



CODEC

*Journey
with coastal
struggle*



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ACRONYMS

ADB	Asian Development Bank	DNA	Essential Nutrition Action	RA	Protected Areas
ADGB	Adolescent group for Literacy Boost	ENRRA	Essential Nutrition & Hygiene Action	PC	Project Coordinator
ADPED	Assistant District Primary Education Officer	EP	Extreme Poor	PCVA	Participatory Climate Vulnerability Assessment
AGM	Annual General Meeting	EPE	Early Primary Education	PE	Primary Education
AH	Assistant Health Inspector	EPH	Expanded Program on Immunization	PF	People's Forum
AGA	Alternative Income Generating Activities	EPHC	Education and Protection for Rohingya Children	PG	Play Group
ANC	Antenatal Care	EUAV	EU Aid Volunteers	PKFJ	Pall Karma Sahayak Foundation
A	Asset Transfer	F	Forest Department	PMU	Project Management Unit
AUTO	Assistant Upazila Education Officer	FM	Facility for Disaster Management	PO	People's Organization
BAH	Bangladesh Agricultural Research Institute	FDMM	Forcibly Displaced Myanmar National Children	POO	Programme Officer
BD	Bangladesh Development Society	FDN	Family Development Plan	PP	Preparatory School
BE	Basic Education	FEIC	Finland's Entrepreneurial Literacy Centre	PSIU	Paucukhal Science and Technology University
BFC	Bangladesh Fisheries Cooperative	F	Field Facilitator	PLW	Program and Learning Woman
BH	Beneficiary Household	F	Farmer's Field Day	QE	Quality Education
BLI	Burmese Language Instructor	F	Force Group Discussion	RBA	Right Based Approach
BNP	Banepathaha National Park	F	Field Monitor	RBM	Right Based Monitoring
BNS	Best Nepal scheme	FNS	Farmer Nutrition School	RC	Registered Carp
BRU-AdB	Buildings Resident Urban Communities-Ash	F	Family Planning Inspector	READ	Reading Empowerment for Advancing Development
CD	Commission for Development	IS	Field Supervisor	RA	Reading Instruction and Assessment
CBPC	Community Based Child Protection Committee	FWA	Family Welfare Assistant	SAAO	Sub Assistant Agriculture Officer
CC	Community Clinic	FWV	Family Welfare Visitors	SAFETI	Safe Area Farming for Economic and Trade Improvement
CCA	Climate Change Adaptation	G	Gender Based Violence	SAG	School Assistant Group
CF	Community Facilitator	GT	Genderly Impaired Form Tables	SABP	South Asia Partnership Bangladesh
CFSt	Child Friendly Space	GMS	Graduation Monitoring System	SBCC	Social Behavior Change Communications
CG	Community Group	GO	Government Organisation	SDG	Sustainable Development Goals
CHC*	Community Health Care Provider	GOB	Government of Bangladesh	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
CHV	Community Health Volunteers	H	Health Assistant	SF	Stormwater Foundation
CHP	Community Health Promoter	H	Health education Session	SFP	School Feeding Program
CHRI	Centre for Injury Prevention and Research	H	Homestead Food Production Household	SFT	Self Farm Tool
CLP	Community Led Project	H	Health Inspector	SG	Small Group
CLV	Community Library Volunteers	H	Head Teacher	SGP	Small Group Plan
CM	Community Mobilization	H	Hazardous Wildlife Sanctuary	SCM	School Management Committee
CMC	Center Management Committee	I	Instructional Adjustment Tools	SoD	Standing Order on Disaster
CMC	Co-Management Committee	I	Intellect Improve Cooking System	SREI	Soil Research Development Institute
CMC	Community Nutrition Champion	ICT	Information & Communication Technology	SRI	Self Reliant Group
CMRS	Centre for Natural Resource Studies	IEE	Initial Environmental Evaluation	SRR	Sexual Reproductive Health and Right
CODEC	Community Development Centre	IGA	Income Generating Activities	STD	Senior Technical Officer
CPG	Community Petrol Group	I	Implementing Partner	SLAP	Safe Use act on Plan
CPY	Cyclone Preparedness Program	ICN	International Union for Conservation of Nature	TO	Technical Officer
CRG	Community Reading Group	ICA	Kor'a in Action	TrT	Training of the Trainers
CRSL	Climate Resilient Ecosystems and Livelihood	JAC	Legal aid Clinic	TP	Technical Partner
CROs	Community Resilience Officers	J	Learning Centre	TVET	Technical Vocational Education and Training
CRP	Community Resilient Program	JCMC	Learning Centre Management Committee	UAG	Upazila Agriculture Officer
CSA	Climate Smart Agriculture	JEDD	Local Government Engineering Department	UCMC	Union Disaster Management Committee
CSG	Community Savings Group	JH	Local head	UDMP	Union Disaster Management Plan
CSC	Community Support Group	JMA	Local and National Humanitarian Action	UF	Upazila Education Officer
CSR	Corporate Social Responsibility	JP	Local Journal Provider	UI	Union Facilitator
CSV	Gender Violence Intervention	JTC	Local Technical Committee	ULD	Upazila Livestock Officer
CWS	Chunab Wildlife Sanctuary	ME	Monitoring and Evaluation	UNN	Undocumented Myanmar National
DMS	Department of Agricultural extension	MIS	Management Information System	UNO	Upazila Nibahi Officer
DANDA	Danish International Development	MFF	Mangroves for the Future	UP	Union Pathpad
DC	Deputy Commissioner	MGA	Memorandum of agreement	URC	Upazila Resource Centre
DD	Deputy Director	MHFW	Ministry of Health and Family Welfare	USAD	United States Agency for International Development
DDD	Department of International Development	MH	Ministry Health	USDA	US Department of Agriculture
DYAP	Development Food Assistant Project	MORNE	Ministry of Primary and Mass Education	ULDMC	Upazila Disaster Management Committee
DYO	Dhaka Livestock Officer	MURCA	Ministry of Women and Child Affairs	UN	Violence Against Women
DYP	Detail Implementation Plan	NP	Natural Park	VCF	Village Conservation Forum
DJAC	District Legal Aid Clinic	NBP	Nijhumdiw National Park	WHSAN	Water and Sanitation
DLS	Department of Livestock Services	NFE	Non Formal education	WC	Ward Committees
DMCs	Developing Member Countries	NFE	Non Formal Primary education	WDRM	Ward Disaster Management Committee
DO	Department of Fisheries	NGO	Non-Government Organization	WEE	Women Economic Empowerment
DOJ	Department of Livestock	NP	Nobol Jatta Project	WFP	UN World Food Programme
DPED	District Primary Education Officer	NRM	Natural Resource Management		
DPHE	Department of Public Health Engineering				
DNR	Disaster Risk Reduction				
DCA	Ecological Critical Areas				
EDC	Early Childhood Care development- The Enhanced Coastal Fisheries of BD				
EDRSHBD	Entrepreneur Literacy				
EL	Empowering Local and National Humanitarian Action				



PRESIDENT'S STATEMENT

CODEC, a leading nonprofit development organization in the Bangladesh, is working at the coastal region since 1985. CODEC is playing an enthusiastic and contributory role for socio-economic development of coastal people which is operated through six thematic areas - Education, Skills and Entrepreneur Development; Lives-livelihoods, Food, Nutrition and Health Security; Climate Change and Environment; Social Justice and Legal Support; Economic Development Through People's Organization and Micro Credit, Rights and Advocacy.

Over the past 34 years, CODEC has established itself as a people-centered development organization. At present, CODEC is working in 03 Divisions, 13 coastal Districts, and 78 Upazila of coastal areas with almost 800 Unions. This year, the Annual Report of CODEC highlights its achievements and strengths as per strategic plan. CODEC has been working for a long time and has always prioritized the children & adolescent group during emergencies to mitigate humanitarian issues through various projects as well as performing community based demand driven projects. In response to humanitarian crisis, CODEC has been implementing various humanitarian program to support the Rohingya community across the Rohingya camp with the help of various donors in the areas of education.

Last year, CODEC has been awarded as the best social development organization in Chittagong division for its contribution in social welfare activity. Even in the fiscal year 2016-2017, CODEC has won the prestigious award for Highest Tax payer organization In Other (NGO) Sector. This year the legacy continues and CODEC has been recognized as 3rd highest tax payer in other (NGO) sectors.

Currently, CODEC has been executing 22 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 & applauded by many. 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.

We must admit the continuous support and valuable assistance of our development partners - Save the Children, UNICEF, UNHCR, WFP, IUCN, World Fish, Manusher Jonno Foundation, Str@mmme Foundation, ICCO Cooperation, Oxfam, Winrock International, ERIKS, PKSF, GoB agencies and other organizations.

CODEC has a very effective executive committee operated by qualified professionals who are regularly involved to drive the development journey of CODEC in the right direction through continuous support & opinion, managing top to bottom man power and establishing accountability & transparency all over the organization.

It is our exemption to share the endeavors and learning with our valued partners and well-wishers. I, on behalf of the Executive Committee, want to express my gratefulness to all the target members, different ministries of GoB including NGO affairs Bureau, different donors and partners of CODEC for their continuous valuable support and cooperation.

Abul Kashem

President

CODEC Executive Committee



FROM THE DESK OF EXECUTIVE DIRECTOR

CODEC, as an NGO, has been on the journey with the struggling coastal people of Bangladesh more than 33 years. Since its revelation in 1985 where CODEC initiated its work among seven coastal villages in Chattogram with the help of the Danish International Development Agency (DANIDA), CODEC has successfully upheld its flag with dignity. Presently, CODEC is working in 3 Divisions, 13 Districts & 78 Upazila with a personnel number of around 4500. In these years, we as an organization has learnt, grown and stood up whenever it was necessary. CODEC is proud to be a learning organization.

CODEC has been working in the development of 6 thematic areas with more than 20 projects ongoing. CODEC's involvement in the Education sector has created an impact among the life and livelihoods of 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 4. CODEC's work in Livelihood, Disaster Resistance & Climate Change has been praiseworthy as well. 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, Community Based Hilsa 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-Sectoral Development Platforms for the safety and security of Rohingya Children and Host Community (MSDC), Nobojatra and NotunAlo works to train youth with vocational & soft life skills so that they can provide income for themselves and also create new employment opportunities for others and become and role model for others in the respective community. 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 everyday with the help from World Food Programme.

CODEC Micro Finance (MF) Program is working in a spellbound way to mitigate the problems of the poor and also leaving a positive impact in SME sector. Many people are having a taste of success through CODEC MF Program. Some of the success stories are included in the report where they themselves have described how they have been able to rise up the ladder through the help of CODEC MF Program.

CODEC has been able to reach the place where it is now only because of the hard work, dedication, passion and skills of the CODEC personnel. As days are passing by, situations are becoming more inflexible. But we are confident that we will be able to reach our ultimate target of irrigating the struggle of poor coastal people of Bangladesh. CODEC has been awarded as the best humanitarian organization for the year 2018 by Department of Social Service, Chattogram Division. CODEC has also been recognized as 3rd highest tax payer in other (NGO) sector in the last financial year.

Our partnership with Save the Children, World Food Programme, Strømme Foundation, Winrock International, UNICEF, UNHCR, Oxfam, MJ Foundation, ICCO – Cooperation and PKSF have helped us benevolently.

We would like to thank Government of Bangladesh, different Ministries and NGO Bureau for their continuous support and assistance.

Finally, I want to thank Mr. Quazi Wafiq Alam Deputy Assistant Director CODEC and others those help us to produce this document.

All the best wishes.

Khursid Alam Ph.D.
Executive Director

A SCHOOL DROP OUT ADOLESCENT STEPS UP TO BE SELF RELIANT

Asiya Khatun

Age: 16 Years, Daughter of: Babu Gazi

Village: Gourambha, Upazilla: Rampal



“Before joining this adolescent group, I had no hope in life. By the support of CODEC, I have got a second chance in my life.”

Asiya lives with her family in Gauramba, one of the remote coastal village of Rampal upazilla under Bagerhat district. Her father is a day laborer. With two other children, her parents were struggling to maintain the family. He couldn't afford Asiya's educational expenses. Asiya was refrained from schooling when she was in class 6. She was very sad as she felt her dream to become a lecturer was vanishing day by day. All the burden and depression came storming down on her and she was passing a horror time. Being a girl in a male dominating community, she didn't even have any right to oppose her father's decision. At that time, SEED project was starting its journey in that region. The main purpose of the project is to train women with different day to day issues. In September 2014, Asiya joined the Kiron Shonglap Centre supported by CODEC with 19 other girls of her age. In the center, they were introduced to 16 different essential day to day issues over a period of 9 months. The animator and field facilitator of Shonglap centre encouraged her to readmit in school. In 2015, Asiya readmitted herself in class 7 with the help provided to her by CODEC. CODEC paid her school admission fees and all other expenses.

The smile in Asiya's face was a treat to watch. It was as if she got her life back. It was emergingly significant to see how confident she became while speaking, was self-reliant and had gained her self-respect. The lessons of wash, hygiene, etc. from the adolescent group enabled her to practice at the personal level, teach her family members and others of the community. The shonglap session made her aware about the social issues as well as the importance of economic empowerment. From the shonglap program, Asiya received training on vegetable cultivation & livestock management. As a part of economic empowerment of shonglap adolescents, CODEC arranged 30 days training for them in lieu to their choice. Asiya participated in tailoring training willingly. After the training period, Asiya took BDT 5000 interest free loan from CODEC. With that, she bought a sewing machine and started her own business of tailoring. Through her income, she manages her educational expenses as well as supports her family. She also reimbursed the loan amount to CODEC. In 2019, Asiya appeared in SSC examination and attained GPA 4.78. Now, she is admitted in class eleven at Sheikh Helal Uddin Degree college. She is actively taking part in the family discussion and her parents and siblings value her thoughts and decision more than ever. She is committed to achieve master's degree and become a lecturer. More adolescents of the community are being encouraged to participate in the Shonglap sessions following her success.

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



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.



OUR STORY

CODEC's Story

In 1970, a cyclone with a huge tidal bore 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.

Over the past 34 years, since 1985, 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. 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.



FOUNDING MEMBERS OF CODEC

OUR MENTORS



Professor Dr. Anupam Sen



Professor Sujay Basu,
Ex-Professor, Jadavpur
University, Kolkata, India



Earling & Karen Sandan



Alavi Kishan



Shahid Hossain Talukder



Henry Proutburn



Professor Mahbubur Rahman



Hans & Anne Forrup



M M Bari



Manzful Haque

OUR PARTNERS

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



শিক্ষা ও শিশু বিষয়ক মন্ত্রণালয়
সংস্কৃতি, ক্রীড়া ও যুব বিষয়ক সচিবালয়



Department of
Environment



PKSF
Pallab Karma Sahajay Foundation



unicef



UNHCR



USAID
U.S. Agency for International Development

ERIKS
DEVELOPMENT PARTNER



COOPERATION



বাংলাদেশ
রক্তদান সমিতি

OXFAM



Stromme
Foundation



WINROCK
INTERNATIONAL



WorldFish
CENTER

CODEC'S FUTURE DIRECTION

In line with the Annual Strategy Plan and SDGs, CODEC plans to work in six areas (see below) to achieve its Goals. CODEC plans to follow various development approaches listed in the following:

1. Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain

- Make the farmers capable of productive, efficient and consumer-oriented farming (Farm Level)
- Enable the primary producers, particularly women, to primary markets (Access to Primary Market).
- Facilitate the access of capable farmers to the wholesale markets (Wholesale Market)
- Enable the farmers to access the retail market (Retail Market)
- Direct Marketing (Access to Consumers)

2. Access to Justice

- Enter into a partnership with BRAC University to develop promising young graduates as Paralegals

3. Youth Development (Education, skill, moral and cultural behavior)

- Provide support to access and quality early childhood development, care and pre-primary education in coastal belt area (SDG-4.2)
- Undertake advocacy initiatives through social accountability approach
- Contribute to quality Junior Secondary Education program (grade 6 to grade 8) and supplementary support to grade 9 to 12 including material support where emphasis of moral and cultural education linkage with cultural institutions to complete free, equitable and quality education leading to achieve effective learning outcomes in secondary level (SDG 4.1)
- Identify dropout and failed students of Secondary level (JSC and SSC) and support for further 2nd chance education to mainstreaming them (SDG 4.1)
- Strengthen the youth's (Age 14-19) resilience, self-dependence and livelihood opportunities through technical and vocational training

- [certificate course on modern technologies considering market demand] by partnership with trade bodies and technical training providers in Bangladesh and abroad (SDG 4.3)

- Provide awareness on Gender equality, health, rights, family law, life skills and life related issues to youth of the coastal belt. (12-19 age group) at the community level. (SDG 4.7)

4. Health and Nutrition

- Strengthen Community Clinic services in the remote rural areas

5. Climate Emergency, Biodiversity and Disaster Management

- Efforts for strengthening and aware grassroots coastal communities for addressing climate change issues in the field of agriculture, aquaculture, afforestation, reforestation, and promoting climate smart livelihoods

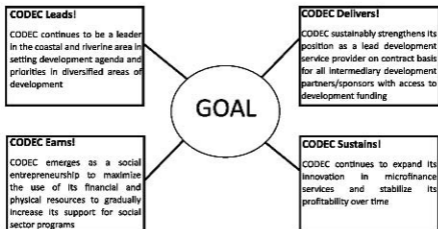
- Continue strengthening CODEC facilitated Co-Management Councils (CMCs) and CBOs for biodiversity conservation

- Strengthening coastal communities and institutions for disaster risk reduction and sustainable rehabilitation

6. Micro-Finance Program

- Expand the Program areas within Coastal Districts
- To introduce "Client Responsive Products" (e.g. savings mobilization as FDR, Health Insurance, Education loan, IT based products, Mobile Banking, Remittance Services)
- To introduce "Client responsive Products" (e.g. savings mobilization as Monthly Deposit scheme, Shurakha Tahabil, Education loan (including IT based products), Sanitation loan, Asset Creation & Service Holder loan)
- To introduce innovative product on Small Medium Enterprise (SME) inclusive Finance
- Introduce SME cell (intensive monitoring & operation)
- Web-based MF operation service
- Collection through Bkash
- Introduce of device (Tab) for paperless collection & save time in all level
- Introduction of SMS service for better satisfaction of the clients

CODEC FUTURE DIRECTION



CODEC STRATEGIES





SDG 2016-30's SCORECARD OF CODEC FOR THE FINANCIAL YEAR 2018-19

In the Financial Year 2018-19, CODEC has implemented 20 projects as well as microfinance program. The number of target population which CODEC supported to achieve SDG 2016-30 are shown below:



9, 03,038



5,200



3,77,293



7,27,866



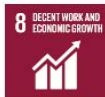
8,43,609



1,81,656



702



7,27,945



4,858



13,500



50,336



1,79,490



24,336



67,288



16,105



15 DONOR FUNDS & PARTNER-SHIPS

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.

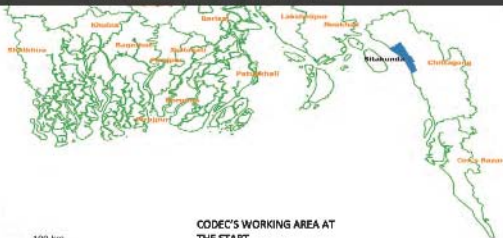
Goal 15. Life on Land: To achieve this goal, CODEC provide different supports to its beneficiaries on vegetable culture in the land by using compost and others organic fertilizer, indigenous sapling distribution, etc. by the financial assistance of different donors as USAID, ICCO Cooperation Netherlands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

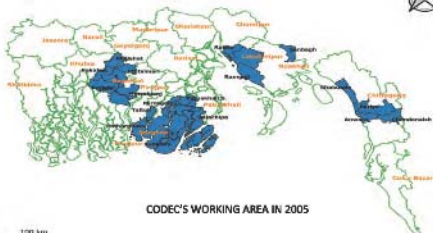
Goal 17. Global Partnership for Sustainable Development: CODEC achieved this goal by receiving 15 donors fund (UNHCR, USAID, USDA, Unicef, UNDP, Oxfam, United Nations WFP, Stromme Foundation, ICCO Cooperation Netherlands, ERIKS Sweden, Manusher Jonno Foundation, DANIDA, DFID, PKSF and European Union) 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.



CODEC ACROSS THE COAST



CODEC'S WORKING AREA AT THE START



CODEC'S WORKING AREA IN 2005



CODEC'S WORKING AREA IN 2019

PROJECTS



Sector -1 Education Skills & Entrepreneur Development

CODEC believes very passionately that Education is the most essential instrument for social change. As a socio-cultural and development organization CODEC has always prioritized working in the sector of Education, Skill and Entrepreneur Development from its inception. CODEC started working with children education of the coastal areas from the very beginning of January 1985, through its first initiative of Early Childhood Development (ECD) known as feeder schools in the "Jaladas" villages of Chittagong.

"An investment in knowledge pays the best interest"

- Benjamin Franklin

Presently in this sector we are implementing various projects in different coastal areas of Bangladesh covering 209153 Children and Adolescents. Brief descriptions of these projects are shown in the following sections.

PROMOTION OF HEALTH AND EDUCATION FOR ALL SPECIALLY WOMEN AND CHILDREN – CODEC PSN PROJECT

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

The working area and target population of this project is the fisher-folk community in Uttar Salimpur and adjacent fishing villages, Sitakunda. Traditionally, most of the inhabitants of this community are engaged in fishing at adjacent 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 following the national curriculum. There is a School Management

Committee comprising of members from the local community. 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 his supervisory support to flourish the school activities.

The core objectives/goals of this project are;

- Operate formal primary school to ensure 100% children education in the village.
- Provide clinical services to improve health condition of mother and children in the village.

An Early Child Development Center (ECD) has been established where students are receiving Pre-Primary & Primary education. 138 Students are enrolled during this year. Monthly parents meeting is being conducted to inform them about their children's progress. 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.

Staffs and teachers has been provided capacity development training so that they can reach the students. Community mobilization is being conducted through communication and networking among government, local government and community people. Regular monitoring and evaluation are directed to report the progress of the students. Monthly parents meeting is held to discuss the difficulties that students are facing regarding their studies.

The key achievements of this project in this year are:

- 138 students are enrolled in the school
- 285 children have received A+ vaccination in national A+ campaign
- 294 children received deworming tablets
- 28 patients received health service
- 12 parents meeting have been conducted

At this moment in the center, one Early Child Development (ECD), one pre-primary, one Class-I, one class-II, one class-III and one class-IV are running. The guardians are very much conscious about their children education.



CODEC PSN PROJECT



LEARNING CENTER
UNHCR-CODEC EPRC PROJECT

EMPOWER YOUTH FOR WORK PROJECT (EYW)

Empower Youth for Work (EYW) project was undertaken on 2016 supported by OXFAM in Bangladesh with a view to develop the socio economic condition of youth in climate vulnerable areas by Agency and Capacity building. The project period is 1st November 2016 to 31 March 2020. Young women and 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, Surkhail, Vandercoat, Balladanga and Amirpur unions of Batiaghata Upazila, Khulna district.

Technical training is being provided on contrast to creating new and innovative climate business to generate income for the youth of the community. CODEC aims to build a linkage between youth and work to strengthen economic engagement and create new entrepreneur. EYW project works on forming youth group at Ward, Union and District level to provide soft skills training, entrepreneurship training, non-certified vocational training so that they can start up innovative business. The project creates a linkage and engage economic empowerment. Regular meetings and workshops are conducted to keep the youth up-to-date with innovative techniques.

EYW influences Ministry of Youth and Sports, DYD and other government departments to implement and take action in functioning the youth policy.

Firstly, the project staffs formed Ward, Union & District level youth group. This activity plays a vital role to implement EYW program by involving the youth in different events and develop their capacity. Considering the project criteria, 15-29 years old are considered as a member of the program. After selecting the members, the youth demand is analyzed and later on support is provided as mentor based technical training, entrepreneurship training. Finally, the potential youths receive financial grants to start their own business.

“EYW project helped me to re-enroll in my studies and I developed my business of block boutique and embroidery.

-Halima Khatun, a Young Entrepreneur Balidanga, Batiaghata stated

The key achievements of EYW project this year are:

- 1721 Male and 2804 female have received soft skill training for their knowledge and capacity building.
- Organization and Management (OM) training has been provided to the Union apex body for better functioning of the group.
- 230 Males and 43 female youth have received non certified vocational training of different trade. Among them 180 males & 18 females are engaged economic sector.
- 9 Batches of residential entrepreneurship development training have been provided where 205 males and 28 females participated.
- 49 Male & 9 female entrepreneurs have received financial support to start new business.
- 24 Union/Ward level cultural action event have been conducted to create community awareness on GBV, Unpaid Care work, SRHR and Climate change effect.
- The project has jointly taken part in a Job fair in Khulna where 43 institute, company and NGOs participated.

EDUCATION AND PROTECTION FOR REFUGEE CHILDREN (EPRC) PROJECT

This project supported by UNHCR aims to create a safe and protected child-friendly environment and provide quality basic education to Rohingya children. 3-24 Years aged Registered & Unregistered Myanmar children have access to safe and protected child-friendly environment and are provided quality basic education services through non-formal learning centers. This is a unique project in the camp context because this project has both the education and child protection component.

EPRC is divided in two parts, one is for the registered camps and the other is for the unregistered camps. Refugee children of registered camps receive quality through education Community Based Early Childhood Development (CBECD), Pre-Primary, Primary, evening and Junior Secondary education. Adolescent receives training at Adolescent Group for Literacy Boost (AdGLIB). As for the children of unregistered camps, there are multiple program component like Community based early childhood development (CBECD), Learning Centre (LC), Community based Learning Centre in Madrasah, Adolescent Club (AdC) Child Friendly Space (CFS), Adolescent club and the Case Management for child protection.

EPRC Project are continuing coordination between local and central government agencies, in close consultation with UNHCR and RRRRC, through participation in and reinvigoration of the emergency response program. The EPRC team keeps close relationship with UNHCR, RRRRC and CIC offices as well as other respective partners informing about the progress of EPRC project. The project focal person, Project Manager and respective concern persons attend regular meetings called by national and international body and keep them informed.

At first, needs of the respective stake holders were assessed and materials & aids has developed according to the requirement. Next, capacity development of staffs and volunteers are done. Then, infrastructure is built along with mobilizing the community, National teachers and Burmese Language Instructors are recruited and trained. Children and adolescent receive formal and non-formal education through schools and learning centers. Monitoring and evaluation team regularly keeps an update on the progress of the students so that everything runs smoothly and reports to the management.

Major Achievements of EPRC project in reporting period:

- 190 Learning centers were established during the period in a record time and the design of the learning centers were appreciated across the education sector.
- CODEC has been elected as one of the seven member of Strategic Advisory Committee (SAG) which has high influence over the education sector.
- 996 (Boy-492, Girl-504) children have received psychosocial services through 5 mobile CFS
- 354 (Boy-190, Girl-166) Adolescent received life skills through 5 mobile Adolescent club.
- Madrasa Modality which was chaired by CODEC was approved by The Strategic Advisory Group (SAG) and Education Sector of the Cox's Bazar. Education sector has conveyed their appreciation for the promptness and effective leadership of CODEC for the initiative.
- 56187 out of 60410 (93%) children enrolled in the learning centres.

- 1200 [100%] Community Based ECD (CBECD) Centers was established.

- Completed midterm exam at registered camp and monthly assessment at registered camp & makeshift area of primary education.

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

Rohingya influx was a curse for thousands of people of their community. It was unfortunate and inhumane on them, especially on the children of the community as they were deprived of their basic rights. So, this project was undertaken and implemented by CODEC with direct funding and guidance of UNICEF. The main purpose behind the project was to provide basic education to the unregistered Myanmar nationals so that they are not deprived of one of their five basic rights.

With the support of UNICEF, the project has enrolled 38497 students in 415 Learning Centers. The project has already recruited 420 national teachers and 360 Burmese Language Instructors. All the teachers and instructors are provided intensive training which helps them in guiding the children. CODEC monitors teaching-learning activities regularly and provide any classroom materials and support that are required. Moreover, regular Learning Centre Management Committee and parents meeting are conducted to create awareness on children education. We are maintaining a joyful learning environment in the learning center so that the traumatized Forcefully Displaced Myanmar Nationals children is not deprived from the light of education.

The project has developed a detailed implementation plan and has also designed different periodical plan i.e. monthly/quarterly/yearly plan which guides us to stay on track. According to the plan and instruction of the donor and the CODEC management, the project implements its activities. Meanwhile monitoring and evaluation process takes part concurrently to improve the efficiency. Regular reporting and documentation are also carried out by the project.

The project personnel attend regular camp coordination meeting with the Camp in Charge (CIC) every month and discuss on different agenda i.e. general updates of education, gaps, challenges, project progress, emergency plan for monsoon, LCs materials prevent issue, DRR issue. Also the project's focal person attends camp focal meeting twice in every month and resolve our challenges.

Major Achievements of CODEC-UNICEF UMN project in the reporting period:

- 115 Learning Centres have been established in Rohingya camps of Teknaf & Ukhiya.
- 7941 Out-of-school traumatized Forcefully Displaced Myanmar Nationals children are getting non-formal education through these LCs.
- Provided classroom start-up materials, early learning materials & teaching-learning materials in LCs.
- 120 National teachers and 60 Burmese Language instructors have been recruited and trained.
- 4094 Parents meeting have been held to improve community mobilization and create awareness about the responsibilities towards their children's education.
- 5 Annual sports & cultural events have been organized.

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

CODEC, with the support of UNICEF, is implementing the Child Protection project since 2010 in Host community of Ukhiya & Teknaf district. After the Rohingya influx in July 2017, this project was taken to protect Rohingya Children & Adolescents by creating Child Friendly Spaces in and around Cox's Bazar refugee camp areas. The main objective of the project is to contribute in establishment of a sustainable protective environment for children and adolescents, especially girls, against violence, abuse and exploitation through strengthening the minimum package of social protection services and changing the harmful social norms.

Besides, empowering adolescents to act as change-maker through life-skill and occupational development, advocating and networking to strengthen linkage and cooperation with Child Welfare Board and other actors for protection and development of children and adolescents are some reasons why CODEC has commenced the project. Total 98,135 children and 6000 adolescents are under the coverage of this project.

Apart from this, there are many adolescent clubs where training on child development and child rights are provided. Moreover, awareness campaign on child protection are conducted to alert the parents on basic child rights.

CODEC-CFS staffs are working hard to bring in school dropouts to CFS & adolescent clubs by creating awareness among the community people. Some of the major activities in this project are - operating static CFS and mobile CFS, Adolescent club; strengthening Community based child protection committee (CBCPC) to ensure child protection; engaging community leader, religious leader and parents to move towards one common goal. Similarly, we are providing Psycho Social Support (PSS) & recreational support, Life skill session for adolescent (Age: 10-18), Case management services for the children who are at risk, Peace building & cohesion program. The children and adolescents are kept active and jubilant by celebrating different festival days and organizing rally & competitions on those days.

Major Achievements of CODEC CFS project throughout the year:

- 22 Mobile Child Friendly Space (CFS) for Rohingya children and 5 CFS for host community children have been built as of now.
- 90401 (B- 48168, G-42233) children are benefiting from psychosocial support and other child protection services at CFS. Among them, 69692 (B- 37532, G: 32160) children from FDMN.
- 156 Adolescent clubs are continuing and a total 7517 adolescents got life skill education through the clubs.
- 1800 CBCPC members are working actively under the 27 CFS and 91 adolescent clubs. Out of them, 234 members received different trainings related to child rights and child development.
- 170 Awareness sessions have been conducted with adolescents in host and Rohingya refugee who participates in active community child protection issues.
- Different life skill sessions have been conducted with the adolescents to increase empowerment and to participate in community engagement.
- Children's behaviour gradually improved through PSS and recreational support.
- Biweekly, Monthly and Bimonthly awareness sessions were conducted with different groups like CBCPC, parents, majhis, and youth group.



Tonmoy Roy

Youth Entrepreneur Gangarampur, Batiaghata
- a target member of EYW project

2500 Children and adolescents have been participated in rally, art competition, maths competition, essay competition and observed Victory Day, International Mother Language Day, Independence Day and Pohela Baishakh

MULTI-SECTORAL 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, 24 and adjacent Host areas of those camps areas under Ukhyia 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; and also ensure their access to non-formal education and life skills development by providing skill / vocational training, increase health, hygiene and trafficking related awareness.

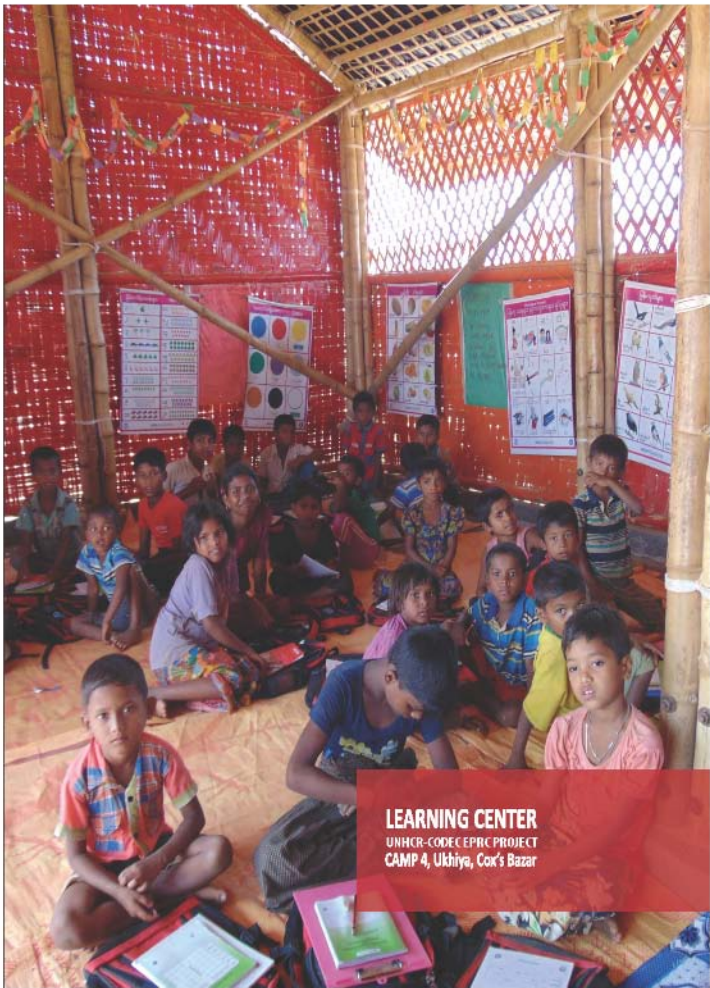
MSDC project is organizing different multi corner-based activities such as Art corner, Play corner, Reading/Story telling corner and Hand/crafts corner.

Different awareness sessions on gender, DRR, health, hygiene are conducted. Adolescents and their parents, care givers, Majhis, social leaders participate in counselling 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 handcraft for girls, ICT, Mobile servicing for all are conducted so that the youth can create their own pathway.

All activities are informed to the local administration e.g. Deputy Commissioner and Upazila Nirbahi Officer (UNO) And Camp in Charge (CIC) as well as collaboration with local community member, parents and civil society.

Major Achievements of CODEC MSDC project throughout the year:

- 500 Rohingya children (Aged 5-12) and 500 children (Aged 5-12) from host community are getting access to non-formal education and life skill development.
- 800 Girls and boys aged 13-18 years in two Makeshift camp (Camp no. 7 & 24) And 800 adolescents in host community received life skill development.
- 2600 Children and adolescent have participated in awareness raising program against trafficking and abuse around the society.
- Parents and community leaders are also made aware about trafficking and primary health issue.



LEARNING CENTER

UNHCR-CODEC EPRC PROJECT
CAMP 4, Ukhiya, Cox's Bazar

Sector -2: Live-Livelihood, Food, Security and Health Nutrition

Since the commencement of CODEC, it has lived to work for the improving the lives & health of the coastal people of Bangladesh. The very existence of CODEC is to limit the struggle in the lives of the coastal folks, and for that, it encourages any type of livelihood project that helps in improving the current situation. Women and youth of the coast are the strengths and this sector of CODEC tries to improve their awareness and skills so that they understand the necessity of a better nutrition and health diet. Moreover, they are trained to be able to adapt income generating activities for refining their economic situation. Proper family-based food and nutrition plan are provided to poor households. Each family, depending on their resources and needs receives a unique plan. Existing and new concepts are provided for adaptation in agriculture, fishery, livestock, dairy, salinity. Market oriented supply of agricultural inputs are also facilitated through community groups & micro entrepreneurs. At this moment CODEC is implementing Seven projects under this thematic area, which are briefly described below:

CODEC NATUN ALO PROJECT (2ND PHASE)

The core goal of this project supported by Stromme Foundation, Norway, is by the end of 2021,

1500 (6252 TARGET POPULATION) MARGINALIZED FAMILIES WILL ENJOY IMPROVED SOCIO-ECONOMIC LIFE AND LIVELIHOOD.

The objectives of this Project are:

- By end of 2021, 70% 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 operates through self-reliance group (SRG) selection and formation, Family Development Plan (FDP), train targeted households (HH), Community Service Providers (CSP) and Ward

Committee (WC) members. Quality school program are organized so that children enjoys joyful learning environment. Besides, People's Organizations are institutionalized to address basic rights issues of the marginalized communities. We create linkage with line agencies and duty bearer and improve sustainable livelihood. Moreover, adolescents from marginalized communities are socially and economically empowered to protect their rights.

"Agriculture is the process of turning eco-systems into people"

- Toby Hemenway

The Natun Alo team always coordinates with government officials. Natun Alo Project representative participated actively NGO coordination meeting on regular basis. Upazila livestock department always attend livestock technical training. They facilitated and capacitate Community Service Providers (CSP). They provide training the CSP's and Target household. Upazila Agriculture department always help community service provider. They provide technical support on agriculture. Community Health Volunteers are closely connected by Upazila Health Complex. The targeted HH always communicates with the line agencies. Union Parishad Chairman always help the beneficiaries spontaneously. Local government representative such as; chairman, up member are actively participant in the community event. Linkage with the target HH and government line agencies have a very positive outcome. The members of target HH get their service from line agencies (Agriculture, Livestock, health). Chairman most of the time attend the training and workshop.

Achievements of NOTUN ALO project throughout the year:

- 250 Feet mud road and 1 Km damaged road have been repaired by ward committee initiatives.

- 194 (CODEC-175 & UNO Office-19) blankets provided through effective communication of Ward Committee.

- 7 Families received solar panel set (3 units per set) from Upazila Parishad.

- 17 Families received shelter from Ministry of Relief and Disaster Bangladesh.

- 862 Families received safety net support (VGD, VGF, Fisherman allowance etc.) from duty bearer by the effective communication of Ward Committee.

- 5433 People received awareness related messages on DRR and CCA.

- 132 SRG members received IGA training (pisciculture, tailoring, beauty parlour and handicraft) from National Woman Organization.

- 6 Issue based campaigns focusing on Child rights were arranged by Shonglap Centre and Ward Committee where participant 1053 adolescents, community people and social elite attend the program.

- 12 Irregular students enrolled mainstream school on regular basis by the initiative of west Gabua Shonglap and Basonda Shonglap adolescent girls.

- 2 Early marriages have been stopped by Kawyabunia and West Gabua Shonglap adolescent girls.

- 5 Eligible children were admitted in mainstream school by the initiative of Kewyabunia Shonglap and Basonda Shonglap girls.

- 6 Shonglap Center (100 adolescent girls) are functioning now. All 6 Forum have dream and annual work plan. They conduct meeting on regular basis.

- 111 Cows and 22 goats were purchased in this reporting period.

- 31 Families started cow fattening project as a result of CSP session.

- 23 Families cultivate vegetable and 13 families have started duck rearing on commercial basis.

PROMOTION OF NUTRITION SENSITIVE AGRI – AQUACULTURE FOR SOCIAL SUSTAINABILITY. CODEC PNSASS PROJECT

Promotion of Nutrition Sensitive Agri – Aquaculture for Social Sustainability (PNSASS) funded by USAID through WorldFish, started its journey in September, 2018 to increase production of fish poly-culture, fruit and vegetable. Through this project, CODEC wants to create a strong linkage in aquaculture market systems and wants to increase awareness and adoption of nutrition-related behaviours focused on women and youth.

4680 VULNERABLE TARGET POPULATION FROM 6 UNIONS OF PATUAKHALI, JHALOKATHI AND BARISAL DISTRICTS ARE CURRENTLY COVERED IN THIS PROJECT.

PNSASS facilitates farmers training on aquaculture, vegetable cultivation, nutrition and gender etc. Awareness raising campaigns are organized and technical support is provided so the farmers familiarize with the process. Workshop and meeting with aquaculture market actors are conducted.

Initially, inception workshop is conducted with UNO, DoF, other line department, Union Parishad, LSPs, NGOs etc. regarding the project. Then, area selection and pre survey is done with assistance of Union Parishad. Next, farmer profiles have been created and FFS is formed. After selection of farmers, they are trained and materials are distributed to them.

Major achievements of CODEC PNSASS project throughout the year:

- 6 Workshops in 6 Upazila of Barisal, Jhalokathi and Patuakhali district were organized where 184 participants (Male- 130 and Female – 54) participated.

- 4680 Farmers profiling have been completed.

- 180 Farmers training sessions were conducted on homestead gardening and dike cropping where attended 4465 farmers (Male – 509, Female - 3956)

- 538 Training sessions on mola carp poly-culture management were conducted where total participants were 13449 (Male-1514, Female-11935)

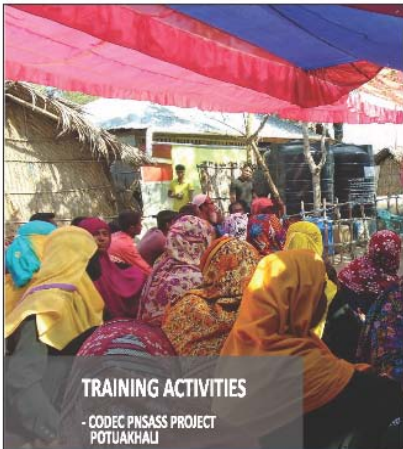
- 18 Mini sanctuaries were established during the last year.

- Total 360 training session on basic nutrition and gender were conducted where 9039 participants participated among them 1040 are male and 7999 are Female.

- 1 Kg mola and 200 carp fingerling distribution among the 832 households among them 128 are male and 704 are female.

- National Nutrition Week-2019” was observed by CODEC PNSASS Project in 6 Upazila of Barisal, Jhalokathi and Patuakhali.

- 20 School awareness programs were held where 2639 (Male- 1094, Female-1545) students, teacher participated.



TRAINING ACTIVITIES

- CODEC PNSASS PROJECT
POTUAKHALI



TECHNOLOGY BASED SHRIMP FARMING

- CODEC SAFETI PROJECT
BAGERHAT

SAFE AQUA FARMING FOR ECONOMIC AND TRADE IMPROVEMENT – CODEC SAFETI PROJECT

Safe Aqua Farming for Economic and Trade Improvement (SAFETI) project started its journey in June, 2017 supported by USDA-Winrock International in three Upazila of Bagerhat district with a view to increase quality of production & productivity of shrimp & prawn so that there is a growth in the income of farmers. Through this project, training & technical support are provided to the farmers, demo establishment, coordination with GO-NGOs, exchange visit and meetings/workshops are conducted. Moreover, the project monitors disease and create linkage to improve the input quality.

5400 FARMERS ARE COVERED IN THIS PROJECT.

The core objectives of this project are:

- Increase production and productivity of Bagda and Golda
- Increase income of farmers
- Increase the export value of Bagda and Golda
- Improve quality of Bagda & Golda

With the help of Department of Fisheries officials, the project finds out the suitable location for implementation of different activities. Farmers are selected on the basis of farmer's selection guideline. The selected farmers are introduced to the technology by different FGDs and forming clusters. After that different training, coaching, refresher, farmers field day and exchange visit for their capacity building are arranged. The project provides technical support throughout the year. For the better understanding of farmers, demo plots are established in every cluster. The farmers are also linked with different input dealers and financial institutes.

Souren, a demo farmer of Bagerhat Sadar stated, "Now I am following SAFETI technology which I have learned from the trainings and others events. Khalid a demo farmer of Sugondhi village of Bagerhat Sadar Upazilla stated ;

"The scientific way of prawn farming that I learned from CODEC SAFETI project helped me to increase production and is the key to my success."

Achievement of SAFETI project throughout the year:

- 52 Weekly program & technical meeting conducted under 3 Upazila of Bagerhat district.
- 102 Batches of Module-1&2 training (post stocking management) for year-3 direct farmer (Sadar-34, Chitolmari-34 And Rampal-34) conducted with 5100 farmers with an attendance of 99 percent.
- 114 Batches refreshers & Coaching session for year-2 farmers (Sadar-38 Ramapal-38 & Chitolmari-38) organized with 5700 farmers and an attendance of 97 percent was achieved.
- 102 (Chitolmari-34, Sadar-34, Rampal-34) farmers of year-3 & 114 (Chitolmari-38, Sadar-38, Rampal-38) farmers of year-2 participated in demo establishment of stockings in this reporting year.
- 6 Bimonthly coordination meeting of all SAFETI staff coordinated.
- 114 (Sadar-38, Rampal-38, Chitalmari-38) farmers completed linkage event of FFD.
- 6 Regional Coordination Meeting (RCM) were held.
- Completed all demo (114) farmers harvesting of both Shrimp and prawn.

DEVELOPMENT FOOD ASSISTANCE PROGRAM (DFAP) - CODEC NOBOJATRA PROJECT

Poverty remains the primary cause of food insecurity in Bangladesh. High poverty rates and food insecurity are associated with small landholdings, and 51 percent of households in rural Bangladesh are landless. A number of challenges - including increasing natural hazards and lack of arable cropland - continue to affect food security. Low incomes, particularly in rural areas, present ongoing obstacles to food access for a large segment of the population, making labour migration an important income strategy for many households. So, in order to increase equitable household income among poor households and communities, CODEC NOBOJATRA project with the support from USAID (Through Winrock International) works for increasing communities' capacity, access to markets, quality inputs and services. Nobojatra project is working in 724 villages in Dacope & Koyra Upazila of Khulna district and Kaliganj & Shyamnagar of Satkhira district. The project is covering 35109 target population in the working areas.

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, Technical vocational education and training (TVET) and Apprenticeship courses. The Entrepreneur literacy (EL) courses are supportive component to make the participant literate. In this regard, Entrepreneur Literacy Centers (ELCs) are operated for targeted beneficiaries by the trained EL Facilitators. Village saving and loan association (VSLA) is the latest supportive component taken by the project according to the recommendation of Midterm review (MTR) to ensure capital to the small entrepreneurs.

"We have to face so many disasters periodically, so it is necessary to save money to cope properly."

said Rahima Khatun (54) wife of Abdul Karim Mandol, village-Koyra, Union-Koyra, Upazila-Koyra, District-Khulna.

Achievements of CODEC NOBOJATRA project throughout the year:

- 8630 Farmers (Homestead & Value Chain producers) received training.
- 7639 Farmers received agricultural input support like winter seed, summer seed, fingerlings, ducklings etc.
- 20 Collection Point were established and Collection Point Management Committees (CPMCs) were formed.
- 5 Collection points received different equipment support by the project to improve the operations.
- 167 LSPs (local service provider) have been trained.

- Farmer groups have been linked with different private companies like seed companies, fertilizer, pesticide companies and are getting services through them.

- 2030 AIGA participants received trade-based skill training including TVET and Apprenticeship. Out of them, 1828 received refresher course.

- 20 Youths received training from DYD with the facilitation of project.

- 31 MoU signed with producers and buyers.

- 15 Trade-based village agents identified and trained by this period.

- 50 Community fairs were organized to display AIGA products where a large number of people observed, encouraged and replicated.

- 25 Glossary shop were provided different WASH materials as well as training.

- 9573 Participants completed entrepreneur literacy courses off 6 and 9 months through 511 EL centers.

- 1,640 Groups (VSLA-Village Savings Loan Associate) formed with 35,109 agriculture and livelihood participants. Share amount is 11,201,200 BDT. In the reporting quarter 11,222,833 BDT has been disbursed.

EXPANDING THE PROTECTED AREA SYSTEM TO INCORPORATE IMPORTANT AQUATIC ECOSYSTEMS PROJECT CODEC - EPASIIAEP PROJECT

Expanding the Protected Area System to Incorporate Important Aquatic Ecosystems Project (EPASIIAEP) supported by UNDP, started in July, 2018 to conserve biodiversity of Dolphin Sanctuary areas by creating alternate employment sources for local fisher folk.

CODEC is providing training to local fisher folks to start alternate employment and also providing financial and material support to coastal people who are willing to setup new business. Motivational training sessions are conducted to increase their confidence.

Primarily, fishermen are identified and listed by the staffs who were systematically trained. Diverse small and large groups were formed who received trade-based training and monetary or material support before starting the new business. Motivational sessions were conducted to improve

their confidence and make others believe that the alternate way of life would bring harmony to their life and also help in protecting the aquatic resources. Sustainable Livelihood Groups (SLG) are established for long term source of financing their business & in case of accidents.

Nasima Begum, Husband - Rafiqul Islam, Vajankhail, and Trade-Cloth Business: *"We don't want to go Sundarbans due to Crocodiles, Tiger, Robbers, Snacks, at present we are doing good in our business."*

Seull Begum, Husband - Monir Shelkh, Joymonir Ghal, Trade-Cloth business: *"Children have been going to school regularly now we have no dependency on river".*

Achievements of EPASIAEP PROJECT throughout the year:

- 8 Sustainable Livelihood Groups (SLG) are established where regular meeting is conducted without outsiders' support.
- A significant number of beneficiaries stopped fishing in dolphin sanctuary areas.
- 700 Women are enlisted as member of Ekti Bari Ekti Khamar Prakalpa (EBEK) & opened bank account.
- 658 Members received trade-based beneficiary training.

CODEC SCHOOL FEEDING PROGRAMME (SFP)

This project was undertaken by CODEC & United Nations World Food Programme (UNWFP) to improve the nutritional condition and provide qualitative non-formal education to the poor and vulnerable children in rohingya refugee camps. This project directly helps in increasing student enrolment and attendance rate at rohingya camp schools. After this project has taken into place, it has reduced dropout rate of the students from the school and also decreased nutritional vulnerability of the children as the food (biscuits) provided are fortified with micro-nutrients. It has also enhanced attention and learning capabilities of the children and has forced the parents to send their children to school every day. The project is covering 247017 children in 3714 Learning Centers (LCs) of 34 Camps. The main purpose of the project is to collect Health Essential Biscuits (HEB) stocks from WFP and provide each packet to every student on a daily basis. Besides, Volunteers are recruited & oriented

as per required. Different learners quiz competition is organized in different batches to create an adequate atmosphere. Community mobilization, CIC & food security meetings are held regularly to keep the project ongoing.

At first, approval from Refugee Relief and Repatriation Commission, Camp in Charge & site management are taken to distribute the biscuits. The distribution is done on a daily basis. Store keeper maintains stock as per stock. The field monitor visits the field regularly to keep a track on whether all the students are receiving the biscuits. Subsequently, line management follows up regularly which is reported directly to donor & CODEC. Different meetings on community mobilization and capacity building are held with the parents once every month.

Achievements of CODEC SFP project throughout the year:

- 1028 Metric ton Health Essential Biscuits have been distributed among the Rohingya Refugees learners
- 43 Teacher orientation, 2 community mobilization, 16 quiz competition session, 1 education partner's coordination meeting, 1 staff basic training on SFP have been organized.
- National refugee day and national de-worming campaign have been arranged.
- Dropouts has decreased at an exponential rate.
- 247017 Children are covered in 3714 LCs.

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

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) was initiated in October, 2018 supported by UNICEF with a view to reduce the maternal mortality ratio, ensure healthy lives and promote well-being for all at all ages. Besides, preventing and responding gender-based violence, promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system and enjoy clean and separate toilet facilities, preventing and responding to ending child marriage are some of the reasons why

we had undertaken the project with the funding of UNICEF. The project is being implemented in four wards (17,18,19 and 20) of Chattogram City Corporation (CCC). The project covers 100000 target population (23,200 Direct target population and 76800 Indirect target population).

The core objectives of the project are:

- Reduce the global maternal mortality ratio
- Ensure healthy lives and wellbeing for all at all ages
- Ensure nutrition for US Children
- To create awareness about life skills, nutrition
- Ensure nutrition for US children, lactating & pregnant women
- Increased capacity and knowledge regarding essential household behaviors
- Preventing & responding to gender-based violence
- Promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system and enjoy clean and separate toilet facilities
- Preventing and responding to ending child marriage. This will focus on equality between girls and boys, the second on gender equality on care, nutrition, WASH facilities for women and girls.

The project is implemented through creating awareness about nutrition to ANC (Antenatal Care), Pregnant & Lactating women; ensure MUAC (mid upper arm circumference), GMP (Growth monitoring promotion) for US children; ensure to take IFA (Iron Folic Acid) tablets for adolescent & Deworming tablets two times in a year. The project also creates awareness about menstrual hygiene, hand washing, safe water handling, safe excreta disposal and sanitation etc. through WASH program. World Hand Washing Day, Menstrual Hygiene Day, National Sanitation Month, World Toilet Day etc. collaboration with GOB, Local GOB & other stake holders are observed in the project. Life-skills of adolescents by encouraging them to join different adolescent clubs are implemented through different activities. The project has established Child Protection Support centers to provide Services for vulnerable children including early identification, Birth Registration, MHPSS (Mental health and psychosocial Support), recreation, Leisure, counselling, Ability Based

Learning [ABL], Referral, emergency preparedness and response to support children affected by emergency/ climate change. The project helps to improved key life-saving behaviors and reduced harmful social practices at selected urban slums of CCC. We oriented community women leaders and religious leader about child marriage, Child labor, Child Abused to create awareness. Awareness to parents of children, pregnant women, mother in law, and care taker by Community Mobilizer on key household level behaviors and life-savings care practices are also provided by the project.

The project arranged Infant & young child feeding (IYCF) training session for CCC service providers, Urban nutrition promoter, refresher's training for Chattogram City Corporation service providers and NGO officials on IYCF & Maternal Nutrition. Also parents session, meeting, adolescent session, Cooking Demonstration etc. are arranged by the project. Strengthen screening of acute malnutrition at health facility level and establish community based active case finding by using MUAC (mid upper arm circumference) and referral in-patient facilities to increase admissions and management, community based GMP (Growth monitoring promotion) etc are facilitated. Strengthening community and facility-based nutrition counseling and promotional activities by urban nutrition Promoters were conducted. The project facilitated in preparing micro-plan with CCC, Ward councilor, Urban nutrition facilitator and urban nutrition promoter. Refreshers training for Adolescent leaders and partner NGO officials on adolescent nutrition were provided. Support for IEC (Information education & Communication) materials, photocopy of adolescent nutrition guideline, reporting formats, registers etc. were distributed to be used by adolescent peer leaders to create awareness in the community. Capacity building sessions of Staff on Water Sanitary Plan, Sanitation and Hygiene promotion in Urban slums were provided. The project arranged advocacy meeting, religious leader meeting, women leaders meeting, life skill base training, vocational training, IGA (Income generating activities) Support Etc.



"I think my participation in the program helped me to earn some extra money to buy books and dress, contribute to my family and also provide more for my son for his education, health and nutrition"

- Md. Ohedur Rahman Sana. CODEC NOBOIATRA PROJECT

Sector - 3: Climate Change, Environment and Advocacy

Due to the increasing problem of global warming throughout the world and disasters that are hovering regularly in this part of the world, CODEC has introduced climate change issue in its strategic plan. CODEC is working for strengthening and creating awareness in coastal community as they are the ones that suffers the most during a natural disaster. Disaster Risk Reduction (DRR) and Sustainable Rehabilitation (SR) are the major concerns that CODEC works on under this sector.

“Climate change is the everest of all problems, the thorniest challenge facing humankind”

- Lewis Gordon Pugh

URBAN CLIMATE CHANGE RESILIENT IN ASIA CITIES DEVELOPMENT OF PILOT ACTIVITIES AND PROJECT DEVELOPMENT SUPPORT. CODEC BRUCASIA PROJECT

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 core objectives of this project are:

- Empowering urban poor communities, especially women and youth, to plan, design and prioritize resilience measures through increased participation and voices;
- Enhancing the resilience of poor and vulnerable communities to climate change through community led projects; and
- Supporting community resilience building through better policy and knowledge sharing among local stakeholders.

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

Achievements of the project throughout the year:

- 3 potential CLP sites selected for Feasibility Study.
- 2 workshops on Kick off (City level inception workshop) and Community Assessment and Resilience Planning (CARP) were conducted.
- Submitted a CLP on “Establishment of a Community Clinic and River bank recreation park”.
- Community Resilience Plan (CRP) & Community Lead Project (CLP) reviewed.

ENHANCED COASTAL FISHERIES IN BANGLADESH - CODEC ECOFISH PROJECT

Enhanced Coastal Fisheries in Bangladesh (ECOFISH-Bangladesh) project supported by World Fish and USAID started in May, 2015 with a view to improving socio-economic condition of fishermen by Co-management with alternative income generation during ban period of fishing Hilsha in 13 Upazila of Barisal & Patuakhali. The main objective of the project is to manage and conserve Hilsha fish during the breeding season.

The core objectives of the project are:

- Hilsha Fisheries Management & Biodiversity Conservation
- Socio-economic Improvement of fishermen by Co-management with alternative income generation during ban period
- Scientific Study.
- Improved policy, power and incentives.

With the help of WorldFish and Department of Fisheries, CODEC is creating awareness to hilsha fishermen of Sanctuary areas. Besides, the fisher folk are given livelihood support for alternative income source.



MD. MONIR HOSSAIN, SHAWLA VILLAGE UNDER BAUPHOL UPAZILA SAID THAT;

"AFTER RECEIVING GOAT REARING TRAINING I AM INTERESTED TO REAR GOAT AND RECEIVED A GOAT FROM ECOFISH PROJECT. NOW I AM OWNER OF 18 GOATS."

Trained CODEC staffs arrange different seminar and workshop to alert the fishermen about the benefit of not fishing hilsa during the ban period. They are also provided alternate income solution and grants in kind to help in their livelihood through conducting meeting.

Achievements of the project throughout the year:

- 26 fisher's women received sewing/tailoring training for 15 days at Honni-Mehendigonj.
- 37-business literacy school program were initiated.
- 328 household beneficiaries of Patuakhali district received kind supports for AIGA from CODEC-ECOFISHBD Project.
- 624 beneficiaries received goat, 145 beneficiaries received 1450 ducks (10 ducks/beneficiary) for rearing, 1 beneficiary received grocery materials for shop keeping, 7 received Sewing Machine, 12 received hoglapata for Chattal making & 8 beneficiaries received cotton for net making.
- 2,415 beneficiaries received eight kinds of vegetable seeds *Input support.
- 3 Upazila Co-Management Committee meeting at Hizla, Mehendigonj & Dashmina, 4 Upazila Co-Management Committee meeting at Kalapara, 19 Union Co-management meetings were organized during the period.
- 10 batches received FMC Leadership Training; 5 batches received CSG loan management training in Barishal & Patuakhali.
- 328 regular Community Savings Group meetings, conducted, 120 Fisheries Management Committee (FMC) meeting in Barishal & Patuakhali, 360 HCG meetings during reporting period, 15-HGG meeting during reporting period.

EMPOWERING LOCAL AND NATIONAL HUMANITARIAN ACTORS PROJECT. CODEC ELNHA PROJECT

Empowering Local and National Humanitarian Actors (ELNHA) Project with support from Oxfam Foundation was initiated in October, 2016 so that vulnerable women, men and children in Bangladesh will benefit from effective and appropriate humanitarian response and preparedness. The working area of the project is Patuakhali District, Kalapara Upazila - Union: Dulbugonj, Baliatoli & Mohipur. Barguna District, Barguna Sadar Upazila - Union: Noltona, Baliatoli & Badorkhali. Local and National NGOs 12, Patuakhali Science and Technology University

(PSTU) Local government institutions, Volunteers and community people (10000 Direct & 60000 Indirect beneficiaries) are covered in this project.

The core objectives of this project are:

- **STRENGTH:** ELNHA have capacity to design, deliver and play an active role in humanitarian preparedness and response in Bangladesh.
- **VOICE:** ELNHA in Bangladesh and Uganda have the voice and power to influence the humanitarian agenda in their country.
- **SPACE:** International humanitarian donors, national governments and INGOs tailor their policies, strategies, systems and practices to enable LNHA to play an active role in humanitarian preparedness and response.

Through ELNHA project, CODEC is supporting for strength, creating voice and insuring space. We are coordinating meeting, working on joint research with Patuakhali Science and Technology University and providing required equipment to CPP and other volunteers. Local humanitarian platform is developed to create linkage with government and conduct collaboration with different need base intervention. Local People and other stakeholder like public sector NGOs & UN bodies are also supporting this project with great enthusiasm. We are creating opportunity and trying to introduce humanitarian issues including the policy.

Achievement of CODEC ELNHA throughout the year:

- 4 quarterly actors coordination meeting conducted.
- 2 District Contingency/ DM plan developed.
- 2 sets of First aid box, Hand Mike etc. provided to CPP and other volunteers.
- 2 Project Proposal writing Training conducted.
- 2 Joint research with Patuakhali Science & Technology University (PSTU) & 3 research document submitted by interns from PSTU.
- 2 District Level Simulation and DM plan validation workshop & 1 influencing workshop organized.

"We, the lead actors were playing role by sharing responsibilities in last two years under ELNHA Project to support partners and continuing to keep Projects on target and get qualitative achievement. Our strength has increased. Support Partner CODEC also provides their support efficiently and on time."

- Shamsuddin Khan, ED of Annesa, Barguna

RESILIENT LIVELIHOOD TO COASTAL DISASTER AFFECTED COMMUNITY - CODEC (SMART-DRR) PROJECT

This project with the support from ICCO –Cooperation, Bangladesh is being implemented at four unions (Amtali Sadar, Chawra, Arpangashia and Holdia union) of Amtali Upazilla in Barguna district where livelihood of people is vulnerable and in the brink of facing disaster, losing their lives & livelihoods including assets during the time of disaster and major portion of the community also many inhabitants live under the poverty line. Due to poverty, they are least capable to cope with natural calamities. Vulnerability of these households is further aggravated by their inability to reduce the risk of natural disasters. Hence, they need climate resilient interventions which help them to ensure sustainable livelihood as well as adoption of DRR measures by the community and sustainable Development Goals (SDGs). The core objectives of this project are:

- To increase knowledge on DRR preparedness, mitigation and early warning system
- Develop coping mechanism on livelihood resilience

The major works that are being done through the project are workshop on emergency response plans; training and refresher training for staffs on DRR; training on preparedness, mitigation, response and early warning system to ward level committee members; training to hardcore poor and marginal poor beneficiary on livestock rearing, Vegetable and Fish Cultivation; tree sapling distribution for house Protection from Cyclone; awareness raising program on DRR and Thunderstorm at School and Madrasah level. Moreover, we have distributed quality winter and summer vegetable seeds, quality fingerling support and livelihood support. We have also conducted Mock drill session with the support CPP personnel, distributed essential early warning Materials to UDMC & WDMC as per need and developed DRR pocket book on signal and distributed to different stakeholders.

This project is appreciated by the community and GoB department personnel and others stakeholders. Under this project, modules were developed to improve production technology of vegetable, livestock management and aquaculture production; disaster preparedness, mitigation,

response and early warning system for ward level disaster management committee members; conducted bi-monthly courtyard session plan. As per module, trainings to build up capacity of project staffs as well as target members were conducted. The project has involved school children and religious leaders who plays proactive role to delegate disaster message among household level and community. In this aspect, the project has conducted sessions with school and Madrasah children on DRR and Thunderstorm issues.

Hafsa Begum, Hardcore poor beneficiary, Arpangashia union of Amtali Upazilla said *"this project learned her a lot. From court yard session, we have learned what to do during disasters and prepared accordingly during the time of any disaster and have future plan to educate her daughter in college and established a goat farm"*

Achievements of CODEC SMART-DRR project throughout the year:

- 40 beneficiary groups (1000 Women) (Marginal poor-20 & Hardcore poor-20) attended Bi-Monthly Technical session and courtyard session at regular basis along with their representatives on different technical issues of Modern Vegetable cultivation, Livestock rearing and Fish culture and concept of signal, preparedness and mitigation respectively.
- 2392 students at school and Madrasa level attended 9 awareness programs conducted on DRR and thunderstorm issues.
- 250 marginal farmers received quality summer vegetable seeds & tree sapling.
- 125 marginal farmers received fish fingerlings.
- 250 hardcore farmers received ducks.
- Ensured regular vaccination service to all beneficiary farmers.
- 105 ward committee members participated in 2-day long training on preparedness, mitigation, response and early warning system.
- Prepared contingency plan of 1000 Marginal & Hardcore poor.
- Ensured pan flex printing of emergency response plan to 36 WDMC along with early warning emergency materials.
- Celebrated International Disaster Risk Reduction Day and National Disaster Preparedness Day at Upazilla level.



BILKIS BEGUM, MARGINAL POOR BENEFICIARY, CHAWRA UNION OF AMTALI UPAZILLA SAID

"DUE TO THE USE OF MODERN TECHNOLOGIES AND IMPROVED SEEDS OF THIS PROJECT, THE 24 MEMBERS OF MY GROUP HAVE MADE SOME CHANGE IN OUR LIVES AND GOT ADDITIONAL INCOME. NOW WE ARE DREAMING OF A NEW FUTURE WITH HEALTHY AND WEALTHY FAMILY."

THE SALT SOLUTION PROJECT

The farmers of coastal areas have been facing serious problem to produce vegetables in saline affected land as there is no salt tolerant vegetables variety in Bangladesh. So, the salt solution project supported by ICCO –Cooperation, Bangladesh tries to introduce saline tolerant crop to farmers and also sensitize government department to scale up best practices of project interventions.

The core objectives of this project are:

- Increased food production and income.
- Improved food and Nutrition security of small farmers through introduction of salt tolerant crops in Bangladesh.

The project selected farmers by testing the soil salinity and form different groups according to the result. Then, it establishes demonstration plot through introducing salt tolerant seed variety as well as technologies of Salt Farm Texel. Monthly Technical training for farmer groups are conducted timely. With the coordination of DAE we arrange cross visit. Furthermore, capacity development training is provided to CPMC member.

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 farmers 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. The farmers have welcomed SFT technology with both hands as it is easier and more impactful than traditional method.

Laily Begum, Lead farmer, Burirchar, Barguna Sadar stated that ;

“due to heavy rainfall most of the vegetable garden were damaged at my locality, but I am successful by applying these improved technologies as rain water and salt washed away through the furrow. This method is very helpful to each and every intercultural operation like weeding, watering and applying fertilizer & insecticides that perform well and we got good harvest. Local farmers are now visiting my plot and are eager to learn this technology as well as becoming inspired seeing the tremendous success and interested to replicate the technologies in the upcoming season. Now my demonstration plot is known as learning school among the community and I plan to cultivate those vegetable by following the new technologies in large scale and that will contribute to my family nutrition as well as higher education of my children.”

Achievements throughout the year:

- 2 new Upazila inception workshops have been conducted where UNO, Upazila chairman, Gob official, NGO representatives and Journalist were present.
- 1700 farmers along with 68 lead farmers have been identified and profiled through Akvo Flow. (Online database system)
- 100 lead farmers have been trained as trainer in saline tolerant production technique.
- 297 technical sessions have been conducted on selected crops at producer group level and provided winter and summer vegetables seeds.
- 100 demonstrations plot have been established and re-established where technologies of Salt Farm Texel were showcased.
- 5 collection point have been established and the management committee have been thoroughly trained & linked with different market actors.

Sector - 4: Economic Development Through People's Organization & Microcredit

"Microfinance says to a person: I see where you are today but I believe where you can go tomorrow" - Chad Jordan

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 Micro Finance program was restructured and extended from time to time as per requirement. The moving strategic plan for three years was prepared by external consultants.

CODEC is operating its Micro Finance program in a very professional approach with its very experienced management team and support of PKSF and CODEC's own fund. Since inception, CODEC believes that knowledge sharing process across the organization which creates an amicable organizational & programmatic space is very important. Through this management can take better decisions through management information system. Web based MF operation software is introduced in all MF branches and head office where the daily performance of the program is monitored.

CODEC MF team also visited other organizations to share and learn from each other's experiences. We understand the importance of branch management as the backbone of MF program and we always position experienced branch managers. Training is provided to Branch Managers, Area Managers, Zonal Managers and its related personnel by specialized Micro Finance institutions. It has been observed that the operation of MF is more satisfactory in those areas where CODEC has existing Social Programs.

We have made financial trend analysis of CODEC using Key Ratios, especially those ratios which are being used 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. The trend analysis shows that CODEC is performing very efficiently to manage its microfinance activities. Details are stated below:

■ CODEC is very 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 very high.

■ 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

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 2340 coastal villages in 64upazillas under 11 districts and implementing a wide variety of social and economic programs. Operating from 102 branches, CODEC has been able to organize 6795 village organizations of poor and disadvantaged people covering **1,45,414** women and men (95.2% women) up-to June 2019

CODEC is operating its micro finance program with financial assistance from DANIDA, PKSF, Strømme 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 eleven districts - *Chittagong, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalokathi, Bagerhat, Pirojpur & Khulna*. During the reporting period from 1st July 2018 to June 30, 2019, the status of CODEC physical coverage under the CODEC Micro Finance Program is as follows:

Sl. No.	Details	No. of Coverage
1	Branches	#102
2	District	#11
3	Upazila	#64
4	Union	#445
5	Village	#2340
6	Village Organization	#6795
7	Households	#145,414
8	Members	#145,414
9	Savings In BDT	1,210,194,016
10	Borrower	#118,892
11	Loan Portfolio In BDT	2,716,847,248

UPP-UJJIBITO PROJECT

Ujjibito, which means infused with new life, is a new project targeting the vulnerable and women-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The specific objectives of the project are: I) Sustainable graduation from ultra-poverty of nearly 32500 vulnerable and women-headed households; and II) Creation of workable materials access of poor rural

communities nationwide to markets and service providers. CODEC initiate this program from 1st January 2014 of the selected 18 branches under Patuakhali & Barisal zone. The project was closed as on 30 April, 2019.

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 etc. CODEC initiate this program in Kulkhati Union of Nalcity Upazila under Jhalokathi district from



Creation of self employment through SME
CODEC MICRO FINANCE PROGRAM

27July, 2014 with financial & technical assistance from PKSf. From March 2018 Santospur union of Chitalmari Upazila under Bagerhat district is included to implement ENRICH program.

As of June 30, 2019 CODEC loan disbursement to its borrowers under ENRICH loan is Tk. 8,66,74,000 with an outstanding loan of Tk.2,97,21,705.

KGF (KUWAIT GOODWILL FUND FOR PROMOTION OF FOOD SECURITY IN ISLAMIC COUNTRIES PROGRAM)

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 from 1st November 2015 in the Charbangshi & Mollarhat branch under Raipur & Laxmipur Sadar Upazila 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 is to increase environment friendly sustainable agricultural production to insure food security and to provide modern, handy and environment friendly agricultural technologies, establish market linkages, make value chain interventions, 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 2018-2019 the total budget of the unit is Tk.19,16,300 out of which CODEC contribution is Tk.3,47,580.

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 and marketing system for the fisheries product. To ensure better understanding among the farmers, and proper implementation of activities CODEC provide training

support to 400 farmers. During the financial year 2018-2019 the total budget of the unit is Tk.19,00,400 out of which CODEC contribution is Tk.2,69,780.

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 2018-2019 the total budget of this program is Tk.59,000.00.

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. Sports like football, volleyball, kabaddi, long jump, sprint race, skipping rope, cycling, etc and cultural events like dance, music, debate, quiz, recitation program are organized where the students actively takes part. During the year 2018-2019 the total budget of this program is Tk.11,93,600.00 out of which CODEC contribution is Tk.4,77,440.00.

ELDERLY PEOPLE PROGRAM

CODEC has been implementing this program since 1st July 2018 in 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, blankets etc. According to PKSf guide line we are implementing this program.

KALPATORU

Bagerhat district is recognized to be one of the coastal district 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. Moreover, to reduce such type of migration in the future, 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 Upazila under Bagerhat district with the support from Strömme Foundation. There is a specific criterion for beneficiary selection. CODEC disburse amounting to Tk.37,90,000.00 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, 2019 is Tk.21,46,641 (land) and Tk.4,49,270 (IGA) respectively.

"I feel very Happy in getting the land ownership. Now I have own land and house. I also received housing support from government" - Nasrin Begum

"We are Dalits and for this reason we cannot avail our rights and entitlements but when we attached with SRG we are all well aware about our rights" – Sakarika Das

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, 2019 the accumulated savings balance is Tk. 83,07,85,889.
2. **Voluntary Savings:** As of June 30, 2019 the accumulated savings balance is Tk. 12,21,43,613.
3. **Term Savings:** As of June 30, 2019 the accumulated term savings balance is Tk. 22,83,45,710.

CREDIT PROGRAMME

I) JAGARON LOAN (RMC):

Around 117,581 female members have been admitted and they have saved Tk. 63,29,49,817 by weekly savings program. The outstanding loan balance is Tk.178,04,12,982 to 100,584 borrowers as on June 30, 2019.

II) AGRASHOR LOAN (ME):

Around 19,334 members have been admitted and they have saved Tk. 28,06,58,482 by weekly savings program. The outstanding loan balance is Tk. 82,31,13,894 to 16539 borrowers.

III) SUFALON LOAN:

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 2018-2019 total Tk.11,43,90,000 disburse to 7730 borrowers and the loan outstanding balance is Tk. 96,41,564 as on June 30, 2019 to 633 borrowers.

IV) BUNIAD (ULTRA POOR):

7474 members have taken part in this program including Ujibito program and they saved Tk. 3,33,48,148 Tk. The outstanding loan balance is Tk. 6,72,39,567 to 4524 female borrowers as on June 30, 2019.

V) SAHOS (APODKHALUN 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. 850 members have been take part in this program and the outstanding loan balance is Tk.41,22,256 as on June 30, 2019.

VI) ENRICH LOAN (IGA, LIVELIHOOD & ASSETS CREATION):

CODEC initiated this loan program in the two ENRICH union Kulkhati and Santospur with the financial & technical support from PKSF. Total members of this program is 1387. The outstanding loan balance is Tk. 2,97,21, 074 to 1043 female borrowers as on June 30, 2019.

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 (Jagaron & Agrashor) have to pay 0.7% of borrowed amount as premium to avail this facility. As per benefit of these facilities the outstanding loan amount of the respective member



Women empowerment through
engagement in economic activity
CODEC MICRO FINANCE PROGRAM

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 2018-2019 CODEC paid Tk.1,38,01,960 as claim from member welfare fund. The outstanding fund balance is Tk. 12,15,02,449 as on June 30, 2019.

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

Indicator	2018-2019	2017-2018	2016-2017	2015-2016	2014-2015
Capital Adequacy Ratio	7.8%	7.1%	6.9%	6.8%	7.3%
Ratio of Reserve to Capital	22.8%	20.8%	14.2%	15.8%	11.7%
Capacity to Supply Loan	12.8%	24.2%	11.5%	22.8%	40.1%
Customer Recovery Rate (CRR)	93.9%	97.0%	99.7%	95.0%	90.0%
Customer Recovery Rate (CRR)	96.8%	97.5%	97.7%	98.0%	97.8%
Member per field officer	25	31	33	35	30
Total Overdue	11528610	9633801	8115301	8151478	4633801
Provision ratio	4.8%	5.2%	4.4%	4.8%	4.2%
Expenses per branch	140	130	120	120	90
Income to deposit ratio	37.2%	32.2%	39.7%	30.4%	37.8%
Return on assets	4.8%	2.2%	1.2%	1.6%	3.8%
Return on equity	20.7%	10.8%	14.2%	15%	11.7%
Income per field officer	266.41	288.03	258.86	314.21	288.03
Loan outstanding per field officer	6,09,386.76	5,02,258.81	4,96,138.52	3,88,933.41	3,20,440.03
Net loss	7,02,200.00	96,300.00	36,31,59.00	10,74,00.00	3,20,000.00
Credit to total staff	53.8%	49.2%	52.1%	48.0%	49.2%
Cost to each of total secondary user	8.3%	9.3%	9.5%	8.5%	9.2%
Current Ratio	1.0	1.0	1.0	1.0	1.0
Debt service coverage	17.2%	16.2%	16.0%	18.5%	15.7%

SPECIAL PROGRAM UNDER MICROFINANCE

1. 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 2018-2019 CODEC has given scholarship to 207 PECE & JSC students.

2. Eye Camp: With the aim to provide eye treatment facilities to poor and vulnerable of the remote areas CODEC has organized 06 nos. eye camps at union level and total of 375 community people have received eye treatment facilities from the camps and a total of 57 patients underwent cataract surgery during 2018-2019.

3. Health Camp: CODEC has organized 25 number health camps with the MBBS doctor and 1065 patients received healthcare services from the camp during 2018-2019

4. Blanket Distribution: In winter season to fight cold the winter-strike distressed people from coastal area had been distributed blankets. Total 3872 blankets have been distributed in Chittagong, Bagerhat, Patuakhali, Barguna Laxmipur & Noakhali in the year 2018-2019

5. Counselling for Adolescent school girls: During the year 2018-2019 14 counselling 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 Upazila women and children social welfare officers were present.

CHALLENGES OF CODEC MICROFINANCE PROGRAMME

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

- River erosion
- Seasonal Migration
- Water logging
- Default Increase
- Staff drop out
- Over debt of beneficiaries beyond capacity

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 their participation in the process of the development program.

Sector - 5: Legal Support, Rights and Advocacy

"Injustice anywhere is a threat to justice everywhere"

- Martin Luther King Jr.

Domestic violence, early marriage, dowry, divorce, denial of rights is some of the major concerns in Bangladesh at present and CODEC is working is creating awareness to dismantle the problems gradually. The local Imam, marriage register, local attributors along with Union Chairmen, Attribution Council and Village Courts possess knowledge and skills and are motivated to play an efficient and effective role in the community. Union Parishad Chairmen and Rights activists of Human Rights Organizations and Lawyers Panel are working side by side with CODEC to establish a sustainable provision of conflict resolution service. Poor households in disputes finds affordable access to justice through this sector of CODEC. Presently CODEC is implementing one project in this sector which is briefly described below;

PROMOTION OF RIGHTS AND ENTITLEMENT FOR DIGNITY OF FISHER-FOLK COMMUNITIES PROJECT

Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC) project was initiated with the support of Manusher Jonno Foundation, to increase access of fisher-folk community to public services and resources (Health, Safety-net, Agriculture Extension Service) and increase Social Dignity of women and girls in fisher-folk community. Through this project, fisher-folk community will be engaged with better alternative income generating activity through advancement of women and girls. This project is currently being implemented in 4 Upazila (Laxmipur Sador, Raipur, Kamolnagar & Ramgoti Upazila) in Laxmipur District. The project covers 12250 target population, where number of Direct Beneficiaries Are Female: 5750, Male: 5750, Girls: 375, Boys: 375 and additionally this project will have provided support to 250 differently able persons.

The project's major activities in the working area are - building institution, group meeting, CC

reformation, need assessment & AIGA Selection for women and girls, AIGA training for fishery women, Trade Basis Training or youth (18-35 years old). Moreover, meeting/workshops are organized co-ordinating with GO/NGO's.

The project finds out a suitable locations & target people on the basis of the provided guide line. Then, forms groups with 50 members each constituting 1 Male & 1 Female Member from a household. After that the project conducts group meeting twice in a month and provide technical support around the year. Simultaneously, the project observes National & International Day and conduct National Level workshop to share of Fishery Laws.

Major achievements of the Project throughout the year;

- Inception workshop held on 6th May 2019 in the Deputy Commissioner Conference room of Laxmipur District where Deputy Commissioner of Laxmipur District was Present as the Chief Guest and the workshop was presided over by Honorable Kamal Sen Gupta Deputy Executive Director CODEC.

- 15 Volunteers have been recruited and have been given one-day Orientation.

- 214 Groups have been formed and each group consist of 25 Female and 25 Male members. Some of the groups are led by women who runs for the position of Group president.

- 8 Coordination Bi – Monthly Meeting has been conducted in four Upazilas where Government Support during Ban Period and safety net, ensuring Fisherman ID Card for every fisherman, gender-based violence was discussed.

- World Mother's Day has been celebrated in 10 Government Primary School (GPS) of 10 Unions.

- National and International Day like International women's Day, Disaster Preparedness Day, National Legal Aid Day and World Environment Day were observed by the District Administration and project team.



Looking for a bright future
CODEC PREDFC PROJECT

CODEC EMERGENCY RESPONSE

CODEC has been growing and evolving into efficient and effective non-governmental development organization in the coastal area of Bangladesh. The organization mounted major successful responses to cyclones during 1991 cyclone, Sidr (2007), Mahasen (2013) and Roanu in this coastal area. CODEC is committed to respond in any large-scale disaster and also are implementing disaster and emergency related projects to help the coastal communities prepare themselves in case of any dangers. CODEC's disaster response projects are clustered below:


1988 – 1995: During this tenure, CODEC has implemented 13 projects. Most of the projects were taken on hand due to the major cyclone catastrophe that had hit the coast of Bangladesh in 1991. 'Relief Operation', 'Book Distribution Support', 'School Construction Support', 'Material Support', 'Medical Support', 'Input & Housing Support', 'Agriculture Support', 'Food & Agriculture Support', 'Water & Sanitation/Hygiene', 'Improvement of Sanitation in Five Fishing Villages of Chittagong', 'Rehabilitation Support Program' were the project undertaken after 1991 Cyclone was struck. Besides these, 'Post-Flood Rehabilitation Project for Laxmipur District' project was executed to improve the livelihood of the people of 13 Unions in Ramgati after flood had hit them in 1988.

1996 – 2000: With the help of DANIDA, CODEC executed 'Rehabilitation Support Program', 'Post flood Rehabilitation Project' & 'Post flood Rehabilitation Loan' in 1997-99 where about 2000 families were benefitted after the cyclone & flood in 1997. The objective was to support the affected landless, marginal and small households by providing material and financial assistance for house rebuilding, sanitation and income generating activities related to crops and poultry production. In addition, 'Cyclone Housing Program for Rehabilitation and Preparedness' project was Implemented with the help of STRØMME Foundation after the cyclone "Helen" had hit the coasts in 1997.

2001 – 2005: Only 1 disaster responsive project was instigated during this period. 'Ramgati Rehabilitation Project' was instigated with the help of The Royal Danish Embassy for rehabilitation of households affected by river erosion in Ramgati Upazila under Laxmipur District. A plan has taken to rehabilitate 300 families in Kalkini union project area and 305 families in Alexander union project area.

2006 – 2010: During the crisis of SIDR cyclone in 2007, CODEC initiated quite a few relief supports with the help of The Royal Danish Embassy, Save the Children, STRØMME Foundation, UNICEF, ECHO, NETZ Bangladesh, MOFA, Local NGO's, Students of Chittagong University & Government of Bangladesh. A total of 15,000 SIDR affected families were supported and rehabilitated in Patuakhali, Barguna and Bagerhat districts during that time. Besides the hectic work that CODEC has gone through after SIDR disaster, it has also implemented 'Early Recovery Child Protection Programme (replacing pre-posting kits)', 'Water, Sanitation and Hygiene promotion (WATSAN) project-1,2,3', 'Recreational Materials Distribution Programme' and 'Mobilizing Communities for Disaster Risk Reduction, DIPECHO-IV & V' projects with the help of UNICEF, Save the Children, DFID and CARE Bangladesh.





Frequent tidal surge in coastal areas of Bangladesh

2011 – 2015: ‘Enhancing Disaster Preparedness among Communities and Institutions in Bangladesh DIPECHO-V’, ‘Emergency Rehabilitation and Early Recovery to Mahasen’, and ‘DIPECHO B’ projects were funded by Save The Children for implementing School Disaster Management program & preparing the people of Sitakunda, Barguna, Patuakhali & Cox’s Bazar District on how to respond during a natural disaster. ‘Flood affected people’s livelihood & early recovery project (EMERGENCY)’ project was undertaken for helping flood affected households of coastal areas in 2012-13.

2016 – Present: CODEC has been very successful in implementing disaster responsiveness projects -

‘Emergency Assistance to Cyclone ROANU Affected Communities in Southern Coastal Bangladesh’, ‘Child Protection Response’, ‘Implemented 3GD Cyclone ROANU Affecting Schools’ & ‘Safe Centre for Children through Financial Support’ projects were Implemented to support 3000 Households and 60 children after ROANU cyclone in 2016 with the help of UNICEF and Save the Children.

‘CODEC Micro Finance Emergency Response’ project was instigated for 85 critical Roanu affected people in Dakkhin Ghoramara in Sitakunda where 3,40,000 taka was provided.

‘Resilient Livelihood to Coastal Disaster Affected Community (SMART DRR phase II)’ project is initiated from September 2016 and is continuing to increase knowledge on DRR preparedness, Mitigation and Early Warning System, increase knowledge on coping mechanism in Barguna.

‘EUAJD Volunteer Project’ was initiated in October 2017 and ended on March 2019 through which 10000 vulnerable community members was able to build their capacity in humanitarian response, DRR and resilience, increased vulnerable community members’ knowledge on pre & post disaster in Patuakhali.

‘Empowering Local and National Humanitarian Actors (ELNHA)’ project was intended to change in LNHA’s Strength, Voice and Space for effective humanitarian preparedness and response of Patuakhali & Barguna district which was funded by Oxfam.

During the Rohingya Influx in August 2017, CODEC played an extensive role in mitigating the initial wave. Since then, CODEC is implementing 5 projects related to Rohingyas – ‘Education and Protection for Refugee children (EPRC)’, ‘Feeding program for the disadvantaged Rohingya refugee children (SFP)’, ‘Protective Environment Creation for Children and Adolescents in and around Cox’s Bazar (CFS)’, ‘Unregistered Myanmar Nationals (UMN)’ and ‘Multi-Sectoral Development Centre for the safety and security of Rohingya and Host Community Children (MSDC)’ with the funding from UNHCR, WFP, UNICEF and ERIKS respectively. These projects are initiated to educate, train and aware Rohingya children so they receive non-formal education, nutrition benefits and are safe from violence, abuse & trafficking.

CODEC CAPACITY BUILDING

Introduction

CODEC has been placing high priority on training and developing the capacity of its staff and target beneficiaries from inception. CODEC attempted a comprehensive approach in order to achieve the goal of their sustainable development involving the target beneficiaries including their organization drawing a balance between technical inputs in one hand and organizational and socio-economic inputs on the other hand. CODEC aims to put premium to the best level for skill and professional development of all staffs.

Human resources development (training) In CODEC is divided into three major categories: Need based staff recruitment and train up; Staff capacity development training in five thematic areas; target members capacity development in both human development and occupational skill development in five thematic areas. These human development and skill development training for both staff and target beneficiaries are a continuous process and initiatives of CODEC as projects and programme annual plan and budget.

CODEC envisages enhancement of its organizational capacity in the fields of ICT in program / project implementation, human resources development, program and project implementation on context of 21 century challenges and well as its' journey to self-reliance. CODEC will focus on the following issues:

- Strategic planning of the Organization: CODEC updated its strategic plan for the year 2019-2023, in line with its Goals with four pillars (e.g. development in coastal and riverine areas, provide services with development partners, social entrepreneurship and innovation in microfinance) as well as national and international priorities e.g. Vision 2021, SDG 2030. This will provide an overall direction to CODEC's way forward.
- Improvement in Financial Information System: At present, CODEC is using SIMPLY Software for financial information for each individual project. CODEC need a state-of-the-art financial software, which would support all projects and of the organization as a whole. It will expedite the organizational efficiency in financial decisions. CODEC is still waiting to get a proper upgraded version of an efficient software.
- Management Information System (MIS) for Programs and Projects: An ICT based MIS for planning and implementation of programs and projects of various nature, with different development partners as well as GoB agencies can make CODEC more efficient in management.
- Organization-level MEL: CODEC has developed an M&E Cell with 5 personnel. CODEC will develop its M&E personnel and equip M&E Cell with ICT and GIS/RS software. With this CODEC will be able to streamline the results and achievements from various program/projects in line with Organization's portfolio. Besides, based on the learnings, future planning will be smooth for the organization. CODEC will be benefitted if a profession on MEL may be hired as short-term consultant in this cell.
- Knowledge Bank, Technical Team & Program Development Cell: Depending on the nature, size and extent of the development programmes, CODEC may establish Technical Cells to support the programme. CODEC will establish an IT-driven strong Monitoring, Research, Technical and Knowledge Management Cell to support the Development Division. CODEC will also establish a Programme Development Cell to respond to Calls and develop own projects. CODEC will require assistance to develop such department.
- Human Resources Development: CODEC envisages to develop its key personnel in various stages and sectors e.g. program design, financial management, climate emergency and environment, biodiversity management, etc. CODEC also feel to arrangement of some exposure visits for its staffs for intensive technical trainings and to ensure specialized, motivated and energetic pool of experts for the organization. This will help its journey to self-reliance in the face of 21 century challenges. CODEC will be benefitted if abroad training / education may be awarded to deserving CODEC personnel, which was done by Danida from 1985 to December 2012.
- GIS Set Up: A GIS set up is required for planning and implementation of programs and projects of various nature, with different development partners as well as GoB agencies can make CODEC more efficient in management. In this regard, CODEC needs a trained person from USAID to train the CODEC staffs. Computer, GPS and relevant software is needed in this purpose.

HIGHLIGHTS 2019

CODEC Human Resource Development & Training

CODEC Human Resource (Training) is responsible for enhancing the capacity and professionalism of CODEC staff and programme participants through a wide range of human development and management training. CODEC provides training and technical support through its training centres, projects offices and head office. CODEC provided training to 139,034 participants (male-36877, female-102157) both staffs and beneficiaries in period of July 2018- June 19. Jointly with CCC and UNICEF, CODEC provided training to staff/doctors/ senior staff nurse (SSN)/paramedics of health facilities and managers of NGOs who are working in the urban area, sensitising them about adolescent friendly health/nutrition/issues affecting working women and girls. CODEC also linked with voice of America, British Council and resource persons for developing communicative English language (DCEL) course for project & head office staff, aimed at increasing English proficiency. The course has been successfully completed by three batches of participants.

Furthermore, CODEC has working with the staffs of the projects working for safety & security of host and Rohingya children at Cox's Bazar to provide its staff with more capacity-development opportunities. CODEC provided training to 4928 staffs (Male-2441 & Female-2487) by 230 batches and 4545 beneficiaries (male-898 & female-3647) by 275 batches on education, health, skills and child protection sectors through CODEC five projects- Education, Protection for Refugee Children (EPRC), Multi Sectoral Development Centre (MSDC), Undocumented Myanmar Nations Children Education(UMN), School Feeding Program (SFP) & 'Protective Environment Creation for Children and Adolescents(Child Friendly Spaces (CFS) projects.

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.

TRAINING
ACTIVITIES



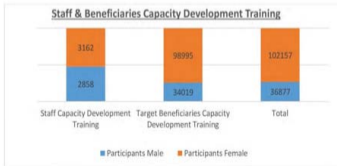
TRAINING ACHIEVEMENTS

The Quantitative Achievement of Training Programme from July 2018 to June 2019 are shown below:

CODEC Human Resource (Training) cell is responsible for enhancing the capacity and professionalism of CODEC staff and programme participants through a wide range of human development and management training. CODEC provides training and technical support through its training centres, projects offices and head office. In 2018-19, CODEC provided training to 139,034 participants both staffs and beneficiaries (staffs- 6020 & beneficiaries- 133,014). Jointly with CCC and UNICEF, CODEC provided training to staff/doctors/ senior staff nurse (SSN)/paramedics of health facilities and managers of NGOs who are working in the urban area, sensitizing them about adolescent friendly health/nutrition/issues affecting working women and girls. CODEC also linked with voice of America, British Council and resource persons for developing communicative English language (DCEL) course for project & head office staff, aimed at increasing English proficiency. The course has been successfully completed by three

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Total 139034 participants (male- 36877 & female-102157) both staffs and beneficiaries were trained through 6479 batches staff capacity development and beneficiaries capacity development training for the period of July 2018 to June 2019.



STAFF CAPACITY BUILDING TRAINING ACHIEVEMENTS

6020 staffs (2858 male and 3162 female) of CODEC project and programme received training from 304 batches in the period of July 2018 to June 2019 for their capacity development which was very helpful to operate their program smoothly.

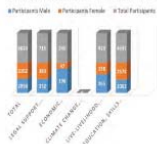
➤ 4637 staffs (2063 male & 2574 female) were trained through 229 batches training on the thematic area: Education, Skills and Entrepreneur Development.

➤ 423 staffs (265 male & 158 female) were trained through 26 batches training on the thematic area: Live-Livelihood, Food, Nutrition and Health Security

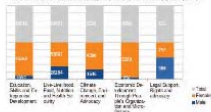
➤ 245 staffs (male-198 & female-47) were trained through 18 batches training on the thematic area: Economic Development Through People's Organization and Microfinance

➤ 715 staffs (male- 332 & female-383) were trained through 31 batches training on the thematic area: Legal Support, Rights and advocacy.

CODEC FIVE THEMATIC AREA WISE STAFF TRAINING ACHIEVEMENT (PARTICIPANTS)



Thematic area wise Beneficiaries Capacity Development Training (Participants)



BENEFICIARIES CAPACITY BUILDING TRAINING ACHIEVEMENTS

133,014 beneficiaries (34,019 male and 98,995 female) of different CODEC projects and programme received training from 6175 batches in the period of July 2018 to June 2019 for the capacity development of targeted beneficiaries.

➤ 38716 target beneficiaries (male- 3554 & female- 35162) were trained through 2164 batches training on the thematic area: Education, Skills and Entrepreneur Development.

➤ 81871 target beneficiaries (28204 male & 53667 female) were trained through 3435 batches training on the thematic area: Live-Livelihood, Food, Nutrition and Health Security

➤ 6226 target beneficiaries (male-1646 & female-4580) were trained through 313 batches training on the thematic area: Climate change, Environment and Advocacy

➤ 5580 target beneficiaries (male-251 & female-5329) were trained through 233 batches training on the thematic area: Economic Development Through People's Organization and Microfinance

➤ 621 target beneficiaries (male- 364 & female-257) were trained through 30 batches training on the thematic area: Legal Support, Rights and advocacy

Thematic area wise Beneficiaries Capacity Development training achievement for the period of July 2018 to June 2019 are as follows:

Sl.	CODEC Five Thematic Area	Batch	Participants		Total
			Male	Female	
1	Education, Skills and Entrepreneur Development	2164	3554	35162	38716
2	Live-Livelihood, Food, Nutrition and Health Security	3435	28204	53667	81871
3	Climate Change, Environment and Advocacy	313	1646	4580	6226
4	Economic Development Through People's Organization and Microfinance	233	251	5329	5580
5	Legal Support, Rights and advocacy	30	364	257	621
	Total	6175	34019	98995	133014

Up to June 2019, total 108 CODEC Personnel received abroad training mostly from Denmark organized by DANIDA and other Donor organizations.

For human resource development, Training is the crucial component of CODEC development approach and operational strategy both in terms of quality and quantity. An underlying assumption of CODEC exit strategy of any projects or programme is the human resource development/training of the targeted beneficiaries for their capacity building and institutional development. Subsequently, occupational skill development Training/ Technical and Vocational Education and Training (TVET) for the beneficiaries is a continuous process for their economic progress and self-reliant.



Vocational training for
employment diversification



Extension of Agro-Technology for high yield

MANAGEMENT

As a non-government development organization, CODEC concentrates mainly to improve the lives and livelihood of the coastal disadvantaged communities encompassed with a vision and mission. In this regard,

CODEC Management Strategy, Style, Structure, Staff and Skill are governed and propelled by the active participation and involvement of primary stakeholders of the coastal community and its human resources. In real terms, being a people-centered organization, it puts the needs of the community people first. So, the performance of the staffs of all levels is reflected in the measurable areas of personnel outcomes, resource acquisition, efficiency, job satisfaction and promotional career development.

Institutional Growth and Management

CODEC has been institutionalized and growing mainly through People; people-based Policy; and policy-based Plan, which thrives with CODEC's vision and mission. To ensure the implication and replication of these ingredients, CODEC line management is distinguished with front line management deployed in Programme operation, Midline management deployed in coordination, back up support and monitoring, Head Office line management for determining the policies, plan, strategies and support to the downstream management. All of these elementary processes are structured with Organizational Organogram which is enclosed in Appendix.

Capacity Building

In CODEC there are strong resource persons with skill and long-term experiences. Through them and sometimes by external resource persons, as per needed, capacity building process is continuously running.

All staffs are valued and respected for their ability to perform, adapt and each person's capacity to continue to learn and develop over time with experiential learning in relationship with respective team and community people. CODEC follows a precise Service Rules and HRM Policy mainly to secure appropriate recruitment, orientation, coaching and job-based training for professional development inside and outside of the organization. CODEC's Code of Conduct is considered at all levels as a parameter of behavior, morality, values and zero tolerance.

Core Human Resource Group

Through enhancement of practical experiences, capability, growth, human capital and harmonious team relationship since 1985, CODEC foster and put together a Core Human Resource Group in the organization those have been grown up and performing proficiently in development and management areas.

PROGRAM

The program department of CODEC includes six thematic areas - Microfinance, Education, Health and Nutrition, Livelihood, Rights and Climate Change & Disaster Management. CODEC programs are implemented with a view to socio-economic development of coastal people of Bangladesh focusing economic and socio-cultural empowerment with particular focus to education, livelihood development, savings generation, creating entrepreneurs, micro insurance, human resource development, legal justice and change, gender diversity, human rights, agricultural, technology transfer, biodiversity conservation, disaster risk reductions and climate change, strengthening local government, water, sanitation and hygiene promotions, etc. 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 the 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.

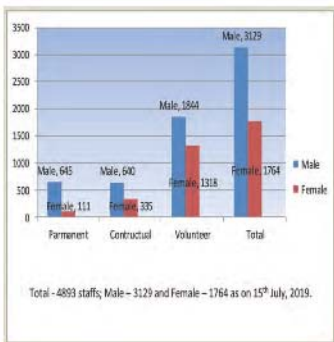
The operations/responsibilities of the program department will cover the whole spectrum of project development, planning, implementation, project management, training, research and resource mobilization. This department also adapts to web-based tools like Project Information Management System to ensure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

HUMAN RESOURCE & ADMINISTRATION

CODEC is known for its highly committed & skilled personnel which is CODEC's greatest asset. Our central function is to support the successful implementation of CODEC's organizational objectives by managing a flexible, highly skilled, fully competent and motivated workforce. Human Resources has been identified time and time again as a critical factor for organizational success. The HRM Department is a strategic partner to all areas of the organization's work, which incorporates both In Personnel Management and newly developed Human Resource Information Systems (HRIS); The HRM Department's ~ Personnel Management comprises the key tasks of developing and implementing human resources management policies to support the CODEC's Strategy and the Organization's structure, as well as its operational activities, through Recruiting the Right People for the Right Job, Maintaining a Safe Environment, Employer-Employee Relations, Compensation and Benefits, Training and Development in light of CODEC SERVICE RULES & HR MANUAL. Through Human Resource Information Systems (HRIS) ~ HRM department is maintaining its full control over total manpower which provides more information to the management for taking any decisions regarding the personnel.

CODEC's HRM department believes that, Team Work and building strong relationship between each other will change the whole working process and quality output of the work. Currently CODEC Human Resource Department is providing full support to Total - 4893 personnel; Male - 3129 and Female - 1764 as on 15th July, 2019.

CODEC's Administration Department has changed a lot in the area of automation during recent years. Now a day's CODEC maintains its Administration aligned with modern Administrative practices with newer policies, guidelines made by GoB and different Donor's; and by implementing those changes it is enriching itself as a department day by day.



INTERNAL AUDIT

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. 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.

Following activities were conducted by the Internal Audit Department as per Audit plan.

Audited Micro Finance (MF) Branch Information Audit Conduction Period: Jan to June, 2019

Name of the Zone	No. of Audit						No. of Audit Conducted Based	Total No. of Branch	Audit Compliance Rate
	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019			
Chattoagram	02	03	03	03	03	02	16	16	100%
Noakhali	02	03	03	02	01	02	13	14	93%
Laxmipur	01	03	03	03	03	02	15	17	88%
Barisal	02	03	02	02	03	01	13	16	81%
Patuakhali	02	04	02	02	03	-	13	19	68%
Bagerhat	04	03	03	03	03	02	18	20	90%
Total	13	19	16	15	19	09	88	102	86%

Audited Program Information Audit Conduction Period: July to June, 2019

Region	Working Place & Project Name	No. of Regular Audit	No. of Special Audit
Chattoagram	Head Office	11	1
Cox's Bazar	UMN, EPRC, Read, Torun-Alo, SFP, CFS	12	-
Barisal	Natun Alo, BRUC-ASIA, EHUNA, STAB, PNSASS	5	-
Khulna	Nobo Jatra, EYFW	4	-
Chattoagram & Laxmipur	PREDFC, URBAN	2	-

Internal Audit Department provided other following services which added value to the organization on the required basis from the management:

- Prepared half yearly audit plan (January 2019 to June 2019)
- Achieved risk based internal audit plan of 2019 as per monthly audit plan
- Ensured proper documentation against audit findings along with preparation and preservation.
- Supervised and trained zonal auditor to ensure conduction of internal audit activities and reported to the management as per monthly work plan.
- Performed special investigation as per management requirement.
- Prepared Internal Audit Manual.
- Reported to the management regarding serious financial irregularities discovered in Branches.
- Prepared monthly and quarterly summary audit report and submitted accordingly.
- Performed system audit as per Audit plan.
- 2 Investigations have been conducted as per requirement of the management and reported accordingly.

MONITORING & EVALUATION

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. The Monitoring and Evaluation Cell (M&E Cell) in the organization is monitoring progress systematically towards achievements of result and provide technical and strategic support to the management. CODEC has a strong M&E team comprising of expertise in different sectors so that they understand the project thoroughly.

CODEC has established its own Monitoring Cell comprising with five professionals (two female and three 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 last fiscal year, as per the direction of Executive Director (ED) and management, M&E team conducted 30 field visits of 22 different projects at coastal areas of Bangladesh. 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. From the field visit they try to find that quality of project depending on maintain the start and end timeline by following guidelines, ensuring related participants, module and need base scheduling, timely invitation, quality venue and necessary materials.

Additionally, they help in writing project proposal, produce monthly and quarterly monitoring report according to the DIP achievement of every project within the quarter, are engaged in preparation of annual report of the organization, presentation and other activities as per management demand.

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 Procurement are – Transparency, Accountability, Fair Competition & Non-discrimination, Value for Money & 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.

Steps of CODEC Procurement Process:

- Vendor or Supplier Enlistments through proper process both for Goods and Service Procurement
- Procurement Plan & Reporting (Monthly/Quarterly/Yearly)
- Purchase Requisition (PR) Submission
- Inviting Request for Quotation (RFQ) for Bid/Proposal submission
- Comparative Statement (CS)/Bid Evaluation
- Selection of Supplier and Item(s) and Order Processing
- Quality Checking
- Goods Received Note (GRN)
- Payment of Bill to the supplier

Supplier Enlistment Status

Total No. of Suppliers	Total No. of Contractors	Ongoing Suppliers	Ongoing Contractors
140	36	60	15

Supplier Delivery Report

Defect Rate	On-Time Supplies	Supplier Availability	Lead Time (Days)
1.5%	85.3%	93.5%	10 to 15 days (At least)

GOVERNANCE

In terms of organization structure, CODEC has two layers of Executive Body: General Committee, which has been formed with membership of total 30 members, female 12 and male 18 members. The general members will be the members of the general committee. The general committee is the supreme authority in all respect. Any member of the general committee has the right to participate in the election. The Executive Committee will be formed by election. The committee is formed with 7 members. The Executive Committee is the executing to approve all policies to run the organization. They have the right to elect or get elected. Executive Committee will be the supreme authority for the period of three calendar years and is responsible to the general committee.

Generally, the Executive Committee meet four times in a year to approve policy issue, financial issues and strategic issues etc. and

General Committee meet once a year in the Annual General Meeting mainly approve yearly plan, budget audit reports and auditor's appointment etc.

The Executive Director is directly responsible to the Executive Committee. He is also responsible for all day to day operations.

The President is the formal head and will be assisted by the secretaries and is responsible to the Executive Committee. He will preside over all the meetings of the Executive Committee.

The General Secretary will assist the President to maintain his office. He is responsible for calling all meetings after the approval of the President.

The respective secretaries are responsible for their respective office and reportable to the President.

The Executive Director is the Member Secretary of the Executive Committee.

Executive committee holds 06 meeting during the year 2017 – 2018.

On 23 February, 2019 CODEC organized its 32nd 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.

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

Mr. Rijajul Kabir, FCA – Treasurer, CODEC Executive Committee briefly discussed about the audit report by A.Quasem & Co. Mr. Rijajul pinpointed all the issues in the report. He also provided his valuable suggestion of appointing some new audit firms alongwith A.Quasem & Co., S.F.Ahmed & Co. and Rahman Rahman Huq. He also proposed Hoda Vasi Chowdhury & Co for the Consolidated Fund audit purpose, which was approved by the members.

After that, Ms. Jasmeen sultana Paru- Social welfare secretary, Mr. Mahbulul Islam - Executive member and Ms. Jahanara Begum – women affairs secretary gave their valuable speech.

Then, CODEC awarded (06) six Honest and dedicated and (07) seven Best Performer employees with Crest, Certificate and cheque of Ten thousand taka each for the year 2018-2019.

Mr. Abul Kashem – President, CODEC Executive Committee handed over the cheque of Tk. Seven Lac of Group Insurance to Ms. Anjuman Ara, wife of Late Mozam Uddin against his insurance.

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.

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 regarding above summary	Meeting will be held on subject half-yearly basis
02	General Secretary	Apr		Discuss in the meeting, take decision & record in minutes book	
03	Women Secretary			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	Collect information from the field regarding above subject	Meeting will be held on every four months intervals.
02	Archana Paul	Sept.	Member Secretary	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:

Sl	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 Pauli			if require disseminate the decision with proper approval of CODEC Management	

C. Grievance Mitigation Committee:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Kamal Sengupta	Sept.	Ms. Farhana Yasmin 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 Yasmin	Apr		if require disseminate the decision with proper approval of CODEC Management	
05	Meraj Hossain	June			

D. Procurement Committee:

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

Sl	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	Shafiqullah	per		if require disseminate the decision with proper approval of CODEC Management	
05	Wafiq Alam	Strategic			
06	Meraj Hossain	Plan			
07	Shital Kumar				
08	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)

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

G. Investment Committee

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Tajul Islam	Sept.	Mr. Shahid act as Member Secretary	Collect information from the Bank regarding above subject	Meeting will be held on monthly basis
02	Nulufa Begum	Oct-Dec		Discuss in the meeting, take decision & record in minutes book	
03	Shahydul 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, Executive Director
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Report on Financial Management and its Administration

By

Dídarul Alam Chowdhury

Senior Director- Finance & Administration

It is a great pleasure to high light as Senior Director-Finance and administration due to my compliance as Senior Director- Finance & Administration of CODEC. One of our financial goal is to serve as a living example of a well-run organization, symbolizing the skills, tools, and professionals to be taught across the programs of CODEC.

CODEC Finance Department has been managing and controlling the finance of the total organization including resource management of CODEC Micro Finance Programmed, three functional Training Centres and running Development programs supported by different donors with different compliances and following terms and conditions (as different donors' follow different terms & conditions) including GoB rules.

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 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 has been managing and controlling the finance of the total organization including resource management by following seven 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 those who are elected 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.

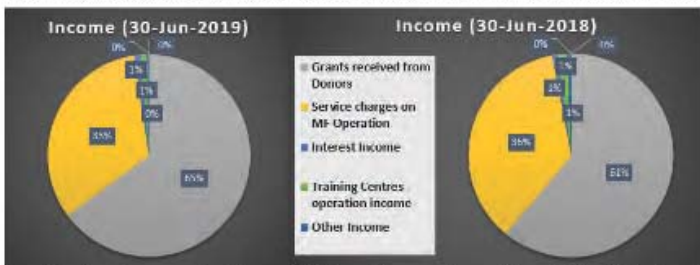
Integrity: CODEC Financial management have been operating with enforcement of a professional team those who are performing through Integrity way by following strategic guidelines, systems, policies and code of conduct with professionally.

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.

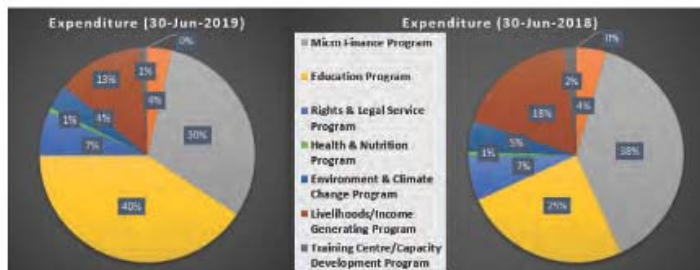
Accounting Standards and Reporting Standards: CODEC Is following generally accepted accounting standard and International Financial Reporting Standards principles for keeping financial records and documentation and also following standard auditing guidelines for the Internal audit.

On analysis of the audited financial statement of CODEC as on 30 June 2019, adequate results in 2019 despite facing challenging field conditions in certain geographies around the year 2018-19. Total Income came in at BDT 1,648 million and grew by 35 % in compare with 2018 which was BDT 1,218 million. Free cash flow grew as well and reached BDT 475 million increasing by 11%. Equity free cash flow reached BDT 839 million, almost 20% increased the BDT 702 million recorded in compare with 2018.

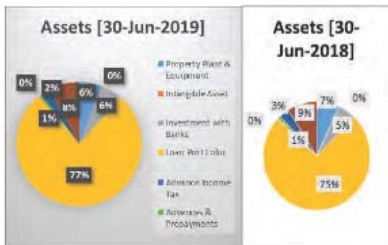
Based on Audit Report 2018-19, the graphical status of audited Income and Expenditures are as follows:



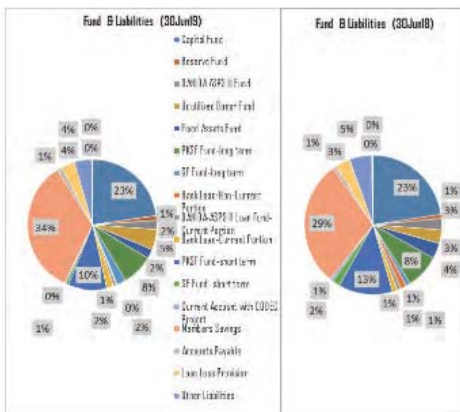
From the above income graphs, it is reveals that grants income increased from 61% to 65% in the year 2019 and on the other hand service charges from micro finance operation is decreased to 33% from 36%. Changes of other components of Income is not materials changes with two comparative years 2019 and 2018.



From Expenditure graph, it has been observed that increased the expenditure trends only on Education program from 25% to 40% in compare with 2019 & 2018 but others components of expenditures trends are decreasing such as Micro Finance program from 38% to 30%, Livelihood/Income generating program 18% to 13%, Rights & legal service from 5% to 4% considering two consecutive years.



From Assets graph, it is reveals that Loan portfolio is increased from 75% to 77%, Investment with bank from 5% to 6% from 2018 to 2019. On the other hand, intangible assets are reduced from 9% to 8% from 2018 to 2019.



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On the other hand, Intangible assets are reduced from 9% to 8% from 2018 to 2019.

On overall analysis of Audited Balance sheet report as on 30.06.2019, it is reveals that CODEC total assets of the organization have increased 18% in compare with 2018 (from BDT 2,985 million to BDT 3,513 millions).

Total Assets BDT 3,513 million as on 30 June 2019 are compositions of Current Assets BDT 3,307 million (94%) including (cash at bank & investments BDT 476 million) plus Fixed-assets at cost BDT 206 million (6%). On the other hands, total Liabilities and Funds BDT 3,513 are compositions of Current liabilities including Long-term liabilities 2,674 million (76%) plus Funds & Reserves BDT 839 million (24%).

From the overall assessment it is opinion that one of the main achievements in 2019 was the expansion of the education program in Cox's bazar region though all along CODEC has been implemented major part in the Coastal areas since inception of 1985 (e.g. Danida Children Calendar Fund, USAID supported SUCCEED, READ, EU funded SHIKHON etc.) and took a loan from Bank to cover-up fund demand raised from the field and other-side volume of loan portfolio as well as Income increased on

Micro Finance operations. This initiative started in last year with a complete analysis of the expansion plan, capacity development of the grass-root level field personnel, group's processes, procedures and organization, three-days annual conference with all project/program leaders at Comilla BARD and strategic guidelines was provided through this conference.

Based on this work, then CODEC management defined a strategy of best practices, introduced incentive /benefits modality, and standardized organization payment procedures, which were implemented along 2018 and 2019.

CODEC management also re-assigned individually for Program/Finance Focal Point from Head Office to know the actual field status and try to establish accountability through assess the both program & financial monitoring by the respective Monitoring and Internal audit department though CODEC faced lots of challenges especially came from field.

On analysis of Balance sheet and cash flow statement, it is evident that the growth in cash flow generation, for both free cash flow and equity cash flow, that CODEC can deliver a vigorous operational performance even in critical field conditions. As such, it is highly appreciated to continue in same race to achieve for the upcoming days with true and resilient potential of the CODEC.

Five year summary information of CODEC

Particulars	July 2018 to June 2019	July 2017 to June 2018	July 2016 to June 2017	July 2015 to June 2016	July 2014 to June 2015
Organizational portfolio:					
Number of Districts	11	11	10	10	10
Number of Upazilas	60	51	50	50	46
Number of Unions	411	400	400	400	360
Number of Villages	2,055	1983	2265	2156	2138
Number of Branches	91	91	91	90	84
Total Staffs	827	790	91	744	604
Gross Portfolio per staff	3,044,727	3,131,243	4,625,140	3,778,504	2,558,760
Total Personal Expenses	206,680,171	193,308,030	157,283,396	134,031,755	119,646,414
Number of members	132,146	120607	119,483	109,989	106,231
Number of borrowers	108,304	99563	95,105	87,047	82,267
Borrowers/members ratio	82%	83%	80%	79%	77%
Balance of loans written off	73,403,666	74,256,083	75,105,333	19,419,041	61,765,891
Saving Portfolio					
Yearly Savings deposit	1,037,751,297	753,840,005	650,681,743	335,720,530	349,212,692
Cumulative savings deposit	4,338,673,279	3,300,921,982	2,547,082,031	1,793,242,026	1,457,521,496
Yearly Savings withdrawn	720,190,919	582,376,781	443,521,385	324,038,359	282,426,815
Cumulative savings withdrawn	3,205,867,645	2,485,676,726	1,903,299,945	1,320,923,161	1,062,744,663
Savings portfolio	1,132,805,634	823,766,070	640,077,929	472,318,865	394,776,833
Savings portfolio growth	309,039,564	29%	36%	20%	20%
Savings portfolio to total assets	41%	35%	34%	31%	20%
Loans portfolio					
Yearly Loan disbursement	4,502,350,561	3,807,999,729	3,059,857,000	2,423,283,000	2,089,581,000
Cumulative loan disbursement	25,506,471,203	21,004,120,642	17,196,120,913	14,136,284,913	11,713,328,913
Yearly Loan recovery	4,029,062,897	3,469,974,661	2,702,084,980	2,678,845,981	1,937,144,890

Particulars	July 2018 to June 2019	July 2017 to June 2018	July 2016 to June 2017	July 2015 to June 2016	July 2014 to June 2015
Cumulative loan recovery	22,988,481,664	18,959,418,767	15,489,444,106	12,787,359,126	10,574,680,617
Loan portfolio	2,517,989,539	2,044,701,875	1,706,676,807	1,348,925,787	1,138,648,296
Loan portfolio growth	473,287,664	20%	27%	18%	14%
Total no. of Loans end of period	108,304	99563	95322	87047	82267
Total no. of Loans in arrear	8,690	8959	6517	5296	5503
Total No. of loans given in period	83,633	114747	116574	99154	98979
Portfolio Quality					
PRA > 30 Days	97291327	81,245,885	54,193,789	54193789	38582962
On time recovery rate (OTR)	98.38%	99%	99%	98%	99%
Cumulative recovery rate (CRR)	99.62%	100%	100%	98%	99%
Equity					
Return of Equity	25%	9%	13%	8%	15%
Portfolio Yield	22%	22%	23%	23%	25%
Personal Productivity	160	185	321	292	239
Admin Efficiency	10%	14%	14%	15%	16%
Personal Expenses/ Operating Exp	90%	74%	72%	70%	73%
Liquid assets/ Total Assets	6%	5%	5%	8%	14%
Risk:					
PAR> 30 days	4%	4%	3%	3%	3%
Loan loss Ratio	1%	4%	4%	7%	0%
Reserve Ratio	4%	4%	4%	4%	4%
Provision Ratio	1%	1%	1%	1%	1%
Sustainability :					
Operating Income/ Operating Expenses	225%	157%	168%	153%	162%
Total Income/Total Expenses	127%	112%	120%	112%	123%
Portfolio Features:					
Portfolio Growth	123%	120%	127%	118%	124%
Client Growth	110%	101%	105%	112%	112%
Average Loan Size	53834	33181	26248	24880	21111
Retention Rate	11%	37%	66%	104%	103%

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 2019 BDT 291.85 million) are operated through registered Trustee Board/Trustee Board to protect & secure employees' benefits. Details are described below:

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 2019, the fund balance arrived BDT 96,791,350. Income earned from the Investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by an external Chartered Accountants Firm.

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 2019, the fund balance arrived BDT 87,668,424. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by an external Chartered Accountants Firm.

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 to BDT 7 per thousand against Life Insurance and to BDT 3 per thousand against Accidental & Health (Critical illness) Insurance and an aggregated to BDT 10 per thousand/per year against total package. As on 30 June 2019, the fund balance arrived BDT 70,664,604. Income earned from the investment is credited to the fund accounts and this fund is audited every year by an external Chartered Accountants Firm.

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 BDT 1,250 per year. Against the abovementioned amount, individual employees may claim actual medical treatment cost up to BDT 350,000/- per year. As on 30 June 2019, the fund balance arrived BDT 6,750,482. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by external Chartered Accountants Firm.

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 BDT.500 (multiple) to maximum BDT.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 2019, the fund balance arrived BDT 29,979,377. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by External Chartered Accountants Firm.

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 2017-18 against total income BDT 7,181,810 where CODEC paid 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 2018-2019:

Value Added Tax	BDT 18,504,895
Tax Deducted at Source	BDT 9,640,081
Tax deduction on Salary & others	BDT 4,356,511
Total	BDT 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. 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 Centres/ 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.

CREDIT Rating

CODEC is awarded with Credit Rating Grade in Long Term "A" (single A) and Short term "ST-3" with outlook "Stable" for the year 2019 which was Grade in Long Term "A-" (single A Minus) and Short term "ST-3" with outlook "Developing" for the year 2018. The rating report provided by the National Credit Ratings Ltd.

A Lot of Work has done in 2019 but hope that More to Come in 2020

In 2019, we reached a number of milestones. From a financial perspective, we showcased for the first time the true cash generation potential of the CODEC, with an equity free cash flow of on an average per month BDT 120 million. On the operational side, we finalized the implementation of our revised various policy & procedures for upcoming programme. 2019 concludes an Important era for decentralization of delegated authority through assigned Finance Focal person for each project/program.

As a result, we have to Improve our financial performance again, strengthened the balance sheet, extended our maturity profile, reduced costs, and reverted back to our target leverage as CSR support to the targeted community.

With the conclusion, the strong fund flow generation and the balance sheet being in good shape, we are now in a strong position for further development going forward. 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. At the same time, Micro Finance program will continue to return on investment/capital as per committed plan.

In 2020, the personnel of finance team will acquire knowledge on revised Accounting standards and standard of IFRS will have a significant impact on the presentation of its financials information Systems. Due to the capitalization of fixed lease and concession components, CODEC will adapt the structure of its financials, and especially the income statement. CODEC cash flow is the least impacted by the change, therefore being the better way of measuring performance, Fund management, Information Technology etc.

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 their support throughout the year to contribute to CODEC's success.

EXECUTIVE COMMITTEE



Mr. Abul Kashem
President



Mr. Dr. Mir Murtaza Reza Khan
General Secretary



Mr. Md. Reazul Kabir, FCA
Treasurer



Ms. Jasmeen Sultana Paru
Social Welfare Secretary



Ms. Jahanara Begum
Women Affairs Secretary



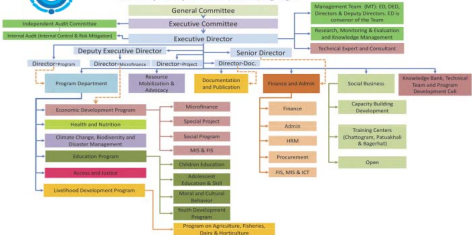
Dr. Md. Sanaullah
Executive Member



Mr. Md. Mahbulul Islam
Executive Member



Community Development Centre (CODEC) Organogram



CODEC'S INFRASTRUCTURE



CODEC Head Office:

CODEC Head office is a 7 storied building named as CODEC Bhawan situated in Lakeshorey R/A, Foy's 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	102
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, Potuakhal

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

**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 2019**

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 2019** and the Statement of Consolidated Income and Expenditure, Statement of Consolidated Changes in Net Assets and Statement of Consolidated Cash Flows for the year then ended **30 June 2019** 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 2019** and of its Consolidated Statement of Income and Expenditure for the year then ended **30 June 2019** 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, 14 NOV 2019


Hoda Vasi Chowdhury & Co
Chartered Accountants




COMMUNITY DEVELOPMENT CENTRE (CODEC)

Statement of Consolidated Financial Position

As at 30 June 2019

	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5.00	205,263,274	208,032,547
Intangible Asset	6.00	655,000	1,010,000
Total Non-Current Assets		205,918,274	209,042,547
Current Assets			
Investment with Banks	7.00	201,435,289	162,924,306
Loan Portfolio	8.00	2,719,715,715	2,233,709,229
Advance Income Tax	9.00	3,541,764	3,375,171
Advances & Prepayments	10.00	20,766,810	28,275,660
Other Receivable	11.00	87,897,453	90,724,974
Cash and Cash Equivalents	12.00	273,874,792	267,018,451
Total Current Assets		3,307,231,823	2,776,027,782
TOTAL ASSETS		3,513,150,097	2,985,070,329
FUND & LIABILITIES:			
FUND :			
Capital Fund	13.00	797,380,215	673,257,653
Reserve Fund	14.00	42,047,106	28,793,381
Total Fund		839,427,321	702,051,034
LIABILITIES:			
Other Fund			
DANIDA ASPSP II Fund	15.00	78,651,795	78,651,795
Unutilized Donor Fund	16.00	178,754,329	93,332,643
Fixed Assets Fund	17.00	82,866,758	107,676,606
Total Other Fund		340,272,882	279,661,044
Non Current Liabilities			
PKSF Fund-long term	18.00	275,579,153	239,949,992
SF Fund-long term	19.00	81,750,000	30,375,000
Bank Loan-Non Current Portion	21.00	8,333,334	41,666,667
Total Non Current Liabilities		365,662,487	311,991,659
Current liabilities			
DANIDA ASPSP II Loan Fund-Current Portion	20.02	28,700,000	28,700,000
Bank Loan-Current Portion	21.00	57,133,348	33,333,340
PKSF Fund-short term	22.00	342,037,501	381,441,670
SF Fund- short term	23.00	25,237,500	35,675,000
Current Account with CODEC Project	24.00	11,201,854	20,858,197
Members Savings	25.00	1,181,294,321	878,272,820
Accounts Payable	26.00	37,868,926	22,993,195
Loan Loan Provision	27.00	124,733,899	102,838,188
Other Liabilities	28.00	150,802,315	157,305,903
Provision for Income Tax	29.00	2,001,896	2,683,229
Provision for Expenses	30.00	6,775,847	7,267,044
Total Current Liabilities		1,967,787,407	1,691,366,593
TOTAL FUND & LIABILITIES		3,513,150,097	2,985,070,330

The accompanying notes form an integral part of the financial statements.


R. G. S.
Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,


Huda Vasi Chowdhury & Co
Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Income & Expenditure
For the year ended 30 June 2019

	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
INCOME			
Grants received from Donors	31.00	1,068,613,314	742,776,361
Service charges on MP Operation	32.00	540,537,627	438,834,098
Interest Income	33.00	17,044,525	10,215,276
Training Centres operation income	34.00	15,938,255	18,360,092
Other Income	35.00	6,110,813	8,012,990
Total Income	Annexure-E	<u>1,648,244,534</u>	<u>1,218,198,816</u>
EXPENDITURE			
Core Operating Program	36.00	52,898,802	49,386,785
Micro Finance Program	37.00	434,827,026	417,994,399
Education Program	38.00	576,342,095	270,102,981
Rights & Legal Service Program	39.00	94,888,943	73,110,624
Health & Nutrition Program	40.00	10,185,178	7,128,570
Environment & Climate Change Program	41.00	53,431,100	50,056,451
Livelihood/Income Generating Program	42.00	181,485,215	195,432,236
Training Centre/Capacity Development Program	43.00	16,315,291	19,048,318
Total Expenditure	Annexure F & G	<u>1,420,373,650</u>	<u>1,082,260,364</u>
Surplus/(Deficit) of Income over Expenditure		227,870,884	135,938,452
Less: Taxation		<u>1,855,747</u>	<u>2,683,229</u>
Net Surplus/(Deficit) for the year		<u>226,015,137</u>	<u>133,255,223</u>

The accompanying notes form an integral part of the financial statements.


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,

Hoda Vasi Chowdhury
Hoda Vasi Chowdhury & Co
 Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Changes in Net Assets
For the Year ended 30 June 2019

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
	Amount BDT			
Balance as on 01 July, 2017	228,745,318	403,852,773	24,908,237	657,506,328
Addition during the year		40,659,560	3,885,144	44,544,703
Balance as on 30 June, 2018	228,745,318	444,512,332	28,793,381	702,051,031
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	137,376,200
Balance as on 30 June, 2019	228,745,318	568,634,897	42,047,106	839,427,321

The accompanying notes form an integral part of the financial statements.


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,


Hoda Vasi Chowdhury & Co
Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Cash Flows
For the Year ended 30 June 2019

	30-Jun-2019 Taka	30-Jun-2018 Taka
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Generation From Operation	A.01 (32,715,115)	129,627,044
Net Cash Inflow/(Outflow) from Operating Activities	<u>(32,715,115)</u>	<u>129,627,044</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Non-current Assets	(9,572,370)	(20,750,054)
Acquisition of Intangible Assets	(300,000)	(2,020,009)
Net Cash (used by)/ provided by Investing Activities	<u>(9,872,370)</u>	<u>(22,770,054)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
CODEC Fund	(1,144,610)	(6,168,767)
Reserve Fund	13,253,725	3,885,144
Unutilized Donor Fund	(15,326,277)	18,623
Fixed Assets Fund	(24,809,848)	(3,620,368)
PKSF Fund-long term	35,629,161	(1,775,008)
SF Fund-long term	51,375,000	12,937,500
DANIDA ASPS II Loan Fund-long term		(3,875,000)
Bank Loan-Non-current portion	(33,333,333)	41,666,667
Bank Loan-Current portion	23,800,008	33,333,340
Net Cash (used by)/ provided by Financing Activities	<u>49,443,826</u>	<u>76,402,125</u>
Net increase / (decrease) in cash and equivalents	6,856,341	183,259,115
Opening Cash & Cash Equivalents	267,018,451	83,759,333
Closing Cash and Cash equivalents	<u>273,874,792</u>	<u>267,018,451</u>

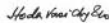
The accompanying notes form an integral part of the financial statements.


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,


Hoda Vasi Chowdhury & Co
Chartered Accountants

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

Disposal of Non Current 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 DANIDA-ASPS II Loan Fund-short term

Increase/(Decrease) in Member 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-June-2019 Taka	30-June-2018 Taka
	226,013,137	133,255,223
	12,341,643	17,817,463
	655,000	1,910,000
		516,852
	(38,310,983)	21,188,452
	(996,006,495)	(318,579,457)
	7,508,850	(12,795,836)
	2,827,521	(67,987,688)
	(166,593)	429,318
	(39,404,169)	100,900,009
	(33,437,500)	5,734,921
	(9,636,344)	8,307,017
		(10,175,000)
	303,021,492	194,914,793
	14,875,733	15,974,473
	21,895,711	25,729,374
	(6,501,586)	31,471,165
	(681,333)	483,229
	(491,197)	1,342,938
	(32,745,115)	129,627,044



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June, 2019

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 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.

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

- Education, skill and Youth Development
- Health and Nutrition
- Conflict Resolution
- Agriculture, Fishery, Dairy and Horticulture
- Climate Change and Disaster
- CODEC microfinance Program

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.

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. There wnes and wellbeing are in the Centre of CODEC's thinking, sources of its aspirations and basis of existence.

1.2 Vision:

CODEC dreams of coastal and riverine communities that earns, enjoys and shares the pride of Bangladesh becoming a middle income country by 2021



1.3 Mission:

CODEC sees its existence for a coastal community, in which people individually or collectively embrace new and differentiated forms of institutions, utilize their resources for safe and sustained livelihood and become rights demanding citizens in a climate change affected physical, social and economic setting.

1.4 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 HR Manual & Service Rules, CODEC Code of Conduct, CODEC Financial Manual, CODEC Micro-Finance Manual, CODEC Procurement Policy, CODEC Child Protection Policy, CODEC Gender Policy, CODEC Monitoring Policy, CODEC Environment Policy, CODEC Cost Share 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, 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 structure, CODEC has two layers of Executive Committee: 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. AbulKashem Independent Consultant, Dhaka.	President
2.	Mr. Dr. Mir Murtaza Reza Khan Physician	General Secretary
3.	Mr. Md. ReazulKabir, 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. Mahbulul Islam, M.A. Executive Director, BASE	Executive Member

vi. Date of Last AGM held:

The last Annual General Meeting (32th) was held on 23rd February, 2019.

vii. Statutory Auditor

For Last Year (2017-2018):

A. Qasem & Co.

Chartered Accountants

A member firm of Ernst & Young Global (EY)

For Current Year (2018-2019):

Hoda Vast Chowdhury & Co.

Chartered Accountants

viii. Others

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



1.5 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
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	ManusherJonno Foundation
11	EPRC	Education and Protection for Refugee Children	SCI (Project Closed)
12	EPRC	Education and Protection for Refugee Children	UNHCR
13	EPRC (MORA)	Education and Protection for Refugee Children	UNHCR (Project Closed)
14	ARMP	Feeding program for the disadvantage Rohingya refugee children	World Food Program-WFP
15	UMN	Non-formal basic education program for Undocumented Myanmar National children in unregistered makeshift settlements in Leda and Sharnlapur under Cox's Bazar District	UNICEF
16	CLS	Rights & Legal Capacity Enhancement of Costal CBOs	Maxwei Stamp PLC (Project Closed)
17	PREDFC	Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities	Manusher Janno Foundation
18	CFS	Protective Environment Creation for Children & Adolescent	UNICEF
19	NOTUN ALO	NOTUN ALO	Stromme Foundation
20	SPRING	Strengthening participants results and innovation in nutrition Globally	SCI (Project Closed)
21	RCAHCBD	Response to Cyclone Affected Households in Cox'sBazar District project	USAID (Project Closed)



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
22	URBAN	Provision of Basic Social Service for Children , pregnant and lactating women and adolescent girls	UNICEF
23	EPASILAEP	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
36	CTC-C	CODEC Training Centre- Chittagong	CODEC
37	CTC-P	CODEC Training Centre- Patuakhali	CODEC
38	CTC-B	CODEC Training Centre- Bagherhat	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, 2018 to 30 June, 2019

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 in 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 Comparative information

Comparative information has been disclosed in respect of the year 2017-2018 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's Consolidated Financial Statements.

Figures for the year 2018-2019 have been rearranged, wherever necessary, to ensure comparability with the current year.

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	25.00%
2	Agrosor/ ME Loan	25.00%
3	Buniad/ UP Loan	20.00%
4	Sufolon	24.00%
5	Sahos/ DMF	8.00%
6	KGF (Sufolon)	24.00%
7	IGA	25.00%
8	Asset Creation	25.00%
9	Livelihood	25.00%



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.

c) 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 BDT10,000 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: 25% declining rate and Loan ceiling: BDT 5,000-50,000

Entrepreneurs Loan (Agoror)

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: 25% 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 costal 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 25% 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 25 % (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 8%(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.

vii. Policy on Savings Collection

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	UP/Buniad	Any amount	On ability basis
2	RMC/UMC/ABC	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, s/he can deposit an extra amount after the required amount and the amount is recorded as a voluntary deposit. Though s/he paid her/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 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. 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 has 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.

ix. 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.

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 2019, the fund balance arrived BDT 96,791,350. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a external Chartered Accountants Firm.



Employees' Gratuity Fund

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-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 2019, the fund balance arrived BDT 87,668,424. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by an external Chartered Accountants Firm.

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 2019, the fund balance arrived BDT 70,664,604. Income earned from the investment is credited to the fund accounts and this fund is audited every year by an external Chartered Accountants Firm.

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 2019, the fund balance arrived BDT 6,750,482. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by external Chartered Accountants Firm.

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 a absence of staff. As on 30 June 2019, the fund balance arrived BDT 29,979,377. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by External Chartered Accountants Firm.

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 2017-18 against total income BDT 7,181,810 where CODEC paid BDT 1,714, 543.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN 0003066609. As per GoB rules, CODEC deducted and deposited the following amount to the GoB treasury for the year 2018-2019-

Value Added Tax	BDT 18,504,895
Tax Deducted At Source	BDT 9,640,081
Tax deduction on Salary & others	BDT 4,356,511
Total	BDT 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

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.

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-2019 Taka	30-Jun-2018 Taka
5.00 Property, Plant & Equipment			
A. Cost			
Opening balance		279,662,866	279,429,644
Add:Revaluation during the year		9,372,370	20,750,054
Add:Acquisition during the year		309,235,216	508,179,698
		<u>598,270,452</u>	<u>808,359,400</u>
Less:Disposal during the year			516,857
Closing Balance		<u>598,270,452</u>	<u>807,842,543</u>
B. Accumulated Depreciation			
Opening balance		91,650,299	73,802,837
Add:Depreciation charged during the year		13,141,643	17,958,664
		<u>104,791,942</u>	<u>91,761,501</u>
Add:Disposal during the year			121,142
Closing Balance		<u>104,791,942</u>	<u>91,882,643</u>
Written Down Value (A-B)		<u>493,478,510</u>	<u>716,959,899</u>

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

6.00 Intangible Asset

A. Cost			
Opening Balance		2,020,000	3,397,965
Add:Installation made during the year		300,000	2,020,000
Total Cost		<u>2,320,000</u>	<u>5,417,965</u>
Less:Deinstallation made during the year			3,397,965
Closing Balance		<u>2,320,000</u>	<u>2,020,000</u>
B. Accumulated Amortization			
Opening Balance		1,010,000	3,397,965
Add:Charged during the year		655,000	1,010,000
		<u>1,665,000</u>	<u>4,407,965</u>
Less:Adjusted during the year			3,397,965
Closing Balance		<u>1,665,000</u>	<u>1,010,000</u>
Written Down Value (A-B)		<u>655,000</u>	<u>1,010,000</u>

CODEC purchased Accounting Software Assent Banking operated by South Tech Limited 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 by 50% every year and during the year the useful life is over without any residual value.

7.00 Investment with Banks

Opening balance		162,924,306	184,112,758
Add:Addition during the year		88,378,368	79,148,444
		<u>251,302,674</u>	<u>263,261,202</u>
Less:Disinvestment during the year		50,067,545	100,336,896
Closing Balance		<u>201,235,129</u>	<u>162,924,306</u>

A schedule of Investment is given in Annexure-B

8.00 Loan Portfolio

Opening Balance		3,225,709,220	3,305,339,764
Add:Loan disbursed during the year		4,817,174,000	4,082,995,078
		<u>8,042,883,220</u>	<u>7,388,334,842</u>
Less:Loan Recovered during the year		4,821,167,505	5,764,516,621
Closing Balance		<u>3,221,715,715</u>	<u>1,623,818,221</u>

CODEC is running Loan Portfolio through different loan policy which are disclosed on Notes to the accounts, Ref: 45).

9.00 Advance Income Tax

Opening Balance		3,375,171	3,894,469
Add:Addition during the year		1,929,326	1,687,098
		<u>5,304,497</u>	<u>5,581,567</u>
Less:Adjusted during the year		1,762,935	2,116,417
Closing Balance		<u>3,541,562</u>	<u>3,465,150</u>



	Note(s)	30-Jun-2013 Taka	30-Jun-2012 Taka
11.00 Advances & Prepayments			
CODEC Fund		45,591	
MFP		15,517,955	25,973,621
MSDC		27,000	
MAFFRE			5,000
Tonar Mo			24,255
EPRC (UNICEF)		181,535	85,732
ARMP(School Feeding)			4,800
UMN		20,000	15,500
CJS			187,416
CPS		50,000	
Nubo-jata		3,797	
SAFETI		144,200	
CTC-Chattogram		560,502	932,100
CTC-Patukhali		130,000	584,768
CTC-Bagerhat		46,275	33,137
		<u>20,766,810</u>	<u>28,275,660</u>

11.00 Other Receivable			
MFP		22,541	1,643,394
ASPS- II		86,359,174	85,595,874
READ			6,540
MAFFRE		4,000	4,000
ARMP(School Feeding)			2,481,135
UMN			45,000
STAR			100,000
SEKRES			3,091
CTC Chattogram		256,543	654,391
CTC Patukhali		1,215,237	641,385
CTC-Bagerhat		50,132	141,563
		<u>87,897,453</u>	<u>96,724,974</u>

12.00 Cash and Cash Equivalents			
Cash in Hand		1,941,407	7,357,419
Cash at Bank	12.01	271,927,385	259,661,041
		<u>273,868,792</u>	<u>267,018,460</u>

12.01 Cash at Bank			
STD A/C		269,517,005	258,356,379
Garoon A/C		2,410,380	21,404,662
		<u>271,927,385</u>	<u>259,661,041</u>

A details list of Cash and Cash Equivalents is given in Annexure D & E.

13.00 Capital Fund			
CODEC Fund	13.01	228,745,519	228,745,519
Accumulated Surplus (Deficit)	13.02	568,654,896	444,512,334
		<u>797,400,415</u>	<u>673,257,853</u>

13.01 CODEC Fund			
Microfinance Program		182,426,945	182,426,845
CODEC Training Centre, Chattogram		15,426,471	15,426,477
CODEC Training Centre, Patukhali		14,779,856	14,779,896
CODEC Training Centre, Bagerhat		18,132,591	18,132,601
		<u>228,745,319</u>	<u>228,745,319</u>

Microfinance Program

This fund has created from BRS-DANIDA, The Netherlands Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Plant Harvest Fish Project.

CODEC Training Centre, Chattogram

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

CODEC Training Centre, Patukhali

The fund of CODEC Training Centre, Patukhali consists of total fund from DANIDA, CODEC & CODEC own Fund.

CODEC Training Centre, Bagerhat

The fund of CODEC Training Centre, Bagerhat consists of total fund from DANIDA, CODEC SF DLP & CODEC Own Fund.



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
15.02 Accumulated Surplus/(Deficit)		
Opening Balance	444,512,334	403,892,774
Net Surplus/ (Deficit) during the year	125,207,172	46,826,326
DMF Fund		3,827,590
Prior year adjustment	(7,090,970)	
Depreciation on revolution surplus	26,654,795	
Program Support Expense	(7,514,300)	(5,111,204)
Transfer to Reserve Fund	14.00	(3,885,144)
Closing Balance	568,634,896	444,612,334

14.00 Reserve Fund		
Opening Balance	28,793,381	24,908,237
Add/ Addition during the year	19,253,725	3,685,144
	42,047,106	28,593,381
Less/ Adjustment during the year		
Closing Balance	42,047,106	28,593,381

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

15.00 DANIDA ASPS II Fund		
ASPS II	78,651,795	78,651,795
	78,651,795	78,651,795

16.00 Unutilized Donor Fund		
Opening Balance	93,332,443	6,887,130
Net Surplus/ (Deficit) during the year	100,747,963	86,426,893
Fund transfer to donor	(4,630,844)	
Prior year adjustment	(4,336,191)	18,620
Closing Balance	178,754,329	93,332,443

17.00 Fixed Asset Fund		
Opening Balance	107,676,606	111,296,974
Add/ Addition during the year	5,070,119	515
	112,746,725	111,297,489
Less/ Adjusted during the year	25,879,067	5,620,893
Closing Balance	86,867,658	107,676,406

18.00 PKSP Fund-long term		
Opening Balance	239,949,992	241,725,000
Add/ Received during the year	420,500,000	302,000,000
	660,449,992	613,725,000
Less/ Transferred to PKSP-short term	384,870,830	303,775,000
Closing Balance	275,579,162	239,949,992

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

PKSP Outstanding Loan

Jagaton	110,950,000	91,000,000
Agroshop	116,400,000	99,000,000
Bitual	22,490,000	14,166,661
IGA	27,000,000	14,000,000
Livelihood	512,500	200,000
Asset Creation	205,464	783,331
Shikho	7,900,000	20,000,000
	275,579,162	239,949,992

Fund received from PKSP for the purpose of above projects along with severer charge with the following percentage

RMC/Jagaton	8%
Agroshop/ Entrepreneur loan (ME)	8%
Bitual/ Ultra Poor Loan (UP)	1%
Sukhom/ Agriculture Loan	8%
Disaster Management Fund Loan (DMF)/Shikho	0.50%
KGF Loan	8%
IGA Loan	8%
Livelihood Loan	2%
Asset Creation	2%



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
19.00 SF Fund-long term		
Opening Balance	30,375,000	17,437,501
Add/Received during the year	45,000,000	55,000,000
Add/ Transferred from SF-short term	6,375,000	-
	81,750,000	82,437,501
Less/Transferred to SF-short term	-	30,875,000
Less/Adjustment during the year	-	1,187,501
Closing Balance	81,750,000	50,375,000

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

20.00 DANIDA-ASPS II Loan Fund-long term

20.01 Non-current Portion

Opening Balance		3,875,000
Add/Received during the year		-
	-	3,875,000
Less/Transfer to DANIDA-ASPS II Current Loan		3,875,000
Closing Balance	-	-

20.02 Current Portion

Opening Balance	28,700,000	30,875,000
Add/Transfer from DANIDA-ASPS II Non-current Loan		3,875,000
	28,700,000	42,750,000
Less/Payment made during the year		14,050,000
Closing Balance	28,700,000	28,700,000

The above loan is received by Microfinance Programme from DANIDA ASPS (Agriculture Sector Program Support-II) under the following condition:

- IF DANIDA ASPS impose any condition for use of above fund, which should be also followed.
- Maintain separate monthly, quarterly, half yearly and yearly progress report on programme activities.
- Separate records maintain for the above fund.
- As per repayment schedule quarterly basis refund with principle and service charge.

21.00 Bank Loan

Non-current Portion (Note-21.01)	8,333,334	41,666,667
Current Portion (Note-21.01 & 21.02)	57,333,348	35,333,340
	65,666,682	75,000,007

21.01 DBBL Loan Fund

Non-current Portion

Opening Balance	41,666,667	-
Add/Received during the year		100,000,000
	41,666,667	100,000,000
Less/Transfer to DBBL Current Loan		35,333,333
Closing Balance	8,333,334	41,666,667

Current Portion

Opening Balance	35,333,340	-
Add/Transfer from DBBL Non-current Loan		35,333,333
	66,666,673	58,333,333
Less/Payment made during the year		24,999,993
Closing Balance	35,333,348	35,333,340

The above loan is received from Dutch Bangla Bank Ltd. (DBBL) under the following condition:

- The loan facility shall be used for investment in the Agricultural sector (minimum 60% of the total loan amount must be utilized in crop production).
- Repayment of installment (principal + interest) will be made in 12 equal consecutive quarterly installments.
- Separate records maintained for the above DBBL's fund.

21.02 AB Bank Ltd-Short term

Opening Balance		-
Add/Received during the year	21,800,000	
	21,800,000	
Less/Payment made during the year		
Closing Balance	21,800,000	



Note(s)	31-Jun-2019 Taka	30-Jun-2018 Taka
22.00 PKSF Fund-short term		
Opening Balance	381,441,670	280,541,661
Add/Received during the year	354,870,639	393,775,000
	<u>736,312,309</u>	<u>674,316,661</u>
Less/Paid during the year	424,275,008	292,874,999
Closing Balance	312,037,301	381,441,670

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

The projects name and their outstanding balance are outlined below:

PKSF Outstanding Loan

Sulfan	30,000,000	30,000,000
KITP	20,000,000	30,000,000
Jagron	108,500,000	125,500,000
Agrishot	116,000,000	122,500,000
Borral	38,355,551	41,250,000
IGA	14,800,000	8,300,000
Invetifund	412,500	350,000
Asset Creation	1,491,670	541,660
Stafise	12,500,000	5,000,000
	<u>312,037,301</u>	<u>381,441,671</u>

23.00 SF Fund-Short Term

Opening Balance	35,675,000	49,540,079
Add/Received during the year		31,125,000
	<u>35,675,000</u>	<u>101,065,079</u>
Less/Transferred to long term SF Fund	6,375,000	
Less/Adjusted during the year	24,062,500	45,390,079
Closing Balance	25,237,500	55,675,000

24.00 Current Account with CODEC Projects

Opening Balance	20,850,397	22,461,100
Add/Deposit during the year	22,270,535	24,151,875
	<u>43,120,932</u>	<u>46,612,975</u>
Less/Adjusted during the year	31,926,878	15,756,898
Closing Balance	11,194,054	30,856,077

25.00 Members Savings

Opening Balance	878,272,829	683,358,037
Add/Deposited during the year	1,043,306,884	754,171,168
	<u>1,921,579,713</u>	<u>1,437,529,205</u>
Less/Drawn during the year	740,375,192	579,256,176
Closing Balance	1,181,204,521	858,273,029

Composition of Member Savings:

Member Saving are categorized in three different criteria named as **Compulsory, Voluntary and Term Savings** under **Microfinance Programs and IGA Shonglap**.

Compulsory

Jagron	548,000,262	418,485,538
Agrosec	256,201,467	169,233,180
Borral	31,982,560	18,135,307
	<u>836,184,289</u>	<u>605,853,825</u>

Voluntary

Jagron	92,445,805	103,461,768
Agrosec	31,487,415	21,811,654
Borral	3,240,392	15,106,000
	<u>127,173,612</u>	<u>140,383,422</u>

Term Savings

	228,345,710	129,889,702
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IGA Shonglap

	19,110	19,110
	<u>1,181,204,521</u>	<u>858,273,029</u>

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



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
26.00 Accounts Payable		
Opening Balance	22,998,193	7,018,719
Add: Addition during the year	72,048,571	25,194,941
	95,046,772	32,213,660
Less: Adjusted during the year	57,212,846	9,220,468
Closing Balance	37,868,926	22,993,193
27.00 Loan Loss Provision		
Opening Balance	102,838,188	77,108,814
Add: Provision made during the year	26,819,764	25,729,208
	129,657,952	102,838,022
Less: Adjusted during the year	4,924,033	(1,66)
Closing Balance	124,733,899	102,838,188
CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).		
28.00 Other Liabilities		
Opening Balance	137,303,903	125,832,738
Add: Addition during the year	62,920,927	66,801,317
	200,224,830	192,634,055
Less: Adjusted during the year	69,422,515	34,530,152
Closing Balance	130,802,315	158,103,903
29.00 Provision for Income Tax		
Opening Balance	2,683,229	2,209,000
Add: Provision for current year tax	1,855,747	2,683,229
Add: Under Provision of previous year tax		425,324
	4,538,976	5,308,553
Less: Adjusted during the year	2,537,080	2,625,324
Closing Balance	2,001,896	2,683,229
30.00 Provision for Expenses		
Opening Balance	7,267,044	5,924,106
Add: Provision made during the year	2,828,425	3,684,580
	10,095,469	9,608,686
Less: Adjusted during the year	3,319,622	2,341,442
Closing Balance	6,775,847	7,267,044
31.00 Grants received from Donors (Project Wise)		
CODEC Fund	36,633,484	51,227,662
MFP		12,653,420
MSDC	11,906,782	
READ	6,469,793	31,369,800
MATFREE	796,000	1,252,404
CLC	47,603	83,341
Tarun Ais	4,180,733	6,904,626
EPKCSCE		16,887,251
EPKCUINCB	326,714,542	(41,736,837)
EPKCMORA		7,827,578
ARMP(School Feeding)	48,263,016	13,116,695
UMN	203,736,394	127,070,789
PREDFC	2,453,846	
CFS	142,101,081	71,187,032
Notun Ais	10,569,063	8,692,048
WCAIC(BD)		3,207,329
URBAN	10,481,077	
EPASIAEP	31,757,469	
CREL	9,889,436	33,525,621
IBNHIA	5,424,243	12,022,950
UOCR	1,941,500	
PNSASS	11,840,340	
STAB	13,078,304	9,272,106
SEEDS	11,795,097	9,854,303
SMART	6,282,451	4,189,849
ECOFISH	12,429,500	11,369,861
ICW	12,203,189	12,653,191
Nubo-Jara	110,015,131	145,990,480
SAFETT	13,247,753	10,313,390
	1,068,613,314	743,776,360



	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
38.00 Education Program			
MSDC		11,145,507	
READ		12,222,776	33,545,023
MATTERER		789,159	1,218,197
CBOs-NGOs Education & Songlap		840	1,603,984
CLC		1,784	47,629
Tanan Alo		6,945,602	6,287,035
EPRC (SCI)			19,691,368
EPRC (UNHCR)		284,384,352	89,120,701
EPRC (MORA)			7,140,098
ARMP		51,522,810	11,426,485
UMN		210,228,975	100,022,461
		576,342,095	270,102,981
39.00 Rights & Legal Service Program			
CLS			5,420
PREDFPC		2,478,019	
CFS		92,410,924	73,107,204
		94,888,943	73,110,624
40.00 Health & Nutrition Program			
Nutan Alo		10,185,178	7,127,432
Spring			1,138
		10,185,178	7,128,570
41.00 Environment & Climate Change Program			
RCAHCBD			5,207,329
URBAN		10,481,077	
EPASHAEP		30,915,934	
CRIL		1,775,982	36,681,898
ELNHA		7,937,634	10,167,224
UGCR		2,520,473	
		53,431,100	50,056,451
42.00 Livelihoods/Income Generating Program			
PNSASS		10,633,460	
IGA-Shonglap		9,499	8,242
STAB		14,639,512	7,498,533
SEEDS		9,907,935	15,325,158
SMART		4,326,665	8,047,605
ECOFISH		12,406,630	11,418,949
EYW		12,948,737	10,131,887
Nobo-Jatra		102,070,060	133,960,030
SAFICIT		14,342,717	9,041,834
		181,485,215	195,432,237
43.00 Training Centre & Capacity Development Program			
CTC-Chattogram		3,814,127	6,587,614
CTC-Patukhali		7,123,330	7,371,126
CTC-Bagerhat		5,377,834	5,089,577
		16,315,291	19,048,318



Community Development Center (CODEC)
Programs, Plant & Equipment
As of 30 June, 2019

Attachment A

A Case

Particulars	Case				Accumulated Depreciation			Amount in BDT
	Opening Balance as at 01 July 2018	Addition During the Year	Disposed During the Year	Closing Balance as at 30 June, 2019	Charged During the Year	Adjusted During the year	Closing Balance as at 30 June, 2019	
Land	30,936,676			30,936,676				30,936,676
Building	93,306,775	2,509,277		95,816,052	4,644,835		45,197,556	50,618,497
Equipment & Furniture	7,346,951	570,703		7,917,654	194,179		4,933,497	5,984,157
Office/Plant/Equipment	4,113,671	1,160,650		5,274,321	786,595		4,242,425	4,488,896
Vehicle/Motorcycle	23,296,571	3,077,700		26,374,271	990,458		1,451,102	8,521,481
Computer & Accessories	4,882,213	1,295,500		6,177,713	657,217		2,198,922	3,978,791
Total	174,769,867	9,372,829		184,142,697	9,292,187		57,291,981	126,850,716

B Breakdown by year

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2019
	Opening Balance as at 01 July 2018	Addition During the year	Deduction During the year	Charged During the year	Adjusted During the year	Closing Balance as at 30 June, 2019	
Land	77,427,209						77,427,209
Building	28,227,419			1,507,076		81,637,818	14,666,372
Equipment & Furniture	3,083,251			74,625		4,996,422	671,829
Office/Plant/Equipment	1,213,119			18,152		2,483,225	1,524,893
Vehicle/Motorcycle	6,613,002			295,260		4,969,489	2,122,509
Computer & Accessories	4,119,427			209,617		6,661,881	688,348
Total	126,686,426			2,995,730		97,799,636	95,690,796

C Over/plus breakdown by year

Particulars	Case plus Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2019
	Opening Balance as at 01 July 2018	Addition During the year	Disposed During the year	Charged During the Year	Depreciated Assets Depreciation	Closing Balance as at 30 June, 2019	
Land	86,530,176						86,530,176
Building	13,158,504	2,609,271		4,620,807		93,256,006	14,001,564
Equipment & Furniture	1,430,202	470,781		407,003		4,933,497	4,126,175
Office/Plant/Equipment	11,566,844	1,310,692		797,119		4,916,296	4,318,724
Vehicle/Motorcycle	6,297,871	1,017,286		338,481		6,967,288	3,042,008
Computer & Accessories	12,811,280	1,295,500		1,297,289		18,795,201	4,828,209
Total	209,664,247	9,372,829		12,544,444		184,074,841	36,530,271

Management prepared annual accounts as on 30 June 2019 and the accounts were done by M/s. Sarker, Bask & Co., Chartered Accountants and advised report on 14 December 2019, given which there was no general provision of BDT 5,37,98,414.



Community Development Grant (CDBG)
Statement of Investment on FDR
As of 30 June, 2019

Amount in \$

Project Name	FDR Number	Name of the bank	Opening Balance as at 01 July, 2018	Addition during the year	Interest earned during the year	ATF	Other Charges	Net Income earned during the year	Investment/Tx pending during the year	Principal Balance as at 30 June, 2019
CDBG Fund	1212345678	Bank A Bank Ltd	41,838.87		3,422.48	5.25%	2,500.00	362.36		6,415.67
	2222222222	Bank B Bank Ltd	21,532,428		1,174,030	11.27%	2,500.00	1,077,530		22,612,588
	3333333333	Bank C Bank Ltd	7,913,667		462,730	6.23%	500.00	461,230		8,375,267
	4444444444	Bank D Bank Ltd	5,000,000		512,500	10.25%	500.00	497,500		5,497,500
	5555555555	Bank E Bank Ltd		5,500,000						5,500,000
	6666666666	Bank F Bank Ltd		5,000,000						5,000,000
	7777777777	Bank G Bank Ltd		5,000,000						5,000,000
	8888888888	Bank H Bank Ltd		5,000,000						5,000,000
	9999999999	Bank I Bank Ltd		5,000,000						5,000,000
	0000000000	Bank J Bank Ltd		5,000,000						5,000,000
Sub Total			40,441,903	19,000,468	2,512,248	382,038	19,000	2,295,013	4,500,239	82,095,912
Micro Finance Program	1111111111	Bank A Bank Ltd	4,000,000		227,042	5.68%	22,900	2,300		214,472
	2222222222	Bank B Bank Ltd	11,200,000		572,811	5.12%	22,900	2,300		577,611
	3333333333	Bank C Bank Ltd	11,300,000		572,811	5.12%	22,900	2,300		577,611
	4444444444	Bank D Bank Ltd	1,800,000		102,500	5.7%	22,900	2,300		167,300
	5555555555	Bank E Bank Ltd		5,000,000						5,000,000
	6666666666	Bank F Bank Ltd		2,500,000						2,500,000
	7777777777	Bank G Bank Ltd		2,500,000						2,500,000
	8888888888	Bank H Bank Ltd		2,500,000						2,500,000
	9999999999	Bank I Bank Ltd		2,500,000						2,500,000
	0000000000	Bank J Bank Ltd		2,500,000						2,500,000
Sub Total			40,200,000	10,000,000	1,075,164	140,700	10,000	965,464	1,000,000	51,200,464
CFC-Changsha	0022147	Bank A Bank Ltd	1,100,000		20,000	1.82%	500.00	1,000		19,500
	112233445566	Bank B Bank Ltd	2,000,000		40,000	2.00%	500.00	2,000		39,500
	7777777777	Bank C Bank Ltd	3,000,000		60,000	2.00%	500.00	3,000		59,500
	8888888888	Bank D Bank Ltd	4,000,000		80,000	2.00%	500.00	4,000		79,500
	9999999999	Bank E Bank Ltd	5,000,000		100,000	2.00%	500.00	5,000		99,500
	0000000000	Bank F Bank Ltd	6,000,000		120,000	2.00%	500.00	6,000		119,500
	1111111111	Bank G Bank Ltd	7,000,000		140,000	2.00%	500.00	7,000		139,500
	2222222222	Bank H Bank Ltd	8,000,000		160,000	2.00%	500.00	8,000		159,500
	3333333333	Bank I Bank Ltd	9,000,000		180,000	2.00%	500.00	9,000		179,500
	4444444444	Bank J Bank Ltd	10,000,000		200,000	2.00%	500.00	10,000		199,500
Sub Total			40,100,000	10,000,000	1,075,164	140,700	10,000	965,464	1,000,000	51,200,464
CFC-Pendebali	123456789	Bank A Bank Ltd	1,000,000		20,000	2.00%	500.00	1,000		19,500
	234567890	Bank B Bank Ltd	2,000,000		40,000	2.00%	500.00	2,000		39,500
	345678901	Bank C Bank Ltd	3,000,000		60,000	2.00%	500.00	3,000		59,500
	456789012	Bank D Bank Ltd	4,000,000		80,000	2.00%	500.00	4,000		79,500
	567890123	Bank E Bank Ltd	5,000,000		100,000	2.00%	500.00	5,000		99,500
	678901234	Bank F Bank Ltd	6,000,000		120,000	2.00%	500.00	6,000		119,500
	789012345	Bank G Bank Ltd	7,000,000		140,000	2.00%	500.00	7,000		139,500
	890123456	Bank H Bank Ltd	8,000,000		160,000	2.00%	500.00	8,000		159,500
	901234567	Bank I Bank Ltd	9,000,000		180,000	2.00%	500.00	9,000		179,500
	012345678	Bank J Bank Ltd	10,000,000		200,000	2.00%	500.00	10,000		199,500
Sub Total			40,100,000	10,000,000	1,075,164	140,700	10,000	965,464	1,000,000	51,200,464
CFC-Segerha	123456789	Bank A Bank Ltd	1,000,000		20,000	2.00%	500.00	1,000		19,500
	234567890	Bank B Bank Ltd	2,000,000		40,000	2.00%	500.00	2,000		39,500
	345678901	Bank C Bank Ltd	3,000,000		60,000	2.00%	500.00	3,000		59,500
	456789012	Bank D Bank Ltd	4,000,000		80,000	2.00%	500.00	4,000		79,500
	567890123	Bank E Bank Ltd	5,000,000		100,000	2.00%	500.00	5,000		99,500
	678901234	Bank F Bank Ltd	6,000,000		120,000	2.00%	500.00	6,000		119,500
	789012345	Bank G Bank Ltd	7,000,000		140,000	2.00%	500.00	7,000		139,500
	890123456	Bank H Bank Ltd	8,000,000		160,000	2.00%	500.00	8,000		159,500
	901234567	Bank I Bank Ltd	9,000,000		180,000	2.00%	500.00	9,000		179,500
	012345678	Bank J Bank Ltd	10,000,000		200,000	2.00%	500.00	10,000		199,500
Sub Total			40,100,000	10,000,000	1,075,164	140,700	10,000	965,464	1,000,000	51,200,464
Grand Total			182,928,316	79,803,335	10,317,286	1,698,882	113,500	5,418,913	20,007,333	201,345,209



Community Development Grant (CODIC)
Statement of Investment on FDR
As at 30 June, 2019

Amount in \$

Project Name	IDR Number	Name of the Bank	Opening Balance as at 01 Jul, 2018	Addition during the year	Interest earned during the year	AIT	Other Changes	Net Directs control during the year	Repayments/TTI during the year	Final Balance as at 30 June 2019
CODIC Fund	1201226020	Bank of East Asia Ltd	61,842,901		1,012,411	16,525	-2,940,919	566,530	117,690	61,419,597
	120904001004	Wahid Wahid Bank Ltd	21,552,428		1,142,959	17,020	2,941,610	1,072,639	22,414,868	
	1202000000	Bank Mandiri Ltd	2,393,647		862,150	48,217	2,941,610	614,615	8,143,260	
	1202000000	SB Bank Ltd	5,000,000		512,500	51,798	5,000,000	496,280	5,496,280	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
	120201041232000000	Swadaya Bank Ltd		5,000,000				5,000,000	5,000,000	
Sub Total			80,444,969	19,000,668	3,510,338	252,225	10,000	2,203,813	4,500,235	92,095,913
Mikro Finance Program	12164100000000	Prima Bank Ltd	5,000,000		223,902	22,900	7,500	203,642	5,000,000	5,203,642
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
	1202000000	Bank Swadaya	11,120,215		171,241	72,824	24,000	629,177	11,760,338	11,760,338
Sub Total			46,036,286	540,400	500,000	31,000	5,000	162,725	4,667,125	46,667,125
CTC-Changyan	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
Sub Total			25,000,000	2,067,240	2,067,240	240,751	2,500	2,214,297	25,214,297	
CTC-Pondokahli	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
Sub Total			25,000,000	2,067,240	2,067,240	240,751	2,500	2,214,297	25,214,297	
CTC-Bungah	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
	1202000000	Prima Bank Ltd	2,500,000		206,724	24,077	2,500	214,297	2,500,000	2,714,297
Sub Total			25,000,000	2,067,240	2,067,240	240,751	2,500	2,214,297	25,214,297	
Grand Total			182,928,286	79,667,335	10,347,256	1,008,482	115,200	5,518,443	20,000,245	201,437,269



Campania Development Centre (CODEC)
Statement of Loan Portfolio (Risks Finance Program)
As at 30 Jun 2019

Amount in US\$

Particular	Jigjiga	Agnew (Obj)	Burdud	Sodona	SAHOS-A (SIDOB)	Lendibud	SAHOS	ECF	ICA	Asset Creation	Amount in BDT		
											30-Jun-19	30-Jun-18	30-Jun-17
Opening Balance	1,427,751,518	331,239,490	79,019,504	11,325,452	11,325,452	58,473	8,609,091	147,774	12,887,646	1,297,447	2,067,917,679	1,796,674,647	
Add: Loan disbursed during the period	2,291,673,676	1,885,279,900	176,243,814	13,272,000	13,272,000	1,320,477	13,272,000	34,051,000	36,112,340	477,400	4,681,000,000	5,087,710,000	
Less: Loan Repaid	(4,742,893,514)	(1,291,232,911)	(117,481,137)	(8,607,122)	(8,607,122)	(3,501,477)	(3,501,481)	(1,297,517)	(6,613,284)	(6,613,284)	(3,514,609,677)	(3,514,507,684)	
SAHOS-A Adjustment	(3,743,869,929)	(813,348,418)	(243,881,807)	(33,906,880)	(33,906,880)	(58,473)	(6,602,679)	(27,243,837)	(4,867,675)	(4,867,675)	(1,871,886,647)	(1,871,886,647)	
Less: Loan Adjustment	(607,312,247)	(137,113,120)	(27,913,240)	(2,276,490)	(2,276,490)	(64,242)	(4,833,349)	(296,678)	(2,147,247)	(2,018,243)	(2,340,812,483)	(2,017,691,207)	
Less: Withdrawal	(607,312,247)	(137,113,120)	(27,913,240)	(2,276,490)	(2,276,490)	(64,242)	(4,833,349)	(296,678)	(2,147,247)	(2,018,243)	(2,340,812,483)	(2,017,691,207)	
Less: Loan over/under	(4,671,241,241)	(1,368,349,538)	(373,193,567)	(8,203,900)	(8,203,900)	(47,481)	(4,122,228)	(190,678)	(3,111,661)	(3,073,875)	(1,973,875)	(2,417,913,875)	
Balance of loan portfolio	1,427,751,518	794,589,958	672,209,915	4,938,068	4,938,068	647,980	4,932,336	184,678	21,118,641	1,097,576	2,316,993,157	2,048,910,075	
Balance of loan over/under	(4,671,241,241)	(1,368,349,538)	(373,193,567)	(8,203,900)	(8,203,900)	(47,481)	(4,122,228)	(190,678)	(3,111,661)	(3,073,875)	(1,973,875)	(2,417,913,875)	

Non-PSRF

Particular	Jigjiga	Agnew (Obj)	Burdud	Sodona	SAHOS	Lendibud	Kajepura SF (QGA)	Kajepura SF	ICA	Asset Creation	Amount in BDT		
											30-Jun-19	30-Jun-18	30-Jun-17
Opening Balance	47,057,257	31,948,795	5,833,58	5,833,58	5,833,58	10,166	44,144	5,096,607	6,022,040	294,001	1,907,826	173,377,277	
Add: Loan disbursed during the period	296,077,000	41,577,208	2,620,000	2,620,000	2,620,000	107,000	371,418	5,056,817	6,022,040	310,000	9,267,200	294,123,361	
Less: Loan Repaid	(94,948,257)	(19,073,248)	(2,620,000)	(2,620,000)	(2,620,000)	(11,672)	(44,276)	(999,854)	(1,364,585)	(9,416)	(6,757,200)	(40,424,577)	
SAHOS-A Adjustment	(124,781,201)	(2,609,048)	(5,833,58)	(5,833,58)	(5,833,58)	(86,728)	(44,276)	(2,181,421)	(3,387,696)	(19,249)	(2,571,889)	(106,944,531)	
Less: Loan over/under	(141,884,371)	(3,692,096)	(15,419)	(15,419)	(15,419)	(86,728)	(44,276)	(375,288)	(573,888)	(19,657)	(1,843,709)	(184,076,261)	
Loan outstanding	141,884,371	31,412,548	662,095	662,095	662,095	16,726	41,278	2,116,641	4,276,696	154,477	10,647,798	112,070,240	
Adjustment of loan over/under	(141,884,371)	(3,692,096)	(15,419)	(15,419)	(15,419)	(86,728)	(44,276)	(375,288)	(573,888)	(19,657)	(1,843,709)	(184,076,261)	
Total PSRF and Non-PSRF	1,394,470,277	571,143,900	672,209,915	9,435,418	9,435,418	132,497	4,371,536	2,902,716	36,927,441	2,116,535	2,730,472,246	2,365,290,115	

* Loan Status

Particular	Jigjiga	Agnew (Obj)	Burdud	Sodona	SAHOS-A (SIDOB)	Lendibud	SAHOS	ECF	ICA	Asset Creation	Amount in BDT		
											30-Jun-19	30-Jun-18	30-Jun-17
Loan disbursed - on-conditions	1,720,791,813	3,061,312,780	1,071,380,760	910,000,000	910,000,000	2,014,000	10,141,500	81,447,000	8,011,500	1,070,000	37,528,173,303	31,904,111,427	
Loan disbursed - off-conditions	15,914	15,914	4,791	4,791	4,791	140	2,900	1,588	1,933	272	12,601	21,487	
Less: Loan Repaid	(94,948,173)	(19,250)	(11,900)	(11,900)	(11,900)	(21)	(26,987)	(1,947)	(2,933)	(49)	(1,287,918)	(4,122,287)	

Non-PSRF

Particular	Jigjiga	Agnew (Obj)	Burdud	Sodona	SAHOS (QGA)	Lendibud	Kajepura SF (QGA)	Kajepura SF	ICA	Asset Creation	Amount in BDT		
											30-Jun-19	30-Jun-18	30-Jun-17
Loan disbursed - on-conditions	1,367,021,000	171,270,000	17,079,000	17,079,000	17,079,000	51,487	149,001	1,530,000	6,410,211	172,227	1,053,811,000	1,019,570,000	
Loan disbursed - off-conditions	82,500	82,500	5,254	5,254	5,254	307	18	20	4,812,111	11	11,600	11,600	
Less: Loan Repaid	(82,500)	(82,500)	(5,254)	(5,254)	(5,254)	(307)	(18)	(20)	(4,812,111)	(11)	(11,600)	(11,600)	



**Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019**

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	G/A	Total
Core Operating Program	CODEC Fund	Janak Bank Ltd. (A/C-465)	49,491		49,491
		Dutch Bangla Bank Ltd. (A/C-465)	8,724,956		8,724,956
		Bank Asia Ltd. (A/C-147)	3,293,709		3,293,709
		Bank Asia Ltd. (A/C-436)	6,577,130		6,577,130
		Sub Total	21,544,286		21,544,286
Micro Finance Program	Micro Finance (HO)	Swachh Bank Ltd. (A/C-8,77)	425,348		425,348
		Swachh Bank Ltd. (A/C-8,78)	172,053		172,053
		Swachh Bank Ltd. (A/C-8,23)	547,210		547,210
		Agriya Bank Ltd. (A/C-78,26)	146,326		146,326
		Tribal Bank Ltd. (A/C-8,486)	142,930		142,930
		Bank Asia Ltd. (A/C-307)	43,374		43,374
		Dhaka Bank Ltd. (A/C-8,156)	111,829		111,829
		Barak Bank Ltd. (A/C-3,55)	431,438		431,438
		Dutch Bangla Bank Ltd. (A/C-78,536)	740,301		740,301
		Dutch Bangla Bank Ltd. (A/C-78,522)	9,518		9,518
		Swachh Bank Ltd. (A/C-8,1473)	9,340		9,340
		Standard Time Bank Ltd. (A/C-8,81)	3,933		3,933
	AB Bank, Khairabadi (A/C-8,72250)	109,486		109,486	
	Standard Bank Ltd. (A/C-305)	70,000		70,000	
	Swachh Bank Ltd. (A/C-100,324,000,179)	137,536		137,536	
	Swachh Bank Ltd. (A/C-105,1000,182)	217,707		217,707	
	Swachh Bank Ltd. (A/C-103,010,009)	446,265		446,265	
	Pabna Bank Ltd. (A/C-431,700,100,000)	140,139		140,139	
	Pabna Bank Ltd. (A/C-132,699,100,643)	12,402		12,402	
	Swachh Bank Ltd. (A/C-100,324,000,181)	520,427		520,427	
	Pabna Bank Ltd. (A/C-132,699,100,027)	263,277		263,277	
	Swachh Bank Ltd. (A/C-240,000,027)	374,966		374,966	
	Swachh Bank Ltd. (A/C-121,030,000,332)	425,265		425,265	
	Swachh Bank Ltd. (A/C-121,030,000,02)	207,801		207,801	
	Swachh Bank Ltd. (A/C-240,000,027)	728,654		728,654	
	Janak Bank Ltd. (A/C-368000,1000,405)	418,275		418,275	
	Janak Bank Ltd. (A/C-36,4000,309)	242,931		242,931	
	Rajshahi Bank Ltd. (A/C-1337,040,000)	141,506		141,506	
	Agriya Bank Ltd. (A/C-32,000,079,886)	84,666		84,666	
	Agriya Bank Ltd. (A/C-32,000,563,901)	288,412		288,412	
	Rajshahi Bank Ltd. (A/C-1420,24000,10)	207,446		207,446	
	Dhaka Bank Ltd. (A/C-750,120,010,025)	170,276		170,276	
	Swachh Bank Ltd. (A/C-360,035,008,25)	189,058		189,058	
Dhaka Bank Ltd. (A/C-750,120,000,005)	349,083		349,083		
Swachh Bank Ltd. (A/C-360,035,001,02)	55,145		55,145		
Dhaka Bank Ltd. (A/C-360,035,001,02)	33,410		33,410		
Swachh Bank Ltd. (A/C-360,035,001,02)	433,292		433,292		
Swachh Bank Ltd. (A/C-360,035,001,02)	318,402		318,402		
Swachh Bank Ltd. (A/C-360,035,001,02)	119,815		119,815		
Swachh Bank Ltd. (A/C-240,000,027)	173,270		173,270		
Dhaka Bank Ltd. (A/C-132,120,100)	376,260		376,260		
Swachh Bank Ltd. (A/C-200,025)	220,028		220,028		
Pabna Bank Ltd. (A/C-431,410,200,029)	219,264		219,264		
Rajshahi Bank Ltd. (A/C-200,047,35)	714		714		
Swachh Bank Ltd. (A/C-360,035,001,02)	235,387		235,387		
Dhaka Bank Ltd. (A/C-491,100,000,010)	20,655		20,655		
Swachh Bank Ltd. (A/C-360,035,001,02)	62,448		62,448		
Swachh Bank Ltd. (A/C-330,110,000,10)	834,517		834,517		
Dhaka Bank Ltd. (A/C-200,120,000,130)	219,681		219,681		
Swachh Bank Ltd. (A/C-360,035,001,02)	387,662		387,662		



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019

Annex-6

Program Name	Project Name	Bank Name & A/C Number	Amount of BDT		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Lassique)	Dutch Bank Ltd. (A/C: 20120001075)	395,492		395,492
		Bank Asia Ltd. (A/C: 699340001010)	434,473		434,473
		Bank Asia Ltd. (A/C: 802330001000)	310,700		310,700
		Pubali Bank Ltd. (A/C: 2125001004000)	393,015		393,015
		Jasour Bank Ltd. (A/C: 0130017001000)	143,718		143,718
		Jasour Bank Ltd. (A/C: 0934001000017)	782,540		782,540
		Scotiabank Ltd. (A/C: 300311000027)	315,473		315,473
		Barclays Bank Ltd. (A/C: 2503030001300)	176,478		176,478
		Barclays Bank Ltd. (A/C: 2400009)	359,737		359,737
		Scotiabank Ltd. (A/C: 3003200000364)	521,089		521,089
	Scotiabank Ltd. (A/C: 3003110000000)	507,539		507,539	
	Scotiabank Ltd. (A/C: 3003110000000)	105,223		105,223	
	Scotiabank Ltd. (A/C: 3003200000104)	6,611		6,611	
	Dutch Bank Ltd. (A/C: 20120001062)	629,300		629,300	
	Scotiabank Ltd. (A/C: 3003200001322)	466,325		466,325	
	Dutch Bank Ltd. (A/C: STD: 1771202000)	38,065		38,065	
	Jasour Bank Ltd. (A/C: STD: 041004000000)	208,128		208,128	
	Agribank Ltd. (A/C: STD: 020000000047)	205,026		205,026	
	Scotiabank Ltd. (A/C: STD: 051100000022)	136,677		136,677	
	Jasour Bank Ltd. (A/C: STD: 001050000070)	2,743		2,743	
	Pubali Bank Ltd. (A/C: STD: 215502000000)	323,206		323,206	
	Agribank Ltd. (A/C: STD: 0200000217005)	143,735		143,735	
	Agribank Ltd. (A/C: STD: 020000017740)	233,631		233,631	
	Agribank Ltd. (A/C: STD: 020001000000)	38		38	
	Agribank Ltd. (A/C: STD: 0200000000077)	390,364		390,364	
	Agribank Ltd. (A/C: STD: 0200000324000)	167,871		167,871	
	Agribank Ltd. (A/C: STD: 0200000000000)	289,758		289,758	
	Agribank Ltd. (A/C: STD: 0200000174000)	179,838		179,838	
	Dhaka Bank Ltd. (A/C: STD: 002000000000)	101,331		101,331	
	Agribank Ltd. (A/C: STD: 0200000000000)	148,778		148,778	
	Agribank Ltd. (A/C: STD: 0200000000000)	93,373		93,373	
	Dhaka Bank Ltd. (A/C: STD: 0020000000000)	3,016		3,016	
	Agribank Ltd. (A/C: STD: 0200000000000)	1,342		1,342	
	Jasour Bank Ltd. (A/C: STD: 0670100000000)	103,575		103,575	
	Scotiabank Ltd. (A/C: C-A: 0020000000000)	318,029		318,029	
	Agribank Ltd. (A/C: STD: 0200000000000)	204,325		204,325	
	Scotiabank Ltd. (A/C: STD: 0501000000000)	2,891		2,891	
	Barclays Bank Ltd. (A/C: STD: 2400000000000)	930,057		930,057	
	Barclays Bank Ltd. (A/C: STD: 2400000000000)	127,762		127,762	
	Agribank Ltd. (A/C: STD: 0200000000000)	1,180		1,180	
	Agribank Ltd. (A/C: STD: 0200000000000)	777		777	
	Agribank Ltd. (A/C: STD: 0200000000000)	254,788		254,788	
	Agribank Ltd. (A/C: STD: 0200000000000)	97,023		97,023	
	Agribank Ltd. (A/C: STD: 0200000000000)	353,010		353,010	
	Agribank Ltd. (A/C: STD: 0200000000000)	1,867		1,867	
	Agribank Ltd. (A/C: STD: 0200000000000)	616,233		616,233	
	Agribank Ltd. (A/C: STD: 0200000000000)	340,505		340,505	
	Agribank Ltd. (A/C: STD: 0200000000000)	167,732		167,732	
	Scotiabank Ltd. (A/C: STD: 0512100000000)	38		38	
	Agribank Ltd. (A/C: STD: 0200000000000)	30,759		30,759	
	Agribank Ltd. (A/C: STD: 0200000000000)	354,320		354,320	
	Agribank Ltd. (A/C: STD: 0200000000000)	135,484		135,484	
	Scotiabank Ltd. (A/C: STD: 0512100000000)	2,808		2,808	
	Agribank Ltd. (A/C: STD: 0200000000000)	371,009		371,009	
	Agribank Ltd. (A/C: STD: 0200000000000)	83,777		83,777	
	Barclays Bank Ltd. (A/C: STD: 0020000000000)	493,248		493,248	
	Agribank Ltd. (A/C: STD: 0200000000000)	1,047		1,047	
	Jasour Bank Ltd. (A/C: STD: 0000000000000)	3,223		3,223	
	Dutch Bank Ltd. (A/C: STD: 2012000100000)	106,451		106,451	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019

Annex-1

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Entrepre)	Dutch Bank Ltd. (A/C: 261210001672)	335,432		335,432
		Bank A/c Ltd. (A/C: 8933 9400101)	414,473		414,473
		Bank A/c Ltd. (A/C: 3023 3000100)	110,730		110,730
		Pubek Bank Ltd. (A/C: 3127 56 100 6001)	713,018		713,018
		Islamic Bank Ltd. (A/C: 01 000 766 1001)	143,718		143,718
		Islamic Bank Ltd. (A/C: 0758 103 1000 73)	782,540		782,540
		Sovorb Bank Ltd. (A/C: 300 511 000 6 27)	11,147		11,147
		Bank Ltd. (A/C: 251002 990 590)	178,078		178,078
		Bank Ltd. (A/C: 24000 04)	139,717		139,717
		Sovorb Bank Ltd. (A/C: 500 720000 361)	527,080		527,080
		Sovorb Bank Ltd. (A/C: 300 411 000 0 00)	567,349		567,349
		Sovorb Bank Ltd. (A/C: 300 411 000 0 00)	105,223		105,223
		Sovorb Bank Ltd. (A/C: 300 12 000 0 11)	1,611		1,611
		Dutch Bank Ltd. (A/C: 261 12 000 1612)	429,361		429,361
		Sovorb Bank Ltd. (A/C: 300 22 000 1 122)	465,523		465,523
		Dutch Bank Ltd. (A/C: STD: 177 121 2010)	39,815		39,815
		Islamic Bank Ltd. (A/C: SNI: 041 000 000 533)	238,124		238,124
		Agribank Ltd. (A/C: STD: 020 000 513 47)	233,420		233,420
		Sovorb Bank Ltd. (A/C: SNI: 051 10 000 0 22)	136,677		136,677
		Islamic Bank Ltd. (A/C: SNI: 041 05 000 0 76)	2,743		2,743
	Pubek Bank Ltd. (A/C: SNI: 21310 200 0 01)	523,219		523,219	
	Agribank Ltd. (A/C: STD: 020 00 213 01)	148,755		148,755	
	Agribank Ltd. (A/C: STD: 020 00 11 71 42)	258,471		258,471	
	Agribank Ltd. (A/C: STD: 020 01 192 20 6)	78		78	
	Agribank Ltd. (A/C: SNI: 020 00 48 03 77)	340,364		340,364	
	Agribank Ltd. (A/C: SNI: 020 00 33 48 75)	162,671		162,671	
	Agribank Ltd. (A/C: SNI: 020 00 128 0 75)	200,726		200,726	
	Agribank Ltd. (A/C: SNI: 020 00 174 0 69)	170,600		170,600	
	Brigade Bank Ltd. (A/C: SNI: 01 01 01 01)	361,821		361,821	
	Agribank Ltd. (A/C: SNI: 041 01 00 51)	149,778		149,778	
	Agribank Ltd. (A/C: SNI: 02 00 00 00 0 1)	33,773		33,773	
	Brigade Bank Ltd. (A/C: SNI: 76)	1,916		1,916	
	Agribank Ltd. (A/C: SNI: 02 00 01 09 0 0)	1,547		1,547	
	Islamic Bank Ltd. (A/C: SNI: 06 7 13 00 0 44)	143,273		143,273	
	Sovorb Bank Ltd. (A/C: C.A: 028 10 00 0 11)	338,022		338,022	
	Agribank Ltd. (A/C: SNI: 02 00 03 50 54 0)	344,325		344,325	
	Sovorb Bank Ltd. (A/C: SNI: 03 00 10 00 0 0 0)	2,891		2,891	
	Bank Ltd. (A/C: SNI: 243102 400 0 1)	970,197		970,197	
	Bank Ltd. (A/C: SNI: 243102 400 0 1)	127,762		127,762	
	Agribank Ltd. (A/C: SNI: 02 00 03 50 54 0)	1,180		1,180	
	Agribank Ltd. (A/C: SNI: 02 00 03 50 54 0)	777		777	
	Agribank Ltd. (A/C: SNI: 02 00 03 50 54 0)	234,788		234,788	
	Agribank Ltd. (A/C: SNI: 02 00 00 0 0 0 0)	97,023		97,023	
	Agribank Ltd. (A/C: SNI: 02 00 00 0 0 0 0)	353,010		353,010	
	Agribank Ltd. (A/C: SNI: 02 00 0 53 21 4)	1,367		1,367	
Agribank Ltd. (A/C: SNI: 02 00 0 4 9 6 2)	616,233		616,233		
Agribank Ltd. (A/C: SNI: 02 00 0 4 9 6 2)	349,995		349,995		
Agribank Ltd. (A/C: SNI: 02 00 0 4 9 6 2)	167,732		167,732		
Sovorb Bank Ltd. (A/C: SNI: 02 0 0 0 0 0 0 0)	-		-		
Agribank Ltd. (A/C: SNI: 02 00 0 2 6 2 2)	30,799		30,799		
Agribank Ltd. (A/C: SNI: 02 00 0 1 2 7 7)	236,120		236,120		
Agribank Ltd. (A/C: SNI: 02 00 0 2 7 8 5)	135,481		135,481		
Sovorb Bank Ltd. (A/C: SNI: 02 00 0 2 1 0 0 0 0)	2,868		2,868		
Agribank Ltd. (A/C: SNI: 02 00 0 0 2 7 2)	271,000		271,000		
Agribank Ltd. (A/C: SNI: 02 00 0 0 2 7 2)	82,077		82,077		
Bank Ltd. (A/C: SNI: 040 0 0 0 1 0 0 1)	466,236		466,236		
Agribank Ltd. (A/C: SNI: 02 00 0 5 2 0 1 4)	1,047		1,047		
Islamic Bank Ltd. (A/C: SNI: 02 00 0 5 2 0 1 4)	3,223		3,223		
Dutch Bank Ltd. (A/C: SNI: 218 12 00 0 0 0 0)	166,401		166,401		



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019

Annex-B

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Bangladesh PKSP)	Sonali Bank Ltd. (A/C No. 2000000000000000000)	71,431		71,431	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	91,279		91,279	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	302,039		302,039	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	47,034		47,034	
		Bangladesh State Bank Ltd. (A/C No. 5111 401)	374,228		374,228	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	134,646		134,646	
		Bangladesh State Bank Ltd. (A/C No. 5111 401)	5,315		5,315	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	409,219		409,219	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	103,232		103,232	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	102,441		102,441	
		Agara Bank Ltd. (A/C No. 1020000000000000000)	3,285		3,285	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	2,596		2,596	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	803		803	
		Barisal Bank Ltd. (A/C No. 2000000000000000000)	212,177		212,177	
		Sonali Bank Ltd. (A/C No. 2000000000000000000)	1,886		1,886	
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	33,709		33,709		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	23,367		23,367		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	3,176		3,176		
	Bangladesh State Bank Ltd. (A/C No. 5111 401)	4,671		4,671		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	27,149		27,149		
	Bangladesh State Bank Ltd. (A/C No. 5111 401)	1,540		1,540		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	193,762		193,762		
	Bank Bangla Bank Ltd. (A/C No. 279 120 67)	5,355		5,355		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	38,551		38,551		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	102,870		102,870		
	Barisal Bank Ltd. (A/C No. 2000000000000000000)	32,132		32,132		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	63,437		63,437		
	Barisal Bank Ltd. (A/C No. 2000000000000000000)	1,300		1,300		
	Agara Bank Ltd. (A/C No. 1020000000000000000)	3,582		3,582		
	Agara Bank Ltd. (A/C No. 1020000000000000000)	10,134		10,134		
	Sonali Bank Ltd. (A/C No. 2000000000000000000)	2,577		2,577		
		Sub Total		28,725,144	28,725,144	
	ASPS-II	Barisal Bank Ltd. (A/C No. 2000000000000000000)		5,557,248		5,557,248
			Manzanik Bank Ltd. (A/C No. 2000000000000000000)	5,177,311		5,177,311
			Sub Total		10,734,559	10,734,559
CBOs-NGOs (MP)	Sonali Bank Ltd. (A/C No. 2000000000000000000)		17,037		17,037	
		Barisal Bank Ltd. (A/C No. 2000000000000000000)	255,507		255,507	
		Sub Total		272,544	272,544	
Initiation Program	MSDC	Barisal Bank Ltd. (A/C No. 2000000000000000000)	491,304		491,304	
		Barisal Bank Ltd. (A/C No. 2000000000000000000)	527,670		527,670	
		Sub Total		1,018,974	1,018,974	
	MAITREE	Barisal Bank Ltd. (A/C No. 2000000000000000000)	919,910		919,910	
			Sub Total		919,910	
	CLC	Barisal Bank Ltd. (A/C No. 2000000000000000000)	1,678		1,678	
			Sub Total		1,678	
	Taron Mir	SA Bank Ltd. (A/C No. 4110/50417000)	5,917		5,917	
			Sub Total		5,917	
	Dairy & Egg Service Program	EPIC (UNHCR)	Barisal Bank Ltd. (A/C No. 2000000000000000000)	16,636,651		16,636,651
Standard Bank Ltd. (A/C No. 0255000000000000000)			75,982,201		75,982,201	
		Sub Total		92,618,852	92,618,852	
ARMP (School Feedings)		Barisal Bank Ltd. (A/C No. 2000000000000000000)	1,649,655		1,649,655	
			Sub Total		1,649,655	
UMN		Barisal Bank Ltd. (A/C No. 2000000000000000000)	15,553,019		15,553,019	
		Barisal Bank Ltd. (A/C No. 2000000000000000000)	219,988,796		219,988,796	
		Sub Total		235,541,815	235,541,815	
PRSDPC		Barisal Bank Ltd. (A/C No. 2000000000000000000)	377,626		377,626	
			Sub Total		377,626	
etc	SA Bank Ltd. (A/C No. 4110/50417000)	3,073,965		3,073,965		



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019

Annexure-B

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
		ADB Bank A/C No. 4110-77297400	47,677,341		47,677,341
		Sub Total	47,677,341		47,677,341
Health & Nutrition Program	Nutan Ato	Janata Bank Ltd. (A/C No. 032900000000)	892,515		892,515
		Janata Bank Ltd. (A/C No. 082920000000)		653,188	653,188
		Janata Bank Ltd. (A/C No. 012000000000)		1,427	1,427
		Sub Total	892,515	654,615	1,547,130
Empowerment & Clean Change Program	URBAN	Southwest Bank Ltd.(A/C No.20759)	165,257		165,257
		Sub Total	165,257		165,257
	EPASHAEP	Church Bangle Bank Ltd. (A/C No. 7340)	432,185		432,185
		Church Bangle Bank Ltd. (A/C No. 19734)	92,739		92,739
		Sub Total	524,924		524,924
	BINHIA	Church Bangle Bank Ltd. (Bangle) A/C. 218330-5716	416,073		416,073
		Sub Total	416,073		416,073
UDCR	UDCR, Parashid Branch, A/C. 218-130-5481	5,336		5,336	
	Sub Total	6,516		6,516	
Localboards/ Income generated Program	PNSAS	Standard Bank Ltd. (A/C No. 07330000542)		781,666	781,666
		Standard Bank Ltd. (A/C No. 02330000281)		422,263	422,263
		Sub Total		1,203,929	1,203,929
	IGA-Shonglap	Swasti Bank (A/C No. 200000000248)	38,497		38,497
	IGA-Shonglap	Swasti Bank (A/C No. 200400000255)	646		646
	IGA-Shonglap	Bangladesh Krishi Bank, SNI # 05	370		370
	IGA-Shonglap	Swasti Bank Ltd. SIND 0 004000051	2,122,029		2,122,029
	IGA-Shonglap	Swasti Bank Ltd. SIND 0 004000051	31,217		31,217
	IGA-Shonglap	Swasti Bank Ltd. SIND 0 20730000086	38,418		38,418
	IGA-Shonglap	Swasti Bank Ltd. SIND 0 100000051	28,494		28,494
	IGA-Shonglap	Swasti Bank Ltd. SIND 0 20730000009	41,412		41,412
		Sub Total	2,312,442		2,312,442
	STAB	Church Bangle bank Ltd. (A/C No. 7730)	2,510,732		2,510,732
		Church Bangle bank Ltd. (A/C No. 7280)	116,627		116,627
		Church Bangle bank Ltd. (A/C No. 1710)	116,469		116,469
		Sub Total	2,743,828		2,743,828
	SEEDS	Swasti Bank Ltd. (A/C No. 000000084)	34,501		34,501
	SEEDS	Swasti Bank Ltd. (A/C No. 00020000023)	20,252		20,252
		Sub Total	54,753		54,753
	SMART	Church Bangle Bank Ltd. (A/C No. 218120000443)	930,352		930,352
Church Bangle Bank Ltd. (A/C No. 2201200002540)		1,367,050		1,367,050	
	Sub Total	2,297,402		2,297,402	
ECOPISH	Church Bangle Bank Ltd. (Bangle) A/C. 1271200002	512,676		512,676	
	Sub Total	512,676		512,676	
EYW	Pyul Bank Ltd. (A/C No. 130000000000)	3,212,014		3,212,014	
	Sub Total	3,212,014		3,212,014	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2019

Annexure E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Creditable Income generated Program	Nabajura	Agrani Bank Ltd A/C No:002044000596271	718,956		718,956
	Nabajura	Jomta Bank Ltd A/C No:0100070425841	35,664		35,664
	Nabajura	Agrani Bank Ltd A/C No:0200000560519	69,194		69,194
	Nabajura	ABSB, A/C No:129-129-2698	7,759,001		7,759,001
	Nabajura	Agrani Bank Ltd A/C No:0200000719170	26,998		26,998
	Nabajura	Agrani Bank Ltd A/C No:0200000579541	245,751		245,751
		Sub Total	8,857,664		8,857,664
		SAPETI Standard Bank Ltd (A/C No:-0330000241)	34,113		34,113
		SAPETI Standard Bank Ltd (A/C No:-0530000034)	61,459		61,459
		Sub Total	95,572		95,572
Training Centre & Capacity Development Program	CTC-Chattogram	Charit Bangla Bank Ltd (A/C No: 1291200000550)	325,176		325,176
		Sub Total	325,176		325,176
	CTC-Panabahal	Charit Bangla Bank Ltd (A/C No: 2101200001172)	3,505,180		3,505,180
	CTC-Panabahal	Agrani Bank Ltd (A/C No:01000007200306)	100,075		100,075
		Sub Total	3,605,255		3,605,255
	CTC-Bagerhat	Standard Bank Ltd (A/C No: 250000010082)	50,000		50,000
CTC-Bagerhat	Standard Bank Ltd (A/C No: 0530000020)	1,082,840		1,082,840	
	Sub Total	1,132,840		1,132,840	
Grand Total			265,517,365	2,438,500	272,957,345



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Details Expenditure
For the Year Ended 30 June 2019

	30-Jun-2019 Taka	30-Jun-2018 Taka
Salary & Allowances	772,941,003	506,809,495
Franchise Benefit	8,626,244	9,169,509
Direct Program cost	276,282,755	325,674,147
Traveling & Conveyance	40,337,174	22,584,628
Staff Development Training	-	1,148,447
Printing & Stationery	50,883,028	3,562,192
Repair & Maintenance	7,243,626	8,013,249
Computer & Office supplies	5,713,560	3,119,340
Electricity, Gas, Water & Postage	3,696,639	2,673,863
Newspaper	303,847	137,951
Entertainment	1,514,998	2,321,828
Training & Workshop	4,318,887	1,374,849
Office Rent	22,007,422	10,638,286
Misc. Expenses & Others	6,538,191	2,250,114
Advertisement Cost	1,023,469	646,928
Publication	196,909	-
Communication	6,762,846	3,771,914
General	2,182,039	1,018,916
Staff Training Expenses/Other	-	965,085
Audit Fee	1,196,425	2,946,196
Bank Charge	2,323,884	2,441,959
Depreciation and Amortization	12,996,642	18,948,604
Income Tax Expenses	-	425,324
Provision for Loan Loss	26,875,404	25,729,374
Interest on Member/Donor Savings	63,477,480	87,103,762
Interest on Borrowing Fund	55,018,794	-
Group insurance	-	505,500
AGM & EC Meeting Exp	668,425	-
Uniform	49,000	80,500
ATF & VAT	91,677	67,440
Membership Fees	-	157,958
Casual Labour	218,130	372,594
Grantee Contribution	455,250	11,256,093
Program Overhead Cost	37,486,692	18,662,951
Capital Expenditure	8,943,210	7,681,371
Total	1,420,373,650	1,082,260,364



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Details Expenditure
For the Year Ended 30 June 2019

	30-Jun-2019 Taka	30-Jun-2018 Taka
Salary & Allowances	772,941,003	506,809,495
Fringe Benefit	8,626,244	9,169,509
Direct Program cost	276,282,755	325,674,147
Traveling & Conveyance	40,337,174	22,584,628
Staff Development Training		1,148,447
Printing & Stationery	50,883,028	3,562,192
Repair & Maintenance	7,243,626	8,013,249
Computer & Office supplies	5,713,560	3,119,340
Electricity, Gas, Water & Postage	3,696,639	2,673,863
Newspaper	303,847	137,951
Entertainment	1,514,998	2,321,828
Training & Workshop	4,318,887	1,374,849
Office Rent	22,007,422	10,638,286
Misc. Expenses & Others	6,538,191	2,250,114
Advertisement Cost	1,023,469	646,928
Publication	196,909	
Communication	6,762,846	3,771,914
General	2,182,039	1,018,916
Staff Training Expenses/Other		965,085
Audit Fee	1,196,425	2,946,196
Bank Charge	2,323,884	2,441,959
Depreciation and Amortization	12,996,642	18,948,604
Income Tax Expenses		425,324
Provision for Loan Loss	26,875,404	25,729,374
Interest on Member/Donor Savings	63,477,480	87,103,762
Interest on Borrowing Fund	55,018,794	
Group insurance		505,500
AGM & EC Meeting Exp	668,425	
Uniform	49,000	80,500
AIT & VAT	91,677	67,440
Membership Fees		157,958
Casual Labour	218,130	372,594
Grantee Contribution	455,250	11,256,093
Program Overhead Cost	37,486,692	18,662,951
Capital Expenditure	8,943,210	7,681,371
Total	1,420,373,650	1,082,260,364



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Core Operating Program	
	1/38	
	CODEC Fund	
	30-Jun-2019	30-Jun-2018
	Amounts in BDT	
ASSETS:		
Non-Current Assets		
Property Plant & Equipments	60,847,140	63,594,196
Intangible Asset		
Total Non-Current Assets	60,847,140	63,594,196
Current Assets		
Investment with Banks	52,695,992	40,444,969
Loan Portfolios	615,730	1,668,000
Advances Income Tax	1,222,530	1,401,037
Advances & Prepayments	45,500	
Other Receivable		
Cash and Cash Equivalents	21,544,234	4,614,566
Total Current Assets	76,124,086	48,128,572
TOTAL ASSETS	136,971,146	111,722,768
FUNDS & LIABILITIES :		
Funds:		
Capital Fund:		
CODEC Fund		
Accumulated Surplus/ (Deficit)	130,236,589	123,612,056
Total Capital Fund	130,236,589	123,612,056
Reserve Fund		
Other Fund:		
DANEDA ASPS II Fund		
Unutilized Donor Fund		
Fixed Assets Fund	4,755,000	3,225,174
Total Other Fund	4,755,000	3,225,174
Total Funds	134,991,589	126,837,230
LIABILITIES:		
Non Current Liabilities		
PKSF Fund-long term		
SF Fund-long term		
DBBL Loan Fund-long term		
AB Bank Loan Fund-long term		
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	(636,105)	(19,021,361)
PKSF Fund-short term		
SF Fund- short term		
DBBL Loan Fund-short term		
AB Bank Loan Fund-short term		
Members Savings		2,808,840
Accounts Payable	1,044,231	
Loan Loss Provision		
Other Liabilities		
Provision for Income Tax	1,109,432	655,309
Provision for Expenses	461,999	442,750
Total Current Liabilities	1,979,557	(15,114,462)
TOTAL FUND & LIABILITIES	136,971,146	111,722,768



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (ME)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	108,334,344	106,622,816				
Intangible Asset	655,000	1,010,000				
Total Non-Current Assets	108,989,344	107,632,816	-	-	-	-
Current Assets						
Investment with Banks	125,135,771	100,296,844				
Loan Portfolio	2,716,847,248	2,202,780,116			(249,481)	15,015,105
Advance Income Tax	1,047,472	738,848				
Advances & Prepayments	19,537,956	25,973,620				
Other Receivable	32,347	1,043,594	86,359,174	85,595,874		
Cash and Cash Equivalents	30,611,448	114,183,293	12,474,581	6,918,681	249,481	100,408
Total Current Assets	2,893,202,442	2,445,016,519	98,833,755	92,514,555	0	15,121,513
TOTAL ASSETS	3,002,191,786	2,552,649,135	98,833,755	92,514,555	0	15,121,513
FUNDS & LIABILITIES:						
Funds:						
Capital Fund:						
CODDC Fund	182,426,845	182,426,843				
Accumulated Surplus/ (Deficit)	407,217,343	284,048,661	13,901,961	13,862,760	0	6,947,460
Total Capital Fund	589,644,188	466,475,505	13,901,961	13,862,760	0	6,947,460
Reserve Fund	42,047,106	28,793,381				
Other Fund:						
DANIDA ASPS II Fund			78,651,795	78,651,795		
Unsubsidized Donor Fund						
Fixed Assets Fund	76,045,128	102,699,921				
Total Other Fund	76,045,128	102,699,921	78,651,795	78,651,795	-	-
Total Funds	707,736,419	597,868,808	92,553,756	92,514,555	0	6,947,460
LIABILITIES:						
Non Current Liabilities						
PKSP Fund-long term	375,579,133	239,949,992				
SP Fund-long term	81,750,000	30,375,000				
DBBL Loan Fund-long term	8,333,334	41,666,667				
Total Non Current Liabilities	365,662,467	311,991,659	-	-	-	-
Current liabilities						
Current Account with CODDC Project						1,650,000
PKSP Fund-short term	342,037,862	381,441,671				
SP Fund- short term	20,437,500	50,872,000				
DBBL Loan Fund-short term	28,700,000	28,700,000				
DBBL Loan Fund-short term	33,333,348	33,333,340				
AB Bank Loan Fund- short term	23,800,000					
Members Savings	1,181,275,212	878,253,719				
Accounts Payable	31,826,223	15,615,717				
Loan Loss Provision	124,733,899	97,914,136				8,924,033
Other Liabilities	142,649,196	154,872,421	6,280,000			1,600,000
Provision for Income Tax		1,500,000				
Provision for Expenses		182,664				
Total Current Liabilities	1,928,792,880	1,842,688,668	6,280,000	-	-	8,174,033
TOTAL FUND & LIABILITIES	3,002,191,786	2,552,649,135	98,833,756	92,514,555	0	15,121,513



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Education Program					
	8/38		9/38		10/38	
	CBOs-NGOs Education & Songlap		CLC		Tarun Aho	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment						
Intangible Assets						
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks						
Loan Portfolio	1,435,000	1,435,000				
Advance Income Tax						24,366
Advances & Prepayments						
Other Receivable						
Cash and Cash Equivalents		84,021	1,678	3,189	6,907	1,727,374
Total Current Assets	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640
TOTAL ASSETS	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASPS II Fund						
Unscribed Donor Fund	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
Fixed Assets Fund						
Total Other Fund	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
Total Funds	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SF Fund-long term						
DBBL Loan Fund-long term						
AB Bank Loan Fund-long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project					119,828	
PKSF Fund-short term						
SF Fund-short term	4,800,000	4,800,000				
DBBL Loan Fund-short term						
AB Bank Loan Fund-short term						
Members Savings						
Accounts Payable						
Loan Loss Provision						
Other liabilities			4,000	52,000	308	
Provision for Income Tax						
Provision for Expenses						
Total Current Liabilities	4,800,000	4,800,000	4,000	52,000	120,136	-
TOTAL FUND & LIABILITIES	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Financial Position (Project Wise)
 As at 30 June 2019

	Rights & Legal Service Program					
	11/38		12/38		13/38	
	EPRC (SCI)		EPRC (UNHCR)		EPRC (MORA)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
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			181,536	89,752		
Other Receivable						
Cash and Cash Equivalents			92,613,229	53,898,340		714,881
Total Current Assets	-	-	92,794,765	53,987,892	-	714,881
TOTAL ASSETS	-	-	92,794,765	53,987,892	-	714,881
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASP5 II Fund						
Unutilized Donor Fund			90,534,508	53,707,503		714,881
Fixed Assets Fund						
Total Other Fund	-	-	90,534,508	53,707,503	-	714,881
Total Funds	-	-	90,534,508	53,707,503	-	714,881
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SF Fund long term						
DRBL Loan Fund-long term						
AB Bank Loan Fund- long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project			15,381			
PKSF Fund-short term						
SF Fund- short term						
DRBL Loan Fund short term						
AB Bank Loan Fund- short term						
Members Savings						
Accounts Payable			2,264,876	280,389		
Loan Loss Provision						
Other Liabilities						
Provision for Income Tax						
Provision for Expenses						
Total Current Liabilities	-	-	2,260,257	280,389	-	-
TOTAL FUND & LIABILITIES	-	-	92,794,765	53,987,892	-	714,881



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Separate Statement of Financial Position (Project Wise)

As at 30 June 2019

	Rights & Legal Service Program					
	14/38		15/38		16/38	
	ARMP (School Feeding)		UMN		CLS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	486,919	171,800				
Intangible Asset						
Total Non-Current Assets	486,919	171,800	-	-	-	-
Current Assets						
Investment with Banks						
Loan Portfolio						
Advance Income Tax						
Advances & Prepayments		4,000	20,000	18,500		
Other Receivable		2,489,135		45,000		
Cash and Cash Equivalents	1,440,562	1,777,320	31,594,048	35,175,075		
Total Current Assets	1,440,562	4,270,455	31,614,048	35,238,575	-	-
TOTAL ASSETS	1,927,481	4,442,255	31,614,048	35,238,575	-	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASPS II Fund						
Unrealized Donor Fund	(5,526,692)	1,781,320	31,647,830	35,231,461		(3,995)
Fixed Assets Fund	486,919	171,800				
Total Other Fund	(5,039,773)	1,953,120	31,647,830	35,231,461	-	(3,995)
Total Funds	(5,039,773)	1,953,120	31,647,830	35,231,461	-	(3,995)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund- long term						
SI Fund- long term						
DBBL Loan Fund- long term						
AB Bank Loan Fund- long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	4,921,067	2,489,135	(46,569)			
PKSF Fund- short term						
SI Fund- short term						
DBBL Loan Fund- short term						
AB Bank Loan Fund- short term						
Members Savings						
Accounts Payable						
Loan Loss Provision						
Other Liabilities	781,809		13,778	7,314		3,995
Provision for Income Tax						
Provision for Expenses	1,264,278					
Total Current Liabilities	6,967,254	2,489,135	(33,792)	7,114	-	3,995
TOTAL FUND & LIABILITIES	1,927,481	4,442,255	31,614,048	35,238,575	-	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Rights & Legal Service Program			
	17/38		18/38	
	PREDFC		CFS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT			
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			50,000	187,498
Other Receivable				
Cash and Cash Equivalents	377,827		50,951,506	561,100
Total Current Assets	377,827	-	51,001,506	748,598
TOTAL ASSETS	377,827	-	51,001,506	748,598
FUNDS & LIABILITIES :				
Funds:				
Capital Fund:				
CODEC Fund				
Accumulated Surplus/ (Deficit)				
Total Capital Fund	-	-	-	-
Reserve Fund				
Other Fund:				
DANIDA ASPS II Fund				
Unutilized Donor Fund	377,827		48,750,510	(939,648)
Fixed Assets Fund				
Total Other Fund	377,827	-	48,750,510	(939,648)
Total Funds	377,827	-	48,750,510	(939,648)
LIABILITIES:				
Non Current Liabilities				
PKSP Fund-long term				
SE Fund-long term				
DBBL Loan Fund-long term				
AB Bank Loan Fund- long term				
Total Non Current Liabilities	-	-	-	-
Current liabilities				
Current Account with CODEC Project				
PKSP Fund-short term				
SE Fund- short term				
DBBL Loan Fund-short term				
AB Bank Loan Fund- short term				
Members/Savings				
Accounts Payable			2,250,996	1,688,246
Loan Loss Provision				
Other Liabilities				
Provision for Income Tax				
Provision for Expenses				
Total Current Liabilities	-	-	2,250,996	1,688,246
TOTAL FUND & LIABILITIES	377,827	-	51,001,506	748,598



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Health n& Nutrition Program			
	19/38		20/38	
	Notun Ato		Spring	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT				
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	1,550,316	75,285		901
Total Current Assets	1,550,316	75,285	-	901
TOTAL ASSETS	1,550,316	75,285	-	901
FUNDS & LIABILITIES :				
Funds:				
Capital Fund:				
CODEC Fund				
Accumulated Surplus/ (Deficit)				
Total Capital Fund				
Reserve Fund				
Other Fund:				
DANIDA ASPS II Fund				
Unutilized Donor Fund	468,785	75,285		(99)
Fixed Assets Fund				
Total Other Fund	468,785	75,285	-	(99)
Total Funds	468,785	75,285	-	(99)
LIABILITIES:				
Non Current Liabilities				
PKSF Fund-long term				
SI Fund-long term				
DBBL Loan Fund-long term				
AB Bank Loan Fund- long term				
Total Non Current Liabilities	-	-	-	-
Current liabilities				
Current Account with CODEC Project	800,000			1,000
PKSF Fund-short term				
SI 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	201,531			
Total Current Liabilities	1,001,531	-	-	1,000
TOTAL FUND & LIABILITIES	1,550,316	75,285	-	901



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Financial Position (Project Wise)
 As at 30 June 2019

	Environment & Climate Change Program					
	21/38		22/38		23/38	
	RCAH/CBD		URBAN		EPAS/IAEP	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Property, Plant & Equipment						
Intangible Asset						
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks						
Loan Portfolio						
Advances Income Tax						
Advances & Prepayments						
Other Receivable						
Cash and Cash Equivalents			165,257		915,424	
Total Current Assets	-	-	165,257	-	915,424	-
TOTAL ASSETS	-	-	165,257	-	915,424	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASPN II Fund					907,660	
Unutilized Donor Fund						
Fixed Asset Fund						
Total Other Fund	-	-	-	-	907,660	-
Total Funds	-	-	-	-	907,660	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SI Fund-long term						
DBBL Loan Fund-long term						
AB Bank Loan Fund-long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project			165,257		7,764	
PKSF Fund-short term						
SI 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						
Total Current Liabilities	-	-	165,257	-	7,764	-
TOTAL FUND & LIABILITIES	-	-	165,257	-	915,424	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Financial Position (Project Wise)
 As at 30 June 2019

	Environment & Climate Change Program					
	24/38		25/38		26/38	
	CREL		ELNHA		UCCR	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment						
Intangible Asset						
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks						
Loan Portfolio						
Advance Income Tax				402,800		
Advances & Prepayments						
Other Receivable						
Cash and Cash Equivalents		7,091,497	416,073	2,929,464	7,704	
Total Current Assets	-	2,091,497	416,073	2,929,464	7,704	-
TOTAL ASSETS	-	2,091,497	416,073	2,929,464	7,704	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASPS II Fund						
Unutilized Donor Fund		(8,155,578)	416,073	2,929,464	(378,973)	
Fixed Assets Fund						
Total Other Fund	-	(8,155,578)	416,073	2,929,464	(378,973)	-
Total Funds	-	(8,155,578)	416,073	2,929,464	(378,973)	-
LIABILITIES:						
Non Current Liabilities						
PKSP Fund-long term						
SI Fund-long term						
DBBL Loan Fund-long term						
AB Bank Loan Fund-long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project		8,026,692			386,677	
PKSP Fund-short term						
SI 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		2,210,383				
Total Current Liabilities	-	10,247,075	-	-	386,677	-
TOTAL FUND & LIABILITIES	-	2,091,497	416,073	2,929,464	7,704	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Financial Position (Project Wise)
 As at 30 June 2019

	Livelihoods/ Income generated Program					
	27/38		28/38		29/38	
	PNSASS		IGA-Shonglap		STAB	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment						
Intangible Asset						
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks						
Loan Portfolio			1,067,200	2,811,000		
Advance Income Tax						
Advances & Prepayments						
Other Receivable						100,000
Cash and Cash Equivalents	1,210,085		2,312,442	534,104	2,856,683	1,780,678
Total Current Assets	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678
TOTAL ASSETS	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678
FUNDS & LIABILITIES						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficit)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASPS II Fund						
Unallocated Donor Fund	1,210,085		(39,468)	(74,006)	2,315,427	1,840,632
Fixed Assets Fund						
Total Other Fund	1,210,085	-	(39,468)	(74,006)	2,315,427	1,840,632
Total Funds	1,210,085	-	(39,468)	(74,006)	2,315,427	1,840,632
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SP Fund-long term						
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						
SP Fund- short term						
DBBL Loan Fund-short term						
AB Bank Loan Fund- short term						
Members Savings			19,110	19,110		
Accounts Payable						
Loan Loss Provision					541,256	600,946
Other liabilities						
Provision for Income Tax						
Provision for Expenses			3,410,000	3,410,000		-
Total Current Liabilities	-	-	3,419,110	3,419,110	541,256	600,946
TOTAL FUND & LIABILITIES	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Financial Position (Project Wise)
 As at 30 June 2019

	Livelihoods/ Income Generated Program					
	30/38		31/38		32/38	
	SUEDS		SMART		ECOFISH	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
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						
Advanced Income Tax						
Advances & Prepayments						
Other Receivable		5,091				
Cash and Cash Equivalents	55,453	749,672	2,958,746	1,323,178	512,876	480,817
Total Current Assets	55,453	752,763	2,958,746	1,323,178	512,876	480,817
TOTAL ASSETS	1,635,164	2,332,474	2,958,746	1,323,178	512,876	480,817
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund						
Accumulated Surplus/ (Deficits)						
Total Capital Fund	-	-	-	-	-	-
Reserve Fund						
Other Fund:						
DANIDA ASP/SP II Fund						
Unallocated Deonor Fund	55,453	(1,847,237)	2,584,054	777,834	521,224	489,165
Fixed Assets Fund	1,579,711	1,579,711				
Total Other Fund	1,635,164	(267,526)	2,584,054	777,834	521,224	489,165
Total Funds	1,635,164	(267,526)	2,584,054	777,834	521,224	489,165
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SI Fund-long term						
DRBL Loan Fund-long term						
AB Bank Loan Fund- long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project					(8,348)	(8,348)
PKSF Fund-short term						
SI Fund- short term						
DRBL Loan Fund-short term						
AB Bank Loan Fund- short term						
Members Savings						
Accounts Payable		2,600,000				
Loan Loss Provision						
Other Liabilities			374,692	545,344		
Provision for Income Tax						
Provision for Expenses						
Total Current Liabilities	-	2,600,000	374,692	545,344	(8,348)	(8,348)
TOTAL FUND & LIABILITIES	1,635,164	2,332,474	2,958,746	1,323,178	512,876	480,817



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Livelihoods/ Income Generated Program				
	33/3d		34/38		35/38
	EYW		Nohojatra		SAFETI
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019
	Amounts in BDT				
ASSETS:					
Non-Current Assets					
Property Plant & Equipment					
Intangible Asset					
Total Non-Current Assets	-	-	-	-	-
Current Assets					
Investment with Banks					
Loan Portfolio					
Advance Income Tax			3,737		
Advances & Prepayments				144,200	
Other Receivable					
Cash and Cash Equivalents	3,214,825	3,960,374	8,846,899	20,604,253	80,966
Total Current Assets	3,214,825	3,960,374	8,850,627	20,604,253	1,295,356
TOTAL ASSETS	3,214,825	3,960,374	8,850,627	20,604,253	1,295,356
FUNDS & LIABILITIES :					
Funds:					
Capital Fund:					
CODEC Fund					
Accumulated Surplus/ (Deficit)					
Total Capital Fund	-	-	-	-	-
Reserve Fund					
Other Fund:					
DANIDA ASIS II Fund					
Unallocated Donor Fund	3,214,825	3,960,374	3,232,653	(4,888,038)	224,666
Fixed Assets Fund					
Total Other Fund	3,214,825	3,960,374	3,232,653	(4,888,038)	1,295,356
Total Funds	3,214,825	3,960,374	3,232,653	(4,888,038)	1,295,356
LIABILITIES:					
Non Current Liabilities					
PKSF Fund-long term					
SP Fund-long term					
DBBL Loan Fund-long term					
AB Bank Loan Fund- long term					
Total Non Current Liabilities	-	-	-	-	-
Current liabilities					
Current Account with CODEC Project			5,115,375	25,017,718	
PKSF Fund-short term					
SP Fund- short term					
DBBL Loan Fund-short term					
AB Bank Loan Fund- short term					
Members Savings			902,599		
Accounts Payable					
Loan Loss Provision					
Other Liabilities					
Provision for Income Tax				454,573	
Provision for Expenses					
Total Current Liabilities	-	-	5,617,974	25,492,291	-
TOTAL FUND & LIABILITIES	3,214,825	3,960,374	8,850,627	20,604,253	1,295,356



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2019

	Training Centre & Capacity Development Program					
	36/38		37/38		38/38	
	CTC-Chattoogram		CTC-Patualchali		CTC-Bagerhat	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Investment with Banks	10,426,179	11,312,227	10,160,707	11,377,286	13,428,280	13,374,513
Property Plant & Equipment						
Intangible Asset						
Total Non-Current Assets	10,426,179	11,312,227	10,160,707	11,377,286	13,428,280	13,374,513
Current Assets						
Investment with Banks	9,154,560	8,376,994	8,371,358	8,125,832	5,877,609	5,479,668
Loan Portfolio						
Advance Income Tax	285,913	524,390	609,932	307,122	375,917	203,774
Advances & Prepayments	580,502	952,100	130,080	584,988	46,299	33,137
Other Receivable	206,543	654,391	1,215,237	641,385	90,152	141,363
Cash and Cash Equivalents	125,176	129,280	5,309,661	783,193	1,123,121	759,336
Total Current Assets	10,352,694	10,837,154	14,236,268	10,642,519	7,513,098	6,617,479
TOTAL ASSETS	20,778,873	22,149,381	24,396,975	22,019,805	20,941,378	19,991,992
FUNDS & LIABILITIES:						
Funds:						
Capital Fund:						
CODIC Fund	13,426,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficit)	6,889,886	7,723,186	8,055,516	6,571,919	2,333,605	1,746,293
Total Capital Fund	20,316,363	21,149,663	22,835,412	21,351,815	20,445,706	19,858,394
Reserve Fund						
Other Fund:						
DANIDA ASP2 II Fund						
Unutilized Donor Fund						
Fixed Assets Fund						
Total Other Fund	-	-	-	-	-	-
Total Funds	20,316,363	21,149,663	22,835,412	21,351,815	20,445,706	19,858,394
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term						
SI Fund-long term						
DBBL Loan Fund-long term						
AB Bank Loan Fund- long term						
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project			367,554	501,366	(6,030)	22,365
PKSF Fund-short term						
SI 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	63,549	115,249	26,951	11,759	99,598
Provision for Income Tax		934,429	635,836	23,491	356,638	
Provision for Expenses	431,260	431,740	442,924	116,383	333,305	110,337
Total Current Liabilities	462,530	999,718	1,561,563	667,990	495,672	133,598
TOTAL FUND & LIABILITIES	20,778,873	22,149,381	24,396,975	22,019,805	20,941,378	19,991,992



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

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
Prilege Benefit
Direct Program 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 & Other
Advertisement Cost
Publication
Communication
General
Contingency & 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 & E.C Meeting Exp
Uniform
AET & VAT
Membership Fees
Gravel Labour
Fund Return/Transfer/Grantee Contribution
Programme Overhead Cost
Capital Expenditure
Total Expenditure
Surplus/ (Deficit)
Less Taxation
Net Surplus/ (Deficit) during the year

Core Operating Program	
1/38	
CODEC Fund	
30-Jun-2019	30-Jun-2018
Amounts in BDT	
56,635,404	51,227,663
3,366,524	1,707,908
546,610	481,437
60,486,618	53,412,027
35,219,436	30,324,292
2,112,179	4,990,782
2,794,874	1,027,160
1,739,605	286,794
931,373	1,903,539
89,013	62,440
597,431	348,236
268,216	
174,890	47,825
491,144	577,563
83,720	41,000
272,660	371,032
85,710	257,627
534,400	799,250
74,457	53,181
6,619,951	6,906,482
	358,967
	394,500
668,425	
	35,000
	56,402
	157,938
121,320	276,045
52,898,002	49,386,785
7,587,616	4,025,242
963,283	155,309
6,624,333	3,869,933



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs/NGOs (MF)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors		12,653,830				
Fund from Other Donors						
Service charges on MF Operation	540,526,627	498,801,098			11,000	33,000
Interest Income	7,470,314	2,917,203	140,670	1,920,536	13,199	95,437
Training Centre operation income						
Non Operational Income					83,181	241,315
Other Income	3,991,178	5,633,905				
Total Income	551,997,119	460,805,027	140,670	1,920,536	107,380	369,952
EXPENDITURE:						
Salaries & Allowances	221,645,851	206,945,913				222,230
Foreign Benefit						
Direct Program cost		55,265,636				
Traveling & Conveyance	22,416,474	8,370,508				16,162
Staff Development Training						
Printing & Stationery	5,637,850	1,067,496				
Repair & Maintenance	4,768,388	2,127,743				2,400
Computer & Office supplies	2,976,128	1,330,534				
Electricity, Gas & Water	1,751,248	668,076				90
Newspaper	277,176	114,677				
Entertainment	1,187,525	492,365				
Training & Workshop	3,776,876	918,254				
Office Rent	12,353,244	4,439,163				
Misc. Expenses & Others	5,630,455	121,526				
Advertisement Cost	446,055	391,242				
Publication					400	
Communication	2,914,975	1,157,130				9,024
General	124,251					
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/Educational exp						
Audit Fee	270,600	1,782,725				
Bank Charge	1,740,302	1,923,497	9,792	4,010	10,557	36,152
Depreciation and Amortization	2,426,365	8,117,629				
NGF service charge Expenses						
Income Tax Expenses						
Provision for Loan Loss	26,875,404	25,720,574				
Interest on Savings	63,477,480	87,103,762				
Interest on Borrowing Fund	55,018,794					
Group income:						
AGM & EC Meeting Exp						
Uniform			91,677	11,058		
AET & VAT						
Membership Fees						
Carrel Labour						
Fund Return/Transfer/Grantee Contribution					9,630,093	
Programs Overhead Cost						
Capital Expenditure						
Total Expenditure	434,714,800	408,076,300	101,469	9,651,141	10,757	266,958
Surplus/ (Deficit)	117,282,319	52,931,727	39,201	(7,730,604)	96,623	102,994
Less: Taxation	-	1,500,000	-	-	-	-
Net Surplus/ (Deficit) during the year	117,282,319	50,431,727	39,201	(7,730,604)	96,623	102,994



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Education Program					
	5/38		6/38		7/38	
	MSDC		READ		MATTREE	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	11,906,782		6,469,793	31,369,800	780,000	1,252,400
Fund from Other Donors						
Service charges on MF Operation						
Interest Income	33,338		9,648	37,388	25,151	15,816
Training Centres operation income						
Non Operational Income						
Other Income					118,050	
Total Income	11,940,120		6,479,441	31,525,238	775,151	1,268,216
EXPENDITURE:						
Salary & Allowances	2,693,690		6,888,994	16,796,283	715,441	1,065,180
Franchise Receipt			821,017	1,490,959		
Direct Programs cost	5,167,888		3,070,819	11,424,140		
Traveling & Conveyance	987,812		879,114	1,013,450	10,380	92,913
Staff Development Training						
Printing & Stationery	52,512		73,547		34,133	30,838
Repair & Maintenance	5,660		112,842	424,708	8,375	10,625
Computer & Office supplies	13,600		15,017	39,791		
Electricity, Gas & Water	5,058		21,391	56,544	7,285	4,903
Newspaper						
Entertainment	5,253				6,100	
Training & Workshop						
Office Rent			149,283	687,888		
Misc. Expenses & Others	600		1,979	14,812		4,903
Advertisement Cost	47,840			6,880		
Publications						
Communication	27,168		97,004	274,885		
General	25,110					4,418
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/Educational exp						
Audit Fee			83,574	162,528		
Bank Charge	11,178		9,395	40,525	7,447	6,417
Depreciation and Amortization						
RGE sewage 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/Contribution						
Programs Co-educal Cost	1,912,582					
Capital Expenditure	189,630			1,630		
Total Expenditure	11,145,597		12,222,776	33,545,923	789,159	1,218,197
Surplus/ (Deficit)	794,523		(5,743,335)	(2,019,785)	(14,008)	50,019
Less Taxation	-		-	-	-	-
Net Surplus/ (Deficit) during the year	794,523		(5,743,335)	(2,019,785)	(14,008)	50,019



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Education Program				
	8/38		9/38		10/38
	CBOs-NGOs Education & Songlap		CLC		Taran Alo
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2018
	Amounts in BDT				
INCOME:					
Grants received from Donors			47,683	43,541	4,180,753
Fund from Other Donors					
Service charges on MF Operation					
Interest Income		2,733	590	353	1,072
Training Centres operation income					
Non Operational Income					
Other Income					
Total Income	-	2,733	48,273	43,674	4,180,733
EXPENDITURE:					
Salary & Allowances				32,500	1,939,908
Foreign Benefits					
Direct Program cost				4,190	3,518,500
Traveling & Conveyance					91,120
Staff Development Training				596	18,395
Printing & Stationery				3,800	21,889
Repair & Maintenance					26,372
Computers & Office supplies					
Electricity, Gas & Water				2,400	14,752
Newspaper				2,444	
Entertainment					3,904
Training & Workshop					189,054
Office Rent					
Misc. Expenses & Others					
Advertisement Cost					
Publication					
Communication				745	22,734
General					
Consultancy & Security					
Staff Training Expenses/Other					
Vacuous cultural/Educational exp			1,784		
Audit Fee				953	4,509
Bank Charge	840	3,984			
Depreciation and Amortization					
KGP service charge Expenses					
Income Tax Expenses					
Provision for Loan Loss					
Interest on Savings					
Interest on Borrowing Fund					
Group insurance					
ATM & EC Meeting Exp					
Uniform					
ATT & VAT					
Membership Fees					
Casual Labour		1,600,000			
Fund Return/Transfer/Grantee Contribution					122,650
Program Overhead Cost					54,177
Capital Expenditure:					
Total Expenditure	840	1,603,984	1,784	47,629	6,045,602
Surplus/ (Deficit)	(840)	(1,601,251)	46,489	(3,955)	(1,864,869)
Less Taxation					
Net Surplus/ (Deficit) during the year	(840)	(1,601,251)	46,489	(3,955)	(1,864,869)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Rights & Legal Service Program				
	11/38		12/38		13/38
	EPRC (SCJ)		EPRC (UNHCR)		EPRC (MORA)
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019
	Amounts in BDT				
INCOME:					
Grants received from Donors		16,887,251	526,714,542	141,736,837	7,827,578
Fund from Other Donors					
Service charges on MF Operation					
Interest Income		111,829	2,994,172	1,091,566	27,402
Training Centres operation income					
Non Operational Income					
Other Income					
Total Income		16,999,080	529,708,714	142,828,403	7,854,980
EXPENDITURE:					
Salary & Allowances		13,421,384	172,947,709	47,151,466	1,392,077
Frings Benefit					
Direct Program cost		4,740,576	49,529,240	33,961,881	4,639,574
Traveling & Conveyance		246,304	2,956,601	730,855	106,607
Staff Development Training					
Printing & Stationery		46,038	42,420,067	1,340,547	5,283
Repair & Maintenance		243,603		419,474	
Computer & Office supplies		65,067	590,168	136,738	3,472
Electricity, Gas & Water		53,536	103,718	72,089	
Newspaper					
Entertainment				1,114,072	
Training & Workshop					
Office Rent		78,200	1,883,358	492,780	
Misc. Expenses & Others					
Advertisement Cost			509,366	146,253	660,425
Publication					
Communication		86,293	638,820	143,900	3,380
General		9,767	1,648,428	732,734	
Consultancy & Security					
Staff Training Expenses/Other				965,085	
Various cultural/Educational exp					
Audit Fee					
Bank Charge		36,471	44,192	4,058	3,851
Depreciation and Amortization					
KGI/ service charge Expenses					
Income Tax Expenses					
Provision for Loan Loss					
Interest on Savings					
Interest on Borrowing Fund					
Group insurance					
AGM & EC Meeting Exp					
Uniform					
AFT & VAT					
Membership Fees					
Casual Labour					
Fund Return/Transfer/Untrace Contribution					
Programme Overhead Cost		564,829	6,389,059		
Capital Expenditure			3,925,826	1,729,707	325,420
Total Expenditure		19,691,568	284,384,552	89,120,701	7,140,698
Surplus/ (Deficit)		- (2,692,288)	45,324,162	53,707,503	714,881
Less: Taxation					
Net Surplus/ (Deficit) during the year		- (2,692,288)	45,324,162	53,707,503	714,881



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Rights & Legal Service Program					
	14/38		15/38		16/38	
	ARMP (School Feeding)		UMN		CLS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	48,263,616	13,116,095	205,736,594	127,076,789		
Fund from Other Donors						
Service charges on MP Operation						
Interest Income			908,730	495,852		
Training Centre operation income						
Non Depreciated Income						
Other Income	690,999	75,337			3,995	
Total Income	48,954,615	13,191,432	206,645,324	127,572,641	3,995	
EXPENDITURE:						
Salary & Allowances	30,868,679	8,087,010	137,644,792	55,605,446		
Foreign Benefits						
Direct Program cost	4,239,843	152,549	64,531,432	41,611,095		
Traveling & Conveyance	371,885	1,000,415	1,217,950	785,020		
Staff Development Training						
Printing & Stationery	199,838	206,661	587,600			
Repair & Maintenance	341,513		26,839			
Computer & Office supplies			109,840			
Electricity, Gas & Water	21,280	19,719	35,330			
Newspaper			3,921			
Entertainment		630,362	2,150			
Training & Workshop						
Office Rent	2,176,341	1,045,600	1,785,883			
Misc. Expenses & Others	29,546					
Advertisement Cost						
Publication						
Communication	250,247	48,734	267,488			
Control	564					
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/International exp						
Audio Pre						3,420
Bank Charge	7,100		40,800			
Depreciation and Amortization						
RGP service charge Expenses						
Income Tax Expenses						
Provision for Loan Loss						
Interest on Savings						
Interest on Borrowing Fund						
Group insurance						
AGM & EOC Meeting Exp						
Uniform						
AIT & VAT						
Membership Fees						
Casual Labour						
Fund Return/Transfer/Greeter Contributions						
Programs On critical Case	3,700,650		3,627,611			
Capital Expenditure	315,119	175,534	37,200			
Total Expenditure	31,527,809	11,426,485	210,228,975	100,022,461		3,420
Surplus/ (Deficit)	(2,569,695)	1,765,347	(3,583,631)	27,550,180	3,995	(3,420)
Less: Taxation						
Net Surplus/ (Deficit) during the year	(2,569,695)	1,765,347	(3,583,631)	27,550,180	3,995	(3,420)



COMMUNITY DEVELOPMENT CENTRE (CODEG)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Rights & Legal Service Program			
	17/38		18/38	
	PREDFC		CFS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT			
INCOME:				
Grants received from Donors	2,855,846		142,191,081	71,187,032
Fund from Other Donors				
Service charges on MF Operation				
Interest Income				5,054
Training Centres operation income				
Non Operational Income				
Other Income				819,120
Total Income	2,855,846	-	142,191,081	72,011,806
EXPENDITURE:				
Salary & Allowances	1,333,291		62,712,356	44,289,211
Fringe Benefit				
Direct Program cost	271,024		18,532,050	24,473,135
Traveling & Conveyance	74,455		747,461	636,179
Staff Development Training				1,148,447
Printing & Stationery	31,769		49,081	79,514
Repair & Maintenance	12,006		20,720	45,784
Computer & Office supplies				
Electricity, Gas & Water	22,529		263,789	225,104
Newspaper				
Entertainment				
Training & W/Shop				
Office Rent	38,496		571,227	155,480
Misc. Expenses & Others			129,615	140,608
Advertisement Cost				
Publication				
Communication			215,366	112,725
General				
Consultancy & Security				
Staff Training Expenses/Other				
Various cultural/Educational exp				
Audit Fee				
Bank Charge	978		53,563	31,845
Depreciation and Amortization				
SGP service charge Expenses				
Income Tax Expenses				
Provision for Loan Loss				
Interest on Savings				
Interest on Borrowing Fund				
Group insurance				
AGM & BC Meeting Exp				
Uniform				
ATF & VAT				
Membership Fees				
Casual Labour				
Fund Return/Transfer/Grantee Contribution				
Program Overhead Cost	182,000		9,014,226	1,771,172
Capital Expenditure	511,473		101,450	
Total Expenditure	2,478,019		92,410,924	73,107,204
Surplus/ (Deficit)	377,827		49,690,157	(1,095,399)
Less: Taxation	-		-	
Net Surplus/ (Deficit) during the year	377,827		49,690,157	(1,095,399)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Health and Nutrition Program			
	19/38		20/38	
	Notun Aho		Spring	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT			
INCOME:				
Grants received from Donors	10,909,065	8,693,048		
Fund from Other Donors				
Service charges on MB' Operation				
Interest Income	9,613	3,659		15
Training Centres operation income				
Non Operational Income			99	
Other Income				
Total Income	10,578,678	8,696,707	99	15
EXPENDITURE:				
Salary & Allowances	5,063,365	4,511,261		
Fringe Benefit				
Diner Programs cost	4,070,269	1,713,049		
Traveling & Conveyance	292,139	342,681		
Staff Development Training				
Printing & Stationery	34,334			
Repair & Maintenance	33,420	66,874		
Computer & Office supplies			26,799	
Electricity, Gas & Water	45,066	58,037		
Newspaper	3,610	2,770		
Entertainment	16,281	52,627		
Training & W/Shop				
Office Rent	40,908	139,800		
Misc. Expenses & Others	148,430	120,000		
Advertisement Cost				
Publication				
Communications			66,989	
General	67,937	14,370		
Consultancy & Security				
Staff Training Expenses/Other				
Various cultural/ Educational exp				
Audit Fee		7,193		
Bank Charge	21,741	16,982		1,138
Depreciation and Amortization				
SGP service charge Expenses				
Income Tax Expenses				
Provision for Loan Loss				
Interest on Savings				
Interest on Borrowing Fund				
Group insurance				
AGM & JIC Meeting Exp				
Uniform				
ATF & VAT				
Membership Fees				
Casual Labour				
Fund Return/Transfer/Grants Contribution				
Programs Overhead Cost	120,000			
Capital Expenditure	233,688			
Total Expenditure	10,185,178	7,127,432	-	1,138
Surplus/ (Deficit)	393,500	1,569,275	99	(1,124)
Less: Taxation	-	-	-	-
Net Surplus/ (Deficit) during the year	393,500	1,569,275	99	(1,124)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Health n& Nutrition Program			
	19/38		20/38	
	Notun Alo		Spring	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT				
INCOME:				
Grants received from Donors	10,569,063	8,693,048		
Fund from Other Donors				
Service charges on MF Operations				
Interest Income	9,613	3,659		15
Training Centres operation income				
Non Operational Income				
Other Income			99	
Total Income	10,578,678	8,696,707	99	15
EXPENDITURE:				
Salary & Allowances	5,063,365	4,511,261		
Foreign Benefit				
Direct Program cost	4,070,260	1,713,049		
Traveling & Conveyance	292,139	342,681		
Staff Development Training				
Printing & Stationery	34,334			
Repair & Maintenance	33,490	60,874		
Computer & Office supplies			20,999	
Electricity, Gas & Water	45,066	58,037		
Newspaper	3,610	2,770		
Entertainment	10,281	52,627		
Training & W/Shop				
Office Rent	40,908	139,800		
Misc. Expenses & Others	148,420	130,000		
Advertisement Cost				
Publication				
Communication		66,389		
General	67,937	14,370		
Consultancy & Security				
Staff Training Expenses/Other				
Various cultural/Educational exp				
Audit Fee		7,193		
Bank Charge	21,741	16,982		1,138
Depreciation and Amortization				
KGP service charge Expenses				
Income Tax Expenses				
Provision for Loan Loss				
Interest on Savings				
Interest on Borrowing Fund				
Group insurance				
AGM & EC Meeting Exp				
Uniform				
AFT & VAT				
Membership Fees				
Casual Labour				
Fund Return/Transfer/Grantee Contribution				
Programme Overhead Cost	120,000			
Capital Expenditure	233,688			
Total Expenditure	10,185,178	7,127,432	-	1,138
Surplus/ (Deficit)	393,500	1,569,275	99	(1,124)
Less Taxation	-	-	-	-
Net Surplus/ (Deficit) during the year	393,500	1,569,275	99	(1,124)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Environment & Climate Change Program					
	21/38		22/38		23/38	
	RCAHCBD		URBAN		EPASIIAEP	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Unions		3,207,329	10,481,077		31,757,469	
Fund from Other Donors						
Service charges on MF Operation						
Interest Income					66,125	
Training Centre operation income						
Non Operational Income						
Other Income						
Total Income		3,207,329	10,481,077	-	31,823,594	-
EXPENDITURE:						
Salary & Allowances			3,681,900		2,191,910	
Privity Benefit					121,713	
Direct Program cost		2,785,876	6,799,177		26,513,656	
Traveling & Conveyance		9,628			163,785	
Staff Development Training						
Printing & Stationery		20,000			74,366	
Repair & Maintenance		52,319			18,260	
Computer & Office supplies						
Electricity, Gas & Water					11,000	
Newspaper						
Entertainment						
Training & W/Shop						
Office Rent					304,361	
Misc. Expenses & Others					35,524	
Advertisement Cost						
Publication						
Communication						
General					17,500	
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/Educational exp						
Audit Fee		30,000				
Bank Charge					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 & OC Meeting Exp						
Union						
AIT & VAT						
Membership Fees						
Casual Labour						
Fund Return/Transfer/Grants Contribution						
Programme Overhead Cost		269,506			1,472,389	
Capital Expenditure					248,260	
Total Expenditure		3,207,329	10,481,077	-	30,915,934	-
Surplus/ (Deficit)		-	-	-	907,660	-
Less Taxation						
Net Surplus/(Deficit) during the year					907,660	



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Livelihoods/ Income generated Program					
	27/38	28/38		29/38		
	PNSA/S	IGA-Shonglap		STAB		
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	11,843,545			15,078,504	9,371,106	
Fund from Other Donors						
Service charges on MF Operational						
Interest Income			44,037	36,183	36,003	
Training Centers operation income					67,659	
Net Operational Income						
Other Income						
Total Income	11,843,545	-	44,037	36,183	15,114,307	9,339,165
EXPENDITURE:						
Salary & Allowances	3,836,063			5,292,732	3,895,941	
Fringe Benefit	618,518			129,000		
Direct Program cost	3,452,501			7,255,291	2,568,573	
Traveling & Conveyance	541,930			1,037,824	764,501	
Staff Development Training						
Printing & Stationery	141,423			69,882		
Repair & Maintenance	4,000			14,936	28,990	
Computer & Office supplies					49,665	
Electricity, Gas & Water	113				8,912	
Newspaper						
Entertainment						
Training & W/Shop						
Office Rent	51,450			197,560	56,000	
Misc. Expenses & Others					23,800	
Advertisement Cost	31,200					
Publication						
Communication	66,468			74,958	43,443	
General	40,950			13,539		
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/educational exp						
Audit Fee				31,500	37,500	
Bank Charge	8,131		9,499	6,242	20,624	
Depreciation and Amortization						
KGJ service charge-Expenses						
Income Tax Expenses						
Provision for Loan Loss						
Interest on Savings						
Interest on Borrowing Fund						
Group insurance						
AGM & EG Meeting Exp						
Uniform						
ATF & VAT						
Membership Fees						
Casual Labour						
Fund Return/Transfer/Grantee Contribution	455,250					
Programs Overhead Cost	753,040			506,846		
Capital Expenditure	622,543					
Total Expenditure	10,633,460		9,499	8,242	14,639,512	7,498,533
Surplus / (Deficit)	1,210,085		34,538	27,941	474,795	1,840,632
Less: Donation	-					-
Net Surplus / (Deficit) during the year	1,210,085	-	34,538	27,941	474,795	1,840,632



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Livelihoods/ Income Generated Program					
	30/34		31/38		32/38	
	SEEDS		SMART		ECOFISH	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	11,795,097	9,854,503	6,282,451	4,189,849	12,425,500	11,709,863
Fund from Other Donors						
Service charges on MF Operation						
Interest Income	15,528	53,576	50,434	67,585	13,149	
Training Centres operation income						
Non Operational Income						
Other Income						
Total Income	11,810,625	9,908,079	6,332,885	4,257,437	12,438,649	11,769,861
EXPENDITURE:						
Salary & Allowances	3,107,749	2,691,641	2,328,504	2,808,276	4,721,100	2,918,931
Foreign Benefit				48,000		
Direct Programme cost	5,406,027	5,443,830	1,195,061	4,616,675	5,850,599	6,615,910
Traveling & Conveyance	275,862	397,040	162,864	342,244	791,107	550,015
Staff Development Training						
Printing & Stationery	17,725		26,394		101,800	
Repairs & Maintenance	121,097	503,370	18,290			11,670
Computer & Office supplies						57,765
Electricity, Gas & Water	50,349	51,744	6,447			9,823
Newspaper	9,950	7,020				
Entertainment	22,337	29,464	5,945			
Training & W/Shop						
Office Rent	304,740	615,180	156,000		159,583	146,364
Misc. Expenses & Others	2,462	4,040	5,760	384,683		
Advertisement Cost		10,300				
Publications			196,509			
Commission	40,055	154,418	38,266		181,751	68,351
General	22,621		35,052			
Commodity & Society						
Staff Training Expenses/Office						
Various cultural/Educational exp						
Audit Fee			94,723			15,000
Bank Charge	20,356	32,110	18,850		345	6,498
Depreciation and Amortization						
NGP service charge Expenses						
Income Tax Expense						
Provision for Loan Loss						
Interest on Savings						
Interest on Borrowing Fund						
Group insurance						
AGM & GC Meeting Exp						
Uniform						
ACT & VAT						
Membership Fees						
Carpal Labour						15,600
Fund Return/Transfer/Grants Contribution						
Programme Overhead Cost	528,000	547,300	440,000	247,728	698,300	1,022,338
Capital Expenditure						
Total Expenditure	9,907,935	15,325,158	4,526,665	8,647,605	12,406,630	11,418,949
Surplus/ (Deficit)	1,902,690	(5,417,079)	1,806,220	(3,770,168)	32,059	350,912
Less: Variation						
Net Surplus/(Deficit) during the year	1,902,690	(5,417,079)	1,806,220	(3,770,168)	32,059	350,912



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Livelihoods/ Income Generated Program					
	33/38		34/38		35/38	
	FYW		Nobojatra		SAFETI	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	12,203,189	12,653,191	110,015,131	145,990,480	13,247,755	10,313,290
Fund from Other Donors						
Service charges on MF Operation						
Interest Income			175,621	289,218	24,274	23,606
Training Centres operation income						
Non Operational Income						
Other Income						
Total Income	12,203,189	12,653,191	110,190,752	146,279,728	13,272,027	10,337,196
EXPENDITURE:						
Salary & Allowances	2,686,331	2,285,723	30,436,432	29,911,516	6,523,227	4,078,711
Prinzip Benefit			3,662,974	5,090,942	1,178,491	786,449
Direct Programs cost	9,423,720	7,125,856	40,309,551	79,824,326	4,570,617	1,271,906
Traveling & Conveyance	271,171	353,217	3,140,856	2,644,477	400,094	181,339
Staff Development Training						
Printing & Stationery	38,152	43,836	1,232,455	90,400	51,575	112,726
Repair & Maintenance			395,011	1,452,350		13,715
Computer & Office supplies	45,140	41,999	823,744	709,608	33,363	21,791
Electricity, Gas & Water	39,176		184,026	138,932		
Newspaper						
Entertainment			315,615	408,770		
Training & W/Shop	35,244					
Office Rent	174,324	198,691	1,103,924	991,667	220,710	305,700
Misc. Expenses & Others		22,762			2,346	25,875
Advertisement Cost			105,288	51,151		
Publication						
Communication	67,831	33,230	1,062,022	452,640	187,732	80,072
General						
Consultancy & Security						
Staff Training Expenses/Other						
Various cultural/ educational exp						
Audit Fee					12,144	
Bank Charge	6,648	6,748	69,555	123,547		9,414
Depreciation and Amortization						
ECG service charge/Expenses						
Income Tax Expenses						
Provision for Loan Loss						
Interest on Savings						
Interest on Borrowing Fund						
Group insurance						
AGM & EC Meeting Exp						
Uniform						
AJT & VAT						
Membership Fees						
Casual Labour						
Fund Return/ Transfer/Grants Contribution						
Programs Overhead Cost	136,000		6,677,581	8,763,740	938,308	591,523
Capital Expenditure			2,350,938	3,306,714	132,310	1,558,394
Total Expenditure	12,948,737	10,131,887	162,070,060	133,960,030	14,342,717	9,041,834
Surplus/ (Deficit)	(745,548)	2,521,304	8,120,692	12,319,698	(1,070,690)	1,295,366
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(745,548)	2,521,304	8,120,692	12,319,698	(1,070,690)	1,295,366



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2019

	Training Centre & Capacity Development Program					
	36/38		37/38		38/38	
	CTC-Changraim		CTC-Panabshuli		CTC-Bagerhat	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors						
Fund from Other Donors						
Service charges on MF Operation						
Interest Income	666,869	322,062	551,461	504,048	480,015	402,719
Training Centres operation income	1,549,011	7,382,168	8,707,439	6,844,603	5,681,805	4,133,321
Non Operational Income						
Other Income	669,158	501,825	66,528	34,420	39,964	42,360
Total Income	2,885,038	8,206,045	9,325,428	7,383,071	6,221,784	4,578,400
EXPENDITURE:						
Salary & Allowances	1,871,711	2,506,345	2,035,725	2,339,009	1,947,158	1,989,156
Foreign Benefit						
Dinas Program cost	608,516	2,409,350	2,650,828	2,391,211	1,446,473	
Traveling & Conveyance	18,821	40,754	14,350	21,635	31,623	23,144
Staff Development Training						
Printing & Stationery	23,853	19,322	9,161	7,066	5,323	6,169
Repair & Maintenance	71,655	140,640	195,814	308,805	113,642	363,504
Computer & Office supplies	575	6,025	3,609	4,169		36,400
Electricity, Gas & Water	140,521	182,734	238,076	266,177	132,499	118,231
Newspaper	3,480	3,570	2,250	4,000	3,460	3,470
Entertainment	11,261	3,038	1,000		598	
Teasing & W/Shop						
Office Rent		22,698		9,900		6,409
Misc. Expenses & Others	40,330	13,690				
Advertisement Cost						
Publication						
Communication	21,077	32,636	201,645	147,705	104,868	160,442
General	12,711		81,500		16,800	
Consultancy & Security						
Staff Training Expenses/Office						
Various cultural/Educational exp						
Audit Fee	24,500	29,000	27,000	28,500	27,000	28,500
Bank Charge	9,311	12,747	11,265	13,818	50,375	11,123
Depreciation and Amortization						
KGF service charge Expenses	923,605	969,805	1,367,196	1,648,303	1,439,525	1,306,385
Income Tax Expenses				66,357		
Provision for Loan Loss						
Interest on Savings						
Interest on Sinking Fund						
Group insurance				55,500		55,500
ACM & IT Meeting Exp						
Uniform	14,000	10,500	17,500	17,500	17,500	17,500
ATT & VAT						
Membership Fees						
Fixed Laborer	18,100	23,000	21,800	20,523	19,200	
Fund Return/Transfer/Grants/Contributions		17,000				3,000
Programme Overhead Cost						
Capital Expenditure:						
Total Expenditure	3,814,127	6,587,694	7,123,330	7,371,126	5,377,834	4,131,924
Surplus/ (Deficit)	(929,089)	1,618,431	2,202,098	11,945	843,950	446,476
Less: Taxation			635,826		256,638	-
Net Surplus/(Deficit) during the year	(929,089)	1,618,431	1,566,272	11,945	587,312	446,476

