



CODEC ANNUAL REPORT 2020-2021





CODEC

**ANNUAL
REPORT
2020-2021**

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ACRONYMS

ADB	Asian Development Bank	ENA	Essential Nutrition Action	PA	Protected Areas
AdGLiB	Adolescent group for Literacy Boost	ENHA	Essential Nutrition & Hygiene Action	PC	Project Coordinator
ADPEO	Assistant District Primary Education Officer	EP	Extreme Poor	PCVA	Participatory Climate Vulnerability Assessment
AGM	Annual General Meeting	EPE	Early Primary Education	PE	Primary Education
AHI	Assistant Health Inspector	EPI	Expanded Program on Immunization	PF	People's Forum
AIGA	Alternative Income Generating Activities	EPRC	Education and Protection for Rohingya Children	PG	Play Group
ANC	Anti Natal Care	EUAV	EU Aid Volunteers	PKSF	Palli Karma-Sahayak Foundation
AT	Asset Transfer	FD	Forest Department	PMU	Project Management Unit
AUEO	Assistant Upazila Education Officer	FDM	Faculty of Disaster Management	PO	People's Organization
BARI	Bangladesh Agricultural Research Institute	FDMN	Forcibly Displaced Myanmar National Children	PP	Preprimary School
BDS	Banladesh Development Society	FDP	Family Development Plan	PSTU	Patuakhali Science and Technology University
BE	Basic Education	FELC	Financial Entrepreneurial Literacy Centre	PLW	Pregnant and Lactating Woman
BFDC	Bangladesh Fisheries Cooperation	FF	Field facilitator	QE	Quality Education
BHH	Beneficiary Household	FFD	Farmer's Field Day	RBA	Right Based Approach
BLI	Burmese Language Instructor	FGD	Focus Group Discussion	RBM	Result Based Monitoring
BNP	Baroiyaddhala National Park	FM	Field Mentor	RC	Registered Camp
BRS	Boat Rental scheme	FNS	Farmer Nutrition School	READ	Reading Enhancement for Advancing Development
BRUC-Asia	Buildings Resilient Urban Communities-Asia	FPI	Family Planning Inspector	RIA	Reading Instruction and Assessment
C4D	Communication for Development	FS	Field Supervisor	SAAO	Sub Assistant Agriculture Officer
CBCPC	Community Based Child Protection Committee	FWA	Family Welfare Assistant	SAFETI	Safe Aqua Farming for Economic and Trade Improvement
CC	Community Clinic	FWV	Family Welfare Visitors	SAG	School Assistant Group
CCA	Climate Change Adaptation	FY	Financial Year	SAPB	South Asia Partnership Bangladesh
CF	Community Facilitator	GBV	Gender Based Violence	SBCC	Social Behavior Change Communications
CFSs	Child Friendly Spaces	GIFT	Genetically Improved Farm Tilapia	SDG	Sustainable Development Goals
CG	Community Group	GMS	Graduation Monitoring System	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
CHCP	Community Health Care Provider	GO	Government Organization	SF	Stromme Foundation
CHV	Community Health Volunteers	GoB	Government of Bangladesh	SFP	School Feeding Program
CIPRB	Centr for Injury Prevention and Research	GPS	Government Primary School	SFT	Salt Farm Texel
CLP	Community Led Project	HA	Health assistant	SG	Small Group
CLV	Community Literacy Volunteers	HES	Health uducation Session	SGP	Small Group Plan
CM	Community Mobilization	HFP	Homestead Food Production	SMC	School Management Committee
CMC	Center Management Committe	HH	Household	SoD	Standing Order on Disaster
CMC	Co-Management Committe	HI	Health Inspector	SRDI	Soil Research Development Institute
CNC	Community Nutrition Champion	HT	Head Teacher	SRG	Self Reliant Group
CNRS	Centre for Natural Research Studies	HWS	Hazarikhil Wildlife Sanctuary	SRHR	Sexual Reproductive Health and Right
CODEC	Community Development Centre	IAT	Instructional Adjustment Tools	STO	Senior Technical Officer
CPG	Community Petrol Group	ICS	Installed Improve Cooking System	SUAP	Safer Use action Plan
CPP	Cyclone Preparedness Program	ICT	Information & Communication Technology	TO	Technical Officer
CRC	Community Reading Group	IEE	Initial Environmental Evaluation	ToT	Training of the Trainers
CREL	Climate Resilient Ecosystems and Livelihood	IGA	Income Generating Activities	TP	Technical Partner
CROs	Community Resilience Officers	IP	Implementing Partner	TVET	Technical Vocational Education and Training
CRP	Community Resilient Program	IUCN	International Union for Conservation of Nature	UAO	Upazila Agriculture Officer
CSA	Climate Smart Agriculture	KiA	Kerk in Actie	UDMC	Union Disaster Management Committe
CSG	Community Savings Group	LAC	Legal aid Clinic	UDMP	Union Disaster Management Plan
CSG	Community Support Group	LC	Learning Centre	UEO	Upazila Education Officer
CSR	Corporate Social Responsibility	LCMC	Learning Centre Management Committe	UF	Union Facilitator
CVE	Combat Violent Extremism	LGED	Local Government Engineering Department	ULO	Upazila Livestock Officer
CWS	Chunati Wildlife Sanctuary	LH	Livelihood	UMN	Undocumented Myanmar National
DAE	Department of Agricultural extension	LNHas	Local and National Humanitarian Actors	UNO	Upazila Nirbahi Officer
DANIDA	Danish International Development	LSP	Local Service Provider	UP	Union Parishad
DC	Deputy Commissioner	LTC	Local Technical Committe	URC	Upazila Resource Centre
DD	Deputy Director	M&E	Monitoring and Evaluation	USAID	United States Agency for International Development
DFID	Department of International Development	MIS	Management Information System	USDA	U.S Department of Agriculture
DFAP	Development Food assistant Project	MFF	Mangroves for the Future	UzDMC	Upazila Disaster Management Committe
DFO	Divisional forest Officer	MOA	Memorandum of agreement	VAW	Violence Against Women
DIP	Detail Implementation Plan	MOH&FW	Ministry of Health and Family Welfare	VCF	Village Conservation Forum
DLAC	District Legal Aid Clinic	MOH	Ministry Health	WATSAN	Water and Sanitation
DLS	Department of Livestock Services	MOPME	Ministry of Primary and Mass Education	WC	Ward Committees
DMCs	Developing Member Countries	MoWCA	Ministry of Women and Child Affairs	WDMC	Ward Disaster Management Committee
DO	Development Objectives	MP	Market Promoter	WEE	Women Economic Empowerment
DOF	Department of Fisheries	NAP	Notun Alo Project	WFP	UN World Food Programme
DOL	Departmen tof Livestock	NDNP	Nijhumdwip National Park		
DPEO	District Primary Education Officer	NFE	Non Formal education		
DPHE	Department of Public Health Engineering	NFPE	Non Formal Primary education		
DRR	Disaster Risk Reduction	NGO	Non-Government Organization		
ECA	Ecological Critical Areas	NJP	Nobo Jatra Project		
ECCD	Early Childhood Care developmentE-	NRM	Natural Resource Management		
COFISHBD	The Enchanced Coastal Fisheries of BD				
EL	Entrepreneur Literary				
ELHNA	Empowering Local and National Humanitari ans Actions				

PRESIDENT'S FOREWORD

"We Believe in People"



Since its inception in 1985, working in the disadvantaged coastal villages of Bangladesh. CODEC has diligent efforts, contributions and achievements for the socio-economic development of coastal people which are operated through eight thematic areas - Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain; Access to Justice; Children, Adolescent and Youth Development (Education, Leadership, Skill, Moral and Cultural Behaviour); Health and Nutrition; Climate Emergency, Biodiversity and Disaster Management; Development Services for Rohingya and Host Community; CODEC as Social Entrepreneurship & Micro-Finance Program. CODEC has been working to improve the livelihood of the coastal people for the last 36 years. The organization has overlaid its program to over 905 Coastal unions, 73 Coastal Upazilas, 13 Coastal Districts and 2 City Corporations in 3 Divisions of Bangladesh.

Currently, CODEC has been executing 26 different types of the project mainly in the field of education, livelihoods, climate resilience and disaster, skills and entrepreneur development. CODEC had to overcome many obstacles, restrictions and make strides because of its strong commitment to the coastal people of Bangladesh. In response to the humanitarian crisis of Rohingya children, CODEC constructed low-cost bamboo structured learning centres and child-friendly spaces designed by CODEC's innovation. CODEC also has a moderate micro-credit program that operates in coastal areas intending to resolve poverty and increase the standard of living in rural Bangladesh.

The future role of CODEC in the coastal belt is to facilitate diversified livelihoods promotion, life skills development, climate change adaptation and becoming a strong national advocacy organization. CODEC will emphasize on Integrated Livelihood Approach (ILA), transforming a future generation of coastal communities into effective human resources, and agreed policy promotion for sustainable well-being. CODEC has planned to work with multi-donors who are working for sustainable development and the well-being of coastal communities in Bangladesh. CODEC has taken initiative to raise awareness about COVID-19 and guidelines for health and hygiene management to tackle COVID-19.

During this moment of crisis, we have not stopped our supporting role for the betterment of communities. We have been committed to our work and worked during lockdown in emergency response projects of FDMN communities. Despite the challenges, we have tried to maintain government protocols and aligned donor priorities to implement the project activities. Besides the ongoing activities, we also started some new projects during this pandemic. Self-Reliance Project funded by World Food Programme (WFP) can be considered as one of many. Through the project, the community people are given agriculture and aquaculture inputs, and also given training through the project.

Another new project is 'ShapnoJatra (The Children Ambassador)' Project which is implemented in four Unions of Bagerhat district to achieve the goal that all children in the targeted communities will act as change makers and will enjoy their right to education, health and protection. The project has four components/objectives (i.e. Protection, Health and Nutrition, Education and Environmental Protection). Through different activities under each component/objectives, the project is gradually developing the existing conditions of the Children, their families and the local community in a holistic way by establishing ten Children club and four Bridge Schools in the targeted communities.

CODEC firmly believes that empowerment is another tool of development and it a continuous process. We are continuing our supports prioritizing both local and national polices and trends. We are trying to constitute to achieve SDGs from several dimensions specially -quality education , no poverty, zero hunger , climate action . Surely , this process will continue.

CODEC is thankful for the continuous support and valuable assistance and involvement of our development partners: UNICEF, UNHCR, WFP, USAID, Manusher Jonno Foundation, Strømme Foundation, ICCO Cooperation, Oxfam, Winrock International, ERIKS, PKSf, GoB agencies and other organizations.

The Executive Committee of CODEC is highly instigated to propel the development journey of CODEC in the right and exemplary direction determined with its vision, mission, goals and policies. I register my heartiest appreciation to the CODEC Management for their integration of teamwork, coordination and hard work immersion with organizational values of morality, competency and commitment.

Abul Kashem

President

CODEC Executive Committee

EXECUTIVE DIRECTOR'S MESSAGE

HUMANITY IS OUR PRIORITY



The last year has not been easy for the world. Our country has been hurt, but as days go by, we are healing regularly. Amongst everything, CODEC has completed thirty-six years of journey. It is a long journey, but the path was challenging, demanding and innovative. We learned a lot from the struggling communities of the coast and earned respect due to hardworking, honesty and mutual respect. Annual report of 2020-21 highlights CODEC's achievement under different development initiatives that address poverty and play an active role for socio-economic development of coastal people, which is operated through eight thematic areas- Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain; Access to Justice; Children, Adolescent and Youth Development (Education, Leadership, Skill, Moral and Cultural Behaviour); Health and Nutrition; Climate Emergency, Biodiversity and Disaster Management; Development Services for Rohingya and Host Community; CODEC as Social Entrepreneurship & Micro-Finance Program.

CODEC believes that, to make a sustainable and equitable society can foster economic development. In this regard, CODEC is trying to contribute to the national development process. CODEC has given priority to the national development agenda and trying to incorporate government policies and plans into CODEC's development action plans. However, we are not confined to limited issues; instead, we are trying to achieve Sustainable Development Goals (SDGs). Currently, we are working to achieve SDG goals; for we have supported 8,52,340 people under SDG 12, 31,934 people under SDG 2 and 6,06,535 people under SDG 4 and many more on others. To contribute to national development processes, CODEC has been implementing more than 26 projects for the last year. CODEC's involvement in the Education sector has created a revolutionary impact among the people of the coastal belt of Bangladesh. CODEC runs a self-funded primary school in Sitakunda where children get free schooling up to class four. CODEC runs The Salt Solution in Bangladesh (STAB) Project, Safe Aqua Farming for Economic & Trade Improvement Bangladesh (SAFETI) Project, and Nature & Life Project where farmers and fishermen are trained and work on natural resources conservation. They are also given training on Alternated Income Generating Activities (AIGA) to generate extra income during the fishing ban period. CODEC is implementing Projects like Empower Youth for Work (EYfW) and Notun-Alo to train youth with vocational & soft life skills to ensure income for themselves. Since August 2017, CODEC has been actively working with the government among the Rohingya community after the Influx. At present, five projects are actively running in Cox's Bazar area where Rohingya children are given non-formal education; adolescents are given training on life skills and made aware of drugs & human trafficking; Rohingya families are given agriculture and aquaculture input support. CODEC is the only organization that provides healthy nutrition biscuits supplied by WFP to all the Rohingya refugee children every day and Mid-Day meal program for the children of the host community in Teknaf.

The ongoing pandemic has made our lives difficult. Our surroundings are now full of challenges. CODEC is trying to address the issues and challenges of COVID-19 and mitigate the pandemic's adverse impacts. CODEC has come forward to help people. As a part of the COVID-19 response, CODEC distributed various hygiene kits from our several projects to the most vulnerable people in our working area. Hygiene kits include hand sanitizer, disinfectant spray, soap, hand wash, facial mask, detergent powder, PPE, savlon, sanitary cloth for the targeted members. CODEC has provided 2 ECG machines, ECG print paper, 5 pulse machines, 5 glucose meter package to Bagerhat Sadar hospital and oxygen cylinders to Raipur Upazila Complex. CODEC supports the local population in our working area for COVID-19 vaccination registration & mobilization. CODEC's staff & volunteers are actively engaged in addressing myths and rumours creating vaccine hesitancy at the community level.

Furthermore, vaccination will also be promoted in our working area through local level miking, registration support, awareness-raising program. So far, we have supported 4,939 people for vaccine registration. CODEC organized 38 awareness-raising advocacy workshops on COVID-19 at union Parishad and 4 workshops at the Upazila level in the presence of govt officials, where the total participants were 1,218 people.

“Poverty is the lack of capability to function effectively”

CODEC Micro Finance (MF) Program is working very hard to solve the problems and create a positive impact in the SME sector. Many people are enjoying the taste of success through CODEC MF Program.

As per the Balance sheet, the total asset is BDT 4,250 million as against BDT 3,904 million in last year ended in June 2020. This is an increment of BDT 346 million mainly contributed by the loan portfolio. The loan portfolio, representing 72% of assets against 78% of last year's contribution, grew by BDT 17 million. Investment with banks also grew by BDT 306 million. Because of not performing scheduled activities in the last quarter of the year, cash & cash equivalents increased by BDT 215 million than the previous year. Total assets represent BDT 207 million of Fixed & non-current assets and BDT 4,043 million of current assets.

Our partnership with WFP, Strømme Foundation Norway, ERIKS Development Partner - Sweden, Winrock International, UNICEF, USAID, UNHCR, Oxfam in Bangladesh, Manusher Jonno Foundation, ICCO – Cooperation Netherlands, Department of Social Services, GoB Agencies and PKSF has supported us significantly.

We convey our heartiest greetings to the Government of Bangladesh, MRA, different Ministries, Forest Department and NGO Bureau for their continuous support and assistance.

Finally, I convey my best wishes to the CODEC Monitoring & Evaluation Team and Knowledge Management & Program Development Team for preparation of this Annual report.

All the best wishes.

Khursid Alam Ph.D
Executive Director

MONIRA'S HOPE OF LIGHT



“The project taught me a lot. Before attending the training, we suffered during different disasters. But after receiving the training on disaster management through courtyard sessions, I can plan better for disaster management. I can now understand the early warning signals; I know what to do before and after the disaster. In terms of livelihood support, I received training on goat rearing. I am using the knowledge that I gained from the training for goat rearing and contribute to the overall livelihood of my family. Other women in our locality are often visiting me to learn about these techniques.”

Most. Monira Begum (42) is a hardcore poor target member at Nisampur village, one of the most vulnerable and remote villages at Mohipur Union of Kalapara Upazila under Patuakhali district. Her husband, Abdul Jamal Khan (50), is a fisherman by profession. She has three sons and one daughter. All her children are students except the elder son, who works with his father. Since January 2020, she has been enlisted as a poor hardcore member of the Disaster Resilient Community through the Resilient Livelihood, and Child Protection (DRC) Project and this project is being implemented by CODEC along with the technical support of ICCO Cooperation through using the fund of Kerk in actie, Netherlands.

She lived hand to mouth as her husband was the only earning member and could not bear family expenses properly due to insufficient and irregular income. Apart from this, she hardly had any knowledge and skill on modern methods of livestock rearing. Through the DRC project, she received day-long training on modern livestock rearing and disaster risk reduction and regularly participated in technical and courtyard sessions, which has helped increase knowledge and create competency on livestock rearing and disaster risk reduction activities. According to training instruction received from the project personnel, she constructed an improved Goat shed. On December 14, 2020, the DRC project provided an improved native variety of goat amounting to BDT 4,000, where she contributed BDT 500 as cost-sharing.

On January 9, 2021, her goat gave birth to three babies. She started to save some money by selling eggs, which contributes to her children's educational and nutritional expenses. Now she has eight ducks and five hens Monira gets eggs and vaccinates them regularly. She has inspired and motivated a whole village to properly get into income-generating activities. The future plan of Monira Begum is to educate her children and establish an enhanced goat farm. She has conveyed her gratitude to ICCO Cooperation and CODEC for enlisting and supporting her under this project.

BUILDING RESILIENT COMMUNITIES

In the twenty-first century, building resilience is one of the most urgent social and economic issues because we live in a world that is defined by disruptions. Resilience is the ability of people, households, communities, countries, and systems to mitigate, adapt to and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth. CODEC helps people acquire the assets, knowledge and agency to anticipate, weather, and bounce back from shocks and stresses, without compromising future generations, especially the fisher-folk communities. Our inclusive interventions improve food and nutrition security, asset accumulation for vulnerable households, equitable management of natural resources, and transparent and accountable governance to build more resilient communities. CODEC helps governing bodies to develop land and natural resource management plans that oversee the use of water, land and other resources to reduce conflict, improve planning and protect local assets.

MANDATE

As a development organization, CODEC takes the pride in being the pioneer in representing the coastal and riverine disadvantaged groups in general and fisher-folk in particular. Their woes and well-being are in the centre of CODEC’s thinking, sources of its aspirations and basis of existence.

MISSION

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

VISION

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

CORE VALUES

CODEC TARGET PEOPLE

- Stands against all forms of inequality.
- Commits to ethnic sensitivity.
- Believes in people’s creativity.
- All efforts towards sustained wellbeing of the target people.

CODEC STATE AND SOCIETY

- Practices transparency and accountability.
- Seeks partnership and be responsive.

WITHIN CODEC

- Remains resource conscious in all its operations.
- Continuously learns from internal processes and changes where relevant.
- Adopts technology-friendly practices.
- Practices transparency and accountability.
- Seeks mutual respect and cooperation.
- Abides by the organization’s Code of Conduct

LEGAL STATUS

Registration Authority	Registration Status	
	Number	Date of Registration
Ministry of Social Welfare	1160/85	April 04, 1985
NGO Affairs Bureau	263	08 April 1988 & renewed up to 08 April, 2028
Micro Credit Regulatory Authority	01781-00048-00103	January 15, 2008

HISTORICAL OVERVIEW

Community Development Centre (CODEC) was established in 1985 as a coastal area-based nonprofit and non-government organization, succeeding a DANIDA-funded project and aiming at the improvement of the lives of coastal fishermen communities. Over the last 36 years, CODEC has established itself as a people-centered development organization. CODEC has been able to create its image as a growing national non-governmental development organization in the coastal areas of Bangladesh. CODEC has delegated itself as one of the reliable organizations for the people of the coastal region of Bangladesh. But the journey was not easy when CODEC initially started its journey. In 1970, a cyclone with a huge tidal bore had hit the coastal area of today's Bangladesh and destroyed many fishing boats of coastal fisher-folks. DANIDA, the Danish International Development Agency, undertook a project with BFDC to build and distribute 550 improved mechanized fishing boats as part of an effort to encourage artisanal fishing, with the purpose to rehabilitate the poor fisher folk and enhance their income and fishing safety. Despite of some good technological achievements, the project benefitted some non-targeted rich fishermen, not the poor. Based on the learning, subsequently the project "Boat Rental Scheme" (BRS) was designed and implemented through a revolving loan fund and hire purchase system with focusing on poor fisher-folks. Twenty three boat rental groups were mobilized for distribution of 23 boats on hire purchase system. Soon it was found that the target groups lost their interest in the project. A big amount was piled up as overdue and virtually the group members stopped repayment. Increasingly the whole direction of the project came into question. It was found that the social and external factors were not considered while designing the project. The project was planned in isolation from the rest of the community. External factors were not considered. It was concluded that to benefit the poor fisher-folk community, a holistic development approach was necessary within a flexible organizational framework in the form of a non- governmental organization. Based on this conclusion, CODEC was established as an NGO in 1985.

At the beginning of its development interventions, CODEC started its activities only with the fisher-folk community but gradually has included other disadvantaged communities along with the fisher-folk community in the coast in order to integrate them with the mainstream disadvantaged groups towards greater solidarity and organization of the poor.



EXECUTIVE COMMITTEE



Abul Kashem
President



Md. Rezaul Kabir, FCA
Treasurer



Dr. Mir Murtaza Reza Khan
General Secretary



Modhumita Dasgupta
Social Welfare Secretary



Md. Mahbubul Islam
Executive Member



Aysha Akhtar
Women's Affair Secretary



Dr. Md. Sanaullah
Executive Member

DEVELOPMENT PARTNERS

At present we are working with government departments, UN agencies and bilateral donors





STRATEGIC OBJECTIVES OF CODEC

CODEC Earns!

CODEC EMERGES AS A SOCIAL ENTREPRENEURSHIP TO MAXIMIZE THE USE OF ITS FINANCIAL AND PHYSICAL RESOURCES TO GRADUALLY INCREASE ITS SUPPORT FOR

CODEC Leads!

CODEC CONTINUES TO BE A LEADER IN THE COASTAL AND RIVERINE AREA IN SETTING DEVELOPMENT AGENDA AND PRIORITIES IN DIVERSIFIES AREAS OF DEVELOPMENT

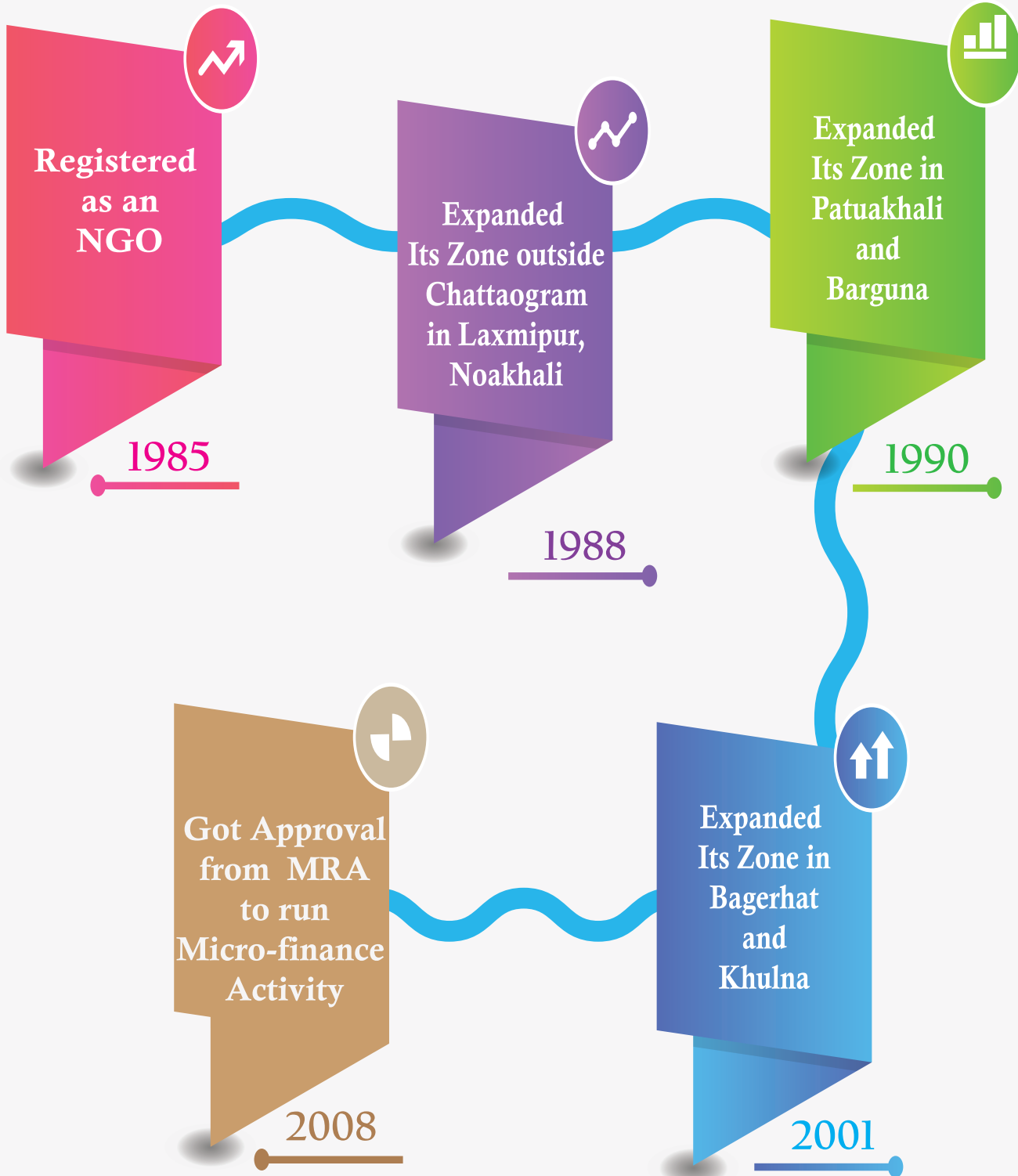
CODEC Delivers!

CODEC CONTINUES TO EXPAND ITS INNOVATION IN MICROFINANCE SERVICES AND STABILIZE ITS PROFITABILITY OVER TIME

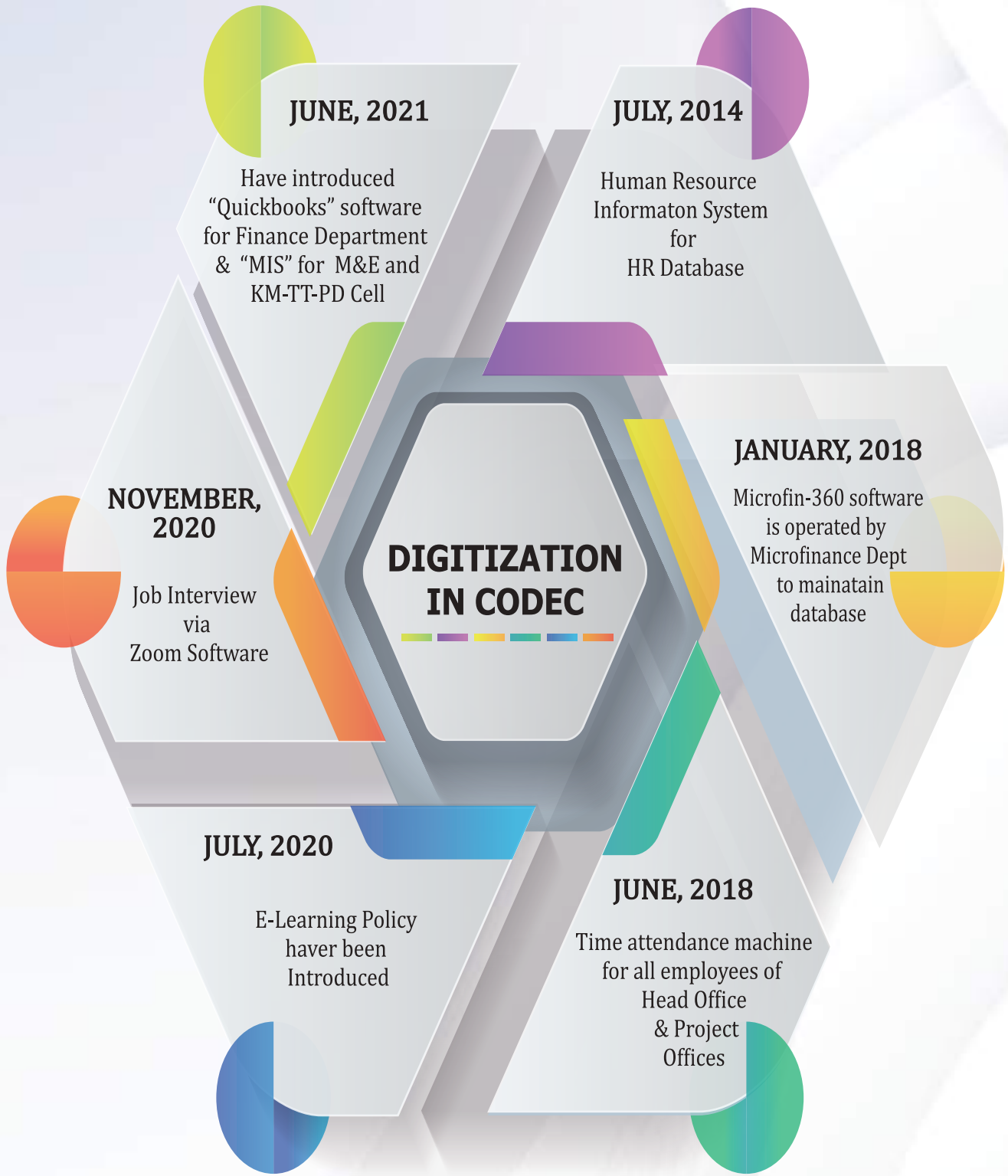
CODEC Sustains!

CODEC SUSTAINABILITY STRENGTHENS ITS POSITION AS A LEAD DEVELOPMENT SERVICE PROVIDER ON CONTRACT BASIS FOR ALL INTERMEDIARY DEVELOPMENT PARTNERS/SPONSORS WITH ACCESS TO DEVELOPMENT FUNDING

MILESTONES OF CODEC



COMMUNITY DEVELOPMENT CENTRE (CODEC)



CODEC'S SDG COVERAGE



852,340 people
have been excluded
from poverty



812,656 women
& girls are empowered



231,934 people
have improved
health diet



46,217 people
are living a hygiene
life



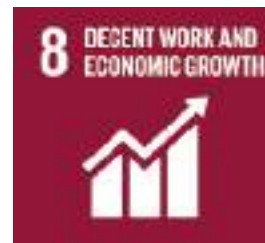
405,706 people
have improved health
diet



500 people have
access to affordable
clean & modern energy



606,535
children are receiving
formal & informal
education



513,955
people have seen
sustainable and inclusive
economic growth



5,036 people have access to sustainable infrastructure



Conservation of **5** sea turtle species



10,000 people involve in creating sustainable climate resilient city



52,571 people promote sustainable use of terrestrial ecosystem



5,000 people have access to sustainable consumption



2,514 people promote peaceful and inclusive societies

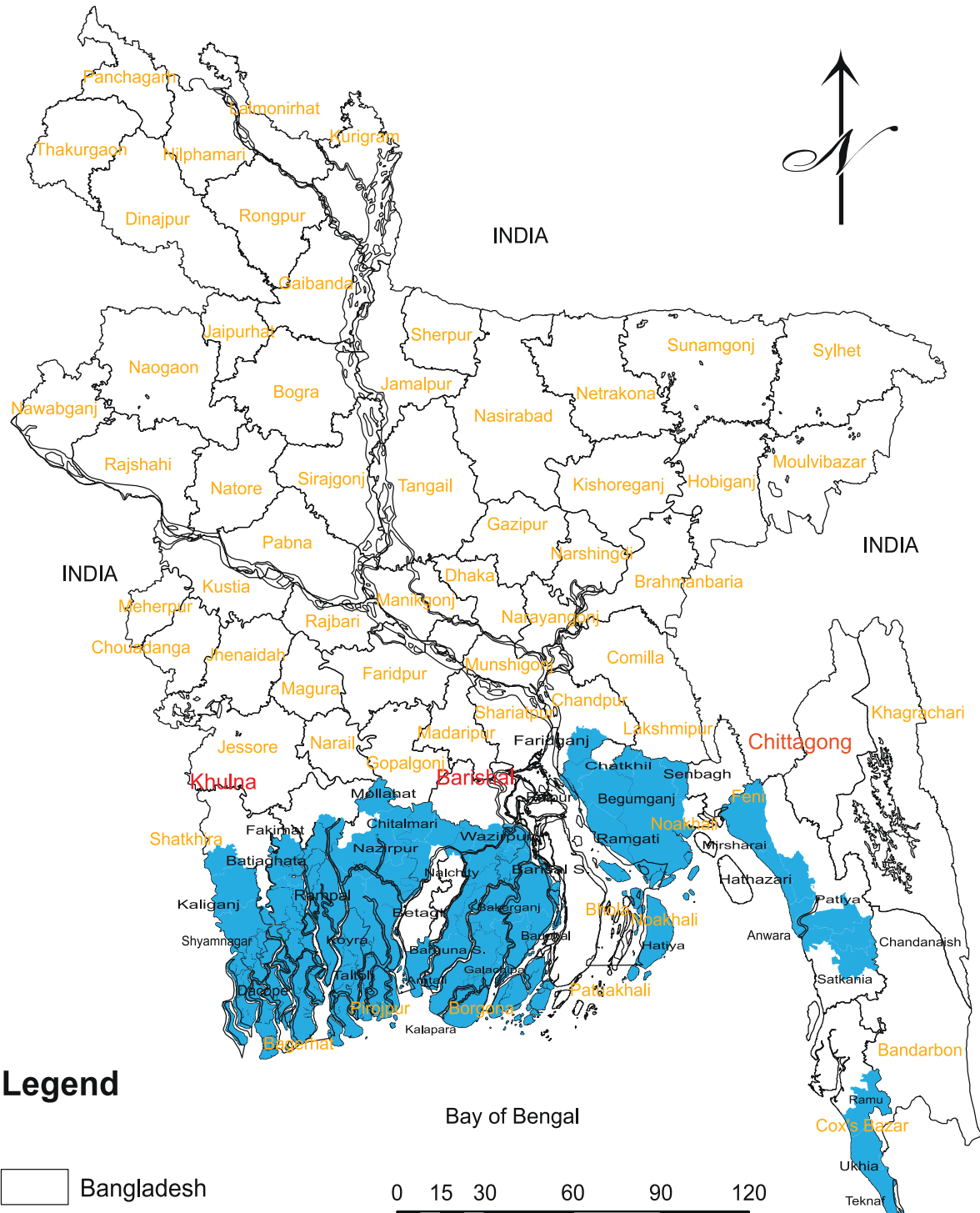


109,820 people are taking action to tackle climate change



Working with **14** Partners to achieve the goals

CODEC ACROSS THE COAST



Legend

- Bangladesh
- CODEC Working Area

Division **District** **Upazila**

MYANMAR
(BURMA)

PROJECTS

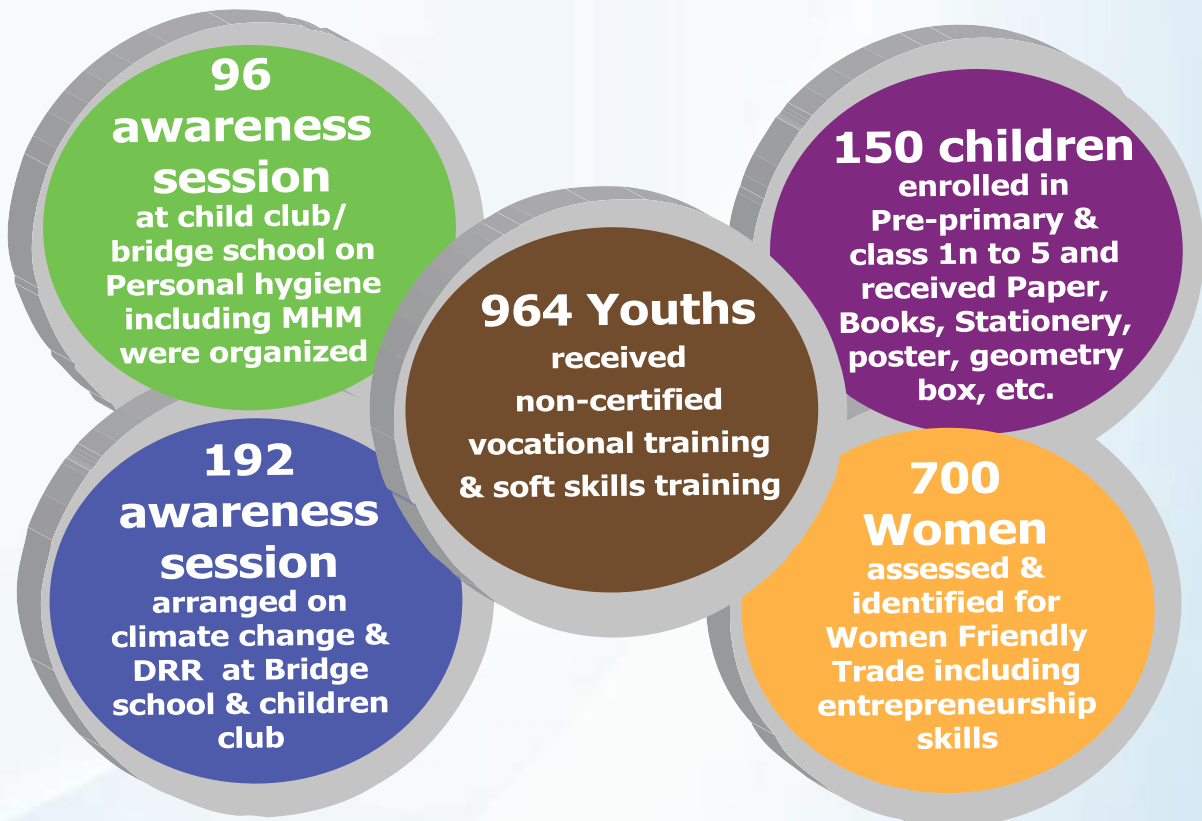


CHILDREN, ADOLESCENT AND YOUTH DEVELOPMENT (EDUCATION, LEADERSHIP, SKILL, MORAL AND CULTURAL BEHAVIOUR)

Education brings social change both to the individual and the community at large. As a socio-cultural and economic development organization, CODEC intensively works for the social and cultural enhancement for coastal children and youths as a priority issue under the umbrella of education interventions.

CODEC passionately believes that education is a powerful instrument for social change. CODEC has always prioritized working in the sector of Youth Development through the enhancement of their educational, moral and cultural behaviour. CODEC started working with children education of the coastal areas from the very beginning of January 1986, through its first initiative of Early Childhood Development (ECD) known as feeder schools in the “Jaladas” villages of Chittagong. CODEC has expanded its activities in rural coastal areas of Bangladesh by implementing several projects. Through these project interventions, CODEC is working for the education and skill development of the children and youths who are disadvantaged, impoverished and excluded from the mainstream of development.

We are also working for the capacity building development of the teachers and trainers and their roles and responsibilities. CODEC also thrives for quality early childhood development, care and pre-primary education in coastal belt areas. CODEC provides scholarships to meritorious and creative children of poor coastal families at different levels of education.



CODEC SHAPNOJATRA PROJECT

The Coastal zone of Bangladesh consists of 19 coastal districts and are vulnerable to natural disasters, lack of quality education, health & nutrition services, protection and poverty. Bagerhat district is one of the coastal districts which is facing these issues. It has 9 Upazilas among which Rampal and Mongla are most vulnerable in terms of many social and economic criteria. Children of coastal regions are stricken with multifarious problems that are rooted in the social structure and economic condition of the society in which they live. Poverty is a conspicuous, deep-rooted and widespread problem in Bangladesh that generates other problems and affects child's lives. It should be noted that education is one of the prime means of human development. But poverty is still a barrier to achieving proper education for this region. Many children leave their school before completing primary even secondary education because of the financial crisis that increases inequality.

The 'Shapnojatra' project supported by ERIKS aims to bring qualitative changes in the lives of the targeted communities, especially children and women and improve the socio-economic situation of Chadpai and Mithakhali unions of Mongla Upazila and Gourambha and Uzalkur Unions of Rampal Upazila. With a Child Rights-Based Approach the project aims at empowering the children including the community to participate in the development process and contribute towards changing the undesired situation to a positive situation. Presently the project is directly supporting 500 children including 90 Child ambassadors, 500 Mothers/caregivers and 60 Youths.

The goal of the project is to achieve that all children in the targeted communities will act as change-makers and will enjoy their right to education, health and protection.

The project is currently working with four objectives:

- i) To create a child-friendly space to protect the rights of the children and respect their views.**
- ii) To improve the general health of the children and community members with better hygiene, nutrition practice and create a linkage with local healthcare facilities.**
- iii) To improve quality education of the children in the targeted communities with increased access of disadvantaged families and will be brought school dropout children into the mainstream education system.**
- iv) Capacity development of the community is to respond to climate change and environmental challenges.**

The children and youths of targeted communities are the prime stakeholders of the project under the child protection and participation, education, health and nutrition and environmental protection component. To protect children & environmental protection, they are provided awareness on child rights and participation along with environmental (climate crisis, DRR) protection through establishing child clubs/parliament. The project is working intensively to reduce child marriage and child labour with the active participation of children in all activities of the project. The children are engaging themselves in cultural events and other activities so that they can claim their right to protection, participation and well-being. Besides the project is focussing to establish the rights of children particularly the rights to education. In this connection, the project has established 10 Child centres and 4 education support centres. On the other hand, the project is working intensively to improve general health including practising hygiene, nutrition and primary health care (PHC) of the community targeted children by strengthening linkages with the existing health care service provides such as community clinics and local health complexes. The children are playing a vital role in achieving the rights of children through these child centres, their active participation and health & nutrition initiatives. The project is covering the area of **SDG-3, SDG-4, SDG-6 and SDG-13.**



Children of Shapnoajtra Project are involved in Educational & Recreational Activities



PROMOTION OF HEALTH AND EDUCATION FOR ALL ESPECIALLY WOMEN AND CHILDREN (CODEC PSN PROJECT)

There is a traditional fisher-folk community in Uttar Salimpur, Sitakundu. Traditionally, most of the inhabitants of this community are engaged in fishing adjacent to Bay-of-Bengal for their livelihood purposes. For the betterment of this fisher-folk community, CODEC started its development interventions in the North Salimpur fishing village in 1985. CODEC-PSN project commenced in 2011 to ensure proper quality education for Jaladas village children in Salimpur. With the progress of time, children of other communities have also been enrolled as well as received formal education funded by CODEC- CSR support.

To make the support intensive and inclusive, CODEC initiated a program titled “Health & Education for ALL” in this area by establishing a community school. CODEC follows the national curriculum for providing education. Apart from the regular educational activities, various cultural events are organized where students indulge themselves in different competitions. For functioning the school smoothly there remains a School Management Committee. To flourish the school activities local authorities and Upazila Education officer are working collaboratively and providing need-based support to the school. Local stakeholders always appreciate the activities of CODEC.

EMPOWER YOUTH FOR WORK (EYW)

Empower Youth for Work (EYW) project supported by Oxfam has been ongoing since 2016 to improve economic and social empowerment for young women and men (15-29) living in rural climate-change affected areas. The objective of this project is to support young women and men to use their market-led technical skills. At present, the project is working in Batiaghata, Gangarampur, Surkhali, Vandefcoat, Baliadanga and Amirpur unions of Batiaghata Upazila of Khulna District.

4 Technical training is being provided in contrast to creating new and innovative businesses to generate income for the youth of the community. CODEC aims to build a linkage between youth and work to strengthen economic engagement and create new entrepreneurs. EYW project works on forming youth groups at the ward, union and district level to provide soft skill training, entrepreneur training, non-certified vocational training so that they can start up innovative businesses. The project focuses on economic empowerment.

To address the climate change challenge EYW project has planned to pilot the concept of a climate-smart village as a model of local actions that ensure food security, promote adaptation, mitigation and build resilience to climate change. The initiative of developing a model village envisions empowering young women and men in climate-vulnerable areas. This project attempts to explicitly include young women and men in decision making throughout, research and validation. They will be involved in capacity-building activities and grow as leaders in their communities. This will improve community commitment and ensure sustainability.

EYFW project covers the **GOAL-3 and GOAL-5 of SDG by ensuring well-being and women empowerment.**



Youths participating in a Cycle Rally on "Stop Violence Against Women"



Students at CODEC-PSN School at books giving Ceremony

SAY NO TO CHILD MARRIAGE



“ I am grateful to the Shapnojatra Project Personnel and my friends in the child centres to help me get back to the Child Centre ” - MUNNIMA

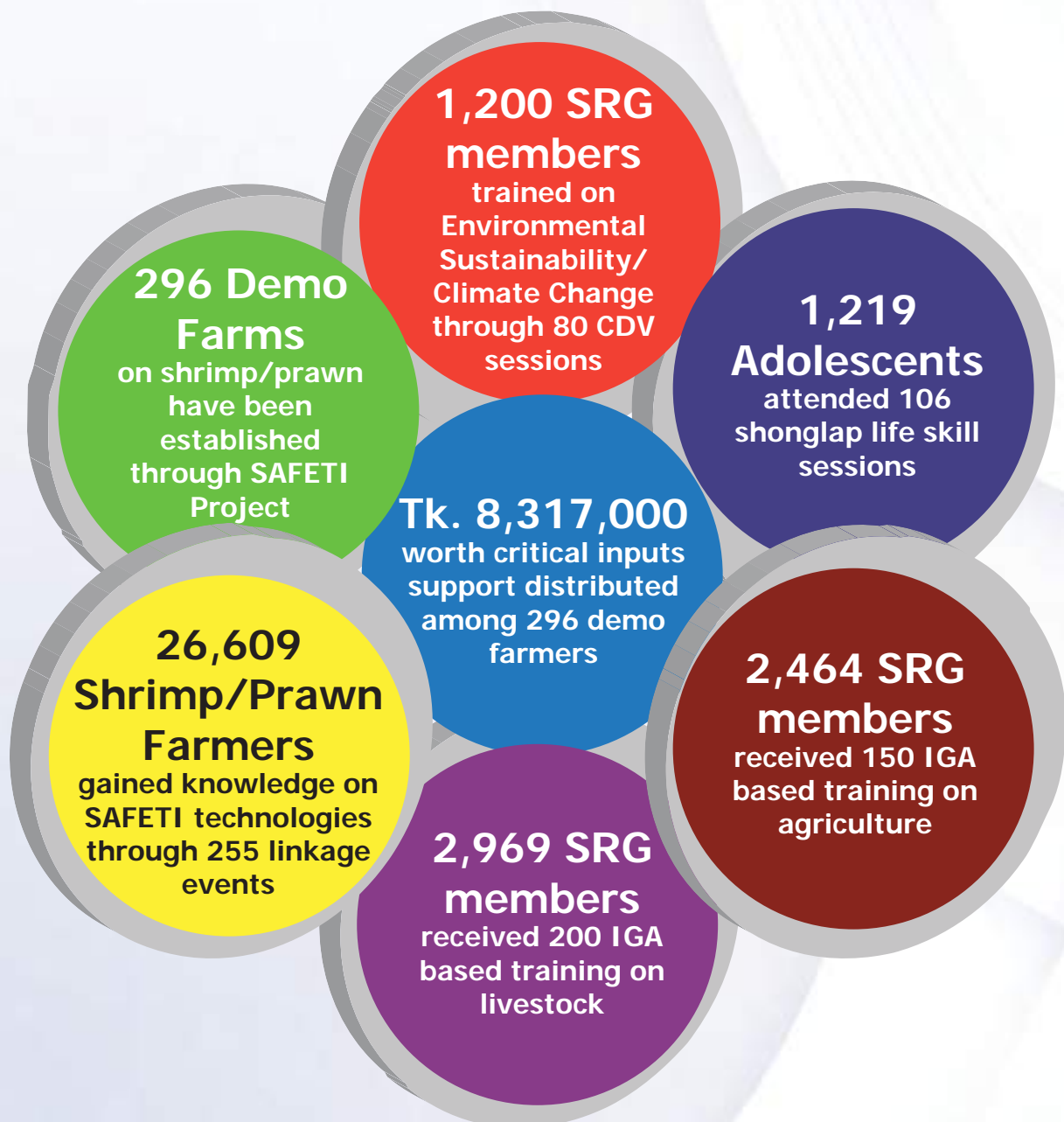
Munnima is a 13-years-old child who should be spending her days studying and playing with her friends. Unfortunately, she had to fight against a social disease named Child Marriage at this young age. Munnima is a member of a large family of 8 members in Rampal Upazila of Bagerhat district. She is a student of CODEC’s Shapnotori Child Center under the Shapnojatra project in Chandpur. At such a young age, Munnima’s parents, Kawsar Morol, and Romisa Begum wanted her to get married which is considered child marriage Under Bangladesh’s Child Marriage Act 2007.

Munnima informed the ambassadors about the issue. Child Ambassadors of Shapno-tori associating with child ambassadors of Shapno-Choa Child Center under the same project communicate with her parents and brother. The family of the child did not want to talk with the ambassadors. Ambassadors of both centres continuously communicated with the family and expressed the demerits of child marriage to the family again and again. Finally, by dint of the continuous advocacy and pressure of the ambassadors, they were able to stop the marriage successfully. “Munnima is a child just like us; she is one of us. We could not let her get married at such an early age. Her future would be in danger. We know the problems of child marriage, we do not want our friend to suffer that”- Child Ambassadors.

Munnima is now continuing sessions in our child centres regularly. She and her parents are committed not to be engaged in child marriage. The ambassadors, including Munnima, showed their leadership skills throughout the process. Sessions from the Child Centers made them understand child marriage and the harmful effects of child marriage. They are committed not to be in child marriage and, raise their voices whenever such a situation arises. Hence, CODEC is creating the next generation of leaders from these centres and clubs.

ACTIVISM ALONG THE AGRICULTURE, FISHERY, DAIRY AND HORTICULTURE VALUE CHAIN

Since the beginning of CODEC, it has been working to improve the quality of life & livelihood of the coastal people of Bangladesh. Although fishery is their main source of income, they are trying to sustain their income generation process through agriculture, dairy, horticulture, small business etc. CODEC is implementing different projects, which are introducing improved farming practices coupled with establishing access to the market through the setting up of collection points for agricultural goods and group marketing. CODEC is adopting different strategies to improve the live & livelihood of the coastal communities of Bangladesh. Moreover, they are trained to be able to adapt income-generating activities for refining their economic situation.



SAFE AQUA FARMING FOR ECONOMIC AND TRADE IMPROVEMENT

The Safe Aqua Farming for Economic and Trade Improvement (SAFETI) project, supported by the U.S. Department of Agriculture (USDA) is being implemented by Winrock International through Community Development Centre (CODEC). The SAFETI project has been implemented at three Upazila (Bagerhat Sadar, Rampal & Chitalmari) in the Bagerhat district. The project period of this project is June 2017 – July 2021. The project covers a five-year intervention in the shrimp sector and focused on the southwestern coastal districts of the country. The major objectives of the project were to increase the production of farmed shrimp and prawns in Bangladesh to contribute to increased income, food quality and safety with environmental sustainability. In addition, it aims to expand the trade and export value of these products and build the capacity of input suppliers, processors, trade associations and the government. Over the year (2017 to 2021), CODEC has worked with 7584 direct farmers where a total of 2553 farmers (101 groups) were supported for the adoption of SAFETI promoted semi-intensive Bagda-Golda Rotational (BGR) culture and 5031 farmers (199 groups) for semi-intensive Golda-Carp Poly Culture (GCP) technology. The development of the Shrimp farming app is an outstanding achievement of this project. If the farmers use this app, they can easily access any information anytime about shrimp farming. Even after finishing the project intervention, it will have a long-term impact on shrimp production. This project is contributing to **SDG Goal 3: Good Health & Well-being; Goal 5: Gender Equality; Goal 8: Decent Work and Economic Growth.**

NOTUN ALO PROJECT

In July 2011, CODEC started to implement Notun Alo project in 2 unions of Mizjagonj Upazila of Patuakhali district with the financial & technical assistance of Strømme Foundation (SF). After successful completion of 1st phase, the 2nd phase of this project started in January 2017. Considering the stunning learning and challenges, the focus of Notun Alo project – Phase-2 is envisaged to institutionalize the processes that were demonstrated successfully and achieved greatly for a changed situation during the first phase of the project, as well as extend the experiences in neighbouring communities. The main objectives of the Notun Alo project are – i. By end of 2021, 70% of People's Organizations are institutionalized to address basic rights issues of the marginalized communities, ii. 80% of targeted families have improved sustainable livelihood, iii. By end of 2021, 404 vulnerable and marginalized eligible children have access to quality primary education & IV. By end of 2021, 100 adolescents from marginalized communities are socially and economically empowered to protect their rights. Geographical working areas of operation of this project is 4 unions (Mirzagonj, Deuli Subidkhali, Kakrabunia, Mojidbaria) of Mizjagonj Upazila of Patuakhali district. During government lockdown, Self Reliant Group (SRG) and Ward Committee meetings, training etc. were conducted through small gatherings and by maintaining social distance. While the vegetable gardens were destroyed due to heavy rainfall, sack method vegetable cultivation was promoted and also raised fallow land for cultivation were used. Shonglap adolescents are actively working to prevent child marriage and 6 child marriages were stopped by them this year. Violence Against Women (VAW) increased in the community due to the pandemic situation. Shonglap adolescents disseminated awareness information about Violence Against Women and its consequences in family and community through home visits and small gatherings. They also protested 25 VAW cases in their family and community throughout the year. By taking different Income Generating Activities (IGA) initiatives (vegetable garden, mini poultry farm, small business etc.) of households up to this reporting year, 64% of families (963 families out of 1500 families) have increased their income and crossed the poverty line. This project is contributing to **SDG Goal 1: No Poverty, Goal 2: Zero Hunger; Goal 3: Good Health & Well-being; Goal 4: Quality Education; Goal 5: Gender Equality.**



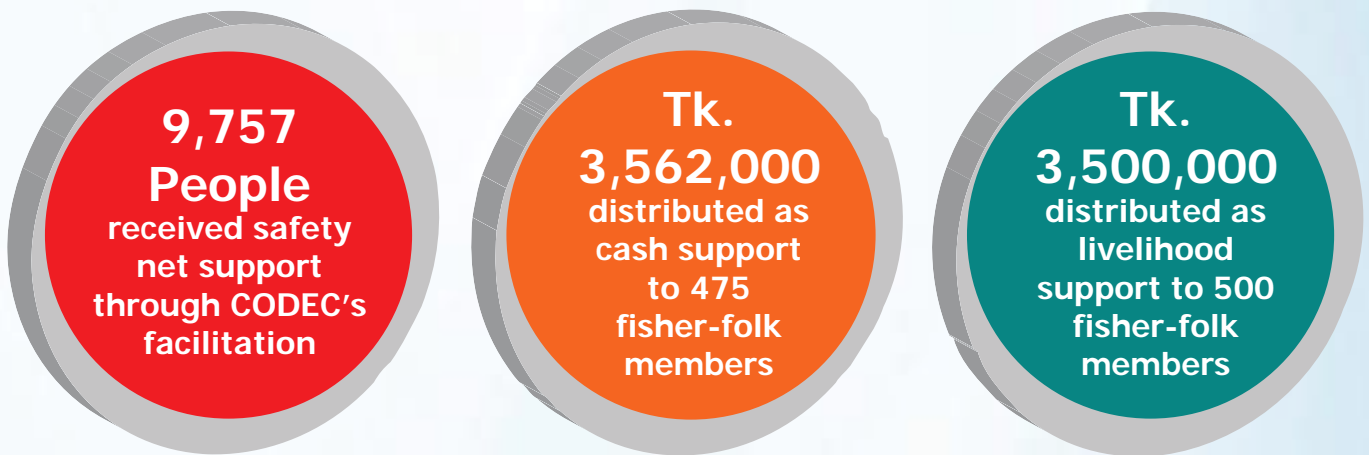
A happy target member in front of his agricultural land



Farmer's Field Day Organized CODEC-SAFETI PROJECT

ACCESS TO JUSTICE

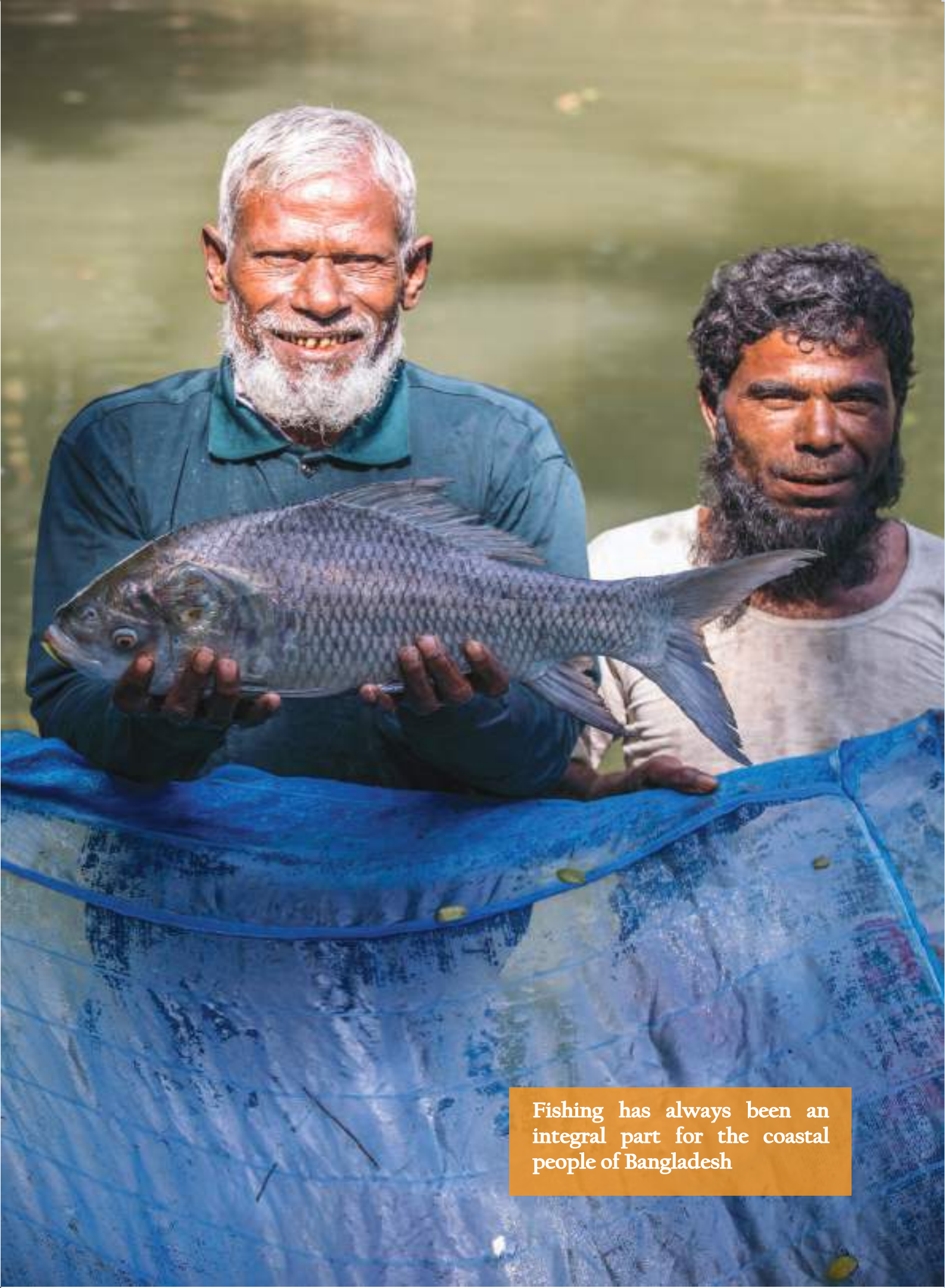
Marginalized people are most deprived in Bangladesh. They are always excluded and sidelined from the mainstream of society and cannot enjoy their pride & dignity. The human rights of marginalized communities of Bangladesh are always violated and they have limited or no access to justice. They could not raise their voice to claim their rights and entitlement. Even they barely have any participation and contribution to the policy formulation that are especially related to their lives & livelihood. Among marginalized communities, fisher-folk communities are most deprived. They are mostly living beside the river and in a congested area. They have a lack of education, less access to justice and they are always affected by natural disasters. CODEC has been working for the wellbeing of fisherfolk communities since its inception period. CODEC had taken an initiative to revise the “Protection & Conservation of Fish Act, 1950” and appointed a consultant who is a law & policy expert to incorporate the thoughts of the fisher folk community.



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

Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC) project was initiated to create an enabling environment to empower and enhance capacity and improve the livelihood of the Fisher-folk community of Coastal Bangladesh with the support of the Manusher Jonno Foundation (MJF). Main objectives of this project are – i. Increased access of the fisher-folk community to public service and resources (Health, Safety-net, Agriculture extension service), ii. Social Dignity of women and girls are increased in fisher-folk community, iii. Fisher-folk community are engaged with better alternative income generating activity through the advancement of women and girls and IV. Advocacy on fishery law at the national level. Geographical working areas of operation of this project is 4 Upazila (Laxmipur Sadar, Raipur, Kamalnagar and Ramgati) of Laxmipur district. The implementation period of the PREDFC project is January 2019 to December 2021. Annual Approved Budget for the financial year July 2020-June 2021 is BDT 13,542,157/-.

Throughout the year 41 advocacy workshops were arranged at Upazila & district level to raise awareness on COVID-19. BDT 3,562,500 Cash Support disbursed among 475 people (TK 7,500 each) for purchasing food during the COVID-19 Period. For those who have lost their source of income, BDT 3,500,000 distributed among 500 people (TK 7,000 each) to restrain their Alternate Income Generating Activities (AIGA). This project is contributing to SDG **Goal 1: No Poverty; Goal 3: Good Health & Well-being; Goal 5: Gender Equality; Goal 14: Life Below Water.**



Fishing has always been an integral part for the coastal people of Bangladesh

CLIMATE EMERGENCY, BIODIVERSITY AND DISASTER MANAGEMENT

According to a report published by World Bank in 2021, “Bangladesh has experienced an average rise in temperature of 0.5°C between 1976 and 2019. The increase in maximum temperatures during this period has been shown to be consistent on a month-to-month basis, with the months from February to November getting warmer.” The coastal areas of Bangladesh are vulnerable to cyclone, sea-level rise, saline water intrusion, rising temperatures, changing rainfall patterns, coastal/riverine land erosion and other climatic extremes. These will seriously affect the lives and livelihoods of coastal communities. The effects on coastal agriculture and fisheries are already a reality.

CODEC believes that a suitable Environmental Policy and Disaster Risk Reduction Policy exists, but there is poor awareness about them. CODEC possessed skilled human resources in the area of climate emergency and DRR and can incorporate Climate Emergency, Biodiversity and Disaster Management issues in project designs based on our organizational experiences. In lieu to that, CODEC efforts for strengthening and aware grassroots coastal communities for addressing climate emergency related issues in the field of agriculture, aquaculture, afforestation, reforestation, and promoting climate smart livelihoods; Continue strengthening CODEC facilitated Co-Management Councils (CMCs) and CBOs for biodiversity conservation; Strengthening coastal communities and institutions for disaster risk reduction and sustainable rehabilitation.



USAID'S NATURE CONSERVATION THROUGH LIVELIHOODS IMPROVEMENTS (NATURE AND LIFE) ACTIVITY

For making sustainable of co-management mechanism as per Protected Area Management Rules 2017 and restoration of degraded ecosystems of Teknaf Wildlife Sanctuary as well as livelihoods development of natural resource-dependent host community, Nature Conservation through livelihoods improvements (Nature and Life) Project Teknaf, Cox's Bazar, Bangladesh under USAID's Local Works Bangladesh Activities has been implementing several activities in collaboration with the Forest Department and local government administration which is implemented by CODEC at Teknaf Wildlife Sanctuary (TWS) landscape area. With the advent of the huge Rohingya influx both the ecosystem and host community significantly lost their resilience since the later part of 2017.

There are four major components, namely, environmental conservation, livelihoods development, alternative fuel, capacity building of CMO and organization - CODEC along with some cross-cutting components like; gender, communication, monitoring and evaluation and COVID-19 in this project. 3 Co-Management Organization (CMO) has been successfully reformed along with their associate tiers like Co-management General Committee, Co-management Executive Committee, People's Forum (PF), VCF, CPG as per guideline from PA Management Rules 2017. CPC members are performing their roles and responsibilities according to the Forest Department's instruction. On the other hand, a turtle hatchery is established. The project also Conducted several trainings for beneficiaries as stall feeding, bamboo clamp management, nursery establishment, etc. In the cross-cutting section, the project has also taken initiatives for, COVID-19 Pandemic Response like prepared 15,000 leaflets distributed 7,000 Health Hygiene materials, gender issues like 100 SLGs are formed and are functioning by female, engagement of educational institution like support 12 Nishorgo Club and observed different national and international day. The project contributes to SDG **Goal 1: No Poverty; Goal 5: Gender Equality; Goal 7: Affordable and Clean Energy; Goal 13: Climate Action; Goal 16: Peace and Justice Strong Institutions.**



Newly hatched turtle released in the Bay of Bengal
CODEC-USAID NATURE AND LIFE PROJECT

EMPOWERING LOCAL AND NATIONAL HUMANITARIAN ACTIONS

“Empowering Local and National Humanitarian Actions” (ELNHA phase-II) project supported by OXFAM in Bangladesh is implemented in Barguna districts with technical and institutional support from Community Development Center (CODEC). The second phase of this project (ELNHA-II) had started in May 2019 and completed on 31st March 2021. 7 unions under 3 Upazila - Barguna Sadar, Pathorghata and Amtali from Barguna district were finalized as disaster prone small pockets because of more localization, institutionalization and democratization of humanitarian response and preparedness.

All the events were planned, implemented, reviewed, re-planned and monitored by local lead actors. HAF /HRGF implementation committee played a vital role in coordination, decision making, fund management, achieving project objectives and liaison with support partner CODEC and OXFAM. All lead actors, HAF implementation committee and support partner communicated regularly for coordination and decision making which capacitated LNHA to become sustainable. They were not only busy in activity implementation, but also did advocacy and influencing at Government and local institutions for mainstreaming the humanitarian issues, needs and local fund raising. Some lead actors like NSS, Jagonari, Annessa, Sangkalpa Trust and DOCAP implemented different humanitarian events by raising fund from other donors and local fund. The project also focused on coordination and event implementation by keeping social distancing and conducted digital communication (social media, Skype, ZOOM etc.) instead of direct communication. The project contributes to SDG **Goal 5: Gender Equality; Goal 11: Sustainable Cities and Communities; Goal 13: Climate Action.**

THE SALT SOLUTION

“The Salt Solution” (STAB) project is an innovative climate smart Agriculture based project in southern coastal belt of Bangladesh being operated in 04 (four) Upazila under 04 (four) districts (Khulna, Bagerhat, Patuakhali and Barguna), led by ICCO Cooperation, implemented by CODEC where technical partner is Salt Farm Texel (SFT), Netherlands and funded by NPL. This was a continuation of a successful piloting Research Based Agriculture project “Saline Tolerant Agriculture in Bangladesh (STAB) supported by Netherlands Post code Lottery (NPL) with a slogan “Saline agriculture creates new opportunities in Bangladesh”. The aim of this project is to increase the food production of vulnerable farming families in Bangladesh by introducing salt tolerant crops, to enhance their food security and income. More specifically, the objective is to introduce salt tolerant crops in Bangladesh to increase food production of small farmers and improve their food security and income. The target group of this project consists of poor farming families that struggle to make a living. During the project period, 5,000 small scale farmers directly involved with the planned activities. Indirectly, the project reached approximately 30,000 people through horizontal learning sharing events such as farmers’ Field Days (FFDs), Agriculture Fair, Learning Sharing events, Demonstration plot visit and so on. This project already proved that soil salinity can be minimized by using saline tolerant seeds and sustainable farming practices and ICCO has rewarded a new project namely COASTS (Coastal Opportunities and Agricultural Solutions to Tackle Salinity) project to scale up the achievements. With the investments from private sector partners, Lal Teer Seed Company is solely responsible to introduce saline tolerant varieties that will be tested as well as selected further in the first-ever testing facility in Bagerhat. Bangladesh Agricultural University (BAU) and Soil Resource Development Institute (SRDI) will act as Knowledge and technical partner respectively. Furthermore, this project will promote local production, market development and institutional strengthening of the public and private sector to endorse, introduce and scale-up saline farming in Coastal Bangladesh. The project contributes to SDG **Goal 1: No Poverty; Goal 2: Zero Hunger; Goal 12: Responsible Consumption and Production; Goal 13: Climate Action.**



Target members planting salt tolerant crops
CODEC STAB PROJECT



Training on DRR issues with the target members
CODEC DRC PROJECT

DISASTER RESILIENT COMMUNITY (DRC) THROUGH RESILIENT LIVELIHOOD AND CHILD PROTECTION

“Disaster Resilient Community through Resilient Livelihood and Child Protection” (DRC) project is being implemented by Community Development Centre (CODEC) with 1,000 households which is funded by KiA (Kerk in Actie) through ICCO-Cooperation Bangladesh. This project is being implemented at 4 unions (Nilgonj, Mohipur, Lotachapli and Dhularsar union) under Kalapara Upazila in Patuakhali district where vulnerable people are living in disaster prone areas and losing their lives & livelihoods including assets during the time of catastrophe. The major achievements during this time is the conduction 200 Bi-monthly meetings with UDMC & WDMC committee members where disaster related issues were reviewed. The project also conducted 16 capacity development training of UDMC and WDMC members on preparedness, mitigation, response and early warning system and also participated Quarterly meeting with Upazila DMC and DDMC where members of that committee attended and discussed disaster related agenda and developed good relation among Union and Upazila Parishad chairmen, UP members, Government department and NGO representative as well as other local stockholders. The project personnel prepared as well as displayed 4 Emergency response plan, 5 Risk & Resource Maps and 8 Billboards on Cyclone Signal & DRR and Thunderstorm issues at different crowded as well as visualized places of four targeted unions in Kalapara Upazila with the active support as well as guidance of respective union chairman’s and Focal point persons of Disaster Risk Management department of Kalapara Upazila Parishad. Formed four Management committee and Community Based Child Protection Committee for establishing Climate Smart Model village and ensuring child rights and protection during disaster period and also formed four task force group to mobilize plan into action aligned with Delta Plan along with establishment of Child-Centred Disaster Risk Reduction (CCDRR) program for Child Protection in any emergency situations. The implemented activities have helped the poor households to improve their life and livelihoods. Moreover, they are being able to coup with the unwanted situation, take proactive decisions and also protect themselves from the severe impact of climate change. Now, the Marginal and hardcore poor farmer’s knowledge as well as income have been increased with the assistance of different project support i.e. livelihoods Inputs, training, Court yard session & Workshop etc. The project contributes to SDG **Goal 1: No Poverty; Goal 2: Zero Hunger; Goal 13: Climate Action.**

BRUC-ASIA

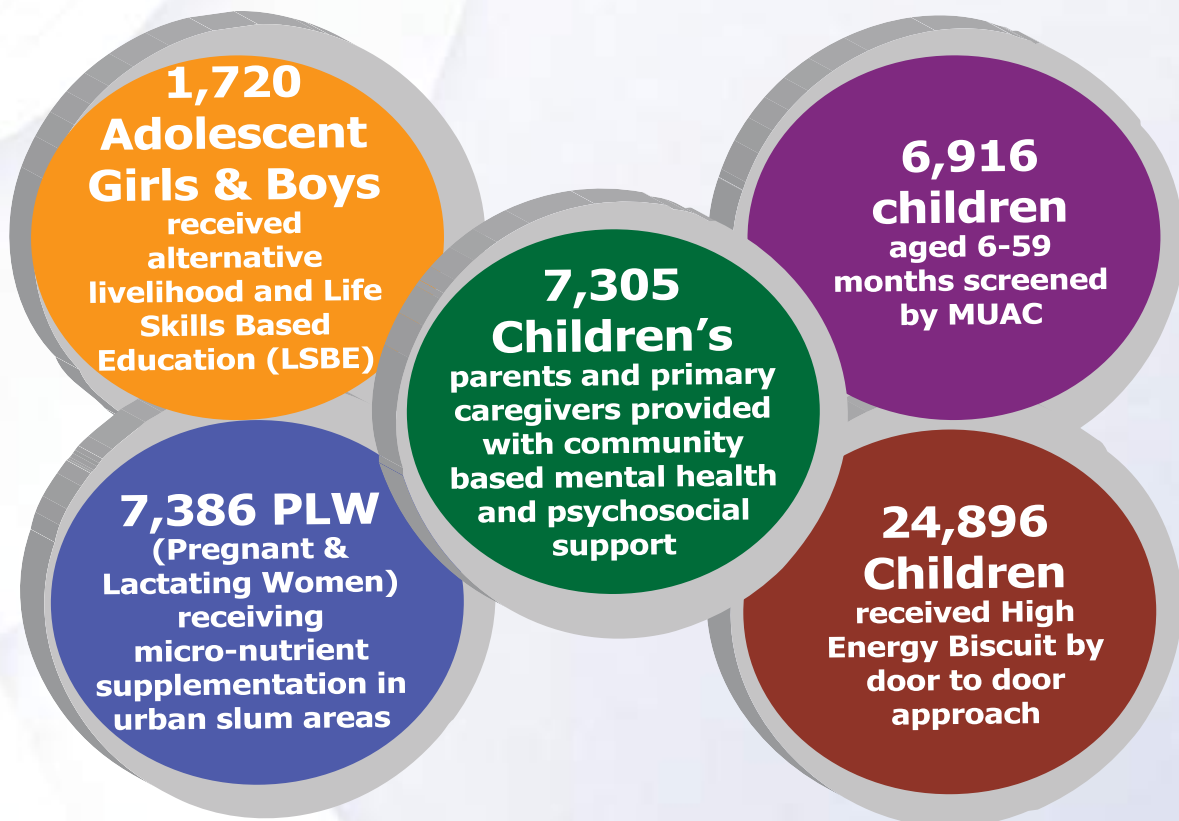
Resilience development is one of the prerequisites of Sustainable Development. This is very important for the less fortunate people especially who live in coastal areas. We are doing this project to make the urban poor people more resilient. The working area of the project is; Ward No 1, Patuakhali Municipality, Patuakhali District, covering approximately 3500 target population. The project is trying to develop agency in people through conducting different kinds of skill development training, workshop as per need and demand basis. We are also trying to build three types of capacities - absorptive, adaptive and transformative among the urban poor people. The project has profiled the municipality, stakeholders, development challenges and assess climate change risks and vulnerabilities. It also organized Kick-Off workshop to establish the Community Stakeholder Group (CSG) and identify the pilot community for the Community Lead project (CLP) & Community Assessment and Resilience Planning (CARP) 1 workshop to examine the community's key hazards, vulnerabilities and capacities; and to identify a pilot community-led project for implementation. The project is planning to implement Aerobic compost plant as a part of community led initiative. The project contributes to SDG **Goal 11: Sustainable Cities and Communities; Goal 13: Climate Action.**

HEALTH AND NUTRITION

Since the inception of CODEC, it has lived to work for improving the lives and health of the coastal people of Bangladesh. CODEC's health and nutrition program is solely dedicated to improving reproductive, maternal, neonatal, health & nutritional status of children, pregnant and lactating women. To improve the nutritional condition and qualitative education of primary school students, CODEC initiated a program named "School Mid-day Meal Program" with the support of WFP. Apart from this, CODEC is raising awareness on ANC, PNC, MUAC & GMP test, child rights and marriage and other WASH & nutrition-related issues among adolescents and women through CODEC-URBAN project in urban slum areas.

CODEC is focused to establish linkage and strengthen up the activities of community clinics in rural areas of Bangladesh to deliver one-stop integrated health, population and nutrition services to the respective communities and create collaboration with public sector health services. To strengthen and improve Upazila health system, CODEC has started satellite clinics for the needs of the rural population. Moreover, the community clinics along with satellite clinics and outreach centres will also give attention to ensuring access to gender-inclusive services in hard to reach rural areas (coastal, hilly, *haor*).

As lactating women, children of rural areas are more vulnerable to malnutrition, CODEC is intensively working to improve the nutrition status in an inclusive manner. To protect the coastal folk from severe malnutrition and diet-related illness, CODEC is focusing on providing a balanced diet to the target members and also raise awareness on balanced diet in the community.



SCHOOL MID-DAY MEAL PROGRAM

CODEC initiated the project with the support of the United Nations World Food Programme (UNWFP) to improve the nutritional condition and school attendance rate of the host community children in Teknaf. The project aims to reduce the dropout rate of children from school and also decrease the nutritional vulnerability of children. It has also enhanced the attention and learning capabilities of children and inspired parents to send their children to school every day. The project is also giving training to the women for the safe and hygienic preparation of food. During the COVID-19 lockdown period, the parents lost their regular income. So they were unable to buy nutritious food for their children. In this situation, the project provided nutritious biscuits to the children. The project is covering the **SDG-2 and SDG-3 by ensuring the end of hunger and sustainable wellbeing of the children.**

PROVISION OF BASIC SCHOOL SERVICES FOR CHILDREN, PREGNANT & LACTATING WOMEN & ADOLESCENTS GIRL'S IN SELECTED URBAN SLUMS OF CHATTOGRAM CITY CORPORATION

Provision of Basic School Services for Children, Pregnant & Lactating Women & Adolescents Girl's in Selected Urban Slums of Chattogram City Corporation Project (URBAN) was initiated in October 2018 supported by UNICEF with an aim to reduce the mortality rate and promote the wellbeing of people of all ages. Besides, preventing and responding to gender-based violence, promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system, preventing and responding to ending child marriage are some of the reasons why CODEC had undertaken the project with the support of UNICEF.

CODEC along with Chattogram City Corporation (CCC) is trying to establish a basic social services model for vulnerable and affected children especially adolescents including birth registration and addressing child protection issues through the Community-based Child Protection Committee (CBCPC) to provide children psychological support. The project also focuses on special nutrition supplements for women and children to overcome malnutrition as well as identify severe malnourished children from the community and create a linkage at government hospitals and health service centres under Chittagong City Corporation. The project is covering **SDG-02, SDG-03, SDG-04 and SDG-06 by ensuring food and psychological support, providing clean water, hygiene materials and child safety, vocational training and self-defence training to girls to protect themselves from sexual harassment and abuse.**



*Conditional Cash Transfer to Disable Child from BSRM
CODEC-UNICEF Urban Project*

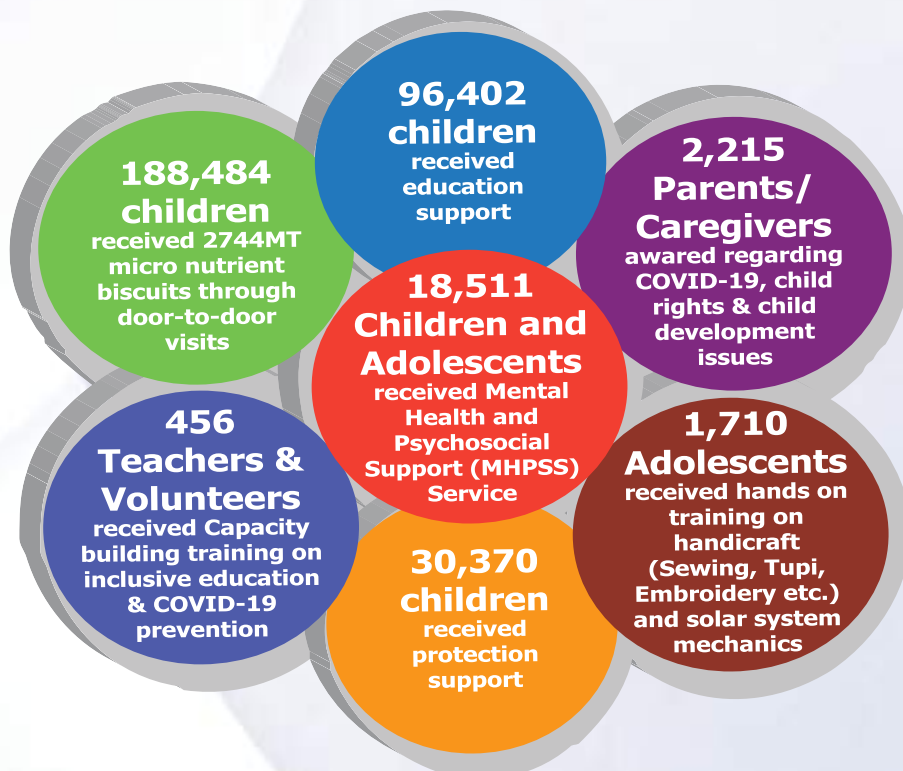
DEVELOPMENT SERVICES FOR ROHINGYA AND HOST COMMUNITY

According to the Inter Sector Coordination Group (ISCG), 60% of the total Rohingya population is children and adolescents and around 40% of children are outside the coverage of education & protection. Lack of knowledge on health and hygiene is common among adolescents. Many of them are under trauma. The girls are vulnerable to trafficking. The mothers are not sufficiently aware of reproductive health. Also, the host communities in the Cox's Bazar area are suffering severely from the inflow of Rohingya people, as such, it is necessary to assist these people on an urgent basis.

Education and Protection are a priority according to the UN convention and the priority of the donors. Thus, Bangladesh Government is under compulsion to support the community in all basic services especially in Education, Protection and occupational Skill Development of Children & Adolescents to facilitate their repatriation.

The Government of Bangladesh considers it as a high priority that the Rohingya return to their homeland voluntarily with dignity. So far, no repatriation process is insight. However, the Government seeks cooperation from all stakeholders towards repatriation. CODEC is ready to provide all sorts of cooperation to the Government of Bangladesh in the repatriation phase. CODEC is trying to provide education & protection to the children & adolescents of forcefully displaced Myanmar citizens in Cox's Bazar through different projects. At present, CODEC is implementing 5 projects related to the thematic area. In future, if the UN agencies and the government approach CODEC to facilitate the repatriation process, CODEC will draw a strategy for orderly repatriation.

In response to this, CODEC is - Providing Education & Protection to the Children & Adolescent of Forcefully Displaced Myanmar Citizen in Cox's Bazar; CODEC is responding to the Government approaches provided it possesses the related technical capacities and have comparative advantages over other development organizations; CODEC is giving all sorts of cooperation to work with the host communities along with the Government of Bangladesh and with different national and international organizations including UN agencies.



SELF-RELIANCE PROJECT (SRP)

CODEC Self Reliance Project is being implemented from January 1, 2021, at 8E, 8W, 9, 10, 11, 12,17, 18, 20 & 20-Ext camp settlements for project 1 and 1E (including Hindu Para), 4, 7, 8W & 9 camp settlements for project 2 in Ukhiya Upazila under Cox's Bazar District. The project engages beneficiaries in cash for work activities through skills training in agriculture and aquaculture and centre-based production activities such as cooking, production of sanitary napkins, *thamis*, floor mats, training on carpentry, repairing of solar panels & sewing machines etc. Key specific roles include Enhanced food security and economic empowerment of vulnerable Rohingyas through urban agriculture, aquaculture, and centre-based activities. The project has 2 specific objectives - Improved food security of 9000 vulnerable HH participants through urban agriculture and aquaculture, Enhanced skills of 1000 adult youth producing handicrafts and itemized foods through centre-based livelihood training. After getting approval from all 10 camps, 8915 target members have been selected so far, of which 8765 members are for project-1 and 150 members are for project-2. Agri input has been distributed among 6367 target members. At present, the project is in the capacity development phase. The project is contributing to **SDG Goal 1: No Poverty; Goal 2: Zero Hunger**.

ACCESS TO QUALITY INFORMAL EDUCATION FOR 4-14 YEARS ROHINGYA REFUGEE CHILDREN IN ROHINGYA CAMPS OF COX'S BAZAR

The project named 'Access to quality informal education for 4-14 years Rohingya refugee children in Rohingya camps of Cox's Bazar' which is funded by UNICEF is implemented to provide pre-primary and basic education to FDMN children in unregistered makeshift settlements. The goal of the project is to allow Undocumented Myanmar National (UMN) children to access quality early learning and basic education opportunities so that they can realize their potentials through the attainment of basic learning tools (literacy and numeracy) to access key lifesaving messages, further education and skills in future. UMN project is being implemented in 13 Makeshift settlements of Ukhiya and Teknaf Upazila, Cox's Bazar (Camp-11,12,13,14,15,16 at Ukhiya Upazila and Camp-22,23,24,25,26 and 27 at Teknaf Upazila) and Leda and Shamlapur host community. The project intends to provide inclusive access and continue progressive learning to 44,100 FDMN children through 410 Learning Centres by 2021. The project is continuing its courageous work in developing awareness of education by engagement of the community, empowerment of Rohingya community, psychosocial support for the traumatized FDMN children, quality education for the FDMN children, increase aesthetic beauty practices among the learners and establishing a collaborative relationship with different line organizations, different government, and non-government stakeholders. As the learning centres are closed due to the current pandemic situation, the project has been implementing an inclusive, safe and protective learning environment for children through Caregiver Led Education by door-to-door visits. The project has reached every learner twice a month through this alternative modality followed by Education Sector as well as UNICEF guidelines. Moreover, the project is observing a notable ownership development among the Rohingya community, which is reflected in ensuring safety and security of LCs, sincerity in the distribution of books and materials, learners' retention and their education. The project is contributing to **SDG Goal 4: Quality Education**.

**Monitoring on distance learning is being conducted
CODEC-UNICEF EDUCATION PROJECT**



**COVID-19 awareness leaflet is being distributed among ECD Learners
CODEC-UNHCR EPRC PROJECT**



EDUCATION & PROTECTION FOR ROHINGYA CHILDREN (EPRC) PROJECT

Education & Protection for Rohingya Children (EPRC) project aims to create a safe and protected child-friendly environment and provide quality basic education to some Rohingya children in the camp and makeshift involving communities in education management. The project is divided into 2 main components – Education and Child Protection. The project seeks to strengthen and expand equitable quality learning aligned with education sector standard, Ministry of Primary and Mass Education (MoPME) & Ministry of Education (MoE) standard by executing retention of existing children and expanding access to reach a total of 60,140 children, adolescent and youth aged 3-24 years, through Community Based Early Childhood Care and Development (CBECCD), Community Based Learning Facilities (CBLF), Learning Center (LC) and adolescent & youth clubs in camp 1E, 1W, 2W, 2E, 3, 4, 5, 6, 7, 21, 26 and 27 since January 2017 which is supported by UNHCR. The project emphasizes smooth transition and continuing supports in the case of quality education as well as protection for the refugee children through more than 10 project components. EPRC Project is continuing coordination between local and central government agencies, in close consultation with UNHCR, through participation in and reinvigoration of the emergency response program. CODEC-EPRC project has taken a lead to create an education modality in Madrasah that is appreciated by the Sectors and partners. EPRC Project initiated the community-based learning centre in Madrasah premises without any conflict with religious education. The project also provides structured psychosocial support through 5 MPC for the development of 6000 children. By maintaining standard case management procedures, CODEC has responded and ensured the services among 646 children who were at risk. The project contributes to **SDG Goal 4: Quality Education; Goal 5: Gender Equality.**



Art Competition in Multi-Purpose Centres
CODEC -UNHCR EPRC Project

PROTECTIVE ENVIRONMENT CREATION FOR CHILDREN AND ADOLESCENTS IN AND AROUND COX'S BAZAR AREA

'Protective Environment Creation for Children and Adolescents in and around Cox's Bazar Area' funded by UNICEF aims to establish a protective environment for children through strengthening the service provision and changing harmful social norms to reduce their vulnerability towards abuse, violence, exploitation, child marriage, child labour, child trafficking, and negligence. As a community centred organization, CODEC has been implementing the project since 2010 with the support of the Ministry of Woman and Child Affairs (MoWCA), GoB and UNICEF Bangladesh at the host community and since September 2017 in Rohingya camps when the influx was instigated. The project covers makeshift camps 1E, 2E, 4, 7, 8W, 9, 10, 14, 23, 24 and Rajapalong Union & Palongkhali Union of Ukhiya Upazila in the host community. Hnila Union of Teknaf Upazila with a total of 40,550 target members. The project is working on a minimum package of social protection services and social change initiatives to enhance the protective environment for children and adolescents, especially girls, against violence, abuse and exploitation through Multi-purpose Centre (MPC). MPC project is ensuring that children are kept in schools, also as a venue in providing after school activities to meet the holistic/psychosocial needs (health, emotional, recreational etc.) of the children. Trained caseworkers are also positioned in the Multi-purpose Centre (MPC) to enable a more proactive approach to case management for children at risk. 639 (348 boys, 291 girls) children & adolescents and 29 (16 boys, 13 girls) children with disabilities were supported with case management (disaggregated by age, gender and disability) services in both host community and camp through 34 caseworkers 21 volunteers. The project has followed remote case management during the lockdown situation through engaging community-based child protection committee, adolescent group and youth group. 13,569 (6744 boys, 6825 girls) children & adolescents and 22 (17 boys, 5 girls) children with disabilities have received community-based mental health and psychosocial support (MHPSS) (disaggregated by age, gender and disabilities) which help the children and adolescents to cope with report feeling better to equipped them and enable them to the well-being of their daily life, especially in the COVID-19 situation. The project is contributing to **SDG Goal 1: No Poverty; Goal 3: Good Health and Well-being; Goal 5: Gender Equality; Goal 6: Clean Water and Sanitation; Goal 16: Peace, Justice and Strong Institutions.**

SCHOOL FEEDING PROGRAMME (SFP)

The project named School Feeding Programme (SFP) for the disadvantaged Rohingya Refugee Children aims to improve access to qualitative education and nutrition conditions in the vulnerable poor people especially Rohingya refugee children of Ukhiya and Teknaf Upazila under Cox's Bazar district which is funded by UN World Food Programme (WFP). The project provides service in all the registered and makeshift FDM camps. School Feeding Programme is designed to improve attendance, achievements, growth and other health outcomes. The objectives of the project are - Increasing student enrollment and attendance rate; Reducing the dropout rate of the students from the school and literacy activates & Decreasing nutritional vulnerability of the children as the food (biscuits) provided are fortified with micro-nutrients. Through the project, 188,484 children and adolescents have received biscuits fortified with micro-nutrients throughout the year. As the learning centres were closed due to COVID-19, the dedicated project personnel have visited the door-to-door of the target members so that distribution does not deter. The project is contributing to **SDG Goal 2: Zero Hunger; Goal 3: Good Health and Well-being.**



Chess competition going on among the targeted members
CODEC-UNICEF CHILD PROTECTION PROJECT



Agriculture Input Distribution
CODEC-WFP SELF-RELIANCE PROJECT

A TALE OF TWO SIBLING'S LEARNING EXPERIENCE DURING COVID-19 PANDEMIC



“At the beginning of this challenging time, once I noticed that our Rohomotullah Sir was discussing something about our study with my parents. After that, he regularly visits our shed with instructions and learning material. He instructs my mother on our learning content as well as instructional methods. After having orientation as a caregiver, my mother teaches and guides us on our study.” --- **Moriam Bibi**

Moriam Bibi and Md Sawfiq are two siblings belonging to a Rohingya family who lives in makeshift Camp-18 at Ukhiya. Their father is a volunteer in this camp and their mother is a housewife as well as a caregiver for their study. The sister is a learner of Level-3 in Sagorika Learning Centre (LC) and the brother is a Level-2 learner in the same LC. In Myanmar, they had no opportunities for learning in school because of their poverty. In December 2017, they got admitted to Sagorika Learning Centre, which is implemented by CODEC. The overall situation within the camp had changed due to the COVID-19 pandemic. This was a matter of sorrow for them as LC was closed and movement was minimal. This kind of adverse situation created an impact on their regular learning.

The horror that they faced during 2017 left unprecedented damage on their mind. After getting shelter here and a joyful learning environment, their traumatized condition is recovering gradually. As the LC remained closed due to lockdown, alternative learning opportunities were created so that the children were not deprived of their right to quality education, and so, Caregiver Led Education modalities were inaugurated by the education sector guideline. There is another alternative education modality under Distance Education Programme where learning topics are aired through Naf Radio and Bangladesh Betar. It is a programme for level 1 and level 2 learners in the makeshift camps. They receive regular updates and material support regarding distance education through radio broadcasting. Most of them do not have a radio but the project personnel managed material support through mobile phones.

Regarding this, Sawfiq mentioned, “I listen to the radio program with a mobile phone on time twice a day. I enjoy Kissa Boithak very much. Along with the radio teacher, I recite rhyme and song. The radio teacher also instructs us to clean hands in a hygiene manner and care about health during this COVID-19 pandemic situation”.

After receiving instructions from the volunteers, the parents/caregivers perform their responsibilities of Caregiver Led Education.

Learning through the distance modalities have many challenges like the technological problem, lack of eye contact, absence of direct motivation and spontaneous joyful learning environment with friends. However, it is a wonderful language development platform for learners. Moreover, parents especially mothers now days is very caring and serious about their children learning. In addition, they are acquainted with technological solutions and learning content. Mariam's father said that according to the instructions of our teachers, her wife sits with the children for a minimum of two hours per day and this helps the continuity of their education. He is grateful to CODEC and UNICEF for arranging education through alternative caregiver led education and distance education. The learners are also happy and thankful to their teachers and related personnel for their great support in this adverse situation.

CODEC MICRO-FINANCE PROGRAM

To address the Sustainable Development Goals (SDG) “End poverty in all its forms everywhere” and achieve the rest of the 16 goals, economic empowerment is one of the essential tools. By this time, it is provided with the Financial Inclusion and Microfinance Programme is a tool for poverty alleviation and empowering the poor community. CODEC Microfinance Program is currently active in 2454 coastal villages in 66 Upazila under 12 districts and implementing a wide variety of social and economic programs. Operating from 106 branches, CODEC has been able to organize 7343 village organizations of poor and disadvantaged people covering 1,62,758 women and men (94.34% women) up to June 2021. CODEC is operating its microfinance program with financial assistance from DANIDA, PKSF, Strømme Foundation, DFID, Netherland Embassy and CODEC’S fund.

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

Overall Objectives:

CODEC Micro Finance Program plays a crucial role in eradicating poverty and ensuring economic development for the poor, underprivileged fisherfolk and other coastal communities. The objective of CODEC Micro Finance is

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

Area of Operation:

CODEC operates its savings and credit programme activities in twelve districts are - Chattogram, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalokathi, Bagerhat, Pirojpur, Gopalganj & Khulna. The status of CODEC physical coverage under the CODEC Micro Finance Program as of June 30, 2021, is as follows:

Sl. no.	Head of Information	No. of Coverage
1.	Branch	106
2.	District	12
3.	Upazila	63
4.	Union	467
5.	Village	2458
6.	Village Organization	7343
7.	Household	162758
8.	Member	162758
9.	Savings in BDT (Million)	1,523.35
10.	Borrower	120,552
11.	Loan Portfolio in BDT (Million)	3,048.08
12.	OSS	131.05%
13.	OTR	96.45%
14.	PAR	18.33%

ENRICH

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH). ENRICH program is being implemented by CODEC since 27 July 2014 Kulkhati Union Nolcity Upazila under Jhalokathi District and March 2018 Santoshpur Union Chitalmari Upazila under Bagerhat District. ENRICH works through different interventions which are carried on various programs such as: Health & Education, Community Development, Youth Employment, Unnoto-Cooking Stove supply, Establishment of Solar Electricity, Medical plant Cultivation, Vegetable Cultivation and Sanitation Programme, etc.

Our Scheduled activities to deal with COVID-19 have been relaxed somewhat. However, our health activities are being carried out as per the instructions of the government. Besides, The Education activities have been suspended as per the instructions of the Ministry of Education. The Teachers are in constant touch with our students and their families. The Youths have been kept in touch and they have collaborated and participated in raising health awareness in compliance with the health norms. In this way, we are mobilizing COVID-19 by conducting all the activities in compliance with the hygiene rules. During 2020-2021 the unit's total budget is Tk. 54,51,850, of which CODEC contribution is Tk. 9,20,800. As of June 30, 2021, CODEC loan disbursement to its borrowers under ENRICH loan is Tk. 12,15,00,000 with an outstanding loan of Tk.5,91,79,158.

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

CODEC has been implementing KGF program since 1st November 2015 with financial and technical assistance from PKSF. CODEC initiate this program in Charbangshi & Mollarhat Branch under Raipur & Laxmipur Sadar Upazila of Laxmipur district. At present only loan support from KGF is running.

AGRICULTURE UNIT

CODEC initiated these activities on 1st November 2015 with financial and technical assistance from PKSF to extend sustainable agricultural technologies and capacity-building support to farmers' doorsteps to increase farming productivity and ensure the food security of the targeted people. This Unit enables the farmer to gain access to resources necessary for boosting crop production. The main objectives of this unit are:

- To provide functional, modern and environment-friendly agricultural technologies;
- To establish market linkages of agricultural commodities;
- To develop skilled human resources on farming technology at farmer levels; and
- To assist in providing micro-finance services considering the seasonality of agricultural activities.

Major Activities

- Introducing high value, high yielding, and climate-resilient crop varieties based on edaphic and climatic factors of locality;
- Conducting cluster-based demonstrations on proven profitable crop technologies;
- Introducing Good Agriculture Practices (GAP) at the field level for better crop production;
- Introducing safe crop cultivation practices (by using bio-fertilizers and adopting bio-control for pest management etc.);



Happy Target Member in his production land
Agriculture Unit

FISHERIES UNIT

CODEC has initiated fisheries unit activities since 1st November 2015 with financial and technical assistance from PKSF. The main objectives of this unit are:

- Ensuring adequate financial services,
- Dissemination of appropriate technologies,
- Capacity building of the program participants and
- Establishing a value chain and marketing system for the fisheries products.

The FU has implemented different fish production technologies such as - Carp-mola mixed culture; Crap fattening; High-value fishes like native *shing*, *magur*, *tengra*, *pabda*, *galsa* and *baim* fish culture; Carp-prawn polyculture. Besides, it has also introduced vegetable cultivation on pond embankment/dike. Till June 2021 the FU implemented 536 fisheries-related demonstrations and 550 members received training on different fisheries technologies. During the financial year 2020-21 the total budget of this unit is Tk.17,04,800 out of which CODEC contribution is Tk.5,05,380.

LIVESTOCK UNIT

CODEC initiates livestock unit activities since 1st July 2020 with financial and technical assistance from PKSF. The main objectives of this unit are

- To ensure the profitability of livestock-related IGAs by using appropriate technologies at the farmer level.
- Good housing practices, effective feeding system, ensuring animal comfort, preventive veterinary care, timely breeding and environment-friendly waste management are main objectives of this unit.

Improved technologies demonstrated under the LU include – Semi-intensive Black Bengal Goat rearing; Intensive dairying and beef fattening; Buck, broiler, layer, sonali chicken and duck rearing; Fodder production. Till June 2021 the LU implemented 50 livestock-related technologies and 50 members received training on different livestock-related technologies. During the financial year 2020-21 the total budget of this unit is Tk.17,58,300 out of which CODEC contribution is Tk.5,07,955.



A couple with fish from their pond
Fisheries Unit

SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION

The program's main objectives are to build awareness on different critical social issues to ensure the human dignity of marginal and disadvantaged people. CODEC initiated this program on 1st July 2016 with financial and technical assistance from PKSF. During the financial year 2020-2021 the total budget of the first phase of this program is Tk.18,82,500.

CULTURAL, SPORTS ADOLESCENT PROGRAM

The program's major objective is to create awareness against different social odds and crimes, including terrorism, fundamentalism, eve-teasing, violence against women, drug abuse, child marriage, etc. CODEC initiated this program with financial and technical assistance from PKSF on 1st July 2017. During the year 2020-2021 the total budget of this program is Tk. 20,24,750 out of which CODEC contribution is Tk 8,18,300.

ELDERLY PEOPLE PROGRAM

CODEC has been implementing this program since 1st July 2018 in Kulkhati union under Jhalokathi district and Santospur union under Bagerhat district. The major activities of this program during the year are as follows: Social centres for the elderly people in every union; Distribution of wheelchair; Elderly people meeting, cultural & Sports Program etc.; Financial support Funeral. According to the PKSF guideline, we are implementing this program. During the year 2020-2021 the total budget of this program is Tk. 18,41,440 out of which CODEC contribution is Tk.6,32,500.

Pathways to Prosperity for Extremely Poor People (PPEPP) Project

In continuation of PRIME & UJJIBITO projects, PKSF has initiated a new project titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)' with joint funding from the UK's Department for International Development (DFID) and the European Union (EU). CODEC has been implementing this program in Amkhola union under Galachipa Upazila of Patuakhali District on a piloting basis since August 2019. From December 2019 Rangabali & Barobaishdea union under Rangabali Upazila, Dakua & Charbiswas union under Galachipa Upazila of Patuakhali district and Southkhali & Dhanshagor union of Sharonkhola Upazila and Khawlia, Baraikhali & Morrelgonj union of Morrelgonj Upazila under Bagerhat district is included to implement PPEPP Project. The Pathways to Prosperity project will help the extremely poor people connect with mainstream development activities and economic growth.

The main objectives of this project:

- To enable two million people to exit from extreme poverty for good (in 10 years in two phases); and
- To support the development of stronger national institutions and systems to deliver the vital public and private services necessary for the extreme poor to become resilient and prosper.

CODEC SEP – PROMOTION OF ENVIRONMENT-FRIENDLY CONSTRUCTION MATERIALS AND TECHNOLOGIES IN COASTAL REGION OF BANGLADESH

Sub Sector: CODEC Eco-Friendly Construction Materials Project

CODEC is implementing a sub-project of SEP, namely, "Initiative for increasing the production and use of Eco-Friendly Construction Materials" in 4 districts as Khulna, Bagerhat, Patuakhali and Noakhali. The sub-project will support the achievement of the global goals of the main SEP project. The sub-project activities will be implemented in the eco-friendly construction subsector's business clusters to improve the micro enterprises' overall business and environment. The main purpose of this sub-project is to ensure environment-friendly materials in the construction process. Furthermore, this subproject aimed to introduce an environment protective construction process to the micro-enterprises to reduce environmental pollution. The use of safety equipment during the traditional and modern construction process is the major activity of the subproject.

It is a 2-year project with a Budget of Tk. 6,72,00,000. The main activities are - Production of Sustainable Building (SusBuild) Products and its improvement Hub (Technologies Transfer); Develop Model ME (demonstration); Eco-Friendly Construction Materials Testing Facilities (Strength, mix design, water absorption, raw materials testing etc.); Linkage meeting /workshop with MES, Input seller, Dealer, Distributor, Contractor, User, Engineers, etc.

SUSTAINABLE ENTERPRISE PROJECT – ADOPTION OF ENVIRONMENT FRIENDLY AND SUSTAINABLE BEEF FATTENING ENTERPRISES IN CHATTOGRAM AND NOAKHALI

‘Adoption of Environment friendly and Sustainable Beef Fattening Enterprises in Chattogram and Noakhali’ project is a sub-project of the Sustainable Enterprise Project (SEP) project. “Red Chittagong Cattle” correlates with the culture and heritage of Chattogram. CODEC has been initiated the SEP project from February 2021 to rear the RCC breed by preserving its semen, developing this breed and providing technical assistance to the farmers. Entrepreneur selection and loan disbursement is going on from February 2020. The project period of this project is January 2021-June, 2023. CODEC has been implemented this project at the field level with financial support from World Bank and technical assistance from PKSf. The project objectives are loan disbursement to the farmers to rear safe & environment-friendly “Red Chittagong Cattle” and providing necessary technical assistance on environment-friendly cattle shed establishment, waste management, farm management, certification etc. to increase the technical knowledge of farmers. This project implementation is going on a total of 10 branches that are selected 6 branches under Sitakunda, Anowara & Chandanaish Upazila of Chattogram and 4 branches under Noakhali Sadar & Subornochoor Upazila of Noakhali District. 10 core taka Agrashor loan has been approved from PKSf to provide 1,200 micro-enterprises. Already 8.48 cores taka is disbursed to the 991 farmers as a loan up to June, 2021. CODEC has been disbursed the loan among 951 members of 10 branches where 929 members are loan receivers. Till now savings stability is 1,81,21,272 and loan stability is 4,57,65,291.

CODEC MICROENTERPRISE DEVELOPMENT PROGRAM

Microenterprise development program (MDP) activities have been started with a view to credited loans to the micro-entrepreneurs as well as a gradual development of the business involved in the working areas of CODEC, starting technology-dependent initiatives and self or wages dependent employment opportunities. Asian Development Bank (ADB) provided funds to CODEC to implement these activities. Selection of micro-entrepreneurs and credited loans to them following its supervision and recoveries as well as supervision of project implementation activities are going on with the support of PKSf. CODEC has received a total of Tk. 10.15 crore loans in the title of Microenterprise Development Program (MDP) project. Objectives of crediting MDP loan:-

- Accumulation of local resources to ensure its maximum use
- Adjoining of the targeted population especially women with the productive activities
- Ensuring social and environmental safety

CODEC MDP has been disbursed 50% of the total loan in the area of livestock especially in beef fattening and dairy production. The idea about farm environment, drainage system, and waste management etc. have been provided to the selected farmers during loan disbursement for dairying. Technical assistance & special loan has been provided for vermi-composting and biogas plant establishment by using farm wastages. To make it more effective repeated meetings have been arranged for farmers in different branches with the assistance of Upazila Livestock Officers. Training has been provided on the production of low cost but healthy poultry feed and the adverse effects of chemicals used in poultry feed before disbursing loans among the poultry farmers. Training also provided to the fishermen to produce their farm feed rather than reducing their dependency on commercial feeds.

KALPATORU

Bagerhat district is recognized to be one of the coastal districts in Bangladesh. Due to the geographical position of this district, natural disasters like climate change & salinity and water-logging are the current burning issue. Shrimp culture is spreading rapidly for saline water. As a result, poor people lose their homestead by big gher owner (fish farm) and become landless. Some of them are migrating to other big cities and others are becoming day labourers. To reduce such type of migration, a long-term program to provide land as a loan may establish their right, inconvenient place and improve their livelihood through skill training. It will be not possible to achieve the goal of SDG except rehabilitation of this landless community. Considering the above situation, CODEC initiated this program under SEEDS projects in Chitalmari and Mongla Upazila under Bagerhat district with the support from Strømme Foundation. There is a specific criterion for beneficiary selection. CODEC disburse amounting to Tk.49,40,000 to 20 beneficiaries for land purchase and Tk 5,40,000 to 18 beneficiaries for IGA for livelihood development. Service charge is 6% on the declining balance method for both and loan period for 5 years, including 6 months grace period. As of June 30, 2021, the outstanding loan balance is Tk. 17,08,855 (land) and Tk 2,72,973 (IGA), respectively.

Major Achievements of CODEC Micro Finance Program (July 2020 – June 2021)

SAVINGS PROGRAM:

According to the CODEC credit manual 3 types of savings are deposited by the CODEC MF members. These are described below:

- 1. Compulsory/Mandatory Savings:** As of June 30, 2021, the accumulated savings balance is Tk. 972 Million.
- 2. Voluntary Savings:** As of June 30, 2021, the accumulated savings balance is Tk. 198 Million.
- 3. Term Savings:** As of June 30, 2021, the accumulated term savings balance is Tk. 303 Million.

CREDIT PROGRAMME:

The credit programs are described below:

i) Jagaron loan (RMC):

Jagaron initiates household base enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC). Around 104,693 female members have been admitted and they have saved Tk. 599.49 Million by weekly savings program. The outstanding loan balance is Tk.1365.84 Million to 80,389 borrowers as of June 30, 2021.

ii) Agrashor loan (ME):

Financial institutions and the banking sector require collateral but most of the poor entrepreneurs do not have much capacity to meet the requirements of Banks or Financial Institutions. Addressing the diverse financial needs of the poor entrepreneurs, CODEC put efforts to break the stalemate to develop its microenterprise products and services that better fit the needs of the poor business owner. CODEC launched its Around 32,539 members have been admitted and they have saved Tk. 448.80 Million by weekly savings program. The outstanding loan balance is Tk. 1202.51 Million to 26738 borrowers as of June 30, 2021.



Fish has always been an integral part in the livelihood of coastal people

iii) Sufalon Loan:

This loan is provided to small & marginal farmers according to their demand. Jagaron & graduate Agrashor members will be eligible for the Sufalon Loan. During the year 2020-2021 total Tk.60.00 Million disbursed to 4367 borrowers and the outstanding loan balance is Tk 19.38 Million as of June 30, 2021, to 1168 borrowers.

iv) Buniad (Ultra Poor):

In 2001 CODEC initiated a product named Hard Core Poor programme for this type of vulnerable poor people. Now CODEC is providing the product in the name of Buniad Programme with financial and technical support from PKSF. 19,942 members have taken part in this program and they saved Tk. 43.95 Million. The outstanding loan balance is Tk. 86.53 Million to 5758 female borrowers as of June 30, 2021.

v) SAHOS (Apodkhalin Loan) & Others:

Ultra poor households are provided SAHOS loans at a 4% per year service charge. This loan helps them protect themselves from erosion of their assets and prevent them from borrowing traditional money lenders. 2,560 members have been taking part in this program and the outstanding loan balance is Tk. 2.26 Million to 343 borrowers as of June 30, 2021.

vi) ENRICH Loan (IGA, Livelihood & Assets Creation):

CODEC initiated this loan program in the two ENRICH union, Kulkhati and Santoshpur, with financial & technical support from PKSF. The total number of members of this program are 2094. The outstanding loan balance is Tk. 38.30 Million to 1566 female borrowers as of June 30, 2021.

vii) Agrashor-MDP:

CODEC initiated this loan program with financial & technical support from PKSF. The total number of members of this program are 2704. During the year 2020-2021 total Tk. 2399.16 Million disburse to 2485 borrowers the outstanding loan balance is Tk. 155.48 Million to 2577 female borrowers as of June 30, 2021.

viii) Agrashor-SEP:

CODEC initiated this loan program with financial and technical support from PKSF. Total members of this program are 951. During the year 2020-2021 total Tk. 78.65 Million disburse to 991 borrowers. The outstanding loan balance is Tk. 45.77 Million to 929 female borrowers as of June 30, 2021.

ix) Livelihood Restoration Loan (LRL):

This is the special loan product for COVID-19 affected poor people. LRL aims to revive the economic activities of the poor affected by Covid-19, including creation of self-employment opportunities. CODEC initiated this program with financial and technical support from PKSF. During the year 2020-2021 total Tk.68.58 Million disburse to 2,337 borrowers. The outstanding loan balance is Tk.40.49 Million distributed to 2085 borrowers as on June 30, 2021.

x) Proyash Loan:

This loan is "A Revolving Refinance Scheme of Bangladesh Bank as per FID Circular No.01/2020, dated 20-04-2020". CODEC has taken Tk.200 Million Stimulus package loan fund from Dutch Bangla Bank Ltd, Muradur Branch Chattogram. During the year 2020-2021, total Tk. 205.46 Million was distributed to 15,146 borrowers. The outstanding loan balance is Tk.89.54 Million distributed to 14,298 borrowers as on June 30, 2021.

xi) Member Welfare Fund:

CODEC adopted a new member's welfare Fund policy (only death case) in 2005 with specific terms & conditions for the members, including spouse (Husband) for Jagaron (RMC) Member. In the case of Agrashor (ME), only loanee members will be covered. The Microcredit client (Jagoran & Agrosor) have to pay 0.7% of the borrowed amount as a premium to avail these facilities. As per the benefit of these facilities, the outstanding loan amount of the respective members will be adjusted from the welfare fund. The savings balance will be refunded to the nominees. From July 2017 CODEC added a new benefits package to ensure mother & child care service and provide medical support for their Microcredit client with an additional premium of Tk.0.3% on the borrowed amount. During 2020-2021 CODEC paid Tk.16.44 Million as a claim from the member welfare fund. The outstanding fund balance is Tk. 129.98 Million as of June 30, 2021.

Credit disbursement, Recovery, Savings outstanding and some critical ratio analysis (Last three years)

Credit disbursement, Recovery and savings of CODEC Micro-finance (in Million Tk.)			
	June 30, 2019	June 30, 2020	June 30, 2021
Cumulative Credit Disbursement	27469	31999	36960
Credit Disbursement (this Year)	4839	4530	4901
Cumulative Credit Recovery	24752	28970	33911
Loan Portfolio	2717	3029	3048
Group Savings Balance	1184	1447	1523
Profitability			
Operating self-sufficiency	126%	126%	131%
Rate of repayment (OTR)	99.06%	98.52%	88.85%
Cumulative Recovery Rate (CRR)	99.27%	99.75%	99.36%
Portfolio at Risk (PAR)	4.65%	4%	18.33%
Efficiency			
Active Borrowers per Program Organizer (PO)	288	266	263
Amount of Outstanding Gross Portfolio per PO	6.5	6.7	6.6
Member per Branch Office	1425	1514	1535
Yield on Portfolio	22%	19.66%	20.54%
Debt Capital Ratio	3.31:1	1.99:1	1.15:1
Capital Adequacy Ratio	21%	23%	27%

Challenges of CODEC Microfinance Programme:

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

- River erosion
- Seasonal Migration
- Water-logging
- Default Increase
- Over debt of beneficiaries beyond capacity
- Covid-19 situation

CELEBRATING BANGABANDHU'S 100TH BIRTH ANNIVERSARY

"To build a Golden Bengal, we need Golden People. Bangladesh is plagued by exploitation, oppression, and looting. To solve these problems and to build a happy and prosperous Bangladesh, the people needs to work hard to increase production." - Bangabandhu Sheikh Mujibur Rahman (December 15, 1974).

Bangabandhu is the best Bangali of the millennium. He is the father of the nation. He was the main driving force of all the movements for the emancipation of the masses of this country, starting from the language movement to the establishment of the rights and individual dignity of the Bangalis.

Under his distinctive leadership, we took part in the great war of independence in 1971 and achieved victory through a long nine-month bloody armed struggle in independent Bangladesh. Bangabandhu's contribution and sacrifice in the history of this nation will forever be written in golden letters. Not only a sovereign country and independent nationhood, but Bangabandhu also gave us a constitution, a map and a red-green flag. He became the symbol of voice against all kinds of oppression, discrimination and persecution. Bangabandhu's glorious life and struggle serve as an eternal source of inspiration, not only for us but also for freedom-loving people around the world. He was relentless in his pursuit of peace, progress and development in the national and international landscapes.

Bangabandhu raised several issues in his speech, many of which are still relevant, such as hunger, poverty and unemployment; food security and health care; ensuring justice, peace and security; stopping discrimination based on race, colour, ethnicity and religion; fear of nuclear wars; restructuring the international financial and economic order; equitable sharing of resources and technology; inclusivity; the right of self-determination; injustice and oppression; income inequality and deprivation; human solidarity; human rights; the welfare of people; international amity and interdependency; good neighbourly relations; the spirit of fair play; the indomitable spirit of men and women; international cooperation and partnership, and more.

Following the attainment of political independence, Bangabandhu embarked on a journey for achieving economic emancipation by revolutionizing the country's economic sectors including agriculture, industries and infrastructures. CODEC's goal and objective is therefore aligned to materialize Bangabandhu's dream, the "Sonar Bangla" (Golden Bangla), a modern, vibrant, and economically prosperous country where no one is left behind.

CODEC regularly remembers the Father of Nation. CODEC enthusiastically celebrated his 100th Year birthday in its head office and microfinance branches and arranged essay writing competitions CODEC implemented in Shwapno-Jatra and Notun-Alo project. CODEC is going to publish a magazine on Bangabandhu Sheikh Mujibur Rahman, which is written by school and college-going children and adolescents. Besides, under Bangabandhu Scholarship Fund, CODEC is providing financial support to meritorious students to rural communities of Bangladesh so that they can continue their studies.



Students participating in essay competition on Bangabandhu's 100th year anniversary



CODEC'S CORPORATE SOCIAL RESPONSIBILITY

The people living in numerous communities along coastal and riverine belt of Bangladesh are not only trapped by problems in every direction, but the very nature of the problems-their complexity and the inter-relationship make finding solutions that much more difficult. Their vulnerability is increasing day by day as the fish is declining rapidly and the soil salinity is increasing.

For the last 36 years, Community Development Centre (CODEC) has been working tirelessly to improve the livelihood and economic condition of the coastal people of Bangladesh and has also been conducting Micro Finance Program efficiently. Beneficiaries of CODEC Micro Finance Program has been receiving social development help, health services, education for the children of the members, social security, innovative agricultural products and food services through funds from CODEC's Corporate Social Responsibility projects. Besides these, monthly scholarship for children, scholarship for higher education, one-time cash support for specially-abled people and other supports are also provided through CODEC's own fund.

Bangabandhu Scholarship of Higher Studies

CODEC, with the goal of contributing significantly to building a society free from illiteracy by providing scholarship to university students. During the year 2020-2021, CODEC has given scholarship to **6** university students with an amount of **240,000 BDT**.

EYE CAMP

With the aim to provide eye treatment facilities to the poor and vulnerable people of remote areas, CODEC has organized 2 eye camps at the union level where **500** community people have received eye treatment facilities from the camps and a total of **22** patients underwent cataract surgery during 2020-2021. A total amount of **80,903 BDT** were spent to conduct the activity.

EDUCATIONAL MATERIALS DISTRIBUTION

With the aim to reduce the rate of dropout children of coastal areas CODEC is providing education materials support. CODEC has provided **750** school bags in 5 primary schools of Bagerhat, **247** school bags in 3 primary schools of Barishal and **500** school bags in 3 primary schools of Patuakhali.

CODEC PSN SCHOOL

CODEC started its development intervention in North Salimpur fishing village in 1985. But, PSN Maitree project started its program, in this village from 1st January 2011 to promote Health & Education. This project has been funded by CODEC-CSR support. Total **150** students have been enrolled in schools in 2020-2021 where a total of **912,732 BDT** were spent.

HEALTH & HYGIENE FOR GIRLS IN MARGINAL PLACES

A simple activity for girls like going to the toilet while attending schools can be a challenge, especially in the rural areas of Bangladesh. Schools in Bangladesh have on average one toilet per 187 students, according to the National Baseline Survey, 2014. There is no supply of water or soap in nearly two-thirds of the toilets. In addition, in most cases, adequate natural light and ventilation opportunities are not provided in the toilets, resulting in a very unhygienic environment. The situation is even worse in the coastal areas of Bangladesh. There are no separate toilets for boys and girls. When girl students are going through their periods, there is no way to change their sanitary napkins. Most schools in Bangladesh are not equipped for menstrual hygiene management. It results in lower attendance of girl students in schools. Many students suffer from urinary tract diseases or infections because they cannot use the toilets given their unhygienic conditions.

We (CODEC) decided to do something about this. As a part of our CSR initiative, we have decided to construct an inclusive and hygienic toilet facility for girls in the schools of coastal Bangladesh, where separate toilets are not available for girls. To start this activity, we are constructing two girls' toilet facilities. One in "Poranpur Shaheed Sheikh Abu Naser High School" in Chitalmari, Bagerhat and another in "Botolbunia School and College, Patuakhali".

An adequate amount of opening was provided in the design while maintaining privacy which helps in natural lighting and ventilation. The SMC has ensured the supply of water and soap in the toilets. Also, an MHM kit box is provided in the toilets, with sanitary napkins available for the girl students to use. The girl students will be trained in Climate-Smart Agriculture (CSA) to grow vegetables in the green box and vertical framings on the exterior of the toilet. The SMC will use the income from this gardening initiative to buy sanitary napkins for girl students and keep them available in the MHM kit box inside the toilet accessible for all girl students of the school. The toilet is constructed with Cement bricks which is much more environmentally friendly than traditional bricks. The total construction expense was Tk. 523,848.

Inclusive and Hygienic Toilet Facilities for School Going Girls



CODEC EMERGENCY RESPONSE

01

CODEC has covered more than 400,000 people through various awareness raising activities by dissemination, communication material, leaflet distribution & Psychosocial support

02

CODEC has distributed hygiene kits from several projects to 92,387 vulnerable people & also provided 2 ECG Machine, 5 pulse oxymeter & 5 glucometer in Bagerhat Sadar Hospital & Raipur Upazila Complex

COVID-19

03

CODEC has supported the local people of the project area through vaccine registration support & also organized 38 advocacy workshop where 1,238 people participated

04

CODEC has provided Tk. 70,875 cash assistance to 12 vulnerable poor families in Patuakhali & provided protection materials worth Tk. 11,000 to extremely poor people through Barisal Deputy Commissioner



FIRE INCIDENT ACROSS ROHINGYA CAMP

After a massive fire broke out at the Ukhiya camp on 22nd March this year, CODEC has implemented child protection activity in the affected camp. CODEC lost one Multi Purpose Centre situated in camp-9, Block-B-9, near police camp, Latitude-21.19168, Longitude- 92.160546.

CODEC provided continuous support through the reunification help desk, mobile Psycho Social Service (PSS) team, PERU team leader, and CFPF representative from our projects who were working closely with CiC and UNHCR colleagues to support fire-affected people. At that time, thousands of people vacated their households and took shelter nearest Multipurpose Centre (MPC) where First Aid Box and Tube- well water were available and our national staff and Rohingya Volunteers spontaneously offered their love to those people. especially to the children who were effected emotionally due to the incident.



Project Personnel providing PSS support to children

The child protection team, case management staff, national staff, Rohingya volunteers have Reunified 34 children (Girls-17; Boys-17), referred 5 children, and provided PSS support to 92 children.

CODEC PROVIDES EMERGENCY SUPPORT TO ROHINGYA FAMILIES IN BHASAN CHAR

Around 1,642 Rohingyas were relocated to Bhasan Char on December 4, 2020 while the second batch, comprising of 1,804 Rohingyas, had been transferred from Cox's Bazar to the island on December 29, 2020. Nearly 20,000 Rohingyas moved to Bhasan Char since December last year in several groups. To rehabilitate Rohingyas there, CODEC delivered 2,000 blankets, 1,750 mosquito net and 1,000 LPG cylinder gas as emergency support among Rohingya families in Bhasanchar.

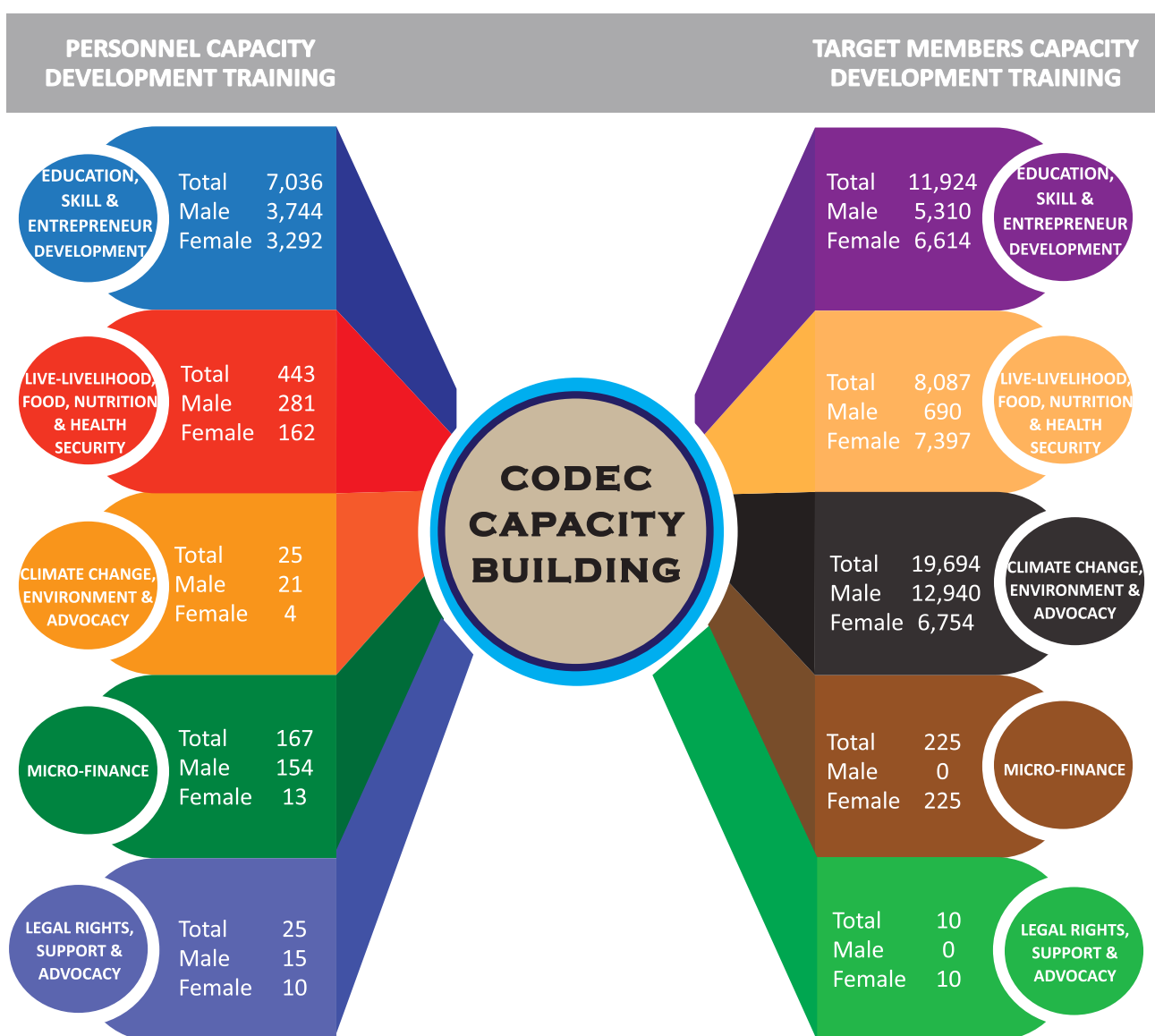
EMERGENCY FOOD SUPPORT TO 100 FAMILIES AFFECTED BY THE CYCLONE 'YASH' IN THE LALUA UNION, PATUAKHALI

Many families in the coastal communities especially those who are living in low-lying areas are still living inhumane lives due to heavy rainfall, flooding & the destruction of the riverbank caused by cyclone like 'Yash'. CODEC microfinance program has provided emergency food aid support (5 kg of rice, 2 kg of pulses, and 1 kg of oil) to 100 families who are affected by cyclone 'Yash'.

CODEC CAPACITY BUILDING

Last one year has not been easy for everyone due to the spread of COVID-19 pandemic and strict lockdown. CODEC emphasizes to provide training not only to add and sharpen knowledge and skills of an individual incumbent in job situation, but also provided an effective source of motivation for work. Training is the crucial component of CODEC development approach and operational strategy both in terms of quality and quantity for human resource development.

CODEC Training (Human Resource) management is responsible for enhancing the capacity and professionalism of CODEC personnel and programme participants through a wide range of human development, Skill and management training. CODEC provides training and technical support through its training centres, projects offices and head office. CODEC provided 534 batches training to 7,504 its personnels (male - 4,040 and female - 3,464) in the period of July 2020- June 2021; of which 441 batches of training were provided by CODEC and 93 batches of training were provided through other organizations. Moreover, 40,155 target members (male - 18,940 and female - 21,215) were provided training through 1,299 batches of training.



CODEC MANAGEMENT

PROGRAM

CODEC has an independent program department headed by Program Director who participates in program design, program implementation, program monitoring and supervision. The role of CODEC program department is to assist and develop tools for the CODEC management to achieve the vision, mission, goal and strategic plan of CODEC through establishing coordinated program management.

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

HUMAN RESOURCE & ADMINISTRATION

Human Resource Management and Administration Department mainly emphasises the expansion of CODEC's human capital through improvement and growth of the individual and organisation by contributing to human resourcefulness as a whole. HRM and Admin play a prime role in employee recruitment, evaluation, management and take the initiative for employee capacity building and coordinate in administration related issues. CODEC is currently operating in 13 (thirteen) districts across the country, which provides an opportunity for the employees of CODEC to explore the country and gain experiences to enhance their careers. CODEC consider employees as its asset whose value is enhanced by development, emphasising individual potential and skills.

CODEC's Human Resource Information System (HRIS) is presently in a static position. Through CODEC's HRIS, the HRM department has complete control of personnel-related issues (i.e. custom personnel reports, attendance with tracking, exit interviews, leave management and last but not least, a database of more than 10,000 employees' information).

CODEC's Administration Department is strategically playing its advisory role all over the country. By formulating new policies (i.e. CODEC E-Policy) in collaboration with existing 21 (twenty-one) policies and CODEC Service rule & HR Manual as well as CODEC CODE OF CONDUCT, CODEC's Administration department ensures justice, transparency along with equality and facilitate such an organisational environment where individual's potentiality & competency are appreciated as well as quality is promoted.

INTERNAL AUDIT DEPARTMENT

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve operations. It helps an organisation accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve risk management, control, and governance processes. In addition, it assists all levels of CODEC management in the effective discharge of their responsibilities through analysis, evaluations, findings and recommendations provided by the internal audit function periodically. The purpose of the Internal Audit Function is to assist the management of CODEC by providing independent feedback on operations and performance and assessing the effectiveness of internal control. The function aims to add value, improve operational efficiency, economy and effectiveness of management process, risk management and internal control system.

MONITORING AND EVALUATION CELL

Monitoring and evaluation is an integral part of a developmental organisation to get sufficient qualitative information in real-time while taking necessary steps by the management. CODEC has a specialised and fully-fledged monitoring team for tracking the project activity with its outcome. CODEC has established its Monitoring & Evaluation Cell who periodically visits different projects in the field to provide monitoring reports as needed by the management. Moreover, there is one monitoring officer in each of the projects' implemented by CODEC.

M&E team preserves the necessary M&E related document like updated field visit tools, field visit reports, survey data, case study, impact assessment, mid-term and end-line evaluation. M&E team shares their observation about program implementation quality, quantity and challenges to the management authority. From the field visit, they try to find the quality of the activities being implemented through each project depending on the start and end timeline by following guidelines, ensuring related participants, module and need base scheduling, timely invitation, quality venue and necessary materials. All kinds of databases such as beneficiaries list, distribution list, training, monthly progress reports are preserved through CODEC's designated Management Information System (MIS) software while ensuring confidentiality. The team uses KOBO toolbox and related effective software for collecting data from the field during monitoring and evaluation purposes. The M&E team formulates Monthly Reports, Quarterly Progress Reports, Annual Reports with profound efficiency.

KNOWLEDGE MANAGEMENT-TECHNICAL TEAM AND PROGRAM DEVELOPMENT DEPARTMENT

KM-TT-PD cell of CODEC emphasizes assisting knowledge that is identified, available, shared, preserved and managed to maximize the effective operation of the organization. The cell is identifying and analyzing available and required knowledge, and subsequent planning to develop knowledge capital for fulfilling organizational objectives. The cell is not only creating a learning culture within the organization but also encouraging innovation by creating an open and transparent environment with good practice and documentation managed and shared appropriately. For fostering professional growth among personnel including its key partners CODEC KM-TT-PD cell has a concrete focus.

Besides, the regular office works CODEC KM-TT-PD department along with M&E Cell has published one research work on "Impact of Technological Interventions in Agricultural Activities of CODEC in the coastal area- A brief Study Among the Targeted Members Under Agriculture Unit in Laxmipur District." Major realms of CODEC-Knowledge Management are i) Knowledge Generation ii) Knowledge Capture iii) Knowledge Sharing & iv) Knowledge Application.

PROCUREMENT

CODEC Procurement provides a wealth of opportunities to improve the organisation's short and long-term procurement goals by providing a tangible glance at every vital aspect of the order and fulfilment spectrum. The basic principles of CODEC procurements are - Transparency, Accountability, Fair Competition & Non-discrimination, Value for Money and Cost-Effective, Free from Conflict of Interest, Integrity & Honesty.

GOVERNANCE

A. CODEC ANNUAL GENERAL MEETING (AGM)

On January 9, 2021, CODEC organized its 34th AGM at CODEC Head Office. All the attendees observed one-minute silence in the memory and honour of the deceased ones of the CODEC family and prayed to the Almighty to grant eternal peace to the departed souls and give the courage and strength to the bereaved families. Then, the new elected EC members for January 1, 2021 – December 31, 2023, were introduced. Three new General Committee members were also elected and all of them were welcomed.

After that Dr. Mir Murtaza Reza Khan – General Secretary presented his report where all the activities implemented by CODEC throughout the period were presented.

Mr. Riajul Kabir, FCA – Treasurer, CODEC Executive Committee briefly discussed the audit report by Hoda Vasi Chowdhury & Co., A.Quasem & Co., S.F.Ahmed and Khan Wahab. Consolidated Fund audit was done by Hoda Vasi Chowdhury & Co. Mr. Riajul pinpointed all the issues in the report. Compared to last financial year, CODEC's Income decreased by 4%, Cash Flow increased by 12% and Donor Fund increased by 4% this year. He also provided his valuable suggestion to appoint Hoda Vasi Chowdhury & Co. again for the Consolidated Fund audit purpose, which was approved by the members.

Mr. Mohammad Shahidul Islam, Deputy Director, District Social Services (DSS) Office, Chattogram conveyed his greetings for the activities that CODEC has been implementing in the coastal areas of Bangladesh. Moreover, he suggested CODEC work more with special children and DSS will help CODEC regarding the matter.

After that, Ms. Modhumita Dasgupta – Social Welfare Secretary, Ms. Aysha Akhter – Women's Affair Secretary, Mr. Mahbulul Islam – Executive member, Dr. Md. Sanaullah - Executive member and 6 other General Committee members delivered their valuable speech.

Khursid Alam, Ph.D, Executive Director of CODEC and Member Secretary, CODEC Executive Committee delivered his speech mentioning CODEC's successes and failures, challenges and prospects. He also emphasized following the CODEC Code of Conduct, to run the organization smoothly. He mentioned that CODEC took loan for running microfinance program from PKSF and the loan amount was returned on the due date along with the interest. Due to the Prime Minister's *Pronodona* package declaration, CODEC received Tk. 20 crore from Bangladesh Bank. He also informed that 2,000 blankets and 1,750 mosquito nets were provided to Rohingyas in Bhasan Char at the request of the NGO Bureau's Director General and Refugee Relief and Repatriation Commissioner (RRRC).

Mr. Abul Kashem – President, CODEC Executive Committee informed that CODEC is working to improve women empowerment in the country, especially in the coastal districts. A study is being conducted on the topic and will be implemented after it concludes. Finally, he concluded his precious speech by thanking all the CODEC personnel of all levels for whom the organization has come across this far.

B. CODEC EXECUTIVE COMMITTEE MEETINGS

CODEC Executive Committee (EC) held 08 EC meetings during the financial year 2020 – 2021. Due to the COVID-19 pandemic and lockdown directions from the Government, two (2) of the meetings were conducted via Zoom. In these meetings, important topics on overall implementation strategy and regular activities were discussed. Dr. Rahela Armin from Chattogram Cantonment Medical College had been assigned to provide tele-medicine services to any CODEC personnel affected by COVID-19. Directions regarding the election and other activities on the EC committee election for 2021-2023 sessions were provided. After the election, new members were welcomed and they were made aware of the activities that will have to conduct. New Audit Committee was announced. Appropriate steps were taken so that employees do not face much hassle during field visits in Cox's Bazar. PKSF funds are dismissed and approved to be received by the Executive Committees.



AUDIT COMMITTEE

INDEPENDENT AUDIT COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Treasurer	Oct	Senior Director Finance & Administration act as Member Secretary	Prepare total observations summary regarding above subject	Meeting will be held on half-yearly basis
02	General Secretary			Discuss in the meeting, take decision & record in minutes book	
03	Women Secretary	Apr		Make an action plan & notify concern project/program heads.	
04	Senior Director Finance & Administration			Act as Member Secretary	

Note: Manager-Internal Audit (both MF & Development Program) might be asked to attend the meeting to place their summary report (Half Yearly basis)

OTHER COMMITTEES

CODEC management has decided to form the following committees for smooth operation of the organization. The Committee is worked as per provided Terms of Reference (Tor) and submit the report/meeting minutes to the management.

A. GENDER COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Kamal Sengupta		Ms. Archana Paul act as Member Secretary	Collect information from the field regarding above subject	Meeting will be held on every four months intervals .
02	Archana Paul	Sept.		Discuss in the meeting, take decision & record in minutes book	
03	Nilufa Begum			Make an action plan and do the next steps	
04	ASM Golam Faisal	January		if require disseminate the decision with proper approval of CODEC Management	
05	Saleha Bagum				
06	Alaka Chowdhury	May			

B. PERSONNEL APPRAISAL COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Mr.Didarul Alam Chowdhury	July	Ms. Archana will act as Member Secretary	Review collected information submitted by the CODEC personnel regarding above subject	Meeting will be held on twice a year.
02	Mr. ABM Munir			Discuss in the meeting, take decision & record in minutes book	
03	Mr. Imrul Hasan	Dec/Jan		Make an action plan and do the next steps and place a specific proposal to CODEC management	
04	Ms. Archana Paul			if require disseminate the decision with proper approval of CODEC Management	

C. GRIEVANCE MITIGATION COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Kamal Sengupta	Sept.	Ms. Farhana Yiasmin act as Member Secretary	Collect information from the field regarding above subject	Meeting will be held on bi-monthly basis
02	Didarul Alam	Dec		Discuss in the meeting, take decision & record in minutes book	
03	Imrul Hasan	Feb		Make an action plan & case resolve	
04	Farhana Yiasmin	Apr		if require disseminate the decision with proper approval of CODEC Management	

D. PROCUREMENT COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
Operational Support:			Mr. Fazle Hasan will act as Member Secretary	Prepare summary procurement so far completed.	Meeting will be held on bi-monthly basis
01	Imrul Hasan	August		Discuss in the meeting regarding challenges, procedures are followed, take next steps & record in minutes book	
02	Archana Paul	Oct			
03	Rajiul Hasan	Dec			
04	ASM Golam Faisal	Feb			
Technical Support:					
05	Kazi Fazle Hasan	June	Make an action plan and assign		
06	Abdullah Al Adnan		If required, disseminate decision with proper approval of CODEC Management		

Note: All four members shall finalize the total procurement process e.g. Inviting RFQ or Tender, Sample finalization, finalization of Comparative Statement, Purchase Order processing, materials received based on Procurement Policy. Each member should endorse the papers. The Technical Committee will assist Operational Committee as per need.

E. PROJECT SUBMISSION COMMITTEE:

Sl	Name	Meeting Schedule	Responsible	Task	Remarks
01	Khursid Alam	Need Based, As per Strategic Plan	Mr. Wafiq will act as Member Secretary	Collect information from the concern office regarding above subject	Meeting will be held on need-based
02	Kamal Sengupta			Discuss in the meeting, take decision & record in minutes book	
03	Didarul Alam Chowdury			Make an action plan, & prepare draft Proposal.	
04	Shafiullah Mazumdar			If required, disseminate the decision with proper approval of CODEC Management	
05	Quazi Wafiq Alam				
06	Archana Paul				
07	Shital Kumar Nath				
08	Mamun-Ur-Rashid				
09	Indrani Kanungo				
10	Syed Tanveer Mahmood Akash				
11	Priyanti Saha				

Note: For the requirement of the project nature, any person may opt to this committee from CODEC personnel to assist Project submission Committee.

**F. SPECIAL PROBLEM & GRIEVANCE MITIGATION COMMITTEE:
(FOR FEMALE PERSONNEL ONLY)**

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

G. Investment Committee

SI	Name	Meeting Schedule	Responsible	Task	Remarks
01	Tajul Islam	September		Collect information from the Bank regarding above subject	Meeting will be held on monthly basis
02	Nilufa Begum	Oct-Dec		Discuss in the meeting, take decision & record in minutes book	
03	Shaiydul Islam	Jan-Mar		Make an action plan with specific proposal for management	
04	Shahidul Islam	Apr-June		Invest fund with proper approval of CODEC Management	

H. CODEC personnel may raise any sorts of Grievance or opinions without disclosing their name without any hesitation.

Khursid Alam Ph.D
Executive Director
Email: khursidcodec@gmail.com
Mobile: 01713100230

ORGANIZATIONAL ACHIEVEMENTS

2003

Unique Primer 'Paralekha' and "Chand Sultana Award"



2015

11th Citi Micro Entrepreneurship Award

2016

In the fiscal year 2015-2016 CODEC has won the prestigious award for Highest Tax payer organization in other (NGO) Sector



2017

The legacy continued and CODEC has been recognized as 3rd highest tax payer in other (NGO) sector for the fiscal year 2016-17

ORGANIZATIONAL ACHIEVEMENTS



2018

Awarded as Best NGO on Social welfare day by Social Welfare Department

2020

CODEC has been awarded 20th ICAB award for best presented Annual report 2019 (2nd place) from Mr. Tipu Munshi MP, Honourable Minister, Ministry of Commerce, Government of People's Republic of Bangladesh.



2020

CODEC received Certificate of Merit from South Asian Federation of Accountants (SAFA) for Best Presented Annual Report Awards, Integrated Reporting Awards and SAARC Anniversary Award for Corporate Governance Disclosures 2019





Financial Management & Administration

Didarul Alam Chowdhury

Senior Director - Finance & Administration

An annual financial report is a comprehension report of an Organization's financial activities throughout the preceding year. Annual reports are intended to give stakeholders and other interested people information about the Organization's financial status and financial performance.

From the year 2020, we are passing a challenging period in Bangladesh & worldwide, due to COVID 19 pandemic and GoB imposed lockdown. All the scheduled activities had been suspended initially to minimize the spread of the virus. This impacted the regular field operation tremendously and stopped major part of the development as well as economic activities which ultimately effected all planned program including budget.

It is a great opportunity, privilege & pleasure for me to describe a living example of a well-run organization, symbolizing the expertise, tools, and professionals to be taught across the programs of CODEC. We are pleased to place herewith the Auditors' Report together with the Audited Financial Statements of the organization for the year ended 30th June 2021 for valued consideration and adaptation.

The Report has been prepared in compliance with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. CODEC Micro-finance programme has been implemented on sustainable basis as per Micro Credit Regulatory (MRA) guidelines.

All standards adopted by the Gob is followed in the area of Accounting standard, auditing guidelines and financial reports. Relevant disclosures and explanations relating to certain issues have been given which they consider important to ensure transparency and good governance practices.

CODEC Finance Department has been managing and controlling the finance of the total organization including resource management of CODEC Micro Finance Programme, three functional Training Centers and running Development projects supported by different Donors with different compliances and following terms & conditions (as different donors' follow different terms & conditions) including Gob rules and also managed five Trustee funds of Provident Fund, Gratuity Fund, Welfare Funds (Special Medical Fund, Group Insurance Fund & Special Savings Deposits Fund).

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 management, donors and Gob to carry out their tasks efficiently and to control use of funds against budget.

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

CODEC Finance department has four specific functions, which are also often inter-related. These functions are:

- **Recording Financial Transactions:** ensuring that the organization has accurate records of its revenues, expenses, assets, liabilities and capital;

- **Strategic Management Accounting:** providing data to assist managers and other internal users in their decision-making, performance measurement, planning and control activities, as well as pricing;
- **Financial Reporting:** providing information about the organization to external users that is useful to them in making management decisions on economic terms and for assessing stewardship of the organization's management; and
- **Fund Management:** managing the funds of the organization, namely cash and working capital items, plus short and long-term investments, short-term and long-term debt and managing financial risk on total operations of CODEC.

CODEC has also been managing and controlling the finance of the total organization including resource management by following seven CATVISA principles of financial management which are Consistency, Accountability, Transparency, Viability, Integrity, Stewardship, Accounting Standards and Reporting Standards.

BASIS OF ACCOUNTING:

CODEC is following generally accepted Bangladesh Accounting Standard (BAS) and International Financial Reporting Standards (IFRS) principles & Bangladesh Financial Reporting Standard (BFRS) for keeping financial records and documentation and also following standard auditing guidelines for the internal audit. CODEC prepares its financial statements in accordance with the organization's systematic process and also processes its accounting data ensuring required control. It receives donations and funds from different sources through bank account (mother account). The funds are then transferred to related programs and branch accounts. Branch authorities disburse it to target people following rules and regulations and record transactions in software systems "Microfin 360" for Micro Finance program and Software "SIMPLY" for the Development projects and Funds (Quick Book is adopted from July 2021 which is under operation on a trial basis). At the branch level, for recording the transaction in software systems, two individuals are allowed with the same access control (password) - the Branch Manager and the Deputy Branch Manager. Transactions are recorded in the systems daily and produce vouchers, ledger, trial balance and financial statements on a periodical basis. Any omission or adjustment is corrected by the concerned personnel of the Software Company which should be administered by organization personnel. Head office basis Core fund and other Development projects fund accounts and Training Centre's accounts are also maintained in software systems.

PREPARATION OF FINANCIAL STATEMENTS:

Financial Statements are prepared in accordance with the Bangladesh Financial Reporting Standard (BFRS) except for service charges on loan to members, which are recognized on a cash basis as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in Bangladeshi Taka.

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

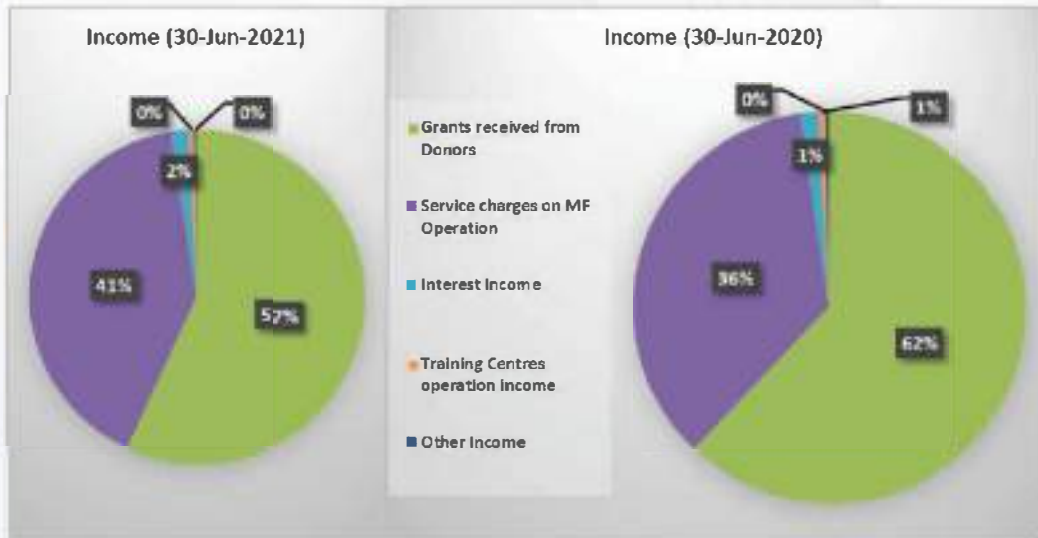
In the year 2020, CODEC has received Awards and recognitions of "Second Position" from the Institute of Chartered Accountants of Bangladesh (ICAB) and "Certificate of Merits" from the South Asian Federation of Accountants (SAFA) for the best published Annual Report-2019.

On analysis of the audited financial statement of CODEC as of 30 June 2021, adequate results in 2021 despite facing challenging field conditions in certain geographies around the year 2020-21

Total income came in at BDT 1,534 million and declined by 3.32 % in comparison with 2019-20 which was BDT 1,587 million. Free cash flow grew as well and reached BDT 520 million increasing by 70%. Equity free cash flow reached BDT 1075 million, almost 14% increased the BDT 937 million recorded in comparison with 2019-20.

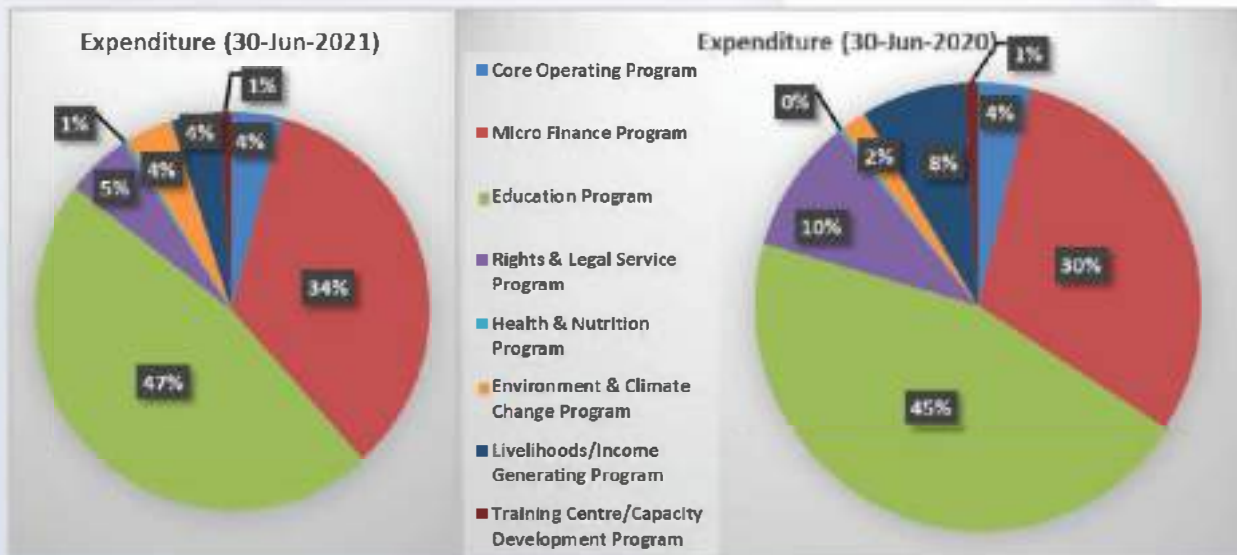
Based on Audit Report 2020-21, the graphical status of audited Income and Expenditures are as follows:

INCOME:



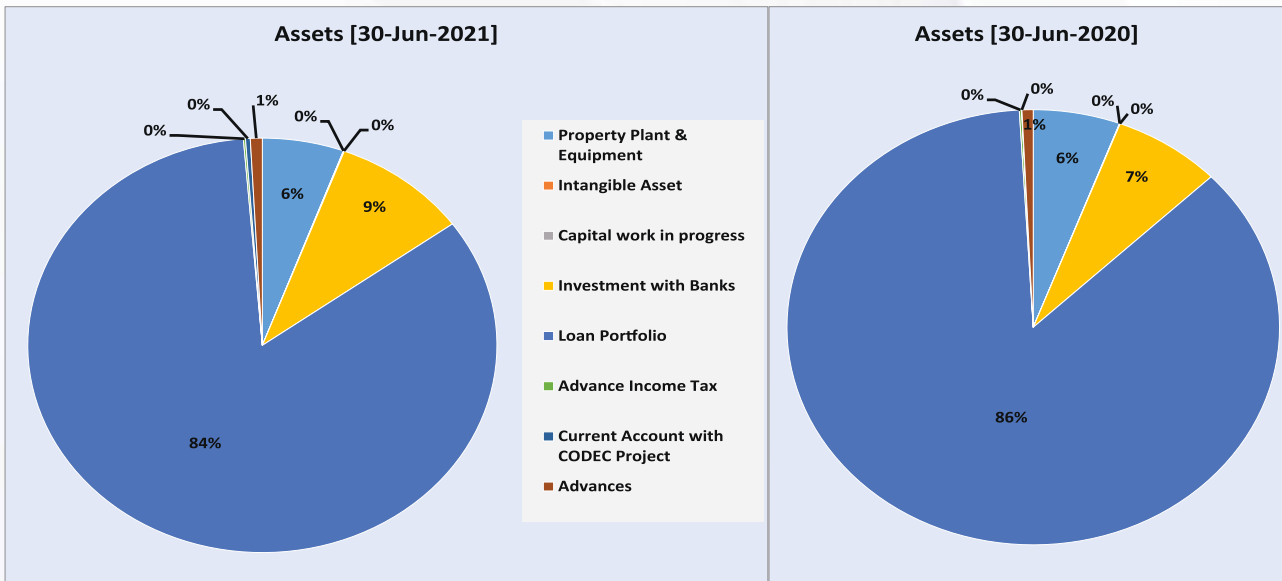
From the above income graphs, it is reveals that grants income decreased from 62% to 57% in the year 2021 and on the other hand service charges from micro finance operation is slightly increased to 36% to 41%. Changes of other components of income have no material change with two comparative years 2020 and 2021.

EXPENSES:



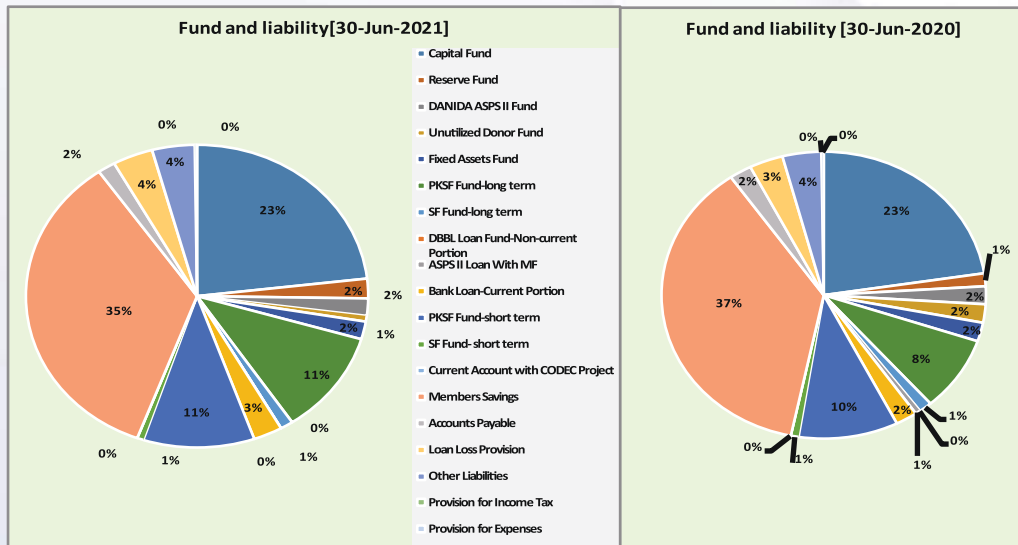
From the above Expenditure graph, it has been observed that the expenditure on Education program increased from 45% to 47%, Micro Finance program expenses increased from 30% to 34%. A remarkable increase in Environment & Climate Change Program is 89% and decrease in Livelihoods/Income generating Program is 51% as well as Rights & legal service decrease from 10% to 5% in comparison between 2020 & 2021. Other components of expenditures have no material change considering two consecutive years 2020 and 2021.

ASSETS:



From Assets graph, it is revealed that the percentage of Loan portfolio over total current assets decreased to 84% which was 86% in previous year, on the other hand, there is no material change in compare with the year 2020 and 2021.

LIABILITIES:



From Funds & Liabilities graph, it is reflected that Member's savings are slightly decreased from 37% to 35% from 2020 to 2021 and other parts has no effective changes in compare with the year 2020 and 2021.

On year-wise analysis of Audited Balance sheet report as on 30.06.2021, it reveals that CODEC total assets of the organization increased 8.8% in compare with 2019-20 (from BDT 3,904 million to BDT 4,250 millions).

Total Assets BDT 4,250 million as on 30 June 2021 are compositions of Current Assets BDT 4,043 million (95%) including (cash at bank & investments BDT 861 million) plus Fixed-assets at cost BDT 207 million (5%). On the other hands, total Liabilities and Funds BDT 4,250 are compositions of Current liabilities including Long-term liabilities 3,175 million (75%) plus Funds & Reserves BDT 1,075 million (25%).

We have put some trend analysis of overall CODEC financial performance status on from July 2016 to June 2021:

Community Development Centre (CODEC)
For the Years : July 2016-17 to June 2020-21

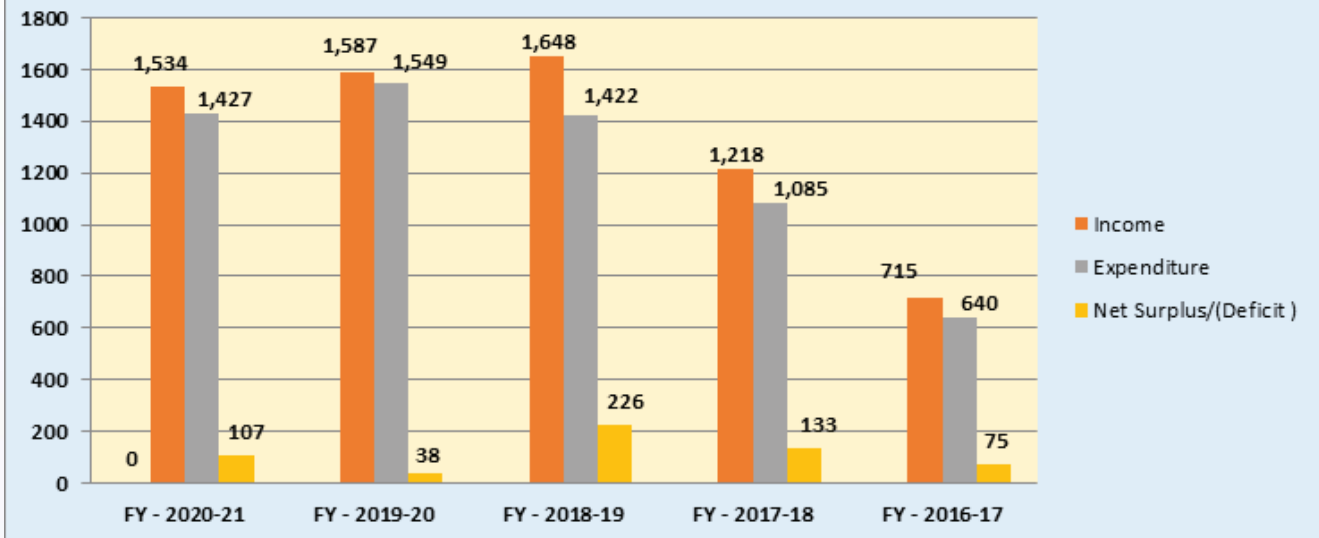
Vertical Analysis :		BDT in Million									
Particulars	FY - 2020-21		FY - 2019-20		FY - 2018-19		FY - 2017-18		FY - 2016-17		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
Income & Expenditure											
Income	1,534	100%	1,587	100%	1,648	100%	1,218	100%	715	100%	
Expenditure	1,427	93%	1,549	98%	1,422	86%	1,085	89%	640	90%	
Net Surplus/(Deficit)	107	7%	38	2%	226	14%	133	11%	75	10%	
Assets :											
Fixed Assets	207	5%	202	2%	206	3%	209	3%	206	3%	
Investment with Banks	341	8%	250	3%	201	3%	163	3%	184	3%	
Loan Portfolio	3,049	72%	3,032	31%	2,720	39%	2,224	35%	1,905	31%	
Advances	47.12	1%	5,960	61%	3,563	51%	3,403	54%	3,819	62%	
Other Receivable	86	2%	85	1%	88	1%	91	1%	3	0%	
Cash and Cash Equivalents	521	12%	305	3%	274	4%	267	4%	84	1%	
TOTAL ASSETS	4,251	100%	9,833	100%	7,052	100%	6,357	100%	6,201	100%	
FUNDS & LIABILITIES:											
FUNDS :											
Capital Fund	987	23%	881	23%	797	23%	673	17%	633	16%	
Reserve Fund	89	2%	56	1%	42	1%	29	1%	25	1%	
LIABILITIES:											
Other Funds	182	4%	242	6%	340	10%	280	9%	197	8%	
Non-Current Liabilities	521	12%	379	10%	366	10%	312	10%	263	11%	
Current Liabilities	2,472	58%	2,346	60%	1,968	56%	1,691	57%	1,283	53%	
TOTAL FUNDS & LIABILITIES	4,251	100%	3,905	100%	3,513	100%	2,985	100%	2,401	100%	

Horizontal Analysis :		BDT in Million									
Particulars	FY - 2020-21		FY - 2019-20		FY - 2018-19		FY - 2017-18		FY - 2016-17		
	Amount	Change over preceding year (%)	Amount	Change over preceding year (%)	Amount	Change over preceding year (%)	Amount	Change over preceding year (%)	Amount	Change over preceding year (%)	
Income & Expenditure											
Income	1,534	-3%	1,587	-4%	1,648	35%	1,218	70%	715	-3%	
Expenditure	1,427	-8%	1,549	9%	1,422	31%	1,085	69%	640	-14%	
Net Surplus/(Deficit)	107	181%	38	-83%	226	70%	133	78%	75	-840%	
Assets :											
Fixed Assets	207	3%	202	-2%	206	-1%	209	2%	206	30%	
Current Assets											
Investment with Banks	341	36%	250	24%	201	24%	163	-12%	184	8%	
Loan Portfolio	3,049	1%	3,032	11%	2,720	22%	2,224	17%	1,905	26%	
Advances	47	-99%	5,960	67%	3,563	5%	3,403	-11%	3,819	2%	
Other Receivable	86	1%	85	-3%	88	-3%	91	3215%	3	8%	
Cash and Cash Equivalents	521	71%	305	11%	274	3%	267	219%	84	-34%	
TOTAL ASSETS	4,251	-57%	9,833	39%	7,052	11%	6,357	3%	6,201	8%	
FUNDS & LIABILITIES:											
FUNDS :											
Capital Fund	987	12%	881	11%	797	18%	673	6%	633	12%	
Reserve Fund	89	59%	56	33%	42	46%	29	16%	25	28%	
LIABILITIES:											
Other Funds	182	-25%	242	-29%	340	22%	280	142%	197	36%	
Non-Current Liabilities	521	37%	379	4%	366	17%	312	119%	263	1%	
Current Liabilities	2,472	5%	2,346	19%	1,968	16%	1,691	132%	1,283	28%	
TOTAL FUNDS & LIABILITIES	4,251	9%	3,905	11%	3,513	18%	2,985	124%	2,401	20%	

Community Development Centre (CODEC)
Statement of Financial Position
For the Years : July 2016-17 to June 2020-21

Indicators	BDT: in Million				
	FY - 2020-21	FY - 2019-20	FY - 2018-19	FY - 2017-18	FY – 2016-17
Financial Position :					
Non-Current Assets					
Property Plant & Equipment	205	200	205	208	206
Intangible Asset	0	0	1	1	
Capital Work In Progress	2	1	-		
Fixed Assets	207	202	206	209	206
Current Assets					
Investment with Banks	341	250	201	163	184
Loan Portfolio	3,049	3,032	2,720	2,224	1,905
Advances	47	5,960	3,563	3,403	3,819
Other Receivable	86	85	88	91	3
Cash and Cash Equivalents	521	305	274	267	84
Total Current Assets	4,044	9,631	6,846	6,148	5,995
Total Current Liabilities	(2,472)	(2,346)	(1,968)	(1,691)	(1,283)
Net ASSETS	1,779	7,486	5,084	4,665	4,918
Represented By :					
Capital Fund	57,079	56,884	42,844	29,466	25,541
Other Funds					
DANIDA ASPS II Fund	79	79	79	79	79
Unutilized Donor Fund	26	81	179	93	7
Fixed Assets Fund	78	83	83	108	111
Other Funds	182	242	340	280	197
Non-Current Liabilities					
PKSF Fund-long term	470	328	276	240	242
SF Fund-long term	51	51	82	30	17
DANIDA ASPS II Fund				-	4
Bank Loan-Non Current Portion	-	-	8	42	
Total Non-Current Liabilities	521	379	366	312	263
Net Assets	57,782	57,505	43,550	30,058	26,000
Cash Flow :					
From operating Activities	213	38	(33)	130	(30)
From Investing Activities	(113)	(8)	(10)	(23)	(67)
From Financing Activities	113	2	49	76	53
Closing cash and Cash Equivalent	305	305	274	267	84
Income & Expenditure					
Income	1,534	1,587	1,648	1,218	715
Expenditure	1,427	1,549	1,422	1,085	640
Net Surplus/(Deficit)	107	38	226	133	75

FIVE YEARS COMPERATIVE DATA



In 2020-21, CODEC's overall income dropped from BDT 1586 million to BDT 1534 million which is around 4% decline from the last year. Though MF operation, service charge increased by 11%, this could not cover up overall income. 57% of total income represents donor grants which were 62% last year. MF operation service charge increased from 36% to 41% of total income.

Overall expenditure decreased by 8% (from BDT 1544 million to 1422 million). The major spending area is Micro Finance (4%) & Environment & Climate change program around 90% more spending incurred in comparison with the year 2019-20.

Other components also decreased in comparison with last year. This excess spending and generation of less revenue impacted the overall surplus of income over expenditure. It is BDT 107 million which was around BDT 38 million in comparison with last year. Equity free cash flow arrived at BDT 1075 million by increasing BDT 138 million than the last year. This is an increase of 13% than the last year.

As per the Balance sheet, the total asset is BDT 4,250 million against BDT 3,904 million in last year which ended on June 2020. This is an increment of BDT 346 million mainly contributed by the loan portfolio. The loan portfolio which represents 72% of assets against 78% of last year's contribution grew by BDT 17 million. Investment with banks also grew by BDT 306 million due to failure of performing scheduled activities on time due to effects of COVID-19 pandemics. As such cash & cash equivalents increased. Total assets represent BDT 207 million of Fixed & non-current assets and BDT 4,043 million of current assets.

The major component of total liabilities is members' savings of BDT 1,472 million, which represents 35% against total liabilities and 59% of the current liabilities. Other liabilities are PKSF long term loan BDT 470 million (around 11%) and PKSF short term loan BDT 446 million (around 11%). Unutilized donor fund reduced from BDT 81 million to BDT 26 million in last the quarter of the year because of stoppage of operation injection due to not receiving new funds.

We described the above pictures covered total running development projects, training centres and Micro Finance programs. As a big program of Micro Finance, we would like to express some of the concerned areas on CODEC Microfinance program.

CODEC Micro Finance program from time to time restructure and extension of the program operation plan was undertaken to run the professional Micro-Finance program with the support of CODEC team, PKSF and hiring professional Consultant for microfinance. It has been observed that MF program is

running well and return on an expected result where CODEC is implementing/implementing social support program for the targeted community. These strategies help to create bond between target members, communities and CODEC.

We have made a financial trend analysis of CODEC using Key Ratios, especially those ratios which are used by the MRA and PKSF to measure the performances of the organization. The areas are Portfolio quality, Efficiency & productivity, Liquidity & solvency and Profitability/Sustainability Ratios.

Particulars	July 2020 to June 2021	July 2019 to June 2020	July 2018 to June 2019	July 2017 to June 2018	July 2016 to June 2017	July 2015 to June 2016
Capital Adequacy Ratio	27%	21.00%	20.77 %	19.40%	21.91%	24.03%
Rate of Return on Capital	18.76%	17.32%	20.81 %	10.66%	14.22%	8.54%
Liquidity to Savings Ratio	45.93%	22.18%	12.87 %	24.42%	13.54%	22.84%
Cumulative Recovery Rate (CRR)	99.36%	99.62%	99.54 %	97.45%	99.61%	99.65%
On time Recovery rate (OTR)	96.45%	98.52%	96.48 %	97.47%	97.79%	98.01%
Member per Credit Officer	358	342	326	314	322	305
Total Overdue [‘000 BDT]	315,337	111,643	113,207	96,334	65,116	48,155
Portfolio at Risk [PAR]	18.33%	4.00%	4.64%	5.62%	4.54%	4.48%
Depositors per Branch	1,535	1,514	1,440	1,307	1,292	1,201
Borrower to depositor ratio	74.07%	77.79%	81.73 %	82.52%	79.71%	79.34%
Return on Assets	4.10%	3.62%	4.46%	2.32%	3.25%	2.04%
Return on Equity	18.76%	17.32%	20.81 %	10.66%	14.22%	8.54%
Borrower per Credit Officer	265.53	266.04	266.48	258.83	256.86	241.73
Loan outstanding per Credit Officer	67,13,865	66,42,890	6,091,586	5,232,257	4,548,109	3,688,923
Bad loan [‘000 BDT]	98,640	85,971	71,823	48,393	36,153	22,640
Credit officer/Total Staff	43.98%	46.82%	50.00 %	49.12%	52.39%	48.70%
Good Loan as % of total outstanding loan	81.67%	96.00%	95.36 %	94.38%	95.46%	95.52%
Current Ratio	1.73	1.47	1.5	1.49	1.57	1.68
Debt service cover Ratio	124.15 %	113.64%	105.54 %	102.88 %	104.44%	103.16%

From the above picture and trend analysis using ratios, we found that CODEC is performing efficiently to manage its microfinance activities. Details are stated below:

- CODEC is efficient to manage its most important assets and the asset quality is very good. The quality of the loan outstanding of CODEC in terms of its risk can be under control if the COVID situation & its affects are favorable in the working areas.
- CODEC needs to be more efficient to ensure the MFI’s high productivity in low-cost.
- CODEC has the ability to pay off its debts although its capacity to meet unexpected needs for cash is low.
- CODEC has optimum self-sufficiency in relation to covering costs and building its equity.

The five-year status of MF program information is already described in the Micro Finance chapter of this report.

CODEC ROLE AND MANAGE RISK

CODEC always give priority to managing any sort of risk for the operations. These are:

FINANCIAL RISK MANAGEMENT

CODEC's financial risk management policy seeks to identify, appraise and monitor the risks faced by CODEC by taking specific measures to manage its interest rate and liquidity, PAR, and credit risks. However, CODEC does not engage in speculative transactions or take speculative positions and was affected by adverse movements, CODEC has sought the assistance of donors.

INTEREST RATE RISK

CODEC's exposure to interest rate fluctuations is mitigated by fixed interest rate borrowings as well as fixed interest rates applicable to loans extended to beneficiaries as per MRA guidelines. CODEC does not engage in speculative transactions or take speculative positions on its interest exposure and is not charged any interest on due loans.

LIQUIDITY RISK

CODEC manages its debt maturity profile, operating cash flows and the availability of funding to meet all refinancing, repayment and funding needs. As part of its overall liquidity management, CODEC maintains sufficient levels of cash or fixed deposits to meet its working capital requirements. In addition, CODEC maintains banking facilities of a reasonable level and also seeks need-based funds from the PKSF and Banks if required.

CREDIT RISK

The Micro Finance policy of CODEC requires all credit exposures to be measured, monitored and managed proactively. Exposure to credit risk is monitored on an ongoing basis by the commercial ventures' respective management. It is noted that special incentive is provided to those who are directly involved in recovery targeted loans, written off or bad debts loans as per the ageing schedule.

CODEC did not have any significant exposure to any individual target members or counterparty.

The personnel of CODEC Internal Audit Department are playing a vital role to mitigate risk management and Risk reporting by various audit techniques and from time to time CODEC reviewed/revised various organization policies.

MANAGEMENT OF COVID-19

As per GoB declaration and lockdown cause of the effect of COVID-19 from March 2020, CODEC management has undertaken the following steps to cope-up with it and to protect CODEC personnel and target members.

The COVID-19 pandemic is a crisis of a completely different magnitude and will require a response of unprecedented scale. COVID-19 is affecting the communities and economies of the world. Bangladesh is also affected by COVID-19. The population of Bangladesh is very vulnerable now due to the social transmission of the virus. The whole country has been declared as risk-prone and vulnerable to the COVID-19 virus by Bangladesh Government. Bangladesh Government, Private Sector and Non-Government Organizations are putting forward combined efforts to respond to the immediate threats of COVID-19 pandemic. CODEC has already taken primary initiatives in this regard.

CODEC has taken initiative to raise awareness about COVID-19 and guidelines for health and hygiene management to tackle COVID-19.

CODEC played a vital role at all levels from the grass-root to national level during COVID-19. CODEC is playing its role and responsibility in all project levels, publishing in the **CODEC E-News, Website – www.codec.org.bd and Facebook Page - Community Development Centre - CODEC** regarding safety, security and CODEC contribution.

All personnel of CODEC contributed 3 days' salary BDT 2.33 million to CODEC. With this money, CODEC contributed to the different District and Upazila administration, local affected peoples as nominated by MRA, supported to PKSF to contribute to the Prime Minister's Fund, two units High Flow Nasal Cannula (HFNC) Respiratory Humidifier. MODEL: HUMID BH along with 10 sets additional accessories to Chattogram Medical College, 2 ECG machines, 5 Oximeter, 5 Glucometer with accessories provided to the Bagerhat Sadar Hospital etc.

CODEC ensured safety kits for all personnel of CODEC and also orient the personnel. CODEC provided specific guidelines for the CODEC program/projects. Telemedical and medical support were also provided to those who were affected by CORONA.

CODEC's various Projects engaged with various activities to reach target areas to try to secure food and other basic needs based on donor support and by realigning planned programs.

CODEC management ensured all sorts of benefits for the employed personnel and abide by the guidance of PKSF, MRA and other GOB departments. CODEC management allowed work from home/safe place and were in close touch with all level of personnel through virtual meeting, e-communication including mobile communication which was mostly off-site monitoring rather than on-site monitoring.

Please note that, due to the effect of COVID-19, CODEC Micro Finance Program and three Training centres were seriously affected in the areas of planned income earnings and cash in-flows. As a result, these setbacks (mainly loan portfolio reschedules, waiver of service charges) will have to be carried out to the next upcoming days/months/year. On the other hand, various projects didn't implement their planned program where CODEC core fund didn't charge expected income on one side but on the side fixed cost remained incurred which ultimately effect on overall budget burn rate.

From the overall assessment of the total program, it has been observed that the major achievements were the growth of the Micro Finance & Environment & Climate change program mainly in a different location and taking a loan from Bank to cover-up fund demand raised from the field and other-side volume of the loan portfolio as well as income increased on Micro Finance operations before pandemic spread-out. These initiatives started experiencing in previous years with a complete analysis of the expansion plan, capacity development of the grass-root level field personnel, group's processes, procedures and organization.

Since its inception, CODEC believes in the knowledge sharing process across the organization which creates a harmonious organizational & programmatic space where management can take adequate decision to run the program operation smoothly. Web-based MF operation software is in operation from branch to head office where we can see the daily performance of the program.

Mixing of cross experience i.e. hiring experienced, trained on program operation of all field-level personnel, arranged training for the Branch Managers, Area Managers, Zonal Managers and its related personnel.

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

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

It is also noted that the organization is providing Provident Fund, Gratuity Fund facilities to its permanent employees and Special Medical Fund, Special Savings Fund and Group Insurance for both permanent and contractual employees. All the funds (accumulated fund balance is arrived as on 30 June 2021 BDT 422.37 million which was 2019-20 BDT 370.58 million) are operated through registered Trustee Board to protect & secure employees' benefits. Details are described notes to the accounts of consolidated Audit Report:

Sl	Particulars	Elements	2019-20	2020-21	Audited by
01	Provident Fund	NBR approved recognized contributory fund managed by the Trustee Board	117,532,912	130,427,419	A Qusem & Co, external Chartered Accountants
02	Gratuity Fund	NBR approved recognized contributory fund managed by the Trustee Board	117,304,279	129,955,486	
03	Special Medical Fund [*]	CODEC EC approved Fund managed by the Trustee Board	8,477,716	8,597,042	
04	Group Insurance Fund[*]	CODEC EC approved Fund managed by the Trustee Board	82,009,319	92,308,730	
05	Special Savings Fund [*]	CODEC EC approved Fund managed by the Trustee Board	45,259,672	61,086,106	
Total			370,583,898	422,374,783	

* WELFARE TRUST FUND

It is noted that as per legal advisor suggestion as well as CODEC EC decision, CODEC Welfare Trust Fund is established under the umbrella of Welfare Trust Fund. Group Insurance, Medical Fund and Special savings fund is administered by its separate rules & regulations.

TAXATION AND VAT

As a law-abiding and responsible development organization of Bangladesh, CODEC is firmly committed to the country as well as community. CODEC contributes to the national exchequer in the form of income tax and VAT. The performance of the year 2020-21, CODEC's contribution to the national exchequer is given below:

Under the income Tax Ordinance (ITO), 1984 as amended, CODEC is subject to taxation for some of its project's income and income from other sources like income investment. As part of the 6th Schedule, Part-A, para-1A of ITO 1984, Income from microfinance activities is tax exempted. CODEC submits its return for tax for the organization "Community Development Companies as a whole CODEC and TIN Number is 7620-8658-9705/ circle 25 (Companies), Chattogram.

CODEC assessment is finalized for the year 2019-20 & assessment year 2020-21 against total income BDT 17,125,239 where CODEC paid BDT 4,076,310. On the other hand, for the year 2018-19 & assessment year 2019-20 against total income BDT 14,574,365 where CODEC paid tax BDT 3,932,310.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN: 000306609. As per GOB rules, CODEC deducted and deposited the following amount to the GOB treasury for the year 2020-21 and 2019-2020:

SI	Particular	2020-21 BDT	2019-20 BDT
01	Value Added Tax	17,147,266	19,989,529
02	Tax Deducted at Source	6,686,564	8,838,164
03	Tax deduction on Salary & others	3,651,457	5,339,388
04		4,076,310	3,932,310
	Total	31,555,597	38,099,391

PREVENTION OF MONEY LAUNDERING AND TERRORIST FINANCING

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

ACCOUNTING AND MANAGEMENT INFORMATION SYSTEM

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

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

HRIS software are being used for the total Personnel information of CODEC.

SIMPLY Accounting is being used for the individual project/ Training Centers/ Core programs and consolidation of the total Receipt and Expenditures. We are trying to update the version of this software to cover-up present limitation, otherwise we have to find out new accounting software for compilation of project-based accounting.

In line with requirement, CODEC is going to replace present SIMPLY software and adopt renown & cloud-based software name QUICKBOOK to generate quick results of total consolidation of the FIS. This is now in operation as a trial and error method and we do hope that from January 2022, we will be able to fully operate it in all program & projects as per our operational methodology.

CREDIT RATING

CODEC Surveillance Credit Rating status are as under which completed by National Credit Ratings Limited (NCR):

Particulars	Year 2020-2021	Year 2019-2020	Year 2018-19
Declaration Date	25 November 2021	02 November 2020	28 October 2019
Long-Term Entry Rating	A (Single A)	A (Single A)	A (Single A)
Short-Term Entry Rating	ST-2	ST-3	ST-3
Outlook	Developing	Developing	Stable
Expiry Date	23 November 2022	01 November 2021	27 October 2020

RATING BASIS:

Ratings are based on Audited Financial Statements up to June 30, 2021 along with the other relevant Quantitative as well as Qualitative information provided up to the Date of Rating.

Declaration. NCR has followed Micro Financing Institution (MFI) Rating Methodology as published in its website: www.ncrbd.com.

RATING DEFINITION:

A (Single A) rating indicates strong capacity for timely servicing of financial obligations offering adequate safety. Such institutions carry low credit risk.

ST-2 rating indicates **Strong capacity** for timely payment of financial commitments and carries low credit risk.

ST-3 rating indicates **satisfactory capacity** for timely payment of financial commitments and carries low credit risk.

Rating of Outlook: Developing indicates that rating may move upward or downward in future.

CONCLUSION

CODEC is implementing eight thematic areas where its core program activities and multi-discipline projects through financial and technical supports of different donors. In 2020-21, CODEC started with a big operation plan & budget considering development projects, Training Centre & Micro Finance program. The plan & budget was BDT 1908 million and reached & overcome a reasonable number of milestones with incurred BDT 1,422 million for the year 2020-21.

To be a part of Coastal Communities always, CODEC's dreams to go with a reasonable planned and budget for the coastal communities. In this views total budget of BDT 1,908 million is allocated and forecasted for the planned year 2020-21 with the growth rate is 13%.

Considering the effects of COVID-19 pandemics situation & its experienced, CODEC management needs to be reviewed and consideration the following issues to manage & proper control on Financial & its administration:

- a. So far in all component of organization, CODEC is practicing and implementing some example able best practices. These issues need to be documented for the learning processes of the organization.
- b. A comprehensive and need-based Capacity building plan should be made and implementing of the targeted plan.
- c. A control mechanism as well as to ensure accountability for decentralization of delegated authority with assign both Program & Finance Focal person for each project/program.
- d. Micro Finance program will continue to return on investment/capital as per committed plan by reducing lending cost with proper/effective expansion plan (moving plan).
- e. To retain high productivity, low cost and efficient Fund management of Micro Finance program, professional **Financial Analyst** need to be deployed.
- f. We should make a review and make a plan to perform as a professional on financial management & its administration to retain "the value of Backbones of the organization" by providing professional service at all level including digital systems where as possible.
- g. Finally, as considering 2022 budgets, the management should assess potential personnel, and technology investments required to align the organization with the size and shape needed to thrive during the current pandemic or in response to future disruptions.

On behalf of team members, I would like to thank to CODEC management, donors' community, NGO Bureau and different Gob institutions, various stakeholders including General Members & EC members and key actors for their trust in CODEC and continuing their support throughout the year.

CODEC'S INFRASTRUCTURE



CODEC Head Office:

CODEC Head office is a 7 storied building named as CODEC Bhaban situated in Lakevalley R/A, Foys lake Khulshi, Chittagong. It was established in 2012 on CODEC's own land of 4.8 katha.

Other Offices of CODEC:

Infrastructure	Number
Micro finance Branches	106
Zonal Offices	6
Project offices	21

CODEC have three training centres at present. The main goal of training centres is to provide service and facilities, and income raising through services, fish culture and horticulture activities. These centres 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

Besides, a new training centre is under construction in Kuakata which is expected to be inaugurated by the end of 2022.

CODEC TRAINING CENTRE IN CHITTAGONG

In 1994, CODEC established its own training centre near the bank of Karnaphuli River in Chittagong. The centre is established on a 6.7 acres plot of land. Construction of the centre was financed by funds from the **Danish Radio Calendar Funds**. This training centre is far away from all sorts of urban chaos and disturbances, and promotes naturally silent environment. It is fully functioned without external support. It is financially self-sustainable and getting attraction to the outside GOs and NGOs (local and international). This centre is well equipped and accommodates 60 participants.



Contact No: 01730004550

CODEC TRAINING CENTRE IN PATUAKHALI



It is located in Patuakhali Sadar which is four kilometers away from the typical town crowd and is established beside the Patuakhali-Barguna highway. It was established through financial assistance of **DANIDA** providing from the foreign exchanges savings of CODEC's previous grant from the **Danish Television Christmas Fund**. The construction of Patuakhali Training Centre was accomplished in 1999. The centre is well equipped and accommodates 60 participants. New cottages have also been constructed with all facilities.

Contact No: 01730004552



Cottages at CODEC Training Center, Patuakhali

CODEC TRAINING CENTRE IN BAGERHAT

The city of Bagerhat is enlightened with the memories of the Holy Saint Khanjahan Ali (RA). It is situated to the south of Bangladesh adjacent to the mangrove forest of Sundarban and the Bay of Bengal. Bagerhat is a place of historical interest for the famous Saitgambuz Mosque which was built about six hundred years ago. CODEC Training Centre, Bagerhat was established in 2009 on 86 decimals of land. Training centre is located in Daritaluk (Bagerhat-Jatrapur Road), one kilometer to the north of the tomb of the Holy Saint Khanjahan Ali (RA). The centre is fully equipped and accommodates 38 participants.

Contact No: 01730004551



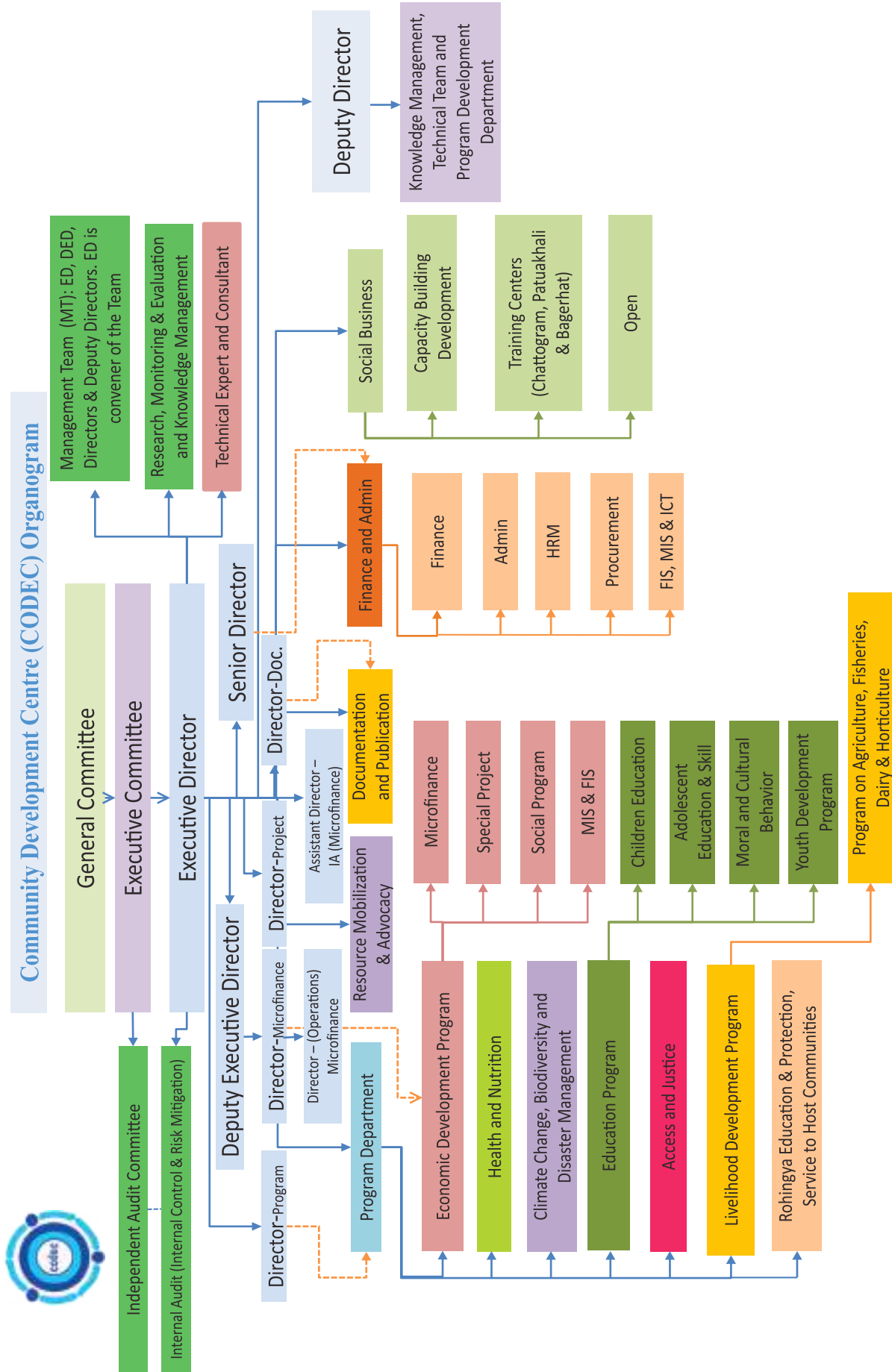
CODEC Training Center, Bagerhat



CODEC Micro Finance Office, Chotobogi, Patuakhali



CODEC Micro Finance Office, Kolapara, Patuakhali



**Hoda Vasi
Chowdhury & Co**

**To
The Executive Committee
Community Development Centre (CODEC)
CODEC Bhaban
Plot-02, Road-02, Lake valley R/A
Khulshi, Chattogram-4202
Bangladesh**

**Auditor's Report
&
Consolidated Audited Financial Statements
of
COMMUNITY DEVELOPMENT CENTRE (CODEC)
For the year ended 30 June 2021**

Hoda Vasi Chowdhury & Co

Chartered Accountants

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

Opinion

We have audited the accompanying financial statements of **Community Development Centre (CODEC), Chattogram**, which comprises the Statement of Consolidated Financial Position as at **30 June 2021** and the Statement of Consolidated Income and Expenditure, Statement of Consolidated Changes in Fund and Statement of Consolidated Cash Flows for the year ended **30 June 2021** and a summary of significant accounting policies and other explanatory notes.

In our opinion, the Consolidated Financial Statements give true and fair view, in all material respect, the Consolidated Financial Position of **Community Development Centre (CODEC)** as at **30 June 2021** and of its Consolidated Statement of Income and Expenditure for the year ended **30 June 2021** and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

Basis for Opinion

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

Other Information

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

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

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

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

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

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

HVC

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Hoda

Chattogram, 28 NOV 2021

For & On behalf of
Hoda Vasi Chowdhury & Co
Chartered Accountants

Showkat Hossain

Showkat Hossain FCA
Senior Partner
Enrollment No: 0137
DVC: 2111280137A5113549

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Financial Position
As at 30 June 2021

	Note(s)	30 June 2021 Taka	30 June 2020 Taka
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5	204,986,478	200,473,150
Intangible Asset	6	198,751	337,500
Capital Work In Progress	7	1,000,000	1,000,000
Total Non-Current Assets		207,185,229	201,810,650
Current Assets			
Investment with Banks	8	340,916,119	349,764,493
Loan Portfolio	9	3,040,091,475	3,031,521,476
Advance Income Tax	10	5,242,866	5,226,914
Current Account with CODEC Project	25	11,975,389	707,449
Advances	11	29,906,507	25,834,129
Other Receivable	12	85,690,514	84,843,829
Cash and Cash Equivalents	13	520,969,750	305,134,373
Total Current Assets		4,043,792,620	3,703,032,663
TOTAL ASSETS		4,250,977,849	3,904,843,313
FUNDS & LIABILITIES:			
FUNDS :			
Capital Fund	14	986,794,160	881,151,419
Reserve Fund	15	88,705,043	56,002,889
Total Funds		1,075,499,203	937,154,308
LIABILITIES:			
Other Funds			
DANIDA ASPS II Fund	16	78,651,795	78,651,795
Unutilized Donor Fund	17	25,761,846	80,886,536
Fixed Assets Fund	18	77,683,905	82,638,058
Total Other Funds		182,097,546	242,176,389
Non Current Liabilities			
PKSF Fund-long term	19	469,983,308	327,962,470
SF Fund-long term	20	51,093,752	51,093,752
Total Non Current Liabilities		521,077,060	379,056,228
Current Liabilities			
ASPS II Loan With MF	21	-	19,700,000
Bank Loan-Current Portion	22	116,269,203	84,156,688
PKSF Fund-short term	23	446,379,161	387,333,338
SF Fund- short term	24	25,546,874	30,346,874
Members Savings	26	1,472,314,936	1,447,056,562
Accounts Payable	27	70,345,131	86,829,159
Loan Loss Provision	28	161,390,941	130,916,130
Other Liabilities	29	171,012,398	150,311,512
Provision for Income Tax	30	3,584,420	3,555,251
Provision for Expenses	31	5,370,976	6,246,914
Total Current Liabilities		2,472,314,040	2,346,456,388
TOTAL FUNDS & LIABILITIES		4,250,977,849	3,904,843,313

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **27.11.2021**
and were signed on its behalf by :


Treasurer-CODEC-EC

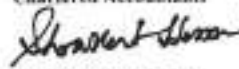

Sr. Director- Finance & Administration


Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, **28 NOV 2021**

For and on behalf of
Hoda Yasir Chowdhury & Co
Chartered Accountants


Showkat Hussain FCA
Senior Partner
Enrollment No: 0137

DVC: 2111-280 137A513549

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Income & Expenditure
For the year ended 30 June 2021

	Note(s)	30 June 2021 Taka	30 June 2020 Taka
INCOME			
Grants received from Donors	32	871,816,019	985,067,620
Service charges on MF Operation	33	624,072,956	564,770,024
Interest Income	34	26,508,832	23,641,624
Training Centres operation income	35	8,035,847	9,347,975
Other Income	36	3,560,257	3,894,258
Total Income	Annexure-G	1,533,993,911	1,586,721,501
EXPENDITURE			
Core Operating Program	37	59,808,968	59,496,861
Micro Finance Program	38	488,274,946	468,751,825
Education Program	39	669,418,111	699,898,989
Rights & Legal Service Program	40	75,184,272	150,390,234
Health & Nutrition Program	41	5,328,016	5,405,756
Environment & Climate Change Program	42	55,361,197	29,204,730
Livelihoods/Income Generating Program	43	57,419,277	116,141,385
Training Centre/Capacity Development Program	44	11,905,477	15,309,881
Total Expenditure	Annexure-F	1,422,700,264	1,544,899,661
Surplus/(Deficit) of Income over Expenditure		111,293,647	42,121,840
Less: Taxation		4,215,479	4,020,342
Net Surplus/(Deficit) for the year		107,078,168	38,101,498

Hoda

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **27.11.2021**
and were signed on its behalf by:

R.S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, 28 NOV 2021

For and on behalf of
Hoda Vasi Chowdhury & Co
Chartered Accountants

[Signature]

Showkat Hossain FCA
Senior Partner

Enrollment No: 0137

DVC: 2111280137AS113549

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Changes in Fund
For the Year ended 30 June 2021

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount in Taka				
Balance as on 01 July, 2019	228,745,318	568,634,897	42,047,106	839,427,321
Addition during the year	-	83,771,203	13,955,783	97,726,987
Balance as on 30 June, 2020	228,745,318	652,406,100	56,002,889	937,154,308
Balance as on 01 July, 2020	228,745,318	652,406,100	56,002,889	937,154,308
Addition during the year	-	105,642,743	32,792,154	138,434,898
Balance as on 30 June, 2021	228,745,318	758,048,843	88,795,043	1,075,589,206

Shilo

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the CODEC Executive Committee (EC) on **27.11.2021**
and were signed on its behalf by :

R.S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Cash Flows
For the Year ended 30 June 2021

	30 June 2021 Taka	30 June 2020 Taka
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Generation From Operation	A.01 213,314,837	85,954,615
Net Cash Inflow/(Outflow) from Operating Activities	<u>213,314,837</u>	<u>85,954,615</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Non-current Assets	(21,215,052)	(7,301,906)
Adjustment for derecognition of Asset	2,648,499	-
Acquisition of Intangible Assets	(60,000)	(20,000)
Investment with Banks	(91,151,626)	(48,329,204)
Capital Work In Progress	(1,000,000)	(1,000,000)
Net Cash (used by)/ provided by Investing Activities	<u>(110,778,179)</u>	<u>(56,651,110)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
CODEC Fund	(40,075,599)	(22,032,094)
Reserve Fund	32,792,154	13,955,783
Unutilized Donor Fund	(16,484,514)	(30,165,997)
Fixed Assets Fund	(4,954,153)	(228,700)
PKSF Fund-long term	142,020,832	52,383,323
SF Fund-long term	-	(30,656,247)
Bank Loan-Non-current portion	-	(8,333,333)
Bank Loan-Current portion	-	27,033,340
Net Cash (used by)/provided by Financing Activities	<u>113,298,720</u>	<u>1,956,075</u>
Net increase / (decrease) in cash and equivalents	<u>215,835,377</u>	<u>31,259,581</u>
Opening Cash & Cash Equivalents	<u>305,134,373</u>	<u>273,874,792</u>
Closing Cash and Cash equivalents	<u>520,969,750</u>	<u>305,134,373</u>

Handwritten signature

These financial statements should be read in conjunction with the annexed notes 1 to 44
and were approved by the Executive Committee (EC) on 27.11.2021
and were signed on its behalf by :

R.S.
Treasurer-CODEC-EC

[Handwritten Signature]
Sr. Director-Finance & Administration

[Handwritten Signature]
Executive Director

	30 June 2021 Taka	30 June 2020 Taka
A.01 Cash Generation From Operation		
Excess/ (Deficit) of income over expenditure	107,078,168	38,101,498
Adjustment to reconcile Net Income to net Cash:		
Depreciation charge	13,240,216	12,092,030
Amortization of intangible assets	198,749	337,500
Loss on disposal of Non Current Assets	813,009	-
(Increase)/Decrease in Loan Portfolio	(17,569,999)	(311,805,761)
(Increase)/Decrease in Bank Loan Current Portion	32,102,516	-
(Increase)/Decrease in Advances & Prepayments	(4,072,379)	(5,067,319)
(Increase)/Decrease in Other Receivable	(846,685)	3,053,624
(Increase)/Decrease in Advance income tax	(15,952)	(1,685,150)
Increase/(Decrease) in PKSF Fund-short term	59,045,823	45,295,837
Increase/(Decrease) in SF Fund- short term	(4,800,000)	5,109,374
Increase/(Decrease) in Current Account with CODEC Project	(11,267,940)	(11,909,303)
Increase/(Decrease) in ASPS II Loan with MF	(19,700,000)	(9,000,000)
Increase/(Decrease) in Members Savings	25,258,373	265,762,241
Increase/(Decrease) in Accounts Payable	(16,483,989)	48,960,193
Increase/(Decrease) in Loan Loss Provision	30,480,812	6,176,232
Increase/(Decrease) in Other Liabilities	20,700,884	(490,803)
Increase/(Decrease) in Provision for Income Tax	29,169	1,553,355
Increase/(Decrease) in Provision for Expenses	(875,938)	(528,933)
	213,314,837	85,954,615



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June, 2021

1 Background of the Organization:

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

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

CODEC is a national NGO registered with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. Section 5 of the said Ordinance read together with Rule 6 of the Foreign Donations (Voluntary Activities) Regulations Rule 1978 stipulated the requirements of maintenance of books and accounts as per requirement. Community Development Centre (CODEC) is implementing economic and socio-cultural development of the Coastal Communities in Bangladesh. CODEC Micro-finance programme has been implemented on sustainable basis as per Micro Credit Regulatory (MRA) guidelines.

CODEC has been operating its Micro-Finance programme as per MRA license no: 01781-00048-00103 dated: January 15, 2008, Ministry of Social Welfare license no: 1160/85 dated April 21, 1985 and NGO Affairs Bureau registration no: 263 renewed up to April 07, 2028.

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

- Education, Skills and Entrepreneur Development
- Health and Nutrition
- Social Entrepreneurship
- Conflict Resolution
- Agriculture, Fishery, Dairy and Horticulture
- Climate Change and Disaster
- Microfinance Program



- Development services for Rohingya and host community as desired by the GoB and feasible for CODEC

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

CODEC is going through cycle of strategic planning. While it takes into consideration the past achievements and challenges, it also explores future opportunities and challenges, thereby being conscious of its strengths and weaknesses. Intensive consultations with the staff members, who in turn, were in discussion with the grassroots communities, have led to a new strategic plan (July 2019- June 2023) outlined in the following sections.

1.1 Mandate:

CODEC as an organization is committed to development, CODEC takes the pride in being pioneer in representing the coastal and riverine community in general and fishing communities in particular. There woes and wellbeing are in the Centre of CODEC's thinking, sources of its aspirations and basis of existence.

1.2 Vision:

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

1.3 Mission:

The coastal and riverine communities connect themselves externally, capitalize on their potentials and conquer their livelihood challenges in the climate emergency context.

1.4 Values

Target People

- Stands against all forms of inequality.
- Commits to ethnic sensitivity.
- Believes in people's creativity.
- All efforts towards sustained wellbeing of the target people.
- Respectful, tolerant and motivating towards the displaced Rohingya communities
- Stands beside the disadvantaged host communities in Cox's Bazar area.



Society, State, INGO, other organizations and UN agencies

- Practices transparency and accountability.
- Seeks partnership and be responsive.
- Ready to accept responsibilities (within demonstrated capacities) extended by the society, state and development agencies.

Within CODEC

- Remains resource conscious in all its operations.
- Continuously learns from internal processes and changes where relevant.
- Adopts technology-friendly practices.
- Practices transparency and accountability
- Seeks mutual respect and cooperation.
- Climate emergency sensitivity in all projects

1.5 Basic Information of CODEC:

- a. **Name of the Organization:**
Community Development Centre (CODEC)

- b. **Starting Date of the Organization:**
01 October, 1985.

- c. **Legal Form of the Organization:**

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

- d. **Registered Office of the Organization:**

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

- e. **Membership & Registration with International Networking Bodies:**

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



f. Behavioral Code, Organizational Policy & Manual are CODEC Code of Conduct, Service Rules & HR Manual, Finance Manual, Procurement Policy, Store Management Policy, Fixed Assets Management Policy, Vehicle Management Policy, Child Protection policy, Gender Policy, Environment Policy, Partnership Policy, Internal Audit Manual, Monitoring & evaluation Policy, Cost Sharing Policy, Documentation Policy, Emergency & Contingency plan, Savings & Credit Policy, Communication Policy, Branding policy, Conflict of Interest policy, PSEA Policy, IT policy, E-Office policy, Risk Management policy and Project Management policy.

g. Grant Compliance

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

h. NGO Bureau (NB): The following rules & act will be applicable of an NGO -

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

i. Government

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

j. Donor

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

k. International Standards

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

l. CODEC Executive Committee

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



The name and position of Executive Committee members for the period from 01st January 2021 to 31st December 2023 are cited below:

Sl. No.	Name	Position	Qualification	Profession	Present Address
i.	Mr. Abul Kashem	President	MSC	Independent Consultant	26/27, Kolwala Para, Flat no:3/A,Road : 04, Block, Section:01, Mirpur.Dhaka-1216
ii.	Mr. Dr. Mir Murtaza Reza Khan	General Secretary	MBBS	Doctor	635/B, Lakevally R/A, Foy's Lake, Khulshi, Chattogram
iii.	Mr. Md. Reazul Kabir	Treasurer	FCA	Head of Finance, BSRM	House: 323, Road: 13, Block: B, Chandgaon R/A, Chattogram
iv.	Ms. Modumita Das Gupta	Social Welfare Secretary	MA	Teacher	31, Bundle Rd, Patargata, Chattogram.
v.	Ms. Aysha Akther	Women Affairs Secretary	MA	Associate Professor CU	Soharda, 2nd flr,6 Gatfrahadbeg, (Sub Area), Chattagram.
vi.	Mr. Dr. Md. Sanaullah	Executive Member	MBBS, FCPS	Consultant, CSCR	Equity Anondita, Flat:- B-03, House: 21, Road: 2, Nasirabad Housing Society, Ctg.
vii.	Mr. Md. Mahabubul Islam	Executive Member	M.A.	Executive Director, BASE	50, Purana Poltan Lane, 5th floor, Dhaka

m. Date of Last AGM held:

The last Annual General Meeting (34th) was held on 9th January, 2021.

n. Statutory Auditor

For Last Year (2019-2020):
Hoda Vasi Chowdhury & Co.
Chartered Accountants

For Current Year (2020-2021):
Hoda Vasi Chowdhury & Co.
Chartered Accountants

o. Others

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



1.6 Project(s) Information:

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

Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor	Status
1	CODEC Fund	CODEC Core Fund	CODEC	
2	CMFP	CODEC Micro-Finance Program	PKSF,DANIDA,SF,C ODEC	
3	ASPS-II	Agricultural sector program support-II	CODEC	
4	CBOs & NGOs (MF)	Strengthening Local CBOs & NGOs Project – Microfinance	Stromme Foundation	Project closed
5	MSDC	Multi Sectorial Development Centre for Safety and security of Rohingya and Host Community Children Project.	ERIKS-Sweden	Project closed
6	SHOPNOJATRA	Shopnojatra Community Development Project	ERIKS-Sweden	
7	MAITREE	MAITREE Project	CODEC CSR Fund	
8	CBOs-NGOs Education & Shonglap	Strengthening Local CBOs & NGOs Project – Education & Shonglap	Stromme Foundation	Project closed
9	CLC	Community Learning Centre	CAMPEE	Project closed
10	TORUN ALO	(Light of Youth) Combat Violent Extremism through Alternative Constructive Engagement of Youth and Women	Manusher Jonno Foundation	Project closed
11	EPRC (UNHCR)	Education and Protection for Refugee Children	UNHCR	
12	ARMP (School Feeding)	Feeding program for the disadvantage Rohingya refugee children	World Food Program-WFP	
13	UMN	Non-formal basic education program for Undocumented Myanmar National children in unregistered makeshift settlements in Leda and Shamlapur under Cox's Bazar District	UNICEF	
14	SMP	School Meal Program	World Food Program-WFP	



	30 June 2021 Taka	30 June 2020 Taka
A.01 Cash Generation From Operation		
Excess/ (Deficit) of income over expenditure	107,078,168	38,101,498
Adjustment to reconcile Net Income to net Cash:		
Depreciation charge	13,240,216	12,092,030
Amortization of intangible assets	198,749	337,500
Loss on disposal of Non Current Assets	813,009	-
(Increase)/Decrease in Loan Portfolio	(17,569,999)	(311,805,761)
(Increase)/Decrease in Bank Loan Current Portion	32,102,516	-
(Increase)/Decrease in Advances & Prepayments	(4,072,379)	(5,067,319)
(Increase)/Decrease in Other Receivable	(846,685)	3,053,624
(Increase)/Decrease in Advance income tax	(15,952)	(1,685,150)
Increase/(Decrease) in PKSF Fund-short term	59,045,823	45,295,837
Increase/(Decrease) in SF Fund- short term	(4,800,000)	5,109,374
Increase/(Decrease) in Current Account with CODEC Project	(11,267,940)	(11,909,303)
Increase/(Decrease) in ASPS II Loan with MF	(19,700,000)	(9,000,000)
Increase/(Decrease) in Members Savings	25,258,373	265,762,241
Increase/(Decrease) in Accounts Payable	(16,483,989)	48,960,193
Increase/(Decrease) in Loan Loss Provision	30,480,812	6,176,232
Increase/(Decrease) in Other Liabilities	20,700,884	(490,803)
Increase/(Decrease) in Provision for Income Tax	29,169	1,553,355
Increase/(Decrease) in Provision for Expenses	(875,938)	(528,933)
	213,314,837	85,954,615



32	NoboJatra	To improve gender equitable food security, nutrition and resilience of vulnerability people in Bangladesh	Funded by USAID, Lead by World vision, Winrock International and UN World Food Program	Project closed
33	SAFETI	Safe Aqua Farming for Economic & Trade Improvement Bangladesh	Winrock International	
34	CTC-C	CODEC Training Centre-Chittagong	CODEC	
35	CTC-P	CODEC Training Centre-Patuakhali	CODEC	
36	CTC-B	CODEC Training Centre-Bagerhat	CODEC	

2 Basis of preparation of Consolidated Financial Statements

2.1 Basis of Accounting

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

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

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

2.2 Reporting Period

These Consolidated Financial Statements has been prepared for the period from 01 July, 2020 to 30 June, 2021.

2.3 Functional and Presentation Currency

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



2.4 Use of Estimates and judgments

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

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

2.5 Materiality and aggregation

CODEC shall present separately each material class of similar items. CODEC shall present separately items of a dissimilar nature or function unless they are immaterial. Financial statements result from processing large numbers of transactions or other events that are aggregated into classes according to their nature or function.

2.6 Off-Setting

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

2.7 CODEC'S role during COVID-19

From the year 2020, the COVID-19 pandemic is a crisis of a completely different magnitude and will require a response of unprecedented scale. COVID-19 is affecting the communities and economies of the world. Bangladesh is also affected by COVID-19. The population of Bangladesh is very vulnerable now due to social transmission of the virus. The whole country has been declared as risk prone and vulnerable to COVID-19 virus by Bangladesh Government. Bangladesh Government, Private Sector and Non- Government Organizations are putting forward combined efforts to respond to the immediate threats of COVID-19 pandemic. Community Development Center (CODEC) has already taken primary initiatives in this regard.

CODEC has taken initiative to raise awareness about COVID-19, motivated all employees, their family members and target members to took vaccine provided by the GoB.

A guideline for health and hygiene management to tackle COVID-19. CODEC has already distributed Leaflets containing awareness messages in its working area.

CODEC played a vital role at all level from grass-root to national level during COVID-19. CODEC is playing its role and responsibility in all project level, publishing in the CODEC E-News and Websites-www.codecbd.org regarding safety, security and CODEC contribution.



CODEC contributed to the different District and Upazila administration, local affected peoples as nominated by MRA, supported to PKSF to contribute to the Prime Minister's Fund, two units High Flow Nasal Cannula (HFNC) Respiratory Humidifier. MODEL: HUMID BH along with 10 sets additional accessories to Chattogram Medical College, 2 ECG machine, 5 Oximeter, 5 Glucometer with accessories provided to the Bagerhat Sadar Hospital etc.

CODEC ensured safety kits for all personnel of CODEC and also orient the personnel. CODEC provided specific guidelines for the CODEC program/projects. Tele medical and medicine support were also provided those who were effected by CORONA.

CODEC's various Projects engaged with various activities to reach target areas to try to secure food and other basic needs based on donor support.

CODEC management ensured all sorts of benefits for the employed personnel and abide by the guidance of PKSF, MRA and other GOB departments. CODEC management allowed work from home/safety place and closely touch with all level personnel through virtual meeting, e-communication including mobile communication where mostly off-side monitoring rather than on-side monitoring.

Micro Finance operations were postponed for minimum 45 days from the March to May/June during wave of COVID pandemics outbreak. Please note that due to effect of COVID-19, CODEC Micro Finance Program and three Training centers seriously affected in the areas of income earned and cash in-flows. As a result, these set-backs (mainly loan portfolio reschedules, waiver of service charges) will have to be carried out to next upcoming days/months/year.

2.8 Comparative information

Comparative information has been disclosed for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current period financial statements. To facilitate comparison, certain relevant balances pertaining to the previous period have been rearranged/reclassified wherever considered necessary to conform to current periods presentation.



3 Summary of Significant Accounting Policies

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

3.1 Currencies

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

3.2 Revenue Recognition

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

a. Grants received from Donors

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

b. Service Charges on Micro Finance Operation

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

SL No.	Particulars	% of Service Charge
1	Jagoron Loan	24.00%
2	Agrosor Loan	24.00%
3	Agrosor-MDP	24.00%
4	Agrosor-SEP	24.00%
5	Buniad Loan	20.00%
6	Sufolon	24.00%
7	Sahos	8.00%
8	KGF (Sufolon)	24.00%
9	IGA	24.00%
10	Asset Creation	8.00%



11	Livelihood	8.00%
12	LRL	18.00%
13	Proyash	9.00%

c. Interest Income

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

d. Training Centre Operation income

Training Centre operation income consists of the following income:

e. Tuition/Training

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

f. Rental Income

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

g. Agricultural product sales

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

h. Income from meal & others

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

i. Income from Partial Cost

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

j. Miscellaneous Income

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



k. Non Operational Income

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

l. Other Income

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

3.3 Expenditure

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

i. Bank Charges or Interest Expense

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

ii. Organization Contribution

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

iii. Program Expenses

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

iv. Interest paid to Target Members on Savings

Interest paid on savings (6% as per MRA act) is accounted for on accrual basis and shown as expenses in the related period.

3.4 Statement of Financial Position

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

• Assets

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



- **Liabilities**

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

3.5 Cash Flow

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

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

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

3.6 Property, Plant & Equipment

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

i. Recognition

The asset which costs exceeds BDT. 2,499, and bring economic benefit to the organization for more than one year and can be measured reliably would be capitalized and recognized as fixed assets.

ii. Depreciation

The organization depreciated its fixed assets on reducing balance method.

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

iii. Disposal or Transfer of fixed assets

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



iv. Insurance of Fixed Asset

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

3.7 Intangible Assets

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

3.8 Provision

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

4 Significant organization policy

i. Cash control & Operation

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

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

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

ii. Bank operation & Transaction

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



iii. **Advance Policy**

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

Special loan was also provided and recovered on monthly basis with the permission of Executive Committee.

iv. **Loan Portfolio**

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

Jagoron:

The category includes all the loans, which are to be repaid within 12 months from the date of disbursement in 46 weekly installments. Rate of service charges: 24% declining rate and Loan ceiling: BDT 5,000-50,000

Agrosor :

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

Buniad :

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

SHAHOS Loans

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

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



SUFALON (Agricultural Loan)

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

Rate of service charges: 24% declining rate and Loan ceiling: BDT 5,000-30,000

KGF Sufolon loan

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

Agriculture Loan

This loan is provided to marginalized farmers at a declining service charge of 24% with the view to support cereal crop cultivation, seasonal farming, dairy or cattle rearing, fish culture, the purchase of agricultural machineries or any agriculture related activities. The loan ceiling is maximum BDT 30,000 with 10 lacs, can be taken individuals or as group 12-months duration. Repayment is through weekly, bi-monthly, or monthly installments.

Assets Creation loan

This loan is exclusive for purchase home appliances and assets creation. The loan ranges up to Tk.30,000. Repayment within 12 months and service charge 8% (declining rate) per year.

Livelihood loan

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

v. Provision for Loan losses policies

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



Management makes such provision for loan losses every half year in order to maintain the loan losses reserve for bad loans at adequate levels. The adequate of the provision for loan losses is determined by applying defined percentages to outstanding balances in various aging categories as per MRA Guideline Section no: 44, Clause no: 02 (01), as under for COVID-19 issue as per MRA circular no: 62 date: 22.06.2021 and circular no: 59 dated:23.12.2020. CODEC has calculated loan loss reserve and charge loan loss expenses as per instruction of MRA.

Loan overdue status (Days)		Provision (%)
Particulars	Portfolio Period	Rate
Opening LLP Balance an on 01/07/20		xxx
Loan to Members	December-2020	xxx
Required LLP Charges	December-2020	1%
Loan to Members	June-2021	xxx
Changes in Period	January 21 to June 21	xxx
Required LLP Charges	Changing period from Jan-21 to June-21	1%
Required LLP provision for the year 20-21		xxx

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

vi. Loans Written off

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

vii. Policy on Loan to Beneficiaries

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

- To avail a loan initially, a beneficiary should deposit compulsory savings for at least two weeks and for the subsequent loan, at least 10% of required loan amount need to be in the savings fund of the respective beneficiary.



- The beneficiaries have to be a member of a samiti of the organization.
- The loan has to refund by beneficiaries on weekly/monthly basis.
- The beneficiaries have to buy pass book and loan form from the organization.
- No additional loan is given if existing loan to the loanee remains unpaid except SHAHOS and RESCUE, AGRICULTURE and SEASONAL loan. SHAHOS and RESCUE loans are provided at disaster area to member even previous loan is unpaid.

During the year CODEC microfinance programme has disbursed total loan amounting to BDT 4,901,364,000 to its target members and category wise loan disbursement are as follows.

Category	Amount (in Taka)	% of total disbursed amount
Jagoron	2,186,046,000	44.60%
Agrosor	1,858,492,000	37.92%
Buniad	137,287,000	2.80%
Sufolon	20,782,000	0.42%
KGF Sufolon	40,080,000	0.82%
SAHOS	4,920,000	0.10%
Sammirridi - IGA	59,334,000	1.21%
Sammirridi - Livelihood	745,000	0.02%
Sammirridi - Asset Creation	1,832,000	0.04%
Agrosor- MDP	239,159,000	4.88%
Agrosor- SEP	78,645,000	1.60%
LRL	68,583,000	1.40%
Proyash Refinancing	205,459,000	4.19%
Total	4,901,364,000	100.00%

viii. Policy on Savings Collection

There are three types of member's savings :

- a. Compulsory Savings
- b. Voluntary savings
- c. Terms deposits

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

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



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

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

ix. Members Welfare Fund

This Fund is created for the all borrowers; of the CODEC Micro Finance Program. Member Welfare Fund is a comprehensive program provide social protection and security to its members and families. It addresses various risks and disasters that they are facing in their daily lives.

Member Welfare Fund program is mandatory for Microfinance borrowers. The premium is paid at the time of loan is disbursed.

There are two types of Service package. One is Nirapatta and other one is Surakkah.

All borrowers under Jagoron, Agrosor, IGA & Sufolon) will get benefits from above two packages where the premium rate Tk. 10.00 (Nirapatta Tk. 7.00 per thousand and for Surakkah Tk. 3.00 per thousand.) and the premium rate for Buniad borrowers (hard-core) Tk. 5.00 per thousand for both packages.

For Nirapatta any borrowers or any earning member of his/her family instantly will get Tk. 5,000/- for enshrouding shroud shhet during the death. Due to death, if borrowers balance is above Tk.50,000/- then up to Tk. 50,000/- loan balance will be waived and rest of the balance amount will be adjusted against savings balance.

For Surakkah borrowers get receive Tk.6,000/- for Seizarian operation at hospital and Tk.3,000/- for normal delivery. Tk. 6,000/- for Ovary operation, Tk. 4,000/- for appendicitis operation, Tk. 3,500/- for eye operation.



In addition, if business or house is destroyed by fire then the loan disbursement amount is less than Tk.1,00,000/- will receive Tk.10,000/- and loan disbursement amount is above Tk.1,00,000/- then receive Tk. 20,000/- as grant.

x. Motorcycle loan

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

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

xi. Investment

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

xii. Employees' Provident Fund

CODEC maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the elected Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. CODEC also contributes equal amount of the employees' contribution to the fund each month. As on 30 June 2021, the fund balance arrived BDT 130,427,419. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited by A. Qusem & Co, external Chartered Accountants Firm.

xiii. Employees' Gratuity Fund

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-two month basic salary for each completed year in employment (based on last basic salary. Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed two-year service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed ten years uninterrupted service the gratuity is disbursed at the rate of one and half month basic salary for each



completed year, based on the final salary drawn. After the employee has completed twenty years uninterrupted service the gratuity is disbursed at the rate of two-month basic salary for each completed year, based on the final salary drawn. As on 30 June 2021, the fund balance arrived BDT. 129,955,486. Income earned from the investment is credited to the employees' accounts. This fund is audited by A. Qasem & Co external Chartered Accountants Firm.

xiv. Group Insurance Trust Fund

All regular employees and project employees are covered by the CODEC Group Life Insurance scheme maintained through CODEC Officers and Staff Group Insurance Trust Fund. The insurance premium will be paid by the respective program/project directly to the CODEC Insurance Trust Fund. The insurance will cover the Life and Accidental & Health (Critical illness) of CODEC employees. The premium rate will be Tk. 7 per thousand against Life Insurance and Tk. 3 per thousand against Accidental & Health (Critical illness) insurance and an aggregated Tk. 10 per thousand/per year against total package. As on 30 June 2020, the fund balance arrived BDT 92,308,730. Income earned from the investment is credited to the fund accounts and this fund is audited by A. Qusem & Co external Chartered Accountants Firm.

This year CODEC provided insured amount BDT 2,600,000 to the four employees assigned nominees.

It is noted that subsequently as per legal advisor suggestion as well as CODEC EC decision, CODEC Welfare Trust Fund established and under the umbrella of Welfare Trust Fund Group Insurance, Medical Fund and Special savings fund will be administering by the individual rules & regulations.

xv. CODEC Medical Fund

CODEC has introduced a medical support scheme for personnel of CODEC. This Scheme called "CODEC Officers and staff Medical Trust Fund". All level of staffs may avail this Scheme by paying fees Tk. 1,250 per year. Against the abovementioned amount, individual employees (88) may claim actual medical treatment cost up to BDT 2813345/- in the year 2019-2020. As on 30 June 2021, the fund balance arrived BDT 8,597,042. Income earned from the investment is credited to the Fund accounts and this fund is audited by A. Qasem & Co external Chartered Accountants Firm.

xvi. CODEC Special Savings Fund

CODEC has introduced a Savings scheme for personnel of CODEC. This Scheme called "CODEC Officers and staff Savings Trust Fund". It has been started from July 2017. All level of staffs may avail this Scheme. Scheme starts from Tk. 500 (multiple) to maximum Tk.10,000. This scheme will be helpful for family members of staff at the time of family crisis, in an absence of staff. As on 30 June 2021, the fund balance arrived BDT 61,086,106. Income earned



from the investment is credited to the employees' accounts on a yearly basis and this fund is audited by A. Qasem & Co External Chartered Accountants Firm.

xvii. Taxation and VAT

Under the income Tax Ordinance (ITO), 1984 as amended, CODEC is subject to taxation for some of its projects income and income from other sources like income investment. As part of the 6th Schedule, Part-A, para-1A of ITO 1984, Income from microfinance activities is tax exempted. CODEC submits its return for tax for the organization "Community Development Companies as a whole CODEC and TIN Number is 7620-8658-9705/circle 25 (Companies), Chattogram.

CODEC assessment is finalized for the year 2019-20 & assessment year 2020-21 against total income BDT 17,125,239 where CODEC paid BDT 4,076,310.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN: 000306609-0505. As per GOB rules, CODEC deducted and deposited the following amount to the GOB treasury for the year 2020-2021:

Value Added Tax	BDT 17,147,266
Tax Deducted at Source	BDT 6,686,564
Tax deduction on Salary & others	BDT 3,651,457
Total	BDT <u>27,485,287</u>

xviii. Prevention of Money Laundering and Terrorist Financing

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

xix. Cost Sharing Policy

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



xx. Accounting and Management information system

CODEC is using "Microfin360" software developed by Data Soft Systems Bangladesh Limited for the Micro Finance Program. This software comprises two modules viz.

- i) AIS (Accounting Information System)
- ii) MIS (Management Information system).

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

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

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

From July 2021, CODEC management decided to adopted the new software "QUICKBOOK" from the month of July 2021 which is under operation on trial basis). We are expecting that for the year 2021-22 we can full-pledged operation with QuickBooks.

4.1 General

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



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
5 Property, Plant & Equipment			
A. Cost			
Opening balance		316,537,122	309,235,216
Add: Acquisition during the year		21,215,052	7,301,906
		<u>337,752,174</u>	<u>316,537,122</u>
Less: Disposal during the year		1,854,483	-
Less: Adjustment during the year	18.03	2,648,499	-
Closing Balance		<u>333,249,192</u>	<u>316,537,122</u>
B. Accumulated Depreciation			
Opening balance		116,063,972	103,971,942
Add: Depreciation charged during the year		13,240,216	12,092,030
		<u>129,304,188</u>	<u>116,063,972</u>
Less: Disposal during the year		1,041,474	-
Closing Balance		<u>128,262,714</u>	<u>116,063,972</u>
Written Down Value (A-B)		<u>204,986,478</u>	<u>200,473,150</u>

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

6 Intangible Asset			
A. Cost			
Opening Balance		2,340,000	2,320,000
Add: Installation made during the year		60,000	20,000
Total Cost		<u>2,400,000</u>	<u>2,340,000</u>
Less: Deinstallation made during the year		-	-
Closing Balance		<u>2,400,000</u>	<u>2,340,000</u>
B. Accumulated Amortization			
Opening Balance		2,002,500	1,665,000
Add: Charged during the year		198,749	337,500
		<u>2,201,249</u>	<u>2,002,500</u>
Less: Adjusted during the year		-	-
Closing Balance		<u>2,201,249</u>	<u>2,002,500</u>
Written Down Value (A-B)		<u>198,751</u>	<u>337,500</u>

CODEC procured Accounting Software named "Micro Fin 360" for automation of financial transaction processes of its accounting data in a systematic way to ensure required control in Micro Finance Program. It is amortized/depreciated by using reducing balance method @ 50% in each year.

7 Capital Work In Progress			
Opening balance		1,000,000	-
Add: Expenditure incurred during the year		1,000,000	1,000,000
		<u>2,000,000</u>	<u>1,000,000</u>
Less: Capitalized during the year		-	-
Closing Balance		<u>2,000,000</u>	<u>1,000,000</u>

The amount incurred for construction of Central store room located at Barbakund, Chattogram.

8 Investment with Banks			
Opening balance		249,764,493	201,435,289
Add: Addition during the year		158,494,897	112,710,804
		<u>408,259,390</u>	<u>314,146,093</u>
Less: Encashment during the year		67,343,271	64,381,600
Closing Balance		<u>340,916,119</u>	<u>249,764,493</u>

A schedule of Investment is given in Annexure-B



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
9 Loan Portfolio			
Opening Balance		3,031,521,476	2,719,715,715
Add: Loan disbursed during the year		4,901,364,000	4,530,528,000
		<u>7,932,885,476</u>	<u>7,250,243,715</u>
Less: Loan Recovered during the year		4,883,794,001	4,218,722,239
Closing Balance		<u>3,049,091,475</u>	<u>3,031,521,476</u>

CODEC is operating Loan Portfolio through different loan product which are reflecting on Notes to the Accounts, Ref. 4(iv), and Annexure C.

10 Advance Income Tax			
Opening Balance		5,226,914	3,541,764
Add: Addition during the year	10.01	2,315,628	3,968,099
		<u>7,542,542</u>	<u>7,509,863</u>
Less: Adjusted during the year	10.02	2,299,676	2,282,949
Closing Balance		<u>5,242,866</u>	<u>5,226,914</u>

10.01 Addition :			
CODEC CORE Fund		391,266	610,116
CODEC Micro-Finance Program		1,552,704	2,644,073
CODEC Training Centre , Chattogram		103,667	192,014
CODEC Training Centre , Patuakhali		130,557	385,119
CODEC Training Centre , Bagerhat		137,434	136,777
Total		<u>2,315,628</u>	<u>3,968,099</u>

10.02 Adjustment :			
CODEC CORE Fund		826,513	881,715
CODEC Micro-Finance Program		1,473,163	611,960
CODEC Training Centre , Patuakhali		-	553,624
CODEC Training Centre , Bagerhat		-	235,650
		<u>2,299,676</u>	<u>2,282,949</u>

11 Advances			
CODEC Fund		202,792	47,150
CODEC Micro-Finance Program	11.01	27,223,417	24,986,142
ASPS- II		1,085,000	15,000
EPRC		237,879	189,755
DRC		202,617	4,603
Nature & Life		56,632	66,779
URBAN		99,217	5,700
CTC-Bagerhat		38,000	123,000
SMP		100,000	-
Notun Alo		557,953	-
CTC-Chattogram		103,000	-
CTC-Patuakhali		-	60,000
School Feeding Program		-	10,000
UNICEF Education Project		-	256,000
UNICEF CP Project		-	70,000
		<u>29,906,507</u>	<u>25,834,129</u>



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
11.01 Advances of Micro Finance Program			
Advance Rent		665,500	667,000
Advance to Staff		50,000	4,250
Motorcycle Loan for Manager		6,644,520	6,100,329
BI-Cycle Loan for credit officer		878,200	478,200
Advance to Enrich project		1,727,785	2,562,547
Advance to AU & Livestock project		2,933,823	2,318,284
Advance to Provin Project		286,504	810,184
Advance to sports & Cultural Project		-	555,827
Advance for working Progress		4,172,976	10,334,368
Special Loan		265,000	670,000
Advance to Koishor Project		412,124	485,153
Advance to PPEPF Project		9,186,988	-
		27,223,420	24,986,142
12 Other Receivable			
CODEC Fund		207,960	100,000
Micro Finance Program		30,855	45,129
ASPS- II		84,732,852	84,145,895
URBAN		222,797	-
CTC-Patukhali		5,400	146,543
CTC-Bagerhat		324,508	379,561
UNICEF Education Project		6,910	-
UNICEF CP Project		159,232	-
MSDC		-	22,701
MAITREE		-	4,000
		85,690,514	84,843,829
13 Cash and Cash Equivalents			
Cash in Hand	Annexure D	799,483	4,724,252
Cash at Bank	13.01	520,170,267	300,410,121
		520,969,750	305,134,373
13.01 Cash at Bank			
STD A/C	Annexure E	468,603,551	269,517,005
Current A/C	Annexure E	51,566,716	2,410,380
		520,170,267	271,927,385
14 Capital Fund			
CODEC Fund	14.01	228,745,317	228,745,319
Accumulated Surplus/(Deficit)	14.02	758,048,843	652,406,100
		986,794,160	881,151,419



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
14.01 CODEC Fund			
Microfinance Program		182,426,843	182,426,845
CODEC Training Centre, Chattogram		13,426,477	13,426,477
CODEC Training Centre, Patuakhali		14,779,896	14,779,896
CODEC Training Centre, Bagerhat		18,112,101	18,112,101
		<u>228,745,317</u>	<u>228,745,319</u>

Microfinance Program

This fund has created from BRS-DANIDA, The Netherland Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Post Harvest Fish Project Since 01 October 1985

CODEC Training Centre, Chattogram

The fund of CODEC Training Centre, Chattogram consists of total fund from DANIDA, CODEC & Other Sources Since 1992

CODEC Training Centre, Patuakhali

The fund of CODEC Training Centre, Patuakhali consists of total fund from DANIDA, CODEC & CODEC own Fund Since 1992

CODEC Training Centre, Bagerhat

The fund of CODEC Training Centre, Bagerhat consists of total fund Stromce Foundation, CODEC SF DLF & CODEC Own Fund from 26 march 2009

14.02 Accumulated Surplus/(Deficit)

Opening Balance		652,406,100	568,634,896
Net Surplus/(Deficit) during the year		145,718,340	105,803,297
Prior year adjustment		-	185,160
Depreciation on revaluation surplus		3,126,556	2,394,866
Program Support Expense		(10,409,999)	(10,656,337)
Transfer to Reserve Fund	15	(32,792,154)	(13,955,783)
Closing Balance		<u>758,048,843</u>	<u>652,406,100</u>

15 Reserve Fund

Opening Balance		56,002,889	42,047,106
Add: Addition during the year		32,792,154	13,955,783
		<u>88,795,043</u>	<u>56,002,889</u>
Less: Adjustment during the year		-	-
Closing Balance		<u>88,795,043</u>	<u>56,002,889</u>

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

16 DANIDA ASPS II Fund

ASPS-II		78,651,795	78,651,795
		<u>78,651,795</u>	<u>78,651,795</u>

The above fund received from DANIDA ASPS II - (Agriculture Sector Program Support - II) used for CODEC Various program.



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
17 Utilized Donor Fund			
Opening Balance		80,886,536	178,754,329
Net Surplus/ (Deficit) during the year		(38,640,176)	(67,701,796)
Fund refund to donor		(18,699,320)	(30,157,649)
Prior year adjustment		2,214,805	(8,348)
Closing Balance		<u>25,761,846</u>	<u>80,886,536</u>
18 Fixed Asset Fund			
Opening Balance		82,638,058	82,866,758
Add: Addition during the year		<u>4,401,000</u>	<u>5,335,814</u>
		87,039,058	88,202,572
Less: Adjusted during the year		<u>9,355,153</u>	<u>5,564,514</u>
Closing Balance		<u>77,683,905</u>	<u>82,638,058</u>
18.01 Fixed Asset Fund - CODEC CORE			
Opening Balance		6,339,297	4,755,000
Add: Addition during the year		<u>4,401,000</u>	<u>4,753,945</u>
		10,740,297	9,508,945
Less: Adjusted during the year		<u>3,580,098</u>	<u>3,169,648</u>
Closing Balance		<u>7,160,199</u>	<u>6,339,297</u>
18.02 Fixed Asset Fund (Reserve) - Micro Finance Program			
Opening Balance		73,650,262	76,045,128
Add: Addition during the year		<u>-</u>	<u>-</u>
		73,650,262	76,045,128
Less: Adjusted during the year		<u>3,126,556</u>	<u>2,394,866</u>
Closing Balance		<u>70,523,706</u>	<u>73,650,262</u>
18.03 Fixed Asset Fund - Other Project			
Opening Balance		2,648,499	2,066,630
Add: Addition during the year		<u>-</u>	<u>581,869</u>
		2,648,499	2,648,499
Less: Adjusted during the year	5	<u>2,648,499</u>	<u>-</u>
Closing Balance		<u>-</u>	<u>2,648,499</u>



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
19	PKSF Fund-long term		
	Opening Balance	327,962,476	275,579,153
	Add:Received during the year	603,500,000	453,000,000
		931,462,476	728,579,153
	Less:Transferred to PKSF-short term	461,479,168	400,616,677
	Closing Balance	469,983,308	327,962,476

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

PKSF Outstanding Loan:

Jagoron	149,000,000	127,500,000
Agrosbor	82,600,000	79,000,000
Buniad	24,999,986	22,083,314
IGA	25,500,000	31,600,000
Livelihood	250,000	462,500
Asset Creation	733,322	816,662
Agrosbor-MDP	32,900,000	42,000,000
Agrosbor-SEP	31,500,000	24,500,000
MDF Additional fund	44,000,000	-
LRL	66,000,000	-
Agrosbor-Brick Construction	10,000,000	-
Sammiridi-Probin	2,500,000	-
	469,983,308	327,962,476

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

Jagoron	7.5%	7.5%
Agrosbor	7.5%	7.5%
Buniad	1.0%	1.0%
Sufolon	7.5%	7.5%
Shobos	0.5%	0.5%
KGF Loan	7.5%	7.5%
IGA Loan	7.5%	7.5%
Livelihood Loan	1.0%	1.0%
Asset Creation	1.0%	1.0%
Agrosbor - MDP	7.5%	-
Agrosbor - SEP	7.5%	-
Agrosbor - MDPAF	7.0%	-
Livelihood Restoration Loan	5.0%	-

20 **SF Fund-long term**

Opening Balance	51,093,752	81,750,000
Add:Received during the year	-	-
	51,093,752	81,750,000
Less:Transferred to SF-short term	-	25,546,874
Less:Adjustment during the year	-	5,109,374
Closing Balance	51,093,752	51,093,752

SF Fund- long term is received by CODEC Microfinance Programme from SF (Stormsee Foundation) as RLF (Revolving Loan Fund) and will be refunded as per Installment Schedule agreed by both CODEC & SF.



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
21 ASPS II Loan With MF			
Opening Balance		19,700,000	28,700,000
Add: Received from DANIDA-ASPS II		-	-
		<u>19,700,000</u>	<u>28,700,000</u>
Less: Payment made during the year		19,700,000	9,000,000
Closing Balance		<u>-</u>	<u>19,700,000</u>
22 Bank Loan			
Non-current Portion (Note-22.01)		-	-
Current Portion (Note-22.01, 22.02 & 22.03)		116,269,203	84,166,688
		<u>116,269,203</u>	<u>84,166,688</u>
22.01 DBBL Loan Fund			
Non-current Portion			
Opening Balance		-	8,333,334
Add: Received during the year		-	-
		-	<u>8,333,334</u>
Less: Transfer to DBBL Current Loan		-	8,333,334
Closing Balance		<u>-</u>	<u>-</u>
Current Portion			
Opening Balance		8,333,355	33,333,348
Add: Transfer from DBBL Non-current Loan		-	8,333,334
		<u>8,333,355</u>	<u>41,666,682</u>
Less: Payment made during the year		8,333,355	33,333,327
Closing Balance		<u>-</u>	<u>8,333,355</u>
The above loan is received from Dutch Bangla Bank Ltd. (DBBL) under the following the condition:			
i. The loan facility shall be used for investment in the Agricultural sector (minimum 60% of the total loan amount must be utilised in crop production).			
ii. Repayment of installment (principal + interest) will be made in 12 equal consecutive quarterly installments.			
iii. Separate records maintained for the above DBBL's fund.			
22.02 AB Bank Ltd-Short term			
Current Portion			
Opening Balance		42,500,000	23,800,000
Add: Received during the year		-	42,500,000
		<u>42,500,000</u>	<u>66,300,000</u>
Less: Payment made during the year		42,500,000	23,800,000
Closing Balance		<u>-</u>	<u>42,500,000</u>
22.03 Mutual Trust Bank Loan-Short term			
Opening Balance		33,333,333	-
Add: Received during the year		200,000,000	100,000,000
		<u>233,333,333</u>	<u>100,000,000</u>
Less: Payment made during the year		117,064,130	66,666,667
Closing Balance		<u>116,269,203</u>	<u>33,333,333</u>



Note(s)	30 June 2021 Taka	30 June 2020 Taka
23 PKSF Fund-short term		
Opening Balance	387,333,338	342,037,501
Add: Received during the year	461,479,168	400,616,677
	<u>848,812,506</u>	<u>742,654,178</u>
Less: Paid during the year	402,433,345	355,320,840
Closing Balance	<u>446,379,161</u>	<u>387,333,338</u>
The above fund is created by Microfinance Programme with several projects. The projects name and their outstanding balance are outlined below:		
PKSF Outstanding Loan		
Sufalon	10,000,000	20,000,000
KGP	40,000,000	40,000,000
Jagoron	133,500,000	114,000,000
Agroshor	87,500,000	100,000,000
Buniad	44,583,325	42,083,339
IGA	29,100,000	24,200,000
Livelihood	412,500	250,000
Asset Creation	683,336	799,999
LRL	21,000,000	10,500,000
Agroshor-MDP	40,600,000	28,000,000
Agroshor-SEP	28,000,000	-
MDP- Additional Fund	11,000,000	-
Shahos	-	7,500,000
	<u>446,379,161</u>	<u>387,333,338</u>
24 SF Fund- Short Term		
Opening Balance	30,346,874	25,237,500
Add: Transferred from long term	-	25,546,874
	<u>30,346,874</u>	<u>50,784,374</u>
Add : Adjustment During the year	(4,800,000)	5,109,374
Less: Paid Durind the year	-	25,546,874
Closing Balance	<u>25,546,874</u>	<u>30,346,874</u>
25 Current Account with CODEC Projects		
Opening Balance	(707,449)	11,201,854
Add: Addition during the year	158,047,457	(9,632,849)
	<u>157,340,008</u>	<u>1,569,005</u>
Less: Adjusted during the year	169,315,397	2,276,454
Closing Balance	<u>(11,975,389)</u>	<u>(707,449)</u>



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
5 Property, Plant & Equipment			
A. Cost			
Opening balance		316,537,122	309,235,216
Add: Acquisition during the year		21,215,052	7,301,906
		337,752,174	316,537,122
Less: Disposal during the year		1,854,483	-
Less: Adjustment during the year	18.03	2,648,499	-
Closing Balance		333,249,192	316,537,122
B. Accumulated Depreciation			
Opening balance		116,063,972	103,971,942
Add: Depreciation charged during the year		13,240,216	12,092,030
		129,304,188	116,063,972
Less: Disposal during the year		1,041,474	-
Closing Balance		128,262,714	116,063,972
Written Down Value (A-B)		204,986,478	200,473,150

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

6 Intangible Asset			
A. Cost			
Opening Balance		2,340,000	2,320,000
Add: Installation made during the year		60,000	20,000
Total Cost		2,400,000	2,340,000
Less: Deinstallation made during the year		-	-
Closing Balance		2,400,000	2,340,000
B. Accumulated Amortization			
Opening Balance		2,002,500	1,665,000
Add: Charged during the year		198,749	337,500
		2,201,249	2,002,500
Less: Adjusted during the year		-	-
Closing Balance		2,201,249	2,002,500
Written Down Value (A-B)		198,751	337,500

CODEC procured Accounting Software named "Micro Fin 360" for automation of financial transaction processes of its accounting data in a systematic way to ensure required control in Micro Finance Program. It is amortized/depreciated by using reducing balance method @ 50% in each year.

7 Capital Work In Progress			
Opening balance		1,000,000	-
Add: Expenditure incurred during the year		1,000,000	1,000,000
		2,000,000	1,000,000
Less: Capitalized during the year		-	-
Closing Balance		2,000,000	1,000,000

The amount incurred for construction of Central store room located at Barbakund, Chattogram.

8 Investment with Banks			
Opening balance		249,764,493	201,435,289
Add: Addition during the year		158,494,897	112,710,804
		408,259,390	314,146,093
Less: Encashment during the year		67,343,271	64,381,600
Closing Balance		340,916,119	249,764,493

A schedule of Investment is given in Annexure-B



Note(s)	30 June 2021 Taka	30 June 2020 Taka
26 Members Savings		
Opening Balance	1,447,056,562	1,181,294,321
Add: Deposited during the year	1,403,520,823	1,213,198,444
	<u>2,850,577,385</u>	<u>2,394,492,765</u>
Less: Withdrawal made during the year	1,378,262,449	947,436,203
Closing Balance	<u>1,472,314,936</u>	<u>1,447,056,562</u>
Composition of Member Savings:		
Member Savings are collected in three different criterias named as, Compulsory, Voluntary and Term Savings under Microfinance Programme and IGA Shonglap.		
Compulsory		
Jagoron	481,836,889	527,183,219
Agrosor	397,873,485	372,638,961
Buniad	23,133,083	21,916,740
IGA	12,363,565	12,042,795
Agrosor-MDP	42,980,053	11,699,252
Agrosor-SEP	13,468,319	874,355
	<u>971,655,394</u>	<u>946,355,322</u>
Voluntary		
Jagoron	117,656,307	130,318,522
Agrosor	50,937,551	44,658,959
Buniad	20,819,452	14,433,775
IGA	1,712,314	1,465,774
Agrosor-MDP	5,466,356	1,646,194
Agrosor-SEP	942,953	90,706
	<u>197,534,933</u>	<u>192,615,930</u>
Term Savings	<u>303,105,500</u>	<u>308,066,200</u>
IGA Shonglap	<u>19,109</u>	<u>19,110</u>
	<u>1,472,314,936</u>	<u>1,447,056,562</u>

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

27 Accounts Payable		
Opening Balance	86,829,119	37,868,926
Add: Addition during the year	66,181,355	64,326,663
	<u>153,010,474</u>	<u>102,195,589</u>
Less: Adjusted during the year	82,665,343	15,366,470
Closing Balance	<u>70,345,131</u>	<u>86,829,119</u>
28 Loan Loss Provision		
Opening Balance	130,910,130	124,733,899
Add: Provision made during the year	30,480,811	6,176,231
	<u>161,390,941</u>	<u>130,910,130</u>
Less: Adjusted during the year	-	-
Closing Balance	<u>161,390,941</u>	<u>130,910,130</u>

CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
29 Other Liabilities			
Opening Balance		150,311,513	150,802,315
Add: Addition during the year		70,987,631	8,236,774
		221,299,144	159,039,089
Less: Adjusted during the year		50,286,746	8,727,577
Closing Balance		171,012,398	150,311,512
30 Provision for Income Tax			
Opening Balance		3,555,251	2,001,896
Add: Provision for current year tax		3,584,420	3,409,102
		7,139,671	5,410,998
Less: Adjusted during the year		3,555,251	1,855,747
Closing Balance		3,584,420	3,555,251
31 Provision for Expenses			
Opening Balance		6,246,914	6,775,847
Add: Provision made during the year		1,170,980	1,734,874
		7,417,894	8,510,721
Less: Adjusted during the year		2,046,918	2,263,807
Closing Balance		5,370,976	6,246,914
32 Grants received from Donors :			
<u>Project Name :</u>	<u>Donor Name</u>		
CODEC Fund	CODEC CORE FUND	49,838,441	56,460,002
MSDC	ERIKS - Sweden	-	6,027,383
MATREE	CODEC CSR Fund	750,000	750,000
EPRC	UNHCR	271,534,384	420,121,574
School Feeding	WFP	80,907,723	69,826,154
UNICEF Education Project	UNICEF	205,585,394	162,410,558
SMP	WFP	38,471,268	11,867,255
PREDFC	MJF	12,780,452	6,828,997
UNICEF CP Project	UNICEF	76,317,020	92,977,137
Notun Alo	STROMMEE Foundation	5,210,657	5,620,424
DRC	ICCO Cooperation	4,038,908	4,713,830
Nature & Life	USAID	52,047,540	8,500,000
URBAN	UNICEF	23,532,817	10,566,719
ELNHA	OXFAM	1,502,665	7,500,200
UCCR	OXFAM	1,808,740	2,266,279
PNSASS	World Fish	48,536	10,765,127
STAB	ICCO Cooperation	6,878,736	8,924,080
ECOFISH	World Fish	-	1,168,000
EYW	OXFAM	10,701,243	10,642,760
Nobo-Jatra	Winrock International	4,459,314	54,472,826
SAFETI	Winrock International	18,600,000	16,092,846
SHOPNOJATRA	Save the Children	6,802,181	-
EPASHAEP	UNDP	-	16,565,469
		871,816,019	985,067,620
33 Service Charges on MF Operation			
Micro Finance Program		624,072,956	564,770,024
CBOs NGOs Support Program		-	-
		624,072,956	564,770,024



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
34 Interest Income			
Project Name	Donor Name		
CODEC Fund	CODEC CORE FUND	3,912,705	3,490,989
Micro Finance Program	PKSF, DANIDA	17,747,659	13,236,983
CTC-Chattoogram	CODEC	664,210	752,925
CTC-Patankhali	CODEC	988,266	847,100
CTC-Bagerhat	CODEC	380,235	589,800
Total Interest CODEC		23,693,074	18,917,403
Donor :			
ASPS- II	CODEC CSR Fund	711,063	190,878
CBOs NGOs(MF)	STROMMEE Foundation	11,574	12,191
MAITREE	ERIKS - Sweden	9,479	23,417
EPRC	UNHCR	1,865,664	3,371,519
PREDPC	MJF	9,034	18,919
Natun Abo	STROMMEE Foundation	1,156	5,251
DRC	ICCO Cooperation	10,326	33,143
IGA-Songlap	STROMMEE Foundation	82,058	101,410
STAB	ICCO Cooperation	24,121	41,844
SEEDS	STROMMEE Foundation	1,790	2,983
SAPETI	Winrock International	22,717	31,193
SHOPNOJATRA	ERIKS - Sweden	26,766	-
SMART	ICCO Cooperation	33,249	-
EYW	OXFAM	6,759	-
Nebo-Jatra	Winrock International	-	62,693
UNICEF Education Project	UNICEF	-	787,157
MSDC	ERIKS -	-	13,189
EPASIAEP	UNDP	-	27,019
ELNHA	OXFAM	-	1,380
CLC	CAMPPE	-	35
Interest Income Other Donor		2,815,756	4,724,221
Grand Total		26,508,831	23,641,624
Interest Income Donor incurred against various Donor fund which will be refundable to the Donor or adjusted as per project documents			
35 Training Centres operation Income			
CTC-Chattoogram		579,700	2,032,536
CTC-Patankhali		3,252,267	3,561,602
CTC-Bagerhat		4,203,880	3,753,837
		8,035,847	9,347,975
36 Other Income			
CODEC Fund		166,688	546,322
Micro Finance Program	36.01	2,497,210	2,637,876
ASPS- II		2,963	11,000
CBOs NGOs(MF)		200,000	10,000
EPASIAEP		-	5,256
SEEDS		-	84,567
SMART		-	120,702
CTC-Chattoogram		662,177	388,143
CTC-Patankhali		24,420	78,103
CTC-Bagerhat		6,799	12,289
		3,569,257	3,894,258
36.01 Other income: MFP			
Member Admission Fees		321,090	436,400
Sale of Pass book		878,185	589,395
Recovery of write off loan		252,394	801,006
Loan Application fee		375,195	522,010
Other income		490,346	288,164
		2,497,210	2,637,875
37 Core Operating Program			
CODEC Fund		59,808,968	59,496,861
		59,808,968	59,496,861
38 Micro Finance Program			
Micro finance		488,179,880	458,507,338
ASPS-II		82,107	10,241,006
CBOs NGOs (MF)		12,059	3,481
		488,274,046	468,751,825



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
39 Education Program			
MAITREE		634,329	858,322
EPRC (UNHCR)		323,857,178	401,166,859
ARMP		91,648,811	69,587,590
UNICEF Education Project		198,415,638	191,285,768
URBAN		20,821,063	10,502,919
SMP		34,041,092	20,004,153
MSDC		-	6,488,460
CLC		-	1,154
Tanus Alo		-	3,764
		669,418,111	699,898,989
40 Rights & Legal Service Program			
PREDFC		11,852,393	6,950,087
UNICEF CP Project		63,331,879	143,440,147
		75,184,272	150,390,234
41 Health & Nutrition Program			
Notun Alo		5,328,016	5,405,756
		5,328,016	5,405,756
42 Environment & Climate Change Program			
Nature & life		51,350,108	2,583,111
ELNHA		2,015,515	7,325,429
UCCR		1,995,574	1,782,866
EPASIIAEP		-	17,513,333
CREL		-	-
		55,361,197	29,204,730
43 Livelihoods/Income Generating Program			
IGA-Shonglap		17,350	25,500
STAB		5,084,270	11,170,137
SEEDS		49,233	53,228
SMART		14,996	1,922,592
EYW		7,684,375	14,164,994
Nobo-Jatra		5,827,036	57,313,006
SAFETI		18,724,804	16,229,141
DRC		6,108,844	1,714,133
Shopnojatra		5,719,801	-
SR		8,188,568	-
PNSASS		-	12,023,748
ECOFISH		-	1,524,906
		57,419,277	116,141,385
44 Training Centre & Capacity Development Program			
CTC-Chattoogram		3,090,896	4,303,614
CTC-Patunakhali		4,072,323	6,051,276
CTC-Bagerhat		4,742,258	4,954,991
		11,905,477	15,309,881



Community Development Centre (C CODEC)
Property, Plant & Equipment
As at 30 June, 2021

A. Cost

Particulars	Cost					Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Disposal during the year	Closing Balance as at 30 June, 2021	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	31,246,560	-	543,983	-	31,829,523	-	-	-	31,829,523
Building	87,421,441	-	11,648,148	-	108,769,809	4,027,702	-	56,015,727	52,754,082
Furniture & Fixture	6,483,698	-	1,253,016	-	7,886,712	406,074	-	5,192,472	2,694,240
Office Electrical Equipment	10,587,317	-	1,093,989	-	11,598,226	608,548	-	7,854,326	3,743,900
Motor Vehicle	33,228,476	-	3,815,060	-	37,063,476	1,398,778	-	19,801,304	17,262,172
Computer & Accessories	6,465,148	-	2,566,945	-	9,132,044	1,308,665	-	4,493,465	4,738,579
Total 30 June 2021	185,062,638	-	11,215,052	-	206,277,690	10,926,665	-	93,257,194	112,966,496
Total 30 June 2020	180,349,137	-	7,881,916	-	187,651,137	9,697,171	-	82,310,532	105,224,665

B. Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	77,629,590	-	77,629,590	-	-	-	77,629,590
Building	28,217,619	-	1,854,233	1,434,036	1,041,374	14,981,758	11,791,386
Furniture & Fixture	5,663,251	623,175	5,038,076	74,624	-	4,466,129	571,847
Office Electrical Equipment	7,233,193	23,175	2,258,368	1,176	-	2,087,177	176,291
Motor Vehicle	6,603,091	-	6,603,090	4,098,049	231,240	5,018,289	1,584,720
Computer & Accessories	9,129,427	-	9,129,427	204,631	-	8,924,799	177,948
Total 30 June 2021	128,885,990	-	1,854,432	127,031,597	1,041,674	39,069,531	97,075,986
Total 30 June 2020	128,885,990	-	-	128,885,990	-	31,733,489	97,152,501

C. Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus					Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Disposal during the year	Closing Balance as at 30 June, 2021	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	168,876,060	-	553,063	-	169,429,123	-	-	-	169,429,123
Building	115,349,460	-	1,648,168	1,854,433	135,142,745	9,311,782	1,041,374	70,597,833	64,544,263
Furniture & Fixture	11,516,947	623,175	1,573,016	-	13,864,788	9,087,189	-	9,658,701	3,296,087
Office Electrical Equipment	12,829,210	23,175	1,068,989	-	13,864,989	716,728	-	9,942,101	3,012,491
Motor Vehicle	39,831,476	-	3,815,060	-	43,666,476	24,894,588	-	24,819,584	18,846,892
Computer & Accessories	15,494,578	-	2,766,946	-	18,261,471	1,513,089	-	13,244,844	5,016,627
Total 30 June 2021	313,885,638	-	21,215,052	1,854,433	335,249,197	18,240,311	1,041,674	123,252,715	209,986,476
Total 30 June 2020	309,235,217	-	7,881,916	-	316,537,137	12,092,034	-	116,063,977	208,473,160

*Microfinance program carried out revaluation as at 30 June 2016, and the revaluation work done by M/s. Shafiq Buroh & Co., Chartered Accountants and submitted report on 01 December 2016 against which there was an approved resolution of 0.59.381.461.



Project Name	FDNR Number	Name of the Bank	Opening Balance as at 01 July, 2020	Principal Amount as at 01.07.2020 (As per Bank Statement)	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Encashment/ Transfer during the year	Principal Balance as at 30 June, 2021
Micro Finance Program (FDNR)-Reserve Fund	1795020015807	Dutch-Banque Bank Ltd	32,753,383	31,755,281	-	1,929,483	38,448	11,000	1,850,033	34,353,318	5,930,250
	023410007213	Over Bank Ltd	5,900,000	7,100,000	-	572,500	12,250	-	470,250	-	9,792,154
	860330005560	Mitsui Trust Bank Ltd	8,833,187	8,832,187	-	514,383	11,439	3,000	499,948	-	6,167,860
	860330000061	Mitsui Trust Bank Ltd	-	4,000,000	6,000,000	189,832	18,082	3,000	167,840	-	4,316,685
	11660100001468	Evam Bank Ltd	-	4,000,000	4,000,000	240,762	24,076	-	216,686	-	8,198,277
	860330005559	Mitsui Trust Bank Ltd	7,793,812	7,792,812	-	453,850	45,385	3,000	405,465	-	1,651,550
	860330005588	Mitsui Trust Bank Ltd	7,273,125	7,273,125	-	423,583	42,358	3,000	378,225	-	7,651,550
	860330005977	Mitsui Trust Bank Ltd	2,273,125	2,273,125	-	423,583	42,358	3,000	378,225	-	11,244,564
	180330000057	Scrabi Bank Ltd	-	16,800,000	16,800,000	492,627	15,063	-	444,564	-	10,000,000
	0932501002870	Poloh Bank Ltd	-	19,000,000	19,000,000	-	-	-	-	-	3,000,000
	09326010023866	Evam Bank Ltd	-	3,000,000	3,000,000	-	-	-	-	-	6,500,000
	09326010023866	Evam Bank Ltd	-	6,300,000	6,300,000	-	-	-	-	-	6,500,000
	09326010023866	Scrabi Bank Ltd	-	8,400,000	8,400,000	-	-	-	-	-	1,000,000
	09326010023866	Scrabi Bank Ltd	-	1,000,000	1,000,000	-	-	-	-	-	1,000,000
	09326010023866	Scrabi Bank Ltd	-	1,000,000	1,000,000	-	-	-	-	-	1,000,000
Sub Total			69,426,532	117,476,531	67,850,000	5,200,497	899,269	11,000	4,511,358	14,266,318	87,432,686
Total			168,988,997	308,738,896	139,250,000	15,324,022	1,066,422	218,500	13,489,102	41,496,726	277,233,265
CTC-Chattogram	1134412029400	Prime Bank Ltd	3,617,071	-	-	254,995.0	38,189	-	216,806	-	3,853,876
	2362400000188	Prime Security Bank Ltd	2,620,182	-	-	60,482.0	6,048	-	54,434	-	2,674,616
	203100000798	Prime Bank Ltd	-	-	-	-	-	-	-	-	-
Sub Total			6,237,253	-	-	615,477	44,237	-	571,240	-	6,852,476
CTC-Paranakhali	3247091	AB Bank Ltd	5,142,310	-	-	514,231	51,423	3,000	459,808	-	5,602,118
	814500023484	SouthEast Bank Ltd	1,799,892	-	-	125,952	12,599	3,000	110,293	-	1,910,285
	1395040013527	Dutch Bangla Bank Ltd	2,756,373	-	-	138,460	11,846	-	106,614	-	2,767,986
	27624000060033	First Security Bank Ltd	3,598,750	-	-	191,366	19,137	3,000	169,230	-	3,767,980
	3639798	AB Bank Ltd	500,000	-	-	35,544	3,553	1,000	30,000	-	530,000
Sub Total			12,297,324	-	400,000	985,583	98,588	10,000	877,025	-	13,574,549
CTC-Bagerhat	06555000449	Standard Bank Ltd	3,850,660	-	-	209,937.0	20,994	3,000	185,943	-	4,043,602
	06555000643	Standard Bank Ltd	2,504,787	-	-	140,962.0	14,086	3,000	123,866	-	2,638,653
	06555000717	Standard Bank Ltd	-	-	590,000	6,250.0	625	150	5,475	-	505,475
Sub Total			6,355,447	-	590,000	357,149	35,715	6,150	315,284	-	7,179,230
Grand Total			246,764,094	355,738,896	140,150,000	20,778,106	2,164,540	200,000	15,344,397	64,340,271	348,916,111



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
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Opening Balance		1,447,056,562	1,181,294,321
Add: Deposited during the year		1,403,520,823	1,213,198,444
		2,850,577,385	2,394,492,765
Less: Withdrawal made during the year		1,378,262,449	947,436,203
Closing Balance		1,472,314,936	1,447,056,562
Composition of Member Savings:			
Member Saving are collected in three different criterias named as, Compulsory, Voluntary and Team Savings under Microfinance Programme and IGA Shonglap.			
Compulsory			
Jagoron		481,836,889	527,183,219
Agrosor		397,873,485	372,638,961
Buniad		23,133,083	21,916,740
IGA		12,363,565	12,042,795
Agrosor-MDP		42,980,053	11,699,252
Agrosor-SEP		13,468,319	874,355
		971,655,394	946,355,322
Voluntary			
Jagoron		117,656,307	130,318,522
Agrosor		50,937,551	44,658,959
Buniad		20,819,452	14,435,775
IGA		1,712,314	1,465,774
Agrosor-MDP		5,466,356	1,648,194
Agrosor-SEP		942,953	90,706
		197,534,933	192,615,930
Term Savings		303,105,500	308,066,200
IGA Shonglap		19,109	19,110
		1,472,314,936	1,447,056,562

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

27 Accounts Payable			
Opening Balance		86,829,119	37,868,926
Add: Addition during the year		66,181,355	64,326,663
		153,010,474	102,195,589
Less: Adjusted during the year		82,665,343	15,366,470
Closing Balance		70,345,131	86,829,119
28 Loan Loss Provision			
Opening Balance		130,910,130	124,733,899
Add: Provision made during the year		30,480,811	6,176,231
		161,390,941	130,910,130
Less: Adjusted during the year		-	-
Closing Balance		161,390,941	130,910,130

CODEC is running Loan Loss Provision in a systematic way which is disclosed on Notes to the accounts, Ref. 4(v).



Community Development Centre (CODEC)
Project wise Cash in Hand
As at 30 June 2021

Sl. No.	Program Name	Project Name	Amount in Taka
1	Micro Finance Program	Micro Finance Program	746,950
2		ASPS-II	48,440
3		CBOs NGOs (MF)	-
4	Education Program	MSDC	-
5	Rights & Legal Service Program	EPRC (UNHCR)	-
6		ARMP (School Feeding)	-
7		PREDFC	-
8	Health & Nutrition Program	Notun Alo	954
9		SR	339
10	Environment & Climate Change Program	Nature & life	-
11	Livelihoods/ Income generated Program	URBAN	1,071
12		STAB	-
13		SMART	219
14		Naba-Jatra	-
15		SAFETI	-
16	Training Centre & Capacity Development Program	CTC-Chattogram	-
17		CTC-Patuakhali	1,510
Total			799,483



Project wise Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT				
			STD	C/A	Total		
Core Operating Program	CODEC Fund	Janata Bank Ltd -(A/C-565)	1,901,247	-	1,901,247		
		Dutch Bangla Bank Ltd -(A/C-463)	5,268,154	-	5,268,154		
		Bank Asia Ltd-(A/C-147)	276,323	-	276,323		
		Bank Asia Ltd-(A/C-430)	7,714,588	-	7,714,588		
		Sub Total	15,160,312	-	15,160,312		
Micro Finance Program	Micro Finance (HO)	Sonali Bank Ltd -(A/C'S-72)	45,487,818	-	45,487,818		
		Janata Bank Ltd -(A/C'S-73)	8,465,269	-	8,465,269		
		Agrani Bank Ltd -(A/C'S-20)	24,553,494	-	24,553,494		
		Rupali Bank Ltd -(A/C'S-55)	10,694,453	-	10,694,453		
		Pabna Bank Ltd -(A/C'S-196)	5,761,040	-	5,761,040		
		Dutch Bangla Ltd -(A/C'S-534)	25,109,032	-	25,109,032		
		Dutch Bangla Ltd -(A/C'S-522)	7,071,685	-	7,071,685		
		Dhaka Bank Ltd, A/C No:STD-1162-108	1,182,506	-	1,182,506		
		Bank Asia Ltd -(A/C'S-207)	4,368,493	-	4,368,493		
		Ecob Bank Ltd -(A/C'S-141732)	267,071	-	267,071		
		Standard Bank Ltd, A/C No: 258	104,053	-	104,053		
		Mutual Trust Bank Ltd -(A/C'S-10)	-	402,190	402,190		
		Mutual Trust Bank Ltd, (A/C No: STD-086-032000-411)	5,434,502	-	5,434,502		
		Mutual Trust Bank Ltd, (A/C No: STD-0186-03200004201)	2,810,564	-	2,810,564		
		Mutual Trust Bank Ltd (A/C No: 0090-121000001234)	13,610,008	-	13,610,008		
		Pabna Bank Ltd (A/C NO: 332001087426)	3,102	-	3,102		
		Mutual Trust Bank Ltd (A/C NO: 131000002242)	1,618,925	-	1,618,925		
		Micro Finance (reg)	Micro Finance (reg)	Bank Asia Ltd (A/C No 01836-000145)	2,855,821	-	2,855,821
				Southeast Bank Ltd (A/C NO: 014812 0000047)	31,601	-	31,601
				Pabna Bank Ltd -(A/C-419-790-3600)	1,725,063	-	1,725,063
MROB Ltd (A/C No: 0113-00940-3560)	3,268,901			-	3,268,901		
Sonali Bank Ltd -(A/C-121 036000 42)	1,973,024			-	1,973,024		
Pabna Bank Ltd (A/C No: 1916-102 009660)	5,958,313			-	5,958,313		
Sonali Bank Ltd -(A/C-121 033000 367)	2,828,121			-	2,828,121		
Pabna Bank Ltd (A/C NO: 1928-102 90865)	3,572,899			-	3,572,899		
Janata Bank Ltd -(A/C No: 004000 395)	2,457,877			-	2,457,877		
United Commercial Bank Ltd, (A/C NO: CD-177210100000158)	3,614,146			-	3,614,146		
United Commercial Bank Ltd, (A/C NO: CD-1741301000000040)	2,228,176			-	2,228,176		
Sonali Bank Ltd (A/C NO: 1213110000004)	4,289,574			-	4,289,574		
Bank Asia (A/C No: 4236000088)	2,811,762			-	2,811,762		
Agrani Bank Ltd (A/C No: 02-0000 3840 601)	1,465,818			-	1,465,818		
Rupali Bank Ltd (A/C No: 14200 240000 10)	3,030,471			-	3,030,471		
Agrani Bank Ltd (A/C No: 02 0000 8758 888)	3,370,705			-	3,370,705		
Rupali Bank Ltd (A/C No: 1373024000005)	2,883,096			-	2,883,096		
Dutch - Bangla Bank Limited (A/C No: 128 120 2787)	7,940,902			-	7,940,902		



Project with Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Dhaka)	DBBL (A/c No. 131200001648)		2,966,267	2,966,267	
		Bank Asia (A/c No. 00053306076)		3,650,651	3,650,651	
		Sumit Bank (A/c No. 380706000087)		714	714	
		Sumit Bank (A/c No. 390214000018)	3,415,240		3,415,240	
		Pabna Bank (A/c No. 310610000139)		3,720,320	3,720,320	
		Sumit Bank (A/c No. 380591000529)		4,087,831	4,087,831	
		DBBL (A/c No. 210120000086)		1,595,246	1,595,246	
		Sumit Bank (A/c No. 381901000705)		2,514,209	2,514,209	
		Dhaka Bank Ltd (A/c No. 381903000705)	3,312,282		3,312,282	
		Sumit Bank (A/c No. 381411000721)		1,886,965	1,886,965	
		DBBL (A/c No. 186120001034)		2,228,356	2,228,356	
		Sumit Bank (A/c No. 380673000544)		2,711,876	2,711,876	
		Sumit Bank (A/c No. 382201000119)		3,473,658	3,473,658	
		Sumit Bank (A/c No. 380420000641)		2,072,520	2,072,520	
		Sumit Bank (A/c No. 381902000475)		2,383,861	2,383,861	
	DBBL (A/c No. 150120000165)		452,597	452,597		
	Micro Finance (Laxmapur)	Sumit Bank (A/c No. 380110000027)	1,130,022		1,130,022	
		Sumit Bank (A/c No. 279620000906)		1,698,441	1,698,441	
		(A/c No. 279620000903)	1,345		1,345	
		Sumit Bank (A/c No. 190720000256)		703,896	703,896	
		Sumit Bank (A/c No. 383411000005)	317,366		317,366	
		Sumit Bank (A/c No. 399611000010)	1,373,641		1,373,641	
		MTB (A/c No. 9501-020000-199)	1,868,374		1,868,374	
		DBBL (A/c No. 2091200061584)	2,730,717		2,730,717	
		Sumit Bank (A/c No. 390411000004)	1,543,707		1,543,707	
		Sumit Bank (A/c No. 391001010242)		1,310,629	1,310,629	
		Sumit Bank (A/c No. 390220000122)		1,863,870	1,863,870	
		DBBL (A/c No. 2091200001675)	3,707,196		3,707,196	
		Bank Asia (A/c No. 60230000000)	1,777,927		1,777,927	
		Bank Asia (A/c No. 60816000000)	1,870,995		1,870,995	
		Pabna Bank (A/c No. 712360100460)		3,679,470	3,679,470	
		Sumit Bank (A/c No. 390120000114)		974,688	974,688	
		DBBL (A/c No. 209120001667)	2,057,897		2,057,897	
		Jana Bank (A/c No. 10078601028)	1,263,861		1,263,861	
		MTB (A/c No. 9501-020000-140)	188,562		188,562	
		Jana Bank (A/c No. 010020801111)	3,912,836		3,912,836	
		MTB (A/c No. 9501-020000)	89,805		89,805	
		DBBL (A/c No. 209120001709)	3,677,437		3,677,437	
		Micro Finance (Barisal)	Agrani Bank Ltd (A/c No. 200001290675)	1,404,086	-	1,404,086
			Agrani Bank Ltd (A/c No. 200001394099)	2,321,179	-	2,321,179
			Krish Bank (A/c No. 9611-03200030)	926,495	-	926,495
	Agrani Bank (A/c No. 20001409942)		2,168,448	-	2,168,448	
	Jana Bank Ltd (A/c No. 100052159479)		1,518,490	-	1,518,490	
	Jana Bank Ltd (A/c No. 100019483121)		3,327,083	-	3,327,083	
	Agrani Bank Ltd (A/c No. 20000960564)		1,540,288	-	1,540,288	
Agrani Bank Ltd (A/c No. 20000320893)	3,441,164		-	3,441,164		
Jana Bank Ltd (A/c No. 100044125126)	2,889,247		-	2,889,247		
Agrani Bank Ltd (A/c No. 200004899377)	4,202,127		-	4,202,127		
Agrani Bank Ltd (A/c No. 200006131782)	2,238,657		-	2,238,657		
Krish Bank (A/c No. 9604-0210000765)	1,514,353		-	1,514,353		
Agrani Bank (A/c No. 200011959025)	2,731,918		-	2,731,918		
Agrani Bank Ltd (A/c No. 200001176362)	1,345,346		-	1,345,346		
Sumit Bank Ltd (A/c No. 331110000920)	1,886,164		-	1,886,164		
Pabna Bank Ltd (A/c No. 2133102000050)	1,380,075		-	1,380,075		
Agrani Bank Ltd (A/c No. 20000113951)	1,652,118		-	1,652,118		
Sumit Bank Ltd (A/c No. 15102000153)	1,940,489		-	1,940,489		
Agrani Bank Ltd (A/c No. 200014078538)	1,762,431		-	1,762,431		
DBBL (A/c No. 127120002900)	644,955		-	644,955		



Project wise Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT				
			STB	CA	Total		
Micro Finance (Panchkhal)		Agrani Bank (A/C No: 0290004218495)	2,826,810	-	2,826,810		
		Agrani Bank (A/C No: 240000167)	2,598	-	2,598		
		Agrani Bank (A/C No: 4912110000019)	56	-	56		
		Sewal Bank (A/C No: 0280006499151)	1,661,805	-	1,661,805		
		Agrani Bank (A/C No: 0290003563480)	2,335,761	-	2,335,761		
		Agrani Bank (A/C No: 029000342619)	1,101,705	-	1,101,705		
		Agrani Bank (A/C No: 0200004123770)	2,008,805	-	2,008,805		
		Agrani Bank (A/C No: 0200006650340)	1,584,118	-	1,584,118		
		Agrani Bank (A/C No: 0200004123750)	3,011,447	-	3,011,447		
		Agrani Bank (A/C No: 0200003556345)	1,562,108	-	1,562,108		
		Rupali Bank (A/C No: 1493320000104)	3,187,064	-	3,187,064		
		Agrani Bank (A/C No: 0200006188726)	2,738,010	-	2,738,010		
		Agrani Bank (A/C No: 200000406829)	1,591,011	-	1,591,011		
		Agrani Bank (A/C No: 0200004206572)	2,941,020	-	2,941,020		
		Agrani Bank (A/C No: 020000402520)	3,240,998	-	3,240,998		
		Agrani Bank (A/C No: 0200003426170)	4,498,140	-	4,498,140		
		Rupali Bank (A/C No: 1442024000010)	4,200,005	-	4,200,005		
		Rupali Bank (A/C No: 1491034000012)	2,242,785	-	2,242,785		
		Agrani Bank (A/C No: 0200006400018)	2,470,282	-	2,470,282		
		Sewal Bank (A/C No: 4302110000000)	662,064	-	662,064		
		Agrani Bank (A/C No: 020000352541)	2,665,787	-	2,665,787		
		Rupali Bank (A/C No: 1429020000012)	1,018,485	-	1,018,485		
		Krishi Bank (A/C No: 8784032000070)	46,075	-	46,075		
		Sewal Bank (A/C No: 431002001197)	704,714	-	704,714		
		DBBL (A/C No: 2181100001850)	169,852	-	169,852		
		Jarata Bank (A/C No: 300000400517)	2,879	-	2,879		
		Micro Finance Program		Sewal Bank Ltd (A/C No: 1802003000047)	2,505,411	-	2,505,411
				Sewal Bank Ltd (A/C No: 2402003000050)	7,257	-	7,257
				Sewal Bank Ltd (A/C No: 4110101000020)	1,110,048	-	1,110,048
				Sewal Bank (A/C No: 21000021)	-	279,092	279,092
				Sewal Bank Ltd (A/C No: 190700000541)	1,303,011	-	1,303,011
				Sewal Bank Ltd (A/C No: 1907003005428)	1,086,496	-	1,086,496
				Krishi Bank (A/C No: 14070320000010)	596,712	-	596,712
IBBL (A/C No: 2791290000007)	1,415,779			-	1,415,779		
Sewal Bank Ltd (A/C No: 2908205000022)	1,061			-	1,061		
Sewal Bank Ltd (A/C No: 2904103000047)	1,408,629			-	1,408,629		
Sewal Bank Ltd (A/C No: 290410301685)	2,879			-	2,879		
Sewal Bank Ltd (A/C No: 3301100000181)	1,587,026			-	1,587,026		
Sewal Bank Ltd (A/C No: 4306100000040)	545,540			-	545,540		
Krishi Bank (A/C No: 07130210000465)	655,175			-	655,175		
Agrani Bank Ltd (A/C No: 020000011801)	1,260,680			-	1,260,680		
Sewal Bank Ltd (A/C No: 2000003000040)	1,156,344			-	1,156,344		
Sewal Bank Ltd (A/C No: 200200000558)	319,022			-	319,022		
Krishi Bank (A/C No: 1415032000008)	345,935			-	345,935		
Sewal Bank Ltd (A/C No: 2014003000007)	200,457			-	200,457		
Jarata Bank Ltd (A/C No: 10001341700)	339,525			-	339,525		
Agrani Bank Ltd (A/C No: 200000879839)	250,846			-	250,846		
Sewal Bank Ltd (A/C No: 201100000132)	974,497			-	974,497		
Jarata Bank Ltd (A/C No: 0100050400715)	1,480,750			-	1,480,750		
Sewal Bank Ltd (A/C No: 2711000000012)	824,544			-	824,544		
Sewal Bank Ltd (A/C No: 050810000000)	500,776			-	500,776		
Agrani Bank Ltd (A/C No: 0200010217107)	1,180,200			-	1,180,200		
Sewal Bank Ltd (A/C No: 201302000724)	1,921,837			-	1,921,837		
Rupali Bank (A/C No: 285004000017)	1,005,112			-	1,005,112		
Sewal Bank (A/C No: 2713036000207)	2,544			-	2,544		
Sewal Bank Ltd (A/C No: 2904103000040)	321,509			-	321,509		
Sewal Bank Ltd (A/C No: 2011003000118)	1,030,487			-	1,030,487		
DBBL (A/C No: 278-120-400121)	4,152,815			-	4,152,815		
Sewal Bank Ltd (A/C No: 0000004000000)	2,426			-	2,426		
Sewal Bank Ltd (A/C No: 2908203000051)	163	-	163				
Sub Total		372,618,275	49,899,369	422,517,644			



Project-wise Cash at Bank
As at 31 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			ITD	COA	Total
Micro Finance Program	ASPS-II	Janata Bank (A/C No. STD-247)	18,364,379	-	18,364,379
		Mercantile Bank Ltd. (A/C No. STD-602)	955,734	-	955,734
		Sub Total	19,320,113	-	19,320,113
	CDOs/NGOs (MF)	Scotiabank Ltd. (A/C No. 1731)	-	-	-
Dhaka Bank Ltd. (A/C No. 352)		491,999	-	491,999	
	Sub Total	491,999	-	491,999	
Education Program	MSDC	Dhaka Bank Ltd. (A/C No. 487)	-	-	-
		Dhaka Bank Ltd. (A/C No. 10020)	-	-	-
		Sub Total	-	-	-
	SHOPINGIATRA	Standard Bank (A/C No. 6235000207)	1,094,037	-	1,094,037
		Standard Bank (A/C No. 8055600009)	299,664	-	299,664
		Sub Total	1,393,701	-	1,393,701
	MATHREE	Bank Asia (A/C No. -0816930354)	964,154	-	964,154
		Sub Total	964,154	-	964,154
	CDOs/NGOs Education & Senglap	Sonali Bank (A/C No. 100124000663)	-	-	-
		Sub Total	-	-	-
	CLC	Bank Asia (A/C No. -030600119)	-	-	-
		Sub Total	-	-	-
	Taran Aba	AB Bank Ltd. (A/C No. -4108-751417-090)	-	-	-
		AB Bank Ltd. (A/C No. -4108-751125-430)	-	-	-
		Sub Total	-	-	-
	EPRC (SCE)	Pabna Bank (A/C No. 0386)	-	-	-
		AB Bank (A/C No. 75285-431)	-	-	-
		Sub Total	-	-	-
	EPRC (UNHCR)	Pabna Bank LTD. (A/C No. -1010102000310)	2,784,066	-	2,784,066
		AB Bank (A/C No. -4110-792811434)	-	-	-
		Sub Total	14,207,210	-	14,207,210
	EPRC (DORA)	Pabna Bank LTD. (A/C No. -1010102000330)	-	-	-
		Standard Bank Ltd. (A/C No. -02336000245)	-	-	-
	Sub Total	-	-	-	
ARMP (School Feeding)	Pabna Bank (A/C No. -750)	1,563,297	-	1,563,297	
	Pabna Bank (A/C No. 797)	813,936	-	813,936	
	Sub Total	2,377,233	-	2,377,233	
UNICEF Education Project	AB Bank Ltd. (A/C No. -4110-753861-430)	345,442	-	345,442	
	AB Bank Ltd. (A/C No. -4108-754401-430)	7,424,116	-	7,424,116	
	Sub Total	7,769,558	-	7,769,558	
SMP	AB Bank, 852, Tejgaon Branch	-	276,216	276,216	
	Sub Total	-	276,216	276,216	
Rights & Legal Service Program	CLS	Dutch Bangla Bank Ltd, Barisal (A/C No. 123,110,1520)	-	-	-
		Sub Total	-	-	-
	PREDFC	DBBL, Laxmapur Branch (A/C No. -1750)	1,212,749	-	1,212,749
		Sub Total	1,212,749	-	1,212,749
UNICEF CP Project	AB Bank (A/C No. -4110-119250-000)	5,075,270	-	5,075,270	
	AB Bank (A/C No. -4110-751397-000)	6,076,140	-	6,076,140	
	Sub Total	11,151,410	-	11,151,410	
Health & Nutrition Program	Neta Aba	Janata Bank Ltd. (A/C No. -0121004000259)	17,168	-	17,168
		Janata Bank Ltd. (A/C No. -007202100033)	-	549,498	549,498
		Janata Bank Ltd. (A/C No. -0078001029425)	-	4,881	4,881
		Sub Total	17,168	554,379	571,547
	SH	Pabna Bank (A/C No. 503)	5,496,735	-	5,496,735
		Pabna Bank (A/C No. 790-595)	1,000	-	1,000
	Sub Total	6,497,735	-	6,497,735	
MRC	DHBS, Chittagong - (A/C No. 129,120,3150)	61,273	-	61,273	
	DHBS, Parashahi (A/C No. 218,320,108)	718,872	-	718,872	
	Sub Total	780,145	-	780,145	
Environment & Climate Change Program	Neta & Ra	AB Bank Ltd (A/C No. -4102-755201-000)	-	1,676,952	1,676,952
		Sub Total	-	1,676,952	1,676,952
	URBAN	Southern Bank Ltd (A/C-20799)	2,594,912	-	2,594,912
	Sub Total	2,594,912	-	2,594,912	



Project-wise Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	CA	Total
Environment & Climate Change Program	EPASHARP	Dutch Bangla Bank Ltd (A/C No-7940)	-	-	-
		Dutch Bangla Bank Ltd (A/C No-19734)	-	-	-
		Sub Total	-	-	-
	CREL	Small Bank Limited, (A/C No 2613-2000-1281-5)	-	-	-
		Small Bank Limited, Heta Branch (A/C No-885)	-	-	-
		AB Bank, CDA Acomat Br. Ctg. (A/C No-4110-764527-008)	-	-	-
		AB Bank, CDA Acomat Br. Ctg. (A/C No-4110-760096-009)	-	-	-
		AB Bank, Sankanda Br. Ctg. (A/C No-4104-793239-003)	-	-	-
		AB Bank, Patharhat Br. Ctg. (A/C No-4123-787322-005)	-	-	-
		AB Bank, Lathaghat Br. Ctg. (A/C No-4104-78381-000)	-	-	-
		Sub Total	-	-	-
ELNHA	Dutch Bangla Bank Ltd. Barisal (A/C: 218-110-3718)	25,383	-	25,383	
	Sub Total	25,383	-	25,383	
UCCR	DBBL, Dhanbadi Branch, (A/C: 214-110-5401)	42,696	-	42,696	
	Sub Total	42,696	-	42,696	
Livelihood Income generated Program	PNSASI	Standard Bank Ltd. (A/C No-0573300042)	-	-	-
		Standard Bank Ltd. (A/C No-0253300181)	-	-	-
		Sub Total	-	-	-
	IGA/Shongop	Small Bank (A/C No-29080400258)	25,464	-	25,464
		Small Bank Ltd (STD# A/c No 044000351)	2,190,000	-	2,190,000
		Small Bank Ltd (STD# A/c No 044000391)	54,331	-	54,331
		Small Bank Ltd (STD# A/c No 29073000384)	48,698	-	48,698
		Small Bank Ltd (STD# A/c No 110800055)	28,081	-	28,081
		Small Bank Ltd (STD# A/c No 29053000099)	46,804	-	46,804
		Small Bank Ltd (STD# A/c No 044000347)	-	-	-
		Sub Total	2,386,768	-	2,386,768
	STAB	Dutch Bangla bank Ltd (A/C No- 1724)	1,431,545	-	1,431,545
		Dutch Bangla bank Ltd (A/C No- 7230)	513,092	-	513,092
		Dutch Bangla bank Ltd (A/C No- 1718)	281,184	-	281,184
		Sub Total	2,224,821	-	2,224,821
	SEEDS	Small Bank Ltd. (A/C No- 044000384)	31,810	-	31,810
		Small Bank Ltd. (A/C No- 140704004623)	6,522	-	6,522
		Sub Total	41,332	-	41,332
	SMART	Dutch Bangla Bank Ltd. (A/C No- 214020001885)	233	-	233
		Dutch Bangla Bank Ltd. (A/C No- 120120002384)	17,801	-	17,801
		Janta Bank Ltd (A/C No)	-	-	-
		Sub Total	18,034	-	18,034
	ECOPH8	Dutch Bangla Bank Ltd. Barisal A/C (271,20282)	-	-	-
	Sub Total	-	-	-	
EYW	Small Bank Ltd. (A/C No-130302000309)	2,716,218	-	2,716,218	
	Sub Total	2,716,218	-	2,716,218	
Nabajata	Agri Bank Ltd (A/C 4020000558271)	-	-	-	
	Janta Bank Ltd (A/C # 0120077425541)	-	-	-	
	Agri Bank Ltd (A/C # 0200009140219)	-	-	-	
	DBBL (A/C# 120-120-2668)	-	-	-	
	Agri Bank Ltd (A/C # 0200009738630)	-	-	-	
	Sub Total	-	-	-	
SAFETI	Standard Bank Ltd (A/C No- 02336000241)	18,490	-	18,490	
	Standard Bank Ltd (A/C No- 005360000347)	8,430	-	8,430	
	Sub Total	26,920	-	26,920	
Training Course & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank Ltd. (A/C No- 129120000154)	1,061,516	-	1,061,516
		Sub Total	1,061,516	-	1,061,516
	CTC-Farashahi	Dutch Bangla Bank Ltd. (A/C No- 214120001172)	124,408	-	124,408
		Janta Bank Ltd (A/C # 0120007209333)	-	-	-
	Sub Total	124,408	-	124,408	
CTC-Rogerhat	Small Bank Ltd (A/C No- 290804000282)	355	-	355	
	Standard Bank Ltd. (A/C No- 00536000038)	971,281	-	971,281	
	Sub Total	971,636	-	971,636	
	Grand Total	483,683,581	11,566,714	495,250,295	



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Expenditure
For the Year Ended 30 June 2021

	30 June 2021 Taka	30 June 2020 Taka
Salary & Allowances	848,903,954	772,941,003
Frienge Benefit	5,504,617	8,626,244
Direct Program cost	359,540,810	276,282,755
Traveling & Conveyance	52,022,844	40,337,174
Printing & Stationery	6,566,814	50,883,028
Repair & Maintenance	12,515,709	7,243,626
Computer & Office supplies	7,089,963	5,713,560
Electricity, Gas, Water & Postage	4,344,305	3,696,639
Newspaper	149,694	303,847
Entertainment	1,447,905	1,514,998
Training & Workshop	3,700,049	4,318,887
Office Rent	28,958,599	22,007,422
Misc. Expenses & Others	4,242,265	6,538,191
Advertisement Cost	773,811	1,023,469
Publication	23,028	196,909
Communication	8,523,920	6,762,846
General	7,084,108	2,182,039
Audit Fee	1,436,820	1,196,425
Bank Charge	2,404,197	2,323,884
Depreciation and Amortization	13,438,963	12,996,642
AGM & EC Meeting Exp	362,701	668,425
Casual Labour	109,580	218,130
Program Overhead Cost	42,316,169	37,486,692
Membership Fees	121,135	-
Staff Development Training	236,125	-
Consultancy & Security	85,050	-
Staff Training Expenses/Other	148,472	-
Income Tax Expenses	59,500	-
Group insurance	640,000	-
Provision for Loan Loss	-	26,875,404
Interest on Member/Donar Savings	-	63,477,480
Interest on Borrowing Fund	-	55,018,794
Uniform	-	49,000
AIT & VAT	-	91,677
Grantee Contribution	-	455,250
Capital Expenditure	9,949,157	8,943,210
Total	1,422,700,264	1,420,373,650



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Income & Expenditure (Donor Wise)
For the year ended 30 June, 2021

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus(Deficit)	Taxation (Taka)	Net Surplus/ (Deficit) for the year (Taka)
CODEC	CODEC Fund	53,917,834	59,808,968	(5,891,134)	791,110	(6,682,244)
	CTC-Challogram	1,906,087	3,090,896	(1,184,809)	11,437	(1,196,246)
	CTC-Patuaakhali	4,264,953	4,072,323	192,629	25,590	167,039
	CTC-Bagerhat	4,190,914	4,742,254	(551,344)	27,545	(178,889)
	Sub Total	64,679,787	71,714,445	(7,034,658)	855,682	(7,890,340)
PKSF, DANIDA, SF, CODEC	Micro Finance Program	644,317,825	488,179,880	156,137,945	3,359,797	152,778,148
	ASPS-II	714,025	82,107	631,918	-	631,918
	Sub Total	645,031,850	488,261,987	156,769,863	3,359,797	153,410,066
Stromme Foundation	CBOs NGOs MF	211,574	12,959	198,615	-	198,615
	CBOs NGOs EDU & Shonglap	-	-	-	-	-
	Notun Alo	5,211,813	5,328,016	(116,203)	-	(116,203)
	IGA Shonglap	82,058	17,350	64,708	-	64,708
	Sub Total	5,507,235	5,407,559	99,677	-	99,677
Save the Children	SMP	-	-	-	-	-
	Spring	-	8,188,568	(8,188,568)	-	(8,188,568)
	Sub Total	-	8,188,568	(8,188,568)	-	(8,188,568)
Ericks	MSDC	-	-	-	-	-
	Shoppojatra	6,828,947	5,719,801	1,109,146	-	1,109,146
	Sub Total	6,828,947	5,719,801	1,109,146	-	1,109,146
PSN	Maitree	159,479	634,329	(474,850)	-	(474,850)
		Sub Total	159,479	634,329	(474,850)	-
Winrock International	Nabatara	4,459,314	5,827,036	(1,367,722)	-	(1,367,722)
	SAFETI	18,622,717	18,724,804	(102,087)	-	(102,087)
	Sub Total	23,082,031	24,551,840	(1,469,809)	-	(1,469,809)
ICCO Cooperation	STAB	6,902,857	5,084,270	1,818,587	-	1,818,587
	SMART	33,249	14,986	18,253	-	18,253
	DRC	4,049,234	6,108,844	(2,059,610)	-	(2,059,610)
	Sub Total	10,985,340	11,208,110	(222,770)	-	(222,770)
World-Fish	PNSASS	48,536	-	48,536	-	48,536
	Eco-Fish	-	-	-	-	-
	Sub Total	48,536	-	48,536	-	48,536
Manusher Janon Foundation	Tarun Alo	-	-	-	-	-
	PREDFC	12,789,486	11,852,393	937,093	-	937,093
	Sub Total	12,789,486	11,852,393	937,093	-	937,093
UNICEF	UNICEF Education Project	205,585,394	198,415,638	7,169,756	-	7,169,756
	URBAN	23,532,817	20,821,063	2,711,754	-	2,711,754
	UNICEF CP Project	76,317,020	63,331,879	12,985,141	-	12,985,141
	Sub Total	305,435,231	282,568,580	22,866,651	-	22,866,651
CAMPEE	CLC	-	-	-	-	-
	Sub Total	-	-	-	-	-
World Food Program	School Feeding Program	80,907,723	91,648,811	(10,741,088)	-	(10,741,088)
	SMP	38,471,268	34,041,092	4,430,176	-	4,430,176
	Sub Total	119,378,991	125,689,903	(6,310,912)	-	(6,310,912)
ONFAM	ELNHA	1,502,665	2,015,515	(512,850)	-	(512,850)
	UCCR	1,808,740	1,995,574	(186,834)	-	(186,834)
	EYW	10,708,002	7,684,375	3,023,627	-	3,023,627
	Sub Total	14,019,407	11,695,464	2,323,944	-	2,323,944
UNHCR	EPRC (UNHCR)	273,400,048	323,857,178	(50,457,130)	-	(50,457,130)
	Sub Total	273,400,048	323,857,178	(50,457,130)	-	(50,457,130)
UNDP	EPASIIAEP	-	-	-	-	-
	Sub Total	-	-	-	-	-
USAID	Nature & Life	52,047,546	51,350,198	697,332	-	697,332
	Sub Total	52,047,546	51,350,198	697,332	-	697,332
	Grand Total	1,533,993,911	1,422,700,264	111,293,647	4,215,479	107,078,168



Community Development Centre (CODEC)
Project wise Cash in Hand
As at 30 June 2021

Sl. No.	Program Name	Project Name	Amount in Taka
1	Micro Finance Program	Micro Finance Program	746,950
2		ASPS-II	48,440
3		CBOs NGOs (MF)	-
4	Education Program	MSDC	-
5	Rights & Legal Service Program	EPRC (UNHCR)	-
6		ARMP (School Feeding)	-
7		PREDFC	-
8	Health & Nutrition Program	Notun Alo	954
9		SR	339
10	Environment & Climate Change Program	Nature & life	-
11	Livelihoods/ Income generated Program	URBAN	1,071
12		STAB	-
13		SMART	219
14		Naba-Jatra	-
15		SAFETI	-
16	Training Centre & Capacity Development Program	CTC-Chattogram	-
17		CTC-Patuakhali	1,510
Total			799,483



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Core Operating Program 1/36	
	CODEC Fund	
	30 June 2021	30 June 2020
	Amounts in Taka	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	58,339,159	58,553,659
Intangible Asset	-	-
Capital Work In Progress	7,000,000	1,000,000
Total Non-Current Assets	65,339,159	59,553,659
Current Assets		
Investment with Banks	35,255,139	49,305,081
Loan Portfolio	351,300	519,500
Advance Income Tax	315,684	950,931
Advances & Prepayments	202,792	47,150
Accounts Receivable	-	-
Other Receivable	207,060	100,000
Cash and Cash Equivalents	15,154,310	19,909,348
Total Current Assets	51,687,585	70,832,010
TOTAL ASSETS	117,026,744	130,385,669
FUNDS & LIABILITIES :		
Funds:		
Capital Funds:		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	123,727,263	130,409,507
Total Capital Funds	123,727,263	130,409,507
Reserve Fund	-	-
Other Funds:		
DANIDA-ASPS II Fund	-	-
Utilized Donor Fund	-	-
Fixed Assets Fund	7,160,199	6,339,297
Total Other Funds	7,160,199	6,339,297
Total Funds	130,887,462	136,748,804
LIABILITIES:		
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	(25,246,399)	(15,577,848)
PKSF Fund-short term	-	-
SF Fund- short term	-	-
DANIDA-ASPS II Loan Fund-short term	-	-
DBBL Loan Fund-short term	-	-
AB Bank Loan Fund- short term	-	-
Members Savings	-	-
Accounts Payable	4,880,833	7,669,462
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	1,019,848	1,055,251
Provision for Expenses	485,000	485,000
Total Current Liabilities	(18,869,718)	(6,363,135)
TOTAL FUNDS & LIABILITIES	117,026,744	130,385,669



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Micro Finance Program					
	2/36		3/36		4/36	
	Micro Finance		ASPS-II		CBOs/NGOs (MF)	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	119,864,603	109,139,446	-	-	-	-
Intangible Asset	198,751	337,500	-	-	-	-
Total Non-Current Assets	120,063,354	109,476,946	-	-	-	-
Current Assets						
Investment with Banks	277,233,272	168,988,896	-	3,000,000	-	-
Loan Portfolio	3,048,081,145	3,029,157,958	-	-	(274,668)	(524,480)
Advance Income Tax	3,159,126	3,079,585	-	-	-	-
Advances & Prepayments	27,227,417	24,986,142	1,085,000	15,000	-	-
Other Receivable	30,855	45,129	84,732,852	84,145,895	-	-
Cash and Cash Equivalents	422,454,394	163,218,144	19,308,693	7,458,733	491,993	543,190
Total Current Assets	3,778,187,209	3,389,975,854	105,186,545	94,619,628	217,325	18,710
TOTAL ASSETS	3,898,245,563	3,499,452,800	105,186,545	94,619,628	217,325	18,710
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	182,426,847	182,426,844	-	-	-	-
Accumulated Surplus/ (Deficits)	616,728,543	504,025,992	4,494,750	3,862,833	217,325	18,710
Total Capital Funds	799,155,388	686,452,836	4,494,750	3,862,833	217,325	18,710
Reserve Fund	88,795,043	56,002,889	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Utilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	70,523,706	73,659,262	-	-	-	-
Total Other Funds	70,523,706	73,659,262	78,651,795	78,651,795	-	-
Total Funds	958,474,134	816,105,987	83,146,545	82,514,628	217,325	18,710
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	469,983,208	327,962,479	-	-	-	-
SF Fund-long term	51,093,752	51,093,752	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	521,077,060	379,056,228	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	446,379,162	387,333,339	-	-	-	-
SF Fund- short term	25,546,874	25,546,874	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	19,708,000	-	-	-	-
DBBL Loan Fund-short term	-	8,333,355	-	-	-	-
AB Bank Loan Fund- short term	-	42,500,000	-	-	-	-
MTDL Bank Loan Fund- short term	116,269,203	33,333,333	-	-	-	-
Members Savings	1,472,295,827	1,447,037,453	-	-	-	-
Accounts Payable	51,704,370	72,304,653	-	-	-	-
Loan Less Provision	161,390,937	138,910,128	-	-	-	-
Other Liabilities	142,607,995	134,791,450	22,040,000	12,105,000	-	-
Provision for Income Tax	2,500,000	2,500,000	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	2,418,694,368	2,304,290,585	22,040,000	12,105,000	-	-
TOTAL FUNDS & LIABILITIES	3,898,245,563	3,499,452,800	105,186,545	94,619,628	217,325	18,710



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Education Program		Livelihood/Income Generating Program		Education Program	
	5/36		6/36		7/36	
	MSDC	SHOPNOJATRA	MAITREY			
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	22,701	-	-	-	4,000
Cash and Cash Equivalents	-	466,739	1,303,701	-	964,154	839,005
Total Current Assets	-	489,440	1,303,701	-	964,154	839,005
TOTAL ASSETS	-	489,440	1,303,701	-	964,154	839,005
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	346,635	1,109,146	-	964,154	839,005
Flood Assets Fund	-	-	-	-	-	-
Total Other Funds	-	346,635	1,109,146	-	964,154	839,005
Total Funds	-	346,635	1,109,146	-	964,154	839,005
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current Liabilities						
Current Account with CODEC Project	-	97,805	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	45,000	194,555	-	-	-
Total Current Liabilities	-	142,805	194,555	-	-	-
TOTAL FUNDS & LIABILITIES	-	489,440	1,303,701	-	964,154	839,005



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Education Program					
	8/36		9/36		10/36	
	CBOs-NGOs Education & Shonglap		CLC		Tarun Alo	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	559	-	3,143
Total Current Assets	-	1,435,000	-	559	-	3,143
TOTAL ASSETS	-	1,435,000	-	559	-	3,143
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficit)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	-	(3,365,000)	-	(3,441)	-	(116,993)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	(3,365,000)	-	(3,441)	-	(116,993)
Total Funds	-	(3,365,000)	-	(3,441)	-	(116,993)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	119,828
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	4,800,000	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	4,000	-	308
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	4,800,000	-	4,000	-	120,136
TOTAL FUNDS & LIABILITIES	-	1,435,000	-	559	-	3,143



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Education Program					
	11/36		12/36		13/36	
	EPRC (UNHCR)		School Feeding Program		UNICEF Education Project	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Projects Plant & Equipment	-	-	-	1,068,788	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	1,068,788	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	23,7879	189,753	-	10,000	-	256,000
Other Receivable	-	-	-	-	6,910	-
Cash and Cash Equivalents	16,991,316	82,789,824	2,377,233	1,381,461	7,769,557	3,408,245
Total Current Assets	17,229,195	82,979,577	2,377,233	1,391,461	7,776,467	3,664,245
TOTAL ASSETS	17,229,195	82,979,577	2,377,233	2,460,249	7,776,467	3,664,245
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficit)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	17,229,195	82,979,577	(16,029,216)	(5,288,128)	7,153,193	3,559,777
Fixed Assets Fund	-	-	-	1,068,788	-	-
Total Other Funds	17,229,195	82,979,577	(16,029,216)	(4,219,340)	7,153,193	3,559,777
Total Funds	17,229,195	82,979,577	(16,029,216)	(4,219,340)	7,153,193	3,559,777
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	15,263,601	4,617,672	5,378	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	2,779,922	1,509,861	617,896	55,783
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	362,924	552,656	-	144,285
Total Current Liabilities	-	-	18,496,447	6,679,589	623,274	200,068
TOTAL FUNDS & LIABILITIES	17,229,195	82,979,577	2,377,233	2,460,249	7,776,467	3,759,845



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Education Program	
	JACS	
	SMF	
	30 June 2021	30 June 2020
	Amounts in Taka	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	-	-
Intangible Asset	-	-
Total Non-Current Assets	-	-
Current Assets		
Investment with Banks	-	-
Loan Portfolio	-	-
Advance Income Tax	-	-
Advances & Prepayments	105,000	-
Other Receivable	-	-
Cash and Cash Equivalents	276,216	33,896
Total Current Assets	376,216	33,896
TOTAL ASSETS	376,216	33,896
FUNDS & LIABILITIES :		
Funds:		
Capital Funds:		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	-	-
Total Capital Funds	-	-
Reserve Fund	-	-
Other Funds:		
DANIDA-ASPS II Fund	-	-
Utilized Donor Fund	(3,706,719)	(8,136,895)
Fixed Assets Fund	-	-
Total Other Funds	(3,706,719)	(8,136,895)
Total Funds	(3,706,719)	(8,136,895)
LIABILITIES:		
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund-long term	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	4,082,935	8,124,048
PKSF Fund-short term	-	-
SF Fund- short term	-	-
DANIDA-ASPS II Fund	-	-
DBBL Loan Fund-short term	-	-
AB Bank Loan Fund- short term	-	-
Members Savings	-	-
Accounts Payable	-	-
Loan Loss Provision	-	-
Other Liabilities	-	46,743
Provision for Income Tax	-	-
Provision for Expenses	-	-
Total Current Liabilities	4,082,935	8,170,791
TOTAL FUNDS & LIABILITIES	376,216	33,896



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Rights & Legal Service Program			
	15/24		16/26	
	PREDFC		UNICEF C/P Project	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka				
ASSETS:				
Non-Current Assets				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
Total Non-Current Assets	-	-	-	-
Current Assets				
Investment with Banks	-	-	-	-
Loan Portfolio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	70,000
Other Receivable	-	-	159,232	-
Cash and Cash Equivalents	1,212,749	275,656	11,113,410	4,819,842
Total Current Assets	1,212,749	275,656	11,272,642	4,989,842
TOTAL ASSETS	1,212,749	275,656	11,272,642	4,989,842
FUNDS & LIABILITIES :				
Funds:				
Capital Funds:				
CODEC Fund	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-
Total Capital Funds	-	-	-	-
Reserve Fund	-	-	-	-
Other Funds:				
DANIDA-ASPS II Fund	-	-	-	-
Utilized Donor Fund	1,212,749	275,656	11,272,642	(1,712,499)
Fixed Assets Fund	-	-	-	-
Total Other Funds	1,212,749	275,656	11,272,642	(1,712,499)
Total Funds	1,212,749	275,656	11,272,642	(1,712,499)
LIABILITIES:				
Non Current Liabilities				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-
Total Non Current Liabilities	-	-	-	-
Current liabilities				
Current Account with CODEC Project	-	-	-	-
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	6,619,211
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	3,130
Provision for Income Tax	-	-	-	-
Provision for Expenses	-	-	-	-
Total Current Liabilities	-	-	-	6,622,341
TOTAL FUNDS & LIABILITIES	1,212,749	275,656	11,272,642	4,989,842



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Health & Nutrition Program		Livelihoods/ Income generated Program			
	17/36		18/36		19/36	
	Nutan Ato		SR		DRC	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amount in Taka					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	557,953	-	-	-	202,617	4,693
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	572,501	1,688,704	5,498,074	-	780,145	3,031,263
Total Current Assets	1,130,454	1,688,704	5,498,074	-	982,762	3,035,866
TOTAL ASSETS	1,130,454	1,688,704	5,498,074	-	982,762	3,035,866
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficit)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	572,501	688,704	(8,188,568)	-	973,230	3,032,840
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	572,501	688,704	(8,188,568)	-	973,230	3,032,840
Total Funds	572,501	688,704	(8,188,568)	-	973,230	3,032,840
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	1,000,000	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	13,632,913	-	9,532	3,026
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	557,953	-	53,726	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	557,953	1,000,000	13,686,641	-	9,532	3,026
TOTAL FUNDS & LIABILITIES	1,130,454	1,688,704	5,498,074	-	982,762	3,035,866



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Environment & Climate Change Program				
	20/36		21/36		22/36
	Nature & Life		URBAN		EPASHIAEP
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021
	Amounts in Taka				
ASSETS:					
Non-Current Assets					
Property Plant & Equipment	-	-	-	-	-
Intangible Asset	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-
Current Assets					
Investment with Banks	-	-	-	-	-
Loan Portfolio	-	-	-	-	-
Advance Income Tax	-	-	-	-	-
Advances & Prepayments	56,632	66,779	99,217	5,700	-
Other Receivable	-	-	222,797	-	-
Cash and Cash Equivalents	1,676,952	397,328	2,505,983	15,702	49,849
Total Current Assets	1,733,584	464,107	2,827,997	21,402	49,849
TOTAL ASSETS	1,733,584	464,107	2,827,997	21,402	49,849
FUNDS & LIABILITIES :					
Funds:					
Capital Funds:					
CODEC Fund	-	-	-	-	-
Accumulated Surplus/ (Deficit)	-	-	-	-	-
Total Capital Funds	-	-	-	-	-
Reserve Fund	-	-	-	-	-
Other Funds:					
DANIDA ASPS II Fund	-	-	-	-	-
Utilized Donor Fund	6,614,321	5,916,889	2,775,554	63,800	(128,443)
Fixed Assets Fund	-	-	-	-	-
Total Other Funds	6,614,321	5,916,889	2,775,554	63,800	(128,443)
Total Funds	6,614,321	5,916,889	2,775,554	63,800	(128,443)
LIABILITIES:					
Non-Current Liabilities					
PKSF Fund-long term	-	-	-	-	-
SF Fund-long term	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-
Total Non-Current Liabilities	-	-	-	-	-
Current Liabilities					
Current Account with CODEC Project	(7,053,110)	(5,638,217)	(65,344)	(65,344)	178,292
PKSF Fund-short term	-	-	-	-	-
SF Fund- short term	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-
Members Savings	-	-	-	-	-
Accounts Payable	-	-	117,788	22,946	-
Loan Loss Provision	-	-	-	-	-
Other Liabilities	2,172,375	185,435	-	-	-
Provision for Income Tax	-	-	-	-	-
Provision for Expenses	-	-	-	-	-
Total Current Liabilities	(4,880,735)	(5,452,782)	52,444	(42,398)	178,292
TOTAL FUNDS & LIABILITIES	1,733,584	464,107	2,827,997	21,402	49,849



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Environment & Climate Change Program			
	23/36		24/36	
	ELNHA		UCCR	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka				
ASSETS:				
Non-Current Assets				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
Total Non-Current Assets	-	-	-	-
Current Assets				
Investment with Banks	-	-	-	-
Loan Portfolio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	-
Other Receivable	-	-	-	-
Cash and Cash Equivalents	29,383	1,214,735	42,686	104,440
Total Current Assets	29,383	1,214,735	42,686	104,440
TOTAL ASSETS	29,383	1,214,735	42,686	104,440
FUNDS & LIABILITIES :				
Funds:				
Capital Funds:				
CODEC Fund	-	-	-	-
Accumulated Surplus/ (Deficit)	-	-	-	-
Total Capital Funds	-	-	-	-
Reserve Fund	-	-	-	-
Other Funds:				
DANIDA ASPS II Fund	-	-	-	-
Utilized Donor Fund	(20,617)	592,333	(82,394)	104,440
Fixed Assets Fund	-	-	-	-
Total Other Funds	(20,617)	592,333	(82,394)	104,440
Total Funds	(20,617)	592,333	(82,394)	104,440
LIABILITIES:				
Non Current Liabilities				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-
Total Non Current Liabilities	-	-	-	-
Current liabilities				
Current Account with CODEC Project	-	-	125,000.00	-
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	-	622,502	-	-
Provision for Income Tax	-	-	-	-
Provision for Expenses	50,000	-	-	-
Total Current Liabilities	50,000	622,502	125,000.00	-
TOTAL FUNDS & LIABILITIES	29,383	1,214,735	42,686	104,440



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Livelihoods/ Income generated Program					
	25/36		26/36		27/36	
	PNSASS		IGA-Shonglap		SYAB	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	933,500	973,500	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	138,028	3,386,760	2,312,052	2,036,825	159,761
Total Current Assets	-	138,028	4,320,260	3,285,552	2,036,825	159,761
TOTAL ASSETS	-	138,028	4,320,260	3,285,552	2,036,825	159,761
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	-	(48,536)	101,150	36,442	1,929,801	111,214
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	(48,536)	101,150	36,442	1,929,801	111,214
Total Funds	-	(48,536)	101,150	36,442	1,929,801	111,214
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	(1,000,000)	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	19,110	19,110	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	186,564	-	-	107,025	48,547
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	4,200,000	4,200,000	-	-
Total Current Liabilities	-	186,564	4,219,110	3,219,110	107,025	48,547
TOTAL FUNDS & LIABILITIES	-	138,028	4,320,260	3,285,552	2,036,825	159,761



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Livelihoods/ Income generated Program					
	28/36		29/36		30/36	
	SEEDS		SMART		ECOFISH	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	1,579,711	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	1,579,711	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	42,332	89,775	18,253	1,532,872	-	-
Total Current Assets	42,332	89,775	18,253	1,532,872	-	-
TOTAL ASSETS	42,332	1,669,486	18,253	1,532,872	-	-
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA-ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	42,332	89,775	18,253	782,164	-	-
Fixed Assets Fund	-	1,579,711	-	-	-	-
Total Other Funds	42,332	1,669,486	18,253	782,164	-	-
Total Funds	42,332	1,669,486	18,253	782,164	-	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	750,708	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	-	750,708	-	-
TOTAL FUNDS & LIABILITIES	42,332	1,669,486	18,253	1,532,872	-	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Livelihoods/ Income Generated Program					
	31/36		32/36		33/36	
	EYW		Nobojatra		SAFE TI	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	2,716,218	219,747	-	7,382,647	26,929	119,564
Total Current Assets	2,716,218	219,747	-	7,382,647	26,929	119,564
TOTAL ASSETS	2,716,218	219,747	-	7,382,647	26,929	119,564
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/(Deficit)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	2,716,218	(307,409)	(912,556)	455,166	17,477	119,564
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	2,716,218	(307,409)	(912,556)	455,166	17,477	119,564
Total Funds	2,716,218	(307,409)	(912,556)	455,166	17,477	119,564
LIABILITIES:						
Non-Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non-Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	527,156	912,556	6,717,661	-	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	209,820	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	9,452	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	527,156	912,556	6,927,481	9,452	-
TOTAL FUNDS & LIABILITIES	2,716,218	219,747	-	7,382,647	26,929	119,564



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattogram		CTC-Patnaakhali		CTC-Bagerhat	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property, Plant & Equipment	8,006,508	9,514,312	7,317,101	8,489,413	10,859,112	12,127,827
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	8,006,508	9,514,312	7,317,101	8,489,413	10,859,112	12,127,827
Current Assets						
Investment with Banks	7,673,428	9,808,745	13,574,349	12,297,325	7,179,731	6,364,447
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	581,594	477,927	571,983	441,627	414,478	277,044
Advances & Prepayments	103,000	-	-	60,000	38,000	123,000
Other Receivable	-	-	5,400	146,543	324,508	379,561
Cash and Cash Equivalents	1,061,516	68,347	125,910	171,817	971,630	763,957
Total Current Assets	9,419,538	10,355,019	14,277,642	13,117,112	8,928,353	7,968,009
TOTAL ASSETS	18,026,046	19,869,331	21,594,743	21,606,525	19,787,465	20,035,836
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	13,420,477	13,420,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficit)	4,563,632	5,759,876	6,740,686	6,573,649	1,576,646	1,751,534
Total Capital Funds	17,990,109	19,186,353	21,520,582	21,353,545	19,688,747	19,867,635
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	-	-	-	-
Total Funds	17,990,109	19,186,353	21,520,582	21,353,545	19,688,747	19,867,635
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	18,149	-	122,754	-	141,201
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	21,571	1,481	44,174	-
Provision for Income Tax	11,437	-	25,590	-	27,545	-
Provision for Expenses	24,509	664,821	27,080	128,745	27,000	27,000
Total Current Liabilities	35,937	682,978	74,161	252,980	98,719	168,201
TOTAL FUNDS & LIABILITIES	18,026,046	19,869,331	21,594,743	21,606,525	19,787,465	20,035,836



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Core Operating Program	
	1/36	
	CODEC Fund	
	30 June 2021	30 June 2020
	Amounts in Taka	
INCOME:		
Grants received from Donors	49,838,441	56,460,002
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	3,912,705	3,490,989
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	166,688	546,322
Total Income	53,917,834	60,497,313
EXPENDITURE:		
Salary & Allowances	40,202,731	43,765,090
Fringe Benefit	-	-
Direct Program cost	5,494,580	1,838,531
Traveling & Conveyance	1,773,246	2,622,856
Staff Development Training	40,000	117,542.00
Printing & Stationery	728,945	572,311
Repair & Maintenance	2,250,460	415,950
Computer & Office supplies	53,745	92,520
Electricity, Gas & Water	656,314	763,686
Newspaper	-	-
Entertainment	227,289	437,972
Training & W/Shop	-	-
Office Rent	-	-
Misc. Expenses & Others	74,409	422,672
Advertisement Cost	220,782	88,180
Publication	-	-
Communication	351,080	209,378
General	-	53,550
Consultancy & Security	85,050	634,804
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	377,575	530,000
Bank Charge	97,122	117,745
Depreciation and Amortization	6,351,756	6,328,228
KGF service charge Expenses	-	-
Income Tax Expenses	59,500	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	362,701	293,322
Uniform	-	34,650
AIT & VAT	-	-
Membership Fees	121,135	83,319
Casual Labour	80,550	74,955
Fund Return/Transfer/Grantee	-	-
Program Overhead Cost	-	-
Capital Expenditure	-	-
Total Expenditure	59,808,968	59,496,861
Surplus/ (Deficit)	(5,891,134)	1,000,452
Less Taxation	791,110	909,102
Net Surplus/ (Deficit) during the year	(6,682,244)	91,350



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Micro Finance Program					
	2/36		3/36		4/36	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	624,072,956	564,770,024	-	-	-	-
Interest Income	17,147,659	13,236,583	711,063	190,878	11,574	12,191
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	2,497,210	2,637,876	2,962	11,000	200,000	10,000
Total Income	644,317,825	580,644,483	714,025	201,878	211,574	22,191
EXPENDITURE:						
Salary & Allowances	269,687,837	265,940,043	-	-	-	-
Fringe Benefit	-	-	-	-	-	-
Direct Program cost	151,425,275	135,770,748	-	10,000,000	-	-
Traveling & Conveyance	19,971,560	20,814,280	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	4,225,692	1,964,887	-	-	-	-
Repair & Maintenance	6,883,513	5,790,922	-	-	-	-
Computer & Office supplies	4,022,492	1,546,666	-	-	-	-
Electricity, Gas & Water	2,056,941	1,706,165	-	-	-	-
Newspaper	145,864	201,367	-	-	-	-
Entertainment	1,204,994	1,113,793	-	-	-	-
Training & Workshop	825,525	-	-	-	-	-
Office Rent	13,593,699	13,135,279	-	-	-	-
Misc. Expenses & Others	145,283	137,083	-	171,365	-	-
Advertisement Cost	206,734	387,269	-	-	-	-
Publication	-	-	-	-	-	-
Communication	4,065,798	3,391,564	-	-	-	-
General	3,786,233	2,495,772	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	379,875	563,000	-	-	-	-
Bank Charge	1,837,099	1,458,337	82,107	69,641	12,959	3,481
Depreciation and Amortization	3,515,466	2,090,143	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
Total Expenditure	488,179,886	458,507,338	82,107	10,241,006	12,959	3,481
Surplus/ (Deficit)	156,137,945	122,137,145	631,918	(10,039,128)	198,615	18,710
Less: Taxation	3,359,797	3,111,240	-	-	-	-
Net Surplus/ (Deficit) during the year	152,778,148	119,025,905	631,918	(10,039,128)	198,615	18,710



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2021

	Environment & Climate Change Program					
	20/36		21/36		22/36	
	Nature & Life		URBAN		EPASHAEP	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	56,632	66,779	99,217	5,700	-	-
Other Receivable	-	-	222,797	-	-	-
Cash and Cash Equivalents	1,676,952	397,328	2,505,983	15,702	-	49,849
Total Current Assets	1,733,584	464,107	2,827,997	21,402	-	49,849
TOTAL ASSETS	1,733,584	464,107	2,827,997	21,402	-	49,849
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	6,614,321	5,916,889	2,775,554	63,800	-	(128,443)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	6,614,321	5,916,889	2,775,554	63,800	-	(128,443)
Total Funds	6,614,321	5,916,889	2,775,554	63,800	-	(128,443)
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	(7,053,110)	(5,638,217)	(65,344)	(65,344)	-	178,292
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	117,788	22,946	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	2,172,375	185,435	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	(4,880,735)	(5,452,782)	52,444	(42,398)	-	178,292
TOTAL FUNDS & LIABILITIES	1,733,584	464,107	2,827,997	21,402	-	49,849



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Education Program		Livelihood Income Generating program		Education Program	
	5/36		6/36		7/36	
	MSDC		SHEPNOJATRA		MATTREE	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	6,027,383	6,802,181	-	750,000	750,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	13,189	26,766	-	9,479	23,417
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	6,040,572	6,828,947	-	759,479	773,417
EXPENDITURE:						
Salary & Allowances	-	2,875,002	2,373,121	-	559,130	677,675
Fringe Benefit	-	-	-	-	-	-
Direct Program cost	-	1,451,640	1,879,153	-	51,717	7,656
Traveling & Conveyance	-	1,408,675	49,241	-	6,492	13,763
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	23,952	26,270	-	-	58,997
Repair & Maintenance	-	1,368	10,882	-	4,700	32,370
Computer & Office supplies	-	3,925	21,128	-	-	-
Electricity, Gas & Water	-	7,285	34,500	-	5,099	4,719
Newspaper	-	-	-	-	-	-
Entertainment	-	4,425	-	-	275	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	243,131	195,500	-	-	-
Misc. Expenses & Others	-	3,220	-	-	-	3,500
Advertisement Cost	-	-	-	-	-	18,543
Publication	-	-	-	-	-	-
Communication	-	38,772	65,811	-	-	-
General	-	-	23,258	-	1,000	20,500
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	101,750	50,000	-	-	-
Bank Charge	-	7,260	11,515	-	5,917	8,603
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programs Overhead Cost	-	318,054	519,982	-	-	-
Capital Expenditure	-	-	419,440	-	-	11,996
Total Expenditure	-	6,488,460	5,719,801	-	634,330	858,322
Surplus/ (Deficit)	-	(447,888)	1,109,146	-	125,149	(84,905)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	(447,888)	1,109,146	-	125,149	(84,905)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Education Program					
	8/26		9/26		10/26	
	CBOs-NGOs Education & Skougap		CLC		Turun Ato	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	4,180,733
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	35	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	-	-	35	-	4,180,733
EXPENDITURE:						
Salary & Allowances	-	-	-	-	-	-
Friend Benefit	-	-	-	-	-	-
Direct Program cost	-	-	-	-	-	-
Traveling & Conveyance	-	-	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	-	-	1,154	-	3,764
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	-	-	-	1,154	-	3,764
Surplus/ (Deficit)	-	-	-	(1,119)	-	(3,764)
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	-	-	(1,119)	-	(3,764)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Education Program					
	11/36		12/36		13/36	
	EPRC (UNHCR)		School Feeding Program		UNICEF Education Project	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	271,534,384	420,121,574	80,907,723	69,826,154	205,585,394	162,410,558
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	1,865,664	3,371,519	-	-	-	787,157
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	273,400,048	423,493,093	80,907,723	69,826,154	205,585,394	163,197,715
EXPENDITURE:						
Salary & Allowances	220,803,251	242,624,407	65,189,003	54,013,464	132,140,676	41,820,926
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	70,900,511	119,033,851	10,277,351	4,720,703	33,843,150	141,458,660
Traveling & Conveyance	4,660,370	5,081,517	1,534,691	777,603	19,085,731	1,607,675
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	263,718	7,640,310	261,818	310,193	-	44,057
Repair & Maintenance	1,120,203	4,710,024	657,325	657,840	-	49,180
Computer & Office supplies	1,858,308	-	-	-	694,782	56,885
Electricity, Gas & Water	146,852	96,222	15,904	18,390	48,269	349,282
Newspaper	-	-	-	2,235	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	2,874,524	-
Office Rent	3,581,389	3,012,443	4,549,189	3,240,489	2,898,263	2,698,919
Misc. Expenses & Others	3,682,977	-	-	-	100,168	-
Advertisement Cost	346,295	120,617	-	4,743	-	-
Publication	-	-	-	-	-	-
Communication	1,231,322	863,058	476,512	310,127	531,100	459,112
General	594,176	5,989,749	924,439	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	86,897	57,073	8,921	7,505	93,318	133,260
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	504,000	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	12,456,044	9,611,343	6,415,176	4,942,459	6,103,656	2,501,312
Capital Expenditure	2,094,865	2,326,245	834,482	581,840	-	106,500
Total Expenditure	323,857,178	401,166,859	91,648,811	69,587,590	198,415,638	191,285,768
Surplus/ (Deficit)	(50,457,130)	22,326,234	(10,741,088)	238,564	7,169,756	(28,088,053)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(50,457,130)	22,326,234	(10,741,088)	238,564	7,169,756	(28,088,053)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Education Program	
	14/36	
	SMP	
	30 June 2021	30 June 2020
	Amounts in Taka	
INCOME:		
Grants received from Donors	38,471,268	11,867,255
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	-	-
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	-	-
Total Income	38,471,268	11,867,255
EXPENDITURE:		
Salary & Allowances	8,183,155	4,781,077
Fringe Benefit	-	-
Direct Program cost	20,061,343	12,164,186
Traveling & Conveyance	950,047	255,076
Staff Development Training	196,125	-
Printing & Stationery	592,644	-
Repair & Maintenance	31,041	-
Computer & Office supplies	-	173,733
Electricity, Gas & Water	-	-
Newspaper	-	-
Entertainment	-	-
Training & W/Shop	-	-
Office Rent	437,105	173,139
Misc. Expenses & Others	1,549	-
Advertisement Cost	-	-
Publication	-	-
Communication	158,681	63,073
General	124,695	49,577
Consultancy & Security	-	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	-	-
Bank Charge	8,350	1,380
Depreciation and Amortization	-	-
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	96,000	-
AGM & EC Meeting Exp	-	-
Uniform	-	-
ACT & VAT	-	-
Membership Fees	-	-
Casual Labour	-	-
Fund Return/Transfer/Grantee	-	-
Program Overhead Cost	2,646,988	1,518,682
Capital Expenditure	553,369	824,230
Total Expenditure	34,941,092	20,084,153
Surplus/ (Deficit)	4,430,176	(8,136,898)
Less Taxation	-	-
Net Surplus/ (Deficit) during the year	4,430,176	(8,136,898)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Rights & Legal Service Program			
	18/36		16/36	
	PREDFC		UNICEF CP Project	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka				
INCOME:				
Grants received from Donors	12,780,452	6,828,997	76,317,020	92,977,137
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	9,034	18,919	-	-
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	-	-	-	-
Total Income	12,789,486	6,847,916	76,317,020	92,977,137
EXPENDITURE:				
Salary & Allowances	3,426,804	3,736,320	51,543,786	81,063,107
Friendship Benefit	100,677	108,092	-	-
Direct Program cost	7,518,258	2,451,808	2,170,962	52,858,675
Traveling & Conveyance	170,683	130,763	420,899	745,600
Staff Development Training	-	-	-	-
Printing & Stationery	44,494	60,645	-	113,965
Repair & Maintenance	20,899	33,986	589,832	16,110
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water	69,336	73,955	558,343	144,403
Newspaper	-	-	-	-
Entertainment	-	-	-	-
Training & Workshop	-	-	-	-
Office Rent	157,257	191,152	261,730	729,675
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	-	7,388	-	-
Publication	-	-	-	114
Communication	-	-	281,355	315,200
General	-	-	1,542,738	121,428
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	4,985	7,502	-	53,466
Depreciation and Amortization	-	-	-	-
KGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-
Program Overhead Cost	339,000	-	5,982,234	7,278,404
Capital Expenditure	-	148,276	-	-
Total Expenditure	11,852,393	6,950,087	63,331,879	143,440,147
Surplus/ (Deficit)	937,093	(102,171)	12,985,141	(50,463,010)
Less: Taxation	-	-	-	-
Net Surplus/ (Deficit) during the year	937,093	(102,171)	12,985,141	(50,463,010)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Health & Nutrition Program		Livelihood/Income Generating Program			
	17/36		18/36		19/36	
	Notun Alo		SR		DRC	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	5,210,657	5,620,424	-	-	4,038,908	4,713,830.00
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	1,156	5,251	-	-	10,326	33,143.00
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	5,211,813	5,625,675	-	-	4,049,234	4,746,973
EXPENDITURE:						
Salary & Allowances	3,754,910	3,812,923	5,170,280	-	2,597,562	998,902.00
Friend Benefit	-	-	-	-	-	-
Direct Program cost	1,001,537	942,020	12,000	-	2,609,574	454,682.00
Traveling & Conveyance	140,066	237,506	113,440	-	269,259	110,804.00
Staff Development Training	-	30,626	-	-	-	-
Printing & Stationery	24,511	26,825	124,033	-	6,710	12,109.00
Repair & Maintenance	14,405	24,264	1,750	-	10,852	-
Computer & Office supplies	-	-	-	-	13,603	20,000.00
Electricity, Gas & Water	43,654	39,902	2,275	-	12,492	5,027.00
Newspaper	1,550	3,340	-	-	-	-
Entertainment	5,844	4,020	-	-	4,488	2,728.00
Teaching & W/Shop	-	-	-	-	-	-
Office Rent	137,460	137,460	194,120	-	168,448	48,000.00
Misc. Expenses & Others	-	2,000	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	71,054	65,732	130,750	-	34,166	15,243.00
General	47,029	-	40,540	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	90,000	-
Bank Charge	11,620	19,138	1,265	-	8,331	9,138.00
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programs Overhead Cost	74,376	60,000	535,701	-	157,500	37,500.00
Capital Expenditure	-	-	1,853,414	-	125,859	-
Total Expenditure	5,328,016	5,405,756	8,188,568	-	6,108,844	1,714,133
Surplus/ (Deficit)	(116,203)	219,919	(8,188,568)	-	(2,059,610)	3,032,840
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(116,203)	219,919	(8,188,568)	-	(2,059,610)	3,032,840



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Environment & Climate Change Program		Education Program		Environment & Climate Change Program	
	20/26		21/26		22/26	
	NATURE & LIFE		URBAN		EPASTIAEP	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	52,047,540	8,500,000	23,532,817	10,566,719	-	16,565,469
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	-	27,019
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	5,256
Total Income	52,047,540	8,500,000	23,532,817	10,566,719	-	16,597,744
EXPENDITURE:						
Salary & Allowances	18,615,073	1,891,171	950,482	6,892,216	-	1,286,767
Fringe Benefit	3,350,713	340,410	-	-	-	-
Direct Program cost	17,498,284	6,760	19,030,729	3,610,703	-	15,161,631
Traveling & Conveyance	1,529,543	20,239	50,000	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	11,933	-	-	-	-
Repair & Maintenance	224,986	29,366	-	-	-	-
Computer & Office supplies	323,682	6,149	-	-	-	225,285
Electricity, Gas & Water	74,739	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	845,494	30,979	789,852	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	273,079	1,500	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	101,714	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	11,313	776	-	-	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
ATT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	4,668,192	234,828	-	-	-	839,650
Capital Expenditure	3,833,296	-	-	-	-	-
Total Expenditure	51,350,108	2,583,111	20,821,063	10,502,919	-	17,413,333
Surplus/ (Deficit)	697,432	5,916,889	2,711,754	63,800	-	(915,589)
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	697,432	5,916,889	2,711,754	63,800	-	(915,589)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Environment & Climate Change Program			
	23/36		24/36	
	ELNHA		UCCR	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka				
INCOME:				
Grants received from Donors	1,502,665	7,500,200	1,808,740	2,266,279
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	-	1,380	-	-
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	-	-	-	-
Total Income	1,502,665	7,501,580	1,808,740	2,266,279
EXPENDITURE:				
Salary & Allowances	840,350	1,156,577	1,203,000	1,146,200
Friend Benefit	-	-	-	-
Direct Programm cost	958,135	5,705,080	653,746	412,674
Traveling & Conveyance	31,526	174,374	16,993	-
Staff Development Training	-	-	-	-
Printing & Stationery	6,934	-	22,487	28,102
Repair & Maintenance	-	-	-	-
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water	21,815	-	22,500	40,000
Newspaper	-	-	-	-
Entertainment	-	-	-	-
Training & W/Shop	-	-	-	-
Office Rent	45,000	149,389	53,820	95,680
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	-	-	-	-
Publication	-	-	23,028	-
Communication	18,000	-	-	23,028
General	-	-	-	37,112
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	3,755	-	-	-
Depreciation and Amortization	-	-	-	-
KGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-
Programm Overhead Cost	90,000	140,000	-	-
Capital Expenditure	-	-	-	-
Total Expenditure	2,015,515	7,325,420	1,995,674	1,742,866
Surplus/ (Deficit)	(512,850)	176,160	(186,934)	483,413
Less: Taxation	-	-	-	-
Net Surplus/(Deficit) during the year	(512,850)	176,160	(186,934)	483,413



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Education Program		Livelihood/Income Generating program		Education Program	
	5/36		6/36		7/36	
	MSDC		SIFOPNOJATRA		MATTREE	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	-	6,027,383	6,802,181	-	750,000	750,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	13,189	26,766	-	9,479	23,417
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	6,040,572	6,828,947	-	769,479	773,417
EXPENDITURE:						
Salary & Allowances	-	2,875,002	2,373,121	-	559,130	677,675
Fringe Benefit	-	-	-	-	-	-
Direct Program cost	-	1,451,640	1,879,153	-	51,717	7,656
Traveling & Convoys	-	1,408,675	89,241	-	6,492	13,763
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	23,952	26,270	-	-	58,997
Repair & Maintenance	-	1,368	10,882	-	4,700	32,379
Computer & Office supplies	-	3,925	21,128	-	-	-
Electricity, Gas & Water	-	7,285	34,500	-	5,099	4,719
Newspaper	-	-	-	-	-	-
Entertainment	-	4,425	-	-	275	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	243,131	195,500	-	-	-
Misc. Expenses & Others	-	3,220	-	-	-	3,500
Advertisement Cost	-	-	-	-	-	18,543
Publication	-	-	-	-	-	-
Communication	-	38,772	65,811	-	-	-
General	-	-	23,258	-	1,000	20,500
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	101,750	50,000	-	-	-
Bank Charge	-	7,260	11,515	-	5,917	8,603
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programs Overhead Cost	-	318,054	519,982	-	-	-
Capital Expenditure	-	-	419,440	-	-	11,996
Total Expenditure	-	6,488,460	5,719,801	-	634,330	858,322
Surplus/ (Deficit)	-	(447,888)	1,109,146	-	125,149	(84,905)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	(447,888)	1,109,146	-	125,149	(84,905)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Livelihoods/ Income generated Program					
	25/36		26/36		27/36	
	PNSASS		IGA-Shouglaip		STAB	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	48,536	10,765,127	-	-	6,878,736	8,924,080
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	82,058	101,410	24,121	41,844
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	48,536	10,765,127	82,058	101,410	6,902,857	8,965,924
EXPENDITURE:						
Salary & Allowances	-	1,976,000	-	-	2,218,278	5,878,303
Fringe Benefit	-	441,997	-	-	-	-
Direct Program cost	-	7,774,554	-	-	1,754,418	3,334,116
Traveling & Conveyance	-	408,055	-	-	225,513	735,196
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	33,002	-	-	-	68,751
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	43,950	-
Electricity, Gas & Water	-	450	-	-	5,334	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	29,400	-	-	139,353	106,040
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	60,774	-	-	67,803	131,667
General	-	-	-	-	-	28,000
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	60,870	49,469
Bank Charge	-	1,417	17,350	25,500	13,575	10,563
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	151,125	-	-	-	-
Program Overhead Cost	-	879,854	-	-	554,976	529,032
Capital Expenditure	-	267,520	-	-	-	-
Total Expenditure	-	12,023,748	17,350	25,500	5,084,270	11,170,137
Surplus/ (Deficit)	48,536	(1,258,621)	64,708	75,910	1,818,587	(2,204,213)
Less Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	48,536	(1,258,621)	64,708	75,910	1,818,587	(2,204,213)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Livelihoods/ Income generated Program					
	28/36		29/36		30/36	
	SEEDS		SMART		ECOFISH	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	-	-	-	-	1,168,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	1,790	2,983	33,249	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	84,567	-	120,702	-	-
Total Income	1,790	87,550	33,249	120,702	-	1,168,000
EXPENDITURE:						
Salary & Allowances	-	-	-	419,037	-	944,598
Private Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	-	1,223,666	-	286,017
Traveling & Conveyance	-	-	-	31,079	-	153,714
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	5,150	-	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	87,822
Electricity, Gas & Water	-	-	-	26,288	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	36,000	-	-
Misc. Expenses & Others	47,693	50,400	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	5,892	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	40,000	-	-
Bank Charge	1,540	2,828	14,996	460	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	135,000	-	52,755
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	49,233	53,228	14,996	1,922,592	-	1,524,906
Surplus/ (Deficit)	(47,443)	34,322	18,253	(1,801,890)	-	(356,906)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	(47,443)	34,322	18,253	(1,801,890)	-	(356,906)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Livelihoods' Income Generated Program					
	31/36		32/36		33/36	
	EYW		Nobejatra		SAFETI	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	10,701,243	10,642,760	4,459,314	54,472,826	18,660,000	16,092,846
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	6,759	-	-	62,693	22,717	31,193
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	10,708,002	10,642,760	4,459,314	54,535,519	18,622,717	16,124,039
EXPENDITURE:						
Salary & Allowances	2,895,405	3,045,954	3,663,612	33,469,881	9,076,273	7,236,107
Frilege Benefit	-	-	623,547	4,408,628	1,429,680	1,451,040
Direct Programm cost	4,053,956	10,359,826	-	10,065,119	5,337,298	5,240,549
Traveling & Conveyance	75,481	288,267	432,958	2,261,012	360,719	415,916
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	41,227	47,979	-	-	180,642	41,179
Repair & Maintenance	71,555	-	295,035	620,540	17,254	-
Computer & Office supplies	29,688	41,173	23,483	340,298	-	23,208
Electricity, Gas & Water	28,814	27,206	43,604	139,762	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	46,910	-	-
Office Rent	214,800	202,167	237,720	1,080,122	458,400	432,472
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	9,228	-	11,695
Publication	-	-	-	-	-	-
Communication	55,921	56,695	98,365	797,951	392,970	253,885
General	-	-	-	200,061	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	25,491	26,639	21,267	183,734	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	5,948	6,848	6,235	29,804	12,089	12,818
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting. Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	186,089	-	381,208	3,749,449	1,225,047	1,061,639
Capital Expenditure	-	62,220	-	(89,500)	234,432	41,633
Total Expenditure	7,684,375	14,164,994	5,827,036	57,313,006	18,724,804	16,229,141
Surplus/ (Deficit)	3,023,627	(3,522,234)	(1,367,722)	(2,777,487)	(102,087)	(195,102)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	3,023,627	(3,522,234)	(1,367,722)	(2,777,487)	(102,087)	(195,102)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattoogram		CTC-Patnaakhali		CTC-Bagerhat	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	664,210	752,925	988,266	847,100	380,235	589,806
Training Centres operation income	579,700	2,032,536	3,252,267	3,561,602	4,203,880	3,753,837
Non Operational Income	-	-	-	-	-	-
Other Income	662,177	388,143	24,420	78,103	6,799	12,289
Total Income	1,906,087	3,173,604	4,264,953	4,486,805	4,590,914	4,355,932
EXPENDITURE:						
Salary & Allowances	1,201,802	1,974,350	1,071,859	2,178,948	1,535,574	2,046,042
Freight Benefit	-	-	-	-	-	-
Direct Program cost	614,095	1,084,314	1,194,271	1,375,609	1,200,467	956,060
Traveling & Conveyance	20,793	24,228	38,699	20,292	24,894	18,229
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	7,360	3,907	2,853	7,232	6,478	4,527
Repair & Maintenance	86,094	39,713	111,536	203,937	113,387	79,792
Computer & Office supplies	-	3,966	4,500	-	600	4,291
Electricity, Gas & Water	150,771	191,474	216,076	224,308	130,473	145,562
Newspaper	1,680	2,770	600	-	-	2,710
Entertainment	3,797	290	1,218	3,444	-	2,550
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	18,320	14,708	56,200	18,000.0	115,665	64,000
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	1,549	68,562	183,070	142,591	162,518
General	-	2,700	-	50,450	-	36,325
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	24,500	24,500	27,000	27,000	27,000	27,000
Bank Charge	14,928	7,276	15,567	16,067	14,406	17,707
Depreciation and Amortization	907,806	911,865	1,233,302	1,725,619	1,430,653	1,373,678
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	15,000	-	25,000	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	10,500	-	17,500	-	14,000
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	23,950	5,504	5,000	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	3,090,896	4,303,614	4,072,323	6,051,276	4,742,258	4,954,991
Surplus/ (Deficit)	(1,184,809)	(1,130,010)	192,629	(1,564,471)	(151,344)	(599,059)
Less Taxation	11,437	-	25,590	-	27,545	-
Net Surplus/(Deficit) during the year	(1,196,246)	(1,130,010)	167,039	(1,564,471)	(178,889)	(599,059)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2021

	Livelihoods/ Income generated Program					
	25/36		26/36		27/36	
	PNSASS		IGA-Shouglag		STAB	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	48,536	10,765,127	-	-	6,878,736	8,924,080
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	82,058	101,410	24,121	41,844
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	48,536	10,765,127	82,058	101,410	6,902,857	8,965,924
EXPENDITURE:						
Salary & Allowances	-	1,576,000	-	-	2,218,278	5,878,303
Fringe Benefit	-	441,997	-	-	-	-
Direct Program cost	-	7,774,554	-	-	1,754,418	3,334,116
Traveling & Convoiance	-	408,055	-	-	225,513	735,196
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	33,002	-	-	-	68,751
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	43,850	-
Electricity, Gas & Water	-	450	-	-	5,134	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	29,400	-	-	139,353	106,040
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	60,374	-	-	67,803	131,667
General	-	-	-	-	-	28,000
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	60,870	49,469
Bank Charge	-	1,417	17,350	25,500	13,575	10,563
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	151,125	-	-	-	-
Program Overhead Cost	-	879,854	-	-	554,976	529,032
Capital Expenditure	-	267,520	-	-	-	-
Total Expenditure	-	12,023,748	17,350	25,500	5,084,270	11,170,127
Surplus/ (Deficit)	48,536	(1,258,621)	64,708	75,910	1,818,587	(2,204,213)
Less Taxation	-	-	-	-	-	-
Net Surplus/Deficit) during the year	48,536	(1,258,621)	64,708	75,910	1,818,587	(2,204,213)

