



*Journey
with coastal
struggle*



CODEC ANNUAL REPORT

2019 - 2020



CODEC

**ANNUAL
REPORT
2019-2020**

Date of Publication
December 2020

Published by
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ACRONYMS

ADB	Asian Development Bank	ENA	Essential Nutrition Action	PA	Protected Areas
AdGLiB	Adolesent group for Literacy Boost	ENHA	Essential Nutrition & Hygiene Action	PC	Project Coordinator
ADPEO	Assistant District Primary Education Officer	EP	Extreme Poor	PCVA	Participitory Climate Vulnerability Assessment
AGM	Annual General Meeting	EPE	Early Primary Education	PE	Primary Education
AHI	Assistant Health Inspector	EPI	Expanded Program on Immunization	PF	People's Forum
AIGA	Alternative Income Generating Activities	EPRC	Education and Protection for Rohingya Children	PG	Play Group
ANC	Anti Natal Care			PKSF	Palli Karma-Sahayak Foundation
AT	Asset Transfer	EUAV	EU Aid Volunteers	PMU	Project Management Unit
AUEO	Assistant Upazila Education Officer	FD	Forest Department	PO	People's Organization
BARI	Bangladesh Agricultural Research Institute	FDM	Faculty of Disaster Management	PO	Programme Officer
BDS	Banladesh Development Society	FDMN	Forcibly Displaced Myanmar National Children	PP	Preprimary School
BE	Basic Education			PSTU	Patuakhali Science and Technology University
BFDC	Bangladesh Fisheries Cooperation	FDP	Family Development Plan	PLW	Pregnant and Lactating Woman
BHH	Beneficiary Household	FELC	Financial Entrepreneurial Literacy Centre	QE	Quality Education
BLI	Burmese Language Instructor	FF	Field facilitator	RBA	Right Based Approach
BNP	Baroiyaddhala National Park	FFD	Farmer's Field Day	RBM	Result Based Monitoring
BRS	Boat Rental scheme	FGD	Focus Group Discussion	RC	Registered Camp
BRUC-Asia	Buildings Resilient Urban Communities-Asia	FM	Field Mentor	READ	Reading Enhancement for Advancing Development
C4D	Communication for Development	FNS	Farmer Nutrition School	RIA	Reading Instruction and Assessment
CBCPC	Community Based Child Protection Committee	FPI	Family Planning Inspector	SAAO	Sub Assistant Agriculture Officer
CC	Community Clinic	FS	Field Supervisor	SAFETI	Safe Aqua Farming for Economic and Trade Improvement
CCA	Climate Change Adaptation	FWA	Family Wealfare Assistant	SAG	School Assistant Group
CF	Community Facilitator	FWV	Family Wealfare Visitors	SAPB	South Asia Partnership Bangladesh
CFs	Child Friendly Spaces	FY	Financial Year	SBCC	Social Behavior Change Communications
CG	Community Group	GBV	Gender Based Violence	SDG	Sustainable Development Goals
CHCP	Community Health Care Provider	GIFT	Genetically Improved Farm Tilapia	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
CHV	Community Health Volunteers	GMS	Graduation Monitoring System	SF	Stromme Foundation
CIPRB	Centr for Injury Prevention and Research	GO	Government Organization	SFP	School Feeding Program
CLP	Community Led Project	GoB	Government of Bangladesh	SFT	Salt Farm Texel
CLV	Community Literacy Volunteers	GPS	Government Primary School	SG	Small Group
CM	Community Mobilization	HA	Health assistant	SGP	Small Group Plan
CMC	Center Management Committe	HES	Health wducation Session	SMC	School Management Committe
CMC	Co-Management Committe	HFP	Homestead Food Production	SoD	Standing Order on Disaster
CNC	Community Nutrition Champion	HH	Household	SRDI	Soil Research Development Institute
CNRS	Centre for Natural Research Studies	HI	Health Inspector	SRG	Self Reliant Group
CODEC	Community Development Centre	HT	Head Teacher	SRHR	Sexual Reproductive Health and Right
CPG	Community Petrol Group	HS	Hazarikhil Wildlife Sanctuary	STO	Senior Technical Officer
CPP	Cyclone Preparedness Program	HWS	Hazarikhil Wildlife Sanctuary	SUAP	Safer Use action Plan
CRC	Community Reading Group	IAT	Instructional Adjustment Tools	TO	Technical Officer
CREL	Climate Resilient Ecosystems and Livelihood	ICS	Installed Improve Cooking System	ToT	Training of the Trainers
CROs	Community Resilience Officers	ICT	Information & Communication Technology	TP	Technical Partner
CRP	Community Resilient Program	IEE	Initial Environmental Evaluation	TVET	Technical Vocational Education and Training
CSA	Climate Smart Agriculture	IGA	Income Generating Activities	UAO	Upazila Agriculture Officer
CSG	Community Savings Group	IP	Implementing Partner	UDMC	Union Disaster Management Committee
CSG	Community Support Group	IUCN	International Union for Conservation of Nature	UDMP	Union Disaster Management Plan
CSR	Corporate Social Responsibility	KiA	Kerk in Actie	UEO	Upazila Education Officer
CVE	Combat Violent Extremism	LAC	Legal aid Clinic	UF	Union Facilitator
CWS	Chunati Wildlife Sanctuary	LC	Learning Centre	ULO	Upazila Livestock Officer
DAE	Department of Agricultural extension	LCMC	Learning Centre Management Committe	UMN	Undocumented Myanmar National
DANIDA	Danish International Development	LGED	Local Government Engineering Department	UNO	Upazila Nirbahi Officer
DC	Deputy Commissioner	LH	Livelihood	UP	Union Parishad
DD	Deputy Director	LNHAs	Local and National Humanitarian Actors	URC	Upazila Resource Centre
DFID	Department of International Development	LSP	Local Service Provider	USAID	United States Agency for International Development
DFAP	Development Food assistant Project	LTC	Local Technical Committe	USDA	U.S Department of Agriculture
DFO	Divisional forest Officer	M&E	Monitoring and Evaluation	UzDMC	Upazila Disaster Management Committee
DIP	Detail Implementation Plan	MIS	Management Information System	VAW	Violence Against Women
DLAC	District Legal Aid Clinic	MFF	Mangroves for the Future	VCF	Village Conservation Forum
DLS	Department of Livestock Services	MOA	Memorandum of agreement	WATSAN	Water and Sanitation
DMCs	Developing Member Countries	MOH&FW	Ministry of Health and Family Wealfare	WC	Ward Committees
DO	Development Objectives	MOH	Ministry Health	WDMC	Ward Disaster Management Committee
DOF	Department of Fisheries	MOPME	Ministry of Primary and Mass Education	WEE	Women Economic Empowerment
DOL	Departmen tof Livestock	MoWCA	Ministry of Women and Child Affairs	WFP	UN World Food Programme
DPEO	District Primary Education Officer	MP	Market Promoter		
DPHE	Department of Public Health Engineering	NAP	Notun Alo Project		
DRR	Disaster Risk Reduction	NDNP	Nijhumdwp National Park		
ECA	Ecological Critical Areas	NFE	Non Formal education		
ECCD	Early Childhood Care developmentE-	NFPE	Non Formal Primary education		
COFISHBD	The Enchanced Coastal Fisheries of BD	NGO	Non-Government Organization		
EL	Entrepreneur Literary	NJP	Nobo Jatra Project		
ELHNA	Empowering Local and National Humanitarians Actions	NRM	Natural Resource Management		



PRESIDENT'S STATEMENT

This Year CODEC is going to complete its thirty five years of journey. Since inception in 1985 working in the deprived coastal villages of Bangladesh. Codec has assiduous efforts, contributions and achievements for socio-economic development of coastal people which are operated through six thematic areas. CODEC, has been working to improve the livelihood of the coastal people for the last 35 years. The organization has overlaid its program to over 800 coastal unions, 78 coastal upazilas and 11 coastal districts in 3 divisions of Bangladesh.

Currently, CODEC has been executing 19 different types of project mainly in the field of education, livelihoods, climate resilience and disaster, skills and entrepreneur development. CODEC had to overcome many obstacles, restriction and make strides because of its strong commitment for the coastal people of Bangladesh. In response to humanitarian crisis of Rohingya children, CODEC constructed low cost bamboo structured learning centre and child friendly spaces designed by CODEC's own innovation. CODEC also has a strong micro credit program which operates in coastal areas with an aim to resolve poverty and increase standard of living in the rural Bangladesh.

The future role of CODEC in the coastal belt is to facilitate diversifies livelihoods promotion, life skills development, climate change adaptation and becoming a strong national advocacy organization. CODEC will emphasize on Integrated Livelihood Approach (ILA), transforming future generation of coastal communities into effective human resources, and agreed policy promotion for sustainable well-begins. CODEC have planned to work with multi-donors who are working for sustainable development and well-beings of coastal communities in Bangladesh.

High-Flow Nasal Cannula (HFNC) therapy is an oxygen supply system capable of delivering up to 100% humidified and heated oxygen at a flow rate of up to 60 liters per minute. The support of High Flow Nasal Cannula (HFNC) system can be life saving for severe COVID-19 patients. But there is shortage of it in Chittagong. In this regard, CODEC has donated 2 HFNCs and 10 other related accessories to Chittagong Medical College and Hospital.

CODEC has taken initiative to raise awareness about COVID-19 and guidelines for health and hygiene management to tackle COVID-19. CODEC has already distributed 4, 00,000 Leaflets containing awareness messages in its working area.

CODEC is thankful for continuous support and valuable assistance and involvement of our development partners: Save the Children, UNICEF, UNHCR, WFP, IUCN, World Fish, Manusher Jonno Foundation, Strømme Foundation, ICCO Cooperation, Oxfam, Winrock International, ERIKS, PKSF, GoB agencies and other organizations.

The Executive Committee of CODEC is highly instigated to propel the development journey of CODEC in right and exemplary direction determined with its vision, mission, goals and policies. I register my heartiest appreciation to the CODEC Front Line Management and Personnel, Mid Line Management and Personnel and Top Level Management for their integration of tea work, coordination and every day hard work immersion with organizational values of morality, competency and commitment.

All the Best Wishes,

Abul Kashem
President
CODEC Executive Committee



FROM THE DESK OF THE EXECUTIVE DIRECTOR

CODEC has completed almost thirty five years of journey. It is a long journey but the path was challenging, demanding and innovative. We learned a lot from the struggling communities of the coast and earned respect due to hardworking, honesty and mutual respect. Annual report of 2019-20 highlights CODEC's achievement under different development initiatives that address poverty and play an enthusiastic role for socio-economic development of coastal people which is operated through six thematic areas-

Education, Skills and Entrepreneur Development; Lives-livelihoods, Food, Nutrition & Health Security; Climate Change and Environment; Social Justice and Legal Support; Economic Development through People's Organization, Micro Finance; Rights and Advocacy.

CODEC has been working with more than 19 projects which are ongoing. CODEC's involvement in the Education sector has created a revolutionary impact among the people of the coastal belt of Bangladesh. CODEC runs a self-funded primary school in Sitakunda where children get free schooling up to class four. CODEC runs Promotion of Nutrition Sensitive Agri-Aquaculture for Social Sustainability (PNSASS) Project, The Salt Solution in Bangladesh (STAB) Project, Safe Aqua Farming for Economic & Trade Improvement Bangladesh (SAFETI) Project, Nature and life project, Community Based Hilsha Conservation and Management in the river of Southern District of Bangladesh (ECOFISH) Project where fish farmers and fishermen are trained and made aware of fishing restrictions. They are also given training on Alternated Income Generating Activities (AIGA) so they can generate extra income during the fishing ban period. Projects like Empower Youth for Work (EYfW), Multi-Sectorial Development Platforms for the safety and security of Rohingya Children and Host Community (MSDC), Nobojatra and Notun Alo works to train youth with vocational & soft life skills so that they can provide income for themselves. Since August 2017, CODEC has been actively working in helping the government with the Rohingya Influx. At present, 5 projects are actively running in Cox's bazar area where Rohingya children are given non-formal education; adolescents are given training on life skill and made aware on drugs & human trafficking. CODEC is the only organization which provides nutrition healthy biscuit to all the Rohingya refugee children every day and Mid-Day meal program of the children of host community in Teknaf.

“ We have always been an evolving and learning organization. Learning from the changes even in the hard times and learning from our coastal communities, those are struggling every moment of their life just to survive.”

CODEC has taken initiative to raise awareness about COVID-19 and guidelines for health and hygiene management to tackle COVID-19. CODEC has already distributed 4,00,000 Leaflets containing awareness messages in its working area. The employees of CODEC believe in its core values and helped to develop a COVID-19 fund and Primarily CODEC employees have contributed their three day's salary to COVID-19 Fund. We used this fund to donate to Chittagong Medical College & Hospital, Prime Minister's Fund, DC Administration, Cox's bazar; DC Office, Cox's Bazar, Social Welfare Department, etc.

CODEC Micro Finance (MF) Program is working very hard to solve the problems of the poor and also creating a positive impact in SME sector. Many people are enjoying the taste of success through CODEC MF Program.

As per Balance sheet, total asset is BDT 3,904 million as against BDT 3,513 million in last year ended on June 2019. This is an increment of BDT 392 million mainly contributed by loan portfolio. Loan portfolio which represents 78% of assets as against 77% of last year's contribution grew by BDT 311 million. Investment with banks also grew by BDT 48 million and because of not performing scheduled activities in last quarter of the year cash & cash equivalents increased by BDT 31 million than the last year. Total assets represent BDT 201 million of Fixed & non-current assets and BDT 3,703 million of current assets.

Our partnership with Save the Children, World Food Programme, Strømme Foundation Norway, Winrock International, UNICEF, USAID, UNHCR, Oxfam, MJ Foundation, ICCO – Cooperation Netherlands and PKSf have supported us significantly.

We convey our heartiest greetings to Government of Bangladesh, MRA, different Ministries, Forest Department and NGO Bureau for their continuous support and assistance.

Finally, I convey my best wishes to Mr. Quazi Wafiq Alam, Deputy Director CODEC and other personnel those worked hard to produce this Annual report.

All the best wishes.

Khursid Alam Ph.D.
Executive Director
CODEC

SUCCEEDING COVID 19 PANDEMIC



Shawapnachura Youth Group - A Youth group supported by CODEC

“Generally, the youth thinks that all the works will be conveyed by the government through the Union Parishad. As a conscious and dutiful citizen of the society, we should always be ready to work for the development of the country and its people. Honesty of the youth will bring in success.”

Covid-19 is a new type of disaster that the world is facing at the moment. From the very beginning, the youths of ‘Empower Youth for Work’ project of CODEC were instructed to stay at home and stay safe. But is there any fear that can lock youth in the house? When public life came to a standstill due to the effects of Covid-19, the youth organizations of the ‘Empower Youth for Work’ project began to play an active role. Swapnachura Youth Group is one of the leading youth organizations among them.

Nazrul Islam, who received the opportunity to visit two provinces of India on a PR learning visit in 2019 under Empower Youth for Work project, led the Shawapnachura Youth Group while supporting affected people. He had learned and inspired by the activities of youth organizations from India and applied his knowledge here. Members of the Shawapnachura Youth Group took initiative to draw circle at various important places by using permanent paint in order to ensure 3 feet social distance in populated area like hat, bazar, mosque etc. They also distributed 50 handmade masks among the poor people in their area. They provided food among 30 poor family (Rice-5 kg, Onion 1 kg and Potato 1 kg) of their locality using their own fund. When a member of the organization was infected with COVID-19, they provided food assistance to his family for 1 week (Onion, Oil, Semai, Sugar and Vegetables) and communicated with him regularly to keep him mentally strong. Observing the interest and dedication to community work, the Union Parishad decided to take their help while distributing relief (30 kg Rice) allocated by the government among 200 poor families of the area and they packaged the foods and distributed them by maintaining social distance. At Baliadanga union, some established persons (Govt. employees, BCS Cadres etc.) of the area had decided to distribute some food items (Rice 10kg, Oil 500ml, Potato 1kg, Pulse 500g, Semai 1kg, Sugar 1kg) among 550 poor families with the help of Shawapnachura Youth Group. Due to COVID-19 situation, poor people of the country became workless and food crisis became extreme, at that time Shawapnachura Youth Foundation distributed Eid gifts (Semai 1kg, Milk Powder 250g, Sugar 500g) to 30 poor family by using monthly member subscription fee of their organization. When CODEC-Empower Youth Project decided to distribute safety equipment to the beneficiaries, like other youth organizations, the members of Shawapnachura Youth Group also prepared a list of poor families on ward basis. They showed their efficiency in every step of this task and helped the team of CODEC Empower Youth for Work project to complete the task.

The members of Shawapnachura Youth Group have taken different initiatives several times for social welfare. We want to spread the humanitarian activities of Shawapnachura Youth Group across the Upazila and encourage more youth group like them to come forward when the society needs them.

BUILDING RESILIENT COMMUNITIES

In the twenty-first century, building resilience is one of the most urgent social and economic issues because we live in a world that is defined by disruptions. Resilience is the ability of people, households, communities, countries, and systems to mitigate, adapt to and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth. **CODEC** helps people acquire the assets, knowledge and agency to anticipate, weather, and bounce back from shocks and stresses, without compromising future generations, especially the fisher-folk communities. Our inclusive interventions improve food and nutrition security, asset accumulation for vulnerable households, equitable management of natural resources, and transparent and accountable governance to build more resilient communities. **CODEC** helps governing bodies to develop land and natural resource management plans that oversee the use of water, land and other resources to reduce conflict, improve planning and protect local assets.

MISSION

The coastal and riverine communities of the south connect themselves externally, capitalize on their potentials and conquer their livelihood challenges in the climate change context.

VISION

The coastal and riverine communities of the South are progressively realizing their wellbeing.

VALUES

CODEC TARGET PEOPLE

- Stands against all forms of inequality.
- Commits to ethnic sensitivity.
- Believes in people's creativity.
- All efforts towards sustained wellbeing of the target people.

CODEC STATE AND SOCIETY

- Practices transparency and accountability.
- Seeks partnership and be responsive.

WITHIN CODEC

- Remains resource conscious in all its operations.
- Continuously learns from internal processes and changes where relevant.
- Adopts technology-friendly practices.
- Practices transparency and accountability.
- Seeks mutual respect and cooperation.

LEGAL STATUS OF CODEC

Registration Authority	Registration Status	
	Number	Date of Registration
Ministry of Social Welfare	1160/85	April 04, 1985
NGO Affairs Bureau	263	08 April 1988 & renewed up to 08 April, 2028
Micro Credit Regulatory Authority	01781-00048-00103	January 15, 2008

OUR STORY

Over the last 35 years, **CODEC** has established itself as a people-centered development organization. CODEC has been able to create its image as a growing national non-governmental development organization in the coastal areas of Bangladesh. CODEC has delegated itself as one of the reliable organization for the people of the coastal region of Bangladesh. But the journey was not easy when CODEC initially started its journey. In 1970, a cyclone with a huge tidal bore had hit the coastal area of today's Bangladesh and destroyed many fishing boats of coastal fisher-folks. DANIDA, the Danish International Development Agency, undertook a project with BFDC to build and distribute 550 improved motorized fishing boats as part of an effort to encourage artisanal fishing, with the purpose to rehabilitate the poor fisher folk and enhance their income and fishing safety. Despite of some good technological achievements, the project benefitted some non-targeted rich fishermen, not the poor. Based on the learning, subsequently the project "Boat Rental Scheme" (BRS) was designed and implemented through a revolving loan fund and hire purchase system with focusing on poor fisher-folks. Twenty three boat rental groups were mobilized for distribution of 23 boats on hire purchase system. Soon it was found that the target groups lost their interest in the project. A big amount was piled up as overdue and virtually the group members stopped repayment. Increasingly the whole direction of the project came into question. It was found that the social and external factors were not considered while designing the project. The project was planned in isolation from the rest of the community. External factors were not considered. It was concluded that to benefit the poor fisher-folk community, a holistic development approach was necessary within a flexible organizational framework in the form of a non- governmental organization. Based on this conclusion, CODEC was established as an NGO in 1985.

At the beginning of its development interventions, CODEC started its activities only with the fisher-folk community but currently CODEC has included other disadvantaged communities along with the fisher-folk community in order to integrate them with the mainstream disadvantaged groups towards greater solidarity and organization of the poor. At present, CODEC is working in 03 Divisions, 13 coastal Districts, and 78 Upazilas of coastal areas with almost 800 Unions.



OUR MENTORS



Professor Dr. Sujoy Basu,
Ex-Professor, Jadavpur
University, Kolkata, India



M A Barea



Maruful Haque



Hans & Anne Frorup



Earling & Karen Bendsen



Henry & Bodil Preuthun



Professor Dr. Mahbubul Haque



Professor Dr. Anupam Sen



Abul Kashem



Shahid Hossain Talukder

EXECUTIVE COMMITTEE



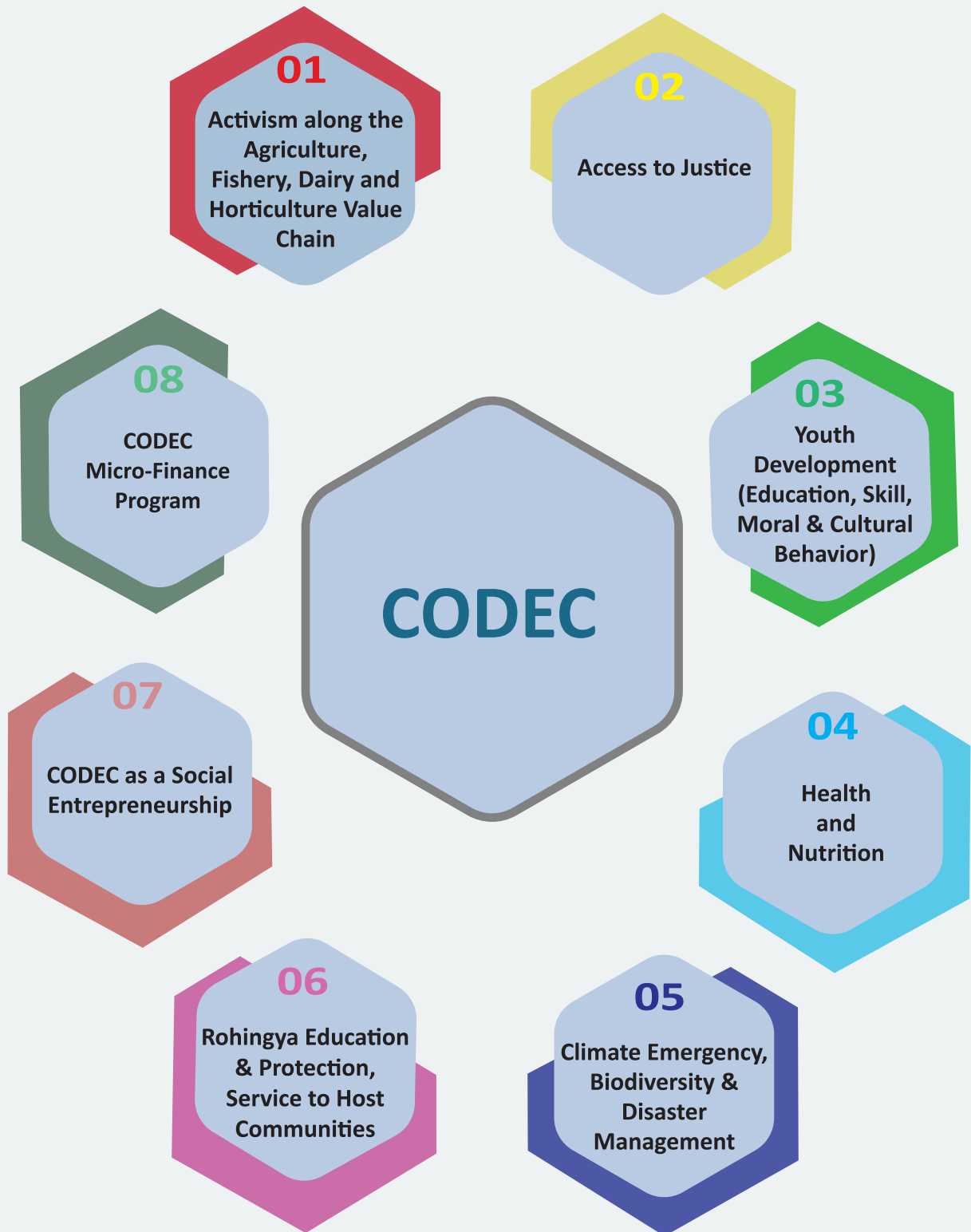
President	–	Mr. Abul Kashem
General secretary	–	Mr. Dr. Mir Murtaza Reza Khan
Treasurer	–	Mr. Md. Reazul Kabir, FCA
Women’s Affair Secretary	–	Ms. Jahanara Begum
Social Welfare Secretary	–	Ms. Jasmeen Sultana Paru
Executive Member	–	Mr. Dr. Md. Sanaullah
Executive Member	–	Mr. Md. Mahbubul Islam

OUR PARTNERS

At present we are working with government department, UN agencies and bilateral donars



CODEC'S FUTURE DIRECTION



CODEC emerges as a social entrepreneurship to maximize the use of its financial and physical resources to gradually increase its support for social sector programmes

CODEC Earns!

CODEC Leads!

CODEC continues to be a leader in the coastal and riverine area in setting development agenda and priorities in diversifies areas of development.

GOALS

CODEC Delivers!

CODEC continues to expand its innovation in microfinance services and stabilize its profitability over time

CODEC sustainably strengthens its position as a lead development service provider on contract basis for all intermediary development partners/sponsors with access to development funding.

CODEC Sustains!



901,116 people have been excluded from poverty



909,197 women & girls are empowered.



10,700 people are out of hunger.



200,457 people are having access to clean water and sanitation



4,618,113 people have improved health diet.



10,995 people have access to affordable clean & modern energy



622,443 children are receiving formal & informal education



5,92,480 people are enjoying decent work & Economic growth.

SDG



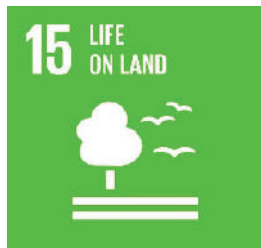
7,184 people have access to sustainable infrastructure



36,586 people conserve & sustainably use aquatic resources.



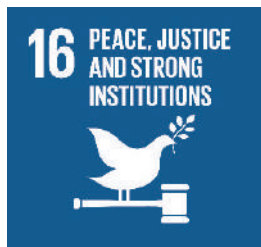
289,966 people involve in creating sustainable climate resilient city.



75,401 people promote sustainable use of terrestrial ecosystem



29,336 people have access to sustainable consumption .



17,575 people promote peaceful and inclusive societies.



186,479 people are taking action to tackle climate change .



17 Donor Funds and Partnerships

SDG

A group of children in school uniforms are standing in a classroom. The background shows a wall with educational posters, including one with the alphabet and another with the sentence 'Sitting on a wall, One called Peter, One called Paul.'

Goal 1. End Poverty: CODEC provide different supports to its beneficiaries as livelihood support, integrated homestead level farming with input support, technical and vocational training, fish poly culture with dike cropping, different trade based off farm and on farm training with kind support, group saving, microfinance support, etc. to end poverty in all its forms everywhere by the financial assistance of different donors as USAID, Unicef, UNDP, Stromme Foundation, ICCO Cooperation Netherlands, Oxfam, Manusher Jonno Foundation and CODEC Microfinance Program.

Goal 2. Zero Hunger: CODEC provide different supports on improved technologies addressing sustainable agriculture, which contributes end hunger, food security and improved nutrition by the financial assistance ICCO Cooperation Netherlands.

Goal 3. Healthy Lives and Well-being: CODEC provide different supports to ensuring nutritious food for family member, increasing use of sanitary latrine, increasing awareness on personal hygiene, life skills education for children, parenting session, provide psycho-social support through Child Friendly Space (CFS), old age allowance, walking stick, high commode, blanket, eye & health camp, cataract operation, reduce maternal mortality ratio, WFP provided High Energy Biscuit supply to children, A+ vaccination campaign, deworming tablets, etc. to ensure healthy lives and promote well-being for all at all ages by the financial assistance of different donors as UNHCR, United Nations WFP, Unicef, ERIKS Sweden, Stromme Foundation, USDA and CODEC Microfinance Program.

Goal 4. Inclusive and Equitable Quality Education: CODEC provide different supports on inclusive and equitable quality basic education for children, technical and vocational training, increased capacity and knowledge regarding essential E-mail, internet communication & behaviours, adult entrepreneurial literacy, ensure co-curricular activities, empowering adolescents with their rights, scholarship (SSC, HSC), etc. to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by the financial assistance of different donors as Unicef, UNHCR, Oxfam, USAID, Stromme Foundation, CODEC CSR Fund and CODEC Microfinance Program.

Goal 5. Gender Equality and Women: CODEC provide different supports on given priority of disadvantage women regarding beneficiary's selection, contextualized life skills by covering topics such as ICT, drug addiction & use, drug abuse, child marriage, peace building, positive parenting, gender, GBV, Child rights and protection, values and ethics, child labour, child trafficking, HIV/AIDS, disabilities, equality and equity, adolescent development, health and hygiene, leadership training, positive social harmony among the communities, enhance knowledge regarding SRHR, Community savings group (CSG) formation, awareness campaign for preventing Gender Base Violence Against Woman (VAW) etc. to empowerment achieve gender equality and empower all women and girls by the financial assistance of different donors as Unicef, UNHCR, Oxfam, USAID, Stromme Foundation, USDA, ICCO Cooperation Netherlands, Manusher Jonno Foundation, CODEC CSR Fund and CODEC Microfinance Program.

Goal 6. Clean Water and Sanitation: CODEC provide different supports to its beneficiaries on sanitary latrine support, tube-well safe water plant and pond sand filtering (PSF) set up, awareness campaigning, ensure hygienic environment in the urban slum areas mostly focusing on solid waste management and hand washing, etc. to ensure availability and sustainable management of water and sanitation for all by the financial assistance of different donors as UNHCR, Unicef, Oxfam, USAID, ICCO Cooperation Netherlands, CODEC CSR Fund and CODEC Microfinance Program.

Goal 7. Affordable, Reliable, Sustainable and Modern Energy: To achieve this goal, CODEC provide different supports to its beneficiaries on solar light support to beneficiary who live in boat for fish harvesting by the financial assistance of USAID.

Goal 8. Sustained, Inclusive and Sustainable Economic Growth and Decent Work: To achieve this goal, CODEC provide different supports to its beneficiaries on technical training and enhance income by sewing, poultry rearing, cattle farming, beef fattening, fish culture, shrimp / prawn farming, integrated agricultural farming, enterprise development, mobile servicing, agricultural production, grocery shop, hotel, wooden / bamboo bridge and culver set up, etc. by the financial assistance of different donors as UNHCR, Unicef, Oxfam, USAID, ERIKS Sweden, ICCO Cooperation Netherlands, CODEC CSR Fund and CODEC Microfinance Program.

Goal 9. Resilient Infrastructure, Sustainable Industrialization and Innovation: To achieve this goal, CODEC provide different supports to its beneficiaries on land ownership, climate resilient house making, wooden / bamboo bridge and culver set up, etc. by the financial assistance of CODEC CSR Fund and CODEC Microfinance Program.

Goal 11. Sustainable Cities and Communities: To achieve this goal, CODEC provide different supports to its beneficiaries on reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses caused by disasters, enhanced capacity of Local and National Humanitarian Actor lead in humanitarian preparedness and response work in Bangladesh, ensuring participation of affected people, etc. by the financial assistance of Oxfam.

Goal 12. Sustainable Consumption and Production Patterns: To achieve this goal, CODEC provide different supports to its beneficiaries on aware the local fishermen to obey the fisheries rules and regulation to ensure sustainable consumption and production pattern specially Hilsa, indigenous fish culture, dike cropping, etc. by the financial assistance of USAID and ICCO Cooperation Netherlands.

Goal 13. Climate Action: To achieve this goal, CODEC provide different supports to its beneficiaries on sapling distribution, saline tolerant seed distribution, integrated house farming, orientation and campaign for awareness on climate change issues, provide DRM training, develop Community Disaster Volunteer (CDV), initiated vermi-compost and biocompost production to improve soil quality and make it healthy, IEC materials developed and disseminated, closely work with ward, union, and upazila level Disaster Management Committee, etc. by the financial assistance of different donors as UNHCR, Oxfam, Strommy Foundation, USAID, ICCO Cooperation and CODEC Microfinance Program.

Goal 14. Life below Water: To achieve this goal, CODEC provide different supports to its beneficiaries on orient on Fish Act to increase Hilsa production, dolphin conservation, fish culture to maintaining Good Aquaculture Practice, etc. by the financial assistance of different donors as USAID, UNDP and Manusher Jonno Foundation.

Goal 15. Life on Land: To achieve this goal, CODEC provide different supports to its beneficiaries on vegetable culture in the land by using compost and others organic fertilizer, indigenous sapling distribution, etc. by the financial assistance of different donors as USAID, ICCO Cooperation Netherlands and CODEC Microfinance Program.

Goal 16. Peace, Justice and Strong Institutions: To achieve this goal, CODEC provide different supports to its beneficiaries on strengthen community based organization, orient UP members, Upazila members, local leaders, teachers and students on different right based social issues, linking with safety net program for fish-flock community, etc. by the financial assistance of ERIKS Sweden, Manusher Jonno Foundation and CODEC Microfinance Program.

Goal 17. Global Partnership for Sustainable Development: CODEC achieved this goal by receiving 15 donors fund (UNHCR, USAID, USDA, Unicef, UNDP, Oxfam, United Nations WFP, Stromme Foundation, ICCO Cooperation Netherlands, ERIKS Sweden, Manusher Jonno Foundation, DANIDA, DFID, PKSF and European Union) to implement 20 different running projects and its microfinance program as well exchange knowledge with different national and international agencies that establish global partnership for sustainable development.



PROJECTS



“What is growth for if not to help ordinary people thrive?”

- Winnie Byanyima

ACTIVISM ALONG THE AGRICULTURAL, FISHERY, DAIRY AND HORTICULTURE VALUE CHAIN

CODEC has been working for developing sustainable livelihood of the coastal communities since its inception. Although the fishery characterizes the typical coastal economy, agriculture is gaining momentum. But the coastal physical environment is negatively affected by increasing water and soil salinity, accompanied with drought and water scarcity in many areas. CODEC's Agricultural, Fishery, Dairy and Horticulture Value Chain development aims to contribute to achieve food security, and reducing hunger and malnutrition through environmentally sustainable practices. And Based on our experience, CODEC has identified some key areas that need to be addressed ; the perspectives issue of market access and fair competition such as adopting climate friendly technical assistance and linkage development between supplier & consumer.

CODEC'S MAJOR ACHIEVEMENTS IN 2019-2020

**46,194 people
participated in
1,478
demo-based
learning &
sharing
sessions**

**2,620 received
technical and
input support**

**39,354 people
were sensitized
on CSA
technologies**

**92% of the
targeted
families have
improved their
livelihood by
adopting AIGA**

**28,356 people
were oriented
on
semi-oriented
culture system
of Shrimp &
Prawn**

CODEC-NATUN ALO project (2nd Phase)

CODEC- Notun alo projects funded by Stromme Foundation, started its journey since July 2011 and ended at December 2016. But there is huge demand in neighboring communities and Unions for scaling up the good experiences of Notun Alo project to address their extreme poverty who have been suffering with extreme vulnerability for long time.

Then Notun alo started its 2nd phase from 2017 and the overall goal of this project is to contribute to sustainable well-being and resilience of 1500 marginalized families of Mirzagonj, upazila under Potuakhali District through social and economic empowerment with dignity by the end of 2021. Annual Approved Budget is BDT 5,720,075/-

The objectives of this projects are:

- By end of 2021, 70% of People's Organizations are institutionalized to address basic rights issues of the marginalized communities
- 80% targeted families have improved sustainable livelihood
- By end of 2021, 404 vulnerable and marginalized eligible children have access to quality primary education
- By end of 2021, 100 adolescents from marginalized communities are socially and economically empowered to protect their rights

The project works in line with a number of specific issues identified in the poverty reduction strategy framework of the Government of Bangladesh. The principal role of the project is to facilitate a process to establish a self-propelling community mechanism through promoting capacity building initiatives for fund management, entrepreneurship development, value chain development etc which will able to become economically empowered to protect their rights.

Notun Alo project could demonstrate a significant achievement in terms of income generation as well as assets building by the

targeted families. Participants are now in a good position with their knowledge, skill and experiences in different IGAs. By this time their average income increased with the facilitation of NAP. Their groups are also very vibrant, functional and worthy.

Achievements of Notun Alo project

- ❖ 13, 735 group members participated in self-reliant group meeting. 91% members actively took participate in the meeting.
- ❖ 55 bi-monthly Ward committee meeting held with 1,050 members. Major discussion issues of those meetings are opening account in a commercial bank, safety net support, COVID-19 activities, relief aid and different advocacy issues.
- ❖ 03 Ward committee reconstructed 3.6 kilometers unpaved roads by voluntary efforts of Ward Summit where 2452 people can use the road easily, 236 students can easily attend the schools regularly by using this road.
- ❖ 3.25 kilometers embankment have been repaired by the effective communication with local governments and Water development Board. As a result, 750 families escaped from tidal surge and rain water.
- ❖ 1374 target family members received safety net support (VGF, VGD, old allowance, disable allowance, widow allowance, fishermen allowance, special relief aid for COVID-19 etc.) from duty bearer by the effective communication of Ward Summit.
- ❖ 162 females of SRG group members participated in capacity building training on leadership development, & Organizational development.
- ❖ 136 female community facilitators participated in refreshers meeting to develop their capacity for conducting SRG meeting, writing resolution of group meeting and decision-making skill.
- ❖ 90 blankets distributed by CODEC among the hardcore widow, disable, old age person, Women headed needy families.
- ❖ 350 SRG leaders received training on fund management and participatory monitoring for proper management of SRG fund.



**CODEC IS SUPPORTING THE FARMERS TO
ADAPT WITH THE COASTAL CHALLENGES**
Kaliganj, Satkhira

❖ Two Child right campaign were held with 340 participants by two ward committee to inform about child rights, child safe guard and child protection issues.

❖ Distributed Emergency recreation kit of 24 items to 5 schools, as a result student can play different learning games and increase the attendance rate.

Safe Aqua Farming for Economic and Trade Improvement (SAFETI)

The aim of Safe Aqua Farming for Economic and Trade Improvement (SAFETI) project, a five-year project funded by Winrock International to increase shrimp and prawn productivity and production, and to increase trade value and exports. CODEC-SAFETI project supports 7500 shrimp and prawn farmers from 03 Upazilas (Bagerhat Sadar, Rampal and Chitolmari) under Bagerhat district to increase the production by disseminating semi-intensive technology, expanding awareness of need for clean seed, supporting post-harvest improvements for export marketing and facilitating to find out financial resources for adopting project-promoted improved inputs, practices and technologies. Annual Approved Budget is BDT 170, 09317.48/-

Achievements of SAFETI project

❖ 84 cluster of BGR & GCP formed for Y-3 new 2126 farmers including 1621 male & 505 female.

❖ Out of total 5124 farmers, 4092 men & 1032 females received training on module on pre-stocking, post stocking management & harvesting technique of semi-intensive culture system respectively.

❖ 499 batches refresher & coaching session organized with 12,011 farmers of Y-2&3 including 10,842 males and 1,169 females.

❖ 30 demo farmers visited established farm of semi-intensive culture system which enable them to interact with other experienced people and allow them to view practical examples of successful semi-intensive culture method in shrimp-prawn farming.

❖ 11,221 farmers participated in farmer's field day to share their experiences related to their culture practices, their return on investment, production status, challenges and overcome strategies.

❖ Total 81 demo established of 31 Bagda-Golda rotational (BGR) culture & 53 Golda-carp poly-culture (GCP) system for showing the actual technical guideline of semi-intensive culture systems.



**FARMERS ARE HAPPY DUE TO QUALITY YIELD
NATUN ALO PROJECT
MOJIDBARIA, MIRZAGONJ**

DEVELOPMENT FOOD ASSISTANCE PROGRAM (DFAP) - CODEC NOBOJATRA PROJECT

In the four decades since its independence, Bangladesh has made impressive progress in growth and development. Poverty levels have fallen by one third and indicators such as life expectancy and literacy have increased. The southwestern coastal region for example, is characterized by a complex interplay of natural and man-made challenges. Agricultural productivity is severely impeded by salinity, water logging and the injudicious conversion of cultivable land into shrimp farms.

In order to increase equitable household income among poor households and communities, NoboJatra works for increasing communities' capacity, access to markets, quality inputs and services. **The project goal is**

“Improved gender equitable food security, nutrition and resilience of vulnerable people in Bangladesh”.

The CODEC team involves serving the purpose through increased diversification of livelihoods both farm and non-farm initiatives as well as utilization of business practices. To achieve above purposes there has 2 supportive components as ‘entrepreneurial literacy’ and ‘Village Savings and Loan Association (VSLA)’. Mainly, CODEC implements agriculture and alternative livelihood i.e. Alternative Income Generated Activities (AIGA) in the field. The Agriculture component involves homestead and value chain production through transfer skills to improve agricultural technologies, Climate Smart technologies, Nutrition sensitive technologies to the targeted producer group members. The project applies Farmer to Farmer Approach in the field. There has been another attention to involve private sector, Local Service Providers (LSPs) in the project activities through organize different collaborative events like training, meeting, orientation, fair, learning sharing session etc. Another key component is AIGA where the targeted beneficiaries are provided trade-based skill training, TVET and Apprenticeship courses. agriculture standing committee of the local elected bodies have been trained on agriculture technologies as well as SUAP so that they can help poor and small farmers for more agriculture productions.

- Conducted linkage building meetings between collection point management committee and private sectors where 8579 people involved of whom 4183 males & 4396 females.
- 3555 number of people of whom 63 males & 3492 females trained on entrepreneur literacy and numeracy skills.
- Enrolled 1184 beneficiaries of whom 340 males & 844 females for AIGA training including TVET and apprenticeship.
- 25 Wash corners installed at grocery shop of AIGA beneficiaries.
- 25 LSP received training on Animal health service.
- 145 input providers trained to provide quality inputs and services.
- 206 linkage building meeting were held to facilitate linkage between LSPs and producer groups where 18187 number of people participated.
- 28 community base seed fair and cooking demonstration jointly with seed companies and input suppliers where 8065 people joined.
- 141 union level vaccination campaign were held involving Department of Livestock Services (DLS), Local Para Vets and Animal Health Companies where 10,482 people were participated.
- 139 homestead producer groups received summer seeds.
- 848 Nutrition sensitive demo-based learning sharing meetings were held involving sub lead farmers, Ag producers and PG participants of whom 1743 males and 22047 females.
- 1212 farmers of whom 283 males and 929 females received inputs and technical supports to ensure improve management practices to CSA & nutrition sensitive demo plots.
- Technical & input support provided to 85 female farmers to establish sweet potato nurseries.
- 22862 people of whom 13117 males and 9745 females participated in in agriculture fairs and fisheries week.

ACCESS TO JUSTICE

CODEC has been working for the marginalized coastal fisher folk communities for the last 35 years for the well-being of this community by addressing their problems. Various types of problem of fisher-folk community have identified regarding their rights. Fisher-folk community has less access to justice and also have less opportunity to provide their opinion in the policy formulation. CODEC had taken an initiative to revise "Protection and Conservation of Fish Act, 1950" incorporating the opinion of fisher-folk community with the consultation of a law and policy expert.

45,526 number of people (80% female) were sensitized on rights and entitlement of fisherfolk communities.

898 women received AIGA training and formed 10 fisherfolk coordination committees

120 disable person receives financial services after advocacy support.

Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC)

CODEC -PREDFC project an integrated program which goal is creating an enabling environment to empower, enhance capacity and improve livelihood of Fisher-folk community of Coastal Bangladesh with the support of MJF in 4 upazila Laxmipur Sadar, Raipur, Kamolnagor and Ramgoti under Noakhali District. The project covers 12250 target population. Through this project fisher folk community are engaged with better alternative income generation activity through advancement of women and girls and are aware and sensitized on gender, violence against women and girls. This project strengthens the ability of fisher-folk community to raise their demands and claim entitlement.

The major activities of this project in the targeted working area are strengthen Coordination committee through meeting, workshop, dialogue with Union parishad & government officials to reduce the gap between fisher-folk community and local authority, AIGA training after making need assessment survey and leadership development of women for raising voice for rights and entitlement of fisher folk community through awareness raising program and ensuring women participation in different committee.

Major achievements of the projects throughout the year:

- ❖ 45,526 Number of people, out of which 80% female & 20% male, were sensitized on fisheries law, necessity of education, child marriage, dowry, child abuse, women violence, women rights, leadership & etc. through group meeting and awareness raising program.
- ❖ Completed 64 bi-monthly Coordination Committee meeting of 10 fisher-folk coordination committee (CC).
- ❖ 5 advocacy workshops held with local government and administration for getting support from government safety-net for unemployed fishermen during fishing ban period and also for updating the fishermen list..
- ❖ 898 women participated in training on vegetable gardening & duck rearing through on farm training and received input support.
- ❖ 10 Leadership Development & OD Training completed among 150 farmers for raising their voice for rights and entitlement of fisher folk community
- ❖ 120 disable persons received financial support from government after Advocacy meeting with social welfare departments/other institutions.

❖ Need Assessment survey had completed for AIGA support of 5083 women group members.

❖ 198 targeted members participated in dialogue with community clinics and Upazilla health center to get health access.

❖ 112 number of peoples of whom 71 male & 41 women participated in four dialogue meeting from government officials of union & upazila level and fisher folk community to ensure women participation in different committee.

❖ 198 targeted members participated in dialogue with community clinics and Upazilla health center to get health access.



**Fishing is a passion
to the fishermen of
this country.**

YOUTH DEVELOPMENT (EDUCATION, SKILL, MORAL AND CULTURAL BEHAVIOUR)

Education, the most essential instrument for social change. As a socio-cultural and economic development organization CODEC initiates cultural enhancement for the coastal children and adolescents as a priority issue under the umbrella of education interventions.

CODEC started children education from the very beginning of the programme since January 1986. The first initiative was the Early Childhood Development (ECD) called as feeder schools for the children of *Jaladas* villages at Chittagong and the activity extended in the other coastal villages of Chittagong. With the course of time CODEC expanding several educational & skill development activities for the rural & coastal families of Bangladesh through implementing several projects. Through the project intervention the youth, especially those are disadvantaged, impoverished and highly deprived excluded from the mainstream of development got scope to scale up their skill level.

CODEC provide support to access and quality early childhood development, care and pre-primary education in coastal belt area. The School Management Committee members also made aware of their roles and responsibilities after receiving training. CODEC continue provision of scholarship to meritorious children from poor coastal families at various levels of education.

**1220 youth
group members
selected**

**6138 youth
received skill
development
training**

**165 youth
became
entrepreneur**

**15 young
people placed in
jobs**

**133 number
of students
enrolled in
junior school**

EMPOWER YOUTH FOR WORK

Empower Youth for Work (EYW) project was undertaken on 2016 supported by OXFAM with a view to improve the economic and social empowerment for young women and men living in rural climate-change affected areas. The project period is 1st November 2016 to 31st March 2020. Young women & men aged 15 to 29 years and those are living in climate vulnerable areas are the target population of this project. At present, the project is working in Batiaghata, Gangarampur, Surkhali, Vandercoat, Baliadanga and Amirpur unions of Batiaghata upazila under Khulna district. Annual Budget for the year 2019-2020 is BDT.650,900.

EYW project formed 54 ward level youth group, 6 Apex group and 1 District advisory group. This activity plays a vital role to implement EYW program by involving the youth in different events and develop their capacity through providing skill development training, soft-skills training, vocational, entrepreneurship and mentor based technical training. According to project criteria 15-29 years old youth are considered as a youth group member and each group consists of 20 members. CODEC aims to build a linkage between youth and workplace to strengthen economic engagement and create new entrepreneur.

To address the climate change challenge EYW project has planned to pilot the concept of a climate smart village as model of local actions that ensure food security, promote adaptation, mitigation and build resilience to climatic change. This pilot of developing model village envisions of empowering young women and men living in climate vulnerable areas. This project will explicitly include young women and men in decision-making throughout, research, validation as well development and scale-up of the pilot concept would be led by the youths. They will be involved in capacity-building activities and grow as leaders in their communities. This will improve community commitment in the short term and ensure sustainability.

Major achievements throughout the year:

- 160 youths trained on Climate change and green business issues.
- 70 youth volunteer received ToT on life skills and facilitation skills.
- 202 youth where 64 male, 138 females participated in non-certified vocational training.
- 3994 youth reached of whom 38% male and 62% female through soft skills training.
- 204 youth where 49 male, 155 female trained on entrepreneurship training.
- 72 trained youth received total 830,000-taka support for innovative start up business.
- 1668 people of whom 807 male & 861 females sensitized on Women Rights, care work, GBV and WEE & Violence against women (VAW).
- 3583 youth of whom 1790 female & 1792 reached through campaign & day observation to make more aware on Women Rights, care work, GBV etc.

PROMOTION OF HEALTH AND EDUCATION FOR ALL SPECIALLY WOMEN AND CHILDREN

CODEC-PSN projects commenced in 2011 to ensure proper quality education for Jaladas village children in Salimpur, Sitakundu. Later on, children of other community have also been enrolled as well as well to receive formal education. This project has been funded by CODEC- CSR support.

There is a traditional fisher-folk community in Uttar Salimpur, Sitakundu. Traditionally, most of the inhabitants of this community are engaged in fishing adjacent to Bay-of-Bengal to ensure their livelihoods. From the very beginning of CODEC (1985), it has been working with this community to ensure their basic rights, mainly education.

As a continuation of its support, CODEC took a program, titled, "Health and Education for All" in this area by establishing a community school. CODEC follows the National Curriculum in this school. There is a School Management Committee to function the school. Concern local government authorities also support the school as needed. Upazila Education officer provide all necessary Text Books and Question Sets for the students as well as extend the supervisory support to flourish the school activities. Local people always acknowledge CODEC to provide different sorts of support to them. At this moment in the center, there are 6 classes are running as one pre-primary & class one to class five.

The school management committee are participating actively and cordially support all school activities. Apart from the regular educational activities, different cultural events are organized to keep the students captivated. Moreover, national days are observed with pride where students indulge in different competitions.

- 133 enrolled student received education materials.
- 450 children received A+ vaccination in national A + campaign.
- 86 children received deforming tablet.
- 40 patients received health service.
- 9 parents meeting conducted monthly.



SHOPNOCHARI YOUTH GROUP
EMPOWERING YOUTH FOR WORK
BATIAGHATA, KHULNA

HEALTH AND NUTRITION

CODEC's health & nutrition program aims to improve reproductive, maternal, neonatal, child health and nutritional status of children, pregnant and lactating women. Integrated preventive, promotive, curative health and nutrition services served to remote and disadvantaged population along the coastal area of Bangladesh. To improve the nutritional condition and provide qualitative education of primary school student, CODEC initiates a program named 'School Mid-day Meal Program' with the support of World Food Program. Besides CODEC is raising awareness on ANC, PNC, MUAC & GMP test, child rights, child marriage, menstrual hygiene management and other WASH & nutrition related issues among adolescent and women through CODEC-Urban projects in Urban slum areas with the support of UNICEF.

23,519 number of women and adolescents girls counselled on health and hygiene

7,508 number of children accessed with GMP & MUAC support

59,168 children & community people received 340.35 MT High Energy Biscuit (HEB)

9,475 pregnant and lactating women received micronutrient supplement



**HEALTH CAMP 2020
GALACHIPA, PATUAKHALI**

SCHOOL MID-DAY MEAL PROGRAM

The project named School Mid-Day Meal Programme for the children of host community aims to improve health and nutritional status and school attendance rate of 26000 host community children.

children of 109 schools and Madrasas in Teknaf through by 2021. As per agreement WFP will provide all financial & technical support for project implementation. Annual approved budget is BDT 88,911,918.

- Completed kitchen construction work at 67 schools among 68 selected schools.
- Formed 67 school level purchase committee.
- Total 171.12 MT High Energy Biscuits (HEBs) were distributed among 24658 students of 109 schools of Teknaf Upazilla.
- As part of Special Support for Host Community (SSHC) 77.318 MT High Energy Biscuits (HEBs) were distributed among 10000 (Ten thousand) beneficiaries of host community people who were very much loser in lock down situation due to COVID-19 epidemic.
- Total 91.913 MT HEBs were distributed door to door among 24510 students of 109 schools & Madrasas of Teknaf Upazilla due to COVID-19 epidemic.
- Maintaining linkage with concerned govt officials and other stakeholders for smooth management of the project activities.

PROVISION OF BASIC SOCIAL SERVICES FOR CHILDREN, PREGNANT AND LACTATING WOMEN AND ADOLESCENT GIRL'S IN SELECTED URBAN SLUMS OF CHATTOGRAM CITY CORPORATION PROJECT (URBAN)

“Provision of Basic Social Services for children, Pregnant and Lactating Women in selected slum of Chattogram City Corporation’-(Urban) project started its journey since October 2018, the project was jointly implemented by CODEC, UNICEF and Chattogram City Corporation (CCC) with a view to to establish basic social services

model for vulnerable and affected children specially adolescents including birth registration and addressing child protection issues through Community based Child Protection Committee (CBCPC) and establish 8 Child Protection Support Centers where children will receive psychosocial support, recreation and protection and life skills, nutrition sessions, counseling and MUAC and GMP support for children U5, lactating and pregnant women. The project focuses special nutrition supplement to the woman and children to overcome malnutrition as well as identify severe malnourished children from community and making linkage at government hospitals and health service centers under City Corporation. Promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system and clean and separate toilet facilities for women & men. Besides, raising awareness and knowledge level of slum dwellers on key life-saving behavior practice and for preventing and responding to ending child marriage and gender-based violence. The project is being implement in four wards (17,18,19 & 20) of CCC and children and adolescents, especially girls and women are the key target of the programme. Overall targeted population of this project is 100,000 (direct 23,200 and indirect 76,800). Annual Budget for the year 2019-2020 is BDT. 13,117,885.

Major Achievements in 2019-20:

- 4083 numbers of pregnant & lactating women attended counselling session on ANC, PNC & nutrition.
- 9475 numbers of pregnant and lactating women received micronutrient supplement.
- 6022 numbers of U5 children screened by MUAC
- 1486 number of children 6-59 months accessed the facilities for GMP services.
- Provided nutrition support & key hygiene messages on wash to 7849 adolescent girls.

➤ 83 School teachers, SMC members and student council oriented on three star approach on WASH.

➤ Maintain liaison with concerned government officials to provide appropriate referral services to vulnerable children.

➤ 240 children have received psychosocial support through recreational activities and life skills-based education, nutrition sessions, counselling at Child Protection Support Centres.

➤ 1149 people sensitized on ending child marriage, MHM, wash and other related issues of adolescents and community-based child protection mechanism



**ADOLESCENTS ATTENDING CAMPAIGN ON MENSTRUAL HYGIENE MANAGEMENT
CODEC URBAN PROJECT**



**STUDENTS RECEIVING HIGH ENERGY NUTRITION BISCUIT
CODEC SCHOOL MEAL PROGRAM**

CLIMATE EMERGENCY, BIODIVERSITY AND DISASTER MANAGEMENT

The coastal areas of Bangladesh are vulnerable to cyclone, sea-level rise, saline water intrusion, rising temperatures, changing rainfall patterns and other climatic extremes. These will seriously affect the lives and livelihoods of coastal communities. The effects on coastal agriculture are already a reality. CODEC believes that a suitable Environmental Policy and Disaster Risk Reduction Policy exists, but there exists poor awareness about them. CODEC possessed skilled human resources in the area of climate emergency and DRD and can incorporate Climate Emergency, Biodiversity and Disaster Management issues in project designs based on our organizational experiences.

10400 People awared on Disaster Awareness, Preparedness and Response

600 demonstrations plots have been re-established by using SFT technologies.

Established **30** demo plots by using CSA Technologies

300 households have been trained on modern vegetable cultivation and provided with improved vegetable seeds

Establish and capitalized **2** model Union Parishod at Amtoli & Barguna Sadar with national level advocacy

A detailed feasibility study conducted on the Community Lead project (CLP) to be established in ward no 1 of Patuakhali municipality

For conservation of biodiversity as well as natural resource of Teknaf Wildlife sanctuary, Nature and Life project has organized 62 meetings with different tier of CMOs (CMC, PF GB, PF EC, VCF etc.)

DISASTER RESILIENT COMMUNITY PROJECT

Disaster Resilient Community through Resilient Livelihood and Child Protection (Shortly DRC) project which is funded by Kerk in Actie and implemented by Community Development Centre (CODEC) with the technical support of ICCO-Cooperation Bangladesh. This project is now being implemented at 4 unions (Nilgonj, Mohipur, Lotachapli and Dhularsar union) under Kalapara upazila at Patuakhali district, where lived vulnerable people who are facing disaster, losing their lives and livelihoods including assets during the time of disaster. The aim of this project is to adapt DRR & climate smart measures by the community for securing 1000 HHs and their children. Annual Budget of the year 2019-2020 is BDT 27,36,800/-.

Activities Under the Project:

- Conducted one inception workshop at upazila level & one at district level.
- Conducted one baseline survey.
- Two days long project orientation and TOT on DRC project was held in CODEC training centre, Patuakhali and 09 staffs (Male-6, Female-3) of this project participated in this orientation Training.
- Formed 36 Ward disaster management committee comprising with 15-17 members.
- Conducted 4 Bi-monthly meeting with UDMC & 16 Bi-monthly meeting with WDMC.
- Participated in 2 Quarterly Meeting with Uz.DMC & 1 Half yearly meeting with DDMC.
- Conducted Training Need Assessment (TNA) Survey among 120 members of four villages of selected four unions, where identified as well as listed the different training requirements and all participants are confined regarding mentioned trainings (a. Improved vegetable cultivation, b. Duck rearing, c. Goat rearing, d. Climate Change and DRR related issues, e. Child Protection, f. Climate Smart Agriculture, g. Leadership Development training etc.)
- Formed four Cyclone centre wise youth volunteer team comprising with 20 youths who will play pro-active role through coordination with local CPP volunteer during any disaster.

- 4 capacity building training were organized on DRR & CCA issues for UDMC members of Nilgonj, Mohipur, Lotachapli and Dhularsar union and total 100 (M-83, F-17) members received this training.

- Aiming to create awareness on disaster risk reduction issues as well as preparing them for different disasters, preventive and post disaster management, 12 training session has been conducted for 300(M-26 & F-274) community members.

- 300 people from 300 households have been trained on modern vegetable cultivation and provided by improved vegetable seeds as an input support on vegetable cultivation.

- Formed 4 community based child protection committee (CBCPC) comprising with 15 members of each committee and these committee will play an active role to resolve Child abuse and any other issues regarding this.

PROMOTING URBAN CLIMATE CHANGE RESILIENCE IN SELECTED ASIAN CITIES

Resilience development is one of the prerequisites of Sustainable Development. This is very important for the less fortunate people especially who live in coastal areas. We are doing this project to make the urban poor people resilient. The working area of the project is; Ward No 1, Patuakhali Municipality, Patuakhali District, covering approximately 3500 target population.

The project is trying to develop agency in people through conducting different kinds of skill development training, workshop as per need and demand basis. We are also trying to build three types of capacities - absorptive, adaptive and transformative among the urban poor people.

The project has profiled the municipality, the stakeholders, development challenges, and assess climate change risks and vulnerabilities. It also organized Kick-Off workshop to establish the Community Stakeholder Group (CSG) and identify the pilot community for the Community Lead project (CLP) & Community Assessment and Resilience Planning (CARP) workshop to examine the

the community's key hazards, vulnerabilities and capacities; and to identify a pilot community-led project for implementation.

Activities:

- Community Resilience Plan (CRP) reviewed.
- One workshop done on Capacity Needs Assessment (CNA1) of CSG City government.
- One Rapid Environmental Assessment (REA) done for CLPs.
- A social and gender safeguard assessment done for the project (the CLP i.e. a small scaled aerobic compost plant) to be established in ward no 1.
- A Detailed Engineering Design (DED) has been developed for a compost plant of 3 ton capacity.
- A detailed feasibility study conducted on the CLP to be established in ward no 1 of the municipality.

EMPOWERING LOCAL AND NATIONAL HUMANITARIAN ACTORS PROJECT (PHASE 2)

Empowering Local and National Humanitarian Actors (ELNHA) project –phase 2 is being put into operation with lead support from Community Development Centre (CODEC) aim to enhance the capacity of Local and National Humanitarian Actors (LNHAs) as to response the disaster more effectively. The ultimate goal of this project is to ensure benefit to vulnerable men, women and children through effective, appropriate and accountable humanitarian response and preparedness. Second phase of this project started on May, 2019 and will continue up to March, 2021 which is funded by Oxfam and supported by IKEA. Geographical Working areas of operation are BadorKhali, Noltona, M Baliatoli of Barguna Sador Upazila, Arpangashia, Gulisha Khali of Amtoli Upazila, Charduani , Pathorghata Sador of Pathorghata Upazila of Barguna District. Annual approved Budget is BDT 75, 00,200/- (May-2019 June 2020).



CONDUCTING VEGETABLE CULTIVATION TRAINING
CODEC DRC PROJECT
KALAPARA, PATUAKHALI

CODEC is working with 7 Local & national actors: NSS, SAP BD, DOCAP, ANNESHA, SONGRAM, SHONGKOLPO TRUST, JAGO NARI.

Activities of the Project throughout the Year (2019-20):

- Community/ School level DRR & CCA activity-simulation learning and replication program arranged in 7 unions under 3 upazilas of Barguna district.
- 3 Fund raising Workshop with multi stakeholders like academic institutions, Govt., private sectors, Media, NGOs, Donors, community. Identified local donor and formed a committee for local humanitarian response.
- 2 days (National Disaster Preparedness day, IDDR, World Humanitarian day & Environmental day) observed with coordination of GO-NGOs and district administration.
- 5 training / refreshers conducted on Advocacy and Influence Strategy of lead actor's staff, Capacity building resilience mechanism for lead actors and NGOs, MEAL, financial Management

and manual up gradation for Lead Actors & fund raising and resource management respectively.

- 7 workshop organized on incorporating of humanitarian issues in LNHAs policy level, Post humanitarian response learning workshops at upazila level, Identification of sectorial expertise and seeking resources for enhancing capacity and strengthening linkage on sectorial issues, conducting Open Budget focusing on DRR and CCA and taking other support and Ware house strong linkage among stakeholder in Upazila and district level respectively.
- 3 capacity building/Refreshers training organized for CPP volunteers, Red rescent societies and FSCD and 7 for UP level Chairman, counselor / members on Humanitarian Code of Conducts, DRR, Mitigation, Adaptation and Response issues respectively.
- 2 advocacy meeting held with government and private sector for providing Effective Training and modern equipment for CPP/FSCD and 3 Issue based advocacy initiatives (media visit, news coverage) taken on coastal embankment and gender and child friendly cyclone center.



**A HAPPY FARMER WITH HIS
SALT TOLERANT CROPS
CODEC STAB PROJECT
Daope, Koyra**

- 3 Gender task force coordination and planning meeting held, where all selected member participate and finalize their work plan and achievement.
- 138 orientation program arranged on Awareness and preparedness about DRR with for students of 35 schools (Primary / high school) and 8005 students participated in these program.
- 70 training / refreshers arranged on Disaster awareness preparedness and response with School Management committee and selected guardian (30 person per batch) and 2000 people participated.
- 1 TOT organized on DRR and CCA Lead actor staff for School and community Based Training.
- Review and updating volunteers database for effective and appropriate response during disaster in Barguna district (Amtoli and Barguna Sadar Upazila).
- 8 Quarterly meeting with UzDMC of 3 Upazila has been organized and all selected member has participated at the meetings. Two Lead actors has become member at the UzDMC.
- Establish and capitalized 2 model Union Parishad with national level advocacy through carried on our lesson learnt as a piloting program.
- 1 Joint Action Plan organized for next year Program Planning where all lead actors and support partners were participated.
- District contingency plan reviewed and updated of Barguna district including all Upazila of this District.

NATURE CONSERVATION THROUGH LIVELIHOODS IMPROVEMENT PROJECT:

Nature Conservation through Livelihoods Improvement (Shortly Nature and Life) project which is funded by USAID and implemented by Community Development Centre (CODEC). This project is now being implemented at 5 unions (Whykong, Baharchora, Hnila, Teknaf Sadar and Sabrang unions) under Teknaf upazila at Cox's Bazar district, in where there is

significant environmental degradation and increased distresses of host community due to Rohingya influx.

Activities under the Project throughout the Year:

- To revive the CMOs, Nature and Life project has organized meeting with different tier of CMOs like CMC (6 meetings), PF GB (3 meetings), PF EC (4 meetings) and VCF (49 meetings), for conservation of biodiversity as well as natural resource of Teknaf Wildlife sanctuary. Project officials also communicated with UNO and Upazila Chairman about the CM Council meetings.
- 06 CPG group have started forest patrolling in Whykong and Shilkhali range by the guidance of forest department regularly for conservation of forest biodiversity as well as protect land encroachment of Teknaf Wildlife Sanctuary (TWS).
- 4 offices has setup in the Teknaf Upazila where 3 sites office situated at Naitong Para for Teknaf site, Whykong Bazar for Whykong site, Shamplapur Bazar for Shilkhali site and 01 Project office at Fishery road, Kayuk Para in Teknaf.
- Logistic materials like furniture, motorcycle etc. has procured for proper implementation of project activities. All logistic materials have transferred to site office as well as project office.
- 31 staffs have recruited for project office as well as sites for proper implementation of project activities.
- Conducted 03 Monthly staff coordination meeting for proper implementation of project activities.
- Distributed hygiene kits among VCF, CPG (Community Patrolling Group), CMC (Co-Management Committee) members included UNO, Teknaf and Forest department officials covering 3000 people (male-877, female-2123) and each member family received 01 soap & 01 hand wash for hand washing purpose and one gamcha for hand drying after washing.

THE SALT SOLUTION PROJECT

The Salt Solution" is an innovative climate smart agriculture based project in southern coastal belt of Bangladesh, being operated in four districts in Bangladesh funded by ICCO Cooperation, implemented by CODEC where technical partner is Salt Farm Texel (SFT), Netherlands. The project targeted 5000 small scale farmers in Dacope, Bagerhat Sadar, Rampal & Koyra Upazila of Khulna & Bagerhat districts and Kalapara, Barguna Sadar, Taltoli & Golachipa upazila of Barguna and Patuakhali districts . The goal of this project is to increase food production of vulnerable farming families in Bangladesh by introducing salt tolerant crops to enhance their food security and income. Annual approved Budget for 2019-2020 is BDT 13,422,312/-.

CODEC implements this project through setting field station and developing best practices, demo plot establishment as well as re-establishing & promotion. Farmers are provided better practical training by arranging field day. Monthly technical training on selected crops are held on producer group level. Quarterly management committee meetings and CPMC meeting are organized timely. Government officials also takes active role in different project activities. Subsequently, research activity is done by providing different data of soil salinity. Through research, targeted farmer's gains knowledge and gets benefit of SFT technology regarding soil salinity, drought management, pest and disease management as well as learns crop protection mechanism from water logging condition to reduce damage. 400 Co-Lead farmers have received Day Long Capacity Development training on Saline agriculture, improved vegetable cultivation technologies in saline condition along with salinity management techniques. Also these 400 Co-Lead farmers received demo establishment supports and re-established 400 demo plots by using SFT technologies. 16 Commercial farmers have been developed by giving training on Saline tolerant vegetable production technologies. Developed 30 vegetables' seedling nursery owner for supplying vegetable seedlings to Lead, Co-Lead and Commercial farmers.

Activities of the project throughout the year:

- 400 (Male-179 & Female-221) trained Co-Lead farmers received demo establishment supports (Seeds, Fertilizers, Bamboo and Net for fencing) and 400 demonstration plots have been re-established by using SFT technologies where winter salt tolerant local seeds were cultivated.
- 400 technical training sessions have been provided by 200(Male-162 & Female-38) LFs on selected crops at producer group level and provided winter and summer vegetable seeds. A short video (mobile movie) has been showed in these sessions.
- 200 demonstration plots have been re-established by using SFT technologies where summer local salt tolerant seeds and winter Dutch and local seeds were cultivated by trained 200(Male-162 & Female-38) LFs.
- 4800 (Male-1756, Female-3044) Group farmers have received three types of winter and summer vegetables local available seeds namely Carrot (var-New Kuroda), Cabbage (var-Atlas 70), Kholrabi (var-Early 005 or Challenger), Okra (Var-Nolok), Snake Gourd (Discover), Indian Spinach(Var-Kiara), Ridge Gourd (Eureka) and Kangkong (Var-Ever Green).
- Officials from DAE (Department of Agricultural Extension) participated in different project activities like attended in staff training & Farmer's Field Day (FFD), contributed in farmer's group selection, demo establishment and farmers training and visited Lead Farmers' gardens to observe salt management technologies.
- 08 workshops have been conducted with 135 participants (Male-129 & Female-06) where seed dealers, pesticide and fertilizer dealers, representatives of seeds and pesticide Company as inputs market actors, and the agriculture product collectors, Paikar, Foria, Agrigators, Traders; whole sellers from output market actors, Commercial and Lead farmers were present.
- 5 linkage building meetings were conducted between market actors and CPMC members with active participation of 84 members (Male-80 & Female-4).



SALT TOLERANT POTATOS



"Growing crops in this field was close to impossible, but with the training and innovative crop seeds received from CODEC, my small agricultural land has finally started to be profitable" - An exuberant beneficiary

CODEC-STAB PROJECT
Zatrapur, Bagerhat

ROHINGYA EDUCATION, PROTECTION AND SERVICE TO HOST COMMUNITIES

According to the Inter Sector Coordination Group (ISCG) 60% of the total Rohingya population is children and adolescent and around 40% of children are outside the coverage of education & protection. Lack of knowledge on health and hygiene is common among the adolescents. Many of them are under trauma. The girls are vulnerable to trafficking. The mothers are not sufficiently aware of reproductive health.

Education and protection is a priority according to UN convention and the priority of the donors. Thus, Bangladesh Government is under compulsion to support the community in all basic services especially in Education, Protection and occupational Skill development of the Children & Adolescents to facilitate their repatriation.

CODEC is trying to provide education & protection to the children & adolescent of forcefully displaced Myanmar citizen in Cox's Bazar through different projects. In future, if the UN agencies and the government approach CODEC to facilitate the repatriation process, CODEC will draw a strategy for orderly repatriation.

65,333 children enrolled in **641** learning centres at different camps

High Energy Biscuit (HEB) distributed to **183,647** households through WFP-GFA outlets

600 Community Based Learning Facilities and **17** pre-primary classes established where **9,727** children are enrolled

2600 adolescents and children attended **169** health hygiene sessions, **162** life skill sessions and **266** human traffic & abuse sessions

29660 children and adolescents received structured psychosocial support, case management services, lifeskill & vocational training and basic numeracy and literacy training

635 ECCD centers established where **10,349** children are enrolled

6529 adolescents participate in multi-development activities in **59** Adolescent club

SCALE-UP OF EARLY LEARNING AND NON-FORMAL BASIC EDUCATION PROGRAMME FOR THE OUT-OF-SCHOOL ROHINGYA REFUGEE CHILDREN IN LEDA, SHAMLAPUR AND OTHER SPONTANEOUSLY DEVELOPED MAKESHIFT SETTLEMENTS IN TEKNAF AND UKHIYA UPAZILAS OF COX'S BAZAR DISTRICT IN BANGLADESH (CODEC UMN PROJECT)

As a non-profitable organization, Community Development Centre (CODEC) has a prior focus on education for every child. From this concentration, we stand beside the Rohingya refugee community even before the influx. After the influx, with the guidance of UNICEF as well as government of Bangladesh, we extend our hand to implement early learning and informal basic education for the FDMN children. Till now, we have covered 39,340 children by establishing 420 learning centres in 13 camps of Ukhiya and Teknaf Upazila of Cox's Bazar district.

The major activities of the project are delivering early learning and informal Basic education program for Rohingya children with 420 operational learning centers and well maintained wash facilities in Ukhiya and Teknaf Upazila of Cox's Bazar; delivering quality early learning to 4-6 aged and basic education to 7-14 aged Rohingya children with trained up teachers from host community and Rohingya community; establishing an accountable supervision, coordination and support structure in place to keep operational the Rohingya Community education by operational LCMC committee and local supervisors trained on pedagogy, child protection, PSS, DRR, health and hygiene etc; ensuring effective emergency preparedness and response capacity and strategies are in place by trained up staffs on EPRP/CCDRR; making the Rohingya communities aware about their responsibilities in education and protection through C4D activities. The project is continuing its valiant work in developing awareness of education by engagement of community, empowerment of Rohingya community, psychosocial support for the traumatized FDMN children, quality education for the FDMN children, increase aesthetic beauty practices among the learners and establishing collaborative relationship with different line organizations, different govt., and non-govt. stakeholders.

Major achievements of the project for July 2019 - June 2020:

- Completed 45 LC's major renovation works by converting single roof to double roof. Furthermore, 47 LCs minor repair works has been completed as per requirement with prior approval from UNICEF.
- 39,340 children enrolled in 420 Learning centres at different camps.
- Conducted total 08 batches basic training for newly recruited BLIs at camp 14, 22, 23, 24 and 26. Total 121 BLI including 8 females and 113 males attended the training.
- Conducted 03 batches basic training for national teachers.
- Period two IPT show based on girls education, child marriage, child labor were organized by the project at camp-15, 22, 24, 25, 26 and camp-27 respectively.

CODEC SCHOOL FEEDING PROGRAMME (SFP)

The School Feeding Programme (SFP) has been undertaken by the World food Program (WFP) at the camp areas in Cox's Bazar with the partnership of CODEC to mitigate the nutritional deficiency of Rohingya children. Although WFP School feeding Programme started in registered camps in 2002, CODEC under took the school feeding Programme (WFP) from January 2017. The objectives of the project are - Increasing student enrollment and attendance rate; Reducing dropout rate of the students from the school and literacy activates & Decreasing nutritional vulnerability of the children as the children as the food (biscuits) provided are fortified with micro-nutrients. The major activities of the project are collecting, storing and distributing biscuits fortified with micro-nutrients for the Rohingya Refugee Learning Centre's children in the camp areas; and De-worming week in the camp.

Major achievements of the project for July 2019 - June 2020:

- High Energy Biscuits distributed to 1,83,647 households through WFP-GFA outlets in Camps.
- Arranged 2 batch orientation on Deworming week under Teknaf and Ukhiya upazila.

EDUCATION AND PROTECTION FOR ROHINGYA CHILDREN - (EPRC) PROJECT

The project seeks to strengthen and expand equitable quality learning aligned with education sector standard, Ministry of Primary and Mass Education (MoPME) & Ministry of Education (MoE) standard by executing retention of existing children and expanding access to reach a total of 66,345 children, adolescent and youth aged 3-24 years, through 635 Community Based Early Childhood Care and Development (CBECCD) centres, 600 Community Based Learning Facilities (CBLF), 221 Learning Centre (LC), 20 Primary schools, 03 lower secondary schools and 65 adolescent and youth clubs in Nayapara RC, Kutupalong RC, camp 1E, 1W, 2W, 2E, 3, 4, 4E, 5, 6, 7, 21, 26 and 27. The project will lay emphasis on teachers and technical person's capacity building to ensure meaningful education for the refugee children, adolescent and youth through ongoing professional development activities and subject based training. The project also provides structured psychosocial support through 5 CFS for the development of 1750 children. Now, a number of children adopted their coping mechanism by these interventions. CODEC provided life skill sessions among the 600 adolescents through the adolescent club. Now, all of them are conscious on child marriage, child rights, food & nutrition, personal hygiene & reproductive health etc. along with the awareness activities, all of the targeted adolescents have received vocational training. By maintaining standard case management procedures, CODEC has responded & ensured the services among 800 children who were at risk. Capacity development training has been provided among 700 community people and parents about child protection, child development, child rights, case identification & referral services.

Major activities of the project are – providing education through Community Based Early Childhood Care and Development (CBECCD), Community Based Learning Facilities (CBLF), Pre-Primary Education (PPE), Primary School (Grade I-V), Learning Centres, CBLF in Madrasha, Junior Secondary School (Grade VI-VIII), Adolescent Club and Adolescent Group for Literacy Boost (AdGLiB), ICT Class, Basic and Advance Course. Moreover, the project provides Psychosocial Support to the vulnerable children, Provide Case Management support to the

children who are at risk, Capacity development of the community people & project staffs & volunteers & Community engagement activity.

Major achievement of the project for July 2019 - June 2020:

- 600 Community Based ECCD center have been established and continued in targeted settlement and 10750 children have been enrolled in ECCD
- 10200 Children have been enrolled and retained in CBLF & Pre-primary and 6,750 students from ECCD will be promoted in next level
- 30640 children enrolled in primary education in makeshift camps and 85% of them have completed to have education as of Guidance for Informal Education Program (GIEP) curriculum
- 241 SMC, LCMC, SAG, CMC & MA committee have been formed with 99% continuing efficiently.
- 54276 students have received learning materials and 15589 students have promoted to GIEP next level. 1449 LCMC, SAG, SMC, CMC & MA members have received orientation on roles and responsibilities, MHPSS and PSEA. 223 students have completed primary education and 85% Student attendance rate have been achieved.
- 59 adolescent clubs are continuing. 924 adolescent have participated in AdGLiB activities and 6529 adolescent have participated in multi-development activities in Adolescent club.
- 900 adolescent girls have received hands on training on handicraft (Sewing, Tupi, and Embroidery etc.) and 575 adolescent boys have received hand on training on solar system mechanics, sewing etc.
- 264 of learners have participated in ICT Basic course in CTA and 133 learners have participated in ICT Advance course in CTA.
- 15 Children's Committee, Groups and others structures that are operational and facilitate children's participation and 5 child friendly spaces have been established.
- 10 CBCPCs have been formed and their capacity have been developed that they can coordinate and monitor all protection interventions.
- 5 Adolescent forums have been formed and developed for social integration and cohesion where 600 adolescents have been supported with access to life-skills and knowledge.

- 20 billboards, 600 handout, 600 child protection Ludu game board have been provided and 100 percent child case of abuse, violence or exploitation receiving age and gender sensitive service have been reported.
- 810 vulnerable and at-risk children including separated and unaccompanied children have got support through case management approaches.
- 1788 children aged 4-5 years and 6 to 11 years who are out of school/ learning opportunities have got psychosocial support and basic knowledge through the project.
- 391 staff capacity building & potential stakeholder on case management, Protection from Abuse (PFA) and response service to victim have been done.

PROTECTIVE ENVIRONMENT CREATION FOR CHILDREN AND ADOLESCENTS IN AND AROUND COX'S BAZAR AREA (CODEC CFS PROJECT)

The project of "Protective Environment Creation for Children and Adolescent in and around Cox's Bazar Area" (MPC) aims to establish Protective Environment for children through strengthening the service provision and changing harmful social

norms to reduce their vulnerability towards abuse, violence, exploitation, and negligence. As a community centred organization, CODEC has been implementing the project since 2010 with the support of Ministry of Woman and Child Affairs (MoWCA), GoB and UNICEF Bangladesh at the host community and since September 2017 in Rohingya camps when the influx was instigated. The project is working on minimum package of social protection services and social change initiatives to enhance the protective environment for children and adolescents, especially girls, against violence, abuse and exploitation through Multi-purpose Centre (MPC). Life skills based education for adolescents' empowerment is provided to increase knowledge, awareness and active involvement in the society of adolescents, especially girls through the adolescent groups. Community members are supported to directly get involved with the activities, and for that Community Based Child Protection Committee (CBCPC) are supported at Village/Ward/Upazilla level. At host community 07 Multi-purpose Centre (MPC) at Ukhiya, Teknaf and Pekua Upazila under Cox's Bazar District are strategically situated in close proximity with



LEARNING CENTRES FOR ROHINGYA CHILDREN
UNHCR CODEC EPRC PROJECT
 Camp - 3

government mainstream schools and in many places in the premises of government schools and 16 Multi-purpose Centre (MPC) at different Rohingya camps. MPC is ensuring that children are kept in schools, also as a venue in providing after school activities to meet the holistic/psychosocial needs (health, emotional, recreational etc.) of the children. Trained case workers are also positioned in the Multi-purpose Centre (MPC) to enable a more proactive approach to case management for children at risk. The major activities of the project are - Psychosocial Support Services, Case Management Services, Life-Skills Based sessions, Community Based Child Protection, Social cohesion/peace building activities, Computer Hub, Foundational Skills (basic literacy and numeracy) & Occupational/Vocational Skills/Employability Soft Skills package.

Major achievement of the project for July 2019-June 2020:

- Total 24624 children (Boys-13011, Girls-11613) have been supported with structured psychosocial support in the 23 Multi-purpose Child and Adolescent Centre (MPC). Among them 17073 (Boys- 9442, Girls- 7631) children of Rohingya community have been supported through 16 MPCs in Camp 1E, 2E, 4, 7, 8W, 9, 10, 14, 23, 24 and 7551

(B-3569, G-3982) children of Host community through 7 MPCs in Ukhaia, Teknaf and Pekua Upazila.

- Case management services were provided to 551(B-282, G-269) children both in camp and host community; Camp- 396(Boy-205, Girl-191) Host-155 (Boy-77, Girl-78). Total 35 case workers have been directly engaged with case management services by technical guidance of case supervisor and case specialist to ensure the quality case management services.

- 3960 (B-1581,G-2379) new enrolment as we are providing the life skill sessions to the same adolescent (Age: 10-14 & Age: 15-18) for 06 months following the life skills module provided by UNICEF. 2706 (B-1093,G-1613) boys and girls participating in life skills sessions in camps and 1254 (B-488,G-766) boys and girls participating in life skills sessions in host community.

- 1762 (B-501,G-1261) adolescents received vocational training in different trade, among them 1112 (B-312, G-800) adolescent boys and girls from Rohingya Community and 650 (B-189,G-461) adolescent boys and girls from Host community) were participated in occupational/vocational trainings in 23 MPCs.



CHILDREN ENJOYING IN PLAY CORNER OF CODEC MULTI PURPOSE CENTRE Camp - 7

- Total 13044 (B-6568,G-6676) children have been supported with community based one to one psychosocial sessions in the 23 Multi-purpose Child and Adolescent Centre (MPC).

- There are 3680 (B-1678, G-2002) new enrolment of adolescent in basic literacy and numeracy sessions. 2560 (B-1183,G-1317) new enrolment of adolescent in basic literacy and numeracy sessions in camps and 1120 (B-495, G-625) new enrolment of adolescent in basic literacy and numeracy sessions in host community.

MULTI-SECTORIAL DEVELOPMENT CENTRE FOR THE SAFETY AND SECURITY OF ROHINGYA AND HOST COMMUNITY CHILDREN, BANGLADESH (CODEC MSDC PROJECT)

Community Development Centre (CODEC) is implementing “Multi Sectoral Development Centre (MSDC) for the Safety and Security of Rohingya and Host Children, Bangladesh” project with the financial support from ERIKS Development Partner in the Camp 7 and 24 and adjacent Host areas of those camps areas under Ukhiya and Teknaf Upazila. The main purpose of this project is to reduce risks of trafficking and abuse by creating safe and secured environment for 2600 children and adolescents who are 5 -12 & 13-18 age group; enrolled from Rohingya and host community.

Adolescents and their parents, care givers, Majis, social leaders participate in counseling session on human trafficking and children abuse. MSDC also organize mass awareness program through promotional activities like drama, painting, video show and community mobilization. Moreover, skill training on sewing and handicraft for girls, ICT, Mobile servicing for all are conducted so that the youth can create their own pathway.

Major achievement of the project for July 2019 - June 2020:

- In four MSDC centre both host and Rohingya community where 8717 adolescents and children with 2962 male and 5755 female has participated.
- In four MSDC both host and Rohingya community where 6024 adolescents with 1521 male and 4503 female has participated. In the life skill session adolescents were learnt about the different life Skills, keep the teenage life healthy and beautiful by applying these skills.
- In four MSDC centre both host and Rohingya community where 12703 adolescent and children with 4248 male 8455 female has participated. Adolescents were learnt about the concept of human trafficking and abuse, reasons for and preventive measures against trafficking, measures against trafficking and describe the punishment of it.



ANNUAL SPORTS DAY
CODEC EPRC PROJECT
Camp - 3

CODEC MICRO FINANCE PROGRAM

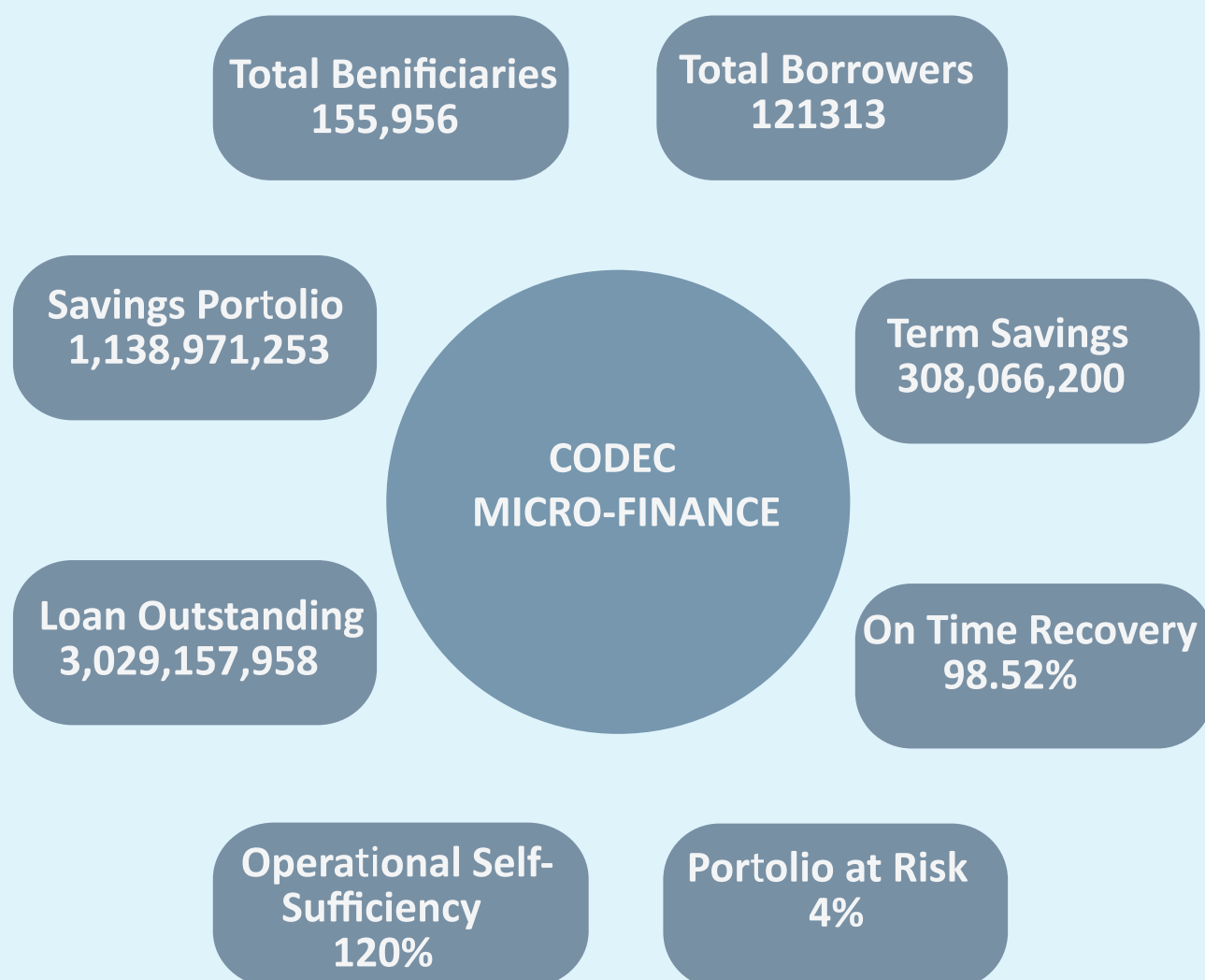
To address the Sustainable Development Goals (SDG) “End poverty in all its forms everywhere” and achieve rest of 16 goals, economic empowerment is to be one of the essential tools. By this time it is realized that the Financial Inclusion and Microfinance Program is a tool for poverty alleviation and empowering the poor community.

CODEC has provided financial support to neglected coastal villages, small farmers, fisherman, petty businessmen, landless laborers and poor women since its inception .CODEC micro-finance provides a window of opportunity for the poor to access in borrowing and saving facility. These facilities also provide organizational help, training, empowerment, financial and other help during crises.

CODEC Microfinance Program is currently active in 2454coastal villages in 66upazillas under 12 districts and implementing a wide variety of social and economic programs. Operating from 103 branches, CODEC has been able to organize 7100 village organizations of poor and disadvantaged people covering 1, 55,956 women and men (94.42% women) up-to June 2020

CODEC is operating its micro finance program with financial assistance from DANIDA, PKSF, Stromme Foundation, DFID, Netherland Embassy and CODEC’S own fund.

Community Development Center (CODEC) got license from Micro Credit Regulatory Authority to operate Micro Finance Program. License Number is 01781-00048-00103 dated January 15, 2008.



Overall Objectives:

CODEC Micro Finance Program is playing a key role in the organization towards eradicating poverty and ensuring the economic development for the poor, underprivileged fisher folk and other coastal communities. The objective of CODEC Micro Finance is

“Socio-Economic Empowerment of coastal communities through the provision of skills, entrepreneurship, savings and credit program”

Area of Operation:

CODEC operates its savings and credit programme activities in twelve districts are - Chattogram, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalakhati, Bagerhat, Pirajpur, Gopalganj & Khulna. The status of CODEC physical coverage under the CODEC Micro Finance Program as on June 30, 2020 is as follows:

SL. No.	Head of Information	No. of Coverage
1	Branch	#103
2	District	#12
3	Upazila	#66
4	Union	#463
5	Village	#2454
6	Village Organization	#7100
7	Household	#155,956
8	Members	#155,956
9	Savings in BDT (Million)	1,499.00
10	Borrower	#121,313
11	Loan Portfolio in BDT (Million)	3,029.16
12	OSS	126.13%
13	OTR	99.50%
14	PAR	4.64%

ENRICH

The main trust of the program is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. Community based development program with local resources and infra-structures with the involvement of local people and administration are the key to implement ENRICH. ENRICH works through different interventions which are carried on different program such as:

- Health & Education
- Community Development
- Youth Employment
- Unnoto-Cooking Stove supply
- Establishment of Solar Electricity
- Medical plant Cultivation
- Vegetable Cultivation and Sanitation Programme

CODEC initiated this program in Kulkhati Union of Nolcity Upazilla under Jhalakhati district from 27 July, 2014 with financial & technical assistance from PKSF. From March 2018 Santospur union of Chitalmari upazilla under Bagerhat district is included to implement ENRICH program. During the financial year 2019-2020, the total budget of the unit is Tk.65,69,990 out of which CODEC contribution is Tk.1,430,902.

As of June 30, 2020, CODEC loan disbursement to its borrowers under ENRICH loan is Tk. 63,754,000 with an outstanding loan of Tk.41,422,454.

KGF (Kuwait Goodwill Fund for promotion of Food Security in Islamic Countries Programme)

KGF program is being implemented by CODEC since 1st November 2015 with the financial and technical assistance from PKSF. A maximum amount of Tk3,00,000 in the form of microcredit and Tk. 3,00,001 – 15,00,000 as small loan can be approved under this program in favor of food production, processing, storage and marketing of agricultural products and bi-products in small business and micro enterprise related to similar initiatives. CODEC initiate this program in Charbangshi & Mollarhat Branch under Raipur & Laxmipur Sadar upazilla of Laxmipur district. At present only loan support from KGF is running.

Agriculture Unit:

CODEC initiates these activities since 1st November 2015 with the financial and technical assistance from PKSF. The main objectives of this unit are:

- To increase environment friendly sustainable agricultural production
- To ensure food security
- To provide modern, handy and environment friendly agricultural technologies
- Establish market linkages, make value chain interventions and
- Facilitate microfinance services for agricultural activities

To ensure better understanding among the farmers and proper implementation of activities CODEC provide training support to 900 farmers. During the financial year 2019-2020 the total budget of the unit is Tk.1,401,965 out of which CODEC contribution is Tk.330,699.

Fisheries Unit:

CODEC initiates fisheries unit activities since 1st November 2015 with the financial and technical assistance from PKSf. The main objectives of this unit are:

- Ensuring adequate financial services
- Dissemination of appropriate technologies
- Capacity building of the program participants
- Establishing value chain and marketing system for the fisheries products

To ensure better understanding among the farmers and proper implementation of activities CODEC provide training support to 400 farmers. During the financial year 2019-2020 the total budget of the unit is Tk.1, 743,160 out of which CODEC contribution is Tk.463,749.

SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION

The main objectives of the program are to build awareness on different critical social issues to ensure human dignity of the marginal and disadvantaged people. CODEC initiates this program since 1st July 2016 with the financial and technical assistance from PKSf. During the financial year 2019-2020 the total budget of this program is Tk.127,623.

Cultural and Sports Program:

The major objective of the program is to create awareness against different social odds and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage etc. CODEC initiates this program with the financial and technical assistance from PKSf since 1st July 2017. During the year 2019-2020 the total budget of this program is Tk.926,378 out of which CODEC contribution is Tk 750,324.

Elderly People Program:

CODEC has been implementing this program since

1st July 2018 Kulkati union under Jhalakati district and Santospur union under Bagerhat district. The major activities of this program are establishing:

- Social centers for the elderly people in every union
- Providing old age allowances
- Distribution of walking sticks
- High commodes, and
- Blankets, etc

According to PKSf guide line we are implementing this program. During the year 2019-2020 the total budget of this program is Tk.2,204,439 out of which CODEC contribution is Tk 1,104,786.

PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE (PPEPP) PROJECT

In continuation of PRIME & UJJIBITO projects PKSf has initiated a new project titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)' with joint funding from the UK's Department for International Development (DFID) and the European Union (EU).

CODEC has been implementing this program in Amkhola union under Galachipa upazilla of Patuakhali District on piloting basis since August 2019. From December 2019 Rangabali & Barobaishdea union under Rangabali upazilla , Dakua & Charbiswas union under Galachipa upazilla of Patuakhali district and Southkhali & Dhanshagor union of Sharonkhola upazilla and Khawlia, Baraikhali & Morrelgonj union of Morrelgonj upazilla under Bagerhat district is included to implement PPEPP Project.

The Pathways to Prosperity project will help the extremely poor people connect with mainstream development activities and economic growth.

The main objectives of this project:

- To enable two million people to exit from extreme poverty for good(in 10 years in two phases); and
- To support the development of stronger national institutions and systems to deliver the vital public and private services necessary for the extreme poor to become resilient and prosper.



TARGETED BENEFICIARY OF PPEPP PROJECT AT MOROLGONJ

KALPATORU

Bagerhat district is recognized to be one of the coastal districts in Bangladesh. Due to Geographical position of this district natural disaster like climate change & salinity and water-logging are current burning issue. Shrimp culture are spreading rapidly for saline water, as a result poor people are losing their homestead by big Gher owner (fish farm) and becoming land less. Some of them are migrating to others big cities and others are becoming day laborer. To reduce such type of migration a long-term program to provide land as loan may establish their right in convenient place and improve their livelihood through skill training. It will be not possible to achieve the goal of SDG except rehabilitation of this landless community. Considering the above situation CODEC initiate this program under SEEDS projects in Chitalmari and Mongla Upazilla under Bagerhat district with the support from Strømme Foundation. There is a specific criterion for beneficiary selection. CODEC disburse amounting to Tk.49,40,000 to 20 beneficiaries for land purchase and Tk 5,40,000 to 18 beneficiaries for IGA for livelihood development. Service charge is 6% on declining balance method for both and loan period for 5 years including 6 months grace period. The outstanding loan balance as on June 30, 2020 is Tk.2491007 (land) and Tk 350,682 (IGA) respectively.

MAJOR ACHIEVEMENTS

Savings Program:

According to CODEC credit manual 3 types of savings are deposited by the CODEC MF members. These are described below:

1.Compulsory/Mandatory Savings: As of June 30, 2020, the accumulated savings balance is Tk. 946.36 Million.

2.Voluntary Savings: As of June 30, 2020, the accumulated savings balance is Tk. 192.62 Million

3.Term Savings: As of June 30, 2020, the accumulated term savings balance is Tk. 308.07 Million

CREDIT PROGRAMME

The credit programs are described below:

i) Jagaron loan (RMC):

Jagaron initiates household base enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC). Around 115,993 female members have been admitted and they have saved Tk. 657.50 Million by weekly savings program. The outstanding loan balance is Tk.1590.78 Million to 91,96 borrowers as on June 30, 2020.

ii) Agrashor loan (ME)

Financial institutions and banking sector require collateral but most of the poor entrepreneurs do not have much capacity to meet requirements of Banks or Financial Institutions. Addressing the diverse financial needs of the poor entrepreneurs, CODEC put efforts to break the stalemate to develop its micro enterprise products and services that better fits the needs of the poor business owner. CODEC launched its Around 29,688 members have been admitted and they have saved Tk. 417.30 Million by weekly savings program. The outstanding loan balance is Tk. 1192.49 Million to 24710 borrowers.

iii) Sufalon Loan

To support marginal, small farmers and their families to engage themselves with agriculture and seasonal activities to ensure food security and develop their livelihood, CODEC started Agriculture based Micro Credit (Sufalon) with the support from PKSF. This loan is provided to small & marginal farmers according to their demand. Jagaron & graduate Agrashor member will be eligible for the Sufalon Loan. During the year 2019-2020 total Tk.97.74 Million disburse to 9089 borrowers and the loan outstanding balance is Tk 54.96 Million as on June 30, 2020 to 3638 borrowers.

iv) Buniad (Ultra Poor)

Despite the success of Microfinance, due to lack of sources a major portion of total population cannot get the credit facilities and they face various sufferings to maintain their daily lives. In 2001 CODEC initiates a product name Hard Core Poor programme for this type vulnerable poor people. Now CODEC is providing the product in the name of Buniad Programme with the financial and technical support from PKSF.

7451 members have taken part in this program and they saved Tk. 36.35 Million. The outstanding loan balance is Tk. 74.15 Million to 4907 female borrowers as on June 30, 2020.

vi) SAHOS (Apodkhalin Loan) & Others

Ultra poor households are provided SAHOS loan at a service charge of 4% per year. This loan helps them to protect themselves from erosion of their assets and prevent them borrowing traditional money lenders.

1069 members have been take part in this program and the outstanding loan balance is Tk.5.27 Million as on June 30, 2020.

vii) ENRICH Loan (IGA, Livelihood & Assets Creation)

CODEC initiated this loan program in the two ENRICH union Kulkati and Santoshpur with the financial & technical support from PKSF. Total members of this program are 2277. The outstanding loan balance is Tk. 41.43 Million to 1708 female borrowers as on June 30, 2020.

vii) Agrashor-MDP

CODEC initiated this loan program with the financial & technical support from PKSF. Total members of this program are 787. During the year 2019-2020 total Tk. 82.80 Million disbursed to 779 borrowers. The outstanding loan balance is Tk. 61.38 Million to 773 female borrowers as on June 30, 2020.

vii) Agrashor-SEP

CODEC initiated this loan program with financial and technical support from PKSF. Total members of this program are 65. During the year 2019-2020 total Tk. 6.204 Million disburse to 64 borrowers. The outstanding loan balance is Tk. 5.85 Million to 64 female borrowers as on June 30, 2020.

vii) Member Welfare Fund

CODEC has adopted a new member's welfare Fund policy (only death case) in 2005 with specific terms & conditions for the members including spouse (Husband) for Jagaron (RMC) Member and in case of Agrashor (ME) only loanee member will covered. The Microcredit client (Jagoran & Agrosor) have to pay 0.7% of borrowed amount as premium to avail these facilities. As per benefit of these facilities the outstanding loan amount of the respective member will be adjusted from the welfare fund and savings balance will refund to the nominees. From July 2017 CODEC added a new benefit package to ensure mother & child care service and to provide medical support for their Microcredit client with an additional premium of Tk.0.3% on borrowed amount. During the year 2019-2020 CODEC paid Tk.17.77 Million as claim from member welfare fund. The outstanding fund balance is Tk. 133.22 Million as on June 30, 2020.

CREDIT DISBURSEMENT, RECOVERY, SAVINGS OUTSTANDING AND SOME IMPORTANT RATIO ANALYSIS (LAST FIVE YEARS)

Particulars	2018-2019	2017-2018	2016-2017	2015-2016	2014-2015
Capital Adequacy Ratio	21.89%	21.18%	22.94%	25.84%	27.32%
Rate of Return on Capital	20.81%	10.66%	14.22%	8.54%	15.91%
Liquidity to Savings Ratio	12.87%	24.42%	13.54%	22.84%	46.14%
Cumulative Recovery Rate(CRR)	99.54%	97.45%	99.61%	99.65%	100.02%
On time Recovery rate (OTR)	96.48%	97.47%	97.79%	98.01%	97.69%
Member per field worker	326	314	322	305	321
Total Overdue	113,206,618	96,333,901	65,115,634	48,155,478	49,359,821
Portfolio at risk	4.64%	5.62%	4.54%	4.48%	4.75%
Depositors per branch	1,440	1,307	1,292	1,201	961
Borrower to depositor ratio	81.73%	82.52%	79.71%	79.34%	77.58%
Return on assets	4.46%	2.32%	3.25%	2.04%	3.81%
Return on equity	20.81%	10.66%	14.22%	8.54%	15.91%
Borrower per field officer	266.48	258.83	256.86	241.73	248.83
Loan outstanding per field officer	6,091,585.76	5,232,256.81	4,548,109.58	3,688,923.44	3,393,449.52
Bad loan	71,823,243.00	48,393,222.00	36,153,331.00	22,639,815.00	32,507,683.00
Credit officer/Total Staff	50.00%	49.12%	52.39%	48.70%	49.25%
Good Loan as % of total outstanding loan	95.36%	94.38%	95.46%	95.52%	95.25%
Current Ratio	1.50	1.49	1.57	1.68	1.64
Debt service cover ratio	121.20%	112.00%	115.03%	107.92%	122.75%

SPECIAL PROGRAM UNDER MICROFINANCE

CODEC Scholarship: CODEC with the goal contributing significantly in building a society free from the illiteracy by providing scholarship to the PECE& JSC student those who acquired GPA-5. During that year 2019-2020 CODEC has given scholarship to 175 PECE & JSC students.

Eye Camp: With the aim to provide eye treatment facilities to poor and vulnerable of the remote areas CODEC has organized 04 nos. eye camps at union level and total of 456 community people have received eye treatment facilities from the camps and a total of 43 patients underwent cataract surgery during 2019-2020

Health Camp: CODEC has organized 28 number health camps with the MBBS doctor and 1508 patients received healthcare services from the camp during 2019-2020

Blanket Distribution: In winter season to fight cold the winter-strike distressed people from coastal area had been distributed blankets. Total 1815 blankets have been distributed in Chattogram, Bagerhat, Patukhali, Barguna, Laxmipur & Noakhali in the year 2019-2020.



TREE PLANTATION BY ADOLESCENT GROUP IN AMKHOLA

Counseling for Adolescent school girls: During the year 2019-2020 11 counseling workshop have been conducted with adolescent school girls from class six to ten by the female MBBS doctors under all microfinance zonal offices. In those workshops Upazilla women and children social welfare officers were present.

Cultural Squad: As a part of inclusive development program for sustainable poverty alleviation, CODEC has taken an initiative to develop cultural squad for school going children age limit 5 to 14 years to make them culturally and ethically enrich. CODEC has been implementing this cultural program since 2017. Initially CODEC started implementing the Cultural Program through selected 5 branches under Chattogram, Laxmipur, Patuakhali, Barisal and Bagerhat zone.

CHALLENGES OF CODEC MICROFINANCE PROGRAMME

Microfinance program always go through various challenges due to social, economic and environmental factors. CODEC Microfinance Programme faces some challenges these are

given below -

- River erosion
- Seasonal Migration
- Water logging
- Default Increase
- Over debt of beneficiaries beyond capacity
- Covid-19 situation.

CONCLUSION

The people living in the numerous communities along coastal and riverine belt of Bangladesh are not only trapped by problems in every direction, but the very nature of the problems-their complexity and the inter-relationship make finding solutions that much more difficult. Their vulnerability is increasing day by day as the fish is declining rapidly and the soil salinity is increasing.

CODEC Micro Credit Program has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these areas ensures the participation in the process of the development program.



A FORUM OF SPECIALLY ABLED PEOPLE ESTABLISHED BY CODEC PPEPP PROJECT AT AMKHOLA



**A HAPPY FISHERMEN SUPPORTED BY CODEC
MICRO-FINANCE FISHERIES UNIT, LAXMIPUR**

OVERCOMING THE ODDS



“Life has been really hard on me and my family since the beginning. But things started changing drastically as CODEC shaded light into our lives. We started believing again.”

- Urmi Akhter

“We grow because we struggle, we learn and overcome” – R.C. Allen. The ones who has the patience to wait off the storm will surely taste success. Urmi Akhter is someone who is doing same. Being a girl living in the villages of Bangladesh is a struggle itself. Urmi hails from a small village in Kathipara, Chitalmari, Bagerhat. She is the eldest among the four children of Sheikh Obaidur Rahman and Rexona Begum. Urmi’s family has been struggling financially since the beginning. Her parents had always believed that her will bring light into the family.

Being born in 1999, she started her school days in 2005 and attended SSC examination in 2015 where she excelled to get a GPA-5 in the exam. Besides her regular studies, she has actively participated in different debate, recitation, instant speech and essay writing competitions. She has also won debate competition in district level. After her brilliant result, CODEC decided to award her scholarship for her HSC. CODEC funded her 2-year’s cost of HSC. In 2017, she passed HSC examination with a good result. Her family was really happy with the fact that she will start her graduation and ultimately pull her family out from the struggle. Accordingly, she enrolled herself in B.L. College at Khulna at the start of 2018. But the happy days were outnumbered in a glimpse as her family was facing a hard time to meet her educational expenses. At that time, the then branch manager of CODEC came to know about the situation of Urmi. He then contacted Urmi and her family and asked her to fill up admission test form of Asian University for Women (AUW) in Chattogram. During that time, AUW was offering a full free scholarship for students through PKSf. So, Urmi applied for that and got a callup to attend the written admission test. Later on, she got selected in the written test, and attended viva exam. She had to attend a 15-minute viva session where she was very nervous. In between that time, she had an opportunity to meet the Executive Director of CODEC where she received a lot of motivation and encouragement. But she was still anxious as she was not confident about her English, being a student from Bengali medium background. But all those flew away as she excelled in the viva exam and the examiners got surprised knowing the fact that she was from village. All the travelling and other expenses were met by CODEC management throughout the time. Finally, she got admission in Public Health department of AUW with full free scholarship. Even till her full free scholarship was not confirmed, CODEC management arranged all the expenses for her so she can be able to continue her dream of attending B.C.S. exam after finishing her studies and become a proud member of Bangladesh Civil Service. She thanks CODEC from the core of her heart for both the financial and mental support that it has provided since her SSC examinations.

She always had a fascination towards English and wanted to study in English version, and through the help of CODEC, she has been able to enroll herself in a subject where she’ll be able to study in English. She says that she’ll always be in debt to CODEC for their support towards her and her family.

CODEC CSR

For the last 35 years, Community Development Centre (CODEC) has been working tirelessly to improve the livelihood and economic condition of the coastal people of Bangladesh and also has been conducting Micro Finance Program efficiently. Beneficiaries of CODEC Micro Finance Program has been receiving social development help, health services, education for the children of the members, social security, innovative agricultural products and food services through funds from CODEC's corporate social responsibility projects. Besides these, monthly scholarship for children, scholarship for higher education, blankets for poor people during winter, one-time cash support for specially-abled people and other supports are also provided through CODEC's own fund. A total of 1.06 Crore taka has been spent in 2019-20 session for the support of the people in need. Due to these activities, 72,197 people has been directly and indirectly benefitted.

CODEC Scholarship: CODEC has been contributing significantly in building a society free from illiteracy by providing scholarship to the PECE & JSC student who have attained GPA-5. During the year 2019-20, CODEC has given scholarship worth Tk. 644,106 to 175 PECE & JSC students from different Upazilas.

Eye Camp: With the aim to provide eye treatment facilities to poor and vulnerable of the remote areas, CODEC has organized 4 eye camps at union level where 456 community people have received eye treatment facilities from the camps and 43 patients underwent cataract surgery during 2019-20. A total of Tk. 96,360 was spent on conducting this activity.

Health Camp: CODEC has organized 28 health camps with the MBBS doctors where 1508 patients received healthcare services through camp during 2019-20, where a total of Tk. 2,28,505 was spent.

Blanket Distribution: To fight cold, CODEC has distributed blankets to the winter-strike distressed people from coastal area. Total 1815 blankets have been distributed in Chittagong, Bagerhat, Patuakhali, Barguna Laxmipur & Noakhali in 2019-20, where a total of Tk. 4,55,961 was spent.

Counselling for Adolescent school girls: During 2019-20, 11 counselling workshops have been conducted on life skill-based education with adolescent school girls from class six to ten by the female MBBS doctors under all microfinance zonal offices. In those workshops, Upazilla women and children social welfare officers were present. A total of 2,628 girls have participated in these counselling sessions where Tk. 1,05,555 were spent to conduct the events.

Cultural Squad: The major objective of the program is to create awareness against different social odds and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage, superstition etc. CODEC initiates this program with the financial and technical assistance from PKSf since July 1, 2017. 5 education and cultural centre have been established in Chattagram's Bakkhali, Mollarhat, Amkhola, Purkata and Chitalmari where children and adolescents practice music, recitation and other cultural synchronizations for their mental well-being because cultural program has a strong influence on development, behavior, values and beliefs. During 2019-20, the total contribution for this program by CODEC is Tk 7,22,425 where 146 adolescents received training on music, recitation, acting, life-skill training etc.

Kalpatoru: Kalpatoru program contributes directly in assets creation of poor landless families and will reduce migration. CODEC initiate this program under SEEDS projects in Chitalmari and Mongla Upazilla under Bagerhat district with the support from Strømme Foundation. CODEC disburse amounting to Tk.49,40,000 to 20 beneficiaries for land purchase and Tk 5,40,000 to 18 beneficiaries for IGA for livelihood development.

CODEC PSN School: CODEC started its development intervention in North Salimpur fishing village since 1985. But CODEC-PSN Maitree project started its program in this village from 1st January, 2011 to promote Health & Education. This project has been funded by CODEC-CSR support. Total 133 students enrolled in schools in 2019-2020 where a total of Tk. 1,718,620 was spent.

CODEC EMERGENCY RESPONSE

COVID - 19

We are passing a time of great patience and perseverance. In this time, we have to take care of ourselves, our loved ones and also the people of our community. The population of Bangladesh is very vulnerable now due to social transmission of COVID-19. The whole country has been declared as risk prone and vulnerable to COVID 19 virus by Bangladesh Government. Bangladesh Government, Private Sector and Non – Government Organizations are putting forward combined efforts to respond to the immediate threats of COVID-19 pandemic. Community Development Center (CODEC) has already taken several initiatives in this regard. The organization is trying to help the people who are actually in need and are also trying their level best to convey the exact information on how we can minimize the damage that COVID-19 can leave in our community.

Since the outbreak of COVID-19 in Bangladesh, all the ongoing project staffs and volunteers of CODEC have worked tirelessly to support the people of the community, especially the coastal people by providing door to door visit, distributing leaflets, delivering hygiene kit, conducting awareness session, setting up banners and display boards on do and don't in COVID-19 situation, etc. CODEC has been trying hard and soul to plan and implement effective measures that will help to minimize the wide-spread of the disease. CODEC has already distributed 4,00,000 Leaflets containing awareness messages in its working area. Accordingly, the CODEC staffs have made phone calls and conducted door to door visit to convey necessary health and safety messages to the beneficiaries and created awareness related to COVID-19 using various possible means. CODEC have made list of the families who were actually in need of food support and delivered rice, lentils, potatoes and oil package to their doorsteps so that they keep healthy in this situation. One of the most iconic intervention was done by Nobojatra project where they have facilitated CPMC for marking Buy and Sale area at 12 collections points (Dacope, Koyra, Kaliganj & Shyamnagar) to ensure social distancing while they come to the Collection Points & also facilitated CPMC to setup 12 wash station at Dacope, Koyra, Kaliganj & Shyamnagar by setting plastic bucket with tap. On the other hand, Empower Youth for Work (EYfW) project has provided 6 Disinfectant spray machines to 6 Unions (1 per union). These activities have helped to convey the proper deliverables that are instructed by the government and the health ministry.

CODEC'S CONTRIBUTION TO CHITTAGONG MEDICAL COLLEGE AND HOSPITAL:

High-Flow Nasal Cannula (HFNC) therapy is an oxygen supply system capable of delivering up to 100% humidified and heated oxygen at a flow rate of up to 60 litres per minute. The support of High Flow Nasal Cannula (HFNC) system can be life saving for severe COVID-19 patients. But there is shortage of it in Chittagong. In this regard, CODEC has donated 2 HFNCs and 10 other related accessories to Chittagong Medical College and Hospital.

INSTITUTIONAL QUARANTINE FACILITIES:

CODEC Training Centre Patuakhali (CTCP) has shared its facility to be used as "20 bed Institutional Quarantine Centre" on the request of DC Office, Patuakhali. Also, CODEC Training Centre, Bagerhat is kept as reserve Quarantine Facility on the request of Bagerhat DC office.



HIGH-FLOW NASAL CANNULA (HFNC)

CODEC COVID-19 FUND: The employees of CODEC believe in its core values and contributed to develop a COVID-19 fund. Primarily CODEC employees have contributed their three day's salary to COVID-19 Fund. With the contribution of CODEC employees, CODEC has dedicated BDT 23,50,000 for the response works. CODEC has decided to utilize this fund through supporting the initiatives of the District Commissioner's (DC) offices in its working area. CODEC has handed over BDT 1,00,000 to District Administration, Cox's Bazar for distributing relief items to poor families. CODEC has contributed BDT 3,49,204 to the Prime Minister's Fund through PKSF. CODEC is also implementing its own initiatives; respecting the suggestions of Local Government institutions and Community need assessment. CODEC has also contributed BDT 20,000 to Social Welfare Department. Financial assistance was also provided to the COVID 19 response fund through the DC offices of Cox's Bazar, Bagerhat and Noakhali. We hope to extend the support to all of our working areas.

HEB DISTRIBUTION IN TEKNAF: CODEC SMP Project supported by World Food Programme (WFP) is engaged in arranging and transporting High Energy Biscuits (HEBs) from storage locations to distribution points in Teknaf area. As part of Special Support for Host Community (SSHC), 77.318 MT High Energy Biscuits (HEBs) were dispatched among 10,000 (Ten thousand) beneficiaries of host community people who were struggling in lock down situation due to COVID-19 pandemic.

CODEC CHILD PROTECTION TEAM'S INITIATIVES: CODEC "Child Protection" with the support of UNHCR & UNICEF is endeavouring to help the refugee Children to fight against the global pandemic COVID-19 in the Rohingya refugee camps of Bangladesh. During this pandemic, as a humanitarian organization, CODEC has stepped up its child protection support through providing one to one psycho-social support and awareness raising program to protect the refugee children under CODEC-EPRC (Education & Protection for Refugee Children) & CODEC-MPC (Multi Purpose Centre) project with support of UNHCR & UNICEF.

During this tenure, CODEC staffs have faced a lot of challenges. As most of our beneficiaries didn't receive proper formal education to a certain level, they lack the appropriate knowledge about this sort of disease. At first, it was really tough for the staffs to make the community people aware of the destruction that COVID-19 can leave on them and their family. With a lot of struggle, gradually they started to take things seriously. But it was not the same for the Rohingya Refugee people living in the camps of Ukhiya and Teknaf. Their houses are very close to each other and they also hesitate to believe in this type of disease due to their religious beliefs. So, they do not maintain any safety measures and roam around willingly. The staffs of the project of that sector have gone through a lot to make them aware of the overall situation, and in doing so, they themselves have been in risk of being contaminated.

As everything has opened up slowly and we have moved into herd immunity phase, it is important for everyone to maintain social distancing and abide by all the safety measures regulated by the government.



TEMPORARY HAND WASHING STATION FOR COVID-19

Free Meal Distribution for Street Child During Covid-19 Outbreak

CODEC-URBAN project distributed food during COVID-19 pandemic situation to 50 street children (25 boys, 15 girls & 10 disabled children) who are living at Sholosohor Railway Station compartment and around station area. Food distribution program started on 17th August, 2020 and continued till the end of the project on a daily basis for those enlisted children. List of street children was also submitted to 8 no Ward office at Chattogram City Corporation. As well as 50 street children had been provided hygiene supplies such as liquid hand washing soap, toothpaste & toothbrush for maintaining cleanliness.



Food distribution to street Children during Covid-19
CODEC- URBAN PROJECT
Sholosohor Railway Station

CYCLONE AMPHAN

Super Cyclonic Storm Amphan was a powerful and deadly tropical cyclone that caused widespread damage in southern coastal area of Bangladesh which made landfall on late evening of Wednesday, May 20, 2020 to early morning on Thursday, May 21, 2020 local time. It was the strongest tropical cyclone to strike the Ganges Delta since Sidr of the 2007 season and the first super cyclonic storm to have formed in the Bay of Bengal since the 1999 Odisha cyclone.

Rains and strong winds from Amphan swept across many Upazilas such as Dakkhin Bedkahi, Uttor Bedkashi and Koyra sadar UPs of Koyra Upazila, Gabura, Paddapukur and Burigoalini UPs of Shyamnagar Upazila, Banishanta, Sutarkhali and Pankhali UPs of Dacope Upazila, Krishnanagar, Bisnopur and Tarali UPs of Kaligonj Upazila under Khulna, Stakhira, Bagerhat, Barguna, Patuakhali, Barishal districts in where CODEC Salt Solution, DRC, NJP, Natuan Alo, EYfW etc projects of CODEC are running.

Effects of Super Cyclone Amphan in project working area:

- Crops, vegetables, fruits (including Mango) of targeted group members of different Upazilas (including STAB projects working 8 Upazilas) are heavily damaged due to cyclone Amphan.
- Roofs of thatched houses were blown away, electric poles got twisted and hundreds of trees broken and uprooted as a result of the strong winds during the cyclonic spell.
- Most of the areas of these Upazilas faced massive power cuts.
- The huge embankment had broken, many areas had been inundated with high tidal water and many people were living inhumane lives. Fishes of the ponds were floated. The members those who are residing near the Paira river were affected badly.



DELIVERING FRESH WATER TO THE PEOPLE OF AMPHAN AFFECTED AREA

- The concrete road from Chalna Poroshova to Poddargonj Ferri Ghat had broken.
- Almost all of the fish-gher washed out especially in Upazilas under Barguna, Patuakhali, Bagerhat, Khulna & Satkhira districts specially Koyra, Shyamnagar, Kaligonj and part of Dacope Upazila and its adjoining areas including paikgacha, ashashuni, Bagherhat, Morelgonj and so on.
- Homestead gardening had completely damaged due to tidal water near embankment. The commercial vegetables field of group members as well as nuts, Pepper, sweet Potato & seedbeds of paddy had damaged by tidal water.
- There were no case of death because maximum people had gone to the cyclone shelter with the help of Government and CODEC project staffs. Disaster volunteers were trying to maintain hygiene measure & social distance. All school, Madrasa, Union Parishad & CRC were used as shelters.

In order to support the affected people, CODEC is implementing a project named Amphan Project donated by ICCO-Cooperation, Kerk in Actie, Netherland. This project is now implementing at Dacope and Koyra Upazila of Khulna district and Barguna Sadar of Barguna district. The project period of this project is July – October'2020 and budget of this project is BDT 56,75,686.

Major activities completed by Amphan project:

- Provided 300 litre (per HH) fresh water to 600 households for drinking and cooking purposes.
- Provided BDT 3000 Multi-Purpose Cash Grant (MPCG) to 300 families.
- Distributed agriculture Inputs (such as vegetables seeds, fertilizers, irrigation equipment etc.) to 1000 households.
- Raising awareness among the community people by Miking or other medias on GBV/Wash/ Home-stead Gardening and distributed 2000 leaflets and 2000 posters.
- Distributed Safety kits (Mask, Soap etc.) to 300 hard-core poor HHs to address COVID 19.
- Conducted 80 Community Session on GBV, WASH, Vegetables cultivation technique through community volunteers.

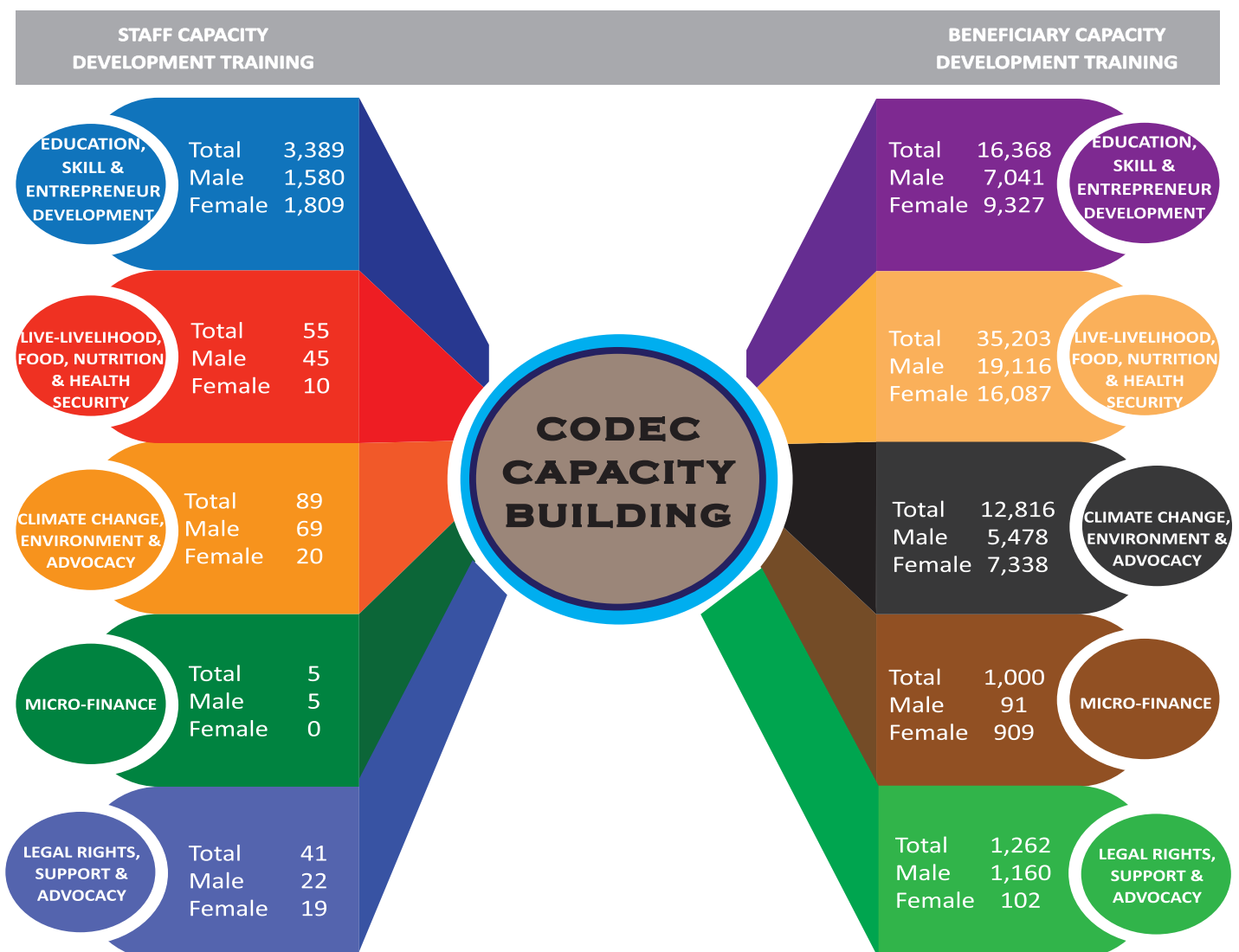


TIN SHEETS STACKED FOR RENOVATING AMPHAN CYCLONE AFFECTED HOUSES

CODEC CAPACITY BUILDING

CODEC emphasizes to provide training not only to add and sharpen knowledge and skills of an individual incumbent in job situation, but also provided an effective source of motivation for work. Training is the crucial component of CODEC development approach and operational strategy both in terms of quality and quantity for human resource development.

CODEC Training (Human Resource) management is responsible for enhancing the capacity and professionalism of CODEC staff and programme participants through a wide range of human development, Skill and management training. CODEC provides training and technical support through its training centres, projects offices and head office. CODEC provided 3014 batches training to 70,228 participants (male-33607, female-36621) both staffs and beneficiaries in the period of July 2019- June 20. Jointly with CCC and UNICEF, CODEC provided training to staff/ senior staff nurse (SSN)/paramedics of health facilities and representatives of NGOs who are working in the urban area, sensitizing them about adolescent friendly health/nutrition/ WASH/specially IYCF& Maternal Nutrition, Menstrual Hygiene/ Hygiene promotion/other related issues affecting working women and girls. CODEC provided three batches Orientation to School teachers, SMC and student council on three star approach on WASH and skill training on various IGA(Vocational Training) for personal development CODEC also linked with voice of America, British Council and resource persons for developing communicative English language refreshers course for project staff, aimed at increasing English proficiency.



In order to increase CODEC's effectiveness and efficiency, the organizational structure of all programmes and departments was reviewed and standardized. Based on these structures, job evaluations for all positions are being carried out using its evaluation method. CODEC human resource development (Training) has been embedded in each programme to facilitate human resources-related activities. More leadership, managerial and hands-on training have been incorporated into this year training programme, with more emphasis on job development and performance. Health Insurance was also introduced for CODEC staff as part of its efforts to improve staff benefits. Since its inception, CODEC has conducted vigorous recruitment, conducted pre-service orientation trainings and microfinance management courses. CODEC has developed a gender policy and child protection policy with the goal to maximize job satisfaction, enhance transparency and ensure procedural justice for all employees.

In 2020, the human resources management team continued to improve CODEC's human resources capacity, visibility, and practices through strategic interventions. The focus was a consolidation of systems and processes and embedding of new initiatives. Based on the human resources value proposition, a number of new initiatives were put in motion to drive organizational change through the Human Resources Policies (HRP) Manuals and Orientation Programme, Human Resources Management Capacity & Training and Development.

TRAINING CURRICULUM AND ASSESSMENT

CODEC Training cell with its specialist & experts ensure that the students of CODEC learning centres receive quality education and are appropriately assessed to meet the standards of curriculums. It also trains teachers, coordinators, organizers of project staffs on the curriculum, instructional materials and assessments. It also develops appropriate instructional materials for ECD and TLC, ABL, LC, Adolescent Club, education and student assessment tools.



**TEACHER'S REFRESHERS TRAINING BEING CONDUCTED
EPRC PROJECT
MAKESHIFT CAMP 3, UKHIYA, COX'S BAZAR**

CODEC TRAINING CENTRE (CTC)

CODEC places high priority on training and developing the capacity of its staff. To date, CODEC has three training centres in Chattogram, Patuakhali & Bagerhat. Besides, CODEC established some multi-purpose centre (MPC) for specially training purpose in Ukhya & Teknaf near Rohingya camp and in other places, CODEC hires training facilitation centres near the project offices. CODEC Training Centres are implementing residential training course and workshops to CODEC (Including CODEC Projects & CMFP) and other organizations like: UNICEF, Action Aid, Save The Children, Winrock International Dhaka Ahsania Mission, World Fish Centre, PKSf, USAID, UNDP, BRAC, Red Crescent, JJS, KMKS, Sajeda Foundation, CCULB, Grameen Phone, Ghasful, BD RCS, WF, Jerman Red Cross, American Red Cross etc.

TRAINING RECEIVED FROM OUTSIDE ORGANIZATION (HOME)

481 staffs (male-354 and female-127) of different CODEC projects and programme received training from outside organization (home) including donor agencies through 67 batches in the period of July 2019 to June 2020 for the capacity development of staff members.

CONCLUSION

Training is the crucial component of CODEC development approach and operational strategy both in terms of quality and quantity. CODEC aims to put premium to the best level for skill and professional development of all staff. Hence, CODEC emphasize to provide training not only to add and sharpen knowledge and skills of an individual incumbent in job situation, but also provide an effective source of motivation for work.



**KNITTING TRAINING GOING ON
EYFW
BATIAGHATA, KHULNA**

CODEC MANAGEMENT

Program

The program department of CODEC includes eight thematic areas - Agriculture, Fishery, Dairy and Horticulture, Education, Skills and Youth Development, Conflict Resolution, Climate Change and Disaster, Health and Nutrition, Social entrepreneurship, Microfinance and Development services for Rohingya and Host Community as desired by the government and feasible for CODEC. CODEC has an independent program department headed by Program Director who takes part in program design, program implementation, program monitoring and supervision. The role of CODEC program department is to assist and develop tools for the CODEC management to achieve the vision, mission, goal and strategic plan of CODEC through establishing coordinated program management.

The operations/responsibilities of the program department will cover the whole spectrum of project development, planning, implementation, project management, training, research and resource mobilization. This department also adapts to web-based tools like Project Information Management System to ensure efficiency and information flow in some cases. Effective collaboration with other departments is done to ensure efficient operations of the program department.

Human Resource & Administration

Human Resource Management and Administration Department mainly emphasizes on the expansion of CODEC's human capital through improvement and growth of the individual and organization by contributing to human resourcefulness as a whole. HRM and Admin plays a prime role in employee recruitment, evaluation, management and take initiative for employee capacity building and coordinate in administration related issues. CODEC consider employees as its asset whose value is enhanced by development, emphasizing on individual potential and skills.

CODEC's Human Resource Information System (HRIS) is presently in a static position. Through CODEC's HRIS; HRM department is having the complete control of personnel related issues (i.e; custom personnel reports, attendance with tracking, exit interviews, leave management and last but not the least a database of 8,000 employee's information).



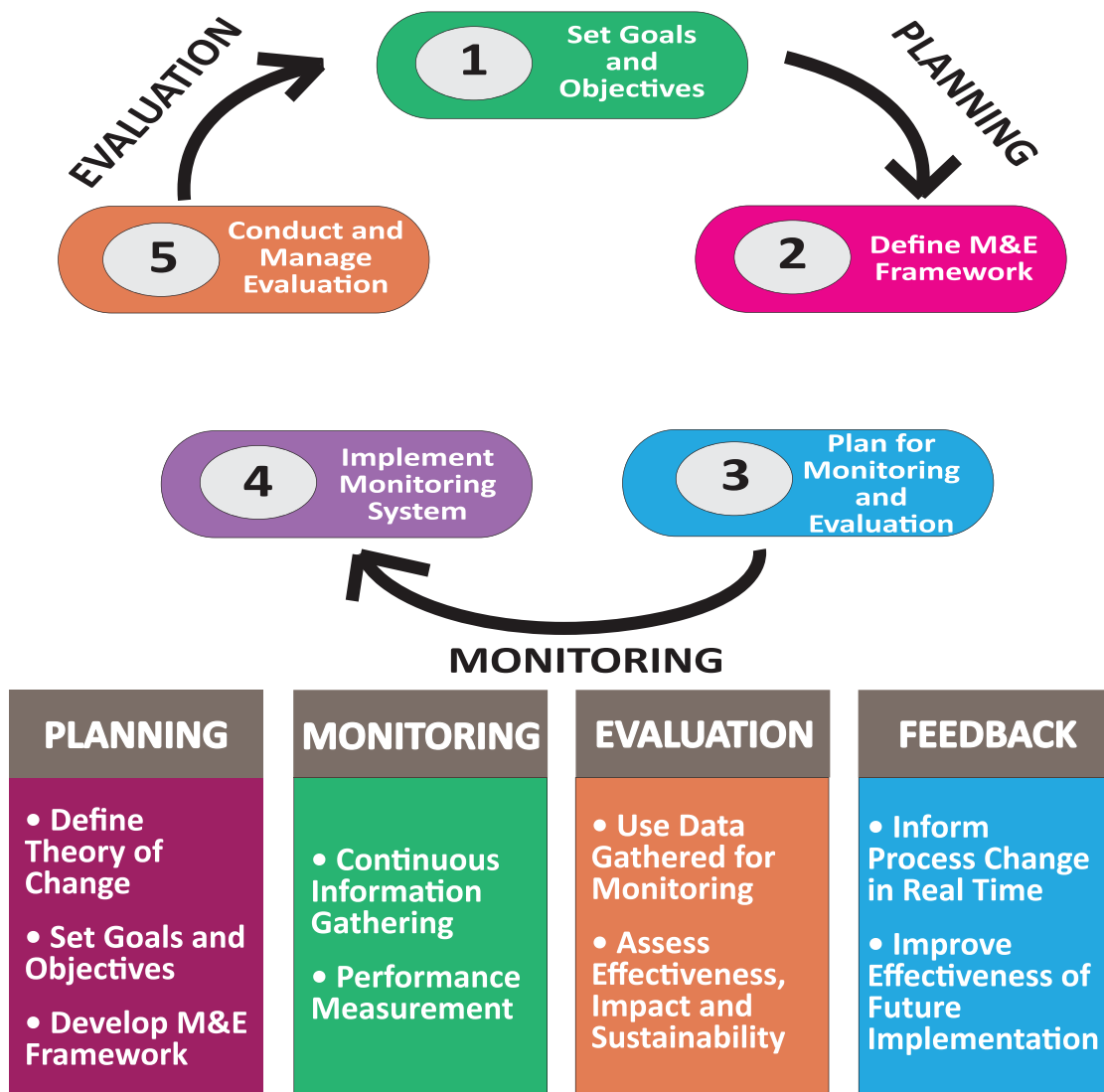
CODEC’s Administration Department is strategically playing its advisory role all over the country. By formulating new policies (i.e; CODEC E-Policy) in collaboration with existing 21 (twenty one) policies and CODEC Service rule & HR Manual as well as CODEC CODE OF CONDUCT; CODEC’s Administration department ensures justice, transparency along with equality and facilitate such an organizational environment where individual’s potentiality & competency are appreciated as well as quality is promoted.

Monitoring and Evaluation Cell

Monitoring and Evaluation is an important part of a developmental organization to get sufficient qualitative information in real time while taking necessary steps by the management.

CODEC has established its own Monitoring & Evaluation Cell comprising with three professionals (two female and one male), who are periodically visiting different projects in the field to provide monitoring reports as per needed by the management. Moreover, there is one monitoring officer in each project location. During the reporting year, M&E team preserved the necessary M&E related document like updated field visit tools, field visit report, survey data, case study, impact assessment, mid-term and end line evaluation, assisted to preserve program related document in project files & also shared field visit observation with project staff. M&E team shared their observation about program implementation quality, quantity and challenges to the management authority.

Besides the regular M&E works, CODEC M&E department have published 2 research works on Micro Financial developments and Alternative Income Generation Activities. “Impact & Aspect of CODEC Agrashor Loan” and “Impact Study on Livelihood Development Programmes” under Expanding the Protected Area System to Incorporate Important Aquatic Ecosystems Project (EPASIIAEP).



Internal Audit Department

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes. In addition, it assists all levels of management in effective discharge of their responsibilities through analysis, evaluations, findings and recommendations provided by the internal audit function on a periodic basis.

The purpose of the Internal Audit Function is to assist the management of CODEC by providing independent feedback on operations and performance and by assessing the effectiveness of internal control. The function aims to add value, improve operational efficiency, economy and effectiveness of management process, risk management and internal control system.

Procurement

CODEC Procurement provides a wealth of opportunity to improve both short and long-term procurement goals of the organization by providing a tangible glance at every vital aspect of order and fulfillment spectrum. The basic principles of CODEC procurements are- Transparency, Accountability, Fair Competition & Non-discrimination, Value for Money and Cost Effective, Free from Conflict of Interest, Integrity & Honesty. CODEC Procurement Department has made a total of Tk. 63,174,037 purchase in the last 12 months.

GOVERNANCE

Executive committee held 04 meeting during the year 2019 – 2020

On 18 January, 2020 CODEC organized its 33th AGM at CODEC Head Office. At first as like every other Annual General Meeting of CODEC, all the attendees observed one-minute silence in the memory and honor of the deceased ones of CODEC family and prayed to the Almighty to grant peace to the departed souls and give the courage and strength to the bereaved families. Since this year is observed as MUJIB BORSHO, the AGM has begun by paying homage to Father of the Nation Bangabandhu Sheikh Mujibur Rahman.

After that Dr. Murtaza Reza Khan – General Secretary presented his report. The report was approved in the meeting.

Mr. Riajul Kabir, FCA – Treasurer, CODEC Executive Committee briefly discussed about the audit report by Hoda Vasi Chowdhury & Co., A.Quasem & Co., S.F.Ahmed and Khan Wahab etc. Consolidated Fund audit was done by Hoda Vasi Chowdhury & Co. Mr. Riajul pinpointed all the issues in the report. He also provided his valuable suggestion to appoint Hoda Vasi Chowdhury & Co. again for the Consolidated Fund audit purpose, which was approved by the members.

After that, Ms. Jahanara Begum – Women Affairs Secretary, Mr. Mahbulul Islam – Executive member and Dr. Md. Sanaullah - Executive member gave their valuable speech.

Then, CODEC awarded nine (09) honest and dedicated and six (06) Best Performer employees with Crest, Certificate and Cheque of Ten thousand taka each for the year 2019-2020.

After that, Dr. Khursid Alam - Executive Director, CODEC gave his precious speech about the obstacles that CODEC is now facing and the future challenges. He also emphasized on following the CODEC Code of Conduct, in order to run the organization in a smooth manner.

Mr. Abul Kashem – President, CODEC Executive Committee concluded by his precious speech saying that- “CODEC has a unique characteristic and that is School Feeding Program. Most of the NGOs are not working on this issue. CODEC is doing that task smoothly. Good luck to CODEC”.

AUDIT COMMITTEE

INDEPENDENT AUDIT COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Treasurer	Oct	Senior Director Finance & Administration act as Member Secretary	Prepare total observations summary regarding above subject	Meeting will be held on half-yearly basis
02	General Secretary			Discuss in the meeting, take decision & record in minutes book	
03	Women Secretary	Apr		Make an action plan & notify concern project/program heads.	
04	Senior Director Finance & Administration			Act as Member Secretary	

Note: Manager-Internal Audit both MF & Development Program may ask to attend the meeting to place their summary report (Half Yearly basis)

OTHER COMMITTEES

CODEC management has decided to form the following committees for smooth operation of the organization. The Committee is worked as per provided Terms of Reference (Tor) and submit the report/meeting minutes to the management.

A. Gender Committee:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Kamal Sengupta		Ms. Archana Paul act as Member Secretary	Collect information from the field regarding above subject	Meeting will be held on every four months intervals .
02	Archana Paul	Sept.		Discuss in the meeting, take decision & record in minutes book	
03	Nilufa Begum			Make an action plan and do the next steps	
04	ASM Golam Faisal	January		if require disseminate the decision with proper approval of CODEC Management	
05	Saleha Bagum				
06	Alaka Chowdhury	May			

B. PERSONNEL APPRAISAL COMMITTEE:

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Mr. Didarul Alam Chowdhury	July	Ms. Archana will act as Member Secretary	Review collected information submitted by the CODEC personnel regarding above subject	Meeting will be held on twice a year.
02	Mr. ABM Munir			Discuss in the meeting, take decision & record in minutes book	
03	Mr. Imrul Hasan	Dec/Jan		Make an action plan and do the next steps and place a specific proposal to CODEC management	
04	Ms. Archana Paul			if require disseminate the decision with proper approval of CODEC Management	

C. GRIEVANCE MITIGATION COMMITTEE:

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Kamal Sengupta	Sept.	Ms. Farhana Yiasmin act as Member Secretary	Collect information from the field regarding above subject	Meeting will be held on bi-monthly basis
02	Didarul Alam	Dec		Discuss in the meeting, take decision & record in minutes book	
03	Imrul Hasan	Feb		Make an action plan & case resolve	
04	Farhana Yiasmin	Apr		if require disseminate the decision with proper approval of CODEC Management	

D. PROCUREMENT COMMITTEE:

SI	Name	Meeting Schedule	Responsible	Task	Remarks
Operational Support:			Ms. Fazle Hasan act as Member Secretary	Prepare summary procurement so far completed.	Meeting will be held on bi-monthly basis
01	ABM Munir	August		Discuss in the meeting regarding challenges, procedures are followed, take next steps & record in minutes book	
02	Mamun Or Rashid	Oct		Make an action plan and assign	
03	Nilufa Begum	Dec		if require disseminate decision with proper approval of CODEC Management	
04	Aloka Chowdhury	Feb			
05	Abdul Latif	Apr			
Technical Support:					
06	Tajul Islam	June			
07	Kazi Fazle Hasan				

Note: Any three members among 1-5 can finalize the procurement process including Comparative statement where at least one member should be female.

E. PROJECT SUBMISSION COMMITTEE:

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Khursid Alam	Need	Mr. Wafiq act as Member Secretary	Collect information from the concern office regarding above subject	Meeting will be held on need-base.
02	Kamal Sengupta	Based		Discuss in the meeting, take decision & record in minutes book	
03	Didarul Alam	as		Make an action plan, & prepare draft Proposal.	
04	Shafiullah	per		if require disseminate the decision with proper approval of CODEC Management	
05	Wafiq Alam	Strategic			
06	Shital Kumar	Plan			
07	Archana Paul				

Note: For the requirement of the project nature, any person may opt to this committee from CODEC personnel to assist Project submission Committee.

**F. SPECIAL PROBLEM & GRIEVANCE MITIGATION COMMITTEE:
(FOR FEMALE PERSONNEL ONLY)**

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Archana Paul	October	Ms. Nilufa act as Member Secretary	Collect information from the field regarding above subject	Meeting will be held on Four monthly basis
02	Nilufa Begum	Feb		Discuss in the meeting, take decision & record in minutes book	
03	Indrani Kanungo	June		Make an action plan, & case resolve, if require disseminate the decision with proper approval of CODEC Management	

G. Investment Committee

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Tajul Islam	September	Mr. Shahid act as Member Secretary	Collect information from the Bank regarding above subject	Meeting will be held on monthly basis
02	Nilufa Begum	Oct-Dec		Discuss in the meeting, take decision & record in minutes book	
03	Shaiydul Islam	Jan-Mar		Make an action plan with specific proposal for management	
04	Shahidul Islam	Apr-June		Invest fund with proper approval of CODEC Management	

H. CODEC personnel may raise any sorts of Grievance or opinions without disclosing their name without any hesitation.

Khursid Alam Ph. d
Executive Director
Email: khursidcodec@gmail.com
Mobile: 01713100230



Report of Financial Management & Administration

by

Didarul Alam Chowdhury, Senior Director - Finance & Administration

We are passing a challenging year worldwide as well as in Bangladesh. COVID 19 pandemic hit globally and since March 2020 because of government imposed lockdown all the scheduled activity has been suspended to protect and save our self. This impacted regular field operation tremendously and stopped major part of the development as well as economic activities which ultimately effected all planed program including budget.

It is a great opportunity, privilege & pleasure for me to describe a living example of a well-run organization, symbolizing the expertise, tools, and professionals to be taught across the programs of CODEC. We are pleased to place herewith the Auditors' Report together with the Audited Financial Statements of the organization for the year ended 30th June 2020 for valued consideration and adaptation.

The Report has been prepared in compliance with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. CODEC Micro-finance programme has been implemented on sustainable basis as per Micro Credit Regulatory (MRA) guidelines.

All standards adopted by the Gob is followed in the area of Accounting standard, auditing guidelines and financial reports. Relevant disclosures and explanations relating to certain issues have been given which they consider important to ensure transparency and good governance practices.

CODEC Finance Department has been managing and controlling the finance of the total organization including resource management of CODEC Micro Finance Programme, three functional Training Centers and running Development projects supported by different Donors with different compliances and following terms & conditions (as different donors' follow different terms & conditions) including Gob rules and also managed five Trustee funds of Provident Fund, Gratuity Fund, Welfare Funds (Special Medical Fund, Group Insurance Fund & Special Savings Deposits Fund).

The purpose of the Finance Department is to control and account for the funds and other assets of CODEC, and provide the financial information and reports required to all level of stakeholders including management, donors and Gob to carry out their tasks efficiently and to control use of funds against budget.

Since inception, the Finance Department of CODEC has tried to work with its reputation for well-maintained accounts and transparency both to the donors as well as Gob (NGO Bureau). To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records & source documentation, internal control, budgetary control, allowable cost, fund management, compliance etc.

CODEC Finance department has four specific functions, which are also often inter-related. These functions are:

- **Recording Financial Transactions:** ensuring that the organization has accurate records of its revenues, expenses, assets, liabilities and capital;

- **Strategic Management Accounting:** providing data to assist managers and other internal users in their decision-making, performance measurement, planning and control activities, as well as pricing;
- **Financial Reporting:** providing information about the organization to external users that is useful to them in making management decisions on economic terms and for assessing stewardship of the organization's management; and
- **Fund Management:** managing the funds of the organization, namely cash and working capital items, plus short and long-term investments, short-term and long term debt and managing financial risk on total operations of CODEC.

CODEC has also been managing and controlling the finance of the total organization including resource management by following seven **CATVISA** principles of financial management which are:

Consistency: CODEC is following consistency practice in the areas of financial policies and systems since inception of the organization. This promotes economic and efficient operations and transparency, especially in financial reporting.

Accountability: All policies, strategies & resources is approved by the CODEC Executive Committee (EC) those who are elected for three-years by and accountable to the General Members of CODEC.

The total resources as well as achievement are discussed at the Annual General Meeting (AGM). The resource plan is made & implementing on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including Gob & Donors.

Transparency: To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records (presently using accounting software name SIMPLY for development projects and "Microfin360" for Micro Finance Program) & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc. Organizational audited accounts are also disclosed in own web-site (www.codecbd.org)

Viability: CODEC is operating the economic development component by its own income thus this component is self-reliant as per MRA rules & guidelines. CODEC is also running three of its training centers in Chattogram, Patuakhali and Bagerhat without any external support. On the other hand, the core administrative expense of CODEC is supported by its income mostly charging as administrative support to the program/ projects.

Integrity: CODEC Financial management have been operating with enforcement of a professional team those who are performing through integrity way by following strategic guidelines, systems, policies and code of conduct with professionally.

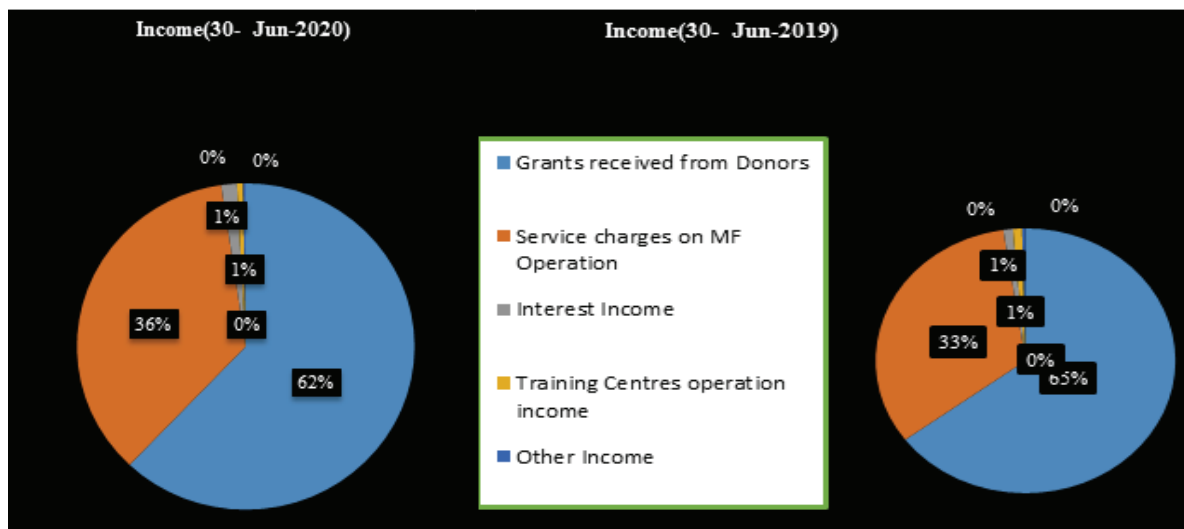
Stewardship: CODEC take good care of the financial resources as a watchdog & entrusted with and ensure that they are used only for the intended purpose to achieve good financial stewardship. CODEC also ensure to achieve good financial stewardship through SMART strategic planning, assessing financial risks and setting up appropriate systems and controls where applicable.

Accounting Standards and Reporting Standards: CODEC is following generally accepted Bangladesh Accounting Standard (BAS) and International Financial Reporting Standards (IFRS) principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

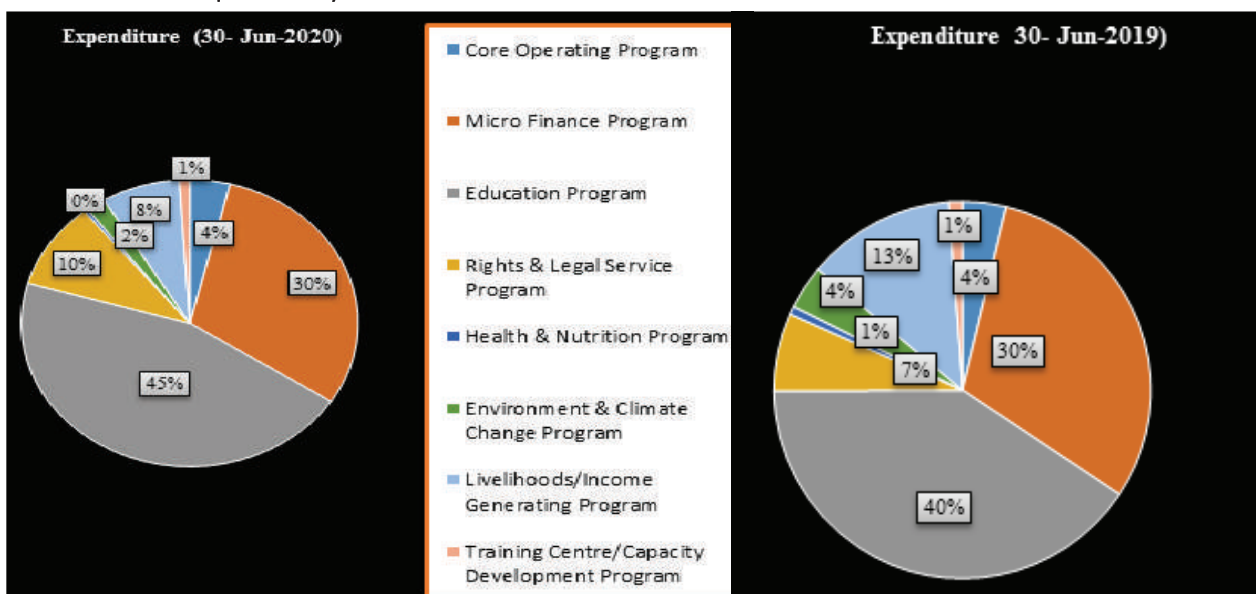
On analysis of the audited financial statement of CODEC as on 30 June 2020, adequate results in 2020 despite facing challenging field conditions in certain geographies around the year 2019-20.

Total income came in at BDT 1,587 million and declined by 4 % in compare with 2018-19 which was BDT 1,648 million. Free cash flow grew as well and reached BDT 305,134 million increasing by 11%. Equity free cash flow reached BDT 937 million, almost 12% increased the BDT 839 million recorded in compare with 2018-19.

Based on Audit Report 2019-20, the graphical status of audited Income and Expenditures are as follows:

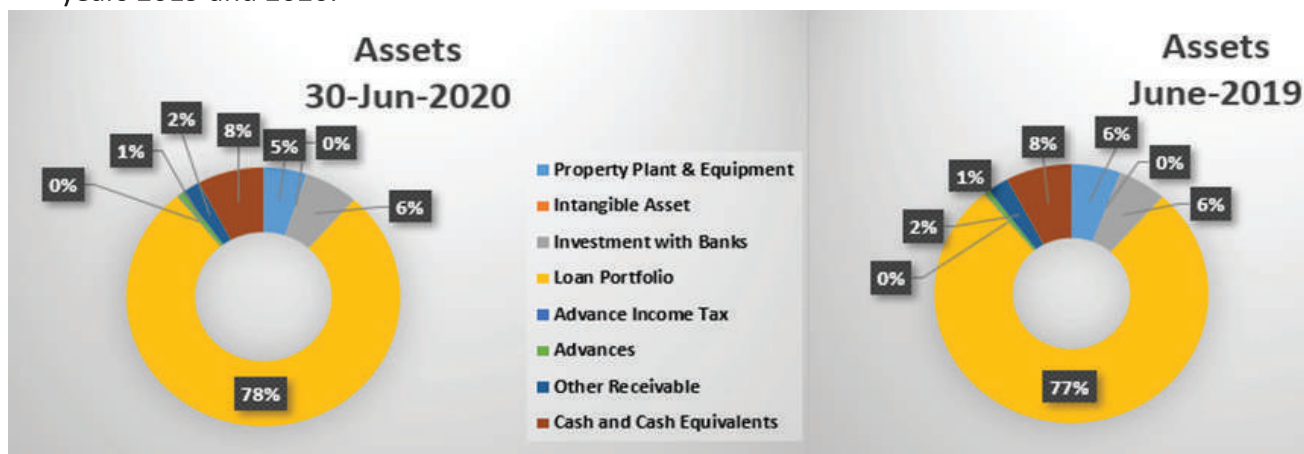


From the above income graphs, it is reveals that grants income decreased from 65% to 62% in the year 2020 and on the other hand service charges from micro finance operation is slightly increased to 33% to 36%. Changes of other components of income is not materials changes with two comparative years 2020 and 2019.

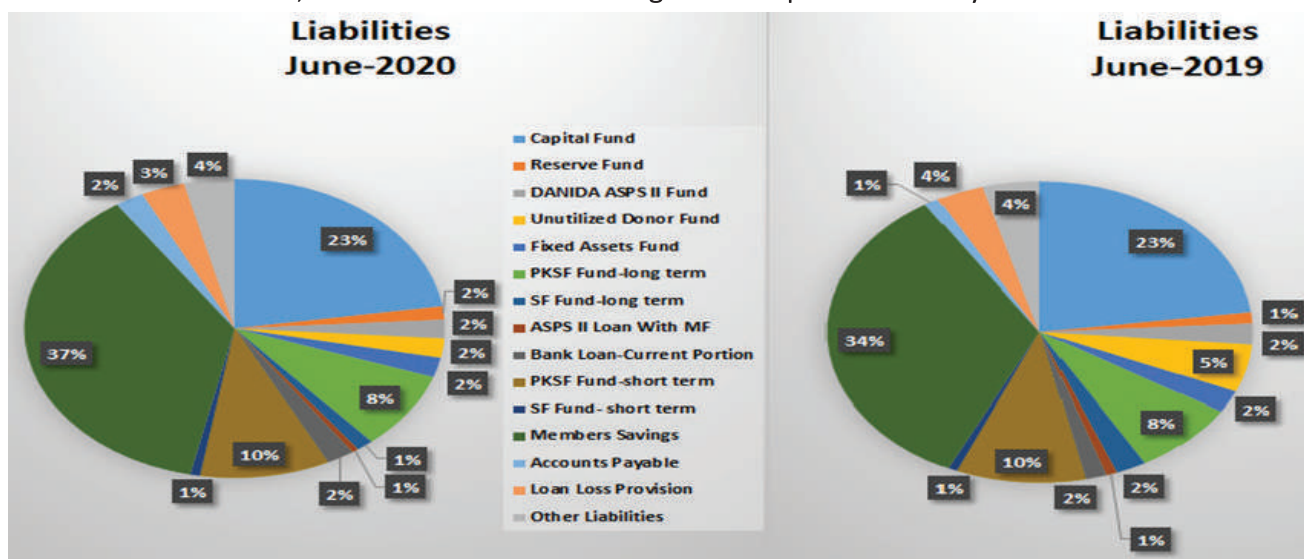


From Expenditure graph, it has been observed that increased the expenditure trends on Education program from 40% to 45%, Rights & legal service increased from 7% to 10% in compare with 2020 & no changed under Micro Finance program which constant in 30%. but others components of expenditures are no materials changes considering two consecutive years 2019 and 2020.

From Expenditure graph, it has been observed that increased the expenditure trends on Education program from 40% to 45%, Rights & legal service increased from 7% to 10% in compare with 2020 & no changed under Micro Finance program which constant in 30%. but others components of expenditures are no materials changes considering two consecutive years 2019 and 2020.



From Assets graph, it is reveals that Loan portfolio slightly is increased from 77% to 78% only, on the other hand, there is no materials changes in compare with the year 2020 and 2019.



From Funds & Liabilities graph, it is reflected that only Members savings are increased from 34% to 37% from 2019 to 2020 and other parts has no effective changes in compare with the year 2019 and 2020.

On year-wise analysis of Audited Balance sheet report as on 30.06.2020, it reveals that CODEC total assets of the organization increased 11% in compare with 2018-19 (from BDT 3,513 million to BDT 3,905 millions).

Total Assets BDT 3,904 million as on 30 June 2020 are compositions of Current Assets BDT 3,703 million (95%) including (cash at bank & investments BDT 305 million) plus Fixed-assets at cost BDT 202 million (5%). On the other hands, total Liabilities and Funds BDT 3,904 are compositions of Current liabilities including Long-term liabilities 2,967 million (76%) plus Funds & Reserves BDT 937 million (24%).

We have put some trend analysis of overall CODEC financial performance status on from July 2015 to June 2020:

000 BDT

Indicators	FY - 2019-20	FY - 2018-19	FY - 2017-18	FY - 2016-17	FY - 2015-16
Financial Position :					
Fixed Assets	201,811	205,918	209,043	205,617	158,085
Investment with Banks	249,764	201,435	162,924	184,113	170,527
Loan Portfolio	3,031,521	2,719,716	2,223,709	1,905,130	1,515,646
Advances	31,768	24,309	31,651	19,284	21,077
Other Receivable	84,844	87,897	90,725	2,737	2,540
Cash and Cash Equivalents	305,134	273,875	267,018	83,759	127,688
Total Current Assets	3,703,032	3,307,232	2,776,028	2,195,023	1,837,479
Total Current Liabilities	(2,346,456)	(1,967,787)	(1,691,367)	(1,283,260)	(1,005,999)
Net ASSETS	1,558,387	1,545,363	1,293,704	1,117,379	989,565
Represented By :					
Capital Fund	937,154	839,427	702,051	657,506	585,168
Other Funds					
DANIDA ASPS II Fund	78,652	78,652	78,652	78,652	78,652
Unutilized Donor Fund	80,887	178,754	93,333	6,887	9,666
Fixed Assets Fund	82,638	82,867	107,677	111,297	56,625
Other Funds	242,176	340,273	279,661	196,836	144,942
Non-Current Liabilities					
PKSF Fund-long term	327,962	275,579	239,950	241,725	250,017
SF Fund-long term	51,094	81,750	30,375	17,438	5,562
DANIDA ASPS II Fund	-	-	-	3,875	3,875
Bank Loan-Non Current Portion	-	8,333	41,667	-	-
Total Non-Current Liabilities	379,056	365,662	311,992	263,038	259,454
Net Assets	1,558,387	1,545,363	1,293,703	1,117,379	989,564
Cash Flow :					
From operating Activities	37,625	(32,715)	129,627	(30,396)	(140,706)
From Investing Activities	(8,322)	(9,872)	(22,770)	(66,630)	(25,408)
From Financing Activities	1,956	49,444	76,402	53,097	60,499
Closing cash and Cash Equivalent	305,134	273,875	267,018	83,759	127,688
Income & Expenditure					
Income	1,586,722	1,648,245	1,218,199	715,172	737,396
Expenditure	1,548,620	1,422,229	1,084,944	640,454	747,495
Net Surplus/(Deficit)	38,101	226,015	133,255	74,718	(10,100)

Vertical Analysis: 000 BDT

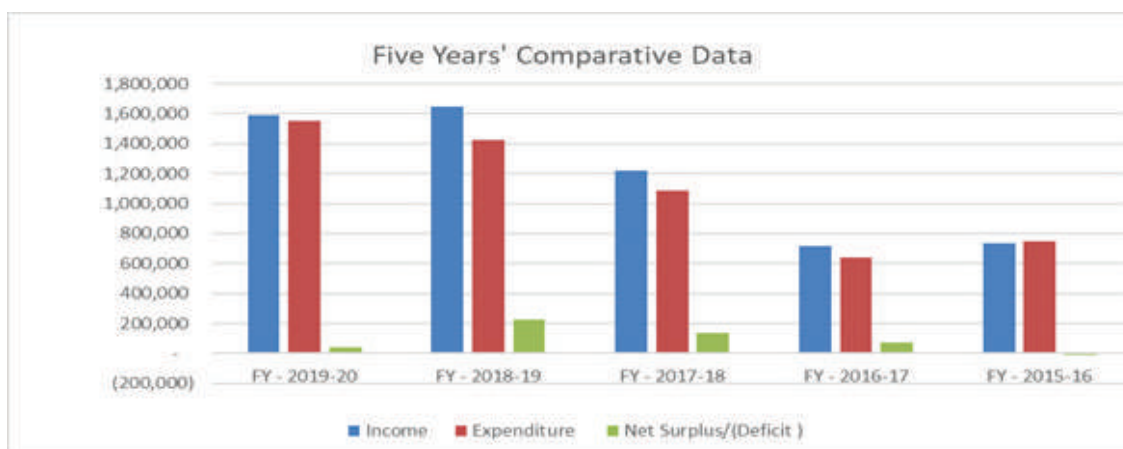
Particulars	FY - 2019-20		FY - 2018-19		FY - 2017-18		FY - 2016-17		FY - 2015-16
	Amount	%	Amount	%	Amount	%	Amount	%	Amount
Income & Expenditure									
Income	1,586,722	100%	1,648,245	100%	1,218,199	100%	715,172	100%	737,396
Expenditure	1,548,620	98%	1,422,229	86%	1,084,944	89%	640,454	90%	747,495
Net Surplus/(Deficit)	38,101	2%	226,015	14%	133,255	11%	74,718	10%	(10,100)
Assets :									
Fixed Assets	201,811	5%	205,918	6%	209,043	7%	205,617	9%	158,085
Investment with Banks	249,764	6%	201,435	6%	162,924	5%	184,113	8%	170,527
Loan Portfolio	3,031,521	78%	2,719,716	77%	2,223,709	74%	1,905,130	79%	1,515,646
Advances	31,768	1%	24,309	1%	31,651	1%	19,284	1%	21,077
Other Receivable	84,844	2%	87,897	3%	90,725	3%	2,737	0%	2,540
Cash and Cash Equivalents	305,134	8%	273,875	8%	267,018	9%	83,759	3%	127,688
TOTAL ASSETS	3,904,843	100%	3,513,150	100%	2,985,070	100%	2,400,640	100%	1,995,564

FUNDS & LIABILITIES:									
FUNDS :									
Capital Fund	881,151	23%	797,380	23%	673,258	17%	632,598	16%	565,729
Reserve Fund	56,003	1%	42,047	1%	28,793	1%	24,908	1%	19,439
LIABILITIES:									
Other Funds	242,176	6%	340,273	10%	279,661	9%	196,836	8%	144,942
Non-Current Liabilities	379,056	10%	365,662	10%	311,992	10%	263,038	11%	259,454
Current Liabilities	2,346,456	60%	1,967,787	56%	1,691,367	57%	1,283,260	53%	1,005,999
TOTAL FUNDS & LIABILITIES	3,904,843	100%	3,513,150	100%	2,985,070	100%	2,400,640	100%	1,995,564

Horizontal Analysis :

000 BDT

Particulars	FY - 2019-20		FY - 2018-19		FY - 2017-18		FY - 2016-17		FY - 2015-16
	Amount	Change over preceding year(%)	Amount	Change over preceding year(%)	Amount	Change over preceding year(%)	Amount	Change over preceding year(%)	Amount
Income & Expenditure									
Income	1,586,722	-4%	1,648,245	35%	1,218,199	70%	715,172	-3%	737,396
Expenditure	1,548,620	9%	1,422,229	31%	1,084,944	69%	640,454	-14%	747,495
Net Surplus/(Deficit)	38,101	-83%	226,015	70%	133,255	78%	74,718	-840%	(10,100)
Assets :									
Fixed Assets	201,811	-2%	205,918	-1%	209,043	2%	205,617	30%	158,085
Current Assets									
Investment with Banks	249,764	24%	201,435	24%	162,924	-12%	184,113	8%	170,527
Loan Portfolio	3,031,521	11%	2,719,716	22%	2,223,709	17%	1,905,130	26%	1,515,646
Advances	31,768	31%	24,309	-23%	31,651	64%	19,284	-9%	21,077
Other Receivable	84,844	-3%	87,897	-3%	90,725	3215%	2,737	8%	2,540
Cash and Cash Equivalents	305,134	11%	273,875	3%	267,018	219%	83,759	-34%	127,688
TOTAL ASSETS	3,904,843	11%	3,513,150	18%	2,985,070	24%	2,400,640	20%	1,995,564
FUNDS & LIABILITIES:									
FUNDS :									
Capital Fund	881,151	11%	797,380	18%	673,258	6%	632,598	12%	565,729
Reserve Fund	56,003	33%	42,047	46%	28,793	16%	24,908	28%	19,439
LIABILITIES:									
Other Funds	242,176	-29%	340,273	22%	279,661	142%	196,836	36%	144,942
Non-Current Liabilities	379,056	4%	365,662	17%	311,992	119%	263,038	1%	259,454
Current Liabilities	2,346,456	19%	1,967,787	16%	1,691,367	132%	1,283,260	28%	1,005,999
TOTAL FUNDS & LIABILITIES	3,904,843	11%	3,513,150	18%	2,985,070	124%	2,400,640	20%	1,995,564



In 2020, CODEC's overall income dropped from BDT 1648 million to BDT 1586 million which is around 4% decline than the last year. Though MF operation service charge increased by 4% but this could not amplify overall income. 62% of total income represents donor grants which was 65% last year. MF operation service charge increased from 33% to 36% of total income.

Overall expenditure increased by 9% (from BDT 1420 million to 1544 million). Major spending area is education program where BDT 123 million (around 21%) more spending incurred than the last year. The other components are Rights & legal service program & core operating program. In both areas around 58% and 8% more expenses incurred than the last year. This excess spending and generation of less revenue impacted overall surplus of income over expenditure. It is BDT 38 million which was around BDT 226 million in last year. Equity free cash flow arrived at BDT 937 million and reduced around BDT 97 million than the last year. This is a reduction of 10% than the last year.

As per Balance sheet, total asset is BDT 3,904 million as against BDT 3,513 million in last year ended on June 2019. This is an increment of BDT 392 million mainly contributed by loan portfolio. Loan portfolio which represents 78% of assets as against 77% of last year's contribution grew by BDT 311 million. Investment with banks also grew by BDT 48 million and because of not performing scheduled activities in last quarter of the year cash & c cash equivalents increased by BDT 31 men than the last year. Total assets represent BDT 201 million of Fixed & non-current assets and BDT 3,703 men of current assets.

Major component of total liabilities are members' savings of BDT 1,447 million, which represents 37% as against 34% of total liabilities. Other liabilities are PKSF long term loan BDT 328 million (around 8%) and PKSF short term loan BDT 387 million (around 10%). Unutilized donor fund reduced from BDT 178 million to BDT 81 million as in last quarter of the year because of stoppage of operation injection new fund was not happened.

We described the above pictures covered total 38 Nos. development projects, training centers and Micro Finance programs. As a big program of Micro Finance, we would like to express some of the concerned areas on CODEC Micro finance program.

CODEC Micro Finance program time to time restructure and extension the program operation plan was undertaken to run the professional Micro-Finance program with the support of CODEC team, PKSF and hiring professional "Financial Analyst" for micro finance. It has been observed that MF program is running well and return on expected result where CODEC are implemented /implementing social support program for the targeted community. These strategies help to bondage between Target members, communities and CODEC.

We have made financial trend analysis of CODEC using Key Ratios, especially those ratios which are using by the MRA and PKSF to measure the performances of the organization. The areas are Portfolio quality, Efficiency & productivity, Liquidity & solvency and Profitability/Sustainability Ratios.

Particulars	July 2019 to June 2020	July 2018 to June 2019	July 2017 to June 2018	July 2016 to June 2017	July 2015 to June 2016
Capital Adequacy Ratio	21.00%	20.77%	19.40%	21.91%	24.03%
Rate of Return on Capital	17.32%	20.81%	10.66%	14.22%	8.54%
Liquidity to Savings Ratio	22.18%	12.87%	24.42%	13.54%	22.84%
Cumulative Recovery Rate (CRR)	99.62%	99.54%	97.45%	99.61%	99.65%
On time Recovery rate (OTR)	98.52%	96.48%	97.47%	97.79%	98.01%
Member per Credit Officer	342	326	314	322	305
Total Overdue ['000 BDT]	111,643	113,207	96,334	65,116	48,155
Portfolio at Risk [PAR]	4.00%	4.64%	5.62%	4.54%	4.48%
Depositors per Branch	1,514	1,440	1,307	1,292	1,201
Borrower to depositor ratio	77.79%	81.73%	82.52%	79.71%	79.34%
Return on Assets	3.62%	4.46%	2.32%	3.25%	2.04%
Return on Equity	17.32%	20.81%	10.66%	14.22%	8.54%
Borrower per Credit Officer	266.04	266.48	258.83	256.86	241.73
Loan outstanding per Credit Officer	66,42,890	6,091,586	5,232,257	4,548,109	3,688,923
Bad loan ['000 BDT]	85,971	71,823	48,393	36,153	22,640
Credit officer/Total Staff	46.82%	50.00%	49.12%	52.39%	48.70%
Good Loan as % of total outstanding loan	96.00%	95.36%	94.38%	95.46%	95.52%
Current Ratio	1.47	1.5	1.49	1.57	1.68
Debt service cover Ratio	113.64%	105.54%	102.88%	104.44%	103.16%

While made the above picture and trend analysis using ratios, we found that CODEC is performing efficiently to manage its microfinance activities. Details are stated below:

- CODEC is efficient to manage its most important assets and the asset quality is very good. The quality of the loan outstanding of CODEC in terms of its risk is can be under controllable if the COVID situation is favorable in the working areas.
- CODEC needs to be more efficient to ensure the MFIs high productivity in low-cost.
- CODEC has the ability to pay off its debts although its capacity to meet unexpected needs for cash is low.
- CODEC has optimum self-sufficiency in relation to covering costs and building its equity.

Micro-Finance program and analysis is described.

CODEC role during COVID-19 already described in the report.

It is also noted that the organization is providing Provident Fund, Gratuity Fund facilities to its permanent employees and Special Medical Fund, Special Savings Fund and Group Insurance for both permanent and contractual employees. All the funds (accumulated fund balance is arrived as on 30 June 2020 BDT 370.58 million which was 2018-19 BDT 293,85 million) are operated through registered Trustee Board to protect & secure employees' benefits. Details are described notes to the accounts of consolidated Audit Report:

SI	Particulars	Elements	2018-19	2019-20	Audited by
01	Provident Fund	NBR approved recognized contributory managed by Trustee Board	117,532,912	98,791,350	A Qusem & Co, external Chartered Accountants
02	Gratuity Fund	NBR approved recognized contributory managed by Trustee Board	117,304,279	87,668,424	
03	Special Medical Fund [*]	EC approved Fund managed by Trustee Board	8,477,716	6,750,482	
04	Group Insurance Fund[*]	EC approved Fund managed by Trustee Board	82,009,319	70,664,604	
05	Special Savings Fund [*]	EC approved Fund managed by Trustee Board	45,259,672	29,979,377	
Total			370,583,898	293,854,237	

* Welfare Trust Fund

It is noted that as per legal advisor suggestion as well as CODEC EC decision, CODEC Welfare Trust Fund established and under the umbrella of Welfare Trust Fund Group Insurance, Medical Fund and Special savings fund is administering by its separate rules & regulations.

Taxation and VAT

As a law-abiding and responsible development organization of Bangladesh, CODEC is firmly committed to the country as well as community. CODEC contributes to the national exchequer in the form of income tax and VAT. the performance of the year 2019-20, CODEC's contribution to the national exchequer is given below:

Under the income Tax Ordinance (ITO), 1984 as amended, CODEC is subject to taxation for some of its project's income and income from other sources like income investment. As part of the 6th Schedule, Part-A, para-1A of ITO 1984, Income from microfinance activities is tax exempted. CODEC submits its return for tax for the organization "Community Development Companies as a whole CODEC and TIN Number is 7620-8658-9705/circle25 (Companies), Chattogram.

CODEC assessment is finalized for the year 2018-19 & assessment year 2019-20 against total income BDT 14,574,365 where CODEC paid tax BDT 3,932,310. On the other hand, for the year 2018-19 & assessment year 2019-20 against total income was BDT 7,181,810 where CODEC paid tax BDT 1,714,543.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN: 000306609. As per GOB rules, CODEC deducted and deposited the following amount to the GOB treasury for the year 2019-2020 and 2018-2019:

SI	Particular	2019-20 BDT	2018-19 BDT
01	Value Added Tax	19,989,529	18,504,895
02	Tax Deducted at Source	8,838,164	9,640,081
03	Tax deduction on Salary & others	5,339,388	4,356,511
	Total	34,167,081	32,501,487

Prevention of Money Laundering and Terrorist Financing

CODEC fully comply the guidelines of Prevention of Money Laundering and Terrorist Financing for all the transactions. CODEC made through bank transfer and A/C payee cheque. A part from Banking channel CODEC does not use any other channel to transfer money.

Accounting and Management Information System

CODEC is using "Microfin360" software developed by Data Soft Systems Bangladesh Limited for the Micro Finance Program. This software comprises two modules viz. AIS (Accounting Information System) and MIS (Management Information system).

Capital expenditure related to software is being amortized based on an amortization schedule put into effect by the organization. Besides maintenances and other value-added services, to ensure the software functions as intended and is capable of producing reliable information, are provided by the vendor subject to a monthly service fee.

HRIS software are using for the total Personnel information of CODEC.

SIMPLY Accounting is using for the individual project/ Training Centers/ Core programs and consolidation of the total Receipt and Expenditures. We are trying to update version of this software to cover-up present limitation otherwise we have to find out new accounting software for compilation of project-based accounting.

In line with CODEC is going to replace present SIMPLY software and going to adopt by renown & cloud-based software name QUICKBOOK for the at a glance result of total consolidation of the FIS.

CREDIT Rating

CODEC Surveillance Credit Rating status are as under which completed by National Credit Ratings Limited (NCR):

Particulars	Year 2019-2020	Year 2018-19
Declaration Date	02 November 2020	28 October 2019
Long-Term Entry Rating	A (Single A)	A (Single A)
Short-Term Entry Rating	ST-3	ST-3
Outlook	Developing	Stable
Expiry Date	01 November 2021	27 October 2020

Rating Basis:

Ratings are based on Audited Financial Statements up to June 30, 2020 along with the other relevant Quantitative as well as Qualitative information provided up to the Date of Rating.

Declaration. NCR has followed Micro Financing Institution (MFI) Rating Methodology as published in its website: www.ncrbd.com.

Rating Definition:

A (Single A) rating indicates strong capacity for timely servicing of financial obligations offering adequate safety. Such institutions carry low credit risk.

ST-3 rating indicates satisfactory capacity for timely payment of financial commitments and carries low credit risk.

Rating of Outlook:

Developing indicates that rating may move upward or downward in future.

Conclusion

CODEC is implementing its core program activities and multi-discipline projects through financial and technical supports of different donors. In 2019-2020, CODEC started with a big operation plan & budget considering development projects, Training Centre & Micro Finance program. The plan & budget was BDT 1670 million and reached & overcome a reasonable number of milestones with incurred BDT 1,544 million (burn rate-92%) for the year 2019-20.

To be a part of Coastal Communities always, CODEC's dreams to go with a reasonable planned and budget for the coastal communities. In these views total budget of BDT 1,859 million is allocated and forecasted for the planned year 2020-21 with the growth rate is 11%.

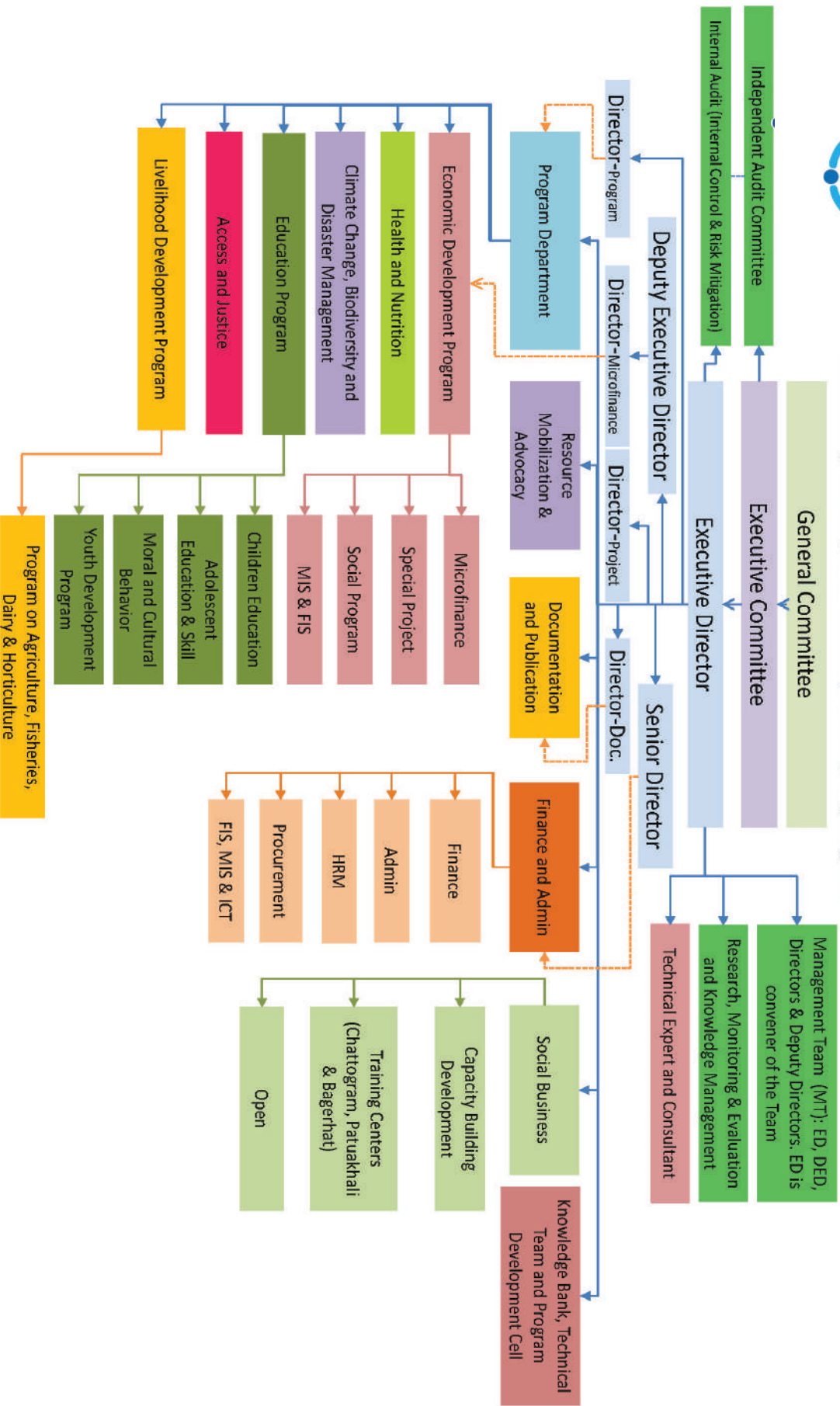
Considering the effects of KOVID-19 pandemics situation & its experienced, CODEC management needs to be reviewed and consideration the following issues to manage & proper control on Financial & its administration:

- a. On the operational side, we need to finalized the implementation strategy with revised various policy & procedures for upcoming program concludes an important era for decentralization of delegated authority with assign Finance Focal person for each project/program.
- b. Micro Finance program will continue to return on investment/capital as per committed plan by reducing lending cost with proper expansion plan.
- c. To retain high productivity, low cost and efficient Fund management of Micro Finance program, professional **Financial Analyst** need to be deployed.
- d. To ensure quality portfolio and efficient to manage, time to time review business plan and expansion plan to be made with the support of Professional micro fiancé practitioner.
- e. Three training centers of CODEC are self-financed and self-operated with modern facilities but It is difficult to run the Training Centers under this COVID 19 situation with profitably. Finally, it is assumed that the annual plan 2020-21 will help to implement planned activities on track.
- f. We have to further review and make a comprehensive plan to perform as a professional on financial management to retain "the value of Backbones of the organization" by providing professional service at all level.
- g. The deployment of the digital strategy and our skills will create new opportunities to grow direct fund from donors and to win new contracts and we can also look again at external growth with small and mid-sized acquisitions donor fund.
- h. The personnel of finance team should have a plan to acquire knowledge on revised Accounting standards and standard of IFRS & donors' compliance which will have a significant impact on the presentation of its financials information Systems.
- i. After surviving the next wave of the pandemic, CODEC may be prepared RISK Management policy for the betterment of the organization by a Professional along with digital transformation journey.
- j. Finally, as considering 2021 budgets, the management should assess potential personnel, process and technology investments required to align the organization with the size and shape needed to thrive during the current pandemic or in response to future disruptions.

On behalf of team members, I would like to thank to CODEC management, donors' community, NGO Bureau and different Gob institutions, various stakeholders including General Members & EC members and key actors for their trust in CODEC and continuing their support throughout the year.



Community Development Centre (CODEC) Organogram



CODEC'S INFRASTRUCTURE

CODEC Head Office:

CODEC Head office is a 7 storied building named as CODEC Bhaban situated in Lakevalley R/A, Foys lake Khulshi, Chittagong. It was established in 2012 on CODEC's own land of 4.8 katha.



Other Offices of CODEC:

Infrastructure	Number
Micro finance Branches	105
Zonal Offices	6
Project offices	56

CODEC have three training centers. The main goal of training centers is to provide service and facilities, and income raising through services, fish culture and horticulture activities. These centers are well equipped and fully capable to organize residential training courses. Major facilities and undertaken initiatives are:

- Provide and organize training to the CODEC staff and other GO/NGOs
- Provide training to the CODEC target group members and other GO/NGOs
- Provide facilities to organize workshop, seminar and conferences

CODEC Training Centre in Chittagong:



In 1994, CODEC established its own training centre near the bank of Karnaphuli River in Chittagong. The centre is established on a 6.7 acres plot of land. Construction of the centre was financed by funds from the Danish Radio Calendar Funds. This training centre is far away from all sorts of urban chaos and disturbances, and promotes a naturally silent environment. It is fully running without external support. It is now financially self-sustainable and getting attraction to the outside GO and NGOs (local and international). This centre is well equipped and accommodates 60 participants.

CODEC Training Centre in Patuakhali:

This training centre is located in Patuakhali Sadar which is four kilometers away from the typical town crowd and is established beside the Patuakhali-Barguna highway. It was established through financial assistance of DANIDA providing from the foreign exchanges savings of CODEC's previous grant from the Danish Television Christmas Fund. The construction of Patuakhali Training Centre was accomplished in 1999. The centre is well equipped and accommodates 60 participants. New cottages have been has also been constructed with all facilities.





Cottages at CODEC Training Center, Potuakhali

CODEC Training Centre in Bagerhat:

The city of Bagerhat is enlightened with the memories of the Holy Saint Khanjahan Ali (RA). It is to the south of Bangladesh adjacent to the mangrove forest of Sundarban and the Bay of Bengal. Bagerhat is a place of historical interest for the famous Saitgambuz Mosque which was built about six hundred years ago. CODEC Training Centre, Bagerhat was established in 2009 on 86 decimals of land. Training centre is located in Daritaluk (Bagerhat-Jatrapur Road), one kilometer to the north of the tomb of the Holy Saint Khanjahan Ali (RA). The centre is well equipped and accommodates 38 participants.



CODEC Training Center, Bagerhat

New Addition of Branch Offices, CODEC- Micro-Finance



CODEC MF Office, Kolapara, Potuakhali



CODEC MF Office, Chotobogi, Potuakhali

**Hoda Vasi
Chowdhury & Co**

**To
TO THE MEMBERS
Community Development Centre (CODEC)
CODEC Bhaban
Plot#2, Road#2, Lake Vally R/A
Chattogram**

**Consolidated Audited Financial Statements
of
Community Development Centre (CODEC)
For the year ended 30 June 2020**

Hoda Vasi Chowdhury & Co

Chartered Accountants

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE EXECUTIVE COMMITTEE OF COMMUNITY DEVELOPMENT CENTRE (CODEC)

Opinion

We have audited the accompanying financial statements of **Community Development Centre (CODEC), Chattogram**, which comprises the Statement of Consolidated Financial Position as at **30 June 2020** and the Statement of Consolidated Income and Expenditure, Statement of Consolidated Changes in Fund and Statement of Consolidated Cash Flows for the year ended **30 June 2020** and a summary of significant accounting policies and other explanatory notes.

In our opinion, the Consolidated Financial Statements give true and fair view, in all material respect, the Consolidated Financial Position of **Community Development Centre (CODEC)** as at **30 June 2020** and of its Consolidated Statement of Income and Expenditure for the year ended **30 June 2020** and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for other information. The other information comprises all of the information in the annual report other than the financial statements and our auditor's reports thereon.

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

In connection with our audit of the financial statements, for consolidation purpose we have relied upon the audited financial statements of other auditors' and some unaudited financial statements of the project accounts prepared by the management.

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

Management is responsible for the preparation and fair presentation of financial statements in accordance with applicable International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), the Foreign Donation (Voluntary Activities) Regulation Act 2016, the Foreign Donation (Voluntary Activities) Regulation Rules 1978 and other laws and regulations applicable for NGOs in Bangladesh. This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In preparing the financial statements, 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 Organization's financial reporting process.

Auditor’s Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors’ report that includes our opinion. Reasonable assurance is a high level of 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 these consolidated 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 risks of material misstatement of the consolidated 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 on the effectiveness of the Organization’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 and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization’s ability to continue as a going concern.
- ❖ If we conclude that a material uncertainty exists, we are required to draw attention in our auditors’ report to the related disclosures in the consolidated 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 auditors’ report. However, future events or conditions may cause the Organization’s to cease to continue as a going concern.
- ❖ Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Chattogram, 24 NOV 2020

Hoda Vasi Chowdhury & Co
HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

.....
Signed By: *Hoda*
Showkat Hossain FCA
Senior Partner

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Financial Position
As at 30 June 2020

	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5	200,473,150	205,263,274
Intangible Asset	6	337,500	655,000
Capital Work In Progress	7	1,000,000	-
Total Non-Current Assets		201,810,650	205,918,274
Current Assets			
Investment with Banks	8	249,764,493	201,435,289
Loan Portfolio	9	3,031,521,476	2,719,715,715
Advance Income Tax	10	5,226,914	3,541,764
Current Account with CODEC Project	25	707,449	-
Advances	11	25,834,129	20,766,810
Other Receivable	12	84,843,829	87,897,453
Cash and Cash Equivalents	13	305,134,373	273,874,792
Total Current Assets		3,703,032,663	3,307,231,823
TOTAL ASSETS		3,904,843,313	3,513,150,097
FUNDS & LIABILITIES:			
FUNDS :			
Capital Fund	14	881,151,419	797,380,215
Reserve Fund	15	56,002,889	42,047,106
Total Funds		937,154,308	839,427,321
LIABILITIES:			
Other Funds			
DANIDA ASPS II Fund	16	78,651,795	78,651,795
Unutilized Donor Fund	17	80,886,536	178,754,329
Fixed Assets Fund	18	82,638,058	82,866,758
Total Other Funds		242,176,389	340,272,882
Non Current Liabilities			
PKSF Fund-long term	19	327,962,476	275,579,153
SF Fund-long term	20	51,093,752	81,750,000
Bank Loan-Non Current Portion	22	-	8,333,334
Total Non Current Liabilities		379,056,228	365,662,487
Current liabilities			
ASPS II Loan With MF	21	19,700,000	28,700,000
Bank Loan-Current Portion	22	84,166,688	57,133,348
PKSF Fund-short term	23	387,333,338	342,037,501
SF Fund- short term	24	30,346,874	25,237,500
Current Account with CODEC Project	25	-	11,201,854
Members Savings	26	1,447,056,562	1,181,294,321
Accounts Payable	27	86,829,119	37,868,926
Loan Loss Provision	28	130,910,130	124,733,899
Other Liabilities	29	150,311,512	150,802,315
Provision for Income Tax	30	3,555,251	2,001,896
Provision for Expenses	31	6,246,914	6,775,847
Total Current Liabilities		2,346,456,388	1,967,787,407
TOTAL FUNDS & LIABILITIES		3,904,843,313	3,513,150,097

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **14.11.2020**
and were signed on its behalf by :


Treasurer-CODEC-EC



Sr. Director- Finance & Administration


Executive Director


Signed in terms of our separate report of even date annexed

Chattogram,

24 NOV 2020


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

Signed By:
Showkat Hossain FCA
Senior Partner



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Income & Expenditure
For the year ended 30 June 2020

	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
INCOME			
Grants received from Donors	32	985,067,620	1,068,613,314
Service charges on MF Operation	33	564,770,024	540,537,627
Interest Income	34	23,641,624	17,044,525
Training Centres operation income	35	9,347,975	15,938,255
Other Income	36	3,894,258	6,110,813
Total Income	Annexure-G	1,586,721,501	1,648,244,534
EXPENDITURE			
Core Operating Program	37	59,496,861	52,898,802
Micro Finance Program	38	468,751,825	434,827,026
Education Program	39	699,898,989	576,342,095
Rights & Legal Service Program	40	150,390,234	94,888,943
Health & Nutrition Program	41	5,405,756	10,185,178
Environment & Climate Change Program	42	29,204,730	53,431,100
Livelihoods/Income Generating Program	43	116,141,385	181,485,215
Training Centre/Capacity Development Program	44	15,309,881	16,315,291
Total Expenditure	Annexure-F	1,544,599,661	1,420,373,650
Surplus/(Deficit) of Income over Expenditure		42,121,840	227,870,884
Less: Taxation		4,020,342	1,855,747
Net Surplus/(Deficit) for the year		38,101,498	226,015,137

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **14.11.2020**
and were signed on its behalf by :

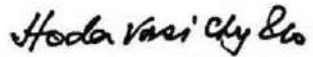

Treasurer-CODEC-EC


Sr. Director-Finance & Administration

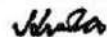

Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, **24 NOV 2020**


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

Signed By:
Showkat Hossain FCA
Senior Partner



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Changes in Fund
For the Year ended 30 June 2020

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount in Taka				
Balance as on 01 July, 2018	228,745,318	444,512,332	28,793,381	702,051,031
Addition during the year	-	124,122,565	13,253,725	137,376,290
Balance as on 30 June, 2019	228,745,318	568,634,897	42,047,106	839,427,321
Balance as on 01 July, 2019	228,745,318	568,634,897	42,047,106	839,427,321
Addition during the year	-	83,771,203	13,955,783	97,726,987
Balance as on 30 June, 2020	228,745,318	652,406,100	56,002,889	937,154,308

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **14.11.2020**
and were signed on its behalf by :

R. S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, **24 NOV 2020**

Hoda Vasi Chy & Co
HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

.....
Signed By: *[Signature]*
Showkat Hossain FCA
Senior Partner

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Cash Flows
For the Year ended 30 June 2020

	30-Jun-2020 Taka	30-Jun-2019 Taka
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Generation From Operation	A.01 37,625,412	(32,715,115)
Net Cash Inflow/(Outflow) from Operating Activities	<u>37,625,412</u>	<u>(32,715,115)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Non-current Assets	(7,301,906)	(9,572,370)
Acquisition of Intangible Assets	(20,000)	(300,000)
Capital Work In Progress	(1,000,000)	-
Net Cash (used by)/ provided by Investing Activities	<u>(8,321,906)</u>	<u>(9,872,370)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
CODEC Fund	(22,032,094)	(1,144,610)
Reserve Fund	13,955,783	13,253,725
Unutilized Donor Fund	(30,165,997)	(15,326,277)
Fixed Assets Fund	(228,700)	(24,809,848)
PKSF Fund-long term	52,383,323	35,629,161
SF Fund-long term	(30,656,247)	51,375,000
Bank Loan-Non-current portion	(8,333,333)	(33,333,333)
Bank Loan-Current portion	27,033,340	23,800,008
Net Cash (used by)/provided by Financing Activities	<u>1,956,075</u>	<u>49,443,826</u>
Net increase / (decrease) in cash and equivalents	31,259,581	6,856,341
Opening Cash & Cash Equivalents	<u>273,874,792</u>	<u>267,018,451</u>
Closing Cash and Cash equivalents	<u><u>305,134,373</u></u>	<u><u>273,874,792</u></u>

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the Executive Committee (EC) on **14.11.2020**
and were signed on its behalf by :



Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, 24 NOV 2020


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

.....
Signed By: 
Showkat Hossain FCA
Senior Partner

A.01 Cash Generation From Operation

Excess/ (Deficit) of income over expenditure

Adjustment to reconcile Net Income to net Cash:

Depreciation charge

Amortization of intangible assets

(Increase)/Decrease in Investment with Banks

(Increase)/Decrease in Loan Port Folio

(Increase)/Decrease in Advances & Prepayments

(Increase)/Decrease in Other Receivable

(Increase)/Decrease in Advance income tax

Increase/(Decrease) in PKSF Fund-short term

Increase/(Decrease) in SF Fund- short term

Increase/(Decrease) in Current Account with CODEC Project

Increase/(Decrease) in ASPS II Loan with MF

Increase/(Decrease) in Members Savings

Increase/(Decrease) in Accounts Payable

Increase/(Decrease) in Loan Loss Provision

Increase/(Decrease) in Other Liabilities

Increase/(Decrease) in Provision for Income Tax

Increase/(Decrease) in Provision for Expenses

	30-Jun-2020 Taka	30-Jun-2019 Taka
	38,101,498	226,015,137
	12,092,030	12,341,643
	337,500	655,000
	(48,329,204)	(38,510,983)
	(311,805,761)	(496,006,495)
	(5,067,319)	7,508,850
	3,053,624	2,827,521
	(1,685,150)	(166,593)
	45,295,837	(39,404,169)
	5,109,374	(30,437,500)
	(11,909,303)	(9,656,344)
	(9,000,000)	-
	265,762,241	303,021,492
	48,960,193	14,875,733
	6,176,232	21,895,711
	(490,803)	(6,501,588)
	1,553,355	(681,333)
	(528,933)	(491,197)
	37,625,412	(32,715,115)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June, 2020

1 Background of the Organization:

Community Development Centre (CODEC) is leading development organizations have been working in the coastal area of Bangladesh since 1985 for development and provides solution to social, agriculture and environmental challenges. CODEC is working for creating opportunity for coastal people lives under poverty, empowering the disadvantaged, increasing economic opportunity and sustaining natural resource that every people live in the coastal area of Bangladesh could enjoy the same pride and dignity.

CODEC is an inheritor of DANIDA Bangladesh and GOB derived from couple of project intervention explicitly DANIDA Boat Building Project and Boat Rental Scheme. CODEC has been working as a people centered development organization. CODEC has been growing and evolving into efficient and effective non-governmental development organization in the coastal area of Bangladesh. From the beginning of its development intervention CODEC started its activities only with the fisher folk communities but over the period CODEC now extended its working area with other disadvantage coastal communities along with the fisher folk in the communities in the coast.

CODEC is a national NGO registered with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. Section 5 of the said Ordinance read together with Rule 6 of the Foreign Donations (Voluntary Activities) Regulations Rule 1978 stipulated the requirements of maintenance of books and accounts as per requirement. Community Development Centre (CODEC) is implementing economic and socio-cultural development of the Coastal Communities in Bangladesh. CODEC Micro-finance programme has been implemented on sustainable basis as per Micro Credit Regulatory (MRA) guidelines.

CODEC has been operating its Micro-Finance programme as per license no: 01781-00048-00103 dated: January 15, 2008, Ministry of Social Welfare license no: 1160/85 dated April 21, 1985 and NGO Affairs Bureau registration no: 263 renewed up to April 07, 2028.

CODEC has eight broad thematic areas and all of our projects designed under those thematic areas. Those areas are as:

- Education, Skills and Entrepreneur Development
- Health and Nutrition
- Social Entrepreneurship
- Conflict Resolution
- Agriculture, Fishery, Dairy and Horticulture
- Climate Change and Disaster
- Microfinance Program
- Development services for Rohingya and host community as desired by the GoB and feasible for CODEC

The development objectives of CODEC's program are to facilitate the participation of the coastal and riverine communities of the coastal districts in mainstream development progress and in the realization of their social, cultural and economic rights. The organization provides need-based high quality flexible social and economic support/services for the under-privileged people including hard-core poor.

CODEC is again entering into a new cycle of strategic planning. While it takes into consideration the past achievements and challenges, it also explores future opportunities and challenges, thereby being conscious of its strengths and weaknesses. Intensive consultations with the staff members, who in turn, were in discussion with the grassroots communities, have led to a new strategic plan (July 2019- June 2023) outlined in the following sections.

1.1 Mandate:

CODEC as an organization is committed to development, CODEC takes the pride in being pioneer in representing the coastal and riverine community in general and fishing communities in particular. Their woes and wellbeing are in the Centre of CODEC's thinking, sources of its aspirations and basis of existence.

1.2 Vision:

The coastal and riverine communities of the coastal and riverine belt are progressively realizing wellbeing.

1.3 Mission:

The coastal and riverine communities connect themselves externally, capitalize on their potentials and conquer their livelihood challenges in the climate emergency context.

1.4 Values

Target People

- Stands against all forms of inequality.
- Commits to ethnic sensitivity.
- Believes in people's creativity.
- All efforts towards sustained wellbeing of the target people.
- Respectful, tolerant and motivating towards the displaced Rohingya communities
- Stands beside the disadvantaged host communities in Cox's Bazar area.

Society, State, INGO, other organizations and UN agencies

- Practices transparency and accountability.
- Seeks partnership and be responsive.
- Ready to accept responsibilities (within demonstrated capacities) extended by the society, state and development agencies.



Within CODEC

- Remains resource conscious in all its operations.
- Continuously learns from internal processes and changes where relevant.
- Adopts technology-friendly practices.
- Practices transparency and accountability
- Seeks mutual respect and cooperation.
- Climate emergency sensitivity in all projects

1.5 Basic Information of CODEC:

a. Name of the Organization:

Community Development Centre (CODEC)

b. Starting Date of the Organization:

01 October, 1985.

c. Legal Form of the Organization:

Registration Authority	Registration Status	
	Number	Date of Registration
Ministry of Social Welfare	1160/85	04 April, 1985
NGO Affairs Bureau	263	09 April, 1988
Micro Credit Regulatory Authority	01781-00048-00103	15 January, 2008

d. Registered Office of the Organization:

The address of CODEC's head office is CODEC Bhaban, Plot# 2, Road # 2, Lake Valley R/A, Hazi Zafar Ali Road, Foy's Lake, Khulshi, Chattogram, Bangladesh.
www.codecbd.org

e. Membership & Registration with International Networking Bodies:

International Networking Bodies	CODEC Status
European Commission	Europe Aid ID: BD-2009-FZK- 3105247338
Humanitarian Accountability Partnership (HAP), Geneva	Member
Data Universal Numbering System (DUNS)	73-156-9443 (16 April 2015)
International Union on Nature Conservation (IUCN)	NG/25646

- f.** Behavioral Code, Organizational Policy & Manual are CODEC Code of Conduct, Service Rules & HR Manual, Finance Manual, Procurement Policy, Store Management Policy, Fixed Assets Management Policy, Vehicle Management Policy, Child Protection policy, Gender Policy, Environment Policy, Partnership Policy, Internal Audit Manual, Monitoring Policy, Cost Sharing Policy, Documentation Policy, Emergency & Contingency plan, Savings & Credit Policy, Communication Policy, Branding policy, Conflict of Interest policy and Project Management policy.



g. Grant Compliance

Grant Compliance would be based on statutory rules regulation, Constitution, Memorandum of understanding/agreement with donor some examples are as under:

i. NGO Bureau

- The Foreign Donation (Voluntary Activities) regulation ordinance, 1978 (Amended in 1982)-7 Sections.
- The Foreign Donation (Voluntary Activities) regulation rules, 1978 (Amended in 1990)-5 sections.
- The Foreign Contributions (Regulation) ordinance, 1982-9 Rules.

ii. Government

Various rules as circulated/approved by the government time to time which will be applicable for NGO be strictly followed by organization especially in the area of VAT and tax.

iii. Donor

Grant should be managed according to the Memorandum of Understanding/agreement with the respective donor (presently WinRock International, UNHCR, UNICEF, WFP, UNDP, ICCO Cooperation, OXFAM, Stromme Foundation, ERIKS-Foundation, World Fish Centre, PKSf, MJF etc.) and any addendum or revision there off.

iv. International Standards

All standards adopted by the GoB will be followed in the area of Accounting standard, auditing guidelines and financial reports.

v. CODEC Executive Committee

In terms of organization Constitution, CODEC has two layers of Committee, where General Committee (GC) and Executive Committee (EC). The General Committee (GC), which has been formed with membership of 30 male and female members. The General Committee elected the 07 members Executive Committee (EC) for three-years period.



The name and position of Executive Committee members for the period from January 2018 to December 2020 are cited below:

SL	Name	Position
1.	Mr. Abul Kashem Independent Consultant, Dhaka.	President
2.	Mr. Dr. Mir Murtaza Reza Khan Physician	General Secretary
3.	Mr. Md. Reazul Kabir, FCA CFO and AGM in BSRM	Treasurer
4.	Ms. Jesmin Sultana Paru Social Activist Nasirabad, Chattogram	Social Welfare Secretary
5.	Ms. Jahanara Begum Senior Vice President One Bank, Chattogram	Women Affairs Secretary
6.	Mr. Dr. MD. Sanaullah Physician	Executive Member
7.	Mr. Mahbubul Islam, M.A. Executive Director, BASE	Executive Member

vi. Date of Last AGM held:

The last Annual General Meeting (33th) was held on 18th January, 2020.

vii. Statutory Auditor

For Last Year (2018-2019):
Hoda Vasi Chowdhury & Co.
Chartered Accountants

For Current Year (2019-2020):
Hoda Vasi Chowdhury & Co.
Chartered Accountants

viii. Others

In addition of above, all other applicable rules & regulation will be followed by the CODEC.



1.6 Project(s) Information:

The financial statements of CODEC's own and that of its other programs or projects have been considered for consolidation of Financial Statement which are mentioned as follows:

Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
01	CODEC Fund	CODEC Core Fund	CODEC
02	CMFP	CODEC Micro-Finance Program	PKSF,DANIDA,SF,CODEC
03	ASPS-II	Agricultural sector program support-II	CODEC
04	CBOs & NGOs (MF)	Strengthening Local CBOs & NGOs Project - Microfinance	Stromme Foundation
05	MSDC	Multi Sectorial Development Centre for Safety and security of Rohingya and Host Community Children Project.	ERIKS-Sweden
06	READ	Reading Enhancement for Advancing development	Save the Children International (Project Closed)
07	MAITREE	MAITREE Project	CODEC CSR Fund
08	CBOs-NGOs Education & Shonglap	Strengthening Local CBOs & NGOs Project – Education & Shonglap	Stromme Foundation
09	CLC	Community Learning Centre	CAMPEE (Project Closed)
10	TORUN ALO	(Light of Youth) Combat Violent Extremism through Alternative Constructive Engagement of Youth and Women	Manusher Jonno Foundation
11	EPRC (UNHCR)	Education and Protection for Refugee Children	UNHCR
12	ARMP (School Feeding)	Feeding program for the disadvantage Rohingya refugee children	World Food Program-WFP
13	UMN	Non-formal basic education program for Undocumented Myanmar National children in unregistered makeshift settlements in Leda and Shamlapur under Cox's Bazar District	UNICEF
14	SMP	School Meal Program	World Food Program
15	CLS	Rights & Legal Capacity Enhancement of Costal CBOs	Maxwel Stamp PLC (Project Clsoed)
16	PREDFC	Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities	Manusher Janno Foundation

Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
17	CFS	Protective Environment Creation for Children & Adolescent	UNICEF
18	NOTUN ALO	NOTUN ALO	Stromme Foundation
19	SPRING	Strengthening Participants Results and Innovation in Nutrition Globally	SCI (Project Closed)
20	DRC	Disarter Resilient Community Through Livelihood and Child protection	ICCO Cooperation
21	Nature & Life	USAIDs Nature Conservation through Livelihood improvements	USAID
22	URBAN	Provision of Basic Social Service for Children , pregnant and lactating women and adolescent girls	UNICEF
23	EPASIIAEP	Expanding the Protected Area System to Incorporate Important Aquatic Ecosystem Project -	UNDP
24	CREL	Climate Resilient & Ecosystem & Livelihood	Winrock International
25	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM
26	UCCR	“Building Resilient Urban Communities (BRUC) – Asia”	OXFAM
27	PNSASS	Promotion of Nutrition Sensitive Agri-Aquaculture for Social Sustainability	World Fish
28	IGA-SHONGLAP	Income Generating Activities-Songlap	Stromme Foundation (Project Closed)
29	STAB	The salt solution in Bangladesh	ICCO Corporation
30	SEEDS	Socio Economic Empowerment with Dignity & Sustainability	Stromme Foundation (Project Closed)
31	SMART	Security Market Access Right and Transparency	ICCO Cooperation
32	ECOFISH	Enhance Costal Fisheries Activities	World Fish
33	EYW	Empower Youth for Work	OXFAM
34	NoboJatra	To improve gender equitable food security, nutrition and resilience of vulnerability people in Bangladesh	Funded by USAID, Lead by World vision, Winrock International and UN World Food Program
35	SAFETI	Safe Aqua Farming for Economic & Trade Improvement Bangladesh	Winrock International

Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
36	CTC-C	CODEC Training Centre- Chittagong	CODEC
37	CTC-P	CODEC Training Centre- Patuakhali	CODEC
38	CTC-B	CODEC Training Centre- Bagerhat	CODEC

2 Basis of preparation of Consolidated Financial Statements

2.1 Basis of Accounting

CODEC prepares its Consolidated Financial Statements on a going concern basis, under the historical cost convention. The organization generally follows the cash basis of accounting or a modified form thereof for key income and expenditure items.

CODEC maintain its books of accounts and records on a program or project wise basis. The Head Office maintains records of all treasury, investment and management functions. All cash balances, including those held for programs are held by the Head Office and transferred to programs as required.

CODEC's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedures by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absences of donor-imposed restrictions.

2.2 Reporting Period

These Consolidated Financial Statements has been prepared for the period from 01 July, 2019 to 30 June, 2020.

2.3 Functional and Presentation Currency

The Consolidated Financial Statements are presented in Bangladeshi Taka (BDT) which is the Organization's functional currency.

2.4 Use of Estimates and judgments

The preparation of Consolidated Financial Statements in conformity with International Financial Reporting Standards (IFRSs) requires management to make judgments, estimates and assumption that affect the application of accounting policies and reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

2.5 Materiality and aggregation

CODEC shall present separately each material class of similar items. CODEC shall present separately items of a dissimilar nature or function unless they are immaterial.

Financial statements result from processing large numbers of transactions or other events that are aggregated into classes according to their nature or function.

2.6 Off-setting

CODEC shall not offset assets and liabilities or income and expenses, unless required or permitted by a IFRS.

2.7 CODEC'S role during COVID-19

Major humanitarian crisis or natural disasters are not new for Bangladesh. The COVID-19 pandemic, however, is a crisis of a completely different magnitude and one that will require a response of unprecedented scale. COVID-19 is affecting the communities and economies of the world. Bangladesh is also affected by COVID-19. The population of Bangladesh is very vulnerable now due to social transmission of the virus. The whole country has been declared as risk prone and vulnerable to COVID-19 virus by Bangladesh Government. Bangladesh Government, Private Sector and Non-Government Organizations are putting forward combined efforts to respond to the immediate threats of COVID-19 pandemic. Community Development Center (CODEC) has already taken primary initiatives in this regard.

CODEC has taken initiative to raise awareness about COVID-19 and guidelines for health and hygiene management to tackle COVID-19. CODEC has already distributed 4,00,000 Leaflets containing awareness messages in its working area.

CODEC played a vital role at all level from grass-root to national level during COVID-19. CODEC is playing its role and responsibility in all project level, publishing in the CODEC E-News and **Websites-www.codecbd.org** regarding safety, security and CODEC contribution.

Here it should be mentioned that all personnel of CODEC contributed 3 days' salary BDT 23.30 lac to CODEC. With this money CODEC contributed to the different District and Upazila administration, local affected peoples as nominated by MRA, supported to PKSF to contribute to the Prime Minister's Fund, two units High Flow Nasal Cannula (HFNC) Respiratory Humidifier. MODEL: HUMID BH along with 10 sets additional accessories to Chattogram Medical College etc.



CODEC ensured safety kits for all personnel of CODEC and also orient the personnel. CODEC provided specific guidelines for the CODEC program/projects. Tele medical and medicine support were also provided those who were effected by CORONA.

CODEC Training Center at Patuakhali (CTCP) has shared its facility to be used as “20 bed Institutional Quarantine Centre” on the request of DC Office, Patuakhali. Also CODEC Training Center Bagerhat is kept as reserve Quarantine Facility on the request of Bagerhat DC office.

CODEC’s various Projects engaged with various activities to reach target areas to try to secure food and other basic needs based on donor support.

CODEC management ensured all sorts of benefits for the employed personnel and abide by the guidance of PKSF, MRA and other GOB departments. CODEC management allowed work from home/safety place and closely touch with all level personnel through virtual meeting, e-communication including mobile communication where mostly off-side monitoring rather than on-side monitoring.

Please note that due to effect of COVID-19, CODEC Micro Finance Program and three Training centers seriously affected in the areas of income earned and cash in-flows. As a result, these setbacks (mainly loan portfolio reschedules, waiver of service charges) will have to be carried out to next upcoming days/months/year.

2.8 Comparative information

Comparative information has been disclosed for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current period financial statements. To facilitate comparison, certain relevant balances pertaining to the previous period have been rearranged/reclassified wherever considered necessary to conform to current periods presentation.

3 Summary of Significant Accounting Policies

The significant accounting policies which have been materially consistent over the years, as applied and followed in the preparation and presentation of these Consolidated Financial Statements are summarized below:

3.1 Currencies

The financial statements are presented in Bangladesh Taka (BDT) which is the CODEC functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka.



3.2 Revenue Recognition

Income is accounted for as income during the year received by CODEC from whatever source (any grant or donation) in the year to the extent it relates to that particular year. Any grant or donation received pertaining to the subsequent years not be recognized as income during the year. Any commitment of fund for a particular year, income will be recognized in the year to which it relates. The following heads of income are recognized as income:

a) Grants received from Donors

Any donation received from Donors, is recognized as contribution in the year in which it is received, and depending on the nature thereof, is credited to the Income & Expenditure Statement or Capital Fund Account, as appropriate.

b) Service Charges on Micro Finance Operation

Service charge income is recognized on cash basis following the prudent concept of accounting. Service charge income is calculated using Declining Balance Method in Accordance with the flowing rates which differ depending on the project principles.

SL No.	Particulars	% of Service Charge
1	Jagoron/ RMC Loan	24.00%
2	Agrosor/ ME Loan	24.00%
3	Buniad/ UP Loan	20.00%
4	Sufolon	24.00%
5	Sahos/ DMF	8.00%
6	KGF (Sufolon)	24.00%
7	IGA	24.00%
8	Asset Creation	24.00%
9	Livelihood	24.00%

It is noted that as per MRA guided rules, 27% service charge can be imposed but CODEC imposed only 25% rate up to 08/09.2019 but on and from MRA further re-fix @ 24% where CODEC also charged 24% as per MRA circular No 50 dated 09.09.2019.

c) Interest Income

Any Interest received on the deposit or fund invested by CODEC is treated as income of that particular year to which it relates.

d) Training Centre Operation income

Training Centre operation income consists of the following income:

i. Tuition/Training

Any fees, charges, training course fee etc. received by the organization are booked under these heads.



ii. Rental Income

Any income received by the organization on account of use of Organization properties, facilities etc. is treated as rental income and accounted for in the year to which it relates.

iii. Agricultural product sales

Agricultural produce consists of fish, vegetables, fruit and coconut. The organization recognizes the sales income from the agricultural produce in the year the produced are being sold.

iv. Income from meal & others

The Training Centre generates income from food meal charge, generator used charges, multimedia, service charge, photocopy, sound system and wastage paper.

v. Income from Partial Cost

Any income received from project as partial utility, stationeries, administrative cost or any others partial cost will be directly deposited CODEC Core Fund.

vi. Miscellaneous Income

Any income received from any source other than donation, overhead, cost sharing, interest training fees, tuition, training, consultancy, honorarium, fees, facilitation, rental, commission or any income generation activities/projects considered as miscellaneous income.

e) Non Operational Income

The organization generates income through sale of spare parts which has recognized under the non-operational income.

f) Other Income

Other income consists of income through sale of old papers and books, technical assistance, health services, vaccination, training, residential income, disposal of fixed assets, income from LLP adjustment and membership fees.

3.3 Expenditure

Expenditure is recognized when the expenditure is wholly and necessarily incurred for the purpose of CODEC activities and has been duly approved by the CODEC authority.

i. Bank Charges or Interest Expense

Bank charges or interest paid for transferring/receiving/borrowing of funds any amount shall be charged to the particular program/project for which the amount was paid/received.



ii. Organization Contribution

There is any arrangement with donor to contribute the project from the organizations fund that shall be recognized as expenses.

iii. Program Expenses

Program related expense arise from goods and services being disbursed to the target members in according with the program objectives and activities.

iv. Interest paid on Savings

Interest paid on savings is accounted for on accrual basis and shown as expenses in the related period.

3.4 Statement of Financial Position

The statement of financial position separated current and non-current assets and liabilities.

• Assets

Current assets are cash; cash equivalent; assets held for collection, sale, or consumption within the entity's normal operating cycle; or assets held for trading within the next 12 months. All other assets are non-current.

• Liabilities

Current liabilities are those to be settled within the entity's normal operating cycle or due within 12 months, or those held for trading, or those for which the entity does not have an unconditional right to defer payment beyond 12 months. Other liabilities are non-current.

3.5 Cash Flow

The statement of cash flows analyses changes in cash and cash equivalents during a period. Cash and cash equivalents comprise cash on hand and demand deposits, together with short-term, highly liquid investments that are readily convertible to a known amount of cash and that are subject to an insignificant risk of changes in value.

Guidance notes indicate that an investment normally meets the definition of a cash equivalent when it has a maturity of three months or less from the date of acquisition. Equity investments are normally excluded, unless they are in substance a cash equivalent.

Bank overdrafts which are repayable on demand and which form an integral part of an entity's cash management are also included as a component of cash and cash equivalents.



3.6 Property, Plant & Equipment

Property, plant and Equipment are tangible items that are held for use the production or supply of goods or services, for rental to others, or for administrative purposes and are expected to be used during more than one-year period.

i. Recognition

The asset which costs exceeds BDT. 2499. And bring economic benefit to the organization for more than one year and can be measured reliably would be capitalized and recognized as fixed assets.

ii. Depreciation

The organization depreciated its fixed assets on reducing balance method.

Full depreciation will be charged in the year of addition and no depreciation would be charged in the year of deletion.

iii. Disposal or Transfer of fixed assets

The department of finance is responsible for the disposal or transfer of all equipment at the time of disposal or transfer to complying applicable laws and regulations as per CODEC "Asset Management Manual".

iv. Insurance of Fixed Asset

Generally, Vehicles and Motor cycle are covered by Insurance as per the "Asset Management Manual" from reputable insurance company. On the other hand, as per donor requirement other assets also covered by Insurance.

3.7 Intangible Assets

Intangible asset is an identifiable non-monetary asset without physical substance. CODEC has Intangible asset is in only the Microfinance program which is written off fully previous-year (Ascen Banking-Southtech) as the program has been start a new Accounting Software ("Microfin 360") from current year.

3.8 Provision

CODEC recognizes provision if, and only if a present obligation (legal or constructive) has arisen as a result of a past event (the obligating event), payment is probable ('more likely than not'), and the amount can be estimated reliably.



4 Significant organization policy

i. Cash control & Operation

At the end of the day the bank & cash balances should be extracted and the cash balance is checked against cash in hand along with cash denomination. The concerned accounts officer should sign the cash book.

The cash holder may hold liquid cash in head office up to the amount BDT 25,000 and daily cash holding limit for the Zone/Branch/Project office up to the amount BDT 10,000.

Maximum limit for cash payment is BDT 10,000. Payment exceeding BDT 10,000 should be made by account payee cheque. In case of emergency & disaster program maximum limit for cash payment is up to BDT 100,000 subject to approve of Executive Director or his authorized person.

ii. Bank operation & Transaction

All receipts of money through Cheque/Draft/Pay order/Transfer Advice, bank account shall be debited and relevant source/income shall be credited. General principle of CODEC is to encourage all concerned to make receipts/payments through banks.

iii. Advance Policy

Advances were paid against expenses to be incurred for CODEC official purposes. Advance also against salary may be allowed with proper justification and approval of the Executive Director or his authorized person. such advance should be adjusted as per advance policy.

iv. Loan Portfolio

The CODEC Revolving Loan Fund operates the following types of loans which are being/ to be extended to the individual Village Organization (VO) members for their own individual Income Generating Activities (IGA), as well as to the VO for their collective purpose. These are stated below:

Rural Microcredit Loan (Jagoron)

The category includes all the loans, which are to be repaid within 12 months from the date of disbursement in 46 weekly installments. Rate of service charges: 24% declining rate and Loan ceiling: BDT 5,000-50,000



Entrepreneurs Loan (Agrosor)

CODEC target group mainly encompasses the people, who are engaged in fishing, fish processing, fish trading and other small business related activities in the costal and riverine areas. These people have leadership qualities but insufficient financing support is the obstacle to pursue their respective trades. Entrepreneur loans are provided to these classes of people. Such loans to be repaid within 24 months from the date of disbursement in weekly and monthly disbursement. Rate of service charges: 24% declining rate and Loan ceiling: BDT 51,000-10,00,000

Ultra poor Loans (Buniad)

Ultra poor loans are provided to extremely disadvantaged poor people, especially in coastal areas in Bangladesh. Such loans are repayable within 12 months from the date of disbursement according to agreement with the loanee. Rate of service charges: 20% declining rate and Loan ceiling: BDT 10,000-40,000.

SHAHOS and RESCUE Loans

SHAHOS loans are provided to the SIDR affected members for establishing and repairing house. Initially CODEC disburses this type of loan without any service charge.

Rate of service charges: 4% declining rate and Loan ceiling: BDT 1,000-10,000

SUFALON (Agricultural Loan)

Agricultural loans are provided to small and marginal farmer so that they can produce various kinds of agricultural crops to contribute the national economy. Range of the loan is minimum Tk.5,000 and maximum Tk.30,000 and repayable within Eight months.

Rate of service charges: 24% declining rate and Loan ceiling: BDT

KGF Sufolon loan

This loan is exclusive for agriculture, enterprise, livestock etc. activities and is designated to increase the farm and business activities. The seasonal loan also enhances "Social food security net" of the household. Seasonal loan ranges up to from Tk. 5,000 to Tk. 60,000 are given for Agri Production. Repayment within 6 months and service charge 24%(declining rate) per year.

Agriculture Loan

This loan is provided to marginalized farmers at a declining service charge of 24% with the view to support cereal crop cultivation, seasonal farming, dairy or cattle rearing, fish culture, the purchase of agricultural machineries or any agriculture related activities. The loan ceiling is maximum BDT 30,000 with 10 lacs, can be taken individuals or as group 12-months duration. Repayment is through weekly, bi-monthly, or monthly installments.

Assets Creation loan

This loan is exclusive for purchase home appliances and assets creation. The loan ranges up to Tk.30,000. Repayment within 12 months and service charge 24% (declining rate) per year.

Livelihood loan

This loan is exclusively disbursed for Livelihood improvement. The loan ranges from Tk. 5,000-30,000. Repayment within 12 months and service charge 24% (declining rate) per year.

v. Provision for loan losses policies

The adequacy of the provision for loan losses is evaluated regularly by management. Factors considered in evaluating the adequacy of the provision include size of portfolio, previous experience in the loan recovery, current economic conditions and their effect on customers, financial condition of individual customers, and performance of individual loans in relation to contract terms. The provision for loan losses charged to expense is based on management's judgment of the amount necessary to maintain the provision at an adequate level to absorb possible losses.

Management makes such provisions for loan losses every half year in order to maintain the loan loss reserve for bad loans at adequate levels. The adequacy of the provision for loan losses is determined by applying defined percentages to the outstanding balances in various aging categories as per MRA Guideline Section no: 44, Clause no 02 (01), as under:

Loan Overdue Status	Provision (%)
Good Loan	1%
01 to 30 days	5%
31 to 180 days	25%
181 to 365 days	75%
Above 01 year	100%

The organization's loan loss provision policy is based on management's analysis of historical performance of the overdue portfolio, aged by the overdue categories as mentioned above. The write-off loans, if necessary, are charged against the provision for loan losses when management believes that the loan amount is unlikely to be collected. Such doubtful loans are written off in full after one year of the loan terms.

Loans Written off

The loan that have been classified as bad and has no possibility of recovery only those loans are considered for written-off. Loan write-off proposal initially comes from respective branches and after duly verification, with a recommendation from appropriate operational authority the proposal for write-off is submitted to the Executive Director for obtaining Executive committee (EC) Consent. When EC adopt and ratify the write-off proposal the Executive Director are approved the Loans for written off. Subsequent realizations are credited to the comprehensive income statement as other Income.



vi. **Policy on Loan to Beneficiaries**

The organization follows the following policies to disburse the loan to the beneficiaries

- To avail a loan initially, a beneficiary should deposit compulsory savings for at least two weeks and for the subsequent loan, at least 10% of required loan amount need to be in the savings fund of the respective beneficiary.
- The beneficiaries have to be a member of a samiti of the organization.
- The loan has to refund by beneficiaries on weekly basis.
- The beneficiaries have to buy pass book and loan form from the organization.
- No additional loan is given if existing loan remains unpaid except SHAHOS and RESCUE, AGRICULTURAL and SEASONAL loan.

During the year CODEC microfinance program has disbursed total loan amounting to taka 45,30,303,000 to its target members and category wise loan disbursement are as follows.

Category	Amount (in Taka)	% of total disbursed amount
Jagoran Loan	2,397,479,000	52.92%
Agrosor loans	1,754,667,000	38.73%
Buniad loans	115,444,000	2.55%
SAHOS Loans	11,061,000	0.24%
KGF Loan	41,330,000	0.91%
Enrich – IGA	58,872,000	1.30%
Enrich- Livelihood	790,000	0.02%
Enrich- Asset Creation	4,092,000	0.09%
Sufolon Loan	56,411,000	1.25%
Agrosor - MDP Loan	82,803,000	1.83%
Agrosor - SEP Loan	6,204,000	0.14%
Kalpotaru-SF	1,150,000	0.03%
Total	4,530,303,000	100.00%



vii. Policy on Savings Collection

There are three types of member's savings :

- a. Compulsory Savings
- b. Voluntary savings
- c. Terms deposits

The organization has followed the following policy to collect saving from the beneficiaries

- (i) A samiti has to be established consisting 15-40 members.
- (ii) Compulsory savings will be collected on weekly basis in the following rates

SL.	Name of loans	Loan limit	Weekly Deposit Amount
1	Buniad	Any amount	On ability basis
2	Jagoron, Agrosor, Agrosor-MDP, Agrosor-SEP, IGA	Any amount	Minimum Tk.30
ME/ALOC As per Loan Limit Weekly / Monthly Deposit amount are given below			
	Loan Limit Tk.	Compulsory deposit	If the member wants, he can deposit an extra amount after the required amount and the amount is recorded as a voluntary deposit. Though he paid his loan installment on the basis of monthly / fortnightly, the deposits amount is collected on the weekly basis.
		Weekly Deposit Tk.	
3	51,000-1,00,000	100	
4	1,00,000-2,00,000	150	
5	2,00,000-5,00,000	250	
6	Above 5,00,000	500	

- (iii) The collected savings will be deposited to the bank on the same day.
- (iv) Interest is calculated @ 6% of the average of monthly opening and closing balances of respective member's saving.



viii. Members Welfare Fund

This Fund is created for the all borrowers; of the CODEC Micro Finance Program. Member Welfare Fund is a comprehensive program provide social protection and security to its members and families. It addresses various risks and disasters that they are facing in their daily lives.

Member Welfare Fund program is mandatory for Microfinance borrowers. The premium is paid at the time of loan is disbursed.

There are two types of Service package. One is Nirapatta and other one is Surakkah.

All borrowers under Jagoron, Agrosor, IGA & Sufolon) will get benefits from above two packages where the premium rate Tk. 10.00 (Nirapatta Tk. 7.00 per thousand and for Surakkah Tk. 3.00 per thousand.) and the premium rate for Buniad borrowers (hard-core) Tk. 5.00 per thousand for both packages.

For Nirapatta any borrowers or any earning member of his/her family instantly will get Tk. 5,000/- for enshrouding shroud shhet during the death. Due to death, if borrowers balance is above Tk.50,000/- then up to Tk. 50,000/- loan balance will be waived and rest of the balance amount will be adjusted against savings balance.

For Surakkah borrowers get receive Tk.6,000/- for Seizarian operation at hospital and Tk.3,000/- for normal delivery. Tk. 6,000/- for Ovary operation, Tk. 4,000/- for appendicitis operation, Tk. 3,500/- for eye operation.

In addition if business or house is destroy by fire then the loan disbursement amount is less then Tk.1,00,000/- will receive Tk.10,000/- and loan disbursement amount is above Tk.1,00,000/- then receive Tk. 20,000/- as grant.

ix. Motorcycle loan

Motorcycle loan can be provided to MF personnel to expedite the field work and project implementation of CODEC as per policy. The concerned personnel have to be a valid license holder to avail this loan. The amount of loan, duration of loan, number of installment etc., is to be decided by the approval committee. The motorcycle has to be registered under the name of the CODEC.

If any MC holder resigns or retires or terminated before paying all installments, s/he will have to hand over the motorcycle to CODEC or s/he may pay all the rest of the installments, the authority will hand over the motorcycle to the concerned staff. If the staff pays all the installments, the authority will hand over the motorcycle to the concerned staff. The cost of providing motorcycle loan to staff is recovered through monthly salary deductions.

x. Investment

CODEC was made investment as per the statutory requirement of Donor, Government or any other authority with the approval of Executive Director in a safe custody. Finance department and Investment committee will calculate the investment requirement and report to Executive Director for approval.



xi. Employees' Provident Fund

CODEC maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the elected Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. CODEC also contributes equal amount of the employees' contribution to the fund each month. As on 30 June 2020, the fund balance arrived BDT 117,532,912. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by A. Qusem & Co, external Chartered Accountants Firm.

xii. Employees' Gratuity Fund

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-two month basic salary for each completed year in employment (based on last basic salary). Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed two-year service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed ten years uninterrupted service the gratuity is disbursed at the rate of one and half month basic salary for each completed year, based on the final salary drawn. After the employee has completed twenty years uninterrupted service the gratuity is disbursed at the rate of two-month basic salary for each completed year, based on the final salary drawn. As on 30 June 2020, the fund balance arrived BDT 117,304,279. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

xiii. Group Insurance Trust Fund

All regular employees and project employees are covered by the CODEC Group Life Insurance scheme maintained through CODEC Officers and Staff Group Insurance Trust Fund. The insurance premium will be paid by the respective program/project directly to the CODEC Insurance Trust Fund. The insurance will cover the Life and Accidental & Health (Critical illness) of CODEC employees. The premium rate will be Tk. 7 per thousand against Life Insurance and Tk. 3 per thousand against Accidental & Health (Critical illness) insurance and an aggregated Tk. 10 per thousand/per year against total package. As on 30 June 2020, the fund balance arrived BDT 82,009,319. Income earned from the investment is credited to the fund accounts and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

It is noted that subsequently as per legal advisor suggestion as well as CODEC EC decision, CODEC Welfare Trust Fund established and under the umbrella of Welfare Trust Fund Group Insurance, Medical Fund and Special savings fund will be administering by the individual rules & regulations.



xiv. CODEC Medical Fund

CODEC has introduced a medical support scheme for personnel of CODEC. This Scheme called “CODEC Officers and staff Medical Trust Fund”. All level of staffs may avail this Scheme by paying fees Tk. 1,250 per year. Against the abovementioned amount, individual employees may claim actual medical treatment cost up to 350,000/- per year. As on 30 June 2020, the fund balance arrived BDT 8,477,7161. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

xv. CODEC Special Savings Fund

CODEC has introduced a Savings scheme for personnel of CODEC. This Scheme called “CODEC Officers and staff Savings Trust Fund”. It has been started from July 2017. All level of staffs may avail this Scheme. Scheme starts from Tk.500 (multiple) to maximum Tk.10,000. This scheme will be helpful for family members of staff at the time of family crisis, in an absence of staff. As on 30 June 2020, the fund balance arrived BDT 45,259,672. Income earned from the investment is credited to the employees’ accounts on a yearly basis and this fund is audited every year by A. Qusem & Co External Chartered Accountants Firm.

xvi. Taxation and VAT

Under the income Tax Ordinance (ITO), 1984 as amended, CODEC is subject to taxation for some of its projects income and income from other sources like income investment. As part of the 6th Schedule, Part-A, para-1A of ITO 1984, Income from microfinance activities is tax exempted. CODEC submits its return for tax for the organization “Community Development Companies as a whole CODEC and TIN Number is 7620-8658-9705/circle25 (Companies), Chattogram.

CODEC assessment is finalized for the year 2018-19 & assessment year 2019-20 against total income BDT 14,574,365 where CODEC paid BDT 3,932,310.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN: 000306609. As per GOB rules, CODEC deducted and deposited the following amount to the GOB treasury for the year 2019-2020:

Value Added Tax	BDT 19,989,529
Tax Deducted at Source	BDT 8,838,164
Tax deduction on Salary & others	BDT <u>5,339,388</u>
Total	BDT <u>34,167,081</u>



xvii. Prevention of Money Laundering and Terrorist Financing

CODEC fully comply the guidelines of Prevention of Money Laundering and Terrorist Financing for all the transactions. CODEC made through bank transfer and A/C payee cheque. A part from Banking channel CODEC does not use any other channel to transfer money.

xviii. Cost Sharing Policy

CODEC is following Cost share policy where applicable and possible. Microfinance accounts are separated from other development program, thus all cost related to the program are directly accounted for but some cost of Head Office and Zonal Office which is incurred for common used such as electricity and house maintenance and vehicle facilities those costs are allocated on equitable basis and/or uses basis.

xix. Accounting and Management Information System

CODEC is using "Microfin360" software developed by Data Soft Systems Bangladesh Limited for the Micro Finance Program. This software comprises two modules viz.

- i) AIS (Accounting Information System)
- ii) MIS (Management Information system).

Capital expenditure related to software is being amortized based on an amortization schedule put into effect by the organization. Besides maintenances and other value added services, to ensure the software functions as intended and is capable of producing reliable information, are provided by the vendor subject to a monthly service fee.

HRIS software are using for the total Personnel information of CODEC.

SIMPLY Accounting is using for the individual project/ Training Centers/ Core programs and consolidation of the total Receipt and Expenditures.

4.1 General

All financial information presented in Bangladeshi Taka has been rounded off to the nearest Taka except when otherwise indicated.



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
5 Property, Plant & Equipment			
A. Cost			
Opening balance		309,235,216	299,662,846
Add:Acquisition during the year		7,301,906	9,572,370
		<u>316,537,122</u>	<u>309,235,216</u>
Less:Disposal during the year		-	-
Closing Balance		<u>316,537,122</u>	<u>309,235,216</u>
B. Accumulated Depreciation			
Opening balance		103,971,942	91,630,299
Add:Depreciation charged during the year		12,092,030	12,341,643
		<u>116,063,972</u>	<u>103,971,942</u>
Less:Disposal during the year		-	-
Closing Balance		<u>116,063,972</u>	<u>103,971,942</u>
Written Down Value (A-B)		<u>200,473,150</u>	<u>205,263,274</u>

A schedule of Property, Plant & Equipment is given in Annexure-A

6 Intangible Asset			
A. Cost			
Opening Balance		2,320,000	2,020,000
Add:Installation made during the year		20,000	300,000
Total Cost		<u>2,340,000</u>	<u>2,320,000</u>
Less:Deinstallation made during the year		-	-
Closing Balance		<u>2,340,000</u>	<u>2,320,000</u>
B. Accumulated Amortization			
Opening Balance		1,665,000	1,010,000
Add:Charged during the year		337,500	655,000
		<u>2,002,500</u>	<u>1,665,000</u>
Less:Adjusted during the year		-	-
Closing Balance		<u>2,002,500</u>	<u>1,665,000</u>
Written Down Value (A-B)		<u>337,500</u>	<u>655,000</u>

CODEC procured Accounting Software named "Micro Fin 360" for automation of financial transaction processes of its accounting data in a systematic way to ensure required control in Micro Finance Program. It is amortized/depreciated by using reducing balance method @ 50% in each year.

7 Capital Work In Progress			
Opening balance		-	-
Add:Expenditure incurred during the year		1,000,000	-
		<u>1,000,000</u>	<u>-</u>
Less: Capitalized during the year		-	-
Closing Balance		<u>1,000,000</u>	<u>-</u>

The amount incurred for construction of Central store room located at Barbakund, Chattagram.

8 Investment with Banks			
Opening balance		201,435,289	162,924,306
Add:Addition during the year		112,710,804	88,578,368
		<u>314,146,093</u>	<u>251,502,674</u>
Less:Encashment during the year		64,381,600	50,067,385
Closing Balance		<u>249,764,493</u>	<u>201,435,289</u>

A schedule of Investment is given in Annexure-B

	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
9 Loan Portfolio			
Opening Balance		2,719,715,715	2,223,709,220
Add: Loan disbursed during the year		4,530,528,000	4,817,174,000
		<u>7,250,243,715</u>	<u>7,040,883,220</u>
Less: Loan Recovered during the year		4,218,722,239	4,321,167,505
Closing Balance		<u>3,031,521,476</u>	<u>2,719,715,715</u>
CODEC is operating Loan Portfolio through different loan product which are reflecting on Notes to the Accounts, Ref. 4(iv). and Annexure C.			
10 Advance Income Tax			
Opening Balance		3,541,764	3,375,171
Add: Addition during the year	10.01	3,968,099	1,929,526
		<u>7,509,863</u>	<u>5,304,697</u>
Less: Adjusted during the year	10.02	2,282,949	1,762,933
Closing Balance		<u>5,226,914</u>	<u>3,541,764</u>
10.01 Addition :			
CODEC CORE Fund		610,116	330,653
CODEC Micro Fund		2,644,073	1,047,472
CODEC Training Centre , Chattogram		192,014	170,165
CODEC Training Centre , Patuakhali		385,119	209,093
CODEC Training Centre , Bagerhat		136,777	172,143
Total		<u>3,968,099</u>	<u>1,929,526</u>
10.02 Adjustment :			
CODEC CORE Fund		881,715	509,160
CODEC Micro Fund		611,960	738,848
CODEC Training Centre , Chattogram		-	408,642
CODEC Training Centre , Patuakhali		553,624	106,283
CODEC Training Centre , Bagerhat		235,650	-
		<u>2,282,949</u>	<u>1,762,933</u>
11 Advances			
CODEC Fund		47,150	45,500
MFP	11.01	24,986,142	19,537,956
ASPS- II		15,000	-
EPRC		189,755	181,536
School Feeding Program		10,000	-
UMN		256,000	20,000
CFS		70,000	50,000
DRC		4,603	-
Nature & Life		66,779	-
URBAN		5,700	-
CTC-Patuakhali		60,000	130,080
CTC-Bagerhat		123,000	46,299
MSDC		-	27,000
Nobo-Jatra		-	3,737
SAFETI		-	144,200
CTC-Chattogram		-	580,502
		<u>25,834,129</u>	<u>20,766,810</u>

	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
11.01 Advances of MFP			
Advance Rent		667,000	860,200
Advance to Staff		4,250	10,000
Motorcycle Loan for manager		6,100,329	6,905,037
BI-Cycle Loan for credit officer		478,200	429,474
Advance to Enrich project		2,562,547	4,058,577
Advance to AU & Livestock project		2,318,284	3,110,109
Advance to Provin Project		810,184	1,511,928
Advance to sports & Cultural Project		555,827	897,816
Advance for working Progress		10,334,368	808,545
Special Loan		670,000	250,000
Advance to Koishor Project		485,153	-
Advance to PPEPP Project		-	-
Advance to Ujjibito project		-	1,912,653
Inter Project Advance		-	(1,216,383)
		24,986,142	19,537,956
12 Other Receivable			
CODEC Fund		100,000	-
MFP		45,129	22,347
ASPS- II		84,145,895	86,359,174
MSDC		22,701	-
MAITREE		4,000	4,000
CTC-Patuakhali		146,543	1,215,237
CTC-Bagerhat		379,561	90,152
CTC-Chattoogram		-	206,543
		84,843,829	87,897,453
13 Cash and Cash Equivalents			
Cash in Hand	Annexure D	4,724,252	1,947,407
Cash at Bank	13.01	300,410,121	271,927,385
		305,134,373	273,874,792
13.01 Cash at Bank			
STD A/C	Annexure E	299,257,794	269,517,005
Current A/C	Annexure E	1,152,327	2,410,380
		300,410,121	271,927,385
14 Capital Fund			
CODEC Fund	14.01	228,745,319	228,745,319
Accumulated Surplus/(Deficit)	14.02	652,406,100	568,634,896
		881,151,419	797,380,215



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
14.01 CODEC Fund			
Microfinance Program		182,426,845	182,426,845
CODEC Training Centre, Chattogram		13,426,477	13,426,477
CODEC Training Centre, Patuakhali		14,779,896	14,779,896
CODEC Training Centre, Bagerhat		18,112,101	18,112,101
		<u>228,745,319</u>	<u>228,745,319</u>

Microfinance Program

This fund has created from BRS-DANIDA, The Netherland Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Poast Harvest Fish Project Since 01 October 1985

CODEC Training Centre, Chattogram

The fund of CODEC Training Centre, Chattogram consists of total fund from DANIDA, CODEC & Other Sources Since 1992

CODEC Training Centre, Patuakhali

The fund of CODEC Training Centre, Patuakhali consists of total fund from DANIDA, CODEC & CODEC own Fund Since 1992

CODEC Training Centre, Bagerhat

The fund of CODEC Training Centre, Bagerhat consists of total fund Strome Foundation, CODEC SF DLF & CODEC Own Fund from 26 march 2009

14.02 Accumulated Surplus/(Deficit)

Opening Balance		568,634,896	444,512,334
Net Surplus/ (Deficit) during the year		105,803,297	125,267,172
Prior year adjustment		185,160	(7,030,970)
Depreciation on revaluation surplus		2,394,866	26,654,793
Program Support Expense		(10,656,337)	(7,514,708)
Transfer to Reserve Fund	15.00	(13,955,783)	(13,253,725)
Closing Balance		<u>652,406,100</u>	<u>568,634,896</u>

15 Reserve Fund

Opening Balance		42,047,106	28,793,381
Add: Addition during the year		13,955,783	13,253,725
		56,002,889	42,047,106
Less: Adjustment during the year		-	-
Closing Balance		<u>56,002,889</u>	<u>42,047,106</u>

Reserve fund which has been made during the year are created as per Microcredit Regulatory Authority (MRA) Act-2010, Section- 20 based on Accumulated Surplus of Microfinance Programme.

16 DANIDA ASPS II Fund

ASPS-II		78,651,795	78,651,795
		<u>78,651,795</u>	<u>78,651,795</u>

The above fund received from DANIDA ASPS II - (Agriculture Sector Program Support - 11) used for CODEC Various program.



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
17 Unutilized Donor Fund			
Opening Balance		178,754,329	93,332,643
Net Surplus/ (Deficit) during the year		(67,701,796)	100,747,963
Fund transfer to donor		(30,157,649)	(10,630,084)
Prior year adjustment		(8,348)	(4,696,193)
Closing Balance		80,886,536	178,754,329
18 Fixed Asset Fund			
Opening Balance		82,866,758	107,676,606
Add: Addition during the year		5,335,814	5,070,119
		88,202,572	112,746,725
Less: Adjusted during the year		5,564,514	29,879,967
Closing Balance		82,638,058	82,866,758
18.01 Fixed Asset Fund - CODEC CORE			
Opening Balance		4,755,000	3,225,174
Add: Addition during the year		4,753,945	4,755,000
		9,508,945	7,980,174
Less: Adjusted during the year		3,169,648	3,225,174
Closing Balance		6,339,297	4,755,000
18.02 Fixed Asset Fund (Reserve) - Micro Finance Program			
Opening Balance		76,045,128	102,699,921
Add: Addition during the year		-	-
		76,045,128	102,699,921
Less: Adjusted during the year		2,394,866	26,654,793
Closing Balance		73,650,262	76,045,128
18.03 Fixed Asset Fund - Other Project			
Opening Balance		2,066,630	1,751,511
Add: Addition during the year		581,869	315,119
		2,648,499	2,066,630
Less: Adjusted during the year		-	-
Closing Balance		2,648,499	2,066,630



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
19 PKSF Fund-long term			
Opening Balance		275,579,153	239,949,992
Add:Received during the year		453,000,000	420,500,000
		<u>728,579,153</u>	<u>660,449,992</u>
Less:Transferred to PKSF-short term		400,616,677	384,870,839
Closing Balance		<u>327,962,476</u>	<u>275,579,153</u>

The above fund is created by Microfinance Programme with several projects. The projects name and their outstanding balance are outlined below:

PKSF Outstanding Loan:

Jagoron	127,500,000	100,950,000
Agroshor	79,000,000	116,450,000
Buniad	22,083,314	22,499,992
IGA	31,600,000	27,600,000
Livelihood	462,500	312,500
Asset Creation	816,662	266,661
Agroshor-MDP	42,000,000	-
Agroshor-SEP	24,500,000	-
Shahos	-	7,500,000
	<u>327,962,476</u>	<u>275,579,153</u>

Fund received from PKSF for the purpose of above projects along with service charge with the following percentage

Jagoron	7.5%	8%
Agroshor	7.5%	8%
Buniad	4%	1%
Sufolon	7.5%	8%
Shahos	0.5%	0.5%
KGF Loan	7.5%	8%
IGA Loan	7.5%	8%
Livelihood Loan	7.5%	2%
Asset Creation	7.5%	2%

20 SF Fund-long term

Opening Balance	81,750,000	30,375,000
Add:Received during the year	-	45,000,000
	<u>81,750,000</u>	<u>75,375,000</u>
Less:Transferred to SF-short term	25,546,874	-
Less:Adjustment during the year	5,109,374	6,375,000
Closing Balance	<u>51,093,752</u>	<u>81,750,000</u>

SF Fund- long term is received by Microfinance Programme from SF (Stormmee Foundation) project named RLF (Revolving Loan Fund) and the outstanding balance is for RLF (Revolving Loan Fund).



Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
21 ASPS II Loan With MF		
Opening Balance	28,700,000	28,700,000
Add:Received from DANIDA-ASPS II	-	-
	<u>28,700,000</u>	<u>28,700,000</u>
Less:Payment made during the year	9,000,000	-
Closing Balance	<u>19,700,000</u>	<u>28,700,000</u>
22 Bank Loan		
Non -current Portion (Note-22.01)	-	8,333,334
Current Portion (Note-22.01, 22.02 & 22.03)	84,166,688	57,133,348
	<u>84,166,688</u>	<u>65,466,682</u>
22.01 DBBL Loan Fund		
Non -current Portion		
Opening Balance	8,333,334	41,666,667
Add:Received during the year	-	-
	<u>8,333,334</u>	<u>41,666,667</u>
Less:Transfer to DBBL Current Loan	8,333,334	33,333,333
Closing Balance	<u>-</u>	<u>8,333,334</u>
Current Portion		
Opening Balance	33,333,348	33,333,340
Add:Transfer from DBBL Non-current Loan	8,333,334	33,333,333
	<u>41,666,682</u>	<u>66,666,673</u>
Less:Payment made during the year	33,333,327	33,333,325
Closing Balance	<u>8,333,355</u>	<u>33,333,348</u>
The above loan is received from Dutch Bangla Bank Ltd. (DBBL) under the following the condition:		
i. The loan facility shall be used for investment in the Agricultural sector (minimum 60% of the total loan amount must be utilised in crop production).		
ii. Repayment of installment (principal + interest) will be made in 12 equal consiquitive querterly installments.		
iii. Separate records maintained for the above DBBL's fund.		
22.02 AB Bank Ltd-Short term		
Current Portion		
Opening Balance	23,800,000	-
Add:Received during the year	42,500,000	23,800,000
	<u>66,300,000</u>	<u>23,800,000</u>
Less:Payment made during the year	23,800,000	-
Closing Balance	<u>42,500,000</u>	<u>23,800,000</u>
22.03 Mutual Trust Bank Loan-Short term		
Opening Balance	-	-
Add:Received during the year	100,000,000	-
	<u>100,000,000</u>	<u>-</u>
Less:Payment made during the year	66,666,667	-
Closing Balance	<u>33,333,333</u>	<u>-</u>

Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
23 PKSF Fund-short term		
Opening Balance	342,037,501	381,441,670
Add:Received during the year	400,616,677	384,870,839
	<u>742,654,178</u>	<u>766,312,509</u>
Less:Paid during the year	355,320,840	424,275,008
Closing Balance	<u>387,333,338</u>	<u>342,037,501</u>

The above fund is created by Microfinance Programme with several projects.

The projects name and their outstanding balance are outlined below:

PKSF Outstanding Loan

Sufalon	20,000,000	30,000,000
KGF	40,000,000	20,000,000
Jagoron	114,000,000	108,500,000
Agroshor	100,000,000	116,000,000
Buniad	42,083,339	38,333,331
IGA	24,200,000	14,800,000
Livelihood	250,000	412,500
Asset Creation	799,999	1,491,670
Shahos	7,500,000	12,500,000
Agroshor-MDP	28,000,000	-
Agroshor-SEP	10,500,000	-
	<u>387,333,338</u>	<u>342,037,501</u>

24 SF Fund- Short Term

Opening Balance	25,237,500	55,675,000
Add:Transferred from long term	25,546,874	-
	<u>50,784,374</u>	<u>55,675,000</u>
Add : Adjustment During the year	5,109,374	6,375,000
Less: Paid Durind the year	25,546,874	24,062,500
Closing Balance	<u>30,346,874</u>	<u>25,237,500</u>

25 Current Account with CODEC Projects

Opening Balance	11,201,854	20,858,197
Add:Addition during the year	(9,632,849)	22,270,535
	<u>1,569,005</u>	<u>43,128,732</u>
Less:Adjusted during the year	2,276,454	31,926,878
Closing Balance	<u>(707,449)</u>	<u>11,201,854</u>



Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
26 Members Savings		
Opening Balance	1,181,294,321	878,272,829
Add: Deposited during the year	1,213,198,444	1,042,994,684
	<u>2,394,492,765</u>	<u>1,921,267,513</u>
Less: Withdrawal made during the year	947,436,203	739,973,192
Closing Balance	<u><u>1,447,056,562</u></u>	<u><u>1,181,294,321</u></u>
Composition of Member Savings:		
Member Saving are collected in three different criterias named as Compulsory, Voluntary and Team Savings under Microfinance Programme and IGA Songlap.		
<u>Compulsory</u>		
Jagoron	527,183,219	548,002,262
Agrosor	372,638,961	259,201,067
Buniad	21,916,740	23,582,560
IGA	12,042,795	-
Agrosor-MDP	11,699,252	-
Agrosor-SEP	874,355	-
	<u>946,355,322</u>	<u>830,785,889</u>
<u>Voluntary</u>		
Jagoron	130,318,522	92,445,805
Agrosor	44,658,959	21,457,415
Buniad	14,435,775	8,240,392
IGA	1,465,774	-
Agrosor-MDP	1,646,194	-
Agrosor-SEP	90,706	-
	<u>192,615,930</u>	<u>122,143,612</u>
Term Savings	<u>308,066,200</u>	<u>228,345,710</u>
IGA Shonglap	<u>19,110</u>	<u>19,110</u>
	<u><u>1,447,056,562</u></u>	<u><u>1,181,294,321</u></u>

In Regular voluntary savings of Microfinance Programme, members deposit a fixed amount in a regular weekly basis. Savings account holder can withdrawn the deposit amount with interest when he/she permanently dropout of the somity. In other hand a loanee member can withdrawn 70% saving to adjust loan.

27 Accounts Payable		
Opening Balance	37,868,926	22,993,193
Add: Addition during the year	64,326,663	72,088,579
	<u>102,195,589</u>	<u>95,081,772</u>
Less: Adjusted during the year	15,366,470	57,212,846
Closing Balance	<u><u>86,829,119</u></u>	<u><u>37,868,926</u></u>
28 Loan Loss Provision		
Opening Balance	124,733,899	102,838,188
Add: Provision made during the year	6,176,231	21,895,711
	<u>130,910,130</u>	<u>124,733,899</u>
Less: Adjusted during the year	-	-
Closing Balance	<u><u>130,910,130</u></u>	<u><u>124,733,899</u></u>

CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
29 Other Liabilities			
Opening Balance		150,802,315	157,303,903
Add: Addition during the year		8,236,774	62,920,927
		159,039,089	220,224,830
Less: Adjusted during the year		8,727,577	69,422,515
Closing Balance		150,311,512	150,802,315
30 Provision for Income Tax			
Opening Balance		2,001,896	2,683,229
Add: Provision for current year tax		3,409,102	1,855,747
		5,410,998	4,538,976
Less: Adjusted during the year		1,855,747	2,537,080
Closing Balance		3,555,251	2,001,896
31 Provision for Expenses			
Opening Balance		6,775,847	7,267,044
Add: Provision made during the year		1,734,874	2,828,425
		8,510,721	10,095,469
Less: Adjusted during the year		2,263,807	3,319,622
Closing Balance		6,246,914	6,775,847
32 Grants received from Donors :			
<u>Project Name :</u>	<u>Donor Name</u>		
CODEC Fund	CODEC CORE FUND	56,460,002	56,633,484
MSDC	ERIKS - Sweden	6,027,383	11,906,782
MAITREE	CODEC CSR Fund	750,000	750,000
EPRC	UNHCR	420,121,574	326,714,542
School Feeding	WFP	69,826,154	48,263,016
UMN	UNICEF	162,410,558	205,736,594
SMP	WFP	11,867,255	-
PREDFC	MJF	6,828,997	2,855,846
CFS	UNICEF	92,977,137	142,101,081
Notun Alo	STROMMEE Foundation	5,620,424	10,569,065
DRC	ICCO Cooperation	4,713,830	-
Nature & Life	USAID	8,500,000	-
URBAN	UNICEF	10,566,719	10,481,077
EPASIAEP	UNDP	16,565,469	31,757,469
ELNHA	OXFAM	7,500,200	5,424,243
UCCR	OXFAM	2,266,279	1,941,500
PNSASS	World Fish	10,765,127	11,843,545
STAB	ICCO Cooperation	8,924,080	15,078,304
ECOFISH	World Fish	1,168,000	12,425,500
EYW	OXFAM	10,642,760	12,203,189
Nobo-Jatra	Winrock International	54,472,826	110,015,131
SAFETI	Winrock International	16,092,846	13,247,753
READ	Save the Children	-	6,469,793
CLC	CAMPEE	-	47,683
Tarun Alo	MJF	-	4,180,733
CREL	Winrock International	-	9,889,436
SEEDS	STROMMEE Foundation	-	11,795,097
SMART	ICCO Cooperation	-	6,282,451
		985,067,620	1,068,613,314
33 Service Charges on MF Operation			
Micro Finance Program		564,770,024	540,526,627
CBOs NGOs Support Program		-	11,000
		564,770,024	540,537,627



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
34 Interest Income			
Project Name	Donor Name		
CODEC Fund	CODEC CORE FUND	3,490,989	3,306,524
MFP	PKSF, DANIDA	13,236,583	7,479,314
ASPS- II	CODEC CSR Fund	190,878	140,670
CBOs NGOs(MF)	STROMMEE Foundation	12,191	13,199
MSDC	ERIKS -	13,189	33,338
MAITREE	ERIKS - Sweden	23,417	25,151
CLC	CAMPEE	35	590
EPRC	UNHCR	3,371,519	2,994,172
UMN	UNICEF	787,157	908,750
PREDFC	MJF	18,919	-
Notun Alo	STROMMEE Foundation	5,251	9,613
DRC	ICCO Cooperation	33,143	-
EPASIIAEP	UNDP	27,019	66,125
ELNHA	OXFAM	1,380	-
IGA-Songlap	STROMMEE Foundation	101,410	44,037
STAB	ICCO Cooperation	41,844	36,003
SEEDS	STROMMEE Foundation	2,983	15,528
Nobo-Jatra	Winrock International	62,693	175,621
SAFETI	Winrock International	31,193	24,274
CTC-Chattogram	CODEC	752,925	666,869
CTC-Patuakhali	CODEC	847,100	551,461
CTC-Bagerhat	CODEC	589,806	480,015
READ	Save the Children	-	9,648
SMART	ICCO Cooperation	-	50,434
ECOFISH	World Fish	-	13,189
		23,641,624	17,044,525
35 Training Centres operation Income			
CTC-Chattogram		2,032,536	1,549,011
CTC-Patuakhali		3,561,602	8,707,439
CTC-Bagerhat		3,753,837	5,681,805
		9,347,975	15,938,255
36 Other Income			
CODEC Fund		546,322	546,610
MFP		2,637,876	3,991,178
ASPS- II		11,000	-
CBOs NGOs(MF)		10,000	83,181
EPASIIAEP		5,256	-
SEEDS		84,567	-
SMART		120,702	-
CTC-Chattogram		388,143	669,158
CTC-Patuakhali		78,103	66,528
CTC-Bagerhat		12,289	59,964
UMN		-	-
CLS		-	3,995
SPRING		-	99
School Feeding Program		-	690,099
		3,894,258	6,110,813
37 Core Operating Program			
CODEC Fund		59,496,861	52,898,802
		59,496,861	52,898,802
38 Micro Finance Program			
Micro finance		458,507,338	434,714,800
ASPS-II		10,241,006	101,469
CBOs NGOs (MF)		3,481	10,757
		468,751,825	434,827,026



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
39 Education Program			
MSDC		6,488,460	11,145,597
MAITREE		858,322	789,159
CLC		1,154	1,784
Tarun Alo		3,764	6,045,602
EPRC (UNHCR)		401,166,859	284,384,552
ARMP		69,587,590	51,522,810
UMN		191,285,768	210,228,975
URBAN		10,502,919	-
SMP		20,004,153	-
READ		-	12,222,776
CBOs-NGOs Education & Shonglap		-	840
		699,898,989	576,342,095
40 Rights & Legal Service Program			
PREDFC		6,950,087	2,478,019
CFS		143,440,147	92,410,924
		150,390,234	94,888,943
41 Health & Nutrition Program			
Notun Alo		5,405,756	10,185,178
		5,405,756	10,185,178
42 Environment & Climate Change Program			
Nature & life		2,583,111	10,481,077
EPASIAEP		17,513,333	30,915,934
ELNHA		7,325,420	7,937,634
UCCR		1,782,866	2,320,473
CREL		-	1,775,982
		29,204,730	53,431,100
43 Livelihoods/Income Generating Program			
PNSASS		12,023,748	10,633,460
IGA-Shonglap		25,500	9,499
STAB		11,170,137	14,639,512
SEEDS		53,228	9,907,935
SMART		1,922,592	4,526,665
ECOFISH		1,524,906	12,406,630
EYW		14,164,994	12,948,737
Nobo-Jatra		57,313,006	102,070,060
SAFETI		16,229,141	14,342,717
DRC		1,714,133	-
		116,141,385	181,485,215
44 Training Centre & Capacity Development Program			
CTC-Chattogram		4,303,614	3,814,127
CTC-Patuakhali		6,051,276	7,123,330
CTC-Bagerhat		4,954,991	5,377,834
		15,309,881	16,315,291



Community Development Centre (CODEC)
Property, Plant & Equipment
As at 30 June, 2020

A. Cost

Particulars	Cost				Accumulated Depreciation				Amount in Taka Written Down Value as at 30 June, 2020
	Opening Balance as at 01 July 2019	Addition During the Year	Disposal During the Year	Closing Balance as at 30 June, 2020	Opening Balance as at 01 July 2019	Charged During the Year	Adjusted During the year	Closing Balance as at 30 June, 2020	
Land and Land Development	30,920,676	325,884	-	31,246,560	-	-	-	-	31,246,560
Building	95,951,052	1,170,389	-	97,121,441	46,681,342	4,306,683	-	50,988,025	46,133,416
Furniture & Fixture	7,939,732	1,162,463	-	9,102,195	4,357,814	337,684	-	4,695,498	4,406,697
Office/Electrical Equipment	10,430,527	156,790	-	10,587,317	6,260,605	895,173	-	7,155,778	3,431,539
Motor Vehicle	29,428,477	3,799,999	-	33,228,476	12,985,248	3,419,280	-	16,404,528	16,823,948
Computer & Accessories	5,678,763	686,385	-	6,365,148	2,348,352	738,351	-	3,086,703	3,278,445
Total	180,349,227	7,301,910	-	187,651,137	72,633,361	9,697,171	-	82,330,532	105,320,605

B. Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2020
	Opening Balance as at 01 July 2019	Addition During the year	Deletion During the year	Opening Balance as at 01 July 2019	Charged During the year	Adjusted During the year	
Land and Land Development	77,629,500	-	-	-	-	-	77,629,500
Building	28,227,619	-	-	12,573,764	1,565,380	-	14,139,144
Furniture & Fixture	5,063,251	-	-	4,316,997	74,608	-	4,391,605
Office/Electrical Equipment	2,233,193	-	-	2,051,373	18,228	-	2,069,601
Vehicle/Motorcycle	6,603,000	-	-	3,961,800	528,240	-	4,490,040
Computer & Accessories	9,129,427	-	-	8,434,648	208,410	-	8,643,058
Total	128,885,990	-	-	31,338,582	2,394,866	-	95,152,542

C. Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus				Accumulated Depreciation				Written Down Value as at 30 June, 2020
	Opening Balance as at 01 July 2019	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2020	Opening Balance as at 01 July 2019	Charged During the Year	Disposed Assets Depreciation	Closing Balance as at 30 June, 2020	
Land and Land Development	108,550,176	325,884	-	108,876,060	-	-	-	-	108,876,060
Building	124,178,671	1,170,389	-	125,349,060	59,255,106	5,872,063	-	65,127,169	60,221,891
Furniture & Fixture	13,002,983	1,162,463	-	14,165,446	8,674,811	412,292	-	9,087,103	5,078,343
Office/Electrical Equipment	12,663,720	156,790	-	12,820,510	8,311,978	913,401	-	9,225,379	3,595,131
Vehicle/Motorcycle	36,031,477	3,799,999	-	39,831,476	16,947,048	3,947,520	-	20,894,568	18,936,908
Computer & Accessories	14,808,190	686,385	-	15,494,575	10,783,000	946,758	-	11,729,758	3,764,817
Total	309,235,217	7,301,910	-	316,537,127	103,971,943	12,092,034	-	116,063,977	200,473,150

*Microfinance program carried out revaluation as on 30 June 2016 and the revaluation work done by M/s. Shafiq Busak & Co., Chartered Accountants and submitted report on 04 december 2016 against which there was an upward revaluation of tk 59,381,461.



**Community Development Centre (CODEC)
Statement of Investment on FDR
As at 30 June, 2020**

Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2019	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Encashment/ Transfer during the year	Principal Balance as at 30 June, 2020	Amount in Taka	
CODEC Fund	18312000350	Dhaka Bank Ltd.	6,454,597	-	177,502	17,750	2,615	157,137	6,611,734	-	-	
	1295040003908	Dutch Bangla Bank Ltd.	22,419,865	-	552,461	55,240	81,549	415,672	22,835,537	-	-	
	3455000519	Bank Asia Ltd.	8,365,280	-	327,802	32,780	2,587	292,435	8,657,715	-	-	
	3554219	AB Bank Ltd.	5,456,250	-	491,063	49,106	2,500	439,456	-	5,895,706	-	
	0289119/41327984482	Mercantile Bank Ltd.	5,000,000	-	400,000	-	-	400,000	5,400,000	-	-	
	0289120/41327984539	Mercantile Bank Ltd.	5,000,000	-	-	-	-	-	5,000,000	-	-	
	234140000734	One Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000	-	
	0036-0330013540/262630	Trust Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000	-	
	830445	Exim Bank Ltd.	-	-	125,000	12,500	-	112,500	-	-	5,000,000	
	346918	Mutual trust Bank Ltd	-	5,000,000	206,250	20,625	2,500	183,125	-	-	2,612,500	
	386166/020344028	Dhaka Bank Ltd.	-	5,000,000	22,635	-	-	22,635	5,022,635	-	-	
	112541330012599	Mercantile Bank Ltd.	-	10,000,000	-	-	-	-	-	-	10,000,000	
	112541327984539	Mercantile Bank Ltd.	-	5,000,000	450,000	45,000	-	405,000	-	-	5,405,000	
	112541329250559	Mercantile Bank Ltd.	-	5,000,000	-	-	-	-	-	-	5,000,000	
	3639752	AB Bank Ltd	-	5,000,000	237,500	23,750	5,000	208,750	-	-	5,208,750	
	Sub Total			52,695,992	47,500,000	2,990,213	256,752	96,751	2,636,710	53,527,621	49,305,081	
Micro Finance Program	163130015869	Dhaka Bank Ltd.	4,026,691	-	241,601	24,160	2,500	214,941	-	4,241,632	-	
	3576223	AB Bank Ltd	5,000,000	-	450,000	45,000	5,000	400,000	-	5,400,000	-	
	3576224	AB Bank Ltd	5,000,000	-	450,000	45,000	5,000	400,000	-	5,400,000	-	
	3592581	AB Bank Ltd.	23,571,672	-	2,357,167	235,717	24,000	2,097,450	-	25,669,122	-	
	3574466	AB Bank Ltd.	26,495,713	-	2,649,570	264,957	24,000	2,360,613	-	28,856,326	-	
	633179	Sonali Bank Ltd.	4,832,445	-	220,409	22,041	5,000	193,367	5,025,812	-	-	
	2355009611	Standard Bank Ltd.	5,310,000	-	584,075	58,408	7,500	518,167	5,828,167	-	-	
	2355009612	Standard Bank Ltd.	5,310,000	-	371,700	37,170	2,500	332,030	-	5,642,030	-	
	2355009613	Standard Bank Ltd.	5,310,000	-	371,700	37,170	2,500	332,030	-	5,642,030	-	
	02355009802	Standard Bank Ltd.	4,667,125	-	422,464	42,246	2,500	377,718	-	5,044,843	-	
	02355009803	Standard Bank Ltd.	4,667,125	-	422,464	42,246	2,500	377,718	-	5,044,843	-	
	12950413802	Dutch Bangla Bank Ltd.	30,945,000	-	2,011,425	201,143	-	1,810,283	-	32,755,283	-	
	299190	Mutual trust Bank Ltd	-	7,500,000	328,125	32,813	2,500	292,813	-	7,792,812	-	
	299191	Mutual trust Bank Ltd	-	7,000,000	306,250	30,625	2,500	273,125	-	7,273,125	-	
	299192	Mutual trust Bank Ltd	-	7,000,000	306,250	30,625	2,500	273,125	-	7,273,125	-	
	11660100044955	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250	-	
	11660100046422	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250	-	
	11660100048782	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250	-	
	116601000426678	Exim Bank Ltd.	-	1,000,000	-	-	-	-	-	1,000,000	-	
	257298	One Bank Ltd	-	1,050,000	-	-	-	-	-	1,050,000	-	
287048	Standard Bank Ltd.	-	1,050,000	-	-	-	-	-	1,050,000	-		
347002	Mutual trust Bank Ltd	-	1,050,000	17,500	1,750	-	15,750	-	1,065,750	-		
3639796	AB Bank Ltd.	-	1,050,000	18,375	1,839	2,500	14,037	-	1,064,038	-		
244257	One Bank Ltd.	-	5,500,000	-	-	-	-	-	5,500,000	-		
299189	Mutual trust Bank Ltd	-	8,500,000	371,875	37,188	2,500	332,188	-	8,832,187	-		
Sub Total			125,135,771	43,950,000	12,058,450	1,205,846	95,500	10,757,104	10,853,979	168,988,896		



Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2019	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Encashment/ Transfer during the year	Principal Balance as at 30 June, 2020
CTC-Chattoogram	3134412009490	Prime Bank Ltd.	3,405,497	-	272,440	40,866	-	231,574	-	3,637,071
	236246000000188	First Security Islami Bank Ltd.	3,260,750	-	325,825	32,583	2,500	290,743	-	3,551,493
	203130000006798	Dhaka Bank Ltd.	2,488,313	-	149,299	14,930	2,500	131,869	-	2,620,182
	Sub Total		9,154,560	-	747,564	88,378	5,000	654,185	-	9,808,745
CTC-Patuakhali	3247091	AB Bank Ltd.	4,739,576	-	450,260	45,026	2,500	402,734	-	5,142,310
	824500027484	Southeast Bank Ltd.	1,695,571	-	118,690	11,869	2,500	104,321	-	1,799,892
	1295040012527	Dutch Bangla Bank Ltd.	2,136,211	-	133,513	13,351	-	120,162	-	2,256,373
	27624400000037	First Security Islami Bank Ltd.	-	2,500,000	112,500	11,250	2,500	98,750	-	2,598,750
	3639798	AB Bank Ltd.	-	500,000	-	-	-	-	-	500,000
	Sub Total		8,571,358	3,000,000	814,963	81,496	7,500	725,967	-	12,297,324
CTC-Bagerhat	06555000449	Standard Bank Ltd.	3,555,811	-	340,388	34,039	2,500	303,849	-	3,859,660
	06555000643	Standard Bank Ltd.	2,321,798	-	206,099	20,610	2,500	182,989	-	2,504,787
	Sub Total		5,877,609	-	546,486	54,649	5,000	486,838	-	6,364,447
	Grand Total		201,435,290	94,450,000	17,157,675	1,687,121	209,751	15,260,804	64,381,600	246,764,494



Community Development Centre (CODEC)
Statement of Loan Portfolio (Micro Finance Programme)
As at 30 June 2020

Particular	Jagoran	Agrator (ME)	Bajisid	Subulan	SAIHOS & Rance (SIDOR)	Livelihood	SAIHOS	KGF	IGA	Airt Creation	Kolpatara-SF IGA	Kolpatara-SF	Agrator-MDP	Agrator-SFP	Amount in Taka	
															30-Jun-20	30-Jun-19
Opening Balance	1,780,412,982	823,115,894	67,239,567	9,485,086	-	732,189	4,122,256	156,078	36,872,332	2,116,553	449,270	2,146,641	-	-	2,716,847,248	2,202,780,117
Add: Loan disbursed during the period	2,397,479,090	1,754,667,000	115,444,000	56,411,000	-	790,000	11,061,000	41,330,000	58,872,000	4,092,000	-	1,150,000	82,803,000	6,204,000	4,530,303,000	4,812,777,000
	4,177,891,982	2,577,780,894	182,683,567	65,896,086	-	1,522,189	15,183,256	41,486,078	85,744,332	6,308,553	449,270	3,296,641	82,803,000	6,204,000	7,247,130,248	7,015,557,117
Less: Loan Recovered	2,384,683,381	1,307,552,809	102,263,713	40,305,298	-	986,258	9,838,818	11,544,290	45,391,375	4,019,800	98,588	722,797	21,157,419	356,175	3,929,925,671	4,051,034,692
	1,793,208,601	1,270,228,085	80,419,854	25,591,188	-	535,931	5,344,438	29,941,788	40,353,007	2,188,753	350,682	2,573,844	61,645,581	5,847,825	3,318,224,577	2,964,522,425
Adjust: Adjustment	(202,415,028)	(77,746,207)	(6,261,719)	(417,670)	-	(37,319)	(73,800)	(151,972)	(1,505,557)	(112,361)	-	(82,837)	(268,063)	-	(289,066,619)	(247,673,177)
	1,590,788,573	1,192,487,878	74,158,135	25,173,512	-	498,612	5,270,538	29,789,816	38,847,450	2,076,392	350,682	2,491,007	61,377,518	5,847,825	3,029,157,958	2,716,847,248
Less: Written Off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan outstanding	1,590,788,573	1,192,487,878	74,158,135	25,173,512	-	498,612	5,270,538	29,789,816	38,847,450	2,076,392	350,682	2,491,007	61,377,518	5,847,825	3,029,157,958	2,716,847,248
Movement of loan loss reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net loan outstanding	1,590,788,573	1,192,487,878	74,158,135	25,173,512	-	498,612	5,270,538	29,789,816	38,847,450	2,076,392	350,682	2,491,007	61,377,518	5,847,825	3,029,157,958	2,716,847,248

* Loan Status

Loan distributed- cumulative	21,425,101,862	7,902,841,280	1,136,884,500	1,037,147,000	15,000,000	2,960,687	115,721,000	137,885,000	143,875,036	14,978,277	540,000	4,940,000	82,983,000	6,204,000	32,027,001,642	27,460,302,642
No. of loan this year	68,691	11,256	14,526	4,521	-	37	3,569	4,568	2,168	429	61	61	779	64	110,649	133,082
No. of loan- Cumulative	1,415,310	107,756	83,836	76,755	-	264	32,739	10,525	4,436	892	18	81	779	64	1,435,445	1,324,796



Community Development Centre (CODEC)
Project wise Cash in Hand
As at 30 June 2020

Sl. No.	Program Name	Project Name	Amount in Taka
1	Micro Finance Program	Micro Finance Program	4,669,588
2		ASPS-II	18,671
3		CBOs NGOs (MF)	117
4	Education Program	MSDC	7,069
5	Rights & Legal Service Program	EPRC (UNHCR)	2,047
6		ARMP (School Feeding)	1,669
7		PREDFC	7,129
8	Health & Nutrition Program	Notun Alo	954
9	Environment & Climate Change Program	Nature & life	5,553
10	Livelihoods/ Income generated Program	STAB	1,476
11		SMART	219
12		Naba-Jatra	3,303
13		SAFETI	577
14	Training Centre & Capacity Development Program	CTC-Chattogram	12
15		CTC-Patuakhali	5,868
Total			4,724,252



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Core Operating Program	CODEC Fund	Janata Bank Ltd.-(A/C-065)	44,638	-	44,638
		Dutch Bangla Bank Ltd.-(A/C-463)	2,577,480	-	2,577,480
		Bank Asia Ltd.-(A/C-147)	1,428,739	-	1,428,739
		Bank Asia Ltd.-(A/C-430)	15,858,491	-	15,858,491
		Sub Total	19,909,348	-	19,909,348
Micro Finance Program	Micro Finance (HO)	Sonali Bank Ltd.-(A/C/S-72)	3,386,182	-	3,386,182
		Janata Bank Ltd.-(A/C/S-23)	97,776	-	97,776
		Agrani Bank Ltd.-(A/C/S-20)	687,674	-	687,674
		Pubali Bank Ltd.-(A/C/S-456)	43,346	-	43,346
		Bank Asia Ltd.-(A/C/S-207)	134,070	-	134,070
		Rupali Bank Ltd.-(A/C/S-55)	297,498	-	297,498
		Dutch Bangla Ltd.-(A/C/S-534)	1,244,769	-	1,244,769
		Dutch Bangla Ltd.-(A/C/S-522)	4,300,876	-	4,300,876
		Exim Bank Ltd.-(A/C/S-141732)	169,492	-	169,492
		Mutual Trust Bank Ltd.-(A/C/S-10)	539,340	-	539,340
		AB Bank, Khulshi Ltd.-(A/C/S - 777258)	98,671	-	98,671
		Dhaka Bank Ltd, AC No-STD-1362-100	84,593	-	84,593
		Standard Bank Ltd, AC No:758-100	102,921	-	102,921
		Mutual Trust Bank Ltd., AC No: STD-086-0320000-411	4,358,108	-	4,358,108
	Mutual Trust Bank Ltd., AC No: SND-0086-0320000420	5,000	-	5,000	
	Micro Finance (etg)	Pubali Bank Ltd.-(A/C-419.790.100.5600)	5,133,452	-	5,133,452
		Sonali Bank Ltd. -(A/C-121.033000.367)	4,609,542	-	4,609,542
		Sonali Bank Ltd. -(A/C-121.0360000.42)	4,216,425	-	4,216,425
		Janata Bank Ltd. -(A/C-00.4000.395)	327,133	-	327,133
		Rupali Bank Ltd.-(A/C-1537024000009)	155,162	-	155,162
		Agrani Bank Ltd.-(A/C-02.0000.8759.888)	148,647	-	148,647
		Agrani Bank Ltd.-(A/C-02.0000.5845.601)	2,779,797	-	2,779,797
		Rupali Bank Ltd.-(A/C-14200.240000.10)	340,496	-	340,496
		Sonali Bank Ltd, AC No: 1213110000004	3,784,578	-	3,784,578
		Bank Asia, AC No:STD-04536000088	353,603	-	353,603
		Pubali Bank Ltd, AC No: 1926.102.008660-155	485,786	-	485,786
		Pubali Bank Ltd, AC No: 1926.102.008651-157	522,708	-	522,708
		NRGB Ltd., AC NO: STD-0113-00040-3560-153	4,554,162	-	4,554,162
		Bank Asia Ltd., AC No: STD- 03836-000145-151	592,196	-	592,196
		United Commercial Bank Ltd., AC NO: CD-177230100000158	370,004	-	370,004
		United Commercial Bank Ltd., AC NO: CD-1741301000000048	188,396	-	188,396
		Dutch Bangla Bank Ltd, AC No:129.120.2787	33,697	-	33,697



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Patuakhali)	Agrani Bank Ltd. -(A/C- STD 0200003556340.)	2,874,707	-	2,874,707
		Rupali Bank Ltd.-(A/C- STD 3491024000014.)	1,991,689	-	1,991,689
		Rupali Bank Ltd.-(A/C- STD 3491024000012.)	2,523,321	-	2,523,321
		Agrani Bank Ltd. -(A/C- STD 0200003542610.)	1,341,420	-	1,341,420
		Agrani Bank Ltd. -(A/C- STD 0200003556345.)	992,949	-	992,949
		Agrani Bank Ltd. -(A/C- STD 0200003542619.)	3,756,084	-	3,756,084
		Agrani Bank Ltd. -(A/C-STD- 0200006436829)	1,137,126	-	1,137,126
		Agrani Bank Ltd. -(A/C-STD- 0200006436828)	1,160,453	-	1,160,453
		Agrani Bank Ltd. -(A/C- STD 0200004286523.)	746,803	-	746,803
		Agrani Bank Ltd. -(A/C- STD 0200004129770.)	1,169,003	-	1,169,003
		Agrani Bank Ltd. -(A/C- STD 0200004238455.)	1,034,293	-	1,034,293
		Agrani Bank Ltd. -(A/C- STD 0200004025320.)	1,406,943	-	1,406,943
		Agrani Bank Ltd. -(A/C- STD 0200004129759.)	3,015,271	-	3,015,271
		Rupali Bank Ltd.-(A/C- STD 0000240000349.)	999,445	-	999,445
		Dutch Bangla Bank Ltd.-(A/C- STD 2181200001856)	27,237	-	27,237
		Sonali Bank Ltd, AC No-STD-240000167	2,508	-	2,508
		Sonali Bank Ltd, AC No-STD-240000108	96	-	96
		Agrani Bank Ltd, AC No-STD-240000018	753,028	-	753,028
		Agrani Bank Ltd, AC No-STD-240000079	871,750	-	871,750
		Sonali Bank Ltd, AC No-STD-240000063	2,465,081	-	2,465,081
	Agrani Bank Ltd, AC No-STD-240000483	930,920	-	930,920	
	Janata Bank Ltd, AC No-SND 0128004000817	3,223	-	3,223	
	Agrani Bank Ltd, AC No-STD-240000394-PZ-06	1,047	-	1,047	
	Sonali Bank Ltd.-(A/C-SND-2908004000395)	6,766	-	6,766	
	Sonali Bank Ltd.-(A/C-SND-2907436000541)	1,071,335	-	1,071,335	
	Sonali Bank Ltd.-(A/C-STD-110000018)	1,679,004	-	1,679,004	
	Sonali Bank Ltd.-(A/C-STD-110000041)	926,973	-	926,973	
	Bangladesh Krishi Bank Ltd.-(A/C-STD-46)	714,465	-	714,465	
	Sonali Bank Ltd.-(A/C-STD-2907436000558)	304,812	-	304,812	
	Bangladesh Krishi Bank Ltd.-(A/C-SND-06)	216,312	-	216,312	
	Sonali Bank Ltd.-(A/C-SND-2911004001192)	1,100,745	-	1,100,745	
	Sonali Bank Ltd.-(A/C-STD-0508110000093)	1,360,073	-	1,360,073	
	Sonali Bank Ltd.-(A/C-CA-2913202000724)	1,512,936	-	1,512,936	
	Agrani Bank Ltd.-(A/C-SND-0200009115830)	1,439,894	-	1,439,894	
	Sonali Bank Ltd.-(A/C-SND- 2904103000046)	754,266	-	754,266	
	Sonali Bank Ltd.-(A/C-SND-2713636000297)	210,196	-	210,196	
	Rupali Bank Ltd. -(A/C-SND-2956024000017)	6,893	-	6,893	
	Sonali Bank Ltd, AC No-SND- 6110103000020	435,592	-	435,592	
	Dutch Bangla Bank Ltd, AC No SND 279-120-000121	101,265	-	101,265	
	Sonali Bank Ltd.-(A/C-STD-2908203000033)	1,888	-	1,888	
	Sonali Bank Ltd.-(A/C-SND-2903303000047)	673,082	-	673,082	
	Sonali Bank Ltd.-(A/C-SND-2903303000050)	13,299	-	13,299	
	Bangladesh Krishi Bank Ltd.-(A/C-STD-18)	906,897	-	906,897	
	Sonali Bank Ltd.-(A/C-SND-2907433005428)	115,819	-	115,819	
	Bangladesh Krishi Bank Ltd.-(A/C-SND-03)	833,992	-	833,992	
Sonali Bank Ltd.-(A/C-SND-2908203000032)	4,710	-	4,710		
Duch Bangla Bank Ltd.-(A/C-STD 279-120-67)	695,901	-	695,901		
Sonali Bank Ltd.-(A/C-SND-2909003000043)	604,280	-	604,280		
Sonali Bank Ltd.-(A/C-SND-2904103000047)	1,051,187	-	1,051,187		
Sonali Bank Ltd.-(A/C-CD - 290433001685)	102,879	-	102,879		
Janata Bank Ltd. -(A/C-SND-047736000066)	882,815	-	882,815		
Sonali Bank Ltd.-(A/C-STD-2914003000007)	27,900	-	27,900		
Janata Bank Ltd. -(A/C-SND-010063541596)	288,237	-	288,237		
Agrani Bank Ltd. -(A/C-STD- 0200009870639)	776,264	-	776,264		
Agrani Bank Ltd. -(A/C-STD- 0200010227197)	544,337	-	544,337		
Sonali Bank Ltd.-(A/C-SND-2713603000032)	410,174	-	410,174		
Sub Total		159,048,556	-	159,048,556	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Patuakhali)	Agrani Bank Ltd. -(A/C- STD 0200003556340.)	2,874,707	-	2,874,707
		Rupali Bank Ltd. -(A/C- STD 3491024000014.)	1,991,689	-	1,991,689
		Rupali Bank Ltd. -(A/C- STD 3491024000012.)	2,523,321	-	2,523,321
		Agrani Bank Ltd. -(A/C- STD 0200003542610.)	1,341,420	-	1,341,420
		Agrani Bank Ltd. -(A/C- STD 0200003556345.)	992,949	-	992,949
		Agrani Bank Ltd. -(A/C- STD 0200003542619.)	3,756,084	-	3,756,084
		Agrani Bank Ltd. -(A/C-STD- 0200006436829)	1,137,126	-	1,137,126
		Agrani Bank Ltd. -(A/C-STD- 0200006436828)	1,160,453	-	1,160,453
		Agrani Bank Ltd. -(A/C- STD 0200004286523.)	746,803	-	746,803
		Agrani Bank Ltd. -(A/C- STD 0200004129770.)	1,169,003	-	1,169,003
		Agrani Bank Ltd. -(A/C- STD 0200004238455.)	1,034,293	-	1,034,293
		Agrani Bank Ltd. -(A/C- STD 0200004025320.)	1,406,943	-	1,406,943
		Agrani Bank Ltd. -(A/C- STD 0200004129759.)	3,015,271	-	3,015,271
		Rupali Bank Ltd. -(A/C- STD 0000240000349.)	999,445	-	999,445
		Dutch Bangla Bank Ltd. -(A/C- STD 2181200001856)	27,237	-	27,237
		Sonali Bank Ltd, AC No:STD-240000167	2,508	-	2,508
		Sonali Bank Ltd, AC No:STD-240000108	96	-	96
		Agrani Bank Ltd, AC No:STD-240000018	753,028	-	753,028
		Agrani Bank Ltd, AC No:STD-240000079	871,750	-	871,750
		Sonali Bank Ltd, AC No:STD-240000063	2,465,081	-	2,465,081
	Agrani Bank Ltd, AC No:STD-240000483	930,920	-	930,920	
	Janata Bank Ltd, AC No:SND 0128004000817	3,223	-	3,223	
	Agrani Bank Ltd, AC No:STD-240000394-PZ-06	1,047	-	1,047	
	Sonali Bank Ltd. -(A/C-SND-2908004000395)	6,766	-	6,766	
	Sonali Bank Ltd. -(A/C-SND-2907436000541)	1,071,335	-	1,071,335	
	Sonali Bank Ltd. -(A/C-STD-110000018)	1,679,004	-	1,679,004	
	Sonali Bank Ltd. -(A/C-STD-110000041)	926,973	-	926,973	
	Bangladesh Krishi Bank Ltd. -(A/C-STD-46)	714,465	-	714,465	
	Sonali Bank Ltd. -(A/C-STD-2907436000558)	304,812	-	304,812	
	Bangladesh Krishi Bank Ltd. -(A/C-SND-06)	216,312	-	216,312	
	Sonali Bank Ltd. -(A/C-SND-2911004001192)	1,100,745	-	1,100,745	
	Sonali Bank Ltd. -(A/C-STD-0508110000093)	1,360,073	-	1,360,073	
	Sonali Bank Ltd. -(A/C-CA-2913202000724)	1,512,936	-	1,512,936	
	Agrani Bank Ltd. -(A/C-SND-0200009115830)	1,439,894	-	1,439,894	
	Sonali Bank Ltd. -(A/C-SND- 2904103000046)	754,266	-	754,266	
	Sonali Bank Ltd. -(A/C-SND-271363000297)	210,196	-	210,196	
	Rupali Bank Ltd. -(A/C-SND-2956024000017)	6,893	-	6,893	
	Sonali Bank Ltd, AC No:SND- 6110103000020	435,592	-	435,592	
	Dutch Bangla Bank Ltd, AC No:SND 279-120-000121	101,265	-	101,265	
	Sonali Bank Ltd. -(A/C-STD-2908203000033)	1,888	-	1,888	
	Sonali Bank Ltd. -(A/C-SND-2903303000047)	673,082	-	673,082	
	Sonali Bank Ltd. -(A/C-SND-2903303000050)	13,299	-	13,299	
	Bangladesh Krishi Bank Ltd. -(A/C-STD-18)	906,897	-	906,897	
	Sonali Bank Ltd. -(A/C-SND-2907433005428)	115,819	-	115,819	
	Bangladesh Krishi Bank Ltd. -(A/C-SND-03)	833,992	-	833,992	
Sonali Bank Ltd. -(A/C-SND-2908203000032)	4,710	-	4,710		
Duch Bangla Bank Ltd. -(A/C-STD 279-120-67)	695,901	-	695,901		
Sonali Bank Ltd. -(A/C-SND-2909003000043)	604,280	-	604,280		
Sonali Bank Ltd. -(A/C-SND-2904103000047)	1,051,187	-	1,051,187		
Sonali Bank Ltd. -(A/C-CD - 290433001685)	102,879	-	102,879		
Janata Bank Ltd. -(A/C-SND-047736000066)	882,815	-	882,815		
Sonali Bank Ltd. -(A/C-STD-2914003000007)	27,900	-	27,900		
Janata Bank Ltd. -(A/C-SND-010063541596)	288,237	-	288,237		
Agrani Bank Ltd. -(A/C-STD- 0200009870639)	776,264	-	776,264		
Agrani Bank Ltd. -(A/C-STD- 0200010227197)	544,337	-	544,337		
Sonali Bank Ltd. -(A/C-SND-2713603000032)	410,174	-	410,174		
Sub Total		159,048,556	-	159,048,556	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Micro Finance Program	ASPS-II	Janata Bank-STD-247	5,501,516	-	5,501,516
		Mercentile Bank Ltd -STD-602	1,938,546	-	1,938,546
	Sub Total		7,440,062	-	7,440,062
	CBOs NGOs (MF)	Sonali Bank Ltd.- 1731	-	51,114	51,114
		Dhaka Bank Ltd.-992	491,959	-	491,959
Sub Total		491,959	51,114	543,073	
Education Program	MSDC	Dhaka Bank Ltd.-467	60,953	-	60,953
		Dhaka Bank Ltd.-10029	-	398,717	398,717
		Sub Total	60,953	398,717	459,670
	MAITREE	Bank Asia (A/C No.- 03836000056)	835,005	-	835,005
		Sub Total	835,005	-	835,005
	CLC	Bank Asia-(A/C No.- 03836000119)	559	-	559
	Sub Total		559	-	559
Tarun Alo	AB Bank Ltd (A/C No.- 4108-751437-000)	-	3,143	3,143	
Sub Total		-	3,143	3,143	
Rights & Legal Service Program	EPRC (UNHCR)	Pubali Bank LTD. (A/C No.- 1016102000330)	10,381,984	-	10,381,984
		Standard Bank Ltd. (A/C No.-02336000243)	72,405,793	-	72,405,793
	Sub Total		82,787,777	-	82,787,777
	ARMP (School Feeding)	Pubali Bank-A/C-294	1,379,792	-	1,379,792
		Sub Total	1,379,792	-	1,379,792
	UMN	AB Bank Ltd. (A/C No.- 4110-753661-430)	2,900,479	-	2,900,479
	UMN	AB Bank Ltd. (A/C No.- 4108-754483-430)	507,767	-	507,767
	Sub Total		3,408,246	-	3,408,246
	SMP	AB Bank , 862, Teknaf Branch	-	33,896	33,896
	Sub Total		-	33,896	33,896
	PREDFC	DBBL, Laxmipur Branch, A/C- 1750	268,527	-	268,527
	Sub Total		268,527	-	268,527
	CFS	AB Bank-A/C No.- 4108-339058-000	800,173	-	800,173
AB Bank-A/C No.- 4110-772797-000		4,039,669	-	4,039,669	
Sub Total		4,839,842	-	4,839,842	
Health & Nutrition Program	Notun Alo	Janata Bank Ltd (A/C No.- 0323004000269)	1,552,096	-	1,552,096
		Janata Bank Ltd (A/C No.- 0872021000635)	-	122,685	122,685
		Janata Bank Ltd (A/C No.- 0128001029495)	-	12,969	12,969
	Sub Total		1,552,096	135,654	1,687,750
	DRC	DBBL, Chattogram - 129.120.3170	2,611,399	-	2,611,399
DBBL , Patuakhali , 218.120.1905		419,864	-	419,864	
Sub Total		3,031,263	-	3,031,263	
Environment & Climate Change Program	Nature & life	AB Bank Ltd (A/C No-4182-795520-000)	-	391,775	391,775
		Sub Total	-	391,775	391,775
	URBAN	Southeast Bank Ltd (AC-26799)	15,702	-	15,702
		Sub Total	15,702	-	15,702
	EPASIAEP	Dutch Bangla Bank Ltd. (A/C No-7640)	-	-	-
		Dutch Bangla Bank Ltd. (A/C No-19734)	49,849	-	49,849
	Sub Total		49,849	-	49,849
	ELNHA	Dutch Bangla Bank Ltd, Barishal A/C 218.110.3718	1,214,735	-	1,214,735
		Sub Total	1,214,735	-	1,214,735
	UCCR	DBBL, Patuakhali Branch, A/C- 218-110-5481	104,440	-	104,440
Sub Total		104,440	-	104,440	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Livelihoods/ Income generated Program	PNSASS	Standard Bank Ltd. (A/C No.-05733000642)	-	104,640	104,640
	PNSASS	Standard Bank Ltd. (A/C No.-02333002611)	-	33,388	33,388
	Sub Total		-	138,028	138,028
	IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	25,669	-	25,669
	IGA-Shonglap	Sonali Bank Ltd.SND # 290436000255	-	-	-
	IGA-Shonglap	Bangladesh Krishi Bank, SND # 05	-	-	-
	IGA-Shonglap	Sonali Bank Ltd. SND # 004000351	2,130,847	-	2,130,847
	IGA-Shonglap	Sonali Bank Ltd. STD # 004000191	52,881	-	52,881
	IGA-Shonglap	Sonali Bank Ltd. STD # 290736000384	39,588	-	39,588
	IGA-Shonglap	Sonali Bank Ltd. STD # 110000095	27,302	-	27,302
	IGA-Shonglap	Sonali Bank Ltd. SND # 290336000099	45,765	-	45,765
	Sub Total		2,322,052	-	2,322,052
	STAB	Dutch Bangla bank Ltd. (A/C No.- 2724)	27,070	-	27,070
	STAB	Dutch Bangla bank Ltd. (A/C No.- 7250)	59,493	-	59,493
	STAB	Dutch Bangla bank Ltd. (A/C No.- 1718)	71,722	-	71,722
	Sub Total		158,285	-	158,285
	SEEDS	Sonali Bank Ltd. (A/C No.- 004000384)	34,753	-	34,753
	SEEDS	Sonali Bank Ltd. (A/C No.- 1003240000623)	55,022	-	55,022
	Sub Total		89,775	-	89,775
	SMART	Dutch Bangla Bank Ltd. (A/C No.- 2181200001685)	2,786	-	2,786
	SMART	Dutch Bangla Bank Ltd. (A/C No.- 1291200002584)	1,529,867	-	1,529,867
	Sub Total		1,532,653	-	1,532,653
	ECOFISH	Dutch Bangla Bank Ltd, Barishal A/C 1271202872	-	-	-
	Sub Total		-	-	-
	EYW	Pubali Bank Ltd. (A/C No.- 1300102000309)	219,747	-	219,747
	Sub Total		219,747	-	219,747
	Nabajatra	Agrani Bank Ltd-A/C #0200009558271	608,132	-	608,132
	Nabajatra	Janata Bank Ltd-A/C # 0100075425541	197,298	-	197,298
	Nabajatra	Agrani Bank Ltd-A/C # 0200009560219	221,867	-	221,867
	Nabajatra	DBBL-A/C# 129-120-2668	6,159,470	-	6,159,470
Nabajatra	Agrani Bank Ltd-A/C # 0200009739670	58,894	-	58,894	
Nabajatra	Agrani Bank Ltd-A/C # 0200009559541	133,684	-	133,684	
Sub Total		7,379,344	-	7,379,344	
SAFETI	Standard Bank Ltd. (A/C No.- 02336000241)	27,738	-	27,738	
SAFETI	Standard Bank Ltd. (A/C No.- 065360000347)	91,249	-	91,249	
Sub Total		118,987	-	118,987	
CTC-Chattogram	Dutch Bangla Bank Ltd. (A/C No.- 1291200000354)	68,335	-	68,335	
Sub Total		68,335	-	68,335	
CTC-Patuakhali	Dutch Bangla Bank Ltd. (A/C No.- 2181200001172)	165,148	-	165,148	
CTC-Patuakhali	Janata Bank Ltd (A/C # 0100007269310)	801	-	801	
Sub Total		165,949	-	165,949	
CTC-Bagerhat	Sonali Bank Ltd. (A/C No.- 2908004000282)	135,396	-	135,396	
CTC-Bagerhat	Standard Bank Ltd. (A/C No.- 065360000028)	628,561	-	628,561	
Sub Total		763,957	-	763,957	
Grand Total			299,257,794	1,152,327	300,410,121



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Expenditure
For the Year Ended 30 June 2020

	30-Jun-2020 Taka	30-Jun-2019 Taka
Salary & Allowances	817,651,307	772,941,003
Frilege Benefit	6,757,167	8,626,244
Direct Program cost	549,949,638	276,282,755
Traveling & Conveyance	38,356,719	40,337,174
Staff Development Training	148,168	-
Printing & Stationery	11,080,213	50,883,028
Repair & Maintenance	12,705,362	7,243,626
Computer & Office supplies	2,625,921	5,713,560
Electricity, Gas, Water & Postage	4,004,087	3,696,639
Newspaper	212,432	303,847
Entertainment	1,569,222	1,514,998
Training & Workshop	46,910	4,318,887
Office Rent	25,870,936	22,007,422
Misc. Expenses & Others	886,348	6,538,191
Advertisement Cost	647,663	1,023,469
Publication	114	196,909
Communication	7,409,788	6,762,846
General	9,085,301	2,182,039
Consultancy & Security	634,804	-
Staff Training Expenses/Other	210,393	-
Audit Fee	1,362,719	1,196,425
Bank Charge	2,099,511	2,323,884
Depreciation and Amortization	12,429,533	12,996,642
Income Tax Expenses	-	-
Provision for Loan Loss	-	26,875,404
Interest on Member/Donar Savings	-	63,477,480
Interest on Borrowing Fund	-	55,018,794
Group insurance	-	-
AGM & EC Meeting Exp	293,322	668,425
Uniform	76,650	49,000
AIT & VAT	-	91,677
Membership Fees	83,319	-
Casual Labour	80,459	218,130
Grantee Contribution	151,125	455,250
Program Overhead Cost	33,889,561	37,486,692
Capital Expenditure	4,280,969	8,943,210
Total	1,544,599,661	1,420,373,650



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Income & Expenditure (Donor Wise)
For the year ended 30 June, 2020

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus/(Deficit)	Taxation (Taka)	Net Surplus/ (Deficit) for the year (Taka)
CODEC	CODEC Fund	60,497,313	59,496,861	1,000,452	909,102	91,350
	CTC-Chattogram	3,173,604	4,303,614	(1,130,010)	-	(1,130,010)
	CTC-Patuakhali	4,486,805	6,051,276	(1,564,471)	-	(1,564,471)
	CTC-Bagerhat	4,355,932	4,954,991	(599,059)	-	(599,059)
	Sub Total	72,513,654	74,806,742	(2,293,088)	909,102	(3,202,190)
PKSF, DANIDA, SF, CODEC	Micro Finance Program	580,644,483	458,507,338	122,137,145	3,111,240	119,025,905
	ASPS-II	201,878	10,241,006	(10,039,128)	-	(10,039,128)
	Sub Total	580,846,361	468,748,344	112,098,017	3,111,240	108,986,777
Stromme Foundation	CBOs NGOs MF	22,191	3,481	18,710	-	18,710
	CBOs NGOs EDU & Shonglap	-	-	-	-	-
	Notun Alo	5,625,675	5,405,756	219,919	-	219,919
	IGA Shonglap	101,410	25,500	75,910	-	75,910
	SEEDS	87,550	53,228	34,322	-	34,322
	Sub Total	5,836,826	5,487,965	348,861	-	348,861
Ericks	MSDC	6,040,572	6,488,460	(447,888)	-	(447,888)
	Sub Total	6,040,572	6,488,460	(447,888)	-	(447,888)
PSN	Maitree	773,417	858,322	(84,905)	-	(84,905)
	Sub Total	773,417	858,322	(84,905)	-	(84,905)
Winrock International	Nabajatra	54,535,519	57,313,006	(2,777,487)	-	(2,777,487)
	SAFETI	16,124,039	16,229,141	(105,102)	-	(105,102)
	Sub Total	70,659,558	73,542,147	(2,882,589)	-	(2,882,589)
ICCO Cooperation	STAB	8,965,924	11,170,137	(2,204,213)	-	(2,204,213)
	SMART	120,702	1,922,592	(1,801,890)	-	(1,801,890)
	DRC	4,746,973	1,714,133	3,032,840	-	3,032,840
	Sub Total	13,833,599	14,806,862	(973,263)	-	(973,263)
World-Fish	PNSASS	10,765,127	12,023,748	(1,258,621)	-	(1,258,621)
	Eco-Fish	1,168,000	1,524,906	(356,906)	-	(356,906)
	Sub Total	11,933,127	13,548,654	(1,615,527)	-	(1,615,527)
Manusher Janno Foundation	Tarun Alo	-	3,764	(3,764)	-	(3,764)
	PREDFC	6,847,916	6,950,087	(102,171)	-	(102,171)
	Sub Total	6,847,916	6,953,851	(105,935)	-	(105,935)
UNICEF	UMN	163,197,715	191,285,768	(28,088,053)	-	(28,088,053)
	URBAN	10,566,719	10,502,919	63,800	-	63,800
	CFS	92,977,137	143,440,147	(50,463,010)	-	(50,463,010)
	Sub Total	266,741,571	345,228,834	(78,487,263)	-	(78,487,263)
CAMPEE	CLC	35	1,154	(1,119)	-	(1,119)
	Sub Total	35	1,154	(1,119)	-	(1,119)
World Food Program	School Feeding Program	69,826,154	69,587,590	238,564	-	238,564
	SMP	11,867,255	20,004,153	(8,136,898)	-	(8,136,898)
	Sub Total	81,693,409	89,591,743	(7,898,334)	-	(7,898,334)
OXFAM	ELNHA	7,501,580	7,325,420	176,160	-	176,160
	UCCR	2,266,279	1,782,866	483,413	-	483,413
	EYW	10,642,760	14,164,994	(3,522,234)	-	(3,522,234)
	Sub Total	20,410,619	23,273,280	(2,862,661)	-	(2,862,661)
UNHCR	EPRC (UNHCR)	423,493,093	401,166,859	22,326,234	-	22,326,234
	Sub Total	423,493,093	401,166,859	22,326,234	-	22,326,234
UNDP	EPASIIAEP	16,597,744	17,513,333	(915,589)	-	(915,589)
	Sub Total	16,597,744	17,513,333	(915,589)	-	(915,589)
USAID	Nature & Life	8,500,000	2,583,111	5,916,889	-	5,916,889
	Sub Total	8,500,000	2,583,111	5,916,889	-	5,916,889
	Grand Total	1,586,721,501	1,544,599,661	42,121,840	4,020,342	38,101,498



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	109,139,446	108,334,344	-	-	-	-
Intangible Asset	337,500	655,000	-	-	-	-
Total Non-Current Assets	109,476,946	108,989,344	-	-	-	-
Current Assets						
Investment with Banks	168,988,896	125,135,771	3,000,000	-	-	-
Loan Portfolio	3,029,157,958	2,716,847,248	-	-	(524,480)	(249,481)
Advance Income Tax	3,079,585	1,047,472	-	-	-	-
Advances & Prepayments	24,986,142	19,537,956	15,000	-	-	-
Other Receivable	45,129	22,347	84,145,895	86,359,175	-	-
Cash and Cash Equivalents	163,718,144	30,611,648	7,458,733	12,474,581	543,190	249,481
Total Current Assets	3,389,975,854	2,893,202,442	94,619,628	98,833,756	18,710	-
TOTAL ASSETS	3,499,452,800	3,002,191,786	94,619,628	98,833,756	18,710	-
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	182,426,844	182,426,845	-	-	-	-
Accumulated Surplus/ (Deficits)	504,025,992	407,217,341	3,862,833	13,901,961	18,710	-
Total Capital Funds	686,452,836	589,644,186	3,862,833	13,901,961	18,710	-
Reserve Fund	56,002,889	42,047,106	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	73,650,262	76,045,128	-	-	-	-
Total Other Funds	73,650,262	76,045,128	78,651,795	78,651,795	-	-
Total Funds	816,105,987	707,736,419	82,514,628	92,553,756	18,710	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	327,962,476	275,579,153	-	-	-	-
SF Fund-long term	51,093,752	81,750,000	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	8,333,334	-	-	-	-
Total Non Current Liabilities	379,056,228	365,662,487	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	387,333,339	342,037,502	-	-	-	-
SF Fund- short term	25,546,874	20,437,500	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	19,700,000	28,700,000	-	-	-	-
DBBL Loan Fund-short term	8,333,355	33,333,348	-	-	-	-
AB Bank Loan Fund- short term	42,500,000	23,800,000	-	-	-	-
MTBL Bank Loan Fund- short term	33,333,333	-	-	-	-	-
Members Savings	1,447,037,453	1,181,275,212	-	-	-	-
Accounts Payable	72,304,653	31,826,223	-	-	-	-
Loan Loss Provision	130,910,128	124,733,899	-	-	-	-
Other Liabilities	134,791,450	142,649,196	12,105,000	6,280,000	-	-
Provision for Income Tax	2,500,000	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	2,304,290,585	1,928,792,880	12,105,000	6,280,000	-	-
TOTAL FUNDS & LIABILITIES	3,499,452,800	3,002,191,786	94,619,628	98,833,756	18,710	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program					
	5/38	5/38	6/38	6/38	7/38	7/38
	MSDC		READ		MAITREE	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	27,000	-	-	-	-
Other Receivable	22,701	-	-	-	4,000	4,000
Cash and Cash Equivalents	466,739	1,027,983	-	-	835,005	919,910
Total Current Assets	489,440	1,054,983	-	-	839,005	923,910
TOTAL ASSETS	489,440	1,054,983	-	-	839,005	923,910
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	346,635	794,523	-	-	839,005	923,910
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	346,635	794,523	-	-	839,005	923,910
Total Funds	346,635	794,523	-	-	839,005	923,910
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	97,805	-	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	45,000	260,460	-	-	-	-
Total Current Liabilities	142,805	260,460	-	-	-	-
TOTAL FUNDS & LIABILITIES	489,440	1,054,983	-	-	839,005	923,910



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program					
	8/38	8/38	9/38	9/38	10/38	10/38
	CBOs-NGOs Education & Shonglap		CLC		Tarun Alo	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	1,435,000	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	559	1,678	3,143	6,907
Total Current Assets	1,435,000	1,435,000	559	1,678	3,143	6,907
TOTAL ASSETS	1,435,000	1,435,000	559	1,678	3,143	6,907
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
Total Funds	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	119,828	119,828
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	4,800,000	4,800,000	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	4,000	4,000	308	308
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	4,800,000	4,800,000	4,000	4,000	120,136	120,136
TOTAL FUNDS & LIABILITIES	1,435,000	1,435,000	559	1,678	3,143	6,907



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
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	Education Program					
	11/38	12/38	12/38	14/38	13/38	15/38
	EPRC (UNHCR)		School Feeding Program		UMN	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	1,068,788	486,919	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	1,068,788	486,919	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	189,753	181,536	10,000	-	256,000	20,000
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	82,789,824	92,613,229	1,381,461	1,440,562	3,408,245	31,594,048
Total Current Assets	82,979,577	92,794,765	1,391,461	1,440,562	3,664,245	31,614,048
TOTAL ASSETS	82,979,577	92,794,765	2,460,249	1,927,481	3,664,245	31,614,048
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	82,979,577	90,534,508	(5,288,128)	(5,526,692)	3,559,777	31,647,830
Fixed Assets Fund	-	-	1,068,788	486,919	-	-
Total Other Funds	82,979,577	90,534,508	(4,219,340)	(5,039,773)	3,559,777	31,647,830
Total Funds	82,979,577	90,534,508	(4,219,340)	(5,039,773)	3,559,777	31,647,830
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	15,381	4,617,672	4,921,067	(95,600)	(46,560)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	2,244,876	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	1,509,861	781,809	55,783	12,778
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	552,056	1,264,378	144,285	-
Total Current Liabilities	-	2,260,257	6,679,589	6,967,254	104,468	(33,782)
TOTAL FUNDS & LIABILITIES	82,979,577	92,794,765	2,460,249	1,927,481	3,664,245	31,614,048

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
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	Rights & Legal Service Program					
	15/38	16/38	16/38	17/38	17/38	18/38
	CLS		PREDFC		CFS	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	70,000	50,000
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	275,656	377,827	4,839,842	50,951,506
Total Current Assets	-	-	275,656	377,827	4,909,842	51,001,506
TOTAL ASSETS	-	-	275,656	377,827	4,909,842	51,001,506
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	275,656	377,827	(1,712,499)	48,750,510
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	275,656	377,827	(1,712,499)	48,750,510
Total Funds	-	-	275,656	377,827	(1,712,499)	48,750,510
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	6,619,211	2,250,996
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	3,130	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	-	-	6,622,341	2,250,996
TOTAL FUNDS & LIABILITIES	-	-	275,656	377,827	4,909,842	51,001,506



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Health & Nutrition Program				Livelihoods/ Income generated	
	18/38	19/38	19/38	20/38	20/38	
	Notun Alo		Spring		DRC	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30- June- 2020	30- June- 2019
Amount in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	4,603	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	1,688,704	1,550,316	-	-	3,031,263	-
Total Current Assets	1,688,704	1,550,316	-	-	3,035,866	-
TOTAL ASSETS	1,688,704	1,550,316	-	-	3,035,866	-
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	688,704	468,785	-	-	3,032,840	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	688,704	468,785	-	-	3,032,840	-
Total Funds	688,704	468,785	-	-	3,032,840	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	1,000,000	800,000	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	3,026	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	281,531	-	-	-	-
Total Current Liabilities	1,000,000	1,081,531	-	-	3,026	-
TOTAL FUNDS & LIABILITIES	1,688,704	1,550,316	-	-	3,035,866	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Environment & Climate Change Program					
	21/38		22/38	22/38	23/38	23/38
	Nature & Life		URBAN		EPASHIAEP	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	66,779	-	5,700	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	397,328	-	15,702	165,257	49,849	915,424
Total Current Assets	464,107	-	21,402	165,257	49,849	915,424
TOTAL ASSETS	464,107	-	21,402	165,257	49,849	915,424
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	5,916,889	-	63,800	-	(128,443)	907,660
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	5,916,889	-	63,800	-	(128,443)	907,660
Total Funds	5,916,889	-	63,800	-	(128,443)	907,660
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	(5,638,217)	-	(65,344)	165,257	178,292	7,764
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	22,946	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	185,435	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	(5,452,782)	-	(42,398)	165,257	178,292	7,764
TOTAL FUNDS & LIABILITIES	464,107	-	21,402	165,257	49,849	915,424



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Environment & Climate Change Program					
	24/38	24/38	25/38	25/38	26/38	26/38
	CREL		ELNHA		UCCR	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	1,214,735	416,073	104,440	7,704
Total Current Assets	-	-	1,214,735	416,073	104,440	7,704
TOTAL ASSETS	-	-	1,214,735	416,073	104,440	7,704
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	592,233	416,073	104,440	(378,973)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	592,233	416,073	104,440	(378,973)
Total Funds	-	-	592,233	416,073	104,440	(378,973)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	386,677
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	622,502	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	622,502	-	-	386,677
TOTAL FUNDS & LIABILITIES	-	-	1,214,735	416,073	104,440	7,704



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Livelihoods/ Income generated Program					
	27/38	27/38	28/38	28/38	29/38	29/38
	PNSASS		IGA-Shonglap		STAB	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	933,500	1,067,200	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	138,028	1,210,085	2,322,052	2,312,442	159,761	2,856,683
Total Current Assets	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683
TOTAL ASSETS	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
Total Funds	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	(1,000,000)	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	19,110	19,110	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	186,564	-	-	-	48,547	541,256
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	4,200,000	3,400,000	-	-
Total Current Liabilities	186,564	-	3,219,110	3,419,110	48,547	541,256
TOTAL FUNDS & LIABILITIES	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Livelihoods/ Income generated Program					
	30/38	30/38	31/38	31/38	32/38	32/38
	SEEDS		SMART		ECOFISH	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	1,579,711	1,579,711	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	1,579,711	1,579,711	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	89,775	55,453	1,532,872	2,958,746	-	512,876
Total Current Assets	89,775	55,453	1,532,872	2,958,746	-	512,876
TOTAL ASSETS	1,669,486	1,635,164	1,532,872	2,958,746	-	512,876
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	89,775	55,453	782,164	2,584,054	-	521,224
Fixed Assets Fund	1,579,711	1,579,711	-	-	-	-
Total Other Funds	1,669,486	1,635,164	782,164	2,584,054	-	521,224
Total Funds	1,669,486	1,635,164	782,164	2,584,054	-	521,224
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	(8,348)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	750,708	374,692	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	750,708	374,692	-	(8,348)
TOTAL FUNDS & LIABILITIES	1,669,486	1,635,164	1,532,872	2,958,746	-	512,876



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

INCOME:

Grants received from Donors
Fund from Other Donors
Service charges on MF Operation
Interest Income
Training Centres operation income
Non Operational Income
Other Income
Total Income

EXPENDITURE:

Salary & Allowances
Fringe Benefit
Direct Programm cost
Traveling & Conveyance
Staff Development Training
Printing & Stationery
Repair & Maintenance
Computer & Office supplies
Electricity, Gas & Water
Newspaper
Entertainment
Training & W/Shop
Office Rent
Misc. Expenses & Others
Advertisement Cost
Publication
Communication
General
Consultancy & Security
Staff Training Expenses/Other
Various cultural/Educational exp
Audit Fee
Bank Charge
Depreciation and Amortization
KGF service charge Expenses
Income Tax Expenses
Provision for Loan Loss
Interest on Savings
Interest on Borrowing Fund
Group insurance
AGM & EC Meeting Exp
Uniform
AIT & VAT
Membership Fees
Casual Labour
Fund Return/Transfer/Grantee
Programm Overhead Cost
Capital Expenditure
Total Expenditure
Surplus/ (Deficit)
Less: Taxation
Net Surplus/ (Deficit) during the year

Core Operating Program	
1/38	1/38
CODEC Fund	
30-Jun-2020	30-Jun-2019
Amounts in Taka	
56,460,002	56,633,484
-	-
-	-
3,490,989	3,306,524
-	-
-	-
546,322	546,610
60,497,313	60,486,618
43,765,090	35,219,436
-	-
1,838,531	2,112,179
2,622,856	2,794,874
117,542	-
572,511	1,759,603
415,950	931,373
92,520	89,013
763,686	597,431
-	-
437,972	268,216
-	174,890
-	-
422,072	491,144
88,180	83,720
-	-
209,378	272,660
53,550	85,710
634,804	-
-	-
-	-
530,000	534,400
117,745	74,457
6,328,228	6,619,951
-	-
-	-
-	-
-	-
-	-
-	-
293,322	668,425
34,650	-
-	-
83,319	-
74,955	121,320
-	-
-	-
-	-
59,496,861	52,898,802
1,000,452	7,587,816
909,102	963,283
91,350	6,624,533



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Training Centre & Capacity Development Program					
	36/38	36/38	37/38	37/38	38/38	38/38
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	9,514,312	10,426,179	8,489,413	10,160,707	12,127,827	13,428,280
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	9,514,312	10,426,179	8,489,413	10,160,707	12,127,827	13,428,280
Current Assets						
Investment with Banks	9,808,745	9,154,560	12,297,325	8,571,358	6,364,447	5,877,609
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	477,927	285,913	441,427	609,932	277,044	375,917
Advances & Prepayments	-	580,502	60,000	130,080	123,000	46,299
Other Receivable	-	206,543	146,543	1,215,237	379,561	90,152
Cash and Cash Equivalents	68,347	125,176	171,817	3,709,661	763,957	1,123,121
Total Current Assets	10,355,019	10,352,694	13,117,112	14,236,268	7,908,009	7,513,098
TOTAL ASSETS	19,869,331	20,778,873	21,606,525	24,396,975	20,035,836	20,941,378
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	13,426,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficits)	5,759,876	6,889,886	6,573,649	8,055,516	1,755,534	2,333,605
Total Capital Funds	19,186,353	20,316,363	21,353,545	22,835,412	19,867,635	20,445,706
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	-	-	-	-
Total Funds	19,186,353	20,316,363	21,353,545	22,835,412	19,867,635	20,445,706
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	18,149	-	122,754	367,554	141,201	(6,030)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	31,270	1,481	115,249	-	11,759
Provision for Income Tax	-	-	-	635,826	-	256,638
Provision for Expenses	664,829	431,240	128,745	442,934	27,000	233,305
Total Current Liabilities	682,978	462,510	252,980	1,561,563	168,201	495,672
TOTAL FUNDS & LIABILITIES	19,869,331	20,778,873	21,606,525	24,396,975	20,035,836	20,941,378



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Core Operating Program	
	1/38	1/38
	CODEC Fund	
	30-Jun-2020	30-Jun-2019
Amounts in Taka		
INCOME:		
Grants received from Donors	56,460,002	56,633,484
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	3,490,989	3,306,524
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	546,322	546,610
Total Income	60,497,313	60,486,618
EXPENDITURE:		
Salary & Allowances	43,765,090	35,219,436
Frienge Benefit	-	-
Direct Programm cost	1,838,531	2,112,179
Traveling & Conveyance	2,622,856	2,794,874
Staff Development Training	117,542	-
Printing & Stationery	572,511	1,759,603
Repair & Maintenance	415,950	931,373
Computer & Office supplies	92,520	89,013
Electricity, Gas & Water	763,686	597,431
Newspaper	-	-
Entertainment	437,972	268,216
Training & W/Shop	-	174,890
Office Rent	-	-
Misc. Expenses & Others	422,072	491,144
Advertisement Cost	88,180	83,720
Publication	-	-
Communication	209,378	272,660
General	53,550	85,710
Consultancy & Security	634,804	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	530,000	534,400
Bank Charge	117,745	74,457
Depreciation and Amortization	6,328,228	6,619,951
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	293,322	668,425
Uniform	34,650	-
AIT & VAT	-	-
Membership Fees	83,319	-
Casual Labour	74,955	121,320
Fund Return/Transfer/Grantee	-	-
Programm Overhead Cost	-	-
Capital Expenditure	-	-
Total Expenditure	59,496,861	52,898,802
Surplus/ (Deficit)	1,000,452	7,587,816
Less: Taxation	909,102	963,283
Net Surplus/ (Deficit) during the year	91,350	6,624,533



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	564,770,024	540,526,627	-	-	-	11,000
Interest Income	13,236,583	7,479,314	190,878	140,670	12,191	13,199
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	2,637,876	3,991,178	11,000	-	10,000	83,181
Total Income	580,644,483	551,997,119	201,878	140,670	22,191	107,380
EXPENDITURE:						
Salary & Allowances	265,940,043	221,645,831	-	-	-	-
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	135,770,748	-	10,000,000	-	-	-
Traveling & Conveyance	20,814,280	22,416,474	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	1,964,887	3,637,830	-	-	-	-
Repair & Maintenance	5,790,922	4,768,386	-	-	-	-
Computer & Office supplies	1,546,666	3,976,128	-	-	-	-
Electricity, Gas & Water	1,706,165	1,751,248	-	-	-	-
Newspaper	201,387	277,176	-	-	-	-
Entertainment	1,113,793	1,187,526	-	-	-	-
Training & Workshop	-	3,776,876	-	-	-	-
Office Rent	13,135,279	12,353,244	-	-	-	-
Misc. Expenses & Others	137,083	5,630,455	171,365	-	-	-
Advertisement Cost	387,269	446,055	-	-	-	-
Publication	-	-	-	-	-	400
Communication	3,391,564	2,914,975	-	-	-	-
General	2,495,772	124,251	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	563,000	270,000	-	-	-	-
Bank Charge	1,458,337	1,740,302	69,641	9,792	3,481	10,357
Depreciation and Amortization	2,090,143	2,426,365	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	26,875,404	-	-	-	-
Interest on Savings	-	63,477,480	-	-	-	-
Interest on Borrowing Fund	-	55,018,794	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	91,677	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	458,507,338	434,714,800	10,241,006	101,469	3,481	10,757
Surplus/ (Deficit)	122,137,145	117,282,319	(10,039,128)	39,201	18,710	96,623
Less:Taxation	3,111,240	-	-	-	-	-
Net Surplus/ (Deficit) during the year	119,025,905	117,282,319	(10,039,128)	39,201	18,710	96,623



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	5/38	5/38	6/38	6/38	7/38	7/38
	MSDC		READ		MAITREE	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	6,027,383	11,906,782	-	6,469,793	750,000	750,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	13,189	33,338	-	9,648	23,417	25,151
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	6,040,572	11,940,120	-	6,479,441	773,417	775,151
EXPENDITURE:						
Salary & Allowances	2,875,002	2,693,690	-	6,888,994	677,675	715,441
Frienge Benefit	-	-	-	821,017	-	-
Direct Programm cost	1,451,640	5,167,888	-	3,070,819	7,656	-
Traveling & Conveyance	1,408,675	987,812	-	879,114	13,763	10,380
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	23,952	52,512	-	72,547	58,997	34,133
Repair & Maintenance	1,368	5,660	-	112,842	32,370	8,373
Computer & Office supplies	3,925	13,600	-	15,017	-	-
Electricity, Gas & Water	7,286	5,068	-	21,391	4,719	7,285
Newspaper	-	-	-	-	-	-
Entertainment	4,425	5,253	-	-	-	-
Training & Workshop	-	-	-	-	-	6,100
Office Rent	243,131	-	-	149,283	-	-
Misc. Expenses & Others	3,220	600	-	1,979	3,500	-
Advertisement Cost	-	47,840	-	-	18,543	-
Publication	-	-	-	-	-	-
Communication	38,772	27,168	-	97,004	-	-
General	-	25,116	-	-	20,500	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	101,750	-	-	83,374	-	-
Bank Charge	7,260	11,178	-	9,395	8,603	7,447
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	318,054	1,912,582	-	-	-	-
Capital Expenditure	-	189,630	-	-	11,996	-
Total Expenditure	6,488,460	11,145,597	-	12,222,776	858,322	789,159
Surplus/ (Deficit)	(447,888)	794,523	-	(5,743,335)	(84,905)	(14,008)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(447,888)	794,523	-	(5,743,335)	(84,905)	(14,008)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	8/38	8/38	9/38	9/38	10/38	10/38
	CBOs-NGOs Education & Shonglap		CLC		Tarun Alo	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	47,683	-	4,180,733
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	35	590	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	-	35	48,273	-	4,180,733
EXPENDITURE:						
Salary & Allowances	-	-	-	-	-	1,939,908
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	-	-	-	3,518,509
Traveling & Conveyance	-	-	-	-	-	91,129
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	-	18,995
Repair & Maintenance	-	-	-	-	-	21,889
Computer & Office supplies	-	-	-	-	-	26,372
Electricity, Gas & Water	-	-	-	-	-	14,752
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	9,964
Office Rent	-	-	-	-	-	189,954
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	-	22,734
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	1,784	-	-
Bank Charge	-	840	1,154	-	3,764	4,569
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	122,650
Capital Expenditure:	-	-	-	-	-	64,177
Total Expenditure	-	840	1,154	1,784	3,764	6,045,602
Surplus/ (Deficit)	-	(840)	(1,119)	46,489	(3,764)	(1,864,869)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	(840)	(1,119)	46,489	(3,764)	(1,864,869)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	11/38	12/38	12/38	14/38	13/38	15/38
	EPRC (UNHCR)		School Feeding Program		UMN	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	420,121,574	326,714,542	69,826,154	48,263,016	162,410,558	205,736,594
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	3,371,519	2,994,172	-	-	787,157	908,750
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	690,099	-	-
Total Income	423,493,093	329,708,714	69,826,154	48,953,115	163,197,715	206,645,344
EXPENDITURE:						
Salary & Allowances	242,624,407	173,947,709	54,013,464	39,868,679	41,820,926	137,844,792
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	119,033,851	49,529,240	4,720,703	4,239,843	141,458,660	64,521,432
Traveling & Conveyance	5,081,517	2,956,601	777,603	371,883	1,607,675	1,217,950
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	7,640,310	42,420,067	310,193	199,838	44,057	687,690
Repair & Maintenance	4,710,024	-	657,840	341,513	49,180	26,839
Computer & Office supplies	-	590,168	-	-	56,885	109,840
Electricity, Gas & Water	96,222	103,718	18,390	21,280	349,282	35,330
Newspaper	-	-	2,225	-	-	3,921
Entertainment	-	-	-	-	-	2,196
Training & Workshop	-	-	-	-	-	-
Office Rent	3,012,443	1,883,358	3,240,489	2,176,541	2,698,919	1,785,885
Misc. Expenses & Others	-	-	-	29,546	-	-
Advertisement Cost	120,617	309,366	4,743	-	-	-
Publication	-	-	-	-	-	-
Communication	863,058	638,820	310,127	250,247	459,112	267,488
General	5,989,749	1,648,428	-	564	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	57,073	44,192	7,505	7,107	133,260	60,801
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	9,611,343	6,389,059	4,942,459	3,700,650	2,501,312	3,627,611
Capital Expenditure	2,326,245	3,923,826	581,849	315,119	106,500	37,200
Total Expenditure	401,166,859	284,384,552	69,587,590	51,522,810	191,285,768	210,228,975
Surplus/ (Deficit)	22,326,234	45,324,162	238,564	(2,569,695)	(28,088,053)	(3,583,631)
Less:Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	22,326,234	45,324,162	238,564	(2,569,695)	(28,088,053)	(3,583,631)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program	
	14/38	
	SMP	
	30- June- 2020	30- June- 2019
	Amounts in Taka	
INCOME:		
Grants received from Donors	11,867,255	-
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	-	-
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	-	-
Total Income	11,867,255	-
EXPENDITURE:		
Salary & Allowances	4,781,077	-
Fringe Benefit	-	-
Direct Programm cost	12,164,186	-
Traveling & Conveyance	255,076	-
Staff Development Training	-	-
Printing & Stationery	-	-
Repair & Maintenance	-	-
Computer & Office supplies	173,733	-
Electricity, Gas & Water	-	-
Newspaper	-	-
Entertainment	-	-
Training & W/Shop	-	-
Office Rent	173,139	-
Misc. Expenses & Others	-	-
Advertisement Cost	-	-
Publication	-	-
Communication	63,073	-
General	49,577	-
Consultancy & Security	-	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	-	-
Bank Charge	1,380	-
Depreciation and Amortization	-	-
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	-	-
Uniform	-	-
AIT & VAT	-	-
Membership Fees	-	-
Casual Labour	-	-
Fund Return/Transfer/Grantee	-	-
Programm Overhead Cost	1,518,682	-
Capital Expenditure	824,230	-
Total Expenditure	20,004,153	-
Surplus/ (Deficit)	(8,136,898)	-
Less: Taxation	-	-
Net Surplus/ (Deficit) during the year	(8,136,898)	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Rights & Legal Service Program					
	15/38	16/38	16/38	17/38	17/38	18/38
	CLS		PREDFC		CFS	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	-	6,828,997	2,855,846	92,977,137	142,101,081
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	18,919	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	3,995	-	-	-	-
Total Income	-	3,995	6,847,916	2,855,846	92,977,137	142,101,081
EXPENDITURE:						
Salary & Allowances	-	-	3,736,520	1,333,291	81,063,107	62,712,356
Fringe Benefit	-	-	108,092	-	-	-
Direct Programm cost	-	-	2,451,808	271,024	52,858,675	18,532,050
Traveling & Conveyance	-	-	130,763	74,453	745,600	747,481
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	60,645	31,769	113,965	49,081
Repair & Maintenance	-	-	33,986	12,006	16,110	20,720
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	73,955	22,529	144,403	263,789
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	-	191,152	38,496	729,675	571,227
Misc. Expenses & Others	-	-	-	-	-	129,615
Advertisement Cost	-	-	7,388	-	-	-
Publication	-	-	-	-	114	-
Communication	-	-	-	-	315,200	215,366
General	-	-	-	-	121,428	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	-	7,502	978	53,466	53,563
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	182,000	7,278,404	9,014,226
Capital Expenditure	-	-	148,276	511,473	-	101,450
Total Expenditure	-	-	6,950,087	2,478,019	143,440,147	92,410,924
Surplus/ (Deficit)	-	3,995	(102,171)	377,827	(50,463,010)	49,690,157
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	3,995	(102,171)	377,827	(50,463,010)	49,690,157



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Health & Nutrition Program				Livelihoods/ Income generated Program	
	18/38	19/38	19/38	20/38	20/38	
	Notun Alo		Spring		DRC	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-June- 2020	30- June- 2019
Amounts in Taka						
INCOME:						
Grants received from Donors	5,620,424	10,569,065	-	-	4,713,830	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	5,251	9,613	-	-	33,143	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	99	-	-
Total Income	5,625,675	10,578,678	-	99	4,746,973	-
EXPENDITURE:						
Salary & Allowances	3,812,923	5,063,365	-	-	998,902	-
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	942,020	4,070,269	-	-	454,682	-
Traveling & Conveyance	237,506	292,139	-	-	110,804	-
Staff Development Training	30,626	-	-	-	-	-
Printing & Stationery	26,825	34,334	-	-	12,109	-
Repair & Maintenance	24,264	33,420	-	-	-	-
Computer & Office supplies	-	-	-	-	20,000	-
Electricity, Gas & Water	39,902	45,066	-	-	5,027	-
Newspaper	3,340	3,610	-	-	-	-
Entertainment	4,020	10,281	-	-	2,728	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	137,460	40,908	-	-	48,000	-
Misc. Expenses & Others	2,000	148,420	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	65,732	-	-	-	15,243	-
General	-	67,937	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	19,138	21,741	-	-	9,138	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	60,000	120,000	-	-	37,500	-
Capital Expenditure	-	233,688	-	-	-	-
Total Expenditure	5,405,756	10,185,178	-	-	1,714,133	-
Surplus/ (Deficit)	219,919	393,500	-	99	3,032,840	-
Less:Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	219,919	393,500	-	99	3,032,840	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Environment & Climate Change Program					
	21/38		22/38	22/38	23/38	
	Nature & Life		URBAN		EPASIIAEP	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	
Amounts in Taka						
INCOME:						
Grants received from Donors	8,500,000	-	10,566,719	10,481,077	16,565,469	31,757,469
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	27,019	66,125
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	5,256	-
Total Income	8,500,000	-	10,566,719	10,481,077	16,597,744	31,823,594
EXPENDITURE:						
Salary & Allowances	1,891,171	-	6,892,216	3,681,900	1,286,767	2,191,910
Fringe Benefit	340,410	-	-	-	-	121,713
Direct Programm cost	6,760	-	3,610,703	6,799,177	15,161,631	26,313,656
Traveling & Conveyance	20,239	-	-	-	-	163,785
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	11,933	-	-	-	-	74,360
Repair & Maintenance	29,366	-	-	-	-	18,260
Computer & Office supplies	6,149	-	-	-	225,285	-
Electricity, Gas & Water	-	-	-	-	-	11,005
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	39,979	-	-	-	-	204,361
Misc. Expenses & Others	-	-	-	-	-	55,534
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,500	-	-	-	-	17,550
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	776	-	-	-	-	22,651
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	234,828	-	-	-	839,650	1,472,389
Capital Expenditure:	-	-	-	-	-	248,760
Total Expenditure	2,583,111	-	10,502,919	10,481,077	17,513,333	30,915,934
Surplus/ (Deficit)	5,916,889	-	63,800	-	(915,589)	907,660
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	5,916,889	-	63,800	-	(915,589)	907,660



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Environment & Climate Change Program					
	24/38	24/38	25/38	25/38	26/38	26/38
	CREL		ELNHA		UCCR	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	9,889,436	7,500,200	5,424,243	2,266,279	1,941,500
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	1,380	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	9,889,436	7,501,580	5,424,243	2,266,279	1,941,500
EXPENDITURE:						
Salary & Allowances	-	630,204	1,156,577	2,692,656	1,146,200	1,284,179
Frilege Benefit	-	94,531	-	-	-	-
Direct Programm cost	-	366,493	5,705,080	4,730,820	412,674	689,472
Traveling & Conveyance	-	143,293	174,374	471,121	-	47,003
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	57,420	-	-	28,102	12,295
Repair & Maintenance	-	8,500	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	5,040	-	-	40,000	27,500
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	80,090	149,389	-	95,680	65,780
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	11,936	-	-	23,028	25,185
General	-	-	-	-	37,182	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	90,000	-	-	-	-
Bank Charge	-	4,115	-	-	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	37,710	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	246,650	140,000	-	-	-
Capital Expenditure	-	-	-	43,037	-	169,059
Total Expenditure	-	1,775,982	7,325,420	7,937,634	1,782,866	2,320,473
Surplus/ (Deficit)	-	8,113,454	176,160	(2,513,391)	483,413	(378,973)
Less:Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	-	8,113,454	176,160	(2,513,391)	483,413	(378,973)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Livelihoods/ Income Generated Program					
	33/38	33/38	34/38	34/38	35/38	35/38
	EYW		Nobojatra		SAFETI	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	10,642,760	12,203,189	54,472,826	110,015,131	16,092,846	13,247,753
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	62,693	175,621	31,193	24,274
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	10,642,760	12,203,189	54,535,519	110,190,752	16,124,039	13,272,027
EXPENDITURE:						
Salary & Allowances	3,045,954	2,686,331	33,469,881	38,436,422	7,236,107	6,523,227
Fringe Benefit	-	-	4,408,628	5,662,974	1,458,040	1,178,491
Direct Programm cost	10,359,826	9,423,720	10,065,119	40,509,551	5,240,549	4,570,617
Traveling & Conveyance	288,267	271,171	2,261,012	3,140,856	415,916	400,094
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	47,979	58,152	-	1,232,455	41,179	54,375
Repair & Maintenance	-	-	620,540	395,011	-	-
Computer & Office supplies	41,173	45,140	340,298	823,744	23,208	22,363
Electricity, Gas & Water	27,206	29,176	139,762	184,026	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	35,244	46,910	315,813	-	-
Office Rent	202,167	174,324	1,080,122	1,103,924	432,472	320,710
Misc. Expenses & Others	-	-	-	-	-	2,346
Advertisement Cost	-	-	9,228	105,288	11,695	-
Publication	-	-	-	-	-	-
Communication	56,695	62,831	797,951	1,062,022	253,885	187,732
General	-	-	200,068	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	26,659	-	183,734	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	6,848	6,648	29,804	69,555	12,818	12,144
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	156,000	3,749,449	6,677,481	1,061,639	938,308
Capital Expenditure	62,220	-	(89,500)	2,350,938	41,633	132,310
Total Expenditure	14,164,994	12,948,737	57,313,006	102,070,060	16,229,141	14,342,717
Surplus/ (Deficit)	(3,522,234)	(745,548)	(2,777,487)	8,120,692	(105,102)	(1,070,690)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	(3,522,234)	(745,548)	(2,777,487)	8,120,692	(105,102)	(1,070,690)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Training Centre & Capacity Development Program					
	36/38	36/38	37/38	37/38	38/38	38/38
	CTC-Chattoogram		CTC-Patuakhali		CTC-Bagerhat	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	752,925	666,869	847,100	551,461	589,806	480,015
Training Centres operation income	2,032,536	1,549,011	3,561,602	8,707,439	3,753,837	5,681,805
Non Operational Income	-	-	-	-	-	-
Other Income	388,143	669,158	78,103	66,528	12,289	59,964
Total Income	3,173,604	2,885,038	4,486,805	9,325,428	4,355,932	6,221,784
EXPENDITURE:						
Salary & Allowances	1,974,350	1,871,711	2,178,948	2,035,725	2,046,042	1,947,158
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	1,084,314	608,616	1,375,409	2,650,828	956,060	1,446,473
Traveling & Conveyance	24,228	18,821	20,292	14,530	18,229	21,623
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	3,907	23,853	7,232	9,161	4,527	5,323
Repair & Maintenance	39,713	71,655	203,937	195,814	79,792	113,042
Computer & Office supplies	3,966	575	-	1,600	4,291	-
Electricity, Gas & Water	191,474	140,521	224,308	238,076	145,562	135,499
Newspaper	2,770	3,480	-	2,250	2,710	3,460
Entertainment	290	11,261	3,444	1,000	2,550	988
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	14,708	40,330	18,000	-	64,000	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,549	21,077	183,070	241,645	162,518	104,868
General	2,700	12,711	50,450	81,500	36,325	16,800
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	24,500	24,500	27,000	27,000	27,000	27,000
Bank Charge	7,276	9,311	16,067	17,705	17,707	59,375
Depreciation and Amortization	911,865	923,605	1,725,619	1,567,196	1,373,678	1,459,525
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	10,500	14,000	17,500	17,500	14,000	17,500
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	5,504	18,100	-	21,800	-	19,200
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	4,303,614	3,814,127	6,051,276	7,123,330	4,954,991	5,377,834
Surplus/ (Deficit)	(1,130,010)	(929,089)	(1,564,471)	2,202,098	(599,059)	843,950
Less: Taxation	-	-	-	635,826	-	256,638
Net Surplus/(Deficit) during the year	(1,130,010)	(929,089)	(1,564,471)	1,566,272	(599,059)	587,312



