

Auditor's Report  
And  
Consolidated Financial Statements  
of  
Community Development Centre (CODEC)  
For the year ended June 30, 2017.

**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, 2017** and the Statement of Consolidated Income and Expenditure & Statement of consolidated Receipts and Payments for the year ended **30 June, 2017** 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 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, 2017 prepares based on Financial Statements of thirty one (31) Projects.

We have relied on the unaudited financial statement of the projects as 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, 2017 and of its Consolidated Statements of Income and Expenditure for the year ended June 30, 2017 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: Chittagong  
Dated: 15 October, 2017



  
**A. Qasem & Co.**  
Chartered Accountants





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Statement of Consolidated Financial Position  
As at June 30, 2017

	Notes	As at June 30	
		2017	2016
		Amounts in BDT	
<b>ASSETS:</b>			
<b>Non-Current Assets</b>			
Property Plant & Equipment	5.00	205,616,807	156,910,177
Intangible Asset	6.00	-	1,175,179
<b>Total Non-Current Assets</b>		<b>205,616,807</b>	<b>158,085,355</b>
<b>Current Assets</b>			
Investment with Banks	7.00	184,112,758	170,526,895
Loan Port Folio	8.00	1,905,129,764	1,515,646,219
Advance Income Tax	9.00	3,804,489	3,742,670
Advances & Prepayments	10.00	15,479,825	17,334,311
Other Receivable	11.00	2,737,086	2,539,900
Cash and Cash Equivalents	12.00	83,759,333	127,688,297
<b>Total Current Assets</b>		<b>2,195,023,254</b>	<b>1,837,478,292</b>
<b>TOTAL ASSETS</b>		<b>2,400,640,061</b>	<b>1,995,563,647</b>
<b>FUND &amp; LIABILITIES:</b>			
<b>FUND :</b>			
Capital Fund	13.00	632,598,091	565,729,293
Reserve Fund	14.00	24,908,237	19,439,147
<b>Total Fund</b>		<b>657,506,328</b>	<b>585,168,440</b>
<b>LIABILITIES:</b>			
<b>Other Fund</b>			
DANIDA ASPS II Fund	15.00	78,651,795	78,651,795
Unutilized Donor Fund	16.00	6,887,129	9,665,553
Fixed Assets Fund	17.00	111,296,974	56,624,652
<b>Total Other Fund</b>		<b>196,835,898</b>	<b>144,942,000</b>
<b>Non Current Liabilities</b>			
PKSF Fund-long term	18.00	241,725,001	250,016,662
SF Fund-long term	19.00	17,437,500	5,562,500
DANIDA-ASPS II Loan Fund-long term	20.00	3,875,000	3,875,000
<b>Total Non Current Liabilities</b>		<b>263,037,500</b>	<b>259,454,162</b>
<b>Current liabilities</b>			
PKSF Fund-short term	21.00	280,541,661	223,483,332
SF Fund- short term	22.00	49,940,079	69,428,665
Current Account with CODEC Project	23.00	12,461,180	20,380,709
DANIDA-ASPS II Loan Fund-short term	24.00	38,875,000	33,875,000
Members Savings	25.00	683,358,037	505,245,581
Accounts Payable	26.00	7,018,719	2,075,398
Loan Loss Provision	27.00	77,108,814	57,001,528
Other Liabilities	28.00	125,832,738	79,995,409
Provision for Income Tax		2,200,000	2,702,067
Provision for Expenses	29.00	5,924,106	11,811,356
<b>Total Current Liabilities</b>		<b>1,283,260,335</b>	<b>1,005,999,046</b>
<b>TOTAL FUND &amp; LIABILITIES</b>		<b>2,400,640,061</b>	<b>1,995,563,647</b>

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

*R. S.*  
Treasurer-CODEC-EC

*[Signature]*  
Sr. Director- Finance & Administrati

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

Place: Chittagong  
Dated: 15 October, 2017



*[Signature]*  
A. Qasem & Co.  
Chartered Accountants

**COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Statement of Consolidated Income & Expenditure  
For the year ended June 30, 2017**

	Notes	Year ended June 30	
		2017	2016
		Amounts in BDT	
<b>INCOME:</b>			
Grants received from Donors	30.00	290,714,862	393,894,979
Service charges on MF Operation	31.00	380,738,283	309,842,388
Interest Income	32.00	27,493,876	14,959,022
Training Centres operation income	33.00	10,105,975	14,459,303
Other Income	34.00	6,118,855	4,239,846
<b>Total Income</b>	<b>Annexure E</b>	<b>715,171,851</b>	<b>737,395,538</b>
<b>EXPENDITURE:</b>			
Core Operating Expenses	35.00	33,557,156	29,438,204
Micro Finance Program	36.00	327,233,893	287,457,751
Education Program	37.00	93,040,526	116,134,181
Health & Nutrition Program	38.00	14,783,195	63,714,665
Environment & Climate Change Program	39.00	48,908,308	69,174,134
Livelihoods/Income Generating Program	40.00	81,830,189	114,970,482
Training Centre/Capacity Development Program	41.00	14,366,227	14,589,013
Rights & Legal Service Program	42.00	24,534,435	49,314,980
<b>Total Expenditure</b>	<b>Annexure D &amp; E</b>	<b>638,253,929</b>	<b>744,793,410</b>
Excess/ (Deficit) of income over expenditure		76,917,922	(7,397,872)
Taxation		(2,200,000)	(2,702,067)
<b>Net Surplus for the year</b>		<b>74,717,922</b>	<b>(10,099,939)</b>

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

*Rusi*  
Treasurer-CODEC-EC

*[Signature]*  
Sr. Director-Finance & Administration

*[Signature]*  
Executive Director

As per our report of same date.

Place: Chittagong  
Dated: 15 October, 2017



*[Signature]*  
A. Qasem & Co.  
Chartered Accountants



**COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Statement of Consolidated Changes in Net Assets  
For the Year ended June 30, 2017**

	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount BDT				
Balance as on 01 July, 2015	228,745,318	293,234,823	17,494,533	539,474,674
Raised during the year	-	43,749,152	1,944,614	45,693,766
<b>Balance as on 30 June, 2016</b>	<b>228,745,318</b>	<b>336,983,975</b>	<b>19,439,147</b>	<b>585,168,440</b>
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
<b>Balance as on 30 June, 2017</b>	<b>228,745,318</b>	<b>403,852,773</b>	<b>24,908,237</b>	<b>657,506,328</b>

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

*Rashid*  
Treasurer-CODEC-EC

*[Signature]*  
Sr. Director-Finance & Administration

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

Place: Chittagong  
Dated: 15 October, 2017

*[Signature]*  
A. Qasem & Co.  
Chartered Accountants



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Cash Flows**  
**For the Year ended June 30, 2017**

	Year ended June 30	
	2017	2016
	Amounts in BDT	
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Cash Generation From Operation	A.01 (30,334,130)	(139,394,126)
Advance Income Tax Paid during the year	(61,819)	(1,312,184)
Net Cash from Operating Activities	<u>(30,395,949)</u>	<u>(140,706,310)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Acquisition of Non-current Assets	(66,402,872)	(25,407,749)
Acquisition of Intangible Assets	(227,345)	-
Net Cash used by Investing Activities	<u>(66,630,217)</u>	<u>(25,407,749)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
CODEC Fund	(8,847,935)	7,999,055
Reserve Fund	5,469,090	1,944,614
DANIDA ASPS II Fund	-	(1)
Unutilized Donor Fund	(1,779,614)	-
Fixed Assets Fund	54,672,322	3,184,270
PKSF Fund-long term	(8,291,662)	60,683,333
SF Fund-long term	11,875,000	(13,312,500)
DANIDA-ASPS II Loan Fund-long term	-	-
Net Cash used by Financing Activities	<u>53,097,202</u>	<u>60,498,771</u>
Net increase / (decrease) in cash and equivalents	<b>(43,928,963)</b>	<b>(105,615,288)</b>
Opening Cash & Cash Equivalents	127,688,297	233,303,585
Closing Cash and Cash equivalents	<u>83,759,333</u>	<u>127,688,297</u>

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

*Rus*  
Treasurer-CODEC-EC

*[Signature]*  
Sr. Director-Finance & Administration

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

Place: Chittagong  
Dated: 15 October, 2017



*[Signature]*  
**A. Qasem & Co.**  
Chartered Accountants



**Year ended June 30**

**2017**                      **2016**

**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

74,717,922	(10,099,940)
15,129,996	13,235,491
1,402,524	1,175,179
2,566,245	6,709,005
(13,585,863)	10,328,875
(389,483,545)	(203,879,023)
1,854,487	(5,950,857)
(197,185)	1,145,943
57,058,329	(31,203,334)
(19,488,586)	(3,187,535)
(7,919,529)	997,806
5,000,000	-
178,112,456	84,489,297
4,943,321	(114,182)
20,107,286	(11,122,877)
45,837,329	6,626,675
(502,067)	-
(5,887,250)	1,455,351
<b>(30,334,130)</b>	<b>(139,394,126)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Notes to the Consolidated Financial Statements  
As at and for the year ended 30 June, 2017**

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

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





**1.2 Vision:**

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

**1.3 Mission:**

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

**1.4 Basic Information of CODEC**

**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 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 29 male and female members. The General committee elected the six members Executive Committee (EC).

The name and position of executive members for the period from January 2015 to December 2017 are cited below:

SL	Name	Position
1.	<b>Mr. Abul Kashem</b> Independent Consultant, Dhaka.	President
2.	<b>Mr. Shahid Hossain Talukder</b> Independent Consultant, Dhaka.	General Secretary
3.	<b>Mr. Md. Rezaul Kabir, FCA</b> Finance Chief in BSRM	Treasurer
4.	<b>Ms. Jesmin Sultana Paru</b> Social Activist Nasirabad, Chittagong.	Social Welfare Secretary
5.	<b>Ms. Jahanara Begum</b> Senior Vice President One Bank, Chittagong.	Women Affairs Secretary
6.	<b>Mr. Dr. Mir Mutaza Reza Khan</b> Physician of CUET	Executive Member

**Date of Last AGM held:**  
21 January, 2017

**Statutory Auditor for Last Year (2015-2016):**  
A.Qasem & Co.  
Chartered Accountants  
A member firm of Ernst & Young Global (EY)

**Statutory Auditor for Current Year (2016-2017):**  
A.Qasem & Co.  
Chartered Accountants  
A member firm of Ernst & Young Global (EY)



**1.5 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
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
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
10.	CREL	Climate Resilient & Ecosystem & Livelihood	Winrock International
11.	HEFS	Household Economic Food Security of Extreme poor	Save the Children International
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
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.	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
28.	TORUN ALO	(Light of Youth) Combat Violent Extremism through Alternative Constructive Engagement of Youth and Women	Manusher Jonno Foundation
29.	EYW	Empower Youth for Work	OXFAM
30.	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
31.	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM





## 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. All cash balances, including those held for programs are held by the Head Office and transferred to programs as required.

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

### 2.2 Reporting Period

These Consolidated Financial Statements has been prepared for the period from 01 July, 2016 to 30 June, 2017.

### 2.3 Functional and Presentation Currency

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

### 2.4 Use of Estimates and judgments

The preparation of 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 2015-2016 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 Financial Statements.

Figures for the year 2015-2016 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 Loan (SIDR)	0.00%
6	Rescue Loan	4.00%
7	Sahos/ DMF	8.00%
8	KGF (Sufolon)	24.00%
9	IGA	25.00%
10	Asset Creation	8.00%
11	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 during the year as the program going to start a new Accounting Software from next 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 costal 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 15-30 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. 20

ME/ALOC as per loan limit Weekly/Monthly deposit amount are given below

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	
		2017	2016
		Amounts in BDT	
<b>5.00</b>	<b>Property, Plant &amp; Equipment</b>		
	Opening balance cost	215,593,018	196,894,274
	Revaluation gain during the year	59,290,116	-
	Acquisition during the year	7,112,756	25,407,749
	Adjustment during the year	(2,566,245)	(6,709,005)
	<b>Property, plant and equipment at cost</b>	<b>279,429,644</b>	<b>215,593,018</b>
	<b>Opening Depreciation</b>	<b>58,682,841</b>	<b>45,447,350</b>
	Depreciation charged during the year	15,552,551	13,236,312
	Adjustment during the year	(422,554)	(821)
	<b>Accumulated depreciation</b>	<b>73,812,837</b>	<b>58,682,841</b>
	<b>Written Down Value</b>	<b>205,616,807</b>	<b>156,910,177</b>

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

<b>6.00</b>	<b>Intangible Asset</b>		
	Opening Balance Cost	3,170,620	3,170,620
	Revaluation gain during the year	91,345	-
	Acquisition during the year	136,000	-
	<b>Intangible asset at cost</b>	<b>3,397,965</b>	<b>3,170,620</b>
	<b>Opening Amortization</b>	<b>1,995,441</b>	<b>820,262</b>
	Charged during the year	1,402,524	1,175,179
	<b>Total Amortization</b>	<b>3,397,965</b>	<b>1,995,441</b>
	<b>Written Down Value</b>	<b>-</b>	<b>1,175,179</b>

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.

<b>7.00</b>	<b>Investment with Banks</b>		
	Opening balance	170,526,895	180,855,770
	Addition during the year	26,324,808	24,589,385
	Encashment during the year	(12,738,945)	(34,918,260)
	<b>Closing Balance</b>	<b>184,112,758</b>	<b>170,526,895</b>

A schedule of Investment is given in Annexure-B

<b>8.00</b>	<b>Loan Port Folio</b>		
	Opening Balance	1,515,646,219	1,311,767,196
	Loan disburse during the year	3,303,690,573	2,594,423,000
	Loan Recovered	(2,914,207,028)	(2,390,543,977)
	<b>Closing Balance</b>	<b>1,905,129,764</b>	<b>1,515,646,219</b>

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

<b>9.00</b>	<b>Advance Income Tax</b>		
	Opening Balance	3,742,670	2,430,486
	Made During the year	2,492,696	3,184,707
	Adjust during the year	(2,430,877)	(1,872,523)
	<b>Closing Balance</b>	<b>3,804,489</b>	<b>3,742,670</b>

		As at June 30	
		2017	2016
		Amounts in BDT	
<b>10.00</b>	<b>Advances &amp; Prepayments</b>		
	CODEC Fund	24,500	50,500
	Micro Finance	12,754,649	14,729,265
	CBOs NGOs (MF)	-	8,550
	Shikhon	-	42,799
	PSN	39,000	-
	CBOs NGOs (Edu & Shonglap)	1,600,000	-
	Read	-	20,000
	Bagerhat IGA	-	1,600,000
	SEEDS	-	53,335
	SMART	63,977	157,234
	ECO-FISH	-	-
	CTC-Chittagong	373,833	533,486
	CTC-Patuakhali	60,000	20,000
	CLS	-	5,000
	Nobo-Dighanta	-	60,591
	CFS	19,799	53,551
	ELNHA	364,125	-
	Torun Alo	24,266	-
	Naba Jatra	132,800	-
	EPRC	22,876	-
		<b>15,479,825</b>	<b>17,334,311</b>
<b>11.00</b>	<b>Other Receivable</b>		
	Micro Finance	1,564,962	889,975
	READ	20,695	-
	Maitree	52,000	-
	ARMP	615,040	60,628
	CREL	-	829,855
	CTC-Chittagong	135,222	-
	CTC-Patuakhali	250,279	281,900
	CTC-Bagerhat	62,888	458,511
	EPRC	36,000	19,031
		<b>2,737,086</b>	<b>2,539,900</b>
<b>12.00</b>	<b>Cash and Cash Equivalents</b>		
	Cash in Hand	428,618	570,061
	Cash at Bank	83,330,715	127,118,236
		<b>83,759,333</b>	<b>127,688,297</b>
<b>12.01</b>	<b>Cash at Bank</b>		
	STD A/C	71,312,229	120,373,841
	Current A/C	12,018,487	6,744,395
		<b>83,330,715</b>	<b>127,118,236</b>

A details list of Cash at Bank is given in Annexure C





		As at June 30	
		2017	2016
		Amounts in BDT	
13.00	<b>Capital Fund</b>		
	CODEC Fund	13.01 228,745,318	228,745,318
	Accumulated Surplus/(Deficit)	13.02 403,852,773	336,983,975
		632,598,091	565,729,293
13.01	<b>CODEC Fund</b>		
	Microfinance Program	182,426,844	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
		228,745,318	228,745,318
	<b>Microfinance Program</b>		
	This fund has created from BRS-DANIDA, The Netherland Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Poast Harvest Fish Project.		
	<b>CODEC Training Centre, Chittagong</b>		
	The fund of CODEC Training Centre, Chittagong consists of total fund from DANIDA, CODEC & Other Sources.		
	<b>CODEC Training Centre, Patuakhali</b>		
	The fund of CODEC Training Centre, Patuakhali consists of total fund from DANIDA, CODEC & CODEC own Fund.		
	<b>CODEC Training Centre, Bagerhat</b>		
	The fund of CODEC Training Centre, Bagerhat consists of total fund Strome Foundation, CODEC SF DLF & CODEC Own Fund.		
13.02	<b>Accumulated Surplus/(Deficit)</b>		
	Opening Balance	336,983,975	293,234,823
	Net Surplus/ (Deficit) during the year	75,716,732	35,750,097
	DMF Fund	-	10,972,683
	Prior year over/under provision	104,474	-
	Prior year adjustment	-	(1,031,954)
	Profit on deletion of revalued asset	-	2,940
	Program Support Expense	(3,483,319)	-
	Transfer to Reserve Fund	(5,469,090)	(1,944,614)
	<b>Closing Balance</b>	403,852,773	336,983,975
14.00	<b>Reserve Fund</b>		
	Opening Balance	19,439,147	17,494,533
	Made during the year	5,469,090	1,944,614
	<b>Closing Balance</b>	24,908,237	19,439,147
	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	<b>DANIDA ASPS II Fund</b>		
	ASPS-II	78,651,795	78,651,795
		78,651,795	78,651,795
16.00	<b>Unutilized Donor Fund</b>		
	Opening Balance	9,665,553	55,515,590
	Net Surplus/ (Deficit) during the year	(998,810)	(45,850,037)
	Prior year adjustment	(1,779,614)	-
	<b>Closing Balance</b>	6,887,129	9,665,553

		As at June 30	
		2017	2016
		Amounts in BDT	
17.00	<b>Fixed Asset Fund</b>		
	Opening Balance	56,624,652	53,440,381
	Made during the year	59,569,460	4,597,280
	Adjust during the year	(4,897,138)	(1,413,009)
	<b>Closing Balance</b>	<b>111,296,974</b>	<b>56,624,652</b>
18.00	<b>PKSF Fund-long term</b>		
	Opening Balance	250,016,662	189,333,329
	Received during the year	359,000,000	365,500,000
	Transferred to PKSF-short term	(367,291,662)	(304,816,667)
	<b>Closing Balance</b>	<b>241,725,001</b>	<b>250,016,662</b>

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

**PKSF Outstanding Loan:**

ME	-	3,500,000
Jagoron	104,500,000	116,750,000
Agroshor	105,500,000	105,500,000
Buniad	13,750,000	15,416,662
IGA	7,100,000	3,500,000
Livelihood	150,000	125,000
Asset Creation	725,000	225,000
Shahos	10,000,000	5,000,000
	<b>241,725,000</b>	<b>250,016,662</b>

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 Cration	2%

19.00	<b>SF Fund-long term</b>		
	Opening Balance	5,562,500	18,875,000
	Received during the year	32,500,000	37,500,000
	Transferred to SF-short term	(20,625,000)	(32,937,500)
	Adjustment during the year	-	(17,875,000)
	<b>Closing Balance</b>	<b>17,437,500</b>	<b>5,562,500</b>

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).





		As at June 30																															
		2017	2016																														
		Amounts in BDT																															
20.00	<b>DANIDA-ASPS II Loan Fund-long term</b>																																
	Opening Balance	3,875,000	3,875,000																														
	Closing Balance	3,875,000	3,875,000																														
<p>The above loan is received by Microfinance Programme from DADINA ASPS (Agriculture Sector Program Support-II) under the following the condition:</p> <ul style="list-style-type: none"> <li>i. If DADINA ASPS impose any condition for use of above fund, which should be also followed.</li> <li>ii. Maintain separate monthly, quarterly, half yearly and yearly progress report on programme activities.</li> <li>iii. Separate records maintain for the above fund.</li> <li>iv. As per repayment schedule quarterly basis refund with principle and service charge.</li> </ul>																																	
21.00	<b>PKSF Fund-short term</b>																																
	Opening Balance	223,483,332	254,686,666																														
	Received during the year	367,291,662	304,816,667																														
	Paid during the year	(310,233,333)	(336,020,000)																														
	Closing Balance	280,541,661	223,483,332																														
<p>The above fund is created by Microfinance Programme with several projects. The projects name and their outstanding balance are outlined below:</p> <p><b>PKSF Outstanding Loan</b></p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 80%;">RMC</td> <td style="width: 10%; text-align: right;">-</td> <td style="width: 10%; text-align: right;">26,000,000</td> </tr> <tr> <td>ME</td> <td style="text-align: right;">-</td> <td style="text-align: right;">8,500,000</td> </tr> <tr> <td>Jagoron</td> <td style="text-align: right;">119,500,000</td> <td style="text-align: right;">78,250,000</td> </tr> <tr> <td>Agroshor</td> <td style="text-align: right;">112,000,000</td> <td style="text-align: right;">74,500,000</td> </tr> <tr> <td>Buniad</td> <td style="text-align: right;">39,166,661</td> <td style="text-align: right;">29,583,332</td> </tr> <tr> <td>IGA</td> <td style="text-align: right;">4,400,000</td> <td style="text-align: right;">1,500,000</td> </tr> <tr> <td>Livelihood</td> <td style="text-align: right;">175,000</td> <td style="text-align: right;">75,000</td> </tr> <tr> <td>Asset Creation</td> <td style="text-align: right;">300,000</td> <td style="text-align: right;">75,000</td> </tr> <tr> <td>Shahos</td> <td style="text-align: right;">5,000,000</td> <td style="text-align: right;">5,000,000</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">280,541,661</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">223,483,332</td> </tr> </tbody> </table>				RMC	-	26,000,000	ME	-	8,500,000	Jagoron	119,500,000	78,250,000	Agroshor	112,000,000	74,500,000	Buniad	39,166,661	29,583,332	IGA	4,400,000	1,500,000	Livelihood	175,000	75,000	Asset Creation	300,000	75,000	Shahos	5,000,000	5,000,000		280,541,661	223,483,332
RMC	-	26,000,000																															
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Asset Creation	300,000	75,000																															
Shahos	5,000,000	5,000,000																															
	280,541,661	223,483,332																															
22.00	<b>SF Fund- Short term</b>																																
	Opening Balance	69,428,665	72,616,200																														
	Received during the year	22,386,414	33,052,465																														
	Adjust during the year	(41,875,000)	(36,240,000)																														
	Closing Balance	49,940,079	69,428,665																														
23.00	<b>Current Account with CODEC Projects</b>																																
	Opening Balance	20,380,709	19,382,903																														
	During the year	27,221,383	10,000,724																														
	Adjust during the year	(35,140,912)	(9,002,918)																														
	Closing Balance	12,461,180	20,380,709																														
24.00	<b>DANIDA-ASPS II Loan Fund-Short term</b>																																
	Opening Balance	33,875,000	33,875,000																														
	Received during the year	5,000,000	13,500,000																														
	Paid during the year	-	(13,500,000)																														
	Closing Balance	38,875,000	33,875,000																														



		As at June 30	
		2017	2016
		Amounts in BDT	
25.00	<b>Members Savings</b>		
	Opening Balance	505,245,581	420,756,284
	Received during the year	284,452,089	84,489,297
	Paid during the year	(106,339,633)	-
	Closing Balance	683,358,037	505,245,581
	<b>Composition of Member Savings:</b>		
	Member Saving are collected in three different criterias named as <b>Compulsory, Voluntary and Team Savings</b> under		
	<u>Compulsory</u>		
	Jagoron	364,618,380	193,780,503
	Agrosor	122,028,926	85,163,587
	Buniad	25,369,300	233,584
		512,016,606	279,177,674
	<u>Voluntary</u>		
	Jagoron	71,404,084	137,309,541
	Agrosor	12,970,404	29,770,101
	Buniad	12,472,433	36,106,912
		96,846,921	203,186,554
	<b>Team Savings</b>	74,475,400	22,862,243
	<b>IGA Shonglap</b>	19,110	19,110
		683,358,037	505,245,581
	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	<b>Accounts Payable</b>		
	Opening Balance	2,075,398	2,189,580
	Made during the year	5,825,266	1,609,866
	Adjust during the year	(881,945)	(1,724,048)
	Closing Balance	7,018,719	2,075,398
27.00	<b>Loan Loss Provision</b>		
	Opening Balance	57,001,528	68,124,405
	Made during the year	20,111,290	17,891,313
	Adjust during the year	(4,004)	(29,014,190)
	Closing Balance	77,108,814	57,001,528
	CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).		
28.00	<b>Other Liabilities</b>		
	Opening Balance	79,995,409	74,070,802
	Made during the year	63,140,660	30,735,053
	Adjust during the year	(17,303,331)	(24,810,446)
	Closing Balance	125,832,738	79,995,409
29.00	<b>Provision for Expenses</b>		
	Opening Balance	11,811,356	12,356,005
	Made during the year	2,631,920	2,962,804
	Adjust during the year	(8,519,170)	(3,507,453)
	Closing Balance	5,924,106	11,811,356





		Year ended June 30	
		2017	2016
		Amounts in BDT	
<b>30.00</b>	<b>Grants received from Donors (Project Wise)</b>		
	CODEC Fund	29,230,092	28,636,772
	Shikhon	28,737,568	74,855,279
	READ	48,692,692	25,674,073
	MAITREE	532,132	1,203,218
	School Feeding	1,078,412	-
	Notun Alo	8,274,936	14,288,168
	Spring	2,176,006	32,356,008
	AIN	-	17,634,469
	CLC	80,231	100,000
	CREL	47,171,103	73,312,581
	HEFS	660,236	16,340,409
	BFSN	-	1,340,482
	SEEDS	15,702,660	19,061,344
	Dipecho VIII	1,557,346	2,812,182
	SMART	17,089,125	31,127,570
	ECO-FISH	13,594,494	9,893,503
	CLS	10,323,772	11,550,000
	Nobo diganta	2,556,230	6,161,305
	CFS	10,127,796	27,547,616
	ELNHA	3,060,410	-
	Tarun Alo	3,712,515	-
	EYW	3,892,432	-
	Naba Jatra	13,518,429	-
	UMN	13,576,330	-
	EPRC	15,369,915	-
		<b>290,714,862</b>	<b>393,894,979</b>
<b>31.00</b>	<b>Service charges on MF Operation</b>		
	Micro Finance Program	380,305,283	306,278,419
	CBOs NGOs (MF)	183,000	3,563,969
	ASPS-II	250,000	-
		<b>380,738,283</b>	<b>309,842,388</b>
<b>32.00</b>	<b>Interest Income</b>		
	CODEC Fund	2,722,359	4,003,667
	Micro Finance	4,413,456	6,404,024
	CBOs NGOs Micro Finance	449,274	239,260
	ASPS-II	18,022,752	165,715
	Shikhon	47,716	103,297
	READ	79,261	143,757
	MAITREE	20,476	28,926
	CBOs NGOs Education & Shonglap	27,615	88,847
	School Feeding	112	1,465
	Notun Alo	9,021	-
	Spring	7,029	68,245
	AIN Barisal & Bagerhat	-	23,343
	CLC	470	452
	HEFS	-	2,272
	Bagerhat IGA Shonglap	-	22,343
	SEEDS	67,288	17,702
	Dipecho VIII	14,262	8,335
	SMART	111,778	1,434,177
	ECO-FISH	18,899	31,861
	CTC-Chittagong	348,813	920,576
	CTC-Patuakhali	730,176	818,863
	CTC-Bagerhat	266,681	249,219



	Year ended June 30	
	2017	2016
	Amounts in BDT	
Nobo-Dighanta	14,258	98,040
CFS	49,659	69,093
Life	-	15,543
Tarun Alo	4,813	-
EYW	205	-
Naba Jatra	5,892	-
UMN	61,611	-
	<b>27,493,876</b>	<b>14,959,022</b>
<b>33.00 Training Centres operation Income</b>		
CTC-Chittagong	1,597,797	4,738,321
CTC-Patuakhali	4,664,983	5,019,836
CTC-Bagerhat	3,843,195	4,701,146
	<b>10,105,975</b>	<b>14,459,303</b>
<b>34.00 Other Income</b>		
CODEC fund	967,765	36,011
Micro Finance Program	4,063,042	3,614,759
CBOs NGOs (MF)	307,706	65,300
Shikhion	-	42,500
Maitree (PSN)	4,000	-
ARMP (School Fedding)	16,262	-
SMART	52,447	-
CTC-Chittagong	418,784	302,239
CTC-Patuakhali	152,108	89,919
CTC-Bagerhat	136,741	89,118
	<b>6,118,855</b>	<b>4,239,846</b>
<b>35.00 Core Operating Expenses</b>		
CODEC Fund	33,557,156	29,438,204
	<b>33,557,156</b>	<b>29,438,204</b>
<b>36.00 Micro Finance Program</b>		
Micro finance	326,462,952	283,985,349
ASPS-II	319,755	19,246
CBOs NGOs (MF)	451,186	3,453,156
	<b>327,233,893</b>	<b>287,457,751</b>
<b>37.00 Education Program</b>		
Shikhon	29,488,173	84,582,020
READ	40,256,534	30,048,362
MAITREE	704,679	1,062,578
School Feeding	-	158,556
CBOs-NGOs Education & Songlap	156,090	194,055
CLC	137,399	88,610
Tarun Alo	2,584,351	-
EPRC	12,677,627	-
ARMP	1,079,013	-
UMN	5,956,660	-
	<b>93,040,526</b>	<b>116,134,181</b>





		Year ended June 30	
		2017	2016
		Amounts in BDT	
38.00	<b>Health &amp; Nutrition Program</b>		
	Notun Alo	12,123,900	11,400,973
	Spring	2,659,295	32,732,173
	ANEP-IDE	-	199,572
	ANEP-WF	-	267,514
	AIN Barisal & Bagerhat	-	19,114,433
		<b>14,783,195</b>	<b>63,714,665</b>
39.00	<b>Environment &amp; Climate Change Program</b>		
	CREL	46,921,636	69,174,134
	ELNHA	1,986,672	-
		<b>48,908,308</b>	<b>69,174,134</b>
40.00	<b>Livelihoods/Income Generating Program</b>		
	HEFS	825,207	20,210,802
	IGA-Shonglap	29,681	6,001
	IGA-Edu	-	2,827,464
	SEEDS	14,771,198	16,007,556
	Dipecho VIII	2,394,645	1,997,480
	SMART	15,508,324	65,020,969
	ECO-FISH	15,115,510	8,900,210
	EYW	2,453,567	-
	Naba Jatra	30,732,057	-
		<b>81,830,189</b>	<b>114,970,482</b>
41.00	<b>Training Centre &amp; Capacity Development Program</b>		
	CTC-Chittagong	4,143,698	4,202,099
	CTC-Patuakhali	5,601,521	5,880,517
	CTC-Bagerhat	4,621,008	4,506,397
		<b>14,366,227</b>	<b>14,589,013</b>
42.00	<b>Rights &amp; Legal Service Program</b>		
	CLS	10,235,184	12,520,209
	Nobo-Dighanta	3,729,476	6,746,649
	CFS	10,569,776	27,668,884
	Life	-	2,379,238
		<b>24,534,435</b>	<b>49,314,980</b>

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**Community Development Centre**  
Property, Plant & Equipment  
As at 30 June, 2017

Particulars	COST						DEPRECIATION				Written Down Value as at 30 June, 2017
	Opening as at 01 July 2016	Revaluation during the year	Addition during the year	Disposal during the year	Balance as at 30 June, 2017	Opening as at 01 July 2016	Charged/ Adjusted during the year	Disposed Assets Depreciation	Balance as at 30 June, 2017		
Land	57,481,301	50,944,875	-	126,000	108,300,176	-	-	-	-	108,300,176	
Furniture & Fixture	10,677,305	1,452,104	1,297,299	1,431,460	11,995,248	5,319,118	1,606,211	-	6,925,330	5,069,918	
Computer & Accessories	10,408,179	146,599	890,332	200,950	11,244,160	5,386,864	2,177,147	-	7,564,011	3,680,150	
Equipment	10,148,192	17,924	398,886	39,555	10,525,447	5,278,630	1,195,070	-	6,473,700	4,051,747	
Vehicle	17,078,570	-	2,630,001	-	19,708,571	4,145,394	3,275,630	-	7,421,024	12,287,547	
Building	109,799,471	6,744,814	1,880,038	768,280	117,656,043	38,552,834	7,298,494	422,554	45,428,774	72,227,269	
<b>Total</b>	<b>215,593,018</b>	<b>59,306,316</b>	<b>7,096,556</b>	<b>2,566,245</b>	<b>279,429,645</b>	<b>58,682,841</b>	<b>15,552,551</b>	<b>422,554</b>	<b>73,812,838</b>	<b>205,616,807</b>	



Annexure B

Community Development Centre  
Statement of Investment on FDR  
As at 30 June, 2017

Name Of the Project	FDR Number	Name Of the Bank	Opening as at 01 July, 2016	Interest during the year	Tax and Charges	Net Interest During the year	Encashment/Transfer during the year	Principal as at 30 June, 2017
CODEC Fund	18312000350	Dhaka Bank Ltd	5,703,933	244,735	25,974	218,762	-	5,922,695
	1295040003908	Dutch Bangla Bank Ltd.	19,818,238	990,912	99,091	891,821	-	20,710,059
	3455000519	Bank Asia Ltd.	7,236,532	412,204	41,220	370,984	-	7,607,516
	00824500022952	Southeast Bank Ltd.	6,269,069	376,099	39,110	336,989	6,606,058	-
	1831003249	Dhaka Bank Ltd.	8,911,268	445,563	68,335	377,229	-	9,288,497
	<b>Sub Total</b>		<b>47,939,040</b>	<b>2,469,514</b>	<b>273,730</b>	<b>2,195,784</b>	<b>6,606,058</b>	<b>43,528,766</b>
Micro Finance Program	14541040019911	Prime Bank Ltd.	4,187,151	185,877	20,088	165,789	-	4,352,940
	555015092	Bank Asia Ltd.	10,212,425	519,288	51,929	467,359	-	10,679,784
	555015091	Bank Asia Ltd.	10,212,425	519,288	51,929	467,359	-	10,679,784
	1731300001121	Dhaka Bank Ltd.	3,509,842	157,942	25,191	132,751	-	3,642,593
	1631300001586	Dhaka Bank Ltd.	3,509,842	157,942	25,191	132,751	-	3,642,593
	3417655	AB Bank Ltd.	2,411,566	223,070	23,807	199,263	-	2,610,829
	1003350006526	Sonali Bank Ltd.	4,245,500	210,380	22,539	187,841	-	4,433,341
	3479694	AB Bank Ltd.	6,510,000	471,975	48,698	423,277	-	6,933,277
	1631300001617	Dhaka Bank Ltd.	7,161,342	322,260	49,839	272,421	-	7,433,763
	0020-0330013762	Trust Bank Ltd.	3,073,415	184,405	19,941	164,464	-	3,237,879
584140000354	One Bank Ltd.	3,243,000	178,365	17,837	160,528	-	3,403,528	
3459382	AB Bank Ltd.	6,428,500	466,066	48,107	417,959	-	6,846,459	
	<b>Sub Total</b>		<b>64,705,008</b>	<b>3,596,858</b>	<b>405,096</b>	<b>3,191,762</b>	-	<b>67,896,770</b>
CBOs NGOs (MF)	20312000003426	Dhaka Bank Ltd.	1,559,063	77,274	6,607	70,667	1,629,729	-
	3252877	AB Bank Ltd	1,015,671	94,214	8,080	86,134	1,101,805	-
	3252876	AB Bank Ltd	1,015,671	94,214	8,080	86,134	1,101,805	-
	3252878	AB Bank Ltd	750,970	22,477	-	22,477	773,448	-
	<b>Sub Total</b>		<b>2,000,000</b>	<b>136,851</b>	<b>13,685</b>	<b>123,166</b>	<b>123,166</b>	<b>2,000,000</b>
ASPS-II	0034130000538	One Bank Ltd.	10,000,000	9,113,806	112,697	9,001,109	-	19,001,109
	3455000517	Bank Asia Ltd.	5,000,000	4,574,221	51,597	4,522,623	-	9,522,623
	0584120002597	One Bank Ltd.	10,000,000	2,579,468	69,661	2,509,806	-	12,509,806
	6960100049393	Exim Bank Ltd.	5,000,000	824,597	34,612	789,985	-	5,789,985
	119441105938602	Mercantile Bank Ltd.	5,000,000	722,182	27,689	694,493	-	5,694,493
	<b>Sub Total</b>		<b>35,000,000</b>	<b>17,814,273</b>	<b>296,256</b>	<b>17,518,016</b>	-	<b>52,518,016</b>





Name Of the Project	FDR Number	Name Of the Bank	Opening as at 01 July, 2016	Interest during the year	Tax and Charges	Net Interest During the year	Encashment/Transfer during the year	Principal as at 30 June, 2017
CTC-C	0025347	Prime Bank Ltd.	2,905,263	159,784	25,468	134,316	-	3,039,580
	152527	Dhaka Bank Ltd.	2,178,333	141,592	22,739	118,853	-	2,297,186
	<b>Sub Total</b>		<b>5,083,596</b>	<b>301,376</b>	<b>48,206</b>	<b>253,169</b>	<b>-</b>	<b>5,336,765</b>
CTC-P	3247091	AB Bank Ltd.	3,859,696	357,022	37,202	319,820	-	4,179,516
	7186383	Southeast Bank Ltd.	1,450,822	87,049	10,205	76,844	-	1,527,667
	3455000514	Bank Asia	1,374,461	146,234	17,710	128,523	1,502,984	-
	1295040012527	Dutch Bangla Bank Ltd.	1,869,179	130,843	13,084	117,758	-	1,986,937
	<b>Sub Total</b>		<b>8,554,159</b>	<b>721,147</b>	<b>78,202</b>	<b>642,946</b>	<b>1,502,984</b>	<b>7,694,120</b>
CTC-B	6555000449	Standard Bank Ltd.	2,903,716	198,978	21,398	177,580	-	3,081,296
	06555000643	Standard Bank Ltd.	-	2,066,693	9,669	2,057,024	-	2,057,024
	<b>Sub Total</b>		<b>2,903,716</b>	<b>2,265,671</b>	<b>31,067</b>	<b>2,234,604</b>	<b>-</b>	<b>5,138,320</b>
<b>Grand Total</b>			<b>170,526,894</b>	<b>27,593,869</b>	<b>1,169,010</b>	<b>26,424,859</b>	<b>12,838,996</b>	<b>184,112,758</b>





## Community Development Centre

Cash at Bank  
As at 30 June, 2017

Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2017
Micro finance	Sonali Bank Ltd-72	821,691		821,691
Micro finance	Janata Bank Ltd.-23	1,678,675		1,678,675
Micro finance	Agrani Bank Ltd.-20	1,167,448		1,167,448
Micro finance	Pubali Bank Ltd.- 456	140,204		140,204
Micro finance	Bank Asia-207	38,171		38,171
Micro finance	Dhaka Bank Ltd.-1362	28,164		28,164
Micro finance	Rupali Bank Ltd.- 55	198,681		198,681
Micro finance	Duch Bangla Bank Ltd- 534	3,695,069		3,695,069
Micro finance	Duch Bangla Bank Ltd.- 522	1,626,890		1,626,890
Micro finance	Exim Bank Ltd.-135635	898,881		898,881
Micro finance	Exim Bank Ltd.-141732	8,765		8,765
Micro finance	Mutual Trust Bank Ltd.-340	69,000		69,000
Micro finance	Agrani Bank Ltd.-0200003556340.	796,972		796,972
Micro finance	Sonali Bank Ltd-24000063.	32,073		32,073
Micro finance	Rupali Bank Ltd.- 240000144.	273,165		273,165
Micro finance	Rupali Bank Ltd.- 240000121.	71,498		71,498
Micro finance	Agrani Bank Ltd.- 0200003542610.	32,809		32,809
Micro finance	Agrani Bank Ltd.- 0200003556345.	3,412		3,412
Micro finance	Agrani Bank Ltd.- 0200003542619.	4,671		4,671
Micro finance	Agrani Bank Ltd.- 240000095.	28,222		28,222
Micro finance	Agrani Bank Ltd.- 240000079.	43,852		43,852
Micro finance	Agrani Bank Ltd.- 240000483.	3,783		3,783
Micro finance	Agrani Bank Ltd.- 08	21,238		21,238
Micro finance	Agrani Bank Ltd.- 04	72,456		72,456
Micro finance	Agrani Bank Ltd.- 240000018.	111,064		111,064
Micro finance	Sonali Bank Ltd.- 240000108.	96		96
Micro finance	Agrani Bank Ltd.- 0200004286523.	78,170		78,170
Micro finance	Agrani Bank Ltd.- 0200004129770.	104,008		104,008
Micro finance	Agrani Bank Ltd.- 0200004238455.	62,745		62,745
Micro finance	Sonali Bank Ltd.- 240000167.	2,508		2,508
Micro finance	Agrani Bank Ltd.- 0200004025320.	44,661		44,661
Micro finance	Agrani Bank Ltd.- 0200004129759.	163,173		163,173
Micro finance	Rupali Bank Ltd.- 240000349.	119,378		119,378
Micro finance	Agrani Bank Ltd.- 0200004025320.	4,177		4,177
Micro finance	Janata Bank Ltd.- 004000817.	5,188		5,188
Micro finance	Sonali Bank Ltd.- 36000125	3,274		3,274
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1703	33,458		33,458
Micro finance	Sonali bank Ltd.- 240000108	281,125		281,125
Micro finance	Janata Bank Ltd.- 58433000168		4,970	4,970
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1584	394,881		394,881
Micro finance	Sonali Bank Ltd.- 1012427		144,433	144,433
Micro finance	Sonali Bank Ltd.- 36000224	1,831		1,831
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1675	99,097		99,097
Micro finance	Sonali Bank Ltd.- 1013873		106,508	106,508
Micro finance	Sonali Bank Ltd.- 1013623		4,250	4,250
Micro finance	Bank Asia-		45,184	45,184
Micro finance	Pubali Bank Ltd.- 466-0		38,766	38,766
Micro finance	Janata Bank Ltd.- 1031000067	35,278		35,278
Micro finance	Janata Bank Ltd.- 10076861115		254,608	254,608
Micro finance	Sonali Bank Ltd.- 240000271.0	74,313		74,313
Micro finance	Rupali Bank Ltd.- 240000036	341,190		341,190
Micro finance	Bangladesh Krishi Bank Ltd.- 128	109		109
Micro finance	Sonali Bank Ltd.- 200005669	46,517		46,517
Micro finance	Bangladesh Krishi Bank Ltd.- 285	1,748		1,748
Micro finance	Sonali Bank Ltd.- 240000056	97,645		97,645
Micro finance	Bangladesh Krishi Bank Ltd.- 01	4,253		4,253
Micro finance	Sonali Bank Ltd.- 240000047	4,927		4,927

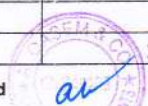
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Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2017
Micro finance	Sonali Bank Ltd.- 200001147		1,795	1,795
Micro finance	Rupali Bank Ltd.- 200013297		2,901	2,901
Micro finance	Dutch Bangla Bank Ltd.- 209.120.1662	21,867		21,867
Micro finance	Sonali Bank Ltd.- 38053300529		99,714	99,714
Micro finance	Agrani Bank Ltd.-33000573		2,320	2,320
Micro finance	Dutch Bangla Bank Ltd.- 250.120.0069	83,940		83,940
Micro finance	Sonali Bank Ltd.- 9033000705		61,992	61,992
Micro finance	Sonali Bank Ltd.- 2000013207		1,820	1,820
Micro finance	Dutch Bangla Bank Ltd.- 166.120.1934		23,481	23,481
Micro finance	Sonali Bank Ltd.- 38143300321		403,617	403,617
Micro finance	Sonali Bank Ltd.- 666000544		68,870	68,870
Micro finance	Sonali Bank Ltd.- 200006413		173,491	173,491
Micro finance	Sonali Bank Ltd.- 9033000475		5,995	5,995
Micro finance	Sonali Bank Ltd.- 240000095		126,096	126,096
Micro finance	Dutch Bangla Bank Ltd.- 152.120.1648	9,262		9,262
Micro finance	Sonali Bank Ltd.- 20004232		12,538	12,538
Micro finance	Rupali Bank Ltd.- 200004736	832		832
Micro finance	Sonali Bank Ltd.- 2110000018	11,759		11,759
Micro finance	Bank Asia- 2633000376		39,431	39,431
Micro finance	Sonali Bank Ltd.- 4000087		714	714
Micro finance	Dhaka Bank Ltd.- 418		9,950	9,950
Micro finance	Sonali Bank Ltd.-200013227		88,047	88,047
Micro finance	Sonali Bank Ltd.-1009319		69,310	69,310
Micro finance	Sonali Bank Ltd.-100.324.0000.778	110,469		110,469
Micro finance	Janata Bank Ltd.-103.1000.182	127,311		127,311
Micro finance	Janata Bank Ltd.-101101.009		109,288	109,288
Micro finance	Pubali Bank Ltd.-419.790.100.5600		64,643	64,643
Micro finance	Pubali Bank Ltd.-192.690.100.6414	222,854		222,854
Micro finance	Sonali Bank Ltd.-100.324.0000.781	367,692		367,692
Micro finance	Pubali Bank Ltd.-192.690.100.6057	398,625		398,625
Micro finance	Sonali Bank Ltd.-240.0000.47	4,028		4,028
Micro finance	Sonali Bank Ltd.-121.033000.367		168,049	168,049
Micro finance	Sonali Bank Ltd.-121.0360000.42	75,462		75,462
Micro finance	Sonali Bank Ltd.-200000.827		38,760	38,760
Micro finance	Janata Bank Ltd.-006000.4000.407	90,273		90,273
Micro finance	Janata Bank Ltd.-00.4000.395	60,461		60,461
Micro finance	Rupali Bank Ltd.-1537024000009	83,403		83,403
Micro finance	Agrani Bank Ltd.-02.0000.8759.888	123,257		123,257
Micro finance	Agrani Bank Ltd.-02.0000.5845.601		195,905	195,905
Micro finance	Rupali Bank Ltd.-14200.240000.10	108,525		108,525
Micro finance	Sonali Bank Ltd.-2908004000395	14,068		14,068
Micro finance	Sonali Bank Ltd.-36000541	181,315		181,315
Micro finance	Sonali Bank Ltd.-110000018	189,341		189,341
Micro finance	Sonali Bank Ltd.-110000041	7,360		7,360
Micro finance	Bangladesh Krishi Bank Ltd.-46	124,327		124,327
Micro finance	Sonali Bank Ltd.-36000558	3,063		3,063
Micro finance	Sonali Bank Ltd.-36000244	2,684		2,684
Micro finance	Bangladesh Krishi Bank.-06	97,099		97,099
Micro finance	Sonali Bank Ltd.-004001192	106,376		106,376
Micro finance	Sonali Bank Ltd.-0508110000093	213,613		213,613
Micro finance	Sonali bank Ltd.-2913240000372	5,911		5,911
Micro finance	Sonali Bank Ltd.-2913202000724		13,964	13,964
Micro finance	Agrani Bank Ltd.-0200009115830	71,658		71,658
Micro finance	Bangladesh Krishi Bank.-02	1,419		1,419
Micro finance	Sonali Bank Ltd.-03000046	102,962		102,962
Micro finance	Sonali Bank Ltd.-2713636000297	7,806		7,806
Micro finance	Rupali Bank Ltd.-2956024000017	8,956		8,956
Micro finance	Sonali Bank Ltd.-2908004000098	115,667		115,667
Micro finance	Sonali Bank Ltd.-2908203000033	425		425
Micro finance	Sonali Bank Ltd.-2903303000047	245,313		245,313





Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2017
Micro finance	Sonali Bank Ltd.-2903336000066	6,181		6,181
Micro finance	Bangladesh Krishi Bank Ltd.-18	42,557		42,557
Micro finance	Sonali Bank Ltd.-290436000269	3,187		3,187
Micro finance	Sonali Bank Ltd.-2907433005428	77,576		77,576
Micro finance	Bangladesh Krishi Bank.-03	2,227		2,227
Micro finance	Sonali Bank Ltd.-2908203000032	201,127		201,127
Micro finance	Sonali Bank Ltd.-2909003000043	50,028		50,028
Micro finance	Sonali Bank Ltd.-2909036000341	1,239		1,239
Micro finance	Sonali Bank Ltd.-03000047	135,943		135,943
Micro finance	Sonali Bank Ltd.-290433001685		2,879	2,879
Micro finance	Janata Bank Ltd.-047736000066	17,970		17,970
Micro finance	Sonali Bank Ltd.-2914003000007	5,842		5,842
Micro finance	Janata Bank Ltd.-010063541596	74,727		74,727
Micro finance	Agarani Bank Ltd.-0200009870639	68,609		68,609
Micro finance	Agrani Bank Ltd.-0200005965133	38,108		38,108
Micro finance	Sonali Bank Ltd.-2713603000032	210,171		210,171
Micro finance	Sonali Bank Ltd.-2713636000165	1,873		1,873
Micro finance	Dutch Bangla Baank Ltd.-127.120.2900 <sup>3</sup>	106,197		106,197
Micro finance	Janata Bank Ltd.-0411004000293	187,161		187,161
Micro finance	Agrani Bank Bank Ltd.-0200003376347	6,166		6,166
Micro finance	Sonali Bank Ltd.-0331110000022	164,524		164,524
Micro finance	Janata Bank Ltd.-0611-0320000076	2,008		2,008
Micro finance	Pubali Bank Ltd.-2133102000090	23,706		23,706
Micro finance	Agrani Bank Ltd.-0200002137051	22,822		22,822
Micro finance	Agrani Baank Ltd.-0200006131782	2,423,830		2,423,830
Micro finance	Agrani Bank Ltd.-0200004839377	1,532		1,532
Micro finance	Agrani Bank Ltd.-0200003326893	127,692		127,692
Micro finance	Agrani Bank Ltd.-0200001290475	2,495		2,495
Micro finance	Agrani Bank Ltd.-0200001394909	12,812		12,812
Micro finance	Bangladesh Krishi Bank Ltd.-03	248,693		248,693
Micro finance	Agrani Bank Ltd.-0200005900563		63,240	63,240
Micro finance	Bangladesh Krishi Bank Ltd.-76	34,328		34,328
Micro finance	Janata Bank Ltd.-0872-0320000044	222,315		222,315
<b>Sub Total</b>		<b>21,793,633</b>	<b>2,447,529</b>	<b>24,241,162</b>
ASPS-II	Janata Bank-STD-247	4,977,143		4,977,143
<b>Sub Total</b>		<b>4,977,143</b>	<b>-</b>	<b>4,977,143</b>
CBOs NGOs (MF)	Sonali Bank Ltd.- 1731		10,093	10,093
CBOs NGOs (MF)	Dhaka Bank Ltd.-992	693,437		693,437
<b>Sub Total</b>		<b>693,437</b>	<b>10,093</b>	<b>703,529</b>
Shikhon	AB Bank Ltd. (A/C No.-4110-780391430)	52,829		52,829
Shikhon	AB Bank Ltd. (A/C No.-4108-424971-000)		4,306	4,306
<b>Sub Total</b>		<b>52,829</b>	<b>4,306</b>	<b>57,135</b>
READ	Dutch Bangla Bank Ltd. (A/C No-1271202804)	6,232,813		6,232,813
READ	Dutch Bangla Bank Ltd. (A/C No-2181201599)	134,860		134,860
READ	Dutch Bangla Bank Ltd. (A/C No-145-120-2134)	2,557,022		2,557,022
READ	Sonali Bank Ltd. A/C # 240000338	133,936		133,936
<b>Sub Total</b>		<b>9,058,632</b>	<b>-</b>	<b>9,058,632</b>
MAITREE(PSN)	Bank Asia (A/C No.- 03836000056)	793,387		793,387
<b>Sub Total</b>		<b>793,387</b>	<b>-</b>	<b>793,387</b>
ARMP	Pubali Bank-A/C-294	11,139		11,139
<b>Sub Total</b>		<b>11,139</b>	<b>-</b>	<b>11,139</b>
CBOs-NGOs Education &	Sonali Bank-A/C NO-1003240000665	85,272		85,272
<b>Sub Total</b>		<b>85,272</b>	<b>-</b>	<b>85,272</b>
Notun Alo	Janata Bank Ltd. (A/C No.- 0323004000269)	103,094		103,094
Notun Alo	Janata Bank Ltd. (A/C No.- 0872021000635)		3,075	3,075
Notun Alo	Janata Bank Ltd. (A/C No.- 0128001029495)		1,602	1,602
<b>Sub Total</b>		<b>103,094</b>	<b>4,677</b>	<b>107,771</b>
Spring	DBBL,CDA Avenue Branch, A/C- 129.120.2308	2,025		2,025
<b>Sub Total</b>		<b>2,025</b>	<b>-</b>	<b>2,025</b>





Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2017
CREL	AB Bank , CDA Avenue Br. Ctg , A/C No.4110-784527-000		7,442,402	7,442,402
CREL	Sonali Bank Limited, A/C No.2913-2000-1281-5		16,224	16,224
CREL	AB Bank , CDA Avenue Br. Ctg , A/C No.4110-786698-000		561,891	561,891
CREL	AB Bank , Sitakunda Br. Ctg , A/C No.4109-797039-000		240,221	240,221
CREL	AB Bank , Patherhat Br. Ctg , A/C No.4122-787322-000		106,458	106,458
CREL	AB Bank , Lohaghara Br. Ctg , A/C No.4106-787381-000		95,861	95,861
CREL	AB Bank , Khulna Br. Khulna , A/C No.4301-784532-000		316	316
CREL	Sonali Bank Limited, Hatia Branch A/C No.865		5,455	5,455
<b>Sub Total</b>		-	<b>8,468,828</b>	<b>8,468,828</b>
CLC	Bank Asia-(A/C. No.- 03836000119)	7,144		7,144
<b>Sub Total</b>		<b>7,144</b>	-	<b>7,144</b>
IGA-Shonglap	Sonali Bank Ltd. Bazar Branch, Bagerhat	22,244		22,244
IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	2,978,083		2,978,083
IGA-Shonglap	Janata Bank Ltd.SND # 29033600074	875		875
IGA-Shonglap	Sonali Bank Ltd.SND # 290436000255	1,462		1,462
IGA-Shonglap	Agrani Bank Ltd. SND # 782936000081	71,742		71,742
IGA-Shonglap	Sonali Bank Ltd.SND # 004000167	600		600
IGA-Shonglap	Sonali Bank Ltd. SND # 110000035	493		493
IGA-Shonglap	Bangladesh Krishi Bank, SND # 05	3,954		3,954
IGA-Shonglap	Sonali Bank Ltd. STD-004000511	22,508		22,508
IGA-Shonglap	Sonali Bank Ltd. SND # 004000351	500		500
IGA-Shonglap	Sonali Bank Ltd. SND # 290736000401	1,624		1,624
IGA-Shonglap	Sonali Bank Ltd. SND # 271336000173	124		124
IGA-Shonglap	Sonali Bank Ltd. STD # 290936000358	1,878		1,878
IGA-Shonglap	Sonali Bank Ltd. STD # 004000191	41,078		41,078
IGA-Shonglap	Sonali Bank Ltd. STD # 290736000384	32,022		32,022
IGA-Shonglap	Sonali Bank Ltd. STD # 110000095	21,842		21,842
IGA-Shonglap	Sonali Bank Ltd. SND # 290336000099	40,034		40,034
IGA-Shonglap	Sonali Bank Ltd. STD:004000167	1,000		1,000
<b>Sub Total</b>		<b>3,242,063</b>	-	<b>3,242,063</b>
SEEDS	Sonali Bank Ltd. (A/C No.- 004000384)	2,027,362		2,027,362
SEEDS	Sonali Bank Ltd. (A/C No.- 1003240000623)	1,500,013		1,500,013
<b>Sub Total</b>		<b>3,527,375</b>	-	<b>3,527,375</b>
SMART	Dutch Bangla Bank Ltd, (A/C No.- 2181200001685)	253,177		253,177
SMART	Dutch Bangla Bank Ltd, (A/C No.- 1291200002584)	4,373,075		4,373,075
<b>Sub Total</b>		<b>4,626,252</b>	-	<b>4,626,252</b>
ECOFISH	Dutch Bangla Bank Ltd, Barishal A/C 1271202872	129,905		129,905
<b>Sub Total</b>		<b>129,905</b>	-	<b>129,905</b>
CTC-Chittagong	Dutch Bangla Bank Ltd, (A/C No.- 1291200000354)	2,077,398		2,077,398
<b>Sub Total</b>		<b>2,077,398</b>	-	<b>2,077,398</b>
CTC-Patuakhali	Dutch Bangla Bank Ltd, (A/C No.- 2181200001172)	992,004		992,004
CTC-Patuakhali	Janata Bank Ltd (A/C # 0100007269310)	76,610		76,610
<b>Sub Total</b>		<b>1,068,614</b>	-	<b>1,068,614</b>
CTC-Bagerhat	Sonali Bank Ltd. (A/C No.- 2908004000282)	375,390		375,390
CTC-Bagerhat	Standard Bank Ltd. (A/C No.- 06536000028)	84,207		84,207
<b>Sub Total</b>		<b>459,596</b>	-	<b>459,596</b>
CLS	Dutch Bangla Bank Ltd, Barishal A/C 129.110.15296	218,531		218,531
<b>Sub Total</b>		<b>218,531</b>	-	<b>218,531</b>
Unicef	AB Bank-A/C No.- 4108-339058-430	81,820		81,820
Unicef	AB Bank-A/C No.- 4110-772797-000		54,132	54,132
<b>Sub Total</b>		<b>81,820</b>	<b>54,132</b>	<b>135,952</b>
CODEC Fund	Janata Bank -STD (A/C-065)	142,194		142,194
CODEC Fund	Dutch Bangla(A/C-463)	3,324,445		3,324,445
CODEC Fund	Bank Asia-(A/C-147)	161,178		161,178
CODEC Fund	Bank Asia (A/C-430)	625,633		625,633
<b>Sub Total</b>		<b>4,253,449</b>	-	<b>4,253,449</b>
ELNHA	Dutch Bangla Bank Ltd, Barishal A/C 218.110.3718	709,613		709,613
<b>Sub Total</b>		<b>709,613</b>	-	<b>709,613</b>
Tarun Alo	AB Bank Ltd. (A/C No.- 4108-751437-000)		1,028,922	1,028,922
Tarun Alo	AB Bank Ltd. (A/C No.- 4110-751145-430)	76,409		76,409
<b>Sub Total</b>		<b>76,409</b>	<b>1,028,922</b>	<b>1,105,331</b>
EYW	Pubali Bank Ltd. (A/C No.- 1300102000309)	1,437,357		1,437,357
<b>Sub Total</b>		<b>1,437,357</b>	-	<b>1,437,357</b>





# A. QASEM & Co.

Chartered Accountants

Since 1953

Project Name	Bank Name & A/C Number	STD	C/A	Total as at 30 June, 2017
UMN	AB Bank Ltd. (A/C No.- 4110-753661-430)	7,590,166		7,590,166
UMN	AB Bank Ltd. (A/C No.- 4108-754483-430)	100,716		100,716
<b>Sub Total</b>		<b>7,690,882</b>	<b>-</b>	<b>7,690,882</b>
Nabajatra	Agrani Bank Ltd-A/C #0200009558271	476,752		476,752
Nabajatra	Janata Bank Ltd-A/C # 0100075425541	457,097		457,097
Nabajatra	Agrani Bank Ltd-A/C # 0200009560219	18,907		18,907
Nabajatra	DBBL-A/C# 129-120-2668	91,241		91,241
Nabajatra	Agrani Bank Ltd-A/C # 0200009739670	230,087		230,087
Nabajatra	Agrani Bank Ltd-A/C # 0200009559541	77,536		77,536
<b>Sub Total</b>		<b>1,351,620</b>	<b>-</b>	<b>1,351,620</b>
EPRC	Pubali Bank-A/C-0286	393,214		393,214
EPRC	AB Bank (A/C-752851-431)	2390397.5		2,390,398
<b>Sub Total</b>		<b>2,783,611</b>	<b>-</b>	<b>2,783,611</b>
<b>Grand Total</b>		<b>71,312,229</b>	<b>12,018,487</b>	<b>83,330,715</b>



**Annexure D**

**COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Statement of Details Expenditure  
For the year ended June 30, 2017**

	<u>Year ended June 30</u>	
	<u>2017</u>	<u>2016</u>
	<u>Amounts in BDT</u>	
Salary & Allowances	314,016,379	349,724,666
Friendship Benefit	6,840,510	9,716,640
Direct Programm cost	134,307,867	157,641,025
Traveling & Conveyance	18,253,547	22,140,022
Staff Development Training	23,896	11,360,263
Printing & Stationery	1,667,039	2,210,408
Repair & Maintenance	5,556,971	5,989,170
Computer & Office supplies	2,322,852	2,197,728
Electricity, Gas & Water, Postage	2,381,745	7,370,191
Newspaper	141,437	332,991
Entertainment	598,930	543,494
Training & W/Shop	1,010,802	2,127,732
Office Rent	9,750,551	8,184,154
Misc. Expenses & Others	1,766,617	574,069
Advertisement Cost	613,964	367,229
Publication	725,419	455,840
Communication	3,115,608	2,621,358
General	979,349	193,063
Consultancy & Security	1,147,795	577,698
Staff Training Expenses/Other	-	2,368,017
Various cultureal/Educationale xp	46,300	36,774,403
Audit Fee	1,627,230	1,370,783
Bank Charge	2,119,010	1,955,745
Depreciation and Amortization	16,955,075	14,411,491
KGF service charge provision Expenses	90,479	92,185
Income Tax Expenses	369,636	2,515,195
Provision for Loan Loss	20,111,290	15,925,965
Interest on Member/Donar Savings	74,238,729	62,115,976
Group insurance	177,000	135,000
AGM Exp	212,997	129,656
Uniform	4,275	35,000
AIT & VAT	161,147	1,274,519
Membership Fees	107,182	22,474
Casual Labour	326,780	1,226,780
Fund Return/Transfer	1,238,020	5,820,525
Programm Overhead Cost	10,876,393	14,834,999
Capital Expenditure:	4,371,107	2,159,025
<b>Total</b>	<b><u>638,253,929</u></b>	<b><u>747,495,478</u></b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Income & Expenditure (Donor Wise)**  
For the year ended 30 June, 2017

Annexure E

Donor Name	Project Name	Total Income	Total Expenditure	Excess/ (Deficit) of income over expenditure	Taxation	Net Surplus for the year
CODEC	i. CODEC Fund	32,920,216	33,557,156	(636,939)	-	(636,939)
	iii. CTC-C	2,365,394	4,143,698	(1,778,304)	-	(1,778,304)
	iv. CTC-P	5,547,267	5,601,521	(54,253)	-	(54,253)
	v. CTC-B	4,246,617	4,621,008	(374,391)	-	(374,391)
<b>Sub Total</b>		<b>45,079,495</b>	<b>47,923,382</b>	<b>(2,843,888)</b>	<b>-</b>	<b>(2,843,888)</b>
PKSF, DANIDA, SF, CODEC	i. MFP	388,781,781	326,462,952	62,318,829	2,200,000	60,118,829
	ii. ASPS-II	18,272,752	319,755	17,952,997	-	17,952,997
<b>Sub Total</b>		<b>407,054,533</b>	<b>326,782,707</b>	<b>80,271,826</b>	<b>2,200,000</b>	<b>78,071,826</b>
Stromme Foundation	i. CBOs NGOs MF	939,980	451,186	488,794	-	488,794
	ii. CBOs NGOs EDU & Shonglap	27,615	156,090	(128,475)	-	(128,475)
	iii. Notun Alo	8,283,957	12,123,900	(3,839,943)	-	(3,839,943)
	iv. IGA Shonglap	-	29,681	(29,681)	-	(29,681)
	v. SEEDS	15,769,948	14,771,198	998,750	-	998,750
	vi. DIPECHO- VIII	1,571,608	2,394,645	(823,037)	-	(823,037)
<b>Sub Total</b>		<b>26,593,108</b>	<b>29,926,700</b>	<b>(3,333,592)</b>	<b>-</b>	<b>(3,333,592)</b>
Save the Children	i. Shikhon	28,785,284	29,488,173	(702,889)	-	(702,889)
	ii. READ	48,771,953	40,256,534	8,515,419	-	8,515,419
	iii. Spring	2,183,035	2,659,295	(476,261)	-	(476,261)
	iv. HEFS	660,236	825,207	(164,971)	-	(164,971)
	v. EPRC	15,369,915	12,677,627	2,692,288	-	2,692,288
<b>Sub Total</b>		<b>95,770,422</b>	<b>85,906,836</b>	<b>9,863,587</b>	<b>-</b>	<b>9,863,587</b>
PSN	i. Maitree	556,608	704,679	(148,071)	-	(148,071)
<b>Sub Total</b>		<b>556,608</b>	<b>704,679</b>	<b>(148,071)</b>	<b>-</b>	<b>(148,071)</b>
Winrock	i. CREL	47,171,103	46,921,636	249,467	-	249,467
	ii. Nabajatra	13,524,321	30,732,057	(17,207,736)	-	(17,207,736)
<b>Sub Total</b>		<b>60,695,424</b>	<b>77,653,693</b>	<b>(16,958,269)</b>	<b>-</b>	<b>(16,958,269)</b>
ICCO Cooperation	i. SMART	17,253,350	15,508,324	1,745,026	-	1,745,026
<b>Sub Total</b>		<b>17,253,350</b>	<b>15,508,324</b>	<b>1,745,026</b>	<b>-</b>	<b>1,745,026</b>
World-Fish	i. Eco-Fish	13,613,393	15,115,510	(1,502,117)	-	(1,502,117)
<b>Sub Total</b>		<b>13,613,393</b>	<b>15,115,510</b>	<b>(1,502,117)</b>	<b>-</b>	<b>(1,502,117)</b>
Maxwel Stamp PLC	i. CLS	10,323,772	10,235,184	88,589	-	88,589
<b>Sub Total</b>		<b>10,323,772</b>	<b>10,235,184</b>	<b>88,589</b>	<b>-</b>	<b>88,589</b>
Manusher Janno Foundation	i. Naba-Diganta	2,570,488	3,729,476	(1,158,988)	-	(1,158,988)
	ii. Tarun ALO	3,717,328	2,584,351	1,132,977	-	1,132,977
<b>Sub Total</b>		<b>6,287,816</b>	<b>6,313,827</b>	<b>(26,011)</b>	<b>-</b>	<b>(26,011)</b>
UNICEF	i. CFS	10,177,455	10,569,776	(392,321)	-	(392,321)
	ii. UMN	13,637,941	5,956,660	7,681,281	-	7,681,281
<b>Sub Total</b>		<b>23,815,396</b>	<b>16,526,436</b>	<b>7,288,960</b>	<b>-</b>	<b>7,288,960</b>
CAMPEE	i. CLC	80,701	137,399	(56,698)	-	(56,698)
<b>Sub Total</b>		<b>80,701</b>	<b>137,399</b>	<b>(56,698)</b>	<b>-</b>	<b>(56,698)</b>
World Food Program	i. ARMP	1,094,786	1,079,013	15,773	-	15,773
<b>Sub Total</b>		<b>1,094,786</b>	<b>1,079,013</b>	<b>15,773</b>	<b>-</b>	<b>15,773</b>
OXFAM	i. EYW	3,892,637	2,453,567	1,439,070	-	1,439,070
	ii. ELNHA	3,060,410	1,986,672	1,073,738	-	1,073,738
<b>Sub Total</b>		<b>6,953,047</b>	<b>4,440,239</b>	<b>2,512,808</b>	<b>-</b>	<b>2,512,808</b>
<b>Grand Total</b>		<b>715,171,851</b>	<b>638,253,929</b>	<b>76,917,922</b>	<b>2,200,000</b>	<b>74,717,922</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Sector Wise)**  
**As at June 30, 2017**

**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  
**Total Current Assets**

**TOTAL ASSETS**

**FUND & LIABILITIES :**

**Fund:**

Capital Fund  
 Reserve Fund  
**Total Capital Fund**

**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  
 DANIDA-ASPS II Loan Fund-short term  
 Members Savings  
 Accounts Payable  
 Loan Loss Provision  
 Other Liabilities  
 Provision for Income Tax  
 Provision for Expenses

**Total Current Liabilities**

**TOTAL FUND & LIABILITIES**

Micro Finance Program					
1/31		2/31		3/31	
Micro finance		ASPS-II		CBOs NGOs (MF)	
As at June 30					
2017	2016	2017	2016	2017	2016
Amounts in BDT					
<b>ASSETS:</b>					
<b>Non-Current Assets</b>					
Property Plant & Equipment	107,753,801	53,627,848	-	-	-
Intangible Asset	-	1,175,179	-	-	-
<b>Total Non-Current Assets</b>	<b>107,753,801</b>	<b>54,803,027</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>					
Investment with Banks	67,896,770	64,705,008	52,518,016	35,000,000	2,000,000
Loan Port Folio	1,841,984,379	1,453,435,834	42,750,000	37,750,000	16,564,285
Advance Income Tax	1,524,959	1,961,830	-	-	-
Advances & Prepayments	12,754,649	14,729,265	-	-	8,550
Other Receivable	1,564,962	889,975	-	-	-
Cash and Cash Equivalents	24,603,014	50,688,874	4,977,143	9,542,162	704,234
<b>Total Current Assets</b>	<b>1,950,328,732</b>	<b>1,586,410,787</b>	<b>100,245,159</b>	<b>82,292,162</b>	<b>19,268,519</b>
<b>TOTAL ASSETS</b>	<b>2,058,082,533</b>	<b>1,641,213,813</b>	<b>100,245,159</b>	<b>82,292,162</b>	<b>19,268,519</b>
<b>FUND &amp; LIABILITIES :</b>					
<b>Fund:</b>					
Capital Fund	426,040,125	374,873,705	21,593,364	3,640,367	3,016,887
Reserve Fund	24,908,237	19,439,147	-	-	-
<b>Total Capital Fund</b>	<b>450,948,362</b>	<b>394,312,852</b>	<b>21,593,364</b>	<b>3,640,367</b>	<b>3,016,887</b>
<b>LIABILITIES:</b>					
<b>Other Fund</b>					
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-
Unutilized Donor Fund	-	-	-	-	-
Fixed Assets Fund	103,095,631	43,714,170	-	-	-
<b>Total Other Fund</b>	<b>103,095,631</b>	<b>43,714,170</b>	<b>78,651,795</b>	<b>78,651,795</b>	<b>-</b>
<b>Non Current Liabilities</b>					
PKSF Fund-long term	241,725,000	250,016,662	-	-	-
SF Fund-long term	17,437,501	5,562,501	-	-	-
DANIDA-ASPS II Loan Fund-long term	3,875,000	3,875,000	-	-	-
<b>Total Non Current Liabilities</b>	<b>263,037,501</b>	<b>259,454,163</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>					
PKSF Fund-short term	280,541,662	223,483,333	-	-	-
SF Fund- short term	33,812,500	47,062,500	-	-	11,327,579
Current Account with Codec Project	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	38,875,000	33,875,000	-	-	-
Members Savings	683,338,927	505,226,471	-	-	-
Accounts Payable	6,593,656	1,169,805	-	-	14,975
Loan Loss Provision	72,184,762	52,077,475	-	-	4,924,053
Other Liabilities	123,271,868	77,338,365	-	-	-
Provision for Income Tax	2,200,000	2,000,000	-	-	-
Provision for Expenses	182,664	1,499,680	-	-	-
<b>Total Current Liabilities</b>	<b>1,241,001,039</b>	<b>943,732,629</b>	<b>-</b>	<b>-</b>	<b>16,251,632</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>2,058,082,533</b>	<b>1,641,213,813</b>	<b>100,245,159</b>	<b>82,292,162</b>	<b>19,268,519</b>





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Separate Statement of Financial Position (Sector Wise)  
As at June 30, 2017

Education Program					
4/31		5/31		6/31	
Shikhon		READ		MAITREE	
As at June 30					
2017	2016	2017	2016	2017	2016
Amounts in BDT					
<b>ASSETS:</b>					
<b>Non-Current Assets</b>					
Property Plant & Equipment	-	-	-	-	-
Intangible Asset	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-
<b>Current Assets</b>					
Investment with Banks	-	-	-	-	-
Loan Port Folio	-	-	-	-	-
Advance Income Tax	-	-	-	-	-
Advances & Prepayments	-	42,799	-	20,000	39,000
Other Receivable	-	-	20,695	60,628	52,000
Cash and Cash Equivalents	57,135	823,578	9,061,285	473,571	796,899
<b>Total Current Assets</b>	<b>57,135</b>	<b>866,377</b>	<b>9,081,980</b>	<b>554,199</b>	<b>1,035,970</b>
<b>TOTAL ASSETS</b>	<b>57,135</b>	<b>866,377</b>	<b>9,081,980</b>	<b>554,199</b>	<b>1,035,970</b>
<b>FUND &amp; LIABILITIES :</b>					
<b>Fund:</b>					
Capital Fund	-	-	-	-	-
Reserve Fund	-	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-	-
<b>LIABILITIES:</b>					
<b>Other Fund</b>					
DANIDA ASPS II Fund	-	-	-	-	-
Unutilized Donor Fund	-	702,889	9,097,984	582,565	887,899
Fixed Assets Fund	-	-	-	-	-
<b>Total Other Fund</b>	-	<b>702,889</b>	<b>9,097,984</b>	<b>582,565</b>	<b>887,899</b>
<b>Non Current Liabilities</b>					
PKSF Fund-long term	-	-	-	-	-
SF Fund-long term	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-
<b>Current liabilities</b>					
PKSF Fund-short term	-	-	-	-	-
SF Fund- short term	-	-	-	-	-
Current Account with Codec Project	57,135	-	(16,005)	(28,366)	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-
Members Savings	-	-	-	-	-
Accounts Payable	-	750	-	-	-
Loan Loss Provision	-	-	-	-	-
Other Liabilities	-	10,942	-	-	-
Provision for Expenses	-	151,796	-	-	-
<b>Total Current Liabilities</b>	<b>57,135</b>	<b>163,488</b>	<b>(16,005)</b>	<b>(28,366)</b>	-
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>57,135</b>	<b>866,377</b>	<b>9,081,980</b>	<b>554,199</b>	<b>1,035,970</b>



COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Separate Statement of Financial Position (Sector Wise)  
As at June 30, 2017

	Education Program					
	7/31		8/31		9/31	
	CBOs-NGOs Education & Songlap		CLC		Tarun Alo	
	As at June 30					
2017	2016	2017	2016	2017	2016	
Amounts in BDT						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	1,435,000	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	1,600,000	-	-	-	24,266	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	85,272	1,813,747	7,144	11,842	1,108,711	-
<b>Total Current Assets</b>	<b>3,120,272</b>	<b>3,248,747</b>	<b>7,144</b>	<b>11,842</b>	<b>1,132,977</b>	-
<b>TOTAL ASSETS</b>	<b>3,120,272</b>	<b>3,248,747</b>	<b>7,144</b>	<b>11,842</b>	<b>1,132,977</b>	-
<b>FUND &amp; LIABILITIES :</b>						
<b>Fund:</b>						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-	-	-
<b>LIABILITIES:</b>						
<b>Other Fund</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(1,679,728)	210,161	(44,856)	11,842	1,132,977	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Fund</b>	<b>(1,679,728)</b>	<b>210,161</b>	<b>(44,856)</b>	<b>11,842</b>	<b>1,132,977</b>	-
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	4,800,000	3,038,586	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	52,000	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>4,800,000</b>	<b>3,038,586</b>	<b>52,000</b>	-	-	-
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>3,120,272</b>	<b>3,248,747</b>	<b>7,144</b>	<b>11,842</b>	<b>1,132,977</b>	-





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
 Separate Statement of Financial Position (Sector Wise)  
 As at June 30, 2017

Education Program

	10/31		11/31		12/31	
	EPRC		ARMP (School Feeding)		UMN	
As at June 30						
	2017	2016	2017	2016	2017	2016
Amounts in BDT						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	171,800	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	<b>171,800</b>	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	22,876	-	-	-	-	-
Other Receivable	36,000	-	615,040	-	-	-
Cash and Cash Equivalents	2,795,533	-	15,773	-	7,703,985	-
<b>Total Current Assets</b>	<b>2,854,409</b>	-	<b>630,813</b>	-	<b>7,703,985</b>	-
<b>TOTAL ASSETS</b>	<b>2,854,409</b>	-	<b>802,613</b>	-	<b>7,703,985</b>	-
<b>FUND &amp; LIABILITIES :</b>						
<b>Fund:</b>						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-	-	-
<b>LIABILITIES:</b>						
<b>Other Fund</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	2,692,288	-	15,773	-	7,681,281	-
Fixed Assets Fund	-	-	171,800	-	-	-
<b>Total Other Fund</b>	<b>2,692,288</b>	-	<b>187,573</b>	-	<b>7,681,281</b>	-
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	615,040	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	126,886	-	-	-	-	-
Provision for Expenses	35,235	-	-	-	22,704	-
<b>Total Current Liabilities</b>	<b>162,121</b>	-	<b>615,040</b>	-	<b>22,704</b>	-
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>2,854,409</b>	-	<b>802,613</b>	-	<b>7,703,985</b>	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Separate Statement of Financial Position (Sector Wise)  
As at June 30, 2017

Health & Nutrition Program				
13/31		14/31		
Notun Alo		Spring		
As at June 30				
2017	2016	2017	2016	
Amounts in BDT				
<b>ASSETS:</b>				
<b>Non-Current Assets</b>				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-
<b>Current Assets</b>				
Investment with Banks	-	-	-	-
Loan Port Folio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	-
Other Receivable	-	-	-	-
Cash and Cash Equivalents	107,810	3,946,269	2,025	477,285
<b>Total Current Assets</b>	<b>107,810</b>	<b>3,946,269</b>	<b>2,025</b>	<b>477,285</b>
<b>TOTAL ASSETS</b>	<b>107,810</b>	<b>3,946,269</b>	<b>2,025</b>	<b>477,285</b>
<b>FUND &amp; LIABILITIES :</b>				
<b>Fund:</b>				
Capital Fund	-	-	-	-
Reserve Fund	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-
<b>LIABILITIES:</b>				
<b>Other Fund</b>				
DANIDA ASPS II Fund	-	-	-	-
Unutilized Donor Fund	(1,493,990)	2,345,953	1,025	477,285
Fixed Assets Fund	-	-	-	-
<b>Total Other Fund</b>	<b>(1,493,990)</b>	<b>2,345,953</b>	<b>1,025</b>	<b>477,285</b>
<b>Non Current Liabilities</b>				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-
<b>Current liabilities</b>				
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
Current Account with Codec Project	-	-	1,000	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	1,800	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	1,600,000	1,600,000	-	-
Provision for Expenses	-	316	-	-
<b>Total Current Liabilities</b>	<b>1,601,800</b>	<b>1,600,316</b>	<b>1,000</b>	<b>-</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>107,810</b>	<b>3,946,269</b>	<b>2,025</b>	<b>477,285</b>





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

As at June 30, 2017

Environment & Climate Change Program			
15/31		16/31	
CREL		ELNHA	
As at June 30			
2017	2016	2017	2016
Amounts in BDT			
<b>ASSETS:</b>			
<b>Non-Current Assets</b>			
Property Plant & Equipment	-	-	-
Intangible Asset	-	-	-
<b>Total Non-Current Assets</b>	-	-	-
<b>Current Assets</b>			
Investment with Banks	-	-	-
Loan Port Folio	-	-	-
Advance Income Tax	-	-	-
Advances & Prepayments	-	-	364,125
Other Receivable	-	829,855	-
Cash and Cash Equivalents	8,469,915	21,259,153	709,613
<b>Total Current Assets</b>	<b>8,469,915</b>	<b>22,089,008</b>	<b>1,073,738</b>
<b>TOTAL ASSETS</b>	<b>8,469,915</b>	<b>22,089,008</b>	<b>1,073,738</b>
<b>FUND &amp; LIABILITIES :</b>			
<b>Fund:</b>			
Capital Fund	-	-	-
Reserve Fund	-	-	-
<b>Total Capital Fund</b>	-	-	-
<b>LIABILITIES:</b>			
<b>Other Fund</b>			
DANIDA ASPS II Fund	-	-	-
Unutilized Donor Fund	(4,999,301)	(5,248,768)	1,073,738
Fixed Assets Fund	-	-	-
<b>Total Other Fund</b>	<b>(4,999,301)</b>	<b>(5,248,768)</b>	<b>1,073,738</b>
<b>Non Current Liabilities</b>			
PKSF Fund-long term	-	-	-
SF Fund-long term	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-
<b>Current liabilities</b>			
PKSF Fund-short term	-	-	-
SF Fund- short term	-	-	-
Current Account with Codec Project	11,726,257	21,623,387	-
DANIDA-ASPS II Loan Fund-short term	-	-	-
Members Savings	-	-	-
Accounts Payable	-	-	-
Loan Loss Provision	-	-	-
Other Liabilities	-	-	-
Provision for Expenses	1,742,959	5,714,389	-
<b>Total Current Liabilities</b>	<b>13,469,216</b>	<b>27,337,776</b>	-
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>8,469,915</b>	<b>22,089,008</b>	<b>1,073,738</b>



COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Separate Statement of Financial Position (Sector Wise)  
As at June 30, 2017

Livelihoods/ Income Generated Programe					
17/31		18/31		19/31	
HEFS		IGA-Shonglap		Dipecho VIII	
As at June 30					
2017	2016	2017	2016	2017	2016
Amounts in BDT					
<b>ASSETS:</b>					
<b>Non-Current Assets</b>					
Property Plant & Equipment	-	-	-	-	-
Intangible Asset	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-
<b>Current Assets</b>					
Investment with Banks	-	-	-	-	-
Loan Port Folio	-	-	75,100	75,100	-
Advance Income Tax	-	-	-	-	-
Advances & Prepayments	-	-	-	1,600,000	-
Other Receivable	-	-	-	-	-
Cash and Cash Equivalents	-	164,971	3,242,063	1,671,744	860,430
<b>Total Current Assets</b>	-	<b>164,971</b>	<b>3,317,163</b>	<b>3,346,844</b>	<b>860,430</b>
<b>TOTAL ASSETS</b>	-	<b>164,971</b>	<b>3,317,163</b>	<b>3,346,844</b>	<b>860,430</b>
<b>FUND &amp; LIABILITIES :</b>					
<b>Fund:</b>					
Capital Fund	-	-	-	-	-
Reserve Fund	-	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-	-
<b>LIABILITIES:</b>					
<b>Other Fund</b>					
DANIDA ASPS II Fund	-	-	-	-	-
Unutilized Donor Fund	-	164,971	(101,947)	(72,266)	823,037
Fixed Assets Fund	-	-	-	-	-
<b>Total Other Fund</b>	-	<b>164,971</b>	<b>(101,947)</b>	<b>(72,266)</b>	<b>823,037</b>
<b>Non Current Liabilities</b>					
PKSF Fund-long term	-	-	-	-	-
SF Fund-long term	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-
<b>Current liabilities</b>					
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	37,393
<b>Total Current Liabilities</b>	-	-	<b>3,419,110</b>	<b>3,419,110</b>	<b>37,393</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	-	<b>164,971</b>	<b>3,317,163</b>	<b>3,346,844</b>	<b>860,430</b>





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Separate Statement of Financial Position (Sector Wise)  
As at June 30, 2017

Livelihoods/ Income Generated Programme						
20/31		21/31		22/31		
SEEDS		SMART		ECOFISH		
As at June 30						
2017	2016	2017	2016	2017	2016	
Amounts in BDT						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	1,579,196	1,562,996	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	<b>1,579,196</b>	<b>1,562,996</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	53,335	63,977	157,234	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	3,532,960	2,525,333	4,627,126	3,260,902	129,905	1,632,022
<b>Total Current Assets</b>	<b>3,532,960</b>	<b>2,578,668</b>	<b>4,691,103</b>	<b>3,418,136</b>	<b>129,905</b>	<b>1,632,022</b>
<b>TOTAL ASSETS</b>	<b>5,112,156</b>	<b>4,141,664</b>	<b>4,691,103</b>	<b>3,418,136</b>	<b>129,905</b>	<b>1,632,022</b>
<b>FUND &amp; LIABILITIES :</b>						
<b>Fund:</b>						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Total Capital Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>LIABILITIES:</b>						
<b>Other Fund</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	3,551,222	2,570,672	4,548,001	2,802,975	138,254	1,640,370
Fixed Assets Fund	1,579,196	1,562,996	-	-	-	-
<b>Total Other Fund</b>	<b>5,130,418</b>	<b>4,133,668</b>	<b>4,548,001</b>	<b>2,802,975</b>	<b>138,254</b>	<b>1,640,370</b>
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
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	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	39,000	7,996	143,102	615,161	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>(18,262)</b>	<b>7,996</b>	<b>143,102</b>	<b>615,161</b>	<b>(8,348)</b>	<b>(8,348)</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>5,112,156</b>	<b>4,141,664</b>	<b>4,691,103</b>	<b>3,418,136</b>	<b>129,905</b>	<b>1,632,022</b>

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

As at June 30, 2017

	Livelihoods/ Income Generated Programe			
	23/31		24/31	
	EYW		Nabajatra	
	As at June 30			
	2017	2016	2017	2016
	Amounts in BDT			
<b>ASSETS:</b>				
<b>Non-Current Assets</b>				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-
<b>Current Assets</b>				
Investment with Banks	-	-	-	-
Loan Port Folio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	132,800	-
Other Receivable	-	-	-	-
Cash and Cash Equivalents	1,439,070	-	1,368,828	-
<b>Total Current Assets</b>	<b>1,439,070</b>	-	<b>1,501,628</b>	-
<b>TOTAL ASSETS</b>	<b>1,439,070</b>	-	<b>1,501,628</b>	-
<b>FUND &amp; LIABILITIES :</b>				
<b>Fund:</b>				
Capital Fund	-	-	-	-
Reserve Fund	-	-	-	-
<b>Total Capital Fund</b>	-	-	-	-
<b>LIABILITIES:</b>				
<b>Other Fund</b>				
DANIDA ASPS II Fund	-	-	-	-
Unutilized Donor Fund	1,439,070	-	(17,207,736)	-
Fixed Assets Fund	-	-	-	-
<b>Total Other Fund</b>	<b>1,439,070</b>	-	<b>(17,207,736)</b>	-
<b>Non Current Liabilities</b>				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-
<b>Current liabilities</b>				
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
Current Account with Codec Project	-	-	18,311,509	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	-
Provision for Expenses	-	-	397,855	-
<b>Total Current Liabilities</b>	-	-	<b>18,709,364</b>	-
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>1,439,070</b>	-	<b>1,501,628</b>	-





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

As at June 30, 2017

**Training Centre & Capacity Development Program**

	25/31		26/31		27/31	
	CTC-Chittagong		CTC-Patuakhali		CTC-Bagerhat	
	As at June 30					
	2017	2016	2017	2016	2017	2016
	Amounts in BDT					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	11,989,358	12,930,724	12,278,481	12,817,845	14,650,144	15,245,680
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	<b>11,989,358</b>	<b>12,930,724</b>	<b>12,278,481</b>	<b>12,817,845</b>	<b>14,650,144</b>	<b>15,245,680</b>
<b>Current Assets</b>						
Investment with Banks	5,336,765	5,083,596	7,694,120	8,554,159	5,138,321	2,903,717
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	166,134	478,902	418,527	326,044	93,187	141,261
Advances & Prepayments	373,833	533,486	60,000	20,000	-	-
Other Receivable	135,222	281,900	250,279	458,511	62,888	19,031
Cash and Cash Equivalents	2,077,749	3,895,347	1,068,614	516,220	459,596	2,669,417
<b>Total Current Assets</b>	<b>8,089,703</b>	<b>10,273,231</b>	<b>9,491,541</b>	<b>9,874,934</b>	<b>5,753,992</b>	<b>5,733,426</b>
<b>TOTAL ASSETS</b>	<b>20,079,061</b>	<b>23,203,955</b>	<b>21,770,022</b>	<b>22,692,779</b>	<b>20,404,136</b>	<b>20,979,106</b>
<b>FUND &amp; LIABILITIES :</b>						
<b>Fund:</b>						
Capital Fund	19,972,661	21,644,227	21,363,361	21,454,528	20,369,571	20,709,312
Reserve Fund	-	-	-	-	-	-
<b>Total Capital Fund</b>	<b>19,972,661</b>	<b>21,644,227</b>	<b>21,363,361</b>	<b>21,454,528</b>	<b>20,369,571</b>	<b>20,709,312</b>
<b>LIABILITIES:</b>						
<b>Other Fund</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	39,977	471,698	-	563,248	(5,637)	(15,622)
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	12,821	18,034	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	15,695	-	365,082	333,486	-	-
Provision for Income Tax	-	527,711	-	14,431	-	159,926
Provision for Expenses	37,907	542,285	41,580	327,087	40,202	125,490
<b>Total Current Liabilities</b>	<b>106,400</b>	<b>1,559,728</b>	<b>406,661</b>	<b>1,238,251</b>	<b>34,565</b>	<b>269,794</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>20,079,061</b>	<b>23,203,955</b>	<b>21,770,022</b>	<b>22,692,779</b>	<b>20,404,136</b>	<b>20,979,106</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Sector Wise)**  
**As at June 30, 2017**

**Rights & Legal Service Program**

	28/31		29/31		30/31	
	CLS		Nobo-Dighanta		CFS	
As at June 30						
	2017	2016	2017	2016	2017	2016
Amounts in BDT						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	1,206,674	-	465,291	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	<b>-</b>	<b>1,206,674</b>	<b>-</b>	<b>465,291</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Port Folio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	5,000	-	60,591	19,799	53,550
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	218,531	8,216	-	1,098,397	135,952	494,522
<b>Total Current Assets</b>	<b>218,531</b>	<b>13,216</b>	<b>-</b>	<b>1,158,988</b>	<b>155,751</b>	<b>548,072</b>
<b>TOTAL ASSETS</b>	<b>218,531</b>	<b>1,219,890</b>	<b>-</b>	<b>1,624,279</b>	<b>155,751</b>	<b>548,072</b>
<b>FUND &amp; LIABILITIES :</b>						
<b>Fund:</b>						
Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Total Capital Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>LIABILITIES:</b>						
<b>Other Fund</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(575)	(89,164)	-	1,158,988	155,751	548,072
Fixed Assets Fund	-	1,206,674	-	465,291	-	-
<b>Total Other Fund</b>	<b>(575)</b>	<b>1,117,511</b>	<b>-</b>	<b>1,624,279</b>	<b>155,751</b>	<b>548,072</b>
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
Current Account with Codec Project	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	219,106	89,460	-	-	-	-
Provision for Expenses	-	12,920	-	-	-	-
<b>Total Current Liabilities</b>	<b>219,106</b>	<b>102,380</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>218,531</b>	<b>1,219,890</b>	<b>-</b>	<b>1,624,279</b>	<b>155,751</b>	<b>548,072</b>





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

**A.QASEM & Co.**

Chartered Accountants

Since 1953

As at June 30, 2017

	Core Operating Program	
	31/31	
	CODEC Fund	
	As at June 30	
	2017	2016
	Amounts in BDT	
<b>ASSETS:</b>		
<b>Non-Current Assets</b>		
Property Plant & Equipment	57,194,027	59,053,119
Intangible Asset	-	-
<b>Total Non-Current Assets</b>	<b>57,194,027</b>	<b>59,053,119</b>
<b>Current Assets</b>		
Investment with Banks	43,528,766	47,939,040
Loan Port Folio	2,321,000	2,969,000
Advance Income Tax	1,601,682	834,633
Advances & Prepayments	24,500	50,500
Other Receivable	-	-
Cash and Cash Equivalents	4,253,449	18,354,835
<b>Total Current Assets</b>	<b>51,729,398</b>	<b>70,148,008</b>
<b>TOTAL ASSETS</b>	<b>108,923,425</b>	<b>129,201,127</b>
<b>FUND &amp; LIABILITIES :</b>		
<b>Fund:</b>		
Capital Fund	120,242,123	120,879,062
Reserve Fund	-	-
<b>Total Capital Fund</b>	<b>120,242,123</b>	<b>120,879,062</b>
<b>LIABILITIES:</b>		
<b>Other Fund</b>		
DANIDA ASPS II Fund	-	-
Unutilized Donor Fund	-	-
Fixed Assets Fund	6,450,346	9,675,520
<b>Total Other Fund</b>	<b>6,450,346</b>	<b>9,675,520</b>
<b>Non Current Liabilities</b>		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund-long term	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>		
PKSF Fund-short term	-	-
SF Fund- short term	-	-
Current Account with Codec Project	(18,202,486)	(2,225,288)
DANIDA-ASPS II Loan Fund-short term	-	-
Members Savings	-	-
Accounts Payable	410,442	871,834
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	-	-
Provision for Expenses	23,000	-
<b>Total Current Liabilities</b>	<b>(17,769,044)</b>	<b>(1,353,455)</b>
<b>TOTAL FUND &amp; LIABILITIES</b>	<b>108,923,425</b>	<b>129,201,127</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Micro Finance Program					
	1/31		2/31		3/31	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	For the year ended June 30					
	2017	2016	2017	2016	2017	2016
Amounts in BDT						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Service charges on MF Operation	380,305,283	306,278,419	250,000	-	183,000	3,563,969
Interest Income	4,413,456	6,404,024	18,022,752	165,715	449,274	239,260
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	4,063,042	3,614,759	-	-	307,706	65,300
<b>Total Income</b>	<b>388,781,781</b>	<b>316,297,202</b>	<b>18,272,752</b>	<b>165,715</b>	<b>939,980</b>	<b>3,868,529</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	170,163,761	145,641,106	-	-	416,501	455,281
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	31,991,393	35,048,355	-	-	-	2,667,416
Traveling & Conveyance	7,430,354	6,174,982	-	-	8,610	17,265
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	892,398	846,030	-	-	67	1,488
Repair & Maintenance	2,158,240	2,172,616	-	-	3,200	15,283
Computer & Office supplies	984,946	1,163,782	-	-	-	-
Electricity, Gas & Water, Postage	722,084	1,403,958	-	-	-	80
Newspaper	116,387	107,448	-	-	-	-
Entertainment	495,673	496,283	-	-	-	-
Training & W/Shop	793,447	455,813	-	-	-	-
Office Rent	4,233,712	2,944,060	-	-	4,500	-
Misc. Expenses & Others	261,864	44,524	-	-	-	350
Advertisement Cost	357,881	305,569	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,049,372	-	-	-	9,414	11,085
General	-	-	-	-	-	114,965
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	740,000	322,000	-	-	-	-
Bank Charge	1,478,840	1,506,788	319,755	19,246	8,894	15,512
Depreciation and Amortization	8,092,801	5,807,597	-	-	-	-
KGF service charge Expenses	90,479	92,185	-	-	-	-
Income Tax Expenses	59,300	515,195	-	-	-	-
Provision for Loan Loss	20,111,290	15,223,897	-	-	-	-
Interest on Savings	74,238,729	62,115,976	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	154,431
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>326,462,952</b>	<b>282,388,164</b>	<b>319,755</b>	<b>19,246</b>	<b>451,186</b>	<b>3,453,156</b>
<b>Excess of income over Expenditure</b>	<b>62,318,829</b>	<b>33,909,038</b>	<b>17,952,997</b>	<b>146,469</b>	<b>488,794</b>	<b>415,373</b>
Taxation	(2,200,000)	(2,000,000)	-	-	-	-
<b>Net Surplus for the year</b>	<b>60,118,829</b>	<b>31,909,038</b>	<b>17,952,997</b>	<b>146,469</b>	<b>488,794</b>	<b>415,373</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

**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

Education Program						
4/31		5/31		6/31		
Shikhon		READ		MAITREE		
For the year ended June 30						
2017	2016	2017	2016	2017	2016	
Amounts in BDT						
28,737,568	74,855,279	48,692,692	25,674,073	532,132	1,203,218	
-	-	-	-	-	-	
47,716	103,297	79,261	143,757	20,476	28,926	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	42,500	-	-	4,000	-	
<b>28,785,284</b>	<b>75,001,076</b>	<b>48,771,953</b>	<b>25,817,830</b>	<b>556,608</b>	<b>1,232,144</b>	
10,295,680	21,545,376	20,105,624	17,138,276	622,177	940,231	
-	-	1,456,187	1,236,557	-	-	
17,215,027	20,727,633	14,247,131	-	-	31,554	
1,007,154	1,694,949	2,039,888	1,852,516	14,336	21,519	
-	-	-	8,160,766	-	-	
-	304,744	-	-	30,005	709	
3,800	660,506	385,281	267,145	5,436	940	
88,993	-	379,885	-	-	-	
28,933	51,165	53,281	42,732	7,074	15,262	
-	-	-	190,589	-	-	
-	-	-	11,193	-	-	
-	-	-	-	-	-	
458,191	856,600	660,731	652,645	-	-	
785	-	416,098	47,386	8,000	1,040	
-	30,360	5,568	1,280	-	-	
-	-	-	-	-	-	
135,160	265,046	282,926	249,787	-	-	
-	-	-	-	11,910	3,000	
-	-	-	-	-	-	
-	1,726,519	-	-	-	-	
-	36,664,289	-	-	-	-	
-	-	34,348	74,783	-	-	
21,629	54,833	30,775	27,617	5,741	7,373	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
-	-	-	-	-	-	
232,821	-	-	-	-	-	
-	-	-	-	-	-	
-	-	158,811	95,090	-	40,950	
<b>29,488,173</b>	<b>84,582,020</b>	<b>40,256,534</b>	<b>30,048,362</b>	<b>704,679</b>	<b>1,062,578</b>	
(702,889)	(9,580,944)	8,515,419	(4,230,532)	(148,071)	169,566	



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

Education Program						
7/31		8/31		9/31		
CBOs-NGOs Education & Songlap		CLC		Tarun Alo		
For the year ended June 30						
2017		2016		2017		
2016		2017		2016		
Amounts in BDT						
<b>INCOME:</b>						
Grants received from Donors	-	-	80,231	100,000	3,712,515	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	27,615	88,847	470	452	4,813	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>27,615</b>	<b>88,847</b>	<b>80,701</b>	<b>100,452</b>	<b>3,717,328</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	-	-	65,000	20,000	1,546,232	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	150,679	181,996	64,969	2,700	578,905	-
Traveling & Conveyance	-	-	-	-	54,793	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	3,256	42,837	-
Repair & Maintenance	-	-	-	265	35,907	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water, Postage	-	-	7,430	2,844	50,856	-
Newspaper	-	-	-	330	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	139,671	-
Misc. Expenses & Others	-	-	-	-	135,150	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	5,411	12,059	-	965	-	-
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:	-	-	-	58,250	-	-
<b>Total Expenditure</b>	<b>156,090</b>	<b>194,055</b>	<b>137,399</b>	<b>88,610</b>	<b>2,584,351</b>	<b>-</b>
Excess/ (Deficit) of income over Expenditure	(128,475)	(105,208)	(56,698)	11,842	1,132,977	-





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Rights & Legal Service Program					
	10/31		11/31		12/31	
	EPRC		ARMP (School Feeding)		UMN	
	For the year ended June 30					
	2017	2016	2017	2016	2017	2016
	Amounts in BDT					
<b>INCOME:</b>						
Grants received from Donors	15,369,915	-	1,078,412	-	13,576,330	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	112	-	61,611	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	16,262	-	-	-
<b>Total Income</b>	<b>15,369,915</b>	<b>-</b>	<b>1,094,786</b>	<b>-</b>	<b>13,637,941</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	11,114,597	-	782,484	-	2,516,071	-
Frigne Benefit	-	-	-	-	-	-
Direct Programm cost	404,530	-	85,819	-	3,239,073	-
Traveling & Conveyance	165,128	-	39,104	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	23,646	-	29,656	-	-	-
Repair & Maintenance	159,571	-	-	-	-	-
Computer & Office supplies	54,107	-	-	-	-	-
Electricity, Gas & Water, Postage	37,237	-	2,028	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	34,941	-
Office Rent	62,790	-	43,631	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	11,341	-
Communication	58,315	-	13,170	-	-	-
General	-	-	-	-	107,911	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	3,190	-	-	-	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	594,516	-	83,121	-	46,581	-
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>12,677,627</b>	<b>-</b>	<b>1,079,013</b>	<b>-</b>	<b>5,956,660</b>	<b>-</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>2,692,288</b>	<b>-</b>	<b>15,773</b>	<b>-</b>	<b>7,681,281</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

Health & Nutrition Program			
13/31		14/31	
Notun Alo		Spring	
For the year ended June 30			
2017	2016	2017	2016
Amounts in BDT			
<b>INCOME:</b>			
Grants received from Donors	8,274,936	14,288,168	2,176,006
Service charges on MF Operation	-	-	-
Interest Income	9,021	-	7,029
Training Centres operation income	-	-	-
Non Operational Income	-	-	-
Other Income	-	-	-
<b>Total Income</b>	<b>8,283,957</b>	<b>14,288,168</b>	<b>2,183,035</b>
			<b>32,424,253</b>
<b>EXPENDITURE:</b>			
Salary & Allowances	4,268,777	4,433,553	1,393,605
Frienge Benefit	-	-	224,874
Direct Programm cost	7,048,815	4,888,246	44,908
Traveling & Conveyance	239,923	380,696	91,335
Staff Development Training	-	681,724	-
Printing & Stationery	-	49,446	-
Repair & Maintenance	48,554	67,735	56,291
Computer & Office supplies	26,121	-	37,507
Electricity, Gas & Water, Postage	37,640	52,293	-
Newspaper	2,470	3,655	-
Entertainment	8,700	11,503	-
Training & W/Shop	-	39,779	-
Office Rent	119,275	123,120	133,961
Misc. Expenses & Others	-	5,100	12,000
Advertisement Cost	-	-	-
Publication	-	-	-
Communication	65,953	75,405	25,640
General	-	-	-
Consultancy & Security	-	-	-
Staff Training Expenses/Other	-	35,732	-
Various cultural/Educational exp	-	-	-
Audit Fee	129,377	120,000	71,667
Bank Charge	28,295	36,901	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	-	-	858,710
Fund Return/Transfer	-	-	481,337
Programm Overhead Cost	100,000	300,000	76,938
Capital Expenditure:	-	96,085	-
<b>Total Expenditure</b>	<b>12,123,900</b>	<b>11,400,973</b>	<b>2,659,295</b>
			<b>32,732,173</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>(3,839,943)</b>	<b>2,887,195</b>	<b>(476,261)</b>
			<b>(307,920)</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

Environment & Climate Change Program			
15/31		16/31	
CREL		ELNHA	
For the year ended June 30			
2017	2016	2017	2016
Amounts in BDT			
<b>INCOME:</b>			
Grants received from Donors	47,171,103	73,312,581	3,060,410
Service charges on MF Operation	-	-	-
Interest Income	-	-	-
Training Centres operation income	-	-	-
Non Operational Income	-	-	-
Other Income	-	-	-
<b>Total Income</b>	<b>47,171,103</b>	<b>73,312,581</b>	<b>3,060,410</b>
<b>EXPENDITURE:</b>			
Salary & Allowances	19,230,681	25,336,398	996,692
Frienge Benefit	3,636,970	4,995,280	-
Direct Programm cost	13,524,765	23,242,563	663,600
Traveling & Conveyance	2,359,121	3,795,417	147,220
Staff Development Training	-	-	-
Printing & Stationery	176,017	-	37,808
Repair & Maintenance	34,269	29,265	9,000
Computer & Office supplies	202,871	558,920	-
Electricity, Gas & Water, Postage	45,920	100,818	-
Newspaper	-	-	-
Entertainment	-	-	-
Training & W/Shop	-	-	-
Office Rent	978,780	1,151,365	69,000
Misc. Expenses & Others	-	-	28,440
Advertisement Cost	-	-	-
Publication	-	-	-
Communication	418,534	560,033	14,860
General	-	-	-
Consultancy & Security	-	-	-
Staff Training Expenses/Other	-	-	-
Various cultural/Educational exp	-	-	-
Audit Fee	110,000	100,000	-
Bank Charge	34,340	37,899	1,583
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	49,155	52,234	-
Fund Return/Transfer	-	-	-
Programm Overhead Cost	6,120,213	9,022,791	18,469
Capital Expenditure:	-	191,152	-
<b>Total Expenditure</b>	<b>46,921,636</b>	<b>69,174,134</b>	<b>1,986,672</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>249,467</b>	<b>4,138,447</b>	<b>1,073,738</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

Livelihoods/ Income Generated Programme						
17/31		18/31		19/31		
HEFS		IGA-Shonglap		Dipecho VIII		
For the year ended June 30						
2017	2016	2017	2016	2017	2016	
Amounts in BDT						
<b>INCOME:</b>						
Grants received from Donors	660,236	16,340,409	-	-	1,557,346	2,812,182
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	2,272	-	22,343	14,262	8,335
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>660,236</b>	<b>16,342,681</b>	<b>-</b>	<b>22,343</b>	<b>1,571,608</b>	<b>2,820,517</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	640,885	7,990,895	-	-	528,778	1,013,458
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	61,320	11,019,609	-	-	1,259,467	354,084
Traveling & Conveyance	59,483	293,630	-	-	64,190	110,291
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	122,929	-	-	-	13,436
Repair & Maintenance	-	60,418	-	-	950	9,604
Computer & Office supplies	-	-	-	-	10,870	-
Electricity, Gas & Water, Postage	63,518	23,516	-	-	2,700	280
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	275,365	-	-	-	-
Misc. Expenses & Others	-	-	23,542	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	115,674	-	-	3,253	16,204
General	-	1,200	-	6,001	-	-
Consultancy & Security	-	290,298	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	388,890
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	17,268	6,139	-	575	5,053
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:	-	-	-	-	-	86,180
<b>Total Expenditure</b>	<b>825,207</b>	<b>20,210,802</b>	<b>29,681</b>	<b>6,001</b>	<b>2,394,645</b>	<b>1,997,480</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>(164,971)</b>	<b>(3,868,121)</b>	<b>(29,681)</b>	<b>16,342</b>	<b>(823,037)</b>	<b>823,037</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Livelihoods/ Income Generated Programme					
	20/31		21/31		22/31	
	SEEDS		SMART		ECOFISH	
	For the year ended June 30					
2017	2016	2017	2016	2017	2016	
Amounts in BDT						
<b>INCOME:</b>						
Grants received from Donors	15,702,660	19,061,344	17,089,125	31,127,570	13,594,494	9,893,503
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	67,288	17,702	111,778	1,434,177	18,899	31,861
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	52,447	-	-	-
<b>Total Income</b>	<b>15,769,948</b>	<b>19,079,046</b>	<b>17,253,350</b>	<b>32,561,747</b>	<b>13,613,393</b>	<b>9,925,364</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	7,399,362	6,306,612	7,422,912	34,880,068	3,479,993	3,111,946
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	5,050,022	6,273,935	5,603,924	19,609,865	9,839,554	4,193,463
Traveling & Conveyance	610,665	825,118	753,724	2,283,457	624,117	481,680
Staff Development Training	-	-	-	1,641,843	-	-
Printing & Stationery	-	50,942	85,270	-	-	18,698
Repair & Maintenance	47,659	120,077	54,967	-	4,860	5,782
Computer & Office supplies	36,952	-	-	-	88,325	59,969
Electricity, Gas & Water, Postage	79,456	4,328	99,195	4,485,515	23,352	27,850
Newspaper	12,800	16,940	-	-	-	-
Entertainment	24,201	22,799	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	613,440	572,910	723,145	-	196,800	149,400
Misc. Expenses & Others	15,794	91,714	20,789	-	5,664	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	3,578	-	-	-
Communication	225,155	132,237	136,199	-	81,587	39,195
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	63,973	-	-	-	16,578
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	160,505	-	-	-
Bank Charge	31,477	38,283	25,940	-	9,673	8,430
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	-	-	-	-	16,940	11,775
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	607,500	690,000	418,176	1,779,305	744,644	620,944
Capital Expenditure:	16,715	797,688	-	340,916	-	154,500
<b>Total Expenditure</b>	<b>14,771,198</b>	<b>16,007,556</b>	<b>15,508,324</b>	<b>65,020,969</b>	<b>15,115,510</b>	<b>8,900,210</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>998,750</b>	<b>3,071,490</b>	<b>1,745,026</b>	<b>(32,459,222)</b>	<b>(1,502,117)</b>	<b>1,025,154</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

Livelihoods/ Income Generated Programme			
23/31		24/31	
EYW		Nabajatra	
For the year ended June 30			
2017	2016	2017	2016
Amounts in BDT			
<b>INCOME:</b>			
Grants received from Donors	3,892,432	-	13,518,429
Service charges on MF Operation	-	-	-
Interest Income	205	-	5,892
Training Centres operation income	-	-	-
Non Operational Income	-	-	-
Other Income	-	-	-
<b>Total Income</b>	<b>3,892,637</b>	<b>-</b>	<b>13,524,321</b>
<b>EXPENDITURE:</b>			
Salary & Allowances	1,169,516	-	8,945,234
Fringe Benefit	-	-	1,522,479
Direct Programm cost	1,284,051	-	12,246,119
Traveling & Conveyance	-	-	745,580
Staff Development Training	-	-	-
Printing & Stationery	-	-	33,522
Repair & Maintenance	-	-	213,012
Computer & Office supplies	-	-	205,154
Electricity, Gas & Water, Postage	-	-	24,792
Newspaper	-	-	-
Entertainment	-	-	-
Training & W/Shop	-	-	53,859
Office Rent	-	-	323,720
Misc. Expenses & Others	-	-	-
Advertisement Cost	-	-	87,330
Publication	-	-	-
Communication	-	-	103,202
General	-	-	-
Consultancy & Security	-	-	-
Staff Training Expenses/Other	-	-	-
Various cultural/Educational exp	-	-	-
Audit Fee	-	-	-
Bank Charge	-	-	25,089
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	-	-	2,010,508
Capital Expenditure:	-	-	4,192,457
<b>Total Expenditure</b>	<b>2,453,567</b>	<b>-</b>	<b>30,732,057</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>1,439,070</b>	<b>-</b>	<b>(17,207,736)</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Training Centre & Capacity Development Program					
	25/31		26/31		27/31	
	CTC-Chittagong		CTC-Patuakhali		CTC-Bagerhat	
	For the year ended June 30					
	2017	2016	2017	2016	2017	2016
	Amounts in BDT					
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	348,813	920,576	730,176	818,863	266,681	249,219
Training Centres operation income	1,597,797	4,738,321	4,664,983	5,019,836	3,843,195	4,701,146
Non Operational Income	-	-	-	-	-	-
Other Income	418,784	302,239	152,108	89,919	136,741	89,118
<b>Total Income</b>	<b>2,365,394</b>	<b>5,961,136</b>	<b>5,547,267</b>	<b>5,928,618</b>	<b>4,246,617</b>	<b>5,039,483</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	1,868,846	1,468,309	1,926,079	1,854,825	1,767,911	1,432,921
Frilege Benefit	-	-	-	-	-	-
Direct Programm cost	705,788	1,237,809	1,221,251	1,760,058	796,480	1,162,400
Traveling & Conveyance	34,583	62,141	17,507	39,365	33,023	32,871
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	4,377	5,780	9,071	9,944	4,747	2,675
Repair & Maintenance	127,582	48,185	128,601	241,220	135,649	73,310
Computer & Office supplies	14,311	-	2,775	-	1,500	-
Electricity, Gas & Water, Postage	127,865	273,348	220,061	198,586	125,551	161,801
Newspaper	3,260	3,750	3,410	4,155	3,110	3,540
Entertainment	35,502	-	34,854	1,716	-	-
Training & W/Shop	-	-	-	3,300	696	-
Office Rent	6,660	3,300	560	4,800	30,320	30,320
Misc. Expenses & Others	38,603	18,000	-	31,600	16,278	58,070
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	9,099	3,948	60,000	-	107,036	121,541
General	37,574	17,195	52,100	41,702	103,327	9,000
Consultancy & Security	-	-	-	-	-	3,373
Staff Training Expenses/Other	-	57,155	-	41,500	-	4,000
Various cultural/Educational exp	46,300	-	-	5,974	-	12,540
Audit Fee	24,500	23,000	32,000	34,500	32,000	34,500
Bank Charge	7,982	20,390	11,109	11,681	9,036	32,986
Depreciation and Amortization	950,365	819,369	1,651,921	1,461,016	1,310,034	1,242,769
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Group insurance	67,500	-	52,500	49,500	57,000	85,500
AGM Exp	-	-	-	-	-	-
Uniform	-	14,000	-	-	-	-
AIT & VAT	-	-	107,597	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	33,000	126,420	70,125	85,075	87,310	2,280
Fund Return/Transfer	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>4,143,698</b>	<b>4,202,099</b>	<b>5,601,521</b>	<b>5,880,517</b>	<b>4,621,008</b>	<b>4,506,397</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>(1,778,304)</b>	<b>1,759,037</b>	<b>(54,253)</b>	<b>48,101</b>	<b>(374,391)</b>	<b>533,086</b>
Taxation	-	(527,711)	-	(14,431)	-	(159,926)
<b>Net Surplus/(deficit)</b>	<b>(1,778,304)</b>	<b>1,231,326</b>	<b>(54,253)</b>	<b>33,670</b>	<b>(374,391)</b>	<b>373,160</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Rights & Legal Service Program					
	28/31		29/31		30/31	
	CLS		Nobo-Diganta		CFS	
	For the year ended June 30					
	2017	2016	2017	2016	2017	2016
Amounts in BDT						
<b>INCOME:</b>						
Grants received from Donors	10,323,772	11,550,000	2,556,230	6,161,305	10,127,796	27,547,616
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	14,258	98,040	49,659	69,093
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>10,323,772</b>	<b>11,550,000</b>	<b>2,570,488</b>	<b>6,259,345</b>	<b>10,177,455</b>	<b>27,616,709</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	5,892,620	6,755,985	2,826,894	148,708	7,820,939	17,319,807
Friend Benefit	-	-	-	-	-	-
Direct Programm cost	2,507,522	3,196,459	-	6,504,032	2,263,050	8,628,951
Traveling & Conveyance	283,807	668,849	150,148	-	140,230	380,431
Staff Development Training	-	126,827	9,396	-	14,500	749,103
Printing & Stationery	-	106,890	37,511	12,090	23,658	66,488
Repair & Maintenance	56,157	91,614	17,454	2,050	12,566	99,697
Computer & Office supplies	120,285	-	-	-	-	-
Electricity, Gas & Water, Postage	16,994	18,855	55,980	39,685	131,107	212,280
Newspaper	-	-	-	2,584	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	62,433	-	-	-
Office Rent	336,335	338,590	486,679	24,000	128,650	104,650
Misc. Expenses & Others	250,940	18,133	24,604	-	35,076	107,477
Advertisement Cost	-	-	-	13,500	-	-
Publication	-	-	-	-	-	-
Communication	63,792	64,862	-	-	-	-
General	666,528	-	-	-	-	-
Consultancy & Security	7,200	3,625	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	19,500	19,000	-	-	-	-
Bank Charge	10,380	8,662	2,650	-	-	-
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	-	803,644	55,727	-	-	-
Capital Expenditure:	3,124	298,214	-	-	-	-
<b>Total Expenditure</b>	<b>10,235,184</b>	<b>12,520,209</b>	<b>3,729,476</b>	<b>6,746,649</b>	<b>10,569,776</b>	<b>27,668,884</b>
<b>Excess/ (Deficit) of income over Expenditure</b>	<b>88,589</b>	<b>(970,209)</b>	<b>(1,158,988)</b>	<b>(487,304)</b>	<b>(392,321)</b>	<b>(52,175)</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Sector Wise)**  
**For the year ended June 30, 2017**

	Core Operating Program	
	CODEC Fund	
	31/31	
	For the year ended June 30	
	2017	2016
	Amounts in BDT	
<b>INCOME:</b>		
Grants received from Donors	29,230,092	28,636,772
Service charges on MF Operation	-	-
Interest Income	2,722,359	4,003,667
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	967,765	36,011
<b>Total Income</b>	<b>32,920,216</b>	<b>32,676,450</b>
<b>EXPENDITURE:</b>		
Salary & Allowances	18,808,527	15,303,094
Frienge Benefit	-	-
Direct Programm cost	2,209,705	318,273
Traveling & Conveyance	1,139,524	917,954
Staff Development Training	-	-
Printing & Stationery	236,449	594,863
Repair & Maintenance	1,857,965	1,787,720
Computer & Office supplies	68,250	-
Electricity, Gas & Water, Postage	418,691	238,247
Newspaper	-	-
Entertainment	-	-
Training & W/Shop	65,426	1,628,840
Office Rent	-	-
Misc. Expenses & Others	472,990	150,675
Advertisement Cost	163,185	16,520
Publication	710,500	455,840
Communication	252,941	319,894
General	-	-
Consultancy & Security	1,140,595	280,402
Staff Training Expenses/Other	-	30,000
Various cultural/Educational exp	-	91,600
Audit Fee	273,333	643,000
Bank Charge	30,531	42,607
Depreciation and Amortization	4,949,954	5,080,740
KGF service charge Expenses	-	-
Income Tax Expenses	310,336	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Group insurance	-	-
AGM Exp	212,997	129,656
Uniform	4,275	21,000
AIT & VAT	53,550	-
Membership Fees	107,182	22,474
Casual Labour	70,250	90,286
Fund Return/Transfer	-	-
Programm Overhead Cost	-	-
Capital Expenditure:	-	-
<b>Total Expenditure</b>	<b>33,557,156</b>	<b>28,163,685</b>
Excess/ (Deficit) of income over Expenditure	(636,939)	4,512,765
Taxation	-	(1,274,519)
<b>Net Surplus/ (Deficit) for the year</b>	<b>(636,939)</b>	<b>3,238,246</b>

