

**Hoda Vasi
Chowdhury & Co**

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

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

Hoda Vasi Chowdhury & Co

Chartered Accountants

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

Opinion

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

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

Basis for Opinion

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

Other Information

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

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

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

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

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

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

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Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Hoda

Chattogram, 28 NOV 2021

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

Showkat Hossain

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

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

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

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


Treasurer-CODEC-EC

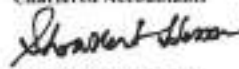

Sr. Director- Finance & Administration


Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, **28 NOV 2021**

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


Showkat Hussain FCA
Senior Partner
Enrollment No: 0137

DVC: 2111-280 137A513549

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

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

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These financial statements should be read in conjunction with the annexed notes 1 to 44
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and were signed on its behalf by:

R.S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

Signed in terms of our separate report of even date annexed

Chattogram, 28 NOV 2021

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

[Signature]

Showkat Hossain FCA
Senior Partner

Enrollment No: 0137

DVC: 2111280137AS113549

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

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

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

R.S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

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

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

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

R.S.
Treasurer-CODEC-EC

[Signature]
Sr. Director-Finance & Administration

[Signature]
Executive Director

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



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

1 Background of the Organization:

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

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

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

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

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

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



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

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

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

1.1 Mandate:

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

1.2 Vision:

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

1.3 Mission:

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

1.4 Values

Target People

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



Society, State, INGO, other organizations and UN agencies

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

Within CODEC

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

1.5 Basic Information of CODEC:

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

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

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

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

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

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

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

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



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

g. Grant Compliance

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

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

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

i. Government

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

j. Donor

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

k. International Standards

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

l. CODEC Executive Committee

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



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

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

m. Date of Last AGM held:

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

n. Statutory Auditor

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

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

o. Others

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



1.6 Project(s) Information:

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

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



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Excess/ (Deficit) of income over expenditure	107,078,168	38,101,498
Adjustment to reconcile Net Income to net Cash:		
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(Increase)/Decrease in Bank Loan Current Portion	32,102,516	-
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Increase/(Decrease) in Accounts Payable	(16,483,989)	48,960,193
Increase/(Decrease) in Loan Loss Provision	30,480,812	6,176,232
Increase/(Decrease) in Other Liabilities	20,700,884	(490,803)
Increase/(Decrease) in Provision for Income Tax	29,169	1,553,355
Increase/(Decrease) in Provision for Expenses	(875,938)	(528,933)
	213,314,837	85,954,615



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

2 Basis of preparation of Consolidated Financial Statements

2.1 Basis of Accounting

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

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

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

2.2 Reporting Period

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

2.3 Functional and Presentation Currency

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



2.4 Use of Estimates and judgments

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

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

2.5 Materiality and aggregation

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

2.6 Off-Setting

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

2.7 CODEC'S role during COVID-19

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

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

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

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



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

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

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

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

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

2.8 Comparative information

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



3 Summary of Significant Accounting Policies

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

3.1 Currencies

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

3.2 Revenue Recognition

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

a. Grants received from Donors

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

b. Service Charges on Micro Finance Operation

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

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



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

c. Interest Income

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

d. Training Centre Operation income

Training Centre operation income consists of the following income:

e. Tuition/Training

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

f. Rental Income

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

g. Agricultural product sales

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

h. Income from meal & others

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

i. Income from Partial Cost

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

j. Miscellaneous Income

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



k. Non Operational Income

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

l. Other Income

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

3.3 Expenditure

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

i. Bank Charges or Interest Expense

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

ii. Organization Contribution

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

iii. Program Expenses

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

iv. Interest paid to Target Members on Savings

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

3.4 Statement of Financial Position

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

• Assets

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



- **Liabilities**

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

3.5 Cash Flow

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

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

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

3.6 Property, Plant & Equipment

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

i. Recognition

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

ii. Depreciation

The organization depreciated its fixed assets on reducing balance method.

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

iii. Disposal or Transfer of fixed assets

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



iv. Insurance of Fixed Asset

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

3.7 Intangible Assets

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

3.8 Provision

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

4 Significant organization policy

i. Cash control & Operation

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

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

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

ii. Bank operation & Transaction

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



iii. **Advance Policy**

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

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

iv. **Loan Portfolio**

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

Jagoron:

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

Agrosor :

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

Buniad :

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

SHAHOS Loans

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

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



SUFALON (Agricultural Loan)

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

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

KGF Sufolon loan

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

Agriculture Loan

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

Assets Creation loan

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

Livelihood loan

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

v. Provision for Loan losses policies

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



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

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

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

vi. Loans Written off

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

vii. Policy on Loan to Beneficiaries

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

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



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

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

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

viii. Policy on Savings Collection

There are three types of member's savings :

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

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

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



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

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

ix. Members Welfare Fund

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

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

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

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

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

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



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

x. Motorcycle loan

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

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

xi. Investment

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

xii. Employees' Provident Fund

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

xiii. Employees' Gratuity Fund

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



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

xiv. Group Insurance Trust Fund

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

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

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

xv. CODEC Medical Fund

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

xvi. CODEC Special Savings Fund

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



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

xvii. Taxation and VAT

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

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

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

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

xviii. Prevention of Money Laundering and Terrorist Financing

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

xix. Cost Sharing Policy

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



xx. Accounting and Management information system

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

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

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

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

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

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

4.1 General

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



	Name(s)	30 June 2021 Taka	30 June 2020 Taka
A	Property, Plant & Equipment		
	A. Cost		
	Opening balance	316,537,122	309,235,216
	Add: Acquisition during the year	21,215,052	7,311,906
		<u>337,752,174</u>	<u>316,537,122</u>
	Less: Disposal during the year	1,854,483	-
	Less: Adjustment during the year	18.03	-
	Closing Balance	<u>333,249,192</u>	<u>316,537,122</u>
	B. Accumulated Depreciation		
	Opening balance	110,063,972	103,971,942
	Add: Depreciation charged during the year	13,240,216	12,092,030
		<u>129,304,188</u>	<u>116,063,972</u>
	Less: Disposal during the year	1,041,474	-
	Closing Balance	<u>128,262,714</u>	<u>116,063,972</u>
	Written Down Value (A-B)	<u>204,986,478</u>	<u>200,473,150</u>

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

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

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

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

The amount incurred for construction of Central store rooms located at Barhakhul, Chittogram.

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

A schedule of Investment is given in Annexure-B



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
9	Loan Portfolio		
	Opening Balance	3,031,521,476	2,719,715,715
	Add: Loan disbursed during the year	4,901,364,000	4,530,528,000
		<u>7,932,885,476</u>	<u>7,250,243,715</u>
	Less: Loan Recovered during the year	4,883,794,001	4,218,721,239
	Closing Balance	<u>3,049,091,475</u>	<u>3,031,521,476</u>
	CODEC is operating Loan Portfolio through different loan product which are reflecting on Notes to the Accounts, Ref. 4(iv) and Annexure C.		
10	Advance Income Tax		
	Opening Balance	5,226,914	3,541,764
	Add: Addition during the year	10.01 2,315,628	3,968,099
		<u>7,542,542</u>	<u>7,509,863</u>
	Less: Adjusted during the year	10.02 2,299,676	2,282,949
	Closing Balance	<u>5,242,866</u>	<u>5,226,914</u>
10.01	Addition :		
	CODEC CORE Fund	391,266	610,116
	CODEC Micro Finance Program	1,532,704	2,644,073
	CODEC Training Centre , Chattogram	103,607	192,014
	CODEC Training Centre , Patuakhali	130,557	385,119
	CODEC Training Centre , Bagerhat	157,434	136,777
	Total	<u>2,315,628</u>	<u>3,968,099</u>
10.02	Adjustment :		
	CODEC CORE Fund	826,513	881,715
	CODEC Micro Finance Program	1,473,163	611,960
	CODEC Training Centre , Patuakhali	-	553,024
	CODEC Training Centre , Bagerhat	-	235,650
		<u>2,299,676</u>	<u>2,282,949</u>
11	Advances		
	CODEC Fund	202,792	47,150
	CODEC Micro Finance Program	11.01 27,223,417	24,986,342
	ASPS- II	1,085,000	15,000
	EPRC	217,879	189,755
	DRC	202,617	4,603
	Name & Life	56,632	66,779
	URBAN	99,217	5,700
	CTC-Bagerhat	38,000	123,000
	SMP	100,000	-
	Notun Alo	517,953	-
	CTC-Chattogram	165,000	-
	CTC-Patuakhali	-	60,000
	School Feeding Program	-	10,000
	UNICEF Education Project	-	256,000
	UNICEF CP Project	-	70,000
		<u>29,906,507</u>	<u>25,834,129</u>



		30 June 2021 Taka	30 June 2020 Taka
11.01 Advances of Micro Finance Program			
Advance Rent		665,500	667,000
Advance to Staff		90,000	4,250
Motorcycle Loan for Manager		6,644,520	6,100,329
BE-Cycle Loan for credit officer		878,200	478,200
Advance to Enrich project		1,727,785	2,562,547
Advance to AU & Livestock project		2,933,825	2,318,284
Advance to Provin. Project		286,504	810,134
Advance to sports & Cultural Project		-	555,837
Advance for working Progress		4,172,976	10,334,358
Special Loan		265,000	670,000
Advance to Koshih. Project		412,324	485,153
Advance to PPEPP Project		9,186,988	-
		<u>27,223,420</u>	<u>24,986,142</u>
12 Other Receivable			
CODEC Fund		207,960	100,000
Micro Finance Program		30,855	45,129
ASPS- II		84,732,852	84,143,895
URBAN		222,707	-
CTC-Patanjali		5,400	146,543
CTC-Bagerhat		324,508	379,561
UNICEF Education Project		6,910	-
UNICEF CP Project		139,232	-
MSDC		-	22,701
MAITREE		-	4,000
		<u>85,690,514</u>	<u>84,843,829</u>
13 Cash and Cash Equivalents			
Cash in Hand	Annexure D	799,483	4,724,252
Cash at Bank	13.01	<u>520,170,267</u>	<u>305,410,123</u>
		<u>520,969,750</u>	<u>305,134,373</u>
13.01 Cash at Bank			
STDA/C	Annexure E	468,603,551	269,517,005
Current A/C	Annexure E	<u>51,566,716</u>	<u>2,410,380</u>
		<u>520,170,267</u>	<u>271,927,385</u>
14 Capital Fund			
CODEC Fund	14.01	228,745,317	228,745,319
Accumulated Surplus/(Deficit)	14.02	<u>758,048,843</u>	<u>653,406,100</u>
		<u>986,794,160</u>	<u>881,151,419</u>



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

Microfinance Program

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

CODEC Training Centre, Chattogram

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

CODEC Training Centre, Patuakhali

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

CODEC Training Centre, Bagerhat

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

14.02 Accumulated Surplus/(Deficit)

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

15 Reserve Fund

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

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

16 DANIDA ASPS II Fund

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

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



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



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

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

PKSF Outstanding Loan:

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

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

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

20 SF Fund-long term

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

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



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



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



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
3. Property, Plant & Equipment			
A. Cost			
Opening balance		316,537,122	309,235,216
Add: Acquisition during the year		21,215,052	7,301,906
		337,752,174	316,537,122
Less: Disposal during the year		1,854,483	-
Less: Adjustment during the year	18.03	2,648,499	-
Closing Balance		333,249,192	316,537,122
B. Accumulated Depreciation			
Opening balance		110,063,972	103,971,942
Add: Depreciation charged during the year		13,240,216	12,092,030
		129,304,188	116,063,972
Less: Disposal during the year		1,041,474	-
Closing Balance		128,262,714	116,063,972
Written Down Value (A-B)		204,986,478	200,473,150

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

4. Intangible Asset			
A. Cost			
Opening Balance		2,340,000	2,320,000
Add: Installation made during the year		60,000	20,000
Total Cost		2,400,000	2,340,000
Less: Dismantlation made during the year		-	-
Closing Balance		2,400,000	2,340,000
B. Accumulated Amortization			
Opening Balance		2,002,500	1,665,000
Add: Charged during the year		108,749	337,500
		2,201,249	2,002,500
Less: Adjusted during the year		-	-
Closing Balance		2,201,249	2,002,500
Written Down Value (A-B)		198,751	337,500

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

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

The amount incurred for construction of Central store room located at Barhakuad, Chittogram.

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

A schedule of Investment is given in Annexure-B.



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

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

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

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



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



	2014	2013	2012
34 Interest Income			
Project Name	Donor Name		
CODEC Fund	CODEC CORE FUND	3,912,705	3,490,989
Micro Finance Program	PKSF, DANIDA	17,747,659	13,236,983
CTC-Chittooram	CODEC	664,210	752,925
CTC-Panakkhal	CODEC	988,256	847,100
CTC-Baghat	CODEC	380,333	589,800
Total Interest CODEC		23,693,874	18,917,401
Donor :			
WAPS-II	CODEC CSR Fund	71,583	190,878
CBOs NGOSIMEY	STROMMEE Foundation	11,574	12,191
NMTRF	ERKS - Sweden	9,479	23,417
EPRC	UNHCR	1,865,664	3,771,519
PRDH	MJF	9,034	18,919
Naimu Ain	STROMMEE Foundation	1,156	5,251
DRC	ICCO Cooperation	10,320	33,143
IGA-Songla	STROMMEE Foundation	82,058	101,410
STAB	ICCO Cooperation	14,121	41,844
SEEDS	STROMMEE Foundation	1,790	2,483
SAPFI	Winrock international	22,717	37,493
SEPNADIATA	ERKS - Sweden	20,766	-
SMART	ICCO Cooperation	33,248	-
EYW	OXFAM	6,759	-
Sho-bidra	Winrock international	-	62,699
UNICEF Education Project	UNICEF	-	187,157
MSDC	ERKS -	-	13,189
EPASIAEP	UNDP	-	27,019
ELNHA	OXFAM	-	1,580
CLC	CANBEE	-	31
Interest Income Other Donor		4,915,756	4,724,221
Grand Total		28,609,631	23,641,622
Interest Income Donor Incurred against various Donor fund which will be refundable to the Donor or adjusted as per project documents			
35 Training Centres operation Income			
CTC-Chittooram		579,700	2,032,536
CTC-Panakkhal		3,252,267	3,561,602
CTC-Baghat		4,203,860	3,753,837
		8,035,827	9,347,975
36 Other Income			
CODEC Fund		166,688	346,322
Micro Finance Program	1641	2,497,210	2,637,876
ASPS-II		2,961	11,000
CBOs NGOSIMEY		200,000	10,000
EPASIAEP		-	5,356
SEEDS		-	84,567
SMART		-	120,702
CTC-Chittooram		862,177	388,143
CTC-Panakkhal		24,420	78,103
CTC-Baghat		6,799	12,289
		3,569,257	3,894,255
36.01 Other Income: MFP			
Member Admission Fees		321,090	436,400
Sale of Post bank		878,183	589,393
Recovery of write off loan		352,394	801,506
Loan Application fee		375,195	522,930
Other income		490,346	288,169
		2,497,210	2,637,875
37 Core Operating Program			
CODEC Fund		59,838,968	59,496,861
		59,838,968	59,496,861
38 Micro Finance Program			
Micro finance		458,179,880	458,507,338
ASPS-II		83,707	10,241,000
CBOs NGOs (MFP)		17,059	3,481
		488,274,946	468,751,825



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



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

A. Cost

Particulars	Cost					Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Disposal during the year	Closing Balance as at 30 June, 2021	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	31,246,560	-	543,983	-	31,829,523	-	-	-	31,829,523
Building	87,421,441	-	11,648,148	-	108,769,809	4,027,702	-	56,015,727	52,754,082
Furniture & Fixture	6,483,698	-	1,253,016	-	7,886,712	408,074	-	5,192,472	2,694,240
Office Electrical Equipment	10,587,317	-	1,093,989	-	11,598,226	608,548	-	7,854,326	3,743,900
Motor Vehicle	33,228,476	-	3,815,060	-	37,063,476	1,308,778	-	19,801,304	17,262,172
Computer & Accessories	6,465,148	-	2,566,945	-	9,132,044	1,308,665	-	4,493,465	4,738,579
Total 30 June 2021	185,062,638	-	11,215,052	-	206,277,690	10,928,665	-	93,257,194	112,999,496
Total 30 June 2020	180,349,337	-	7,881,910	-	187,651,137	9,697,171	-	82,310,532	105,224,665

B. Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	77,629,590	-	77,629,590	-	-	-	77,629,590
Building	28,217,619	-	1,854,233	1,434,036	1,041,374	14,981,758	11,791,386
Furniture & Fixture	5,663,251	623,175	5,038,076	74,624	-	4,466,129	571,847
Office Electrical Equipment	7,233,193	23,175	2,258,368	1,176	-	2,087,177	176,291
Vehicle/Motorcycle	6,603,091	-	6,603,090	4,098,049	231,240	5,918,289	1,594,720
Computer & Accessories	9,129,427	-	9,129,427	204,631	-	8,451,479	177,948
Total 30 June 2021	128,885,991	-	1,854,483	127,031,597	1,041,674	39,069,531	97,075,986
Total 30 June 2020	128,885,991	-	-	128,885,998	-	31,733,489	97,152,502

C. Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus					Accumulated Depreciation			Written Down Value as at 30 June, 2021
	Opening Balance as at 01 July 2020	Revaluation during the year	Addition during the year	Disposal during the year	Closing Balance as at 30 June, 2021	Charged during the year	Adjusted during the year	Closing Balance as at 30 June, 2021	
Land and Land Development	108,876,060	-	553,063	-	109,459,123	-	-	-	109,459,123
Building	115,349,460	-	1,648,168	1,854,483	135,142,745	9,311,782	1,041,374	70,597,833	64,544,263
Furniture & Fixture	11,516,947	623,175	1,573,016	-	13,864,788	9,087,189	-	9,658,701	3,206,087
Office Electrical Equipment	12,829,210	23,175	1,068,989	-	14,864,994	716,728	-	9,942,101	3,912,491
Vehicle/Motorcycle	9,831,476	-	3,815,090	-	14,666,476	4,375,379	-	24,819,584	11,846,892
Computer & Accessories	15,494,878	-	2,766,946	-	18,261,471	1,513,089	-	13,244,844	5,016,627
Total 30 June 2021	213,888,628	-	21,215,052	1,854,483	235,249,197	18,240,311	1,041,674	123,252,715	209,986,476
Total 30 June 2020	209,235,217	-	7,881,910	-	216,537,127	12,092,034	-	116,063,977	200,473,150

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



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

Amount in Table

Project Name	FOR Number	Name of the Bank	Opening Balance as at 01 July 2020	Principal Amount as at 01/07/2020 (As per Bank Statement)	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Excess/Deficit/ Treasury Balance as at 30 June 2021	Principal Balance as at 30 June 2021	
CODEC Fund	1564210	AIB Bank Ltd	5,995,706	5,000,000	-	412,699	41,370	3,305	367,929	6,263,636	5,427,508	
	13414000734	One Bank Ltd	5,000,000	5,000,000	-	425,000	41,500	5,000.00	427,500	-	5,377,008	
	6606-021601240 / 262674	First Bank Ltd	5,000,000	5,000,000	-	425,000	41,500	-	427,500	-	5,377,008	
	8314451166010004641	First Bank Ltd	2,512,900	2,500,000	-	155,511	15,551	-	159,961	-	2,725,461	
	56913806730001010	Maroon Bank Ltd	5,183,121	5,000,000	-	251,948	26,193	3,000	232,751	5,418,871	5,418,871	
	1129413100112999	Maroon Bank Ltd	10,000,000	10,000,000	-	950,000	95,000	-	855,000	-	10,855,000	
	112941317984539	Maroon Bank Ltd	5,405,000	5,000,000	-	324,300	32,430	8,100	283,570	5,688,370	5,688,370	
	1129413195103399	Maroon Bank Ltd	5,000,000	5,000,000	-	475,000	47,500	8,100	427,500	-	5,427,508	
	9619752	AIB Bank Ltd	5,208,750	5,000,000	-	14,197	1,519	900	11,177	4,771,921	5,427,508	
	Sub Total			49,305,081	47,900,000	-	3,484,603	349,465	21,000	3,244,163	52,173,639	35,245,338
	163120015669	Brooks Bank Ltd	8,141,653	4,261,653	-	214,498	21,450	3,000	226,048	226,048	4,467,680	
	5578273	AIB Bank Ltd	5,400,000	5,400,000	-	540,000	54,000	3,000	483,000	483,000	5,883,000	
	5578274	AIB Bank Ltd	5,400,000	5,400,000	-	540,000	54,000	3,000	483,000	483,000	5,883,000	
	5913501	AIB Bank Ltd	25,669,122	25,669,121	-	1,796,838	179,684	18,000	1,599,154	1,599,154	27,268,276	
	5574466	AIB Bank Ltd	28,856,326	28,856,326	-	2,619,943	261,994	18,000	2,409,949	2,409,949	30,666,271	
2335099612	AIB Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
2335099613	Standard Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
2335099615	Standard Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
07315009803	Standard Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
07315009807	Standard Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
07315009813	Standard Bank Ltd	5,642,030	5,642,030	-	571,888	57,189	3,000	466,699	466,699	6,108,729		
1960190141935	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141937	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141942	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141943	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141944	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141945	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141946	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141947	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141948	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141949	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
1960190141950	Equi Bank Ltd	1,097,250	1,097,250	-	65,315	6,532	-	58,784	58,784	1,156,031		
07315009809	One Bank Ltd	1,070,000	1,070,000	-	104,081	10,408	6,000	87,673	87,673	1,157,673		
07315009810	Standard Bank Ltd	1,065,750	1,065,750	-	98,685	9,869	3,000	89,817	89,817	1,155,567		
860136600075	Maroon Bank Ltd	5,000,000	5,000,000	-	158,181	15,818	3,000	139,363	139,363	5,139,363		
860136600076	Maroon Bank Ltd	5,000,000	5,000,000	-	158,181	15,818	3,000	139,363	139,363	5,139,363		
860136600077	Maroon Bank Ltd	5,000,000	5,000,000	-	158,181	15,818	3,000	139,363	139,363	5,139,363		
860136600078	Maroon Bank Ltd	5,000,000	5,000,000	-	158,181	15,818	3,000	139,363	139,363	5,139,363		
860136600079	Maroon Bank Ltd	5,000,000	5,000,000	-	158,181	15,818	3,000	139,363	139,363	5,139,363		
11294111299466	AIB Bank Ltd	5,000,000	5,000,000	-	40,827	4,083	-	36,744	36,744	5,036,744		
0100016311035	Maroon Bank Ltd	5,000,000	5,000,000	-	228,059	22,806	3,000	202,253	202,253	5,202,253		
2130004068	Southport Bank Ltd	5,000,000	5,000,000	-	198,677	19,868	3,000	175,811	175,811	5,175,811		
996973	Truro Bank Ltd	5,000,000	5,000,000	-	150,000	15,000	6,000	129,000	129,000	5,129,000		
4112940057901	Citi Bank Ltd	1,078,000	1,078,000	-	76,544	7,654	-	68,890	68,890	1,146,890		
4112940057902	Citi Bank Ltd	3,969,500	3,969,500	-	190,000	19,000	6,000	165,000	165,000	4,134,500		
265018	Truro Bank Ltd	5,000,000	5,000,000	-	443,056	44,306	15,000	383,750	383,750	5,383,750		
100315009679	South Bank Ltd	10,006,500	10,006,500	-	188,322	18,833	30,000	159,489	159,489	10,156,000		
243000066647	Southport Bank Ltd	9,500,000	9,500,000	-	433,297	43,330	15,000	375,000	375,000	9,875,000		
019073681963	Maroon Bank Ltd	1,070,000	1,070,000	-	31,712	3,171	-	28,541	28,541	1,098,541		
0100117704772	Maroon Bank Ltd	1,100,000	1,100,000	-	31,178	3,118	3,000	25,000	25,000	1,125,000		
100315009679	South Bank Ltd	1,100,000	1,100,000	-	31,272	3,122	3,000	25,200	25,200	1,125,000		
0100120137648	Maroon Bank Ltd	1,064,038	1,064,038	-	61,299	6,129	3,000	52,299	52,299	1,116,337		
0100120137648	Maroon Bank Ltd	1,064,038	1,064,038	-	61,299	6,129	3,000	52,299	52,299	1,116,337		
0100120137648	Maroon Bank Ltd	1,064,038	1,064,038	-	61,299	6,129	3,000	52,299	52,299	1,116,337		
0100120137648	Maroon Bank Ltd	1,064,038	1,064,038	-	61,299	6,129	3,000	52,299	52,299	1,116,337		
0100120137648	Maroon Bank Ltd	1,064,038	1,064,038	-	61,299	6,129	3,000	52,299	52,299	1,116,337		
Sub Total			95,962,365	139,962,564	51,000,000	10,123,425	1,008,662	147,500	8,967,865	161,139,408	107,294,815	



Project Name	FDNR Number	Name of the Bank	Opening Balance as at 01 July, 2020	Principal Amount as at 01.07.2020 (As per Bank Statement)	Addition during the year	Interest earned during the year	AIT	Other Charges	Net Interest earned during the year	Encashment/ Transfer during the year	Principal Balance as at 30 June, 2021
Micro Finance Program (FDNR)-Reserve Fund	1795020015807	Dutch-Banque Bank Ltd	32,753,383	31,755,281	-	1,929,483	38,448	11,000	1,850,033	34,353,318	5,930,250
	023410007213	Over Bank Ltd	5,906,060	7,100,000	-	572,503	12,250	-	470,250	-	9,792,154
	860330005560	Mitsui Trust Bank Ltd	8,833,187	8,832,187	-	514,383	11,439	3,000	459,948	-	6,167,860
	860330000061	Mitsui Trust Bank Ltd	-	4,000,000	6,000,000	189,832	18,082	3,000	167,840	-	4,316,685
	11660100001468	Evam Bank Ltd	-	4,000,000	4,000,000	240,762	24,076	-	216,686	-	8,198,277
	860330005559	Mitsui Trust Bank Ltd	7,793,812	7,792,812	-	473,850	45,385	3,000	405,465	-	1,651,550
	860330005588	Mitsui Trust Bank Ltd	7,273,125	7,273,125	-	473,583	47,358	3,000	378,225	-	7,651,550
	860330005977	Mitsui Trust Bank Ltd	2,273,125	2,273,125	-	473,583	47,358	3,000	378,225	-	7,651,550
	180330000057	Scrabi Bank Ltd	-	16,800,000	16,800,000	492,627	15,063	-	444,564	-	10,000,000
	0932301002870	Polih Bank Ltd	-	19,000,000	19,000,000	-	-	-	-	-	3,000,000
	0932301002866	Evam Bank Ltd	-	3,000,000	3,000,000	-	-	-	-	-	6,500,000
	0932301002805	Scrabi Bank Ltd	-	6,300,000	6,300,000	-	-	-	-	-	6,500,000
	0932301002806	Scrabi Bank Ltd	-	8,400,000	8,400,000	-	-	-	-	-	1,000,000
	0932301002807	Scrabi Bank Ltd	-	1,000,000	1,000,000	-	-	-	-	-	1,000,000
	0932301002808	Scrabi Bank Ltd	-	1,000,000	1,000,000	-	-	-	-	-	1,000,000
Sub Total			69,426,532	117,476,531	67,850,000	5,200,497	899,269	11,000	4,571,358	14,766,318	87,432,686
Total			168,988,997	308,738,896	139,250,000	15,324,022	1,066,422	218,500	13,489,102	41,496,726	277,233,265
CTC-Charitogram	1134412029400	Prime Bank Ltd	3,617,071	-	-	254,995.0	38,189	-	216,806	-	3,857,876
	2362400000188	Prin Security Bank Ltd	2,620,182	-	-	60,482.0	6,048	-	54,434	-	2,674,616
	20310000798	Orinda Bank Ltd	-	-	-	-	-	-	-	-	-
Sub Total			6,237,253	-	-	615,477	44,237	3,000	529,240	2,654,616	7,673,478
CTC-Paritakhi	3247091	AB Bank Ltd	5,142,310	-	-	514,231	51,423	3,000	459,808	-	5,602,118
	814500023484	Southwest Bank Ltd	1,799,892	-	-	125,952	12,599	3,000	110,293	-	1,910,285
	1395040013527	Dutch-Banque Bank Ltd	2,756,373	-	-	138,460	11,846	-	106,614	-	2,762,986
	27624000060033	Prin Security Bank Ltd	3,598,750	-	-	191,366	19,137	3,000	169,230	-	2,767,980
	3639798	AB Bank Ltd	500,000	-	-	35,544	3,553	1,000	30,000	-	530,000
Sub Total			12,297,324	-	400,000	985,583	98,588	10,000	877,025	-	13,574,549
CTC-Bagerhat	06555000449	Standard Bank Ltd	3,850,660	-	-	209,937.0	20,994	3,000	185,943	-	4,043,602
	06555000643	Standard Bank Ltd	2,504,787	-	-	140,962.0	14,086	3,000	123,866	-	2,678,653
	06555000717	Standard Bank Ltd	-	-	590,000	6,250.0	625	150	5,475	-	505,475
Sub Total			6,355,447	-	590,000	357,149	35,315	6,150	315,284	-	7,179,230
Grand Total			246,764,094	355,738,896	140,150,000	20,778,106	2,164,540	200,000	15,344,897	64,343,271	348,916,111



Empire Development Corp. (EPCDC)
 Statement of Cash Flows (Unaudited Financial Program)
 As of 31 Aug 2011

Amount in \$

Fund	Type	Account #	Fund	Object	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Account #	Balance as of																					
																						8/31/11	7/31/11																				
Operating		100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000																				
Capital		200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000	200000000																				
Reserve		300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000	300000000																				
Investment		400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000	400000000																				
Other		500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000	500000000																				
Total																							1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000



	Note(s)	30 June 2021 Taka	30 June 2020 Taka
26 Members Savings			
Opening Balance		1,447,056,562	1,181,294,321
Add: Deposited during the year		1,403,520,823	1,213,198,444
		2,850,577,385	2,394,492,765
Less: Withdrawal made during the year		1,378,262,449	947,436,203
Closing Balance		1,472,314,936	1,447,056,562
Composition of Member Savings:			
Member Saving are collected in three different criterias named as, Compulsory, Voluntary and Team Savings under Microfinance Programme and IGA Songlap.			
Compulsory			
Jagoron		481,836,889	527,183,219
Agrosor		397,873,485	372,638,961
Buniad		23,133,083	21,916,740
IGA		12,363,565	12,042,795
Agrosor-MDP		42,980,053	11,699,252
Agrosor-SEP		13,468,319	874,355
		971,685,394	946,355,322
Voluntary			
Jagoron		117,656,307	130,318,522
Agrosor		50,937,551	44,658,959
Buniad		20,819,452	14,435,775
IGA		1,712,314	1,465,774
Agrosor-MDP		5,466,356	1,648,194
Agrosor-SEP		942,953	90,706
		197,534,933	192,615,930
Term Savings		303,105,500	308,066,200
IGA Shonglap		19,109	19,110
		1,472,314,936	1,447,056,562

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

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

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



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

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



Project with Cash at Bank
As at 30 June 2021

Program/Year	Project/Year	Bank/Name & a/c Number	Amount in BDT		
			STB	C/A	Total
Core Operating Program	CODEC Fund	Baris Bank Ltd-(A/C-107)	1,808,247	-	1,808,247
		Dutch Bangla Bank Ltd-(A/C-463)	5,383,159	-	5,383,159
		Bank Asia Ltd(A/C-147)	276,325	-	276,325
		Bank Asia Ltd-(A/C-430)	7,714,588	-	7,714,588
		Sub Total	15,182,319	-	15,182,319
Micro Finance Program	Micro Finance (HBI)	Sonal Bank Ltd-(A/C'S-72)	85,487,818	-	85,487,818
		Baris Bank Ltd-(A/C'S-71)	8,468,269	-	8,468,269
		Agribank Ltd-(A/C'S-210)	24,513,498	-	24,513,498
		Rajshahi Bank Ltd-(A/C'S-55)	10,654,453	-	10,654,453
		Fabul Bank Ltd-(A/C'S-496)	8,761,046	-	8,761,046
		Darid Bank Ltd-(A/C'S-514)	25,106,932	-	25,106,932
		Dakshin Bank Ltd-(A/C'S-322)	7,071,645	-	7,071,645
		Dhaka Bank Ltd, A/C No:STB-1102-110	1,183,518	-	1,183,518
		Bank Asia Ltd-(A/C'S-270)	4,368,492	-	4,368,492
		Bank Asia Ltd-(A/C'S-141792)	267,071	-	267,071
		Standard Bank Ltd, A/C No: 788	104,053	-	104,053
		Mineral Trust Bank Ltd-(A/C'S-107)	-	402,198	402,198
		Majidul Trust Bank Ltd-(A/C No: STB-086-0720008-001)	5,434,511	-	5,434,511
		Mineral Trust Bank Ltd, (A/C No: 52014016-0320000420)	3,811,564	-	3,811,564
		Majidul Trust Bank Ltd(A/C No: 0966-111000001234)	11,013,038	-	11,013,038
		Baris Bank Ltd(A/C No: 432001083426)	3,101	-	3,101
		Mineral Trust Bank Ltd (A/C No: 131000002242)	1,018,923	-	1,018,923
		Bank Asia Ltd(A/C No:0436-000145)	2,855,821	-	2,855,821
		Southbank Bank Ltd (A/C No: 014832 90995142)	8,101	-	8,101
		Fabul Bank Ltd-(A/C-019-799-100-3660)	1,725,643	-	1,725,643
		MRBL Ltd (A/C No: 0111-00046-1500)	1,208,001	-	1,208,001
		Sonal Bank Ltd-(A/C: 117 00000142)	1,973,021	-	1,973,021
		Fabul Bank Ltd (A/C No: 1906-107 00000)	3,958,311	-	3,958,311
Sonal Bank Ltd-(A/C-121-003008-167)	2,828,121	-	2,828,121		
Fabul Bank Ltd(A/C No: 1920-102 90865)	3,972,899	-	3,972,899		
Baris Bank Ltd-(A/C No: 004008-045)	2,472,877	-	2,472,877		
United Commercial Bank Ltd, (A/C No: CD-172010100000158)	3,812,146	-	3,812,146		
United Commercial Bank Ltd, (A/C No: CE-194010100000040)	2,278,138	-	2,278,138		
Sonal Bank Ltd (A/C No: 171110000004)	4,289,571	-	4,289,571		
Bank Asia (A/C No: 4730000008)	2,811,762	-	2,811,762		
Agribank Ltd (A/C No: 02 0000 0440 001)	1,287,818	-	1,287,818		
Rajshahi Bank Ltd (A/C No: 14201 240000 10)	3,010,471	-	3,010,471		
Agribank Ltd (A/C No: 02 0000 0734 000)	1,170,755	-	1,170,755		
Rajshahi Bank Ltd (A/C No: 13 07024000000)	2,880,098	-	2,880,098		
Dakshin - Bangla Bank Ltd(a/c No: 129 1202757)	1,940,892	-	1,940,892		



Project with Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Dhaka)	DBBL (A/c No. 1321200001648)		2,966,267	2,966,267	
		Bank Asia (A/c No. 00053300076)		3,650,651	3,650,651	
		Sonali Bank (A/c No. 380700000087)		714	714	
		Sonali Bank (A/c No. 390211000018)	3,415,240		3,415,240	
		Pabna Bank (A/c No. 310010000139)		3,720,320	3,720,320	
		Sonali Bank (A/c No. 380591000529)		4,087,831	4,087,831	
		DBBL (A/c No. 210120000086)		1,595,246	1,595,246	
		Sonali Bank (A/c No. 381901000705)		2,514,209	2,514,209	
		Dhaka Bank Ltd (A/c No. 381901000705)	3,312,282		3,312,282	
		Sonali Bank (A/c No. 381411000321)		1,881,965	1,881,965	
		DBBL (A/c No. 1861200001034)		2,228,356	2,228,356	
		Sonali Bank (A/c No. 380670000544)		2,711,876	2,711,876	
		Sonali Bank (A/c No. 382201000119)		3,473,658	3,473,658	
		Sonali Bank (A/c No. 380420000641)		2,072,520	2,072,520	
		Sonali Bank (A/c No. 381900200475)		2,383,861	2,383,861	
	DBBL (A/c No. 250120000165)		452,597	452,597		
	Micro Finance (Latterpart)	Sonali Bank (A/c No. 380110000037)	1,130,022		1,130,022	
		Sonali Bank (A/c No. 279600000906)		1,698,441	1,698,441	
		(A/c No. 279600000903)	1,345		1,345	
		Sonali Bank (A/c No. 1907200000560)		703,896	703,896	
		Sonali Bank (A/c No. 380411000005)	317,366		317,366	
		Sonali Bank (A/c No. 390611000010)	1,373,641		1,373,641	
		MTB (A/c No. 9501-020000-199)	1,868,374		1,868,374	
		DBBL (A/c No. 2091200001584)	2,730,717		2,730,717	
		Sonali Bank (A/c No. 390411000004)	1,543,707		1,543,707	
		Sonali Bank (A/c No. 3910010102425)		1,310,629	1,310,629	
		Sonali Bank (A/c No. 390220000122)		1,863,870	1,863,870	
		DBBL (A/c No. 2091200001675)	3,707,196		3,707,196	
		Bank Asia (A/c No. 60200000000)	1,777,927		1,777,927	
		Bank Asia (A/c No. 60816000000)	1,870,995		1,870,995	
		Pabna Bank (A/c No. 7123601000669)		3,679,470	3,679,470	
		Sonali Bank (A/c No. 390120000114)		974,688	974,688	
		DBBL (A/c No. 209120001667)	2,057,897		2,057,897	
		Jana Bank (A/c No. 10078601028)	1,263,861		1,263,861	
		MTB (A/c No. 9501-020000-140)	188,562		188,562	
		Jana Bank (A/c No. 010020001111)	3,012,826		3,012,826	
		MTB (A/c No. 9501-020000)	89,805		89,805	
		DBBL (A/c No. 209120001709)	3,677,437		3,677,437	
		Micro Finance (Barisal)	Agrani Bank Ltd (A/c No. 200001290875)	1,404,086	-	1,404,086
			Agrani Bank Ltd (A/c No. 200001394099)	2,321,179	-	2,321,179
			Krish Bank (A/c No. 9411-032000056)	926,495	-	926,495
	Agrani Bank (A/c No. 200011809942)		2,168,448	-	2,168,448	
Jana Bank Ltd (A/c No. 100052159479)	1,518,490		-	1,518,490		
Jana Bank Ltd (A/c No. 100019400121)	3,327,083		-	3,327,083		
Agrani Bank Ltd (A/c No. 10000960064)	1,540,288		-	1,540,288		
Agrani Bank Ltd (A/c No. 20000320893)	3,441,164		-	3,441,164		
Jana Bank Ltd (A/c No. 100044125126)	2,889,247		-	2,889,247		
Agrani Bank Ltd (A/c No. 100004800077)	4,202,127		-	4,202,127		
Agrani Bank Ltd (A/c No. 100006131782)	2,238,657		-	2,238,657		
Krish Bank (A/c No. 9604-0210000765)	1,514,353		-	1,514,353		
Agrani Bank (A/c No. 200011959025)	2,731,918		-	2,731,918		
Agrani Bank Ltd (A/c No. 200001163627)	1,345,340		-	1,345,340		
Sonali Bank Ltd (A/c No. 331110000020)	1,886,144		-	1,886,144		
Pabna Bank Ltd (A/c No. 2133102000050)	1,380,075		-	1,380,075		
Agrani Bank Ltd (A/c No. 20000113051)	1,652,118		-	1,652,118		
Sonali Bank Ltd (A/c No. 25102000153)	1,940,489		-	1,940,489		
Agrani Bank Ltd (A/c No. 200010078538)	1,762,431		-	1,762,431		
DBBL (A/c No. 1271200002909)	644,955		-	644,955		



Project wise Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT				
			STB	CA	Total		
Micro Finance (Panchkhal)		Agrani Bank (A/C No: 0290004218495)	2,826,810	-	2,826,810		
		Agrani Bank (A/C No: 240000167)	2,598	-	2,598		
		Agrani Bank (A/C No: 4912110000019)	56	-	56		
		Sewal Bank (A/C No: 0280006499151)	1,661,809	-	1,661,809		
		Agrani Bank (A/C No: 0290003563480)	2,335,761	-	2,335,761		
		Agrani Bank (A/C No: 029000342619)	1,101,799	-	1,101,799		
		Agrani Bank (A/C No: 0200004123770)	2,008,899	-	2,008,899		
		Agrani Bank (A/C No: 0200006659340)	1,584,118	-	1,584,118		
		Agrani Bank (A/C No: 0200004123759)	3,011,447	-	3,011,447		
		Agrani Bank (A/C No: 0200003556345)	1,562,108	-	1,562,108		
		Rupali Bank (A/C No: 1493324000114)	3,187,064	-	3,187,064		
		Agrani Bank (A/C No: 0200006188726)	2,738,010	-	2,738,010		
		Agrani Bank (A/C No: 200000406829)	1,591,011	-	1,591,011		
		Agrani Bank (A/C No: 0200004206572)	2,941,020	-	2,941,020		
		Agrani Bank (A/C No: 020000402520)	3,240,998	-	3,240,998		
		Agrani Bank (A/C No: 0200003426170)	4,498,140	-	4,498,140		
		Rupali Bank (A/C No: 1442024000010)	4,200,005	-	4,200,005		
		Rupali Bank (A/C No: 1491034000012)	2,242,785	-	2,242,785		
		Agrani Bank (A/C No: 0200006403018)	2,470,282	-	2,470,282		
		Sewal Bank (A/C No: 4302110000000)	662,064	-	662,064		
		Agrani Bank (A/C No: 020000352541)	2,665,787	-	2,665,787		
		Rupali Bank (A/C No: 1429030000212)	1,018,485	-	1,018,485		
		Krishi Bank (A/C No: 8784030000079)	46,075	-	46,075		
		Sewal Bank (A/C No: 431002001197)	704,714	-	704,714		
		DBBL (A/C No: 2181100001856)	169,892	-	169,892		
		Agrani Bank (A/C No: 200000400517)	2,879	-	2,879		
		Micro Finance Program		Sewal Bank Ltd (A/C No: 1807303000047)	2,505,411	-	2,505,411
				Sewal Bank Ltd (A/C No: 1407303000050)	7,257	-	7,257
				Sewal Bank Ltd (A/C No: 4110101000020)	1,110,048	-	1,110,048
				Sewal Bank (A/C No: 21000021)	-	279,092	279,092
				Sewal Bank Ltd (A/C No: 190740000541)	1,303,011	-	1,303,011
				Sewal Bank Ltd (A/C No: 1907401005428)	1,086,496	-	1,086,496
				Krishi Bank (A/C No: 14070320000014)	596,712	-	596,712
IBBL (A/C No: 2791290000007)	1,415,779			-	1,415,779		
Sewal Bank Ltd (A/C No: 2908205000022)	1,061			-	1,061		
Sewal Bank Ltd (A/C No: 2904103000047)	1,408,629			-	1,408,629		
Sewal Bank Ltd (A/C No: 290410301685)	2,879			-	2,879		
Sewal Bank Ltd (A/C No: 3401100000181)	1,487,026			-	1,487,026		
Sewal Bank Ltd (A/C No: 4906100000040)	545,540			-	545,540		
Krishi Bank (A/C No: 07130210000465)	655,175			-	655,175		
Agrani Bank Ltd (A/C No: 020000011831)	1,260,680			-	1,260,680		
Sewal Bank Ltd (A/C No: 2909003000040)	1,156,344			-	1,156,344		
Sewal Bank Ltd (A/C No: 2907406000558)	319,022			-	319,022		
Krishi Bank (A/C No: 1419032000008)	345,935			-	345,935		
Sewal Bank Ltd (A/C No: 2914003000007)	200,457			-	200,457		
Agrani Bank Ltd (A/C No: 10001341790)	339,525			-	339,525		
Agrani Bank Ltd (A/C No: 200000879879)	250,846			-	250,846		
Sewal Bank Ltd (A/C No: 2911028001372)	974,497			-	974,497		
Agrani Bank Ltd (A/C No: 0100050400715)	1,480,750			-	1,480,750		
Sewal Bank Ltd (A/C No: 2711003000012)	824,544			-	824,544		
Sewal Bank Ltd (A/C No: 050810000009)	509,776			-	509,776		
Agrani Bank Ltd (A/C No: 0200010217107)	1,180,290			-	1,180,290		
Sewal Bank Ltd (A/C No: 2913202000724)	1,921,837			-	1,921,837		
Rupali Bank (A/C No: 285004000017)	1,005,112			-	1,005,112		
Sewal Bank (A/C No: 2713636000297)	2,544			-	2,544		
Sewal Bank Ltd (A/C No: 2904103000040)	321,509			-	321,509		
Sewal Bank Ltd (A/C No: 2911023000118)	1,030,487			-	1,030,487		
DBBL (A/C No: 278-120-400121)	4,152,815			-	4,152,815		
Sewal Bank Ltd (A/C No: 0608004000399)	2,426			-	2,426		
Sewal Bank Ltd (A/C No: 2908203000051)	163	-	163				
Sub Total		372,618,275	49,899,369	422,517,644			



Proprietary Current Bank
As at 31 June 2021

Program/Project	Project Name	Bank Name & A/C Number	Amount in USD		
			CTD	ESA	Total
Miscellaneous Programs	ASPY-II	Barua Bank (A/C No. STD-247)	18,367,173	-	18,367,173
		Mirzanilla Bank Ltd (A/C No. STD-402)	103,734	-	103,734
		Sub Total	18,470,907	-	18,470,907
	CBOs/NGOs (MF)	Scand Bank Ltd (A/C No. 7331)	-	-	-
Dhaka Bank Ltd (A/C No. 752)		401,293	-	401,293	
	Sub Total	401,293	-	401,293	
Education Programs	NSDC	Dhaka Bank Ltd (A/C No. 467)	-	-	-
		Dhaka Bank Ltd (A/C No. 1020)	-	-	-
		Sub Total	-	-	-
	SHOPINGDIATRA	Standard Bank (A/C No. 6220000207)	1,084,211	-	1,084,211
		Standard Bank (A/C No. 6070000004)	200,000	-	200,000
		Sub Total	1,284,211	-	1,284,211
	MATHRE	Bank Asia (A/C No. 084039851)	564,154	-	564,154
		Sub Total	564,154	-	564,154
	CBOs/NGOs Education & Support	Syaria Bank (A/C No. 1001240000001)	-	-	-
		Sub Total	-	-	-
	ELC	Bank America (A/C No. 0000201119)	-	-	-
		Sub Total	-	-	-
	Taraq Alq	AB Bank Ltd (A/C No. 1008710417000)	-	-	-
		AB Bank Ltd (A/C No. 4100701054400)	-	-	-
		Sub Total	-	-	-
	EPRC (SCT)	Parbat Bank (A/C No. 0384)	-	-	-
		AB Bank (A/C No. 75205-401)	-	-	-
		Sub Total	-	-	-
	EPRC (HSHCR)	Parbat Bank LTD (A/C No. 101010000100)	2,360,000	-	2,360,000
		AB Bank (A/C No. 4100701054400)	-	-	-
Standard Bank Ltd (A/C No. 0000000004)		18,207,216	-	18,207,216	
	Sub Total	20,567,216	-	20,567,216	
EPRC (DIQRA)	Parbat Bank LTD (A/C No. 101010000000)	-	-	-	
	Standard Bank Ltd (A/C No. 0000000004)	-	-	-	
	Sub Total	-	-	-	
AMTE (School Feeding)	Parbat Bank (A/C No. 700)	1,700,207	-	1,700,207	
	Parbat Bank (A/C No. 700)	415,700	-	415,700	
	Sub Total	2,115,907	-	2,115,907	
WHITE Education Project	AB Bank Ltd (A/C No. 4100701054400)	347,442	-	347,442	
	AB Bank Ltd (A/C No. 4100701054400)	7,024,110	-	7,024,110	
	Sub Total	7,371,552	-	7,371,552	
SMP	AB Bank, AG, Takraf District	-	276,116	276,116	
	Sub Total	-	276,116	276,116	
Rights & Legal Service Programs	CLR	Dutch Bangla Bank Ltd, Dhaka (A/C No. 1171111520)	-	-	-
		Sub Total	-	-	-
	PRDDPC	DBBL, Laxmapur Branch (A/C No. 1757)	1,212,769	-	1,212,769
		Sub Total	1,212,769	-	1,212,769
UNICEF CP Project	AB Bank (A/C No. 4100701054400)	1,070,270	-	1,070,270	
	AB Bank (A/C No. 4100701054400)	4,070,180	-	4,070,180	
	Sub Total	5,140,450	-	5,140,450	
Health & Nutrition Programs	Nirma Alq	Jamuna Bank Ltd (A/C No. 002000000209)	17,100	-	17,100
		Jamuna Bank Ltd (A/C No. 002000000000)	-	30,499	30,499
		Jamuna Bank Ltd (A/C No. 002000000000)	-	4,881	4,881
		Sub Total	17,100	35,380	52,480
	SH	Parbat Bank (A/C No. 503)	4,294,145	-	4,294,145
		Parbat Bank (A/C No. 503)	1,000	-	1,000
		Sub Total	4,295,145	-	4,295,145
	MHC	DBBL, Chittagong (A/C No. 1201100070)	85,474	-	85,474
DBBL, Swamibari (A/C No. 2183201000)		718,672	-	718,672	
	Sub Total	804,146	-	804,146	
Environment & Climate Change Programs	Natura & ID	AB Bank Ltd (A/C No. 4100701054400)	-	1,070,952	1,070,952
		Sub Total	-	1,070,952	1,070,952
	URBAN	Standard Bank Ltd (A/C No. 20770)	2,594,012	-	2,594,012
	Sub Total	2,594,012	-	2,594,012	



Project-wise Cash at Bank
As at 30 June 2021

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	CA	Total
Environment & Climate Change Program	EPASHARP	Dutch Bangla Bank Ltd (A/C No-7940)	-	-	-
		Dutch Bangla Bank Ltd (A/C No-19734)	-	-	-
		Sub Total	-	-	-
	CREL	Small Bank Limited, (A/C No 2613-2000-1281-5)	-	-	-
		Small Bank Limited, Heta Branch (A/C No-885)	-	-	-
		AB Bank, CDA Acomat Br. Ctg. (A/C No-4110-764527-008)	-	-	-
		AB Bank, CDA Acomat Br. Ctg. (A/C No-4110-760096-009)	-	-	-
		AB Bank, Sankanda Br. Ctg. (A/C No-4104-793239-003)	-	-	-
		AB Bank, Patharhat Br. Ctg. (A/C No-4123-787322-005)	-	-	-
		AB Bank, Lathaghat Br. Ctg. (A/C No-4104-783381-000)	-	-	-
		AB Bank, Khudra Br. Khudra (A/C No-4304-784532-000)	-	-	-
	Sub Total	-	-	-	
ELNHA	Dutch Bangla Bank Ltd. Barisal (A/C: 218-110-3718)	25,383	-	25,383	
	Sub Total	25,383	-	25,383	
UCCR	DDBL, Dhanbadi Branch, (A/C: 214-110-5401)	42,696	-	42,696	
	Sub Total	42,696	-	42,696	
Livelihood Income generated Program	PNSASI	Standard Bank Ltd. (A/C No-0573300042)	-	-	-
		Standard Bank Ltd. (A/C No-0210001811)	-	-	-
		Sub Total	-	-	-
	IGA/Shongop	Small Bank (A/C No-29080400258)	25,464	-	25,464
		Small Bank Ltd (STD# A/C No 049300351)	2,190,000	-	2,190,000
		Small Bank Ltd (STD# A/C No 04000091)	54,331	-	54,331
		Small Bank Ltd (STD# A/C No 29073000384)	48,698	-	48,698
		Small Bank Ltd (STD# A/C No 110800055)	28,081	-	28,081
		Small Bank Ltd (STD# A/C No 29053000099)	46,804	-	46,804
		Small Bank Ltd (STD# A/C No 044000657)	-	-	-
		Sub Total	2,386,768	-	2,386,768
	STAB	Dutch Bangla bank Ltd (A/C No- 1724)	1,431,545	-	1,431,545
		Dutch Bangla bank Ltd (A/C No- 7230)	513,092	-	513,092
		Dutch Bangla bank Ltd (A/C No- 1718)	281,184	-	281,184
		Sub Total	2,224,821	-	2,224,821
	SEEDS	Small Bank Ltd. (A/C No- 044000384)	31,810	-	31,810
		Small Bank Ltd. (A/C No- 140704004623)	6,522	-	6,522
		Sub Total	41,332	-	41,332
	SMART	Dutch Bangla Bank Ltd. (A/C No- 214020001885)	233	-	233
		Dutch Bangla Bank Ltd. (A/C No- 120120002384)	17,801	-	17,801
		Janta Bank Ltd (A/C No)	-	-	-
		Sub Total	18,034	-	18,034
	ECOPH8	Dutch Bangla Bank Ltd. Barisal A/C (271,20282)	-	-	-
		Sub Total	-	-	-
	EYW	Pobal Bank Ltd. (A/C No-130002000309)	2,716,218	-	2,716,218
		Sub Total	2,716,218	-	2,716,218
	Nabajata	Agri Bank Ltd (A/C 0020000558271)	-	-	-
Janta Bank Ltd (A/C # 0120077425541)		-	-	-	
Agri Bank Ltd (A/C # 0200009140219)		-	-	-	
DBBL (A/C# 120-120-2668)		-	-	-	
Agri Bank Ltd (A/C # 0200009719670)		-	-	-	
	Agri Bank Ltd (A/C # 0200009559541)	-	-	-	
	Sub Total	-	-	-	
SAFETI	Standard Bank Ltd (A/C No- 0236000241)	18,490	-	18,490	
	Standard Bank Ltd (A/C No- 005360000347)	8,430	-	8,430	
	Sub Total	26,920	-	26,920	
Training Course & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank Ltd. (A/C No- 129120000154)	1,061,516	-	1,061,516
		Sub Total	1,061,516	-	1,061,516
	CTC-Farashahi	Dutch Bangla Bank Ltd. (A/C No- 214120001172)	124,400	-	124,400
		Janta Bank Ltd (A/C # 0120007209333)	-	-	-
	Sub Total	124,400	-	124,400	
CTC-Rogerhat	Small Bank Ltd (A/C No- 290804000282)	355	-	355	
	Standard Bank Ltd. (A/C No- 00536000030)	971,281	-	971,281	
	Sub Total	971,636	-	971,636	
	Grand Total	483,683,581	11,566,714	495,250,295	



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

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



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

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus/Deficit	Taxation (Taka)	Net Surplus (Deficit) for the year (Taka)
CODEC	CODEC Fund	53,917,834	59,808,968	(5,891,134)	291,150	(6,682,244)
	CTC-Chalgotram	1,906,087	3,090,899	(1,184,809)	31,437	(1,195,246)
	CTC-Patnakhola	4,264,953	4,072,323	192,629	25,590	167,039
	CTC-Dagordai	4,490,914	4,742,259	(251,344)	27,545	(178,889)
	Sub Total	64,679,787	71,714,449	(7,034,668)	885,682	(7,890,346)
YKSE, DANIDA, SE, CODEC	Micro Finance Program	644,317,825	688,179,880	(43,862,055)	1,359,797	(42,778,141)
	ASP5-II	714,825	82,107	631,918	-	631,918
	Sub Total	645,031,850	688,261,987	(43,769,863)	1,359,797	(43,410,066)
Stranme Foundation	CBOs NGOs MF	211,574	12,959	198,615	-	198,615
	CBOs NGOs EDU & Shonglap	-	-	-	-	-
	Nutan Alo	3,211,813	5,328,016	(2,116,203)	-	(2,116,203)
	IGA Shonglap	82,958	17,350	64,708	-	64,708
	SEELIS	1,790	49,233	(47,443)	-	(47,443)
	Sub Total	5,507,235	5,407,858	99,677	-	99,677
Save the Children	SMP	-	-	-	-	-
	Spring	-	8,188,568	(8,188,568)	-	(8,188,568)
	Sub Total	-	8,188,568	(8,188,568)	-	(8,188,568)
Ericka	MSDC	-	-	-	-	-
	Shyogojeta	6,828,947	5,719,801	1,109,146	-	1,109,146
	Sub Total	6,828,947	5,719,801	1,109,146	-	1,109,146
PSN	Maitree	139,479	634,329	(494,850)	-	(494,850)
		-	-	-	-	-
	Sub Total	139,479	634,329	(494,850)	-	(494,850)
Winnich International	Nahastara	4,459,514	5,827,036	(1,367,522)	-	(1,367,522)
	SAFETI	18,622,717	18,724,864	(102,087)	-	(102,087)
	Sub Total	23,082,031	24,551,900	(1,469,869)	-	(1,469,869)
ICTD Co-operation	STAD	6,902,857	5,084,270	1,818,587	-	1,818,587
	SMART	33,249	14,956	18,253	-	18,253
	DIRC	4,049,234	6,108,844	(2,059,610)	-	(2,059,610)
	Sub Total	10,985,340	11,208,110	(222,770)	-	(222,770)
World-Fish	PNSASS	48,536	-	48,536	-	48,536
	Eco-Fish	-	-	-	-	-
	Sub Total	48,536	-	48,536	-	48,536
Manusher Janon Foundation	Toran Alo	-	-	-	-	-
	PREDFC	12,789,486	11,852,393	937,093	-	937,093
	Sub Total	12,789,486	11,852,393	937,093	-	937,093
UNICEF	UNICEF Education Project	205,585,394	198,415,638	7,169,756	-	7,169,756
	URBAN	23,532,817	20,821,063	2,711,754	-	2,711,754
	UNICEF CP Project	76,317,020	63,331,879	12,985,141	-	12,985,141
	Sub Total	305,435,231	282,568,580	22,866,651	-	22,866,651
CAMPEE	CLC	-	-	-	-	-
	Sub Total	-	-	-	-	-
World Food Program	School Feeding Program	80,907,723	91,648,811	(10,741,088)	-	(10,741,088)
	SMP	38,471,268	34,041,092	4,430,176	-	4,430,176
	Sub Total	119,378,991	125,689,903	(6,310,912)	-	(6,310,912)
ONFAM	ELNHA	1,502,665	2,015,513	(512,850)	-	(512,850)
	UCCR	1,408,740	1,995,574	(586,834)	-	(586,834)
	EYW	10,708,002	7,684,375	3,023,627	-	3,023,627
	Sub Total	14,019,407	11,695,462	2,323,944	-	2,323,944
UNHCR	EPRC (UNHCR)	273,400,048	323,857,178	(50,457,130)	-	(50,457,130)
	Sub Total	273,400,048	323,857,178	(50,457,130)	-	(50,457,130)
UNDP	EPASHAF	-	-	-	-	-
	Sub Total	-	-	-	-	-
USAID	Nature & Life	52,047,546	51,350,198	697,332	-	697,332
		-	-	-	-	-
	Sub Total	52,047,546	51,350,198	697,332	-	697,332
	Grand Total	1,533,993,911	1,422,790,264	111,293,647	4,215,479	107,078,168



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

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



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

	Core Operating Program	
	136	
	CODEC Fund	
	30 June 2021	30 June 2020
	Amounts in Taka	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	58,339,159	58,553,659
Intangible Asset	-	-
Capital Work In Progress	7,000,000	1,000,000
Total Non-Current Assets	65,339,159	59,553,659
Current Assets		
Investment with Banks	35,255,139	49,305,081
Loan Portfolio	351,300	519,500
Advance Income Tax	315,684	950,931
Advances & Prepayments	202,792	47,150
Accounts Receivable	-	-
Other Receivable	207,060	100,000
Cash and Cash Equivalents	15,154,310	19,909,348
Total Current Assets	51,687,585	70,832,010
TOTAL ASSETS	117,026,744	130,385,669
FUNDS & LIABILITIES :		
Funds:		
Capital Funds:		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	123,727,263	130,409,507
Total Capital Funds	123,727,263	130,409,507
Reserve Fund	-	-
Other Funds:		
DANIDA-ASPS II Fund	-	-
Utilized Donor Fund	-	-
Fixed Assets Fund	7,160,199	6,339,297
Total Other Funds	7,160,199	6,339,297
Total Funds	130,887,462	136,748,804
LIABILITIES:		
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	(25,246,399)	(15,572,848)
PKSF Fund-short term	-	-
SF Fund- short term	-	-
DANIDA-ASPS II Loan Fund-short term	-	-
DBBL Loan Fund-short term	-	-
AB Bank Loan Fund- short term	-	-
Members Savings	-	-
Accounts Payable	4,880,833	7,669,462
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	1,019,848	1,055,251
Provision for Expenses	485,000	485,000
Total Current Liabilities	(18,860,718)	(6,363,135)
TOTAL FUNDS & LIABILITIES	117,026,744	130,385,669



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

	Micro Finance Program					
	2/36		3/36		4/36	
	Micro Finance		ASPS-II		CBOs/NGOs (MF)	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
ASSETS:						
Non-Current Assets						
Property Plant & Equipment	119,864,603	109,139,446	-	-	-	-
Intangible Asset	198,751	337,500	-	-	-	-
Total Non-Current Assets	120,063,354	109,476,946	-	-	-	-
Current Assets						
Investment with Banks	277,233,272	168,988,896	-	3,000,000	-	-
Loan Portfolio	3,048,081,145	3,029,157,958	-	-	(274,668)	(524,480)
Advance Income Tax	5,159,126	3,079,585	-	-	-	-
Advances & Prepayments	27,227,417	24,986,142	1,085,000	15,000	-	-
Other Receivable	30,855	45,129	84,732,852	84,145,895	-	-
Cash and Cash Equivalents	422,454,394	163,218,144	19,308,693	7,458,733	491,993	543,190
Total Current Assets	3,778,187,209	3,389,975,864	105,186,545	94,619,628	217,325	18,710
TOTAL ASSETS	3,898,245,563	3,499,452,810	105,186,545	94,619,628	217,325	18,710
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	182,426,847	182,426,844	-	-	-	-
Accumulated Surplus/ (Deficits)	616,728,543	504,025,992	4,494,750	3,862,833	217,325	18,710
Total Capital Funds	799,155,388	686,452,836	4,494,750	3,862,833	217,325	18,710
Reserve Fund	88,795,043	56,002,889	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Utilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	70,523,706	73,659,262	-	-	-	-
Total Other Funds	70,523,706	73,659,262	78,651,795	78,651,795	-	-
Total Funds	958,474,134	816,105,987	83,146,545	82,514,628	217,325	18,710
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	469,983,208	327,962,476	-	-	-	-
SF Fund-long term	51,093,752	51,093,752	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
Total Non Current Liabilities	521,077,060	379,056,228	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	446,379,162	387,333,339	-	-	-	-
SF Fund- short term	25,546,874	25,546,874	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	19,708,000	-	-	-	-
DBBL Loan Fund-short term	-	8,333,355	-	-	-	-
AB Bank Loan Fund- short term	-	42,500,000	-	-	-	-
MTDL Bank Loan Fund- short term	116,269,203	33,333,333	-	-	-	-
Members Savings	1,472,295,827	1,447,037,453	-	-	-	-
Accounts Payable	51,704,370	72,304,653	-	-	-	-
Loan Less Provision	161,390,937	138,910,128	-	-	-	-
Other Liabilities	142,607,995	134,791,450	22,040,000	12,105,000	-	-
Provision for Income Tax	2,500,000	2,500,000	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
Total Current Liabilities	2,418,694,368	2,304,290,585	22,040,000	12,105,000	-	-
TOTAL FUNDS & LIABILITIES	3,898,245,563	3,499,452,810	105,186,545	94,619,628	217,325	18,710



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

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



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

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



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

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



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

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



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

	Rights & Legal Service Program			
	1574		16756	
	PREDFC		UNICEF C&P Project	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka				
ASSETS:				
Non-Current Assets				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
Total Non-Current Assets	-	-	-	-
Current Assets				
Investment with Banks	-	-	-	-
Loan Portfolio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	70,000
Other Receivable	-	-	159,232	-
Cash and Cash Equivalents	1,212,749	275,656	11,113,410	4,819,842
Total Current Assets	1,212,749	275,656	11,272,642	4,999,842
TOTAL ASSETS	1,212,749	275,656	11,272,642	4,999,842
FUNDS & LIABILITIES :				
Funds:				
Capital Funds:				
CODEC Fund	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-
Total Capital Funds	-	-	-	-
Reserve Fund	-	-	-	-
Other Funds:				
DANIDA-ASPS II Fund	-	-	-	-
Utilized Donor Fund	1,212,749	275,656	11,272,642	(1,712,499)
Fixed Assets Fund	-	-	-	-
Total Other Funds	1,212,749	275,656	11,272,642	(1,712,499)
Total Funds	1,212,749	275,656	11,272,642	(1,712,499)
LIABILITIES:				
Non Current Liabilities				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-
Total Non Current Liabilities	-	-	-	-
Current liabilities				
Current Account with CODEC Project	-	-	-	-
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	6,619,211
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	3,130
Provision for Income Tax	-	-	-	-
Provision for Expenses	-	-	-	-
Total Current Liabilities	-	-	-	6,622,341
TOTAL FUNDS & LIABILITIES	1,212,749	275,656	11,272,642	4,999,842



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

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



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

	Core Operating Program	
	136	
	CODEC Fund	
	30 June 2021	30 June 2020
	Amounts in Taka	
ASSETS:		
Non-Current Assets		
Property Plant & Equipment	58,339,159	58,553,659
Intangible Asset	-	-
Capital Work In Progress	7,000,000	1,000,000
Total Non-Current Assets	65,339,159	59,553,659
Current Assets		
Investment with Banks	35,255,339	49,305,081
Loan Portfolio	351,500	519,500
Advance Income Tax	515,684	950,931
Advances & Prepayments	202,792	47,150
Accounts Receivable	-	-
Other Receivable	207,060	100,000
Cash and Cash Equivalents	15,154,310	19,909,348
Total Current Assets	51,687,585	70,832,010
TOTAL ASSETS	117,026,744	130,385,669
FUNDS & LIABILITIES :		
Funds:		
Capital Funds:		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	123,727,263	130,409,507
Total Capital Funds	123,727,263	130,409,507
Reserve Fund	-	-
Other Funds:		
DANIDA-ASPS II Fund	-	-
Unutilized Donor Fund	-	-
Fixed Assets Fund	7,160,199	6,339,297
Total Other Funds	7,160,199	6,339,297
Total Funds	130,887,462	136,748,804
LIABILITIES:		
Non Current Liabilities		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
Total Non Current Liabilities	-	-
Current liabilities		
Current Account with CODEC Project	(25,246,399)	(15,577,848)
PKSF Fund-short term	-	-
SF Fund- short term	-	-
DANIDA-ASPS II Loan Fund-short term	-	-
DBBL Loan Fund-short term	-	-
AB Bank Loan Fund- short term	-	-
Members Savings	-	-
Accounts Payable	4,880,833	7,669,462
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	1,019,848	1,055,251
Provision for Expenses	485,000	485,000
Total Current Liabilities	(18,860,718)	(6,363,135)
TOTAL FUNDS & LIABILITIES	112,026,744	130,385,669



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

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



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

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



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

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



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

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



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

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



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

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattogram		CTC-Patnaakhali		CTC-Bagerhat	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
ASSETS:						
Non-Current Assets						
Property, Plant & Equipment	8,006,508	9,514,312	7,317,101	8,489,413	10,859,112	12,127,827
Intangible Asset	-	-	-	-	-	-
Total Non-Current Assets	8,006,508	9,514,312	7,317,101	8,489,413	10,859,112	12,127,827
Current Assets						
Investment with Banks	7,673,428	9,808,745	13,574,349	12,297,325	7,179,731	6,364,447
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	581,594	477,927	571,983	441,627	414,478	277,044
Advances & Prepayments	103,000	-	-	60,000	38,000	123,000
Other Receivable	-	-	5,400	146,543	324,508	379,561
Cash and Cash Equivalents	1,061,516	68,347	125,910	171,817	971,630	763,957
Total Current Assets	9,419,538	10,355,019	14,277,642	13,117,112	8,928,353	7,968,609
TOTAL ASSETS	18,026,046	19,869,331	21,594,743	21,606,525	19,787,465	20,035,836
FUNDS & LIABILITIES :						
Funds:						
Capital Funds:						
CODEC Fund	13,420,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficit)	4,563,632	5,759,876	6,740,686	6,573,649	1,576,646	1,751,534
Total Capital Funds	17,990,109	19,186,353	21,520,582	21,353,545	19,688,747	19,867,635
Reserve Fund	-	-	-	-	-	-
Other Funds:						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
Total Other Funds	-	-	-	-	-	-
Total Funds	17,990,109	19,186,353	21,520,582	21,353,545	19,688,747	19,867,635
LIABILITIES:						
Non Current Liabilities						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
Total Non Current Liabilities	-	-	-	-	-	-
Current liabilities						
Current Account with CODEC Project	-	18,149	-	122,754	-	141,201
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	21,571	1,481	44,174	-
Provision for Income Tax	11,437	-	25,590	-	27,545	-
Provision for Expenses	24,509	664,821	27,080	128,745	27,000	27,000
Total Current Liabilities	35,937	682,978	74,161	252,980	98,719	168,201
TOTAL FUNDS & LIABILITIES	18,026,046	19,869,331	21,594,743	21,606,525	19,787,465	20,035,836



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

	Core Operating Program	
	1/36	
	CODEC Fund	
	30 June 2021	30 June 2020
	Amounts in Taka	
INCOME:		
Grants received from Donors	49,838,441	56,460,002
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	3,912,705	3,490,989
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	166,688	546,322
Total Income	53,917,834	60,497,313
EXPENDITURE:		
Salary & Allowances	40,202,731	43,765,090
Fringe Benefit	-	-
Direct Program cost	5,494,580	1,838,531
Traveling & Conveyance	1,773,246	2,622,856
Staff Development Training	40,000	117,542.00
Printing & Stationery	728,945	572,511
Repair & Maintenance	2,250,460	415,950
Computer & Office supplies	53,745	92,520
Electricity, Gas & Water	656,314	763,686
Newspaper	-	-
Entertainment	227,289	437,972
Training & W/Shop	-	-
Office Rent	-	-
Misc. Expenses & Others	74,409	422,672
Advertisement Cost	220,782	88,180
Publication	-	-
Communication	351,080	209,378
General	-	53,550
Consultancy & Security	85,050	634,804
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	377,575	530,000
Bank Charge	97,122	117,745
Depreciation and Amortization	6,351,756	6,328,228
KGF service charge Expenses	-	-
Income Tax Expenses	59,500	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	362,701	293,322
Uniform	-	34,650
AIT & VAT	-	-
Membership Fees	121,135	83,319
Casual Labour	80,550	74,955
Fund Return/Transfer/Grantee	-	-
Program Overhead Cost	-	-
Capital Expenditure	-	-
Total Expenditure	59,808,968	59,496,861
Surplus/ (Deficit)	(5,891,134)	1,000,452
Less Taxation	791,110	909,102
Net Surplus/ (Deficit) during the year	(6,682,244)	91,350



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

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



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

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



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

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



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

	Education Program					
	8/26		9/26		10/26	
	CBOs NGOs Education & Skilling		A.I.C		Karni A66	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	-	-	3	-	-	4,180,731
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	35	-	-
Interest Income	-	-	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	-	-	-	35	-	4,180,731
EXPENDITURE:						
Salary & Allowances	-	-	-	-	-	-
Private Benefit	-	-	-	-	-	-
Direct Program cost	-	-	-	-	-	-
Traveling & Conveyance	-	-	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational/ etc	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	-	-	1,154	-	3,764
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowed Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Programs Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	-	-	-	1,154	-	3,764
Surplus/ (Deficit)	-	-	-	(1,119)	-	(3,764)
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	-	-	-	(1,119)	-	(3,764)



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

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



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

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



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

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



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

	Environment & Climate Change Program		Education Program		Environment & Climate Change Program	
	2020		21/20		22/20	
	2020/21		2020/21		2020/21	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amount in Taka					
INCOME:						
Grants received from Donors	52,047,540	8,500,000	23,537,817	(0,566,719)	-	16,565,469
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	-	27,019
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	5,256
Total Income	52,047,540	8,500,000	23,537,817	(0,566,719)	-	16,597,744
EXPENDITURE:						
Salary & Allowances	18,615,073	1,891,171	950,442	6,892,216	-	1,386,767
Fringe Benefits	3,350,713	340,410	-	-	-	-
Direct Program cost	17,498,284	8,760	19,020,729	3,610,703	-	15,161,631
Traveling & Conveyance	3,529,543	20,239	50,000	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	11,933	-	-	-	-
Repair & Maintenance	224,986	29,566	-	-	-	-
Computer & Office supplies	323,682	6,149	-	-	-	325,285
Electricity, Gas & Water	74,739	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	845,490	30,970	789,852	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	273,077	1,500	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	101,714	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	11,311	770	-	-	-	-
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/Grantor	-	-	-	-	-	-
Programme Overhead Cost	4,668,191	734,828	-	-	-	839,650
Capital Expenditure	3,831,296	-	-	-	-	-
Total Expenditure	51,350,108	2,583,111	20,821,063	10,502,919	-	17,813,333
Surplus/ (Deficit)	697,432	5,916,889	2,711,754	63,800	-	(915,589)
Less Taxation	-	-	-	-	-	-
Net Surplus/ (Deficit) during the year	697,432	5,916,889	2,711,754	63,800	-	(915,589)



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

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



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

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



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

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



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

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



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

	Livelihoods' Income Generated Program					
	31/36		32/36		33/36	
	EYW		Nobejatra		SAFETI	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
Amounts in Taka						
INCOME:						
Grants received from Donors	10,701,243	10,642,760	4,459,314	54,472,826	18,660,000	16,092,846
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	6,759	-	-	62,693	22,717	31,193
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Total Income	10,708,002	10,642,760	4,459,314	54,535,519	18,682,717	16,124,039
EXPENDITURE:						
Salary & Allowances	2,895,405	3,045,954	3,663,612	33,469,881	9,076,273	7,236,107
Frilege Benefit	-	-	623,547	4,408,628	1,429,680	1,451,040
Direct Programm cost	4,053,956	10,359,826	-	10,065,119	5,337,298	5,240,549
Traveling & Conveyance	75,481	288,267	432,958	2,261,012	360,719	415,916
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	41,227	47,979	-	-	180,642	41,179
Repair & Maintenance	71,555	-	295,035	620,540	17,254	-
Computer & Office supplies	29,688	41,173	23,483	340,298	-	23,208
Electricity, Gas & Water	28,814	27,206	43,604	139,762	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	46,910	-	-
Office Rent	214,800	202,167	237,720	1,080,122	458,400	432,472
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	9,228	-	11,695
Publication	-	-	-	-	-	-
Communication	55,921	56,695	98,365	797,951	392,970	253,885
General	-	-	-	200,061	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	25,491	26,639	21,267	183,734	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	5,948	6,848	6,235	29,804	12,089	12,818
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting. Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	186,089	-	381,208	3,749,449	1,225,047	1,061,639
Capital Expenditure	-	62,220	-	(89,500)	234,432	41,633
Total Expenditure	7,684,375	14,164,994	5,827,036	57,313,006	18,724,804	16,229,141
Surplus/ (Deficit)	3,023,627	(3,522,234)	(1,367,722)	(2,777,487)	(102,087)	(195,102)
Less: Taxation	-	-	-	-	-	-
Net Surplus/(Deficit) during the year	3,023,627	(3,522,234)	(1,367,722)	(2,777,487)	(102,087)	(195,102)



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

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattoogram		CTC-Patnakhali		CTC-Bagerhat	
	30 June 2021	30 June 2020	30 June 2021	30 June 2020	30 June 2021	30 June 2020
	Amounts in Taka					
INCOME:						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	664,210	752,925	988,266	847,100	380,235	589,806
Training Centres operation income	579,700	2,032,536	3,252,267	3,361,602	4,203,880	3,753,837
Non Operational Income	-	-	-	-	-	-
Other Income	662,177	388,143	24,420	78,103	6,799	12,289
Total Income	1,906,087	3,173,604	4,264,953	4,486,805	4,590,914	4,355,932
EXPENDITURE:						
Salary & Allowances	1,201,802	1,974,350	1,071,859	2,178,948	1,535,574	2,046,042
Freight Benefit	-	-	-	-	-	-
Direct Program cost	614,095	1,084,314	1,194,271	1,375,609	1,200,467	956,060
Traveling & Conveyance	20,793	24,228	38,699	20,292	24,894	18,229
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	7,360	3,907	2,853	7,232	6,478	4,527
Repair & Maintenance	86,094	39,713	111,536	203,937	113,387	79,792
Computer & Office supplies	-	3,966	4,500	-	600	4,291
Electricity, Gas & Water	150,771	191,474	216,076	224,308	130,473	145,562
Newspaper	1,680	2,770	600	-	-	2,710
Entertainment	3,797	290	1,218	3,444	-	2,550
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	18,320	14,708	56,200	18,000.0	115,665	64,000
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	1,549	68,562	183,070	142,591	162,518
General	-	2,700	-	50,450	-	36,325
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	24,500	24,500	27,000	27,000	27,000	27,000
Bank Charge	14,928	7,276	15,567	16,067	14,406	17,707
Depreciation and Amortization	907,806	911,865	1,233,302	1,725,619	1,430,653	1,373,678
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	15,000	-	25,000	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	10,500	-	17,500	-	14,000
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	23,950	5,504	5,000	-	-	-
Fund Return/Transfer/Grantee	-	-	-	-	-	-
Program Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
Total Expenditure	3,090,896	4,303,614	4,072,323	6,051,276	4,742,258	4,954,991
Surplus/ (Deficit)	(1,184,809)	(1,130,010)	192,629	(1,564,471)	(151,344)	(599,059)
Less-Taxation	11,437	-	25,590	-	27,545	-
Net Surplus/(Deficit) during the year	(1,196,246)	(1,130,010)	167,039	(1,564,471)	(178,889)	(599,059)



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

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

