



ANNUAL REPORT 2013-14





CODEC
With the Coast

**CODEC
Annual Report
2013-2014**



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Vision

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





Mission

CODEC sees its existence for a coastal society, 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..



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CODEC EXECUTIVE COMMITTEE

Mr. Abul Kashem	President
Mr. Shahid Hossain Talukder	General Secretary
Mr. Farus Sobahan	Treasurer
Mr. Jahansara Begum	Social Welfare Secretary
Ms. Yasmin Sabbir Ali	Women Affairs Secretary
Dr. Mahbubul Haque	Executive Member
Ms. Jasmin Sultana Paru	Executive Member



President's Statement

CODEC is operating in the coastal districts for almost 30 years. The organization has extended its different development programs to 800 coastal Unions, 78 coastal Upazillas and 11 coastal Districts in 03 Divisions of Bangladesh. CODEC has been working to empower coastal disadvantaged communities to lift themselves out of poverty and to improve their lives and livelihoods.

CODEC has gradually developed community driven programme, which addresses economic as well as social and cultural issues and strives to place the particular needs and concerns of the coastal communities on the national agenda for poverty alleviation. In this reporting period, CODEC has been propelling with the community based demand driven projects, these interventions have already created milestones in coastal areas of Bangladesh:

CODEC is a well-recognized Bangladeshi development NGO focusing on the coastal belt of Bangladesh (mostly the southern part). Mainly funded by multi donors, The Organization is assisting marginalized coastal and riverine communities. CODEC is operating its microfinance program with the financial assistance from DANIDA, PKSE, Strömme Foundation, DFID, Netherlands Embassy and CODEC's own fund to as many as 8 types of loan scheme for the poor and ultra poor community members through 94 branches in the eleven coastal districts of Bangladesh. Besides of the micro finance program CODEC is implementing twenty five different types of Projects through microfinance, education, health and nutrition, food security, aquaculture and agricultural extension, legal aid services and access to rights and justice, safe drinking water and livelihood development, child rights and protection, forest conservation, climate change resilience and adaptability and assistance during natural disasters. CODEC is funded by DANIDA, Strömme Foundation, Save the Children, ICCO Cooperation, UNICEF, Winrock International, WorldFish, ACDI/VOCA, PSN etc. for those projects.

The governance of CODEC is regulated by very qualified professionals in its Executive Committee. We are also proud of its management by strong and long experienced management personnel and its leadership. Moreover the field level personnel of CODEC is the asset of this organization.

I on behalf of the Executive Committee want to thank all the target members, different ministries of GoB including NGO Bureau and different donors of CODEC for their continuous cooperation.

All the best wishes

Abul Kashem
President
CODEC Executive Committee



From the desk of Executive Director

CODEC is operating in the coastal districts in Bangladesh since 1985, it is a long journey with different types of challenges and excellences of CODEC. Working in the coast is not very smooth as because the environment, demography and the people is changing very rapidly due to the climate change effects.

CODEC thus, has to think to reschedule its program intervention with these changes although it is not easy. As the people of the coast is suffering and fighting back to survive, at the same time CODEC is also suffering a lot and have to change its strategy and program according the need of the coastal people.

In this struggle and fight of CODEC is always blessed the different institutions of the Government of Bangladesh specially local government institutions and NGO Bureau. CODEC is also recognized as a National Development Organization working only in the coast by the technical and financial support Donors.

CODEC concentrates its development program mainly in the field of Education, Livelihood Development Support, and Legal service, Health & Nutrition, Children Rights and Micro Finance.

Through our Micro Finance Program, we generated surplus in this financial year, CODEC is intended to use this surplus mostly to the support of the disadvantaged families specially among the children for their education and wellbeing.

We are proud of our field level personnel those are working so hard to give us achievement and recognition.

Finally, I also want to thank to all of CODEC personnel those who contributed to prepare this Annual Report though we are little bit late to publish this report.

All the best wishes to all CODEC Personnel at all levels and to our community people of the coast.

All the best wishes

A handwritten signature in dark ink, appearing to read 'Khursid Alam'.

Khursid Alam PhD
Executive Director

Acronyms

ACDI	Agricultural Cooperative Development	EP	Expanded Program on Immunisation	PGC	PROSRA Community Gathering
ADoption	Adoption	FaSB	Farming as a Business	PO	Project Concern International
ADPED	Assistant District Primary Education Officer	FD	Food Department	PCVA	Participatory Climate Vulnerability Assessment
AHI	Assistant Health Inspector	FEP	Family Development Plan	PE	Primary Education
ANC	Anti-Retail Core	FFD	Farmers' Field Day	PEEP	Primary Education Development Program
AT	Asset Transfer	FES	Farmer Field School	PF	People's Forum
BDS	Bangladesh Development Society	FL	Follower Leader (Core Group)	PGs	Producer Groups
BHF	Beneficiary Household	FM	Field Mentor	PIC	Project Implementation Committee
CAC	Community After school Club	FPI	Family Planning Inspector	PIO	Project Implementation Officer
CDM/VO	Community Based Disaster Management Volunteer Group	FS	Field Supervisor	PMCA	Prevention of Malnutrition under 2 Approach
CGPP	Community Based Pre-Primary	FVA	Family Welfare Assistant	PMF	Performance Monitoring Plan
CC	Community Clinic	FVV	Family Welfare Visitor	PNC	Plus-Net Care
CCA	Climate Change Adaptation	GCC	Global Climate Change	PO	Programme Officer
CCLO	Community Clinic Liaison Officer	GCs	Green House Cases	POs	People's Organization
CCCS	Country Development, Cooperation and Credits	GF	Geographical Information System	PP	Preprimary school
CDV	Community Disaster Volunteer	GMC	Green Juice Monitoring Educator	PPA	Participatory Rural Appraisal
CEI	Community Education Facilitator	GMP	Green Juice Monitoring Facilitator	PTA	Parents Teachers Association
CFI	Club for Training	GML	Grand Mother Leader (Core Group)	PNP	Programme Advisor
CFW	Club for Work	GMP	Green Juice Monitoring Practitioner	OE	Quality Education
CG	Core Group	SO	Government Organization	R & W	Recognition & Acknowledging day
CG	Community Group	SPS	Government Primary School	RRR	Risk and Resource
CGS	Core Group Supervisor	HA	Health Assistant	RRR	Reducing Risk and Monitoring
CHC	Community Health Care Provider	HaC(IC)	Indigenous Inhabitant	RECO-	Reduced Emission from Deforestation and Degradation
CHV	Community Health Volunteer	HES	Health Education Session	RIKPS	Reduced Non-Government Primary School
CIMC	Community IMCI	HHS	Home based oral production	RIAP	Risk Reduction Action Plan
CM	Community Mobilization	HP	Health Promoter	RLTF	Ready to Use Therapeutic Food
CMVM	Community based Management of Acute Malnutrition	HT	Head Teacher	SAAO	Sub-Assistant Agriculture Officer
CMV	Cover Management Committee	HVV	High Yielding Variety	SACAO	Sub-Assistant Commercial Medical Officer
CMC	Co-Management Committee	IA	Integrated Agriculture Application	SAM	Severe Acute Malnutrition
CCDEC	Community Development Centre	IDR	International Day for Disaster Reduction	SBC	Social Behavior Change communication
CPG	Community Panel Group	IGA	Income Generating Activity	SEBS	School Based Pre-primary School
CP	Cyber Preparedness program	ICI	Integrated Management of Childhood Illness International	SF	Suzanne Foundation
CRA	Community Risk Assessment	IP	Implementing Partner	SGP	Small Group Plan
CRAC	Climate Resilient Value Chain	IP1	Key Performance Indicator	SHN	School Health and Nutrition
CSG	Community Support Group	IQ	Unflooded	SHC	School Management Committee
CSP	Community Service Provider	IRA	Unflooded Resilience Activities	TO	Technical Officer
DME	Department of Agriculture Extension	MCH	Mother and Child Health and Nutrition	TOT	Training of the Trainers
DC	Deputy Commissioner	MCHN	Maternal and Child Health and Nutrition	TP	Technical Partner
DD	Deputy Director	MFI	Micro Finance Institution	UAG	Upazila Agriculture officer
DIP	De-implementation Plan	MIS	Management Information System	UDMC	Union Disaster Management Committee
DIVC	Disaster Management Committee	ML	Mother Leader (Core Group)	UDMP	Union Disaster Management Plan
DO	Developer Objective	MOA	Ministry of agriculture	UED	Upazila Education Officer
DoF	Department of Fisheries	MOH-SFW	Ministry of Health and Family Welfare	UHO	Upazila Health Officer
Dul	Department of Livestock	MOH	Ministry of Health	UNO	Upazila Nutrition Officer
DPEO	District Primary Education Officer	MP	Market promoter	UP	Union Parishad
DPHE	Department of Public Health Engineering	MSE	Micro & Small Enterprise	UPPC	Upazila Resource Center
DPR	Disaster Risk Reduction	MUAC	Mid Upper Arm Circumference	USID	United States Agency for International Development
DPR	Disaster Risk Reduction & Climate Change	NEDP	National Disaster Preparedness Day	VCF	Village Conservation Forum
EDC	Early Childhood Development	NGOAB	NGO Atlas Bureau	VDC	Village Development Committee
EDERS	Early Childhood Environmental Rating Scale	NO	National Immunisation Day	VMDC	Village Disaster Management Committee
ENA	Essential Nutrition Action	NRCD	National Institute of Mass Communication	WHC	Village Health Committee
ENHA	Essential nutrition & hygiene action	NRM	Natural Resource Management		
EP	Extreme Poor	PA	Protected Areas		
		PC	Project Coordinator		



CODEC MICRO FINANCE PROGRAM

Introduction:

CODEC has provided financial support to neglected coastal villagers, small farmers, fisher folk communities, petty businessmen, landless labourers and poor women since its inception in 1985.

CODEC is currently active in 2,436 coastal villages in 47 Upazilas under 11 Districts and implementing a wide variety of social and economic programs. Operating from 94 branches, CODEC has been able to organize 6,158 village organizations of poor and disadvantaged people covering 1,11,076 women (94% women) and men.

Microfinance plays a significant role in CODEC's overarching goal to reduce poverty among the coastal communities of the southern zone. CODEC is operating its micro finance programme with financial assistance from DANIDA, PKSF, Srothome Foundation, DFID, Netherland Embassy, Member's savings and CODEC's own fund. Up to June 2014, 74 branches under Chittagong, Laximpur, Noakhali, Chandpur, Barisal, Patuakhali, Barguna & Jhalakhati districts are funded by PKSF.

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

Overall Objectives:

The overall objective of the program is:

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

Target People and Area of Operation:

(i) Target People:

(a) Rural Micro Credit (RMC): Coastal people who mainly depend on own labour for their survival, employed mostly 06 months in work and rest of the months have no employment opportunities, on average monthly household income from BDT 6,000 to BDT 8,000 and the households who usually possess less than 10 decimal of land; in the unfertile areas, it considers 300 decimal of arable land.

(b) Micro Entrepreneur (ME): On average monthly household income minimum BDT 10,000. Moreover, the households who have entrepreneurship capacities but cannot start due to insufficient capital fund.

(c) Hardcore Poor : Landless who do not have arable land and daily income is less than Taka 60. They are mainly socially excluded, divorced, widow, bagger, handicapped, ethnic minorities, domestic servant and such categories.

(ii) Area of Operation:

CODEC operates its savings and credit programme activities in 11 Districts, they are - Chittagong, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalakhati, Bagerhat, Pirajpur & Khulna. During the reporting period from July 2013 to July 2014, the status of CODEC physical coverage under the CODEC Micro Finance Program is as follows:

SL	Head of Information	Number of Coverage
1	Branches	94
2	Districts	11
3	Upazila	47
4	Unions	380
5	Village	2436
6	Village Organization	6158
7	Households	111,076
8	Members	111,076
9	Savings	368,590,321
10	Borrowers	82821
11	Loan Portfolio	1,074,393,753

2. Component of the Microfinance Programme:

- a. Savings Programme:
 - i. Mandatory
 - ii. Voluntary
- b. Credit Programme:
 - i. Small Loan - RMC
 - ii. Micro Entrepreneurs - ME
 - iii. Seasonal Loan
 - iv. Agriculture Loan
 - v. Ultra Poor Loan - UP
 - vi. Apodkhalin loan only for Ultra Poor member
 - vii. Sahos &
 - viii. Rescue Loan

c. Micro Insurance Fund

d. PKSF PRIME Project:

CODEC initiate a new program for Ultra poor members of the selected union of Galachipa, Kalapara, Amtoll and Rangabali upazilla under Patuakhali & Barguna Districts with soft terms & conditions with the assistance from PKSF funded by DFID. The primary focus of PRIME is to create wage employment and self-employment opportunities for the Monga-affected people to ensure sustainable income throughout the year. PRIME is a very efficiently developed credit plus approach of PKSF.

e. PKSF-DIISP project :

PKSF has launched a micro-insurance project named Developing Inclusive Insurance Sector Project (DIISP) since January 2010. CODEC initiate this program from 1st September 2013 of the selected two branches (Galachipa & Panpatti) with the assistance of PKSF. Micro-insurance is considered as one of the best interventions of micro finance to safeguard the poor against risks.

f. UPP-Ujjibito Project:

Ujjibito, which means infused with new life, is a new project targeting the vulnerable and women-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 325,00 vulnerable and women-headed households; and ii) Creation of workable materials access of poor rural communities nationwide to markets and service providers. CODEC initiate this program from 1st January 2014 in the selected 18 branches.

Major Achievements :

Savings Program: All the VOs establish their own savings schemes to which the members make weekly individual contribution (generally Tk. 20 per week). The savings, once collected, are deposited in their respective VO accounts of CODEC Branch Office and CODEC maintains & deposits this with the local schedule banks. As the VOs have to go far from the schedule bank and they are facing a lot of problems for financial transactions with schedule bank, in these cases, as per application of respective VOs, CODEC deposits their savings to CODEC accounts. VO members get the savings interest at end of each calendar year at the rate of 6% on average balance method which has been credited to their individual savings fund.

CODEC has also introduced a savings policy where members can save any amount as desired and can withdraw according to their requirements on policy. During the reporting period, VO members' deposit savings stands at Taka 242,431,207 and savings were withdrawn of Tk. 189,995,359 (78%) and closing balance of savings is Taka 368,590,321 as on June 30, 2014.

Credit Programme:

i) **Small Loan (RMC) :** Microfinance is simple but powerful tool that enables the poor to pull themselves out of poverty. Most commonly, it involves making small loans to the working poor in developing countries. The loans are used by the working poor to establish or expand small businesses that generate additional income for the family. This extra income allows a poor family to buy food, access healthcare, educate their children, put aside savings and lay the foundation for a better future.

Achievements: Around 83,501 female members have been admitted and they have saved Tk. 264,887,541 by Weekly Savings Program. The outstanding loan balance is Tk 698,440,107 to 67366 borrowers as on June 30, 2014.

ii) **Micro-Enterprise loan (ME) :** Though entrepreneurship is often a difficult undertaking, CODEC has initiated Entrepreneurs Development and Economic Development Programme for the self-sufficient and skilled local entrepreneur members on certain terms & conditions to expand their businesses and extend employment opportunities to others in their communities.

Achievements: Around 8,597 (Male: 6706 & Female: 1891) members have been admitted and they have saved Tk. 82,021,507 by Weekly Savings Program. The outstanding loan balance is Tk. 259,361,255 to 6854 (Male: 5261 & Female: 1593) borrowers.

- iii) **Seasonal Loan** : Only the RMC member will be eligible for the Seasonal Loan. The loan period is of maximum 6 months. The interest rate is 2% per month. 1747 members have taken part in this program and the outstanding loan balance is BDT 24,855,107 as on June 30, 2014.
- iv) **Agriculture Loan** : Only the RMC member will be eligible for the Agriculture Loan. The loan period is maximum 6 months. The interest rate is 2% per month. 1121 members have taken part in this program and the outstanding loan balance is BDT 1,45,60,357 as on June 30, 2014.
- v) **Ultra Poor** : Microfinance, though a very effective and powerful poverty alleviating instrument, it is not suitable for all categories of the poor. For those trapped in chronic social insecurity with no asset base to protect themselves from the many webs of shock, CODEC has taken initiatives to address social and economic development program for the hard-core poor with the certain terms & conditions from 01 January 2002. Two types of programs have been adopted for the hard-core poor- i) Social Development Programs, ii) Savings & Credit Programs.

Achievements: 18,978 members have taken part in this program including PKSF PRIME program and they saved BDT 216,812,73 @ Tk. 1-10 in each week by individual member. CODEC disburse loan to individual members with 20% interest on decline balance. The outstanding loan balance is BDT 726,473,51 to 8441 female borrowers as on June 30, 2014.

- vi) **Apodkhaln Loan (Emergency Loan)** : CODEC initiate the Apodkhaln loan program from September'11. Only the hard core member will be eligible for the Apodkhaln loan. The interest rate is 4% per annum and the loan period is one year. In addition, repayment schedule is flexible. 1145 members have taken part in this program and the outstanding loan balance is BDT 3,360,977 as on June 30, 2014.

- vii) & viii) **Loan for Cyclone SIDR – SAHOS & RESCUE** : After the devastating Cyclone SIDR, CODEC disbursed some special loans in the SIDR affected areas providing soft terms & conditions with the assistance from PKSF. There were two types of loans for the Sidr affected people- SAHOS and RESCUE. 'SAHOS' bearing no interest for the reconstruction of house and 'RESCUE' bearing only 4% interest for going back to their profession. For both the loans, the repayment time was given for 3 years.

CODEC has disbursed BDT 50,00,000 as "SAHOS" loan to 164 males and 1019 females. At the same time, Tk. 1,00,00,000 was disbursed as "RESCUE" loan to 176 males and 1396 females. For both the kinds of loan a grace period was 6 months. The outstanding balance of "SAHOS" and "RESCUE" are BDT 321,192 and BDT 847,407 respectively as on June 30, 2014.

Micro Insurance Fund:

CODEC has adopted a new member's Risk Fund policy (only death case) in 2005 with specific terms & conditions for the members including spouse (Husband) for RMC Member and in case of ME only loanee member will cover. According to PKSF guide line, we included Ultra Poor (UP) members including spouse to the members' risk fund. In case of RMC member, they will pay Tk.10/-, UP members will pay Tk.5 and ME member will also pay BDT 5 per thousand of disbursed amount as a premium to cover the risk amount that is the outstanding loan amount within the loan period.

The outstanding fund balance is **Tk. 48,178,383** as on June 30, 2014.

3. Credit disbursement, Recovery, Savings outstanding and some important ratio analysis:

a. Credit disbursement, Recovery and savings	(In million Tk.)
Cumulative Credit Disbursement	10438
Credit Disbursement (July 2013 to June 2014)	1997
Cumulative Credit Recovery	8425
Loan Portfolio	1074
Group Savings Balance	368

Profitability	
Operating self-sufficiency	122%
Financial self-Sufficiency	112%
Rate of repayment (OTR)	97%
Cumulative Recovery Rate (CRR)	99%

Efficiency	
Active Borrowers per Program Organizer (PO)	304
Amount of Outstanding Gross Portfolio per PO	2,943,545
Member per Branch Office	1182
Yield on Portfolio	25%
Debt Capital Ratio	1.01
Capital Adequacy Ratio	15.00

Conclusion:

CODEC Micro Credit Program has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these areas ensure their participation in the process of the development programme. Some of the major achievements of this area are Flexible Savings deposit and withdrawal of savings only at 10% securities against principal disbursement of running loan. Loan service charge is fixed at 24.25% declining for the poor and Small Scale Entrepreneurs, and also service charge is 20% declining for hard core poor group.



Education Sector

SHIKHON Project -

Supporting the Hardest to Reach Through Basic Education

PROTEEVA Project -

Promoting Talent through Early Education (Barisal and Cox' Bazar)

"Maltree" Project -

A CODEC-SSFL-PSN joint venture Programme for the Promotion of Health and Education for All.

School Feeding Program -

Feeding program for the disadvantaged children of Chittagong & Laxmipur Area

READ Project -

Reading Enhancement for Advancing Development

SHIKHON PROJECT

Supporting the Hardest to Reach Through Basic Education

At a Glance

SHIKHON, supported by European Union and Save the Children, is one of the largest non-formal primary education programs to respond the particular education needs of vulnerable children of Bangladesh who are outside of or marginalized in the formal schooling system and live in conditions of extreme poverty in the rural and coastal area, river strip/chars and marshland (haor) and experience bias due to gender, ethnicity and disability. CODEC has started working with SHIKHON from 2012, the 2nd phase of SHIKHON and the target number for CODEC is 40,100 (NFPE-20,100; EPE-12,000; SHIKHON Club-8,000) children as well as their parents and the total budget is BDT 315,069,270. The duration of the project is January 2012 - December 2016.

This project covers 119 Unions of 13 Upazilas (Lohagara, Banskhali, Chandanailsh, Patiya, Anowara, Satkania, Cox's Bazar, Ramu, Chakarla, Moheshkhali, Pelua; Lama, Naikkyangchori) of 3 Districts (Chittagong, Cox's Bazar and Bandarban) in Bangladesh.

Since inception of this project; a total of 36470 learners have been enrolled in 1250 NFPE schools (969 - 20278 learners), EPE Centers (410 - 12772 learners) and SHIKHON Clubs (171 - 3420 learners).

Major Achievements in 2013-14:

- ✓ Established 171 SHIKHON clubs within the Govt. primary schools where 3420 low level students get opportunity for extra learning.
- ✓ Established 30 Early Primary Education Centers for indigenous children in Lama and Naikkyangchori Upazila where 583 children get opportunity to read in their mother tongue.
- ✓ Established 208 EPE centers by community contribution where about 6400 children of 5-6 years enrolled.
- ✓ De-worming tablet and Vitamin A capsule were fed to all students of SHIKHON Schools/centers.

Major impacts:

- SHIKHON Project has created a great demand for education in local communities.
- Children of vulnerable areas are getting quality basic education within their community.
- Local community people and school children are more aware about school, health and nutrition.
- Inter-relationship within community people is increasing by involving in schools activities and day observation programs which are helping to build peaceful environment in community level.
- Low performing children of GPS got opportunity of creative learning through SHIKHON club.



Disabled Nasima's DREAM

Nasima Akter, second daughter of Mr. Harunur Rashid and Mrs. Jannatul Ferdous, lives in a village named Baroghona, Gandamara Union of Bamkhal Upazila in Chittagong District. She is physically disabled. Her one leg is shorter than other. Due to this problem, she walks very slowly. She completed SSC from nearest Secondary school. After that she wanted to admit in HSC. But the college is far away from her home and the distance is about 14 Kilometers and needs to walk most of the way. As her father is a day labourer and mother is a homemaker and their economical condition is not good at all. For poverty, it was not possible for her to go to college using any transport. Therefore she could not continue her education.

When Nasima came to know about SHIKHON project going to start EPE program in her village, she came forward and attended Teachers' Recruitment Test. After that she was recruited as a teacher.

After Nasima getting the job, she as well as her parents became very happy. Being recruited as a teacher, she received basic teachers' training and started taking EPE class in her village. Now most of the time, she remains busy with SHIKHON children.

Nasima goes to SHIKHON School regularly to teach her students. Her teaching techniques are quite different. She takes care of all children like a mother and knows how to make students engaged in learning process. Even she can plan role in MTT as a co-facilitator. She is good at drawing. All guardians are also very pleased to have seen the techniques of Ms. Nasima.

She hopes to continue her teaching and wants to be an ideal teacher in future. Her dream is all children will be good citizens who love their country as well as their society. Once she had no expectation in her life. But now Ms. Nasima dreams that SHIKHON children will respect and remember her in future as a good teacher.

Nasima told that SHIKHON brought a change in her life. She forgets her physical disability when she stays in school. Now she is very happy and wants her dream to be true as a good teacher.



PROTEEVA PROJECT

Promoting Talent through Early Education

At a Glance:

PROTEEVA, Promoting Talent through Early Education, a partnership project under the Sub-Grant Agreement between CODEC and Save the Children International (SCI), funded by USAID-Bangladesh, aims to develop early childhood education and improve primary school enrollment, completion and academic performance for children. In addition, the strategic objective is to improve primary grade performance of children with PROTEEVA activities. CODEC is implementing this project in 240 School Catchment Areas of 62 Unions of 8 Upazilas of four Districts namely Barisal, Patuakhali, Barguna and Jhalakhati in Barisal Division. This project aims to improve primary school enrollment, completion and academic performance of children in Bangladesh including the components of ECD (Early Childhood Development), Primary Education (PE) and School Health Nutrition (SHN) along with 13 types of activities and the whole process has been being done by community mobilization. The duration of the project is March 2010 to December 2014 and budget is BDT 10,54,94,671. This project has covered 148740 members including Pre-primary children (50,400), Children's parents (36,720), Children & Adolescents (52,500), Primary School Teachers (960), SMC Members (2880) and PTA members (5280).

Major Achievements in 2013-14:

- ✓ A total of 13005 children (Girls-6490, Boys-6515) and 123 disabled children (Girls-44, Boys-79) are enrolled in preprimary school.
- ✓ Reception and Welcome Day observed in PROTEEVA targeted 240 & 25 non-targeted schools where a total of 38148 viewers participated including children, parents and govt. officials.
- ✓ Sisimpur programs that make the children aware of life and education, 2950 episodes were shown to 70,075 (Girls-35273, Boys-34802) Pre-primary children.

- ✓ A total of 33,068 mothers participated in 1415 G-1 parenting sessions that help the parents become more conscious about child care, nutrition and reading.
- ✓ A total of 28,376 weekly Health Education Sessions held and through this program primary school children are aware of hand washing, sanitation, cleaning, care of teeth and hair etc.
- ✓ A total of 3,480 (Male-1937, Female-1543) SMC & School Teachers participated in 234 (Bairisal 60, Barguna 60, Patuakhali 56, Jhalokhati 58) SHN (School Nutrition and Health) Orientation program.
- ✓ Under SHN activity, total 13,340 Pre primary children and 32,661 RINGPS children received Vitamin A Capsule. Moreover, 120 pre-primary and 60 primary school children received 21,400 Vitamin A capsule in Cox's Bazar.
- ✓ Distributed 21,400 Vitamin A capsules for 120 pre-primary and 60 primary school children in Cox's Bazar.
- ✓ A number of 122 pre-primary schools have been opened with 3384 students.
- ✓ A total of 6,54,298 Iron capsules are distributed among primary school children.
- ✓ Global Hand Washing Day observed by PROTEEVA in 480 preprimary schools (240 CAC groups and 240 target schools). In this program 1680 soaps were provided to the schools.
- ✓ A total of 14,147 pre-primary school children (Girls-7858, Boys-6789) and 35,950 RINGPS children (Girls-18,570, Boys-17,380) of class one to five came under vision screening eye check program and 355 problematic children were identified and they were given medical support.
- ✓ A total of 1390 parenting education were organized.
- ✓ PROTEEVA Pre-primary 7860 graduate students promoted from Grade-I to Grade-II performing better in all five competencies relating to speaking, reading, writing, oral and written math in comparison with the children without pre-school.
- ✓ Total 22431 students out of 23647 students have been covered under De-worming program in 60 RINGPS.

Major Impacts:

- The enrolled 14,427 pre-primary children completed pre-primary level and total 13,820 children got admitted in Class one. And expectably the enrolled children are doing better than other non-preprimary children.
- After vision screening program; community people, problematic children's parents, school teacher, SMC members became pleased and appreciated this program very much.
- Reception and Welcome Day observation have positive impact on the rate of children's enrollment, birth registration, attendance rate and parents' care of children and remarkably the enrolled children are not afraid of going to school.
- RBM activities are ongoing in the 60 schools. 1671 students got support from 60 Community after School Circle programs that helped increase children's mathematical knowledge, language and social skill.



Shohagi's Test Paper

Shohagi from a poor family reads in class V in Kandengathi Primary School in Bincaykathi of Jhalokhat District and her roll is 4. Her parents are Mahabub Hossain and Milana Begum and their family consists of six members. Though she reads in class five but she does not have any test paper as her father has no ability to buy her this. Without test paper she cannot solve her class lessons. As a result, teachers rebuke her for her not being able to prepare lessons. For this, she used to feel very sad. Since Shohagi is a CAC (Community after School Circle) facilitator, she facilitates CAC group after her class. From CODIC-PROTEENA project, Shohagi got six prize bonds as a prize. Getting these prize bonds, she became able to buy a test paper for final examination of class V.

Now she can prepare her all lessons and feel very happy for this. In addition, Shohagi's parents also showed gratitude to PROTEENA for the nice initiative. Her mother added, seeing the happy face of Shohagi, they feel very relieved. The Head Teacher appreciated PROTEENA program as after invention of this program in the school, the rate of attendance of the children has increased.



MAITREE PROJECT

A CODEC-SSFL-PSN joint venture Programme for the Promotion of Health and Education for All

CODEC-Maitree Project, funded BDT 1,808,300 by CODEC-PSN-SSFL, endeavors to improve education and health condition of the villagers especially the children of Salimpur Union in Sitakunda Upazila in Chittagong District and encompasses 247 children (Girls: 117, Boys: 130). To ensure education of the children living in Salimpur, this project operates formal primary school and clinical services to improve their health condition. The duration of the project is January 2014 - December 2014.

Major Achievements:

- ✓ All target children of ECD Centers are continuing their education.
- ✓ Total 142 students of ECD Centers can recite poem, song, and identify Bangla vowel and consonant.
- ✓ A total of 3552 patients received treatments.

Major Impact:

- ◆ Indicators of changes happened among the target children and households.



SCHOOL FEEDING PROGRAM

Feeding program for the disadvantaged children of Chittagong & Laxmipur Area

At a Glance

School Feeding Program, funded BDT 83,99,981 by ICCO Cooperation, is for the disadvantaged children living in 4 Unions (Salimpur, Char martin, Char kalkini, Char Poragacha) of 3 Upazilas (Sitakunda, Kamalnagar, Ramgar) in Chittagong and Laxmipur District. This is in essence an awareness program to promote personal and environmental hygiene like hand wash, clean utensils, clean class room etc. of target children in targeted schools. It covers 847 (Girls-433, Boys-414) children and duration of the program is December 2012 to December 2014.

Major Achievement of the year:

- ✓ In the target schools, food distribution is done 06 days a week. Rice, lentil, vegetable, Egg, hotchpotch and chicken are provided to the children's meal.
- ✓ Total 3 Parents Feeding Implementation Committees have been formed with 7 members in each.
- ✓ Increased awareness on hand-washing by soap before and after meal among all target children.
- ✓ Organized de-worming and vaccination camps in program areas.
- ✓ Total 541 students received medicine or ORS.
- ✓ Provided 847 School bags to all target children.

Major Impacts:

- Attendance rate is 95-98 % in the target schools where in baseline it was 45-55% in Laxmipur and Chittagong. Furthermore, students do not want to miss their school.
- Decreased drop-out rate in the program areas. Moreover, 45 dropout students got readmission in class two to five.
- Increased average weight of the students getting nutritional food in the schools. In baseline it was 20 kg, but now it is 22 Kg.
- Parents of target children are more aware of health, nutrition and cleanliness. Even the community people are also aware of these.
- Target children are taking safe drinking water and water-borne diseases decreased rapidly.



Delighted Sharif

Sharif reads in class IV in Uttar Char Kalkini Mohiuddin Chowdhury Primary School. His father died when he was in mother's womb. After his birth, his mother Laili Begum got married again. Since then Sharif lives with his grandparents. Sharif would not go to school regularly before school feeding program started at Kalkini Mohiuddin Chowdhury Primary School. Sometimes he would beg at Motirhat fishery-ghat or would go with his Grandfather to collect chili, nut, and soya bean. In this way they were passing their life either having square meals or not. Sharif had to come in School without food. Besides, most of the time he would remain absent in school. He would pass his time wandering either in the bazar or fishery-ghat just to manage a square meal.

After school feeding program started, he now regularly attends school and remains busy with his lessons in the evening. He looks neat and clean and is very grateful to have lunch at school. Sharif is now attentive to his study and comes to school regularly. His physical change is also noticeable. He now remains in happy mood. His medical checkup is regularly done and given medicine. He also invites his fellow friends to come to school.

Sharif's grandmother says, "we are now very happy and tension free. Now he eats two eggs weekly, gets regular medical care, takes lunch properly and keeps telling about neatness and cleanliness of house. We pray for CODEC so that it runs its activities for years". As a result, People affected by river erosion will be benefited from all sides. Sharif is now physically sound, regularly going to school and doing good result. He hopes he will be able to complete his education in Matirhat High School.

READ PROJECT

Reading Enhancement for Advancing Development

At a Glance

The project-Reading Enhancement for Advancing Development (READ) is aiming to attain expected learning outcomes as well as to improve the level of competency of all primary school children in Bangladesh. The READ project, a four-year project, supported by Save the Children International is being implemented by CODEC to address gaps in early grade learning, especially literacy learning, which affects all aspects of a child's learning trajectory. By ensuring a strong foundation at the beginning of school, the expectation is that fewer children will repeat grades or drop out in the primary cycle, and a higher proportion will complete school with solid primary school skills- such as literacy – which is indispensable life skill in today's world. For this project 1st phase in Barisal area, in total 120 schools are selected for implantation of the project within the duration of December 2013 to November 2015. This Project will cover the same working areas in Barishal division and Cox's Bazar District.

Major Achievements:

- ✓ Identified 120 School Locations.
- ✓ Accomplished Baseline survey at 6 schools.
- ✓ Introduction with 464 teachers.
- ✓ Data collection of 12471 students.
- ✓ An Orientation on Child Safeguarding Policy for all staffs.
- ✓ Provided various trainings and workshops for the trainers including ADOPEO, UEO, URC and AJRO.
- ✓ SMC Orientation in 88 schools.
- ✓ Arranged Parenting Awareness Session for STOs and TOs.
- ✓ Completed Book Bank Workshop of STO and Core Trainers for School and Community Level Assistance.

Major impacts:

- By the Instructional Adjustment Tools (IAT) Assessment of 10252 students, teachers are taking plan for students on the basis of IAT result and consequently the students' migration and irregularity are decreasing.
- Project Reading Instruction Manual has its good impact among the students.

A photograph of three women sitting together, looking serious. They are wearing traditional South Asian clothing, including patterned blouses and shawls. The lighting is warm and somewhat dim, creating a somber atmosphere. The women are positioned in the foreground, with their bodies angled slightly towards the camera.

Child Protection and Community Legal Justice Sector

- CODEC-UNICEF Project0
Protection of Vulnerable Children
and Adolescents in and around Cox's Bazar Area
- CLS Project- Rights and Legal Capacity
Enhancement of Coastal CBOs

CODEC-UNICEF PROJECT

Protection of Vulnerable Children and Adolescents in and around Cox's Bazar Area

At a Glance

By the end of March 2014, 4500 children and adolescents in Ukhiya and Teknaf Upazila of Cox's Bazar District have improved access to a continuum of social protection services and resources to reduce their vulnerability towards abuse, violence and neglect through increased participation, responsiveness and capacity development of the children, adolescent and respective community members. The project funded by UNICEF Bangladesh has started working in 5 Unions of 2 Upazilas (Teknaf and Ukhiya) in Cox's Bazar District targeting the children and adolescents especially girls. These areas have been selected with an equity focus. As children from these areas are most deprived, and violations of child rights including child labour, child marriage, abuse, violence have been frequently reported. Therefore the project has sought the causes of such deprivations and is working on minimum package of social protection services and social change initiatives through Child Friendly Spaces (CFS). Life skills based education and adolescent empowerment stipends are provided to increase knowledge, awareness and active involvement in the society of adolescents, especially girls through the adolescent groups. This project has covered 7274 children and adolescents in the catchment area.

Major Achievements:

- ✓ A total of 7274 (Girls-4045, Boys-3229) children and adolescents have been enrolled in CFS Centers.
- ✓ Birth Registration of 6656 (Girls-3586, Boys-3070) children has been accomplished.
- ✓ Amongst CFS registered 7274 children, 1395 (Girls-679, Boys-716) child came under Conditional Cash Support Programme by EECR, Mo/WCA; 125 (Girls-54, Boys-71) children under Ability Based Learning Programme.
- ✓ Total 1250 Adolescents of 5 CFSs participated in Shonglap Programme. Among them 100 girls received Occupational training; 630 Adolescents received Stipend for personal development to initiate IGA and enhance civic engagement.
- ✓ Total 979 Courtyard Meetings for 11364 (M-10480, F-884) numbers of parents arranged at 45 villages to intensify awareness of Child rights.

Major Impacts:

- CFS Center has become pleasant place as well as resource centre for both children and community.
- Due to Birth Registration of Children, a wide window of opportunity is open for the children to have access to government and non-government services. For example: A total of 1160 Children (male- 592, female-568) have been enlisted for Conditional Cash Support Programme under EECR Project by Mo/WCA. Again, enrolment of 1160 children into Primary Education was ensured at different primary schools adjacent to 5 CFSs.
- Child labour in the catchment area is reduced. And Community People are more aware of child education, good manners for children and risks of child labour, above all child development issues.
- A total of 10,200 children have come under minimum a program and among them many are participating (M:4720, F:5480) in different cultural activities.
- Through peer group activities and child related film shows, leadership quality, patriotism and humanity are growing up among the adolescents
- The rate of presence of children in schools adjacent to CFS has increased and as a consequence the grade level has increased and dropout rate decreased.



A Pleasant Life

A 15 years old girl is Shamsun Nahar with inborn speech disability. She lives with her parents and younger three brothers at Jadimura Village of Hinilla Union under Teknaf Upazila in Cox's Bazar District. Her father Aminul Haq is a Madrasa teacher and mother Yasmin Akter is a homemaker.

Shamsun Nahar is the eldest daughter of her parents. Though her all brothers would go to nearby Jadimura Primary School, but she used to stay at home helping her mother in household works for her speech disability. Moreover she would not like to meet her neighbours as she could hardly express her minds to others. Her life got limited to their home boundary.

It was 2012, Shonglap Center started its program at Poschim Jadimura under CODEC-UNICEF project and Animator Rehana Akter was then collecting participants to form Adolescent Groups for Shonglap Program. When trained Animator Ms. Rehana came to know about Shamsun Nahar, she started miming with her and frequently visited their home.

With immense tolerance, Ms. Rehana encouraged her to join Shonglap Program. Though initially Nahar rejected her proposal, later she became interested in being enrolled into the Shonglap program. At the beginning in Shonglap session, Nahar would remain silent and it was only for a week, after that she started to exchange greetings and wish with her mates. Remarkably after two months, a drastic change occurred in Nahar's life. Getting many friends and a congenial environment in the Shonglap Center, she became lively and spontaneous.

She started to talk to everybody and express her thoughts to others wholeheartedly. Gradually she started using some words such as "I'm fine", "Mother, Father", "I ate up", "I'm going" and so on. In Shonglap sessions, she learnt to write her name and count numbers. Nahar's improvement surprised her Shonglap mates as well as her parents and neighbours.

After completion of Shonglap course fulfilling the criteria of getting the Stipend support, Nahar received BDT 15000 for buying 2 cows. Now she takes care of the cows and hopes that she will be benefitted selling them after two years.

Her mother is very happy to see her daughter talking and remaining busy in rearing the cows. Her mother Yasmin Akter said, "Once my daughter stayed at home in silence. She would never even meet neighbors. It is Shonglap Programme and Stipend support that made her confident in her life. Now she tries to talk to everyone and meets friends and neighbors. All these changes in her life make me happy."

CLS PROJECT

Rights and Legal Capacity Enhancement of Coastal CBOs

At a Glance

CODIC's experiential learning of 29 years development interventions in coastal and riverine areas of Bangladesh reveals that knowledge, aptitude, capability and understanding are the pre-requisites to access in law and justice.

The intervention 'Rights and Legal Capacity Enhancement of Coastal CBOs' popularly known as CLS, funded BDT 40,738,987 by DFID, is implemented for improvement of access to rights and legal services by disadvantaged and deprived coastal communities especially women. This project works in 27 Unions of four Upazilas in Chittagong and Patuakhali District of Bangladesh. CLS executes various activities like Courtyard Session; Legal Aid Clinic Service; Workshop on Law and Justice; Orientation on Marriage, early Marriage, dowry, Divorce, Sexual Harassment, Domestic Violence Act, Corporal Punishment Law, Nari o Shishu Nirjaton Doman Ain-2000 (Amendment 2003), Day Celebration, Referral Service and District Level Coalition. This project covers the coastal disadvantaged women and adolescent girls those who are deprived and vulnerable in aspect of human rights, law and justice. In Chittagong and Patuakhali District, total 150,574 households especially women and adolescent girls who are direct victim of violence, victim of physical and mental torture, dowry, early marriage, divorce, acid throwing, rape and eve-teasing are exclusively focused on. They will be benefited two ways; firstly, active participation and involvement with the CLS program through their community organizations. Secondly, the legal service delivery will be devised and preceded with sensitization of women needs and urgencies.

Major Achievements:

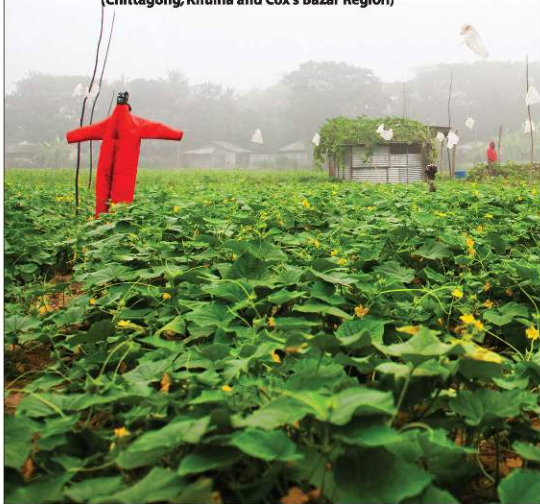
- ✓ Arranged 2 batches of staff refresher's training on Domestic violence (Prevention and Protection) Act 2010, Nari o Shishu Nirjaton Doman Ain 2000 (Amendment 2003), Family Laws, Inheritance Law, Parents Maintenance Act-2003, Marriage, Dowry and its related issues in both Patuakhali and Chittagong District.
- ✓ 81 batches of Interactive Dialogue Workshop on Law and Justice held with 2710 participants in 27 Union Parishads.
- ✓ Total 5395 monthly courtyard meetings on different laws such as marriage registration, dowry, early marriage, process of divorce, domestic affairs etc. are facilitated in presence of 97961 participants.
- ✓ Organized 13 workshops for Upazila Parishad & CLSC members in Chittagong and Patuakhali with the objectives of increasing the capacity of local Government bodies and CLSC for effective service delivery on Law and Justice.
- ✓ Provided Legal advice to 1237 victims, 267 cases mediated, referred 42 cases and solved 5 cases.
- ✓ Arranged a Workshop on Law & Justice with the participation of Kazi, Imam, Madrasha teacher, Civil Society & Journalist.


Major Impacts:

- Through courtyard session continuity as well as dialogue workshop on law and justice, mass people have become aware about different laws such as marriage registration, Dowry, early marriage, process of divorce, Maintenance, Domestic Affairs related matters etc. and about Legal Aid Service.
- Through Orientation program on HR and Family Law, school and college students are adequately aware on domestic violence related issues.

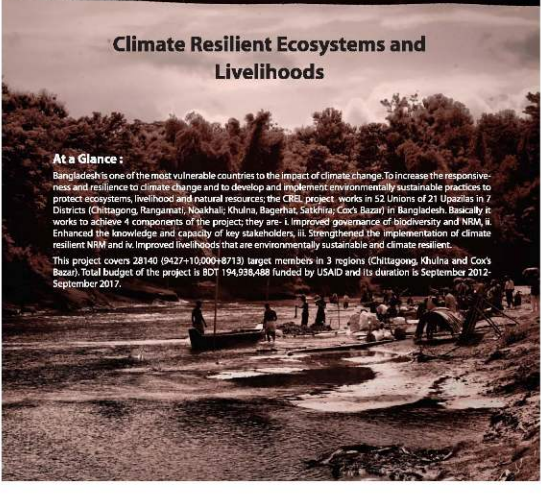
Climate Change and Environment Sector

- **CREL Project – Climate Resilient Ecosystem and Livelihood
(Chittagong, Khulna and Cox’s Bazar Region)**





CREL PROJECT



Climate Resilient Ecosystems and Livelihoods

At a Glance :

Bangladesh is one of the most vulnerable countries to the impact of climate change. To increase the responsiveness and resilience to climate change and to develop and implement environmentally sustainable practices to protect ecosystems, livelihood and natural resources; the CREL project works in 52 Unions of 21 Upazilas in 7 Districts (Chittagong, Rangamati, Noakhali; Khulna, Bagerhat, Satkhira; Cox's Bazar) in Bangladesh. Basically it works to achieve 4 components of the project; they are- i. Improved governance of biodiversity and NRM, ii. Enhanced the knowledge and capacity of key stakeholders, iii. Strengthened the implementation of climate resilient NRM and iv. Improved livelihoods that are environmentally sustainable and climate resilient.

This project covers 28140 (9427+10,000+8713) target members in 3 regions (Chittagong, Khulna and Cox's Bazar). Total budget of the project is BDT 194,938,488 funded by USAID and its duration is September 2012-September 2017.

Major Achievements in Chittagong Region :

- ✓ Total 3 new sites namely Halda Rivers Basin, Hajarikhil and Nizhum Dip are now under co-management approach to better manage the natural resources.
- ✓ Established and reformed total 135 VCFs to be more functional and gender sensitive.
- ✓ Established total 11 Forest nurseries owned by target members through financial support of CREL.
- ✓ Completed 11 km Institutional and Roadside plantation (76,478 Plants).
- ✓ Provided 63 Climate Change Adaptation and Mitigation Trainings and 30 skill development trainings on specific crops to the target members.
- ✓ Established 20 demo plots to demonstrate new methods of agricultural farming.
- ✓ To measure the Forest Carbon Inventory, 171 plots are taken sampling basis.

Major Achievements in Khulna Region:

- ✓ Newly finalized the selection of 18821 target members.
- ✓ Completed plantation (17100 Plants) for institution, households and roadside.
- ✓ Identified total 227 Local Service Providers.
- ✓ Provided training on livelihood and aquaculture to 10,000 target members.
- ✓ Provided Capacity Building Training to 195 LSPs.
- ✓ 214 Demonstration plots are selected for the target members' learning about using improved technology in cultivation.

Major Achievements in Cox's Bazar Region:

- ✓ Identified total 8352 livelihood members from Village Conservation Forum (VCF) level.
- ✓ Total 1427 target members received skill development training.
- ✓ Given driving training to 9 women.
- ✓ Established total 5 Financial Entrepreneurs & Literacy Centre's (FELCs).

Major Impacts:

- Most of the Co-management Committee are functioning in the working areas.
- New IGA is initiated in all those three areas
- New areas of operation are opened in Nijum Deep, Hajarikhil and Halda .
- 560 beneficiaries are practicing new technology and methods in Agriculture cultivation in spite of traditional methods and technique.
- CREL activities reduce the tobacco plantation and massively introduce maize cultivation among the mass people.
- CREL engagement with Kaptai CMC successfully reduces the incident of forest fires in the Kaptai Nation Park area.

CREL motivated school children in tree plantation program and thus they got inspired and collected saplings from CREL for homestead plantation which indicates the involvement of children in natural resource management.



Livelihood Sector

- **Nobo Jibon** - *Nobo Jibon Multi Year Assistance Program*
- **SHIREE Project** - *Stimulating Household Improvements Resulting in Economic Empowerment*
- **PROSHAR Project** - *Program for Strengthening Household Access to Resources*
- **LIFE Project** - *Livelihood Improvement Facilities for Ethnic*
- **SEEDs** - *Socio-economic Improvement Facilities for Ethnic Programme*
- **CODEC- Natun Alo (New Light)**

NOBO JIBON PROJECT

Nobo Jibon Multi Year Assistance Program

At a Glance :

CODEC-Nobo Jibon, a USAID - Multi Year assistance program (2010-2015), aims to reduce food insecurity and vulnerability of 98,411 households of 279 villages in 20 Unions of 2 Upazilas in Barisal Division. The program works with three Strategic objectives; they are; SO-1. Mother and Child Health and Nutrition, SO-2. Market Based production and income generation, SO-3. Disaster Risk Reduction.

Here SO-1 addresses improved health and nutrition status of Children U2 as well as pregnant and Lactating Mother; SO-2 addresses increasing production and income through using unused cultivable land within Nobo Jibon project area and SO-3 addresses households in target communities protect their lives and assets and quick resume livelihood activities following natural disaster.

Major Achievements in 2013-14 :

- ✓ Conducted 4512 CBGP sessions and 4510 courtyard sessions by FF with Gob EPI centre and given service to 215906 PW, LM and CU2 beneficiaries.
- ✓ 213170 PW(LM and CU2) beneficiaries have got Commodity
- ✓ Provided RUTF (Ready -to-use Therapeutic Food) to total 343 SAM children
- ✓ 2332 target members received training and got seeds and fingerling and 1760 VSLA beneficiaries registered in this period.

Major Impacts:

- Mothers are now realizing the risk of delivery so they are taking necessary initiatives as for this;
- Pregnant women take necessary initiatives before delivery. For this reason, mortality rate of pregnant mother & child reduced day by day.
- Now most of pregnant mothers know about the Anti Natal Care (ANC) and Post Natal Care.
- Percentage of Severe Acquit Malnutrition (SAM) child is reduced by the use of (RUTF ready -to-use-therapeutic Food).
- Community people know about how to prepare bed & pit with modern technology.
- Improved health and nutritional status of children under age of 5 and pregnant and lactating women.
- Community people of Nobo Jibon working area are well known about what should be done before, during and after disaster.
- VDC group are now involved in their own Village development.
- Currently youth volunteers play a vital role in their community for reduced early marriage, sexual harassment and under education.
- Increased knowledge on different technology for cultivation.
- Increased the number of earning members of the family as well as monthly income.
- Enhanced market based production, income generation and linkage with local market system.



When Goat is a Blessing

Hard work is a key to success where poverty goes down with the race. Nurunnahar applies this theory in her family with the assistance of NOBO JIBON and proves that she was an Extreme Poor but not now.

Nurunnahar (30) lives in a small house in Chachipatang village of Tungbaria union under Barisal Sadar upazila with her husband and three daughters. Their two daughters read in class I and V. Another one is yet an arm-baby. Her husband Nirob Kazi (40) is inborn physically sick and a day labourer in profession, earns not more than TK. 2000 per month. On other hand, Nurunnahar works as a maid-servant in neighbour's house.

Nurunnahar along with her family used to pass a very deprived life. Even they could not manage daily meal for three times with their very little income. Once her eldest daughter Tumpa stopped going to school as she also had to start working as a maid.

When Nurunnahar got involved in Nobo Jibon program as an Extreme Poor member, she received different tips and techniques on goat rearing and was provided a goat.

Then she started rearing the goat properly and kept it in dry place following the given directions strictly. After four months, her goat bore four kids at a time what brought a feeling of joy in her life. And she continued taking more care of them and maintained a good communication with the Market Promoter and Field Facilitator of Nobo Jibon. Consecutively she has now 27 goats so far and sold 5 of them at different times with fair price.

With the guideline of Nobo Jibon, she also cultivated bottle gourd in her homestead ground and got a good profit meeting domestic demand.

Now Nurunnahar's daughters go to school regularly and they can have 3 times meal every day.

She and her husband are thankful to CODEC NOBO JIBON for the assistance. Nurunnahar Begum stated "The goat Nobo Jibon provided was a blessing for us and consequently I am not worried about my family. I take care of my goats as my family members. Now I am not dependent on others' help any more".

SHIREE PROJECT

Stimulating Household Improvements Resulting in Economic Empowerment

At a Glance:

Bangladesh has the third largest poor population in any country after China and India, and one of the highest rates of child malnutrition in the world. The country has made a good progress since 1992 in reducing income poverty – incidence of 58.8 percent in 1991-92 to about 50 percent in 2000. In spite of the impressive performance, there are yet 63 million poor, with one-third caught in extreme poverty. The coastal areas, the chars and the hill tracts are identified to be the regions with higher proportion of extreme poor live (about 24% of the total population). The challenges to reduction in extreme poverty are many. At the macro level, natural disasters like cyclones, flood and tidal surges which are frequent occurrences severely affect the lives and livelihoods of people in coastal areas, especially the extreme poor.

SHIREE Project envisages scale up of a tested model called 'Household Economic and Food Security (HEFS) Model' to graduate the extreme poor out of extreme poverty. And HEFS model is a livelihoods-based framework for analyzing the way how the extreme poor households survive and graduate out of poverty.

This project, funded (Phase 1: BDT: 126,329,234; Phase 2: BDT: 163,199,202) by Save the Children International, facilitates 22,500 target extreme poor households in the coastal areas to bring them out of extreme poverty within its project duration (First Phase: Duration: April 2009- March 2012; Second Phase: Duration: April 2012- March 2015) and covers 513 villages of 37 Unions in 4 Upazilas in Bagerhat District.

Major Achievements:

- ✓ Transferred assets to 22,500 target households.
- ✓ 87% of the target households (22,500) are graduated; shows Graduation Monitoring System.
- ✓ A total of 10778 target households have been engaged in government safety net programs.
- ✓ A total of 3039 target households have been engaged in NGOs support.
- ✓ A total of 238 Adolescent girls and boys have been provided TVET with tools and they supplement income with the families for better livelihoods.
- ✓ A total of 1432 BHHs submitted application for Khasland as permanent settlement while 258 have already got 99 years lease.

Major impacts:

- Increased income level of the individual target member.
- Capable to cope up with natural disaster and shocks.
- Increased optimum usages of household resources.
- Enhanced women participation, mobility and their access to information and decision-making process.
- Improved access to services such as health, safety net services, education, agriculture, livestock and fisheries.
- Increased the rate of child education.
- Target households can take three meals a day with diversified and balanced food.
- Target households are aware of health, hygiene and DRR.

Rexona's Wider Role

When Rexona was deserted by her husband, her sufferings knew no bounds. She was struggling to provide food for herself and her children. She was often unable to afford three meals a day. Her children's schooling often became irregular due to their financial constraints.

By participatory appraisal, Rexona was included in the SHIREE programme. Then she was initially provided clothes worth Tk. 8,000 to set up her business and a sewing machine. She soon started receiving orders from the local bazaar. Her daily income ranged between Tk. 400 and Tk. 500. Using the profit from her business, she bought an over-lock machine by Tk. 8,000. She has also purchased another sewing machine for her daughter to operate.



Rexona is now cultivating vegetables in her homestead ground and rearing poultry with the guideline of SHIREE project.

Now she has been able to take the responsibility of her niece's education, paying a fee of Tk. 300 per month for private tuition. The dietary diversity of Rexona's family has got a flow.

Furthermore, Rexona has been provided a mobile phone from the project enabling her to communicate with clients.

Her socio-economic status has been improved significantly. She has been elected as a member of a local religious educational institute called Uttar Suxaleri BSS Dakhil Madrasah Management Committee. Rexona is not only empowered at the household level, but also she is contributing significantly to the community.

A woman wearing a vibrant, patterned sari in shades of yellow, red, and blue is walking barefoot on a dirt path in a rural, grassy area. She is smiling and looking towards the camera. In the foreground, a white goat with black spots is walking towards the left. The background shows a line of trees and a clear sky.

PROSHAR PROJECT

Program for Strengthening Household Access to Resources

At a Glance:

Bangladesh has made great strides in the fight against poverty. Nevertheless, the country continues to face frequent obstacles. A major population lives yet below the poverty line. Over 40% of children under age of 5 suffer from stunting, and acute malnutrition has recently shown a disturbing increase (17%). Furthermore, most Bangladeshis earn their living from agriculture. But productive capacity is still low, consequently the country remains dependent on food imports and subject to the volatility of global food prices. Vulnerability to cyclones, floods and other environmental devastation hamper long-term efforts to overcome these challenges.

Program for Strengthening Household Access to Resources (PROSHAR), a USAID funded Title II Multi-Year Assistance Program in Bangladesh managed by ACDI/VOCA, is an integrated initiative that promotes sustainable livelihood strategies, improves health and nutrition, and enhances ability to respond to the shocks.

This program focuses on three major strategic objectives; they are – SO 1: Income and access to food of poor and ultra poor households increased; SO 2: Health of pregnant and lactating women and children under 5 (with particular attention to children under 2) improved; SO 3: Institutions and households prepared to respond effectively to shocks;

This project covers 17108 target members and works in 4 Unions (Dhansagar, Khontakata, Rayenda and Southkhali) of Sharanikhola Upazilla under Bagerhat District. And the duration of the project is October 2010 to May 2015.

Major Achievements in 2013-14:

- ✓ A total of 470 Agriculture, Aquaculture, Poultry & Livestock and Off-farm livelihood FFS groups have been formed.
- ✓ Total 448 Master Trainers are trained on different crops cultivation.
- ✓ A total of 4187 target members are trained in 616 FFS for capacity building.
- ✓ A total of 415 Study Plots are established for practical learning by Master Trainers.
- ✓ Observed 29 times Farmers Field Day in presence of total 1800 community people.
- ✓ Organized 35 workshops for input suppliers.
- ✓ Distributed livelihood assets (micro grants) to 4776 target members.
- ✓ A total of 1259 pregnant women, 608 fathers and 813 Grandmothers are assigned to 51 Care Group.
- ✓ Total 7941 Mother Leaders are trained up on CG modules in 1224 LM Meetings.
- ✓ Distributed 914 delivery kits to PM2A target members.
- ✓ Repaired total 28 Approach Roads to cyclone shelters, done 27 re-excavation of ponds.
- ✓ Repaired 8 multipurpose cyclone shelters.
- ✓ Provided training to 49 NGOs and CBOs' staff on humanitarian standard.

Major impacts:

- Percentage of beneficiaries who cultivated a new crop/product; in base line it was 0%, now it is 42.7%.
- Percentage of change in profit per unit of cost of Rice (HYV); in base line it was 0%, now it is 35.5%.
- Percentage of producer groups with women in leadership positions; in base line it was 10%, now it is 76.3%.
- Percentage of alternative livelihood groups members reporting increased market access and use; in base line it was 0%, now it is 65.6%.
- Percentage of non-agriculture target members who adopted at least one technology; in base line it was 0%, now it is 80.0%.
- Prevalence of exclusive breast feeding of children in PROSHAR PM2A households children under six months of age; in base line it was 41.4%, now it is 67.3%.
- Percentage of children under 2 years old from PM2A (Prevention of Malnutrition under 2 Approach) households who are underweight; in baseline it was 22.7%, now it is 21.2%.
- Percentage of caregivers who adopted at least three of the recommended behaviors as a result of USG assistance; in baseline it was 0%, now it is 92.6%.
- Percentage of women who received at least 3 antenatal checkups by a qualified provider during pregnancy; in base line it was 32.2%, now it is 93.6%.
- Percentage of children 6-23 months of age with 3 appropriate infant and young children feeding practices (IYCF); in baseline it was 29.2%, now it is 50.2%.
- Percentage of children under five years old with diarrhea treated with Oral Rehydration Therapy among PM2A households; in baseline it was 17.9% now it is 35.0%.
- Percentage of children aged 6-23 months of age with diarrhea continuously fed during illness; in baseline it was 58.1%, now it is 65.4%.
- Percentage of children 0-23 months who had symptoms of Acute Respiratory Infection (ARI) that sought advice or treatment from trained health care provider; in baseline it was 37.0%, now it is 53.3%.
- Percentage of USG-assisted communities that have constructed physical infrastructure to mitigate the effects of shock; in base line it was 0%, now it is 24.0%

Livelihood Improvement Facilities for Ethnic

At a Glance:

The Tripura adivasi (Tripura Ethnic Community) are living in the hilly areas of Mirsrai and Fatikchori Upazila in Chittagong District for a long period. Here most of the people depend on hill based agriculture (Jhum) and others are engaged as day laborer in tea, rubber and fruit garden. They live in a scattered condition in remote isolated hills. Though they are citizen of this country, but they cannot practice any civic rights. Government services hardly reach their doorstep. They do not have even source of pure drinking water; furthermore, they do not have any wealth, power or dignity. The ethnic women are highly deprived and insecure.

The LIFE project works to develop greater sustainability of the livelihoods of the ethnic communities. There are three components of this project; they are - 1. Agricultural Development, 2. Business Development 3. Human Rights and Good Governance. In addition, this project funded BDT 1,37,40,603 by DANIDA with the duration of July 2013 to June 2015, encompasses total 5500 target members of the project area.

Areas of Project Intervention:

- ✓ Farmers Field School (FFS) operation;
- ✓ Back-up support to Community Based Organization (CBO) for smooth functioning;
- ✓ Block Grant (BG) support in the field laboratory for quicker dissemination of the learning of market oriented crops production in the communities;
- ✓ Proper utilization of previous Block Grant (BG) towards income and employment generation and asset creation;
- ✓ Institutional capacity building (Service and Input Centre Based CBO formation);
- ✓ Field laboratory establishment (Participatory learning approach);
- ✓ Involve Community Based Organization (CBO) with Human Rights and Good Governance (HRGG) program along with their contributory matching resources;

Major Achievements in 2013-14:

- Developed a modified FFS curriculum based on the results and demand of the community;
- Conducted 18 batches (360 participants) of FFS (Six months).
- Established a Field Laboratory at Bagan Bazar for studying different new species.
- Observed Farmers' Field Day to disseminate the acquired idea from farmer to farmer.
- 9 samples of soil from nine CBOs have been tested by Soil Research Development Institute (SRDI)
- Observed International Women Day to aware all about women's right.

SEEDS PROJECT

Socio Economic Empowerment with Dignity and Sustainability

At a Glance:

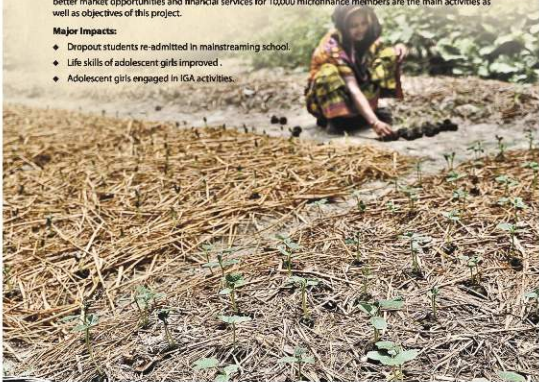
SEEDS is a multi-dimensional programme which is supported by Strømme Foundation (SF) from January 2014. This programme mainly focuses on Family Development Plan (FDP), functioning of Self-Reliant Group (SRG) and People's Organization (PO), Community Managed Microfinance (CMMF), quality education, and empowering youths & adolescents.

SEEDS works in Bagerhat District aiming to improve socio economic development of extremely poor families with dignity and sustainability. Here, Right Based Approach (RBA) is the key icon in programme implementation strategies and Family Development Plan (FDP) is an integral part of proposed development interventions.

This project covers 4000 marginalized families to get improved sustainable livelihoods with dignity. To access to quality education and completion of primary and secondary education of 12,000 eligible children; to socially and economically empower 1250 adolescents and 500 youths within marginalized communities; to facilitate better market opportunities and financial services for 10,000 microfinance members are the main activities as well as objectives of this project.

Major Impacts:

- ◆ Dropout students re-admitted in mainstreaming school.
- ◆ Life skills of adolescent girls improved .
- ◆ Adolescent girls engaged in IGA activities.





NATUN ALO PROJECT

CODEC-Natun Alo (New Light)

At a Glance

New Light or Natun Alo project, funded by Stömm Foundation and ERIKS, works with 1000 poor and marginalized families (including all members of each family) of Mirzagonj and Subdakhali Unions of Mirzagonj Upazila in Patukhali District in Bangladesh. This project executes various activities holding mainly five interventions (People's Organization; Health & Nutrition; Basic and Functional Education; Economic development; Disaster Risk Reduction) to improve and strengthen the target families' economic, health and nutritional status being resilient to the natural disasters. In addition, it works for the children of the target families have access to quality basic and functional education. Moreover, it works to strengthen civil society mechanism to address and advocate for social and economic rights of the people.

Duration of the project is July 2011 to June 2016 and approved budget is BDT 51,618,128.

Major Achievement in 2013-14:

- ✓ 18 ward committees have been formed and through ward committees' initiatives; 2 bamboo made bridges are established and 2 embankments at Mirzagonj are repaired and consequently 200 acres of land have been protected from overflow.
- ✓ Organized 20 Vaccination camps.
- ✓ Stopped 7 early marriage initiatives.
- ✓ Incorporated 41 target family members at different social committees for advocacy.
- ✓ Provided 22 types of safety support to 672 families.
- ✓ Generated total TK. 1511164 as group fund and it is increasing day by day.
- ✓ 10 tube-wells & 75 sanitary latrines have been established at community level.
- ✓ Measured 159 children's nutritional status organizing a Nutritional camp.

- ✓ 450 Children celebrated Hand Washing Day and learnt how to wash hand properly.
- ✓ 90% target families' members using hygienic latrine, in baseline it was 48%.
- ✓ Safe delivery for 34 pregnant Mothers has been ensured at different hospital & institution by initiatives of CHW.
- ✓ Total 3857 community people got learning on health and nutrition and conducted 388 courtyard sessions on taking care of pregnant mother, Child care, importance of Vaccination, Nutritional food etc.
- ✓ 1897 community people received water & sanitation & hygiene related messages through 194 sessions by CHW.
- ✓ 100 adolescent girls received training on tailoring and then 35 girls bought sewing machine.
- ✓ 165 vulnerable students are getting need based support to run their studies.
- ✓ 100% birth registration of target families' children has been done by CMC initiative.
- ✓ 8785 poultry chicks have been produced through 393 incubations.
- ✓ CNAP target family members are getting 43,140 duck eggs per month; approximate price is 301 980.00 taka and they are also getting 27,360 hen eggs; approximate price is 191250.00. 70% eggs have been sold and the rest of the eggs are kept for domestic consumption.
- ✓ 11025 people received technical knowledge on poultry rearing, beef fattening, vegetable garden, fisheries etc. through 1100 courtyard sessions facilitated by CSP.
- ✓ 13 brooding farms got successful completion in its 2nd cycle.
- ✓ CNAP got 1st prize by participating Agriculture technology fair-2013 and fruit tree fair-2013 at Upazila level.
- ✓ 11 Duck hatcheries have been promoted at family level through rice husking method.
- ✓ 982 family development plans and 18 DRR & CCA plans have been reviewed.
- ✓ 2157 community people became aware on disaster preparedness through 180 DRR sessions facilitated by CDW.
- ✓ 15 Seed Banks have been established at group level where different vegetable seeds are being preserved.
- ✓ 04 DRR awareness campaigns have been organized at School level.
- ✓ 100 family-Mocks & 16 Cultural shows have been arranged where 5,825 community people attended to observe those events.
- ✓ Generated TK. 535401 for DRR fund by 97 groups.
- ✓ Preserved 3740 kg of rice by 36 families for contingency period. And 670 target families preserved seeds.

Major impacts:

- Mortality rate of Goat has reduced due to giving them PPR vaccine in time. Now 871 mature goats & 490 Goat kids are reared by 546 target families.
- All target families are producing vegetable at their kitchen garden. 59 target families started to produce vegetable on commercial purpose.
- Day by day poultry rearing are getting popularity among the target people.
- Community based DRR plan is found effective to build the resilience to natural disasters.
- Reduced waterborne diseases for using safe drinking water.
- Each target family has planted wood tree surrounding their houses to be protected from cyclone.

Nutrition and Health Sector

- **SPRING Project** - Strengthening Partnerships, Results and Innovations in Nutrition Globally
- **BFSN** - Bangladesh Food Security & Nutrition Project
- **ANEP** - Agriculture and Nutrition Extension Project



Strengthening Partnerships Results and Innovations in Nutrition Globally

At a Glance:

SPRING project aims to reduce the stunting, wasting and underweight child under two and improve nutritional status through homestead food production, poultry rearing, vegetable gardening and fish culture. Also, it works to improve social behaviour change communication through farmer field school and Essential Nutrition & Hygiene Actions, and enhance capacity of frontline health and agriculture workers in the project areas.

This project, funded BDT 3,00,46,346 by Save the Children International (SCI), works in 12 Upazilas in 3 Districts (Barisal, Patuakhali and Barguna) in Bangladesh and involves 24,960 target members.

Major Achievement in 2013-14:

- ✓ Increased diversified food intake and awareness about nutrition through homestead food production.
- ✓ 95% FFS target members have established HFP using improved technology (bed & pit).
- ✓ Increased Essential Nutrition and Hygiene Action practices at the HH level.
- ✓ Provided 8 categories of seeds among 7680 target FFS members.
- ✓ Increased Hand washing using Tippy-Tap at household level (75%).
- ✓ Observed World Breast Feeding Week.
- ✓ Completed total 6,912 (384X18) fortnightly FFS session at the community level

Major Impacts:

- Increased knowledge and positive changes regarding nutritional issues for pregnant and lactating mother at community level.
- FFS members use improved technology for vegetable production.
- Preserved vegetable seeds by target members for next spell.
- Improved nutritional status at community level.
- Increased the practice of Breast Feeding and complementary Feeding by the mothers.
- Increased exclusive food production through bed and pit method at household level



BFSN PROJECT

Bangladesh Food Security & Nutrition Project

At a Glance:

To ensure food security and meet the demand of nutrition of under age of 2 children in Mollahat Upazila under Bagerhat District, CODEC is implementing the project- Bangladesh Food Security and Nutrition Project (BFSN) funded by Save the Children International. To reduce the prevalence of stunting children, this project implements various activities. Here Stunting refers to low height for age of children between 0 to 6 months and 24-48 months.

This project works with 2500 Households including current and future mothers and children. The total budget for this project is BDT 27,178,544 and the duration is 1 July 2013 to 30 June 2015.

Major Achievements in 2013-14:

- ✓ Provided IGA based training to total 368 target members.
- ✓ Distributed Assets to total 1182 Extreme Poor Households.
- ✓ Developed 13 cluster wise business groups.
- ✓ Arranged 9 Linkage workshops with input, output and service market actors.
- ✓ Conducted 457 courtyard sessions on gender for women groups.
- ✓ Facilitated 12 basic business planning trainings for each IGA cluster.
- ✓ Provided training to the women groups (2234 members) on small-scale homestead based horticulture and aquaculture.
- ✓ Oriented PNGO staff regarding probable assets suitable for improved agriculture activities for resilient livelihood options.

Major Impacts:

- ◆ Enhanced awareness among women group members about importance of breast feeding, positioning and good attachment of children with mother while feeding.
- ◆ Increased income generating activities among the target members.
- ◆ Increased homestead horticulture and aquaculture in project area.

Agriculture and Nutrition Extension Project

At a Glance:

Due to food insecurity and lack of a nutritious diet, there is a bad impact on women and children. For these reasons, CODEC implements a project named Agriculture and Nutrition Extension Project (ANEP), funded by IDE and WorldFish, which mainly seeks to sustainably raise agricultural productivity and promote effective market linkages to improve the nutrition of poor rural and urban households in Bangladesh.

In Bangladesh, this project targets to cover a total of 40,000 households, of which 5000 rural households organized into production and nutrition groups; 5000 urban households receiving nutrition education; and 30000 households who will be benefited indirectly through value chain and market strengthening.

In addition, this project works in 12 Unions of 3 Upazilas (Barisal Sadar, Mehendigonj, Hizla) in Barisal District and total budget for 3 years is BDT 36,692,515.

Major Impacts of Project Intervention:

- Being familiar with commercial vegetable cultivation by using improved variety, off-season vegetable cultivation, kitchen gardening, IPM, vermicompost preparation, treadle pump etc., producers used them. As a result, their production increased in current year compared to previous year which ultimately increases their income as well as food security. Producers are getting year-round vegetables for sale and own consumption by practicing off-season vegetable cultivation and kitchen gardening which reflected in their income and home consumption of nutritious vegetables through the intervention of ANEP.
- Due to ANEP interventions, vermicompost was introduced as a commercial technology. As a result, usage of organic fertilizer increased at producers' level which not only increases their productions but also increases their income. Moreover, some of the producers as well as local service providers have taken initiatives for development of mini vermicompost industries.
- Rural producers were linked to urban consumers by ANEP intervention named Farmers Market Festival. As a result, consumers are more aware regarding safe, fresh, nutritious vegetables identification and purchasing. For this intervention, the rate of fresh vegetable consumption at slum areas increased.
- Capacity building trainings were provided to the Local Service Providers on different technologies which ultimately ensure the quality services like availability of improved seeds, sex pheromone, vermicompost, treadle pump etc. in rural areas. They (LSP) not only sold the products but also provided technical messages to producers' level.
- Some producers were trained for producing quality seedlings and supplying it to producer's level. Consequently, producers are now getting quality seedlings.
- Some Farm Business Groups (FBGs) were formed and made them capable to run the FBGs. As a result, some of the FBGs are now working independently without support of Project which ultimately ensures sustainable grass root institutions.
- Aquaculture producers got capacity building training on IAA-based carp poly culture. Fish producers are now cultivating fish using fish feed. As a result, increase of production reflected in income.



Harun Khan: selling vegetable seedlings to ANEP producers

A poor family found a pathway

Harun Khan, a farmer who remains busy in cultivation of all seasonal production, lives along with his 5 children at Rajarchar in Charmonal Union of Sadar Upazilla. He was the only earning member of his family. After consumption, his monthly average income was around 2500 to 3500 BDT through crop cultivation which was insufficient at all against his family demand.

He has 125 decimals of land of which 30 decimal used for Aman rice cultivation and 40 decimal used for vegetable cultivation and raising vegetable seedling at small scale. He went for rice cultivation but could not get optimum yield and price. So, he got frustrated and decided to demonstrate seedling of all seasonal crops just before ANEP starts in April 2012. Due to lack of proper knowledge, he collected some seeds of local variety from local market and he produced vegetable seedlings but didn't get his desired production as well as income. He earned total 20,000 Taka against total expenditure of around 5000 Taka from vegetable seedling of 10 decimal of land before the project.

ANEP works for productive poor in terms of transferring modern agricultural production technology to increase yield and reduce production cost through linking between Local Service Providers (LSPs) and Private Sector Actors (PSAs). The project is working to develop Lead Farmers (LFs) and new LSPs from the producer group so that new production technologies, technical knowledge as well as resources are available. The project is also strengthening existing LSPs on new technologies through market development approach.

Harun Khan showed interest for the training of seedling rising and homestead vegetable production being oriented in the producer group meeting. Being trained, Harun Khan prepares seedling in 35 Decimal of Land. After training, project linked him with ACI seed, Metal Seed, Lalteer Seed Company and provided technical support for raising seedling through year round. Project also linked him with other ANEP producers to use the quality seedling. Harun Khan's neighbor farmers observed good result in vegetable cultivation by using Harun Khan's seedling compared to seedling of other sources in terms of plant growth and yield. Within very short time, he became popular to his locality. As a result, neighbor farmers demanded his seedling that inspired Harun Khan to produce more seedlings. Project people helped him to realize scope of business and making money that can contribute in his income and run family well. In current winter season, he already sold 1) tomato-24020 pieces, 2) sweet gourd-4982 pieces, 3) bottle gourd-912 pieces, 4) Brinjal-20015 pieces, 5) Bean-1120 pieces, 6) Cucumber-720 pieces, 7) Chili-110 pieces, 8) Bitter gourd-320 pieces and 9) Onion-550 pieces in November and December, 2013. From those total 52,749 pieces of seedling, he earned Tk. 119,860.00 against total expenditure of around Tk.25000.00. So his net income up to December, 2013 was Tk. 94,860.00. He also said that by then around another 40000 to 50000 seedlings were available in his nursery field. From that he expects another 60 to 70 thousand taka by selling them to market.

Harun Khan is now very happy upon his financial contribution to the family and encouraging himself to continue this business. He said that he has planned to expand his seedling business volume up to 700,000 to 800,000 taka in next year. Now he attends ANEP's producer group meeting as a local technical expert/LSP on seedling. Other interested farmers sometimes take technical advice from him. He is now familiar as a small entrepreneur in this area. He is grateful to ANEP for providing technical support to him especially on marketing system and creating linkage between LSPs and Producers.

Capacity Building Sector

PMSD Project - New Partnership in
Participatory Market System Development

CBOs-NGOs Project-
Strengthening Local NGOs and CBOs Project



PMSD PROJECT

New Partnership in Participatory Market System Development (PMSD)

At a Glance:

The project-PMSD works to reduce poverty and enhance food and nutrition security of rural marginalized producers through application of Participatory Market System Development Approach to strengthen capacity of Producers' organizations developing partnership and relationship with private sectors, government institutions and rural producers of farm and non-farm value chains in 5 Unions of Patiya Upazila in Chittagong District. Basically it is a piloting project funded BDT 743,164 by ICCO Cooperation through Practical Action and covers 500 target members of the project area.

Major Achievements in 2013-14:

- ✓ Signed an Agreement with Private Sector named Fast Pharma and Parvin Dairy Farm. According to the agreement, they are providing training on cow rearing and medicine to the 135 producers. Also they provided 605 de-worming tablets to the producers at lowest price.
- ✓ 410 Producers are buying medicine, feed, seeds with 5% reduced rate from the market price.
- ✓ 70% of the producers are linked with Parvin Dairy Farm.
- ✓ Sold 6030 liters of milk by 225 producers per month at fair price of TK-45-50.
- ✓ Organized 21 vaccination campaigns and total 750 members including local producers applied vaccine to their cows at lowest price.
- ✓ Established total 5 demo plots for grass cultivation.

Major Impacts:

- Through market linkage, milk price increased as the producer did not know the fair price before.
- Developed input supplies to the producers.
- Producers gathered knowledge on cow rearing, feeding system and vaccination.
- Increased the capacity of target members through various training and input supply.
- Reduced cow mortality rate to 0%.

Strengthening Local NGOs & CBOs Project

At a Glance:

Strengthening Local NGOs and CBOs Project implemented by CODEC and funded by Strömme Foundation (SF) is mainly for vulnerable men and women. The underlying objectives of this project are to arrange Revolving Loan Fund to those small non-governmental development and community based organizations which cannot implement economic development programme due to insufficient revolving loan fund. In addition, this project is working with Microfinance, Formal & Non-formal Education, Shonglap and Capacity Building of Local NGOs and CBOs in 32 Upazilas of 12 Districts.

The objectives of this project encompass arrangement of Revolving Loan Fund to the small NGOs, ensure access of small NGOs to economic resources and their consequent sustainability, develop organizational and management capacity of small NGOs, develop human resource and technical expertise and ensure cooperation and relation building within development organization. The operational areas of this project are Cox's Bazar, Chittagong, Noakhali, Comilla, Laxmipur, Barisal, Patuakhali, Banguna, Bagerhat, Pirojpur, Khulna and Jaipurhat District in Bangladesh.

Though the period of the project was 2009-2013 but later the tenure has been extended till 2014. The total budget including of extended year for this project is BDT 20,148,824.

Major Achievements in 2013-14:

- ✓ Increased access to food by 80% households of 15308.
- ✓ Organized Shonglap IGA skill training to target members.
- ✓ Fund disbursement to the PNGOs' EP program.
- ✓ 45% of Shonglap adolescents involving in family decision-making process.
- ✓ 48% of Shonglap participants are practicing the learning issues in their daily life.
- ✓ Running 1NFPE School along with 30 students by PNGO named BARNALY.

Major Impacts:

- 80% target households out of 15132 have at least two sources of income.
- 24% women take part in decision making process at community level under target of 20% of total 15132 women.
- 58% women take part in decision making process at family level.



**CODEC
Management**

Finance, Management and Administration

CODEC Finance Department manages and controls the finance of the total organization including resource management.

The purpose of the Finance Department is to control and account for the funds and other assets of CODEC, and provide the financial information and reports required to all level of stakeholders including donors and GoB to carry out their tasks efficiently and to control use of funds against budget. The yearly Audit Report is enclosed in Appendix-8

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

CODEC has been managing and controlling the finance of the total organization including resource management by following seven principles of financial management areas under:

a. Consistency

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

b. Accountability

All policy, strategies & resources is approved by the CODEC Executive Committee those who are elected by and accountable to the General Members of CODEC. The total resources as well as achievement are discussed at the Annual General Meeting (AGM). The resource plan is made on five years basis and implement on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including GoB & Donors.

c. Transparency

To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records (presently using accounting software name SIMPLY) & source documentation, Internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

Organizational audited accounts are also disclosed in own web-side (www.codecbd.org)

d. Viability

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

As per audited report-30.06.2014, it reveals that CODEC income has increased 26% (from BDT 622 million to BDT 787 million) and total assets of the organization have increased 19% in compare with 2013 (from BDT 1,322 million to BDT 1,570 millions). Total Assets BDT 1,570 million as on 30 June 2014 are compositions of Current Assets BDT 1,423 million including (cash at bank & investments BDT 259 million) plus Fixed-assets at cost BDT 147 million. On the other hands, total Liabilities and Funds BDT 1,570 are compositions of Current liabilities including Long-term liabilities 1,087 million plus Funds & Reserves BDT 483 million.

e. Integrity

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

f. Stewardship

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

g. Accounting Standards

CODEC is following generally accepted accounting standard and principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

CODEC Management

As a non-government development organization, CODEC concentrates mainly to improve the lives and livelihood of the coastal disadvantaged communities encompassed with a vision and mission. In this regard, CODEC Management Strategy, Style, Structure, Staff and Skill are governed and propelled by the active participation and involvement of primary stakeholders of the coastal community and its human resources. In real terms, being a people-centred organization, it puts the needs of the community people first. So the performance of the staffs of all levels is reflected in the measurable areas of personnel outcomes, resource acquisition, efficiency, job satisfaction and promotional career development.

Institutional Growth and Management

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

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

Core Human Resource Group:

Through enhancement of practical experiences, capability, growth, human capital and harmonious team relationship since 1985, CODEC foster and put together a Core Human Resource Group in the organization those have been grown up and performing proficiently in development and management areas. Total 3,820 personnel (Female 2489 & Male 1331) are worked in different projects & program of CODEC. Tailor made software is under progress to monitor & manage the personal management of the human resources.

Internal Audit

Internal audit is the independent appraisal of activity within an Organization for the review of accounting, financial and other activities, sometimes continuous as a protective and constructive arm of management.

Internal audit is an important activity of CODEC. CODEC has large financial investment, manpower and ever expanding development projects. There is Head Office, Zonal Offices, Branches established to monitor & implement CODEC operation. Besides these CODEC also operates many special projects' Offices & Upazila and union based offices along with three residential training centers.

The Zonal and Projects offices control the inflow and outflow of funds at the branch and Upazilla level respectively and the respective branches also control the financial activities at root level activities and fund management control from head office or project office.

As such Internal Audit is to ensure that the accounts throughout the organization are well maintained, to control cash/bank, assets and other activities at all levels and to advise the accounts personnel on proper and correct accounts procedures. Through the work of the Internal Audit a high level of accountability is ensured, to the benefit of CODEC and its relations with the GOB and other present & future donors and external auditors.

Internal audits can ensure management that

- ◆ Internal control is adequate
- ◆ Internal controls are in operation at all levels
- ◆ Policies and systems laid down are being adhered to
- ◆ Accounting records provided by the accounts personnel are correct.

Program Monitoring Cell:

CODEC has established its own Monitoring Cell comprising with four professionals (two male and two female), they are periodically visiting different Projects in the field to provide monitoring report for the management.

DONORS



Ministry of the Interior
of the Republic of Serbia



Ministry of Education, Science
and Technological Development
of the Republic of Serbia



Royal Dutch Embassy



Save the Children

unicef



WorldFish
CENTRE



WINROCK
INTERNATIONAL



GOVERNMENT OF
THE CITY OF BELGRADE

iDE



Business
Foundation



Commercial Legal Service

ACTUS
SERVIS



WOOD GROUP
FSC



UNICEF
SERBIA



Important Visitors during the Financial Year 2013-2014

- Mr. Aron Hawkins , Country Manager- SPRING
- Mr. Dr. Craig A. Meisner, Director South Asia-World Fish
- Mr. Dr. Craig Meisner, Deputy Country Director-AIN
- Mr. Dan W. Mozena - US Ambassador
- Mr. Gonzalo SERRANO DE LA - European Union
- Mr. Gonzalo SERRANO DE LA ROSA, First Secretary
- Ms. Ivelina, ECD advisor of Save the Children International
- Ms. Janina Jaruzelski - USAID
- Mr. Kevin T. Kampe-AIN Project
- Ms. Pamela Wridth-UNICEF
- Mr. Patrick Dugan, Bangladesh and South Asia country Director-AIN
- Ms. Rose Ann Papavera, Chief of Child Protection Section

CODEC Training Centers

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

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

CODEC Training Centre in Chittagong :

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



CODEC Training Centre in Patuakhali :



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

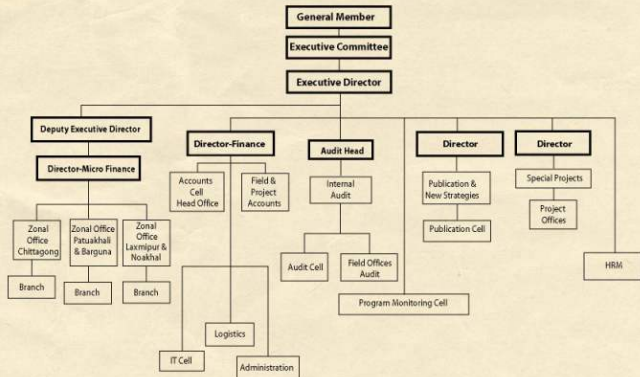
CODEC Training Centre in Bagerhat :

The city of Bagerhat is enlightened with the memories of the Holy Saint Khanjahan Ali (RA). It is to the south of Bangladesh adjacent to the mangrove forest of Sunderban and the Bay of Bengal. Bagerhat is a place of historical interest for the famous Saltgambuz Mosque which was built about six hundred years ago and many others. The architectural design of the mosque attracts tourists from home and abroad. Bagerhat possess a rich historical and cultural heritage as well. CODEC Training Centre, Bagerhat was established in 2009 on 86 decimals of land. Thus CODEC designed the training centre in Bagerhat through two professional architects of Khulna University giving full respect and consideration of the historical heritage of the period of the Holy Saint Khanjahan Ali (RA). Training centre is located in Daritaluk (Bagerhat-Jatrapur Road), one kilometer to the north of the tomb of the Holy Saint Khanjahan Ali (RA). The centre is well equipped and accommodates 30 participants.



Appendix -A:ORGANOGRAM

CODEC ORGANOGRAM



Partners:
S.M. Shafique FCA
Mujibur Rahman FCA
Md. Abu Sina FCA
Md. Anwar Rahman FCA



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**INDEPENDENT AUDITOR'S REPORT
TO THE GOVERNING BODY
OF
Community Development Centre (CODEC)**

We have audited the accompanying Consolidated Financial Statements of "Community Development Centre (CODEC)", Chittagong, Bangladesh which comprise the Statement of Consolidated Financial Position as at 30th June, 2014, Statement of Consolidated Comprehensive Income and Statement of Consolidated Receipts & Payments for the year then ended and a summary of significant accounting policies and other explanatory notes on that date.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

Scope
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

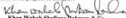
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the "Community Development Centre (CODEC)", Chittagong, Bangladesh as at 30th June, 2014 and its financial performance for the year then ended and comply with other applicable laws and regulations.

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of consolidated accounts of projects of CODEC;
- proper books of accounts as required by laws have been kept by the organization so far as it appeared from our examination of those books;
- the consolidated Statements of Financial Position and the consolidated Statement of Comprehensive Income dealt with by the report are in agreement with the respective accounts of the projects of CODEC.

**Dated: January 17, 2015
Dhaka.**


Khan Wahab Shafique Rahman & Co.
Chartered Accountants

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COMMUNITY DEVELOPMENT CENTRE (CODEC)

Statement of Consolidated Financial Position
As at 30 June 2014

Particulars	Notes	Amount in Taka	
		June 30, 2014	June 30, 2013
ASSETS			
Non-Current Assets			
Property, Plant & Equipment	3	147,205,682	139,155,443
		<u>147,205,682</u>	<u>139,155,443</u>
Current Assets			
Investment with Banks	4	132,868,802	105,306,889
Loan Port Folio	5	1,126,323,801	500,130,343
Advance Income Tax	6	1,422,513	-
Advances & Prepayments	7	19,500,012	18,280,374
Other Receivable	8	17,441,037	6,554,256
Cash in Hand	9	1,262,854	885,953
Cash at Bank	10	124,694,587	119,417,508
		<u>1,423,113,726</u>	<u>1,182,898,322</u>
Total Assets		<u>1,570,319,408</u>	<u>1,322,053,765</u>
CAPITAL FUND & LIABILITIES			
Capital Fund			
CODEC Fund	11	228,745,318	228,745,318
Accumulated Surplus/(Deficit)	12	241,708,555	216,365,015
Reserve Fund	13	12,212,310	7,708,857
		<u>482,666,183</u>	<u>452,819,190</u>
Other Fund			
Unutilized Donor Fund	14	47,894,015	41,358,787
		<u>47,894,015</u>	<u>41,358,787</u>
Non Current Liabilities			
Fixed Asset Fund	15	45,716,845	45,803,605
		<u>45,716,845</u>	<u>45,803,605</u>
Current liabilities			
PKSF Fund	16	304,055,957	196,600,002
SF Fund	17	130,398,262	150,154,887
Current Account with CODEC Projects	18	93,508,373	6,823,454
DANDA AGPS & Fund	19	41,750,000	36,827,500
Members Savings	20	365,608,421	298,071,901
Accounts Payable	21	11,310,820	2,229,824
Loan Loss Provision	22	56,777,845	52,219,700
Other Liabilities	23	59,949,335	43,595,782
Provision for Expenses	24	10,843,299	6,382,183
		<u>994,298,265</u>	<u>782,172,203</u>
Total Capital Fund & Liabilities		<u>1,570,319,408</u>	<u>1,322,053,765</u>

These financial statements should be read in conjunction with the annexed notes.
For COMMUNITY DEVELOPMENT CENTRE (CODEC)

Treasurer, CODEC-EC

Director Finance

Executive Director

Subject to our separate report of even date

Dated: 17 January, 2015
Chittagong.

Khan Waheed Shafiqe Rahman & Co.
Chartered Accountants



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Statement of Consolidated Financial Performance
For the year ended 30 June 2014

Particulars	Notes	Amount in Taka	
		2013-2014	2012-2013
INCOME			
Grants received from Donors		479,574,509	391,814,261
Fund from other Donors		17,142,172	9,077,294
Service charges		234,158,816	183,120,900
Interest on bank deposits		14,126,088	11,382,325
Training Centres operation income		16,177,560	17,191,017
Non Operational income		1,494,910	1,220,781
Other income		24,261,253	8,583,564
Total Income		786,935,308	622,390,162
EXPENDITURE			
CODEC Core fund Expenditure		29,870,632	12,746,517
CODEC Micro Finance Program	25	201,906,365	168,815,605
Education Program	26	122,325,068	30,625,146
Health & Nutrition Program	27	81,572,995	61,586,078
Environment & Climate Change Program	28	74,513,522	42,016,287
Livelihoods/Income Generating Program	29	183,766,909	187,837,678
Training Centre & Capacity Development Program	30	14,799,020	14,385,593
Rights & Legal Service Program	31	33,480,587	43,380,570
Total Expenditure		742,237,096	561,393,474
Excess of income over expenditure		44,698,210	60,996,688
Add : Last year balance		265,432,639	184,453,999
		310,130,849	245,450,687
Add : Prior year adjustment		(8,615,969)	19,981,952
Accumulated balance of Un-utilized Grant	32	301,514,880	265,432,639

These financial statements should be read in conjunction with annexed notes

For COMMUNITY DEVELOPMENT CENTRE (CODEC)

Treasurer
CODEC-EC

Director-Finance

Executive Director

Subject to our separate report of even date

Khan Wahab Shafique Rahman & Co.
Chartered Accountants

Date: 17 January, 2015
Chittagong.



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Statement of Consolidated Receipts & Payments
For the year ended 30 June 2014

Particulars	Amount in TK.	
	2013-2014	2012-2013
Opening Balance		
Cash in Hand	685,953	1,292,456
Advance	-	383,904
Cash at Bank	119,417,509	117,206,932
	120,103,462	118,882,291
In Flow of Funds		
Donor Funds	479,574,509	340,878,836
PKSF Fund	240,000,000	204,826,810
Loan Recovery	2,045,210,403	1,813,342,284
Savings Collection/Advance	334,111,242	330,530,830
Bank Interest	3,253,269	1,740,322
Other Receipt	105,298,240	150,849,916
	3,267,438,262	2,642,181,997
TOTAL	3,387,541,624	2,761,064,288
Out Flow of Funds		
Loan Paid to Member	2,119,396,005	1,702,813,165
Loan repayment to PKSF/ISF	14,684,808	34,462,500
Savings Refund	322,673,913	256,729,148
Service Charge refund to PKSF/Donor	19,824,901	57,757,194
Travel & Others	15,134,572	7,110,933
Procurement	2,720,683	1,493,588
Repaid to HO	79,903	85,903
Educational Material for student	-	10,647
Investment	1,600,000	2,410,143
Medicine & others	2,867,620	66,341
Advance	11,429,493	2,833,278
Program Expenses	248,379,283	236,677,429
Administrative Expenses	175,070,990	144,707,294
Personnel Cost	292,709,643	189,969,379
Provision pre. Year	2,120,514	183,783
Overhead Exp	8,328,662	1,184,517
Fund to Asia Foundation	960,348	-
Capital expenses	23,603,746	7,485,584
	3,261,684,384	2,642,993,826
Closing Balance:		
Cash in Hand	1,262,854	685,953
Cash at Bank	124,694,587	119,417,509
	125,957,441	120,103,462
TOTAL	3,387,541,624	2,761,064,288

These financial statements should be read in conjunction with annexed notes.

For COMMUNITY DEVELOPMENT CENTRE (CODEC)

Treasurer, CODEC-EG

Director Finance

Executive Director



COMMUNITY DEVELOPMENT CENTRE (CODEC)

**Notes to the Financial Statements
For the year ended 30 June 2014**

1.00 Background

Community Development Centre (CODEC) has been operating since 1985. CODEC is a national NGO registered with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. Section 5 of the said Ordinance read together with Rule 6 of the Foreign Donations (Voluntary Activities) Regulations Rule 1978 stipulated the requirements of maintenance of books and accounts on double entry basis.

Community Development Centre (CODEC) is implementing economic and socio-cultural development of the Coastal Fisherfolk Communities in Bangladesh. CODEC Micro-finance program has been implemented on sustainable basis as per Micro Credit Regulatory (MRA) guidelines. CODEC has been operating its Micro-Finance programme as per license no : 01781-00048-00103 dated : 15/01/2008.

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

2.00 Consolidation of Accounts

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

Sl	Acronym	Name of Projects
1	CODEC FUND	Codec Core Fund
2	Micro Finance	Micro Finance Program
3	PROTEEVA	Promoting Talent through Early Education
4	SHEKHON	Supporting the Hardest to Reach Through Basic Education
5	READ	Reading Enhancement for Advancing Development
6	PSN	Production Service Network- Maitree
7	School Feeding	School Feeding
8	Notan Alo	Notan Alo
9	SPRING	Strengthening Partnership, Results and Innovation in Nutrition Globally
10	ANEP IDE	Agriculture and Nutrition Extension Project
11	ANEP WF	Agriculture and Nutrition Extension Project
12	AIN	Aquaculture for Income and Nutrition
13	CREL	Climate Resilient Ecosystem and Livelihoods
14	HEFS	Household Economic and Food Security of Extreme Poor in Khulna and Bagerhat Districts
15	Bagerhat IGA Education	Income Generating Activities
16	Bagerhat IGA Shonglap	Income Generating Activities
17	Nobo-Jbon	Nobo-Jbon
18	BFSN	Bangladesh Food Security & Nutrition Project
19	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
20	PROSHAR	Program for Strengthening Household Access to Resources
21	CTC-Chitagong	CODEC Training Centre, Chitagong
22	CTC-Patashali	CODEC Training Centre, Patashali
23	CTC-Bagerhat	CODEC Training Centre, Bagerhat
24	CLS	Rights and Legal Capacity Enhancement of Coastal CBOs
25	Unicef	Protective Environment Creation for Children & Adolescent in and around Cox's Bazar Area
26	LIFE	Livelihood Improvement Facilities for Ethnic
27	PRODIP	Coastal Peoples' Participation in Formation of National Policies and Laws
28	CBOs NGOs MF	Strengthening Local NGOs and CBOs Project
29	CBOs NGOs Education & Shonglap	Strengthening Local NGOs and CBOs Project
30	Emergency & Mohazan	Emergency Rehabilitation and Early Recovery Support to Cyclone Affected People
31	FS-SFC	Food Security and Soil Fertility Component
32	MJ	Protection and Promotion of Rights of Marginalized Coastal Communities



2.01 Basis of accounting

These consolidated financial statements have been prepared in accordance with the Bangladesh Financial Reporting Standards (BFRSs) and the financial statements of individual projects and funds have been prepared under cash basis except for some revenue expenditures (i.e. audit fee, electricity and telephone bill) which are accounted on accrual basis and in accordance with applicable International Accounting Standards as adopted in Bangladesh.

2.02 Reporting period

The consolidated financial statements cover the financial year from 1st July, 2013 to 30th June, 2014 with comparative figures for the financial year from 1st July, 2012 to 30th June, 2013.

2.03 Comparative information

Comparative information has been disclosed in respect of the year 2012-2013 in the financial statement where figures and phrases have been restated and rearranged in some cases as required necessary for matching the cut off date with 30th June, 2013 of all individual financial statements of various projects or projects of CODEC to ensure better comparability with the current year, those were previously consolidated with different periods.

2.04 Offsetting

Financial assets and liabilities are offset and the net amount is reported in the financial statements only when there is legally enforceable right to set-off the recognized amounts and the organization intends either to settle on a net basis, or to realise the assets and to settle the liabilities simultaneously.

2.05 Materiality and aggregation

Each material class of similar items is presented separately in the financial statements. Items of dissimilar nature or function are presented separately unless they are immaterial.

2.06 Functional and presentation currency

These financial statements are presented in Bangladesh Taka which is the functional and presentation currency. Figures have been rounded off to the nearest Taka, unless stated otherwise.

2.07 Detailed Notes

Detailed notes of consolidated financial statements are mentioned as follows:

- i. Detailed Notes to the Financial Position 2014 - **Annexure - A**
- ii. Detailed Notes to the Financial Position 2013 - **Annexure - B**
- iii. Detailed Notes of Income 2014 - **Annexure - C**
- iv. Detailed Notes of Expenditure 2014 - **Annexure - D**



		Amount in Taka	
		30-Jun-14	30-Jun-13
3.00	Property, Plant & Equipment		
	Codec Fund	63,044,639	59,269,719
	Micro Finance	48,954,974	44,818,356
	Bagerhat IGA	1,255,427	1,255,427
	CTC-Chittagong	8,428,996	9,545,515
	CTC-Patukhali	9,312,081	10,413,955
	CTC-Bagerhat	15,161,105	14,582,871
	CLS	908,490	
		<u>147,065,682</u>	<u>139,155,443</u>
4.00	Investment with Banks		
	Codec Fund	51,322,084	51,916,894
	Micro Finance	53,950,941	36,216,277
	CTC-Chittagong	9,626,806	3,590,000
	CTC-Patukhali	9,836,905	6,961,691
	CTC-Bagerhat	4,000,000	4,000,000
	CBOs NGOs	4,232,126	4,232,126
		<u>132,968,862</u>	<u>106,928,988</u>
5.00	Loan Port Folio		
	Codec Fund	-	843,000
	Micro Finance	1,074,393,753	864,187,949
	Bagerhat IGA	148,647	849,973
	CBOs NGOs	51,781,461	64,435,821
		<u>1,126,323,861</u>	<u>930,120,243</u>
6.00	Advance Income Tax		
	CTC-Chittagong	1,422,513	
		<u>1,422,513</u>	<u>-</u>
7.00	Advances & Prepayments		
	Codec Fund	5,972,000	3,816,500
	Micro Finance	9,396,864	12,186,893
	Proteva	25,100	77,600
	Skiction	158,283	
	Spring	79,600	
	AN Baisal & Bagerhat	10,000	
	CREL	568,611	231,000
	Bagerhat IGA	1,876,000	
	Nobo-Jbon		1,600
	BFSN	4,000	
	SEEDS	74,500	
	PROSHAR	40,000	
	CTC-Chittagong	204,000	-
	CTC-Patukhali	34,000	
	CTC-Bagerhat		
	CLS	28,000	81,000
	Unioef		1,886,214
	Life	166,171	
	CBOs NGOs	342,883	30,967
		<u>19,000,012</u>	<u>18,293,374</u>



Khan Wahid Shafiqul Rahman & Co
Chartered Accountants

	Amount in Taka	
	30-Jun-14	30-Jun-13
8.00 Other Receivable		
Codec Fund	247,500	
Micro Finance	78,721	618,839
CREL	14,737,041	6,343,888
Bagehat IGA	1,345,839	736,395
CTC-Chittagong	509,348	222,652
CTC-Patukhal	174,466	444,043
CTC-Bagehat	347,122	218,439
	<u>17,441,037</u>	<u>8,594,256</u>
9.00 Cash in Hand		
Micro Finance	1,116,687	617,824
Proteva	3,827	-
Dakshin	10,626	3,383
READ	6,799	
PGN	132	23
School Feeding	1,121	10
Nobun Alo	2,757	518
Spring	-	859
ANEP ICE	85	
ANEP WF	-	
AIN Barisal & Bagehat	1,805	2,261
CREL	85,875	-
HEFS	11,663	7,963
Bagehat IGA Education	1,043	449
Bagehat IGA Shonglap	9,300	3,555
Nobu-Jbon	2,585	-
BFGN	576	
CTC-Chittagong		1,753
CTC-Bagehat		3,676
CLS	3,992	42,473
Unisal		404
CBOs NGOs Education & Shonglap	3,521	802
	<u>1,262,854</u>	<u>685,953</u>
10.00 Cash at Bank		
Codec Fund	5,051,091	14,422,275
Micro Finance	55,796,921	40,346,567
Proteva	527,829	248,628
Dakshin	238,127	9,241,840
READ	3,943,865	-
PGN	90,093	303,325
School Feeding	4,002,274	6,988,382
Nobun Alo	1,031,683	1,438,961
Spring	2,318,127	1,067,316
ANEP ICE	4,514,919	1,121,165
ANEP WF	267,214	1,301,481
AIN Barisal & Bagehat	3,854,308	7,611,614
Emergency & Mohsen	614,073	

DREL	5,151,458	190,058
HEFS	5,401,867	11,702,359
Bagerhat IGA Education	688,771	305,108
Bagerhat IGA Shonglap	1,260,336	2,409,818
Nobo-Jbon	2,165,723	640,817
BFSN	981,036	-
SEEDS	1,510,641	-
PROSHAR	1,027,291	2,179,378
CTC-Chittagong	471,270	4,203,383
CTC-Patakhali	2,020,363	863,867
CTC-Bagerhat	488,554	907,765
CLS	97,318	2,992,082
FSSFC	84,367	1,124,390
MJ	-	484,808
Unicef	5,207,941	904,356
Life	7,701,605	-
Prodp	111,819	377,437
CBOs NGOs Micro Finance	4,482,489	3,198,070
CBOs NGOs Education & Shonglap	3,890,756	2,851,030
	<u>124,694,587</u>	<u>119,417,508</u>
11.00 CODEC Fund		
Micro Finance	182,426,844	182,426,844
CTC-Chittagong	13,426,477	13,426,477
CTC-Patakhali	14,779,896	14,779,896
CTC-Bagerhat	18,112,101	18,112,101
	<u>228,745,318</u>	<u>228,745,318</u>
12.00 Accumulated Surplus(Deficit)		
Codec Fund	122,369,214	125,126,932
Micro Finance	106,360,682	66,531,629
Shikho		9,245,223
CTC-Chittagong	5,997,996	3,823,086
CTC-Patakhali	5,888,054	4,916,536
CTC-Bagerhat	1,841,480	1,542,860
CBOs NGOs Micro Finance	1,471,375	2,334,918
CBOs NGOs Education & Shonglap	(1,820,046)	2,851,832
	<u>241,708,555</u>	<u>216,365,015</u>
13.00 Reserve Fund		
Micro Finance	12,212,310	7,708,857
	<u>12,212,310</u>	<u>7,708,857</u>



	Amount in Taka	
	30-Jun-14	30-Jun-13
14.00 Unutilized Donor Fund		
Proteva	775,054	302,571
Shikhan	307,476	-
READ	3,850,063	-
PSN	89,573	303,358
School Feeding	4,003,377	7,856,623
Nokun Alo	1,034,450	1,207,815
Spring	2,287,736	1,068,175
ANEP ICE	4,515,004	1,121,185
ANEP WF	267,514	1,301,481
AIN Barisal & Bagerhat	3,866,175	7,813,277
Emergency & Mohasan	614,073	-
HEFS	5,413,530	11,710,322
Bagerhat IGA Education	438,808	1,117,514
Bagerhat IGA Shonglap	(124,827)	(195,964)
Nitro-Jhon	2,158,808	640,917
BFSN	985,612	-
SEEDS	1,509,284	-
PROSHAR	1,067,281	901,305
CLS	21,666	3,035,366
FISFC	84,387	1,124,390
MJ	-	454,608
Unsof	5,207,941	2,223,732
Lile	7,703,176	-
Prodip	15,340	298,912
CBOs NGOs Education & Shonglap	1,583,321	-
	<u>47,594,815</u>	<u>41,358,767</u>
15.00 Fixed Asset Fund		
Micro Finance	44,802,485	45,803,605
CLS	908,460	-
	<u>45,710,945</u>	<u>45,803,605</u>
16.00 PKSF Fund		
Micro Finance	304,059,897	186,030,002
	<u>304,059,897</u>	<u>186,030,002</u>
17.00 BF Fund		
Micro Finance	79,012,500	80,408,385
CBOs NGOs	51,386,752	80,745,532
	<u>130,399,252</u>	<u>161,153,917</u>
18.00 Current Account with CODEC Projects		
Codec Fund	(4,621,220)	2,083,695
Proteva	(272,811)	(18,344)
School Feeding	-	(89,230)
CREL	15,119,063	5,990,578
CTC-Chittagong	(33,362)	(803,808)
CTC-Patukhali	318,703	(1,161,489)
	<u>10,508,373</u>	<u>6,023,414</u>

		Amount in Taka	
		30-Jun-14	30-Jun-13
19.00	DANDA ASPS II Fund		
	Micro Finance	41,750,000	36,637,500
		<u>41,750,000</u>	<u>36,637,500</u>
20.00	Members Savings		
	Micro Finance	368,590,321	298,052,791
	Bagehat IGA	19,110	19,110
		<u>368,609,431</u>	<u>298,071,901</u>
21.00	Accounts Payable		
	Codec Fund	8,577,242	1,538,261
	Micro Finance	1,434,519	188,325
	PSN	652	
	CTC-Chittagong	11,313	81,382
	CBOs NGOs	1,287,197	21,846
		<u>11,210,923</u>	<u>2,229,814</u>
22.00	Loan Loss Provision		
	Micro Finance	44,828,693	42,249,547
	Bagehat IGA	1,122,305	1,219,865
	CBOs NGOs	10,825,847	8,807,288
		<u>56,776,845</u>	<u>52,276,700</u>
23.00	Other Liabilities		
	Micro Finance	57,980,243	42,984,280
	Shikho	(4,191)	
	Notun Alo		127,159
	Bagehat IGA	1,730,967	(70,000)
	Notu-Jhon	1,500	
	SEEDS	75,677	
	CTC-Chittagong		446,172
	CLS	3,852	9,844
	Unifal		20,822
	Life	181,687	
	Prodp		77,525
		<u>59,949,635</u>	<u>43,565,782</u>
24.00	Provision for Expenses		
	Codec Fund	20,000	20,000
	Micro Finance	230,070	
	Proteva	54,000	40,000
	Shikho	103,761	
	School Feeding	18	
	Notun Alo		104,905
	CREL	5,443,922	774,369
	HEFS		
	Bagehat IGA	3,400,000	3,400,000
	Notu-Jhon		1,500
	PROSHAR		1,269,071
	CTC-Chittagong	548,940	
	CTC-Patukhal	796,209	148,182
	CTC-Bagehat	43,200	27,791
	CLS	103,790	50,345
	Unifal		546,420
	Life	2,910	
	Prodp	95,479	
		<u>10,843,299</u>	<u>6,382,183</u>

	Amount in Taka	
	2013-2014	2012-2013
25.00 CODEC Micro Finance Program		
Micro Finance	198,305,851	163,119,004
CBOs NGOs Micro Finance	3,602,514	5,696,601
	<u>201,908,365</u>	<u>168,815,605</u>
26.00 Education Program		
Proteeva	31,959,606	28,433,389
Shikho	68,678,085	-
READ	6,043,419	-
PGN	1,261,411	1,407,794
School Feeding	3,403,872	783,963
CBOs-NGOs Education & Songlap	10,793,675	-
	<u>122,325,068</u>	<u>30,625,146</u>
27.00 Health & Nutrition Program		
Notun Alo	11,034,535	15,670,909
Spring	11,158,163	4,979,673
ANEP	12,398,155	4,176,076
AIN Barisal & Bagerhat	46,982,142	36,759,420
	<u>81,572,995</u>	<u>61,586,078</u>
28.00 Environment & Climate Change Program		
CREL	56,213,077	6,343,888
Emergency	18,300,445	35,672,399
	<u>74,513,522</u>	<u>42,016,287</u>
29.00 Livelihoods/Income Generating Program		
HEFG	89,667,186	90,996,402
Bagerhat IGA	8,400,530	12,583,561
Nobo-Jibon	37,100,993	57,147,457
BFSN	16,936,788	-
SEEDS	1,003,294	-
PROSHAR	31,238,118	27,110,258
	<u>183,766,909</u>	<u>187,837,678</u>
30.00 Training Centre & Capacity Development Program		
CTC-Chittagong	4,825,269	4,787,036
CTC-Patukhali	5,731,536	4,954,649
CTC-Bagerhat	4,242,215	4,643,909
	<u>14,799,020</u>	<u>14,385,593</u>

		Amount in Taka	
		2013-2014	2012-2013
31.00	Rights & Legal Service Program		
	CLS	10,637,823	1,326,453
	FSSFC	1,039,993	5,334,446
	MJ	-	13,463,928
	Unicef	11,852,982	18,168,931
	Life	6,080,405	-
	Prodig	3,889,384	5,068,812
	CBOs NGOs	-	-
		<u>33,480,587</u>	<u>43,380,570</u>
32.00	Un-utilized Balance of Grant		
	Accumulated Surplus/(Deficit)	(Note-12) 241,708,555	216,365,015
	Reserve Fund	(Note-13) 12,212,310	7,708,857
	Unutilized Donor Fund	(Note-14) 47,594,015	41,358,767
		<u>301,514,880</u>	<u>265,432,639</u>

