



**BANGLADESH WATER DEVELOPMENT BOARD**

**PROJECT COMPLETION REPORT**

**IMED FORM NO. : 04/2003 (Revised)**

**NAME OF PROJECT: Bank Protective work along the Left Bank of Meghna River  
at Rajapur in Sarail Upazila, Brahmanbaria Dist. under  
Brahmanbaria Water Development Division, BWDB,  
Brahmanbaria (2nd Revised)**

**PROJECT PERIOD: July, 2018 TO JUNE, 2023.**

**DIVISION : BRAHMANBARIA W.D. DIVISION, BWDB, BRAHMANBARIA  
CIRCLE : CUMILLA O&M CIRCLE, BWDB, CUMILLA  
ZONE : EASTERN ZONE, BWDB, CUMILLA.**

**Government of the People's Republic of Bangladesh**  
**Ministry of Planning**  
**Implementation Monitoring and Evaluation Division**

**PROJECT COMPLETION REPORT : IMED 04/2003(Revised)**

**A. PROJECT DESCRIPTION:**

01. Name of the Project : Bank Protective work along the Left Bank of Meghna River at Rajapur in SarailUpazila, Brahmanbaria Dist. under Brahmanbaria Water Development Division, BWDB, Brahmanbaria (2nd Revised)
02. Administrative Ministry/Division : Ministry of Water Resources (MOWR)
03. Executing Agency : Bangladesh Water Development Board (BWDB)
04. Location of the Project : Upazila- Sarail, District- Brahmanbaria.
05. Objective of the Project :

- To permanently protect houses, roads, public and private schools, mosques, madrasas, temples, hat bazaars, cultivable lands, paved roads, bridges etc. of the area will be permanently protected from the waves of Meghna river;
- To permanently protect the property worth about 12367.00 lakh located in the project area will be protected and if the project is implemented, about 25,000 people will benefit.

06. Estimated Cost :

(In Lakh Taka)

|                      | Original | 1 <sup>st</sup> Revised | Latest Revised (2 <sup>nd</sup> ) |
|----------------------|----------|-------------------------|-----------------------------------|
| (a) Total            | 3932.42  | 4125.84                 | 4555.60                           |
| (b) Taka             | 3932.42  | 4125.84                 | 4555.60                           |
| (c) Foreign Currency | -        | -                       | -                                 |
| (d) Project Aid      | -        | -                       | -                                 |
| (e) RPA              | -        | -                       | -                                 |

07. Date of Approval :

|  | PCP | PP |
|--|-----|----|
|--|-----|----|

- (a) Original --- 01/10/2018
- (b) 1<sup>st</sup> Revised --- 15/01/2020
- (c) 1<sup>st</sup> no cost time extension --- 20/06/2021
- (d) 2<sup>nd</sup> Revised 05/06/2022
- (e) 2<sup>nd</sup> no cost time extension --- 05/06/2022

08. Implementation :

|                                            | Date of Commencement | Date of Completion |
|--------------------------------------------|----------------------|--------------------|
| (a) Original                               | July, 2018           | June, 2021         |
| (b) 1 <sup>st</sup> Revised                | January, 2020        | June, 2021         |
| (c) 1 <sup>st</sup> no cost time extension | June, 2021           | July, 2022         |
| (d) Latest Revised(2 <sup>nd</sup> )       | July, 2018           | June, 2022         |
| (e) 2 <sup>nd</sup> no cost time extension | June, 2022           | June, 2023         |
| (f) Actual                                 | July, 2018           | June, 2023         |

09. Financing Arrangement (Source-wise) :

- 9.1 Status of Loan/Grant

- a) Foreign Financing :

| Source(s) | Currency as per Agreement | Amount in US\$ (Million) | Nature (Loan/Grant/ Supplier/s/ credit) | Date of Agreement | Date of Effective-ness | Date of Closing |         |
|-----------|---------------------------|--------------------------|-----------------------------------------|-------------------|------------------------|-----------------|---------|
|           |                           |                          |                                         |                   |                        | Original        | Revised |
| 1         | 2                         | 3                        | 4                                       | 5                 | 6                      | 7               | 8       |

Not applicable

b) GOB :

(In lakh Taka)

| Total amount | Loan | Grant   | Cash Foreign Exchange |
|--------------|------|---------|-----------------------|
| 1            | 2    | 3       | 4                     |
| 4555.60      | -    | 4555.60 | -                     |

9.2 Utilization of Project Aid : (source wise)

(In million)

| Source (s)     | Total amount |                   | Actual expenditure |                   | Unutilized Amount |                   |
|----------------|--------------|-------------------|--------------------|-------------------|-------------------|-------------------|
|                | In US\$      | In Local currency | In US\$            | In Local currency | In US\$           | In Local currency |
| 1              | 2            | 3                 | 4                  | 5                 | 6                 | 7                 |
| Not applicable |              |                   |                    |                   |                   |                   |

9.3 Reimbursable Project Aid (RPA) :

(In lakh Taka)

| R P A Amount   |                  | Amount Spent | Amount Claimed | Amount reimbursed | Remarks |
|----------------|------------------|--------------|----------------|-------------------|---------|
| As per PP      | As per Agreement |              |                |                   |         |
| 1              | 2                | 3            | 4              | 5                 | 6       |
| Not applicable |                  |              |                |                   |         |

## B. IMPLEMENTATION POSITION

01. Implementation Period :

| Implementation Period as per DPP |                          | Actual Implementation Period | Time Over-run (% of original implementation period) | Remarks                                                                                                                                      |
|----------------------------------|--------------------------|------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Original                         | Latest Revised           |                              |                                                     |                                                                                                                                              |
| 1                                | 2                        | 3                            | 4                                                   | 5                                                                                                                                            |
| July, 2018<br>June, 2021         | July, 2018<br>June, 2022 | July, 2018<br>June, 2023     | 66.67%                                              | Project was delayed due to Covid-19 pandemic, termination of three contracts against Dolly Construction Limited, 2022 pre-monsoon flood etc. |

02. Cost of the Project :

(In lakh Taka)

| Description | Estimated Cost |                | Actual expenditure | Cost over-run (% of original cost) | Remarks                                                            |
|-------------|----------------|----------------|--------------------|------------------------------------|--------------------------------------------------------------------|
|             | Original       | Latest revised |                    |                                    |                                                                    |
| 1           | 2              | 3              | 4                  | 5                                  | 6                                                                  |
| TOTAL       | 3932.42        | 4555.60        | 4319.94            | 9.85%                              | Due to price hike & increase of scope of work within DPP revision. |
| TAKA        | 3932.42        | 4555.60        | 4319.94            |                                    |                                                                    |
| PA          | --             | --             | --                 |                                    |                                                                    |

03. Project Personnel :

| Sanctioned strength as per DPP | Manpower employed during execution                                                                                                               | Status of the existing manpower         |                           |        | Manpower Employed |        |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------|--------|-------------------|--------|
|                                |                                                                                                                                                  | Manpower requirement for O&M as per DPP | Existing manpower for O&M | Others | Male              | Female |
| 1                              | 2                                                                                                                                                | 3                                       | 4                         | 5      | 6                 | 7      |
| Officer (s)                    | Existing manpower of the implementing agency were deployed during execution of the project.<br>No separate manpower was engaged for the project. |                                         |                           |        |                   |        |
| Staff (s)                      |                                                                                                                                                  |                                         |                           |        |                   |        |
| Total :                        |                                                                                                                                                  |                                         |                           |        |                   |        |

04. Training of Project Personnel (Foreign/Local): No training was scheduled in this project

| Field of Training/ Study tour/workshop/ Seminar etc. | Provision as per DPP |            | Actual           |            | Remarks |
|------------------------------------------------------|----------------------|------------|------------------|------------|---------|
|                                                      | Number of person     | Man-months | Number of person | Man-months |         |
| 1                                                    | 2                    | 3          | 4                | 5          | 6       |
| a. Foreign                                           |                      |            | Not applicable   |            |         |
| b. Local                                             |                      |            | Not applicable   |            |         |

05. Component-wise Progress (As per latest approved DPP):

| Items of work (as per PP)                                                                                                                            | Unit | Target (as per DPP) |                     | Actual Progress |                     | Reasons for deviation (±)                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------|------|---------------------|---------------------|-----------------|---------------------|--------------------------------------------------------|
|                                                                                                                                                      |      | Financial           | Physical (Quantity) | Financial       | Physical (Quantity) |                                                        |
| 1                                                                                                                                                    | 2    | 3                   | 4                   | 5               | 6                   | 7                                                      |
| <b>a) Revenue Component :</b>                                                                                                                        |      |                     |                     |                 |                     |                                                        |
| Internal travel expenses                                                                                                                             | LS   | 3.38                | 100%                | 3.38            | 100%                |                                                        |
| Petrol & Lubricant                                                                                                                                   | LS   | 2.50                | 100%                | 2.50            | 100%                |                                                        |
| Printing and Publication                                                                                                                             | LS   | 1.50                | 100%                | 1.00            | 66.67%              | Expenditure has been reduced.                          |
| Stationery, seal & Stamps                                                                                                                            | LS   | 2.00                | 100%                | 1.81            | 90.50%              |                                                        |
| Honorarium for PSC, PIC, TEC, etc. members                                                                                                           | LS   | 10.00               | 100%                | 8.29            | 82.90%              |                                                        |
| Survey (Bathymetry and Bank line Survey)                                                                                                             | LS   | 1.00                | 100%                | 1.00            | 100%                |                                                        |
| Repair of Transport and Vehicles                                                                                                                     | LS   | 2.00                | 100%                | 2.00            | 100%                |                                                        |
| <b>Sub-Total (Revenue component):</b>                                                                                                                |      | <b>22.38</b>        | <b>100%</b>         | <b>19.98</b>    | <b>89.27%</b>       |                                                        |
| <b>b) Capital Component :</b>                                                                                                                        |      |                     |                     |                 |                     |                                                        |
| Motor Vehicle (Motor Cycle 125cc)                                                                                                                    | Nos  | 3.00                | 2                   | 3.00            | 2                   |                                                        |
| Others Machineries and Equipment                                                                                                                     | Nos  | 1.49                | 1                   | 1.49            | 1                   |                                                        |
| Engineering & other equipments.                                                                                                                      | Set  | 1.50                | 3                   | 1.50            | 3                   |                                                        |
| Computers & Parts (computers with printers)                                                                                                          | Set  | 1.00                | 1                   | 1.00            | 1                   |                                                        |
| Tree Plantation                                                                                                                                      | LS   | 2.00                | 1 item              | 2.00            | 1 item              |                                                        |
| Construction of Rest House on Office Building of Brahmanbaria WATER DEVELOPMENT Division, BWDB Colony under Brahmanbaria WATER DEVELOPMENT Division, | Nos  | 35.99               | 1                   | 35.99           | 1                   |                                                        |
| Bank Protective work along the Left Bank of Meghna River from Km.0.000 to Km.1.200 = 1.200 Km                                                        | km   | 4488.24             | 1.200km             | 4254.98         | 1.200km             | Proportionate to the physical progress of the project. |
| <b>Sub-Total (Capital component):</b>                                                                                                                |      | <b>4533.22</b>      |                     | <b>4299.96</b>  |                     |                                                        |
| <b>Grand-Total (a+b)</b>                                                                                                                             |      | <b>4555.60</b>      | <b>100%</b>         | <b>4319.94</b>  | <b>94.83%</b>       |                                                        |

## 06. Information regarding Project Director(s):

| Name & Designation with pay Scale                                                          | Full time | Part time | Responsible for more than one project | Date       |            | Remarks |
|--------------------------------------------------------------------------------------------|-----------|-----------|---------------------------------------|------------|------------|---------|
|                                                                                            |           |           |                                       | Joining    | Transfer   |         |
| 1                                                                                          | 2         | 3         | 4                                     | 5          | 6          | 7       |
| Gour Pada Sutradhar<br>Executive Engineer<br>5 <sup>th</sup> grade<br>Scale: 43000-69850   | Full time | -         | Yes                                   | 30/06/2019 | 26/01/2020 |         |
| Ranjan Kumar Das<br>Executive Engineer(A/C)<br>6 <sup>th</sup> grade<br>Scale: 35500-67010 | Full time | -         | Yes                                   | 26/01/2020 | 27/03/2022 |         |
| Md. Moniruzzaman<br>Chief Engineer<br>2nd grade<br>Scale: 66000-76490                      | Full time | -         | Yes                                   | 27/01/2022 | 25/07/2023 |         |

## 07. Procurement of Transport (In Nos.):

| Type of transport | Number as per DPP | Procured with date | Transferred to Transport Pool with date | Transferred to O&M with date | Condemned/ damaged with date | Remarks |
|-------------------|-------------------|--------------------|-----------------------------------------|------------------------------|------------------------------|---------|
| 1                 | 2                 | 3                  | 4                                       | 5                            | 6                            | 7       |
| Motor Vehicle     | 2Nos              | 23.03.2023         | -                                       | 02/07/2023                   | N/A                          |         |

## 08. Procurement of Goods, Works and Consultancy Services:

## 08.1 Goods &amp; Works of the Project costing above Tk. 200.00 lakh and Consultancy above Tk. 100.00 lakh

| Description of procurement (goods/works/ consultancy as per bid document)                                                                                                                                                                                                        | Tender/Bid/Proposal Cost (in crore Taka) |                  | Tender/Bid/Proposal |                                  | Date of completion of works/ services and supply of goods |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------|---------------------|----------------------------------|-----------------------------------------------------------|---------------------|
|                                                                                                                                                                                                                                                                                  | As per PP                                | Contracted value | Invitation date     | Contract signing/LC opening date | As per contract                                           | Actual              |
| 1                                                                                                                                                                                                                                                                                | 2                                        | 3                | 4                   | 5                                | 6                                                         | 7                   |
| Bank Protective work along the Left Bank of Meghna River from Km.0.000 to Km.0.400 = 0.400 Km. at Rajapur in Sarail Upazila, Brahmanbaria Dist. under Brahmanbaria WATER DEVELOPMENT Division, BWDB, Brahmanbaria during the year 2018-19 & 2019-20. (Package No. BW-01/2018-19) | DPP 12.68                                | Original 13.50   | 15-10-2018          | 15-12-2018                       | 30-06-2021                                                | Contract Terminated |
|                                                                                                                                                                                                                                                                                  | RDPP 3.96                                | Revised 3.96     |                     |                                  |                                                           |                     |
| Bank Protective work along the Left Bank of Meghna River from Km.0.400 to Km.0.800 = 0.400 Km. at Rajapur in Sarail Upazila, Brahmanbaria Dist. under Brahmanbaria WATER DEVELOPMENT Division, BWDB, Brahmanbaria during the year 2018-19 & 2019-20. (Package No. BW-02/2018-19) | DPP 12.68                                | Original 13.51   | 15-10-2018          | 15-12-2018                       | 30-06-2021                                                | Contract Terminated |
|                                                                                                                                                                                                                                                                                  | RDPP 2.93                                | Revised 2.93     |                     |                                  |                                                           |                     |
| Bank Protective work along the Left Bank of Meghna River from Km.0.800 to Km.1.200 = 0.400 Km. at Rajapur in Sarail Upazila, Brahmanbaria Dist. under Brahmanbaria WATER DEVELOPMENT Division, BWDB, Brahmanbaria during the year 2018-19 & 2019-20. (Package No. BW-03/2018-19) | DPP 12.68                                | Original 13.59   | 15-10-2018          | 15-12-2018                       | 30-06-2021                                                | Contract Terminated |
|                                                                                                                                                                                                                                                                                  | RDPP 0.31                                | Revised 0.31     |                     |                                  |                                                           |                     |

| Description of procurement<br>(goods/works/ consultancy as per bid<br>document)                                                                                                                                                                                                                   | Tender/Bid/Proposal<br>Cost (in crore Taka) |                     | Tender/Bid/Proposal |                                        | Date of completion of<br>works/ services and supply<br>of goods |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|---------------------|---------------------|----------------------------------------|-----------------------------------------------------------------|------------|
|                                                                                                                                                                                                                                                                                                   | As per<br>PP                                | Contracted<br>value | Invitation<br>date  | Contract<br>signing/LC<br>opening date | As per<br>contract                                              | Actual     |
| 1                                                                                                                                                                                                                                                                                                 | 2                                           | 3                   | 4                   | 5                                      | 6                                                               | 7          |
| Construction of Rest House on Office Building of Brahmanbaria WATER DEVELOPMENT Division, BWDB Colony under Brahmanbaria WATER DEVELOPMENT Division, BWDB, Brahmanbaria during the year 2018-19 & 2019-20 (Package No. BW-04/2018-19)                                                             | DPP<br>0.4                                  | Original<br>0.40    | 05-03-2019          | 16-06-2019                             | 30-06-2019                                                      | 30-06-2019 |
|                                                                                                                                                                                                                                                                                                   | RDPP<br>0.36                                | Revised<br>0.36     |                     |                                        |                                                                 |            |
| Bank protective work along the Left bank of Meghna river from km. 0.400 to km.0.600= 0.200 km at Rajanpur under Sarail Upazila District Brahmanbaria under Brahmanbaria W.D Division, BWDB, Brahmanbaria during the year of 2018-2019 & 2019-2020. (Package No. BW-02/2020-21) Tender Id : 547364 | -                                           | Original<br>4.36    | 29-08-2021          | 15-10-2020                             | 30-06-2021                                                      | 25-06-2023 |
| Bank protective work along the Left bank of Meghna river from km. 0.600 to km.0.800= 0.200 km at Rajanpur under Sarail Upazila District Brahmanbaria under Brahmanbaria W.D Division, BWDB, Brahmanbaria during the year of 2018-2019 & 2019-2020. (Package No. BW-03/2020-21) Tender Id : 547474 | -                                           | Original<br>7.81    | 11-02-2021          | 09-04-2021                             | 30-06-2021                                                      | 25-06-2023 |
| Bank protective work along the Left bank of Meghna river from km. 0.800 to km. 1.000= 0.200 km at Rajanpur under Sarail Upazila District Brahmanbaria under Brahmanbaria W.D Division, BWDB, Brahmanbaria during the year of 2020-21. (Package No. BW-04/2020-21) Tender Id : 547552              | -                                           | Original<br>7.42    | 11-02-2021          | 09-04-2021                             | 30-06-2021                                                      | 25-06-2023 |
| Bank protective work along the Left bank of Meghna river from km. 1.000 to km. 1.200 0.200 km at Rajanpur under Sarail Upazila District Brahmanbaria under Brahmanbaria W.D Division BWDB Brahmanbaria during the year of 2020-21. (Package No. BW-05/2020-21) Tender Id : 547554                 | -                                           | Original<br>7.63    | 11-02-2021          | 09-04-2021                             | 30-06-2022                                                      | 25-06-2023 |
| Bank protective work along the Left bank of Meghna river from km. 0.000 to km. 0.400 = 0.400 km at Rajanpur under Sarail Upazila District Brahmanbaria under Brahmanbaria W.D Division BWDB Brahmanbaria during the year of 2020-21. (Package No. BW-07/2020-21) Tender Id : 651070               | -                                           | Original<br>10.45   | 29-08-2021          | 15-10-2021                             | 30-06-2022                                                      | 25-06-2023 |

8.2

Use of Project Consultant (s) (Foreign/Local): No provision of deploying consultant in this project.

| Name of the Field | Approved man month |                 | Actual man month<br>utilized | Remarks |
|-------------------|--------------------|-----------------|------------------------------|---------|
|                   | As per DPP         | As per Contract |                              |         |
| 1                 | 2                  | 3               | 4                            | 5       |
| a) Foreign :      | Not applicable     |                 |                              |         |
| b) Local :        | Not applicable     |                 |                              |         |

✓

## 09. Construction/Erection/Installation Tools &amp; Equipment:

| Description of items | Quantity (as per DPP) | Quantity procured with date | Transferred to O&M with date | Disposed off as per rule with date | Balance | Remarks |
|----------------------|-----------------------|-----------------------------|------------------------------|------------------------------------|---------|---------|
| 1                    | 2                     | 3                           | 4                            | 5                                  | 6       | 7       |
| Not applicable       |                       |                             |                              |                                    |         |         |

**C. FINANCIAL AND PHYSICAL PROGRAMME:**

## 01. (a) Original and revised schedule as per DPP:

(In lakh Taka)

| Financial Year | Financial provision & physical target as per original DPP |                |           |                | Financial provision & physical target as per latest revised DPP |                |           |                |
|----------------|-----------------------------------------------------------|----------------|-----------|----------------|-----------------------------------------------------------------|----------------|-----------|----------------|
|                | Total                                                     | Taka           | P.A       | Physical%      | Total                                                           | Taka           | P.A       | Physical%      |
| 1              | 2                                                         | 3              | 4         | 5              | 6                                                               | 7              | 8         | 9              |
| 2018-19        | 1575.22                                                   | 1575.22        | --        | 40.06%         | 3.83                                                            | 3.83           | --        | 0.08%          |
| 2019-20        | 1529.47                                                   | 1529.47        | --        | 38.89%         | 572.19                                                          | 572.19         | --        | 12.56%         |
| 2020-21        | 827.73                                                    | 827.73         | --        | 21.05%         | 373.97                                                          | 373.97         | --        | 8.21%          |
| 2021-22        | 00                                                        | 00             | --        | --             | 3605.61                                                         | 3605.61        | --        | 79.15%         |
| 2022-23        | 00                                                        | 00             |           | --             | 00                                                              | 00             | --        | --             |
| <b>Total</b>   | <b>3932.42</b>                                            | <b>3932.42</b> | <b>--</b> | <b>100.00%</b> | <b>4555.60</b>                                                  | <b>4555.60</b> | <b>--</b> | <b>100.00%</b> |

## 01. (b) Revised ADP allocation and progress:

(In lakh Taka)

| Financial Year | Revised Allocation & target |                |           |                | Taka release   | Expenditure & physical progress |                |           |               |
|----------------|-----------------------------|----------------|-----------|----------------|----------------|---------------------------------|----------------|-----------|---------------|
|                | Total                       | Taka           | P.A.      | Physical (%)   |                | Total                           | Taka           | P.A       | Physical (%)  |
| 1              | 2                           | 3              | 4         | 5              | 6              | 7                               | 8              | 9         | 10            |
| 2018-19        | 5.00                        | 5.00           | --        | 0.08%          | 5.00           | 3.83                            | 3.83           | --        | 0.080%        |
| 2019-20        | 1066.00                     | 1066.00        | --        | 12.56%         | 532.90         | 523.38                          | 523.38         | --        | 12.56%        |
| 2020-21        | 1500.00                     | 1500.00        | --        | 8.23%          | 374.25         | 373.97                          | 373.97         | --        | 12.36%        |
| 2021-22        | 3100.00                     | 3100.00        |           | 45.13%         | 2876.50        | 1628.21                         | 1628.21        |           | 41.00%        |
| 2022-23        | 2000.00                     | 2000.00        |           | 34.00%         | 1999.33        | 1790.55                         | 1790.55        |           | 28.83%        |
| <b>Total</b>   | <b>7671.00</b>              | <b>7671.00</b> | <b>--</b> | <b>100.00%</b> | <b>5787.98</b> | <b>4319.94</b>                  | <b>4319.94</b> | <b>--</b> | <b>94.83%</b> |

**D. ACHIEVEMENT OF OBJECTIVES OF THE PROJECT:**

| Objective as per DPP                                                                                                                                                                                                                                          | Actual achievement                                                                                                                                                                                                                                         | Reasons for shortfall, if any |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| 1) If the Bank Protective Work is constructed, the houses, roads, public and private schools, mosques, madrasas, temples, hat bazaars, cultivable lands, paved roads, bridges etc. of the area will be permanently protected from the waves of Meghna river.; | After construction of the Bank Protective Work houses, roads, public and private schools, mosques, madrasas, temples, hat bazaars, cultivable lands, paved roads, bridges etc. of the area have been permanently protected from the waves of Meghna river. | No short fall                 |
| 2) If the project is implemented, the property worth about 12367.00 lakh located in the project area will be protected and if the project is implemented, about 25,000 people will benefit.                                                                   | The property worth about 12367.00lakh located in the project area have been protected and about 25,000 people have been benefited                                                                                                                          |                               |

**E. BENEFIT ANALYSIS**

## 01. Annual Output:

| Items of out-put                                 | Unit           | Estimated quantity expected at full capacity | Actual quantity of out-put during the 1st year of operation at full capacity (or during, real production for newly completed project) |
|--------------------------------------------------|----------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| (a) FCD facilities                               | Hector         | 145.00                                       | 140.00                                                                                                                                |
| (b) Incremental paddy production on project area | M ton/Year     | 2500.00                                      | 2400.00                                                                                                                               |
| (c) Production of Agricultural sector            | Lakh T.K/ Year | 500.00                                       | 450.00                                                                                                                                |

| Items of out-put         | Unit | Estimated quantity expected at full capacity | Actual quantity of out-put during the 1st year of operation at full capacity (or during, real production for newly completed project) |
|--------------------------|------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| (d) Union Health Complex | nos  | 1                                            | 1                                                                                                                                     |
| (e) Primary School       | nos  | 2                                            | 2                                                                                                                                     |
| (f) High School          | nos  | 1                                            | 1                                                                                                                                     |
| (g) Mosque & Temple      | nos  | 3                                            | 2                                                                                                                                     |
| (h) Madrasa              | nos  | 1                                            | 1                                                                                                                                     |
| (i) Market/ Shops        | nos  | 135                                          | 130                                                                                                                                   |
| (j) Mobile Phone Tower   | nos  | 2                                            | 2                                                                                                                                     |
| (k) House                | nos  | 655                                          | 630                                                                                                                                   |
| (l) Cemetery             | nos  | 1                                            | 1                                                                                                                                     |

02. Cost/Benefit:

| Item                                  | Estimated | Actual                                                             |
|---------------------------------------|-----------|--------------------------------------------------------------------|
| (1) Benefit cost ratio of the project |           |                                                                    |
| (i) Financial                         | 1.50:1.00 | Will be evaluated later by concerned directorate of BWDB and IMED. |
| (ii) Economic                         | 1.71:1.00 |                                                                    |
| (2) Internal Rate of Return           |           |                                                                    |
| (i) Financial                         | 21.57%    |                                                                    |
| (ii) Economic                         | 24.47%    |                                                                    |

03. Please give reasons for shortfall, if any, between the estimated and actual benefit:

There is no short fall between the estimated and actual benefit.

## **F. MONITORING AND AUDITING**

0.1 Monitoring:

| Name & Designation of the Inspecting Official                                                       | Date of Inspection | Identified Problems | Recommendation /Comments                                                                                                                                                                    |
|-----------------------------------------------------------------------------------------------------|--------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                                                                   | 2                  | 3                   | 4                                                                                                                                                                                           |
| <b>Ministry/Agency:</b>                                                                             |                    |                     |                                                                                                                                                                                             |
| Mst. Sayeda Salma Jafrin<br>Additional Secretary, Admin Wing,<br>Ministry Of Water resources.       | 15/01/2022         | No                  | Take immediate action to revise the DPP of the project.                                                                                                                                     |
| Mst Afsana Bilkis<br>Deputy Secretary,<br>Ministry Of Water resources.                              | 16/12/2021         | No                  | The implementation of the project should be completed during the current dry season and proper monitoring should be done by the concerned Department/Task Force of the implemented project. |
| Mr. Abdullah Al Arif<br>Deputy Secretary, Dev-1 Sec.<br>Ministry Of Water resources.                | 10/06/2022         | No                  | Project progress is 65% as on 10/06/2022, in remaining time progress of each ongoing package should be accelerated as much as possible to achieve maximum progress of the project.          |
|                                                                                                     | 22/01/2023         |                     | Necessary funds should be released for completion of the project by June 2023.                                                                                                              |
| Mr. SM Sarwar Kamal<br>Deputy Secretary, Planning 6<br>Section<br>Ministry Of Water resources.      | 10/06/2022         | No                  | The Project work Progress should be increased.                                                                                                                                              |
| Mr. SM Rejaul Mostafa Kamal<br>Additional Secretary, Planning Wing,<br>Ministry Of Water resources. | 15/06/2022         | No                  | In order to manufacture quality concrete blocks, the platform should be made properly at the place of block casting                                                                         |
| <b>IMED :</b>                                                                                       |                    |                     |                                                                                                                                                                                             |



| Name & Designation of the Inspecting Official                                             | Date of Inspection | Identified Problems | Recommendation /Comments                                                                                                                                              |
|-------------------------------------------------------------------------------------------|--------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                                                         | 2                  | 3                   | 4                                                                                                                                                                     |
| Upama Akter<br>Deputy Director, IMED                                                      | 23/12/2019         | No                  | In order to properly implement all the unfinished tasks, a revised workplan should be formulated according to the Work/activity list (Work breakdown structure (WBS)) |
| <b>BWDB/ Others :</b>                                                                     |                    |                     |                                                                                                                                                                       |
| Mst Umme Fatema Nazma Begum<br>Honorable Member of Parliament<br>Reserved women's seat-12 | 10/12/2019         | No                  | Inaugurated the project.                                                                                                                                              |
| Mr. D. Jibon Kumar Sarkar,<br>Superintending Engineer<br>Design Circle-4,<br>BWDB, Dhaka  | 10/06/2022         | No                  | Instructed to follow approved design for construction work.                                                                                                           |
| Mr. Bidyut Kumar Shaha<br>Superintending Engineer<br>Planning -2,<br>BWDB, Dhaka          | 15/06/2022         | No                  | Instructed to follow approved design for construction work.                                                                                                           |
| Mr. MD. Moniruzzaman,<br>Chief Engineer, Eastern Zone,<br>BWDB, Cumilla                   | Several times      | No                  | In order to manufacture quality concrete blocks, the platform should be made properly at the place of block casting.                                                  |
| Mr. Zahir Uddin Ahmad<br>Chief Engineer, Eastern Zone,<br>BWDB, Cumilla                   | Several times      | No                  | Instructed to follow approved design for construction work.                                                                                                           |
| Mr. Zohirul Islam<br>Superintending Engineer<br>Cumilla O&M Circle<br>BWDB, Cumilla.      | Several times      | No                  | Approved design must be followed.                                                                                                                                     |
| Mr. MD. Abdul Latif<br>Superintending Engineer<br>Cumilla O&M Circle<br>BWDB, Cumilla.    | Several times      | No                  | Instructed to follow approved design for construction work                                                                                                            |

## 0.2. Auditing during and after Implementation:

### 2.1 Internal Audit:

No internal audit has been conducted

| Period of Audit | Date of submission of Audit Report | Major findings/ objections | Whether objections resolved or not |
|-----------------|------------------------------------|----------------------------|------------------------------------|
| 1               | 2                                  | 3                          | 4                                  |
| --              | --                                 | --                         | --                                 |

### 2.2. External Audit:

Yet to be conducted

| Audit Period | Date of submission of Audit Report | Major findings/ objections                                                                                                                                                                                                             | Whether objections resolved or not            |
|--------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 1            | 2                                  | 3                                                                                                                                                                                                                                      | 4                                             |
| 2019-2021    | 30-09-2021                         | Financial loss to the government due to VAT at the prescribed rate on the insurance premium due to non-insurance on the contract price by the contractor is Tk.12,91,670.00 (Twelve lakh ninety one thousand six hundred and seventy). | Broad sheet reply submitted.not resolved yet. |
| 2021-2022    | 10-11-2022                         | Financial loss to the government due to non-cashing of the recoverable amount and bank guarantee by canceling the performance security of the canceled contractor as per the terms of the contract 5,23,29,736 Tk.                     | Broad sheet reply submitted.not resolved yet. |

| Audit Period | Date of submission of Audit Report | Major findings/ objections                                                                                                                                                                                                                                                                   | Whether objections resolved or not |
|--------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 1            | 2                                  | 3                                                                                                                                                                                                                                                                                            | 4                                  |
|              |                                    | Irregular expenses of the Board for execution of works by using non-specification low quality CCblocks Tk.3,70,32,154.                                                                                                                                                                       |                                    |
|              |                                    | 45,55,60,000Tk wastage of funds of the board due to laxity of officials in the performance of duties, increase in expenditure in the name of revision of DPP and inability to complete the projects under implementation due to disruption of the main goals and objectives of the projects. |                                    |
|              |                                    | 6,77,83,811 (Six Crore Seventy Seven Lakh Eighty Three Thousand Eight Hundred and Eleven) Taka due to payment of CC Block bills in excess of the CC Block amount accepted in the report of the Task Force Committee.                                                                         |                                    |

## **G. DESCRIPTIVE REPORT**

### **1. General Observations/Remarks of the Project on:**

#### **1.1 Background**

Implementation of 1.200 km river bank protective works under the proposed project will play an important role in the development of physical infrastructure in the project area; Which will accelerate the progress of residential, communication, agricultural, industrial and other development works. As a result of the implementation of the project, the project area will be saved from river erosion and the wealth of around 12367.00 lakh Taka will be saved in the project area including hat bazar, school, union health complex, roads, mosque-madrasa and houses. The spatial location of the project is in the south eastern hydrological zone of BWDB. The administrative and management control lies with Brahmanbaria Water Development Division, BWDB, Brahmanbaria under Comilla O&M Circle, BWDB, Comilla. The project area comprise of a gross area of 1000 ha.

#### **1.2 Justification/Adequacy**

The project is located at Rajapur, Sarail upazila of Brahmanbaria District. The main component of the project is construction of Bank Protective Work and Slope Protection at Rajapur area under Sarail Upazila in Brahmanbaria District. After implementation of the project, the farmers of that area can save their crops from unexpected Bank Protective Work breaching due to erosion of wave action of Meghna River. The project will help the beneficiaries of that area to increase the food production. It will save the public & private properties of municipal area. It will also mitigate river erosion and Bank Protective Work damage. Safety of immovable properties and improvement of local people socio economic condition. To protect primary school, high school, Mosque, Hat-bazaar, shop, tower of mobile phone, houses, agricultural land & home stead, Grave yard Protected from river bank erosion.

#### **1.3 Objectives**

The objectives of the project are:

- To permently protect, the houses, houses, roads, public and private schools, mosques, madrasas, temples, hat bazaars, cultivable lands, paved roads, bridges etc. of the area will be permanently protected from the waves of Meghna river;

- To permanently protect the property worth about 12367.00 lakh located in the project area will be protected and if the project is implemented, about 25,000 people will benefit.

#### 1.4 Project revision with reasons

**1<sup>st</sup> Revision with reason:** The project titled conservation of Meghna river bank at Rajapur in Sarail upazila of Brahmanbaria district is a very important public project. The project was approved by Hon'ble Planning Minister on 27.09.2018. The administrative order of the project was issued on 23-10-2018. The duration of the project was fixed from 01 July 2018 to 30 June 2021 and the sanctioned expenditure was Tk.3932.42 lakhs. In the 1st meeting of the Steering Committee held at the Ministry of Water Resources on 23-06-2019, the progress of the project was discussed in details. As the project is located in remote areas and the transportation system is very difficult, the contractors were not interested in working in those areas. The area is under water for about 6-7 months in a year as it is a Haor region. The schedule rate of the project for the financial year 2016-2017 was 35% lower than the current market rate. Tenders for 4 packages were invited through EGP for execution of physical works. Out of which 3 packages have been awarded. Meanwhile, the tenders for the remaining packages were invited on 23-05-2019 and opened on 23-06-2019. The bid received by the contractor was 9.50% more than the estimated cost. In the meeting, a decision was taken to revise the DPP of the project in the light of the rates quoted by the contractor. Administrative sanction was issued on 09-01-2020 on the 1st revised DPP with an estimated expenditure of Tk.4125.84 lakhs. Subsequently, the period was approved up to June 2022 without any increase in expenditure by the appropriate authority.

**2<sup>nd</sup> Revision with reason:** Later, as per the decision of the steering committee meeting on 28 December 2020, the work progress was not satisfactory and it was recommended to cancel the work orders of 2 packages out of the 3 ongoing package and invite new tenders. For that purpose by canceling 2 packages i.e. remaining part of package no. BW-02 and BW-03 and preparing estimates in rate schedule 2019-20 on last 11-02-2021 in 4 packages (BW-02/2020-21, BW-03 /2020-21, BW-04/2020-21, BW-05/2020-21) were invited by dividing the tender. After inviting tenders, 3 packages out of 4 packages were awarded due to which the cost of 2nd RDPP was fixed as per the quoted price of 3 packages by the contractor. Previous contractor Dolly Construction, the quantity of blocks prepared in BW-02 package (45x45x45)cm 22300 (40x40x40)cm 3154 (45x45x30)cm 4343 at the cost of Tk. 114236. 034 Tk. The quantity of blocks prepared in BW-01 package is (45x45x30)cm 3686, (45x45x45)cm 21600 Nos, (40x40x40)cm 13650 Nos, 250kg geo bag 7253 Nos whose value was Tk 39560698.388. In the month of March 2021, it was decided to cancel the work of the package No. BW-01/2018-19 under implementation by Dolly Construction in the month of March 2021. As a result, another package named BW-07/2020-21 was prepared to complete the remaining work of the package. The tender was called on 04.08.2021. The cost of 2nd RDPP has been fixed as per the quoted price of the package as per the tender. It should be noted that in the light of the decision taken in the 5th meeting of the steering committee held on 14-06-2021, the 2nd revised DPP was formulated and submitted, then the meeting of the verification committee of the ministry was held on 04/10/2021. Later Project Evaluation Committee (PEC) meeting was held on the 2nd revised DPP submitted in light of the scrutiny meeting. DPP has been restructured in light of the decision of the said meeting. The cost of the revised DPP was Tk.4555.60 lakhs.

#### 2. Rationale of the project in respect of concept, Design, Location and Timing.

To achieve the target as a whole the Construction of Bank Protective Work and Slope Protection at Rajapur area under Sarail Upazila in Brahmanbaria District for proper protection of the project area to ensure natural & environment balance of the area against devastating river erosion

#### 3. Brief description on planning and financing of the project and its applicability.

##### ◆ Project Identification:

Due to continuous erosion of left bank of Meghna river at Rajapur in Sarail Upazila of Brahmanbaria district, the economic and human losses has been going on for long time. In order to prevent the erosion of Rajapur and adjacent areas, permanent preservation of the river bank is necessary. Various dailies published pictorial news about the destruction of this area at various times. In the emerging situation, the local representatives and the public have strongly demanded measures to prevent the erosion. The Honorable Member of Parliament of Brahmanbaria-2 Constituency, Advocate Ziaul Haque Mridha requested the Hon'ble Minister of Ministry of Water Resources to take measures to prevent the area through a DO letter. As a result, in order to solve the mentioned problems, Rajapur on the left bank of the Meghna river under Brahmanbaria district under Sarail upazila and adjacent areas, markets, schools, mosques, madrasas, Eidgahs, forestry, homesteads, launch-ghats and valuable agricultural land adjacent to

the Ashuganj port to protect Meghna river from erosion a technical committee formed by BWDB was formed to prepare a technical report for damage assessment and feasibility study. Based on the opinion and recommendations of the committee, the DPP has been prepared and submitted to the appropriate authority for approval.

◆ **Project Preparation:**

Addressing the above problems, Brahmanbaria Water Development Division, BWDB Brahmanbaria prepared the project proposal consisting Construction of Bank Protective Work and Slope Protection at Rajapur area under Sarail Upazila in Brahmanbaria District

◆ **Appraisal:**

PEC meeting was held on 28/01/2018 in Planning Commission and decision was taken to revise financial and economic analysis of this project, correction of different committee programme and unit cost of civil works.

◆ **Credit Negotiation:** Not applicable

◆ **Credit Agreement:** Not applicable

◆ **Credit Effectiveness:** Not applicable

◆ **Loan Disbursement:** Not applicable

◆ **Loan Conditionality:** Not applicable

◆ **Project Approval:** The project was approved on July, 2018 & subsequent revision was approved on June, 2022.

◆ **Others (if any):** Nil

**4. Analysis of the Post-Implementation situation and result of the project:**

**4.1 Whether the beneficiaries of the project have clear knowledge about the Target/ Objectives of the project:**  
Yes.

**4.2 Programme for use of created-facilities of the project:**

The stakeholders are directly taking advantages of the created facilities of the project.

**4.3 O & M programme of the project:**

Post Project recurrent O&M works will be arranged from the regular O&M allocation.

**4.4 Impact of the Project -**

**4.4.1 Direct:**

- Rajapur villages under Sarail upazila have been protected from the huge water waves of Meghna river ;
- After construction of the Bank Protective Work houses, roads, public and private schools, mosques, madrasas, temples, hat bazaars, cultivable lands, paved roads, bridges etc. of the area have been permanently protected from the waves of Meghna river.
- Aman and robi crops have been protected from water.
- Cooperation in harvesting / collection of haor crops have been increased;
- Natural and human resources have been protected and the risk of agricultural products have been reduced
- Employment opportunities have been created in various fields by increasing agricultural production;
- The quality of life through development in agriculture and non-agricultural sectors have been Improved;
- Communication system have been developed;
- The property worth about 12367.00lakh located in the project area have been protected and About 25,000 people have been benefited

**4.4.2 Indirect:**

- Sustainable socio-economic enhancement.
- Enhancement of local employment.
- Enhancement of echo system and biodiversity.

**4.5 Transfer of Technology and Institutional Building through the project:**

Not Applicable

- 4.6 **Employment generation through the project:**  
Employment generation for skilled/unskilled during construction period is increased.
- 4.7 **Possibility of Self-employment:**  
There are possibilities of self-employment as existing commercial and business centers will be established.
- 4.8 **Possibility of women-employment opportunity:**  
Yes, there is possibility of women-employment through the project.
- 4.9 **Women's participation in development:**  
Yes.
- 4.10 **Probable Impact on Socio-Economic activity:**  
As the project area is used as a recreation place as well as commercial area will increase and protect this is why the socio-economic activities largely increase.
- 4.11 **Impact on environment:**  
Environmental enhancement is achieved through the implementation of the Project. Flood and water logging related disease reduced.
- 4.12 **Sustainability of the project:**  
The project is sustainable but requires periodic maintenance.
- 4.13 **Contribution to poverty alleviation/reduction:**  
The project fulfilled the following benefits in compatible strategic goal i.e.
- a) Reduction of vulnerability to water related disaster,
  - b) Manage erosion of river and protect both bank infrastructure of poverty alleviation as per SDG:
  - c) The project ensures to save movable and immovable properties of total worth of approximately Tk. 12367.00 lakh.
  - d) It generated employment for skilled/unskilled during construction period and also in annual O&M phase in project performance. Also better employment access in business tertiary sectors is enhanced.
  - e) Natural security against river bank erosion is resorted.
- 4.14 **Opinion of the public representatives, local elite, local administration, teachers, religious leaders, women's representatives etc.**  
Positive remarks regarding the project.
- 4.15 **Contribution of Micro-credit programmes and Comments on overlapping with any NGO activities.**  
Not Applicable
- 5. Problems encountered during Implementation (with duration & steps taken to remove those)**
- |      |                                            |     |
|------|--------------------------------------------|-----|
| 5.1  | Project Management                         | N/A |
| 5.2  | Project Director                           | N/A |
| 5.3  | Land Acquisition                           | N/A |
| 5.4  | Procurement                                | N/A |
| 5.5  | Consultancy                                | N/A |
| 5.6  | Contractor                                 | N/A |
| 5.7  | Manpower                                   | N/A |
| 5.8  | Law & Order                                | N/A |
| 5.9  | Natural calamity                           | N/A |
| 5.10 | Project financing, allocation and release  | N/A |
| 5.11 | Design formulation/approval                | N/A |
| 5.12 | Project aid disbursement and re-imburement | N/A |
| 5.13 | Mission of the development partners        | N/A |

#### 5.14 Time & Cost Over-run

As the project is located in remote areas and the transportation system is very difficult, the contractors were not interested in working in those areas. The area is under water for about 6-7 months in a year as it is a Haor region. So contractor cannot work in this area more than 3 to 4 months in a year. In addition, due to the global Covid-19 pandemic in 2020 and the pre-monsoon floods in 2022 project implementation was delayed. The schedule rate of the project for the financial year 2016-2017 which was 35% lower than the current market rate. Tenders for 4 (four) packages are invited through EGP for execution of physical works. Out of them contractor quoted above than the estimated cost in all 3(three) protective packages. As a result Project cost has increased by amending DPP for execution of works.

|      |                                |     |
|------|--------------------------------|-----|
| 5.15 | Project Supervision/Inspection | N/A |
| 5.16 | Delay in Decision              | N/A |
| 5.17 | Transport                      | N/A |
| 5.18 | Training                       | N/A |
| 5.19 | Approval                       | N/A |

#### 5.20 Others

Bank Protective work along the Left Bank of Meghna River at Rajapur in Sarail Upazila Brahmanbaria district was scheduled for completion in June, 2022. The project was not completed on schedule due to record rainfall in Cherrapunji, India and early flooding in other districts of northeastern Bangladesh including Sylhet, Sunamganj. The project is included in ADP after the application of no cost time extension and subsequently the project period is extended by 1 year i.e. till June, 2023 without cost escalation.

Due to non-availability of funds required to implement the remaining work of the project after the extension of the project, it was not possible to start the actual work at that time. March, 2023 the actual work of the project started after receiving funding from RADP for implementation of the project. As the main material in the implementation of the project work are blocks and geo bags which require sand for making. But due to the scarcity of sand in Brahmanbaria at that time cause disruption of making blocks and geo bags. Apart from this, there is a labor crisis due to the departure of workers during the holy Eid-ul-Fitr holiday in April, 2023. As a result, work on the site was stopped for a few days at that time. Finally the project was completed by achieving 95.31% project progress.

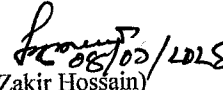
**6. Remarks & Recommendations of the Project Director:**

The project is implemented quickly while maintaining quality standards. Rajapur village in Sarail upazila of Brahmanbaria district is situated between the rivers Meghna. The village is situated on the banks of a vast haor which is submerged in water for about 6/7 months of the year. During the monsoon season, there is bank full of water in the haor, a small amount of wind produces strong waves in normal condition. Moreover during the Kalbaishakhi, the situation gets extremely worse. Despite these adversities, the project has been implemented as per RDPP. The objectives of the projects attained satisfactorily & beneficiaries are enjoying full benefit from the Project. The project has been implemented under rigorous monitoring & supervision. BWDB Taskforce committee has ensured quality & quantity of used cc blocks in the project. Several high officials have visited the project during implementation period & expressed their satisfaction about the implementing works. So, objective & output wise, it is a successful project of BWDB. As the works completed within this project will face natural adversities quite regularly, so regular O&M & periodic maintenance will be required in future to ensure greater sustainability.

মোঃ মনজুর রহমান  
নির্বাহী প্রকৌশলী (চঃদাঃ)  
ব্রাহ্মণবাড়িয়া পানি উন্নয়ন বিভাগ  
বাগউবো, ব্রাহ্মণবাড়িয়া।

প্রকৌশলী, মোঃ মনজুর রহমান  
অতিরিক্ত সচিব প্রকৌশলী  
কুমিল্লা পওর শার্কেল  
বাগউবো, কুমিল্লা।

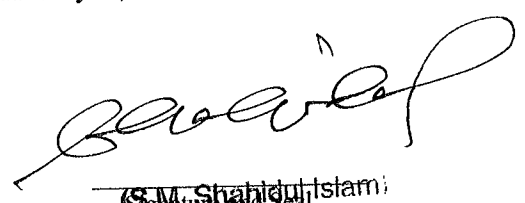
The undersigned joined and took the charge of the Chief Engineer, Eastern Zone, Cumilla on 25.07.2023 after completion of the said project from former Chief Engineer and Project Director Mr. Md. Moniruzzaman and he is the last Project Director. I, Therefore signed the PCR for the onward submission

  
(Md. Zakir Hossain)  
Addl. Chief Engineer, Eastern Zone,  
BWDB, Cumilla

**7. Remarks/Comments of Agency Head**

This project has ensured safeguard from severe wave action of Meghna river for existing establishments on the Rajapur area. This project has provided agricultural & socio-economic boost to approximately 25,000 inhabitants of that area. This project is serving its intended purpose and can be considered a successful one.

Date: 23/01/24

  
(S.M. Shahidul Islam)  
ID NO: 650307001  
Director General  
BWDB, Dhaka

**8. Remarks/Comments of the officer in-charge of the Ministry/Division**

The overall achievement of this project is to ensure safeguard from left bank erosion of Meghna River which will protect the valuable property of that area. It will also improve the livelihood of the local people

Date: .....

Signature and Seal

