

**Hoda Vasi
Chowdhury & Co**

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

**Consolidated Audited Financial Statements
of
Community Development Centre (CODEC)
For the year ended 30 June 2020**

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 2020** 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 2020** 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 2020** and of its Consolidated Statement of Income and Expenditure for the year ended **30 June 2020** and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

Basis for Opinion

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

Other Information

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

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

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

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

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

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

Hoda

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Chattogram, 24 NOV 2020

Hoda Vasi Chowdhury
HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

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Signed By: *Hoda*
Showkat Hossain FCA
Senior Partner

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Financial Position
As at 30 June 2020

	Notes(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
ASSETS:			
Non-Current Assets			
Property Plant & Equipment	5	200,473,150	205,263,274
Intangible Asset	6	337,500	655,000
Capital Work In Progress	7	1,000,000	-
Total Non-Current Assets		201,810,650	205,918,274
Current Assets			
Investment with Banks	8	249,764,493	201,435,289
Loan Portfolio	9	3,031,521,476	2,719,715,715
Advance Income Tax	10	5,226,914	3,541,764
Current Account with CODEC Project	25	707,449	-
Advances	11	25,834,129	20,766,810
Other Receivable	12	84,843,829	87,897,453
Cash and Cash Equivalents	13	305,134,373	273,874,792
Total Current Assets		3,703,032,663	3,307,231,823
TOTAL ASSETS		3,904,843,313	3,513,150,097
FUNDS & LIABILITIES:			
FUNDS :			
Capital Fund	14	881,151,419	797,340,215
Reserve Fund	15	56,002,889	42,047,106
Total Funds		937,154,308	839,427,321
LIABILITIES:			
Other Funds			
DANIDA ASPS II Fund	16	78,651,795	78,651,795
Unutilized Donor Fund	17	80,886,536	178,754,329
Fixed Assets Fund	18	82,638,058	82,866,758
Total Other Funds		242,176,389	340,272,882
Non Current Liabilities			
PKSF Fund-long term	19	327,962,476	275,579,153
SF Fund-long term	20	51,093,752	81,750,000
Bank Loan-Non Current Portion	22	-	8,333,334
Total Non Current Liabilities		379,056,228	365,662,487
Current liabilities			
ASPS II Loan With MF	21	19,700,000	28,700,000
Bank Loan-Current Portion	22	84,166,688	57,133,348
PKSF Fund-short term	23	387,333,338	342,037,501
SF Fund- short term	24	30,346,874	25,237,500
Current Account with CODEC Project	25	-	11,201,854
Members Savings	26	1,447,056,562	1,181,294,321
Accounts Payable	27	86,829,119	37,868,926
Loan Loss Provision	28	130,910,130	124,733,889
Other Liabilities	29	150,311,512	150,802,315
Provision for Income Tax	30	3,555,251	2,001,896
Provision for Expenses	31	6,246,914	6,775,847
Total Current Liabilities		2,346,456,388	1,967,787,407
TOTAL FUNDS & LIABILITIES		3,904,843,313	3,513,150,097

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 **14.11.2020**
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, **24 NOV 2020**


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

Signed By:
Shawkat Hossain FCA
Senior Partner



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Income & Expenditure
For the year ended 30 June 2020

	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
INCOME			
Grants received from Donors	32	985,067,620	1,068,613,314
Service charges on MF Operation	33	564,770,024	540,537,627
Interest Income	34	23,641,624	17,044,525
Training Centres operation income	35	9,347,975	15,938,255
Other income	36	3,894,258	6,110,813
Total Income	Annexure-G	1,586,721,501	1,648,244,534
EXPENDITURE			
Core Operating Program	37	59,496,861	52,898,802
Micro Finance Program	38	468,751,825	434,827,026
Education Program	39	699,898,989	576,342,095
Rights & Legal Service Program	40	150,390,234	94,888,943
Health & Nutrition Program	41	5,405,756	10,185,178
Environment & Climate Change Program	42	29,204,730	53,431,100
Livelihoods/Income Generating Program	43	116,141,385	181,485,215
Training Centre/Capacity Development Program	44	15,309,881	16,315,291
Total Expenditure	Annexure-F	1,544,899,661	1,420,373,650
Surplus/(Deficit) of Income over Expenditure		42,121,840	227,870,884
Less: Taxation		4,020,342	1,855,747
Net Surplus/(Deficit) for the year		38,101,498	226,015,137


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and were signed on its behalf by :

 Treasurer-CODEC-EC	 Sr. Director-Finance & Administration	 Executive Director
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Signed in terms of our separate report of even date annexed

Chattogram, **24 NOV 2020**


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

Signed By: 
Showkat Hossain FCA
Senior Partner

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Changes in Fund
For the Year ended 30 June 2020

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount in Taka				
Balance as on 01 July, 2018	228,745,318	444,512,332	28,793,381	702,051,031
Addition during the year	-	124,122,565	13,253,725	137,376,290
Balance as on 30 June, 2019	228,745,318	568,634,897	42,047,106	839,427,321
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

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 **14.11.2020**
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, **24 NOV 2020**

Hoda Vasi Chy & Co
HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

Signed By:
Showkat Hossain FCA
Senior Partner

[Signature]

COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Consolidated Cash Flows
For the Year ended 30 June 2020

	30-Jun-2020 Taka	30-Jun-2019 Taka
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Generation From Operation	37,625,412	(32,715,115)
Net Cash Inflow/(Outflow) from Operating Activities	<u>37,625,412</u>	<u>(32,715,115)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Non-current Assets	(7,301,906)	(9,572,370)
Acquisition of Intangible Assets	(20,000)	(300,000)
Capital Work in Progress	(1,000,000)	-
Net Cash (used by)/ provided by Investing Activities	<u>(8,321,906)</u>	<u>(9,872,370)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
CODEC Fund	(22,032,094)	(1,144,610)
Reserve Fund	13,955,783	13,253,725
Unutilized Donor Fund	(30,165,997)	(15,326,277)
Fixed Assets Fund	(228,700)	(24,809,848)
PKSF Fund-long term	52,383,323	35,629,161
SF Fund-long term	(30,656,247)	51,375,000
Bank Loan-Non-current portion	(8,333,333)	(33,333,333)
Bank Loan-Current portion	27,033,340	23,800,008
Net Cash (used by)/provided by Financing Activities	<u>1,956,075</u>	<u>49,443,826</u>
Net increase / (decrease) in cash and equivalents	31,259,581	6,856,341
Opening Cash & Cash Equivalents	273,874,792	267,018,451
Closing Cash and Cash equivalents	<u>305,134,373</u>	<u>273,874,792</u>

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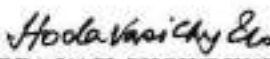

Treasurer-CODEC-EC

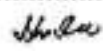

Sr. Director-Finance & Administration


Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, **24 NOV 2020**


HODA VASI CHOWDHURY & CO
CHARTERED ACCOUNTANTS

.....
Signed By: 
Showkat Hossain FCA
Senior Partner

	30-Jun-2020 Taka	30-Jun-2019 Taka
A.01 Cash Generation From Operation		
Excess/ (Deficit) of income over expenditure	38,101,498	226,015,137
Adjustment to reconcile Net Income to net Cash:		
Depreciation charge	12,092,030	12,341,643
Amortization of intangible assets	337,500	655,000
(Increase)/Decrease in Investment with Banks	(48,329,204)	(38,510,983)
(Increase)/Decrease in Loan Port Folio	(311,805,761)	(496,006,495)
(Increase)/Decrease in Advances & Prepayments	(5,067,319)	7,508,850
(Increase)/Decrease in Other Receivable	3,053,624	2,827,521
(Increase)/Decrease in Advance income tax	(1,685,150)	(166,593)
Increase/(Decrease) in PKSF Fund-short term	45,295,837	(39,404,169)
Increase/(Decrease) in SF Fund- short term	5,109,374	(30,437,500)
Increase/(Decrease) in Current Account with CODEC Project	(11,909,303)	(9,656,344)
Increase/(Decrease) in ASPS II Loan with MF	(9,000,000)	-
Increase/(Decrease) in Members Savings	265,762,241	303,021,492
Increase/(Decrease) in Accounts Payable	48,960,193	14,875,733
Increase/(Decrease) in Loan Loss Provision	6,176,232	21,895,711
Increase/(Decrease) in Other Liabilities	(490,803)	(6,501,588)
Increase/(Decrease) in Provision for Income Tax	1,553,355	(681,333)
Increase/(Decrease) in Provision for Expenses	(528,933)	(491,197)
	37,625,412	(32,715,115)



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Notes to the Consolidated Financial Statements

As at and for the year ended 30 June, 2020

1 Background of the Organization:

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

CODEC is 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 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 again entering into a new 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. Their 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 Policy, Cost Sharing Policy, Documentation Policy, Emergency & Contingency plan, Savings & Credit Policy, Communication Policy, Branding policy, Conflict of Interest policy and Project Management policy.



g. Grant Compliance

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

i. NGO Bureau

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

ii. Government

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

iii. Donor

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

iv. International Standards

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

v. CODEC Executive Committee

In terms of organization 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 January 2018 to December 2020 are cited below:

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

vi. Date of Last AGM held:

The last Annual General Meeting (33th) was held on 18th January, 2020.

vii. Statutory Auditor

For Last Year (2018-2019):
Hoda Vasi Chowdhury & Co.
Chartered Accountants

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

viii. 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
01	CODEC Fund	CODEC Core Fund	CODEC
02	CMFP	CODEC Micro-Finance Program	PKSF,DANIDA,SF,CODEC
03	ASPS-II	Agricultural sector program support-II	CODEC
04	CBOs & NGOs (MF)	Strengthening Local CBOs & NGOs Project - Microfinance	Stromme Foundation
05	MSDC	Multi Sectorial Development Centre for Safety and security of Rohingya and Host Community Children Project.	ERIKS-Sweden
06	READ	Reading Enhancement for Advancing development	Save the Children International (Project Closed)
07	MAITREE	MAITREE Project	CODEC CSR Fund
08	CBOs-NGOs Education & Shonglap	Strengthening Local CBOs & NGOs Project – Education & Shonglap	Stromme Foundation
09	CLC	Community Learning Centre	CAMPEE (Project Closed)
10	TORUN ALO	(Light of Youth) Combat Violent Extremism through Alternative Constructive Engagement of Youth and Women	Manusher Jonno Foundation
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
15	CLS	Rights & Legal Capacity Enhancement of Costal CBOs	Maxwel Stamp PLC (Project Cloed)
16	PREDFC	Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities	Manusher Janno Foundation



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
17	CFS	Protective Environment Creation for Children & Adolescent	UNICEF
18	NOTUN ALO	NOTUN ALO	Stromme Foundation
19	SPRING	Strengthening Participants Results and Innovation in Nutrition Globally	SCI (Project Closed)
20	DRC	Disarter Resilient Community Through Livelihood and Child protection	ICCO Cooperation
21	Nature & Life	USAIDs Nature Conservation through Livelihood improvements	USAID
22	URBAN	Provision of Basic Social Service for Children , pregnant and lactating women and adolescent girls	UNICEF
23	EPASIIAEP	Expanding the Protected Area System to Incorporate Important Aquatic Ecosystem Project	UNDP
24	CREL	Climate Resilient & Ecosystem & Livelihood	Winrock International
25	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM
26	UCCR	"Building Resilient Urban Communities (BRUC) – Asia"	OXFAM
27	PNSASS	Promotion of Nutrition Sensitive Agri-Aquaculture for Social Sustainability	World Fish
28	IGA-SHONGLAP	Income Generating Activities-Songlap	Stromme Foundation (Project Closed)
29	STAB	The salt solution in Bangladesh	ICCO Corporation
30	SEEDS	Socio Economic Empowerment with Dignity & Sustainability	Stromme Foundation (Project Closed)
31	SMART	Security Market Access Right and Transparency	ICCO Cooperation
32	ECOFISH	Enhance Costal Fisheries Activities	World Fish
33	EYW	Empower Youth for Work	OXFAM
34	NoboJatra	To improve gender equitable food security, nutrition and resilience of vulnerability people in Bangladesh	Funded by USAID, Lead by World vision, Winrock International and UN World Food Program
35	SAFETI	Safe Aqua Farming for Economic & Trade Improvement Bangladesh	Winrock International



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor
36	CTC-C	CODEC Training Centre- Chittagong	CODEC
37	CTC-P	CODEC Training Centre- Patuakhali	CODEC
38	CTC-B	CODEC Training Centre- Bagerhat	CODEC

2 Basis of preparation of Consolidated Financial Statements

2.1 Basis of Accounting

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

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

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

2.2 Reporting Period

These Consolidated Financial Statements has been prepared for the period from 01 July, 2019 to 30 June, 2020.

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

Major humanitarian crisis or natural disasters are not new for Bangladesh. The COVID-19 pandemic, however, is a crisis of a completely different magnitude and one that 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 and guidelines for health and hygiene management to tackle COVID-19. CODEC has already distributed 4,00,000 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.

Here it should be mentioned that all personnel of CODEC contributed 3 days' salary BDT 23.30 lac 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 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 Training Center at Patuakhali (CTCP) has shared its facility to be used as "20 bed Institutional Quarantine Centre" on the request of DC Office, Patuakhali. Also CODEC Training Center Bagerhat is kept as reserve Quarantine Facility on the request of Bagerhat DC office.

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.

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 setbacks (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/ RMC Loan	24.00%
2	Agrosor/ ME Loan	24.00%
3	Buniad/ UP Loan	20.00%
4	Sufolon	24.00%
5	Sahos/ DMF	8.00%
6	KGF (Sufolon)	24.00%
7	IGA	24.00%
8	Asset Creation	24.00%
9	Livelihood	24.00%

It is noted that as per MRA guided rules, 27% service charge can be imposed but CODEC imposed only 25% rate up to 08/09.2019 but on and from MRA further re-fix @ 24% where CODEC also charged 24% as per MRA circular No 50 dated 09.09.2019.

c) Interest Income

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

d) Training Centre Operation income

Training Centre operation income consists of the following income:

i. Tuition/Training

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



ii. Rental Income

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

iii. Agricultural product sales

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

iv. Income from meal & others

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

v. Income from Partial Cost

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

vi. Miscellaneous Income

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

e) Non Operational Income

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

f) Other Income

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

3.3 Expenditure

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

i. Bank Charges or Interest Expense

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



ii. Organization Contribution

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

iii. Program Expenses

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

iv. Interest paid on Savings

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

3.4 Statement of Financial Position

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

• **Assets**

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

• **Liabilities**

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

3.5 Cash Flow

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

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

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



3.6 Property, Plant & Equipment

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

i. Recognition

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

ii. Depreciation

The organization depreciated its fixed assets on reducing balance method.

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

iii. Disposal or Transfer of fixed assets

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

iv. Insurance of Fixed Asset

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

3.7 Intangible Assets

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

3.8 Provision

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



4 Significant organization policy

i. Cash control & Operation

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

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

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

ii. Bank operation & Transaction

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

iii. Advance Policy

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

iv. Loan Portfolio

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

Rural Microcredit Loan (Jágoron)

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



Entrepreneurs Loan (Agrosor)

CODEC target group mainly encompasses the people, who are engaged in fishing, fish processing, fish trading and other small business related activities in the coastal 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

Ultra poor Loans (Buniad)

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

SHAHOS and RESCUE Loans

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

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

SUFALON (Agricultural Loan)

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

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

KGF Sufolon loan

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

Agriculture Loan

This loan is provided to marginalized farmers at a declining service charge of 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 24% (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 24% (declining rate) per year.

v. Provision for loan losses policies

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

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

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

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

Loans Written off

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



vi. **Policy on Loan to Beneficiaries**

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

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

During the year CODEC microfinance program has disbursed total loan amounting to taka 45,30,303,000 to its target members and category wise loan disbursement are as follows.

Category	Amount (in Taka)	% of total disbursed amount
Jagoran Loan	2,397,479,000	52.92%
Agrosor loans	1,754,667,000	38.73%
Buniad loans	115,444,000	2.55%
SAHOS Loans	11,061,000	0.24%
KGF Loan	41,330,000	0.91%
Enrich – IGA	58,872,000	1.30%
Enrich- Livelihood	790,000	0.02%
Enrich- Asset Creation	4,092,000	0.09%
Sufolon Loan	56,411,000	1.25%
Agrosor - MDP Loan	82,803,000	1.83%
Agrosor - SEP Loan	6,204,000	0.14%
Kalpotaru-SF	1,150,000	0.03%
Total	4,530,303,000	100.00%



vii. 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 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 Weekly Deposit Tk.	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.
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 on the same day.
- (iv) Interest is calculated @ 6% of the average of monthly opening and closing balances of respective member's saving.



viii. 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 destroy by fire then the loan disbursement amount is less then 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.

ix. 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.

x. Investment

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



xi. 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 2020, the fund balance arrived BDT 117,532,912. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by A. Qusem & Co, external Chartered Accountants Firm.

xii. 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 2020, the fund balance arrived BDT 117,304,279. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

xiii. 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 82,009,319. Income earned from the investment is credited to the fund accounts and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

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.



xiv. CODEC Medical Fund

CODEC has introduced a medical support scheme for personnel of CODEC. This Scheme called "CODEC Officers and staff Medical Trust Fund". All level of staffs may avail this Scheme by paying fees Tk. 1,250 per year. Against the abovementioned amount, individual employees may claim actual medical treatment cost up to 350,000/- per year. As on 30 June 2020, the fund balance arrived BDT 8,477,7161. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by A. Qusem & Co external Chartered Accountants Firm.

xv. 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 2020, the fund balance arrived BDT 45,259,672. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by A. Qusem & Co External Chartered Accountants Firm.

xvi. Taxation and VAT

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

CODEC assessment is finalized for the year 2018-19 & assessment year 2019-20 against total income BDT 14,574,365 where CODEC paid 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 2019-2020:

Value Added Tax	BDT 19,989,529
Tax Deducted at Source	BDT 8,838,164
Tax deduction on Salary & others	BDT 5,339,388
Total	BDT <u>34,167,081</u>



xvii. 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.

xviii. 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.

xix. Accounting and Management Information System

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

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

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

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

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

4.1 General

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



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
5 Property, Plant & Equipment			
A. Cost			
Opening balance		309,235,216	299,662,846
Add:Acquisition during the year		7,301,906	9,572,370
		<u>316,537,122</u>	<u>309,235,216</u>
Less:Disposal during the year		-	-
Closing Balance		<u>316,537,122</u>	<u>309,235,216</u>
B. Accumulated Depreciation			
Opening balance		103,971,942	91,630,299
Add:Depreciation charged during the year		12,092,030	12,341,643
		<u>116,063,972</u>	<u>103,971,942</u>
Less:Disposal during the year		-	-
Closing Balance		<u>116,063,972</u>	<u>103,971,942</u>
Written Down Value (A-B)		<u>200,473,150</u>	<u>205,263,274</u>

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

6 Intangible Asset			
A. Cost			
Opening Balance		2,320,000	2,020,000
Add:Installation made during the year		20,000	300,000
Total Cost		<u>2,340,000</u>	<u>2,320,000</u>
Less:Deinstallation made during the year		-	-
Closing Balance		<u>2,340,000</u>	<u>2,320,000</u>
B. Accumulated Amortization			
Opening Balance		1,665,000	1,010,000
Add:Charged during the year		337,500	655,000
		<u>2,002,500</u>	<u>1,665,000</u>
Less:Adjusted during the year		-	-
Closing Balance		<u>2,002,500</u>	<u>1,665,000</u>
Written Down Value (A-B)		<u>337,500</u>	<u>655,000</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		-	-
Add:Expenditure incurred during the year		1,000,000	-
		<u>1,000,000</u>	<u>-</u>
Less: Capitalized during the year		-	-
Closing Balance		<u>1,000,000</u>	<u>-</u>

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

8 Investment with Banks			
Opening balance		201,435,289	162,924,306
Add:Addition during the year		112,710,804	88,578,368
		<u>314,146,093</u>	<u>251,502,674</u>
Less:Encashment during the year		64,381,600	50,067,385
Closing Balance		<u>249,764,493</u>	<u>201,435,289</u>

A schedule of Investment is given in Annexure-B



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
9 Loan Portfolio			
Opening Balance		2,719,715,715	2,223,709,220
Add: Loan disbursed during the year		4,530,528,000	4,817,174,000
		7,250,243,715	7,040,883,220
Less: Loan Recovered during the year		4,218,722,239	4,321,167,505
Closing Balance		3,031,521,476	2,719,715,715

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		3,541,764	3,375,171
Add: Addition during the year	10.01	3,968,099	1,929,526
		7,509,863	5,304,697
Less: Adjusted during the year	10.02	2,282,949	1,762,933
Closing Balance		5,226,914	3,541,764

10.01 Addition :			
CODEC CORE Fund		610,116	330,653
CODEC Micro Fund		2,644,073	1,047,472
CODEC Training Centre , Chattogram		192,014	170,165
CODEC Training Centre , Patuakhali		385,119	209,093
CODEC Training Centre , Bagerhat		136,777	172,143
Total		3,968,099	1,929,526

10.02 Adjustment :			
CODEC CORE Fund		881,715	509,160
CODEC Micro Fund		611,960	738,848
CODEC Training Centre , Chattogram		-	408,642
CODEC Training Centre , Patuakhali		553,624	106,283
CODEC Training Centre , Bagerhat		235,650	-
		2,282,949	1,762,933

11 Advances			
CODEC Fund		47,150	45,500
MFP	11.01	24,986,142	19,537,956
ASPS- II		15,000	-
EPRC		189,755	181,536
School Feeding Program		10,000	-
UMN		256,000	20,000
CFS		70,000	50,000
DRC		4,603	-
Nature & Life		66,779	-
URBAN		5,700	-
CTC-Patuakhali		60,000	130,080
CTC-Bagerhat		123,000	46,299
MSDC		-	27,000
Nobo-Jatra		-	3,737
SAFETY		-	144,200
CTC-Chattogram		-	580,502
		25,834,129	20,766,810



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
11.01 Advances of MFP			
Advance Rent		667,000	860,200
Advance to Staff		4,250	10,000
Motorecycle Loan for manager		6,100,329	6,905,037
BI-Cycle Loan for credit officer		478,200	429,474
Advance to Enrich project		2,562,547	4,058,577
Advance to AU & Livestock project		2,318,284	3,110,109
Advance to Provin Project		810,184	1,511,928
Advance to sports & Cultural Project		555,827	897,816
Advance for working Progress		10,334,368	808,545
Special Loan		670,000	250,000
Advance to Koishor Project		485,153	-
Advance to PPEPP Project		-	-
Advance to Ujjibito project		-	1,912,653
Inter Project Advance		-	(1,216,383)
		<u>24,986,142</u>	<u>19,537,956</u>
12 Other Receivable			
CODEC Fund		100,000	-
MFP		45,129	22,347
ASPS- II		84,145,895	86,359,174
MSDC		22,701	-
MAITREE		4,000	4,000
CTC-Patuakhali		146,543	1,215,237
CTC-Bagerhat		379,561	90,152
CTC-Chattoogram		-	206,543
		<u>84,843,829</u>	<u>87,897,453</u>
13 Cash and Cash Equivalents			
Cash in Hand	Annexure D	4,724,252	1,947,407
Cash at Bank	13.01	300,410,121	271,927,385
		<u>305,134,373</u>	<u>273,874,792</u>
13.01 Cash at Bank			
STD A/C	Annexure E	299,257,794	269,517,005
Current A/C	Annexure E	1,152,327	2,410,380
		<u>300,410,121</u>	<u>271,927,385</u>
14 Capital Fund			
CODEC Fund	14.01	228,745,319	228,745,319
Accumulated Surplus/(Deficit)	14.02	652,406,100	568,634,896
		<u>881,151,419</u>	<u>797,380,215</u>



Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
14.01 CODEC Fund		
Microfinance Program	182,426,845	182,426,845
CODEC Training Centre, Chattogram	13,426,477	13,426,477
CODEC Training Centre, Patuakhali	14,779,896	14,779,896
CODEC Training Centre, Bagerhat	18,112,101	18,112,101
	<u>228,745,319</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 Stromee Foundation, CODEC SF DLF & CODEC Own Fund from 26 march 2009

14.02 Accumulated Surplus/(Deficit)

Opening Balance		568,634,896	444,512,334
Net Surplus/ (Deficit) during the year		105,803,297	125,267,172
Prior year adjustment		185,160	(7,030,970)
Depreciation on revaluation surplus		2,394,866	26,654,793
Program Support Expense		(10,656,337)	(7,514,708)
Transfer to Reserve Fund	15.00	(13,955,783)	(13,253,725)
Closing Balance		<u>652,406,100</u>	<u>568,634,896</u>

15 Reserve Fund

Opening Balance		42,047,106	28,793,381
Add: Addition during the year		13,955,783	13,253,725
		<u>56,002,889</u>	<u>42,047,106</u>
Less: Adjustment during the year		-	-
Closing Balance		<u>56,002,889</u>	<u>42,047,106</u>

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

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.



	Notes)	30-Jun-2020 Taka	30-Jun-2019 Taka
17 Utilized Donor Fund			
Opening Balance		178,754,329	93,532,643
Net Surplus/ (Deficit) during the year		(67,701,796)	100,747,963
Fund transfer to donor		(30,157,649)	(10,630,084)
Prior year adjustment		(8,348)	(4,696,193)
Closing Balance		80,886,536	178,754,329
18 Fixed Asset Fund			
Opening Balance		82,866,758	107,676,606
Add: Addition during the year		5,335,814	5,070,119
		88,202,572	112,746,725
Less: Adjusted during the year		5,564,514	29,879,967
Closing Balance		82,638,058	82,866,758
18.01 Fixed Asset Fund - CODEC CORE			
Opening Balance		4,755,000	3,225,174
Add: Addition during the year		4,753,945	4,755,000
		9,508,945	7,980,174
Less: Adjusted during the year		3,169,648	3,225,174
Closing Balance		6,339,297	4,755,000
18.02 Fixed Asset Fund (Reserve) - Micro Finance Program			
Opening Balance		76,045,128	102,699,921
Add: Addition during the year		-	-
		76,045,128	102,699,921
Less: Adjusted during the year		2,394,866	26,654,793
Closing Balance		73,650,262	76,045,128
18.03 Fixed Asset Fund - Other Project			
Opening Balance		2,066,630	1,751,511
Add: Addition during the year		581,869	315,119
		2,648,499	2,066,630
Less: Adjusted during the year		-	-
Closing Balance		2,648,499	2,066,630



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
19 PKSF Fund-long term			
Opening Balance		275,579,153	239,949,992
Add: Received during the year		453,000,000	420,500,000
		<u>728,579,153</u>	<u>660,449,992</u>
Less: Transferred to PKSF-short term		400,616,677	384,870,839
Closing Balance		<u>327,962,476</u>	<u>275,579,153</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:

Jagoron	127,500,000	100,950,000
Agroshor	79,000,000	116,450,000
Buniad	22,083,314	22,499,992
IGA	31,600,000	27,600,000
Livelihood	462,500	312,500
Asset Creation	816,662	266,661
Agroshor-MDP	42,000,000	-
Agroshor-SEP	24,500,000	-
Shahos	-	7,500,000
	<u>327,962,476</u>	<u>275,579,153</u>

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

Jagoron	7.5%	8%
Agroshor	7.5%	8%
Buniad	4%	1%
Sufolon	7.5%	8%
Shahos	0.5%	0.5%
KGF Loan	7.5%	8%
IGA Loan	7.5%	8%
Livelihood Loan	7.5%	2%
Asset Creation	7.5%	2%

20 SF Fund-long term

Opening Balance	81,750,000	30,375,000
Add: Received during the year	-	45,000,000
	<u>81,750,000</u>	<u>75,375,000</u>
Less: Transferred to SF-short term	25,546,874	-
Less: Adjustment during the year	5,109,374	6,375,000
Closing Balance	<u>51,093,752</u>	<u>81,750,000</u>

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



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
21	ASPS II Loan With MF		
	Opening Balance	28,700,000	28,700,000
	Add:Received from DANIDA-ASPS II	-	-
		<u>28,700,000</u>	<u>28,700,000</u>
	Less:Payment made during the year	9,000,000	-
	Closing Balance	<u>19,700,000</u>	<u>28,700,000</u>
22	Bank Loan		
	Non-current Portion (Note-22.01)	-	8,333,334
	Current Portion (Note-22.01, 22.02 & 22.03)	84,166,688	57,133,348
		<u>84,166,688</u>	<u>65,466,682</u>
22.01	DBBL Loan Fund		
	Non-current Portion		
	Opening Balance	8,333,334	41,666,667
	Add:Received during the year	-	-
		<u>8,333,334</u>	<u>41,666,667</u>
	Less:Transfer to DBBL Current Loan	8,333,334	33,333,333
	Closing Balance	<u>-</u>	<u>8,333,334</u>
	Current Portion		
	Opening Balance	33,333,348	33,333,340
	Add:Transfer from DBBL Non-current Loan	8,333,334	33,333,333
		<u>41,666,682</u>	<u>66,666,673</u>
	Less:Payment made during the year	33,333,327	33,333,325
	Closing Balance	<u>8,333,355</u>	<u>33,333,348</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 consiquitive quarterly installments.		
	iii. Separate records maintained for the above DBBL's fund.		
22.02	AB Bank Ltd-Short term		
	Current Portion		
	Opening Balance	23,800,000	-
	Add:Received during the year	42,500,000	23,800,000
		<u>66,300,000</u>	<u>23,800,000</u>
	Less:Payment made during the year	23,800,000	-
	Closing Balance	<u>42,500,000</u>	<u>23,800,000</u>
22.03	Mutual Trust Bank Loan-Short term		
	Opening Balance	-	-
	Add:Received during the year	100,000,000	-
		<u>100,000,000</u>	<u>-</u>
	Less:Payment made during the year	66,666,667	-
	Closing Balance	<u>33,333,333</u>	<u>-</u>



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
23	PKSF Fund-short term		
	Opening Balance	342,037,501	381,441,670
	Add:Received during the year	400,616,677	384,870,839
		<u>742,654,178</u>	<u>766,312,509</u>
	Less:Paid during the year	355,320,840	424,275,008
	Closing Balance	<u>387,333,338</u>	<u>342,037,501</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	20,000,000	30,000,000
	KGF	40,000,000	20,000,000
	Jagoron	114,000,000	108,500,000
	Agroshor	100,000,000	116,000,000
	Buniad	42,083,339	38,333,331
	IGA	24,200,000	14,800,000
	Livelihood	250,000	412,500
	Asset Creation	799,999	1,491,670
	Shahos	7,500,000	12,500,000
	Agroshor-MDP	28,000,000	-
	Agroshor-SEP	10,500,000	-
		<u>387,333,338</u>	<u>342,037,501</u>
24	SF Fund- Short Term		
	Opening Balance	25,237,500	35,675,000
	Add:Transferred from long term	25,546,874	-
		<u>50,784,374</u>	<u>55,675,000</u>
	Add : Adjustment During the year	5,109,374	6,375,000
	Less: Paid Durind the year	25,546,874	24,062,500
	Closing Balance	<u>30,346,874</u>	<u>25,237,500</u>
25	Current Account with CODEC Projects		
	Opening Balance	11,201,854	20,858,197
	Add:Addition during the year	(9,632,849)	22,270,535
		<u>1,569,005</u>	<u>43,128,732</u>
	Less:Adjusted during the year	2,276,454	31,926,878
	Closing Balance	<u>(707,449)</u>	<u>11,201,854</u>



Note(s)	31-Jan-2020 Taka	30-Jun-2019 Taka
26 Members Savings		
Opening Balance	1,181,294,321	878,272,829
Add: Deposited during the year	1,213,198,444	1,042,994,684
	2,394,492,765	1,921,267,513
Less: Withdrawal made during the year	947,436,203	739,973,192
Closing Balance	1,447,056,562	1,181,294,321
Composition of Member Savings:		
Member Savings are collected in three different criteria named as Compulsory, Voluntary and Term Savings under Microfinance Programme and IGA Shonglap.		
Compulsory		
Jagoron	527,183,219	548,002,262
Agrosor	372,638,961	259,201,067
Buniad	21,916,740	23,582,560
IGA	12,042,795	-
Agrosor-MDP	11,699,252	-
Agrosor-SEP	874,355	-
	946,355,322	830,785,889
Voluntary		
Jagoron	130,318,522	92,445,805
Agrosor	44,658,959	21,457,415
Buniad	14,435,775	8,240,392
IGA	1,465,774	-
Agrosor-MDP	1,646,194	-
Agrosor-SEP	90,706	-
	192,615,930	122,143,612
Term Savings	308,066,200	228,345,710
IGA Shonglap	19,110	19,110
	1,447,056,562	1,181,294,321
In Regular voluntary savings of Microfinance Programme, members deposit a fixed amount in a regular weekly basis. Savings account holder can withdrawn the deposit amount with interest when he/she permanently dropout of the society. In other hand a loanee member can withdrawn 70% saving to adjust loan.		
27 Accounts Payable		
Opening Balance	37,868,926	22,993,193
Add: Addition during the year	64,326,663	72,088,579
	102,195,589	95,081,772
Less: Adjusted during the year	15,366,470	57,212,846
Closing Balance	86,829,119	37,868,926
28 Loan Loss Provision		
Opening Balance	124,733,899	102,838,188
Add: Provision made during the year	6,176,231	21,895,711
	130,910,130	124,733,899
Less: Adjusted during the year	-	-
Closing Balance	130,910,130	124,733,899

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



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
29 Other Liabilities			
Opening Balance		150,802,315	157,303,903
Add: Addition during the year		8,236,774	62,920,927
		159,039,089	220,224,830
Less: Adjusted during the year		8,727,577	69,422,515
Closing Balance		150,311,512	150,802,315
30 Provision for Income Tax			
Opening Balance		2,001,896	2,683,229
Add: Provision for current year tax		3,409,102	1,855,747
		5,410,998	4,538,976
Less: Adjusted during the year		1,855,747	2,537,080
Closing Balance		3,555,251	2,001,896
31 Provision for Expenses			
Opening Balance		6,775,847	7,267,044
Add: Provision made during the year		1,734,874	2,828,425
		8,510,721	10,095,469
Less: Adjusted during the year		2,263,807	3,319,622
Closing Balance		6,246,914	6,775,847
32 Grants received from Donors :			
Project Name :	Donor Name		
CODEC Fund	CODEC CORE FUND	56,460,002	56,633,484
MSDC	ERIKS - Sweden	6,027,383	11,906,782
MAITREE	CODEC CSR Fund	750,000	750,000
EPRC	UNHCR	420,121,574	326,714,542
School Feeding	WFP	69,826,154	48,263,016
UMN	UNICEF	162,410,558	205,736,594
SMP	WFP	11,867,255	-
PREDFC	MJF	6,828,997	2,855,846
CFS	UNICEF	92,977,137	142,101,081
Notan Alo	STROMMEE Foundation	5,620,424	10,569,065
DRC	ICCO Cooperation	4,713,830	-
Nature & Life	USAID	8,500,000	-
URBAN	UNICEF	10,566,719	10,481,077
EPASHAEP	UNDP	16,565,469	31,757,469
ELNHA	OXFAM	7,500,200	5,424,243
UCCR	OXFAM	2,266,279	1,941,500
PNSASS	World Fish	10,765,127	11,843,545
STAB	ICCO Cooperation	8,924,080	15,078,304
ECOFISH	World Fish	1,168,000	12,425,500
EYW	OXFAM	10,642,760	12,203,189
Nobo-Jatra	Winrock International	54,472,826	110,015,131
SAFETI	Winrock International	16,092,846	13,247,753
READ	Save the Children	-	6,469,793
CLC	CAMPEE	-	47,683
Tarun Alo	MJF	-	4,180,733
CREL	Winrock International	-	9,889,436
SEEDS	STROMMEE Foundation	-	11,795,097
SMART	ICCO Cooperation	-	6,282,451
		985,067,620	1,068,613,314
33 Service Charges on MF Operation			
Micro Finance Program		564,770,024	540,526,627
CBOs NGOs Support Program		-	11,000
		564,770,024	540,537,627



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
34 Interest Income			
<u>Project Name</u>	<u>Donor Name</u>		
CODEC Fund	CODEC CORE FUND	3,490,989	3,306,524
MFP	PKSF, DANIDA	13,236,583	7,479,314
ASPS- II	CODEC CSR Fund	190,878	140,670
CBOs NGOs(MF)	STROMMEE Foundation	12,191	13,199
MSDC	ERIKS -	13,189	33,338
MAITREE	ERIKS - Sweden	23,417	25,151
CLC	CAMPEE	35	590
EPRC	UNHCR	3,371,519	2,994,172
UMN	UNICEF	787,157	908,750
PREDFC	MJF	18,919	-
Notun Alo	STROMMEE Foundation	5,251	9,613
DRC	ICCO Cooperation	33,143	-
EPASHAEP	UNDP	27,019	66,125
ELNHA	OXFAM	1,380	-
IGA-Songlap	STROMMEE Foundation	101,410	44,037
STAB	ICCO Cooperation	41,844	36,003
SEEDS	STROMMEE Foundation	2,983	15,528
Nobo-Jatra	Winrock International	62,693	175,621
SAFETI	Winrock International	31,193	24,274
CTC-Chattoogram	CODEC	752,925	666,869
CTC-Patuakhali	CODEC	847,100	551,461
CTC-Bagerhat	CODEC	589,806	480,015
READ	Save the Children	-	9,648
SMART	ICCO Cooperation	-	50,434
ECOFISH	World Fish	-	13,189
		<u>23,641,624</u>	<u>17,044,525</u>
35 Training Centres operation Income			
CTC-Chattoogram		2,032,536	1,549,011
CTC-Patuakhali		3,561,602	8,707,439
CTC-Bagerhat		3,753,837	5,681,805
		<u>9,347,975</u>	<u>15,938,255</u>
36 Other Income			
CODEC Fund		546,322	546,610
MFP		2,637,876	3,991,178
ASPS- II		11,000	-
CBOs NGOs(MF)		10,000	83,181
EPASHAEP		5,256	-
SEEDS		84,567	-
SMART		120,702	-
CTC-Chattoogram		388,143	669,158
CTC-Patuakhali		78,103	66,528
CTC-Bagerhat		12,289	59,964
UMN		-	-
CLS		-	3,995
SPRING		-	99
School Feeding Program		-	690,099
		<u>3,894,258</u>	<u>6,110,813</u>
37 Core Operating Program			
CODEC Fund		59,496,861	52,898,802
		<u>59,496,861</u>	<u>52,898,802</u>
38 Micro Finance Program			
Micro finance		458,507,338	434,714,800
ASPS-II		10,241,006	101,469
CBOs NGOs (MF)		3,481	10,757
		<u>468,751,825</u>	<u>434,827,026</u>



	Note(s)	30-Jun-2020 Taka	30-Jun-2019 Taka
39 Education Program			
MSDC		6,488,460	11,145,597
MAITREE		858,322	789,159
CLC		1,154	1,784
Taran Alo		3,764	6,045,602
EPRC (UNHCR)		401,166,859	284,384,552
ARMP		69,587,590	51,522,810
UMN		191,285,768	210,228,975
URBAN		10,502,919	-
SMP		20,004,153	-
READ		-	12,222,776
CBOs-NGOs Education & Shonglap		-	840
		<u>699,898,989</u>	<u>576,342,095</u>
40 Rights & Legal Service Program			
PREDFC		6,950,087	2,478,019
CFS		143,440,147	92,410,924
		<u>150,390,234</u>	<u>94,888,943</u>
41 Health & Nutrition Program			
Notun Alo		5,405,756	10,185,178
		<u>5,405,756</u>	<u>10,185,178</u>
42 Environment & Climate Change Program			
Nature & life		2,583,111	10,481,077
EPASIIAEP		17,513,333	30,915,934
ELNHA		7,325,420	7,937,634
UCCR		1,782,866	2,320,473
CREL		-	1,775,982
		<u>29,204,730</u>	<u>53,431,100</u>
43 Livelihoods/Income Generating Program			
PNSASS		12,023,748	10,633,460
IGA-Shonglap		25,500	9,499
STAB		11,170,137	14,639,512
SEEDS		53,228	9,907,935
SMART		1,922,592	4,526,665
ECOFISH		1,524,908	12,406,630
EYW		14,164,994	12,948,737
Nobo-Jatra		57,313,006	102,070,060
SAFETI		16,229,141	14,342,717
DRC		1,714,133	-
		<u>116,141,385</u>	<u>181,485,215</u>
44 Training Centre & Capacity Development Program			
CTC-Chatogram		4,303,614	3,814,127
CTC-Patukhali		6,051,276	7,123,330
CTC-Bagerhat		4,954,991	5,377,834
		<u>15,309,881</u>	<u>16,315,291</u>



Community Development Centre (CODEC)
Property, Plant & Equipment
As at 30 June, 2020

Annexure-A

A. Cost

Particulars	Cost			Accumulated Depreciation			Written Down Value as at 30 June, 2020	
	Opening Balance as at 01 July 2019	Addition During the Year	Disposal During the Year	Closing Balance as at 30 June, 2020	Opening Balance as at 01 July 2019	Charged During the Year		Adjusted During the year
Land and Land Development	30,920,676	325,884	-	31,246,560	-	-	-	31,246,560
Building	95,951,052	1,170,389	-	97,121,441	46,681,342	4,305,683	-	58,988,025
Furniture & Fixture	7,939,732	1,162,463	-	9,102,195	4,357,814	337,684	-	4,695,498
Office/Electrical Equipment	10,430,527	156,790	-	10,587,317	6,260,695	895,173	-	7,155,778
Motor Vehicle	29,428,477	3,799,999	-	33,228,476	12,985,248	3,419,280	-	3,431,539
Computer & Accessories	5,678,763	686,385	-	6,365,148	2,349,352	738,351	-	16,404,528
Total	180,349,217	7,301,910	-	187,651,127	72,633,361	9,697,171	-	82,330,532

B. Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2020	
	Opening Balance as at 01 July 2019	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2020	Opening Balance as at 01 July 2019	Charged During the year		Adjusted During the year
Land and Land Development	77,629,500	-	-	77,629,500	-	-	-	77,629,500
Building	28,227,619	-	-	28,227,619	12,571,764	1,565,380	-	14,139,144
Furniture & Fixture	5,063,251	-	-	5,063,251	4,316,997	74,608	-	4,291,605
Office/Electrical Equipment	2,233,193	-	-	2,233,193	2,051,373	18,228	-	2,869,601
Vehicle/Motorcycle	6,603,000	-	-	6,603,000	3,961,800	528,240	-	163,592
Computer & Accessories	9,129,427	-	-	9,129,427	8,434,648	208,410	-	2,112,960
Total	128,885,990	-	-	128,885,990	31,338,582	2,394,866	-	33,733,448

C. Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2020	
	Opening Balance as at 01 July 2019	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2020	Opening Balance as at 01 July 2019	Charged During the Year		Disposed Assets Depreciation
Land and Land Development	108,550,176	325,884	-	108,876,060	-	-	-	108,876,060
Building	124,178,671	1,170,389	-	125,349,060	59,255,106	5,872,063	-	65,127,169
Furniture & Fixture	13,002,983	1,162,463	-	14,165,446	8,574,811	412,292	-	9,987,103
Office/Electrical Equipment	12,663,720	156,790	-	12,820,510	8,311,978	913,401	-	5,078,343
Vehicle/Motorcycle	36,031,477	3,799,999	-	39,831,476	16,947,048	3,947,520	-	3,595,131
Computer & Accessories	14,808,190	686,385	-	15,494,575	10,783,000	946,758	-	18,936,908
Total	309,235,217	7,301,910	-	316,537,127	103,971,943	12,492,034	-	116,463,977

* Microfinance program carried out revaluation as on 30 June 2016 and the revaluation work done by M/s. Sharif Bask & Co., Chartered Accountants and submitted report on 04 december 2016 against which there was an upward revaluation of tk 59,383,461.



Community Development Centre (CODEC)
Statement of Investment on FDR
As at 30 June, 2020

Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2019	Addition during the year	Interest earned during the year	AIT	Other Charges	Net interest earned during the year	Enrichment/ Transfer during the year	Principal Balance as at 30 June, 2020
CODEC Fund	19312000350	Dhaka Bank Ltd.	6,454,597	-	177,502	17,750	2,615	157,137	6,611,734	-
	129504003908	Dutch Bangla Bank Ltd.	32,419,865	-	552,461	55,240	81,549	415,672	22,835,537	-
	3455000519	Bank Asst Ltd.	8,365,280	-	327,802	32,780	2,587	292,435	8,657,715	-
	3554219	AB Bank Ltd.	5,456,250	-	491,063	49,106	2,500	439,456	5,400,000	5,895,706
	028911941327984482	Mercantile Bank Ltd.	5,000,000	-	400,000	-	-	400,000	5,400,000	-
	028912041327984539	Mercantile Bank Ltd.	5,000,000	-	-	-	-	-	5,000,000	-
	234140000734	One Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000
	0636-033001540262630	Trust Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000
	830445	Exim Bank Ltd.	-	2,500,000	125,000	12,500	-	112,500	-	2,612,500
	346918	Mutual trust Bank Ltd.	-	5,000,000	206,250	20,625	2,500	183,125	-	5,183,125
	386166020344028	Dhaka Bank Ltd.	-	5,000,000	22,635	-	-	22,635	5,022,635	-
	112541330012599	Mercantile Bank Ltd.	-	10,000,000	-	-	-	-	-	10,000,000
	112541327984539	Mercantile Bank Ltd.	-	5,000,000	450,000	45,000	-	405,000	-	5,405,000
	112541329250559	Mercantile Bank Ltd.	-	5,000,000	-	-	-	-	-	5,000,000
3639752	AB Bank Ltd.	-	5,000,000	237,500	23,750	5,000	208,750	-	5,208,750	
Sub Total			52,695,992	47,500,000	2,990,213	256,752	96,751	2,636,710	53,427,621	49,305,081
Micro Finance Program	163130015869	Dhaka Bank Ltd.	4,026,891	-	241,601	24,160	2,500	214,941	-	4,241,632
	3576223	AB Bank Ltd.	5,000,000	-	450,000	45,000	5,000	400,000	-	5,400,000
	3576224	AB Bank Ltd.	5,000,000	-	450,000	45,000	5,000	400,000	-	5,400,000
	3592581	AB Bank Ltd.	23,571,672	-	2,357,167	235,717	24,000	2,097,450	-	25,669,122
	3574466	AB Bank Ltd.	26,495,213	-	2,649,520	264,957	24,000	2,360,613	-	28,856,326
	633179	Sonali Bank Ltd.	4,832,445	-	320,409	22,041	5,000	193,367	5,025,812	-
	2355009611	Standard Bank Ltd.	5,310,000	-	584,075	58,408	7,500	518,167	5,828,167	-
	2355009612	Standard Bank Ltd.	5,310,000	-	371,700	37,170	2,800	332,030	-	5,642,030
	2355009613	Standard Bank Ltd.	5,310,000	-	371,700	37,170	2,800	332,030	-	5,642,030
	02355009802	Standard Bank Ltd.	4,667,125	-	422,464	42,246	2,500	377,718	-	5,044,843
	02355009803	Standard Bank Ltd.	4,667,125	-	422,464	42,246	2,500	377,718	-	5,044,843
	12950413802	Dutch Bangla Bank Ltd.	30,945,000	-	2,011,425	201,143	-	1,810,283	-	32,755,283
	299190	Mutual trust Bank Ltd.	-	7,500,000	328,125	32,813	2,500	292,813	-	7,792,812
	299191	Mutual trust Bank Ltd.	-	7,000,000	306,250	30,625	3,500	273,125	-	7,273,125
	299192	Mutual trust Bank Ltd.	-	7,000,000	306,250	30,625	2,500	273,125	-	7,273,125
	11666100044955	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250
	11666100046422	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250
	11666100048782	Exim Bank Ltd.	-	1,050,000	52,500	5,250	-	47,250	-	1,097,250
116661000426678	Exim Bank Ltd.	-	1,000,000	52,500	5,250	-	47,250	-	1,097,250	
237258	One Bank Ltd.	-	1,050,000	-	-	-	-	-	1,050,000	
282048	Standard Bank Ltd.	-	1,050,000	-	-	-	-	-	1,050,000	
347002	Mutual trust Bank Ltd.	-	1,050,000	17,500	1,750	-	15,750	-	1,065,750	
3639796	AB Bank Ltd.	-	1,050,000	18,375	1,837	3,500	14,037	-	1,064,038	
244257	One Bank Ltd.	-	5,500,000	-	-	-	-	-	5,500,000	
299189	Mutual trust Bank Ltd.	-	8,500,000	371,875	37,188	2,500	331,188	-	8,832,187	
Sub Total			125,135,771	43,950,000	12,058,459	1,205,846	95,500	10,757,104	10,853,979	168,988,896



Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2019	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, 2020
CTC-Chattoogram	3134412009490	Prime Bank Ltd.	3,405,497	-	272,440	40,866	-	231,574	-	3,637,071
	236246000000188	First Security Islami Bank Ltd.	3,260,750	-	325,825	32,583	2,500	290,743	-	3,551,493
	20313000006798	Dhaka Bank Ltd.	2,488,313	-	149,299	14,930	2,500	131,869	-	2,620,182
	Sub Total		9,154,560	-	747,564	88,378	5,000	654,185	-	9,808,745
CTC-Patuakhali	3247091	AB Bank Ltd.	4,739,576	-	450,260	45,036	2,500	402,734	-	5,142,310
	824500027484	Southeast Bank Ltd.	1,695,571	-	118,690	11,869	2,500	104,321	-	1,799,892
	1295840012527	Dutch Bangla Bank Ltd.	2,136,211	-	133,513	13,351	-	120,162	-	2,256,373
	276244000000037	First Security Islami Bank Ltd.	-	2,500,000	112,500	11,250	2,500	98,750	-	2,598,750
	3639798	AB Bank Ltd.	-	500,000	-	-	-	-	-	500,000
	Sub Total		8,571,358	3,000,000	814,963	81,496	7,500	725,967	-	12,297,324
CTC-Bagerhat	06555000449	Standard Bank Ltd.	3,555,111	-	340,388	34,039	2,500	303,849	-	3,859,660
	06555000643	Standard Bank Ltd.	2,321,798	-	296,099	20,610	2,500	182,989	-	2,504,787
		Sub Total	5,877,609	-	546,486	54,649	5,000	486,838	-	6,364,447
	Grand Total		201,435,290	94,450,000	17,157,675	1,687,131	209,751	15,266,804	64,381,600	246,764,494



Community Development Centre (CDC/CC)
Statement of Loan Portfolio - Micro Finance Programme
As at 30 June 2020

Particulars	Applica	Agreed (M/D)	Sanctd	Subsid	Interest & Bonus (H/D/D)	Dividend	AM/100	NGP	RGA	Asset Creation	Subsidy-Of RGA	Subsidy-Of SCIP	Agreed-EDP	30-June-19	30-June-20
Opening Balance	1,791,412,982	821,171,916	97,211,587	9,485,086	-	712,189	4,124,339	19,078	16,872,212	2,116,531	489,230	2,148,841	-	2,715,847,248	2,691,786,117
All Loan disbursed during the period	2,577,470,000	1,251,667,000	119,444,000	36,411,000	-	789,000	11,821,000	81,250,000	18,872,000	4,650,000	-	81,851,000	5,184,000	3,000,000,000	4,012,177,000
Loan Loan Recovered	4,177,891,982	1,577,790,804	102,681,567	69,899,086	-	1,521,498	11,101,356	11,486,018	82,248,332	4,208,533	489,230	1,109,801	6,284,000	7,247,190,248	7,043,457,117
AM/100 Advancement	2,186,008,811	1,207,212,809	102,681,511	49,205,248	-	986,258	3,816,838	11,544,290	45,291,325	4,018,660	98,288	312,297	1,86,973	5,928,523,871	4,651,616,689
AM/100 Advancement	1,034,616,294	577,982,297	8,251,719	107,679	-	137,219	(71,808)	(151,975)	13,546,591	(172,381)	-	82,817	(258,003)	13,868,944,377	2,694,332,642
Loan Without OE	1,186,788,273	610,087,809	74,198,035	24,174,142	-	486,011	3,170,028	19,292,208	18,947,431	4,018,192	399,062	2,951,087	5,887,819	2,890,864,818	2,873,875,177
Loan outstanding	1,296,788,273	610,087,809	74,198,035	24,174,142	-	486,011	3,170,028	19,292,208	18,947,431	4,018,192	399,062	2,951,087	5,887,819	2,890,864,818	2,873,875,177
Advancement of Loan loan receive	1,198,788,273	610,087,809	74,198,035	24,174,142	-	486,011	3,170,028	19,292,208	18,947,431	4,018,192	399,062	2,951,087	5,887,819	2,890,864,818	2,873,875,177
Net loan outstanding	1,198,788,273	610,087,809	74,198,035	24,174,142	-	486,011	3,170,028	19,292,208	18,947,431	4,018,192	399,062	2,951,087	5,887,819	2,890,864,818	2,873,875,177

* Loan Status

Loan disbursed - outstanding	Dis of loan this year	Dis of loan - Creditors	30-June-19	30-June-20
21,415,111,892	1,577,884,590	85,826	21,037,227,302	21,401,992,812
69,601	11,236	4,521	101,656	131,882
1,135,130	107,736	90,796	1,035,404	1,217,768



Annexure-D

Community Development Centre (CODEC)
Project wise Cash in Hand
As at 30 June 2020

Sl. No.	Program Name	Project Name	Amount in Taka
1	Micro Finance Program	Micro Finance Program	4,669,588
2		ASPS-II	18,671
3		CBOs NGOs (MF)	117
4	Education Program	MSDC	7,069
5	Rights & Legal Service Program	EPRC (UNHCR)	2,047
6		ARMP (School Feeding)	1,669
7		PREDFC	7,129
8	Health & Nutrition Program	Notun Alo	954
9	Environment & Climate Change Program	Nature & life	5,553
10	Livelihoods/ Income generated Program	STAB	1,476
11		SMART	219
12		Naba-Jatra	3,303
13		SAFETI	577
14	Training Centre & Capacity Development Program	CTC-Chattoogram	12
15		CTC-Patuakhali	5,868
Total			4,724,252



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	CA	Total
Core Operating Program	CODEC Fund	Janata Bank Ltd -(A/C-065)	44,638	-	44,638
		Dutch Bangla Bank Ltd -(A/C-463)	2,577,480	-	2,577,480
		Bank Asia Ltd -(A/C-147)	1,428,739	-	1,428,739
		Bank Asia Ltd -(A/C-490)	15,858,491	-	15,858,491
		Sub Total	19,909,348	-	19,909,348
Micro Finance Program	Micro Finance (HO)	Sonali Bank Ltd -(A/CS-72)	3,386,382	-	3,386,382
		Janata Bank Ltd -(A/CS-23)	97,776	-	97,776
		Agrani Bank Ltd -(A/CS-20)	687,674	-	687,674
		Pabali Bank Ltd -(A/CS-456)	43,346	-	43,346
		Bank Asia Ltd -(A/CS-207)	134,070	-	134,070
		Rupali Bank Ltd -(A/CS-55)	297,498	-	297,498
		Dutch Bangla Ltd -(A/CS-534)	1,244,769	-	1,244,769
		Dutch Bangla Ltd -(A/CS-522)	4,300,876	-	4,300,876
		Exim Bank Ltd -(A/CS-141732)	169,492	-	169,492
		Mutual Trust Bank Ltd -(A/CS-10)	539,340	-	539,340
		AD Bank, Khulna Ltd -(A/CS-777259)	98,671	-	98,671
		Dhaka Bank Ltd, AC No: STD-1362-100	84,593	-	84,593
		Standard Bank Ltd, AC No: 758-100	102,921	-	102,921
		Mutual Trust Bank Ltd, AC No: STD-066-0320090-411	4,358,108	-	4,358,108
	Mutual Trust Bank Ltd, AC No: SND-0986-0320000410	5,000	-	5,000	
	Micro Finance (TG)	Pabali Bank Ltd -(A/C-419,790,100,5600)	5,133,452	-	5,133,452
		Sonali Bank Ltd -(A/C-121,023000,167)	4,609,542	-	4,609,542
		Siman Bank Ltd -(A/C-121,096000,42)	4,216,425	-	4,216,425
		Janata Bank Ltd -(A/C-00,4000,195)	327,133	-	327,133
		Rupali Bank Ltd -(A/C-1537024000099)	155,162	-	155,162
		Agrani Bank Ltd -(A/C-02,0000,8759,888)	148,647	-	148,647
		Agrani Bank Ltd -(A/C-02,0000,5845,601)	2,779,797	-	2,779,797
		Rupali Bank Ltd -(A/C-14200,240000,10)	340,496	-	340,496
		Sonali Bank Ltd, AC No: 1213110000004	3,784,578	-	3,784,578
		Bank Asia, AC No: STD-0453600088	355,603	-	355,603
		Pabali Bank Ltd, AC No: 1926,102,008660-155	485,786	-	485,786
		Pabali Bank Ltd, AC No: 1926,102,008651-157	522,708	-	522,708
		NROB Ltd, AC No: STD-01,13,00040-3560-135	4,554,162	-	4,554,162
		Bank Asia Ltd, AC No: STD, 01836-005145-131	592,196	-	592,196
		United Commercial Bank Ltd, AC No: CD-177231010000138	370,004	-	370,004
United Commercial Bank Ltd, AC No: CD-1741310100000948		188,396	-	188,396	
Dutch Bangla Bank Ltd, AC No: 129,120,2787	33,607	-	33,607		



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Naakhali)	Dutch Bangla Bank Ltd -(A/C-250.120.00165)	41,897	-	41,897	
		Sonali Bank Ltd -(A/C-380593300529)	1,425,744	-	1,425,744	
		Dutch Bangla Bank Ltd -(A/C-250.120.0389)	1,719,950	-	1,719,950	
		Sonali Bank Ltd -(A/C-9033000705)	1,018,216	-	1,018,216	
		Dutch Bangla Bank Ltd -(A/C-166.120.1034)	36,071	-	36,071	
		Sonali Bank Ltd -(A/C-38163300321)	424,701	-	424,701	
		Sonali Bank Ltd -(A/C-38042000641)	230,828	-	230,828	
		Sonali Bank Ltd -(A/C-240000095)	651,217	-	651,217	
		Dutch Bangla Bank Ltd -(A/C-152.120.1648)	405,624	-	405,624	
		Sonali Bank Ltd -(A/C-2000423)	245,000	-	245,000	
		Pabna Bank Ltd -(A/C-310.4102000139)	302,571	-	302,571	
		Sonali Bank Ltd -(A/C-190211080018)	190,340	-	190,340	
		Bank Asia Ltd -(A/C-2033040376)	325,926	-	325,926	
		Sonali Bank Ltd -(A/C-4000087)	714	-	714	
		Dhaka Bank Ltd -(A/C-091150000418)	242,308	-	242,308	
		Sonali Bank Ltd -(A/C-3822001000919)	362,030	-	362,030	
		Sonali Bank Ltd, AC No 380633000164	26,787	-	26,787	
		Sonali Bank Ltd, AC No 381902000475	402,991	-	402,991	
		Micro Finance (Laxmapur)	Dutch Bangla Bank Ltd -(A/C-209.120.0001707)	438,035	-	438,035
			Sonali Bank Ltd -(A/C-3906.1100.00010)	4,863,822	-	4,863,822
	Dutch Bangla Bank Ltd -(A/C-209.120.0001384)		6,220,802	-	6,220,802	
	Sonali Bank Ltd -(A/C-391.000.1012427)		691,133	-	691,133	
	Dutch Bangla Bank Ltd -(A/C-209.120.0001675)		3,217,506	-	3,217,506	
	Bank Asia Ltd -(A/C-6093.6000.910)		1,355,793	-	1,355,793	
	Bank Asia Ltd -(A/C-6023.6000.906)		1,486,689	-	1,486,689	
	Pabna Bank Ltd -(A/C-212590.100.4000)		2,456,287	-	2,456,287	
	Janata Bank Ltd -(A/C-01.000.7086.1026)		1,451,984	-	1,451,984	
	Sonali Bank Ltd -(A/C-390.311.0000027)		836,029	-	836,029	
	Kyari Bank Ltd -(A/C-270.502.0000500)		1,333,291	-	1,333,291	
	Sonali Bank - Hazrat -(A/C-190.71.00000300)		508,479	-	508,479	
	Sonali Bank Ltd -(A/C-390.411.000.0025)		3,017,867	-	3,017,867	
	Sonali Bank Ltd -(A/C-390.411.000.0004)		1,207,545	-	1,207,545	
	Sonali Bank Ltd -(A/C-390.12.00000114)		930,945	-	930,945	
	Dutch Bangla Bank Ltd -(A/C-209.120.000.1662)		2,818,333	-	2,818,333	
	Sonali Bank Ltd -(A/C-390.22.0000.1322)		710,472	-	710,472	
	Janata Bank Ltd, AC No-010076861115		3,068,138	-	3,068,138	
	Mutual Trust Bank Ltd, AC No STD-0501-0320000-140		83,207	-	83,207	
	Mutual Trust Bank Ltd, AC No STD-0501-0320000-168		96	-	96	
	Mutual Trust Bank Ltd, AC No STD-0501-0320000-159	82,604	-	82,604		
	Micro Finance (Barisal)	Dutch Bangla Bank Ltd -(A/C-STD-127.120.2980)	237,553	-	237,553	
		Janata Bank Ltd -(A/C-SND-0411004000293)	986,977	-	986,977	
		Agrani Bank Ltd -(A/C-STD-0200003376147)	1,553,161	-	1,553,161	
		Sonali Bank Ltd -(A/C-SND-033110900022)	1,222,612	-	1,222,612	
		Janata Bank Ltd -(A/C-SND-0011-032000076)	1,700,502	-	1,700,502	
		Pabna Bank Ltd -(A/C-SND-2133102000090)	650,559	-	650,559	
		Agrani Bank Ltd -(A/C-STD-0200002137651)	109,914	-	109,914	
		Agrani Bank Ltd -(A/C-STD-0200006131782)	1,234,620	-	1,234,620	
		Agrani Bank Ltd -(A/C-STD-0200004839377)	1,547,618	-	1,547,618	
		Agrani Bank Ltd -(A/C-STD-020000326893)	1,248,680	-	1,248,680	
		Agrani Bank Ltd -(A/C-STD-0200001290475)	722,757	-	722,757	
		Agrani Bank Ltd -(A/C-STD-0200001394909)	1,753,865	-	1,753,865	
		Bangladesh Krishi Bank Ltd (A/C-SND-03)	752,890	-	752,890	
		Agrani Bank Ltd -(A/C-STD-200011809502)	520,557	-	520,557	
		Agrani Bank Ltd -(A/C-STD-0200006902563)	827,729	-	827,729	
		Bangladesh Krishi Bank Ltd (A/C-STD-76)	861,911	-	861,911	
		Agrani Bank Ltd -(A/C-STD-0200011939025)	541,495	-	541,495	
		Janata Bank Ltd -(A/C-SND-0877-0320000044)	933,479	-	933,479	
		Sonali Bank Ltd, AC No 0225135000553	1,247,244	-	1,247,244	
		Agrani Bank Ltd, AC No 0200014070516-286	1,418,730	-	1,418,730	



Community Development Centre (CGDEC)
Project wise Cash at Bank
As at 30 June 2020

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka			
			STD	CA	Total	
Micro Finance Program	Micro Finance (Patakhali)	Agrani Bank Ltd. (A/C- STD 020003556340)	2,874,707	-	2,874,707	
		Rupali Bank Ltd. (A/C- STD 349102400014)	1,991,689	-	1,991,689	
		Rupali Bank Ltd. (A/C- STD 349102400012)	2,523,321	-	2,523,321	
		Agrani Bank Ltd. (A/C- STD 0200035542610)	1,341,420	-	1,341,420	
		Agrani Bank Ltd. (A/C- STD 020003556345)	992,949	-	992,949	
		Agrani Bank Ltd. (A/C- STD 0200035542619)	3,756,084	-	3,756,084	
		Agrani Bank Ltd. (A/C-STD- 020006456829)	1,137,128	-	1,137,128	
		Agrani Bank Ltd. (A/C-STD- 020006456828)	1,160,453	-	1,160,453	
		Agrani Bank Ltd. (A/C- STD 020004284523)	746,803	-	746,803	
		Agrani Bank Ltd. (A/C- STD 020004124770)	1,169,003	-	1,169,003	
		Agrani Bank Ltd. (A/C- STD 020004238455)	1,034,293	-	1,034,293	
		Agrani Bank Ltd. (A/C- STD 020004025320)	1,406,943	-	1,406,943	
		Agrani Bank Ltd. (A/C- STD 020004129759)	3,015,271	-	3,015,271	
		Rupali Bank Ltd. (A/C- STD 000240000349)	999,445	-	999,445	
		Dutch Bangla Bank Ltd. (A/C- STD 2181200001850)	27,237	-	27,237	
		Sonali Bank Ltd. AC No-STD-240000167	2,308	-	2,308	
		Sonali Bank Ltd. AC No-STD-240000108	96	-	96	
		Agrani Bank Ltd. AC No-STD-240000018	753,028	-	753,028	
		Agrani Bank Ltd. AC No-STD-240000079	871,750	-	871,750	
		Sonali Bank Ltd. AC No-STD-24000965	2,465,081	-	2,465,081	
		Agrani Bank Ltd. AC No-STD-240000483	939,920	-	939,920	
		Jarata Bank Ltd. AC No-SND 012809400817	3,225	-	3,225	
		Agrani Bank Ltd. AC No-STD-240000194-PZ-06	1,047	-	1,047	
		Micro Finance (Bagherhat)	Sonali Bank Ltd. (A/C-SND-2908004000395)	6,766	-	6,766
			Sonali Bank Ltd. (A/C-SND-2907436000541)	1,071,335	-	1,071,335
	Sonali Bank Ltd. (A/C-STD-110000018)		1,679,004	-	1,679,004	
	Sonali Bank Ltd. (A/C-STD-110000041)		926,973	-	926,973	
	Bangladesh Krishi Bank Ltd. (A/C-STD-46)		714,465	-	714,465	
	Sonali Bank Ltd. (A/C-STD-2907436000558)		304,812	-	304,812	
	Bangladesh Krishi Bank Ltd. (A/C-SND-09)		216,212	-	216,212	
	Sonali Bank Ltd. (A/C-SND-291004001192)		1,106,745	-	1,106,745	
	Sonali Bank Ltd. (A/C-STD-0508106000991)		1,366,073	-	1,366,073	
	Sonali Bank Ltd. (A/C-CA-2913202090724)		1,512,936	-	1,512,936	
	Agrani Bank Ltd. (A/C-SND-0209009115030)		1,439,894	-	1,439,894	
	Sonali Bank Ltd. (A/C-SND-2904103000046)		754,266	-	754,266	
	Sonali Bank Ltd. (A/C-SND-2713036000297)		210,196	-	210,196	
	Rupali Bank Ltd. (A/C-SND-2906024000017)		6,893	-	6,893	
	Sonali Bank Ltd. AC No-SND- 6110103000020		435,592	-	435,592	
	Dutch Bangla Bank Ltd. AC No-SND 279-120-000121	101,265	-	101,265		
	Micro Finance (Bagherhat)	Sonali Bank Ltd. (A/C-STD-2908203000033)	1,888	-	1,888	
		Sonali Bank Ltd. (A/C-SND-2903103000047)	671,082	-	671,082	
		Sonali Bank Ltd. (A/C-SND-2903103000056)	13,299	-	13,299	
		Bangladesh Krishi Bank Ltd. (A/C-STD-18)	906,897	-	906,897	
		Sonali Bank Ltd. (A/C-SND-29074360005428)	115,819	-	115,819	
		Bangladesh Krishi Bank Ltd. (A/C-SND-09)	833,992	-	833,992	
		Sonali Bank Ltd. (A/C-SND-2908203000032)	4,718	-	4,718	
		Dutch Bangla Bank Ltd. (A/C-STD 279-120-67)	695,901	-	695,901	
		Sonali Bank Ltd. (A/C-SND-2909003000043)	604,280	-	604,280	
		Sonali Bank Ltd. (A/C-SND-2904103000047)	1,051,187	-	1,051,187	
		Sonali Bank Ltd. (A/C-CD - 290433001685)	102,879	-	102,879	
Jarata Bank Ltd. (A/C-SND-04736000066)		882,815	-	882,815		
Sonali Bank Ltd. (A/C-STD-2014950000007)		27,900	-	27,900		
Jarata Bank Ltd. (A/C-SND-010963541596)		288,237	-	288,237		
Agrani Bank Ltd. (A/C-STD- 0200069870639)		776,264	-	776,264		
Agrani Bank Ltd. (A/C-STD- 0200010227197)	544,337	-	544,337			
Sonali Bank Ltd. (A/C-SND-2713600000032)	410,174	-	410,174			
Sub Total			159,048,556	-	159,048,556	



Community Development Centre (CODEC)
Project wise Cash at Bank
As at 30 June 2020

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Micro Finance Program	ASPS-II	Jarata Bank-STD-247	5,501,516	-	5,501,516
		Mercantile Bank Ltd-STD-682	1,938,546	-	1,938,546
		Sub Total	7,440,062	-	7,440,062
	CBOs NGOs(MF)	Sentia Bank Ltd- 1731	-	31,114	31,114
Dhaka Bank Ltd-092		491,959	-	491,959	
	Sub Total	491,959	31,114	543,073	
Education Program	NSDC	Dhaka Bank Ltd-467	60,953	-	60,953
		Dhaka Bank Ltd-10029	-	398,717	398,717
		Sub Total	60,953	398,717	459,670
	MAITREE	Bank Asia (A/C No. - 03836000056)	835,005	-	835,005
		Sub Total	835,005	-	835,005
	CLC	Bank Asia (A/C No. - 03836000189)	559	-	559
		Sub Total	559	-	559
Tarun Alo	AB Bank Ltd (A/C No. - 4108-751457-000)	-	3,143	3,143	
	Sub Total	-	3,143	3,143	
Rights & Legal Service Program	EPRC (UNHCR)	Pubali Bank LTD. (A/C No. - 1016102000330)	10,381,984	-	10,381,984
		Standard Bank Ltd. (A/C No. -02336000243)	72,405,795	-	72,405,795
		Sub Total	82,787,777	-	82,787,777
	ARMP (School Feeding)	Pubali Bank-A/C-294	1,379,792	-	1,379,792
		Sub Total	1,379,792	-	1,379,792
	UMN	AB Bank Ltd. (A/C No. - 4110-733661-430)	3,900,479	-	3,900,479
		AB Bank Ltd. (A/C No. - 4108-754483-430)	507,767	-	507,767
		Sub Total	3,408,246	-	3,408,246
	SMP	AB Bank - 862, Teknaf Branch	-	33,896	33,896
		Sub Total	-	33,896	33,896
	PREDFC	DBBL, Laxmipur Branch, A/C- 1750	268,527	-	268,527
Sub Total		268,527	-	268,527	
CFS	AB Bank-A/C No. - 4108-339658-800	800,173	-	800,173	
	AB Bank-A/C No. - 4110-772197-800	4,039,669	-	4,039,669	
	Sub Total	4,839,842	-	4,839,842	
Health & Nutrition Program	Noma Alo	Jarata Bank Ltd (A/C No. - 0323004000269)	1,552,096	-	1,552,096
		Jarata Bank Ltd (A/C No. - 0872021000635)	-	122,685	122,685
		Jarata Bank Ltd (A/C No. - 0128001029495)	-	12,969	12,969
		Sub Total	1,552,096	135,654	1,687,750
DRC	DBBL, Chattergram - 129,120,5170	2,611,399	-	2,611,399	
	DBBL, Paschim - 214,120,1905	419,864	-	419,864	
	Sub Total	3,031,263	-	3,031,263	
Environment & Climate Change Program	Nature & life	AB Bank Ltd (A/C No-4182-795520-000)	-	391,775	391,775
		Sub Total	-	391,775	391,775
	URBAN	Southeast Bank Ltd (AC-26799)	15,702	-	15,702
		Sub Total	15,702	-	15,702
	EPASIAEP	Dutch Bangla Bank Ltd (A/C No-7640)	-	-	-
		Dutch Bangla Bank Ltd (A/C No-39734)	49,849	-	49,849
		Sub Total	49,849	-	49,849
	EENHA	Dutch Bangla Bank Ltd, Barisal A/C. 214,110,3718	1,214,735	-	1,214,735
Sub Total		1,214,735	-	1,214,735	
UCCR	DBBL, Panabdiak Branch, A/C- 214-110-5481	104,440	-	104,440	
	Sub Total	104,440	-	104,440	



Community Development Centre (CODEC)
Project wise Cash at Bank
 As at 30 June 2020

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in Taka		
			STD	C/A	Total
Livelihoods/Income generated Program	PNSASS	Standard Bank Ltd. (A/C No. 02723000042)	-	104640	104,640
	PNSASS	Standard Bank Ltd. (A/C No. 02333000261)	-	31,388	31,388
	Sub Total		-	136,028	136,028
	IGA-Shonglap	Sonali Bank (A/C No. 2908004900258)	23,669	-	23,669
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 290436000255)	-	-	-
	IGA-Shonglap	Bangladesh Krishi Bank, SND # 05	-	-	-
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 004000351)	2,130,847	-	2,130,847
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 004000191)	52,881	-	52,881
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 290736000384)	39,588	-	39,588
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 110000095)	27,302	-	27,302
	IGA-Shonglap	Sonali Bank Ltd. (A/C No. 290336000099)	45,765	-	45,765
	Sub Total		2,322,852	-	2,322,852
	STAB	Dutch Bangla bank Ltd. (A/C No. -2724)	27,070	-	27,070
	STAB	Dutch Bangla bank Ltd. (A/C No. -7250)	59,403	-	59,403
	STAB	Dutch Bangla bank Ltd. (A/C No. -1718)	71,722	-	71,722
	Sub Total		158,195	-	158,195
	SEEDS	Sonali Bank Ltd. (A/C No. -004001384)	34,753	-	34,753
	SEEDS	Sonali Bank Ltd. (A/C No. -1903240000621)	55,022	-	55,022
	Sub Total		89,775	-	89,775
	SMART	Dutch Bangla Bank Ltd. (A/C No. -2181200001385)	2,786	-	2,786
	SMART	Dutch Bangla Bank Ltd. (A/C No. -1291200002384)	1,529,867	-	1,529,867
	Sub Total		1,532,653	-	1,532,653
	ECOFISH	Dutch Bangla Bank Ltd. (A/C No. 1271202872)	-	-	-
	Sub Total		-	-	-
	EVW	Pabna Bank Ltd. (A/C No. -1300102000309)	219,747	-	219,747
	Sub Total		219,747	-	219,747
	Nabajatra	Agrani Bank Ltd. (A/C No. 0920002953827)	608,132	-	608,132
	Nabajatra	Janata Bank Ltd. (A/C No. 000007542554)	197,298	-	197,298
	Nabajatra	Agrani Bank Ltd. (A/C No. 0200009560239)	221,867	-	221,867
	Nabajatra	DBBL (A/C No. 129-120-2668)	6,159,470	-	6,159,470
	Nabajatra	Agrani Bank Ltd. (A/C No. 0200009719670)	58,894	-	58,894
	Nabajatra	Agrani Bank Ltd. (A/C No. 020000955954)	133,684	-	133,684
Sub Total		7,279,244	-	7,279,244	
SAFETI	Standard Bank Ltd. (A/C No. -02396000241)	27,738	-	27,738	
SAFETI	Standard Bank Ltd. (A/C No. -065960000347)	91,249	-	91,249	
Sub Total		118,987	-	118,987	
Training Centre & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank Ltd. (A/C No. -1291209000354)	68,335	-	68,335
	Sub Total		68,335	-	68,335
	CTC-Patashail	Dutch Bangla Bank Ltd. (A/C No. -2181200001172)	165,148	-	165,148
	CTC-Patashail	Janata Bank Ltd. (A/C No. 0100007269310)	801	-	801
	Sub Total		165,949	-	165,949
	CTC-Rogerhat	Sonali Bank Ltd. (A/C No. -2908004000282)	135,796	-	135,796
CTC-Rogerhat	Standard Bank Ltd. (A/C No. -065160100128)	628,561	-	628,561	
Sub Total		764,357	-	764,357	
Grand Total		299,297,794	1,192,037	300,489,831	



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Expenditure
For the Year Ended 30 June 2020

	30-Jun-2020 Taka	30-Jun-2019 Taka
Salary & Allowances	817,651,307	772,941,003
Fringe Benefit	6,757,167	8,626,244
Direct Program cost	549,949,638	276,282,755
Traveling & Conveyance	38,356,719	40,337,174
Staff Development Training	148,168	-
Printing & Stationery	11,080,213	50,883,028
Repair & Maintenance	12,705,362	7,243,626
Computer & Office supplies	2,625,921	5,713,560
Electricity, Gas, Water & Postage	4,004,087	3,696,639
Newspaper	212,432	303,847
Entertainment	1,569,222	1,514,998
Training & Workshop	46,910	4,318,887
Office Rent	25,870,936	22,007,422
Misc. Expenses & Others	886,348	6,538,191
Advertisement Cost	647,663	1,023,469
Publication	114	196,909
Communication	7,409,788	6,762,846
General	9,085,301	2,182,039
Consultancy & Security	634,804	-
Staff Training Expenses/Other	210,393	-
Audit Fee	1,362,719	1,196,425
Bank Charge	2,099,511	2,323,884
Depreciation and Amortization	12,429,533	12,996,642
Income Tax Expenses	-	-
Provision for Loan Loss	-	26,875,404
Interest on Member/Donor Savings	-	63,477,480
Interest on Borrowing Fund	-	55,018,794
Group insurance	-	-
AGM & EC Meeting Exp	293,322	668,425
Uniform	76,650	49,000
AIT & VAT	-	91,677
Membership Fees	83,319	-
Casual Labour	80,459	218,130
Grantee Contribution	151,125	455,250
Program Overhead Cost	33,889,561	37,486,692
Capital Expenditure	4,280,969	8,943,210
Total	1,544,599,661	1,420,373,650



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Statement of Income & Expenditure (Donor Wise)
For the year ended 30 June, 2020

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus/(Deficit)	Taxation (Taka)	Net Surplus/ (Deficit) for the year (Taka)
CODEC	CODEC Fund	60,497,313	59,496,861	1,000,452	909,102	91,350
	CTC-Chatogram	3,173,604	4,303,614	(1,130,010)	-	(1,130,010)
	CTC-Pataakhali	4,486,805	6,051,276	(1,564,471)	-	(1,564,471)
	CTC-Bagerhat	4,355,932	4,954,991	(599,059)	-	(599,059)
	Sub Total	72,513,654	74,806,742	(2,293,088)	909,102	(2,202,190)
PKSF, DANIDA, SF, CODEC	Micro Finance Program	580,644,483	458,507,338	122,137,145	3,111,240	119,025,905
	ASPS-II	201,878	10,241,006	(10,039,128)	-	(10,039,128)
	Sub Total	580,846,361	468,748,344	112,098,017	3,111,240	108,986,777
Stromme Foundation	CBOs NGOs MF	22,191	3,481	18,710	-	18,710
	CBOs NGOs EDU & Shonglap	-	-	-	-	-
	Notun Alo	5,625,675	5,405,756	219,919	-	219,919
	IGa Shonglap	101,410	25,500	75,910	-	75,910
	SEEDS	87,550	53,228	34,322	-	34,322
	Sub Total	5,836,826	5,487,965	348,861	-	348,861
Ericks	MSDC	6,040,572	6,488,460	(447,888)	-	(447,888)
	Sub Total	6,040,572	6,488,460	(447,888)	-	(447,888)
PSN	Maitree	773,417	858,322	(84,905)	-	(84,905)
	Sub Total	773,417	858,322	(84,905)	-	(84,905)
Winrock International	Nabajatra	54,535,519	57,313,006	(2,777,487)	-	(2,777,487)
	SAFETI	16,124,039	16,229,141	(105,102)	-	(105,102)
	Sub Total	70,659,558	73,542,147	(2,882,589)	-	(2,882,589)
ICCO Cooperation	STAB	8,965,924	11,170,137	(2,204,213)	-	(2,204,213)
	SMART	120,702	1,922,592	(1,801,890)	-	(1,801,890)
	DRC	4,746,973	1,714,133	3,032,840	-	3,032,840
	Sub Total	13,833,599	14,806,862	(973,263)	-	(973,263)
World-Fish	PNSASS	10,765,127	12,023,748	(1,258,621)	-	(1,258,621)
	Eco-Fish	1,168,000	1,524,906	(356,906)	-	(356,906)
	Sub Total	11,933,127	13,548,654	(1,615,527)	-	(1,615,527)
Manusher Janno Foundation	Tarun Alo	-	3,764	(3,764)	-	(3,764)
	PREDFC	6,847,916	6,950,087	(102,171)	-	(102,171)
	Sub Total	6,847,916	6,953,851	(105,935)	-	(105,935)
UNICEF	UMN	163,197,715	191,285,768	(28,088,053)	-	(28,088,053)
	URBAN	10,566,719	10,502,919	63,800	-	63,800
	CFS	92,977,137	143,440,147	(50,463,010)	-	(50,463,010)
	Sub Total	266,741,571	345,228,834	(78,487,263)	-	(78,487,263)
CAMPEE	CLC	35	1,154	(1,119)	-	(1,119)
	Sub Total	35	1,154	(1,119)	-	(1,119)
World Food Program	School Feeding Program	69,826,154	69,587,590	238,564	-	238,564
	SMP	11,867,255	20,004,153	(8,136,898)	-	(8,136,898)
	Sub Total	81,693,409	89,591,743	(7,898,334)	-	(7,898,334)
OXFAM	ELNHA	7,501,580	7,325,420	176,160	-	176,160
	UCCR	2,266,279	1,782,866	483,413	-	483,413
	EYW	10,642,760	14,164,994	(3,522,234)	-	(3,522,234)
	Sub Total	20,410,619	23,273,280	(2,862,661)	-	(2,862,661)
UNHCR	EPRC (UNHCR)	423,493,093	401,166,859	22,326,234	-	22,326,234
	Sub Total	423,493,093	401,166,859	22,326,234	-	22,326,234
UNDP	EPASIAEP	16,597,744	17,513,333	(915,589)	-	(915,589)
	Sub Total	16,597,744	17,513,333	(915,589)	-	(915,589)
USAID	Nature & Life	8,590,000	2,583,111	5,916,889	-	5,916,889
	Sub Total	8,590,000	2,583,111	5,916,889	-	5,916,889
	Grand Total	1,586,721,501	1,544,599,661	42,121,840	4,020,342	38,101,498



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

ASSETS:

Non-Current Assets

Property Plant & Equipment
Intangible Assets
Capital Work In Progress
Total Non-Current Assets

Current Assets

Investment with Banks
Loan Portfolio
Advances Income Tax
Advances & Prepayments
Other Receivable
Cash and Cash Equivalents
Total Current Assets
TOTAL ASSETS

FUNDS & LIABILITIES :

Funds:

Capital Funds:

CODEC Fund
Accumulated Surplus/ (Deficits)
Total Capital Funds
Reserve Fund

Other Funds:

DANIDA ASPS II Fund
Unutilized Donor Fund
Fixed Assets Fund
Total Other Funds
Total Funds

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
PKSF Fund-short term
SF Fund- short term
DANIDA-ASPS II Loan Fund-short term
DBBL Loan Fund-short term
AB Bank Loan Fund- short term
Members Savings
Accounts Payable
Loan Loss Provision
Other Liabilities
Provision for Income Tax
Provision for Expenses
Total Current Liabilities
TOTAL FUNDS & LIABILITIES

Core Operating Program	
1/38	1/38
CODEC Fund	
30-Jun-2020	30-Jun-2019
Amounts in Taka	
58,553,659	60,847,140
-	-
1,000,000	-
59,553,659	60,847,140
49,305,081	52,695,992
519,500	615,750
950,931	1,222,530
47,150	45,500
100,000	-
19,909,348	21,544,234
70,832,010	76,124,006
130,385,669	136,971,146
-	-
130,409,507	130,236,589
130,409,507	130,236,589
-	-
-	-
-	-
6,339,297	4,755,000
6,339,297	4,755,000
136,748,804	134,991,589
-	-
-	-
-	-
-	-
-	-
-	-
-	-
(15,572,848)	(636,105)
-	-
-	-
-	-
-	-
-	-
7,669,462	1,044,231
-	-
-	-
1,055,251	1,109,432
485,000	461,999
(6,363,135)	1,979,557
130,385,669	136,971,146



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Micro Finance Program					
	2/38		3/38		4/38	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	109,139,446	108,334,344	-	-	-	-
Intangible Asset	337,500	655,000	-	-	-	-
Total Non-Current Assets	109,476,946	108,989,344	-	-	-	-
Current Assets						
Investment with Banks	168,988,896	125,135,771	3,000,000	-	-	-
Loan Portfolio	3,029,157,958	2,716,847,248	-	-	(524,480)	(249,481)
Advance Income Tax	3,079,585	1,047,472	-	-	-	-
Advances & Prepayments	24,986,142	19,537,956	15,000	-	-	-
Other Receivable	45,129	22,347	84,145,895	86,359,175	-	-
Cash and Cash Equivalents	163,718,144	30,611,648	7,458,733	12,474,581	543,190	249,481
Total Current Assets	3,389,975,854	2,893,202,442	94,619,628	98,833,756	18,710	-
TOTAL ASSETS	3,499,452,800	3,002,191,786	94,619,628	98,833,756	18,710	-
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	182,426,844	182,426,845	-	-	-	-
Accumulated Surplus/ (Deficits)	504,025,092	407,217,341	3,862,833	13,901,961	18,710	-
Total Capital Funds	686,451,936	589,644,186	3,862,833	13,901,961	18,710	-
Reserve Fund	56,002,889	42,047,106	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Utilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	73,650,262	76,045,128	-	-	-	-
Total Other Funds	73,650,262	76,045,128	78,651,795	78,651,795	-	-
Total Funds	816,105,987	707,736,419	82,514,628	92,553,756	18,710	-
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	327,962,476	275,579,153	-	-	-	-
SF Fund-long term	51,093,752	81,750,000	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	8,333,334	-	-	-	-
Total Non Current Liabilities	379,056,228	365,662,487	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	387,333,339	342,037,502	-	-	-	-
SF Fund- short term	25,546,874	20,437,500	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	19,700,000	28,700,000	-	-	-	-
DBBL Loan Fund-short term	8,333,355	33,333,348	-	-	-	-
AB Bank Loan Fund- short term	42,500,000	23,800,000	-	-	-	-
MTBL Bank Loan Fund- short term	33,333,333	-	-	-	-	-
Members Savings	1,447,037,453	1,181,275,212	-	-	-	-
Accounts Payable	72,304,653	31,826,223	-	-	-	-
Loan Loss Provision	130,910,128	124,753,899	-	-	-	-
Other Liabilities	134,791,450	142,649,196	12,105,000	6,280,000	-	-
Provision for Income Tax	2,500,000	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	2,304,296,585	1,928,792,880	12,105,000	6,280,000	-	-
TOTAL FUNDS & LIABILITIES	3,499,452,800	3,002,191,786	94,619,628	98,833,756	18,710	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program					
	5/38		6/38		7/38	
	MSDC		READ		MAITREE	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
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	-	27,000	-	-	-	-
Other Receivable	22,701	-	-	-	4,000	4,000
Cash and Cash Equivalents	466,739	1,027,983	-	-	839,005	923,910
Total Current Assets	489,440	1,054,983	-	-	839,005	923,910
TOTAL ASSETS	489,440	1,054,983	-	-	839,005	923,910
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	794,523	-	-	839,005	923,910
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	346,635	794,523	-	-	839,005	923,910
Total Funds	346,635	794,523	-	-	839,005	923,910
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	45,800	260,460	-	-	-	-
Total Current Liabilities	142,805	260,460	-	-	-	-
TOTAL FUNDS & LIABILITIES	489,440	1,054,983	-	-	839,005	923,910



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program					
	CBOs-NGOs Education & Shonglap		CLC		Tarun Alo	
	8/38	8/38	9/38	9/38	10/38	10/38
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	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	1,435,000	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	559	1,678	3,143	6,907
Total Current Assets	1,435,000	1,435,000	559	1,678	3,143	6,907
TOTAL ASSETS	1,435,000	1,435,000	559	1,678	3,143	6,907
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
Total Funds	(3,365,000)	(3,365,000)	(3,441)	(2,322)	(116,993)	(113,229)
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	119,828
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	4,800,000	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	4,000	308	308
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	4,800,000	4,800,000	4,000	4,000	120,136	120,136
TOTAL FUNDS & LIABILITIES	1,435,000	1,435,000	559	1,678	3,143	6,907



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program					
	11/38		12/38		15/38	
	EPRC (UNHCR)		School Feeding Program		UMN	
30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	-	-	1,068,788	486,919	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	-	-	1,068,788	486,919	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	189753	181,536	10,000	-	256,000	20,000
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	82,789,824	92,613,229	1,381,461	1,440,562	3,408,245	31,598,048
Total Current Assets	82,979,577	92,794,765	1,391,461	1,440,562	3,664,245	31,614,048
TOTAL ASSETS	82,979,577	92,794,765	2,460,249	1,927,481	3,664,245	31,614,048
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	82,979,577	90,534,508	(5,288,128)	(5,526,692)	3,559,777	31,647,830
Fixed Assets Fund	-	-	1,068,788	486,919	-	-
Total Other Funds	82,979,577	90,534,508	(4,219,340)	(5,039,773)	3,559,777	31,647,830
Total Funds	82,979,577	90,534,508	(4,219,340)	(5,039,773)	3,559,777	31,647,830
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	-	15,381	4,617,672	4,921,067	(95,600)	(46,560)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	2,244,876	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	1,509,861	781,809	55,783	12,778
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	552,056	1,264,378	144,285	-
Total Current Liabilities	-	2,260,257	6,679,589	6,967,254	104,468	(33,782)
TOTAL FUNDS & LIABILITIES	82,979,577	92,794,765	2,460,249	1,927,481	3,664,245	31,614,048



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Education Program	
	14/38	
	SMP	
	30- June- 2020	30- June- 2019
	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	33,896	-
Total Current Assets	33,896	-
TOTAL ASSETS	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	(8,136,895)	-
Fixed Assets Fund	-	-
Total Other Funds	(8,136,895)	-
Total Funds	(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	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	8,170,791	-
TOTAL FUNDS & LIABILITIES	33,896	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Rights & Legal Service Program					
	15/38	16/38	16/38	17/38	17/38	18/38
	CLS		PREDFC		CFS	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
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	50,000
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	275,656	377,827	4,839,842	50,951,506
Total Current Assets	-	-	275,656	377,827	4,909,842	51,001,506
TOTAL ASSETS	-	-	275,656	377,827	4,909,842	51,001,506
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Dence Fund	-	-	275,656	377,827	(1,712,499)	48,750,510
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	275,656	377,827	(1,712,499)	48,750,510
Total Funds	-	-	275,656	377,827	(1,712,499)	48,750,510
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	2,250,996
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	3,130	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	-	-	6,622,341	2,250,996
TOTAL FUNDS & LIABILITIES	-	-	275,656	377,827	4,909,842	51,001,506



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Health & Nutrition Program				Livelihoods/ Income generated	
	18/38	19/38	19/38	20/38	20/38	
	Notes A/c		Spring		DRC	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-June- 2020	30-June- 2019
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	-	-	-	-	4,603	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	1,688,704	1,550,316	-	-	3,031,263	-
Total Current Assets	1,688,704	1,550,316	-	-	3,035,866	-
TOTAL ASSETS	1,688,704	1,550,316	-	-	3,035,866	-
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	488,704	468,785	-	-	3,032,840	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	488,704	468,785	-	-	3,032,840	-
Total Funds	488,704	468,785	-	-	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	800,000	-	-	-	-
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	-	-	-	-	3,026	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	281,531	-	-	-	-
Total Current Liabilities	1,000,000	1,081,531	-	-	3,026	-
TOTAL FUNDS & LIABILITIES	1,688,704	1,550,316	-	-	3,035,866	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Environment & Climate Change Program					
	21/38		22/38		23/38	
	Nature & Life		URBAN		EPASIAEP	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	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	66,779	-	5,700	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	397,328	-	15,702	165,257	49,849	915,424
Total Current Assets	464,107	-	21,402	165,257	49,849	915,424
TOTAL ASSETS	464,107	-	21,402	165,257	49,849	915,424
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	5,916,889	-	63,800	-	(128,443)	907,660
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	5,916,889	-	63,800	-	(128,443)	907,660
Total Funds	5,916,889	-	63,800	-	(128,443)	907,660
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	(5,638,217)	-	(65,344)	165,257	178,292	7,764
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	22,946	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	185,435	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	(5,452,782)	-	(42,398)	165,257	178,292	7,764
TOTAL FUNDS & LIABILITIES	464,107	-	21,402	165,257	49,849	915,424



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Environment & Climate Change Program					
	24/38	24/38	25/38	25/38	26/38	26/38
	CREL		ELNHA		UCCR	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
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	-	-	1,214,735	416,073	104,440	7,704
Total Current Assets	-	-	1,214,735	416,073	104,440	7,704
TOTAL ASSETS	-	-	1,214,735	416,073	104,440	7,704
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	392,233	416,073	104,440	(378,973)
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	392,233	416,073	104,440	(378,973)
Total Funds	-	-	392,233	416,073	104,440	(378,973)
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	-	-	-	-	-	386,677
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	-	-	-	-	-	-
Total Current Liabilities	-	-	622,502	-	-	386,677
TOTAL FUNDS & LIABILITIES	-	-	1,214,735	416,073	104,440	7,704



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Livelihoods/ Income generated Program					
	27/38	27/38	28/38	28/38	29/38	29/38
	PNSASS		IGA-Shonglap		STAB	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	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	1,067,200	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	138,028	1,210,085	2,322,052	2,312,442	159,761	2,856,683
Total Current Assets	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683
TOTAL ASSETS	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
Total Other Funds	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
Total Funds	(48,536)	1,210,085	36,442	(39,468)	111,214	2,315,427
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	-	-	-	-	-
Provision for Income Tax	-	-	-	-	48,547	541,256
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	186,564	-	4,200,000	3,400,000	-	-
TOTAL FUNDS & LIABILITIES	138,028	1,210,085	3,255,552	3,379,642	159,761	2,856,683



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Livelihoods/ Income generated Program					
	SEEDS		SMART		ECOFISH	
	30/38	30/38	31/38	31/38	32/38	32/38
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	1,579,711	1,579,711	-	-	-	-
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	1,579,711	1,579,711	-	-	-	-
Current Assets						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	89,775	55,453	1,532,872	2,958,746	-	512,876
Total Current Assets	89,775	55,453	1,532,872	2,958,746	-	512,876
TOTAL ASSETS	1,669,486	1,635,164	1,532,872	2,958,746	-	512,876
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Utilized Donor Fund	89,775	55,453	782,164	2,584,054	-	521,224
Fixed Assets Fund	1,579,711	1,579,711	-	-	-	-
Total Other Funds	1,669,486	1,635,164	782,164	2,584,054	-	521,224
Total Funds	1,669,486	1,635,164	782,164	2,584,054	-	521,224
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	-	-	-	-	-	(8,348)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	750,708	374,692	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	-	-	750,708	374,692	-	(8,348)
TOTAL FUNDS & LIABILITIES	1,669,486	1,635,164	1,532,872	2,958,746	-	512,876



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Livelihoods/ Income Generated Program					
	33/38	33/38	34/38	34/38	35/38	35/38
	EYW		Nohojatra		SAFETY	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
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	-	-	-	3,737	-	144,200
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	219,747	3,214,825	7,382,647	8,846,890	119,564	80,466
Total Current Assets	219,747	3,214,825	7,382,647	8,850,627	119,564	224,666
TOTAL ASSETS	219,747	3,214,825	7,382,647	8,850,627	119,564	224,666
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
Total Capital Funds	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unused Donor Fund	(307,409)	3,214,825	455,166	-	119,564	224,666
Fixed Assets Fund	-	-	-	3,232,653	-	-
Total Other Funds	(307,409)	3,214,825	455,166	3,232,653	119,564	224,666
Total Funds	(307,409)	3,214,825	455,166	3,232,653	119,564	224,666
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	-	6,717,661	5,115,375	-	-
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	502,599	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	527,156	-	6,927,481	5,617,974	-	-
TOTAL FUNDS & LIABILITIES	219,747	3,214,825	7,382,647	8,850,627	119,564	224,666



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Financial Position (Project Wise)
As at 30 June 2020

	Training Centre & Capacity Development Program					
	36/38	36/38	37/38	37/38	38/38	38/38
	CTC-Chattoogram		CTC-Patnaikvadi		CTC-Bagerhat	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	9,514,312	10,426,179	8,489,413	10,160,707	12,127,827	13,428,280
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	9,514,312	10,426,179	8,489,413	10,160,707	12,127,827	13,428,280
Current Assets						
Investment with Banks	9,808,745	9,154,560	12,297,325	8,571,358	6,364,447	5,877,609
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	477,927	285,913	441,427	609,932	277,044	375,917
Advances & Prepayments	-	580,502	60,000	130,080	123,000	46,299
Other Receivable	-	206,543	146,543	1,215,237	379,561	90,152
Cash and Cash Equivalents	68,347	125,176	171,817	3,709,661	763,957	1,123,121
Total Current Assets	10,355,019	10,352,694	13,117,112	14,236,268	7,508,009	7,513,098
TOTAL ASSETS	19,869,331	20,778,873	21,606,525	24,396,975	20,035,836	20,941,378
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	13,426,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficits)	5,759,876	6,889,886	6,573,649	8,055,516	1,755,534	2,333,605
Total Capital Funds	19,186,353	20,316,363	21,353,545	22,835,412	19,867,635	20,445,706
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	-	-	-	-
Total Funds	19,186,353	20,316,363	21,353,545	22,835,412	19,867,635	20,445,706
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	367,554	141,201	(6,030)
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	31,270	1,481	115,249	-	11,759
Provision for Income Tax	-	-	-	635,826	-	256,638
Provision for Expenses	664,829	431,240	128,745	442,934	27,000	233,305
Total Current Liabilities	682,978	462,510	252,980	1,561,563	168,201	495,672
TOTAL FUNDS & LIABILITIES	19,869,331	20,778,873	21,606,525	24,396,975	20,035,836	20,941,378



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Core Operating Program	
	1/38	1/38
	CODEC Fund	
	30-Jun-2020	30-Jun-2019
Amounts in Taka		
INCOME:		
Grants received from Donors	56,460,002	56,633,484
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	3,490,989	3,306,524
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	546,322	546,610
Total Income	60,497,313	60,486,618
EXPENDITURE:		
Salary & Allowances	43,765,090	35,219,436
Fringe Benefit	-	-
Direct Program cost	1,838,531	2,112,179
Traveling & Conveyance	2,622,856	2,794,874
Staff Development Training	117,542	-
Printing & Stationery	572,511	1,759,603
Repair & Maintenance	415,950	931,373
Computer & Office supplies	92,520	89,013
Electricity, Gas & Water	763,686	597,431
Newspaper	-	-
Entertainment	437,972	268,216
Training & W/Shop	-	174,890
Office Rent	-	-
Misc. Expenses & Others	422,072	491,144
Advertisement Cost	88,180	83,720
Publication	-	-
Communication	109,378	272,660
General	53,550	85,710
Consultancy & Security	634,804	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	530,000	534,400
Bank Charge	117,745	74,457
Depreciation and Amortization	6,328,228	6,619,951
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	293,322	668,425
Uniform	34,650	-
AIT & VAT	-	-
Membership Fees	83,319	-
Casual Labour	74,955	121,320
Fund Return/Transfer/Grantee	-	-
Program Overhead Cost	-	-
Capital Expenditure	-	-
Total Expenditure	59,496,861	52,898,802
Surplus/ (Deficit)	1,000,452	7,587,816
Less: Taxation	909,102	963,283
Net Surplus/ (Deficit) during the year	91,350	6,624,533



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Micro Finance Program					
	2/38	2/38	3/38	3/38	4/38	4/38
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	564,770,024	540,526,627	-	-	-	11,000
Interest Income	13,236,583	7,879,314	190,878	140,670	12,191	13,199
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	2,637,876	3,991,178	11,000	-	10,000	83,181
Total Income	580,644,483	551,997,119	201,878	140,670	22,191	107,380
EXPENDITURE:						
Salary & Allowances	265,940,043	221,645,831	-	-	-	-
Fringe Benefit	-	-	-	-	-	-
Direct Program cost	135,770,748	-	10,000,000	-	-	-
Traveling & Conveyance	20,814,280	22,416,474	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	1,964,887	3,637,830	-	-	-	-
Repair & Maintenance	5,790,922	4,768,386	-	-	-	-
Computer & Office supplies	1,546,666	3,976,128	-	-	-	-
Electricity, Gas & Water	1,706,165	1,751,248	-	-	-	-
Newspaper	201,387	277,176	-	-	-	-
Entertainment	1,113,793	1,187,526	-	-	-	-
Training & Workshop	-	3,776,876	-	-	-	-
Office Rent	13,135,279	12,353,244	-	-	-	-
Misc. Expenses & Others	137,083	5,630,455	171,365	-	-	-
Advertisement Cost	387,269	446,055	-	-	-	-
Publication	-	-	-	-	-	400
Communication	3,391,564	2,914,975	-	-	-	-
General	2,495,772	124,251	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	563,000	270,000	-	-	-	-
Bank Charge	1,458,337	1,740,302	69,641	9,792	3,481	10,357
Depreciation and Amortization	2,090,143	2,426,365	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	26,875,404	-	-	-	-
Interest on Savings	-	63,477,480	-	-	-	-
Interest on Borrowing Fund	-	55,018,794	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	91,677	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	458,507,338	434,714,800	10,241,006	101,469	3,481	10,757
Surplus/ (Deficit)	122,137,145	117,282,319	(10,039,128)	39,201	18,710	96,623
Less: Taxation	3,111,240	-	-	-	-	-
Net Surplus/ (Deficit) during the year	119,025,905	117,282,319	(10,039,128)	39,201	18,710	96,623



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	5/38	5/38	6/38	6/38	7/38	7/38
	MSDC		READ		MAITREE	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	6,027,383	11,906,782	-	6,460,793	750,000	750,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	13,189	33,338	-	9,648	23,417	25,151
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	6,040,572	11,940,120	-	6,479,441	773,417	775,151
EXPENDITURE:						
Salary & Allowances	2,875,002	2,693,690	-	6,888,994	677,675	715,441
Fringe Benefit	-	-	-	821,017	-	-
Direct Programm cost	1,451,640	5,167,888	-	3,070,819	7,656	-
Traveling & Conveyance	1,408,675	987,812	-	879,114	13,763	10,380
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	23,952	52,512	-	72,547	58,997	34,133
Repair & Maintenance	1,368	5,660	-	112,842	32,370	8,373
Computer & Office supplies	3,925	13,600	-	15,017	-	-
Electricity, Gas & Water	7,286	5,068	-	21,391	4,719	7,285
Newspaper	-	-	-	-	-	-
Entertainment	4,425	5,253	-	-	-	-
Training & Workshop	-	-	-	-	-	6,100
Office Rent	243,131	-	-	149,283	-	-
Misc. Expenses & Others	3,220	600	-	1,979	3,500	-
Advertisement Cost	-	47,840	-	-	18,543	-
Publication	-	-	-	-	-	-
Communication	38,772	27,168	-	97,004	-	-
General	-	25,116	-	-	20,500	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	101,750	-	-	83,374	-	-
Bank Charge	7,260	11,178	-	9,395	8,603	7,447
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	318,054	1,912,582	-	-	-	-
Capital Expenditure	-	189,630	-	-	11,996	-
Total Expenditure	6,488,460	11,145,597	-	12,222,776	858,322	789,159
Surplus/ (Deficit)	(447,888)	794,523	-	(5,743,335)	(84,905)	(14,008)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	(447,888)	794,523	-	(5,743,335)	(84,905)	(14,008)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	8/38		9/38		10/38	
	CBOs-NGOs Education & Shonglap		C.I.C		Taruu Alo	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	-	-	47,683	-	4,180,733
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	35	590	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	-	35	48,273	-	4,180,733
EXPENDITURE:						
Salary & Allowances	-	-	-	-	-	1,939,908
Fringe Benefit	-	-	-	-	-	-
Direct Program cost	-	-	-	-	-	3,518,509
Traveling & Conveyance	-	-	-	-	-	91,129
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	-	18,995
Repair & Maintenance	-	-	-	-	-	21,889
Computer & Office supplies	-	-	-	-	-	26,372
Electricity, Gas & Water	-	-	-	-	-	14,752
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	9,964
Office Rent	-	-	-	-	-	189,954
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	-	22,734
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	1,784	-	-
Bank Charge	-	840	1,154	-	3,764	4,569
Depreciation and Amortization	-	-	-	-	-	-
EGF 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	-	-	-	-	-	122,650
Capital Expenditure:	-	-	-	-	-	64,177
Total Expenditure	-	840	1,154	1,784	3,764	6,045,602
Surplus/ (Deficit)	-	(840)	(1,119)	46,489	(3,764)	(1,864,869)
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	(840)	(1,119)	46,489	(3,764)	(1,864,869)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Education Program					
	11/38	12/38	12/38	14/38	15/38	15/38
	EPRC (UNHCR)		School Feeding Program		UMN	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
INCOME:						
Grants received from Donors	420,121,574	326,714,542	69,826,154	48,263,016	162,410,538	205,736,594
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	3,371,519	2,994,172	-	-	787,157	908,759
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	690,099	-	-
Total Income	423,493,093	329,708,714	69,826,154	48,953,115	163,197,715	206,645,344
EXPENDITURE:						
Salary & Allowances	242,624,407	173,947,709	54,013,464	39,868,679	41,820,926	137,844,792
Prizze Benefit	-	-	-	-	-	-
Direct Program cost	119,033,851	49,529,240	4,720,703	4,230,843	141,458,660	64,321,432
Traveling & Conveyance	5,041,517	2,956,601	777,603	371,883	1,607,675	1,217,950
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	7,640,310	42,420,067	310,193	199,838	44,057	687,690
Repair & Maintenance	4,710,024	-	657,840	341,513	49,180	26,839
Computer & Office supplies	-	590,168	-	-	58,885	109,840
Electricity, Gas & Water	96,222	103,718	18,390	21,280	349,282	35,330
Newspaper	-	-	2,225	-	-	3,921
Entertainment	-	-	-	-	-	2,196
Training & Workshop	-	-	-	-	-	-
Office Rent	3,012,443	1,883,358	3,240,489	2,176,541	2,698,919	1,785,885
Misc. Expenses & Others	-	-	-	29,546	-	-
Advertisement Cost	120,617	309,366	4,743	-	-	-
Publication	-	-	-	-	-	-
Communication	863,058	638,820	310,127	250,247	459,112	267,488
General	5,989,749	1,648,428	-	564	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	57,073	44,192	7,505	7,107	133,260	60,801
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	-	-	-	-	-	-
ATF & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	9,611,343	6,389,059	4,942,459	3,700,650	2,501,312	3,627,611
Capital Expenditure	2,326,245	3,923,826	581,849	315,119	106,500	37,200
Total Expenditure	401,166,859	284,384,552	69,587,590	51,522,810	191,285,760	219,228,975
Surplus/ (Deficit)	22,326,234	45,324,162	238,564	(2,569,695)	(28,088,053)	(3,583,631)
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	22,326,234	45,324,162	238,564	(2,569,695)	(28,088,053)	(3,583,631)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
 Separate Statement of Income & Expenditure (Project Wise)
 For the year ended 30 June 2020

INCOME:

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

EXPENDITURE:

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

Education Program		
14/38		
SMP		
Amounts in Taka		
30- June- 2020	30- June- 2019	
11,867,255	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
11,867,255	-	
4,781,077	-	
-	-	
12,164,186	-	
255,076	-	
-	-	
-	-	
-	-	
173,733	-	
-	-	
-	-	
-	-	
-	-	
173,139	-	
-	-	
-	-	
-	-	
63,073	-	
49,577	-	
-	-	
-	-	
-	-	
-	-	
-	-	
1,380	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
1,518,682	-	
824,230	-	
20,004,153	-	
(8,136,898)	-	
-	-	
(8,136,898)	-	



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Rights & Legal Service Program					
	15/38	16/38	16/38	17/38	17/38	18/38
	CLS		PREDEF.C.		CFS	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	6,828,997	2,855,846	92,977,137	142,101,081
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	18,919	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	3,995	-	-	-	-
Total Income	-	3,995	6,847,916	2,855,846	92,977,137	142,101,081
EXPENDITURE:						
Salary & Allowances	-	-	3,736,520	1,333,291	81,063,107	62,712,356
Fringe Benefit	-	-	108,092	-	-	-
Direct Program cost	-	-	2,451,808	271,024	52,858,635	18,332,050
Traveling & Conveyance	-	-	130,763	74,453	745,600	747,481
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	60,645	31,769	113,965	49,081
Repair & Maintenance	-	-	33,986	12,006	16,110	20,720
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	73,955	22,529	144,403	263,789
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	-	191,152	38,496	729,675	571,227
Misc. Expenses & Others	-	-	-	-	-	129,615
Advertisement Cost	-	-	7,388	-	-	-
Publication	-	-	-	-	114	-
Communication	-	-	-	-	315,200	215,366
General	-	-	-	-	121,428	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	-	7,502	978	53,466	53,563
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	-	-	-	-	-	-
Programs Overhead Cost	-	-	-	182,000	7,278,404	9,014,226
Capital Expenditure	-	-	148,276	511,473	-	101,450
Total Expenditure	-	-	6,950,087	2,478,019	143,440,147	92,410,924
Surplus/ (Deficit)	-	3,995	(102,171)	377,827	(50,463,010)	49,690,157
Less: Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	3,995	(102,171)	377,827	(50,463,010)	49,690,157



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Health & Nutrition Program				Livelihoods/ Income generated Program	
	18/38	19/38	19/38	20/38	20/38	
	Notan Alo		Spring		DRC	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-June-2020	30-June-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	5,620,424	10,569,065	-	-	4,713,830	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	5,251	9,613	-	-	33,143	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	99	-	-
Total Income	5,625,675	10,578,678	-	99	4,746,973	-
EXPENDITURE:						
Salary & Allowances	3,812,923	5,063,365	-	-	998,902	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	942,020	4,070,269	-	-	454,682	-
Traveling & Conveyance	237,506	292,139	-	-	110,804	-
Staff Development Training	30,626	-	-	-	-	-
Printing & Stationery	26,825	34,334	-	-	-	-
Repair & Maintenance	24,264	33,420	-	-	12,109	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	39,902	45,066	-	-	20,000	-
Newspaper	3,340	3,610	-	-	5,027	-
Entertainment	4,020	10,281	-	-	-	-
Training & W/Shop	-	-	-	-	2,728	-
Office Rent	137,460	40,908	-	-	48,000	-
Misc. Expenses & Others	2,000	148,420	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	65,732	-	-	-	15,243	-
General	-	67,937	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	19,138	21,741	-	-	9,138	-
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	60,000	120,000	-	-	37,500	-
Capital Expenditure	-	233,688	-	-	-	-
Total Expenditure	5,405,786	10,185,178	-	-	1,714,133	-
Surplus/ (Deficit)	219,919	393,500	-	99	3,032,840	-
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	219,919	393,500	-	99	3,032,840	-



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Environment & Climate Change Program					
	21/38		22/38	22/38	23/38	23/38
	Nature & Life		URBAN		EPASHIAEP	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	8,500,000	-	10,566,719	10,481,077	16,565,469	31,757,469
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	27,019	66,125
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	5,256	-
Total Income	8,500,000	-	10,566,719	10,481,077	16,597,744	31,823,594
EXPENDITURE:						
Salary & Allowances	1,891,171	-	6,892,216	3,681,900	1,286,767	2,191,910
Fringe Benefit	340,410	-	-	-	-	121,713
Direct Programs cost	6,760	-	3,610,703	6,799,177	15,161,631	26,313,656
Traveling & Conveyance	20,239	-	-	-	-	163,785
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	11,933	-	-	-	-	74,360
Repair & Maintenance	29,366	-	-	-	-	18,260
Computer & Office supplies	6,149	-	-	-	225,285	-
Electricity, Gas & Water	-	-	-	-	-	11,005
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	39,979	-	-	-	-	204,361
Misc. Expenses & Others	-	-	-	-	-	55,334
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,500	-	-	-	-	17,550
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	776	-	-	-	-	22,651
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniforms	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	234,828	-	-	-	839,650	1,472,389
Capital Expenditure:	-	-	-	-	-	248,760
Total Expenditure	2,583,111	-	10,502,919	10,481,077	17,513,333	30,915,934
Surplus/ (Deficit)	5,916,889	-	63,800	-	(915,589)	907,660
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	5,916,889	-	63,800	-	(915,589)	907,660



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Environment & Climate Change Program					
	24/38	24/38	25/38	25/38	26/38	26/38
	CREL		ELNHA		UCCR	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	9,889,436	7,500,200	5,424,243	2,266,279	1,941,500
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	1,380	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	9,889,436	7,501,580	5,424,243	2,266,279	1,941,500
EXPENDITURE:						
Salary & Allowances	-	630,204	1,156,577	2,692,656	1,146,200	1,284,179
Fringe Benefit	-	94,531	-	-	-	-
Direct Programm cost	-	366,493	5,705,080	4,730,820	412,674	689,472
Traveling & Conveyance	-	143,293	174,374	471,121	-	47,003
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	57,420	-	-	28,102	12,295
Repair & Maintenance	-	8,500	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	5,040	-	-	40,000	27,500
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	80,090	149,389	-	95,680	65,780
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	11,936	-	-	23,028	25,185
General	-	-	-	-	37,182	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	90,000	-	-	-	-
Bank Charge	-	4,115	-	-	-	-
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	-	-	-	-	-	-
AJT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	37,710	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	246,650	140,000	-	-	-
Capital Expenditure	-	-	-	43,037	-	169,059
Total Expenditure	-	1,775,982	7,325,420	7,937,634	1,782,866	2,320,473
Surplus/ (Deficit)	-	8,113,454	176,160	(2,513,391)	483,413	(378,973)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	-	8,113,454	176,160	(2,513,391)	483,413	(378,973)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Livelihoods/ Income generated Program					
	27/38	27/38	28/38	28/38	29/38	29/38
	PNSASS		IGA-Shonglap		SIAB	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	10,765,127	11,843,545	-	-	8,924,080	15,078,304
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	101,410	44,037	41,844	36,603
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	10,765,127	11,843,545	101,410	44,037	8,965,924	15,114,907
EXPENDITURE:						
Salary & Allowances	1,976,000	3,836,003	-	-	5,878,303	5,292,752
Fringe Benefit	441,997	618,518	-	-	-	129,000
Direct Program cost	7,774,554	3,452,501	-	-	3,534,116	7,255,291
Traveling & Conveyance	408,055	541,930	-	-	735,196	1,032,824
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	33,002	141,423	-	-	68,751	69,882
Repair & Maintenance	-	4,000	-	-	-	14,936
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	450	113	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	29,400	51,450	-	-	196,040	197,560
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	31,200	-	-	-	-
Publication	-	-	-	-	-	-
Communication	60,774	66,468	-	-	131,667	74,958
General	-	49,990	-	-	28,000	13,359
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	49,469	31,500
Bank Charge	1,417	8,131	25,500	9,499	19,563	20,624
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	455,250	-	-	-	-
Program Overhead Cost	879,454	753,940	-	-	529,032	506,846
Capital Expenditure	267,520	622,543	-	-	-	-
Total Expenditure	12,023,748	10,633,460	25,500	9,499	11,170,137	14,639,512
Surplus/ (Deficit)	(1,258,621)	1,210,085	75,910	34,538	(2,204,213)	474,795
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	(1,258,621)	1,210,085	75,910	34,538	(2,204,213)	474,795



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Livelihoods/ Income generated Program					
	30/38	30/38	31/38	31/38	32/38	32/38
	SEEDS		SMART		ECOFISH	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	11,795,097	-	6,282,451	1,168,000	12,425,500
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	2,983	15,528	-	50,434	-	13,189
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	84,567	-	120,702	-	-	-
Total Income	87,550	11,810,625	120,702	6,332,885	1,168,000	12,438,689
EXPENDITURE:						
Salary & Allowances	-	3,107,749	419,057	2,128,504	944,598	4,721,100
Fringe Benefit	-	-	-	-	-	-
Direct Programs cost	-	5,406,627	1,223,666	1,195,061	286,017	5,830,599
Traveling & Conveyance	-	273,862	31,079	162,864	153,714	793,107
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	17,735	5,150	26,394	-	101,801
Repair & Maintenance	-	121,697	-	18,290	-	-
Computer & Office supplies	-	-	-	-	87,822	-
Electricity, Gas & Water	-	30,349	26,288	6,447	-	-
Newspaper	-	9,950	-	-	-	-
Entertainment	-	22,332	-	5,945	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	304,740	36,000	156,000	-	159,587
Misc. Expenses & Others	50,400	2,462	-	5,760	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	40,055	5,892	196,509	-	-
General	-	22,621	-	33,052	-	101,791
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	40,000	94,723	-	-
Bank Charge	2,828	20,356	460	18,850	-	345
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	-	528,000	135,000	440,000	52,755	698,300
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	53,228	9,907,935	1,922,892	4,526,665	1,524,906	12,406,630
Surplus/ (Deficit)	34,322	1,902,690	(1,801,890)	1,806,220	(356,906)	32,059
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	34,322	1,902,690	(1,801,890)	1,806,220	(356,906)	32,059



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Livelihoods/ Income Generated Program					
	33/38	33/38	34/38	34/38	35/38	35/38
	EYW		Nobojara		SAFE11	
	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	10,642,760	12,203,189	54,472,826	110,015,131	16,092,846	13,247,753
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	62,693	175,621	31,193	24,274
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	10,642,760	12,203,189	54,535,519	110,190,752	16,124,039	13,272,027
EXPENDITURE:						
Salary & Allowances	3,045,954	2,686,331	33,469,881	38,436,422	7,236,107	6,523,227
Fringe Benefit	-	-	4,408,628	5,662,974	1,458,040	1,178,491
Direct Programm cost	10,359,826	9,423,720	10,065,119	40,509,551	5,240,549	4,570,617
Traveling & Conveyance	288,267	271,171	2,261,012	3,140,856	415,916	400,094
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	47,979	58,152	-	1,232,455	41,179	54,375
Repair & Maintenance	-	-	620,540	395,011	-	-
Computer & Office supplies	41,173	45,140	340,298	823,744	23,208	22,363
Electricity, Gas & Water	27,206	29,176	139,762	184,026	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	35,244	46,910	315,813	-	-
Office Rent	202,167	174,324	1,080,122	1,103,924	432,472	320,710
Misc. Expenses & Others	-	-	9,228	105,288	11,695	2,346
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	56,695	62,831	797,951	1,062,022	253,885	187,732
General	-	-	200,068	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	26,659	-	183,734	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	6,848	6,648	29,804	69,555	12,818	12,144
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	-	156,000	3,749,449	6,677,481	1,061,639	938,308
Capital Expenditure	62,220	-	(89,500)	2,350,938	41,633	132,310
Total Expenditure	14,164,994	12,948,737	57,313,006	102,070,060	16,229,141	14,342,717
Surplus/ (Deficit)	(3,522,234)	(745,548)	(2,777,487)	8,120,692	(105,102)	(1,070,690)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	(3,522,234)	(745,548)	(2,777,487)	8,120,692	(105,102)	(1,070,690)



COMMUNITY DEVELOPMENT CENTRE (CODEC)
Separate Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2020

	Training Centre & Capacity Development Program					
	36/38		37/38		38/38	
	CTC-Chatto gram		CTC-Patua khali		CTC-Bagerhat	
	30-Jan-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019	30-Jun-2020	30-Jun-2019
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	752,925	666,869	847,100	551,461	589,806	480,015
Training Centres operation income	2,032,536	1,549,011	3,561,602	8,707,439	3,753,837	5,681,805
Non Operational Income	-	-	-	-	-	-
Other Income	388,143	669,158	78,103	66,528	12,289	59,964
Total Income	3,173,604	2,885,038	4,486,805	9,325,428	4,355,932	6,221,784
EXPENDITURE:						
Salary & Allowances	1,974,350	1,871,711	2,178,948	2,035,725	2,046,042	1,947,158
Fringe Benefit	-	-	-	-	-	-
Direct Programs cost	1,084,314	608,616	1,375,409	2,650,828	956,060	1,446,473
Traveling & Conveyance	24,224	18,821	26,292	14,530	18,229	21,623
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	3,907	23,853	7,232	9,161	4,527	5,323
Repair & Maintenance	39,713	71,655	203,937	195,814	79,792	113,042
Computer & Office supplies	3,966	575	-	1,600	4,291	-
Electricity, Gas & Water	191,474	140,521	224,308	238,076	145,562	135,499
Newspaper	2,770	3,480	-	2,250	2,710	3,460
Entertainment	290	11,261	3,444	1,000	2,550	988
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	14,708	40,330	18,000	-	64,000	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	1,549	21,077	183,070	241,645	162,518	104,868
General	2,700	12,711	50,450	81,500	36,325	16,800
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	7,276	9,311	16,067	17,705	17,707	59,375
Depreciation and Amortization	911,865	923,605	1,725,619	1,567,196	1,373,678	1,459,525
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	10,500	14,000	17,500	17,500	14,000	17,500
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	5,504	18,100	-	21,800	-	19,200
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	4,593,614	3,814,127	6,051,276	7,123,330	4,954,991	5,377,834
Surplus/ (Deficit)	(1,130,010)	(929,089)	(1,564,471)	2,202,098	(599,059)	843,950
Less: Taxation	-	-	-	635,826	-	256,638
Net Surplus/(Deficit) during the year	(1,130,010)	(929,089)	(1,564,471)	1,566,272	(599,059)	587,312

