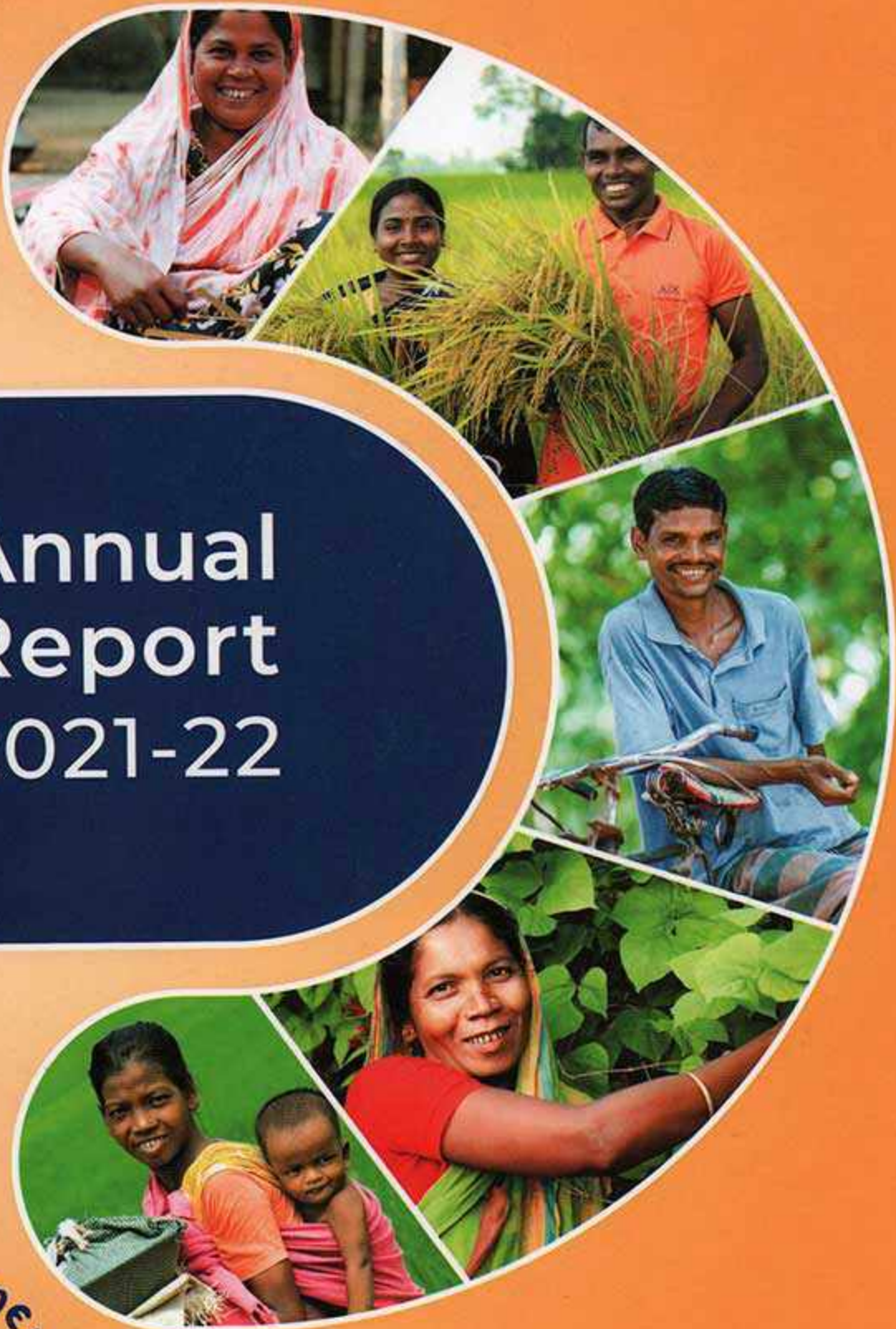


Annual Report 2021-22



Christian Commission for
Development in Bangladesh

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VISION

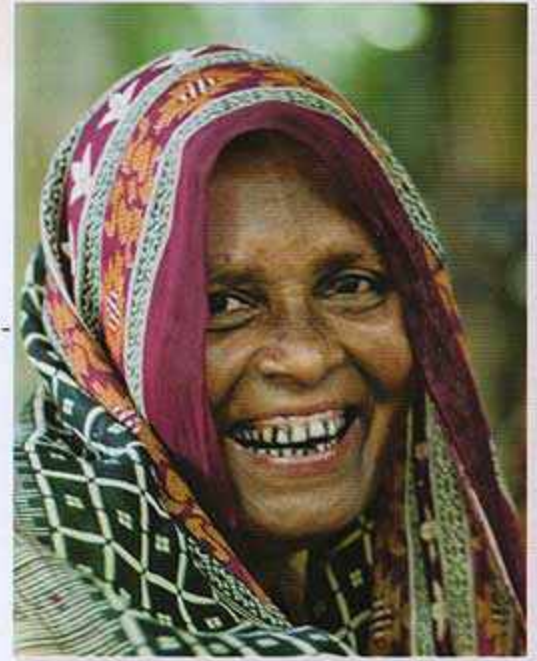
CCDB envisions a just and caring society where people live in peace, dignity, and in harmony with all God's creations.

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 require us to value diversity and respect for individual opinions in all our work.
- ❖ Equity and justice require us to work to ensure that everyone has an equal opportunity to express and utilize his/her potential, without being discriminated on the grounds of sex, age, religion, ethnicity, ability, occupation, and class.
- ❖ Transparency and accountability require us to be responsible for our actions and open in our judgments and communication with others.
- ❖ Resource efficiency and cost-effectiveness 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 the 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 of natural resources and degradation of ecological balance while exploring livelihood mechanisms for the reference group.
- ❖ Self-reliance and self-determination require us to be enabled to decide for ourselves and to act independently to others.
- ❖ Safety and security require us to protect our valuable lives and hard-earned properties.



From The Executive Director's Desk



While the world started coming out of the looming darkness of the COVID-19 pandemic, the war in Ukraine inflicted the world population with scarring anxiety. We have started noticing the ripple effect of the war in many sectors. Millions of people across the have been suffering from food and energy crises. Many of them are at high risk of being pushed into starvation. Perhaps, we are moving slowly toward another social and financial crisis.

According to Pierre-Olivier Gourinchas, IMF Economic Counsellor and Director of Research, the world may soon be teetering on the edge of a global recession, only two years after the last one. Unbridled price hikes of food, energy, and other necessities imperiled the life and livelihood of the people to a great extent. Inevitably, a grave concern is growing that the ability of many countries to achieve Sustainable Development Goals hangs in the balance.

The crisis has shaken Bangladesh as well. We have already started feeling the heat of the conflict in Europe. This impact will be intensified if the conflict lasts longer. Bangladesh imports half of its wheat consumption from Russia and Ukraine. With the progression of the conflict, the import of wheat from these two conflicting countries became uncertain. If we fail to find alternatives, a major part of the population will face moderate to severe food insecurity. At the same time, the skyrocketing price of essential food and non-food items threatened millions to go below the poverty lines.

CCDB has been contributing to the eradication of poverty for many years and has achieved significant success through its Comprehensive Poverty Reduction Program (CPRP). This program works with nearly 100,000 households in 15 districts of Bangladesh. This year we started the fifth phase of this program with more than 10000 new reference people, most of whom live below the poverty line. Both the pandemic and the conflict in Europe pose a great challenge in getting them out of poverty within the project period. From the very beginning, CCDB has been trying to transfer innovative and cost-effective technologies to reference people so that they can maximize their income. In addition, building capacity with new livelihood skills is continued. During this phase, CCDB will emphasize using assets available in the community to improve their life and livelihood following an approach called Assent Based community development (ABCD). People's Managed Savings and Credit Program (PMSC) is an integral part of CPRP that created an opportunity for the reference people in accessing financial resources. PMSC plays a significant role in the sustainability of the forum.

Climate change has already appeared as a major development challenge. According to the Germanwatch's 2021 Global Climate Risk Index (CRI) Bangladesh ranks seventh on the list of countries most vulnerable

to climate devastation. Sea level rise is an emerging threat to the people living along the coastal belt. A recent study reveals that one in every seven people in Bangladesh will be displaced by 2050 unless adequate necessary measures are not taken. In addition, people are losing their livelihoods because of the increased frequency of climate-induced natural disasters like floods, cyclones, saline water intrusion, etc. CCDB continued its efforts to combat the impact of climate change through different initiatives taken under the climate change program. In the Coastal areas, CCDB developed Community Climate Resilient Center (CCRC), a community-based center for knowledge generation, resource mobilization advocacy, etc. The main theme of community resilience building is "Bring People in Action." Major focus of this part is to enhance the ability of the most climate-vulnerable people so that they can be more climate resilient. Climate Center which is under development at Gazipur is one of the most compelling features of CCDB's climate change program. This center will create enormous opportunities for learning and knowledge generation for climate-vulnerable people, researchers, policymakers, development practitioners, and students. The Climate Technology Park housed in the climate center will display several low-cost technologies for climate change adaptation and mitigation. In addition, major features of five ecosystems like coastal ecosystem, Charlands, the haor floodplains, hilly areas and the northern drylands of Bangladesh are created in the park for a better learning of ecosystem specific adaptation.

CCDB has also undertaken several new projects this year on DRR, value chain, employment generation, et. Strengthening Emergency Preparedness Capacities of Disaster Vulnerable Communities in Bangladesh (STEP & Building) in partnership with ASD and Nabolok in four districts namely Satkhira, Bagherhat, Khulna, and Sunamgonj. Through this project, CCDB is working to reduce the disaster risk as well as strengthen disaster preparedness for the vulnerable community living in the coastal and haor region of Bangladesh.

CCDB has started implementing a project at Nilphamary District named "Development of Poor People through Job Creation (DPJC)" The objective of this project is to ensure the continuous income of rural youth and women from their homes or rural setting. The project will contribute to reducing unemployment rate in the location. The overall goal of the project is to ensure greater economic inclusion and sustainable livelihoods through for socially and economically marginalized women. CCDB continued the resettlement program in partnership with the government during the reporting period. Currently, 16 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 of women empowerment and active citizenship, youth employment generation, peacebuilding and conflict resolution, carbon emission reduction, promotion of seeds, improving livelihood and food security through Biochar, etc.

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 is one of the role models for economic development in South Asia. Bangladesh is also a remarkable story of poverty reduction and development. From being one of the poorest nations at birth in 1971, Bangladesh reached lower-middle income status in 2015. It is on track to graduate from the UN's Least Developed Countries (LDC) list in 2026. However, the achievement of poverty reduction have been eroded to a great extent due to Covid 19 pandemic. The comprehensive Poverty Reduction Program (CPRP) is the flagship program of CCDB started in July 2007. This is the first year of the fifth phase of this program. Around 1000 new reference people have been included in this project. This new reference people mostly come from extreme poor strata, identified through a popular participatory tool called well-being ranking. A sustainable livelihood approach was the major basis of this program which allows for addressing poverty from different directions. Through this program, an effort is always there to increase access to physical, social, financial, human, and natural capital. This year Since the inception of this program, CCDB has adopted a combination of service delivery and right-based approaches in implementing this program. In addition, an Asset Based Community Development approach (ABCD) has also been introduced in this project. It is expected that the combined effects of these two strategies will play a significant role in overcoming the impacts of the pandemic within a short period of time, at the same time, improve other different social indicators such as water and sanitation, education, health & nutrition, women empowerment, etc.

The comprehensive Poverty Reduction Program (CPRP) is the flagship program of CCDB started in July 2007.

Institutional Development

CCDB has taken the initiative to register Forums with the Department of cooperative to create a legal



entity for the forums. Such a legal entity helps the forum earn greater recognition in the community. Being registered, a Forum can initiate saving and credit operations among the members. At the same time, registration increase the confidence level of the forum members which is essential for initiating advocacy lobbying activities with the duty bearers. Registration status of Forum is as follows. During the reporting period CCDB imparted numerous training to the office bearers as well as the general members of the Forums to develop their capacity in forum management, budget preparation, advocacy, accounts keeping, asset management, etc. These training courses were found very effective in building the capacity of the forum members. At the same time, these women leaders are playing a significant role in solving local problems through advocacy and campaign. During the reporting period, 564 forum leaders received different types of management and leadership training as follows.

Type of Training	Male	Female
Training on bookkeeping for Forum leaders	10	190
Basic Training on Forum management and leadership	8	191
Basic Training on political empowerment legal rights and Advocacy lobbying	22	150
Training on livelihood asset management:	47	232
Vocational training	15	35
Total	106	564

Union and Upazilla level advocacy networks carried out lobbying activities to increase the access to

the different government services round the year. The following table shows services and supports received through lobbying by forums and networks:

Type of Service/Area Office	Number of Forum Members
Assistance/support received	
Agricultural training	430
Rickshaw/Van	0
Cattle	227
Sewing machine	95
Slab latrine	142
Poultry	401
Tube well	102
Agri equipment	228
Tree (sapling)	730
Skill training	
Training on livestock	303
Fish culture	157
Computer training	43
Handicraft	116
training on making guti Urea	39
Allowances	
Old age allowance	1016
Widow allowance	628
Person with disability allowance	352
Pregnancy	352
VGF/VGD	3361
Education	925
Total	9647



CCDB arranged several training sessions for the network members to enhance their understanding on political empowerment, legal rights, and advocacy. These training sessions enable them to know more about services provided by different government departments. In addition, the network members were found more confident in communicating with government officials for services.

Forum members are now more proactive in seeking positions in the different standing committees of the local government institutions. In some cases, Union Council representatives gave the commitment to include them in the standing committee.

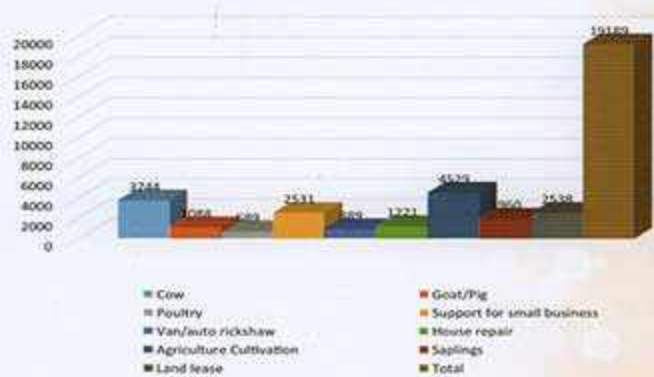
Economic and Social Development

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 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.

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 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

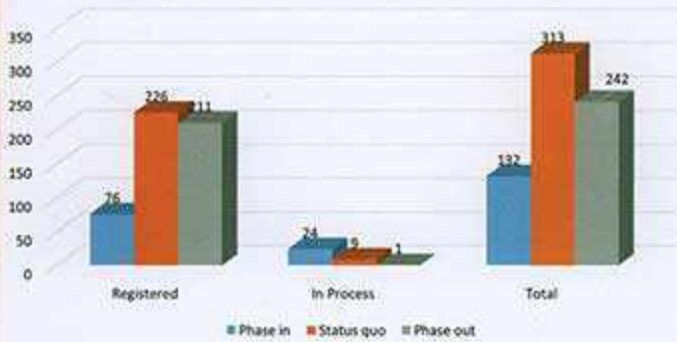
Livelihood support received from Forums



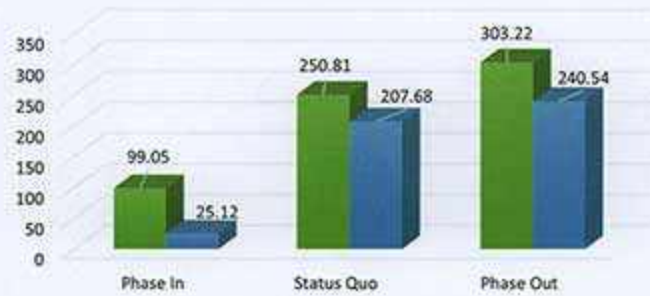
to have increased more among the phase out and status quo forum members.

People's organization is an association and cooperative which is established by the community to undertake collective action to address community concerns and needs, and also mutually share the benefits from the endeavors. People's Managed Savings and Credit (PMSC) is a unique approach to microfinancing which is maintained by people's organization named Forum. There are four phases of the Forum and this forum is related to various financial and social activities like loan distribution, forum saving and so on. Here microfinance activities' comparative analysis are shown in graphs below.

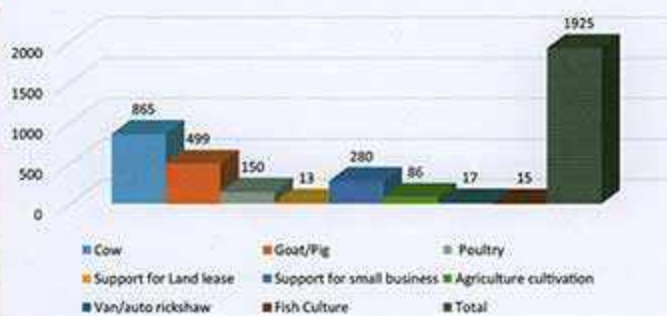
Forum Registration Status



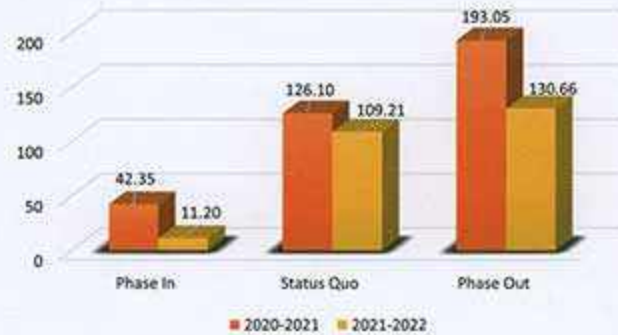
Forum Fund (In Million BD)



Livelihood supports received from CCDB



Forum Saving (In Million BD)



Realization of Social Rights through Asalota Forum

CCDB CPRP, Dashchira has been working for a long time on socio economic development of members of the forum, enhancing social dignity of women and their rights realization. The union network has been established including two members from every forum and Upazila network has been established including two members from every union network. To strengthen the union and Upazila network the CCDB CPRP Dashchora has been given different training. There are different types of training especially right and righteous counselling related training.

They have learnt on various strategies of realization of right, how to communicate with the service providing institutions and how to collect information from those institutions, and also these institutions are reaching out various services among the poor people. Even the members of forum are receiving the services from various institutions as well. Asalota Forum Samobai Samity Ltd is such like a Forum. Ulaul Union Parishad Chairman Anisur Rahman Anis is invited by them in the annual general meeting last 14 November 2021. The members of the forum highlighted the major problems in front of the Chairman and the problems are like damaged tube-well for long time, no road for outing from the forum but which roads are existed those remain water logged during rainy season. The members of the forum claimed to the chairman for a tube-well and road repairing. The chairman committed to provide a tube-well and to repair the road on the day. Subsequently the members of the forum communicate with the chairman and last January 2022 the chairman provided a tube-well for the forum and also assured them that the road would be repaired very soon. Presently members of the forum are communicating always with the chairman to repair the road.



Bio- Fertilizer increased production

Sumitra Bormon is the member of Executive committee Hatbakol Golapi Mohila Samaby Samiti Ltd who lives in Hatbakoi of Nejampur union of Nachol Upazila in Chapainawabganj District. Her husband name is Sukhdeb Bormon and total members of her family are six including two sons and two daughters.

Husband of Sumitra is a farmer professionally and they have 4 decimals land beside their home where he cultivates vegetables for 12 months in a year.

Last 12 December 2019 CCDB CPRP celebrated field day aiming the Bio-Fertilizer extension. On the Field day celebration Agriculture Officer Md. Bulbul Ahmed of Nachol Upazila including 65 participants (Male-12, Female-53) were present there. Besides last 5 November 2020 Bio-Fertilizer is made at mentioned village through the initiative of four Forums where 43 members and their husbands of different forums participated in the event.

Also, last 4 November 2021, Initiative of Hatbakol Golapi Mohila Samaby Samiti Ltd, cooperation of CCDB and 23 farmers (male-9 and female-14) who together made Bio-Fertilizers. Having been more interest Sumitra and Sukdeb participated in every program actively and they been inspired to use the

fertilizer from the program. After making fertilizer they demonstrated various vegetables like Chilly, Ash Gourd, Bean, Bottle Gourd, Pointed Gourd etc. He used only Bio-Fertilizer on the land for producing those demonstrated vegetables. They applied in a quantity in a week that 500 gm fertilizer is mixed with 10 liters water then this mixture they sprayed on the land. For this reason, the tree and vegetable grow rapidly and show good-looking. Yielded vegetable they consumed and rest they sell it market.

Besides they have used this fertilizer at rice land as well. In one Bigha land they have applied this Bio-fertilizer after every 15 days by mixing 1.5 kg fertilizer with 30 liters water. As a result of Applying this fertilizer 24 Mann rice has been produced in one Bigha. Rice production has been more than the previous year for applying this fertilizer.

In the area about 25 farmers used Bio-Fertilizer made in their field and got benefit. Besides also they inspired others to use Bio-Fertilizer in their fields. In the area other farmers visited demonstrated cultivation field by which they were motivated and in future Bio-Fertilizer will be made by their own initiative.



A small step of resource mobilization can make a large Impact



Sonartari Forum, Shivalay, Manikganj established under the support of CPRP program in 2018. Community base development approach initiated by the saving collection through people managed saving and credit activity led by forum executive committee. Total savings up-to June'2022 is BDT 895,517 and total fund BDT 1622,520, total number of forum member is 120. In March 2022 The forum planned a collective development approach where

there would be no monetary exchange rather than exchange of skill, knowledge or any other form of local resources of forum member. The knowledge, the skill and a good heart takes them forward in a purpose to make a good change in the community through two collective approaches, one is seed collection and exchange among forum member another is Hand- full rice collection.

Almost every member of sonartori forum donates the single hand-full rice twice in a month spontaneously and collected into a drum. Member are donating their hand -full rice without any kind of self -interest neither for any feedback profit but only for creating a good purpose as emergency fund that could be helpful for any needy member or in any needy situation of community as the area is mostly flood prone area. In 4 months, the total collection of rice is 6.2 kg from 110 member. The rice donation is fully self- decision of each member only those who can afford. The Executive committee will take further decision to use this rice for a good cause of community.

Native seed collection and preservation is an indigenous knowledge of community; community people are mostly engaged in agriculture for livelihood. Many of them knows traditionally how to preserve seed for the following year's cultivation. Sonartri forum started this activity in an organized form for sharing knowledge on home-based seed preservation and collection as well as sharing the seeds with those who need indeed without any cost but by the exchange of seed. Therefore, people who do not cultivate one particular crop if they wish can cultivate by getting preferable seeds from the forum seed collection pot by exchanging his/her own seed. In these 4 months, 22 types of

crop seeds were collected and planning to exchange these seeds on a seasonal basis.

Through these two initiatives, community people set an example of unity for a good purpose; according to Sabina, a Forum member said "there are no hurdles to do this task, neither we expect any personal interest from this but does only if it really works for any needy people that's our main success and satisfaction; Such small contribution from each and every person can make a large impact in society. There was no training imparted or funds generated for such an initiative; rather only motivation was given to mobilize local resources.



Dream Fulfilled of Kajolkesor Villagers

Kajolkesor is the name of village of Nejampur union of Nachol Upazila in Chapainawabganj District. In the village a new forum is made by CCDB CPRP project on 8 October 2018. On the Forum making day people of the area, public representatives and members decided to name the Forum which is Kamini Mahila Forum.

At present 103 members (Female-101, male-2) are in the Forum. Total saving till June 2022 is BDT 525029 and total field loan is BDT 1214825.

1.5 Km entry road in the Kajolkesor village was kacha road. Villagers used this road as movement and carried all types of materials through this road. It was very troublesome for movement on this road during rainy season especially for aged people, children and pregnant women. It was great trouble for people when they use this road to move one place to another for not having alternative road.

Members of Nejampur Union network Committee of Nachal Upazila known about the Kacha Road

of Kajolkesor village through network meeting then on 26 February 2019 they submitted application to Nijampur Union parishad Chairman for road pavement. After submitting the application, they kept communication endlessly and described them its necessity for the villagers. On that time Chairman committed to construct the pave road and said to the forum members that the road pavement work would be started when next budget would come. During Covid-19 pandemic all activities were stopped for long days and when pandemic been normal then about 57 lac taka budget was sanctioned to construct the road and after getting this news, network committee members communicated again. Ultimately last January 2022 the road construction activity was started and last June 2022 the road construction was ended up successfully.

The villagers of Kajolkesor are very pleased to get this much awaited paved road. For this reason, they are grateful and thanked to the network members, Public representatives and CCDB.

Climate Change, Environment and DRR

The adverse impacts of climate change have already been visible in some of the working areas of CPRP. An effort was made to increase the knowledge and understanding of the forum members through workshops. The content of these workshops includes climate-induced disaster, coping mechanisms, adaptation, etc. Moreover, CPRP introduced several new technologies that can combat climate change impacts in different ways.

During the reporting period, CCDB has taken several initiatives that can address the adverse impacts of climate change. Some of them are as follows

Type of climate adaptive technology Promoted	Number
Floating bed gardening (Number of demo)	75
Dry Seed bed (Number of demo)	380
No tillage agriculture (Number of demo)	205
Drought resistant variety (Number of demo)	20
Flood resistant variety (Number of demo)	55
Cropping pattern (Number of demo)	66
Vermi Compost (Number of demo)	78
PEN technology (Number of demo)	5
Bio fertilizer (Number of demo)	27
Organic agriculture (Number of demo)	185
Hydroponic grass (Number of demo)	15
Drought adaptive sheep rearing	6
Black Bengal farming by Concentrate feed (small Straw cutting) & Hydroponic grass	10



Improving Food Security and Reducing Carbon Emission Through Biochar

In Bangladesh Biomass provides 73% of total energy and the Biomass like wood, agriculture wastes and cow dung etc. is available in rural Bangladesh which are used as cooking fuel. This is the conventional way for cooking which releases in the air various types of greenhouse gases like CO_2 , CH_4 , N_2O etc. These gases are detrimental for the environment and decay the level of Ozone O_3 . Soil is the most valuable and greatest natural resource in Bangladesh. Soil degradation is common in Bangladesh and it can occur in two ways such as manmade like unbalanced use of fertilizers, pesticides and natural like salinity ingress in coastal area and landslides.

Biochar is a type of charcoal that has a significant benefit associated with its use as a soil amendment, improves the degree of soil aggregation, and total soil porosity, increases water holding capacity, and soil microbial biomass, protects against some soil-borne diseases, etc. It is a stable solid substance that is rich in carbon, and it can endure in soil for a very long time (e.g., hundred years). Biochar and Biochar enriched organic fertilizer significantly enhance the soil quality and nutrient availability.

By the financial assistance of ICCO and Kerk in Actie, Netherland, CCDB is implementing this project at Shibalaya and Manda sub-districts of Manikganj and Naogaon districts respectively and its objective is to promote eco- friendly agriculture and ensure sustainable livelihood for 3000 farming households. The project has distributed 500 Gasifier Cookstove (Krishi Bondhu Chula) among the trained Biochar producer groups when local government, public representatives and local elite were present.

Generally Cooking stove durability was two years and for this reason it has been modified and added some materials to improve the quality and increase the durability of the cooking stove. Presently this cooking stove can serve nearly five years and the efficiency test result has been received from The Bangladesh





Council of Scientific and Industrial Research (BCSIR) and the Institute of Energy, Dhaka University. About 90 Demonstration plots on different types of cereal crops, vegetables, and spices have been conducted in two catchment areas of the project. During the farmer's field day, government officers from agriculture offices usually attend the event to explain and show the positive effect of biochar and biochar-enriched organic fertilizer. Various television channels have telecasted their program covering this issue.

A training on stove maintenance and Biochar production has been imparted to 600 persons, among them 500 persons revived *Krishi Bandhu Chula*. In addition, Biochar Enterprise Team has been provided with training on organizational development and management as it can be sustainable after the project end. Furthermore, ten young entrepreneurs have been capacitated on Biochar and Biochar enriched organic fertilizer, market assessment, and business planning. The project has facilitated the Enterprise groups to develop business plans for introducing Biochar and Biochar Enriched Organic Fertilizer (BEOF) as a new product in the market and its marketing. Different marketing channels are being explored for selling the Biochar. The enterprise groups are selling Biochar to small dealers, Nursery owners, farmers,

homestead gardeners, etc.

The CCDB on behalf of the Biochar project has applied for the standardization for Biochar Enriched Organic Fertilizer (BEOF) to Bangladesh Agricultural Research Council (BARC), after receiving the analytical reports on BEOF from the Bangladesh Agricultural Research Institute (BARI), Soil Resource Development Institute (SRDI), and Bangladesh Council of Scientific and Industrial Research (BCSIR). BARC will examine the reports and send it to the ministry for the final approval on it and it is in process. After getting the standardization certificate from the Government approval authority, it will be marketed in a broader spectrum.

For the sake of scientific research, development, technical cooperation, and transfer of technology of Biochar, CCDB has signed Memorandum of Understanding with various research organizations and Universities in Bangladesh like Bangladesh Agricultural Research Institute (BARI), Bangladesh Jute Research Institute (BJRI), Hajee Mohammad Danesh Science and Technology University (HSTU). Officers from govt. agriculture line agency have visited the project area. Several printing and electronic media have published articles/news and telecasted video documentaries on Biochar that create a greater tempo at the community level.

Efficient Use Of New Technology

Dulal Hossain has a three-member family, residing in Hazigobindapur village in Manda Upazila of Naogaon district who went abroad with a laborious job to earn revenue to keep solvent of his family, but two years later he had to back to Bangladesh as the whole world came to a standstill due to the sudden outbreak of COVID-19 pandemic, and that made him difficult to go return to his work in abroad. The situation around the whole world went worse day by day. In that situation, he had tried to go abroad but all of his tries were in vain, in the meantime, his daughter suffered a critical disease. He did not hesitate to spend all of his savings earned from abroad for his daughter's treatment.

Finally, her daughter became cured but, he had fallen into a financial crisis, finding no way, he borrowed some money from one of his relatives and started cultivating betel leaves on 526 square meters of land. Md. Dulal Hossain's wife is a "Krishi Bondhu Chula" user of the CCDB Biochar project and a team leader of "Surma"- a Krishi Bondhu Chula user group. She shared the prospect of biochar on soil with her husband and told him to use Biochar when he started cultivation and also told him the sources where Biochar could be found.

Dulal Hossain has communicated with the biochar project marketing officer and used biochar in a total of four rows of his betel leaf garden. Shortly after using Biochar, he noticed a significant difference between the rows that used Biochar and the rows not using Biochar. He has noticed the rows of using biochar and seen some remarkable changes like the betel leaves are moderately large, the leaves are dark green, the betel plants are comparatively healthy, the soil in the row of betel is very fertile.

After that Dulal Hossain again applied biochar in four more rows of his betel leaf garden. Md.



Dulal Hossain again applied biochar in four more rows of his betel leaf garden. He is now very happy because he can see the difference between the use of biochar and non-biochar rows.



Dulal Hossain is now very happy because he can see the difference between the use of biochar and non-biochar rows.

He told "absolutely, biochar is very important for soil fertility and keeping the soil healthy." In the meantime, he has picked up and sold the betel leaves 12 to 15 times and covered all the household expenses. Every week he picks up betel leaves from the garden and sells them in the local market. He still has a betel leaf garden. He believes that only through biochar can restore the soil's vitality.

He addressed all the farmers around him and said that nowadays, soil fertility is being declined due to excessive use of chemical fertilizers and the only way out of this is to use biochar.



Creating Youth Employment and Child Protection

Unemployment is the main cause for impediment of country development in any countries. Bangladesh is one of them where unemployment rate is high and increasing substantially. World Bank forecasted that Bangladesh's labour force will experience 2.1 million new entrants every year between 2013 and 2023. This shows that the economy experiences a shortage of 800,000 jobs every year. The aforesaid statistics are from pre-Covid-19 period. Due to its enormous stress on the economy, the pandemic has undoubtedly

worsened the situation. Bangladesh is a developing country and to develop it in a middle-income country by 2025, skill development is the vital issues and also initiatives should be taken at the private and public level to remove unemployment through generating more skilled and capable employment youth.

By the financial support of ICCO Co-operation, Netherland, since 2019, CCDB is implementing the project named "Creating Youth Employment and Child Protection" in four Upazilas of Naogaon district in Bangladesh. The Four Upazilas like Manda, Niyamotpur, Mohadevpur and



Naogaon Sadar are the mostly vulnerable for unemployment.

CCDB organized life skill/ soft skill training among 278 youths and 188 trainers where main purpose of this training is to develop technical and vocational skills of the youths and create space for employment generation. They gathered knowledge about 14 types of trades and they were selected priority basis that trades they like. This training was very crucial for the youths to start their business and also it has increased their inspiration and aspiration. Youths who took training, they learned business management and became new entrepreneurship.

Trade Name	No. of Youths Selected	No. of Trainers Selected
Auto Mobile Servicing	5	4
Bakery (food processing)	6	3
Beautification	3	3
Blacksmith (Karmokar)	3	3
Computer (Graphics)	23	11
Electronics	25	16
Fridge & Refrigerator Servicing	16	10
Furniture making	20	13
Mobile Servicing	31	18
Motorbike Servicing	27	18
Tailoring & Dress making	47	37
TV Servicing	7	4
Welding	62	46
Gold Maker	3	2
Total	278	188

Appropriate skill gives a better life



A village named Sremontopur is situated in Niyamotpur Upazila in Naogaon district. Mursalin Hossain (20) is an inhabitant of Sremontopur village. He has two brothers and he is the youngest. Her father, Samiruddin Shekh works in agricultural land and is the only earner of the family. Mursalin was not able to continue studies after passing class VII because of poverty and financial crisis and his family was pressuring him to work. However, he could not find a job because he had no previous work experience. Like any other unemployed young men, Mursalin was looking for a job. The members of his family were looking at him to get a job and run the family. He has knocked so many places for works but those efforts went in vain because he was not trained on any sector. One day he met with CCDB-Creating Youth Employment and Child Protection (CYE&CP) project member and knew about the training opportunities

that are given by CYE&CP project. After knowing these, he felt interested to attain training for four months to change his life. Afterwards, he attained two days meeting namely "Induction course for ostad and youth". The two days motivational class filled him with hope to do something with the skills he will learn. He chooses mobile servicing course because of his less education qualification.

Mursalin has taken training from Jarun Das, who has Mobile workshop named Ma Engineering Workshop in Babu Market, Niyamotpur Sadar. For this training, CCDB-CYE&CP project gave 8000/= taka to the trainer as an honorarium. Not only was this free of training cost, but he received travel costs too as an added incentive to complete the training. He received 2600/= taka for traveling costs so that he can complete the training with certainty. Mursalin excelled in the training and successfully completed the course. After completing training, he set up his own shop named Mursalin Telecom and service center. Now he earns 12000/= per month. His family's financial crisis has been lessened to a great extent. Mursalin says, "I didn't realize how important proper training, skills and a certificate were for a job. This job has given me and my family dignity." He expresses his gratitude to CCDB for giving him these opportunities to change his life.



Enhancement Community Resilient (ECR) Project

Enhancement Community Resilient (ECR) had been funded by Netherland based Woord-en-Daad which worked in the districts named Gopalganj, Barishal and Dinaipur since December, 2018. The project has been ended on February 2022. The ECR Project worked at Nawabgonj and Birampur upazila in Dinajpur district, Kowtalipara upazila in Gopalganj district and Agailjhara upazila in Barishal district. The implemented project, ECR helps to reduce poverty in the target areas. It has provided a lot of efforts for the ultra-poor households to reduce poverty. The ECR project formed twenty forums. The twenty forums are providing education among Pre-school children through twenty pre-schools at rural areas. The program includes child education, microcredit, various social training and livestock training programs.

Several supports and activities in the selected areas are as follows:

10 beneficiaries were supported so far homestead raising of 20 forums. This is a model dwelling for forum members so that several sorts of natural calamities cannot do any major destruction to their housing. Members got resilient model houses which protect them from the flood and other natural calamities. Some of the beneficiaries' house has been partially repaired as well.

Support for sanitary latrine was provided among 40 families of 8 forums in Dinajpur and 60 families of 12 forums in Gopalganj. The support was provided among ultra-poor families who could not afford sanitary latrine. Members of forums got the scope to use

sanitary latrine, people understood the importance of sanitary latrine for healthy life.

4 persons were supported considering resilient housing for disaster and cyclone. Each of the person got support worth 20,000 BDT. This was an entire reconstruction of houses. The focus of this kind of construction is to make the houses resilient to disaster and cyclone. Their dwellings became safe and durable and protective.

Training of two days on climate change and disaster risk reduction has been conducted among 240 participants. Participants received the fundamental/basic knowledge about climate change and disaster risk reduction; and the causes, aftermath of several natural calamities as well as adopting several environment friendly agricultural techniques.

In the reporting period the support was distributed among total 80 beneficiaries in whom In Gopalganj was 48 and 32 was in Dinajpur. Each of the members got 20,000 BDT This support is given for alternative livelihood practice, such as cow/goat/boar rearing, hen/duck rearing, van/rickshaw pulling, small business and so forth. Poor people have been inspired to maintain their livelihood in better way.

Orientation on vermicompost has been arranged in twenty forums among 20 participants in Dinajpur and Gopalganj (both male and female) in this reporting period. Beneficiaries received orientation on vermicompost cultivation and also learnt the practical knowledge through meeting. In these gatherings, there was discussion on the pros and cons of culturing vermicompost and the techniques need to follow to

have the highest output.

Total 30 beneficiaries had received vermicompost materials after orientation program. After getting raw products for cultivation, they were given extra training by staffs. One 'Chari', half kg of Earthworm, Hand gloves, 'Big sieve' was given to every demonstration for establishing vermin-compost demonstration. Every vermicompost plot has produced compost successfully. This compost fertilizer helps to improve organic status of the particular lands.

In Gopalganj, under introduction to new adaptive technology activity, new variety of ducklings has been distributed among 36 beneficiaries (25 ducklings individual) of twelve forums. The varieties are named Kakoli and Rupali. They were brought from Mymensingh. The benefits of these varieties are they used to lay eggs within 3.5 to 4.5 months. On average they lay eggs of 270-280 per year. They do not require

any extra feed rather as same as the local variety.

In this period in Dinajpur and Gopalganj, training on forum management and leadership development were facilitated among twenty forum leaders, per time for three days and two times in a year. Members who are in executive committee of the forums attended the training. In the training, they know the aim and goals of our forums, qualities of the leaders, duties towards forum and members, activities of a forum etc.

The book keeping training is a forum accounts-based training was given to related forum members twice in a year. In Gopalganj, 20 forum members were present as participants. Accounts officer and accountant were the facilitators of these programs. Forum workers in training have been able to easily document updates about training and become aware of its use.

Laiju Ara Begum found the Ladder of a secured future

Laiju Ara Begum, 39 years old, is a forum member of Jamadani Provati forum at Nothon union under Birampur upazila. She is a struggling woman who grew up in poverty mostly. Her family is consisting of two children and husband. She is a housewife and her husband, a van puller. Both of them could not complete their studies after primary school.

She had been facing crisis after the age of 30. She used to cook in earthen oven and her kitchen was not sufficiently wide. Due to smoke she could not breathe properly. It made her lungs weaker. She was not enough solvent to stay under medication as prescribed by doctor.

Under the support of Introduction of new adaptive technology, she got support of eco-friendly oven by ECR project. The experts came to her home and modified the oven. Now the smoke produced from oven can move outside easily. It cannot make her health deteriorated. After establishing this oven, her coughing and difficulty of breathing problems have been mitigated gradually. She does not need to take regular medication like before. She has increased the burner of this oven using her talent so that she can cook multi cuisine at the same time. It enhanced the length of time of staying at kitchen shorter. Laiju Ara



Begum is using this versatile/Multipurpose stove as new technology.

Since 2019, Laiju Ara Begum is the member of this forum. Her savings till January 2022 is 4500 BDT. In 2020, she took a support worth 20,000 BDT from CCDB-ECR project as IGA support from the forum and added 30,000 BDT from forum as loan. After buying two cows by this money, now she has a calf. She already paid 60% of her loan by selling milk and from her husband's income.

Now she is dreaming to have a less poverty free family with her children and husband. Her plan is to make her savings more so that she can spend this money on the education purpose of her children while it's essential and to maintain suitable way of living.

Development of Poor People through Job Creation

Unemployment lies at core of poverty in rural Bangladesh. Creation job opportunities through skill training on handicrafts is crucial for achieving poverty reduction, social development and sustainable economy. Skill development on handicrafts secures their income and decent job opportunities as well as it will reduce unemployment rate and provide continuous job support which affects national economy in Bangladesh. Crafts based training leads to the rapid economy growth but sad thing is that many of the youth and women in rural Bangladesh have no work, not engaged in continuous income and also, they are not getting any scope for the dignified employment opportunities. This unemployment creates family burden and strain ultimately.

CCDB is implementing a project newly at Nilphamary District named "Development of Poor People through Job Creation (DPJC)" which is supported financially by Netherland based organization Woorden-Daad. The objective of this project is to ensure the continuous income of rural youth and women from their homes or rural setting. The project will contribute to reducing unemployment rate in the location. The overall goal of the project is to ensure greater economic inclusion and sustainable livelihoods through crafts for socially and economically marginalized women and their communities in Bangladesh.

Handicraft training is being provided at Nilphamary through this project where 66 participants completed successfully the training in the CHP factory at Babrihar and 312 trainees have started the training as well. The trainees who have graduated, from them around 85% graduated trainees acquired the required skills and knowledge on making craft products well.

The trainees who have graduated, has been ensured job at CHP Factory during the reporting period and total 24 beneficiaries have joined in the sewing section of the CHP factory with a decent job opportunity. Employment opportunity has been created in garments sector of EPZ and other companies besides CHP Handicrafts Companies. So far 18 beneficiaries got job in Uttara EPZ Garments section and 12 recruited in other companies in the area of Nilphamari due to scope of more salary opportunities in those companies. Besides more focus has been given on health safety, food, nutrition, counselling on the work motivation, savings by CCDB on soft skill training.



Skill development on handicrafts secures their income and decent job opportunities as well as it will reduce unemployment rate and provide continuous job support which affects national economy in Bangladesh.



Shumita Rani Enjoying a Quality Life

Shumita Rani Roy 32 years of aged, striving woman who is living with her husband and five children at the village named Kaniyaldanga under Etakhola union in Nilphamari district. The couple had early marriage and her husband was a day laborer. The earning was very less and he was the only earner of the family. Since their educational qualification is low, they could not arrange any other income source. They had leased some land and started cultivating and rear some livestock animals for income generation but their homestead was very much vulnerable to the natural calamity. As the north part of Bangladesh now flash flood prone zone due to excessive rain and their homestead gets affected by flash flood almost every year.

She was passing her daily life with financial crisis. During that time the community organizer of DPJC project visited the Nilphamari upazila for the selection of interested trainee to join the training of DPJC project under different trades (Sewing, hand stich crafts). Shumita Rani was there during the visit and she expressed her interest to join the training in the hand stich section. Furthermore, she enrolled herself in the training program in hand stich section from March 2022 under the DPJC project. She skillfully learnt the hand stich techniques and gathered experiences on work related to it.

She has successfully completed the training on 5 June 2022 and established herself as a skilled handicraft worker. During the training period apart from training she came to know about discipline, theory & practical knowledge, information and production of quality work in the factory. On 17 June Shumita Rani joined as employee in the CHP's Finishing Section of the factory. She is now a potential self-dependent woman. Her dignified job will support her financially and it will empower her as well. She imagines that income will help to maintain family's food and education expenses. Shumita says, "By working in dignified job I can now support my family and also can save some money for future security and emergency situation. I am very much grateful to DPJC project for giving this opportunity of decent work." Her acceptance in the family aspects of sharing her opinion and decisions has enhanced. She is hopeful to lead a sustained way of life in the future with her family.



Youth Entrepreneurship and Empowerment Support

The young people across the globe have reached a remarkable number and most of them live in developing countries like Bangladesh. Unemployment is the most important issue confronting the Bangladesh's youth. Youth employment and entrepreneurship have a lot of potentials to solve the challenges which are being faced by youths, drive inclusive growth and long-term development. Bearing in mind the HC young Relief International (RI) in partnership with Christian Commission for Development of Bangladesh (CCDB), mPower Social Enterprise Limited (mPower), and Young Power in Social Action (YPSA) is implementing Youth Entrepreneurship and Empowerment Support (YES) Activity at Teknaf, Ukhiya, Ramu and Cox-Sadar, Upazilas of Cox's Bazar District, Bangladesh. The aim of this project is to reduce the risk of conflict in Cox's Bazar by creating sustainable, market oriented resilient livelihood opportunities for HCs. It is being implemented by 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. CCDB targeted some initiative activities to implement the YES project in the concerned areas during this reporting period which have been implemented those are as follows:

Teacher is the architect of the students to improve their lives, dignity, values, moral and behavior change. Through this training the participants learned on students' improved life structures, values,

ethics, how to communicate and talk with people smartly, how to build positive personality etc. To achieve the expected aims 8 training from targeted 6 have been completed successfully and participants developed their knowledge on the issues.

Maintaining the selection process and guidelines lesson plan is developed after the school selection. In the 41 schools the lesson plan has been implemented effectively to improve lives, dignity, norms and values, moral, behavior change, social cohesion among the students.

CCDB identified eligible young people as peace monitors





through Community Consultation Meeting (CCM) including of chosen CSOs at four Upazilas. These peace monitors will get DNH training and arrange group training with other members of the community. On this regard 5 peace monitor groups are formed including the elected peace monitors who collaborate with the CCDB experts to co-facilitate workshops aimed at promoting essential leadership and DNH concepts and skills among community youth.

CCDB project staff conducted 4 capacity building training on "Do No Harm (DNH)" for Peace Monitor in four Upazilas separately. The objective of the training was to promote diversity in leadership who will be gender-responsive and encourage economic empowerment of women in the communities, identifying potential individual entrepreneurs, community groups, religious institutions and others.

Peace volunteers conducted courtyard session and campaigns on "Do No Harm (DNH)" in the projected areas in Cox's Bazar. The target of courtyard session is planned during the reporting period which was too less as per community need. On this regard 49 court yard sessions are conducted in the areas where target was 8.

Every year the International Day of Peace is observed around the world whose main aim is to strengthen the ideals of peace. On this regard CCDB organized the International Day of Peace on 21 September 2021 and its theme was "Recovering better for an equitable and sustainable world"

Host community leaders are influential within the communities where they are directly connected with the community people like youth groups, community elder groups, farmer groups and other social collectives. So, to increase among those groups of people 4 orientation workshops and training are conducted to sensitize the host



community leaders.

Peace monitors and community leaders need knowledge, capacity and understanding some issues to support the community people and create a linkage among themselves which are understanding conflicts, social political and historical analysis, power and identity, capacity to counter threats and strategy. On this regard 6 capacity building training on Socio Historical Conflict Analysis (ASHA) are conducted among the peace monitor and community leaders.

For the effective implementation and to enhance capacity and knowledge among the YPSA TVET Trainers on "Do No Harm (DNH)", 3 training have been completed successfully. After completion the training YPSA TVET Trainers are capable enough to promulgate their knowledge during training.

Job fair is the most prominent event for the TVET graduate from where they get a scope to prove themselves in front of recruiters that they are fit, eligible, knowledgeable for entry in a job. In the event they can learn how to write a quality CV for competitive job market and also get orientation session on skill development for building better future. Bearing in mind CCDB organized and accomplished 2 job fairs for TVET graduate on quality CV writing and skill development orientation.



Seed Promotion Program

Quality seeds play a vibrant role in better yields in farming, but it is reported that the supply of quality seed is less than one-fourth of the demand in Bangladesh. As per Bangladesh Agriculture Development Corporation (BADC) and Agriculture Ministry, 13 lakh tones quality seeds are required for the production of various crops yearly and it is met by three categories of seeds like informal, semi-formal, and formal. To fulfill this huge demand various NGOs and private sectors are playing a major role in supplying quality seeds in the market. In this regard, CCDB initiated seed production to ensure food security in early 2001 and provided technology-based support to the farmers for quality seed production as well as created farmer friendly environment for seed preservation and marketing.

CCDB has been engaged in quality seed production for many years. CCDB formed a farmer group enterprise comprised of 414 shareholders including 228 shares owned by the Forums of Comprehensive Poverty Reduction Program (CPRP). Depending on the theme "Seed is the right to the farmers" - the farmers used to produce, collect, preserve and sell their own seeds. So that the farmers used to have good qualities of seed within their reach. At the same time, they got rid of the monopoly of the seed companies.

Seed Production in 2020-2021 and 2021-2022

Description	Upzilla	Production Kg. 2020-2021	Farmars Involvement	Production Kg. 2021-2022	No of farmers involved
Rice Seeds	Tanore	21,246	5	19,336	3
	Manda	33,511	9	31,206	15
	Pabna	5,500	3	4,720	3
		60,257	17	55,262	21
Potato Seeds	Tanore	13,130	1	12,738	1
Mastard Seeds	Manda	2,478	10	1,906	4
Total Seeds		75,865	28	69,906	26
Rice Seeds	Shibalay Farmars Group	17,471	13	22,621	13
Mastard Seeds	Shibalay Farmars Group	379	2	1444	3
Grand Total		93,715	43	93,971	42
Rice Seeds		77,728	30	77,883	
Potato Seeds		13,130	1	12,738	1
Mastard Seeds		2,857	12	3,350	7





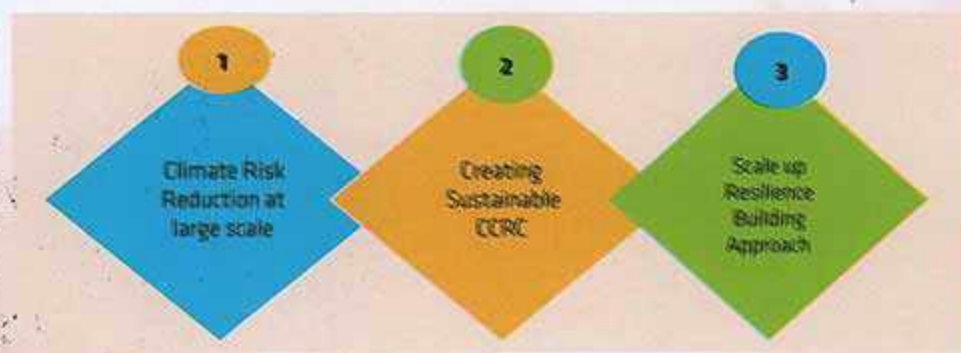
Climate Change Program

Promoting Pro-Poor Climate Resilient Low Carbon Sustainable Development

Community Resilience Building

The main theme of community resilience building is "Bring People in Action." In order to enhance the capacity of the most climate vulnerable people to become more climate resilient and lead dignified lives, local communities in Bangladesh's climate change hotspot regions are given support to establish "Community Climate Resilience Centers" (CCRC). The three most endangered coastal parts of Bangladesh are Satkhira, Bagherhat and Borguna districts which have large-scale climate change impacts as cyclones, flooding, sea level rise, salinization, and heatwaves. This year, one drought zone (Noagaon district) is added to minimize the drought impacts caused due to climate change. Presently this component is working in 12 villages covering approximately 6000 households as direct beneficiaries. The main features of the comment are:

A. Reducing climate risk at a large scale: Coastal areas currently face a number of dangers from growing climate-related hazards. Therefore project continues their work to reduce climate change related risks at the household level. During the fiscal year 2021-22, 44 innovative technologies were demonstrated and disseminated, 30 vulnerable families received AIGA support, and 510 HHs received input support for homestead gardening provided by the project in order to reduce climate risk at the household level. For broader impact, the project has undertaken activities with a view to reducing climate risk at



the community level. Such as, project conducted 200 various types of interactive awareness sessions like courtyard sessions, school sessions, youth movements, IEC material, day observations, fair, campaigns etc. to manage the impacts of climate change, enhance adaptive capacity and reduce overall vulnerability. To reduce community climate risks, project also repaired and constructed 2 roads and embankments, re-excavated 6 ponds and canals, provided rain water harvester and repaired PSF for reducing the drinking water crisis etc.

- B. Facilitating CCRC as sustainable organization: Sustainability of Community Climate Resilient Center (CCRC) is the major concern of climate change program of CCDB. CCDB is facilitating CCRC to make them as sustainable people centered organization through capacity building training, annual and long-term planning, financial resource mobilization, CCRC own business extension, advocacy and networking. To make pool of sectorial expert in each CCRC, project provided 6 batch training to develop the capacity of the people. On the other hand, to assess the sustainability of CCRCs, a sustainability score card has been developed based on specific indicators to measure the sustainability of CCRCs successfully. Two number of CCRCs has been reformed successfully by the participation of the community people. Now CCRCs are providing different types of solutions and services to the people for connecting the life and livelihoods such as seed business and preservation, organic fertilizer marketing, honey business, water supply by minimum cost, paper bag production and marketing, paddy business. At the same time, CCRC has created strong relationship and networking with government agencies to get the supports for the vulnerable communities.
- C. Scale up of resilience building approach: The project started scaling-up the resilience building approach through expanding the implementation area. Like minded NGOs and local government such as ward and union disaster management committee started adopting this approach for their capacity building and service providing. Resilience building efforts has been presented in different national & international platforms. During this fiscal year, a successful story on "Women-lead water governance" has been published as transformative adaptation in 6th edition of Gender just Climate Solution, published by Women & Gender Constituency. Beside these, CCDB resilience building approach is replicating in new working areas (06 Villages). CCDB published "policy brief for NAP formulation" highlighting CCDB resilience building framework.

Research, Advocacy and Networking Research

Experts from several universities has swotted the comprehensive study on loss and damage which has been accomplished by Climate Change Program. It has compared the situation within and without the embankment in the coastal area of Bangladesh (the project side of the CCDB's working area), identifying the



Field visit by research team at Patharghata, Barguna

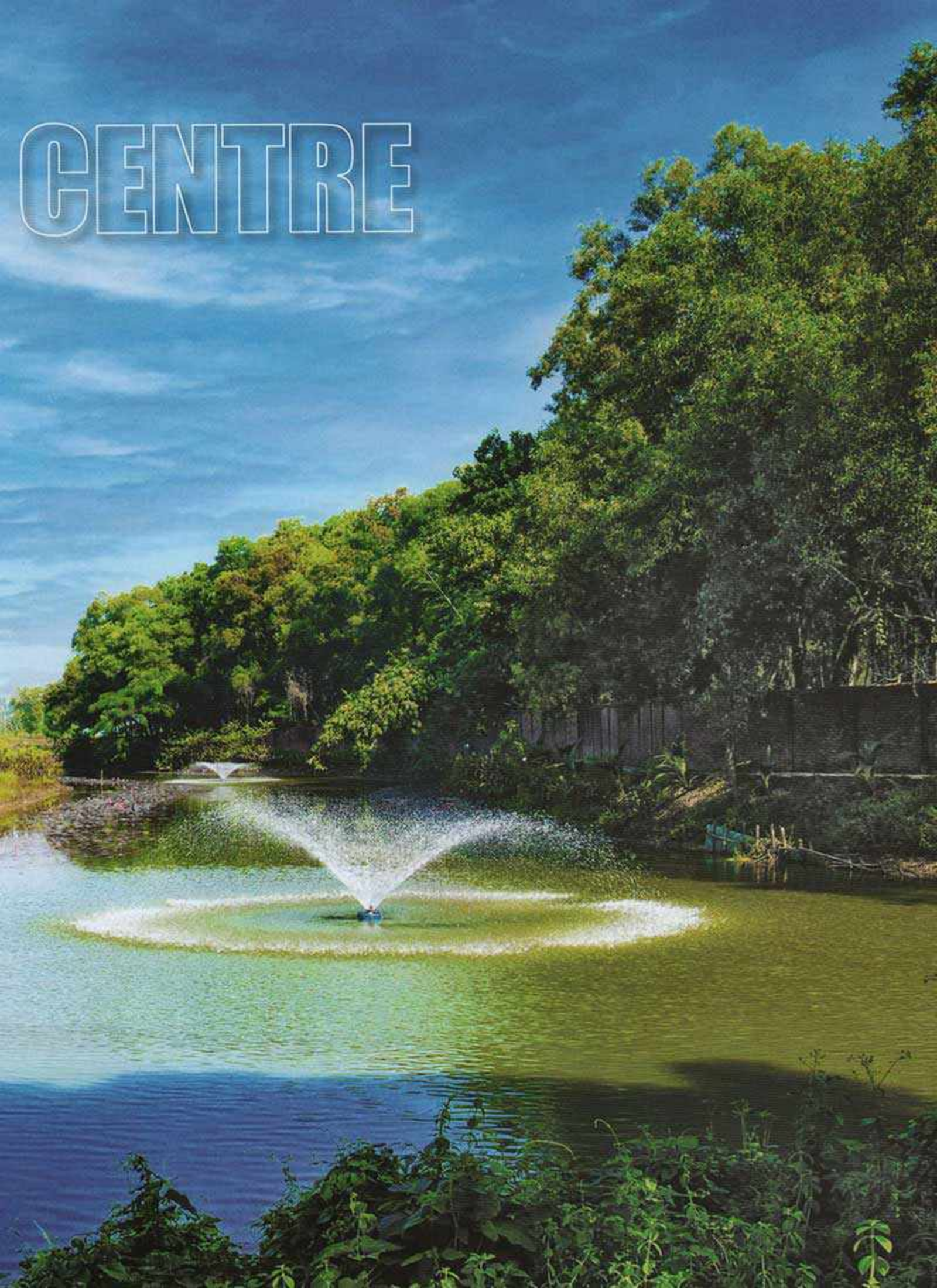


Conducting questionnaire survey at Morelganj, Bagerhatta, Barguna

CCDB CLIMATE



CENTRE



influential factors that triggered loss and damage and providing policymakers with suggestions to reduce the area's susceptibility to such events. In addition, the research team has conducted the first phase of research on the Degree of Adaptation in order to assess people's adaptive capacity for determining how effectively context-specific adaptation solutions can contribute to vulnerable people, in collaboration with Bangladesh Agriculture University (BAU), where a Master's Student of the Department of Agricultural Extension Education has written a Master's Thesis based on this research.

Advocacy and Networking

On 30 March 2022, CCDB hosted a virtual plenary session for the International Gobeshona Global Conference titled "Promoting Interactive Climate Learning: Establishment of Climate Centre in Bangladesh." Mr. Md. Ashrafuzzaman Khan, Manager-Mitigation Technologies, has presented the CCDB Climate Centre and its features with contribution in the climate learning arena, and Mr. Abdul Alim Shaikh, Manager-Capacity Building, has emphasized the importance of capacity development in Bangladesh and beyond. Members of the academic community and professionals from a range of relevant institutions and agencies attended the event.

Prior to the UNFCCC Climate Conference COP26, CCDB staff Mr. Mohammad Mahmudul Hasan, Coordinator and Ms. Mousumi Halder, Sr. Capacity Building Officer have presented keynote on 1 November, 2021 in Dhaka in a national seminar titled 'Glasgow COP26 Conference: Preparation and Expectations of Bangladesh' organized by Bangladesh Climate Change Journalist Forum (BCCJF). The Information and Broadcasting Minister Dr. Hasan Mahmud was the Chief Guest of the program. At the UNFCCC COP26 Conference in Glasgow, UK, CCDB hosted an official side event with Germanwatch and a plenary session at the Bangladesh Pavilion. Mr. Md. Foezullah Talukder, Head of the Climate Change Program, presented and elaborated on "Promoting Interactive Climate Learning: Establishment of Climate Centre in Bangladesh" at an event attended by high-level government delegates and international participants. The event was concluded with the launch of a policy brief titled "Bridging Climate Policies to the National Adaptation Plan (NAP)". Moreover, Mr. Talukder has linked CCDB Climate Centre in the realm of "Climate Resilience Principles for Inclusive and Sustainable Infrastructure" in the official side event on 10 November, 2021. On the other hand, Mr. Mohammad Mahmudul



Presentation and discussion conducted on webinar



Discussion at Pre-COP 26 Seminar in Dhaka



Launching Policy Brief on NAP at COP26 in Glasgow, UK



Panel speaking at COP26 Resilience Hub, Glasgow, UK



Hasan, Coordinator has been connected as panel speaker at Resilience Hub in Glasgow, UK virtually for speaking on water issue in coastal Bangladesh.

Launching Climate Knowledge Portal

CCDB Climate Knowledge portal has been launched in the international Gobeshona Conference where more than 100 participants attended all over the world. Several organizations and graduate students have started to contribute with providing research reports, publications as well as presentation for sharing knowledge and information on climate change and its related issues. Any registered users can upload their knowledge materials, events' information, news of their activities and training programs.

Climate Centre

The purpose of climate centre of CCDB is to reinforce climate-resilient low carbon sustainable development through accelerated innovation, capacity development and knowledge dissemination. It is vital for climate-vulnerable people, researchers, policymakers, development practitioners, students from schools, college and universities, and children as learning and knowledge sharing opportunities. It has three different parts which are climate park, climate campus and residential area, including the agro-tourism facilities for the visitors.

Bangladesh's five main climatic zones which are affected by climate change that highlights through this park as well as the adaptation and mitigation options available to rural communities. This park will be inaugurated at 01st October 2022 and it will

be publicly opened and visitors will enjoy the park's landscapes like the coastal mangrove ecosystem, the Char lands, the haor floodplains, the northern drylands of Bangladesh. Climate technology solutions 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 students' groups.

Around 90% 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 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. The cafeteria is an ideal setting for receptions, lunch buffets and dinners.

MoU has been done with Bangladesh Agricultural University (BAU) and Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU) for research/experiment, training support, joint



project development, technology development, demonstration and dissemination of technology etc. and also developed climate resilient house in collaboration with Housing and Building Research Institute (HBRI), cropping pattern of major climatic zone of Bangladesh in collaboration with BSMRAU. Plantation in the park has done in collaboration with Bangladesh Forest Research Institute (BFRI).

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. Hydroponic
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 Cooler (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 AWC

Capacity Building

Training workshop on “Gender Sensitization, Inclusion and Mainstreaming

CCDB has been implementing and practicing the gender sensitization issues since its inception through various initiatives. For sustainable development gender equality in every sphere of a country is crucial and addressing the issues three days training on “Gender sensitization, inclusion and mainstreaming” dated 04th-06th December, 2021, was organized at CCDB Hope Foundation, Savar, Dhaka by CCDB Climate Change program which is facilitated by Ms. Sanaiyya Ansari and Mr. Taufiq Al Mannan, widely reputed facilitators of Human rights, gender and community activism. 25 Seniors to mid-level staffs of CCDB received the training. The aim of the training was to enhance understanding

on gender related concepts, breaking down the social stereotypes, introduction with international instruments in terms of gender, gender related approaches, budgeting and mainstreaming gender in program interventions.

Certificate course on Research Methods and Methodology

CCDB in collaboration with Bangladesh Agricultural University (BAU) organized 4-days long certificate course on “Research Methods and Methodology” dated 06th - 09th March 2022 at Bangladesh Agricultural University (BAU), Mymensingh to transit in a climate resilient future and create evidence-based research work for advocacy in local, national and international level. Renowned Professors, who are highly recognized in the field of social research, facilitated the course to develop the understanding of the team to find out contemporary research needs.

Training on Community Risk Assessment (CRA):

CCDB Climate Change Program has been providing capacity building training on various climate change issues to national-local level stakeholders for a long time. Considering the experience and background of CCDB’ capacity building hub, Shalom, an integrated organ of the Church of Bangladesh (CoB) invited CCDB to facilitate a training on Community Risk Assessment (CRA) for their staffs. An expert team on Community Risk Assessment (CRA) from CCDB consisting of Md. Foezullah Talukder, Head, Climate Change Program, facilitated an intensive 3-days training on “Community Risk Assessment (CRA)” dated 25th April to 27th April, 2022 at Prayer Center, Anandapur, Savar.



Carbon Emission Reduction Program

The Climate Change Program of CCDB is working hand in hand not only to achieve the national development goals but also for the fulfilling of Nationally Determined Contribution agreed by the individual nations set off by the Paris Agreement in Conference of Parties (COP 21) summit. In parallel with the government of Bangladesh, CCDB is also working as an embodied part to supplement the emission reduction target set by the Paris Agreement to achieve national target stipulated in the NDC. Amongst all the four components of the Climate Change Program of CCDB, the Carbon Emission Reduction Program was incepted with a specific goal to catalyze the widespread adoption of clean energy and energy efficiency improvement in small and medium industries, agriculture and household energy supply value chain creation through technology dissemination and bringing change in traditional practices. As part of its continuous endeavor in improving the energy access situation in the country especially to the households to ensure their basic need of cooking, in 2014, in partnership with the German development agency, Bread for the World (BftW), CCDB has coined this component piloting an energy-saving cookstove project through the distribution of a unique high-efficient Improved Cookstove (ICS) better known as the Banglar Unan (meaning the stove of Bangla). The new Banglar Unan ICS has been designed and refined over 2 years by the Institute of Fuel Research & Development (IFRD) of the Bangladesh Council of Scientific and Industrial Research (BCSIR) in collaboration with CCDB, with the specific goal to create the most user-friendly, durable and at the

same time, fuel-efficient improved cookstove for low-income households in Bangladesh. At the core of the stove, development process have been women from CCDB's community-based organizations. They were consulted extensively during the design stage and eventually tested the prototype stoves in their homes for a substantial amount of time, providing invaluable feedback and insights for the final design. Although there are several energy-saving cookstove initiatives in the country since the mid-eighty, none of them has been designed to cater to the specific needs of the rural households. CCDB has put its maximum efforts to address the needs of women who are the

CCDB is also working as an embodied part to supplement the emission reduction target set by the Paris Agreement to achieve national target stipulated in the NDC.

primary cook in the country. Like I have said before women of the communities were extensively consulted in the design phase to get their feedback and

insights in the final design.

Following the success of the pilot phases of the program, CCDB has successfully registered a microscale Programme of Activities (mPoA) and its constituent first Voluntary Project Activity (VPA) under the Gold Standard for the Global Goals (GS4GG) certification framework. At present, the annual GS monitoring campaign for the first crediting period is in the pipeline. The titles and GS-ID of the projects are as follow:

- mPoA: Carbon Emission Reduction Program through CCDB Improved Cook Stove (ICS) in Bangladesh (GS7443)
- VPA1: Carbon Emission Reduction Program through CCDB Improved Cook Stove (ICS) in Bangladesh - VPA 1 - Patharghata and Morrelganj 1

This new class of ICS is designed to check all the boxes



of the needs of households and especially women at the base of the income pyramid in Bangladesh. Usability, flexibility, durability and fuel-efficiency have been put first, making this new class of ICS the “Gold Standard” for ICS in Bangladesh. Revenues from GS VER sales will be used to subsidize the sales price and make this high-quality ICS attainable for a broad range of low-income households. Through the project activities, the low-income communities living in scarcity and vulnerability will be greatly benefited. This project has been designed to include the women of the local communities in the supply chain to provide them with the opportunity of engaging themselves in income-generating activities. Both men and women of the communities of the coastal belt of the country will be greatly benefited by the positive impact of the project and this project aim to establish a women-led household energy supply chain in rural Bangladesh. The annual GS monitoring campaign for the MP2 (1 November 2020 to 31 October 2021) for this 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 the VPA DD. The entire survey was conducted for two age groups as required by the SMEC methodology:

- Age Group 2 (AG 2): Households with stoves

deployed in 1 Jan 2020 to 31 Oct 2020 period.

- Age Group 3 (AG 3): Households with stoves deployed in 1 Nov 2020 to 31 Oct 2021 period.

The usage rate and other parameters have been taken from the previous monitoring period further to the provision of the SMEC methodology.

Monitoring Report (MR), SDG calculations and other supporting documents have already been submitted to the SustainCERT platform for review and issuance of the following claims:

Targeted SDG	SDG Impact	Achieved	Units/ Products
SDG 13	ER	9,703	VERs
SDG 5	Engagement in new income generating activities	2,708	Jobs
SDG 5	Permanent and temporary jobs for women and men	19	Jobs
SDG 5	Women and men receiving job training	19	Persons
SDG 5	Health improvements reported	2,683	Women
SDG 1	Money saved from fuelwood expenditures	20,687,214	BDT
SDG 7	Total number of project stoves	2,719	Stoves

The monetary value of claimed 9,703 GS VERs is equivalent to BDT 1,54,27,770. This amount would be adjusted from the upfront received payment of BDT 3,73,82,204 to the date. In the first issuance period of the project, 4,591 GS VERs equivalent to BDT 72,99,690 was delivered to the buyer. CCDB envisages seeing the project with more components (VPA) in the coming days which will serve more deprived people with an affordable cooking solution and will lead to their economic prosperity. CCDB aims to cover more locations in the coming year through the scaling up of the project.



Strengthening Emergency Preparedness Capacities of Disaster Vulnerable Communities in Bangladesh

By the financial support of Diakonie Katastrophenhilfe (DKH), Strengthening Emergency Preparedness Capacities of Disaster Vulnerable Communities in Bangladesh (STEP & BuildIn) Project is being implemented at 31 villages (CCDB-13, ASD-10, and Nabolok-08) under seven unions of four districts named Satkhira, Bagherhat, Khulna, and Sunamgonj. This is the three years long project from December 2021 to November 2024 under the consortium partnership among CCDB, ASD, and Nabolok. The objectives of the project are as follows:

- To strengthen the knowledge, response, and recovery capacity of different stakeholders.
- To reduce the disaster risk through improving the physical structure and providing improved adaptive services to the community.

To reduce the vulnerability of the community people through providing improved and alternative livelihoods.

Three sub-districts (Shyamnagar, Morrelganj, and Dacope) are situated in the coastal belt and are highly exposed to the adverse impacts of climate change and disaster especially cyclones, storm surges, tidal flooding, and salinity. The one sub-district (Derai) is highly exposed to early floods due to irregular and early rainfall. The social, cultural, political, ecological, and economic contexts of these areas are given below:

The total directly targeted beneficiaries' households of 31 villages are around 6,555 (CCDB: 2,575, Nabolok: 2000 and ASD: 1,980) households in four

climate vulnerable districts Satkhira, Bagherhat, Khulna, and Sunamgonj of Bangladesh covering app. 30,000 people. Total indirect beneficiaries HHs will be the app. 9,500 in four districts covering the approx. 42,000 people.

It is working to reduce the disaster risk and

People Repairing broken embankment at the river bank of Kholpetua River in Shyanagar, Satkhira

strengthen disaster preparedness for the vulnerable community under the coastal and haor region of Bangladesh. Numerous natural disasters are creating the life of the people more difficult day by day and the project focuses on reducing disaster risk through a number of physical, technical, technological, social, and institutional interventions.





Hand pump installed by the Government of Kerala, 2008.
The pump is operated by hand and is used for drinking water.
The pump is located in the village of [unclear] and is used by the community.



Women Empowerment Program

Women's Empowerment and Active Citizenship-ENGAGE

The objective of the Women's Empowerment and Active Citizenship-ENGAGE 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 which is funded by Global Affairs of Canada of the Canadian Government and cofounded by Coady. The partner countries are Bangladesh, Tanzania, India, Haiti and Ethiopia. This project applies asset based and Citizen-led Development (ABCD) approach to promote gender equitable change. The project activities are combination of:

- Support for community-based training of women leaders and related community initiatives that advance gender equality.
- Capacity building support for partners

organizations and their local, national and regional networks.

- Learning-focused activities (action research, case study, documentation, curriculum development etc.)

Regular meeting as inception meeting in both project areas has organized with local government at Patharghata & Shahnagar where local government and community people were present. In the meeting project goal, its activities, supports, working areas, community people and as well as involvement of Govt. etc. are shared to take further initiatives.

Men sensitization workshops are held in both areas to advance gender equality and enhance women's capacity and discussion are conducted

on rights, equality, roles of men in women's empowerment, strategies to make women self-reliant.

three days on Climate Resilience Farming Training have been conducted twice at Shyamnagar and Patharghata targeting to enable community people to build a viable farm to cope with Climate change, improve the quality of life, increase the family regular income. The training was facilitated by the President of Community Climate Resilience Center (Local resource person), Upazila Agriculture Officer (Local Govt. Officer) and Upazila Nirbahi Officer (UNO-Sub-district Executive Officer).

A Gender Responsive Budgeting Training was held at Dhaka to build capacity of the staff of the ENGAGE Project, CCDB other project staff and its likeminded partners' staff so that collective initiative can be started to sensitize

Local Government (LG) authority to make Union Parishad's budget gender responsive.

Advancing Asset Based Community Development in Bangladesh (ABCD) has been arranged by CCDB & Coady Institute of St. Francis Xavier University, Canada. The Training has conducted by Gord Cunningham (Lead Facilitator and Executive

Director of the Coady Institute), George Ashit Singha (Head of CPRP-CCDB), and Mousumi Halder (Sr. Capacity Building Officer-CCDB). ABCD approach helps communities to identify and build upon their existing strengths and assets before looking outside for resources.

Eight women forums have formed and training activities have been conducted with support to build the capacity of women's livelihood like Tailoring and Live Stock to develop opportunities for alternative livelihoods.





Regional Network Program

Capacity Building for Promotion of Peace (CBPP)

CCDB Capacity Building for Promotion of Peace (CBPP) is a country program which is under Local Capacity for Peace (LCP). LCP is a network of nine organizations of four countries like Bangladesh, Nepal, Pakistan and India, which was formed in 2005 to build member organizations' capacity in analysis, peacebuilding and conflict transformation etc.

With the financial support of Bread for the World, Germany is being implemented since April 2005 and the current phase (Sixth) started in January 2021 to be ended in December 2023.

The project works with both the Adibashi and Bengali people of the northern part of Bangladesh targeting 4500 people. CCDB is working with four local level organizations (PARD, Shivalaya; CCDS, Shirajgonj; MGUP, Joypurhat and CPRP, Daudpur).

CBPP has two objectives as follows:

- To capacitate civil Society (youth groups, women groups, ngos, local leaders) engage in dealing with issues ranging from dialogue, reconciliation, advocacy and human rights to economic empowerment and access to justice for sustainable peace and justice at local, national and International levels.
- To strengthen the learning platform of knowledge exchange and experience among the local network partners which will promote the culture of sustainable peace.

To raise much awareness and promotional work, CCDB observed 'International Peace Day on September 2021 in four geographical areas (Joypurhat, Sirajgonj, Dinajpur and Manikgonj) of Bangladesh jointly with Network partners. The theme of the day was "Recovering better for an equitable and sustainable world."

CCDB developed two Adivasi cultural groups and youth volunteers, and provided them with cultural instruments.



CBPP program organized a livelihood skills training on local entrepreneurship for women like making cake, donuts, sandwiches, etc. at HOPE Foundation Training Center, Baraipara, Savar, Dhaka. One day Workshop on kitchen gardening/ crop farming was organized and distributed various quality seeds and plants to the participants.

CBPP has trained a total of 70 staff members and 45 youth volunteers on conflict analysis and peace-building. Most of them are willing to work on peace. Moreover, hundreds of local people have got orientation on LCP, Interfaith Development training, Composite Heritage training, etc. Now they can identify connectors and dividers in society.



Involuntary Resettlement Program

Development projects sometimes require that people involuntarily resettled from areas where they live and work. Involuntary resettlement can have a dramatic impact on the lives of the people living in an area of influence of development projects. It can cause a sudden break in social continuity, disrupt social networks, and can result in the impoverishment of the people who are relocated. CCDB has been working in parallel with other regular development projects for reducing poverty and rehabilitation the income and livelihood of the displaced persons since 1993. In the meantime, a total of 35 projects have been implemented by CCDB. Out of these 16 that have been implemented in the 2021-2022 fiscal year, the glimpses of these projects are as follows;

SASEC Dhaka-Sylhet Corridor Road Investment Project

The Roads and Highways Department (RHD) under the Ministry of Road Transport and Bridges (MoRTB) has been implementing the Dhaka-Sylhet Corridor Road Investment Project. Improving the Dhaka-Sylhet highway into a four lane Highway will increase the capacity of a major South Asian

corridor and Trans-Asia highway network, which will boost the national economic growth and also facilitate sub-regional cooperation and trade. It will improve efficiency in the movement of goods to and from markets and access to social benefits and services.

The total length of the proposed Dhaka-Sylhet Highway corridor is 222.50KM across seven districts and 21 Upazilas.

According to the census and Inventory of Losses survey, 9,893 households/units/entities will be



affected due to the project implementation, out of which 9,475 are households. Around 7,355 households/entities will be physically displaced and require relocation. A total of 1036 acres of private land will need to be acquired as per the detailed design of the project. The survey indicates that 6,915 tenants, 10,018 business/shops and 9,242 wage laborers/employees will be affected by the project interventions. The project will also impact 1,550 Vulnerable Households.

RHD has engaged CCDB for 36 months period to assist in resettlement activities of the Dhaka-Sylhet Corridor Road Investment Project. CCDB has mobilized the required number of professionals and support staff on December 12, 2021.

Improvement of Sylhet-Tamabil Road to a 4 Lane Highway with Separate SMVT Lane Project

The Asian Infrastructure Investment Bank (AIIB) is providing loan to the People's Republic of



Bangladesh (GoB) for the improvement of the Sylhet-Tamabil two-lane road to a four Lane Highway with Slow Moving Vehicular Traffic (SMVT) lane on both sides. The road is part of the Dhaka-Sylhet-Tamabil National Highway (N2) and also an important part of the Asian Highway (AH1 & AH2), BIMSTEC corridor (Corridor 3) and SAARC Highway corridor (SHC 5).

As this Project involves large-scale physical displacement of both business and residential structures within the Right-of-Way (RoW), the AIIB has assigned it to a Category A, which means that the Bank must undertake an environmental and social due diligence of the Project in accordance

with its Environmental and Social Policy (ESP). The Feasibility Study and Detailed Design have already been done under ADB-financed Technical Assistance for Sub-regional Road Transport Project Preparatory Facility and Priority Road Project. Later, a review consultant prepared the Resettlement Action Plan (RAP) for this project to address the resettlement and other related issues. According to preliminary estimates, it is expected that over 1961 Project Displaced Persons will be affected, mostly shops located on RHD land and that the project will require around 322.18 acres of private land.

CCDB (Implementing NGO) has been engaged for 48 months period by Roads and Highways (RHD) to implement the RAP of this project. CCDB has mobilized the required number of professionals and support staff on April 01, 2021.

Multi-Lane Road Tunnel under the River Karnaphuli Project

The Karnaphuli River divides Chittagong city into two parts. The main city and the port is located



in the western part and the heavy industries are located in the eastern part. The existing two bridges are not sufficient to accommodate rapidly increasing traffic flow. To implement the project, a feasibility study was conducted by Bangladesh Bridge Authority (BBA) with a detailed economic and engineering investigation to examine the economic viability and technical feasibility of the construction of a tunnel under the Karnaphuli River. Based on the results of the feasibility and traffic

survey, analysis and forecast, topographic and bathymetric survey, geological and geotechnical investigation, hydrological survey, a preliminary design of the tunnel are done.

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

BBA has engaged CCDB for 36 months period for implementing 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 been ended on June 30, 2021. BBA has extended the contract period till December 31, 2022.

Matarbari Port Development Project (CPA)



Matarbari Port Development Project' is a Fast Track Project of the Government of Bangladesh. This project is an outcome of the concept of "BIG-B"(The Bay of Bengal Industrial Growth Belt) jointly announced by the Hon'ble Prime Ministers of Bangladesh and Japan in September 2014. The objective of the Project is to strengthen the port logistics capacity of Bangladesh by constructing a new commercial port and a port connecting road with the national highway (N1) at Matarbari, Maheshkhali and Chakaria area in Chattogram Division, thereby contributing to the acceleration

of logistics with neighboring countries.

Japan has been involved in the development of Bangladesh and BIG-B is instrumental in



deepening the friendship that began between the two countries through the visit of Bangabandhu to Japan in 1973. Japan-supported mammoth development activities are underway in Bangladesh, focusing on two areas - economic growth and social crisis mitigation.

CPA has engaged CCDB for 36 months period to assist in resettlement activities of Matarbari Port Development Project (CPA). CCDB mobilized the required number of professionals and support staff on February 1, 2022.

Dhaka Mass Rapid Transit Development Project



(Metro Rail, Line-6)

Dhaka Mass Transit Company Ltd. (DMTCL)

is implementing the Dhaka Metro Rail MRT Line 6 Project with financial assistance from Japan International Cooperation Agency (JICA). Dhaka Mass Rapid Transit Development Project (DMRTDP), the formal name of the MRT Line 6 was approved by the ECNEC on December 18, 2012. The MRT Line 6 is an all-elevated heavy rail based transit system starting from Uttara 3rd Phase and initially considered to end at Motijheel. In the beginning, the length of the MRT Line-6 is around 20 km. However, the Revised Strategic Transport Plan (RSTP, 2015) proposed to extend MRT Line-6 up to Kamalapur Railway Station, because Kamalapur is the country's largest and busiest railway station and connected with the major cities through rail network. As per DMTCL's instruction, to comply with JICA Guidelines for Environmental and Social Considerations (April-2010), GC prepared a Resettlement Action Plan (RAP-III) document for this extension portion in March 2021. For implementation the RAP for Motijheel to Kamalapur extension, DMTCL through NKDM association has engaged CCDB as Resettlement Assistance Consultant (RAC) on December 29, 2021. CCDB has been working since January 1, 2022. CCDB has been successfully completed the 1st contract in June 2019.

The Government of the People's Republic of Bangladesh (GoB) has undertaken a number of key transportation corridors in and around Dhaka to improve the connectivity of inbound and outbound traffic of Dhaka city to other districts of Bangladesh. One of the undertakings currently being considered as public private partnership project is "the Hatirjheel-Rampura-Banasree Ideal School and College-Shekherjaiga-Amulia-Demra Highway (including the connecting point of Chittagong Road and the Tarabo Link Road)", henceforth the Rampura-Amulia-Demra (RAD) Highway. It is considered that the RAD Highway will provide a safe and efficient connection for road users traveling between the south-eastern part of Dhaka with national highways (N1 and N2) and the mid-northern areas of Gulshan,

Banani and Baridhara in Dhaka.

CCDB is engaged by the Roads and Highways Department (RHD) for the implementation of the Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) of Support to the Improvement of Hatirjheel-Rampura-Bonoshree-Shekherjaiga-Amulia-Demra Highway (With link to Tarabo and Chittagong road) into four Lanes through PPP (RAD). The contract has been signed on October 7, 2021 between CCDB and RHD. The Contract period is for 18 (Eighteen) months and it will be ended on March 31, 2023.

Matarbari Port Development Project (RHD Component)



The Government of the People's of the Republic of Bangladesh (GoB) plans to construct a deep seaport at Matarbari of Maheshkhali Upazila under Cox's Bazar district through "Matarbari Port Development Project" with financial assistance from development partner: Japan International Cooperation Agency (JICA). The government of Bangladesh (GoB) fund will also be utilized in some components of the project. Roads and Highways Department (RHD) will construct the port access road component of the project, a 27.2 km new access control Highway from Maheshkhali to Chakaria. RHD engaged CCDB on September 14, 2021, for laying out Land Acquisition (LA) and Resettlement Action Plan (RAP) under Matarbari Port Development Project (RHD Component). CCDB is assisting in resettlement activities of Matarbari Port Development Project (RHD).

Dhaka Ashulia Elevated Expressway Project (DAEEP)



The population of Dhaka is increasing rapidly and is expected to be doubled over the next 20 years. The high population density is reflected in the transport sector which consists of many different modes – both motorized and non-motorized. These various modes of transport often use the same road space resulting in high levels of traffic congestion and operational difficulties. Estimates indicate that 80% of registered vehicles in Bangladesh are located in Dhaka. These congestion challenges are exacerbated given the relatively low level of road infrastructure in Dhaka and the high growth in traffic volumes.

To keep the Capital City livable for its huge population, a robust transportation system within the city and necessary road communication with neighboring areas is necessary; the percentage of existing roads in Dhaka city is around 8% while the standard is 25%. In this context Bangladesh Bridge Authority (BBA) felt the necessity to construct a four-lane expressway from Shahjalal International Airport to Chandra via Abdullahpur, Ashulia and Baipail.

CCDB has been implementing the Resettlement Action Plan of the project as well as providing all possible support to DC offices for the preparation of estimates. Since the date of commencement, CCDB is working to accomplish the implementation of the Resettlement Action Plan (RAP) within the stipulated time period.

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

The DSTP project will immensely contribute to boosting economic growth and reduction of poverty. The Project will also bring substantial social and economic development to the region. The social benefits arising due to the project will be triggered off due to improving connectivity with Dhaka and port city Chattogram and accessibility to various services such as markets, health facilities, educational institutions, workplace, etc. which in turn will increase the income of the people.

A Resettlement Action Plan will be prepared and implemented to reduce the impoverishment risks and minimize the displacement impact arising from involuntary resettlement. The project is expected to bring quite some benefits. The expected major 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; improved management of road sector institutions; enhanced maintenance of priority roads; savings in vehicle 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. The contract period already ended on December 2021 and RHD is preparing for extension the contract agreement with CCDB.

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

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 Project with financial assistance from the Japan International Cooperation Agency (JICA). The project has been taken by GOB for improving the power supply in the country. The Matarbari Ultra Super Critical Coal-fired Power Project is located at Matarbari of Maheshkhali Upazila under Cox's Bazar district of Chittagong division. The Roads and Highways Department is to provide safe, efficient and environment-friendly road network for national economic development and improvement of living standards. The project will construct an access road (42.998 km) from Chittagong-Cox's Bazar National Highway to Matarbari Ultra Super Coal-Fired Power Plant site and also construction 680 meter long new bridge over the Kohelia River of Maheshkhali Upazila in Cox's Bazar District.

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

The Roads and Highways Department (RHD) engaged Christian Commission for Development in Bangladesh for NGO Services for the implementation of the Land Acquisition Plan (LAP) and Resettlement Action Plan (RAP) of Matarbari

Ultra Super Critical Coal-Fired Power Project for a period of 24 months from December 1, 2016, to November 30, 2018. Later on, the project has been extended and finally it has ended on February 2021.

Dhaka Elevated Expressway PPP Project (DEEP)



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

For the implementation of resettlement activities, Bangladesh Bridge Authority (BBA) of Ministry of Road Transports and Bridges has been appointed CCDB for a period of 96 months. This period started from November 2014 and will be ended in November 2022.

CCDB is supporting the Project Affected Persons (PAPs) by facilitating the compensation disbursement process and taking measures to restore income and livelihood at least at the level of pre-project situation. In the meantime, BBA disbursed total TK. 4,746,506,437.29 among the

7,581 (EPs) including Common Property Resources (CPRs) through assistance CCDB. Around 98% of structure and utility has been shifted and relocated from the acquired area, and physical works are running in the project areas smoothly.

Support to Joydevpur-Debgram-Bhulta-Madanpur Road (Dhaka Bypass) PPP Project



The Government of Bangladesh intends to implement the four-lane of approximately 48km long Support to Joydevpur-Debgram-Bhulta-Madanpur Road (Dhaka Bypass) PPP Project. The Road starts at Naujuri of Gazipur and ends at Madanpur of Narayagonj 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 the improvement of existing two-lane highways into four lanes.

The corridor is characterized by a dense strip of mixed-use commercial, industrial, and institutional land uses which include informal (non-titled) within the right of way (ROW) as well as formal (titled) commercial enterprises, institutions, and industrial properties.

The project will require maximizing the ROW to the improvement of existing Four lane highways into 4 lanes and divided control access Toll Road. The resettlement impacts include but are not limited to (i) permanent relocation of non-title holders including vendors, (ii) temporary disturbance of income and livelihood, (iii) partial loss of structures and (iv) permanent land acquisition.

A Resettlement Plan (RP) was prepared and submitted by the Consultant during the feasibility study based on the preliminary design for resettlement of affected Households (HH) and Community Property resources (CPR) with their Tenant and Employee. For updating the Resettlement Plan (RP) a Census/Socio-Economic Survey (SES), Video filming along the corridor and public consultation meeting were conducted by the Consultant (NGO) as per ADB's guideline and instruction. Thereafter, the Consultant (NGO) submitted an updated Resettlement Plan on 01 April 2020 for approval. Finally, the RP has been approved by the Ministry of Road Transport and Bridge.

On June 12, 2017 Roads and Highways Department (RHD) engaged Christian Commission for Development in Bangladesh (CCDB) for the Implementation of the Resettlement Plan. Accordingly, CCDB is continuing the activities as per given Terms of Reference (TOR) as well as assistance and all logistic supports for Land Acquisition process.





Microfinance Program

When microfinance sector was recognized in Bangladesh, the main objective was to reduce poverty in rural areas by providing microcredit loans for non-farm activities like poultry, small business, livestock etc. Mainly the government of Bangladesh and bilateral donors funded these loans to the impoverished rural people to advance their life status. A research discloses that in the mid eighties the credit program was started by NGOs and their activities amplified strikingly higher after 1990 (CDF, 2000).

CCDB is a non-government organization in Bangladesh which is operating microfinance program beside other at rural community as People Managed Savings and Credit (PMSC) and makes small and large loans for the rural people without requiring collateral. Its microfinance program was started in 2008 by reforming its Enterprise Development Program (EDP) and continuing successfully for organization sustainability.

Performance in the Last Five Years

Sl. No.	Particulars	2021-2022	2020-2021	2019-2020	2018-2019	2017-2018
1	Number of Members	12,542	12,017	12,446	12,651	12,522
2	Number of Borrowers	10,378	9,251	9,641	10,589	10,775
3	Member Borrowers Ratio	82.75	77:100	77:100	84:100	86:100
4	Member Savings	29,82,66,942	24,04,43,713	20,69,26,183	16,93,56,630	12,86,08,018
5	Loan disbursement	92,39,22,000	74,46,16,000	65,18,23,000	72,21,86,000	61,55,40,000
6	Loan Realization	79,90,81,469	69,75,40,623	60,65,50,746	65,94,89,074	58,33,68,546
7	Portfolio in Tk.	63,56,87,267	51,08,46,736	46,37,71,359	41,84,99,105	35,58,02,179
8	Cost per money lent 100 Tk.	9.22	9.88	10.20	8.28	8.97
9	Portfolio Yield	21.27%	21.88%	20.17%	24.06%	23.61%
10	On time recovery rate (OTR)	98.43%	95.32%	99.49%	99.49%	99.46%
11	Cumulative recovery rate (CRR)	99.33%	99.30%	99.69%	99.48%	99.41%

12	Portfolio in arrear	5.19%	7.05%	2.94%	3.05%	3.20%
13	Portfolio at Risk	6.19%	14.76%	3.19%	3.36%	3.41%
14	Income	12,19,12,965	10,66,13,448	8,89,59,614	9,31,40,687	8,02,06,828
15	Expenditure	8,51,70,773	7,35,73,672	6,65,73,277	5,98,24,225	5,52,17,352
16	Surplus	3,67,42,193	3,30,39,775	2,23,86,337	3,33,16,462	2,49,89,476
17	Operational Self Sufficiency (OSS)	143%	145%	134%	156%	145%
18	Financial Self-sufficiency (FSS)	116%	118%	109%	126%	116%
19	Loan Loss Reserve (LLR)	2,67,14,919	2,20,96,965	1,69,73,230	1,58,04,503	1,43,00,089
20	Debt Capital Ratio	1.50:1	1.61:1	1.66:1	2.03:1	2.48:1
21	Capital Adequacy Ratio	41.60%	41.05%	39.71%	41.38%	29.22%
22	Minimum Rate of Return on Capital	14.64%	15.28%	11.92%	23.48%	26.56%
23	Return on Asset (ROA)	5.58%	5.79%	4.50%	7.76%	6.71%
24	Minimum Liquidity Ratio	13.31%	17.47%	17.26%	13.39%	14.53%
25	Minimum Current Ratio	1.99:1	1.65:1	1.68:1	1.11:1	1.41:1
26	Minimum Debt service cover ratio	1.37:1	1.39:1	1.33:1	1.28:1	1.20:1

Credit Support to Borrowers

CCDB MFP has offered 6 types of loan products which are 1. Micro enterprise loan (ME) 2. Small and medium enterprise (SME) 3. Rural Micro Credit (RMC) 4. Urban Micro credit (UMC) 5. Seasonal Loan (SL) 6. Business support loan (BSL). MFP receives 23.35% (Decline Rate) service charge for all products.

Particular Attention to Micro Enterprise

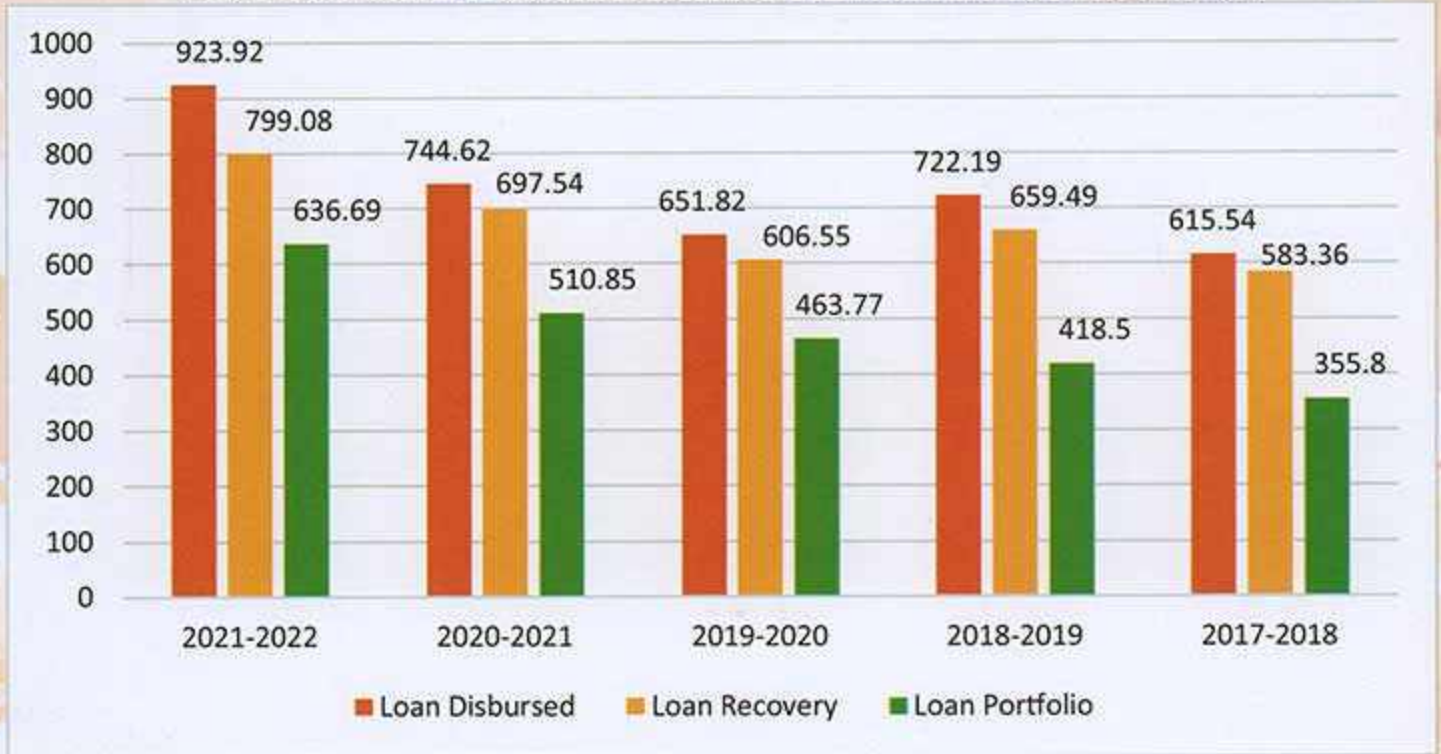
Within six types of products, micro enterprise loan of CCDB micro finance program has the high priority due to larger loan providing and CCDB has the most important objective to develop the micro enterprise. Many borrowers have developed them financially by having the micro enterprise opportunities and also have set up successfully their farms (like Agriculture, Livestock, and Fisheries), business enterprise, Mini workshops etc. The size of micro enterprise loan Tk. 50,000 to Tk. 30,00,000 and average loan portfolio size Tk. 1, 20,716, and average loan size Tk. 2, 18,000 in 2021-2022.

PRODUCT WISE LOAN PORTFOLIO

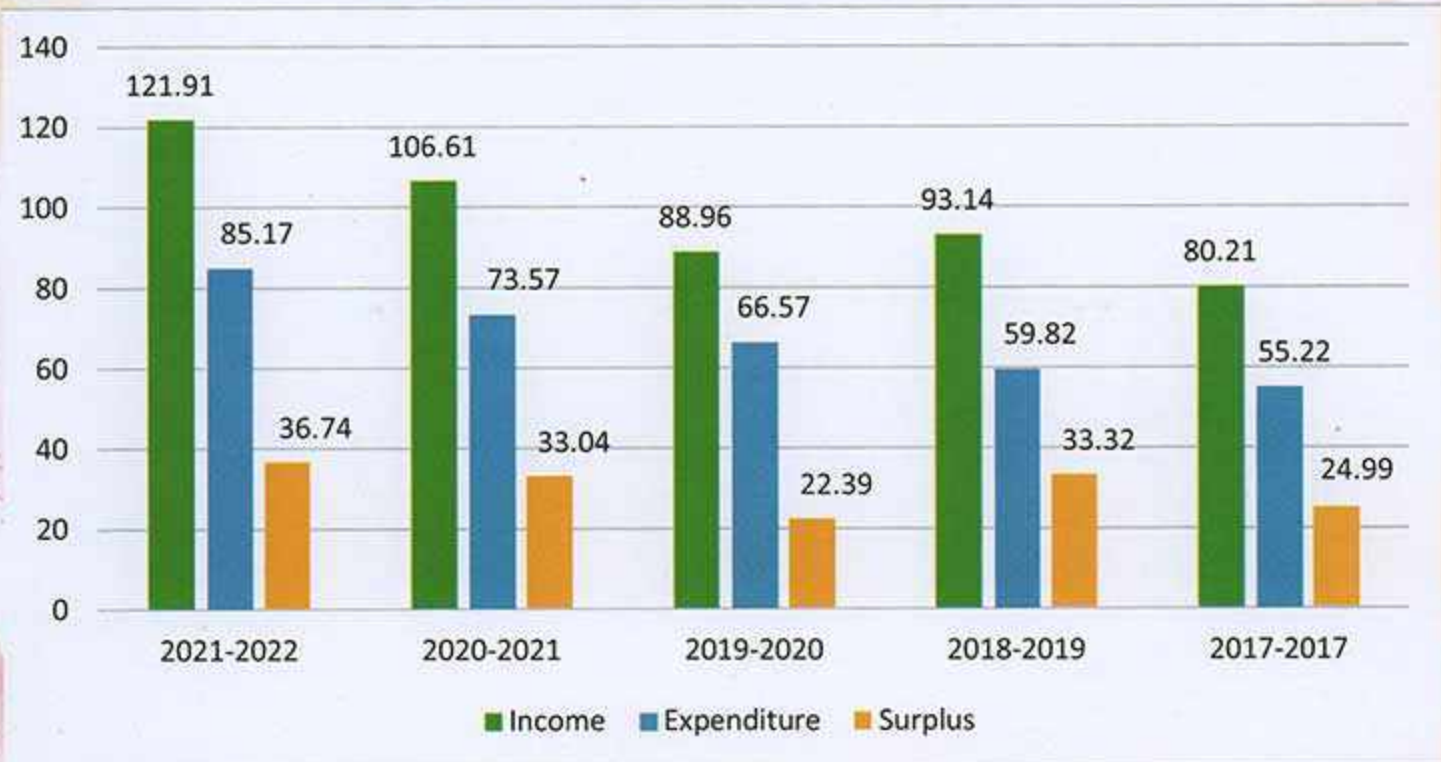
SI No	Products	2021-2022			2020-2021		
		Borrower	Portfolio	Portfolio %	Borrower	Portfolio	Portfolio %
1.	Micro Enterprise Loan (ME)	2,112	258.62	40.68%	2,378	285.55	55.95
	Small and Medium Enterprise (SME)	45	42.39	6.67%	-	-	-
	Rural Micro Credit (RMC)	7,445	298.74	47%	6,195	189.55	37.11
	Urban Micro Credit (UMC)	676	21.90	3.45%	593	15.79	3.09
5.	Seasonal Loan (SL) and Business support loan (BSL)	100	14.03	2.21%	85	19.71	3.86
	Total	10,378	635.69	100%	9,251	510.85	100%

PRODUCT WISE LOAN PORTFOLIO

LOAN DISBURSEMENT, RECOVERY AND LOAN PORTFOLIO (MILLION TAKA)

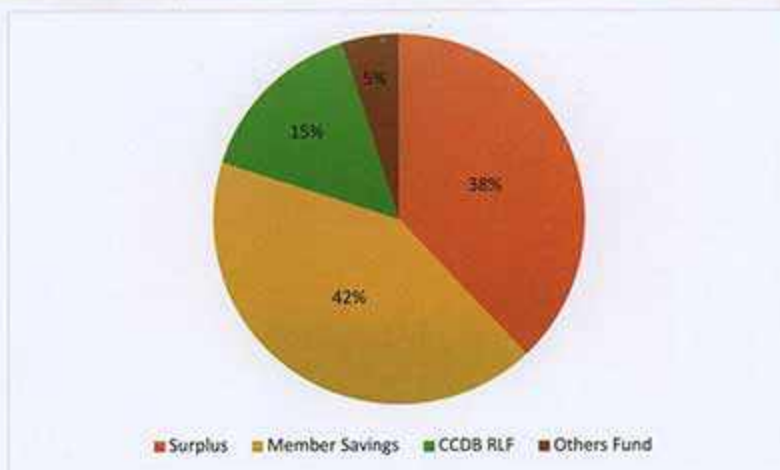


INCOME, EXPENDITURE AND SURPLUS (MILLION TAKA)



FUND COMPOSITION 2021-2022 (MILLION TAKA)

Surplus		Member Savings		CCDB RLF		Others Fund		Total	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
269.39	38%	298.27	42%	106.17	15%	40.78	5%	714.61	100%



SECTOR WISE LOAN DISBURSEMENTS (2021-2022)

SI No	Name of Sector	Number of Loan	Disbursed Amount	Average Loan Size	Percent
	Small trading	2,812	325,432,000	115,730	35.22
	Agriculture	2,228	200,306,000	89,904	21.68
	Service	1,696	135,705,000	80,015	14.69
	Poultry & Livestock	1,408	119,647,000	84,977	12.95
	Fish Culture	1259	123,827,000	98,353	13.40
	Others	207	19,005,000	91,812	2.06
	Total	8,659	923,922,000	96,142	100

Salient Features of Micro Finance Program

- Lower interest rate on loan: As against the maximum limit of 24 percent per annum set by the MRA, MFP currently charges 22- 23.35 percent, while most of the NGO MFIs charges 24 percent.
- Providing rebate on early repayment loan: While most of the NGO MFIs of Bangladesh do not care to provide incentive for their clients in form of rebate for early payment of installments, MFP provides rebates for its members differentiated rates appropriate cases.
- Collecting Death Risk Fund (DRF) at much lower rate: MFP Collects as low as 0.5 percent of disbursement made to its clients but most of the NGO MFIs collect at the rate of 1 percent, double that for MFP. DRF as used to adjust loan after the death of the borrower and Investors with loan outstanding. MFP

dispenses the same service at the lower rate of collection from loaners.

- Sickness allowance for its members: MFP provides sickness allowance for its member-borrowers or for their spouses if she/ he contracts any serious diseases to the extent of BDT 3,000 to 10,000 from Member Welfare Fund.
- Financial Support for Disaster victim: If any of MFP members, are badly hit by a natural disaster such as fire, cyclone, flood etc., s/he are provided with financial support amounting to 5,000 to 10,000 from Member Welfare Fund.
- Stipend: MFP provide education support program of its member spouses for SSC and HSC Students BDT 3,000 to 5,000 tk.





Emergency Programs

Flood Emergency Response in Durgapur and Kalmakanda

CCDB own funded project named "Flood Emergency Response in Durgapur and Kalmakanda" has been implemented from June to July 2022 in two sub districts like Durgapur and Kalmakanda in Netrokona District and the purpose of the project was to reduce human suffering, by providing food support to meet the needs of affected communities. As per project plan, 1000 households (Durgapur-500 and Kalmakanda-500) were selected as beneficiaries by the consultation of local authority. Within the selected households (1000), each household got rice- 5kg, lentil- 1kg, oil- 1liter, salt- 1kg and ORS- 10 sachets and food support was very much helpful for the affected households considering the inundated respective locations because households were not able to move for purchase their foods regularly and the local market was also not functioning for heavy tide by flood water.

COVID-19 Emergency Response to Forcibly Displaced Myanmar Nationals (FDMN) in Bhasan Char

CCDB has implemented the project named "COVID-19 Emergency Response to Forcibly Displaced Myanmar Nationals (FDMN) in Bhasan Char" which was funded by Transform Aid International (TAI), Australia and the duration of the project was from February to March 2022.

The aim of the project was to enable affected Rohingya families by having access to winter cloths and WASH facilities to reduce the risk of COVID 19 transmission in Rohingya Camp Bhasan Char. Through maintaining the selection process of beneficiaries, 1000 FDMN families have received Mattress and pillow for reducing health vulnerabilities and also 1000 FDMN families have received hygiene kits (Bath soap- 5pcs, Detergent powder- 1kg, Toothpaste- 1pcs, Brush- 4pcs, Sanitary Napkin- 2pkt) for creating a habit and making them aware on COVID 19 which will reduce the transmission of corona virus in Bhasanchar.

Assisting the FDMN and host communities affected by Huge Influx of migrants (Phase-II) project

By the financial support of TEARFUND, the Assisting the FDMN and host communities affected by Huge Influx of migrants (Phase-II) project of CCDB has been supporting the FDMN people and host community from 2017 through addressing several sectors like Protection, Wash, Livelihood, DRR and Emergency Covid-19 response.

Protection Sector

Sexual abuse, psychosocial distress, trafficking, separation from caregivers are the common factors in the Rohingya camps and mostly affected by

the children. On this regards Child friendly Space (CFS) in both areas in Rohingya camp and Host community has been functioning by CCDB since 2018. To support age, diversity and gender sensitive activity, 100 children under 10 years participated on regular basis in the friendly space activity as well as 80 adolescents participated in the life skill-based sessions.

Wash Sector



Rohingya Camp is congested and polluted areas where camp dwellers are suffering by contaminated water and unhygienic latrine. Already CCDB repaired and constructed latrines, tube wells and bathing spaces for the camp dwellers. Through initiative of CCDB 17149 targeted people in Camp and host communities who are benefiting from upgraded or maintained water and sanitation facilities, 7340 beneficiaries participated in the hygiene promotion sessions and 45 sub-blocks regularly cleaned from where 17149 people are benefiting.

Livelihood sector

Livelihood sector is more fragile condition in the host community due to Covid-19 pandemic and enacted lockdown whose impacts are also existed in the community presently. People of that community are deviated from their income generating activities from where they maintained their family basic needs. Especially female headed households are severely affected on food insecurity. CCDB created agriculture and non-agriculture

Cyclone and landslide are seen in the coastal and hilly regions in Bangladesh which affect on lives and livelihood.

options for the host community and provided training on livelihood among 100 targeted people as well as distributed IGA support after completing the training.

Disaster Risk Reduction (DRR)

Common disasters like cyclone and landslide are seen in the coastal and hilly regions in Bangladesh which affect on lives and livelihood. At present all over the world is working on disaster risk reduction and also taking several initiatives. Considering the issues CCDB provided training on disaster risk reduction among the 75 community volunteers and sapling has been provided to 600 households (3300 beneficiaries) to encourage afforestation in FDMN and host community.



Humanitarian Assistance to Rohingya and Host Community

CCDB HARHC project has taken various initiative mechanisms to improve and secure the Rohingya camp and host community, and already has implemented different activities at IE & 1W under the mega Rohingya Refugee camp of Kutupalong and host community at Chakaria Upazilla under the Cox's Bazar District.

The planned activities which have been implemented, are as follows

There are many blocks in the Rohingya camps but adequate lighting system is not installed everywhere for safety movement at night. Although some blocks have it but those are not working well due to lack of repairing. To illuminate the pathways of Rohingya camp for safety movement of the general people, children, oldest and disabled people the CCDB has installed 83 Street Solar under the 2 camps of Rohingya community.

Rohingya people have built their shanty houses on the hill slope and they move up and down of the hill frequently. Again, drainage system for the movement of the rainwater is not constructed in the Rohingya camp. Considering the problems issues CCDB has constructed 1050 feet surface drains and 5 stairs for the both camps (1E & 1W) and because of that the family movement has increased as well as community people are moving

easily from one place to another.

Landslides have been common tragedy in hill areas and cyclone damages many lives and settlements every year. But trees are able to protect these disasters like landslide and cyclone and can reduce the damage of human life and settlement. On this regard 500 coconut saplings for afforestation and inspiration have been provided and 100 beneficiaries have received 5 types of saplings for planting in their household level.

Sanitation system is not well functioned in the host community and users are unable to repair those due to lack of money. It is found that community people are also practicing open defecation due to lack of awareness and also, they are suffering from various water borne diseases. CCDB has constructed 28 twin pit toilets at the selected areas to bring back in hygiene practice of the community people.





CCDB Hope Foundation

Hope Foundation is a self-reliant project of CCDB and an income generating source as well. It is well systematized training and resource center where various training, workshops, events are held from different organizations by rent basis. The Foundation represents the vision, mission and objectives of CCDB and it is coordinated by five-member Board of Trustees. CCDB HOPE Foundation has planned to construct a conventional eight-stored new building for expanding the income generating opportunities.



Occupancy (July 2021 to June 2022)



Events at a Glance (July 2021 to June 2022)

SI No.	Training, workshops, meetings, etc.	# of Events	# of participants
1	Training, workshops, meetings organized & conducted by national and international NGO's within the country	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

Month wise Events and Number of Participants (July 2021 to June 2022)

SI #	Name of the months	# of Events	# of participants
1	July, 2021	0	0
2	August, 2021	8	101
3	September, 2021	12	303
4	October, 2021	21	517
5	November, 2021	42	815
6	December, 2021	39	850
7	January, 2022	28	736
8	February, 2022	33	802
9	March, 2022	17	374
10	April, 2022	0	0
11	May, 2022	7	87
12	June, 2022	32	538
	Total	239	5,123

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 Financial Statements of Christian Commission for Development in Bangladesh (CCDB), which comprise the Statement of Consolidated Financial Position as at 30 June 2022 and the Statement of Consolidated Statement of Income & Expenditure and Consolidated Statement of Cash Flows the year then ended 30 June 2022, 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 2022 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.

Emphasis of Matter- Basis of Accounting and Distribution of Report

We draw attention to Note 2.00 to the financial statement, which describes the basis of accounting. The financial statements are prepared to provide information to Christian Commission for Development in Bangladesh (CCDB). As a result, the statement may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

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.

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: 29 November 2022, Dhaka.

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

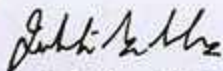


Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner
 ICAB Enrolment No.: 804
DVC: 2211290804AS215056

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Financial Position
 As at 30 June 2022

Particulars	Notes	Amount in BDT	
		30 June 2022	30 June 2021
Property and Assets			
Non-Current Assets			
Property, Plant & Equipments	5.00	57,143,330	53,855,442
Investment			
Investment in CCDB Enterprise Limited		1,000,000	1,000,000
Current Assets		1,161,522,563	1,051,104,457
Sundry Advances/Receivables & Deposits	6.00	101,395,525	104,357,148
Loan to beneficiaries - Micro Finance Programme (MFP)	7.00	635,687,267	510,846,736
Cash & Bank Balances	8.00	424,439,770	435,900,572
Total Assets		1,219,665,893	1,105,959,899
Fund & Liabilities			
Fund Account		756,655,316	718,070,417
Fixed Assets Fund	9.00	57,143,330	53,855,442
Restricted Fund	10.00	74,399,368	78,788,313
General Fund	11.00	44,135,858	42,337,958
Corpus Fund	12.00	305,860,670	305,214,809
Micro Finance Programm Fund	13.00	269,394,144	232,651,950
Assets Replenish Fund	14.00	5,721,945	5,221,945
Current Liabilities		463,010,577	387,889,481
Sundry Creditors/Accounts Payable	15.00	164,743,635	147,445,768
Micro Finance Programme (MFP) Members' Savings	16.00	298,266,942	240,443,713
Total Fund & Liabilities		1,219,665,893	1,105,959,899

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



Juliate Keya Malakar
 Executive Director
 CCDB

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



David A. Halder
 Chairman
 CCDB Commission

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



Md. Aftab Uddin Ahmed FCA
 Senior Partner ICAB Enrolment
 ICAB Enrolment No.: 804
 DVC: 2211290804AS215056

Christian Commission for Development in Bangladesh (CCDB)

Consolidated Statement of Income and Expenditure

For the year ended 30 June 2022

Particulars	Notes	Amount in BDT	
		30 June 2022	30 June 2021
Income			
Restricted Fund :		420,828,876	298,868,996
Restricted Fund Received	17.00	387,226,906	262,367,317
Own Means Contribution	18.00	17,169,469	5,346,178
Contribution from Target Groups	19.00	16,432,500	31,155,500
Micro Finance Programm Fund:		121,912,968	106,613,448
Sales of Admission Form	19.00	95,940	77,665
Sales of Loan Form	19.00	48,065	43,430
Sales of Pass Book	19.00	44,190	37,960
Bank Interest on FDR	19.00	3,293,199	3,965,257
Others Income	19.00	269,557	8,657
Service Charge on Loan	22.00	118,162,017	102,480,479
General Fund	20.00	6,185,848	10,192,467
Corpus Fund	21.00	10,490,567	13,732,793
Total Income		559,418,259	429,407,704
Expenditure			
Restricted Fund :		417,516,251	333,605,499
Payments	26.00	414,502,422	329,439,668
Depreciation		3,013,829	4,165,831
Micro Finance Programm Fund:		85,170,774	73,573,673
Payments	23.00	83,817,039	73,091,825
Depreciation		1,353,735	481,848
General Fund		4,387,949	11,397,471
Payments	24.00	4,387,949	11,397,471
Depreciation		-	-
Corpus Fund	25.00	3,266,693	37,972,671
Total expenditure		510,341,667	456,549,313
Excess of income over Expenditure/ (Excess of Expenditure over income) - Balance of fund transferred as shown below:		49,076,592	(27,141,609)
Total		559,418,259	429,407,704
Fund transferred as shown below:			
Restricted Fund	10.00	3,312,624	(34,736,504)
Micro Finance Programm Fund	13.00	36,742,194	33,039,776
General Fund	11.00	1,797,899	(1,205,004)
Corpus Fund	12.00	7,223,874	(24,239,878)
Total		49,076,592	(27,141,609)


Juliate Keya Malakar
 Executive Director
 CCDB

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


David A. Halder
 Chairman
 CCDB Commission
 Signed for and on behalf of
Aziz Halim Khair Choudhury
 Chartered Accountants


 Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner ICAB Enrolment
 ICAB Enrolment No.: 804
 DVC: 2211290804AS215056

Christian Commission for Development in Bangladesh (CCDB)
Consolidated Statement of Cash Flows
For the year ended 30 June 2022

Particulars	Notes	Amount in BDT	
		30 June 2022	30 June 2021
Cash flow from operating activities:			
Restricted Fund Received	17.00	387,226,906	262,367,317
Restricted Fund Payments	26.00	(414,502,422)	(329,439,668)
Contribution from Target Groups	19.00	16,432,500	31,155,500
Own Means Contribution	18.00	20,920,420	9,479,147
General Fund Receipts	20.00	6,185,848	10,192,467
Corpus Fund Receipts	21.00	10,490,567	13,732,793
Corpus Fund Payments	25.00	(3,266,693)	(37,972,671)
General Fund Payments	24.00	(4,387,949)	(11,397,471)
Micro Finance Programme (MFP) Payments	23.00	(83,817,039)	(73,091,825)
Total cash flow from operating activities		(64,717,861)	(124,974,409)
Cash flow from investing activities:			
Programme Capital Expenditure	27.00	(2,413,253)	(4,320,290)
Sale of Motorcycle-MFP & Others		43,494	-
Assets Replenish Fund	14.00	500,000	870,000
MFP FDR Investment		(9,699,375)	-
Total cash flow from investing activities		(11,569,134)	(3,450,290)
Cash flow from financing activities:			
Service Charge on Loan-MFP	22.00	118,162,017	102,480,479
Loan realised - MFP	7.00	799,081,469	697,540,623
Loan paid - MFP	7.00	(923,922,000)	(744,616,000)
Contribution From Corpus Fund to PCRDB & RBCV Project	12.00	(6,578,013)	-
Sundry Creditors/Accounts Payable	15.00	17,297,867	17,707,986
MFP Members' Savings	16.00	166,186,843	143,951,272
MFP Members Savings Refunded	16.00	(108,363,614)	(110,433,742)
Sundry Advances/Debtors	6.00	2,961,623	(7,811,883)
Total cash flow from financing activities		64,826,192	98,818,735
Net increase/(decrease) in cash and bank balances		(11,460,803)	(29,605,964)
Cash and bank opening balances of the year		435,900,573	465,506,538
Cash and bank balances at closing of year		424,439,770	435,900,573

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


Juliate Keya Malakar
 Executive Director
 CCDB

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


David A. Halder
 Chairman
 CCDB Commission
 Signed for and on behalf of
Aziz Halim Khair Choudhury
 Chartered Accountants


 Signed by:
Md. Aftab Uddin Ahmed FCA
 Senior Partner ICAB Enrolment
 ICAB Enrolment No.: 804
 DVC: 2211290804AS215056

CONTRIBUTION OF CCDB TO THE GOVERNMENT EXCHEQUER

Particulars	Amount in BDT
Tax Deduction at source from third parties (2021-2022)	
HO and Core Programs	4,943,289.00
Other Special Programs	728,607.00
Sub Total	5,671,896.00
VAT Collection from Customer (2021-2022)	
HO and Core Programs	9,733,678.00
Other Special Programs	1,718,579.00
Sub Total	11,452,257.00
Income Tax Deduction at source from Salary (2021-2022)	1,366,140.00
Grand Total	18,490,293.00

CCDB's Resource Sharing Partners

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



CCDB Commission



David A. Halder
Chairman



Dr. Harold Sougato Baroi
Vice-Chairman



Molina Karmaker
Treasurer



Advin Barun Banerjee
Member



Dr. Milton Biswas
Member



Merelin Keka Adhikari
Member



Dr. Shipra Sarkar
Member



Rev. David A. Das
Member



Juliate Keya Malakar
Executive Director &
Ex-Officio

SENIOR AND MID-LEVEL STAFF MEMBERS

Senior Staff Members at Head Office	
Juliate Keya Malakar Executive Director	Solaiman Siddique Head of Micro Finance Program
Chandan Charles Gomes Deputy Executive Director	Md. Atiqur Rahman Senior Team Leader-Resettlement Unit
George Ashit Shingha Head of Comprehensive Poverty Reduction Program (CPRP)	Md. Liaquat Ali Khan Team Leader Resettlement Unit
Foezullah Talukder Head of Climate Change Program	Md. Habib Ullah Mondol Team Leader Resettlement Unit
Paresh Kumar Raha Head of Finance	Sujit Halder Chief Audit Officer
Imran Kibria Head of Planning Monitoring and Evaluation (PME)	
Mid-level Staff Members at Head Office	
Evan Parag Sarker Coordinator-Admin	Palash Sarker Coordinator-Resilience Building Change Program
Martin Halder Senior Admin Officer	Md. Ashrafuzzaman khan Manager-Mitigation Technology, Climate Change Program
Debasish Kumar Dey Coordinator-Comprehensive Poverty Reduction Program (CPRP)	Mohammad Nazmul Chowdhury Manager-Documentation & Communication Climate Change Program
Plaboni Sarker Coordinator-Finance	Abdul Alim Shaikh (DRR & CCA) Manager-Capacity Building Climate Change Program
Subir Sarker Senior Accounts Officer	Joyanta Ghosh Manager-Monitoring & Evaluation, Climate Change Program
Charles D. Baroi Financial Analyst	Ruhul Amin Deputy Team Leader-Resettlement Unit
Arnest Sarker Senior Program Officer-DPU	Abdur Rashid Finance Manager-Micro Finance Program

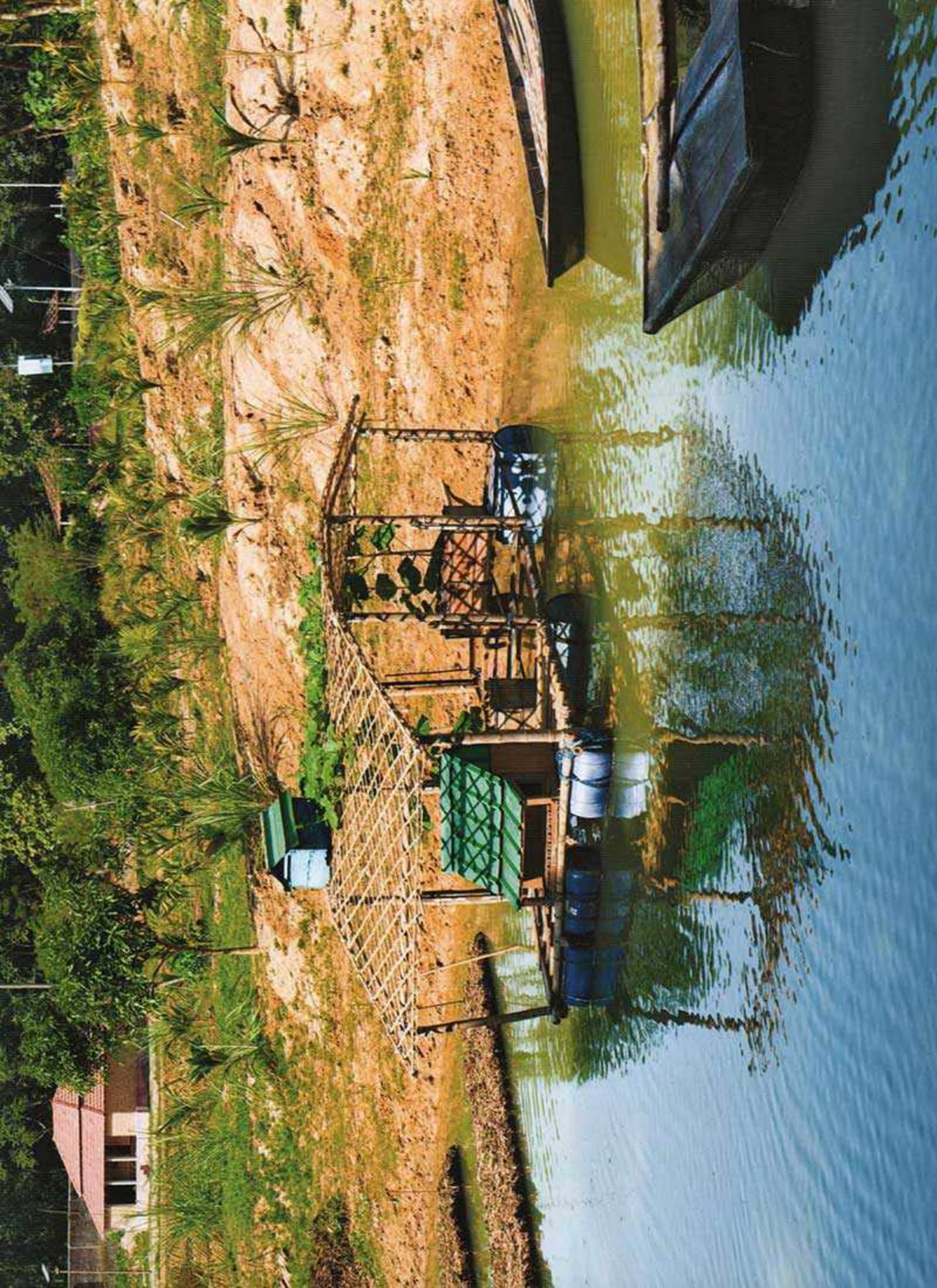
Mosharraf Hossain Coordinator-Carbon Emission Reduction Program	Md. Abu Sayeed Zonal Coordinator, Dhaka
Mohammad Mahmudul Hasan Coordinator-Capacity Building, Research and Advocacy, Climate Change Program	Ranjit Kumar Shaha Zonal Coordinator, Dhaka
Md. Abid Ul Kabir Coordinator-Climate Technology Park Change Program	Atikur Rahman Mange-MIS & Automation Micro Finance Program

Senior Staff Members at Area Office

Naima Islam Area Manager CPRP Manda & Chapai Nawabganj	Sabuel Adhikari Area Coordinator-MFP-Mymensingh
Dorka Sen Area Manager CPRP-Daschira	Atikur Rahman Chowdhury Area Coordinator-MFP-Pabna
Harishadhan Roy Area Manager CPRP-Daudpur	Najrul Islam Area Coordinator MFP, Chapai Nawabganj
Richard Dobey Area Manager CPRP-Fulbaria	Md. Danesh Ali Mondal Upazila Coordinator-Climate Change Program Shyamnager, Satkhira
Sudipon Khisha Area Manager CPRP Gournadi & Gopalganj	Subrata Mistry Upazila Coordinator-Climate Change Program Patharghata, Barguna
Denis Marandy Area Manager CPRP Jalalpur & Ishurdi	Abul Kalam Azad Upazila Coordinator-Climate Change Program Morrelgonj, Bagerhat

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