

**Auditor's Report
and
Consolidated Audited Financial Statements
of
Community Development Centre
(CODEC)**

For the year ended June 30, 2018.

**Independent Auditors' Report
To the Members of the Executive Committee
Of
Community Development Centre (CODEC)**

We have audited the accompanying Consolidated Financial Statements of **Community Development Centre (CODEC), Chittagong**, which comprise Statement of Consolidated Financial Position as at **June 30, 2018** and the Statement of Consolidated Income and Expenditure, Statement of Consolidated changes in Net Assets and Statement of Consolidated Cash Flow for the year ended **30 June, 2018** and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the Financial Statements

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

Auditors' responsibility

Our responsibility is to express an opinion on these Consolidated Financial Statements based on our audit. We have conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Consolidated Financial Statements are free from material misstatements. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of the material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the financial statements.

The accompanying Consolidated Financial Statement for the year ended 30 June, 2018 prepares based on Financial Statements of thirty two (32) projects.

We have relied on the unaudited financial statement of the projects prepared by management. Our opinion, is so far as these relates to the amounts included in the financial statements of the organization is based on these unaudited financial statements prepared by management.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the Consolidated Financial Statements, present fairly, in all material respect, the Consolidated Financial Position of **Community Development Centre (CODEC)** as at June 30, 2018 and of its Consolidated Statements of Income and Expenditure for the year ended June 30, 2018 and comply with the requirements of the Foreign Donations (Voluntary Activities) Regulation Ordinance and Rules 1978 and other applicable laws and regulation.

We also report that:

- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- (ii) In our opinion, proper books of account as required by law have been kept by the project so far as it appeared from our examination of those books and returns; and
- (iii) The projects' Consolidated Statement of Financial Position and Statement of Comprehensive Income and Expenditure dealt with by the report are in agreement with the books of account.

Place: Chattogram
Dated: 28 October, 2018



A. Qasem & Co.
Chartered Accountants

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COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Financial Position
As at June 30, 2018

	Notes	As at June 30	
		2018	2017
		Amounts in BDT	
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5.00	208,032,547	205,616,807
Intangible Asset	6.00	1,010,000	-
Total Non-Current Assets		209,042,547	205,616,807
Current Assets			
Investment on FDR	7.00	162,924,306	184,112,758
Loan Port Folio	8.00	2,223,709,220	1,905,129,764
Advance Income Tax	9.00	3,375,171	3,804,489
Advances & Prepayments	10.00	28,275,660	15,479,825
Other Receivable	11.00	90,724,974	2,737,086
Cash and Cash Equivalents	12.00	267,018,451	83,759,333
Total Current Assets		2,776,027,783	2,195,023,254
TOTAL ASSETS		2,985,070,329	2,400,640,061
FUND & LIABILITIES:			
FUND :			
Capital Fund	13.00	673,257,653	632,598,091
Reserve Fund	14.00	28,793,381	24,908,237
Total Fund		702,051,033	657,506,328
LIABILITIES:			
Other Fund			
DANIDA ASPS II Fund	15.00	78,651,795	78,651,795
Unutilized Donor Fund	16.00	93,332,643	6,887,129
Fixed Assets Fund	17.00	107,676,606	111,296,974
Total Other Fund		279,661,044	196,835,898
Non Current Liabilities			
PKSF Fund-long term	18.00	239,949,992	241,725,000
SF Fund-long term	19.00	30,375,000	17,437,500
DANIDA-ASPS II-Loan Fund	20.01	-	3,875,000
DBBL Loan Fund	21.01	41,666,667	-
Total Non Current Liabilities		311,991,659	263,037,500
Current liabilities			
PKSF Fund-short term	22.00	381,441,670	280,541,661
SF Fund- short term	23.00	55,675,000	49,940,079
Current Account with CODEC Project	24.00	20,858,197	12,461,180
DANIDA-ASPS II-loan Fund	20.02	28,700,000	38,875,000
DBBL Loan Fund	21.02	33,333,340	-
Members Savings	25.00	878,272,829	683,358,037
Accounts Payable	26.00	22,993,193	7,018,719
Loan Loss Provision	27.00	102,838,188	77,108,814
Other Liabilities	28.00	157,303,903	125,832,738
Provision for Income Tax	29.00	2,683,229	2,200,000
Provision for Expenses	30.00	7,267,044	5,924,106
Total Current Liabilities		1,691,366,593	1,283,260,335
TOTAL FUND & LIABILITIES		2,985,070,329	2,400,640,061

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

R. S.
Treasurer-CODEC-EC

[Signature]
Sr. Director- Finance & Administration

[Signature]
Executive Director
As per our report of same date.

Place: Chattogram
Dated: 28 October, 2018



[Signature]
A. Qasem & Co.
Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Income & Expenditure
For the year ended June 30, 2018

	Notes	Year ended June 30	
		2018	2017
Amounts in BDT			
INCOME:			
Grants received from Donors	31.00	742,776,360	290,714,862
Service charges on MF Operation	32.00	438,834,098	380,738,283
Interest Income	33.00	10,215,276	27,493,876
Training Centres operation income	34.00	18,360,092	10,105,975
Other Income	35.00	8,012,990	6,118,855
Total Income	Annexure G	1,218,198,815	715,171,851
EXPENDITURE:			
Core Operating Expenses	36.00	49,386,785	33,557,156
Micro Finance Program	37.00	417,994,399	327,233,893
Education Program	38.00	270,102,981	93,040,526
Health & Nutrition Program	39.00	7,128,570	14,783,195
Environment & Climate Change Program	40.00	50,056,451	48,908,308
Livelihoods/Income Generating Program	41.00	195,432,237	81,830,189
Training Centre/Capacity Development Program	42.00	19,048,318	14,366,227
Rights & Legal Service Program	43.00	73,110,624	24,534,435
Total Expenditure	Annexure F & G	1,082,260,364	638,253,929
Excess/ (Deficit) of income over expenditure		135,938,451	76,917,922
Taxation	29.00	(2,683,229)	(2,200,000)
Net Surplus for the year		133,255,222	74,717,922

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


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

As per our report of same date.

Place: Chattogram
Dated: 28 October, 2018




A. Qasem & Co.
Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Changes in Net Assets
For the Year ended June 30, 2018

	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount BDT				
Balance as on 01 July, 2016	228,745,318	336,983,975	19,439,147	585,168,440
Raised during the year	-	66,868,797	5,469,090	72,337,887
Balance as on 30 June, 2017	228,745,318	403,852,773	24,908,237	657,506,328
Balance as on 01 July, 2017	228,745,318	403,852,773	24,908,237	657,506,328
Raised 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

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

R. L. Sir
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

As per our report of same date.

Place: Chattogram
Dated: 28 October, 2018



[Signature]
A. Qasem & Co.
Chartered Accountants

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Cash Flows
For the Year ended June 30, 2018

		Year ended June 30	
		2018	2017
		Amounts in BDT	
CASH FLOWS FROM OPERATING ACTIVITIES:			
Cash Generation From Operation	A.01	129,197,725	(30,334,130)
Advance Income Tax Paid during the year		429,318	(61,819)
Net Cash from Operating Activities		129,627,044	(30,395,949)
CASH FLOWS FROM INVESTING ACTIVITIES:			
Acquisition of Non-current Assets		(20,750,054)	(66,402,872)
Acquisition of Intangible Assets		(2,020,000)	(227,345)
Net Cash used by Investing Activities		(22,770,054)	(66,630,217)
CASH FLOWS FROM FINANCING ACTIVITIES:			
CODEC Fund		(6,168,767)	(8,847,935)
Reserve Fund		3,885,144	5,469,090
DANIDA ASPS II Fund		-	-
Unutilized Donor Fund		18,620	(1,779,614)
Fixed Assets Fund		(3,620,368)	54,672,322
PKSF Fund-long term		(1,775,008)	(8,291,662)
SF Fund-long term		12,937,500	11,875,000
DANIDA-ASPS II Loan Fund-Non current loan		(3,875,000)	-
DBBL Loan Fund-Non current loan		41,666,667	-
DBBL Loan Fund-Current loan		33,333,340	-
Net Cash used by Financing Activities		76,402,128	53,097,202
Net increase / (decrease) in cash and equivalents		183,259,118	(43,928,963)
Opening Cash & Cash Equivalents		83,759,333	127,688,297
Closing Cash and Cash equivalents		267,018,451	83,759,333

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


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

As per our report of same date.

Place: Chattogram
Dated: 28 October, 2018




A. Qasem & Co.
Chartered Accountants

Year ended June 30

2018 2017

Amounts in BDT

A.01 Cash Generation From Operation

Excess/ (Deficit) of income over expenditure
 Depreciation charge
 Amortization of intangible assets
 Disposal of Non Current Assets
 Increase in Investment with Banks
 Increase in Loan Port Folio
 Decrease in Advances & Prepayments
 Increase in Other Receivable
 Increase in PKSF Fund-short term
 Decrease in SF Fund- short term
 Decrease in Current Account with CODEC Project
 Increase in DANIDA-ASPS II Loan Fund-short term
 Increase in Members Savings
 Increase in Accounts Payable
 Increase in Loan Loss Provision
 Increase in Other Liabilities
 Increase in Provision for Income Tax
 Decrease in Provision for Expenses

133,255,222	74,717,922
17,817,462	15,129,996
1,010,000	1,402,524
516,852	2,566,245
21,188,452	(13,585,863)
(318,579,457)	(389,483,545)
(12,795,836)	1,854,487
(87,987,888)	(197,185)
100,900,009	57,058,329
5,734,921	(19,488,586)
8,397,017	(7,919,529)
(10,175,000)	5,000,000
194,914,792	178,112,456
15,974,473	4,943,321
25,729,374	20,107,286
31,471,165	45,837,329
483,229	(502,067)
1,342,938	(5,887,250)
129,197,725	(30,334,130)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June, 2018

1 Background of the Organization:

Community Development Centre (CODEC) has been operating since 1985. 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 registered with NGO Affairs Bureau vide registration no. 263 dated 09.04.1988 Department of Social services vide registration No. 1160/85 dated 04.04.1985. 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, Chittagong, Bangladesh.

CODEC is governed by a seven-member Executive Committee (EC) and the EC is elected by a General Body of 30 members in the Annual General Meeting (AGM).

CODEC is working in the following five thematic heads in the coastal districts in Bangladesh:

- Education, Protection and safety of the Children & Adolescent, Skill development and Entrepreneurship development;
- Food nutrition and Health;
- Climate change, Environment and Advocacy;
- Social justice, Community legal services;
- Peoples organizations and Economic enhancement including Microfinance.

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.

As developmental implementers, CODEC is implementing the U.S. Agency International Development (USAID) for Bangladesh mission funded projects with the technical and financial support of SCI/ World Fish/ WinRock as a sub-recipient. In addition, CODEC is also implementing the projects of UNICEF/ ICCO Cooperation/ Stromme Foundation/ PKSF/ UNHCR/ OXFAM/ MJF etc.

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 woees and wellbeing are in the centre of CODEC's thinking, sources of its aspirations and basis of existence.

1.2 Vision:

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

1.3 Mission:

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



1.4 Basic Information of CODEC

Name of the Organization:

Community Development Centre

Starting Date of the Organization:

01 October, 1985.

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

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, Chittagong, Bangladesh.

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

Name of the Programs:

- i. Micro Finance Program
- ii. Education Program
- iii. Health & Nutrition Program
- iv. Environment & Climate Change Program
- v. Livelihoods/Income Generated Program
- vi. Training Centre & Capacity Development Program
- vii. Rights & Legal Service Program
- viii. Core Operating Program

Behavioral Code, Organizational Policy & Manual

- i. CODEC Service Rules
- ii. CODEC Code of Conduct
- iii. CODEC HRM Policy
- iv. CODEC Financial Manual
- v. CODEC Micro-Finance Manual
- vi. CODEC Procurement Policy
- vii. CODEC Child Protection Policy
- viii. CODEC Gender Policy
- ix. CODEC Monitoring Policy
- x. CODEC Environment Policy
- xi. CODEC Cost Share Policy



Grant Compliance

Grant Compliance would be based on statutory rules regulation, 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 donor (USAID/DFID/EC/EU/UNICEF/ICCO Cooperation/Stromme Foundation/PKSF/UNHCR/OXFAM/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. Others

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



CODEC Executive Committee

In terms of organization structure, CODEC has two layers of Executive Body: 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).

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

SL	Name	Position
1.	Mr. Abul Kashem Independent Consultant, Dhaka.	President
2.	Mr. Dr. Mir Murtaza Reza Khan Chief Medical officer of CUET	General Secretary
3.	Mr. Md. Reazul Kabir, FCA CFO in BSRM	Treasurer
4.	Ms. Jesmin Sultana Paru Development worker	Social Welfare Secretary
5.	Ms. Jahanara Begum Senior Vice President One Bank, Chittagong.	Women Affairs Secretary
6.	Mr. Dr. MD. Sanauallah Consultant, CSCR	Executive Member
7.	Mr. Mahbulul Islam Executive Director, Base	Executive Member

Date of Last AGM held:

20 January, 2018

Statutory Auditor for Last Year (2016-2017):

A.Qasem & Co.

Chartered Accountants

A member firm of Ernst & Young Global (EY)

Statutory Auditor for Current Year (2017-2018):

A.Qasem & Co.

Chartered Accountants

A member firm of Ernst & Young Global (EY)



Project(s) Information:

The financial statements of CODEC's own and that of its other programs or projects have been consolidated are mentioned as follows:

Sl. No.	Acronym	Name of the Projects	Donor name/ Contributor	Remarks
1.	CODEC Fund	CODEC Core Fund	CODEC	
2.	MFP	CODEC Microfinance (PKSF & Non PKSF)	PKSF,DANIDA,SF,CODEC	
3.	CBOs NGOs MF	Strengthening Local NGOs and CBOs Project-Microfinance	Stromme Foundation	
4.	SHIKHON	Supporting The Hardest to Reach Through Basic Education	Save the Children International	Project Closed
5.	READ	Reading Enhancement for Advancing development	Save the Children International	
6.	MAITREE	MAITREE	PSN	
7.	CBOs NGOs EDU & SHONGLAP	Strengthening Local NGOs and CBOs Project-Education & Shonglap	Stromme Foundation	
8.	NOTUN ALO	NOTUN ALO	Stromme Foundation	
9.	SPRING	Strengthening partnerships results and innovation in nutrition Globally	Save the Children International	(Project Closed)
10.	CREL	Climate Resilient & Ecosystem & Livelihood	Winrock International	
11.	HEFS	Household Economic Food Security of Extreme poor	Save the Children International	Project Closed
12.	IGA-SHONGLAP	Income Generating Activities-Songlap	Stromme Foundation	
13.	SEEDS	Socio Economic Empowerment with dignity & sustainability	Stromme Foundation	
14.	SMART	Security Market Access Right and Transparency	ICCO Cooperation	
15.	ECOFISH	Enhance Costal Fisheries Activities	World Fish	
16.	CTC-C	CODEC Training Centre-Chittagong	CODEC	
17.	CTC-P	CODEC Training Centre-Patuakhali	CODEC	
18.	CTC-B	CODEC Training Centre-Bagerhat	CODEC	
19.	CLS	Rights & Legal Capacity Enhancement of Costal CBOs	Maxwel Stamp PLC	
20.	NABA-DIGHANTA	NABA-DIGHANTA	Manusher Janno Foundation	
21.	CFS	Protective Environment Creation for Children & Adolescent	UNICEF	
22.	ASPS-II	Agricultural sector program support-II	CODEC	
23.	DiPECHO Viii	BGD Strengthening Resilience & Safety in Schools and Communities in Bangladesh	Save the Children International	Project Closed
24.	CLC	Community Learning Centre	CAMPEE	
25.	ARMP	Feeding program for the disadvantage Rohingya refugee children	World Food Program	
26.	EPRC	Education and Protection for Refugee Children	Save the Children	
27.	EPRC	Education and Protection for Refugee Children	UNHCR	
28.	EPRC MORA	Education and Protection for Refugee Children	UNHCR	



29	UMN	Non-formal basic education program for Undocumented Myanmar National children in unregistered makeshift settlements in Leda and Shamlapur under Cox's Bazar District	UNICEF	
30	TORUN ALO	(Light of Youth) Combat Violent Extremism through Alternative Constructive Engagement of Youth and Women	Manusher Jonno Foundation	
31	EYW	Empower Youth for Work	OXFAM	
32	Nobo Jatra	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	
33	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM	
34	STAB	The salt solution in Bangladesh	ICCO Corporation	
35.	Safety	Safe aqua farming for economic & trade improvement Bangladesh	Winrock International	
36.	RCAHCBD	Response to Cyclone Affected Household in Cox's Bazar District Project	USAID	

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 accrual 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.

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, 2017 to 30 June, 2018.

2.3 Functional and Presentation Currency

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



2.4 Use of Estimates and judgments

The preparation of Consolidated Financial Statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

2.5 Comparative information

Comparative information has been disclosed in respect of the year 2016-2017 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 2016-2017 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 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

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	8.00%
9	Livelihood	8.00%



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 produce 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. Miscellaneous Income

The organization generates income from food meal charge, generator income, multimedia, service charge, photocopy, sound system and wastage paper.

v. Income from Partial Cost

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

vi. Miscellaneous Income

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

e) Non Operational Income

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

f) Other Income

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

3.2 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 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 creates by the commodities and services being dispersed to people in according with the program objectives and activities.

3.3 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.

3.4 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.

3.5 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 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 "Asset Management Manual"

iv. **Insurance of Fixed Asset**

All item of fixed assets covered by insurance policies as per the "Asset Management Manual" from reputable insurance company.

3.6 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 as the program has been start a new Accounting Software from current year.

3.7 Provision

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

4 Significant organization policy

i. **Cash control & Operation**

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

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

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

ii. **Bank operation & Transaction**

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



iii. **Advance Policy**

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

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:

a) **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.

b) **Entrepreneurs Loan (Agrosor)**

CODEC target group mainly encompasses the people, who are engaged in fishing, fish processing, fish trading and other small business related activities in the costal and riverine areas. These people have leadership qualities but insufficient financing support is the obstacle to pursue their respective trades. Entrepreneur loans are provided to these classes of people. Such loans to be repaid within 12 months from the date of disbursement in weekly and monthly disbursement.

c) **Ultra poor Loans (Buniad)**

Ultra poor loans are provided to extremely disadvantaged poor people, especially in coastal areas in Bangladesh. Such loans are repayable within 12 months from the date of disbursement according to agreement with the loanee.

d) **SHAHOS and RESCUE Loans**

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

e) **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 Six months.

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

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

Name of Loans	Loan Limit	Weekly Deposit Amount
UP/Buniad	Any Amount	On ability basis
RMC/UMC/ABC	Any Amount	Minimum Tk. 30

ME/ALOC as per loan limit Weekly/Monthly deposit amount are given below			If the member wants, he/she can deposit an extra amount after the required amount and The amount is recorded as a Voluntary deposit. though he/ She paid loan installment on the basis of monthly/ fortnightly The deposits amount is collected on the weekly basis.
Loan Limit Tk.	Compulsory Deposit		
	Weekly Deposit Tk.	Monthly Deposit Tk.	
10,000-30,000	30	120	
31,000-50,000	50	200	
51,000-100,000	100	400	
100,000-200,000	150	600	
200,000-500,000	250	1000	
Above 500,000	500	2000	

If the member wants, he can deposit an extra amount after the required amount and the amount is recorded as a voluntary deposit. Though he paid his loan installment on the basis of monthly/fortnightly, the deposits amount is collected on the weekly basis.

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

viii. Pay Roll/Salary & Allowances

Payment of salary of officers & staffs had been made monthly. All payments against salary except the payment to the temporary, short-term employee and the field personnel where the banking facilities are not available shall be made through account payee cheque or bank transfer. The organization shall bear the staff tax only against salary income of the regular employee. Income tax of all other employee had been deducted at source from the monthly salary.

ix. Travel Policy

Domestic travel is defined as travel to 'any point in Bangladesh and surrounding islands. International travel is defined as travel to all countries external to Bangladesh except those location regarded as domestic travel.

Daily allowances, accommodation & per -Diem and expenses report for CODEC employee will be applicable as per the provision of benefits payment procedures.

x. Investment

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

4.1 General

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



	As at June 30	
	2018	2017
	Amounts in BDT	
5.00 Property, Plant & Equipment		
Opening balance cost	279,429,644	215,593,018
Revaluation gain during the year	-	59,290,116
Acquisition during the year	20,750,054	7,112,755
Disposal during the year	(516,852)	(2,566,245)
Property, plant and equipment at cost	299,662,846	279,429,644
Opening Depreciation	73,812,837	58,682,841
Depreciation charged during the year	17,938,604	15,552,551
Adjustment during the year	(121,142)	(422,554)
Accumulated depreciation	91,630,300	73,812,837
Written Down Value	208,032,547	205,616,807

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

6.00 Intangible Asset		
Opening Balance Cost	3,397,965	3,170,620
Revaluation gain during the year	-	91,345
Acquisition during the year	2,020,000	136,000
Disposal during the year	(3,397,965)	-
Intangible asset at cost	2,020,000	3,397,965
Opening Amortization	3,397,965	1,995,441
Charged during the year	1,010,000	1,402,524
Disposal during the year	(3,397,965)	-
Total Amortization	1,010,000	3,397,965
Written Down Value	1,010,000	-

CODEC purchased Accounting Software Ascent 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 on FDR		
Opening balance	184,112,758	170,526,895
Addition during the year	79,148,444	26,324,808
Encashment during the year	(100,336,896)	(12,738,945)
Closing Balance	162,924,306	184,112,758

A schedule of Investment is given in Annexure-B

8.00 Loan Port Folio		
Opening Balance	1,905,129,764	1,515,646,219
Loan disburse during the year	4,082,896,078	3,303,690,573
Loan Recovered	(3,764,316,621)	(2,914,207,028)
Closing Balance	2,223,709,220	1,905,129,764

CODEC is running Loan Portfolio through different loan policy which are disclosed on Notes to the accounts, Ref. 4(iv).

A schedule of Investment is given in Annexure-C (Micro Finance)

9.00 Advance Income Tax		
Opening Balance	3,804,489	3,742,670
Made During the year	1,687,098	2,492,696
Adjust during the year	(2,116,417)	(2,430,877)
Closing Balance	3,375,171	3,804,489



		As at June 30	
		2018	2017
		Amounts in BDT	
10.00	Advances & Prepayments		
	CODEC Fund	-	24,500
	Micro Finance	25,973,620	12,754,649
	CBOs NGOs (MF)	-	-
	ARMP	4,000	-
	PSN	5,000	39,000
	CBOs NGOs (Edu & Shonglap)	-	1,600,000
	SMART	-	63,977
	CTC-Chittagong	952,100	373,833
	CTC-Patuakhali	584,988	60,000
	CTC-Bagerhat	33,137	-
	CFS	187,498	19,799
	ELNHA	402,800	364,125
	Torun Alo	24,266	24,266
	Naba Jatra	-	132,800
	UMN	18,500	-
	EPRC (UNHCR)	89,752	-
	EPRC	-	22,876
		<u>28,275,660</u>	<u>15,479,825</u>
11.00	Other Receivable		
	Micro Finance	1,043,594	1,564,962
	READ	6,940	20,695
	ASPS II	85,595,874	-
	Maitree	4,000	52,000
	ARMP	2,489,135	615,040
	SEEDS	3,091	-
	STAB	100,000	-
	CTC-Chittagong	654,391	135,222
	CTC-Patuakhali	641,385	250,279
	CTC-Bagerhat	141,563	62,888
	UMN	45,000	-
	EPRC	-	36,000
		<u>90,724,974</u>	<u>2,737,086</u>
12.00	Cash and Cash Equivalents		
	Cash in Hand	7,357,410	428,618
	Cash at Bank	259,661,041	83,330,715
		<u>267,018,451</u>	<u>83,759,333</u>
	A details list of Cash in hand is given in Annexure D		
12.01	Cash at Bank		
	STD A/C	238,256,379	71,312,229
	Current A/C	21,404,662	12,018,487
		<u>259,661,041</u>	<u>83,330,715</u>
	A details list of Cash at Bank is given in Annexure E		
13.00	Capital Fund		
	CODEC Fund	228,745,319	228,745,318
	Accumulated Surplus/(Deficit)	444,512,334	403,852,773
		<u>673,257,653</u>	<u>632,598,091</u>



		As at June 30	
		2018	2017
		Amounts in BDT	
13.01	CODEC Fund		
	Microfinance Program	182,426,845	182,426,844
	CODEC Training Centre, Chittagong	13,426,477	13,426,477
	CODEC Training Centre, Patuakhali	14,779,896	14,779,896
	CODEC Training Centre, Bagerhat	18,112,101	18,112,101
		<u>228,745,319</u>	<u>228,745,318</u>
	Microfinance Program		
	This fund has created from BRS-DANIDA, The Netherland Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Poast Harvest Fish Project.		
	CODEC Training Centre, Chittagong		
	The fund of CODEC Training Centre, Chittagong consists of total fund from DANIDA, CODEC & Other Sources.		
	CODEC Training Centre, Patuakhali		
	The fund of CODEC Training Centre, Patuakhali 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 Strome Foundation, CODEC SF DLF & CODEC Own Fund.		
13.02	Accumulated Surplus/(Deficit)		
	Opening Balance	403,852,774	336,983,976
	Net Surplus/ (Deficit) during the year	46,828,328	75,716,732
	DMF Fund	3,827,579	-
	Prior year over/under provision	-	104,474
	Program Support Expense	(6,111,204)	(3,483,319)
	Transfer to Reserve Fund	(3,885,143)	(5,469,090)
	Closing Balance	<u>444,512,334</u>	<u>403,852,773</u>
14.00	Reserve Fund		
	Opening Balance	24,908,237	19,439,147
	Made during the year	3,885,144	5,469,090
	Closing Balance	<u>28,793,381</u>	<u>24,908,237</u>
	Reserve fund which has been made during the year are created as per Microcredit Regulatory Authority (MRA) Act-2010, Section- 20 based on Accumulated Surplus of Microfinance Programme.		
15.00	DANIDA ASPS II Fund		
	ASPS-II	78,651,795	78,651,795
		<u>78,651,795</u>	<u>78,651,795</u>
16.00	Unutilized Donor Fund		
	Opening Balance	6,887,130	9,665,553
	Net Surplus/ (Deficit) during the year	86,426,893	(998,810)
	Prior year adjustment	18,620	(1,779,614)
	Closing Balance	<u>93,332,643</u>	<u>6,887,129</u>
17.00	Fixed Asset Fund		
	Opening Balance	111,296,974	56,624,652
	Made during the year	515	59,569,460
	Adjust during the year	(3,620,883)	(4,897,138)
	Closing Balance	<u>107,676,606</u>	<u>111,296,974</u>



As at June 30		
	2018	2017
Amounts in BDT		

18.00 PKSF Fund-long term

Opening Balance	241,725,000	250,016,662
Received during the year	392,000,000	359,000,000
Transferred to PKSF-short term	(393,775,008)	(367,291,662)
Closing Balance	239,949,992	241,725,000

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

PKSF Outstanding Loan:

Jagoron	91,000,000	104,500,000
Agroshor	99,000,000	105,500,000
Buniad	14,166,661	13,750,000
IGA	14,800,000	7,100,000
Livelihood	200,000	150,000
Asset Creation	783,331	725,000
Shahos	20,000,000	10,000,000
	239,949,992	241,725,000

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

RMC/Jagoron	8%
Agroshor/Entrepreneur loan (ME)	8%
Buniad/Ultra Poor Loan (UP)	1%
Sufolon/Agriculture Loan	8%
Disaster Management Fund Loan (DMF)/Shahos	0.50%
KGF Loan	8%
IGA Loan	8%
Livelihood Loan	2%
Asset Creation	2%

19.00 SF Fund-long term

Opening Balance	17,437,501	5,562,500
Received during the year	65,000,000	32,500,000
Transferred to SF-short term	(50,875,000)	(20,625,000)
Adjustment during the year	(1,187,501)	-
Closing Balance	30,375,000	17,437,500

SF Fund- long term is received by Microfinance Programme from SF (Stormmee Foundation) project named RMC/RLF (Revolving Loan Fund)

And the outstanding balance is for RMC/RLF (Revolving Loan Fund).

20.00 DANIDA-ASPS II Loan Fund-long term

20.01 Non current Portion

Opening Balance	3,875,000	3,875,000
Less: Transfer to DANIDA-ASPS-II-Current Portion	3,875,000	-
Closing Balance	-	3,875,000

20.02 Current Portion

Opening Balance	38,875,000	33,875,000
Received during the year	3,875,000	5,000,000
Payment made during the year	(14,050,000)	-
Closing Balance	28,700,000	38,875,000

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

- If DADINA 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.



		As at June 30	
		2018	2017
		Amounts in BDT	
21.00	DBBL Loan Fund		
21.01	Non Current Portion		
	Opening Balance	-	-
	During the year	100,000,000	-
	Transfer to DBBL current Portion	(58,333,333)	-
	Closing Balance	41,666,667	-
21.02	Current Portion		
	Opening Balance	-	-
	Transfer from DBBL non current Portion	58,333,333	-
	Payment made during the year	(24,999,993)	-
	Closing Balance	33,333,340	-
The above loan is received from Dutch Bangla Bank Ltd. (DBBL) under the following condition:			
i. 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)			
ii. Repayment of installment (principal+interest) will be made in 12 equal consecutive quarterly installments.			
iii. Separate records maintained for the above DBBL's fund.			
22.00	PKSF Fund-short term		
	Opening Balance	280,541,661	223,483,332
	Received during the year	393,775,008	367,291,662
	Paid during the year	(292,874,999)	(310,233,333)
	Closing Balance	381,441,670	280,541,661
The above fund is created by Microfinance Programme with several projects. The projects name and their outstanding balance are outlined below:			
PKSF Outstanding Loan			
	Sufalon	50,000,000	-
	KGf	30,000,000	-
	Jagoron	123,500,000	119,500,000
	Agroshor	122,500,000	112,000,000
	Buniad	41,250,003	39,166,661
	IGA	8,300,000	4,400,000
	Livelihood	350,000	175,000
	Asset Creation	541,668	300,000
	Shahos	5,000,000	5,000,000
		381,441,671	280,541,661
23.00	SF Fund- Short term		
	Opening Balance	49,940,079	69,428,665
	Received during the year	51,125,000	22,386,414
	Adjust during the year	(45,390,079)	(41,875,000)
	Closing Balance	55,675,000	49,940,079
24.00	Current Account with CODEC Projects		
	Opening Balance	12,461,180	20,380,709
	During the year	24,151,875	27,221,383
	Adjust during the year	(15,754,858)	(35,140,912)
	Closing Balance	20,858,197	12,461,180



		As at June 30	
		2018	2017
		Amounts in BDT	
25.00	Members Savings		
	Opening Balance	683,358,037	505,245,581
	Received during the year	774,171,168	284,452,089
	Paid during the year	(579,256,376)	(106,339,633)
	Closing Balance	<u>878,272,829</u>	<u>683,358,037</u>
	Composition of Member Savings:		
	Member Saving are collected in three different criterias named as Compulsory, Voluntary and Team Savings under		
	Compulsory		
	Jagoron	418,489,398	364,618,380
	Agrosor	169,253,380	122,028,926
	Buniad	18,158,597	25,369,300
		<u>605,901,375</u>	<u>512,016,606</u>
	Voluntary		
	Jagoron	105,461,788	71,404,084
	Agrosor	21,810,834	12,970,404
	Buniad	15,190,020	12,472,433
		<u>142,462,642</u>	<u>96,846,921</u>
	Team Savings	<u>129,889,702</u>	<u>74,475,400</u>
	IGA Shonglap	<u>19,110</u>	<u>19,110</u>
		<u>878,272,829</u>	<u>683,358,037</u>
	In Regular voluntary savings of Microfinance Programme, members deposit a fixed amount in a regular weekly basis. Savings account holder can withdrawn the deposit amount with interest when he/she permanently dropout of the somity.		
26.00	Accounts Payable		
	Opening Balance	7,018,719	2,075,398
	Made during the year	25,194,941	5,825,266
	Adjust during the year	(9,220,468)	(881,945)
	Closing Balance	<u>22,993,193</u>	<u>7,018,719</u>
27.00	Loan Loss Provision		
	Opening Balance	77,108,814	57,001,528
	Made during the year	25,729,208	20,111,290
	Adjust during the year	166	(4,004)
	Closing Balance	<u>102,838,188</u>	<u>77,108,814</u>
	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	125,832,738	79,995,409
	Made during the year	66,001,317	63,140,660
	Adjust during the year	(34,530,152)	(17,303,331)
	Closing Balance	<u>157,303,903</u>	<u>125,832,738</u>
29.00	Provision for Income Tax		
	Opening Balance	2,200,000	2,702,067
	Add: Provision for current year tax	2,683,229	2,200,000
	Add: Under Provision of previous year tax	425,324	-
		<u>5,308,553</u>	<u>4,902,067</u>
	Less: Adjustment during the year	(2,625,324)	2,702,067
	Closing Balance	<u>2,683,229</u>	<u>2,200,000</u>



	Year ended June 30	
	2018	2017
	Amounts in BDT	
30.00 Provision for Expenses		
Opening Balance	5,924,106	11,811,356
Made during the year	3,684,380	2,631,920
Adjust during the year	(2,341,442)	(8,519,170)
Closing Balance	7,267,044	5,924,106
31.00 Grants received from Donors (Project Wise)		
CODEC Fund	51,227,662	29,230,092
Micro Finance	12,653,820	-
Shikhon	-	28,737,568
READ	31,369,800	48,692,692
MAITREE	1,252,400	532,132
ARMP (School Feeding)	13,116,695	1,078,412
Notun Alo	8,693,048	8,274,936
Spring	-	2,176,006
Safeti	10,313,590	-
CLC	43,341	80,231
RCAHCBD	3,207,329	-
CREL	33,525,621	47,171,103
STAB	9,272,106	-
HEFS	-	660,236
SEEDS	9,854,503	15,702,660
Dipecho VIII	-	1,557,346
SMART	4,189,849	17,089,125
ECO-FISH	11,769,861	13,594,494
CLS	-	10,323,772
Nobo diganta	-	2,556,230
CFS	71,187,032	10,127,796
ELNHA	12,022,950	3,060,410
Tarun Alo	6,904,626	3,712,515
EYW	12,653,191	3,892,432
Naba Jatra	145,990,480	13,518,429
UMN	127,076,789	13,576,330
EPRC (UNHCR)	141,736,837	-
EPRC (MORA)	7,827,578	-
EPRC (SCI)	16,887,251	15,369,915
	742,776,360	290,714,862
32.00 Service charges on MF Operation		
Micro Finance Program	438,801,098	380,305,283
CBOs NGOs (MF)	33,000	183,000
ASPS-II	-	250,000
	438,834,098	380,738,283



	*Year ended June 30	
	2018	2017
Amounts in BDT		
33.00 Interest Income		
CODEC Fund	1,702,908	2,722,359
Micro Finance	2,917,203	4,413,456
CBOs NGOs Micro Finance	95,437	449,274
ASPS-II	1,920,536	18,022,752
Shikhon	-	47,716
READ	37,388	79,261
MAITREE	15,816	20,476
CBOs NGOs Education & Shonglap	2,733	27,615
IGA Shonglap	36,183	-
School Feeding	-	112
Notun Alo	3,659	9,021
Spring	15	7,029
CLC	333	470
STAB	67,059	-
EPRC MORA (UNHCR)	27,402	-
SEEDS	53,576	67,288
Dipecho VIII	-	14,262
SMART	87,588	111,778
ECO-FISH	-	18,899
CTC-Chittagong	322,052	348,813
CTC-Patuakhali	504,048	730,176
CTC-Bagerhat	402,719	266,681
Nobo-Dighanta	-	14,258
CFS	5,654	49,659
Safety	23,600	-
EPRC (SCI)	111,829	-
EPRC (UNHCR)	1,091,366	-
Tarun Alo	1,072	4,813
EYW	-	205
Naba Jatra	289,248	5,892
UMN	495,852	61,611
	10,215,276	27,493,876
34.00 Training Centres operation Income		
CTC-Chittagong	7,382,168	1,597,797
CTC-Patuakhali	6,844,603	4,664,983
CTC-Bagerhat	4,133,321	3,843,195
	18,360,092	10,105,975
35.00 Other Income		
CODEC fund	481,457	967,765
Micro Finance Program	5,635,906	4,063,042
CBOs NGOs (MF)	241,515	307,706
Read	118,050	-
Unicef	819,120	-
Maitree (PSN)	-	4,000
ARMP (School Fedding)	75,337	16,262
SMART	-	52,447
CTC-Chittagong	564,825	418,784
CTC-Patuakhali	34,420	152,108
CTC-Bagerhat	42,360	136,741
	8,012,990	6,118,855



		Year ended June 30	
		2018	2017
		Amounts in BDT	
36.00	Core Operating Expenses		
	CODEC Fund	49,386,785	33,557,156
		49,386,785	33,557,156
37.00	Micro Finance Program		
	Micro finance	408,076,300	326,462,952
	ASPS-II	9,651,141	319,755
	CBOs NGOs (MF)	266,958	451,186
		417,994,399	327,233,893
38.00	Education Program		
	Shikhon	-	29,488,173
	READ	33,545,023	40,256,534
	MAITREE	1,218,197	704,679
	CBOs-NGOs Education & Songlap	1,603,984	156,090
	CLC	47,629	137,399
	Tarun Alo	6,287,035	2,584,351
	EPRC (UNHCR)	89,120,701	-
	EPRC (MORA)	7,140,098	-
	EPRC (SCI)	19,691,368	12,677,627
	ARMP	11,426,485	1,079,013
	UMN	100,022,461	5,956,660
		270,102,981	93,040,526
39.00	Health & Nutrition Program		
	Notun Alo	7,127,432	12,123,900
	Spring	1,138	2,659,295
		7,128,570	14,783,195
40.00	Environment & Climate Change Program		
	CREL	36,681,898	46,921,636
	RCAHCBD	3,207,329	-
	ELNHA	10,167,224	1,986,672
		50,056,451	48,908,308
41.00	Livelihoods/Income Generating Program		
	HEFS	-	825,207
	IGA-Shonglap	8,242	29,681
	STAB	7,498,533	-
	Safeti	9,041,834	-
	SEEDS	15,325,158	14,771,198
	Dipecho VIII	-	2,394,645
	SMART	8,047,605	15,508,324
	ECO-FISH	11,418,949	15,115,510
	EYW	10,131,887	2,453,567
	Naba Jatra	133,960,030	30,732,057
		195,432,237	81,830,189
42.00	Training Centre & Capacity Development Program		
	CTC-Chittagong	6,587,614	4,143,698
	CTC-Patuakhali	7,371,126	5,601,521
	CTC-Bagerhat	5,089,577	4,621,008
		19,048,318	14,366,227
43.00	Rights & Legal Service Program		
	CLS	3,420	10,235,184
	Nobo-Dighanta	-	3,729,476
	CFS	73,107,204	10,569,776
		73,110,624	24,534,435



Community Development Centre
Property, Plant & Equipment
As at 30 June, 2018

Annexure A

Particulars	COST						DEPRECIATION				Written Down Value as at 30 June, 2018
	Opening as at 01 July 2017	Revaluation during the year	Addition during the year	Disposal during the year	Balance as at 30 June, 2018	Opening as at 01 July 2017	Charged/ Adjusted during the year	Disposed Assets Depreciation	Balance as at 30 June, 2018		
Land	108,300,176	-	250,000	-	108,550,176	-	-	-	-	108,550,176	
Furniture & Fixture	11,995,248	-	436,954	-	12,432,202	6,925,330	1,280,478	-	8,205,808	4,226,394	
Computer & Accessories	11,244,160	-	1,567,480	-	12,811,640	7,564,011	2,156,706	-	9,720,717	3,090,924	
Equipment	10,525,447	-	821,417	-	11,346,864	6,473,700	1,039,127	-	7,512,827	3,834,037	
Vehicle	19,708,571	-	13,285,000	-	32,993,571	7,421,024	5,541,624	-	12,962,648	20,030,923	
Building	117,656,043	-	4,389,203	516,852	121,528,394	45,428,774	7,920,667	121,142	53,228,299	68,300,095	
Total	279,429,645	-	20,750,054	516,852	299,662,847	73,812,838	17,938,602	121,142	91,630,298	208,032,549	



Community Development Centre
Statement of Investment on FDR
As at 30 June, 2018.

Annexure B

Name Of the Project	FDR Number	Name Of the Bank	Opening as at 01 July, 2017	Made during the year	Interest during the year	Tax and Charges	Net Interest During the year	Encashment/Transfer during the year	Principal as at 30 June, 2018	
CODEC Fund	18312000350	Dhaka Bank Ltd	5,922,695	-	254,113	27,911	226,202	-	6,148,897	
	1295040003908	Dutch Bangla Bank Ltd.	20,710,059	-	724,852	72,485	652,367	-	21,362,426	
	3455000519	Bank Asia Ltd.	7,607,516	-	365,146	39,015	326,131	-	7,933,647	
	3554219	AB Bank Ltd	-	5,000,000	-	-	-	-	5,000,000	
	1831003249	Dhaka Bank Ltd.	9,288,497	-	188,548	18,855	169,693	9,458,190	-	
	Sub Total			43,528,766	5,000,000	1,532,659	158,266	1,374,393	9,458,190	40,444,969
		14541040019911	Prime Bank Ltd.	4,352,940	-	232,453	25,745	206,708	-	4,559,648
		555015092	Bank Asia Ltd.	10,679,784	-	542,705	66,270	476,435	-	11,156,219
		555015091	Bank Asia Ltd.	10,679,784	-	542,705	66,270	476,435	-	11,156,219
		17313000011121	Dhaka Bank Ltd.	3,642,593	-	182,130	18,213	163,917	-	3,806,510
Micro Finance Program	1631300001586	Dhaka Bank Ltd.	3,642,593	-	-	1,500	(1,500)	3,641,093	-	
	3417655	AB Bank Ltd.	2,610,829	-	189,285	21,428	167,857	2,778,686	-	
	1003350006526	Sonali Bank Ltd.	4,433,341	-	208,231	23,324	184,907	-	4,618,248	
	3479694	AB Bank Ltd.	6,933,277	-	36,285	-	36,285	6,969,562	-	
	2355009611	Standard Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	2355009613	Standard Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	2355009612	Standard Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	0584140000616/2/16722	One Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	0584140000638/2/16723	One Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	0584140000649/2/16724	One Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	0584140000627/2/16725	One Bank Ltd.	-	5,000,000	-	-	-	-	5,000,000	
	1631300001617	Dhaka Bank Ltd.	7,433,763	-	98,031	-	98,031	7,531,794	-	
	0020-0330013762	Trust Bank Ltd.	3,237,879	-	-	-	-	3,237,879	-	
584140000354	One Bank Ltd.	3,403,528	-	20,105	7,510	12,595	3,416,123	-		
2355009613	Dutch Bangla Bank Ltd.	-	30,000,000	-	-	-	-	30,000,000		
3459382	AB Bank Ltd.	6,846,459	-	139,667	16,478	123,189	6,969,648	-		
Sub Total			67,896,770	65,000,000	2,191,597	246,738	1,944,859	34,544,785	100,296,844	
CBOs NGOs (MF)	20312000003426	Dhaka Bank Ltd.	-	-	-	-	-	-	-	
	3252877	AB Bank Ltd	-	-	-	-	-	-	-	
	3252876	AB Bank Ltd	-	-	-	-	-	-	-	
	3252878	AB Bank Ltd	-	-	-	-	-	-	-	



Name Of the Project	FDR Number	Name Of the Bank	Opening as at 01 July, 2017	Made during the year	Interest during the year	Tax and Charges	Net Interest During the year	Encashment/Transfer during the year	Principal as at 30 June, 2018
	1937700000266	Dhaka Bank Ltd.	2,000,000	-	-	-	-	2,000,000	-
	Sub Total		2,000,000					2,000,000	
ASPS-II	0034130000538	One Bank Ltd.	19,001,109		963,071	120,307	842,764	19,843,873	-
	3441200008795	One Bank Ltd.	9,522,623		135,122	13,512	121,610	9,644,233	-
	0584120002597	One Bank Ltd.	12,509,806		522,442	96,244	426,198	12,936,004	-
	6960100049393	Exim Bank Ltd.	5,789,985		252,937	29,294	223,644	6,013,628	-
	119441105938602	Mercantile Bank Ltd.	5,694,493		226,878	25,188	201,690	5,896,183	0
	Sub Total		52,518,016		2,100,449	284,545	1,815,905	54,333,921	0
CTC-C	0025347	Prime Bank Ltd.	3,039,580		183,955	30,093	153,861	-	3,193,441
	236246000000188	First Security Islami Bank Ltd.	-	3,000,000	-	-	-	-	3,000,000
	20313000006798	Dhaka Bank Ltd.	2,297,186		103,373	17,006	86,367	-	2,383,553
	Sub Total		5,336,765	3,000,000	287,328	47,099	240,229		8,576,994
CTC-P	3247091	AB Bank Ltd.	4,179,516		303,015	32,801	270,213	-	4,449,729
	27484	Southeast Bank Ltd.	1,527,667		87,841	11,284	76,557	-	1,604,224
	1295040012527	Dutch Bangla Bank Ltd.	1,986,937		94,380	9,438	84,942	-	2,071,879
		Sub Total	7,694,120		485,235	53,524	431,712		8,125,832
CTC-B	6555000449	Standard Bank Ltd.	3,081,296		246,863	27,186	219,677	-	3,300,973
	06555000643	Standard Bank Ltd.	2,057,024		137,967	16,297	121,670	-	2,178,694
	Sub Total		5,138,320		384,830	43,483	341,347		5,479,667
Grand Total			184,112,758	73,000,000	6,982,098	833,654	6,148,444	100,336,896	162,924,306



Community Development Centre (CODEC)
Statement of Loan Port Folio (Micro Finance Programme)
As at 30 June 2018

Particular	Jagron/RMC Loan	Agressor/Micro Entrepreneurs Loan (ME)	Bunaid/UP Loan	Subsidiary/Seasonal loan	SAHOS & Rescue (SIDOR)	Livelihood	SAHOS	KGF	IGA	Asset Creation	Amount in Taka	
											June 30, 2018	June 30, 2017
PKSF												
Opening Balance	1,183,010,206	394,202,640	96,896,621	20,284,409	900	137,759	5,185,378	84,643	6,050,407	823,844	1,706,676,807	1,348,925,787
Add: Loan disbursed-during the period	2,519,611,000	964,909,077	146,981,000	111,791,000		365,000	15,991,000	22,000,000	23,461,000	2,610,000	3,807,719,077	3,059,857,000
Less: Loan Recovered	3,702,621,206	1,359,111,717	243,877,621	132,075,409	900	502,759	21,176,378	22,084,643	29,511,407	3,433,844	5,514,395,884	4,408,782,787
Add/less: Adjustment	1,445,433,193	817,876,549	164,200,478	120,006,743		343,396	17,337,596	21,937,268	16,574,716	1,923,888	3,417,388,647	2,678,845,981
	(37,962,075)	(10,005,759)	(3,595,179)	(543,514)	(900)	(888)	(147,831)	-	12,936,691	(2,509)	(52,305,362)	16,342,573
Less: Written Off	1,407,471,118	531,229,409	76,081,964	11,525,152		158,475	3,690,951	147,375	12,889,984	1,507,447	2,044,701,875	1,746,278,379
Loan outstanding	1,407,471,118	531,229,409	76,081,964	11,525,152		158,475	3,690,951	147,375	12,889,984	1,507,447	2,044,701,875	1,706,676,807
Movement of loan loss reserve												
Net loan outstanding	1,407,471,118	531,229,409	76,081,964	11,525,152		158,475	3,690,951	147,375	12,889,984	1,507,447	2,044,701,875	1,706,676,807
Non-PKSF												
Loan distributed-cumulative	14,561,888,862	4,470,411,280	904,529,500	866,271,000	15,000,000	690,000	85,832,000	62,000,000	33,320,000	4,169,000	21,004,111,642	17,014,120,913
No. of loan this year	170,286	18,026	12,709	12,575		43	5,549	1,787	565	109	221,649	74,081
No. of loan -Cumulative	873,302	75,395	66,510	66,406		77	25,682	3,991	746	178	1,112,287	893,360
Opening Balance	107,447,571	23,251,214	135,642	629,914			53,231	-	450,000	3,790,000	135,307,572	104,510,047
Add: Loan disbursed-during the period	218,915,000	47,923,000	-	833,000				-	450,000	-	268,121,000	216,114,000
Less: Loan Recovered	326,362,571	71,174,214	135,642	1,462,914			53,231	-	450,000	3,790,000	403,428,572	320,624,047
Add/less: Adjustment	191,599,858	43,779,043	-	1,054,392				-	5,554	625,401	237,064,248	185,296,059
	(134,762,713)	(27,395,171)	(135,642)	(408,522)			(53,231)	-	444,446	(108,102)	(8,286,084)	135,327,988
Less: Written Off	(6,805,456)	(1,298,386)	(135,642)	(114,733)			(53,231)	-	444,446	3,056,497	158,078,240	135,327,988
Loan outstanding	127,957,257	26,096,785	-	523,255				-	444,446	3,056,497	158,078,240	135,327,988
Movement of loan loss reserve												
Net loan outstanding	127,957,257	26,096,785	-	523,255				-	444,446	3,056,497	158,078,240	135,327,988
Total PKSF and Non PKSF	1,535,428,375	557,326,194	76,081,964	12,048,407		158,475	3,690,951	147,375	13,334,430	4,563,944	2,202,780,115	1,841,984,379



Annexure-D

Community development Centre (CODEC)
Project wise Cash in Hand
As at 30 June 2018

Name of the Project	Cash in Hand (Amount)
CODEC Fund	-
Micro Finance Program	7,248,707
CBOs NGOs (MF)	517
ASPS-II	13,492
Shikhon	-
Read	5,330
MAITREE (PSN)	-
CBOs NGOs (Edu & Songlap)	-
ARMP	201
Notun Alo	3,350
Spring	-
CLC	-
CREL	4,977
STAB	3,049
HEFS	-
IGA-Shonglap	-
SEEDS	518
Dipecho VIII	-
SMART	97
ECO-FISH	-
CTC-C (Simply)	-
CTC-P	54,620
CTC-B (Simply)	-
CLS	-
Nobo Diganta	-
Unicef	-
ELNHA	-
Tarun Alo	-
EYW	-
Naba-Jatra	-
SAFETI	-
UMN	-
EPRC (MORA)	22,141
EPRC (UNHCR)	411
EPRC (SCI)	-
RCAHCBD	-
Total Cash in hand	7,357,410



Community Development Centre

Annxure E

Cash at Bank
As at 30 June, 2018

Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2018
Micro finance	Sonali Bank Ltd.-72	933,015		933,015
Micro finance	Janata Bank Ltd.-23	416,202		416,202
Micro finance	Agrani Bank Ltd.-20	929,724		929,724
Micro finance	Pubali Bank Ltd.- 456	200,814		200,814
Micro finance	Bank Asia-207	250,301		250,301
Micro finance	Dhaka Bank Ltd.-1362	177,352		177,352
Micro finance	Rupali Bank Ltd.- 55	276,210		276,210
Micro finance	Duch Bangla Bank Ltd- 534	3,853,287		3,853,287
Micro finance	Duch Bangla Bank Ltd.- 522	33,923,528		33,923,528
Micro finance	Sonali Bank.-000.005	941,927		941,927
Micro finance	Exim Bank Ltd.-141732	7,860		7,860
Micro finance	Agrani Bank Ltd.-	187,736		187,736
Micro finance	Agrani Bank Ltd.-0200003556340.	1,408,242		1,408,242
Micro finance	Sonali Bank Ltd-24000063.	209,141		209,141
Micro finance	Rupali Bank Ltd.- 240000144.	1,458,085		1,458,085
Micro finance	Rupali Bank Ltd.- 240000121.	1,070,058		1,070,058
Micro finance	Agrani Bank Ltd.- 0200003542610.	336,063		336,063
Micro finance	Agrani Bank Ltd.- 0200003556345.	296,040		296,040
Micro finance	Agrani Bank Ltd.- 0200003542619.	240,512		240,512
Micro finance	Agrani Bank Ltd.- 0200006603038	770,215		770,215
Micro finance	Agrani Bank Ltd.- 0200005552541.	321,525		321,525
Micro finance	Agrani Bank Ltd.- 0200006436829.	257,130		257,130
Micro finance	Agrani Bank Ltd.- 08	768		768
Micro finance	Agrani Bank Ltd.- 0200006436828	181,565		181,565
Micro finance	Agrani Bank Ltd.- 0200006409351.	382,437		382,437
Micro finance	Sonali Bank Ltd.- 431211000010.	96		96
Micro finance	Agrani Bank Ltd.- 0200004286523.	138,354		138,354
Micro finance	Agrani Bank Ltd.- 0200004129770.	393,656		393,656
Micro finance	Agrani Bank Ltd.- 0200004238455.	127,167		127,167
Micro finance	Sonali Bank Ltd.- 240000167.	2,508		2,508
Micro finance	Agrani Bank Ltd.- 0200004025320.	254,720		254,720
Micro finance	Agrani Bank Ltd.- 0200004129759.	805,498		805,498
Micro finance	Rupali Bank Ltd.- 240000349.	162,128		162,128
Micro finance	Agrani Bank Ltd.- 0200005426614.	17,318		17,318
Micro finance	Janata Bank Ltd.-0100007270482.	3,502		3,502
Micro finance	Agrani Bank.-200011809542	1,796		1,796
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1703	69,893		69,893
Micro finance	Sonali bank Ltd.- 390.72.00000.566	863,350		863,350
Micro finance	Janata Bank Ltd.- 1000.7686.1026	476,044		476,044
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1584	1,053,319		1,053,319
Micro finance	Sonali Bank Ltd.- 1012427		775,172	775,172
Micro finance	Sonali Bank Ltd.- 36000224	38,843		38,843
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1675	931,399		931,399
Micro finance	Sonali Bank Ltd.- 1013873		506,506	506,506
Micro finance	Sonali Bank Ltd.- 1013623		2,985	2,985
Micro finance	Bank Asia-		715,025	715,025
Micro finance	Pubali Bank Ltd.- 466-0		1,102,451	1,102,451
Micro finance	Janata Bank Ltd.- 0938.103.10000.75	1,128,492		1,128,492
Micro finance	Sonali Bank Ltd.- 240000271.0	906,416		906,416
Micro finance	Rupali Bank Ltd.-270.902.0000.506	812,937		812,937
Micro finance	Sonali Bank Ltd.-3906.1100.000.10	1,795,799		1,795,799
Micro finance	Bangladesh Krishi Bank Ltd.- 285	448		448
Micro finance	Sonali Bank Ltd.- 240000047	696,022		696,022
Micro finance	Sonali Bank Ltd.- 200001147		330,276	330,276
Micro finance	Pubali Bank Ltd.- 310.4102139	523,680		523,680
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1662	1,240,482		1,240,482
Micro finance	Sonali Bank Ltd.- 38053300529		2,104,248	2,104,248
Micro finance	Agrani Bank Ltd.-0200011959025	22614		22,614
Micro finance	Dutch Bangla Bank Ltd.- 250.120.0069	1,295,307		1,295,307



Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2018
Micro finance	Sonali Bank Ltd.- 9033000705		2,072,784	2,072,784
Micro finance	Sonali Bank Ltd.- 2000013207		734	734
Micro finance	Dutch Bangla Bank Ltd.- 166.120.1934		796,476	796,476
Micro finance	Sonali Bank Ltd.- 38143300321		505,531	505,531
Micro finance	Sonali Bank Ltd.- 666000544		969,332	969,332
Micro finance	Sonali Bank Ltd.- 200006413		709,202	709,202
Micro finance	Sonali Bank Ltd.- 9033000475		1,216,936	1,216,936
Micro finance	Sonali Bank Ltd.- 240000095		189,695	189,695
Micro finance	Dutch Bangla Bank Ltd.- 152.120.1648	512,946		512,946
Micro finance	Sonali Bank Ltd.- 20004232		99,467	99,467
Micro finance	Rupali Bank Ltd.- 200004736	-		-
Micro finance	Sonali Bank Ltd.- 2110000018	553,461		553,461
Micro finance	Bank Asia- 2633000376		678,291	678,291
Micro finance	Sonali Bank Ltd.- 4000087		714	714
Micro finance	Dhaka Bank Ltd.- 418		538,884	538,884
Micro finance	Sonali Bank Ltd.-200013227		298,117	298,117
Micro finance	Sonali Bank Ltd.-1009319		988,852	988,852
Micro finance	Sonali Bank Ltd.-100.324.0000.778	20,306		20,306
Micro finance	Janata Bank Ltd.-103.1000.182	521,893		521,893
Micro finance	Janata Bank Ltd.-101101.009		1,037,720	1,037,720
Micro finance	Pubali Bank Ltd.-419.790.100.5600		215,645	215,645
Micro finance	Pubali Bank Ltd.-192.690.100.6414	1,157,704		1,157,704
Micro finance	Sonali Bank Ltd.-100.324.0000.781	336,373		336,373
Micro finance	Pubali Bank Ltd.-192.690.100.6057	988,481		988,481
Micro finance	Sonali Bank Ltd.-240.0000.47	1,353,708		1,353,708
Micro finance	Sonali Bank Ltd.-121.033000.367		183,168	183,168
Micro finance	Sonali Bank Ltd.-121.0360000.42	537,937		537,937
Micro finance	Sonali Bank Ltd.-200000.827		590,176	590,176
Micro finance	Janata Bank Ltd.-006000.4000.407	1,035,996		1,035,996
Micro finance	Janata Bank Ltd.-00.4000.395	362,216		362,216
Micro finance	Rupali Bank Ltd.-1537024000009	348,164		348,164
Micro finance	Agrani Bank Ltd.-02.0000.8759.888	426,543		426,543
Micro finance	Agrani Bank Ltd.-02.0000.5845.601		83,136	83,136
Micro finance	Rupali Bank Ltd.-14200.240000.10	118,094		118,094
Micro finance	Sonali Bank Ltd.-2908004000395	47,182		47,182
Micro finance	Sonali Bank Ltd.-36000541	103,903		103,903
Micro finance	Sonali Bank Ltd.-110000018	1,304,848		1,304,848
Micro finance	Sonali Bank Ltd.-110000041	39,182		39,182
Micro finance	Bangladesh Krishi Bank Ltd.-46	411,712		411,712
Micro finance	Sonali Bank Ltd.-36000558	129,396		129,396
Micro finance	Sonali Bank Ltd.-	469,278		469,278
Micro finance	Bangladesh Krishi Bank.-06	257,079		257,079
Micro finance	Sonali Bank Ltd.-004001192	514,835		514,835
Micro finance	Sonali Bank Ltd.-0508110000093	666,121		666,121
Micro finance	Sonali bank Ltd.-2913240000372	-		-
Micro finance	Sonali Bank Ltd.-2913202000724		318,720	318,720
Micro finance	Agrani Bank Ltd.-0200009115830	102,506		102,506
Micro finance	Bangladesh Krishi Bank.-02	-		-
Micro finance	Sonali Bank Ltd.-03000046	13,491		13,491
Micro finance	Sonali Bank Ltd.-2713636000297	2,716		2,716
Micro finance	Rupali Bank Ltd.-2956024000017	1,142,386		1,142,386
Micro finance	Sonali Bank Ltd.-2908203000033	104,653		104,653
Micro finance	Sonali Bank Ltd.-2903303000047	322,611		322,611
Micro finance	Sonali Bank Ltd.-2903336000066	922		922
Micro finance	Bangladesh Krishi Bank Ltd.-18	758,429		758,429
Micro finance	Sonali Bank Ltd.-2903303000050	430,392		430,392
Micro finance	Sonali Bank Ltd.-2907433005428	-		-
Micro finance	Bangladesh Krishi Bank.-03	159,443		159,443



Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2018
Micro finance	Sonali Bank Ltd.-2908203000032	323,428		323,428
Micro finance	Sonali Bank Ltd.-2909003000043	471,519		471,519
Micro finance	Sonali Bank Ltd.-03000047	650,281		650,281
Micro finance	Sonali Bank Ltd.-290433001685		2,879	2,879
Micro finance	Janata Bank Ltd.-047736000066	966,430		966,430
Micro finance	Sonali Bank Ltd.-2914003000007	73,917		73,917
Micro finance	Janata Bank Ltd.-	517,238		517,238
Micro finance	Agarani Bank Ltd.-0200009870639	260,760		260,760
Micro finance	Agrani Bank Ltd.-0200005965133	333,236		333,236
Micro finance	Sonali Bank Ltd.-2713603000032	840,755		840,755
Micro finance	Sonali Bank Ltd.-2713636000165	82,185		82,185
Micro finance	Dutch Bangla Baank Ltd.-127.120.2900	47,448		47,448
Micro finance	Janata Bank Ltd.-0411004000293	531,697		531,697
Micro finance	Agrani Bank Bank Ltd.-0200003376347	506,937		506,937
Micro finance	Sonali Bank Ltd.-0331110000022	404,297		404,297
Micro finance	Janata Bank Ltd.-0611-0320000076	525,441		525,441
Micro finance	Pubali Bank Ltd.-2133102000090	228,815		228,815
Micro finance	Agrani Bank Ltd.-0200002137051	311,131		311,131
Micro finance	Agrani Baank Ltd.-0200006131782	655,483		655,483
Micro finance	Agrani Bank Ltd.-0200004839377	1,143,139		1,143,139
Micro finance	Agrani Bank Ltd.-0200003326893	266,723		266,723
Micro finance	Agrani Bank Ltd.-0200001290475	322,318		322,318
Micro finance	Agrani Bank Ltd.-0200001394909	709,166		709,166
Micro finance	Bangladesh Krishi Bank Ltd.-03	489		489
Micro finance	Agrani Bank Ltd.-0200005900563		381,588	381,588
Micro finance	Bangladesh Krishi Bank Ltd.-76	706,654		706,654
Micro finance	Janata Bank Ltd.-0872-0320000044	593,961		593,961
	Sub Total	89,519,880	17,414,710	106,934,590
ASPS-II	Janata Bank-STD-247	6,905,189		6,905,189
	Sub Total	6,905,189	-	6,905,189
CBOs NGOs (MF)	Sonali Bank Ltd. - 1731		12,684	12,684
CBOs NGOs (MF)	Dhaka Bank Ltd.-992	93,207		93,207
	Sub Total	93,207	12,684	105,891
Shikhon	AB Bank Ltd. (A/C No.-4110-780391430)	-		-
Shikhon	AB Bank Ltd. (A/C No.-4108-424971-000)			
	Sub Total	-	-	-
READ	Dutch Bangla Bank Ltd. (A/C No-2181200001744)	5,806,798		5,806,798
READ	Dutch Bangla Bank Ltd. (A/C No-2181201599)	7,328		7,328
READ	Dutch Bangla Bank Ltd. (A/C No-145-120-2134)	3,408,002		3,408,002
READ	Sonali Bank Ltd. A/C # 240000338	3,435		3,435
	Sub Total	9,225,563	-	9,225,563
MAITREE(PSN)	Bank Asia (A/C No.- 03836000056)	928,918		928,918
	Sub Total	928,918	-	928,918
ARMP	Pubali Bank-A/C-294	1,777,119		1,777,119
	Sub Total	1,777,119	-	1,777,119
CBOs-NGOs Education &	Sonali Bank-A/C NO-1003240000665	84,021		84,021
	Sub Total	84,021	-	84,021
Notun Alo	Janata Bank Ltd. (A/C No.- 0323004000269)	47,185		47,185
Notun Alo	Janata Bank Ltd. (A/C No.- 0872021000635)		6,545	6,545
Notun Alo	Janata Bank Ltd. (A/C No.- 0128001029495)		18,205	18,205
	Sub Total	47,185	24,750	71,935
Spring	DBBL,CDA Avenue Branch, A/C- 129.120.2308	901		901
	Sub Total	901	-	901
CREL	AB Bank , CDA Avenue Br. Ctg , A/C No.4110-784527-000		1,564,433	1,564,433
CREL	Sonali Bank Limited, A/C No.2913-2000-1281-5		1,074	1,074
CREL	AB Bank , CDA Avenue Br. Ctg , A/C No.4110-786698-000		103,655	103,655
CREL	AB Bank , Sitakunda Br. Ctg , A/C No.4109-797039-000		178,581	178,581
CREL	AB Bank , Patherhat Br. Ctg , A/C No.4122-787322-000		41,334	41,334
CREL	AB Bank , Lohaghara Br. Ctg , A/C No.4106-787381-000		65,304	65,304
CREL	AB Bank , Khulna Br. Khulna , A/C No.4301-784532-000		122,887	122,887
CREL	Sonali Bank Limited, Hatia Branch A/C No.865		9,252	9,252
	Sub Total	-	2,086,520	2,086,520



Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2018
CLC	Bank Asia-(A/C. No.- 03836000119)	3,189		3,189
	Sub Total	3,189	-	3,189
IGA-Shonglap	Sonali Bank Ltd. Bazar Branch, Bagerhat	-		-
IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	376,975		376,975
IGA-Shonglap	Janata Bank Ltd.SND # 29033600074	-		-
IGA-Shonglap	Sonali Bank Ltd.SND # 290436000255	646		646
IGA-Shonglap	Agrani Bank Ltd. SND # 782936000081	-		-
IGA-Shonglap	Sonali Bank Ltd.SND # 004000167	-		-
IGA-Shonglap	Sonali Bank Ltd. SND # 110000035	-		-
IGA-Shonglap	Bangladesh Krishi Bank, SND # 05	579		579
IGA-Shonglap	Sonali Bank Ltd. STD-004000511	-		-
IGA-Shonglap	Sonali Bank Ltd. SND # 004000351	-		-
IGA-Shonglap	Sonali Bank Ltd. SND # 290736000401	-		-
IGA-Shonglap	Sonali Bank Ltd. SND # 271336000173	-		-
IGA-Shonglap	Sonali Bank Ltd. STD # 290936000358	-		-
IGA-Shonglap	Sonali Bank Ltd. STD # 004000191	49,803		49,803
IGA-Shonglap	Sonali Bank Ltd. STD # 290736000384	37,285		37,285
IGA-Shonglap	Sonali Bank Ltd. STD # 110000095	25,713		25,713
IGA-Shonglap	Sonali Bank Ltd. SND # 290336000099	43,103		43,103
IGA-Shonglap	Sonali Bank Ltd. STD:004000167	-		-
	Sub Total	534,104	-	534,104
SEEDS	Sonali Bank Ltd. (A/C No.- 004000384)	629,131		629,131
SEEDS	Sonali Bank Ltd. (A/C No.- 1003240000623)	120,023		120,023
	Sub Total	749,154	-	749,154
SMART	Dutch Bangla Bank Ltd, (A/C No.- 2181200001685)	4,204		4,204
SMART	Janata Bank Ltd (A/C 06)	1,282,297		1,282,297
SMART	Dutch Bangla Bank Ltd, (A/C No.- 1291200002584)	36,580		36,580
	Sub Total	1,323,081	-	1,323,081
ECOFISH	Dutch Bangla Bank Ltd, Barishal A/C 1271202872	480,817		480,817
	Sub Total	480,817	-	480,817
CTC-Chittagong	Dutch Bangla Bank Ltd, (A/C No.- 1291200000354)	129,280		129,280
	Sub Total	129,280	-	129,280
CTC-Patuakhali	Dutch Bangla Bank Ltd, (A/C No.- 2181200001172)	501,308		501,308
CTC-Patuakhali	Janata Bank Ltd (A/C # 0100007269310)	227,265		227,265
	Sub Total	728,573	-	728,573
CTC-Bagerhat	Sonali Bank Ltd. (A/C No.- 2908004000282)	235,989		235,989
CTC-Bagerhat	Standard Bank Ltd. (A/C No.- 06536000028)	523,347		523,347
	Sub Total	759,336	-	759,336
CLS	Dutch Bangla Bank Ltd, Barishal A/C 129.110.15296	-		-
	Sub Total	-	-	-
CFS	AB Bank-A/C No.- 4108-339058-000	422,476		422,476
CFS	AB Bank-A/C No.- 4110-772797-000		138,624	138,624
	Sub Total	422,476	138,624	561,100
CODEC Fund	Janata Bank -STD (A/C-065)	1,322,067		1,322,067
CODEC Fund	Dutch Bangla(A/C-463)	2,306,193		2,306,193
CODEC Fund	Bank Asia-(A/C-147)	749,792		749,792
CODEC Fund	Bank Asia (A/C-430)	236,514		236,514
	Sub Total	4,614,566	-	4,614,566
ELNHA	Dutch Bangla Bank Ltd, Barishal A/C 218.110.3718	2,526,664		2,526,664
	Sub Total	2,526,664	-	2,526,664
Tarun Alo	AB Bank Ltd. (A/C No.- 4108-751437-000)		1,727,374	1,727,374
Tarun Alo	AB Bank Ltd. (A/C No.- 4110-751145-430)	-		-
	Sub Total	-	1,727,374	1,727,374
EYW	Pubali Bank Ltd. (A/C No.- 1300102000309)	3,960,374		3,960,374
	Sub Total	3,960,374	-	3,960,374
UMN	AB Bank Ltd. (A/C No.- 4110-753661-430)	24,776,328		24,776,328
UMN	AB Bank Ltd. (A/C No.- 4108-754483-430)	10,398,747		10,398,747
	Sub Total	35,175,075	-	35,175,075
Nabajatra	Agrani Bank Ltd-A/C #0200009558271	173,066		173,066
Nabajatra	Janata Bank Ltd-A/C # 0100075425541	640,376		640,376
Nabajatra	Agrani Bank Ltd-A/C # 0200009560219	913,368		913,368
Nabajatra	DBBL-A/C# 129-120-2668	18,262,384		18,262,384
Nabajatra	Agrani Bank Ltd-A/C # 0200009739670	235,934		235,934
Nabajatra	Agrani Bank Ltd-A/C # 0200009559541	379,125		379,125
	Sub Total	20,604,253	-	20,604,253



Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2018
EPRC (SCI)	Pubali Bank-A/C-0286	-		-
EPRC (SCI)	AB Bank (A/C-752851-431)	-		-
Sub Total		-	-	-
SAFETI	Standard Bank Ltd. (A/C No.- 02336000241)	229,688		229,688
SAFETI	Standard Bank Ltd. (A/C No.- 06536000034)	1,065,668		1,065,668
Sub Total		1,295,356	-	1,295,356
STAB	Dutch Bangla bank Ltd. (A/C No.- 2724)	962,462		962,462
STAB	Dutch Bangla bank Ltd. (A/C No.- 7250)	70,066		70,066
STAB	Dutch Bangla bank Ltd. (A/C No.- 1718)	745,101		745,101
Sub Total		1,777,629	-	1,777,629
EPRC (UNHCR)	Pubali Bank LTD. (A/C No.- 1016102000330)	1,097,009		1,097,009
EPRC (UNHCR)	Standard Bank Ltd. (A/C No.-02336000243)	52,800,720		52,800,720
Sub Total		53,897,729	-	53,897,729
EPRC (MORA)	Pubali Bank LTD. (A/C No.- 1016102000330)	5,000		5,000
EPRC (MORA)	Standard Bank Ltd. (A/C No.-02336000243)	687,740		687,740
Sub Total		692,740	-	692,740
Grand Total		238,256,379	21,404,662	259,661,041



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Details Expenditure
For the year ended June 30, 2018

	Year ended June 30	
	2018	2017
	Amounts in BDT	
Salary & Allowances	506,809,495	314,016,379
Frilege Benefit	9,169,509	6,840,510
Direct Programm cost	325,674,147	134,307,867
Traveling & Conveyance	22,584,628	18,253,547
Staff Development Training	1,148,447	23,896
Printing & Stationery	3,562,192	1,667,039
Repair & Maintenance	8,013,249	5,556,971
Computer & Office supplies	3,119,340	2,322,852
Electricity, Gas & Water, Postage	2,673,863	2,381,745
Newspaper	137,951	141,437
Entertainment	2,321,828	598,930
Training & W/Shop	1,374,849	1,010,802
Office Rent	10,638,286	9,750,551
Misc. Expenses & Others	2,250,114	1,766,617
Advertisement Cost	646,928	613,964
Publication	-	725,419
Communication	3,771,914	3,115,608
General	1,018,916	979,349
Consultancy & Security	-	1,147,795
Staff Training Expenses/Other	965,085	-
Various cultureal/Educationale xp	-	46,300
Audit Fee	2,946,196	1,627,230
Bank Charge	2,441,959	2,119,010
Depreciation and Amortization	18,948,604	16,955,075
KGF service charge provision Expenses	-	90,479
Income Tax Expenses	425,324	369,636
Provision for Loan Loss	25,729,374	20,111,290
Interest on Member/Donar Savings	87,103,762	74,238,729
Group insurance	505,500	177,000
AGM Exp	-	212,997
Uniform	80,500	4,275
AIT & VAT	67,440	161,147
Membership Fees	157,958	107,182
Casual Labour	372,594	326,780
Fund Return/Transfer	11,256,093	1,238,020
Programm Overhead Cost	18,662,951	10,876,393
Capital Expenditure:	7,681,371	4,371,107
Total	1,082,260,364	638,253,929



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Income & Expenditure (Donor Wise)
For the year ended 30 June, 2018

Annexure G

Donor Name	Project Name	Total Income	Total Expenditure	Excess/ (Deficit) of income over expenditure	Taxation	Net Surplus for the year
CODEC	i. CODEC Fund	53,412,027	49,386,785	4,025,242	655,309	3,369,933
	iii. CTC-C	8,269,045	6,587,614	1,681,431	504,429	1,177,002
	iv. CTC-P	7,383,071	7,371,126	11,945	23,491	(11,546)
	v. CTC-B	4,578,400	5,089,577	(511,177)	-	(511,177)
Sub Total		73,642,543	68,435,103	5,207,440	1,183,229	4,024,211
PKSF, DANIDA, SF, CODEC	i. MFP	460,008,027	408,076,300	51,931,727	1,500,000	50,431,727
	ii. ASPs-II	1,920,536	9,651,141	(7,730,604)	-	(7,730,604)
Sub Total		461,928,563	417,727,441	44,201,123	1,500,000	42,701,123
Stromme Foundation	i. CBOs NGOs MF	369,952	266,958	102,994	-	102,994
	ii. CBOs NGOs EDU & Shonglap	2,733	1,603,984	(1,601,251)	-	(1,601,251)
	iii. Notun Alo	8,696,707	7,127,432	1,569,275	-	1,569,275
	iv. IGA Shonglap	36,183	8,242	27,941	-	27,941
	v. SEEDS	9,908,079	15,325,158	(5,417,079)	-	(5,417,079)
	vi. DIPECHO- VIII	-	-	-	-	-
Sub Total		19,013,654	24,331,774	(5,318,120)	-	(5,318,120)
Save the Children	i. Shikhon	-	-	-	-	-
	ii. READ	31,525,238	33,545,023	(2,019,785)	-	(2,019,785)
	iii. Spring	15	1,138	(1,124)	-	(1,124)
	iv. HEFS	-	-	-	-	-
	v. EPRC	16,999,080	19,691,368	(2,692,288)	-	(2,692,288)
Sub Total		48,524,333	53,237,529	(4,713,196)	-	(4,713,196)
PSN	i. Maitree	1,268,216	1,218,197	50,019	-	50,019
Sub Total		1,268,216	1,218,197	50,019	-	50,019
Winrock	i. CREL	33,525,621	36,681,898	(3,156,277)	-	(3,156,277)
	ii. Nabajatra	146,279,728	133,960,030	12,319,698	-	12,319,698
	iii. SAFETI	10,337,190	9,041,834	1,295,356	-	1,295,356
Sub Total		190,142,539	179,683,762	10,458,778	-	10,458,778
ICCO Cooperation	i. STAB	9,339,165	7,498,533	1,840,632	-	1,840,632
	ii. SMART	4,277,437	8,047,605	(3,770,168)	-	(3,770,168)
Sub Total		13,616,602	15,546,138	(1,929,536)	-	(1,929,536)
World-Fish	i. Eco-Fish	11,769,861	11,418,949	350,912	-	350,912
Sub Total		11,769,861	11,418,949	350,912	-	350,912
Maxwel Stamp PLC	i. CLS	-	3,420	(3,420)	-	(3,420)
Sub Total		-	3,420	(3,420)	-	(3,420)
Manusher Janno Foundation	i. Naba-Diganta	-	-	-	-	-
	ii. Tarun ALO	6,905,698	6,287,035	618,663	-	618,663
Sub Total		6,905,698	6,287,035	618,663	-	618,663
UNICEF	i. CFS	72,011,806	73,107,204	(1,095,399)	-	(1,095,399)
	ii. UMN	127,572,641	100,022,461	27,550,180	-	27,550,180
Sub Total		199,584,447	173,129,665	26,454,781	-	26,454,781
CAMPEE	i. CLC	43,674	47,629	(3,955)	-	(3,955)
Sub Total		43,674	47,629	(3,955)	-	(3,955)
World Food Program	i. ARMP	13,192,032	11,426,485	1,765,547	-	1,765,547
Sub Total		13,192,032	11,426,485	1,765,547	-	1,765,547
OXFAM	i. EYW	12,653,191	10,131,887	2,521,304	-	2,521,304
	ii. ELNHA	12,022,950	10,167,224	1,855,726	-	1,855,726
Sub Total		24,676,141	20,299,111	4,377,030	-	4,377,030
UNHCR	i. EPRC (UNHCR)	142,828,204	89,120,701	53,707,503	-	53,707,503
	ii. EPRC (MORA)	7,854,980	7,140,098	714,881	-	714,881
Sub Total		150,683,183	96,260,799	54,422,384	-	54,422,384
USAID	i. RCAHCBD	3,207,329	3,207,329	-	-	-
Sub Total		3,207,329	3,207,329	-	-	-
Grand Total		1,218,198,815	1,082,260,364	135,938,451	2,683,229	133,255,222



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Micro Finance Program					
	1/36		2/36		3/36	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	106,622,816	107,753,801	-	-	-	-
Intangible Asset	1,010,000	-	-	-	-	-
Total Non-Current Assets	107,632,816	107,753,801	-	-	-	-
Current Assets						
Investment with Banks	100,296,844	67,896,770	-	52,518,016	-	2,000,000
Loan Port Folio	2,202,780,116	1,841,984,379	-	42,750,000	15,015,105	16,564,285
Advance Income Tax	738,848	1,524,959	-	-	-	-
Advances & Prepayments	25,973,620	12,754,649	-	-	-	-
Other Receivable	1,043,594	1,564,962	85,595,874	-	-	-
Cash and Cash Equivalents	114,183,297	24,603,014	6,918,681	4,977,143	106,408	704,234
Total Current Assets	2,445,016,318	1,950,328,732	92,514,555	100,245,159	15,121,513	19,268,519
TOTAL ASSETS	2,552,649,134	2,058,082,533	92,514,555	100,245,159	15,121,513	19,268,519
FUND & LIABILITIES :						
Fund:						
Capital Fund	466,475,506	426,040,125	13,862,760	21,593,364	6,947,460	3,016,887
Reserve Fund	28,793,381	24,908,237	-	-	-	-
Total Capital Fund	495,268,887	450,948,362	13,862,760	21,593,364	6,947,460	3,016,887
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	102,699,921	103,095,631	-	-	-	-
Total Other Fund	102,699,921	103,095,631	78,651,795	78,651,795	-	-
Non Current Liabilities						
PKSF Fund-long term	239,949,992	241,725,000	-	-	-	-
SF Fund-long term	30,375,000	17,437,501	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	3,875,000	-	-	-	-
DBBL Loan Fund-long term	41,666,667	-	-	-	-	-
Total Non Current Liabilities	311,991,659	263,037,501	-	-	-	-
Current liabilities						
PKSF Fund-short term	381,441,671	280,541,662	-	-	-	-
SF Fund- short term	50,875,000	33,812,500	-	-	-	11,327,579
Current Account with Codec Project	-	-	-	-	1,650,000	-
DANIDA-ASPS II Loan Fund-short term	28,700,000	38,875,000	-	-	-	-
DBBL Loan Fund-short term	33,333,340	-	-	-	-	-
Members Savings	878,253,719	683,338,927	-	-	-	-
Accounts Payable	15,615,717	6,593,656	-	-	-	-
Loan Loss Provision	97,914,136	72,184,762	-	-	4,924,053	4,924,053
Other Liabilities	154,872,421	123,271,868	-	-	1,600,000	-
Provision for Income Tax	1,500,000	2,200,000	-	-	-	-
Provision for Expenses	182,664	182,664	-	-	-	-
Total Current Liabilities	1,642,688,668	1,241,001,039	-	-	8,174,053	16,251,632
TOTAL FUND & LIABILITIES	2,552,649,134	2,058,082,533	92,514,555	100,245,159	15,121,513	19,268,519



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Education Program					
	4/36		5/36		6/36	
	Shikhon		READ		MAITREE	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	5,000	39,000
Other Receivable	-	-	6,940	20,695	4,000	52,000
Cash and Cash Equivalents	-	57,135	9,230,893	9,061,285	928,918	796,899
Total Current Assets	-	57,135	9,237,833	9,081,980	937,918	887,899
TOTAL ASSETS	-	57,135	9,237,833	9,081,980	937,918	887,899
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	7,078,200	9,097,984	937,918	887,899
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	7,078,200	9,097,984	937,918	887,899
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	57,135	2,159,633	(16,005)	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	57,135	2,159,633	(16,005)	-	-
TOTAL FUND & LIABILITIES	-	57,135	9,237,833	9,081,980	937,918	887,899



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Education Program					
	7/36		8/36		9/36	
	CBOs-NGOs Education & Songlap		CLC		Tarun Alo	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	1,435,000	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	1,600,000	-	-	24,266	24,266
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	84,021	85,272	3,189	7,144	1,727,374	1,108,711
Total Current Assets	1,519,021	3,120,272	3,189	7,144	1,751,640	1,132,977
TOTAL ASSETS	1,519,021	3,120,272	3,189	7,144	1,751,640	1,132,977
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,280,979)	(1,679,728)	(48,811)	(44,856)	1,751,640	1,132,977
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	(3,280,979)	(1,679,728)	(48,811)	(44,856)	1,751,640	1,132,977
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	4,800,000	4,800,000	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	52,000	52,000	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	4,800,000	4,800,000	52,000	52,000	-	-
TOTAL FUND & LIABILITIES	1,519,021	3,120,272	3,189	7,144	1,751,640	1,132,977



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Education Program					
	10/36		11/36		12/36	
	EPRC (SCI)		EPRC (UNHCR)		EPRC UNHCR MORA	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	22,876	89,752	-	-	-
Other Receivable	-	36,000	-	-	-	-
Cash and Cash Equivalents	-	2,795,533	53,898,140	-	714,881	-
Total Current Assets	-	2,854,409	53,987,892	-	714,881	-
TOTAL ASSETS	-	2,854,409	53,987,892	-	714,881	-
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	2,692,288	53,707,503	-	714,881	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	2,692,288	53,707,503	-	714,881	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	280,389	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	126,886	-	-	-	-
Provision for Expenses	-	35,235	-	-	-	-
Total Current Liabilities	-	162,121	280,389	-	-	-
TOTAL FUND & LIABILITIES	-	2,854,409	53,987,892	-	714,881	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

Education Program				
13/36		14/36		
ARMP (School Feeding)		UMN		
As at June 30				
2018	2017	2018	2017	
Amounts in BDT				
ASSETS:				
Non-Current Assets				
Property Plant & Equipment	171,800	171,800	-	-
Intangible Asset	-	-	-	-
Total Non-Current Assets	171,800	171,800	-	-
Current Assets				
Investment with Banks	-	-	-	-
Loan Port Folio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	4,000	-	18,500	-
Other Receivable	2,489,135	615,040	45,000	-
Cash and Cash Equivalents	1,777,320	15,773	35,175,075	7,703,985
Total Current Assets	4,270,455	630,813	35,238,575	7,703,985
TOTAL ASSETS	4,442,255	802,613	35,238,575	7,703,985
FUND & LIABILITIES :				
Fund:				
Capital Fund	-	-	-	-
Reserve Fund	-	-	-	-
Total Capital Fund	-	-	-	-
LIABILITIES:				
Other Fund				
DANIDA ASPS II Fund	-	-	-	-
Unutilized Donor Fund	1,781,320	15,773	35,231,461	7,681,281
Fixed Assets Fund	171,800	171,800	-	-
Total Other Fund	1,953,120	187,573	35,231,461	7,681,281
Non Current Liabilities				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-
Total Non Current Liabilities	-	-	-	-
Current liabilities				
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
Current Account with Codec Project	2,489,135	615,040	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	-
Provision for Expenses	-	-	7,114	22,704
Total Current Liabilities	2,489,135	615,040	7,114	22,704
TOTAL FUND & LIABILITIES	4,442,255	802,613	35,238,575	7,703,985



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)

As at June 30, 2018

	Health & Nutrition Program				Envi. & Climate change	
	15/36		16/36		17/36	
	Notun Alo		Spring		RCAHCBD	
	As at June 30				As at June 30	
2018	2017	2018	2017	2018	2017	
Amounts in BDT				Amounts in BDT		
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	75,285	107,810	901	2,025	-	-
Total Current Assets	75,285	107,810	901	2,025	-	-
TOTAL ASSETS	75,285	107,810	901	2,025	-	-
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	75,285	(1,493,990)	(99)	1,025	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	75,285	(1,493,990)	(99)	1,025	-	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	1,000	1,000	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	1,800	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	1,600,000	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	1,601,800	1,000	1,000	-	-
TOTAL FUND & LIABILITIES	75,285	107,810	901	2,025	-	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Environment & Climate Change Program				Livelihood/Income	
	18/36		19/36		20/36	
	CREL		ELNHA		STAB	
	As at June 30				As at June 30	
	2018	2017	2018	2017	2018	2017
	Amounts in BDT				Amounts in BDT	
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	402,800	364,125	-	-
Other Receivable	-	-	-	-	100,000	-
Cash and Cash Equivalents	2,091,497	8,469,915	2,526,664	709,613	1,780,678	-
Total Current Assets	2,091,497	8,469,915	2,929,464	1,073,738	1,880,678	-
TOTAL ASSETS	2,091,497	8,469,915	2,929,464	1,073,738	1,880,678	-
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(8,155,578)	(4,999,301)	2,929,464	1,073,738	1,840,632	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	(8,155,578)	(4,999,301)	2,929,464	1,073,738	1,840,632	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	8,026,692	11,726,257	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	40,046	-
Provision for Expenses	2,220,383	1,742,959	-	-	-	-
Total Current Liabilities	10,247,075	13,469,216	-	-	40,046	-
TOTAL FUND & LIABILITIES	2,091,497	8,469,916	2,929,464	1,073,738	1,880,678	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Livelihoods/ Income Generated Programe					
	21/36		22/36		23/36	
	HEFS		IGA-Shonglap		Dipecho VIII	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	2,811,000	75,100	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	534,104	3,242,063	-	-
Total Current Assets	-	-	3,345,104	3,317,163	-	-
TOTAL ASSETS	-	-	3,345,104	3,317,163	-	-
FUND & LIABILITIES :				27,941		
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	(74,006)	(101,947)	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	(74,006)	(101,947)	-	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	19,110	19,110	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Expenses	-	-	3,400,000	3,400,000	-	-
Total Current Liabilities	-	-	3,419,110	3,419,110	-	-
TOTAL FUND & LIABILITIES	-	-	3,345,104	3,317,163	-	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Livelihoods/ Income Generated Programme					
	24/36		25/36		26/36	
	SEEDS		SMART		ECOFISH	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	1,579,711	1,579,196	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	1,579,711	1,579,196	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	63,977	-	-
Other Receivable	3,091	-	-	-	-	-
Cash and Cash Equivalents	749,672	3,532,960	1,323,178	4,627,126	480,817	129,905
Total Current Assets	752,763	3,532,960	1,323,178	4,691,103	480,817	129,905
TOTAL ASSETS	2,332,474	5,112,156	1,323,178	4,691,103	480,817	129,905
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(1,847,237)	3,551,222	777,834	4,548,001	489,165	138,253
Fixed Assets Fund	1,579,711	1,579,196	-	-	-	-
Total Other Fund	(267,526)	5,130,418	777,834	4,548,001	489,165	138,253
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	(57,262)	-	-	(8,348)	(8,348)
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	2,600,000	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	39,000	545,344	143,102	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	2,600,000	(18,262)	545,344	143,102	(8,348)	(8,348)
TOTAL FUND & LIABILITIES	2,332,474	5,112,156	1,323,178	4,691,103	480,817	129,905



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Livelihoods/ Income Generated Programe					
	27/36		28/36		29/36	
	EYW		Nabajatra		SAFETI	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	132,800	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	3,960,374	1,439,070	20,604,253	1,368,828	1,295,356	-
Total Current Assets	3,960,374	1,439,070	20,604,253	1,501,628	1,295,356	-
TOTAL ASSETS	3,960,374	1,439,070	20,604,253	1,501,628	1,295,356	-
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	3,960,374	1,439,070	(4,888,038)	(17,207,736)	1,295,356	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	3,960,374	1,439,070	(4,888,038)	(17,207,736)	1,295,356	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	25,037,718	18,311,509	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Expenses	-	-	454,573	397,855	-	-
Total Current Liabilities	-	-	25,492,291	18,709,364	-	-
TOTAL FUND & LIABILITIES	3,960,374	1,439,070	20,604,253	1,501,628	1,295,356	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Training Centre & Capacity Development Program					
	30/36		31/36		32/36	
	CTC-Chittagong		CTC-Patuakhali		CTC-Bagerhat	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	11,312,227	11,989,358	11,377,286	12,278,483	13,374,513	14,650,144
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	11,312,227	11,989,358	11,377,286	12,278,483	13,374,513	14,650,144
Current Assets						
Investment with Banks	8,576,994	5,336,765	8,125,832	7,694,120	5,479,668	5,138,321
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	524,390	166,134	507,122	418,527	203,774	93,187
Advances & Prepayments	952,100	373,833	584,988	60,000	33,137	-
Other Receivable	654,391	135,222	641,385	250,279	141,563	62,888
Cash and Cash Equivalents	129,280	2,077,749	783,193	1,068,614	759,336	459,596
Total Current Assets	10,837,154	8,089,703	10,642,519	9,491,541	6,617,479	5,753,992
TOTAL ASSETS	22,149,381	20,079,061	22,019,805	21,770,024	19,991,992	20,404,136
FUND & LIABILITIES :						
Fund:						
Capital Fund	21,149,663	19,972,661	21,351,815	21,363,361	19,858,394	20,369,571
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	21,149,663	19,972,661	21,351,815	21,363,361	19,858,394	20,369,571
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	-	-	-	-
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	39,977	501,366	-	22,363	(5,637)
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	12,821	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	63,549	15,695	26,951	365,082	99,598	-
Provision for Income Tax	504,429	-	23,491	-	-	-
Provision for Expenses	431,740	37,907	116,183	41,580	11,637	40,202
Total Current Liabilities	999,718	106,400	667,990	406,661	133,598	34,565
TOTAL FUND & LIABILITIES	22,149,381	20,079,061	22,019,805	21,770,022	19,991,992	20,404,136



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Rights & Legal Service Program					
	33/36		34/36		35/36	
	CLS		Nobo-Dighanta		CFS	
	As at June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	187,498	19,799
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	218,531	-	-	561,100	135,952
Total Current Assets	-	218,531	-	-	748,598	155,751
TOTAL ASSETS	-	218,531	-	-	748,598	155,751
FUND & LIABILITIES :						
Fund:						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
LIABILITIES:						
Other Fund						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,995)	(575)	-	-	(939,648)	155,751
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	(3,995)	(575)	-	-	(939,648)	155,751
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	1,688,246	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	3,995	219,106	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	3,995	219,106	-	-	1,688,246	-
TOTAL FUND & LIABILITIES	-	218,531	-	-	748,598	155,751



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Sector Wise)
As at June 30, 2018

	Core Operating Program	
	36/36	
	CODEC Fund	
	As at June 30	
	2018	2017
	Amounts in BDT	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	63,594,196	57,194,027
Intangible Asset	-	-
Total Non-Current Assets	63,594,196	57,194,027
Current Assets		
Investment with Banks	40,444,969	43,528,766
Loan Port Folio	1,668,000	2,321,000
Advance Income Tax	1,401,037	1,601,682
Advances & Prepayments	-	24,500
Other Receivable	-	-
Cash and Cash Equivalents	4,614,566	4,253,449
Total Current Assets	48,128,572	51,729,398
TOTAL ASSETS	111,722,768	108,923,425
FUND & LIABILITIES :		
Fund:		
Capital Fund	123,612,056	120,242,123
Reserve Fund	-	-
Total Capital Fund	123,612,056	120,242,123
LIABILITIES:		
Other Fund		
DANIDA ASPS II Fund	-	-
Unutilized Donor Fund	-	-
Fixed Assets Fund	3,225,174	6,450,346
Total Other Fund	3,225,174	6,450,346
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund-long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
PKSF Fund-short term	-	-
SF Fund- short term	-	-
Current Account with Codec Project	(19,021,361)	(18,202,486)
DANIDA-ASPS II Loan Fund-short term	-	-
Members Savings	-	-
Accounts Payable	2,808,840	410,442
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	655,309	-
Provision for Expenses	442,750	23,000
Total Current Liabilities	(15,114,461)	(17,769,044)
TOTAL FUND & LIABILITIES	111,722,768	108,923,425



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Micro Finance Program						
1/36		2/36		3/36		
Micro finance		ASPS-II		CBOs NGOs (MF)		
For the year ended June 30						
2018	2017	2018	2017	2018	2017	
Amounts in BDT						
INCOME:						
Grants received from Donors	12,653,820	-	-	-	-	-
Service charges on MF Operation	438,801,098	380,305,283	-	250,000	33,000	183,000
Interest Income	2,917,203	4,413,456	1,920,536	18,022,752	95,437	449,274
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	5,635,906	4,063,042	-	-	241,515	307,706
Total Income	460,008,027	388,781,781	1,920,536	18,272,752	369,952	939,980
EXPENDITURE:						
Salary & Allowances	206,945,913	170,163,761	-	-	222,230	416,501
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	55,265,636	31,991,393	-	-	-	-
Traveling & Conveyance	8,370,568	7,430,354	-	-	16,162	8,610
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	1,067,496	892,398	-	-	-	67
Repair & Maintenance	2,127,743	2,158,240	-	-	2,400	3,200
Computer & Office supplies	1,339,534	984,946	-	-	-	-
Electricity, Gas & Water, Postage	668,076	722,084	-	-	90	-
Newspaper	114,677	116,387	-	-	-	-
Entertainment	492,365	495,673	-	-	-	-
Training & W/Shop	918,254	793,447	-	-	-	-
Office Rent	4,439,163	4,233,712	-	-	-	4,500
Misc. Expenses & Others	121,526	261,864	-	-	-	-
Advertisement Cost	391,242	357,881	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,157,120	1,049,372	-	-	9,924	9,414
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	1,782,725	740,000	-	-	-	-
Bank Charge	1,923,497	1,478,840	4,010	319,755	16,152	8,894
Depreciation and Amortization	8,117,629	8,092,801	-	-	-	-
KGF service charge Expenses	-	90,479	-	-	-	-
Income Tax Expenses	-	59,300	-	-	-	-
Provision for Loan Loss	25,729,374	20,111,290	-	-	-	-
Interest on Savings	87,103,762	74,238,729	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	11,038	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	9,636,093	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	408,076,300	326,462,952	9,651,141	319,755	266,958	451,186
Excess of income over Expenditure	51,931,727	62,318,829	(7,730,604)	17,952,997	102,994	488,794
Taxation	(1,500,000)	(2,200,000)	-	-	-	-
Net Surplus for the year	50,431,727	60,118,829	(7,730,604)	17,952,997	102,994	488,794



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Education Program						
4/36		5/36		6/36		
Shikhon		READ		MAITREE		
For the year ended June 30						
2018	2017	2018	2017	2018	2017	
Amounts in BDT						
INCOME:						
Grants received from Donors	-	28,737,568	31,369,800	48,692,692	1,252,400	532,132
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	47,716	37,388	79,261	15,816	20,476
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	118,050	-	-	4,000
Total Income	-	28,785,284	31,525,238	48,771,953	1,268,216	556,608
EXPENDITURE:						
Salary & Allowances	-	10,295,680	16,796,283	20,105,624	1,063,180	622,177
Frienge Benefit	-	-	1,490,959	1,456,187	-	-
Direct Programm cost	-	17,215,027	11,424,140	14,247,131	-	-
Traveling & Conveyance	-	1,007,154	1,913,450	2,039,888	92,913	14,336
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	30,838	30,005
Repair & Maintenance	-	3,800	424,708	385,281	10,625	5,436
Computer & Office supplies	-	88,993	309,791	379,885	-	-
Electricity, Gas & Water, Postage	-	28,933	56,544	53,281	4,903	7,074
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	458,191	687,888	660,731	-	-
Misc. Expenses & Others	-	785	14,812	416,098	4,903	8,000
Advertisement Cost	-	-	6,880	5,568	-	-
Publication	-	-	-	-	-	-
Communication	-	135,160	274,885	282,926	-	-
General	-	-	-	-	4,418	11,910
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	102,528	34,348	-	-
Bank Charge	-	21,629	40,525	30,775	6,417	5,741
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	232,821	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	1,630	158,811	-	-
Total Expenditure	-	29,488,173	33,545,023	40,256,534	1,218,197	704,679
Excess/ (Deficit) of income over Expenditure	-	(702,889)	(2,019,785)	8,515,419	50,019	(148,071)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Education Program						
7/36		8/36		9/36		
CBOs-NGOs Education & Songlap		CLC		Tarun Alo		
For the year ended June 30						
2018	2017	2018	2017	2018	2017	
Amounts in BDT						
INCOME:						
Grants received from Donors	-	-	43,341	80,231	6,904,626	3,712,515
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	2,733	27,615	333	470	1,072	4,813
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	2,733	27,615	43,674	80,701	6,905,698	3,717,328
EXPENDITURE:						
Salary & Allowances	-	-	32,500	65,000	2,580,818	1,546,232
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	-	150,679	4,190	64,969	2,792,153	578,905
Traveling & Conveyance	-	-	-	-	157,238	54,793
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	596	-	47,458	42,837
Repair & Maintenance	-	-	3,800	-	54,746	35,907
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water, Postage	-	-	2,400	7,430	62,730	50,856
Newspaper	-	-	2,444	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	241,276	139,671
Misc. Expenses & Others	-	-	-	-	-	135,150
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	745	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	3,984	5,411	953	-	8,749	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	1,600,000	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	341,866	-
Total Expenditure	1,603,984	156,090	47,629	137,399	6,287,035	2,584,351
Excess/ (Deficit) of income over Expenditure	(1,601,251)	(128,475)	(3,955)	(56,698)	618,663	1,132,977



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

	Rights & Legal Service Program					
	10/36		11/36		12/36	
	EPRC		EPRC (UNHCR)		EPRC UNHCR MORA	
	For the year ended June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
INCOME:						
Grants received from Donors	16,887,251	15,369,915	141,736,837	-	7,827,578	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	111,829	-	1,091,366	-	27,402	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	16,999,080	15,369,915	142,828,204	-	7,854,980	-
EXPENDITURE:						
Salary & Allowances	13,421,184	11,114,597	47,151,466	-	1,392,077	-
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	4,740,576	404,530	33,961,881	-	4,639,574	-
Traveling & Conveyance	246,204	165,128	730,855	-	106,607	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	46,038	23,646	1,340,547	-	5,283	-
Repair & Maintenance	243,603	159,571	419,474	-	-	-
Computer & Office supplies	65,067	54,107	196,738	-	3,472	-
Electricity, Gas & Water, Postage	53,336	37,237	72,089	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	1,114,072	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	78,200	62,790	409,780	-	-	-
Misc. Expenses & Others	-	-	-	-	660,425	-
Advertisement Cost	-	-	146,255	-	-	-
Publication	-	-	-	-	-	-
Communication	86,093	58,315	145,960	-	3,389	-
General	9,767	-	732,734	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	965,085	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	36,471	3,190	4,058	-	3,851	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	664,829	594,516	-	-	-	-
Capital Expenditure:	-	-	1,729,707	-	325,420	-
Total Expenditure	19,691,368	12,677,627	89,120,701	-	7,140,098	-
Excess/ (Deficit) of income over Expenditure	(2,692,288)	2,692,288	53,707,503	-	714,881	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Rights & Legal Service Program				
13/36		14/36		
ARMP (School Feeding)		UMN		
For the year ended June 30				
2018	2017	2018	2017	
Amounts in BDT				
INCOME:				
Grants received from Donors	13,116,695	1,078,412	127,076,789	13,576,330
Service charges on MF Operation	-	-	-	-
Interest Income	-	112	495,852	61,611
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	75,337	16,262	-	-
Total Income	13,192,032	1,094,786	127,572,641	13,637,941
EXPENDITURE:				
Salary & Allowances	8,087,010	782,484	55,605,446	2,516,071
Frienge Benefit	-	-	-	-
Direct Programm cost	152,549	85,819	43,631,095	3,239,073
Traveling & Conveyance	1,060,415	39,104	785,920	-
Staff Development Training	-	-	-	-
Printing & Stationery	206,663	29,656	-	-
Repair & Maintenance	-	-	-	-
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water, Postage	19,719	2,028	-	-
Newspaper	-	-	-	-
Entertainment	630,262	-	-	-
Training & W/Shop	-	-	-	34,941
Office Rent	1,045,600	43,631	-	-
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	-	-	-	-
Publication	-	-	-	11,341
Communication	48,734	13,170	-	-
General	-	-	-	107,911
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	-	-	-	742
Depreciation and Amortization	-	-	-	-
KGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Group insurance	-	-	-	-
AGM Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer	-	-	-	-
Programm Overhead Cost	-	83,121	-	46,581
Capital Expenditure:	175,534	-	-	-
Total Expenditure	11,426,485	1,079,013	100,022,461	5,956,660
Excess/ (Deficit) of income over Expenditure	1,765,547	15,773	27,550,180	7,681,281



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Health & Nutrition Program				Envi. & Climate Change	
15/36		16/36		RCAHCBD	
Notun Alo		Spring		17/36	
For the year ended June 30				For the year ended June 30	
2018	2017	2018	2017	2018	2017
Amounts in BDT				Amounts in BDT	

INCOME:

Grants received from Donors	8,693,048	8,274,936	-	2,176,006	3,207,329	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	3,659	9,021	15	7,029	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	8,696,707	8,283,957	15	2,183,035	3,207,329	-

EXPENDITURE:

Salary & Allowances	4,511,261	4,268,777	-	1,393,605	-	-
Frienge Benefit	-	-	-	224,874	-	-
Direct Programm cost	1,713,049	7,048,815	-	44,908	2,785,876	-
Traveling & Conveyance	342,681	239,923	-	91,335	49,628	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	20,000	-
Repair & Maintenance	60,874	48,554	-	56,291	52,319	-
Computer & Office supplies	20,799	26,121	-	37,507	-	-
Electricity, Gas & Water, Postage	58,037	37,640	-	-	-	-
Newspaper	2,770	2,470	-	-	-	-
Entertainment	52,627	8,700	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	139,800	119,275	-	133,961	-	-
Misc. Expenses & Others	120,000	-	-	12,000	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	66,989	65,953	-	25,640	-	-
General	14,370	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	7,193	129,377	-	71,667	30,000	-
Bank Charge	16,982	28,295	1,138	9,232	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	-	481,337	-	-
Programm Overhead Cost	-	100,000	-	76,938	269,506	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	7,127,432	12,123,900	1,138	2,659,295	3,207,329	-
Excess/ (Deficit) of income over Expenditure	1,569,275	(3,839,943)	(1,124)	(476,261)	-	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

INCOME:

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

EXPENDITURE:

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

**Excess/ (Deficit) of income over
 Expenditure**

Environment & Climate Change Program				Livelihood/Income Generating	
18/36		19/36		20/36	
CREL		ELNHA		STAB	
For the year ended June 30				For the year ended June 30	
2018	2017	2018	2017	2018	2017
Amounts in BDT				Amounts in BDT	
33,525,621	47,171,103	12,022,950	3,060,410	9,272,106	-
-	-	-	-	-	-
-	-	-	-	67,059	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
33,525,621	47,171,103	12,022,950	3,060,410	9,339,165	-
11,824,397	19,230,681	2,426,998	996,692	3,895,941	-
1,751,159	3,636,970	-	-	-	-
15,116,785	13,524,765	6,737,437	663,600	2,568,573	-
1,504,137	2,359,121	246,126	147,220	764,501	-
-	-	-	-	-	-
95,766	176,017	54,780	37,808	-	-
38,590	34,269	-	9,000	28,990	-
154,170	202,871	-	-	49,665	-
58,177	45,920	70,314	-	8,972	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
950,290	978,780	138,000	69,000	56,000	-
-	-	186,262	28,440	23,800	-
-	-	-	-	-	-
-	-	-	-	-	-
244,237	418,534	56,244	14,860	43,443	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
90,000	110,000	-	-	37,500	-
32,253	34,340	9,217	1,583	21,148	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
37,346	49,155	-	-	-	-
-	-	-	-	-	-
4,784,596	6,120,213	-	18,469	-	-
-	-	241,846	-	-	-
36,681,898	46,921,636	10,167,224	1,986,672	7,498,533	-
(3,156,277)	249,467	1,855,726	1,073,738	1,840,632	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Livelihoods/ Income Generated Programme					
21/36		22/36		23/36	
HEFS		IGA-Shonglap		Dipecho VIII	
For the year ended June 30					
2018	2017	2018	2017	2018	2017
Amounts in BDT					
INCOME:					
Grants received from Donors	-	660,236	-	-	1,557,346
Service charges on MF Operation	-	-	-	-	-
Interest Income	-	-	36,183	-	14,262
Training Centres operation income	-	-	-	-	-
Non Operational Income	-	-	-	-	-
Other Income	-	-	-	-	-
Total Income	-	660,236	36,183	-	1,571,608
EXPENDITURE:					
Salary & Allowances	-	640,885	-	-	528,778
Fringe Benefit	-	-	-	-	-
Direct Programm cost	-	61,320	-	-	1,259,467
Traveling & Conveyance	-	59,483	-	-	64,190
Staff Development Training	-	-	-	-	-
Printing & Stationery	-	-	-	-	-
Repair & Maintenance	-	-	-	-	950
Computer & Office supplies	-	-	-	-	10,870
Electricity, Gas & Water, Postage	-	63,518	-	-	2,700
Newspaper	-	-	-	-	-
Entertainment	-	-	-	-	-
Training & W/Shop	-	-	-	-	-
Office Rent	-	-	-	-	-
Misc. Expenses & Others	-	-	-	23,542	-
Advertisement Cost	-	-	-	-	-
Publication	-	-	-	-	-
Communication	-	-	-	-	3,253
General	-	-	-	-	-
Consultancy & Security	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-
Audit Fee	-	-	-	-	-
Bank Charge	-	-	8,242	6,139	575
Depreciation and Amortization	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-
Interest on Savings	-	-	-	-	-
Group insurance	-	-	-	-	-
AGM Exp	-	-	-	-	-
Uniform	-	-	-	-	-
AIT & VAT	-	-	-	-	-
Membership Fees	-	-	-	-	-
Casual Labour	-	-	-	-	-
Fund Return/Transfer	-	-	-	-	523,862
Programm Overhead Cost	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-
Total Expenditure	-	825,207	8,242	29,681	2,394,645
Excess/ (Deficit) of income over Expenditure	-	(164,971)	27,941	(29,681)	(823,037)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

	Livelihoods/ Income Generated Programe					
	24/36		25/36		26/36	
	SEEDS		SMART		ECOFISH	
	For the year ended June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
INCOME:						
Grants received from Donors	9,854,503	15,702,660	4,189,849	17,089,125	11,769,861	13,594,494
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	53,576	67,288	87,588	111,778	-	18,899
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	52,447	-	-
Total Income	9,908,079	15,769,948	4,277,437	17,253,350	11,769,861	13,613,393
EXPENDITURE:						
Salary & Allowances	7,691,641	7,399,362	2,408,276	7,422,912	2,918,911	3,479,993
Frienge Benefit	-	-	48,000	-	-	-
Direct Programm cost	5,443,830	5,050,022	4,616,675	5,603,924	6,615,910	9,839,554
Traveling & Conveyance	397,040	610,665	342,244	753,724	530,015	624,117
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	85,270	-	-
Repair & Maintenance	303,370	47,659	-	54,967	11,670	4,860
Computer & Office supplies	37,611	36,952	-	-	57,768	88,325
Electricity, Gas & Water, Postage	51,244	79,456	-	99,195	9,823	23,352
Newspaper	7,020	12,800	-	-	-	-
Entertainment	29,464	24,201	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	615,480	613,440	-	723,145	146,964	196,800
Misc. Expenses & Others	4,040	15,794	384,683	20,789	-	5,664
Advertisement Cost	10,390	-	-	-	-	-
Publication	-	-	-	3,578	-	-
Communication	154,418	225,155	-	136,199	68,351	81,587
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	160,505	15,000	-
Bank Charge	32,110	31,477	-	25,940	6,498	9,673
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	15,680	16,940
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	547,500	607,500	247,728	418,176	1,022,358	744,644
Capital Expenditure:	-	16,715	-	-	-	-
Total Expenditure	15,325,158	14,771,198	8,047,605	15,508,324	11,418,949	15,115,510
Excess/ (Deficit) of income over Expenditure	(5,417,079)	998,750	(3,770,168)	1,745,026	350,912	(1,502,117)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

	Livelihoods/ Income Generated Programe					
	27/36		28/36		29/36	
	EYW		Nabajatra		SAFETI	
	For the year ended June 30					
	2018	2017	2018	2017	2018	2017
Amounts in BDT						
INCOME:						
Grants received from Donors	12,653,191	3,892,432	145,990,480	13,518,429	10,313,590	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	205	289,248	5,892	23,600	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	12,653,191	3,892,637	146,279,728	13,524,321	10,337,190	-
EXPENDITURE:						
Salary & Allowances	2,285,723	1,169,516	29,911,516	8,945,234	4,078,711	-
Frienge Benefit	-	-	5,090,942	1,522,479	788,449	-
Direct Programm cost	7,125,856	1,284,051	79,824,326	12,246,119	1,271,906	-
Traveling & Conveyance	353,217	-	2,644,477	745,580	181,359	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	43,836	-	90,400	33,522	112,726	-
Repair & Maintenance	-	-	1,452,350	213,012	15,715	-
Computer & Office supplies	41,909	-	709,000	205,154	21,791	-
Electricity, Gas & Water, Postage	-	-	138,932	24,792	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	408,770	53,859	-	-
Office Rent	198,601	-	991,667	323,720	305,700	-
Misc. Expenses & Others	22,767	-	-	-	25,875	-
Advertisement Cost	-	-	51,151	87,330	-	-
Publication	-	-	-	-	-	-
Communication	53,230	-	452,640	103,202	80,072	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	6,748	-	123,347	25,089	9,414	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	-	-	8,763,740	2,010,508	591,523	-
Capital Expenditure:	-	-	3,306,774	4,192,457	1,558,594	-
Total Expenditure	10,131,887	2,453,567	133,960,030	30,732,057	9,041,834	-
Excess/ (Deficit) of income over Expenditure	2,521,304	1,439,070	12,319,698	(17,207,736)	1,295,356	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Training Centre & Capacity Development Program

	30/36		31/36		32/36	
	CTC-Chittagong		CTC-Patuakhali		CTC-Bagerhat	
	For the year ended June 30					
	2018	2017	2018	2017	2018	2017
	Amounts in BDT					
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	322,052	348,813	504,048	730,176	402,719	266,681
Training Centres operation income	7,382,168	1,597,797	6,844,603	4,664,983	4,133,321	3,843,195
Non Operational Income	-	-	-	-	-	-
Other Income	564,825	418,784	34,420	152,108	42,360	136,741
Total Income	8,269,045	2,365,394	7,383,071	5,547,267	4,578,400	4,246,617
EXPENDITURE:						
Salary & Allowances	2,596,345	1,868,846	2,359,009	1,926,079	1,989,156	1,767,911
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	2,469,350	705,788	2,391,211	1,221,251	957,653	796,480
Traveling & Conveyance	40,754	34,583	21,635	17,507	23,144	33,023
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	19,322	4,377	7,966	9,071	6,169	4,747
Repair & Maintenance	140,640	127,582	308,805	128,601	363,504	135,649
Computer & Office supplies	6,025	14,311	4,160	2,775	39,400	1,500
Electricity, Gas & Water, Postage	182,734	127,865	266,172	220,061	118,231	125,551
Newspaper	3,570	3,260	4,000	3,410	3,470	3,110
Entertainment	3,038	35,502	-	34,854	-	-
Training & W/Shop	-	-	-	-	-	696
Office Rent	22,098	6,660	9,900	560	6,400	30,320
Misc. Expenses & Others	13,050	38,603	-	-	-	16,278
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	32,636	9,099	147,705	60,000	160,442	107,036
General	-	37,574	-	52,100	-	103,327
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	46,300	-	-	-	-
Audit Fee	25,000	24,500	28,500	32,000	28,500	32,000
Bank Charge	12,747	7,982	13,878	11,109	11,123	9,036
Depreciation and Amortization	969,805	950,365	1,648,303	1,651,921	1,306,385	1,310,034
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	66,357	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	67,500	55,500	52,500	55,500	57,000
AGM Exp	-	-	-	-	-	-
Uniform	10,500	-	17,500	-	17,500	-
AIT & VAT	-	-	-	107,597	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	23,000	33,000	20,525	70,125	-	87,310
Fund Return/Transfer	17,000	-	-	-	3,000	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	6,587,614	4,143,698	7,371,126	5,601,521	5,089,577	4,621,008
Excess/ (Deficit) of income over Expenditure	1,681,431	(1,778,304)	11,945	(54,253)	(511,177)	(374,391)
Taxation	(504,429)	-	(23,491)	-	-	-
Net Surplus/(deficit)	1,177,002	(1,778,304)	(11,546)	(54,253)	(511,177)	(374,391)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Rights & Legal Service Program						
33/36		34/36		35/36		
CLS		Nobo-Diganta		CFS		
For the year ended June 30						
2018	2017	2018	2017	2018	2017	
Amounts in BDT						
INCOME:						
Grants received from Donors	-	10,323,772	-	2,556,230	71,187,032	10,127,796
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	14,258	5,654	49,659
Fund from other donor	-	-	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	819,120	-
Total Income	-	10,323,772	-	2,570,488	72,011,806	10,177,455
EXPENDITURE:						
Salary & Allowances	-	5,892,620	-	2,826,894	44,289,211	7,820,939
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	2,507,522	-	-	24,473,135	2,263,050
Traveling & Conveyance	-	283,807	-	150,148	636,179	140,230
Staff Development Training	-	-	-	9,396	1,148,447	14,500
Printing & Stationery	-	-	-	37,511	79,514	23,658
Repair & Maintenance	-	56,157	-	17,454	45,784	12,566
Computer & Office supplies	-	120,285	-	-	-	-
Electricity, Gas & Water, Postage	-	16,994	-	55,980	223,104	131,107
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	62,433	-	-
Office Rent	-	336,335	-	486,679	155,480	128,650
Misc. Expenses & Others	-	250,940	-	24,604	140,608	35,076
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	63,792	-	-	112,725	-
General	-	666,528	-	-	-	-
Consultancy & Security	-	7,200	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	19,500	-	-	-	-
Bank Charge	3,420	10,380	-	2,650	31,845	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	55,727	1,771,172	-
Capital Expenditure:	-	3,124	-	-	-	-
Total Expenditure	3,420	10,235,184	-	3,729,476	73,107,204	10,569,776
Excess/ (Deficit) of income over Expenditure	(3,420)	88,589	-	(1,158,988)	(1,095,399)	(392,321)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Sector Wise)
For the year ended June 30, 2018

Core Operating Program	
CODEC Fund	
36/36	
For the year ended June 30	
2018	2017
Amounts in BDT	
INCOME:	
Grants received from Donors	51,227,662
Service charges on MF Operation	29,230,092
Interest Income	-
Training Centres operation income	1,702,908
Non Operational Income	2,722,359
Other Income	-
	481,457
Total Income	53,412,027
	32,920,216
EXPENDITURE:	
Salary & Allowances	30,324,292
Frienge Benefit	18,808,527
Direct Programm cost	-
Traveling & Conveyance	4,950,782
Staff Development Training	2,209,705
Printing & Stationery	1,027,160
Repair & Maintenance	1,139,524
Computer & Office supplies	-
Electricity, Gas & Water, Postage	286,794
Newspaper	236,449
Entertainment	1,903,539
Training & W/Shop	1,857,965
Office Rent	62,440
Misc. Expenses & Others	68,250
Advertisement Cost	548,236
Publication	418,691
Communication	-
General	-
Consultancy & Security	47,825
Staff Training Expenses/Other	65,426
Various cultural/Educational exp	-
Audit Fee	-
Bank Charge	527,363
Depreciation and Amortization	472,990
KGF service charge Expenses	41,010
Income Tax Expenses	163,185
Provision for Loan Loss	-
Interest on Savings	710,500
Group insurance	371,932
AGM Exp	252,941
Uniform	257,627
AIT & VAT	-
Membership Fees	1,140,595
Casual Labour	-
Fund Return/Transfer	-
Program Overhead Cost	-
Capital Expenditure:	-
Total Expenditure	49,386,785
	33,557,156
Excess/ (Deficit) of income over Expenditure	4,025,242
Taxation	(636,939)
Net Surplus/ (Deficit) for the year	3,369,933
	(636,939)

