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.

Improvement of Ashuganj River Port-Sarail-Darkhar-Akhaura Land Port Road

The Government of Bangladesh intends to convert the existing two-lane 50.58 km of Ashuganj River Port-Sarail-Darkhar-Akhaura Land Port Road to a four-Lane National Highway. The road starts at Ashuganj River Port and ends at Akhaura Land Port of Bhramanbaria district. The Roads and Highways Department (RHD) of the Ministry of Road Transport and Bridges will implement the project under the Line of Credit (LoC) of the Government of India. This project will also include one-way pair dedicated service roads, interchanges and flyovers/rail overpass, emergency lanes, bus-bays for the service road etc.



Roads and Highways Department engaged the Christian Commission for Development in Bangladesh (CCDB) to implement the Land Acquisition and Resettlement Plan. Accordingly, CCDB continues the activities as per the given Terms of Reference (TOR), providing all logistic support for the Land Acquisition process. The Consultant (CCDB) has been implementing the Land Acquisition Plans (LAPs) and Resettlement Plan (RP) of this project road.

Greater Dhaka Sustainable Urban Transport Project (BRT, Gazipur-Airport)

The Bus Rapid Transit (BRT) is considered the best mass-transit mode of transportation for the selected corridor, with 20% of its length located within Dhaka City Corporation (DCC) and 80% located within the Gazipur City Corporation (GCC). The Greater Dhaka Sustainable Urban Transport Project (GDSUTP)-BRT corridor will be a 20km road situated in the northern fringe of Dhaka connecting Gazipur, Tongi and Uttara areas. The existing road is the main entry into Dhaka and is characterized by severe traffic congestion. The corridor is characterized by a dense strip of mixed-use commercial, industrial, and institutional land uses, which include informal (non-titled) vendors/hawkers operating within the right of way (RoW) as well as formal (titled)

commercial enterprises, institutions, and industrial properties.

The Government of the People's Republic of Bangladesh received loans from Asian Development Bank (ADB), French Development Agency (FDA) and a grant from Global Environmental Fund (GEF).

The project will require maximizing the RoW to accommodate the BRT system. The resettlement impacts include but are not limited to (i) permanent relocation of vendors/hawkers, (ii) temporary disturbance of income and livelihood, (iii) partial loss of structures, and (iv) permanent land acquisition.



Joydevpur-Debgram-Bhulta-Madanpur Road (Dhaka Bypass) Project

The Government of Bangladesh intends to implement the four-lane of the approximately 48 km long Joydevpur-Debgram-Bhulta-Madanpur Road (Dhaka Bypass) project. The road starts at Naujuri of Gazipur and ends at Madanpur of Narayanganj on Dhaka Chittagong Highway. The Roads and Highways Department (RHD) of the Ministry of Road Transport and Bridges will implement the PPP investment program with

the support of the Public-Private Partnership Authority. The scope of civil works under the investment program includes converting existing 2 lane highways into 4 lanes and divided control access Toll Road. One-way pair dedicated service roads will support this access control road, interchanges and flyovers/rail overpass, emergency lanes, bus-bays for the service road etc. RHD has to hand over land free from any obstruction to the Contractor for this project. Now the Consultant (NGO) will implement the LAPs and RP of this project.

Roads and Highways Department engaged the Christian Commission for Development in Bangladesh (CCDB) to implement the Resettlement Plan. Accordingly, CCDB implements the activities as per the given Terms of Reference (TOR) and assists Land Acquisition.



SASEC Road Connectivity Project: Improvement of Joydevpur-Chandra-Tangail-Elenga Road to four Lane Highway

The Roads and Highways Department (RHD) of the Government of Bangladesh has undertaken this project to convert the existing two-lane road to a four-lane with financial assistance from the Asian Development Bank (ADB), the OPEC Fund for International Development (OFID) and the Abu Dhabi Fund for Development (ADFD). The total length of the road is around 70 km, located in Gazipur and Tangail districts.



According to the revised Design and LA Plans, around 87.4325 acres of land have already been acquired, and 83.98 acres will be acquired in the 2nd phase.

The Roads and Highways Department engaged Christian Commission for Development in Bangladesh (CCDB) on October 01, 2018, for smooth implementation of the Land Acquisition and Resettlement Plan (RPs). Accordingly, CCDB continued providing all sorts of assistance for Land Acquisition and implementing resettlement activities with the necessary co-operation from the PIU of SASEC Road Connectivity Project and Asian Development Bank.

MICRO FINANCE PROGRAM

The microfinance sector in Bangladesh came into being 1970s, mainly targeting rural areas to create access to financial capital for the poor. The overarching goal of microfinance was to reduce rural poverty by providing small loans for off-farm income-generating activities like petty trading, livestock and poultry rearing, etc., without any collateral. A recent book published by The World Bank revealed that microcredit also helped to diversify borrowers' economic activities, boosting incomes in the process. Household income grew over time, driven by rising non-farm income. For households diversifying into non-farm activities, income growth was almost 29 percent higher than their counterparts who stuck exclusively to farming. The reduction in moderate and extreme poverty for this group was nearly 8 percent higher. Better access to credit was found to

be a critical factor in promoting this shift.

CCDB has been operating a community-based microfinance program popularly known as People Managed Savings and Credit (PMSC), which did not comply with MRA Regulations. As a result, CCDB management decided to start a microfinance program by reshaping its Enterprise Development Program (EDP) in 2008.

CCDB's Micro Finance Program is currently being operated on a small scale through 20 Branch Offices covering 31 sub-districts in nine districts. This program is working with 12017 members (8,902 female and 3,115 male) organized under 1,129 groups.



Performance in the last five years

Sl. No	Particulars	2020-2021	2019-2020	2018-2019	2017-2018	2016-2017
1.	Number of Members	12,017	12,446	12,651	12,522	13,415
2.	Number of Borrowers	9,251	9,641	10,589	10,775	11,571
3.	Member Borrowers Ratio	77:100	77:100	84:100	86:100	86:100
4.	Member Savings	24,04,43,713	20,69,26,183	16,93,56,630	12,86,08,018	10,48,16,966
5.	Loan disbursement	74,46,16,000	65,18,23,000	72,21,86,000	61,55,40,000	54,72,96,000
6.	Loan Realization	69,75,40,623	60,65,50,746	65,94,89,074	58,33,68,546	50,48,25,916
7.	Portfolio in Tk.	51,08,46,736	46,37,71,359	41,84,99,105	35,58,02,179	32,36,30,725
8.	Cost per money lent 100 Tk.	9.88	10.20	8.28	8.97	9.19
9.	Portfolio Yield	21.88%	20.17%	24.06%	23.61%	22.85%
10.	On time recovery rate (OTR)	95.32%	99.49%	99.49%	99.46%	99.51%
11.	Cumulative recovery rate (CRR)	99.30%	99.69%	99.48%	99.41%	99.44%
12.	Portfolio in arrear	7.05%	2.94%	3.05%	3.20%	4.43%
13.	Portfolio at Risk	14.76%	3.19%	3.36%	3.41%	4.68%
14.	Income	10,66,13,448	8,89,59,614	9,31,40,687	7,92,48,072	6,91,82,947
15.	Expenditure	7,35,73,672	6,65,73,277	5,98,24,225	5,52,17,352	5,03,13,334
16.	Surplus	3,30,39,775	2,23,86,337	3,33,16,462	2,49,89,476	1,88,69,613
17.	Operational Self Sufficiency (OSS)	145%	134%	156%	145%	138%
18.	Financial Self-sufficiency (FSS)	118%	109%	126%	116%	110%
19.	Loan Loss Reserve (LLR)	2,20,96,965	1,69,73,230	1,58,04,503	1,43,00,089	1,61,22,603
20.	Debt Capital Ratio	1.61:1	1.66:1	2.03:1	2.48:1	3.71:1
21.	Capital Adequacy Ratio	41.05%	39.71%	41.38%	29.22%	21.73%
22.	Minimum Rate of Return on Capital	15.28%	11.92%	23.48%	26.56%	26.14%
23.	Return on Asset (ROA)	5.79%	4.50%	7.76%	6.71%	5.74%
24.	Minimum Liquidity Ratio	17.47%	17.26%	13.39%	14.53%	10.10%
25.	Minimum Current Ratio	1.65:1	1.68:1	1.11:1	1.41:1	1.89:1
26.	Minimum Debt service cover ratio	1.39:1	1.33:1	1.28:1	1.20:1	1:17:1

Credit Support to Borrower

MFP has offered five types of loan products. These are i. Microenterprise loan (ME), ii. Rural Micro Credit (RMC) iii. Urban Microcredit (UMC) iv. Seasonal Loan (SL) and v. Business Support Loan (BSL). MFP takes 23.35% (Decline Rate) service charge for all loan products.

Special Focus of Micro Enterprise Loan

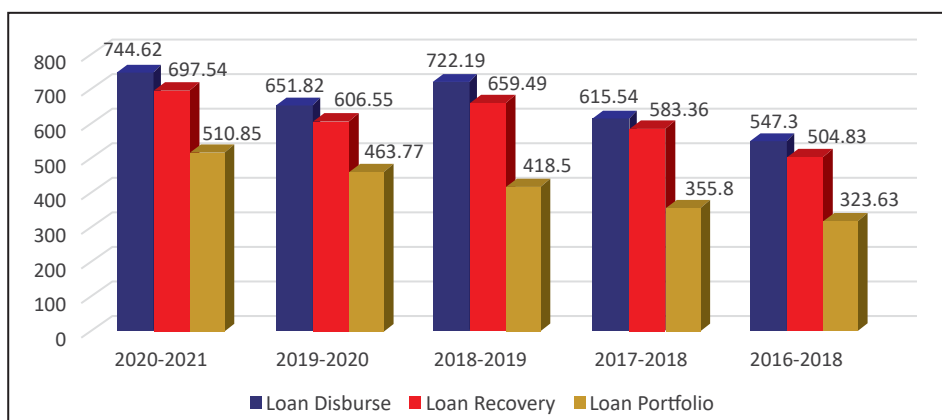
Many borrowers have shown dynamisms to new opportunities to move

ahead on the road to success in bigger ventures. CCDB Micro Finance Program provides larger loans called Micro-Enterprise Loans to these faster-moving members. The development of Micro Enterprise was one of the most important objectives of the CCDB Micro Finance Program. Many of its borrowers set up farms (Like Agriculture, Livestock, and Fisheries), Mini workshops, business enterprises, etc. Micro-Enterprise Loan size Tk. 50,000 to Tk. 30,00,000 and average loan portfolio size Tk. 55,221 and average loan size Tk. 85,993 in 2020-2021.

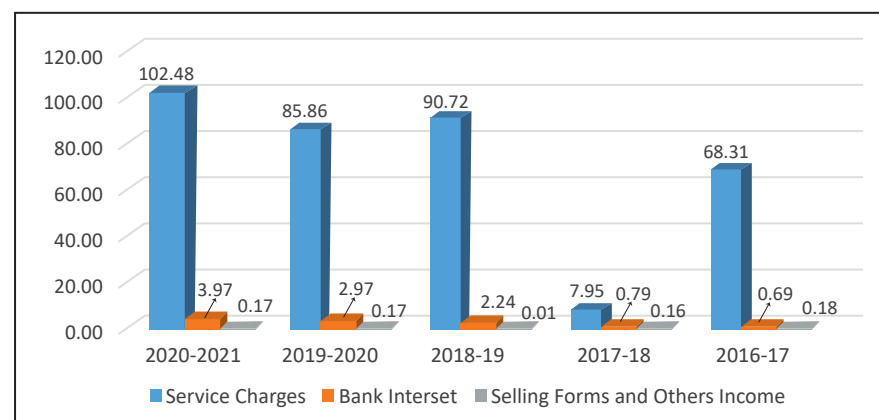
PRODUCT-WISE LOAN PORTFOLIO

Sl No	Products	2020-2021			2019-2020		
		Borrower	Portfolio (in million Taka)	Portfolio %	Borrower	Portfolio (in million Taka)	Portfolio %
1.	Micro Enterprise Loan (ME)	2,378	285.55	55.95	2,112	257.81	55.59%
2.	Rural Micro Credit (RMC)	6,195	189.55	37.11	6,834	174.80	37.69%
3.	Urban Micro Credit (UMC)	593	15.79	3.09	619	15.53	3.35%
4.	Seasonal Loan (SL) and Business Support Loan (BSL)	85	19.71	3.86	76	15.64	3.37%
	Total	9,251	510.85	100%	9,641	463.77	100%

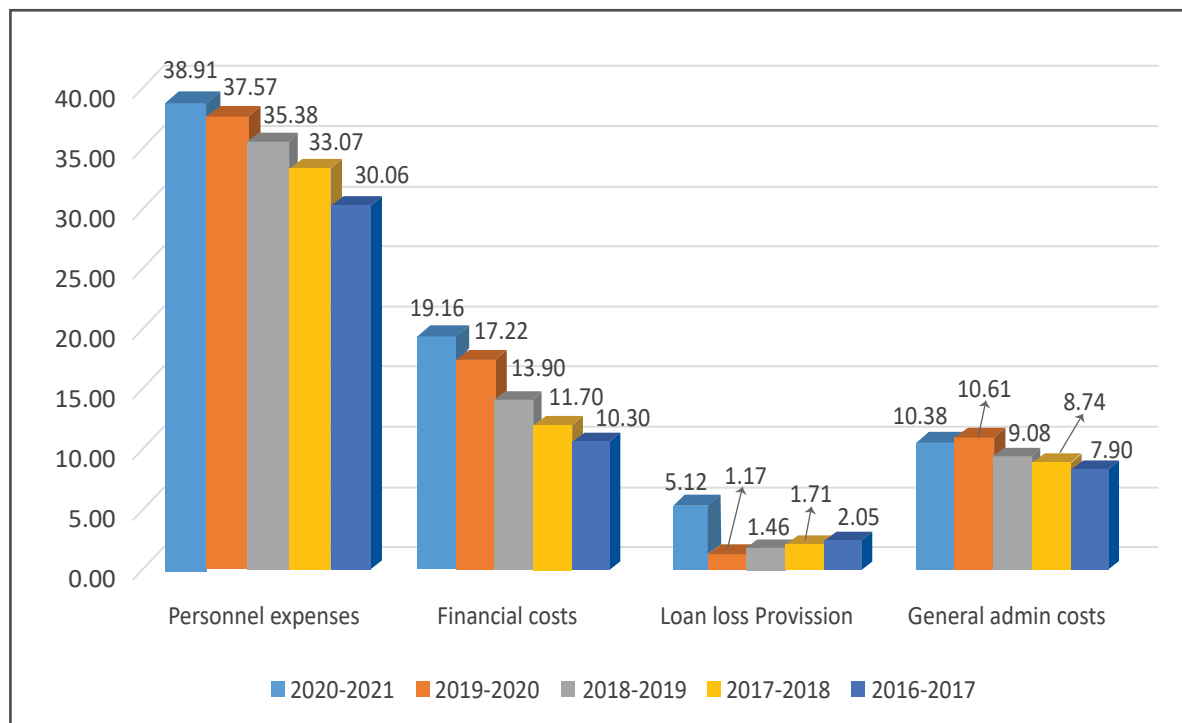
LOAN DISBURSEMENT, RECOVERY AND LOAN PORTFOLIO (MILLION TAKA)



INCOME (MILLION TAKA)

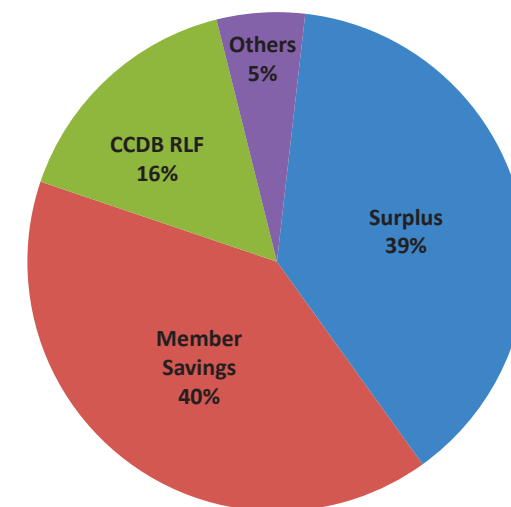


EXPENDITURE (MILLION TAKA)



FUND COMPOSITION 2020-2021 (MILLION TAKA)

Surplus		Member Savings		CCDB RLF		Others Fund		Total	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
232.65	39%	240.44	40%	97.04	16%	33.17	5%	603.31	100%



Surplus 39% Member Savings 40% CCDB RLF 16% Others 5%

Sector Wise loan disbursements (2020-2021):

Sl No	Name of Sector	Number of Loans	Disbursed Amount	Average Loan Size	Percent
1.	Small trading	2,484	261,456,000	105,256	35.11
2.	Agriculture	2,024	152,822,000	75,505	20.52
3.	Service	1,554	102,717,000	66,098	13.79
4.	Poultry & Livestock	1,259	98,942,000	78,588	13.29
5.	Fish Culture	1,140	109,331,000	95,904	14.68
6.	Others	198	19,348,000	97,717	2.60
7.	Total	8,659	744,616,000	85,993	100

Salient Features of Micro Finance Program

- **Lower interest rate on loan:** As against the maximum limit of 24 per cent per annum set by the MRA, MFP currently charges 23.35 per cent, while most MFIs charge 24 per cent.
- **Providing rebates on early repayment loans:** While most NGO MFIs of Bangladesh do not care to provide an incentive for their clients in the form of rebates for early payment of instalments, MFP provides rebates for its members differentiated rates appropriate cases.
- **Collecting Death Risk Fund (DRF) at a much lower rate:** MFP Collects as low as 0.5 per cent of disbursement made to its clients, but most of the NGO MFIs collect at the rate of 1 per cent, double that for MFP. DRF is used to adjust loans after the death of the borrower and Investors with loan outstanding. MFP dispenses the same service at the lower rate of collection from loaners.
- **Sickness allowance for its members:** MFP provides a sickness allowance for its member-borrowers or their spouses if they contract any serious diseases to the extent of BDT 3,000 to 10,000 from Member Welfare Fund.
- **Financial support for disaster victims:** If any MFP member is badly affected by a natural disaster such as fire, cyclone, flood, etc., s/he is provided with financial support amounting to Tk. 5,000 to Tk.10,000 from Member Welfare Fund.
- **Stipend:** MFP provides an education support program of its member spouses for SSC and HSC Students BDT 3,000 to 5,000 Tk.
- **Emergency COVID response:** In the reporting period, CCDB's microfinance program distributed masks, food, winter clothing, and leaflet among the 14,835 group members.



EMERGENCY RESPONSE

ASSISTING THE FDMN AND HOST COMMUNITIES AFFECTED BY HUGE INFLUX OF MIGRANTS

This project has been responding to FDMN People and host communities with financial assistance from TEARFUND at Ukhaia, Cox's Bazar, since 2017. CCDB has been addressing the sectors of (i) Protection; (ii) WASH; (iii) Livelihood; (iv) DRR, and (v) Emergency COVID-19 Response for the FDMN and host communities affected by the enormous influx of Forcefully Displaced Myanmar Nationals (FDMN). Several 83,450 beneficiaries receive support from this project.



Protection sector

Children in Rohingya camps are exposed to severe risks of psychosocial distress, abuse, separation from caregivers, sexual abuse, and

trafficking. In minimizing these risks, CCDB has been operating three Child-Friendly Space (CFS) in the Rohingya camps & one CFS in the Host community since 2018. Children can play games in these CFSs. CCDB also provides snacks to the children. In addition, CCDB arranged 300 psychosocial counseling sessions for the children during the reporting period. CCDB also distributed rechargeable solar lights and installed 40 street lights so that people can move safely in and around the camps.

WASH Sector

CCDB has repaired several tubewells, latrines & bathing spaces to create access to safe drinking water and ensure hygiene. Several measures were also taken to desludge the toilets so that camp dwellers can use those. CCDB constructed 20 toilets and 18 bathing spaces in the camp.



Livelihood sector

Due to the COVID-19 pandemic and associated lockdown, the people's livelihoods were severely disrupted, making the host community more vulnerable. Mainly, female-headed households were found more severely affected and inflicted on food insecurity. Considering such miserable conditions, CCDB promoted agricultural and non-agricultural livelihood options for host communities through providing conditional cash grants to 420 households.



Disaster Risk Reduction (DRR)

Cyclone and landslide, these two natural disasters pose threats for the life and livelihoods. CCDB has conducted four trainings on DRR for 100 volunteers at the union level. These volunteers are engaged in taking disaster risk reduction initiatives. CCDB also distributed 8000 timber and fruit tree saplings among 2000 FDMN and host community people to encourage afforestation. Two dramas were staged in the host community to encourage people to adapt to the adverse impacts of climate change. CCDB also distributed house repair materials (Plastic rope, bamboo & GI cord) among the 250 FDMN HHs to upgrade their shelter.



COVID Response

Project Title	Items	Quantity	Donor
Emergency Response for COVID-19 in Cox's Bazar.	Regular Disinfecting the Communal WASH Facilities	28 blocks of camp 1 East & 1 West	Tearfund
	Installation of Hand washing sanitation	160 sanitation	
	Orientation to Religious Leader	32 Imams	
	Special program on awareness	Miking in five Unions of Ukhiya	
	Hygiene Kit Distribution- - Bathing Soap- 10 - Detergent Powder for Laundry-1kg - Non disposable sanitary cloth- 1 - Bucket with lid and tape for hand washing-1 - Disposable Surgical Mask- 50pcs - Plastic Mug- 1 - Two Pager IEC materials (colour printed)-1	2589 Households	
	Community awareness session on risk communication (Audio video messaging)	4389 Persons	
"Assisting FDMN Affected by Huge Influx of Migrants in Bangladesh"	Hygiene Kit Distribution- - Savlon- 112ml- 1pcs - Hand wash- 200ml-1 pcs - Mask- 50pcs - Bathing soap- 4pcs - Laundry soap- 4pcs - Detergent powder- 1 kg - Mug- 1pcs	2613 Households	Tearfund
Supporting to Host Communities due to Huge Influx of Migrants in Cox's Bazar"	- orientations on COVID-19 with Religious Leaders	900 persons	
	- Rice 16 KG, - Edible Oil 1 liter - Edible Salt 1 KG	400 Households	
	- Hand washing	30 Points	
	Hygiene Kit Distribution- - Savlon- 112ml- 1pcs - Hand wash- 200ml-1 pcs - Mask- 50pcs - Bathing soap- 4pcs - Laundry soap- 4pcs - Detergent powder- 1 kg - Mug- 1pcs	400 Households	

Project Title	Items	Quantity	Donor
Emergency Response to Poor Households in Cox's Bazar area due to COVID-19	Shelter repairing items- - Borak bamboos- 4 - Muli bamboos-60 - Tarpaulin-1 - Plastic rope- 500gm - GI wear	300 Household	Transform International-Australia
	Hygiene kits to Mosque- - Antiseptic-Savlon-5 liters - Hand Wash (200 ml) – 10 no - Detergent powder (1 kg) – 10 packets - Bucket (30 liter) -2 - Mug- 2 no. - Musk (50 piece) – 10 packet	147 Mosques	
	awareness session on WASH	140 Persons	
	Vegetable seeds- Cucumber seed (10 gm), Ladies finger seed (25 gm), Pepper seed (5 gm), Brinjal seed (10 gm), Pumpkin seed (10gm) and 5 kg. organic fertilizer and attended agriculture training session on homestead gardening	350 Households	
	Hygiene kits- - Savlon soap 125 gm (10 Pcs) - Detergent powder 200 gm (5 packet) - Sanitary cloth 12"x7" 8 pcs per packet (1Packet) - Plastic bucket with tap 20 Litter (1Pcs), - Plastic mug 1.5 Litter (1pcs) - Musk 50 pcs Box (1Box)]	350 Household	

■ CCDB HOPE FOUNDATION

HOPE Foundation is an income-generating venture of CCDB. It is a well-equipped training and resource centre, rent out its facilities to different organizations for training, workshops, and other events. It is mandated to represent CCDB's Vision, Mission and Objectives. It is running under a five-member Board of Trustees.





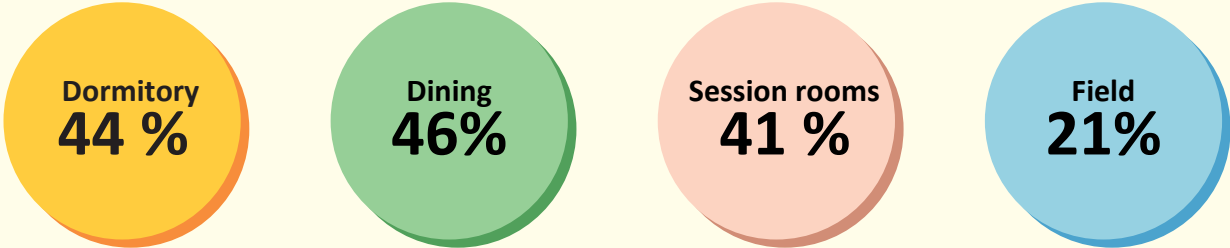
Events at a glance (July 2020 to June 2021)

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	230	4,833
2.	Training, workshops, meetings organized & conducted by national and international NGO's outside of the country	0	0
3.	Training, workshops, meetings organized & conducted by CCDB and HOPE Foundation	9	299
	Total-	239	5,123

Events and number of participants by month (July 2020 to June 2021)

Sl. No	Name of the months	# of Events	# of participants
1.	August 2020	8	101
2.	September, 2020	12	303
3.	October 2020	21	517
4.	November 2020	42	815
5.	December 2020	39	850
6.	January 2021	28	736
7.	February 2021	33	802
8.	March 2021	17	374
9.	April2021	0	0
10.	May 2021	7	87
11.	June, 2021	32	538
	Total-	239	5,123

Occupancy (July 2020 to June 2021)



A H K C
AZIZ HALIM KHAIR CHOUDHURY
 Chartered Accountants
 Exclusive Correspondent Firm of PKF International

INDEPENDENT AUDITOR'S REPORT
To the Commission of Christian Commission for Development in Bangladesh (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 (CCDB), which comprise the Statement of Consolidated Financial Position as at 30 June 2021 and the Statement of Consolidated Statement of Income & Expenditure and Consolidated Statement of Cash Flows the year then ended 30 June 2021, and Notes to the Consolidated Financial Statement, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of Christian Commission for Development in Bangladesh (CCDB) as at 30 June 2021 and of its financial performance, its receipts and payments and its cash flow for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company 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 on the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no other key audit matters to communicate in our report.

Information Other than the Financial Statements and Auditor's Report Thereon

The 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. The Annual Report is expected to be made available to us after the date of this auditor's report.

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 identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.



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

Those Charged with Governance are responsible for overseeing the financial reporting process of the organization.

Auditor's Responsibility for the Audit of the Financial Statements

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

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the fund's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- 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.

Date: 25 November 2021, Dhaka.

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:

Md. Afab Uddin Ahmed FCA

Senior Partner

ICAB Enrolment No.: 804

DVC: 2111290804AS649916

**Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Financial Position
As at 30 June 2021**

Particulars	Notes	Amount in BDT	
		30 June 2021	30 June 2020
ASSETS			
Non-Current Assets			
Property, Plant & Equipments	5.00	53,855,442	54,321,420
Investment			
Investment in CCDB Enterprise Limited		1,000,000	1,000,000
Current Assets		1,051,104,457	1,086,577,463
Sundry Advances/Debtors	6.00	104,357,148	94,536,748
Loan to beneficiaries - Micro Finance Program (MFP)	7.00	510,846,736	463,771,359
Cash & Bank Balances	8.00	435,900,573	528,269,356
Total Assets		1,105,959,899	1,141,898,883
FUND & LIABILITIES			
Fund Account		718,070,418	804,835,901
Fixed Assets Fund	9.00	53,855,442	54,321,420
Restricted Fund	10.00	78,788,313	110,624,366
General Fund	11.00	42,337,958	43,542,962
Corpus Fund	12.00	305,214,809	329,454,687
Micro Finance Program Fund	13.00	232,651,950	199,612,174
Assets Replenish Fund	14.00	5,221,945	4,351,945
Staff Gratuity Fund	15.00	-	62,928,347
Current Liabilities		387,889,481	337,062,982
Sundry Creditors/Accounts Payable	16.00	147,445,768	130,136,799
Micro Finance Program (MFP) Members' Savings	17.00	240,443,713	206,926,183
Total Fund & Liabilities		1,105,959,899	1,141,898,883

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


Juliate Keya Malakar
Executive Director
CCDB


David A. Halder
Chairman
CCDB Commission

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

Dated: 25 November, 2021
Dhaka

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants



Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner

ICAB Enrolment No.: 804
DVC: 2111290804/AS649916




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

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2021

Particulars	Notes	Amount in BDT	
		30 June 2021	30 June 2020
Income			
Restricted Fund :		298,868,996	286,109,000
Restricted Fund Received	18.00	262,367,317	272,349,969
Own Means Contribution	19.00	5,346,178	5,496,931
Contribution from Target Groups	20.00	31,155,500	8,262,100
Micro Finance Program Fund:		106,613,448	88,959,614
Sale of Admission & Loan Form, Passbook, Others, etc.)	19.00	4,132,969	3,104,536
Service Charge on Loan	21.00	102,480,479	85,855,078
Total Income		405,482,444	375,068,614
Expenditure			
Restricted Fund :		333,605,500	241,584,712
Payments	25.00	329,439,669	236,502,073
Depreciation		4,165,831	5,082,639
Micro Finance Program Fund:		73,573,673	66,573,277
Payments	22.00	73,091,825	66,077,029
Depreciation		481,848	496,248
Total expenditure		407,179,172	308,157,989
Balance of fund transferred as shown below		(1,696,728)	66,910,625
Total		405,482,444	375,068,614
Restricted Fund	10.00	(34,736,504)	44,524,288
Micro Finance Program Fund	13.00	33,039,776	22,386,337
		(1,696,728)	66,910,625


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


Md. Aftab Uddin Ahmed FCA
Executive Director
CCDB


David A. Halder
Chairman
CCDB Commission

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

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:

Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment No.: 804
DVC: 2111290804AS649916

Dated: 25 November, 2021
Dhaka



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

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Cash Flows
For the year ended 30 June 2021

Particulars	Notes	Amount in BDT	
		30 June 2021	30 June 2020
Cash flow from operating activities:			
Restricted Fund Received	18.00	262,367,317	272,349,969
Restricted Fund Payments	25.00	(329,439,669)	(236,502,073)
Contribution from Target Groups	20.00	31,155,500	8,262,100
Own Means Contribution	19.00	9,479,147	8,601,467
General Fund Receipts	11.00	10,192,467	7,464,001
Corpus Fund Receipts	12.00	13,732,793	18,224,166
Corpus Fund Payments	12.00	(37,972,671)	(20,064,540)
General Fund Payments	23.00	(11,397,471)	(19,210,514)
Staff Gratuity Fund Receipts	24.00	-	14,151,782
Staff Gratuity Fund Payments	26.00	-	(1,936,517)
Micro Finance Programme (MFP) Payments	22.00	(73,091,825)	(66,077,029)
Total cash flow from operating activities		(124,974,410)	(14,737,188)
Cash flow from investing activities:			
Programme Capital Expenditure	27.00	(4,320,290)	(969,777)
Sale of Motorcycle-MFP		-	500,000
Assets Replenish Fund	14.00	870,000	(469,777)
Total cash flow from investing activities		(3,450,290)	30,223
Cash flow from financing activities:			
Service Charge on Loan-MFP	21.00	102,480,479	85,855,078
Loan realised - MFP	7.00	697,540,623	606,550,746
Loan paid - MFP	7.00	(744,616,000)	(651,823,000)
Sundry Creditors/Accounts Payable	16.00	17,707,986	(29,884)
MFP Members' Savings	17.00	143,951,272	115,671,526
MFP Members Savings Refunded	17.00	(110,433,742)	(78,101,973)
Sundry Advances/Debtors	6.00	(7,811,803)	8,566,083
Total cash flow from financing activities		98,818,735	86,688,576
Net increase/(decrease) in cash and bank balances		(29,605,965)	71,481,611
Cash and bank opening balances of the year		465,506,538	456,787,745
Cash and bank balances at closing of year	8.00	435,900,573	528,269,356

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



Jalilur Kayat
Executive Director
CCDB


David X. Halder
Chairman
CCDB Commission

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

Dated: 25 November, 2021
Dhaka

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants


Signed by:
Md. Anab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804
DNC: 2111290804AS649916

5

CONTRIBUTION OF CCDB TO GOVERNMENT EXCHEQUER

Particulars	Amount (BDT)
Tax Deduction at source from third parties (2020-2021)	3,746,525.00
HO and Core program	755,860.00
Other Special Programs	4,502,385.00
Sub Total	2,986,984.00
VAT collection from Customer (2020-2021)	2,332,647.43
HO and Core program	5,319,631.43
Other Special Programs	1,305,504.00
Sub Total	11,127,520.43
Income Tax deduction at source from Salary (2020-2021)	
Grand Total	11,127,520.43

CCDB's Resource Sharing Partners

- | | |
|---|---|
|  Bread for the World
Germany |  Bangladesh Bridge Authority |
|  Christian Aid, Bangladesh |  Dhaka Mass Rapid Transit Company Ltd. |
|  USAID |  LGED |
|  Global Affairs Canada |  Oriental Consultant Company/JICA
Japan |
|  Coady International Institute
St. Francis Xavier University |  Road and Highway Department, Bangladesh
JICA |
|  Global Ministries
USA |  JICA |
|  ICCO
Netherlands |  ADB |
|  Woord en daad
Netherlands |  Transform Aid International Ltd (TAI)
Australia |
|  DKH
Germany |  Act Alliance
Switzerland |
|  Tearfund
UK |  Relief International
Bangladesh |



CCDB COMMISSION



David A. Halder
Chairman



Harold Sougato Baroi
Vice-Chairman



Molina Karmaker
Treasurer



Advin Barun Banerjee
Member



Milton Biswas
Member



Shipra Sarkar
Member



David A. Das
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 Shingha
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

Md. Atiqur Rahman
Senior Team Leader-Resettlement Unit

Md. Liaquat Ali Khan
Team Leader Resettlement Unit

Sujit Halder
Chief Audit Officer

Mid-level Staff Members at Head Office

Evan Parag Sarker
Coordinator-Admin

Martin Halder
Senior Admin Officer

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

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

Israt Jahan
Coordinator-Gender and Advocacy Comprehensive Poverty Reduction Program (CPRP)

Nitaipada Saha
Coordinator-PME

Plaboni Sarker
Coordinator-Finance

Albert Halder
Financial Analyst

Subir Sarker
Senior Accounts Officer

Arnest Sarker
Senior Program Officer-DPU

Abdur Rashid
Finance Manager-Micro Finance Program

Atikur Rahman
Mange-MIS & Automation Micro Finance Program

Mosharraf Hossain
Coordinator-Carbon Emission Reduction Program

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

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

Palash Sarker
Coordinator-Resilience Building Change Program

Md. Ashrafuzzaman khan
Manager-Mitigation Technology, Climate Change Program

Mohammad Nazmul Chowdhury
Manager-Documentation & Communication Climate Change Program

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

SK. Mohibullah
Manager-Adaptation Technology Climate Change Program

Joyanta Ghosh
Manager-Monitoring & Evaluation, Climate Change Program

Ruhul Amin
Deputy Team Leader-Resettlement Unit

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

Senior Staff Members at Area Office

Naima Islam
Area Manager CPRP-Jalapur & Ishwardi

Harishadhan Roy
Area Manager CPRP-Daudpur

Richard Dobey
Area Manager CPRP-Fulbaria

Sudipon Khisha
Area Manager CPRP Bandarban

Dorka Sen
Area Manager CPRP Manda & Chapai Nawabganj

Denis Marandy
Area Manager CPRP Gournadi & Gopalganj

Sabuel Adhikari
Area Coordinator-MFP-Mymensingh

Atikur Rahman Chowdhury
Area Coordinator-MFP-Pabna

Md. Abu Sayeed
Area Coordinator MFP, Shibhalaya

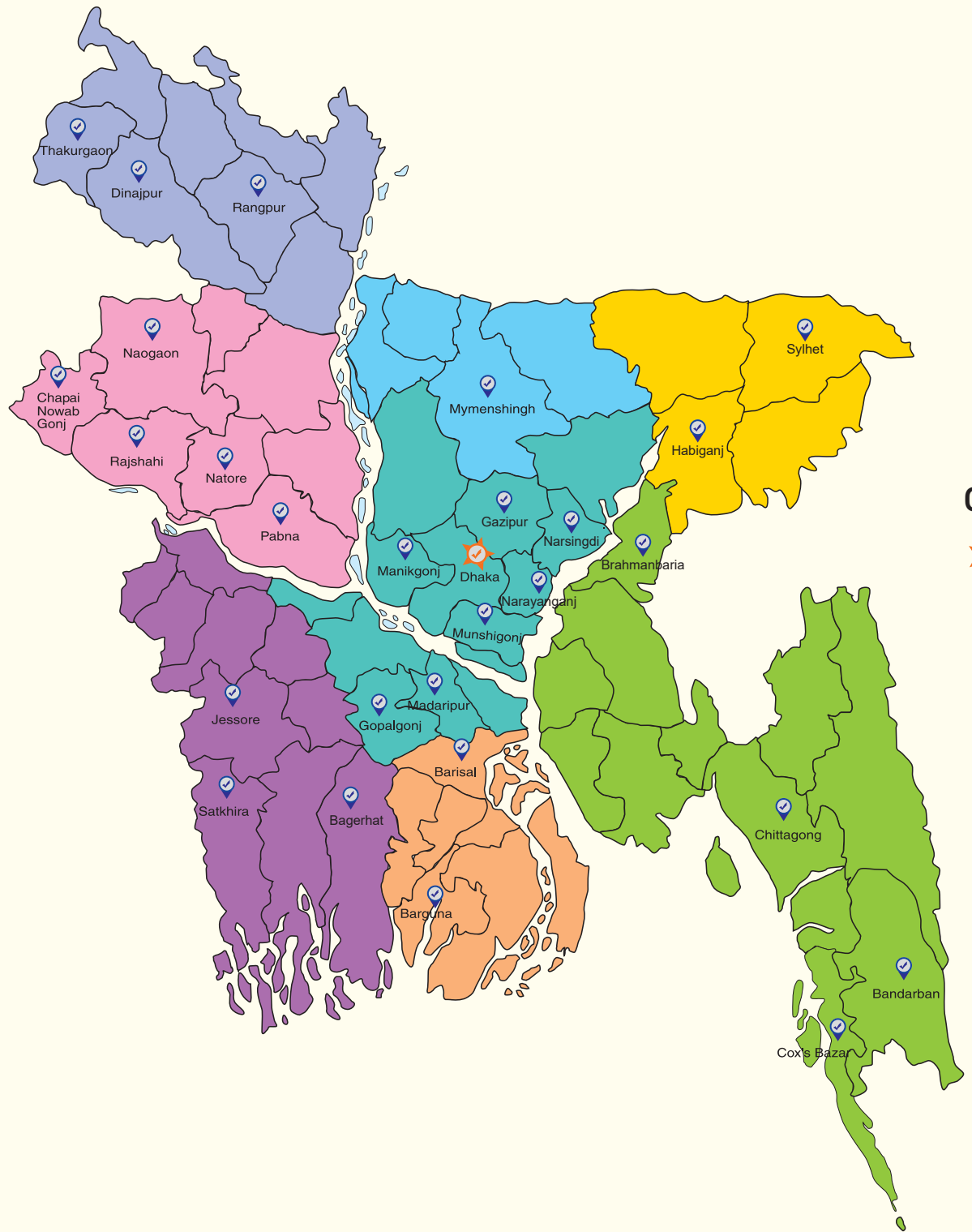
Ranjit Kumar Shaha
Area Coordinator MFP, Rajshahi

Najrul Islam
Area Coordinator MFP, Chapai Nawabganj

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

Subrata Mistry
Upazila Coordinator-Climate Change Program Patharghata, Barguna

Abul Kalam Azad
Upazila Coordinator-Climate Change Program Morrelgonj, Bagerhat



CCDB PROGRAM LOCATION

- Central Office
- Program Office

LET
SUN
PAY
YOUR
BILL

CCDB
PARTNER OF
SUSTAINABLE

The billboard is mounted on a tall, silver metal pole. At the top of the pole is a solar panel array. Below the solar panel is a small, dark rectangular box. The billboard itself is rectangular and features a white background with blue text and a photograph of solar panels in a field. The logo for CCDB is located in the bottom right corner of the billboard.



Christian Commission for Development in Bangladesh (CCDB)
88 Senpara Parbatta, Mirpur-10, Dhaka-1216
Phone: 880-2-48036370-3 Fax: 880-2-48037019