

**Hoda Vasi
Chowdhury & Co**

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

**Consolidated Audited Financial Statements
of
Community Development Centre (CODEC)
For the year ended 30 June 2019**

Hoda Vasi Chowdhury & Co

Chartered Accountants

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

Opinion

We have audited the accompanying financial statements of **Community Development Centre (CODEC), Chattogram**, which comprises the Statement of Consolidated Financial Position as at **30 June 2019** and the Statement of Consolidated Income and Expenditure, Statement of Consolidated Changes in Net Assets and Statement of Consolidated Cash Flows for the year then ended **30 June 2019** and a summary of significant accounting policies and other explanatory notes.

In our opinion, the Consolidated Financial Statements give true and fair view, in all material respect, the Consolidated Financial Position of **Community Development Centre (CODEC)** as at **30 June 2019** and of its Consolidated Statement of Income and Expenditure for the year then ended **30 June 2019** and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

Basis for Opinion

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

Other Information

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

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

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

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

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

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Hoda Vasi

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ❖ Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ❖ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- ❖ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ❖ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern.
- ❖ If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Organization's to cease to continue as a going concern.
- ❖ Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Chattogram, 14 NOV 2019

Hoda Vasi Chowdhury & Co
Hoda Vasi Chowdhury & Co
Chartered Accountants

Hoda

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Financial Position
As at 30 June 2019

	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5.00	205,263,274	208,032,547
Intangible Asset	6.00	655,000	1,010,000
Total Non-Current Assets		<u>205,918,274</u>	<u>209,042,547</u>
Current Assets			
Investment with Banks	7.00	201,435,289	162,924,306
Loan Portfolio	8.00	2,719,715,715	2,223,709,220
Advance Income Tax	9.00	3,541,764	3,375,171
Advances & Prepayments	10.00	20,766,810	28,275,660
Other Receivable	11.00	87,897,453	90,724,974
Cash and Cash Equivalents	12.00	273,874,792	267,018,451
Total Current Assets		<u>3,307,231,823</u>	<u>2,776,027,782</u>
TOTAL ASSETS		<u><u>3,513,150,097</u></u>	<u><u>2,985,070,329</u></u>
FUND & LIABILITIES:			
FUND :			
Capital Fund	13.00	797,380,215	673,257,653
Reserve Fund	14.00	42,047,106	28,793,381
Total Fund		<u>839,427,321</u>	<u>702,051,034</u>
LIABILITIES:			
Other Fund			
DANIDA ASPS II Fund	15.00	78,651,795	78,651,795
Unutilized Donor Fund	16.00	178,754,329	93,332,643
Fixed Assets Fund	17.00	82,866,758	107,676,606
Total Other Fund		<u>340,272,882</u>	<u>279,661,044</u>
Non Current Liabilities			
PKSF Fund-long term	18.00	275,579,153	239,949,992
SF Fund-long term	19.00	81,750,000	30,375,000
Bank Loan-Non Current Portion	21.00	8,333,334	41,666,667
Total Non Current Liabilities		<u>365,662,487</u>	<u>311,991,659</u>
Current liabilities			
DANIDA-ASPS II Loan Fund-Current Portion	20.02	28,700,000	28,700,000
Bank Loan-Current Portion	21.00	57,133,348	33,333,340
PKSF Fund-short term	22.00	342,037,501	381,441,670
SF Fund- short term	23.00	25,237,500	55,675,000
Current Account with CODEC Project	24.00	11,201,854	20,858,197
Members Savings	25.00	1,181,294,321	878,272,829
Accounts Payable	26.00	37,868,926	22,993,193
Loan Loss Provision	27.00	124,733,899	102,838,188
Other Liabilities	28.00	150,802,315	157,303,903
Provision for Income Tax	29.00	2,001,896	2,683,229
Provision for Expenses	30.00	6,775,847	7,267,044
Total Current Liabilities		<u>1,967,787,407</u>	<u>1,691,366,593</u>
TOTAL FUND & LIABILITIES		<u><u>3,513,150,097</u></u>	<u><u>2,985,070,330</u></u>

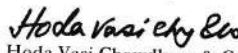

The accompanying notes form an integral part of the financial statements.


Treasurer-CODEC-EC


Sr. Director- Finance & Administration


Executive Director

Chattogram,


Hoda Vasi Chowdhury & Co
Chartered Accountants


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

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



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


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,


Hoda Vasi Chowdhury & Co
Chartered Accountants


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

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount BDT				
Balance as on 01 July, 2017	228,745,318	403,852,773	24,908,237	657,506,328
Addition during the year	-	40,659,560	3,885,144	44,544,703
Balance as on 30 June, 2018	228,745,318	444,512,332	28,793,381	702,051,031
Balance as on 01 July, 2018	228,745,318	444,512,332	28,793,381	702,051,031
Addition during the year	-	124,122,565	13,253,725	137,376,290
Balance as on 30 June, 2019	228,745,318	568,634,897	42,047,106	839,427,321

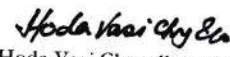

The accompanying notes form an integral part of the financial statements.


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,


Hoda Vasi Chowdhury & Co
Chartered Accountants


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

	30-Jun-2019 Taka	30-Jun-2018 Taka
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Generation From Operation	(32,715,115)	129,627,044
Net Cash Inflow/(Outflow) from Operating Activities	<u>(32,715,115)</u>	<u>129,627,044</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Non-current Assets	(9,572,370)	(20,750,054)
Acquisition of Intangible Assets	(300,000)	(2,020,000)
Net Cash (used by)/ provided by Investing Activities	<u>(9,872,370)</u>	<u>(22,770,054)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
CODEC Fund	(1,144,610)	(6,168,767)
Reserve Fund	13,253,725	3,885,144
Unutilized Donor Fund	(15,326,277)	18,620
Fixed Assets Fund	(24,809,848)	(3,620,368)
PKSF Fund-long term	35,629,161	(1,775,008)
SF Fund-long term	51,375,000	12,937,500
DANIDA-ASPS II Loan Fund-long term	-	(3,875,000)
Bank Loan-Non-current portion	(33,333,333)	41,666,667
Bank Loan-Current portion	23,800,008	33,333,340
Net Cash (used by)/provided by Financing Activities	<u>49,443,826</u>	<u>76,402,128</u>
Net increase / (decrease) in cash and equivalents	6,856,341	183,259,118
Opening Cash & Cash Equivalents	267,018,451	83,759,333
Closing Cash and Cash equivalents	<u>273,874,792</u>	<u>267,018,451</u>

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


Treasurer-CODEC-EC


Sr. Director-Finance & Administration


Executive Director

Chattogram,

Hoda Vasi Chowdhury & Co
Hoda Vasi Chowdhury & Co
Chartered Accountants
Shubon

A.01 Cash Generation From Operation
 Excess/ (Deficit) of income over expenditure
Adjustment to reconcile Net Income to net Cash:
 Depreciation charge
 Amortization of intangible assets
 Disposal of Non Current Assets
 (Increase)/Decrease in Investment with Banks
 (Increase)/Decrease in Loan Port Folio
 (Increase)/Decrease in Advances & Prepayments
 (Increase)/Decrease in Other Receivable
 (Increase)/Decrease in Advance income tax
 Increase/(Decrease) in PKSF Fund-short term
 Increase/(Decrease) in SF Fund- short term
 Increase/(Decrease) in Current Account with CODEC Project
 Increase/(Decrease) in DANIDA-ASPS II Loan Fund-short term
 Increase/(Decrease) in Members Savings
 Increase/(Decrease) in Accounts Payable
 Increase/(Decrease) in Loan Loss Provision
 Increase/(Decrease) in Other Liabilities
 Increase/(Decrease) in Provision for Income Tax
 Increase/(Decrease) in Provision for Expenses

	30-Jun-2019 Taka	30-Jun-2018 Taka
	226,015,137	133,255,222
	12,341,643	17,817,462
	655,000	1,010,000
	-	516,852
	(38,510,983)	21,188,452
	(496,006,495)	(318,579,457)
	7,508,850	(12,795,836)
	2,827,521	(87,987,888)
	(166,593)	429,318
	(39,404,169)	100,900,009
	(30,437,500)	5,734,921
	(9,656,344)	8,397,017
	-	(10,175,000)
	303,021,492	194,914,792
	14,875,733	15,974,473
	21,895,711	25,729,374
	(6,501,588)	31,471,165
	(681,333)	483,229
	(491,197)	1,342,938
	(32,715,115)	129,627,044



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

1 Background of the Organization:

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

CODEC is a national NGO registered with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. Section 5 of the said Ordinance read together with Rule 6 of the Foreign Donations (Voluntary Activities) Regulations Rule 1978 stipulated the requirements of maintenance of books and accounts as per requirement.

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

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

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

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

1.1 Mandate:

CODEC as an organization is committed to development, CODEC takes the pride in being pioneer in representing the coastal and riverine community in general and fishing communities in particular. There 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:

a. Name of the Organization:

Community Development Centre (CODEC)

b. Starting Date of the Organization:

01 October, 1985.

c. Legal Form of the Organization:

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

d. Registered Office of the Organization:

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

e. Membership & Registration with International Networking Bodies:

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

f. Behavioral Code, Organizational Policy & Manual are CODEC HR Manual & Service Rules, CODEC Code of Conduct, CODEC Financial Manual, CODEC Micro-Finance Manual, CODEC Procurement Policy, CODEC Child Protection Policy, CODEC Gender Policy, CODEC Monitoring Policy, CODEC Environment Policy, CODEC Cost Share Policy

g. Grant Compliance

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

i. NGO Bureau

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



ii. Government

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

iii. Donor

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

iv. International Standards

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

v. CODEC Executive Committee

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

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

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

vi. Date of Last AGM held:

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

vii. Statutory Auditor

For Last Year (2017-2018):

A.Qasem & Co.

Chartered Accountants

A member firm of Ernst & Young Global (EY)

For Current Year (2018-2019):

Hoda Vasi Chowdhury & Co.

Chartered Accountants

viii. Others

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



15 Project(s) Information:

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

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



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
22	URBAN	Provision of Basic Social Service for Children , pregnant and lactating women and adolescent girls	UNICEF
23	EPASIIAEP	Expanding the Protected Area System to Incorporate Important Aquatic Ecosystem Project	UNDP
24	CREL	Climate Resilient & Ecosystem & Livelihood	Winrock International
25	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM
26	UCCR	"Building Resilient Urban Communities (BRUC) - Asia"	OXFAM
27	PNSASS	Promotion of Nutrition Sensitive Agri-Aquaculture for Social Sustainability	World Fish
28	IGA-SHONGLAP	Income Generating Activities-Songlap	Stromme Foundation (Project Closed)
29	STAB	The salt solution in Bangladesh	ICCO Corporation
30	SEEDS	Socio Economic Empowerment with Dignity & Sustainability	Stromme Foundation (Project Closed)
31	SMART	Security Market Access Right and Transparency	ICCO Cooperation
32	ECOFISH	Enhance Costal Fisheries Activities	World Fish
33	EYW	Empower Youth for Work	OXFAM
34	NoboJatra	To improve gender equitable food security, nutrition and resilience of vulnerability people in Bangladesh	Funded by USAID, Lead by World vision, Winrock International and UN World Food Program
35	SAFETI	Safe Aqua Farming for Economic & Trade Improvement Bangladesh	Winrock International
36	CTC-C	CODEC Training Centre- Chittagong	CODEC
37	CTC-P	CODEC Training Centre- Patuakhali	CODEC
38	CTC-B	CODEC Training Centre- Bagerhat	CODEC



2 Basis of preparation of Consolidated Financial Statements

2.1 Basis of Accounting

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

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

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

2.2 Reporting Period

These Consolidated Financial Statements has been prepared for the period from 01 July, 2018 to 30 June, 2019.

2.3 Functional and Presentation Currency

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

2.4 Use of Estimates and judgments

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

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

2.5 Materiality and aggregation

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

Financial statements result from processing large numbers of transactions or other events that are aggregated in function.

2.6 Off-setting

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



2.7 Comparative information

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

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

3 Summary of Significant Accounting Policies

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

3.1 Currencies

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

3.2 Revenue Recognition

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

a) Grants received from Donors

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

b) Service Charges on Micro finance Operation

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

SL No.	Particulars	% of Service Charge
1	Jagoron/ RMC Loan	25.00%
2	Agrosor/ ME Loan	25.00%
3	Buniad/ UP Loan	20.00%
4	Sufolon	24.00%
5	Sahos/ DMF	8.00%
6	KGF (Sufolon)	24.00%
7	IGA	25.00%
8	Asset Creation	25.00%
9	Livelihood	25.00%



c) Interest Income

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

d) Training Centre Operation income

Training Centre operation income consists of the following income:

i. Tuition/Training

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

ii. Rental Income

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

iii. Agricultural product sales

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

iv. Income from meal & others

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

v. Income from Partial Cost

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

vi. Miscellaneous Income

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

e) Non Operational Income

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

f) Other Income

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

3.3 Expenditure

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



i. **Bank Charges or Interest Expense**

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

ii. **Organization Contribution**

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

iii. **Program Expenses**

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

iv. **Interest paid on Savings**

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

3.4 Statement of Financial Position

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

• **Assets**

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

• **Liabilities**

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

3.5 Cash Flow

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

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

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



3.6 Property, Plant & Equipment

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

i. Recognition

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

ii. Depreciation

The organization depreciated its fixed assets on reducing balance method.

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

iii. Disposal or Transfer of fixed assets

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

iv. Insurance of Fixed Asset

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

3.7 Intangible Assets

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

3.8 Provision

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



4 Significant organization policy

i. Cash control & Operation

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

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

Maximum limit for cash payment is BDT 10,000. Payment exceeding BDT10,000 should be made by account payee cheque. In case of emergency & disaster program maximum limit for cash payment is up to BDT 100,000 subject to approve of Executive Director or his authorized person.

ii. Bank operation & Transaction

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

iii. Advance Policy

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

iv. Loan Portfolio

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

Rural Microcredit Loan (Jagoron)

The category includes all the loans, which are to be repaid within 12 months from the date of disbursement in 46 weekly installments. Rate of service charges: 25% declining rate and Loan ceiling: BDT 5,000-50,000

Entrepreneurs Loan (Agrosor)

CODEC target group mainly encompasses the people, who are engaged in fishing, fish processing, fish trading and other small business related activities in the costal and riverine areas. These people have leadership qualities but insufficient financing support is the obstacle to pursue their respective trades. Entrepreneur loans are provided to these classes of people. Such loans to be repaid within 24 months from the date of disbursement in weekly and monthly disbursement. Rate of service charges: 25% declining rate and Loan ceiling: BDT 51,000-10,00,000

Ultra poor Loans (Buniad)

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



SHAHOS and RESCUE Loans

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

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

SUFALON (Agricultural Loan)

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

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

KGF Sufolon loan

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

Agriculture Loan

This loan is provided to marginalized farmers at a declining service charge of 25% with the view to support cereal crop cultivation, seasonal farming, dairy or cattle rearing, fish culture, the purchase of agricultural machineries or any agriculture related activities. The loan ceiling is maximum BDT 30,000 with 10 lacs, can be taken individuals or as group 12-months duration. Repayment is through weekly, bi-monthly, or monthly installments.

Assets Creation loan

This loan is exclusive for purchase home appliances and assets creation. The loan ranges up to Tk.30,000. Repayment within 12 months and service charge 25 %(declining rate) per year.

Livelihood loan

This loan is exclusively disbursed for Livelihood improvement. The loan ranges from Tk. 5,000-30,000. Repayment within 12 months and service charge 8%(declining rate) per year.

v. Provision for loan losses policies

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



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

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

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

Loans Written off

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

vi. Policy on Loan to Beneficiaries

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

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

vii. Policy on Savings Collection

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

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



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

(iii) The collected savings will be deposited the bank on the same day.

(iv) interest is calculated @ 6% of the average of monthly opening and closing balances of respective member's saving.

viii. Motorcycle loan

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

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

ix. Investment

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

Employees' Provident Fund

CODEC maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the elected Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. CODEC also contributes equal amount of the employees' contribution to the fund each month. As on 30 June 2019, the fund balance arrived BDT 96,791,350. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a external Chartered Accountants Firm.



Employees' Gratuity Fund

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-two month basic salary for each completed year in employment (based on last basic salary). Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed two-year service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed ten years uninterrupted service the gratuity is disbursed at the rate of one and half month basic salary for each completed years, based on the final salary drawn. After the employee has completed twenty years uninterrupted service the gratuity is disbursed at the rate of two-month basic salary for each completed year, based on the final salary drawn. As on 30 June 2019, the fund balance arrived BDT 87,668,424. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by a external Chartered Accountants Firm.

Group Insurance Trust Fund

All regular employees and project employees are covered by the CODEC Group Life Insurance scheme maintained through CODEC Officers and Staff Group Insurance Trust Fund. The insurance premium will be paid by the respective program/project directly to the CODEC Insurance Trust Fund. The insurance will cover the Life and Accidental & Health (Critical illness) of CODEC employees. The premium rate will be Tk 7 per thousand against Life Insurance and Tk 3 per thousand against Accidental & Health (Critical illness) insurance and an aggregated Tk 10 per thousand/per year against total package. As on 30 June 2019, the fund balance arrived BDT 70,664,604. Income earned from the investment is credited to the fund accounts and this fund is audited every year by a external Chartered Accountants Firm.

CODEC Medical Fund

CODEC has introduced a medical support scheme for personnel of CODEC. This Scheme called "CODEC Officers and staff Medical Trust Fund". All level of staffs may avail this Scheme by paying fees Tk 1,250 per year. Against the abovementioned amount, individual employees may claim actual medical treatment cost upto 350,000/- per year. As on 30 June 2019, the fund balance arrived BDT 6,750,482. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by external Chartered Accountants Firm.

CODEC Special Savings Fund

CODEC has introduced a Savings scheme for personnel of CODEC. This Scheme called "CODEC Officers and staff Savings Trust Fund". It has been started from July 2017. All level of staffs may avail this Scheme. Scheme starts from Tk.500 (multiple) to maximum Tk.10,000. This scheme will be helpful for family members of staff at the time of family crisis, in a absence of staff.As on 30 June 2019, the fund balance arrived BDT 29,979,377. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by External Chartered Accountants Firm.

Taxation and VAT

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



CODEC assessment is finalized for the year 2017-18 against total income BDT 7,181,810 where CODEC paid BDT 1,714, 543.

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

Value Added Tax	BDT 18,504,895
Tax Deducted At Source	BDT 9,640,081
Tax deduction on Salary & others	BDT 4,356,511
Total	BDT 32,501,487

Prevention of Money Laundering and Terrorist Financing

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

Cost Sharing Policy

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

Accounting and Management Information System

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

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

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

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

4.1 General

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



	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
5.00 Property, Plant & Equipment			
A. Cost			
Opening balance		299,662,846	279,429,644
Add:Revaluation during the year		-	-
Add:Acquisition during the year		9,572,370	20,750,054
		<u>309,235,216</u>	<u>300,179,698</u>
Less:Disposal during the year		-	516,852
Closing Balance		<u>309,235,216</u>	<u>299,662,846</u>
B. Accumulated Depreciation			
Opening balance		91,630,299	73,812,837
Add:Depreciation charged during the year		12,341,643	17,938,604
		<u>103,971,942</u>	<u>91,751,441</u>
Add:Disposal during the year		-	121,142
Closing Balance		<u>103,971,942</u>	<u>91,630,299</u>
Written Down Value (A-B)		<u>205,263,274</u>	<u>208,032,547</u>

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

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

CODEC purchased Accounting Software Ascent Banking operated by South Tech Limited for automation of financial transaction processes of its accounting data in a systematic way to ensure required control in Micro Finance Program. It is amortized by 50% every year and during the year the useful life is over without any residual value.

7.00 Investment with Banks			
Opening balance		162,924,306	184,112,758
Add:Addition during the year		88,578,368	79,148,444
		<u>251,502,674</u>	<u>263,261,202</u>
Less:Encashment during the year		50,067,385	100,336,896
Closing Balance		<u>201,435,289</u>	<u>162,924,306</u>

A schedule of Investment is given in Annexure-B

8.00 Loan Portfolio			
Opening Balance		2,223,709,220	1,905,129,764
Add:Loan disbursed during the year		4,817,174,000	4,082,896,078
		<u>7,040,883,220</u>	<u>5,988,025,842</u>
Less:Loan Recovered during the year		4,321,167,505	3,764,316,621
Closing Balance		<u>2,719,715,715</u>	<u>2,223,709,220</u>

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

9.00 Advance Income Tax			
Opening Balance		3,375,171	3,804,489
Add:Addition during the year		1,929,526	1,687,098
		<u>5,304,697</u>	<u>5,491,587</u>
Less:Adjusted during the year		1,762,933	2,116,417
Closing Balance		<u>3,541,764</u>	<u>3,375,171</u>



	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
10.00 Advances & Prepayments			
CODEC Fund		45,500	-
MFP		19,537,956	25,973,620
MSDC		27,000	-
MAITREE		-	5,000
Tarun Alo		-	24,266
EPRC(UNHCR)		181,536	89,752
ARMP(School Feeding)		-	4,000
UMN		20,000	18,500
CLS		-	187,498
CFS		50,000	-
Nobo-Jatra		3,737	-
SAFETI		144,200	-
CTC-Chattogram		580,502	952,100
CTC-Patuakhali		130,080	584,988
CTC-Bagerhat		46,299	33,137
		20,766,810	28,275,660
11.00 Other Receivable			
MFP		22,347	1,043,594
ASPS- II		86,359,174	85,595,874
READ		-	6,940
MAITREE		4,000	4,000
ARMP(School Feeding)		-	2,489,135
UMN		-	45,000
STAB		-	100,000
SEEDS		-	3,091
CTC-Chattogram		206,543	654,391
CTC-Patuakhali		1,215,237	641,385
CTC-Bagerhat		90,152	141,563
		87,897,453	90,724,974
12.00 Cash and Cash Equivalents			
Cash in Hand		1,947,407	7,357,410
Cash at Bank	12.01	271,927,385	259,661,041
		273,874,792	267,018,451
12.01 Cash at Bank			
STD A/C		269,517,005	238,256,379
Current A/C		2,410,380	21,404,662
		271,927,385	259,661,041

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

13.00 Capital Fund			
CODEC Fund	13.01	228,745,319	228,745,319
Accumulated Surplus/(Deficit)	13.02	568,634,896	444,512,334
		797,380,215	673,257,653
13.01 CODEC Fund			
Microfinance Program		182,426,845	182,426,845
CODEC Training Centre, Chattogram		13,426,477	13,426,477
CODEC Training Centre, Patuakhali		14,779,896	14,779,896
CODEC Training Centre, Bagerhat		18,112,101	18,112,101
		228,745,319	228,745,319

Microfinance Program

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

CODEC Training Centre, Chattogram

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

CODEC Training Centre, Patuakhali

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

CODEC Training Centre, Bagerhat

The fund of CODEC Training Centre, Bagerhat consists of total fund Strome Foundation, CODEC SF DLF & CODEC Own Fund.



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
13.02 Accumulated Surplus/(Deficit)		
Opening Balance	444,512,334	403,852,774
Net Surplus/ (Deficit) during the year	125,267,172	46,828,328
DMF Fund	-	3,827,580
Prior year adjustment	(7,030,970)	-
Depreciation on revaluation surplus	26,654,793	-
Program Support Expense	(7,514,708)	(6,111,204)
Transfer to Reserve Fund	(13,253,725)	(3,885,144)
Closing Balance	568,634,896	444,512,334
14.00 Reserve Fund		
Opening Balance	28,793,381	24,908,237
Add:Addition during the year	13,253,725	3,885,144
	42,047,106	28,793,381
Less:Adjustment during the year	-	-
Closing Balance	42,047,106	28,793,381
Reserve fund which has been made during the year are created as per Microcredit Regulatory Authority (MRA) Act-2010, Section- 20 based on Accumulated Surplus of Microfinance Programme.		
15.00 DANIDA ASPS II Fund		
ASPS-II	78,651,795	78,651,795
	78,651,795	78,651,795
16.00 Unutilized Donor Fund		
Opening Balance	93,332,643	6,887,130
Net Surplus/ (Deficit) during the year	100,747,963	86,426,893
Fund transfer to donor	(10,630,084)	-
Prior year adjustment	(4,696,193)	18,620
Closing Balance	178,754,329	93,332,643
17.00 Fixed Asset Fund		
Opening Balance	107,676,606	111,296,974
Add:Addition during the year	5,070,119	515
	112,746,725	111,297,489
Less:Adjusted during the year	29,879,967	3,620,883
Closing Balance	82,866,758	107,676,606
18.00 PKSF Fund-long term		
Opening Balance	239,949,992	241,725,000
Add:Received during the year	420,500,000	392,000,000
	660,449,992	633,725,000
Less:Transferred to PKSF-short term	384,870,839	393,775,008
Closing Balance	275,579,153	239,949,992

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

PKSF Outstanding Loan:

Jagoron	100,950,000	91,000,000
Agroshor	116,450,000	99,000,000
Buniad	22,499,992	14,166,661
IGA	27,600,000	14,800,000
Livelihood	312,500	200,000
Asset Creation	266,661	783,331
Shahos	7,500,000	20,000,000
	275,579,153	239,949,992

Fund received from PKSF for the purpose of above projects along with service 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%



	Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
19.00 SF Fund-long term			
Opening Balance		30,375,000	17,437,501
Add: Received during the year		45,000,000	65,000,000
Add: Transferred from SF-short term		6,375,000	-
		81,750,000	82,437,501
Less: Transferred to SF-short term		-	50,875,000
Less: Adjustment during the year		-	1,187,501
Closing Balance		81,750,000	30,375,000

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

20.00 DANIDA-ASPS II Loan Fund-long term

20.01 Non -current Portion

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

20.02 Current Portion

Opening Balance	28,700,000	38,875,000
Add: Transfer from DANIDA-ASPS II Non-current Loan	-	3,875,000
	28,700,000	42,750,000
Less: Payment made during the year	-	14,050,000
Closing Balance	28,700,000	28,700,000

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

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

21.00 Bank Loan

Non -current Portion (Note-21.01)	8,333,334	41,666,667
Current Portion (Note-21.01 & 21.02)	57,133,348	33,333,340
	65,466,682	75,000,007

21.01 DBBL Loan Fund

Non -current Portion

Opening Balance	41,666,667	-
Add: Received during the year	-	100,000,000
	41,666,667	100,000,000
Less: Transfer to DBBL Current Loan	33,333,333	58,333,333
Closing Balance	8,333,334	41,666,667

Current Portion

Opening Balance	33,333,340	-
Add: Transfer from DBBL Non-current Loan	33,333,333	58,333,333
	66,666,673	58,333,333
Less: Payment made during the year	33,333,325	24,999,993
Closing Balance	33,333,348	33,333,340

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

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

21.02 AB Bank Ltd-Short term

Opening Balance	-	-
Add: Received during the year	23,800,000	-
	23,800,000	-
Less: Payment made during the year	-	-
Closing Balance	23,800,000	-



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
22.00 PKSF Fund-short term		
Opening Balance	381,441,670	280,541,661
Add:Received during the year	384,870,839	393,775,008
	766,312,509	674,316,669
Less:Paid during the year	424,275,008	292,874,999
Closing Balance	342,037,501	381,441,670

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

The projects name and their outstanding balance are outlined below:

PKSF Outstanding Loan

Sufalon	30,000,000	50,000,000
KGF	20,000,000	30,000,000
Jagoron	108,500,000	123,500,000
Agroshor	116,000,000	122,500,000
Buniad	38,333,331	41,250,003
IGA	14,800,000	8,300,000
Livelihood	412,500	350,000
Asset Creation	1,491,670	541,668
Shahos	12,500,000	5,000,000
	342,037,501	381,441,671

23.00 SF Fund- Short Term

Opening Balance	55,675,000	49,940,079
Add:Received during the year	-	51,125,000
	55,675,000	101,065,079
Less:Transferred to long term SF Fund	6,375,000	
Less:Adjusted during the year	24,062,500	45,390,079
Closing Balance	25,237,500	55,675,000

24.00 Current Account with CODEC Projects

Opening Balance	20,858,197	12,461,180
Add:Addition during the year	22,270,535	24,151,875
	43,128,732	36,613,055
Less:Adjusted during the year	31,926,878	15,754,858
Closing Balance	11,201,854	20,858,197

25.00 Members Savings

Opening Balance	878,272,829	683,358,037
Add:Deposited during the year	1,042,994,684	774,171,168
	1,921,267,513	1,457,529,205
Less:Drawn during the year	739,973,192	579,256,376
Closing Balance	1,181,294,321	878,272,829

Composition of Member Savings:

Member Saving are collected in three different criterias named as **Compulsory, Voluntary and Team Savings** under **Microfinance Programme and IGA Songlap.**

Compulsory

Jagoron	548,002,262	418,489,398
Agrosor	259,201,067	169,253,380
Buniad	23,582,560	18,158,597
	830,785,889	605,901,375

Voluntary

Jagoron	92,445,805	105,461,788
Agrosor	21,457,415	21,810,834
Buniad	8,240,392	15,190,020
	122,143,612	142,462,642

Term Savings

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

	19,110	19,110
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	1,181,294,321	878,272,829
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In Regular voluntary savings of Microfinance Programme, members deposit a fixed amount in a regular weekly basis. Savings account holder can withdrawn the deposit amount with interest when he/she permanently dropout of the somity. In other hand a loanee member can withdrawn 70% saving to adjust loan.



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
26.00 Accounts Payable		
Opening Balance	22,993,193	7,018,719
Add: Addition during the year	72,088,579	25,194,941
	95,081,772	32,213,660
Less: Adjusted during the year	57,212,846	9,220,468
Closing Balance	37,868,926	22,993,193
27.00 Loan Loss Provision		
Opening Balance	102,838,188	77,108,814
Add: Provision made during the year	26,819,764	25,729,208
	129,657,952	102,838,022
Less: Adjusted during the year	4,924,053	(166)
Closing Balance	124,733,899	102,838,188
CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).		
28.00 Other Liabilities		
Opening Balance	157,303,903	125,832,738
Add: Addition during the year	62,920,927	66,001,317
	220,224,830	191,834,055
Less: Adjusted during the year	69,422,515	34,530,152
Closing Balance	150,802,315	157,303,903
29.00 Provision for Income Tax		
Opening Balance	2,683,229	2,200,000
Add: Provision for current year tax	1,855,747	2,683,229
Add: Under Provision of previous year tax	-	425,324
	4,538,976	5,308,553
Less: Adjusted during the year	2,537,080	2,625,324
Closing Balance	2,001,896	2,683,229
30.00 Provision for Expenses		
Opening Balance	7,267,044	5,924,106
Add: Provision made during the year	2,828,425	3,684,380
	10,095,469	9,608,486
Less: Adjusted during the year	3,319,622	2,341,442
Closing Balance	6,775,847	7,267,044
31.00 Grants received from Donors (Project Wise)		
CODEC Fund	56,633,484	51,227,662
MFP	-	12,653,820
MSDC	11,906,782	-
READ	6,469,793	31,369,800
MAITREE	750,000	1,252,400
CLC	47,683	43,341
Tarun Alo	4,180,733	6,904,626
EPRC(SCI)	-	16,887,251
EPRC(UNHCR)	326,714,542	141,736,837
EPRC(MORA)	-	7,827,578
ARMP(School Feeding)	48,263,016	13,116,695
UMN	205,736,594	127,076,789
PREDFC	2,855,846	-
CFS	142,101,081	71,187,032
Notun Alo	10,569,065	8,693,048
RCAHCBD	-	3,207,329
URBAN	10,481,077	-
EPASIAEP	31,757,469	-
CREL	9,889,436	33,525,621
ELNHA	5,424,243	12,022,950
UCCR	1,941,500	-
PNSASS	11,843,545	-
STAB	15,078,304	9,272,106
SEEDS	11,795,097	9,854,503
SMART	6,282,451	4,189,849
ECOFISH	12,425,500	11,769,861
EYW	12,203,189	12,653,191
Nobo-Jatra	110,015,131	145,990,480
SAFETI	13,247,753	10,313,590
	1,068,613,314	742,776,360



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
32.00 Service Charges on MF Operation		
Micro Finance Program	540,526,627	438,801,098
CBOs NGOs (MF)	11,000	33,000
	<u>540,537,627</u>	<u>438,834,098</u>
33.00 Interest Income		
CODEC Fund	3,306,524	1,702,908
MFP	7,479,314	2,917,203
ASPS- II	140,670	1,920,536
CBOs NGOs(MF)	13,199	95,437
MSDC	33,338	-
READ	9,648	37,388
MA'TREE	25,151	15,816
CBOs NGOs(Edu & Songlap)	-	2,733
CLC	590	333
Tarun Alo	-	1,072
EPRC(SCI)	-	111,829
EPRC(UNHCR)	2,994,172	1,091,366
EPRC(MORA)	-	27,402
UMN	908,750	495,852
CFS	-	5,654
Notun Alo	9,613	3,650
SPRING	-	15
EPASIAEP	66,125	-
IGA-Songlap	44,037	36,183
STAB	36,003	67,059
SEEDS	15,528	53,576
SMART	50,434	87,588
ECOFISH	13,189	-
Nobo-Jatra	175,621	289,248
SAFETI	24,274	23,600
CTC-Chattogram	666,869	322,052
CTC-Patuakhali	551,461	504,048
CTC-Bagerhat	480,015	402,719
	<u>17,044,525</u>	<u>10,215,276</u>
34.00 Training Centres operation Income		
CTC-Chattogram	1,549,011	7,382,168
CTC-Patuakhali	8,707,439	6,844,603
CTC-Bagerhat	5,681,805	4,133,321
	<u>15,938,255</u>	<u>18,360,092</u>
35.00 Other Income		
CODEC Fund	546,610	481,457
MFP	3,991,178	5,635,906
CBOs NGOs(MF)	83,181	241,515
READ	-	118,050
ARMP(School Feeding)	690,099	75,337
CLS	3,995	-
CFS	-	819,120
CTC-Chattogram	669,158	564,825
CTC-Patuakhali	66,528	34,420
CTC-Bagerhat	59,964	42,360
	<u>6,110,813</u>	<u>8,012,990</u>
36.00 Core Operating Expenses		
CODEC Fund	52,898,802	49,386,785
	<u>52,898,802</u>	<u>49,386,785</u>
37.00 Micro Finance Program		
Micro finance	434,714,800	408,076,300
ASPS-II	101,469	9,651,141
CBOs NGOs (MF)	10,757	266,958
	<u>434,827,026</u>	<u>417,994,399</u>



Note(s)	30-Jun-2019 Taka	30-Jun-2018 Taka
38.00 Education Program		
MSDC	11,145,597	-
READ	12,222,776	33,545,023
MAITREE	789,159	1,218,197
CBOs-NGOs Education & Songlap	840	1,603,984
CLC	1,784	47,629
Tarun Alo	6,045,602	6,287,055
EPRC (SCI)	-	19,691,368
EPRC (UNHCR)	284,384,552	89,120,701
EPRC (MORA)	-	7,140,098
ARMP	51,522,810	11,426,485
UMN	210,228,975	100,022,461
	576,342,095	270,102,981
39.00 Rights & Legal Service Program		
CLS	-	3,420
PREDFC	2,478,019	-
CFS	92,410,924	73,107,204
	94,888,943	73,110,624
40.00 Health & Nutrition Program		
Notun Alo	10,185,178	7,127,432
Spring	-	1,138
	10,185,178	7,128,570
41.00 Environment & Climate Change Program		
RCAHCB	-	3,207,329
URBAN	10,481,077	-
EPASIAEP	30,915,934	-
CREL	1,775,982	36,681,898
ELNHA	7,937,634	10,167,224
UCCR	2,320,473	-
	53,431,100	50,056,451
42.00 Livelihoods/Income Generating Program		
PNSASS	10,633,460	-
IGA-Shonglap	9,499	8,242
STAB	14,639,512	7,498,533
SEEDS	9,907,935	15,325,158
SMART	4,526,665	8,047,605
ECOFISH	12,406,630	11,418,949
EYW	12,948,737	10,131,887
Nobo-Jatra	102,070,060	133,960,030
SAFETI	14,342,717	9,041,834
	181,485,215	195,432,237
43.00 Training Centre & Capacity Development Program		
CTC-Chattoqram	3,814,127	6,587,614
CTC-Patuakhali	7,123,330	7,371,126
CTC-Bagerhat	5,377,834	5,089,577
	16,315,291	19,048,318



Community Development Centre (CODEC)
Property, Plant & Equipment
As at 30 June, 2019

A. Cost

Particulars	Cost			Accumulated Depreciation			Written Down Value as at 30 June, 2019
	Opening Balance as at 01 July 2018	Addition During the Year	Disposal During the Year	Closing Balance as at 30 June, 2019	Opening Balance as at 01 July 2018	Charged During the Year	
Land	30,920,676	-	-	30,920,676	-	-	30,920,676
Building	93,300,775	2,650,277	-	95,951,052	40,654,535	4,464,831	50,831,686
Furniture & Fixture	7,368,951	570,781	-	7,939,732	3,888,811	394,378	3,656,543
Office/Electrical Equipment	9,113,671	1,316,856	-	10,430,527	5,461,454	780,969	4,188,104
Vehicle/Motorcycle	26,390,571	3,037,906	-	29,428,477	9,009,848	3,456,161	16,971,468
Computer & Accessories	3,682,213	1,996,550	-	5,678,763	1,286,069	833,853	3,538,841
Total	170,776,857	9,572,370	-	180,349,227	60,291,716	9,950,191	110,107,319

B. Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2019
	Opening Balance as at 01 July 2018	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2019	Opening Balance as at 01 July 2018	Charged During the year	
Land	77,629,500	-	-	77,629,500	-	-	77,629,500
Building	28,227,619	-	-	28,227,619	12,573,764	1,561,976	14,135,740
Furniture & Fixture	5,063,251	-	-	5,063,251	4,316,997	74,625	4,391,622
Office/Electrical Equipment	2,233,193	-	-	2,233,193	2,051,373	18,182	2,069,555
Vehicle/Motorcycle	6,603,000	-	-	6,603,000	3,961,800	528,240	4,490,040
Computer & Accessories	9,129,427	-	-	9,129,427	8,434,648	208,433	8,643,081
Total	128,885,990	-	-	128,885,990	31,338,582	2,391,456	95,155,952

C. Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2019
	Opening Balance as at 01 July 2018	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2019	Opening Balance as at 01 July 2018	Charged During the Year	
Land	108,550,176	-	-	108,550,176	-	-	108,550,176
Building	121,528,394	2,650,277	-	124,178,671	53,228,299	6,026,807	64,923,565
Furniture & Fixture	12,432,202	570,781	-	13,002,983	8,205,808	469,003	4,328,172
Office/Electrical Equipment	11,346,864	1,316,856	-	12,663,720	7,512,827	799,151	4,351,742
Vehicle/Motorcycle	32,993,571	3,037,906	-	36,031,477	12,962,648	3,984,401	19,084,428
Computer & Accessories	12,811,640	1,996,550	-	14,808,190	9,720,717	1,062,283	4,025,190
Total	209,662,847	9,572,370	-	309,235,217	91,630,298	12,341,644	205,263,274

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



Community Development Centre (CODEC)
Statement of Investment on FDR
As at 30 June, 2019

Annexure-B

Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2018	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Encashment/Transfer during the year	Principal Balance as at 30 June, 2019	
CODEC Fund	18312000350	Dhaka Bank Ltd.	6,148,897	-	342,445	34,245	2,500,000	305,701	-	6,454,397	
	1295040003908	Dutch Bangla Bank Ltd.	21,362,426	-	1,174,933	117,493	-	1,057,440	-	22,419,865	
	31550000519	Bank Asia Ltd.	7,933,647	-	482,370	48,237	2,500,000	431,633	-	8,365,280	
	3551219	AB Bank Ltd.	5,000,000	-	512,500	51,250	5,000,000	456,250	-	5,456,250	
	0289119/41327984482	Mercantile Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000	
	0289120/41327984539	Mercantile Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000	
	Sub Total			40,444,969	10,000,000	2,512,248	251,225	10,000	2,251,023	-	52,695,992
	535015091	Prime Bank Ltd.	4,559,648	-	229,002	22,900	2,500	203,602	-	4,763,250	
	535015092	Bank Asm Ltd.	11,156,219	-	726,241	72,624	24,000	629,617	-	11,785,836	
	163130015869	Dhaka Bank Ltd.	11,156,219	-	726,241	72,624	24,000	629,617	-	11,785,836	
3576223	AB Bank Ltd.	3,806,310	-	247,423	24,742	2,500	220,181	-	4,026,691		
3576224	AB Bank Ltd.	5,000,000	-	-	-	-	-	-	5,000,000		
3592581	AB Bank Ltd.	5,000,000	-	-	-	-	-	-	5,000,000		
3574466	AB Bank Ltd.	23,571,672	-	26,493,713	-	-	-	-	23,571,672		
1003550006526	AB Bank Ltd.	26,493,713	-	-	-	-	-	-	26,493,713		
2355009611	Standard Bank Ltd.	4,618,248	-	240,774	24,077	2,500	167,125	-	4,832,445		
2355009612	Standard Bank Ltd.	5,000,000	-	350,000	35,000	5,000	310,000	-	5,310,000		
2355009613	Standard Bank Ltd.	5,000,000	-	350,000	35,000	5,000	310,000	-	5,310,000		
02355009802	Standard Bank Ltd.	5,000,000	-	4,500,000	191,250	19,125	5,000	167,125	-	4,667,125	
03444140001149	Standard Bank Ltd.	-	4,500,000	-	191,250	19,125	5,000	167,125	-	4,667,125	
03444140001173	One Bank Ltd.	5,000,000	-	4,500,000	191,250	19,125	5,000	167,125	-	4,667,125	
03444140001151	One Bank Ltd.	5,000,000	-	4,500,000	191,250	19,125	5,000	167,125	-	4,667,125	
03444140001162	One Bank Ltd.	5,000,000	-	4,500,000	191,250	19,125	5,000	167,125	-	4,667,125	
1295040013802	Dutch Bangla Bank Ltd.	30,000,000	-	69,067,385	6,621,585	662,159	120,500	5,838,927	50,067,385	125,135,771	
Sub Total			100,296,844	69,067,385	6,621,585	662,159	120,500	5,838,927	50,067,385	125,135,771	
CTC-Chattogram	0025347	Prime Bank Ltd.	3,193,441	-	249,478	37,422	-	212,056	-	3,405,497	
	2362460000188	First Security Islami Bank Ltd.	3,000,000	-	292,500	29,250	2,500	260,750	-	3,260,750	
	20313000006798	Dhaka Bank Ltd.	2,383,553	-	119,178	11,918	5,000	104,760	-	2,488,313	
Sub Total			8,576,994	-	661,155	78,589	5,000	577,566	-	9,154,560	
CTC-Patuakhali	3247091	AB Bank Ltd.	4,449,729	-	324,883	32,483	2,500	289,847	-	4,739,576	
	27484	Southeast Bank Ltd.	1,604,224	-	104,275	10,427	2,500	91,347	-	1,695,571	
Sub Total			6,053,953	-	429,158	42,915	5,000	381,194	-	6,435,147	
CTC-Bagerhat	06555000449	Standard Bank Ltd.	3,300,973	-	285,930	28,593	2,500	254,837	-	3,555,810	
	06555000643	Standard Bank Ltd.	2,178,694	-	161,782	16,178	2,500	143,104	-	2,321,798	
Sub Total			5,479,667	-	447,712	44,771	5,000	397,941	-	5,877,608	
Grand Total			162,924,306	79,067,385	10,743,286	1,086,802	145,500	9,310,983	50,067,385	201,435,289	



Community Development Centre (CODEC)
Statement of Loan Portfolio (Micro Finance Programme)
As at 30 June 2019

Particular	Jagoron	Agroror (ME)	Bumud	Sufolon	SAHOS & Rescue (SIDOR)	Livelihood	SAHOS	KGF	IGA	Asset Creation	Amount in BDT	
											30-Jun-19	30-Jun-18
PKSF												
Opening Balance	1,407,471,118	531,229,409	76,081,964	11,523,132	-	158,475	3,690,951	147,375	12,889,984	1,507,447	2,044,701,875	1,706,676,807
Add: Loan disbursed during the period	2,863,625,000	1,334,478,000	116,440,000	77,382,000	-	1,052,000	15,374,000	34,553,000	36,132,000	4,870,000	4,484,108,000	3,807,719,077
Less: Loan Recovered	4,271,096,118	1,865,707,409	192,321,964	88,907,152	-	1,210,475	19,264,951	34,702,375	49,024,984	6,377,447	6,528,809,875	5,514,895,884
Add/ Less: Adjustment	1,794,836,604	836,384,498	74,638,807	9,198,883	-	556,183	15,101,811	34,446,297	27,584,197	4,365,973	3,785,028,312	3,447,386,647
	(167,512,347)	(50,073,510)	(7,399,240)	(278,493)	-	(10,831)	(40,884)	(100,000)	(323,123)	(53,508)	(225,792,026)	(32,305,362)
	1,627,324,257	786,510,988	67,239,567	8,920,390	-	643,461	4,122,256	156,078	21,114,664	1,957,876	2,517,989,537	2,044,701,875
Loan outstanding	1,627,324,257	786,510,988	67,239,567	8,920,390	-	643,461	4,122,256	156,078	21,114,664	1,957,876	2,517,989,537	2,044,701,875
Movement of loan less reserve												
Net loan outstanding	1,627,324,257	786,510,988	67,239,567	8,920,390	-	643,461	4,122,256	156,078	21,114,664	1,957,876	2,517,989,537	2,044,701,875
Non-PKSF												
Particular	Jagoron	Agroror (ME)	Bumud	Sufolon	SAHOS	Livelihood	Kolporaru-SF (IGA)	Kolporaru-SF	IGA	Asset Creation	Amount in BDT	
											30-Jun-19	30-Jun-18
Opening Balance	127,957,257	26,096,785	-	523,255	-	-	444,446	3,056,497	-	-	158,078,240	135,307,572
Add: Loan disbursed during the period	256,927,000	61,977,000	-	2,453,000	-	100,000	90,000	-	6,922,000	200,000	328,669,000	268,121,000
Less: Loan Recovered	384,884,257	88,073,785	-	2,976,255	-	100,000	534,446	3,056,497	6,922,000	200,000	486,747,240	403,428,572
Add/ Less: Adjustment	213,417,341	47,992,688	-	2,396,118	-	11,272	85,176	909,856	1,154,332	39,597	266,006,380	237,064,248
	(171,466,916)	(40,081,097)	-	(80,137)	-	88,728	449,270	2,146,641	5,767,668	160,403	230,740,860	166,364,324
	(18,378,191)	(3,478,193)	-	(15,041)	-	-	-	-	(10,000)	(1,726)	(21,883,151)	(8,286,084)
	153,088,725	36,602,904	-	565,096	-	88,728	449,270	2,146,641	5,757,668	158,677	198,857,709	158,078,240
Loan outstanding	153,088,725	36,602,904	-	565,096	-	88,728	449,270	2,146,641	5,757,668	158,677	198,857,709	158,078,240
Movement of loan less reserve												
Net loan outstanding	153,088,725	36,602,904	-	565,096	-	88,728	449,270	2,146,641	5,757,668	158,677	198,857,709	158,078,240
Total PKSF and Non PKSF	1,780,412,082	823,113,892	67,239,567	9,485,486	-	732,189	4,571,526	2,302,719	26,872,332	2,116,553	2,716,847,246	2,202,780,115
* Loan Status												
PKSF												
Loan distributed- cumulative	17,430,786,862	5,806,245,280	1,021,280,500	943,653,000	15,000,000	2,015,000	101,115,000	96,555,000	78,811,561	10,709,000	25,506,471,203	21,004,111,642
No. of loan this year	90,877	13,851	4,790	5,525	-	140	2,905	1,966	1,305	272	123,631	221,649
No. of loan -Cumulative	964,179	91,246	71,300	71,931	-	217	28,587	5,937	2,031	450	1,235,918	1,112,287
Non-PKSF												
Loan distributed- cumulative	1,569,459,000	333,270,000	-	37,078,000	3,230,000	95,687	540,000	3,790,000	6,191,475	177,277	1,953,831,439	1,619,170,000
No. of loan this year	8,398	810	-	-	-	10	3	-	217	13	9,451	17,160
No. of loan -Cumulative	82,440	3,274	-	303	583	10	18	20	217	13	88,878	79,427



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

Sl. No.	Program Name	Project Name	Amount in BDT
1	Core Operating Program	CODEC Fund	-
2	Micro Finance Program	Micro Finance Program	1,886,504
3		ASPS-II	-
4		CBOs NGOs (MF)	117
5	Education Program	MSDC	9,009
6		READ	-
7		MAITREE	-
8		CBOs NGOs (Education & Songlap)	-
9		CLC	-
10		Tarun Alo	-
11	Rights & Legal Service Program	EPRC (SCI)	-
12		EPRC (UNHCR)	2,557
13		EPRC (MORA)	-
14		ARMP (School Feeding)	129
15		UMN	-
16		CLS	-
17		PREDFC	-
18	CFS	-	
19	Health & Nutrition Program	Notun Alo	3,136
20		Spring	-
21	Environment & Climate Change Program	RCAHCBD	-
22		URBAN	-
23		EPASHIAEP	-
24		CREL	-
25		ELNHIA	-
26		UCCR	1,166
27	Livelihoods/ Income generated Program	PNSASS	5,934
28		IGA-Shonglap	-
29		STAB	2,880
30		SEEDS	-
31		SMART	464
32		ECOFISH	-
33		EYW	2,011
34		Naba-Jatra	9,806
35	SAFETI	4,894	
36	Training Centre & Capacity Development Program	CTC-Chattoqram	-
37		CTC-Patuakhali	17,408
38		CTC-Bagerhat	1,392
Total			1,947,407



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

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Core Operating Program	CODEC Fund	Janata Bank Ltd.-(A/C-065)	48,400	-	48,400
		Dutch Bangla Bank Ltd.-(A/C-463)	8,724,935	-	8,724,935
		Bank Asia Ltd.-(A/C-147)	6,393,769	-	6,393,769
		Bank Asia Ltd.-(A/C-430)	6,377,130	-	6,377,130
		Sub Total	21,544,234	-	21,544,234
Micro Finance Program	Micro Finance (HO)	Sonali Bank Ltd.-(A/C/S-72)	425,348	-	425,348
		Janata Bank Ltd.-(A/C/S-23)	172,059	-	172,059
		Agrani Bank Ltd.-(A/C/S-20)	367,210	-	367,210
		Pubali Bank Ltd.-(A/C/S-456)	146,126	-	146,126
		Bank Asia Ltd.-(A/C/S-207)	142,930	-	142,930
		Dhaka Bank Ltd.-(A/C/S-1362)	43,379	-	43,379
		Rupali Bank Ltd.-(A/C/S-55)	111,859	-	111,859
		Dutch Bangla Ltd.-(A/C/S-534)	411,619	-	411,619
		Dutch Bangla Ltd.-(A/C/S-522)	746,301	-	746,301
		Exim Bank Ltd.-(A/C/S-141732)	6,958	-	6,958
		Mutual Trust Bank Ltd.-(A/C/S-10)	9,340	-	9,340
		AB Bank, Khulshi Ltd.-(A/C/S - 777258)	3,965	-	3,965
		Standard Bank Ltd.-(A/C/S-365)	100,485	-	100,485
	Micro Finance (Ctg.)	Sonali Bank Ltd. -(A/C-100.324.0000.778)	70,060	-	70,060
		Janata Bank Ltd. -(A/C-103.1000.182)	137,536	-	137,536
		Janata Bank Ltd. -(A/C-101101.009)	217,707	-	217,707
		Pubali Bank Ltd.-(A/C-419.790.100.5600)	416,245	-	416,245
		Pubali Bank Ltd.-(A/C-192.690.100.6414)	140,139	-	140,139
		Sonali Bank Ltd. -(A/C-100.324.0000.781)	12,402	-	12,402
		Pubali Bank Ltd.-(A/C-192.690.100.6057)	329,427	-	329,427
		Sonali Bank Ltd. -(A/C-240.0000.47)	283,277	-	283,277
		Sonali Bank Ltd. -(A/C-121.033000.367)	574,806	-	574,806
		Sonali Bank Ltd. -(A/C-121.0360000.42)	425,265	-	425,265
		Sonali Bank Ltd. -(A/C-200000.827)	297,801	-	297,801
		Janata Bank Ltd. -(A/C-006000.4000.407)	728,854	-	728,854
		Janata Bank Ltd. -(A/C-00.4000.395)	418,273	-	418,273
	Rupali Bank Ltd.-(A/C-1537024000009)	242,931	-	242,931	
	Agrani Bank Ltd.-(A/C-02.0000.8759.888)	145,506	-	145,506	
	Agrani Bank Ltd.-(A/C-02.0000.5845.601)	84,666	-	84,666	
	Rupali Bank Ltd.-(A/C-14200.240000.10)	288,412	-	288,412	
	Micro Finance (Noakhali)	Dutch Bangla Bank Ltd.-(A/C-250.120.00165)	267,446	-	267,446
		Sonali Bank Ltd.-(A/C-380593300529)	170,276	-	170,276
		Dutch Bangla Bank Ltd.-(A/C-250.120.0069)	180,058	-	180,058
		Sonali Bank Ltd.-(A/C-9033000705)	349,083	-	349,083
		Sonali Bank Ltd.-(A/C-2000013207)	-	-	-
		Dutch Bangla Bank Ltd.-(A/C-166.120.1934)	35,145	-	35,145
		Sonali Bank Ltd.-(A/C-38143300321)	33,410	-	33,410
		Sonali Bank Ltd.-(A/C-666000544)	453,592	-	453,592
		Sonali Bank Ltd.-(A/C-380420000641)	318,402	-	318,402
		Sonali Bank Ltd.-(A/C-9033000475)	119,815	-	119,815
		Sonali Bank Ltd.-(A/C-240000095)	-	-	-
		Dutch Bangla Bank Ltd.-(A/C-152.120.1648)	173,270	-	173,270
		Sonali Bank Ltd.-(A/C-2000423)	-	-	-
		Pubali Bank Ltd.-(A/C-310.4102000139)	276,260	-	276,260
		Rupali Bank Ltd.-(A/C-200004736)	-	-	-
		Sonali Bank Ltd.-(A/C-390211000018)	220,028	-	220,028
		Bank Asia Ltd.-(A/C-2633000376)	215,264	-	215,264
Sonali Bank Ltd.-(A/C-4000087)		714	-	714	
Dhaka Bank Ltd.-(A/C-091150000418)		239,787	-	239,787	
Sonali Bank Ltd.-(A/C-3822001009319)		203,655	-	203,655	



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

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Laxmipur)	Dutch Barla Bank Ltd.-(A/C-209.120.000.1703)	62,448	-	62,448
		Sonali Bank Ltd.-(A/C-3906.1100.000.10)	834,517	-	834,517
		Dutch Barla Bank Ltd.-(A/C-209.120.000.1584)	215,041	-	215,041
		Sonali Bank Ltd.-(A/C-391.000.1012.427)	387,062	-	387,062
		Dutch Barla Bank Ltd.-(A/C-209.120.000.1675)	395,459	-	395,459
		Bank Asia Ltd.-(A/C:6093.6000.010)	434,475	-	434,475
		Bank Asia Ltd.-(A/C:6023.6000.006)	310,790	-	310,790
		Pubali Bank Ltd.-(A/C-2125.90.100.4660)	393,005	-	393,005
		Janata Bank Ltd.-(A/C-01.000.7686.1026)	145,718	-	145,718
		Janata Bank Ltd.-(A/C-0938.103.10000.75)	782,560	-	782,560
		Sonali Bank Ltd.-(A/C-390.311.00000.27)	513,479	-	513,479
		Rupali Bank Ltd.-(A/C-270.902.0000.506)	178,978	-	178,978
		Rupali Bank Ltd.-(A/C-24000036)	339,727	-	339,727
		Sonali Bank Hazirhat-(A/C-390.72.00000.566)	527,989	-	527,989
		Sonali Bank Ltd.-(A/C-390.411.000.0005)	567,359	-	567,359
		Sonali Bank Ltd.-(A/C-390.411.000.0004)	105,223	-	105,223
		Sonali Bank Ltd.-(A/C-390.12.00000.114)	4,614	-	4,614
		Dutch Barla Bank Ltd.-(A/C-209.120.000.1662)	625,360	-	625,360
		Sonali Bank Ltd.-(A/C-390.22.0000.1322)	486,523	-	486,523
		Dutch Barla Bank Ltd.-(A/C-STD-127.120.2900)	38,905	-	38,905
	Janata Bank Ltd.-(A/C-SND-0411004000293)	298,128	-	298,128	
	Agrani Bank Ltd.-(A/C-STD-0200003376347)	253,926	-	253,926	
	Sonali Bank Ltd.-(A/C-SND-0331110000022)	136,677	-	136,677	
	Janata Bank Ltd.-(A/C-SND-0611-0320000076)	2,743	-	2,743	
	Pubali Bank Ltd.-(A/C-SND-2133102000090)	523,295	-	523,295	
	Agrani Bank Ltd.-(A/C-STD-0200002137051)	148,755	-	148,755	
	Agrani Bank Ltd.-(A/C-STD-0200006131782)	253,421	-	253,421	
	Agrani Bank Ltd.-(A/C-STD-0200011392808)	78	-	78	
	Agrani Bank Ltd.-(A/C-STD-0200004839577)	300,364	-	300,364	
	Agrani Bank Ltd.-(A/C-STD-0200003326893)	162,871	-	162,871	
	Agrani Bank Ltd.-(A/C-STD-0200001290475)	280,795	-	280,795	
	Agrani Bank Ltd.-(A/C-STD-0200001394909)	179,859	-	179,859	
	Bangladesh Krishi Bank Ltd.-(A/C-SND-03)	381,321	-	381,321	
	Agrani Bank Ltd.-(A/C-STD-200011809542)	148,778	-	148,778	
	Agrani Bank Ltd.-(A/C-STD-0200005900563)	93,373	-	93,373	
	Bangladesh Krishi Bank Ltd.-(A/C-STD-76)	5,916	-	5,916	
	Agrani Bank Ltd.-(A/C-STD-0200011959025)	1,942	-	1,942	
	Janata Bank Ltd.-(A/C-SND-0872-0320000044)	163,573	-	163,573	
	Sonali Bank Ltd.-(A/C-CA-0325102000153)	338,099	-	338,099	
	Agrani Bank Ltd.-(A/C-STD 0200003556340)	244,325	-	244,325	
	Sonali Bank Ltd.-(A/C-STD 4302110000006)	2,960	-	2,960	
	Rupali Bank Ltd.-(A/C-STD 3491024000014)	970,057	-	970,057	
	Rupali Bank Ltd.-(A/C-STD 3491024000012)	127,762	-	127,762	
	Agrani Bank Ltd.-(A/C-STD 0200003542610)	1,180	-	1,180	
	Agrani Bank Ltd.-(A/C-STD 0200003556345)	777	-	777	
Agrani Bank Ltd.-(A/C-STD 0200003542619)	254,788	-	254,788		
Agrani Bank Ltd.-(A/C-STD 0200006603040)	97,025	-	97,025		
Agrani Bank Ltd.-(A/C-STD-0200006603038)	253,010	-	253,010		
Agrani Bank Ltd.-(A/C-STD-0200005552541)	1,587	-	1,587		
Agrani Bank Ltd.-(A/C-STD-0200006436829)	616,233	-	616,233		
Agrani Bank Ltd.-(A/C-STD-0200006436828)	340,595	-	340,595		
Agrani Bank Ltd.-(A/C-STD-0200006409351)	167,732	-	167,732		
Sonali Bank Ltd.-(A/C-STD 4312110000010)	96	-	96		
Agrani Bank Ltd.-(A/C-STD 0200004286523)	30,759	-	30,759		
Agrani Bank Ltd.-(A/C-STD 0200004129770)	234,120	-	234,120		
Agrani Bank Ltd.-(A/C-STD 0200004238455)	135,484	-	135,484		
Sonali Bank Ltd.-(A/C-STD 4312110000016)	2,508	-	2,508		
Agrani Bank Ltd.-(A/C-STD 0200004025320)	271,909	-	271,909		
Agrani Bank Ltd.-(A/C-STD 0200004129759)	82,977	-	82,977		
Rupali Bank Ltd.-(A/C-STD 0000240000349)	460,206	-	460,206		
Agrani Bank Ltd.-(A/C-STD 0200005426614)	1,047	-	1,047		
Janata Bank Ltd.-(A/C-STD 0100007270482)	3,223	-	3,223		
Dutch Bangla Bank Ltd.-(A/C-STD 2181200001856)	166,461	-	166,461		
Micro Finance (Barisat)	Micro Finance (Patuakhali)	Agrani Bank Ltd.-(A/C-STD 0200003556340)	244,325	-	244,325
		Sonali Bank Ltd.-(A/C-STD 4302110000006)	2,960	-	2,960
		Rupali Bank Ltd.-(A/C-STD 3491024000014)	970,057	-	970,057
		Rupali Bank Ltd.-(A/C-STD 3491024000012)	127,762	-	127,762
		Agrani Bank Ltd.-(A/C-STD 0200003542610)	1,180	-	1,180
		Agrani Bank Ltd.-(A/C-STD 0200003556345)	777	-	777
		Agrani Bank Ltd.-(A/C-STD 0200003542619)	254,788	-	254,788
		Agrani Bank Ltd.-(A/C-STD 0200006603040)	97,025	-	97,025
		Agrani Bank Ltd.-(A/C-STD-0200006603038)	253,010	-	253,010
		Agrani Bank Ltd.-(A/C-STD-0200005552541)	1,587	-	1,587
		Agrani Bank Ltd.-(A/C-STD-0200006436829)	616,233	-	616,233
		Agrani Bank Ltd.-(A/C-STD-0200006436828)	340,595	-	340,595
		Agrani Bank Ltd.-(A/C-STD-0200006409351)	167,732	-	167,732
		Sonali Bank Ltd.-(A/C-STD 4312110000010)	96	-	96
		Agrani Bank Ltd.-(A/C-STD 0200004286523)	30,759	-	30,759
Agrani Bank Ltd.-(A/C-STD 0200004129770)	234,120	-	234,120		
Agrani Bank Ltd.-(A/C-STD 0200004238455)	135,484	-	135,484		
Sonali Bank Ltd.-(A/C-STD 4312110000016)	2,508	-	2,508		
Agrani Bank Ltd.-(A/C-STD 0200004025320)	271,909	-	271,909		
Agrani Bank Ltd.-(A/C-STD 0200004129759)	82,977	-	82,977		
Rupali Bank Ltd.-(A/C-STD 0000240000349)	460,206	-	460,206		
Agrani Bank Ltd.-(A/C-STD 0200005426614)	1,047	-	1,047		
Janata Bank Ltd.-(A/C-STD 0100007270482)	3,223	-	3,223		
Dutch Bangla Bank Ltd.-(A/C-STD 2181200001856)	166,461	-	166,461		



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

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Bagherhat-PKSF)	Sonali Bank Ltd.-(A/C-SND-2908004000395)	24,494	-	24,494	
		Sonali Bank Ltd.-(A/C-SND-2907436000541)	99,579	-	99,579	
		Sonali Bank Ltd.-(A/C-STD-110000018)	302,099	-	302,099	
		Sonali Bank Ltd.-(A/C-STD-110000041)	47,094	-	47,094	
		Bangladesh Krishi Bank Ltd.-(A/C-STD-46)	374,025	-	374,025	
		Sonali Bank Ltd.-(A/C-STD-2907436000558)	124,646	-	124,646	
		Bangladesh Krishi Bank Ltd.-(A/C-SND-06)	9,119	-	9,119	
		Sonali Bank Ltd.-(A/C-SND-2911004001192)	405,319	-	405,319	
		Sonali Bank Ltd.-(A/C-STD-0508110000093)	183,232	-	183,232	
		Sonali Bank Ltd.-(A/C-CA-2913202000724)	102,441	-	102,441	
		Agrani Bank Ltd.-(A/C-SND-0200009115830)	3,283	-	3,283	
		Sonali Bank Ltd.-(A/C-SND-2904103000046)	5,939	-	5,939	
		Sonali Bank Ltd.-(A/C-SND-2713636000297)	809	-	809	
		Rupali Bank Ltd.-(A/C-SND-2956024000017)	212,177	-	212,177	
		Sonali Bank Ltd.-(A/C-STD-2908203000033)	1,888	-	1,888	
		Sonali Bank Ltd.-(A/C-SND-2903303000047)	53,769	-	53,769	
		Sonali Bank Ltd.-(A/C-SND-2903303000050)	25,387	-	25,387	
	Sonali Bank Ltd.-(A/C-SND-2903336000066)	-	-	-		
	Bangladesh Krishi Bank Ltd.-(A/C-STD-18)	3,174	-	3,174		
	Sonali Bank Ltd.-(A/C-SND-2907433005428)	4,671	-	4,671		
	Bangladesh Krishi Bank Ltd.-(A/C-SND-03)	27,149	-	27,149		
	Sonali Bank Ltd.-(A/C-SND-2908203000052)	1,540	-	1,540		
	Dutch Bangla Bank Ltd.-(A/C-STD 279-120-67)	190,702	-	190,702		
	Sonali Bank Ltd.-(A/C-SND-2909003000043)	3,353	-	3,353		
	Sonali Bank Ltd.-(A/C-SND-2904103000047)	35,561	-	35,561		
	Sonali Bank Ltd.-(A/C-CD - 290433001685)	102,879	-	102,879		
	Sonali Bank Ltd.-(A/C-STD-047736000066)	32,132	-	32,132		
	Janata Bank Ltd.-(A/C-SND-2914003000007)	83,821	-	83,821		
	Janata Bank Ltd.-(A/C-SND-010063541596)	1,310	-	1,310		
	Agrani Bank Ltd.-(A/C-STD- 0200009870639)	3,582	-	3,582		
	Agrani Bank Ltd.-(A/C-STD- 0200010227197)	10,134	-	10,134		
	Sonali Bank Ltd.-(A/C-SND-2713603000032)	2,777	-	2,777		
	Sub Total			28,725,144	-	28,725,144
	ASPS-II	Janata Bank-STD-247		6,157,248	-	6,157,248
		Mercentile Bank Ltd.-STD-602		6,317,333	-	6,317,333
	Sub Total			12,474,581	-	12,474,581
	CBOs NGOs (MF)	Sonali Bank Ltd. - 1731		-	17,037	17,037
		Dhaka Bank Ltd.-992		232,327	-	232,327
	Sub Total			232,327	17,037	249,364



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

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Education Program	MSDC	Dhaka Bank Ltd.-467	491,304	-	491,304	
		Dhaka Bank Ltd.-10029	-	527,670	527,670	
		Sub Total	491,304	527,670	1,018,974	
	MAITREE	Bank Asta (A/C No.- 03836000056)	919,910	-	919,910	
		Sub Total	919,910	-	919,910	
	CLC	Bank Asta-(A/C. No.- 03836000119)	1,678	-	1,678	
		Sub Total	1,678	-	1,678	
	Tarun Alo	AB Bank Ltd. (A/C No.- 4108-751437-000)	-	6,907	6,907	
Sub Total		-	6,907	6,907		
Rights & Legal Service Program	EPRC (UNHCR)	Pubali Bank LTD. (A/C No.- 1016102000330)	16,658,451	-	16,658,451	
		Standard Bank Ltd. (A/C No.-02336000243)	75,952,221	-	75,952,221	
		Sub Total	92,610,672	-	92,610,672	
	ARMP (School Feeding)	Pubali Bank-A/C-294	1,440,433	-	1,440,433	
		Sub Total	1,440,433	-	1,440,433	
	UMN	AB Bank Ltd. (A/C No.- 4110-753661-430)	12,555,810	-	12,555,810	
		UMN	AB Bank Ltd. (A/C No.- 4108-754483-430)	19,038,238	-	19,038,238
		Sub Total	31,594,048	-	31,594,048	
	PREDFC	DBBL,Laxmipur Branch, A/C- 1750	377,828	-	377,828	
		Sub Total	377,828	-	377,828	
	CFS	AB Bank-A/C No.- 4108-339058-000	3,073,965	-	3,073,965	
		AB Bank-A/C No.- 4110-772797-000	47,877,541	-	47,877,541	
	Sub Total	50,951,506	-	50,951,506		
Health & Nutrition Program	Notun Alo	Janata Bank Ltd. (A/C No.- 0323004000269)	892,565	-	892,565	
		Janata Bank Ltd. (A/C No.- 0872021000635)	-	653,188	653,188	
		Janata Bank Ltd. (A/C No.- 0128001029495)	-	1,427	1,427	
		Sub Total	892,565	654,615	1,547,180	
Environment & Climate Change Program	URBAN	Southeast Bank Ltd.(AC-26799)	165,257	-	165,257	
		Sub Total	165,257	-	165,257	
	EPASHIAEP	Dutch Bangla Bank Ltd. (A/C No-7640)	822,685	-	822,685	
		Dutch Bangla Bank Ltd. (A/C No-19734)	92,739	-	92,739	
		Sub Total	915,424	-	915,424	
	ELNHA	Dutch Bangla Bank Ltd, Barishal A/C. 218.110.3718	416,073	-	416,073	
		Sub Total	416,073	-	416,073	
UCCR	DBBL,Panakhali Branch, A/C. 218-110-5481	6,538	-	6,538		
	Sub Total	6,538	-	6,538		
Livelihoods/ Income generated Program	PNSASS	Standard Bank Ltd. (A/C No.-05733000642)	-	781,888	781,888	
		Standard Bank Ltd. (A/C No.-02333002611)	-	422,263	422,263	
		Sub Total	-	1,204,151	1,204,151	
	IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	28,497	-	28,497	
		Sonali Bank Ltd.SND # 290436000255	646	-	646	
		Bangladesh Krishi Bank, SND # 05	579	-	579	
		Sonali Bank Ltd. SND # 004000351	2,122,079	-	2,122,079	
		Sonali Bank Ltd. STD # 004000191	51,317	-	51,317	
		Sonali Bank Ltd. STD # 290736000384	38,418	-	38,418	
		Sonali Bank Ltd. STD # 110000095	26,494	-	26,494	
		Sonali Bank Ltd. SND # 290336000099	44,412	-	44,412	
			Sub Total	2,312,442	-	2,312,442
		STAB	Dutch Bangla bank Ltd. (A/C No.- 2724)	2,500,737	-	2,500,737
			Dutch Bangla bank Ltd. (A/C No.- 7250)	196,657	-	196,657
	Dutch Bangla bank Ltd. (A/C No.- 1718)		156,409	-	156,409	
		Sub Total	2,853,803	-	2,853,803	
	SEEDS	Sonali Bank Ltd. (A/C No.- 004000384)	34,901	-	34,901	
		Sonali Bank Ltd. (A/C No.- 1003240000623)	20,552	-	20,552	
		Sub Total	55,453	-	55,453	
	SMART	Dutch Bangla Bank Ltd. (A/C No.- 2181200001685)	990,332	-	990,332	
		Dutch Bangla Bank Ltd. (A/C No.- 1291200002584)	1,967,950	-	1,967,950	
		Sub Total	2,958,282	-	2,958,282	
	ECOFISH	Dutch Bangla Bank Ltd, Barishal A/C 1271202872	512,876	-	512,876	
		Sub Total	512,876	-	512,876	
	EYW	Pubali Bank Ltd. (A/C No.- 1300102000309)	3,212,814	-	3,212,814	
		Sub Total	3,212,814	-	3,212,814	



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

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Livelihoods/ Income generated Program	Nabajatra	Agrani Bank Ltd-A/C #0200009558271			
	Nabajatra	Janata Bank Ltd-A/C # 0100075425541	718,936	-	718,936
	Nabajatra	Agrani Bank Ltd-A/C # 0200009560219	15,664	-	15,664
	Nabajatra	DBBL-A/C# 129-120-2668	69,194	-	69,194
	Nabajatra	Agrani Bank Ltd-A/C # 0200009739670	7,759,081	-	7,759,081
	Nabajatra	Agrani Bank Ltd-A/C # 0200009559541	28,958	-	28,958
	Sub Total		245,251	-	245,251
	SAFETI	Standard Bank Ltd. (A/C No.- 02336000241)	8,837,084	-	8,837,084
	SAFETI	Standard Bank Ltd. (A/C No.- 06536000034)	14,113	-	14,113
	Sub Total		61,459	-	61,459
Training Centre & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank Ltd. (A/C No.- 1291200000354)	75,572	-	75,572
	Sub Total		125,176	-	125,176
	CTC-Patuakhali	Dutch Bangla Bank Ltd. (A/C No.- 2181200001172)	125,176	-	125,176
	CTC-Patuakhali	Janata Bank Ltd (A/C # 0100007269310)	3,503,180	-	3,503,180
	Sub Total		189,073	-	189,073
	CTC-Bagerhat	Somali Bank Ltd. (A/C No.- 2908004000282)	3,692,253	-	3,692,253
	CTC-Bagerhat	Standard Bank Ltd. (A/C No.- 06536000028)	38,889	-	38,889
Sub Total		1,082,840	-	1,082,840	
Grand Total			269,517,005	2,410,380	271,927,385



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Statement of Details Expenditure
For the Year Ended 30 June 2019

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



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

Annexure-G

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus/(Deficit)	Taxation (Taka)	Net Surplus/ (Deficit) for the year (Taka)
CODEC	CODEC Fund	60,486,618	52,898,802	7,587,817	963,283	6,624,534
	CTC-Chattogram	2,885,038	3,814,127	(929,089)	-	(929,089)
	CTC-Patuakhali	9,325,428	7,123,330	2,202,099	635,826	1,566,273
	CTC-Bagerhat	6,221,784	5,377,834	843,950	256,638	587,312
	Sub Total	78,918,869	69,214,093	9,704,776	1,855,747	7,849,029
PKSF, DANIDA, SF, CODEC	Micro Finance Program	551,997,119	434,714,800	117,282,319	-	117,282,319
	ASPS-II	140,670	101,469	39,201	-	39,201
	Sub Total	552,137,789	434,816,269	117,321,520	-	117,321,520
Stromme Foundation	CBOs NGOs MF	107,380	10,757	96,623	-	96,623
	CBOs NGOs EDU & Shonglap	-	840	(840)	-	(840)
	Notun Alo	10,578,678	10,185,178	393,500	-	393,500
	IGA Shonglap	44,037	9,499	34,538	-	34,538
	SEEDS	11,810,625	9,907,935	1,902,690	-	1,902,690
	Sub Total	22,540,720	20,114,209	2,426,511	-	2,426,511
Save the Children International	READ	6,479,441	12,222,776	(5,743,335)	-	(5,743,335)
	EPRC	-	-	-	-	-
	Spring	99	-	99	-	99
	Sub Total	6,479,540	12,222,776	(5,743,236)	-	(5,743,236)
Ericks	MSDC	11,940,120	11,145,597	794,523	-	794,523
	Sub Total	11,940,120	11,145,597	794,523	-	794,523
PSN	Maitree	775,151	789,159	(14,008)	-	(14,008)
	Sub Total	775,151	789,159	(14,008)	-	(14,008)
Winrock International	CREL	9,889,436	1,775,982	8,113,454	-	8,113,454
	Nabajatra	110,190,752	102,070,060	8,120,692	-	8,120,692
	SAFETI	13,272,027	14,342,717	(1,070,690)	-	(1,070,690)
	Sub Total	133,352,215	118,188,759	15,163,456	-	15,163,456
IICO Cooperation	STAB	15,114,307	14,639,512	474,795	-	474,795
	SMART	6,332,885	4,526,665	1,806,220	-	1,806,220
	Sub Total	21,447,192	19,166,177	2,281,015	-	2,281,015
World-Fish	PNSASS	11,843,545	10,633,460	1,210,085	-	1,210,085
	Eco-Fish	12,438,689	12,406,630	32,059	-	32,059
	Sub Total	24,282,234	23,040,090	1,242,144	-	1,242,144
Maxvel Stamp PLC	CLS	3,995	-	3,995	-	3,995
	Sub Total	3,995	-	3,995	-	3,995
Mamaber Janno Foundation	Tarun Alo	4,180,733	6,045,602	(1,864,869)	-	(1,864,869)
	PREDPC	2,855,846	2,478,019	377,827	-	377,827
	Sub Total	7,036,579	8,523,621	(1,487,042)	-	(1,487,042)
UNICEF	UMN	206,645,344	210,228,975	(3,583,631)	-	(3,583,631)
	URBAN	10,481,077	10,481,077	-	-	-
	CFS	142,101,081	92,410,924	49,690,157	-	49,690,157
	Sub Total	359,227,502	313,120,976	46,106,526	-	46,106,526
CAMPEE	CLC	48,273	1,784	46,489	-	46,489
	Sub Total	48,273	1,784	46,489	-	46,489
World Food Programme	ARMP (School Feeding)	48,953,115	51,522,810	(2,569,695)	-	(2,569,695)
	Sub Total	48,953,115	51,522,810	(2,569,695)	-	(2,569,695)
OXFAM	ELNHA	5,424,243	7,937,634	(2,513,391)	-	(2,513,391)
	UCCR	1,941,500	2,320,473	(378,973)	-	(378,973)
	EYW	12,203,189	12,948,737	(745,548)	-	(745,548)
	Sub Total	19,568,932	23,206,844	(3,637,912)	-	(3,637,912)
UNHCR	EPRC (UNHCR)	329,708,714	284,384,552	45,324,162	-	45,324,162
	EPRC (MORA)	-	-	-	-	-
	Sub Total	329,708,714	284,384,552	45,324,162	-	45,324,162
UNDP	EPASHAEP	31,823,594	30,915,934	907,660	-	907,660
	Sub Total	31,823,594	30,915,934	907,660	-	907,660
USAID	RCAHCBD	-	-	-	-	-
	Sub Total	-	-	-	-	-
	Grand Total	1,648,244,534	1,420,373,650	227,870,884	1,855,747	226,015,137



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

	Core Operating Program	
	1/38	
	CODEC Fund	
	30-Jun-2019	30-Jun-2018
	Amounts in BDT	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	60,847,140	63,594,196
Intangible Asset	-	-
Total Non-Current Assets	60,847,140	63,594,196
Current Assets		
Investment with Banks	52,695,992	40,444,969
Loan Portfolio	615,750	1,668,000
Advance Income Tax	1,222,530	1,401,037
Advances & Prepayments	45,500	-
Other Receivable	-	-
Cash and Cash Equivalents	21,544,234	4,614,566
Total Current Assets	76,124,006	48,128,572
TOTAL ASSETS	136,971,146	111,722,768
FUNDS & LIABILITIES :		
Funds:		
Capital Fund:		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	130,236,589	123,612,056
Total Capital Fund	130,236,589	123,612,056
Reserve Fund	-	-
Other Fund:		
DANIDA ASPS II Fund	-	-
Unutilized Donor Fund	-	-
Fixed Assets Fund	4,755,000	3,225,174
Total Other Fund	4,755,000	3,225,174
Total Funds	134,991,589	126,837,230
LIABILITIES.		
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund-long term	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	(636,105)	(19,021,361)
PKSF Fund-short term	-	-
SF Fund- short term	-	-
DANIDA-ASPS II Loan Fund-short term	-	-
DBBL Loan Fund-short term	-	-
AB Bank Loan Fund- short term	-	2,808,840
Members Savings	1,044,231	-
Accounts Payable	-	-
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	1,109,432	655,309
Provision for Expenses	461,999	442,750
Total Current Liabilities	1,979,557	(15,114,462)
TOTAL FUND & LIABILITIES	136,971,146	111,722,768



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

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	108,334,344	106,622,816	-	-	-	-
Intangible Asset	655,000	1,010,000	-	-	-	-
Total Non-Current Assets	108,989,344	107,632,816	-	-	-	-
Current Assets						
Investment with Banks	125,135,771	100,296,844	-	-	-	-
Loan Portfolio	2,716,847,248	2,202,780,116	-	-	(249,481)	15,015,105
Advance Income Tax	1,047,472	738,848	-	-	-	-
Advances & Prepayments	19,537,956	25,973,620	-	-	-	-
Other Receivable	22,347	1,043,594	86,359,174	85,595,874	-	-
Cash and Cash Equivalents	30,611,648	114,183,297	12,474,581	6,918,681	249,481	106,408
Total Current Assets	2,893,202,442	2,445,016,319	98,833,755	92,514,555	0	15,121,513
TOTAL ASSETS	3,002,191,786	2,552,649,135	98,833,755	92,514,555	0	15,121,513
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	182,426,845	182,426,845	-	-	-	-
Accumulated Surplus/ (Deficits)	407,217,341	284,048,661	13,901,961	13,862,760	0	6,947,460
Total Capital Fund	589,644,186	466,475,506	13,901,961	13,862,760	0	6,947,460
Reserve Fund	42,047,106	28,793,381	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	76,045,128	102,699,921	-	-	-	-
Total Other Fund	76,045,128	102,699,921	78,651,795	78,651,795	-	-
Total Funds	707,736,419	597,968,808	92,553,756	92,514,555	0	6,947,460
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	275,579,153	239,949,992	-	-	-	-
SF Fund-long term	81,750,000	30,375,000	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	8,333,334	41,666,667	-	-	-	-
Total Non Current Liabilities	365,662,487	311,991,659	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	1,650,000
PKSF Fund-short term	342,037,502	381,441,671	-	-	-	-
SF Fund- short term	20,437,500	50,875,000	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	28,700,000	28,700,000	-	-	-	-
DBBL Loan Fund-short term	33,333,348	33,333,340	-	-	-	-
AB Bank Loan Fund- short term	23,800,000	-	-	-	-	-
Members Savings	1,181,275,212	878,253,719	-	-	-	-
Accounts Payable	31,826,223	15,615,717	-	-	-	-
Loan Loss Provision	124,733,899	97,914,136	-	-	-	4,924,053
Other Liabilities	142,649,196	154,872,421	6,280,000	-	-	1,600,000
Provision for Income Tax	-	1,500,000	-	-	-	-
Provision for Expenses	-	182,664	-	-	-	-
Total Current Liabilities	1,928,792,880	1,642,688,668	6,280,000	-	-	8,174,053
TOTAL FUND & LIABILITIES	3,002,191,786	2,552,649,135	98,833,756	92,514,555	0	15,121,513



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

	Education Program					
	5/38		6/38		7/38	
	MSDC		READ		MAITREE	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	27,000	-	-	-	-	5,000
Other Receivable	-	-	-	6,940	4,000	4,000
Cash and Cash Equivalents	1,027,983	-	-	9,230,893	919,910	928,918
Total Current Assets	1,054,983	-	-	9,237,833	923,910	937,918
TOTAL ASSETS	1,054,983	-	-	9,237,833	923,910	937,918
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	794,523	-	-	7,078,200	923,910	937,918
Fund Assets Fund	-	-	-	-	-	-
Total Other Fund	794,523	-	-	7,078,200	923,910	937,918
Total Funds	794,523	-	-	7,078,200	923,910	937,918
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	2,159,633	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	260,460	-	-	-	-	-
Total Current Liabilities	260,460	-	-	2,159,633	-	-
TOTAL FUND & LIABILITIES	1,054,983	-	-	9,237,833	923,910	937,918



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

	Education Program					
	8/38		9/38		10/38	
	CBOs-NGOs Education & Songlap		CLC		Tarun Alo	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	1,435,000	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	24,266
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	1,727,374
Cash and Cash Equivalents	-	84,021	1,678	3,189	6,907	-
Total Current Assets	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640
TOTAL ASSETS	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Revenue Fund	-	-	-	-	-	-
Other Fund:						
DINIDA-ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
Fund Assets Fund	-	-	-	-	-	-
Total Other Fund	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
Total Funds	(3,365,000)	(3,280,979)	(2,322)	(48,811)	(113,229)	1,751,640
LIABILITIES:						
Non-Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
IF Fund-long term	-	-	-	-	-	-
DINIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
IF Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current Liabilities						
Current Account with CODEC Project	-	-	-	-	119,828	-
PKSF Fund-short term	-	-	-	-	-	-
IF Fund- short term	4,800,000	4,800,000	-	-	-	-
DINIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
IF Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	4,000	52,000	308	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	4,800,000	4,800,000	4,000	52,000	120,136	-
TOTAL FUND & LIABILITIES	1,435,000	1,519,021	1,678	3,189	6,907	1,751,640



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

	Rights & Lrgal Service Program					
	11/38		12/38		13/38	
	EPRC (SCI)		EPRC (UNHCR)		EPRC (MORA)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	181,536	89,752	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	92,613,229	53,898,140	-	714,881
Total Current Assets	-	-	92,794,765	53,987,892	-	714,881
TOTAL ASSETS	-	-	92,794,765	53,987,892	-	714,881
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	90,534,508	53,707,503	-	714,881
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	90,534,508	53,707,503	-	714,881
Total Funds	-	-	90,534,508	53,707,503	-	714,881
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	15,381	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	2,244,876	280,389	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	2,260,257	280,389	-	-
TOTAL FUND & LIABILITIES	-	-	92,794,765	53,987,892	-	714,881



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

	Rights & Lrgal Service Program					
	14/38		15/38		16/38	
	ARMP (School Feeding)		UMN		CLS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	486,919	171,800	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	486,919	171,800	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	4,000	20,000	18,500	-	-
Other Receivable	-	2,489,135	-	45,000	-	-
Cash and Cash Equivalents	1,440,562	1,777,320	31,594,048	35,175,075	-	-
Total Current Assets	1,440,562	4,270,455	31,614,048	35,238,575	-	-
TOTAL ASSETS	1,927,481	4,442,255	31,614,048	35,238,575	-	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	(5,526,692)	1,781,320	31,647,830	35,231,461	-	(3,995)
Fixed Assets Fund	486,919	171,800	-	-	-	-
Total Other Fund	(5,039,773)	1,953,120	31,647,830	35,231,461	-	(3,995)
Total Funds	(5,039,773)	1,953,120	31,647,830	35,231,461	-	(3,995)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	4,921,067	2,489,135	(46,560)	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	781,809	-	12,778	7,114	-	3,995
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	1,264,378	-	-	-	-	-
Total Current Liabilities	6,967,254	2,489,135	(33,782)	7,114	-	3,995
TOTAL FUND & LIABILITIES	1,927,481	4,442,255	31,614,048	35,238,575	-	-



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

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



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

	Health n& Nutrition Program			
	19/38		20/38	
	Notun Alo		Spring	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT				
ASSETS:				
Non-Current Assets				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
Total Non-Current Assets	-	-	-	-
Current Assets				
Investment with Banks	-	-	-	-
Loan Portfolio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	-
Other Receivable	-	-	-	901
Cash and Cash Equivalents	1,550,316	75,285	-	901
Total Current Assets	1,550,316	75,285	-	901
TOTAL ASSETS	1,550,316	75,285	-	901
FUNDS & LIABILITIES :				
Funds:				
Capital Fund:				
CODEC Fund	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-
Total Capital Fund	-	-	-	-
Reserve Fund	-	-	-	-
Other Fund:				
DANIDA ASPS II Fund	-	-	-	-
Unutilized Donor Fund	468,785	75,285	-	(99)
Fixed Assets Fund	-	-	-	-
Total Other Fund	468,785	75,285	-	(99)
Total Funds	468,785	75,285	-	(99)
LIABILITIES:				
Non Current Liabilities				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-
Total Non Current Liabilities	-	-	-	-
Current Liabilities				
Current Account with CODEC Project	800,000	-	-	1,000
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-
AB Bank Loan Fund-short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	-
Provision for Income Tax	-	-	-	-
Provision for Expenses	281,531	-	-	-
Total Current Liabilities	1,081,531	-	-	1,000
TOTAL FUND & LIABILITIES	1,550,316	75,285	-	901



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

	Environment & Climate Change Program					
	21/38		22/38		23/38	
	RCAF/CBD		URBAN		EPASTIAEP	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	165,257	-	915,424	-
Total Current Assets	-	-	165,257	-	915,424	-
TOTAL ASSETS	-	-	165,257	-	915,424	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Qualified Donor Fund	-	-	-	907,660	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	-	907,660	-	-
Total Funds	-	-	-	907,660	-	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current Liabilities						
Current Account with CODEC Project	-	-	165,257	-	7,764	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	165,257	-	7,764	-
TOTAL FUND & LIABILITIES	-	-	165,257	-	915,424	-



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

	Environment & Climate Change Program					
	24/38		25/38		26/38	
	CREL		ELNHA		UCCR	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advances Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	402,800	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	2,091,497	416,073	2,526,664	7,704	-
Total Current Assets	-	2,091,497	416,073	2,929,464	7,704	-
TOTAL ASSETS	-	2,091,497	416,073	2,929,464	7,704	-
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus / (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	(8,155,578)	416,073	2,929,464	(378,973)	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	(8,155,578)	416,073	2,929,464	(378,973)	-
Total Funds	-	(8,155,578)	416,073	2,929,464	(378,973)	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
SB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	8,026,692	-	-	386,677	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
SB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	2,220,383	-	-	-	-
Total Current Liabilities	-	10,247,075	-	-	386,677	-
TOTAL FUND & LIABILITIES	-	2,091,497	416,073	2,929,464	7,704	-



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

	Livelihoods/ Income generated Program					
	27/38		28/38		29/38	
	PNSASS		IGA-Shonglap		STAB	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	1,067,200	2,811,000	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	100,000
Cash and Cash Equivalents	1,210,085	-	2,312,442	534,104	2,856,683	1,780,678
Total Current Assets	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678
TOTAL ASSETS	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	1,210,085	-	(39,468)	(74,006)	2,315,427	1,840,632
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	1,210,085	-	(39,468)	(74,006)	2,315,427	1,840,632
Total Funds	1,210,085	-	(39,468)	(74,006)	2,315,427	1,840,632
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
IF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
IF Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
IF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
IF Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	19,110	19,110	-	-
Income Tax Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other liabilities	-	-	-	-	541,256	40,046
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	3,400,000	3,400,000	-	-
Total Current Liabilities	-	-	3,419,110	3,419,110	541,256	40,046
TOTAL FUND & LIABILITIES	1,210,085	-	3,379,642	3,345,104	2,856,683	1,880,678



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

	Livelihoods/ Income Generated Program					
	30/38		31/38		32/38	
	SEEDS		SMART		ECOFISH	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	1,579,711	1,579,711	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	1,579,711	1,579,711	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	3,091	-	-	-	-
Cash and Cash Equivalents	55,453	749,672	2,958,746	1,323,178	512,876	480,817
Total Current Assets	55,453	752,763	2,958,746	1,323,178	512,876	480,817
TOTAL ASSETS	1,635,164	2,332,474	2,958,746	1,323,178	512,876	480,817
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	55,453	(1,847,237)	2,584,054	777,834	521,224	489,165
Fixed Assets Fund	1,579,711	1,579,711	-	-	-	-
Total Other Fund	1,635,164	(267,526)	2,584,054	777,834	521,224	489,165
Total Funds	1,635,164	(267,526)	2,584,054	777,834	521,224	489,165
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	(8,348)	(8,348)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	2,600,000	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	374,692	545,344	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	2,600,000	374,692	545,344	(8,348)	(8,348)
TOTAL FUND & LIABILITIES	1,635,164	2,332,474	2,958,746	1,323,178	512,876	480,817



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

	Livelihoods/ Income Generated Program					
	33/38		34/38		35/38	
	EYW		Nobojatra		SAFETI	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	3,737	-	144,200	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	3,214,825	3,960,374	8,846,890	20,604,253	80,466	1,295,356
Total Current Assets	3,214,825	3,960,374	8,850,627	20,604,253	224,666	1,295,356
TOTAL ASSETS	3,214,825	3,960,374	8,850,627	20,604,253	224,666	1,295,356
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Fund	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	3,214,825	3,960,374	3,232,653	(4,888,038)	224,666	1,295,356
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	3,214,825	3,960,374	3,232,653	(4,888,038)	224,666	1,295,356
Total Funds	3,214,825	3,960,374	3,232,653	(4,888,038)	224,666	1,295,356
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	5,115,375	25,037,718	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	502,599	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	454,573	-	-
Total Current Liabilities	-	-	5,617,974	25,492,291	-	-
TOTAL FUND & LIABILITIES	3,214,825	3,960,374	8,850,627	20,604,253	224,666	1,295,356



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

	Training Centre & Capacity Development Program					
	36/38		37/38		38/38	
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	10,426,179	11,312,227	10,160,707	11,377,286	13,428,280	13,374,513
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	10,426,179	11,312,227	10,160,707	11,377,286	13,428,280	13,374,513
Current Assets						
Investment with Banks	9,154,560	8,576,994	8,571,358	8,125,832	5,877,609	5,479,668
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	285,913	524,390	609,932	507,122	375,917	203,774
Advances & Prepayments	580,502	952,100	130,080	584,988	46,299	33,137
Other Receivable	206,543	654,391	1,215,237	641,385	90,152	141,563
Cash and Cash Equivalents	125,176	129,280	3,709,661	783,193	1,123,121	759,336
Total Current Assets	10,352,694	10,837,154	14,236,268	10,642,519	7,513,098	6,617,479
TOTAL ASSETS	20,778,873	22,149,381	24,396,975	22,019,805	20,941,378	19,991,992
FUNDS & LIABILITIES :						
Funds:						
Capital Fund:						
CODEC Fund	13,426,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficits)	6,889,886	7,723,186	8,055,516	6,571,919	2,333,605	1,746,293
Total Capital Fund	20,316,363	21,149,663	22,835,412	21,351,815	20,445,706	19,858,394
Reserve Fund	-	-	-	-	-	-
Other Fund:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Fund	-	-	-	-	-	-
Total Funds	20,316,363	21,149,663	22,835,412	21,351,815	20,445,706	19,858,394
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-long term	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	367,554	501,366	(6,030)	22,363
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	31,270	63,549	115,249	26,951	11,759	99,598
Provision for Income Tax	-	504,429	635,826	23,491	256,638	-
Provision for Expenses	431,240	431,740	442,934	116,183	233,305	11,637
Total Current Liabilities	462,510	999,718	1,561,563	667,990	495,672	133,598
TOTAL FUND & LIABILITIES	20,778,873	22,149,381	24,396,975	22,019,805	20,941,378	19,991,992



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

INCOME:

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

EXPENDITURE:

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

Core Operating Program	
1/38	
CODEC Fund	
30-Jun-2019	30-Jun-2018
Amounts in BDT	
56,633,484	51,227,662
-	-
-	-
3,306,524	1,702,908
-	-
-	-
546,610	481,457
60,486,618	53,412,027
35,219,436	30,324,292
-	-
2,112,179	4,950,782
2,794,874	1,027,160
-	-
1,759,603	286,794
931,373	1,903,539
89,013	62,440
597,431	548,236
-	-
268,216	-
174,890	47,825
-	-
491,144	527,363
83,720	41,010
-	-
272,660	371,932
85,710	257,627
-	-
-	-
-	-
534,400	799,250
74,457	53,181
6,619,951	6,906,482
-	-
-	358,967
-	-
-	-
-	394,500
668,425	-
-	35,000
-	56,402
-	157,958
121,320	276,043
-	-
-	-
-	-
52,898,802	49,386,785
7,587,816	4,025,242
963,283	655,309
6,624,533	3,369,933



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

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	-	12,653,820	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	540,526,627	438,801,098	-	-	11,000	33,000
Interest Income	7,479,314	2,917,203	140,670	1,920,536	13,199	95,437
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	3,991,178	5,635,906	-	-	83,181	241,515
Total Income	551,997,119	460,008,027	140,670	1,920,536	107,380	369,952
EXPENDITURE:						
Salary & Allowances	221,645,831	206,945,913	-	-	-	222,230
Frilege Benefit	-	-	-	-	-	-
Direct Programm cost	-	55,265,636	-	-	-	-
Traveling & Conveyance	22,416,474	8,370,568	-	-	-	16,162
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	3,637,830	1,067,496	-	-	-	-
Repair & Maintenance	4,768,386	2,127,743	-	-	-	2,400
Computer & Office supplies	3,976,128	1,339,534	-	-	-	-
Electricity, Gas & Water	1,751,248	668,076	-	-	-	90
Newspaper	277,176	114,677	-	-	-	-
Entertainment	1,187,526	492,365	-	-	-	-
Training & Workshop	3,776,876	918,254	-	-	-	-
Office Rent	12,353,244	4,439,163	-	-	-	-
Misc. Expenses & Others	5,630,455	121,526	-	-	-	-
Advertisement Cost	446,055	391,242	-	-	-	-
Publication	-	-	-	-	400	-
Communication	2,914,975	1,157,120	-	-	-	9,924
General	124,251	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	270,000	1,782,725	-	-	-	-
Bank Charge	1,740,302	1,923,497	9,792	4,010	10,357	16,152
Depreciation and Amortization	2,426,365	8,117,629	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	26,875,404	25,729,374	-	-	-	-
Interest on Savings	63,477,480	87,103,762	-	-	-	-
Interest on Borrowing Fund	55,018,794	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	91,677	11,038	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	9,636,093	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	434,714,800	408,076,300	101,469	9,651,141	10,757	266,958
Surplus/ (Deficit)	117,282,319	51,931,727	39,201	(7,730,604)	96,623	102,994
Less:Taxation	-	1,500,000	-	-	-	-
Net Surplus/ (Deficit) during the year	117,282,319	50,431,727	39,201	(7,730,604)	96,623	102,994



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

	Education Program					
	5/38		6/38		7/38	
	MSDC		READ		MAITREE	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	11,906,782	-	6,469,793	31,369,800	750,000	1,252,400
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	33,338	-	9,648	37,388	25,151	15,816
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	118,050	-	-
Total Income	11,940,120	-	6,479,441	31,525,238	775,151	1,268,216
EXPENDITURE:						
Salary & Allowances	2,693,690	-	6,888,994	16,796,283	715,441	1,063,180
Fringe Benefit	-	-	821,017	1,490,959	-	-
Direct Programm cost	5,167,888	-	3,070,819	11,424,140	-	-
Traveling & Conveyance	987,812	-	879,114	1,913,450	10,380	92,913
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	52,512	-	72,547	-	34,133	30,838
Repair & Maintenance	5,660	-	112,842	424,708	8,373	10,625
Computer & Office supplies	13,600	-	15,017	309,791	-	-
Electricity, Gas & Water	5,068	-	21,391	56,544	7,285	4,903
Newspaper	-	-	-	-	-	-
Entertainment	5,253	-	-	-	-	-
Training & Workshop	-	-	-	-	6,100	-
Office Rent	-	-	149,283	687,888	-	-
Misc. Expenses & Others	600	-	1,979	14,812	-	4,903
Advertisement Cost	47,840	-	-	6,880	-	-
Publication	-	-	-	-	-	-
Communication	27,168	-	97,004	274,885	-	-
General	25,116	-	-	-	-	4,418
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	83,374	102,528	-	-
Bank Charge	11,178	-	9,395	40,525	7,447	6,417
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	1,912,582	-	-	-	-	-
Capital Expenditure	189,630	-	-	1,630	-	-
Total Expenditure	11,145,597	-	12,222,776	33,545,023	789,159	1,218,197
Surplus/ (Deficit)	794,523	-	(5,743,335)	(2,019,785)	(14,008)	50,019
Less:Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	794,523	-	(5,743,335)	(2,019,785)	(14,008)	50,019



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

	Education Program					
	8/38		9/38		10/38	
	CBOs-NGOs Education & Songlap		CLC		Tarun Alo	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	-	-	47,683	43,341	4,180,733	6,904,626
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	2,733	590	333	-	1,072
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	2,733	48,273	43,674	4,180,733	6,905,698
EXPENDITURE:						
Salary & Allowances	-	-	-	32,500	1,939,908	2,580,818
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	-	4,190	3,518,509	2,792,133
Traveling & Conveyance	-	-	-	-	91,129	157,238
Staff Development Training	-	-	-	596	18,995	47,458
Printing & Stationery	-	-	-	3,800	21,889	54,746
Repair & Maintenance	-	-	-	-	26,372	-
Computer & Office supplies	-	-	-	2,400	14,752	62,730
Electricity, Gas & Water	-	-	-	2,444	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	9,964	-
Training & Workshop	-	-	-	-	189,954	241,276
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	745	22,734	-
Communication	-	-	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	1,784	-	-	-
Bank Charge	840	3,984	-	953	4,569	8,749
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	1,600,000	-	-	122,650	-
Programm Overhead Cost	-	-	-	-	64,177	341,866
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	840	1,603,984	1,784	47,629	6,045,602	6,287,035
Surplus/ (Deficit)	(840)	(1,601,251)	46,489	(3,955)	(1,864,869)	618,663
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(840)	(1,601,251)	46,489	(3,955)	(1,864,869)	618,663



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

	Rights & Lrgal Service Program					
	11/38		12/38		13/38	
	EPRC (SCI)		EPRC (UNHCR)		EPRC (MORA)	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	
Amounts in BDT						
INCOME:						
Grants received from Donors	-	16,887,251	326,714,542	141,736,837	-	7,827,578
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	111,829	2,994,172	1,091,366	-	27,402
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	16,999,080	329,708,714	142,828,204	-	7,854,980
EXPENDITURE:						
Salary & Allowances	-	13,421,184	173,947,709	47,151,466	-	1,392,077
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	4,740,576	49,529,240	33,961,881	-	4,639,574
Traveling & Conveyance	-	246,204	2,956,601	730,855	-	106,607
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	46,038	42,420,067	1,340,547	-	5,283
Repair & Maintenance	-	243,603	-	419,474	-	-
Computer & Office supplies	-	63,067	590,168	196,738	-	3,472
Electricity, Gas & Water	-	53,336	103,718	72,089	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	1,114,072	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	78,200	1,883,358	409,780	-	-
Misc. Expenses & Others	-	-	-	-	-	660,425
Advertisement Cost	-	-	309,366	146,255	-	-
Publication	-	-	-	-	-	-
Communication	-	86,093	638,820	145,960	-	3,389
General	-	9,767	1,648,428	732,734	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	965,085	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	36,471	44,192	4,058	-	3,851
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	664,829	6,389,059	-	-	325,420
Capital Expenditure	-	-	3,923,826	1,729,707	-	-
Total Expenditure	-	19,691,368	284,384,552	89,120,701	-	7,140,098
Surplus/ (Deficit)	-	(2,692,288)	45,324,162	53,707,503	-	714,881
Less:Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	(2,692,288)	45,324,162	53,707,503	-	714,881



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

	Rights & Lrgal Service Program					
	14/38		15/38		16/38	
	ARMP (School Feeding)		UMN		CLS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	48,263,016	13,116,695	205,736,594	127,076,789	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	908,750	495,852	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	690,099	75,337	-	-	3,995	-
Total Income	48,953,115	13,192,032	206,645,344	127,572,641	3,995	-
EXPENDITURE:						
Salary & Allowances	39,868,679	8,087,010	137,844,792	55,605,446	-	-
Frilege Benefit	-	-	-	-	-	-
Direct Programm cost	4,239,843	152,549	64,521,432	43,631,095	-	-
Traveling & Conveyance	371,883	1,060,415	1,217,950	785,920	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	199,838	206,663	687,690	-	-	-
Repair & Maintenance	341,513	-	26,839	-	-	-
Computer & Office supplies	-	-	109,840	-	-	-
Electricity, Gas & Water	21,280	19,719	35,330	-	-	-
Newspaper	-	-	3,921	-	-	-
Entertainment	-	630,262	2,196	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	2,176,541	1,045,600	1,785,885	-	-	-
Misc. Expenses & Others	29,546	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	250,247	48,734	267,488	-	-	-
General	564	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	7,107	-	60,801	-	-	-
Depreciation and Amortization	-	-	-	-	-	3,420
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	3,700,650	-	3,627,611	-	-	-
Capital Expenditure	315,119	175,534	37,200	-	-	-
Total Expenditure	51,522,810	11,426,485	210,228,975	100,022,461	-	3,420
Surplus/ (Deficit)	(2,569,695)	1,765,547	(3,583,631)	27,550,180	3,995	(3,420)
Less:Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(2,569,695)	1,765,547	(3,583,631)	27,550,180	3,995	(3,420)



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

	Rights & Lrgal Service Program			
	17/38		18/38	
	PREDFC		CFS	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT				
INCOME:				
Grants received from Donors	2,855,846	-	142,101,081	71,187,032
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	-	-	-	5,654
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	-	-	-	819,120
Total Income	2,855,846	-	142,101,081	72,011,806
EXPENDITURE:				
Salary & Allowances	1,333,291	-	62,712,356	44,289,211
Fringe Benefit	-	-	-	-
Direct Programm cost	271,024	-	18,532,050	24,473,135
Travelling & Conveyance	74,453	-	747,481	636,179
Staff Development Training	-	-	-	1,148,447
Printing & Stationery	31,769	-	49,081	79,514
Repair & Maintenance	12,006	-	20,720	45,784
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water	22,529	-	263,789	223,104
Newspaper	-	-	-	-
Entertainment	-	-	-	-
Training & W/Shop	-	-	-	-
Office Rent	38,496	-	571,227	155,480
Misc. Expenses & Others	-	-	129,615	140,608
Advertisement Cost	-	-	-	-
Publication	-	-	-	-
Communication	-	-	215,366	112,725
General	-	-	-	-
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	978	-	53,563	31,845
Depreciation and Amortization	-	-	-	-
KGf service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-
Programm Overhead Cost	182,000	-	9,014,226	1,771,172
Capital Expenditure	511,473	-	101,450	-
Total Expenditure	2,478,019	-	92,410,924	73,107,204
Surplus/ (Deficit)	377,827	-	49,690,157	(1,095,399)
Less:Taxation	-	-	-	-
Net Surplus/ (Deficit) during the year	377,827	-	49,690,157	(1,095,399)



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

	Health n& Nutrition Program			
	19/38		20/38	
	Notun Alo		Spring	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT				
INCOME:				
Grants received from Donors	10,569,065	8,693,048	-	-
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	9,613	3,659	-	15
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	-	-	99	-
Total Income	10,578,678	8,696,707	99	15
EXPENDITURE:				
Salary & Allowances	5,063,365	4,511,261	-	-
Fringe Benefit	-	-	-	-
Direct Programm cost	4,070,269	1,713,049	-	-
Traveling & Conveyance	292,139	342,681	-	-
Staff Development Training	-	-	-	-
Printing & Stationery	34,334	-	-	-
Repair & Maintenance	33,420	60,874	-	-
Computer & Office supplies	-	20,799	-	-
Electricity, Gas & Water	45,066	58,037	-	-
Newspaper	3,610	2,770	-	-
Entertainment	10,281	52,627	-	-
Training & W/Shop	-	-	-	-
Office Rent	40,908	139,800	-	-
Misc. Expenses & Others	148,420	120,000	-	-
Advertisement Cost	-	-	-	-
Publication	-	-	-	-
Communication	-	66,989	-	-
General	67,937	14,370	-	-
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	7,193	-	-
Bank Charge	21,741	16,982	-	1,138
Depreciation and Amortization	-	-	-	-
RGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-
Programme Overhead Cost	120,000	-	-	-
Capital Expenditure:	233,688	-	-	-
Total Expenditure	10,185,178	7,127,432	-	1,138
Surplus/ (Deficit)	393,500	1,569,275	99	(1,124)
Less:Taxation	-	-	-	-
Net Surplus/ (Deficit) during the year	393,500	1,569,275	99	(1,124)



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

	Environment & Climate Change Program				
	21/38		22/38		23/38
	RCAHCBD		URBAN		EPASIIAEP
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2018
Amounts in BDT					
INCOME:					
Grants received from Donors	-	3,207,329	10,481,077	-	31,757,469
Fund from Other Donors	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-
Interest Income	-	-	-	-	66,125
Training Centres operation income	-	-	-	-	-
Non Operational Income	-	-	-	-	-
Other Income	-	-	-	-	-
Total Income	-	3,207,329	10,481,077	-	31,823,594
EXPENDITURE:					
Salary & Allowances	-	-	3,681,900	-	2,191,910
Fringe Benefit	-	-	-	-	121,713
Direct Programm cost	-	2,785,876	6,799,177	-	26,313,656
Traveling & Conveyance	-	49,628	-	-	163,785
Staff Development Training	-	-	-	-	-
Printing & Stationery	-	20,000	-	-	74,360
Repair & Maintenance	-	52,319	-	-	18,260
Computer & Office supplies	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	11,005
Newspaper	-	-	-	-	-
Entertainment	-	-	-	-	-
Training & W/Shop	-	-	-	-	-
Office Rent	-	-	-	-	204,361
Misc. Expenses & Others	-	-	-	-	55,534
Advertisement Cost	-	-	-	-	-
Publication	-	-	-	-	-
Communication	-	-	-	-	17,550
General	-	-	-	-	-
Consultancy & Security	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-
Audit Fee	-	30,000	-	-	-
Bank Charge	-	-	-	-	22,651
Depreciation and Amortization	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-
Interest on Savings	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-
Group insurance	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-
Uniform	-	-	-	-	-
AIT & VAT	-	-	-	-	-
Membership Fees	-	-	-	-	-
Casual Labour	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-
Programm Overhead Cost	-	269,506	-	-	1,472,389
Capital Expenditure	-	-	-	-	248,760
Total Expenditure	-	3,207,329	10,481,077	-	30,915,934
Surplus/ (Deficit)	-	-	-	-	907,660
Less:Taxation	-	-	-	-	-
Net Surplus/(Deficit) during the year	-	-	-	-	907,660



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

	Environment & Climate Change Program					
	24/38		25/38		26/38	
	CREL		ELNHA		UCCR	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	0-Jan-1900	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	9,889,436	33,525,621	5,424,243	12,022,950	1,941,500	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	9,889,436	33,525,621	5,424,243	12,022,950	1,941,500	-
EXPENDITURE:						
Salary & Allowances	630,204	11,824,397	2,692,656	2,426,998	1,284,179	-
Fringe Benefit	94,531	1,751,159	-	-	-	-
Direct Programm cost	366,493	15,116,785	4,730,820	6,737,437	689,472	-
Traveling & Conveyance	143,293	1,504,137	471,121	246,126	47,003	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	57,420	95,766	-	54,780	12,295	-
Repair & Maintenance	8,500	38,590	-	-	-	-
Computer & Office supplies	-	154,170	-	-	-	-
Electricity, Gas & Water	5,040	58,177	-	70,314	27,500	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	80,090	950,290	-	138,000	65,780	-
Misc. Expenses & Others	-	-	-	186,262	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	11,936	244,237	-	56,244	25,185	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	90,000	90,000	-	-	-	-
Bank Charge	4,115	32,253	-	9,217	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	37,710	37,346	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	246,650	4,784,596	-	-	-	-
Capital Expenditure	-	-	43,037	241,846	169,059	-
Total Expenditure	1,775,982	36,681,898	7,937,634	10,167,224	2,320,473	-
Surplus/ (Deficit)	8,113,454	(3,156,277)	(2,513,391)	1,855,726	(378,973)	-
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	8,113,454	(3,156,277)	(2,513,391)	1,855,726	(378,973)	-



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

	Livelihoods/ Income generated Program					
	27/38		28/38		29/38	
	PNSASS		IGA-Shonglap		STAB	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	11,843,545	-	-	-	15,078,304	9,272,106
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	44,037	36,183	36,003	67,059
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	11,843,545	-	44,037	36,183	15,114,307	9,339,165
EXPENDITURE:						
Salary & Allowances	3,836,003	-	-	-	5,292,732	3,895,941
Fringe Benefit	618,518	-	-	-	129,000	-
Direct Programm cost	3,452,501	-	-	-	7,255,291	2,568,573
Traveling & Conveyance	541,930	-	-	-	1,032,824	764,501
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	141,423	-	-	-	69,882	-
Repair & Maintenance	4,000	-	-	-	14,936	28,990
Computer & Office supplies	-	-	-	-	-	-49,665
Electricity, Gas & Water	113	-	-	-	-	8,972
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	51,450	-	-	-	197,560	56,000
Misc. Expenses & Others	-	-	-	-	-	23,800
Advertisement Cost	31,200	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	66,468	-	-	-	74,958	-43,443
General	49,990	-	-	-	13,359	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	8,131	-	9,499	8,242	31,500	37,500
Depreciation and Amortization	-	-	-	-	20,624	21,148
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	455,250	-	-	-	-	-
Programm Overhead Cost	753,940	-	-	-	506,846	-
Capital Expenditure:	622,543	-	-	-	-	-
Total Expenditure	10,633,460	-	9,499	8,242	14,639,512	7,498,533
Surplus/ (Deficit)	1,210,085	-	34,538	27,941	474,795	1,840,632
Less:Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	1,210,085	-	34,538	27,941	474,795	1,840,632



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

	Livelihoods/ Income Generated Program					
	30/38		31/38		32/38	
	SEEDS		SMART		ECOFISH	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
	Amounts in BDT					
INCOME:						
Grants received from Donors	11,795,097	9,854,503	6,282,451	4,189,849	12,425,500	11,769,861
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	15,528	53,576	50,434	87,588	13,189	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	11,810,625	9,908,079	6,332,885	4,277,437	12,438,689	11,769,861
EXPENDITURE:						
Salary & Allowances	3,107,749	7,691,641	2,128,504	2,408,276	4,721,100	2,918,911
Fringe Benefit	-	-	-	48,000	-	-
Direct Programm cost	5,406,627	5,443,830	1,195,061	4,616,675	5,830,599	6,615,910
Traveling & Conveyance	273,862	397,040	162,864	342,244	793,107	530,015
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	17,735	-	26,394	-	101,801	-
Repair & Maintenance	121,097	303,370	18,290	-	-	11,670
Computer & Office supplies	-	37,611	-	-	-	57,768
Electricity, Gas & Water	30,349	51,244	6,447	-	-	9,823
Newspaper	9,950	7,020	-	-	-	-
Entertainment	22,332	29,464	5,945	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	304,740	615,480	156,000	-	159,587	146,964
Misc. Expenses & Others	2,462	4,040	5,760	384,683	-	-
Advertisement Cost	-	10,390	-	-	-	-
Publication	-	-	196,509	-	-	-
Communication	40,055	154,418	38,266	-	101,791	68,351
General	22,621	-	33,052	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	94,723	-	-	15,000
Bank Charge	20,356	32,110	18,850	-	345	6,498
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EG Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
ATI & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	15,680
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Program Overhead Cost	528,000	547,500	440,000	247,728	698,300	1,022,358
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	9,907,935	15,325,158	4,526,665	8,047,605	12,406,630	11,418,949
Surplus/ (Deficit)	1,902,690	(5,417,079)	1,806,220	(3,770,168)	32,059	350,912
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	1,902,690	(5,417,079)	1,806,220	(3,770,168)	32,059	350,912



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

	Livelihoods/ Income Generated Program					
	33/38		34/38		35/38	
	EYW		Noboajtra		SAFETI	
	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT						
INCOME:						
Grants received from Donors	12,203,189	12,653,191	110,015,131	145,990,480	13,247,753	10,313,590
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	175,621	289,248	24,274	23,600
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	12,203,189	12,653,191	110,190,752	146,279,728	13,272,027	10,337,190
EXPENDITURE:						
Salary & Allowances	2,686,331	2,285,723	38,436,422	29,911,516	6,523,227	4,078,711
Fringe Benefit	-	-	5,662,974	5,090,942	1,178,491	788,449
Direct Programm cost	9,423,720	7,125,856	40,509,551	79,824,326	4,570,617	1,271,906
Traveling & Conveyance	271,171	353,217	3,140,856	2,644,477	400,094	181,359
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	58,152	43,836	1,232,455	90,400	54,375	112,726
Repair & Maintenance	-	-	395,011	1,452,350	-	15,715
Computer & Office supplies	45,140	41,909	823,744	709,000	22,363	21,791
Electricity, Gas & Water	29,176	-	184,026	138,932	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	35,244	-	315,813	408,770	-	-
Office Rent	174,324	198,601	1,103,924	991,667	320,710	305,700
Misc. Expenses & Others	-	22,767	-	-	2,346	25,875
Advertisement Cost	-	-	105,288	51,151	-	-
Publication	-	-	-	-	-	-
Communication	62,831	53,230	1,062,022	452,640	187,732	80,072
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	12,144	-
Bank Charge	6,648	6,748	69,555	123,347	-	9,414
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Program Overhead Cost	156,000	-	6,677,481	8,763,740	938,308	591,523
Capital Expenditure	-	-	2,350,938	3,306,774	132,310	1,558,594
Total Expenditure	12,948,737	10,131,887	102,070,060	133,960,030	14,342,717	9,041,834
Surplus/ (Deficit)	(745,548)	2,521,304	8,120,692	12,319,698	(1,070,690)	1,295,356
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	(745,548)	2,521,304	8,120,692	12,319,698	(1,070,690)	1,295,356



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

INCOME:

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

EXPENDITURE:

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

Training Centre & Capacity Development Program					
36/38		37/38		38/38	
CTC-Chattoogram		CTC-Patuakhali		CTC-Bagerhat	
30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018	30-Jun-2019	30-Jun-2018
Amounts in BDT					
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
666,869	322,052	551,461	504,048	480,015	402,719
1,549,011	7,382,168	8,707,439	6,844,603	5,681,805	4,133,321
-	-	-	-	-	-
669,158	564,825	66,528	34,420	59,964	42,360
2,885,038	8,269,045	9,325,428	7,383,071	6,221,784	4,578,400
1,871,711	2,596,345	2,035,725	2,359,009	1,947,158	1,989,156
-	-	-	-	-	-
608,616	2,469,350	2,650,828	2,391,211	1,446,473	-
18,821	40,754	14,530	21,635	21,623	23,144
-	-	-	-	-	-
23,853	19,322	9,161	7,966	5,323	6,169
71,655	140,640	195,814	308,805	113,042	363,504
575	6,025	1,600	4,160	-	39,400
140,521	182,734	238,076	266,172	135,499	118,231
3,480	3,570	2,250	4,000	3,460	3,470
11,261	3,038	1,000	-	988	-
-	-	-	-	-	-
-	22,098	-	9,900	-	6,400
40,330	13,050	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
21,077	32,636	241,645	147,705	104,868	160,442
12,711	-	81,500	-	16,800	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
24,500	25,000	27,000	28,500	27,000	28,500
9,311	12,747	17,705	13,878	59,375	11,123
923,605	969,805	1,567,196	1,648,303	1,459,525	1,306,385
-	-	-	-	-	-
-	-	-	66,357	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	55,500	-	55,500
-	-	-	-	-	-
14,000	10,500	17,500	17,500	17,500	17,500
-	-	-	-	-	-
-	-	-	-	-	-
18,100	23,000	21,800	20,525	19,200	-
-	17,000	-	-	-	3,000
-	-	-	-	-	-
-	-	-	-	-	-
3,814,127	6,587,614	7,123,330	7,371,126	5,377,834	4,131,924
(929,089)	1,681,431	2,202,098	11,945	843,950	446,476
-	-	635,826	-	256,638	-
(929,089)	1,681,431	1,566,272	11,945	587,312	446,476

