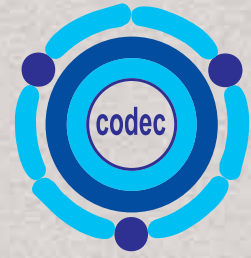


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# ACRONYM

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



## EXECUTIVE SUMMARY

In 2021, the continued effects of the coronavirus disease (COVID-19) and the rising challenges of climate crisis became prominent in the coastal areas of Bangladesh. Besides, underprivileged people in the coastal communities became more vulnerable due to the increased cost of living resulting from global crises, including conflicts and COVID-19. During this period Community Development Centre (CODEC) kept supporting its **working area's marginalized communities** specially **women and children** through different programs and projects. Our major interventions include education for vulnerable and out of school children, child protection, livelihood support through agriculture-fisheries-livestock, natural resource conservation, disaster management, ANC PNC support to pregnant and lactating mothers, nutritional support to children and adolescents, emergency health support for COVID-19, inclusive and appropriate financial services through CODEC microfinance program, and different types of support to Forcibly Displaced Myanmar Nationals (FDMN) communities and so on.

This report provided a brief overview of all programs, project's activities and achievements for the financial year 2021-2022. CODEC's Monitoring and Evaluation (M&E) and Knowledge Management, Program Development and Technical (KMPDPTT) team prepared an **online data collection form** and requested all the project's managers, coordinators, and monitoring and documentation officers to cooperate in providing updated information, including **key achievements over the last 1 year**. After collecting data from, the team completed data screening and compiled it in a unique format for analysis and reporting. Moreover, they also collected the existing information on CODEC executive committee meetings, annual general meetings, governance, organogram, and CODEC's infrastructure for this report. This report has sequentially described its programs and projects based on CODEC's thematic areas.



Youths of the country are taking entrepreneurship as a profession and creating employment opportunities for others



Some remarkable results were found in these projects under “children, adolescent and youth development theme”- **157 children were enrolled** in the pre-primary school or child centre, 88% rate of employment among target youths. In the “Activism along the agricultural, fishery, dairy and horticulture value chain” theme CODEC provided IGA base capacity building training to 7335 farmers and provide loans to **963 families** to implement their family development plan. For the projects involving the environment, climate emergency, and biodiversity and disaster management theme - environmental sustainability and climate change adaptability training was given to 1265 farmers.

In the “Access to Justice” thematic area- enhanced capacity on voice raising for the rights and entitlement of fisherfolk community of **6000 women and 12250 men**, engagement of **6250 women** in AIGA during lean or ban season, **22497 people** implementing risk-reducing actions to improve resilience to climate change through CODEC, supported in alternative fuel usage to **2287 people** in Teknaf forest reserve areas for reducing forest fuelwood dependency, diversified livelihood options for NRM and conservation was provided to **1251 people**.

Under the health and nutrition area, the fortified biscuit was given to **24,987 students**, completed **444 health hygiene sessions**, IYCF counseling, and a micronutrient supplement was given to 5,500 pregnant and lactating women. In term of “Development service to Rohingya and the host community”, CODEC provided education support to **92,510 children**, child protection support to 35,139 children, positive parenting session was given to **29,889 caregivers**, the micronutrient-fortified biscuit was given to 304,320 Rohingya children, complementary food assistance to **19,877 Rohingya community people**. Moreover, some success stories, such as the continuation of out of school children who were able to continue their education through CODEC, also derived from the running projects of 2021-22.

CODEC successfully delivered humanitarian aid and services to marginalized communities, particularly those in vulnerable coastal regions. Although COVID-19 hampered the projects during the lockdown, the CODEC personnel at the field level dedicatedly provided their efforts to implement the project's activities by maintaining govt. rules and regulations. This report summarizes CODEC's strong upholding of its values and morals in all its programs and projects reflected in all its implemented activities.



Children, Adolescent and Youth Development has been a priority for the organisation since the inception

## নির্বাহী সারসংক্ষেপ

বাংলাদেশের উপকূলীয় অঞ্চলে ২০২১ সালে করোনা ভাইরাস (কোভিড-১৯) রোগের অব্যাহত প্রভাব এবং জলবায়ু সংকটের ক্রমবর্ধমান সমস্যাগুলো তীব্র হয়ে ওঠে। এছাড়াও বিশ্বে নানাবিধ দন্দ-সংঘাত এবং কোভিড-১৯ সহ বৈশ্বিক সংকটের ফলে জীবনযাত্রার বর্ধিত ব্যয়ের কারণে সুবিধাবঞ্চিত উপকূলীয় সম্প্রদায়ের জীবন আরও ঝুঁকিপূর্ণ হয়ে উঠেছে। এই সময়ের মধ্যে কমিউনিটি ডেভেলপমেন্ট সেন্টার (কোডেক) বিভিন্ন কর্মসূচি ও প্রকল্পের মাধ্যমে তার কর্মএলাকার প্রান্তিক জনগোষ্ঠী বিশেষ করে নারী ও শিশুদের সহায়তা করে চলেছে।

আমাদের প্রধান কর্মসূচির মধ্যে রয়েছে ঝুঁকিপূর্ণ এবং ঝরে পড়া শিশুদের জন্য শিক্ষা, শিশু সুরক্ষা, কৃষি, মৎস্য, এবং প্রাণীসম্পদ লালন পালনের মাধ্যমে জীবিকা সহায়তা, প্রাকৃতিক সম্পদ সংরক্ষণ, দুর্যোগ ব্যবস্থাপনা, এবং গর্ভবতী ও প্রসূতি মা'য়ের জন্য ANC PNC সহায়তা। কোভিড-১৯ এর জন্য সহায়তা, কোডেক ক্ষুদ্রঋণ কর্মসূচির মাধ্যমে অন্তর্ভুক্তিমূলক আর্থিক পরিষেবা এবং জোরপূর্বক বাস্তবায়িত মিয়ানমার জাতীয় (FDMN) সম্প্রদায়ের জন্য বিভিন্ন ধরনের সহায়তা ইত্যাদি।

এই প্রতিবেদনে ২০২০-২০২১ অর্থবছরের সমস্ত প্রোগ্রাম এবং প্রকল্পের অর্জনের একটি সারসংক্ষেপ অন্তর্ভুক্ত করা হয়েছে। কোডেক মনিটরিং অ্যান্ড ইভ্যালুয়েশন (M&E) টিম এবং নলেজ ম্যানেজমেন্ট, প্রোগ্রাম ডেভেলপমেন্ট অ্যান্ড টেকনিক্যাল টিম (KMPDPT) সম্মিলিত ভাবে একটি অনলাইন তথ্য সংগ্রহের ফর্ম তৈরি করে। সকল প্রকল্প পরিচালক, সমন্বয়কারী, এবং মনিটরিং অ্যান্ড ডকুমেন্টেশন অফিসারদের সহযোগিতায় পূর্ববর্তী বছরের গুরুত্বপূর্ণ অর্জনসহ বিগত ১ বছরের হাল নাগাদ তথ্য সংগ্রহ করা হয়। তথ্য সংগ্রহের পরে ডেটা স্ক্রীনিং করে, বিশ্লেষণ এবং প্রতিবেদন তৈরি করা হয়। এই প্রতিবেদনের জন্য কোডেক নির্বাহী কমিটির সভা, বার্ষিক সাধারণ সভা হতে একটি অর্গানোগ্রাম এবং সংস্থার অবকাঠামো সম্পর্কে বর্তমান তথ্য সংগ্রহ করা হয়। কোডেক-এর প্রধান ক্ষেত্রগুলির উপর ভিত্তি করে এই প্রতিবেদনের কর্মসূচি এবং প্রকল্পগুলি ধারাবাহিকভাবে ব্যাখ্যা করা হয়েছে।

"শিশু, কিশোর এবং যুব উন্নয়ন" কর্মক্ষেত্রের অধীনের প্রকল্পগুলিতে কিছু উল্লেখযোগ্য ফলাফল পাওয়া গেছে। ১৫৭ জন শিশুকে প্রাক-প্রাথমিক বা শিশু কেন্দ্রে ভর্তি করানো হয়েছে এবং প্রায় ৮৮% যুব'কে কর্মক্ষম করে কর্মসংস্থানের ব্যবস্থা করা হয়েছে। "কৃষি, মৎস্য, দুগ্ধ, উদ্যানতত্ত্ব এবং ভ্যালু চেইন" কর্মক্ষেত্রের অধীনে কোডেক ৭৩৩৫ জন কৃষককে আইজিএ ভিত্তিক সক্ষমতা বৃদ্ধির প্রশিক্ষণ প্রদান করেছে এবং ৯৬৩টি পরিবারকে তাদের পরিবার উন্নয়ন পরিকল্পনা বাস্তবায়নের জন্য ঋণ প্রদান করেছে। "পরিবেশ, জলবায়ু সঙ্কট, জীববৈচিত্র্য এবং দুর্যোগ ব্যবস্থাপনা" কর্মক্ষেত্রের অধীনে-পরিবেশগত স্থায়িত্ব এবং জলবায়ু পরিবর্তনের অভিযোজনযোগ্যতা বিষয়ক প্রকল্পগুলির জন্য ১২৬৫ জন কৃষককে প্রশিক্ষণ দেওয়া হয়েছে।

"ন্যায়বিচারের অভিগম্যতা" কর্মক্ষেত্রের অধীনে - জেলে সম্প্রদায়ের ৬০০০ নারী এবং ১২২৫০ জন পুরুষকে দাবী ও অধিকার উত্থাপনের ক্ষমতা বৃদ্ধি করা হয়েছে। নিষেধাজ্ঞার সময়ে কোডেকের-এর মাধ্যমে ৬২৫০ জন মহিলাকে AIGA সহযোগিতায়, কোডেক -এর মাধ্যমে ২২৪৯৭ জনকে জলবায়ু পরিবর্তনের ঝুঁকি এড়াতে ও টেকসই উন্নয়নের জন্য সহায়তা করা হয়েছে। টেকনাফ সংরক্ষিত বন এলাকায় বন জ্বালানি কাঠের নির্ভরতা হ্রাস করার জন্য ২২৮৭ জনকে বিকল্প জ্বালানি ব্যবহারে সহায়তা করা হয়েছে এবং এনআরএম-এর মাধ্যমে বৈচিত্রময় বিকল্প জীবিকার জন্য ১২৫১ জনকে সহায়তা প্রদান করা হয়েছে।

"স্বাস্থ্য ও পুষ্টি" কর্মক্ষেত্রের অধীনে ২৪,৯৮৭ জন শিক্ষার্থীকে ফোর্টিফাইড বিস্কুট দেওয়া হয়েছে, ৪৪৪ টি পরিষ্কার পরিচ্ছন্নতা অধিবেশন করা হয়েছে, IYCF কাউন্সেলিং এবং ৫৫০০ জন গর্ভবতী ও প্রসূতি মা'য়ের জন্য ক্ষুদ্র পুষ্টি উপাদান সম্পন্ন সম্পূর্ণ খাদ্য বিতরণ করা হয়েছে। "রোহিঙ্গা এবং হোস্ট কমিউনিটি উন্নয়ন পরিষেবা" কর্মক্ষেত্রের অধীনে কোডেক ৯২৫১০ জন শিশুকে শিক্ষা সহায়তা, ৩৫১৩৯ জন শিশুকে শিশু সুরক্ষা সহায়তা, ২৯৮৮৯ জনকে যত্নশীল ইতিবাচক অভিভাবক অধিবেশন, ৩০৪৩২০ জন রোহিঙ্গা শিশুকে মাইক্রোনিউট্রিয়েন্ট-ফোর্টিফাইড বিস্কুট, ১৯৮৭৭ জন রোহিঙ্গা জনগোষ্ঠীর জন্য সম্পূর্ণ খাদ্য সহায়তা প্রদান করা হয়।

বেশ কিছু সাফল্য ও অর্জন আছে আমাদের। ২০২১-২০২২ অর্থবছরে চলমান প্রকল্পগুলির অন্যতম উল্লেখযোগ্য সাফল্য স্কুল থেকে ঝরে পড়া শিশুদের কোডেক-এর মাধ্যমে মূলধারার শিক্ষাব্যবস্থায় ফিরিয়ে এনে তাদের স্বাভাবিক শিক্ষা কার্যক্রম চালিয়ে যাওয়া। কোডেক সফলভাবে প্রান্তিক জনগোষ্ঠী, বিশেষ করে যারা ঝুঁকিপূর্ণ উপকূলীয় অঞ্চলে রয়েছে তাদের মানবিক সেবা ও সহায়তা প্রদান করে। যদিও কোভিড-১৯ কারণে লকডাউন চলাকালীন প্রকল্পগুলিকে বাধাগ্রস্ত করেছিল, তবে মাঠ পর্যায়ে কোডেকের নিবেদিতপ্রাণ কর্মীরা সরকারের নিয়ম এবং নীতিমালা বজায় রেখে প্রকল্পের কার্যক্রম বাস্তবায়নের জন্য প্রতিশ্রুতিবদ্ধ ও আন্তরিক ছিল। এই প্রতিবেদনটি কোডেক এর সমস্ত কর্মসূচী এবং প্রকল্পগুলিতে কোডেকের মূল্যবোধ এবং নৈতিকতার দৃঢ় সমর্থনের সংক্ষিপ্তসার যা কোডেকে-এর সমস্ত বাস্তবায়িত কর্মকাণ্ডের মাধ্যমে প্রতিফলিত হয়।



## PRESIDENT'S MESSAGE



Community Development Centre – CODEC has been working for the disadvantaged coastal villagers of Bangladesh since 1985. In 2022, CODEC reaches 37 years of dedicated involvement in working to improve the livelihood of the coastal community. The organization has covered over **905 Unions, 73 Upazilas, 18 districts and 2 city corporations in 5 divisions** of Bangladesh by its program.

CODEC has diligent efforts, contributions and achievements for the socio-economic development of the coastal people. The organization is operating all its activism under eight thematic areas: **Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain; Access to Justice; Children, Adolescent and Youth Development (Education, Leadership, Skill, Moral and Cultural Behaviour); Health and Nutrition; Climate Emergency, Biodiversity and Disaster Management; Development Services for Rohingya and Host Community; CODEC as Social Entrepreneurship & Micro-Finance Program.**

Currently, CODEC has been implementing **22 different types of projects**, mainly in education and youth development, child protection, livelihoods, climate resilience and disaster, skills and entrepreneur development, and nature and life protection. CODEC had to overcome many obstacles, and restrictions and make strides because of its strong commitment to the coastal people of Bangladesh. CODEC also has a moderate micro-credit program that operates at **71 Upazilas under 13 districts** intending to resolve poverty and increase the standard of living in rural Bangladesh.

The future role of CODEC in the coastal belt is to facilitate diversified livelihoods promotion, life skills development, climate change adaptation and becoming a strong national advocacy organization. CODEC has emphasized on Integrated Livelihood Approach (ILA), transforming a future generation of coastal communities into effective human resources, and agreed on policy promotion for sustainable well-being. CODEC works with multi-donors who are working for sustainable development and the well-being of coastal communities in Bangladesh.

Despite many challenges, we have tried to maintain government protocols and aligned donor priorities to implement the project activities. CODEC firmly believes that **empowerment is an effective tool for the development process**. We are continuing our support prioritizing both local and national initiatives and are trying to constitute to achieve SDGs from several dimensions especially quality education, poverty, zero hunger, and climate action. Surely, this is a continuous process.

CODEC is thankful for the continuous support and valuable assistance and involvement of our development partners: UNICEF, UNHCR, WFP, USAID, Manusher Jonno Foundation, Stormme Foundation, ICCO Cooperation, Oxfam, Winrock International, ERIKS, DFID and the World Bank through PKSF, Kerk in Actie, Swiss Agency for Development and Cooperation (SDC) and other organizations. The Executive Committee of CODEC is highly instigated to propel the development in the right and exemplary direction determined by its vision, mission, goals and policies. My heartiest appreciation to the CODEC Management for their integration of teamwork coordination and hard work immersion with organizational values of morality, competency and commitment.

Abul Kashem  
President  
CODEC Executive Committee

## EXECUTIVE DIRECTOR'S FOREWORD



CODEC has been addressing the community's needs and responding cooperatively since its journey in 1985. The world is going through a critical situation due to political unrest and war. We believe every crisis has a way forward and brings some opportunities. Facing many difficulties and challenges, CODEC completed its 37 years of journey and gathered lots of experience and knowledge. If we work together, we can properly address and respond to any crisis and challenges. We hope our collective and innovative approach will contribute to community development. We can pave the way forward in any difficulties if we uphold organizational principles and objectives.

Working with the struggling communities, CODEC learned a lot and earned respect through hardworking, honesty, mutual trust, and respect. The annual report of 2021-2022 highlights CODEC's achievement under different development initiatives that address poverty and play an active role in the socio-economic development of marginalized people.

CODEC is operated through eight thematic areas- Activism along the Agricultural, Fishery, Dairy, and Horticulture Value Chain; Access to Justice; Youth Development (Education, skill, moral and cultural behaviour); Health and Nutrition; Climate Emergency, Biodiversity, and Disaster Management; Development Services for Rohingya and Host Community. CODEC is working in the field of Entrepreneurship and Micro-Finance Program.

To this end, CODEC has contributed to national development by working towards establishing an equitable and sustainable society. To contribute to the national development agenda, CODEC has prioritized the national development agenda and taken steps to incorporate government policies and plans into its development plans. However, CODEC not only focuses on these issues; but also strives to achieve Sustainable Development Goals (SDGs). Through the implementing of 22 projects with the partnership of 3 UN agencies, 6 international NGOs, and 2 national NGOs, we have reached 907,863 people under 16 goals of SDGs in the last year (July 2021 – June 2022).

Through CODEC's involvement in the education sector, marginalized people of Bangladesh, especially people from coastal areas, are experiencing massive changes. In Sitakunda, CODEC operates a self-funded primary school that offers free education to children up to the fourth grade. The Children Ambassador Project has created a second chance of education for the dropout children in Bagerhat. CODEC also provided technical education to the youths of Khulna coastal areas on Alternated Income Generating Activities (AIGA).

CODEC has been supporting improving maternal and neonatal health and also nutritional status through the implementation of the projects in the health and nutrition setor.

"School Meal Program" in Cox's Bazar, "Emergency medical assistance and vaccination support for the COVID-19 affected people in Bangladesh" in Patuakhali Patuakhali districts and "Provision of Basic Social Services for Children, Pregnant and Lactating Women and Adolescent Girls in selected urban slums of Chattogram City Corporation (URBAN)".



To create an enabling environment to empower and enhance capacity and improve the livelihood of the Fisher-folk community of Coastal Bangladesh CODEC implemented the “Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC)” project.

To improve resilience to climate change, CODEC promotes community participation in biodiversity conservation-related activities through the implementation of the projects; “Disaster Resilient Community through Resilient Livelihood and Child Protection”, “Nature conservation through livelihoods improvements (Nature and Life)” and “Building Resilient Urban Communities-Asia (BRUC-Asia).”

Through activism along the Agricultural, Fishery, Dairy, and Horticulture value chain, CODEC has been working to improve the quality of lives and livelihood of marginalized people, especially from coastal areas. In this regard, CODEC has been supporting the community through the Notun Alo project. Aside from that, the CODEC Microfinance program is working in a noteworthy way to mitigate the needs of marginalized communities and leave a positive impact on SME sectors through its different units, including agriculture, fisheries, livestock, and microenterprise development. Many people have improved their livelihood through the CODEC MF Program.

Since August 2017, CODEC has been actively working with the government to respond to the Rohingya issues properly. Currently, CODEC is implementing six ongoing projects in Cox’s Bazar and Bashanchar and supporting Rohingya children and adolescents through education in the Burmese curriculum, life skills training, and being made aware of drugs and human trafficking. Rohingya families receive agricultural and aquaculture input support. CODEC also provides healthy nutrition biscuits supplied by WFP to all the Rohingya refugee children daily and a Mid-Day meal program for the children of the host community in Teknaf.

On analysis of the audited financial statement of CODEC as on 30 June 2022, total income came in amount BDT 1,874 million and increased by 18% in compare with 2020-2021 which was BDT 1,534 million. Free cash flow grew as well and reached BDT 520 million increasing by 70%. Equity free cash flow reached BDT 1072 million, almost 14% increased the BDT 937 million recorded in compare with previous year 2020-2021. Our partnership with ERIKS Development Partner Sweden, Department of Social Services, GoB agencies, ICCO-Cooperation Netherlands, Manusher Jonno Foundation, and Oxfam in Bangladesh, PKSf, Strømme Foundation Norway, WFP, UNHCR, UNICEF, USAID, and Winrock International supported us significantly.

We would like to thank the Government of Bangladesh, MRA, various Ministries, the Forest Department, and the NGO Bureau for their continuous support and assistance. Finally, I convey my best wishes to the CODEC Monitoring & Evaluation Team and Knowledge Management, Program Development & Technical Team for the preparation of this Annual Report.

All the best wishes.

Khursid Alam Ph.D  
Executive Director

## HISTORICAL OVERVIEW

The Community Development Centre (CODEC) is a coastal area-based nonprofit and non-government organisation **established in 1985**. CODEC is an inheritor of the **Ministry of Fisheries and DANIDA Bangladesh**, derived from a couple of project interventions, explicitly DANIDA Boat Building Project and Boat Rental Scheme. CODEC is a nonprofit organisation dedicated to empowering marginalised people in Bangladesh, particularly those living along the coast.

For 37 years, CODEC has been working with communities with honesty, transparency, mutual trust, and respect. CODEC has become a leading organisation that focuses on **people-centred development** over the years. As a growing non-governmental organisation in Bangladesh, CODEC has established a reputation for being trustworthy. CODEC has delegated itself as one of the reliable organisations for the people of the coastal region of Bangladesh. CODEC had to face many challenges throughout its journey.

In 1970, a cyclone with a vast tidal bore hit the coastal area of today's Bangladesh and destroyed many fishing boats of coastal fisher folks. Danish International Development Agency (DANIDA) collaborated with BFDC to build and distribute **550 improved mechanised fishing boats** to encourage artisanal fishing, rehabilitate poor fishermen, and enhance their income and safety. Despite some exemplary technological achievements, study found that the project benefitted some non-targeted wealthy fishermen rather the poor. Subsequently, the project '**Boat Rental Scheme (BRS)**' was designed and implemented through a revolving loan fund and hire purchase system focusing on poor fisherfolks. Twenty-three boat rental groups were mobilised to distribute 23 boats on the hire purchase system.

It was soon discovered that the target groups were no longer interested in the project. A significant amount was piled up as overdue and the group members stopped repayment. Increasingly the whole direction of the project came into question. It was found that social and external factors were not considered while designing the project. The project was planned in isolation from the rest of the community, as external factors were not considered. It was concluded that to benefit the poor fisherfolk community, **a holistic development approach** was necessary within a flexible organisational framework in the form of a non-governmental organisation. Based on this conclusion, **CODEC was established as an NGO in 1985**.





# BUILDING RESILIENT COMMUNITIES

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

## MANDATE

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

## MISSION

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

## VISION

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

## CORE VALUES

### CODEC TARGET PEOPLE

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

### CODEC STATE AND SOCIETY

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

### WITHIN CODEC

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

## LEGAL STATUS

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

## NETWORKING, MEMBERSHIP & REGISTRATION

### NATIONAL BODIES

Partner	CODEC Status	Activities
NIRAPAD	Member	Disaster Preparedness and Management
CAMPE	Executive Member	Policy formulation & negotiation, Negotiation with GoB about education Materials Development
Bangladesh Coastal NGOs Network for Radio & Communication [BCNNRC]	Executive Trustee	Networking for Radio & Communication.
Credit Development Forum (CDF)	Member	
INAFI	Member	
Education Cluster	Member	
Bangladesh ECD Network (BEN)	Member	

### INTERNATIONAL 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 (22 July, 2019)
International Union on Nature Conservation (IUCN)	NG/25646
System for Award Management (SAM)	Updated up to 17.08.2021

### EXECUTIVE COMMITTEE



The Executive Committee Members of CODEC along with the Chief Guest of CODEC AGM, picture from the left: Mr. Dr. Md. Sanaullah, Mr. Md. Mahbubul Islam, Mr. Mohammed Reazul Kabir FCA, Mr. Dr. Mir Murtaza Reza Khan, Mr. Shahidul Islam, Deputy Director - Department of Social Services, Mr. Abul Kashem, Ms. Modhumita Dasgupta, Ms. Aysha Akhtar, Mr. Khursid Alam Ph.D and Mr. Kamal Sengupta



# CODEC'S THEMATIC AREAS



# STRATEGIC OBJECTIVES





## DEVELOPMENT PARTNERS

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



World Food Programme



PKSF  
Palli Karma-Sahayak Foundation



UNHCR  
The UN Refugee Agency



Department of Environment



মহিলা ও শিশু বিষয়ক মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



USAID  
FROM THE AMERICAN PEOPLE



WINROCK  
INTERNATIONAL



OXFAM



মানুষের জন্য  
manusher jonno  
promoting human rights and good governance



# CODEC'S SDG COVERAGE



**25,122** people have been excluded from poverty



**31,268** women & girls are empowered



**383,709** people have improved health diet



**123,364** people are living a hygiene life



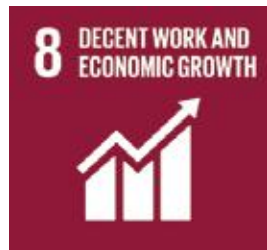
**208,040** people have improved health diet



**3,613** households have access to affordable clean & modern energy



**97,021** children are receiving formal & informal education



**8,773** people have seen sustainable and inclusive economic growth





**5,036** people have access to sustainable infrastructure



Conservation of **5** sea turtle species



**10,000** people involve in creating sustainable climate resilient city



**2,130** people promote sustainable use of terrestrial ecosystem



**200** people have access to sustainable consumption



**727** people promote peaceful and inclusive societies



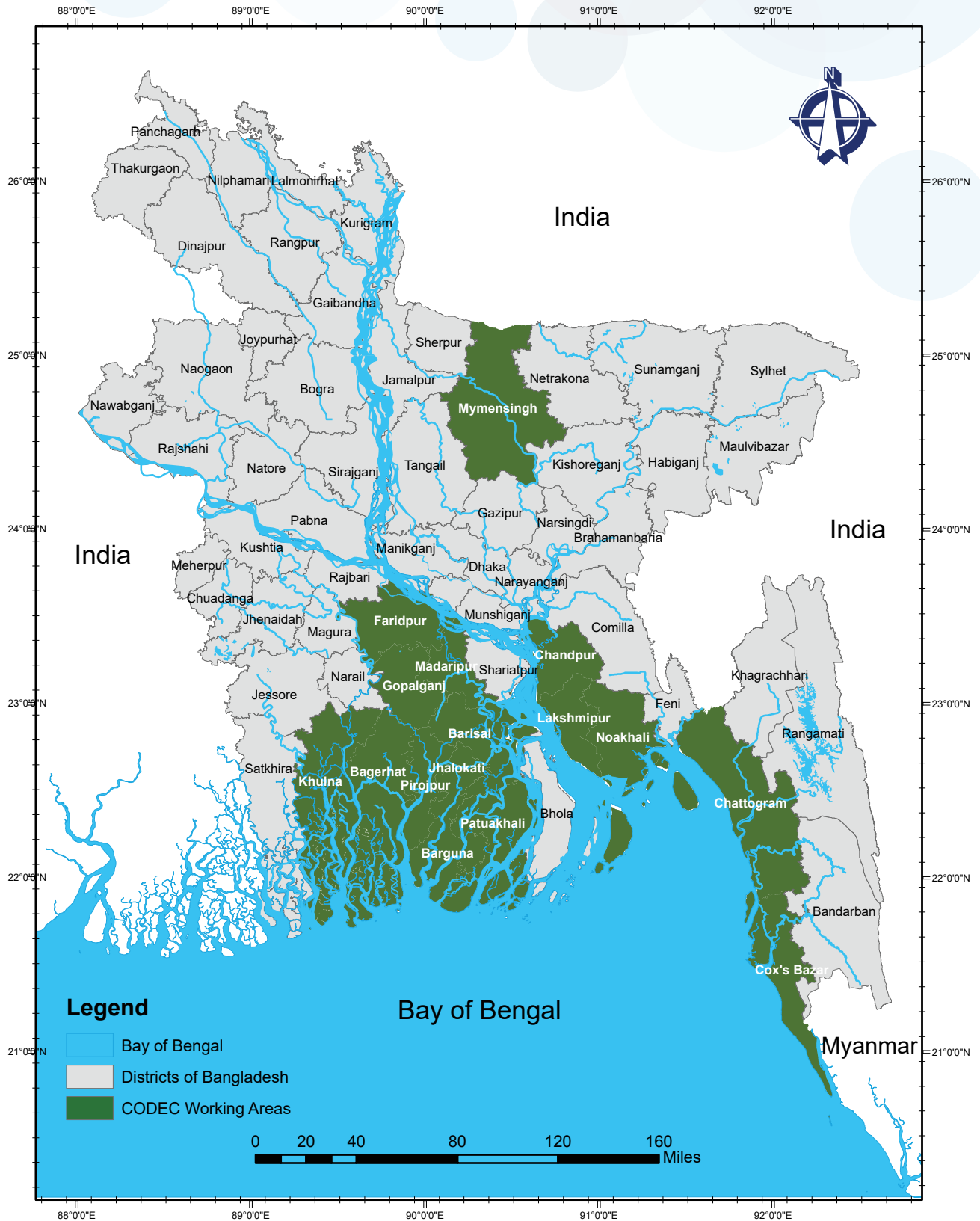
**8,860** people are taking action to tackle climate change



Working with **15** Partners to achieve the SDG goals



# CODEC Working Areas







PROJECTS



## SHAPNOJATRA CREATING SECOND CHANCES FOR CHILDREN

CODEC Shapnojtra project supported by ERIKS Development Partner has 90 Child Ambassadors. **Jharna Sardar (BAG-78)** is one of them. Jharna lives in a village named Kanainagar in Chandpai Union of Mongla Upazila. Now, she is continuing her study in grade 8. Jharna is an active child at Kanainagar Gashful Child Center. She always tries to participate in all centre activities, spreads awareness in her community when needed, and leads the children of her center where necessary.



***“I almost dropped out of education and my dreams seemed to be shattered but now I got a second chance and hope for the future” - Jharna Sardar (BAG-78)***

Jharna lives with her younger sister and parents in a small house in Kanainagar. She also has two more sisters who were married in a different village. Her father has a tea stall near her home. Her sister goes to Kanainagar Primary School. Everything was going smoothly until COVID-19 affected Bangladesh and her community. The only earning source of her family was the tea stall which was not running due to the COVID-19 pandemic. The school was closed. The family was in great trouble. Her father lost his tea stall's capital and the situation slowly became very unpleasant. By finding no other alternatives, Jharna was forced to take a job in Mongla Export Processing Zone (EPZ) across the river.

***“The Kaninagar Ghashful Child center gives me a new life. I think it is my second chance to do something.”***

The days were long and heavy for Jharna. She used to wake up early, leave for the EPZ and return in the afternoon. She used to feel so tired that she was bound to stay at home for the rest of her days. When all hopes were gone, some members of CODEC Shapnojatra project went to her house. They spoke to her father about child rights and child development. The Club Facilitator (CF) invited Jharna to the centers. For a few days, she did not feel like going there. But after seeing children going there and having fun, Jharna started to go there. Seeing Jharna's enthusiasm for child center-related activities, the CF proposed to select her as a Child Ambassador.



**Jharna along with her classmates from child clubs participating in a football tournament**

After a few days of attending sessions, she realized what she was doing was related to child labour. She talked with her parent about the demerits of child labour. She desired to go back to school. The center facilitator and other children from the Kaninagar Ghashful Child Center went to her house and talked with her parents. They were able to aware Jharna's parents about the demerits of child labour. But there was no other way. She had to take responsibility for her family. A few days after, **the project provided a small fund for the Child Ambassadors** to restore their Income Generating Activities (IGA) compromised due to the Covid-19 outbreak.

Jharna's father restarted his tea stall with this support. Jharna was released from EPZ and joined her school again. Now, Jharna keeps a record of the store's income and expenses and started to save so that they don't fall behind again if an emergency arises. She feels that now her life has a purpose. Jharna dreams of being a doctor in the future. She needs to study hard and have good results in her class to **be a good doctor**.



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

525



children are enrolled in primary school and Child centres.

88%

Rate of attendance of students at centres/schools



368



students participated in the moral and cultural education program.

35

youth and adults received technical/AIGA or non-formal education and training.



85%



Rate of employment among our youth target member

Education plays one of the most influential roles in changing social and economic issues in a society. All underprivileged children living in coastal and marginalized areas have the right to access education. Unfortunately, only **64% of children** go on to complete their secondary school in this country. Most of these children live in coastal and economically and socially deprived areas. This is concerning since the future of the economy relies on the shoulders of Bangladesh's 58 million children making up 34% of the country's population (UNICEF. (2022). *Education*. <https://www.unicef.org/bangladesh/en/education>). CODEC intensively works for the social and cultural enhancement of the coastal children and youths as a priority issue under its education interventions.

The social and cultural development of children and youth is a top concern for CODEC. The organization has always placed a high priority on working in the field of children and youth development by enhancing their **education, leadership, skill, moral and cultural development**. CODEC believes that education is a potent tool for social change. During the inception of CODEC's journey in 1986, it has been assisting with the education of children in coastal areas through its initial programme of **Early Childhood Development (ECD)**. The program was known as feeder schools in the "Jaladas" villages of Chattogram. Through the implementation of many initiatives, CODEC has increased its operations in rural coastal districts in Bangladesh.

CODEC has always been conscious of the duties and responsibilities of teachers and trainers as well as their capacity-building. In coastal communities, CODEC thrives for **high-quality early childhood development and pre-primary, and primary education**. Children from low-income coastal communities who demonstrate talent and aptitude are given scholarships by CODEC at various levels of education.

## SHAPNOJATRA PROJECT

In Shapnojatra, children in the targeted communities act as change-makers and enjoy their right to education, health, and protection. The project is being implemented in four Upazilas in the Bagerhat coastal district: Mongla, Rampal, Chandpai, and Mithakhali Upazilas. The project consists of four elements and/or goals (i.e. Protection, Health and Nutrition, Education and Environmental Protection). The project intends to **gradually improve the current circumstances of the children, their families, and the local communities by establishing 10 child clubs and 4 education support centers**. These are established in the targeted neighbourhoods through various activities under each component or objective. No matter their caste, community, or colour, children between the ages of 7 and 18 (with a focus on the age group 7–14) participate in the project's activities.

Children's participation in decision-making and community development activities is encouraged. In addition to youth and the local community, mothers, caregivers, and siblings of the children also participate in various project activities. The project addresses 06 goals among 17 SDGs such **SDG-3, SDG-4, SDG-5, SDG-6, SDG-13 and SDG-15**.



The students of the clubs are having a laugh while attending their sessions CODEC Shapnojatra Project

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

A traditional fisherfolk community lives in Uttar Salimpur, Sitakunda. Traditionally, the majority of residents of this community earn a living by fishing adjacent to Bay-of-Bengal. CODEC began its development interventions in North Salimpur fishing village since 1985 to improve the lives of this fishing community. CODEC-PSN has been providing quality education to the children of Jaladas village in Salimpur. Over time, children from other communities have also been enrolled as well as receiving formal education supported by **CODEC-CSR**. Having established **a community school** in this area, CODEC follows the national curriculum for providing education to make the support intensive and inclusive. In addition to the regular academic activities, various cultural events and competitions are organised where students can participate. To make the school run smoothly, there is **a school management committee**, local authorities and the Upazila education officer are providing need-based support. Local stakeholders always appreciate the activities of CODEC.



## EMPOWER YOUTH FOR WORK (EYfW) PROJECT

Community Development Centre (CODEC) has implemented the EYfW Project supported by IKEA Foundation through OXFAM Bangladesh. The project area is located in Batiaghata Upazila in Khulna Districts. This program is a five-year program (2016-2021) implemented in four countries: Bangladesh, Pakistan, Indonesia, and Ethiopia. Oxfam and its collaborating organizations are jointly implementing the program. The project is implemented in **four districts (Batiaghata under Khulna, Bakerganj under Barisal, Puthia under Rajshahi, and Mithapukur under Rangpur)**. This project is being implemented by CODEC in the Batiaghata Upazila of Khulna.

Four types of technical training were provided to assist young people in the community in starting **new and innovative enterprises that can lead to economic empowerment**. CODEC aims to connect these groups to jobs to get them more involved in the economy and to help them become entrepreneurs. The project attempts to organize young people into groups at the ward, union, and district levels to train them in soft skills, entrepreneurship, and non-certified vocational skills.



Students participating in 'Global Climate Strike Bangladesh' Rally  
CODEC EYfW Project

The project's main purpose is to **assist people to get ahead financially**. This project addresses adopting climate change challenges by creating a climate-smart town as a paradigm of local action to assure **food security, promote adaptation and mitigation, and create resilience**. This project incorporates both young men and women. These youth organizations participate in capacity-building activities and has grown to be community leaders. By involving these young groups, the EYfW project encourages sustainability.



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

CODEC has been working to improve the quality of lives & livelihood of the coastal people of Bangladesh since our inception. Although fishery is their primary source of income, they are trying to sustain their income generation through agriculture, dairy, horticulture, small business, etc. CODEC implemented the Notun Alo project in the last fiscal year. It has continued its work in familiarizing **improved farming practices** and establishing access to the market through setting up collection points for agricultural goods and group marketing. CODEC is adopting different strategies to improve the **lives & livelihood of the coastal communities** of Bangladesh. Moreover, they are trained to adapt income-generating activities to refine their economic situation.

963

Families received loan/  
input support against  
Family Development  
Plan (FDP) fund

116

Farmers linked with  
the market through 4  
informal rural  
resource centres

7335

Farmers received  
IGA-based  
capacity-building  
training

1265

Farmers are trained in  
environmental  
sustainability/ climate  
change adaptability

1500

Farmers have knowledge  
of agriculture  
production & consumer  
oriented farming

### NOTUN ALO PROJECT (NAP)

CODEC Notun Alo project funded by Strømme Foundation started its journey in July 2011 and completed its first phase on December 2016. It started its 2nd phase in February 2018 which was completed on December 31, 2021. The overall goal of this project was to **contribute to the sustainable well-being and resilience of 1500 marginalized families of Mirzagonj Upazila** under Patuakhali District through social and economic empowerment with dignity by the end of 2021.

Notun Alo project could demonstrate significant achievement in income generation and asset building by the targeted families. The project has worked in line with several specific issues identified in the **Bangladesh government's poverty reduction strategy framework**. The principal role of the project has been to facilitate a process to establish a self-propelling community mechanism through promoting capacity-building initiatives for fund management, entrepreneurship development, value chain development, etc. It has helped them to become economically empowered to protect their own rights.



A happy target member collecting Agri-products from her cultivated land CODEC Notun Alo Project



## ACCESS TO JUSTICE

Access to justice is a fundamental human right. It is essential for protecting and promoting all other economic, social, cultural, civil and political rights and fundamental to fighting poverty and tackling global and national inequalities. But the human rights of marginalized communities of Bangladesh are continually undermined and they have limited access to justice. They fail to **raise their voice** to claim their **rights and entitlement**. They barely have any participation and contribution to the policy formulation significantly related to their lives and livelihood. Among marginalized communities, fisherfolk communities are the most disadvantaged groups. They are mostly living beside the river and in congested areas. They are **lack of education** and they are always affected by natural disasters. CODEC has been working for the well-being of fisherfolk communities since its inception period. Since the very beginning of the organization, CODEC has been taking initiatives to stay beside this marginalized community and also revise the **“Protection & Conservation of Fish Act, 1950”** and appointed a **consultant** who is a law & policy expert to incorporate the thoughts of the fisher folk community.



### PROMOTION OF RIGHTS AND ENTITLEMENT FOR DIGNITY OF FISHER-FOLK COMMUNITIES (PREDFC)

The Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC) project was initiated to create an enabling environment to empower and enhance capacity and **improve the livelihood of the Fisher-folk community of Coastal Bangladesh** with the support of the Manusher Jonno Foundation (MJF). Main objectives of this project are – i. Increased access of the fisher-folk community to public service and resources (Health, Safety-net, Agriculture extension service), ii. Social Dignity of women and girls are increased in the fisher-folk community, iii. Fisher-folk communities are engaged with better alternative income-generating activity through the advancement of women and girls and iv. Advocacy on fishery law at the national level. The geographical working areas of operation of this project are **4 Upazila (Laxmipur Sadar, Raipur, Kamalnagar, and Ramgati)** in the Laxmipur district. The implementation period of the PREDFC project is from February 2019 to June 2022. This project is contributing to **SDG Goal 1: No Poverty; Goal 3: Good Health & Well-being; Goal 5: Gender Equality; Goal 14: Life Below Water.**



Fisherfolk are using nets to catch fish from the river  
CODEC PREDFC Project

# ENVIRONMENT, CLIMATE EMERGENCY, BIODIVERSITY AND DISASTER MANAGEMENT

IPCC's special report on climate change showed that allowing the world's temperature to rise above 1.5 degrees will have catastrophic consequences. A half-degree increase in temperature between 1.5 and 2 degrees will have grave consequences for communities and the environment. People residing on low-lying islands, coral reef ecosystems and indigenous populations are expected to be disproportionately affected (CONFERENCE, U. C. (2021). COP26 THE GLASGOW. IPCC.).

CODEC enable people to participate in biodiversity conservation-related activities implemented by CMCs and CBOs. CODEC also promotes alternative fuel usage to reduce forest fuelwood dependency by providing **improved cooking stoves (ICS) and retained heat cookers, supporting people through diversified livelihood options for NRM and conservation**. Moreover, CODEC also ensures increasing of production & income through climate-smart technologies such as improved salinity resilient seeds, climate-smart agriculture, etc. CODEC regularly trains Disaster Management Committee leaders on DRR.

CODEC believes that an applicable Environmental Policy and Disaster Risk Reduction Policy exists, but there is poor awareness among the relevant communities. Environment, Climate Emergency, Biodiversity and Disaster Management issues are already in operation in the field by CODEC through its experienced and skilled human resources. CODEC supports coastal communities on responding to **climate emergencies in agriculture, aquaculture, afforestation, reforestation and climate-smart livelihoods**. CODEC facilitates Co-Management Councils (CMCs) and non-governmental organisations (CBOs).

CODEC will continue to promote these efforts as long as it has the scope and capacity to implement these activities to strengthen Bangladesh's coastal and riverine communities. Additionally, coastal communities and institutions need to be strengthened to prevent casualties, significant negative consequences of disasters, and fast disaster recovery.

12577

People orientated on climate change issues at community level

54581

People participated in biodiversity conservation related activities implemented by CMCs and CBOs

1251

People received diversified livelihood options for NRM and conservation

22497

People implementing risk-reducing actions to improve resilience to climate change

2355

People increased production & income through using climate smart technologies

2287

People using alternative fuel to reduce forest fuelwood dependency



## NATURE & LIFE PROJECT

The Nature Conservation through Livelihoods Improvements (Nature and Life) Project in Teknaf, Cox's Bazar, Bangladesh, under USAID's Local Works Programme, aims to **restore the Teknaf Wildlife Sanctuary's degraded ecosystems**. It also aims to make the co-management mechanism efficient with Protected Area Management Rules 2017 and develop the host community's livelihoods. At the Teknaf Wildlife Sanctuary (TWS) landscape region, CODEC has been carrying out several activities in partnership with the **Forest Department and local government administration** funded by USAID. Since the latter half of 2017, the ecology and the host community have drastically lost their resilience due to the massive **Rohingya influx**.

This project has four main components: environmental preservation, livelihood development, alternative fuel, strengthening CMO and organisation capacity of (CODEC), as well as several cross-cutting features: **gender, communication, monitoring and evaluation, and COVID-19**. According to the 2017 PA Management Rules, the 3 Co-Management Organizations (CMO) and their associate levels, including the Co-Management General Committee, Co-Management Executive Committee, People's Forum (PF), VCF, and CPG, have effectively undergone reform.



Mr. Shahadat Hossain Shakil, AOR is inaugurating Bio-gas plant at Matherbunia matpara VCF, Shilkhali CODEC Nature & Life Project

Members of the CPC are carrying out their obligations as directed by the Forest Department. On the other hand, a **turtle hatchery** is established beside Teknaf marine drive road. The project also provided training to target members on topics including managing **bamboo clamps**, establishing **nurseries**, and **feeding stalls**. The project has also taken steps to address gender issues, engage educational institutions by supporting **12 Nishorgo Clubs** and observing several national and international days. Moreover, the project responded to COVID-19 pandemic issues by preparing **15,000 pamphlets and distributing 7,000 health hygiene supplies**. The endeavour advances the **SDGs**. Goals include: "No Poverty", "Gender Equality", "Affordable and Clean Energy", "Climate Action" and "Strong Institutions for Peace and Justice".



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

“Disaster Resilient Community through Resilient Livelihood and Child Protection” (DRC) is being implemented by Community Development Centre (CODEC) with **1000 HHs** which is funded by KiA (Kerk in Actie) through Cordaid Bangladesh. This project is being implemented at 4 unions (Nilgonj, Mohipur, Lotachapli and Dhulasar union) under Kalapara Upazila in Patuakhali district, where **vulnerable people live in disaster-prone areas** and lose their lives & livelihoods, including assets during the time of catastrophe. This project aimed to adapt DRR & climate-smart measures by the community to secure **1400 HHs and their children**.

As a result of the accomplished activities, poor households can improve their life and livelihood as well as build their resilience against natural disasters, so that they can cope with the unwanted situation quickly. They will also be able to protect themselves from the **severe effects of climate change**. Besides providing resilient livelihood options, the program also built the capacity of local farmers to use resilient methods. Various support programs, such as training, courtyard sessions and workshops, have increased the **knowledge and income of marginal and hardcore poor farmers**. In addition, CODEC has built good relations with Union Parishad chairpersons, members, NGO representatives, and local stakeholders.

To establish a climate-smart village and protect children during the disaster, the project formed four management committees and a child protection committee. Besides creating four task force groups to implement the plan aligned with the **Delta Plan, CCDRR (Child-Centred Disaster Risk Reduction) program** for child protection will also be set up in the event of an emergency. Through the implemented activities, poor households have improved their quality of life and livelihoods. In addition, they are coping with unwanted situations, taking proactive decisions, and preparing for the severe impacts of climate change. No Poverty, Zero Hunger, and Climate Action are all part of the project's contribution to **SDG 1**.

A woman wearing an orange sari is working in a vegetable garden. She is standing next to a blue plastic basket filled with green leafy vegetables. In the background, there is a body of water and a wooden structure, possibly a bridge or a boat. The scene is outdoors and appears to be a rural setting.

Sobita Rani of Nilgonj union cultivated vegetables through Climate Smart Agriculture Technologies CODEC DRC Project



## BRUC-ASIA PROJECT

A prerequisite of Sustainable Development is increasing resilience. People living in coastal areas, especially those marginalised people, benefit from this. This project aims to increase the resilience of poor urban people. This project covers approximately **3500 target populations** in Ward No 1, Patuakhali Municipality, Patuakhali District. As part of the project, skill development training and workshops are being conducted according to the needs and demands of the participants. As part of our efforts, CODEC is trying to build capacities in **poor urban communities - absorptive, adaptive, and transformative.**



**Aerobic compost plant established by BRUC ASIA Project**

The project profiled the municipality, key players, development challenges, and risks and vulnerabilities related to climate change. The project also organised a Kick-Off workshop to form the Community Stakeholder Group (CSG), identify the pilot community for the Community Lead Project (CLP), and **conduct a Community Assessment and Resilience Planning (CARP) workshop** to assess the key risks, weaknesses, and strengths of the community and to choose a pilot community-led project for implementation. An aerobic composting plant will be installed as part of a project driven by the community. **SDG Goal 11: Sustainable Cities and Communities** and **SDG Goal 13: Climate Action** are also supported by the initiative.

## HEALTH AND NUTRITION

CODEC has prioritized improving the lives and health of the coastal people of Bangladesh from its inception. Under the health and nutrition thematic area, CODEC supports improving maternal and neonatal health and nutritional status. Besides, it also assists **pregnant and lactating women** in getting the required nutrition. As a continuation of the activities, CODEC has been implementing three projects. "School Meal Program" aims to improve primary school students' **nutritional condition** and qualitative education with the support of WFP. "Emergency medical assistance and vaccination support for the COVID -19 affected people in Bangladesh" aims to protect the **health of the community people**.

Through the "Provision of Basic Social Services for Children, Pregnant and Lactating Women and Adolescent Girls in selected urban slums of Chattogram City Corporation (URBAN)" Project CODEC raised awareness on **ANC, PNC, MUAC, GMP test, child rights, child marriage, and other WASH** and nutrition-related issues among adolescents and women in urban slum areas.

CODEC focuses on establishing linkage and strengthening community clinics' activities in rural areas of Bangladesh to deliver **one-stop Integrated health, population and nutrition services** to the respective communities and collaborate with public sector health services. To strengthen and improve Upazila health system, CODEC continues to provide health support to the rural people through satellite clinics and health camps. Moreover, the **community clinics, satellite clinics, and outreach centres** also give attention to ensuring access to render inclusive services in hard-to-reach rural areas (coastal, hilly, haor).

As lactating women and children in rural areas are more vulnerable to malnutrition, CODEC is intensively working to improve the nutrition status inclusively. To protect the coastal community from severe malnutrition and diet-relatedness, CODEC focuses on providing a balanced diet to the target members and raising awareness of the balanced diet in the community.

24987

Students have received one packet of Fortified Biscuit for each schooling day

23760

Students are assisted to be included under National De-Worming Campaign

45214

Persons are supported through COVID-19 protection equipment

444

Session conducted on Health Hygiene

150

Persons received cash support to improve their health and nutrition needs

7500

Adolescent girls received de-worming tablets, nutrition counseling and IFAS

75

Adolescent peer leaders received hands-on training on nutritional knowledge

5500

Pregnant and lactating Women received IYCF counseling and micronutrient supplement



## SCHOOL MEAL PROGRAM (SMP)

CODEC started implementing "School Meal Program (SMP)" in collaboration with the World Food Programme (WFP) and the Government of Bangladesh (GoB) in 2020. School Meals are a high-return investment in human capital and local economies with multiple benefits. School meals are not only an incentive for parents to send their children to school, but they also positively impact attendance and nutrition. School meals or snacks are often fortified to provide required micronutrients to children during learning time at school. **24,987 students** received one packet of micronutrient-fortified biscuits and a nutritious cooked meal for each schooling day, giving them access to the macro and micronutrients they need to lead healthy, productive lives and reach their full potential in and out of school.

The project also included **24,987 students** under the National Health Check-up activity. **444 sessions** were conducted on Health Hygiene to improve health safety and protection. Besides that, Infrared thermometers, Lizol, Savlon, Liquid Hand wash, Duster towels, Hand gloves, Hand sanitiser, Floor cleaning mop, Disinfected spray and Shop were distributed to 70 schools. This project is contributing to **SDG Goal 2: End Hunger; Goal 3: Healthy Lives and Well-being and Goal 4: Inclusive and Equitable Quality Education.**



Little Doctors are providing De-Worming Tablet to the primary school students  
CODEC School Meal Project

## EMERGENCY MEDICAL ASSISTANCE AND VACCINATION SUPPORT FOR COVID-19

In partnership with KiA-Kerk in Action, Netherlands via ICCO Cooperation, CODEC started implementing the project to ensure emergency medical assistance and vaccination support to the COVID-19 affected people at 6 Upazilas (Patuakhali Sadar, Kalapara, Galachipa, Barguna Sadar, Taltoli and Amtali) under Patuakhali and Barguna districts. This project has **created awareness of COVID-19 vaccination among vulnerable people** through community meetings, one-to-one discussions, community radio, mic announcements, etc. The project also identified the eligible persons for COVID-19 vaccination and accordingly supported people in online registration and ensured them the printed copy of the vaccination card. Finally, it provided **psychological support** for taking vaccines from government

institutions like Community clinics & hospitals. The project staff assisted the government health department during the vaccination campaign to achieve the national vaccination target. **150 severely affected poor patients** are provided cash support of TK. 3000 individually for medicine purchases and emergency needs. Community members are also facilitated to build their health protection capacity by providing support of PPE kits, Oxygen cylinder with an Oximeter which supports life during the emergency period. Apart from this, the project has prepared and displayed visibility materials – posters/small billboards/festoons in the adjacent areas of the vaccination centres to create mass awareness of the post-vaccination situation and referral systems in collaboration with local health workers/staff, UH&FPO and Civil Surgeon. This project contributes to **Goal 3: Healthy Lives and Well-being; Goal 4: Inclusive and Equitable Quality Education.**

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

The project was initiated in October 2018 supported by UNICEF to reduce the mortality rate and promote the well-being of people of all ages. The project worked on the development of four components; **1. Nutrition 2. Child Protection 3. Wash and 4. Communication Development** of Chattogram City (Ward No. – 17, 18, 19, 20, 41) from October 2018 to December 2021. The project reached more than **100,000 urban slums population**. It supported them in preventing and responding to gender-based violence, promoting and facilitating dignified menstruation, hygiene and safe drinking water, sanitation system, and preventing & responding to ending child marriage. **7,500 adolescent girls** received de-worming tablets, nutrition counselling and IFAS, **75 Adolescent peer leaders** received hands-on training on nutritional knowledge, and 5500 pregnant & lactating women received IYCF counselling and micronutrient supplement.

Through **10 child protection centres and 48 peer leaders**, the project has provided Case Management Services, psychosocial and recreational development materials and supports, and life skill-based education. Besides, the target people are also supported to improve their wash facilities and Communication for Development. The project has covered **SDG Goal 2: End Hunger, Goal 3: Healthy Lives and Well-being, Goal 4: Inclusive and Equitable Quality Education and Goal 6: Clean Water and Sanitation.**



**Project Personnel are creating awareness on Post-Natal issues with target members  
CODEC URBAN Project**



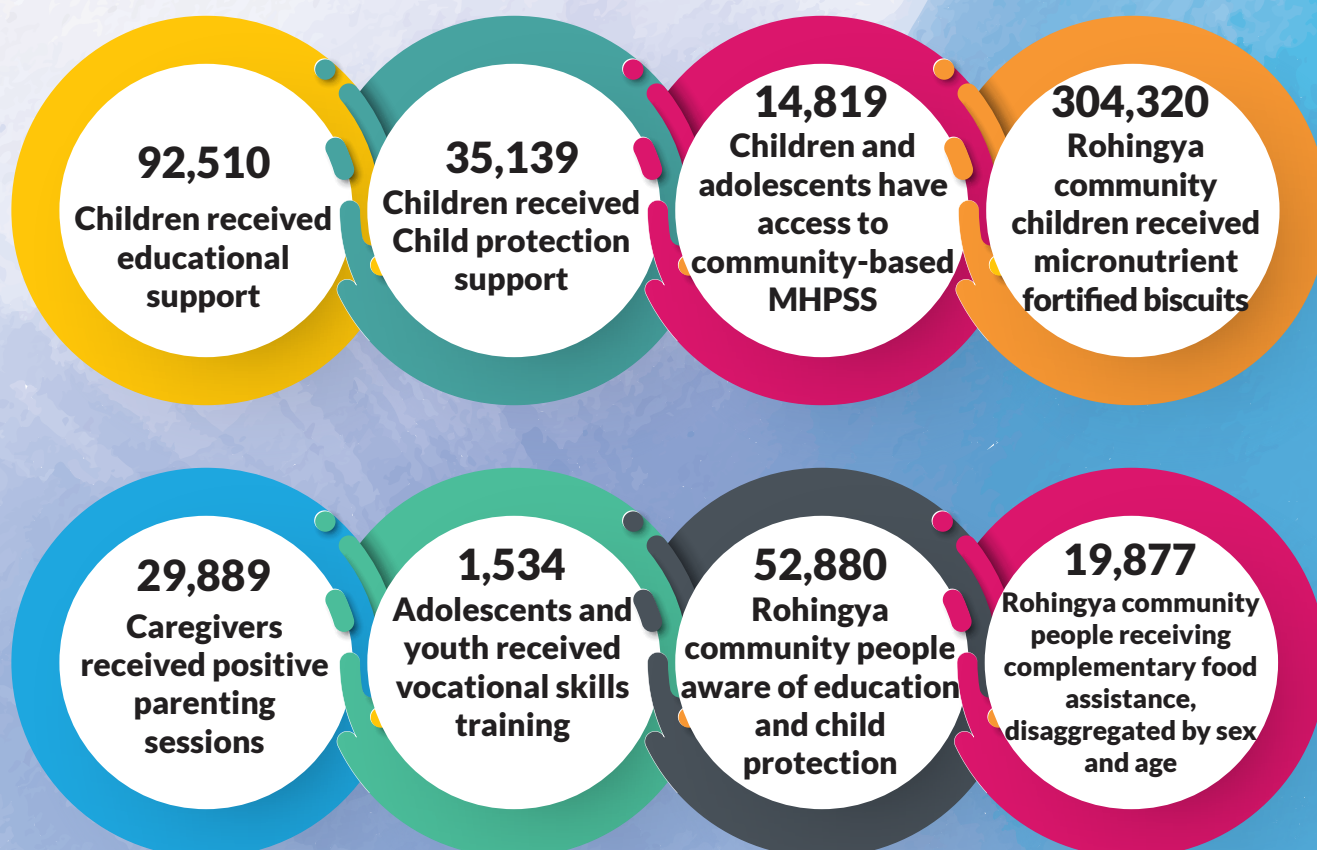
## DEVELOPMENT SERVICES FOR ROHINGYA AND HOST COMMUNITY

The Government of Bangladesh considers the return of Rohingyas to their homeland voluntarily with dignity as a high priority. The Government seeks cooperation from all stakeholders towards repatriation. CODEC is ready to provide all sorts of affiliation to the Government of Bangladesh in the repatriation phase. According to the Inter Sector Coordination Group (ISCG), **60% of the Rohingya population is children and adolescents** and around **40% of children are outside the coverage of education & protection**. Lack of knowledge of health and hygiene is common among adolescents.

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

CODEC took part in the protection assessment in October 2021 in Rohingya camps. As per the assessment result, most reported child protection concerns perceived by respondents as existing currently in the camps were **Child Labour (64%), neglect (59%), Child Marriage (57%) and risks of trafficking (32%)**. These were followed closely by depression (27%), separation of children (25%) and physical abuse of the child (23%).

CODEC is trying to provide education & protection to the children & adolescents of forcefully displaced Myanmar citizens in Cox's Bazar and Bhasan Char through different projects. Along with the Education and Protection projects, CODEC is also implementing Livelihood and Nutrition projects in the Rohingya camps. At present, CODEC is implementing 7 projects related to the thematic area covering all the registered & makeshift camps in Ukhiya, Teknaf and Bhasan Char. If the UN agencies and the government approach CODEC to facilitate the repatriation process, CODEC will draw a strategy for orderly repatriation.





## PROTECTIVE ENVIRONMENT AND EMPOWERMENT FOR CHILDREN, ADOLESCENTS AND YOUTH IN COX'S BAZAR (THE CHILD PROTECTION PROJECT)

The “Protective Environment and Empowerment for Children, Adolescents and Youth in Cox's Bazar” (Child Protection Project) aims to establish Protective Environment for children by strengthening the service provision. The project is also changing **harmful social norms** to reduce their vulnerability to abuse, violence, exploitation, and negligence. As a community-centred organization, CODEC has been **implementing the project since 2010** with the support of the Ministry of Woman and Child Affairs (MoWCA), GoB and UNICEF Bangladesh in the host community and since September 2017 in Rohingya camps when the influx was instigated.

The project is working on a minimum package of social protection services and social change initiatives to enhance the **protective environment and empower children and adolescents** against violence, abuse and exploitation through the Multi-Purpose Centre (MPC). Life skills-based education for adolescents' is provided to increase knowledge, awareness and active involvement in the society of adolescents, especially girls, through the adolescent groups. **Community-Based Child Protection Committee (CBCPC)** stimulates debate and community dialogue to create demand for child's rights and abandonment of harmful practices and social norms like child marriage, child labour and violence against children.

The adolescent program includes basic Literacy & Numeracy for dropout students and vocational training for **adolescents aged 15-18** to enhance their skills and utilize them for Income Generation Activities (IGA). Youth competency, skill development activities and community engagement are supported through **Social Hubs to strengthen social cohesion** and resilience among Rohingya and Bangladeshi adolescents and youths aged 15-24 years by empowering them as agents of change.



A good bond between teachers and students in Multi-Purpose Centre CODEC Child Protection Project



## PROVISION OF GENERAL FOOD ASSISTANCE TO 18,788 ROHINGYA REFUGEE HOUSEHOLDS RESIDING IN CATCHMENT-B OF UKHIYA, COX'S BAZAR (GENERAL FOOD ASSISTANCE PROGRAMME) 2022

CODEC is implementing the General Food Assistance (GFA) programme to enhance the food security of refugees residing in camps 8E, 8W, and 7 with the World Food Programme (WFP) funding. All these 3 camps are in catchment – B under Ukhiya Upazila of Cox's Bazar district. The GFA programme provides food assistance through Electronic vouchers (E-vouchers). **Each target member is entitled to \$13 worth to purchase food commodities from E-voucher outlets.** Highly vulnerable individuals from selected camps are getting an extra \$3 worth to buy fresh vegetables from the fresh food corner through a food assistance card. The project has been supporting 89,729 target members directly and indirectly.

## EDUCATION AND PROTECTION FOR REFUGEE CHILDREN (EPRC) PROJECT

The EPRC project seeks to improve the education quality of 59,848 Rohingya refugee children, adolescents and youth aligned with education sector standards under the age group 3-24 in 15 camps (Kutupalon RC, Nayapara RC, Camp 1E, 1W, 2E, 2W, 3, 4, 4E, 5, 6, 7, 21, 26 and 27). The project is divided into two components – **Education and Child Protection**. Education component intervention includes providing early childhood development to **9000 children aged 3 years**; Community-based learning facilities of Level-I to **9000 children aged between 4-5**; **Level II-III to 32888 children aged between 6-14** through learning centres and madrasah premises; and providing vocational and literacy training to 8120 adolescents and youth aged between 15-24 through adolescents' clubs.

The project also targets to scale up the learners in Myanmar Curriculum through the age-wise transition. It emphasizes teacher's and technical person's capacity building for ongoing professional development activities and **subject-based training for 150 teachers** in collaboration with BARD college and BRAC university. Child Protection component intervention focuses on and strengthens child protection through the "Community in Centre Approach". The approach addresses multiple protection risks faced by refugee children and neighbouring host community children and adolescents through a comprehensive package of activities for prevention, risk mitigation, and remedial actions in the child's best interests with close collaboration with the CPSS, Local Government and RRRRC.

The enthusiastic students are always eager to learn more from their teachers  
CODEC EPRC Project





## PROVIDING ACCESS TO QUALITY ECD, LCFA AND MC-BASED EDUCATION FOR ROHINGYA REFUGEE CHILDREN (THE EDUCATION PROJECT)

As a non-profitable organization, Community Development Centre (CODEC) has a prior focus on education for every child. After the influx, with the guidance of UNICEF and the government of Bangladesh, CODEC extended its hand to implement early learning and informal basic education for the FDMN children. CODEC's "Providing access to quality ECD, LCFA and MC-based education for Rohingya refugee children" (Education Project) is funded by UNICEF to ensure quality education for Rohingya children. The objectives of this project are to provide ECD services for **3,150 Rohingya children aged 6 years old or less through 210 ECD centres**; provide basic education services to **32,000 Rohingya children** aged between 6-14 years old through 324 LCs; and provide Myanmar Curriculum education to **3,780 Rohingya children** (Grades 6 to 9).

The project continues its valiant work in developing education awareness through community engagement, empowerment of the Rohingya community, **psychosocial support for the traumatized FDMN children**, and quality education for the FDMN children. Moreover, it is working to increase aesthetic beauty practices among the learners and establishing collaborative relationships with different line organizations and government and non-government stakeholders.



Students are excited after receiving new books at the start of the year CODEC Education Project

## CHILD PROTECTION RESPONSE TO ENSURE PROTECTIVE ENVIRONMENT FOR CHILDREN AND ADOLESCENT IN BHASAN CHAR

CODEC, in partnership with UNICEF, planned to initiate Child Protection Services at Bhasan Char with the overall objective of ensuring that boys and girls, including adolescents, who are at risks, have access to well-coordinated and gender-responsive quality child/youth protection services. The project was started implementation in January 2022 and has served **19,820 Rohingya people**, with 2-3% children with disabilities. The project has provided services, including **mental health and psychosocial support services (MHPSS), Case Management Services, Positive Parenting for caregivers/parents, and life skills for adolescents.**



### SELF-RELIANCE PROJECT (SRP)

CODEC's Self-Reliance Project is working on Food, Cash, Capacity Strengthening, Technical and Specialist Services. The project strengthens food security through urban agriculture and support economic empowerment focusing on the camp demand in Ukhiya & Teknaf of Cox's Bazar district. The project aims to **strengthen food security through urban agriculture and support economic empowerment** focusing on demand created by the camp itself. The prime objectives of the project are to strengthen food security, nutrition and portable skills through homestead gardening and community aquaculture; to enhance waste management initiatives to reduce the environmental degradation in the targeted camps and provide FDMNs community members with additional income and skills through engaging them in **up-scaling/ up-cycling process and production**.

### SCHOOL FEEDING PROGRAM (SFP)

The School Feeding Program (SFP) aims to reduce hunger among the School & Learning Centers going children so that it is no longer an obstacle to their learning, mental and nutrition development in food-critical and poverty-prone areas of Bangladesh, especially Rohingya Refugee Camps in Ukhiya & Teknaf under Cox's Bazar district and Bhasan Char. The project has been funded by the World Food Programme (WFP) at the camp areas in Cox's Bazar and Bhasan Char with the partnership of CODEC to mitigate the nutritional deficiency of Rohingya children. Although the WFP School feeding Program started in registered camps in 2002, **CODEC has been implementing the project since January 2017**.

The objectives of the project are - Increasing student enrolment and attendance rate, Reducing the dropout rate of the students from the school and literacy activates & decreasing the nutritional vulnerability of the children as the **food (biscuits) provided are fortified with micro-nutrients**. The project's principal activities are collecting, storing and distributing fortified biscuits with micro-nutrients for the Rohingya Refugee Learning Centre's children in the camp areas; and De-worming week in the camp.



Students of the learning centres receive a packet of nutrient biscuits every class day  
CODEC School Feeding Program



## CODEC MICRO-FINANCE PROGRAM

Since the beginning of its journey, CODEC Micro Finance (MF) Program has been working to improve marginalized community people's livelihoods by providing sustainable and innovative solutions in compliance with SDG 1, 2, 3, 5, 6, 8, 9, 12, 13 & 16. With the objective of "Socio-Economic Empowerment of coastal communities through the provision of skills, entrepreneurship, savings and credit programme", the CODEC MF program is currently active in 2645 coastal villages in 71 Upazilas under 13 districts and implementing various social and economic programs. The districts are – Chattogram, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalokathi, Bagerhat, Pirojpur, Gopalganj, Khulna and Feni. Operating from 114 branches, CODEC has organised 7886 village organizations of poor and disadvantaged people covering women and men (93.84% women) up to June 2022. CODEC operates its microfinance programme with financial assistance from DANIDA, PKSF, Stromme Foundation, DFID, Netherland Embassy and CODEC's fund. Community Development Center (CODEC) got the license from Micro Credit Regulatory Authority to operate Micro Finance Programme. License Number is 01781-00048-00103, dated January 15, 2008.

The status of CODEC physical coverage under the CODEC Micro Finance Programme as of June 30, 2022 is as follows:

SL. No.	Head of Information	No. of Coverage
1.	Branch	114
2.	District	13
3.	Upazila	71
4.	Union	505
5.	Village	2646
6.	Village Organization	7886
7.	Household	1,82,682
8.	Member	1,82,682
9.	Savings in TK. (Million)	1902.96
10.	Borrower	1,40,073
11.	Loan Portfolio in TK. (Million)	4,565.92
12.	OSS	141.58%
13.	OTR	99.52%
14.	PAR	4.07%



Target Members regularly provides healthy food to their livestock  
CODEC Livestock Unit



## ENHANCING RESOURCES AND INCREASING CAPACITIES OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY (ENRICH) PROGRAM

To ensure human dignity and freedom by gradually sustainably reducing poverty at the household level, CODEC started implementing the ENRICH programme on July 27, 2014, at Kulkhati union, Nolcity Upazila, under Jhalokathi district and on March 2018, at Santoshpur union, Chitalmari Upazila under Bagerhat district. The programme works through different interventions on various programmes such as Health and Education, Community Development, Youth Employment, Unnoto-Cooking Stove supply, Establishment of Solar Electricity, Medical Plant Cultivation, Vegetable Cultivation and Sanitation Programme, etc., supporting a total of 1987 individuals as direct target members. During 2021-2022, the unit's total budget is Tk. 7,161,860. As of June 30, 2022, CODEC's loan disbursement to its borrowers under ENRICH loan is Tk. 81.08 Million, with an outstanding loan of Tk. 43.49 Million. This programme is being in implementation in Jhalokathi and Bagerhat districts of Bangladesh.

### AGRICULTURE UNIT

CODEC initiated Agricultural activities on 1st November 2015, at Laxmipur districts, with financial and technical assistance from PKSF, supporting **2130 individuals** are its direct target members. This Unit enables the farmer to access resources necessary for boosting safe crop production. The annually approved budget for the Agriculture Unit in 2021-2022 is Tk. 1,738,600, out of which CODEC Contribution is Tk. 504,335.



Utilization of Good Agriculture Practices (GAP) at the field level for better & safe crop production  
CODEC Agriculture Unit

### LIVESTOCK UNIT

To ensure the profitability of livestock-related IGAs by using appropriate technologies at the farmer level, CODEC has initiated livestock unit activities since July 1, 2020, with financial and technical assistance from PKSF. **Improved technologies demonstrated under the Livestock Unit include** – Semi-intensive Black Bengal Goat and Buck rearing; Intensive dairying and beef fattening; Broiler, layer, Sonali chicken, native chicken and duck rearing; and Fodder production.



Till June 2022, 125 members received training on different livestock-related technologies. During the financial year 2021-2022, the total budget of this unit is Tk. 1,758,300, out of which CODEC's contribution is Tk. 507,955.

### FISHERIES UNIT

To extend sustainable Fisheries technology and capacity-building supports to farmers' doorsteps to increase farming productivity and ensure the country's protein, CODEC has initiated fisheries unit activities since November 1, 2015, with financial and technical assistance from PKSf. Until June 2022, the Fisheries Unit implemented **97 fisheries-related demonstrations**, and **100 members were trained on different fisheries technologies**. During the financial year 2021-2022, the total budget of this unit is Tk. 1,704,800, out of which CODEC's contribution is Tk. 505,380.



Target members using net to catch fish during the season  
Fisheries Unit

### CULTURAL, SPORTS ADOLESCENT PROGRAMME

The programme's major objective is to **create awareness against different social odds and crimes**, including terrorism, fundamentalism, eve-teasing, violence against women, drug abuse, child marriage, etc. CODEC initiated this programme with financial and technical assistance from PKSf on July 1, 2017. During the year 2021-2022, the total budget of this programme is Tk. 2,024,750, out of which CODEC's contribution is Tk. 809,900.

### CODEC MICROENTERPRISE DEVELOPMENT PROGRAMME (MDP)

The Microenterprise Development Program (MDP) was started with a view to credit loans to the micro-entrepreneurs and gradual development of the business involved in the working areas of CODEC, **starting technology-dependent initiatives and self or wages-dependent employment opportunities**. Asian Development Bank (ADB) provided funds to CODEC to implement these activities. Selection of micro-entrepreneurs and credited loans to them following its supervision and recoveries, as well as supervision of project implementation activities, are going on with the support of PKSf. CODEC has received a total of Tk. 20.65 crore loans in the title of Microenterprise Development Programme MDP-AF project. The objectives of crediting MDP loans are the **Accumulation of local resources to ensure its maximum use; Adjoining the targeted population, especially women, with productive activities; Ensuring social and environmental safety.**

### SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION

The programme's main objectives are to build awareness of different critical social issues to ensure **the human dignity of marginal and disadvantaged people**. CODEC initiated this programme on July 1, 2016, with financial and technical assistance from PKSf. During the financial year 2021-2022, the total budget for this program's first phase is Tk. 72,000.



## PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE (PPEPP) PROJECT

In continuation of PRIME & UJJIBITO projects, PKSF has initiated a new project titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)' with joint funding from the UK's Foreign Commonwealth & Development Office (FCDO) and the European Union (EU). CODEC has been piloting this programme in Amkhola union under Galachipa Upazila of Patuakhali district since August 2019. From December 2019 Rangabali and Barobaishdea union under Rangabali Upazila; Dakua and Charbiswas union under Galachipa Upazila of Patuakhali district; and Southkhali and Dhanshagor union of Sharonkhola Upazila; and Khawlia, Baraikhali and Morrelgonj union of Morrelgonj Upazila under Bagerhat district are included to implement PPEPPP project. The Pathway to Prosperity project will **help the extremely poor people connect with mainstream development activities and economic growth**. The PPEPP project works with 13,700 households (54,800 population) at 8 unions in Patuakhali and Bagerhat districts.

The project addresses the SDGs through its **7 main goals: 1,2,3,5,6,8 and 13**. The annually approved budget for the 2021-2022 year is Tk. 17,545,580 and a total of 54,800 individuals are the project's direct target members. The total budget of this project is Tk. 110,738,860, where CODEC contributes Tk. 17,54,136.



Target member is excited regarding the progress of her 'fish in a tank' business  
CODEC PPEPP Project

## ELDERLY PEOPLE PROGRAMME

CODEC has been implementing this programme since July 1, 2018, in Kulkhati union Jhalokathi district and Santospur union under Bagerhat district. The major activities of this programme during the year are as follow: **Social centers for the elderly people in two unions; distribution of wheelchair; Elderly people meeting, Cultural and Sports programme, Financial support to Funeral, etc.**; According to the PKSF guideline, CODEC is implementing this program. During the year 2021-2022, the total budget of this programme is Tk. 576,440.



## KALPATORU

Bagerhat district is recognized to be one of the coastal districts of Bangladesh. Due to the geographical position of this district, natural disasters like climate change, salinity, and water logging are the current burning issues. Shrimp culture spreads rapidly in saline water. As a result, poor people lose their homesteads to big Gher owners (fish farms) and become landless. Some of them are migrating to other big cities and others are becoming day labourers. To reduce such migration, a **long-term program to provide land as a loan may establish their rights and inconvenient place and improve their livelihood through skill training**. It will be impossible to achieve the SDG goal except for rehabilitating this landless community. Considering the above situation, CODEC initiated this program under SEEDS projects in Chitalmari and Mongla Upazila under Bagerhat district with support from the Strømme Foundation. There is a specific criterion for beneficiary selection. CODEC disbursement amounting to Tk 4,940,000 to **20 target members for land purchase** and Tk 5,40,000 to **18 target members for IGA for livelihood development**. Service charge is 6% on the declining balance method for both and the loan period for 5 years, including 6 months grace period. As of June 30, 2022, the outstanding loan balance is Tk. 1,170,982 (land) and Tk. 192,672 (IGA), respectively.



Present house of Monira Begum after receiving support from KALPATORU Project

Old house of Monira Begum



## CODEC SUSTAINABLE ENTERPRISE PROJECT (SEP) – PROMOTION OF ENVIRONMENT-FRIENDLY CONSTRUCTION MATERIALS AND TECHNOLOGIES IN COASTAL REGION OF BANGLADESH

PKSF, with the support of the Government of the People's Republic of Bangladesh and the World Bank funding, has taken the initiative to implement the 'Sustainable Enterprise Project (SEP)'. SEP is working to ensure the sustainable development of micro-enterprises through sustainable positive environmental change with an emphasis on financial development. The project aims to introduce appropriate technologies for enhancing environmentally sustainable practices in micro-enterprises and increase their branding and marketing capacity.

### SUB SECTOR: CODEC ECO-FRIENDLY CONSTRUCTION MATERIALS PROJECT

CODEC is implementing a sub-project of SEP, "Initiative for increasing the production and use of Eco-Friendly Construction Materials", in 4 districts such as Khulna, Bagerhat, Patuakhali and Noakhali. The sub-project will support the achievement of the global goals of the main SEP project. The sub-project activities will be implemented in the eco-friendly construction subsector's business clusters to improve the micro-enterprises overall business and environment. The objectives are:



To develop sustainable MEs of Eco-friendly construction materials; To facilitate diversified Eco-friendly construction materials; Increase awareness of Eco-friendly construction at the cluster level; Increase adaptation of climate-smart infrastructure in the coastal area. It is a 2-year project with a budget of TK. 67,200,000, where CODEC contributes TK. 585,000. The main activities are – Production of Sustainable Building (SusBuild) Products and its improvement Hub (Technologies Transfer); Develop Model ME (demonstration); Eco-Friendly Construction Materials Testing Facilities (Strength, mix design, water absorption, raw materials testing etc.); Linkage meeting/workshop with MES, Input seller, Dealer, Distributor, Contactor, User, Engineers etc. 200 individuals are the project’s direct beneficiary.



Selim is using eco-friendly construction materials to produce parking tiles  
CODEC SEP Project

### CODEC SUSTAINABLE ENTERPRISE PROJECT (SEP) – ADOPTION OF ENVIRONMENT FRIENDLY AND SUSTAINABLE BEEF FATTENING ENTERPRISES IN CHATTOGRAM AND NOAKHALI

‘Adoption of Environment friendly and Sustainable Beef Fattening Enterprises in Chattogram and Noakhali’ district is a sub-project of the Sustainable Enterprise Project (SEP). “Red Chittagong Cattle” correlates with the culture and heritage of Chattogram. CODEC has been implementing this project at the field level with financial support from World Bank and technical assistance from PKSf. This project implementation is going on in a total of **10 branches** that are selected **6 branches** under Sitakunda, Anwara and Chandanaish Upazilas of Chattogram and **4 branches** under Noakhali Sadar and Subornochoor Upazila of Noakhali district. The total budget is TK. 128,800,000 and CODEC’s contribution is TK. 2,975,000.

## MAJOR ACHIEVEMENTS OF CODEC MICRO FINANCE PROGRAM (JULY 2021 - JUNE 2022)

### SAVINGS PROGRAM:

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

1. Compulsory/Mandatory Savings: As of June 30, 2022, the accumulated savings balance is Tk. 1,236 Million.
2. Voluntary Savings: As of June 30, 2022, the accumulated savings balance is Tk. 299 Million.
3. Term Savings: As of June 30, 2022, the accumulated term savings balance is Tk. 368 Million.

### CREDIT PROGRAMME:

The credit programmes are described below:

**i) Jagaron Loan (RMC):** Jagaron initiates household base enterprise development in Bangladesh. Previously it was known as Rural (RMC). Around **137,774 female members** have been admitted and they have saved Tk. 1209.22 million by weekly savings program. The outstanding loan balance is Tk.2761.58 million to **1,08,389 borrowers** as of June 30, 2022.

**ii) Agrashor Loan (ME):** Financial institutions and the banking sector require collateral, but most poor entrepreneurs do not have much capacity to meet the requirements of Banks or Financial Institutions. Addressing the diverse financial needs of poor entrepreneurs, CODEC put efforts to break the stalemate to develop its microenterprise products and services that better fit the needs of the poor business owner. CODEC launched its Around **23,301 members** have been admitted and they have saved Tk. 486.59 million by weekly savings programme. The outstanding loan balance is Tk. 1095.49 million to **15,901 borrowers** as of June 30, 2022.

**iii) Sufalon Loan:** This loan is provided to small & marginal farmers according to their demand. Jagaron & graduate Agrashor members will be eligible for the Sufalon Loan. During the year 2021-2022 total of Tk.82.44 million was disbursed to **1192 borrowers** and the outstanding loan balance is Tk 27.11 million as of June 30, 2022, to **1192 borrowers**.

**iv) Buniad (Ultra Poor):** In 2001 CODEC initiated a product named Hard Core Poor programme for this type of vulnerable poor people. Now CODEC is providing the product in the name of Buniad Programme with financial and technical support from PKSF, **20,672 members** have taken part in this program and they saved Tk. 93.50 million. The outstanding loan balance is Tk. 150.12 million to **9115 female borrowers** as of June 30, 2022.

**v) SAHOS (Apodkhalin Loan) & Others:** Ultra-poor households are provided SAHOS loans at a 4% per year service charge. This loan helps them protect their IGA from erosion of their asset. The outstanding loan balance is Tk. 1.22 million to **246 borrowers** as of June 30, 2022.

**vi) ENRICH Loan (IGA, Livelihood & Assets Creation):** CODEC initiated this loan program in the two ENRICH unions, Kulkhati and Santoshpur, with financial & technical support from PKSF. The total number of members of this program is **1987**. The outstanding loan balance is Tk. 43.49 million to **1284 female borrowers** as of June 30, 2022.

**vii) Agrashor-MDP:** CODEC initiated this loan program with financial & technical support from PKSF. The total number of members of this program is 2359. During the year 2021-2022 total of Tk. 315.76 million disburse to **1982 borrowers**, and the outstanding loan balance is Tk. 186.55 million to **1507 female borrowers** as of June 30, 2022.

**viii) Agrashor-SEP:** CODEC initiated this loan program with financial and technical support from PKSF. The total number of members of this program is 1381. During the year 2021-2022 total of Tk. 133.90 million disburse to **1291 borrowers**. The outstanding loan balance is Tk. 90.28 million to **1015 female borrowers** as of June 30, 2022.

**ix) Livelihood Restoration Loan (LRL):** It is a special loan product for COVID-19-affected poor people. LRL aims to revive the economic activities of the poor affected by COVID-19, including creating self-employment opportunities. CODEC initiated this program with financial and technical support from PKSF. During 2021-2022, a total of Tk.125.77 million was disbursed to **4626 borrowers**. The outstanding loan balance is Tk.29.93 million, distributed to **4626 borrowers** as on June 30, 2022.



**x) Proyash Loan:** This loan is "A Revolving Refinance Scheme of Bangladesh Bank as per FID Circular No.02/2021, dated 28-10-2021" CODEC has taken Tk. 200 Million Stimulus package loan fund from Dutch Bangla Bank Ltd, Muradur Branch, Chattogram. During the year 2021-2022, a total of Tk. 206.74 million was distributed to **7,828 borrowers**. The outstanding loan balance is Tk.175.94 million, distributed to 7959 borrowers as on June 30, 2022.

**xi) Member Welfare Fund:** CODEC received 73.28 Million TK. from borrowers. CODEC adopted a new member's welfare Fund policy (only death cases) in 2005 with specific terms & conditions for the members, including spouse (Husband) for Jagaron (RMC) members. In the case of Agrashor (ME), only loanee members will be covered. The Microcredit client (Jagoran & Agrosor) have to pay 0.7% of the borrowed amount as a premium to avail these facilities. As per these facilities' benefits, the respective members' outstanding loan amount will be adjusted from the welfare fund. The savings balance will be refunded to the nominees. From July 2017, CODEC added a new benefits package to ensure mother & child care service and provide medical support for their Microcredit client with an additional premium of 0.3% on the borrowed amount (for Health-related support like as Cesarean Operation, Caterex Surgery, Appendicitis and Normal Delivery at Hospitals). During 2021-2022 CODEC paid **Tk. 49.29 Million** as a claim from the member welfare fund. The outstanding fund balance is **Tk. 153.97 Million** as of June 30, 2022.

#### Credit Disbursement, Recovery, Savings Outstanding and Some Critical Ratio Analysis (last four years)

<b>Credit disbursement, Recovery and savings of CODEC Micro-finance (in Million Tk.)</b>				
	<b>June 30, 2019</b>	<b>June 30, 2020</b>	<b>June 30, 2021</b>	<b>June 30, 2022</b>
Cumulative Credit Disbursement	27469	31999	36960	44,494.23
Credit Disbursement (This Year)	4839	4530	4901	7523.99
Cumulative Credit Recovery	24752	28970	33911	39928.31
Loan Portfolio	2717	3029	3048	4565.92
Group Savings Balance	1184	1447	1523	1902.96
<b>Profitability</b>				
Operating self-sufficiency	126%	126%	131%	141.58%
Rate of repayment (OTR)	99.06%	98.52%	88.85%	99.52%
Cumulative Recovery Rate (CRR)	99.27%	99.75%	99.36%	99.88%
Portfolio at Risk (PAR)	4.65%	4%	18.33%	4.07%
<b>Efficiency</b>				
Active Borrowers per Program Organizer (PO)	288	266	263	259
Amount of Outstanding Gross Portfolio per PO	6.5	6.7	6.6	8.45
Member per Branch Office	1425	1514	1535	1602
Yield on Portfolio	22%	19.66%	20.54%	19.90%
Debt Capital Ratio	3.31:1	1.99:1	1.15:1	8.17:1
Capital Adequacy Ratio	21%	23%	27%	23%

#### CHALLENGES OF CODEC MICROFINANCE PROGRAMME

Microfinance programs face various challenges due to social, economic and environmental factors. CODEC Microfinance Programme faces some challenges these are:

River erosion, Seasonal Migration, Water-logging, Default Increase, Over debt of target members beyond capacity, Fund Crisis for disbursement, Unhealthy Competition among the MFIs, Over debt tendency of clients, Bad impact of natural disasters like flash flood, cyclones, water logging, heavy Rainfall & drought, Unrest situation of national & local politics, Deficiency of potential workforce, Unexpected viral disease like COVID-19, Affected of viral disease in fish culture (Especially in Bagerhat), Vulnerable working area and Migration.



## THE STORY OF SHANTI BEGUM'S SELF-RELIANCE

Shanti Begum was born in a poor farming family in Charinduria village under Raipur Upazila of Laxmipur district. Along with education, she did family work and helped her parents with agricultural work. At the age of 16, she got married to Afaz Uddin from the same village. After marriage, she started learning vegetable cultivation from her mother-in-law in the house courtyard and surrounding area. It was difficult for Afzal to gather two handfuls of rice for two meals daily for the family with 3 children. The scarcity started to increase.

“” **We had a life of hardship and struggle. But with the help of CODEC Agriculture Unit, we have pulled ourselves from an extreme poor to a middle-class family. I have improved the house's infrastructure with an improved sanitation system from my profit. I hope that the fate of more helpless families like ours would improve through CODEC.**

In 2014, she met Hasanul Haque, the Program organizer of CODEC Microfinance program, when she was suffering from the burden of poverty. Hearing her sad story, Hasanul advised her to become a member of CODEC MF. In October 2014, she became a Paschim Majhikandi Samiti member and took a TK. 15,000/- loan the same year. From this money, she invested TK. 10,000/- in her agricultural farm and with the remaining money, she bought and reared chickens. She pays regular instalments and saves money from selling crops and chicken eggs. But, the income from growing crops was not enough to meet their family's basic needs. So, in late 2015, **she grew vegetables on some more land.** But due to the lack of proper knowledge of modern varieties of vegetables and cultivation methods, she could not reach the expected profit. In the winter season of 2016, Shanti Begum's husband was introduced to CODEC Agriculture Officer.



Shanti Begum selling tomatoes from her farm at the market

Shanti Begum did not have to look back after that. After receiving 2-days training on modern vegetable cultivation techniques from CODEC Agriculture Unit, she started vegetable cultivation with new enthusiasm. **In the first year, she obtained profit in 30 decimal cultivated land from cucumber and tomato.** Shanti Begum became successful in crop cultivation with the advice and support of CODEC Agriculture Unit. So, she continued to increase the amount of loans to increase cultivable land. In January 2022, Shanti again took a loan of Tk. 1,20,000/- with which she purchased a cow and also increased the cultivable land. Currently, she owns 2 cows and 1 goat. At present, there is a lot of prosperity in her family.



## CODEC'S CORPORATE SOCIAL RESPONSIBILITY (CSR)

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

For the last 37 years, Community Development Centre (CODEC) has been working tirelessly to **improve the livelihood and economic condition of Bangladesh's coastal people** and has also conducted Micro Finance Program efficiently. CODEC Micro Finance Program's target members have been receiving social development help, health services, education for the children of the members, social security, innovative agricultural products and food services through funds from CODEC's Corporate Social Responsibility projects. Besides these, monthly scholarships for children, scholarships for higher education, one-time cash support for specially-abled people and other supports are also being provided through CODEC's fund.

**BANGABANDHU SCHOLARSHIP OF HIGHER STUDIES:** CODEC aims to contribute significantly to building a society free from illiteracy by providing scholarships to university students. During the year 2021-2022, CODEC has given a scholarship to **6 university students** with an amount of Tk. 264,000.

**EDUCATIONAL MATERIALS DISTRIBUTION:** CODEC is providing educational materials to reduce the dropout rate of children in coastal areas. CODEC has provided 247 school bags in **3 primary schools** in Barishal and 500 school bags in **3 primary schools** in Patuakhali.

**CODEC PSN SCHOOL:** CODEC started its development intervention in North Salimpur fishing village in 1985. But, PSN Maitree project started its program in this village on 1st January 2011 to promote Health & Education. This project has been funded by CODEC-CSR support. A total of **157 students** have been enrolled in schools in 2021-2022, where a total of Tk. 750,000 was spent.

**BLANKET DISTRIBUTION:** CODEC distributed **3235 pieces of blankets** to the poor habitats in its working areas. Tk. 970,589 were spent on this purpose in the year 2021-2022.



Blanket Distribution in Salimpur, Shitakunda, Chattogram



## ESTABLISHMENT OF TWO TOILET FACILITIES FOR FEMALE STUDENTS IN THE VULNERABLE SCHOOLS' AND MADRASAS' PREMISES TO SECURE HEALTH & HYGIENE

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



School girls are happy to be able to use girl friendly toilet

As a part of our CSR initiative, we have decided to construct an **inclusive and hygienic toilet facility for girls in the madrasa** of coastal Bangladesh, where separate toilets are unavailable for girls. To start this activity, we have constructed girls' toilet facilities in "**Rangabali Hamedia Dakhil Mohila Madrasa**" in Rangabali Upazila, Patuakhali district. An adequate amount of opening was provided in the design while maintaining privacy which helps in natural lighting and ventilation. The MMC has ensured the supply of water and soap in the toilets. Also, an **MHM kit box** is provided in the toilets, with sanitary napkins available for the female students. The female students will be trained in **Climate-Smart Agriculture (CSA)** to grow vegetables in the green box and vertical framings on the exterior of the toilet. The MMC will use the income from this gardening initiative to buy sanitary napkins for girl students and keep them available in the MHM kit box inside the toilet, accessible for all girl students of the school. The toilet is constructed with **cement bricks** which are much more environmentally friendly than traditional bricks. The total construction expense was TK. 4,28,088.



## BUILDING A 'MODEL LIBRARY' FOR THE HISTORIC KHAN JAHAN ALI DEGREE COLLEGE AT BAGERHAT

Within the operational activities of the Sustainable Enterprise Project (SEP) funded by the World Bank through PKSF, CODEC is implementing a sub-project of SEP, namely, "Initiative for increasing the production and use of Eco-Friendly Construction Materials". Under this sub-project activities CODEC, from its own fund, contributed TK. 4,22,773 to build a '**Model Library**' at the premises of the historic and well-known Khan Jahan Ali Degree College in Bagerhat district. CODEC has contributed this amount on behalf of the **CODEC CSR** responsibilities. The activity of building a 'Model Library' successfully ended on the first week of December 2021. The Executive Director of CODEC inaugurated the library on December 11, 2022.

The 'Model Library' has been designed by the Architect, Mr. Quazi Wafiq Alam, Deputy Director and Head of Knowledge Management, Programme Development and Technical Team, CODEC.

**Khan Jahan Ali Degree College** was founded in 1979. There is a total of 35 faculties with a total of 926 students. This institution had no library, but a classroom was used previously for library purposes. The number of books was inadequate too. Keeping all these understandings in mind, the 'Model Library' has been built by taking 720 square feet of area.

A **rainwater harvesting system** has been installed to provide safe drinking water by placing a **3000-litre water tank**. Along with this adequate number of books by different writers were provided for the library users.

CODEC expect that the 'Model Library' equipped with all possible modern facilities built with eco-friendly technology, will encourage reading habits among the students of the historic Khan Jahan Ali Degree College and the local habitants. Besides, built with eco-friendly technologies through **cement blocks** skipping the regular bricks, this beautiful 'Model Library' building will become a symbol of **structural beauty** to the local community. The practice of using **eco-friendly construction materials** while building new structures in the local community by the local people will also become uncourageous.



Model Library constructed at Khan Jahan Ali Degree College, Bagerhat



## CODEC EMERGENCY RESPONSE

85127

Sessions conducted on COVID-19 awareness

People aware on COVID19 prevention measures

236803

452581 People received COVID-19 prevention materials

Health facilities supported with COVID-19 related medical emergency

8

People received COVID treatment (through direct support of project)

44303

33,424 People supported with the registration for vaccination

People received financial support for rehabilitation their livelihood

2270

1450 People supported on DRR related activities



Project personnel teaching the target members on hand washing techniques

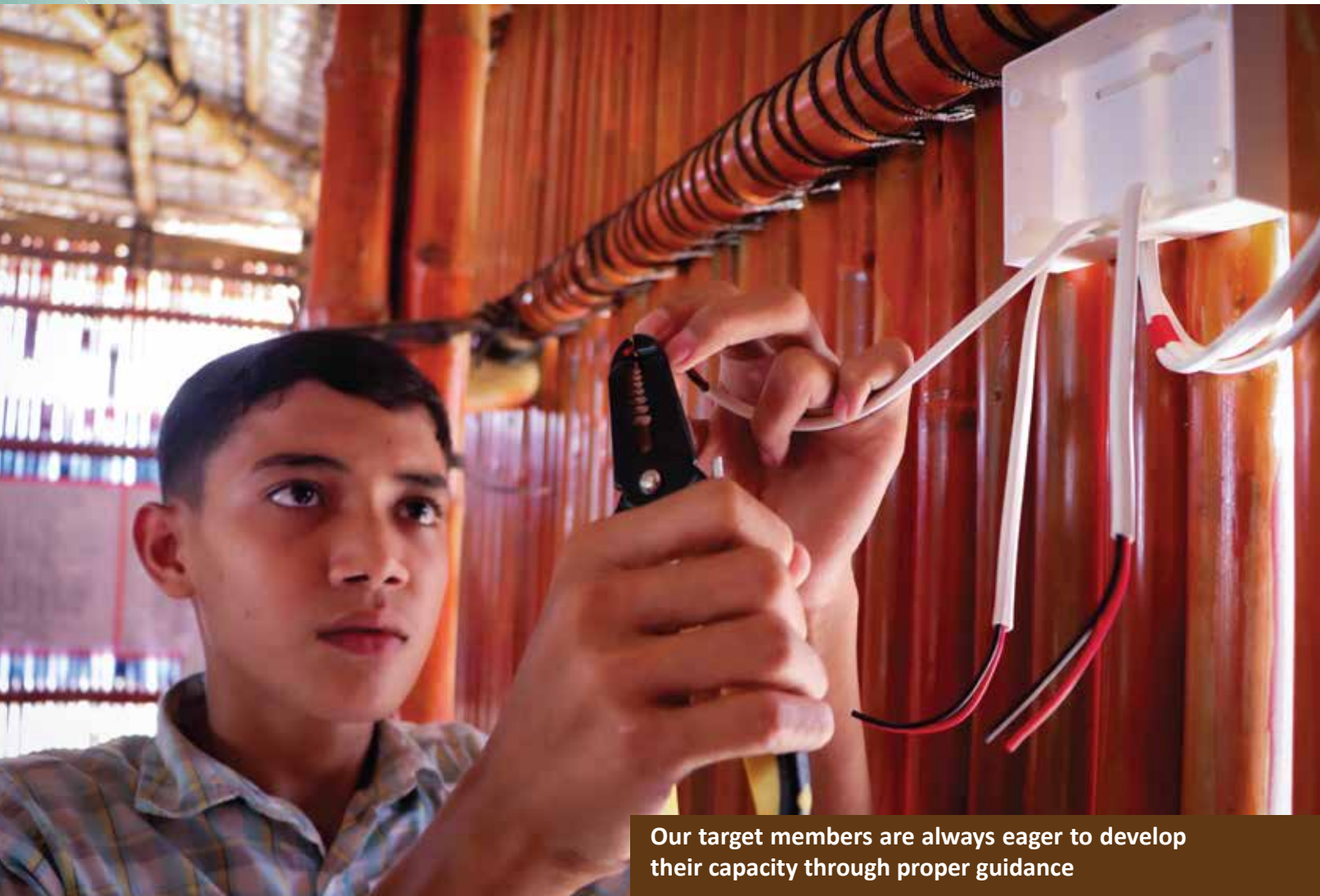


## **CAPACITY BUILDING OF OUR TARGET MEMBERS**

Training is a crucial component of CODEC's development approach and operational strategy in terms of quality and quantity for human resource development. CODEC emphasizes providing training not only to add and sharpen the knowledge and skills of an individual incumbent in a job situation but also to provide an adequate source of motivation for work.

CODEC Training (Human Resource) management is responsible for enhancing the capacity and professionalism of CODEC personnel and program participants through a wide range of human development, skills and management training. CODEC provides training and technical support through its training centers, projects offices and head office. CODEC provided **3232 batches** of training to **56,054 of its program participants and personnel (male - 17437 and female - 38617)** in July 2021-June 2022. Among the training participants were **599 adolescents, 51073 adults, 3135 children, and 1247 youth.**

Besides, CODEC Training Department, with the help of different departments at head office, have arranged several batches of training on **Project Development & Management, Monitoring Evaluation Accountability & Learning, Finance & Accounts and Human Resource Information System, etc.**



**Our target members are always eager to develop their capacity through proper guidance**

## Thematic area-wise participant numbers for training conducted in 2021-2022 year

Thematic Area	Number of Batches Trained	Number of Male Participants	Number of Female Participants	Total Number of Participants
<b>1. Youth Development (Education, skill, moral and cultural behaviour)</b>	<b>31</b>	<b>319</b>	<b>941</b>	<b>1260</b>
<i>Adult</i>	8	0	200	200
<i>Children</i>	14	231	662	893
<i>Youth</i>	9	88	79	167
<b>2. Health and Nutrition</b>	<b>16</b>	<b>721</b>	<b>841</b>	<b>1562</b>
<i>Adolescent</i>	5	0	75	75
<i>Adult</i>	8	68	69	137
<i>Children</i>	3	653	697	1350
<b>4. Climate Emergency, Biodiversity and Disaster Management</b>	<b>96</b>	<b>1032</b>	<b>1997</b>	<b>3029</b>
<i>Adult</i>	84	647	1490	2137
<i>Children</i>	12	385	507	892
<b>5. Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain</b>	<b>767</b>	<b>533</b>	<b>8636</b>	<b>9169</b>
<i>Adolescent</i>	4	0	100	100
<i>Adult</i>	763	533	8536	9069
<b>6. Micro-Finance Program</b>	<b>164</b>	<b>751</b>	<b>2827</b>	<b>3578</b>
<i>Adult</i>	154	625	2653	3278
<i>Youth</i>	10	126	174	300
<b>7. Development services for Rohingya and host community as desired by the GoB and feasible for CODEC</b>	<b>2158</b>	<b>14081</b>	<b>23375</b>	<b>37456</b>
<i>Adolescent</i>	33	212	212	424
<i>Adult</i>	2093	13479	22773	36252
<i>Youth</i>	32	390	390	780
<b>Grand Total</b>	<b>3232</b>	<b>17437</b>	<b>38617</b>	<b>56054</b>



# CODEC MANAGEMENT

## PROGRAM

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

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

## HUMAN RESOURCE & ADMINISTRATION

Human Resource Management and Administration Department mainly emphasises the expansion of CODEC's human capital through the improvement and growth of the individual and organisation by contributing to human resourcefulness as a whole. HRM and Admin play a prime role in **employee recruitment, evaluation, and management, taking the initiative for employee capacity building and coordinating administration-related issues**. CODEC is currently operating in 18 (Eighteen) districts across the country, which provides an opportunity for the employees of CODEC to explore the country and gain experiences to enhance their careers. CODEC consider employees as its asset whose value is enhanced by development, emphasising individual potential and skills.

CODEC's **Human Resource Information System (HRIS)** is static. Through CODEC's HRIS, the HRM department has complete control of personnel-related issues (i.e. custom personnel reports, attendance with tracking, exit interviews, leave management and last but not least, a database of more than 10,000 employees' information). CODEC's Administration Department is strategically playing its advisory role all over the country. By formulating new policies (i.e. CODEC E-Policy) in collaboration with existing more than **30 policies** and **CODEC Service rule & HR Manual** as well as **CODEC CODE OF CONDUCT**, CODEC's Administration department ensures justice, transparency along with equality and facilitate such an organisational environment where individual's potentiality & competency are appreciated as well as quality is promoted.

**- Organized  
Human Resource  
Information System  
Workshop  
- Recruited  
252 Core Personnel  
and 333 Project  
Personnel during  
last year**

**- Conducted 15  
project monitoring  
visits  
- Conducted 2  
project endline  
evaluation  
- Development of  
MIS software**

## MONITORING AND EVALUATION CELL

CODEC has a specialised and fully-fledged monitoring cell consisting of 4 personnel at the head office level for tracking of the project activity with its outcome. CODEC's Monitoring & Evaluation (M&E) Cell periodically visits different projects in the field to provide monitoring reports as needed by the management. Moreover, there is one monitoring officer in each project implemented by CODEC, who regularly monitors each project. The M&E team preserves the necessary M&E-related document like **updated field visit tools, field visit reports, survey data, case studies, impact assessments, and mid-term & end-line evaluations**. M&E team shares their observation about program implementation quality, quantity and challenges with the management authority. From the field visit, they try to find the quality of the activities being implemented through each project depending on the start and end timeline by following guidelines

ensuring related participants, module and need base scheduling, timely invitation, quality venue and necessary materials. All kinds of databases such as target members list, distribution list, training, and monthly progress reports, are preserved through CODEC's designated **Management Information System (MIS) software** while ensuring confidentiality. CODEC's MIS software is also used to track the progress of each project quarterly. The M&E team formulates Monthly Reports, Quarterly Progress Reports and Annual Reports with profound efficiency.

### **KNOWLEDGE MANAGEMENT PROGRAM DEVELOPMENT DEPARTMENT AND TECHNICAL TEAM**

The Knowledge Management Program Development Department and Technical Team (KMPDPTT) Department of CODEC emphasizes assisting knowledge that is identified, available, shared, preserved and managed to maximize the effective operation of the organization. The department identifies and analyses functional and required knowledge and plans to develop knowledge capital to fulfil organizational objectives. From the beginning of its endeavour, KMPDPTT contributed to the organization's learning and program development process by producing reports, developing project proposals, and supporting the CODEC monitoring and evaluation team in reporting and other activities. It creates a learning culture within the organization and encourages innovation by creating an open and transparent environment with good practice and documentation managed and shared appropriately.

- **Published 2 Impact Study**
- **Conducted 2 Community Need Assessment Study**
- **Designed 14 new project proposals**
- **Development of KM Policy & Strategy**

### **FINANCE DEPARTMENT**

The Finance Department is performing like a group of Professionals Personnel. The personnel of this department are working by following various policies related to financial activities to address regarding various compliance of GoB, Donors and organization. The details of this departmental report is separately described in page 60 to 73.

### **INTERNAL AUDIT DEPARTMENT**

The Internal Audit Department of CODEC is a well-established and independent team comprising 10 members working at each zone of Microfinance operation and Social projects implementing areas. The team ensures the Internal Control System of the organization as well as regular reporting and follow-ups to ensure compliance and other regulations. CODEC Internal Audit Team has conducted **127** internal audits in the last fiscal year. These were followed by regular Audit Planning and Audit Programming for periodical audits on the Systematic Selection of different branches of Six Zone, i.e. Bagerhat, Barishal, Patuakhali, Noakhali, Laxmipur and Chattogram. The team also audited all social projects monthly, quarterly, and half-yearly by following respective Donor Guidelines and perspectives and management. **43** Field Verification led by Internal Audit Assignment, including different Investigation reports, were submitted to management during 2021-22. Most of the audits were conducted by physical visits, although online audits were conducted during the COVID period. The internal audit team plays a vital role in preparing and assisting the External Audit of the organizations. During the year, the team lead the external audit visit assistance of Hoda Vasi Chowdhury & Co, KPMG Switzerland, A Wahab & Co, A Quasem & Co and many more with success.

### **PROCUREMENT**

CODEC Procurement provides a wealth of opportunities to improve the organisation's short and long-term procurement goals by glancing at every vital aspect of the order and fulfilment spectrum. The principles of CODEC procurements are - **Transparency, Accountability, Fair Competition & Non-discrimination, Value for Money and Cost-Effective, Free from Conflict of Interest, Integrity & Honesty**. CODEC Procurement Department establishes the organization's purchasing policies and procedures. The department's rules define spending limits and provide a list of authorized vendors from which the organization personnel must purchase necessary office supplies or catering services.



## GOVERNANCE

### A. CODEC ANNUAL GENERAL MEETING (AGM)

CODEC 35th AGM was held at CODEC Head Office on March 23, 2022. Anchor Mr. Kamal Sen Gupta, Deputy Executive Director, gave an opening speech at the start of the program. A mourning proposal was made for the employees and friends of CODEC who had passed away in the last year. Everyone stood for a minute of silence to remember and honour the passed away CODEC's employees, committee members, and other important people from the country. Then, Director Mr. Munir Helal briefly talked about the ongoing projects of CODEC for the year 2021-22.

In the meantime, **General Secretary Dr. Mir Murtaza Reza Khan** presented a short report on CODEC's activities for the 2021-22 financial year. General member Ms. Jesmin Sultana Paru asked the executive committee members to approve the general secretary and anchor proposals. Then everyone agreed with the general secretary presenting CODEC report.

Later on, **Mr. Mohammed Reazul Kabir FCA, Treasurer**, CODEC Executive Committee, talked shortly about the audit report. The audit report was completed by Mr. Hoda Vasi Chowdhury & Co., A.Quasem & Co., S.F.Ahmed, and Khan Wahab. Hoda Vasi Chowdhury & Co. also reviewed the CODEC's consolidated fund. Mr. Riajul made a list of all the challenges faced by CODEC. CODEC's income dropped by 3.32%, Cash Flow went up by 12%, and the Donor Fund went up by 4% compared to the fiscal year 2020-2021. He also mentioned that donor's funding was 13%. He also suggested appointing Hoda Vasi Chowdhury & Co. to conduct the consolidated fund audit for the 2022-23 financial year. Ms. Nilufar Begum, a general committee member, presented a verbal application to pass Mr. Riajul Kabir's proposal. Then, the proposal was passed by all members.

**Mr. Md. Mahbubul Islam, a working committee member**, was happy about the recent Government approval for CODEC to work all over the country. He also whispered that CODEC's funding from donor organizations had dropped by 13% in the past year, but it was still better than other NGOs' challenges at this critical time.

**Ayesha Akter, Women Affairs Secretary**, said she was optimistic about CODEC's projects and activities. She also shared, CODEC still firmly holds its morals and values. It has been doing many different kinds of development work effectively all over the country, especially for children, health and nutrition, and raising awareness for a long time, she added. She expected that CODEC's project would be more successful soon.



Executive Committee members presenting awards to best performing employees at CODEC's 35th AGM

**Modhumita Das Gupta, Social Welfare Secretary**, was happy to hear about CODEC's ongoing project work. She reported that CODEC will continue spreading its activities in the future. Acting Deputy Director of the District Social Services (DSS) Office in Chattogram, Mr. Md. Wahidul Alam said CODEC's microfinance programme has been running over 107 branches in 14 districts successfully for a long period. He talked about education, farming, and changing climate too. He requested CODEC management to increase their work with activities to support people with autism and disability. In the end, he thanked CODEC for helping the community of poor and disadvantaged people.

**Jasmin Sultana Paru, a general member of the committee**, said that CODEC has become well known for the work quality, not being afraid of taking responsibility and being open to all. She also talked about how happy she was to be a part of CODEC. She hoped that CODEC's next effort to expand all over Bangladesh will be successful. Abu Hanif, a general assembly member, started his speech by reading a poem. He said that many disadvantaged people's lives couldn't get improved without the intervention of CODEC. Shyamoli Majumdar, a general member of the committee, said that she hoped CODEC would and will be successful in the upcoming time too. She commenced focusing on the development of women and told CODEC's management to always keep poor women in its concern. Dr. Md. Sanalullah, a general member of CODEC's executive committee, said he was glad to be a part of CODEC and thanked everyone for their support.

**Khursid Alam, Ph.D, Executive Director of CODEC** and Member Secretary CODEC Executive Committee, began his speech by welcoming and greeting everyone. He thanked all the participants for their presence during the pandemic situation. He thanked Mr. Wahidul Alam, Ministry of Social Welfare and prior Mr. Shahidul Islam and his department for their support to CODEC. He remembered the departed 47 CODEC family members during the COVID-19 pandemic. Then, he expressed his empathy for the family members of those staff and well-wishers. He specially thanked and remembered CODEC's field staff for their dedication and support in implementing CODEC's project activities. He quoted that CODEC has been functional during the critical time of the pandemic because of these dedicated employees. He said that their combined effort gives hope of light for the CODEC's future endeavours. The donors in COX's Bazar are still providing support, he added. The executive director mentioned CODEC's three new projects named "Esho Shikhi", funded by USAID, "Shapnojatra", partnered with ERIKS, and EMDC funded by UNICEF. He expected that CODEC would be able to support children of marginalized communities through this project.

He said that CODEC had suffered from a great loss for during the pandemic. It can be affected by such types of problems in the future too. Hence, CODEC has to be more careful in future for such issues. In the end, he thanked the executive committee members, general committee members and everyone present in the general meeting and expected support from everyone.

**Mr. Abul Kashem, President CODEC Executive Committee**, briefed the loan recovery rate (98%) of CODEC microfinance program was not much less considering the pandemic situation. He also expressed gratitude toward the ministry of social welfare for their support. CODEC will continue to support the marginalized people and contain its mission, vision and values he added. He also requested everyone to plant two saplings to reduce the climate change issue. Finally, he praised all CODEC employees and wished them well-being.

**CODEC may think to hold CODEC AGM within three months of completion of the financial year, i.e. within September of each year.**

## **B. CODEC EXECUTIVE COMMITTEE MEETINGS**

During the fiscal year 2021-2022, the CODEC Executive Committee (EC) held **four meetings**. Due to the COVID-19 pandemic and lockdown directions from the Government, one of the meetings was conducted via an online platform. In these meetings, a loan agreement, donation receiving and grant agreement with PKSf were done. Speakers discussed PKSf-provided loan management, PKSf's disaster management fund, and donations for COVID-affected ultra-poor families. The EC also discussed loan approval strategies for the recovery and advancement of informal sector employment (Agroshor RAISE) project, Rural Microenterprise and Transformation Project (RMTP), Agroshor MDP-MF, SOMRIDDHI, and PACE projects. They also approved the budget to reconstruct **4 MF branches**. Approval was done for social work from Microfinance's income from its program. Moreover, CODEC Service Role, HR Policy and Payment Benefits Procedures amendment were made in the CODEC EC meeting.



## COMMITTEE

### INDEPENDENT AUDIT COMMITTEE:

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

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

### OTHER COMMITTEES

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

#### A. GENDER COMMITTEE:

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

#### B. GRIEVANCE MITIGATION COMMITTEE:

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

### C. PERSONNEL APPRAISAL COMMITTEE:

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

### D. PROCUREMENT COMMITTEE:

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

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

### E. SPECIAL PROBLEM & GRIEVANCE MITIGATION COMMITTEE:

(For Female Personnel Only)

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



## F. PROJECT SUBMISSION COMMITTEE:

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

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

## G. INVESTMENT COMMITTEE

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

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

**Khursid Alam, Ph.D**

**Executive Director**

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## ORGANIZATIONAL ACHIEVEMENTS



**2003**

Unique Primer  
'Paralekha' and  
'Chand Sultana  
Award'

**2012**

Kurshida Begum of  
Bangladesh received a  
special Honourable Mention  
prize "Wangari Maathai Award  
2012" from CPF Chairperson  
Eduardo Rojas-Briales



**2012**

Chunati Co-Management  
Committee (CMC) from  
Chunati forest, Chittagong,  
Bangladesh won the UNDP  
"Equator Prize 2012" at Rio  
de Janeiro, Brazil



**2015**

11th Citi Micro  
Entrepreneurship Award



**2016**

In the fiscal year 2015-16,  
CODEC has won the  
prestigious award for  
Highest Tax payer  
organization in other (NGO)  
sector





**2018**

Awarded as Best NGO on Social Welfare Day by Social Welfare Department

**2017**  
The legacy continued and CODEC has been recognized as 3rd highest tax payer in other (NGO) sector for the fiscal year 2016-17



**2020**

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



**2019**

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



**2021**

CODEC has been awarded joint 3rd in 21st ICAB award for best presented Annual report 2020 from Mr. Tipu Munshi MP, Honourable Minister, Ministry of Commerce, Government of People's Republic of Bangladesh





## Report on Financial Management and its Administration

**Didarul Alam Chowdhury**  
**Senior Director- Finance & Administration**

Finance report is a comprehensive report of an organization's financial activities throughout the last one year. Annual reports are intended to give stake-holders and other interested people information about the organization's financial status and performance.

We are pleased to attach-herewith the Auditors' Report together with the Audited Financial Statements of the organization for the year ended June 30, 2022 for valued consideration and adaptation. As per regulatory requirements, the Report has been prepared in compliance with Social Welfare Department, Government of Bangladesh under Foreign Donation (Voluntary Activities) Regulations Ordinance, 1978 as amended in 1982. CODEC Micro-finance programme has been implemented on sustainable basis as per Micro Credit Regulatory Authority (MRA) guidelines. All standards adopted by the GoB is following in the area of Accounting standard, Auditing guidelines and financial reports. Relevant disclosures and explanations relating to certain issues have been given which they consider important to ensure transparency and good governance practices.

CODEC Finance Department has been managing and controlling the finance of the total organization including resource management of CODEC Micro Finance Programme, three functional Training Centres and implementing Development programs/projects supported by different donors with different compliances and following terms and conditions (as different donors' follow different terms & conditions) including GoB rules. The department also managed five Trustee Funds.

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

Since inception, the Finance Department of CODEC has tried to work with its reputation for well-maintained accounts and transparency both to the donors as well as GoB (NGO Bureau). To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concerned to ensure the area of Financial Reporting, Accounting records & source documentation, internal control, budgetary control, allowable cost, fund management, compliance etc. CODEC Finance Department has been managing and controlling the finance of the total organization including resource management by following seven principles of financial management, which are:

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

**Accountability:** All policies, strategies & resources is approved by the CODEC Executive Committee (EC) those who are elected for three-years by and accountable to the General Members of CODEC.



The total resources as well as achievement are discussed at the Annual General Meeting (AGM). The resource plan is made & implementing on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including GoB & Donors.

**Transparency:** To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concerned to ensure the area of Financial Reporting, Accounting records (presently using accounting software name QUICKBOOK/SIMPLY for development projects and "Microfin360" for Micro Finance Program) & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc. Organizational audited accounts are also disclosed in own web-site ([www.codec.org.bd](http://www.codec.org.bd))

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

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

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

**Accounting Standards and Reporting Standards:** CODEC is following generally accepted Bangladesh Accounting Standard (BAS) and International Financial Reporting Standards (IFRS) principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

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

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

Finally, if we have a basic understanding of finance and its principles then we will be able to take financial decisions effectively and there is a higher possibility to become financially gainer.

**Basis of Accounting:**

CODEC is following generally accepted Bangladesh Accounting Standard (BAS) and International Financial Reporting Standards (IFRS) principles & Bangladesh Financial Reporting Standard (BFRS) for keeping financial records and documentation and also following standard auditing guidelines for the internal audit. CODEC prepares its financial statements in accordance with the organization processes its accounting data in a systematic way ensuring required control. It receives donation and funds from different sources through bank account (mother account). The funds are then

transferred to related program and branch accounts. Branch authorities disburse it to target peoples following rules and regulations and record transactions in software systems “Microfin 360” for Micro Finance program and Software QUICK-BOOK/SIMPLY for the Development projects and Funds (Quick Book is adopted from the month of July 2021 which is under operation on trial basis). At the branch level, for recording the transaction in software systems, two individuals are allowed with same access control (password) - the Branch Manager and the Deputy Branch Manager.

Transactions are recorded in the systems on daily and produces vouchers, ledger, trial balance and financial statements on periodical basis. Any omission or adjustment is corrected by the concerned personnel of Software Company which should be administered by organization personnel. Head office basis Core fund and other Development projects fund accounts and Training Centre’s accounts are also maintained in software systems.

**Preparation of Financial Statements:**

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

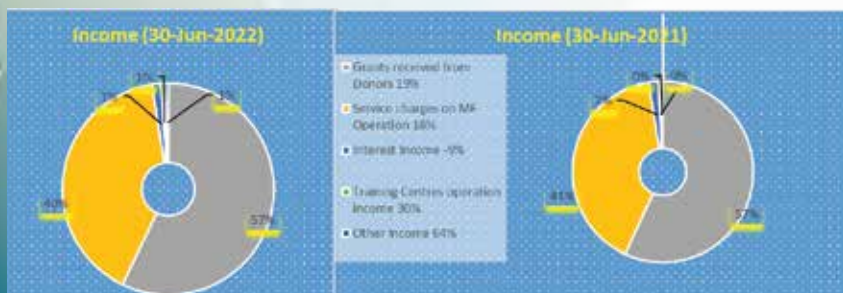
CODEC's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the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

**Analysis of Audited Financial Statement:**

On analysis of the audited financial statement of CODEC as on 30 June 2022, total income came in amount BDT 1,874 million and increased by 18% in compare with 2020-2021 which was BDT 1,534 million. Free cash flow grew as well and reached BDT 520 million increasing by 70%. Equity free cash flow reached BDT 1072 million, almost 14% increased the BDT 937 million recorded in compare with previous year 2020-2021.

Based on Audit Report 2021-2022, the graphical status of audited Income and Expenditures and Financial positions are as follows:

**Income:** From the above income graphs, it is revealing that grants income remained same which is 57% in the year 2022 and on the other hand service charges from micro finance operation has slightly decreased to 40% from 41%. Changes of other.





components of income is not materials changes with two comparative years 2021 and 2022.

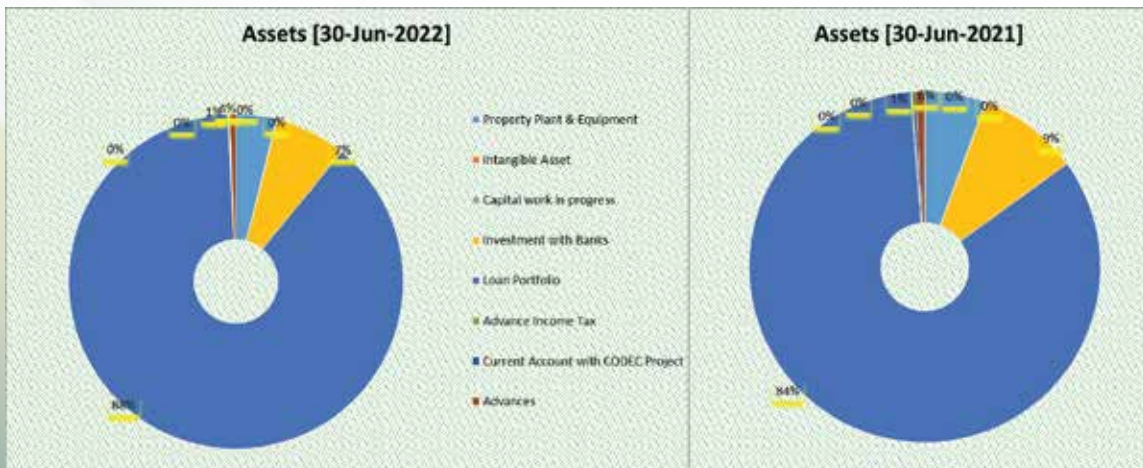
**Expenditure**

From the above Expenditure graph, it has been observed that decrease the expenditure trends on Education program from 47% to 45%, Micro Finance program expenses slightly decreased from 34% to 33%, a slight increase in Environment & Climate Change Programme which is 9% currently and increase in Livelihoods/Income generating Program is 9% as well as Rights & legal service remained same on 4% in compare with 2021 & 2022. Other components of expenditures are no materials changes considering two consecutive years 2021 and 2022.



**Assets:**

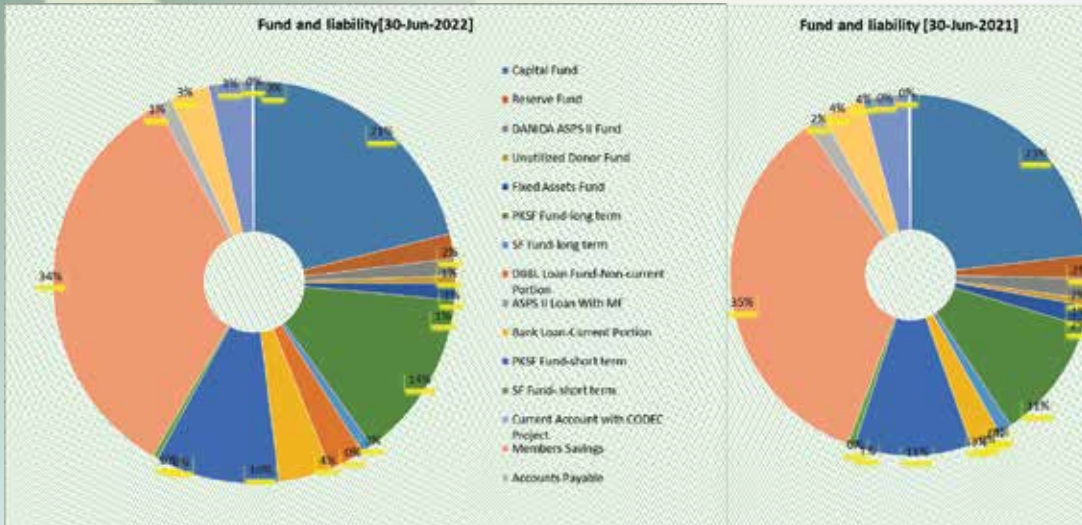
From Assets graph, it is reveals that the percentage of Loan portfolio over total current assets decreased to 88% which was 84% in previous year, on the other hand, there is no materials changes in compare with the year 2021 and 2022.



**Liabilities:**

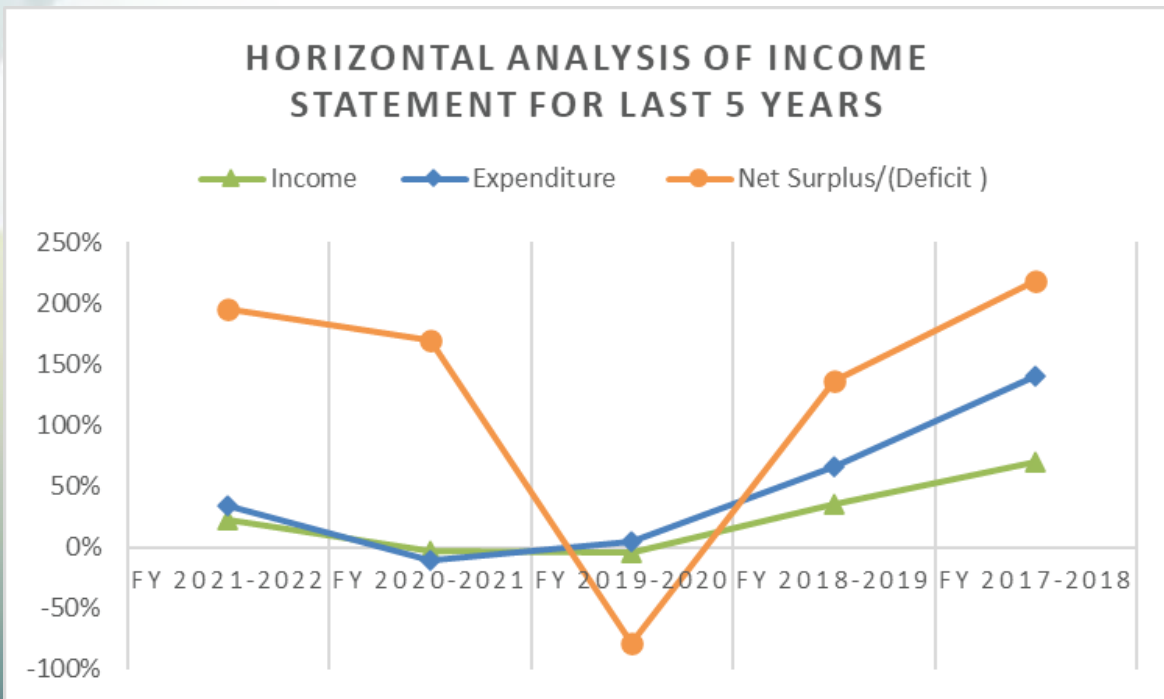
From Funds & Liabilities graph, it is reflected that Member’s savings are slightly decreased from 35% to 34% from 2021 to 2022 and other parts has no effective changes in compare with the year 2021 and 2022.

Year-wise analysis of Audited Balance sheet report as on 30 June 2022, it is reveals that CODEC total assets of the organization increased in compare with 2020-2021 [from BDT 4,250 million to BDT 5,668 million].



Total Assets BDT 5,668 million as on 30 June 2022 are compositions of Current Assets BDT 5,462 million (96%) including (cash at bank & investments BDT 756 million) plus Fixed-assets at cost BDT 205 million (4%). On the other hands, total Liabilities and Funds BDT 5,668 are compositions of Current liabilities including Long-term liabilities 4,170 million (74%) plus Funds & Reserves BDT 1,498 million (24%).

We have put trend analysis of overall CODEC financial performance status (mainly Income & Expenditures and Financial positions on & from July 2016-17 to June 2021-22:



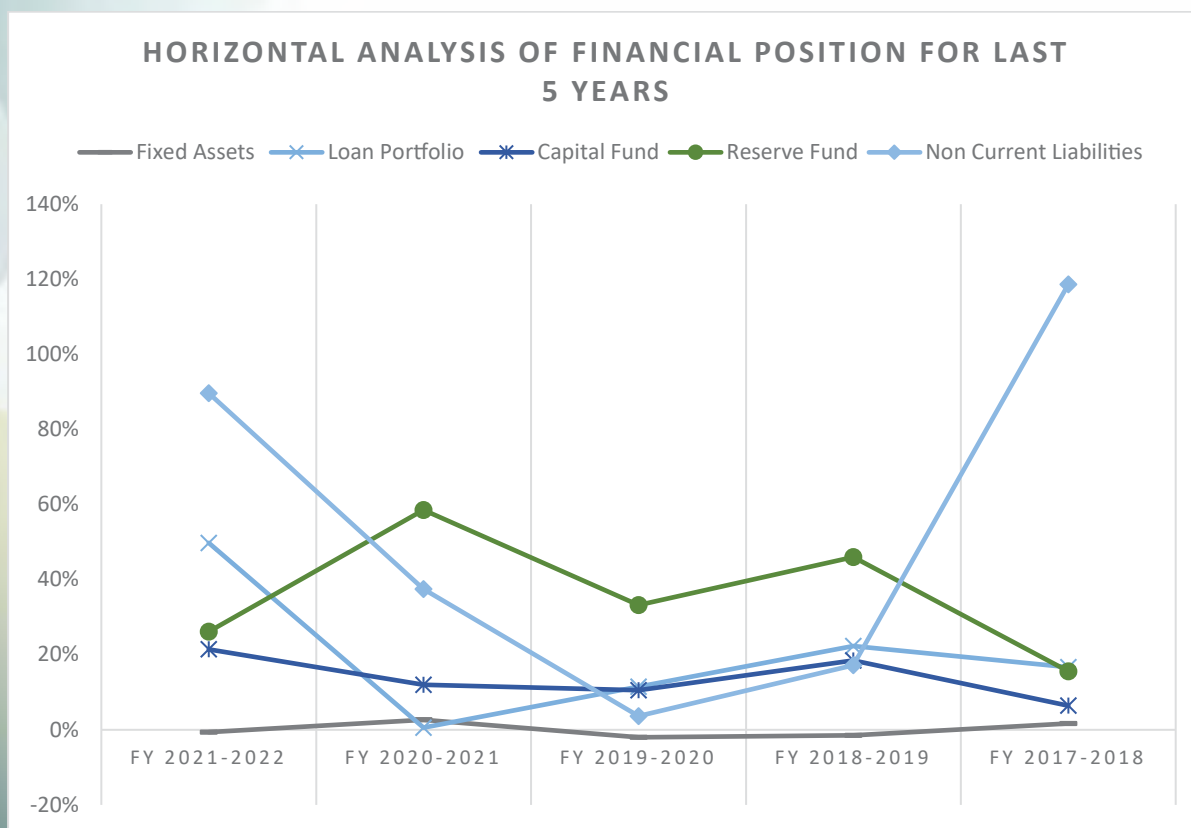
The above horizontal analysis of Income statements is showing three different lines with a variety of curve. The net surplus/(Deficit) of the income statement for last five years is drastically up and downward trends. Especially during the year 2019-2020, this line has fallen sharply down to the negative due to the effect of COVID-19 impacts. However, the steady raise of the line after 2019-2020 is showing a good progress. We also see a good progress in the total income in comparison to last years that was downward for first here years. On the other hand, the expenditure line is also showing gradual upward trends from last year while there was a downfall from the beginning



The above horizontal analysis of financial position for last five years is showing a gradual upward and downward lines. The Fixed assets line is showing a steady down in comparison to last year which is negative 1%. The loan portfolio is 50% during the year 2021-2022 which has a greater incline from last year and steady gaining of last four years. This also observed that, the capital fund has a hike on percentage in comparison to last year while the reserve fund has fall in percentage in comparison to last year. The rest of the year comparison is showing a slight up and down trends over the years. Total fund & Liabilities for the year 2021-2022 is 33% which is higher than last year's 9%.

In 2021-22, CODEC's overall income increased from BDT 1534 million to BDT 1874 million which is around 18% raised than the last year. Though MF operation service charge increased by 18% but this could not cover-up overall income. 57% of total income represents donor grants which was same in last year. MF operation service charge stable between 40-41% of total income.

Overall expenditure increased by 8% (from BDT 1422 million to 1589 million). Major spending area is Micro Finance (8%), Rights & Legal Service program (44%), & Environment & Climate change program (18%), Livelihood/Income Generating program (59%) and Training & Capacity building around 10% more spending incurred in compare with for the year 2021-22.



The other components of Education & Health & Nutrition program are decreased in compare with last year. This excess spending and generation of less revenue impacted overall surplus of income over expenditure. It is BDT 280 million which was around BDT 107 million in compare with last year. Equity free cash flow arrived at BDT 1310 million by increased BDT 235 million than the last year. This is an increased by 18% than the last year.

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

CODEC Micro Finance program time to time restructure and extension the program operation plan was undertaken to run the professional Micro-Finance program with the support of CODEC team, PKSf and hiring professional Consultant for micro finance. It has been observed that MF program is running good and return on expected result where CODEC are implementing social support program for the targeted community. These strategies help to bondage between Target members, communities and CODEC.

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

Particulars	July-2021 to June 2022	July 2020 to June 2021	July 2019 to June 2020	July 2018 to June 2019	July 2017 to June 2018	July 2016 to June 2017	July 2015 to June 2016
Capital Adequacy Ratio	23%	27%	21%	21%	19%	22%	24%
Rate of Return on Capital	24%	19%	17%	21%	11%	14%	9%
Liquidity to Savings Ratio	31%	46%	22%	13%	24%	14%	23%
Cumulative Recovery Rate (CRR)	99.88%	99.36%	99.62%	99.54%	97.45%	99.61%	99.65%
On time Recovery rate (OTR)	99.52%	96.45%	98.52%	96.48%	97.47%	97.79%	98.01%
Member per Credit Officer	338	358	342	326	314	322	305
Total Overdue [^000 BDT]	171,508	315,337	111,643	113,207	96,334	65,116	48,155
Portfolio at Risk [PAR]	4.07%	18.33%	4.00%	4.64%	5.62%	4.54%	4.48%
Depositors per Branch	1,602	1,535	1,514	1,440	1,307	1,292	1,201
Borrower to depositor ratio	76.68%	74.07%	77.79%	81.73%	82.52%	79.71%	79.34%
Return on Assets	5.25%	4.10%	3.62%	4.46%	2.32%	3.25%	2.04%
Return on Equity	24.28%	18.76%	17.32%	20.81%	10.66%	14.22%	8.54%
Borrower per Credit Officer	259	265	266	266	258	256	241
Loan outstanding per Credit Officer[^000 BDT]	8,455	6,714	6,643	6,092	5,232	4,548	3,689
Bad loan [^000 BDT]	133,550	98,640	85,971	71,823	48,393	36,153	22,640
Credit officer/Total Staff	50.19%	43.98%	46.82%	50.00%	49.12%	52.39%	48.70%
Good Loan as % of total outstanding loan	95.93%	81.67%	96.00%	95.36%	94.38%	95.46%	95.52%
Current Ratio	1.60	1.73	1.47	1.5	1.49	1.57	1.68
Debt service cover Ratio	124%	124%	114%	106%	103%	104%	103%



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

- CODEC is efficient to manage its most important assets with ensure quality.
- The quality of the loan outstanding of CODEC in terms of its risk is can be under control if the inflations, other adverse situation, its affects are favorable & properly managed MF Program in the working areas.
- CODEC needs to be more efficient to ensure the MFIs high productivity in low-cost and need-based Financing should be ensured for the poorest people of CODEC targeted client. Otherwise, risk factor will be high to recover.
- CODEC has the ability to pay off its debts although its capacity to meet unexpected needs for cash inflow.
- CODEC has optimum self-sufficiency in relation to covering costs and building its equity.

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

### **CODEC Role in Managing Risk:**

From the last few years, we are a crossing various challenging period in Bangladesh & Worldwide due to the many factors like climate change, post-Covid challenges, Rohingya issues, reduced external fund in-flow, economic downturn in advanced economies, and Ukraine war are severely affecting the hard-earned happiness. These affected regular field operations tremendously and stopped major part of the development as well as economic activities, which ultimately effected all planned program including budget. CODEC always give priority to manage any sorts of risk for the betterment of the operations. These are:

#### **Financial risk management**

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

#### **Interest rate risk**

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

#### **Liquidity risk**

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

#### **Credit Risk**

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

CODEC does not have any significant exposure to any individual target members or counterparty. The personnel of CODEC Internal Audit Department are playing a vital role to mitigate risk management and Risk reporting by various audit technique and time to time CODEC reviewed/revised various organization policies including Incentive policy for the qualified field personnel.

### **Operational Risk**

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

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

Since inception, CODEC believe that in knowledge sharing process across the organization which creates a harmonious organizational & programmatic space when management can take better, strong management information system and adequate decision to smooth run the program operation. Web-based MF operation software is in operation from branch to head office where we can see the daily performance of the program. Mixing of cross-experienced i.e. hiring experienced, trained on program

operation of the all field level personnel. Arranged training for the Branch Managers, Area Managers, Zonal Managers and its related personnel.

For better understanding and finding out actual field needs & pictures, time to time CODEC management are carryout some alternative ways as a pilot program. CODEC management also re-assigned individually for Program/Finance Focal Point from Head Office to know the actual field status and try to establish accountability through assess the both program & financial monitoring by the respective Monitoring and Internal audit department though CODEC faced lots of challenges especially came from field.

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

An opportunity is created to strengthening the capacity building of CODEC personnel from the Nature & Life project funded by USAID. Further, under these program, CODEC can make a plan for the Institutional Development of CODEC under Social Enterprises.

### **Awards:**

In the year 2020, CODEC has received Awards on recognitions of "Second Positions" from the Institute of Chartered Accountants of Bangladesh (ICAB) and "Certificate of Merits" from the South Asian Federation of Accountants (SAFA) for the best published Annual Report-2019 and in the year 2021, Awards on recognitions of "Third Positions" from the Institute of Chartered Accountants of Bangladesh (ICAB) for the best published Annual Report-2020.



**Trustee Funds:**

CODEC has a five Trustee Funds name are Provident Fund, Gratuity Fund facilities to its permanent employees and Special Medical Fund, Special Savings Fund and Group Insurance for both permanent and contractual employees. All the funds (accumulated fund balance is arrived as on 30 June 2022 BDT 473.73 million which was 2020-21 BDT 422.37 million) are operated through registered Trustee Board to protect & secure employees' benefits. Details are described notes to the accounts of consolidated Audit Report:

SI	Particulars	Elements	2019-20	2020-21	2021-22
01	Provident Fund	NBR approved recognized contributory fund managed by the Trustee Board	117,532,912	130,427,419	136,779,205
02	Gratuity Fund	NBR approved recognized contributory fund managed by the Trustee Board	117,304,279	129,955,486	151,166,045
03	Special Medical Fund [*]	CODEC EC approved Fund managed by the Trustee Board	8,477,716	8,597,042	9,377,522
04	Group Insurance Fund[*]	CODEC EC approved Fund managed by the Trustee Board	82,009,319	92,308,730	102,103,507
05	Special Savings Fund [*]	CODEC EC approved Fund managed by the Trustee Board	45,259,672	61,086,106	74,308,184
Total			370,583,898	422,374,783	473,734,463

**\* Welfare Trust Fund**

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

**Taxation and VAT**

As a law-abiding and responsible development organization of Bangladesh, CODEC is firmly committed to the country as well as community. CODEC contributes to the national exchequer in the form of income tax and VAT. the performance of the year 2021-22, CODEC's contribution to the national exchequer is given below:

- Under the income Tax Ordinance (ITO), 1984 as amended, CODEC is subject to taxation for some of its 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 Centre as a whole CODEC and TIN Number is 7620-8658-9705/circle25 (Companies), Chattogram.
- CODEC assessment is finalized for the year 2020-21 & assessment year 2021-22 against total income BDT 21,544,702 where CODEC paid BDT 5,208,080.
- 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 2021-22 and 2020-2021:

Sl	Particular	2019-20 BDT	2020-21 BDT	2021-22 BDT
01	Value Added Tax	19,989,529	17,147,266	25,133,056
02	Tax Deducted at Source	8,838,164	6,686,564	13,239,250
03	Tax deduction on Salary & others	5,339,388	3,651,457	9,033,155
04	Tax-Org. Assessment	3,932,310	4,076,310	5,208,080
	<b>Total</b>	<b>38,099,391</b>	<b>31,555,597</b>	<b>52,613,541</b>

#### **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.

#### **Accounting and Management Information System**

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

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

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

Since 2001, CODEC are using SIMPLY Accounting for the individual project/ Training Centers/ Core programs but it has been difficult to consolidation of the total Receipt and Expenditures. In consultation with the various users, CODEC management is agreed to installed update version of user-friendly software to cover-up present limitation.

In line with requirement, CODEC replaced present SIMPLY software and adopted renowned & cloud-based software name QUICKBOOK from 1 July 2021 and the output of the result is can be get of total consolidation of the FIS. This is now in operation as a trial and error method and we do hope that from January 2023, we are able to fully operate in all program & projects as per our operational methodology.



## CREDIT Rating

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

Particulars	Year 2021-2022	Year 2020-2021	Year 2019-2020	Year 2018-19
Declaration Date	31 October 2022	25 November 2021	02 November 2020	28 October 2019
Long-Term Entry Rating	A+ (Single A Plus )	A (Single A)	A (Single A)	A (Single A)
Short-Term Entry Rating	ST-2	ST-2	ST-3	ST-3
Outlook	Stable	Developing	Developing	Stable
Expiry Date	30 October 2023	23 November 2022	01 November 2021	27 October 2020

### Rating Basis:

Ratings are based on Audited Financial Statements up to June 30, 2022 along with the other relevant Quantitative as well as Qualitative information provided up to the Date of Rating. Declaration. NCR has followed Micro Financing Institution (MFI) Rating Methodology as published in its website: [www.ncrbd.com](http://www.ncrbd.com).

### Rating Definition:

A+ (Single A Plus) rating indicates VERY GOOD CREDIT Quality.

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

ST-2 rating indicates AVERAGE Ability to Meet Short-term Financial Commitments

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

### Rating of Outlook:

Stable indicates that rating may remain unchanged as existing fundamentals may remain unchanged in near future.

## Conclusion

CODEC is implementing eight thematic areas as per running Strategic Plan [revised Plan July 2022-June 2027 is under process for finalization] where its core program activities and multi-discipline projects through financial and technical supports of different donors.

CODEC started with a big operation plan & budget for the year 2021-22 considering development projects, Training Centres & Micro Finance program. The plan & budget was BDT1,999 million and reached & overcome a reasonable number of milestones with incurred BDT 1,589 million for the year 2021-22.

CODEC got permission from Social Welfare to work all over Bangladesh including Coastal Communities, CODEC's dreams to go with a reasonable planned and budget for the targeted communities. In these views, total budget of BDT 2,000 million is allocated and forecasted for the planned year 2022-23 with the growth.

Considering the long effects of COVID-19 pandemics situation & its experienced, inflations, foreign currency fluctuation; CODEC management needs to be reviewed and consider the following issues to manage & proper control on Financial & its administration:

- a. On-side and Offside monitoring strategy should be reviewed & updated current operational checklist for the protection of the total capital of the CODEC.
- b. IT based on-line Bank operation for Payment Procedures should be adopted to ensure transparency and self-accountability to the various stakeholders.
- c. Day by day, CODEC operational program & management budget is increasing, as such, control mechanism should be established to ensure accountability for decentralization of delegated authority with assign both Program & Finance Focal person for each project/program.
- d. A comprehensive and need-based Capacity Building plan should be made for the CODEC active professionals, which ultimately will be strengthening Institution Development of CODEC.
- e. CODEC is practicing and implementing some exemplary events as Best Practices. These issues need to be documented for the learning processes of the organization.
- f. Micro Finance program will continue to return on investment/capital as per committed plan by reducing lending cost with proper/effective expansion plan (moving plan).
- g. To retain high productivity, low cost and efficient Fund management of CODEC's programs, various working professionals need to be deployed.
- h. We should make a review and make a plan to perform as a professional on financial management & its administration to retain "the value of Backbones of the organization" by providing professional service at all level including digital systems where as possible.
  - i. Finally, as considering 2023 budgets, the management should assess potential personnel, and technology investments required to align the organization with the size and shape needed to thrive during the current situation in response to future disruptions.

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

At this point I would like to avail of the opportunity to express my sincere gratitude to our management who guided me sharing their thoughts as well as insights.

We are full of hope for becoming the key performer of the development field since we have always been stimulated by the poetry of doing better from our predecessors of the CODEC Governance members & Management.

As a proud member of the CODEC family, we here take an oath for adding value to our target members with devoutness and professional standard.



## NEWLY CONSTRUCTED BRANCHES FOR MICRO FINANCE





## CODEC'S INFRASTRUCTURE

### CODEC HEAD OFFICE:

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

### OTHER OFFICES OF CODEC:

Infrastructure	
Micro-finance branches	114
Zonal office	6
Project Offices	21

## TRAINING CENTRES OF CODEC



CHATTOGRAM



PATUAKHALI



BAGERHAT

CODEC has **3 training centres** at present situated in **Chattogram, Patuakhali and Bagerhat**. The main goal of the training centres are to provide service and facilities, and income raising through services, aquaculture, and horticulture activities. These centres are well equipped and fully capable to organize residential training courses. Major facilities and undertaken initiatives are:

- Provide and organize **training** to the CODEC staff and other GO/NGOs
- Provide **training** to the CODEC target group members and other GO/NGOs
- Provide facilities to organize **workshops, seminars and conferences**

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

Contact Numbers of Training Centres:

**Chattogram - 01730004550**

**Patuakhali - 01730004552**

**Bagerhat - 01730004555**

## CODEC PERSONNEL TILL JUNE, 2022

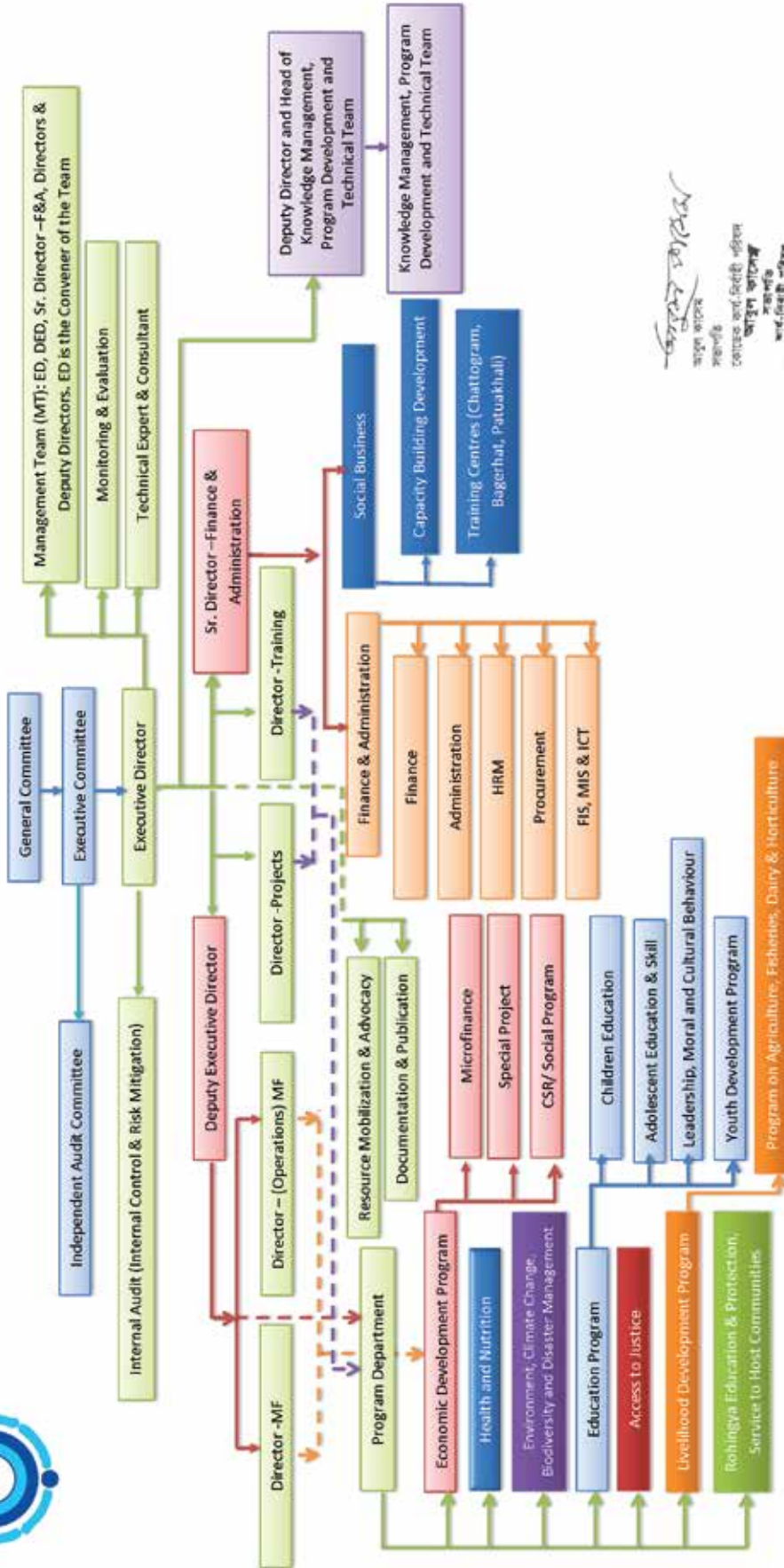
<b>Total Personnel: 4,691</b>   Male: <b>3,192</b> (68.05%)   Female: <b>1,499</b> (31.95%)	
<b>Regular: 833</b>   Male: <b>731</b> (87.76%)   Female: <b>102</b> (12.24%)	<b>Project: 818</b>   Male: <b>605</b> (73.96%)   Female: <b>213</b> (26.04%)
<b>Contractual: 113</b>   Male: <b>89</b> (78.76%)   Female: <b>24</b> (21.24%)	<b>Volunteer: 2,927</b>   Male: <b>1,767</b> (60.37%)   Female: <b>1,160</b> (39.63%)



# ORGANOGRAM



## Community Development Centre (CODEC)



*Signature*  
 সিনিয়র উপ-পরিচালক  
 প্রোগ্রাম  
 উন্নয়ন ও স্বাস্থ্য  
 সেবা  
 কোডেক  
 সিনিয়র উপ-পরিচালক  
 উন্নয়ন ও স্বাস্থ্য  
 সেবা  
 কোডেক

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 2022**



# 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 2022** 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 2022** 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 2022** and of its Consolidated Statement of Income and Expenditure for the year ended **30 June 2022** and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

#### Basis for Opinion

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

#### Other Information

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

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

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

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

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

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

*Hoda*

**Auditor's Responsibilities for the Audit of the Financial Statements**

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

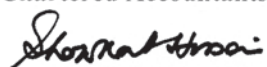
As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

Chattogram, 28 DEC 2022

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

  
Showkat Hossain FCA  
Senior Partner  
Enrollment No: 0137  
DVC: 2212280137A5757263



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Financial Position**  
**As at 30 June 2022**

	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>ASSETS:</b>			
<b>Non-Current Assets</b>			
Property Plant & Equipment	5	202,781,133	204,986,478
Intangible Asset	6	216,876	198,751
Capital Work In Progress	7	2,974,648	2,000,000
<b>Total Non-Current Assets</b>		<b>205,972,657</b>	<b>207,185,229</b>
<b>Current Assets</b>			
Investment with Banks	8	357,664,928	340,916,119
Loan Portfolio	9	4,567,129,129	3,049,091,475
Advance Income Tax	10	5,537,458	5,242,866
Current Account with CODEC Project	25	3,732,764	11,975,389
Advances	11	31,550,744	29,906,507
Other Receivable	12	98,085,279	85,690,514
Cash and Cash Equivalents	13	399,204,826	520,969,750
<b>Total Current Assets</b>		<b>5,462,905,128</b>	<b>4,043,792,620</b>
<b>TOTAL ASSETS</b>		<b>5,668,877,785</b>	<b>4,250,977,849</b>
<b>FUNDS &amp; LIABILITIES:</b>			
<b>FUNDS :</b>			
Capital Fund	14	1,198,214,390	986,794,160
Reserve Fund	15	111,994,994	88,795,043
<b>Total Funds</b>		<b>1,310,209,384</b>	<b>1,075,589,203</b>
<b>LIABILITIES:</b>			
<b>Other Funds</b>			
DANIDA ASPs II Fund	16	78,651,795	78,651,795
Unutilized Donor Fund	17	35,636,579	25,761,846
Fixed Assets Fund	18	73,671,889	77,683,905
<b>Total Other Funds</b>		<b>187,960,263</b>	<b>182,097,546</b>
<b>Non Current Liabilities</b>			
PKSF Fund-long term	19	773,154,735	469,983,308
SF Fund-long term	20	51,093,752	51,093,752
Bank Loan-Non Current Portion	22	163,809,519	-
<b>Total Non Current Liabilities</b>		<b>988,058,006</b>	<b>521,077,060</b>
<b>Current liabilities</b>			
Bank Loan-Current Portion	22	236,190,481	116,269,203
PKSF Fund-short term	23	564,228,560	446,379,161
SF Fund- short term	24	25,546,874	25,546,874
Members Savings	26	1,902,974,204	1,472,314,936
Accounts Payable	27	68,939,622	70,345,131
Loan Loss Provision	28	178,155,411	161,390,941
Other Liabilities	29	196,107,775	171,012,398
Provision for Income Tax	30	4,143,891	3,584,420
Provision for Expenses	31	6,363,314	5,370,976
<b>Total Current Liabilities</b>		<b>3,182,650,132</b>	<b>2,472,214,040</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>		<b>5,668,877,785</b>	<b>4,250,977,849</b>

These financial statements should be read in conjunction with the annexed notes 1 to 45  
and were approved by the CODEC Executive Committee (EC) on **21.09.2022**  
and were signed on its behalf by :

  
Treasurer  
CODEC-EC

  
Sr. Director- Finance & Administration  
CODEC

  
Executive Director  
CODEC

Signed in terms of our separate report of even date annexed

Chattoagram, 28 DEC 2022



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

  
Showkat Hossain FCA  
Senior Partner  
Enrollment No: 0137

DVC: 2212280137A5757263

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Income & Expenditure**  
**For the year ended 30 June 2022**

	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>INCOME</b>			
Grants received from Donors	32	1,071,203,675	871,816,019
Service charges on MF Operation	33	757,582,122	624,072,956
Interest Income	34	24,280,903	26,508,832
Training Centres operation income	35	11,491,954	8,035,847
Other Income	36	9,879,854	3,560,257
<b>Total Income</b>	<b>Annexure-G</b>	<b>1,874,438,508</b>	<b>1,533,993,911</b>
<b>EXPENDITURE</b>			
Core Operating Program	37	60,945,972	59,808,968
Micro Finance Program	38	531,831,005	488,274,946
Education Program	39	636,898,646	669,418,111
Rights & Legal Service Program	40	135,411,222	75,184,272
Health & Nutrition Program	41	3,803,251	5,328,016
Environment & Climate Change Program	42	67,688,000	55,361,197
Livelihoods Income Generating Program	43	139,617,105	57,419,277
Training Centre Capacity Development Program	44	13,197,132	11,905,477
<b>Total Expenditure</b>	<b>Annexure-F</b>	<b>1,589,392,333</b>	<b>1,422,700,264</b>
<b>Surplus/(Deficit) of Income over Expenditure</b>		<b>285,046,175</b>	<b>111,293,647</b>
Less: Taxation		5,496,335	4,215,479
<b>Net Surplus/(Deficit) for the year</b>		<b>279,549,840</b>	<b>107,078,168</b>

*Shubon*

These financial statements should be read in conjunction with the annexed notes 1 to 45  
and were approved by the CODEC Executive Committee (EC) on **21.09.2022**  
and were signed on its behalf by :

*R. Sir*  
Treasurer  
CODEC-EC

*[Signature]*  
Sr. Director-Finance & Administration  
CODEC

*[Signature]*  
Executive Director  
CODEC

Signed in terms of our separate report of even date annexed

Chattogram, 28 DEC 2022

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

*[Signature]*

Showkat Hossain FCA  
Senior Partner

Enrollment No: 0137

DVC: 2212280137A5757263





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Changes in Fund**  
**For the year ended 30 June 2022**

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
Amount in Taka				
Balance as on 01 July, 2020	228,745,318	652,406,100	56,002,889	937,154,307
Addition during the year	-	105,642,743	32,792,154	138,434,897
<b>Balance as on 30 June, 2021</b>	<b>228,745,318</b>	<b>758,048,843</b>	<b>88,795,043</b>	<b>1,075,589,204</b>
Balance as on 01 July, 2021	228,745,318	758,048,843	88,795,043	1,075,589,204
Addition during the year	-	211,420,230	23,199,951	234,620,181
<b>Balance as on 30 June, 2022</b>	<b>228,745,318</b>	<b>969,469,073</b>	<b>111,994,994</b>	<b>1,310,209,385</b>
Notes	14		15	

*Abdo*

These financial statements should be read in conjunction with the annexed notes 1 to 45  
and were approved by the CODEC Executive Committee (EC) on 21.09.2022  
and were signed on its behalf by :

*R. S.*  
Treasurer  
CODEC-EC

*[Signature]*  
Sr. Director-Finance & Administration  
CODEC

*[Signature]*  
Executive Director  
CODEC



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Cash Flows**  
**For the year ended 30 June 2022**

	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
Cash Generation From Operation	45	(640,781,291)	213,314,837
Net Cash Inflow/(Outflow) from Operating Activities		<u>(640,781,291)</u>	<u>213,314,837</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>			
Acquisition of Non-current Assets	5	(10,860,460)	(21,215,052)
Adjustment for derecognition of Asset	5	-	2,648,499
Acquisition of Intangible Assets	6	(235,000)	(60,000)
Investment with Banks	8	(16,748,809)	(91,151,626)
Capital Work In Progress	7	(974,648)	(1,000,000)
Net Cash (used by)/ provided by Investing Activities		<u>(28,818,917)</u>	<u>(110,778,179)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>			
CODEC Fund	14	(34,922,999)	(40,075,599)
Reserve Fund	15	23,199,951	32,792,154
Unutilized Donor Fund	17	(23,331,876)	(16,484,514)
Fixed Assets Fund	18	(4,012,016)	(4,954,153)
PKSF Fund-long term	19	303,171,427	142,020,832
Bank Loan-Non-current portion	22	163,809,519	-
Bank Loan-Current portion	22	119,921,278	-
Net Cash (used by)/provided by Financing Activities		<u>547,835,284</u>	<u>113,298,720</u>
Net increase / (decrease) in cash and equivalents		<u>(121,764,924)</u>	<u>215,835,377</u>
Opening Cash & Cash Equivalents		520,969,750	305,134,373
Closing Cash and Cash equivalents		<u>399,204,826</u>	<u>520,969,750</u>

*M. S. Hossain*

These financial statements should be read in conjunction with the annexed notes 1 to 45  
and were approved by the Executive Committee (EC) on **21.09.2022**  
and were signed on its behalf by :

*R. S. D.*  
Treasurer  
CODEC-EC

*S. J. M.*  
Sr. Director-Finance & Administration  
CODEC

*M. S. Hossain*  
Executive Director  
CODEC





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Notes to the Consolidated Financial Statements**  
**for the year ended 30 June, 2022**

**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](http://www.codecbd.org)

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

International Networking Bodies	CODEC Status
European Commission	Europe Aid ID: BD-2009-FZK- <b>3105247338</b>
Humanitarian Accountability Partnership (HAP), Geneva	Member
Data Universal Numbering System (DUNS)	73-156-9443 (16 April 2015)
UNIT Entity ID (UEI)-SAM	UZHUZZD8TKF5
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, ICCO Cooperation, OXFAM, ERIKS-Foundation, 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 29 male and female members. The General Committee elected the 07 members Executive Committee (EC) for three-years period valid upto 31<sup>st</sup> December 2023.

The name and position of Executive Committee members for the period from 01<sup>st</sup> January 2021 to 31<sup>st</sup> 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 Gafrahadbeg , (Sub Area ) , Chattagram.





Sl. No.	Name	Position	Qualification	Profession	Present Address
vi.	Mr. Dr. Md. Sanauallah	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 (35<sup>th</sup>) was held on 23<sup>rd</sup> March 2022.

**n. Statutory Auditor**

**For Last Year (2020-2021):**

Hoda Vasi Chowdhury & Co  
Chartered Accountants

**For Current Year (2021-2022):**

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
01	CODEC Fund	CODEC Core Fund	CODEC	
02	CMFP	CODEC Micro-Finance Program	PKSF, DANIDA, SF, CODEC	
03	ASPS-II	Agricultural Sector Program Support-II	CODEC	
04	CBOs & NGOs (MF)	Strengthening Local CBOs & NGOs Project – Microfinance	Stromme Foundation	Project Closed
05	ESHO SHIKHI	USAID's Esho Shikhi Activity	Winrock International	
06	Shopnojatra	Shopnojatra	ERIKS-Sweden	
07	MAITREE	MAITREE Project	CODEC CSR Fund	
08	CP Bashan Char	Child Protection response to ensure protective environment for children and adolescent in Bashan Char.	UNICEF	



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor	Status
09	EMDC	Educate the Most Disadvantaged Children (EMDC)	UNICEF	
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/ Education Project	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	
15	PREDFC	Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities	Manusher Janno Foundation	
16	Child Protection (CP)	Protective Environment Creation for Children & Adolescent	UNICEF	Project closed
17	NOTUN ALO	NOTUN ALO	Stromme Foundation	Project closed
18	SRP	Self-Reliance Project	World Food Program-WFP	
19	DRC	Disaster Resilient Community Through Livelihood and Child protection	ICCO Cooperation	
20	Nature & Life	USAIDs Nature Conservation through Livelihood improvements	USAID	
21	URBAN	Provision of Basic Social Service for Children , pregnant and lactating women and adolescent girls	UNICEF	Project closed
22	EPASIIAEP	Expanding the Protected Area System to Incorporate Important Aquatic Ecosystem Project	UNDP	Project closed
23	ELNHA	Empowering Local and National Humanitarian Actors	OXFAM	Project closed
24	UCCR	Building Resilient Urban Communities (BRUC) – Asia	OXFAM	Project closed
25	COVID-19	Emergency Medical Assistance and Vaccination Support for the COVID-19 Affected People in Bangladesh Project	ICCO Cooperation (Kerk In Actie)	





Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor	Status
26	IGA-SHONGLAP	Income Generating Activities-Shonglap	Stromme Foundation	Project closed
27	STAB	The salt solution in Bangladesh	ICCO Corporation	Project closed
28	SEEDS	Socio Economic Empowerment with Dignity & Sustainability	Stromme Foundation	Project closed
29	SMART	Security Market Access Right and Transparency	ICCO Cooperation	Project closed
30	GFA	General Food Assistance Program (GFA)	World Food Program	
31	EYW	Empower Youth for Work	OXFAM	
32	Nobo-Jatra	To improve gender equitable food security, nutrition and resilience of vulnerability people in Bangladesh	Winrock International	Project closed
33	SAFETI	Safe Aqua Farming for Economic & Trade Improvement Bangladesh	Winrock International	Project closed
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, 2021 to 30 June, 2022.

## **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 take 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](http://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 [ENRICH]	8.00%
11	Livelihood	8.00%
12	LRL	18.00%
13	Proyash	9.00%
14	Agrosor MDP AF	18.00%
15	Agrosor SEP CB	24.00%
16	Sammirridi Probin	8.00%





17	Sanitation loan	18.00%
18	Agrosor SEP common service	8.00%
19	LRT 2 <sup>nd</sup> Phase	4.00%
20	Water loan	18.00%
21	Agrosor-RAISE	18.00%

**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 Assets

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. For documentation & transparency purposes, photocopy of issued cheques should be attached as supporting documents with voucher.

### 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 and Proyash 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 10,000-50,000

### **Agrosor and Proyash 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 12-24 months from the date of disbursement in weekly and monthly disbursement. Rate of service charges: 24% declining rate with 15 days grace period 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 provision for loan losses charged to expense is based on management's judgment of the amount necessary to maintain the provision at an adequate level to absorb possible losses.

Management makes such provisions for loan losses every half year in order to maintain the loan loss reserve for bad loans at adequate levels. The adequacy of the provision for loan losses is determined by applying defined percentages to the outstanding balances in various aging categories as per MRA Guideline Section no: 44 , Clause no 02 ( 01), as under: For COVID -19 issue As per MRA Circular No : 62, date : 22-06-2021 and Circular No : 69 , Date : 30-12-2021 and Circular no : 71 Clause no 44(2)-2010 CODEC has calculate Loan Loss Reserve and charge Loan loss expenses as per Instruction of MRA.

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 Target Members**

The organization follows the following policies to disburse the loan to the Target Members:

- 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 7,523,992,000/- to its target members and category wise loan disbursement are as follows:

Category	Amount (in Taka)	% of total disbursed amount
Jagoron	4,442,498,000	59.04%
Agrosor	1,876,793,000	24.94%
Buniad	255,956,000	3.40%
Sufolon	42,413,000	0.56%
KGF Sufolon	40,033,000	0.53%
SAHOS	2,973,000	0.04%
Sammirridi - IGA	75,161,000	1.00%
Sammirridi - Livelihood	620,000	0.01%
Sammirridi - Asset Creation	2,386,000	0.03%
Kolpataru-Strommee foundation	-	0.00%
Agrosor- MDP	228,137,000	3.03%
Agrosor-AMD-AF	87,619,000	1.16%
Agrosor-SEP-CB	18,383,000	0.24%
Agrosor-SEP-Common Servise	5,465,000	0.07%
Sammirridi-Probin	2,920,000	0.04%
LRL 2nd Phase	31,608,000	0.42%
Water and Sanitation	74,000	0.00%
Agrosor- SEP	110,050,000	1.46%
LRL	94,161,000	1.25%
Proyash Refinancing	206,742,000	2.75%
<b>Total</b>	<b>7,523,992,000</b>	<b>100%</b>



**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 on 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 (Nirapptta Tk. 7.00 per thousand and for Surakkah Tk. 3.00 per thousand.) and the premium rate for Buniad borrowers (hard-core) Tk. 5.00 per thousand for both packages.

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

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

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

**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 2022, the fund balance arrived [BDT 136,779,205] & 2020-21 [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. Qasem & 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 2022, the fund balance arrived [BDT 151,166,045] & 2020-21 [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 2022, the fund balance arrived [BDT 102,103,507] & 2020-21 [BDT 92,308,730.] Income earned from the investment is credited to the fund accounts and this fund is audited by A. Qasem & Co external Chartered Accountants Firm.

This year CODEC settled insured amount BDT 5,400,000 to the eight 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 (98) may claim actual medical treatment cost up to BDT 2,821,961/- in the year 2021-2022. As on 30 June 2022, the fund balance arrived [BDT 9,377,522] & 2020-21 [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 2022, the fund balance arrived [BDT 74,308,184] & 2020-21 [BDT 61,821,288]. 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 6<sup>th</sup> 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.

CODEC assessment is finalized for the year 2020-21 & assessment year 2021-22 against total income BDT 21,544,702 where CODEC paid BDT 5,208,080.

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 2021-22 and 2020-2021:

Value Added Tax	BDT 25,133,056	BDT 17,147,266
Tax Deducted at Source	BDT 13,239,250	BDT 6,686,564
Tax deduction on Salary & oth.	BDT 9,033,155	BDT 3,651,457
<b>Total</b>	<b><u>BDT 47,405,461</u></b>	<b><u>BDT 27,485,287</u></b>



**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.

**xviii. Cost Sharing Policy**

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

**xix. Accounting and Management Information System**

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

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

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

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

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

From July 2021, CODEC are using the new software named "QUICKBOOK".

**4.1 General**

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





Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>5 Property, Plant &amp; Equipment</b>		
<b>A. Cost</b>		
Opening balance	333,249,192	316,537,122
Add:Acquisition during the year	10,860,460	21,215,052
	<u>344,109,652</u>	<u>337,752,174</u>
Less:Disposal during the year	-	1,854,483
Less: Adjustment during the year	-	2,648,499
<b>Closing Balance</b>	<u><b>344,109,652</b></u>	<u><b>333,249,192</b></u>
<b>B. Accumulated Depreciation</b>		
Opening balance	128,262,714	116,063,972
Add:Depreciation charged during the year	13,065,805	13,240,216
	<u>141,328,519</u>	<u>129,304,188</u>
Less:Disposal during the year	-	1,041,474
<b>Closing Balance</b>	<u><b>141,328,519</b></u>	<u><b>128,262,714</b></u>
<b>Written Down Value (A-B)</b>	<u><b>202,781,133</b></u>	<u><b>204,986,478</b></u>

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

<b>6 Intangible Asset</b>		
<b>A. Cost</b>		
Opening Balance	2,400,000	2,340,000
Add:Installation made during the year	235,000	60,000
<b>Total Cost</b>	<u>2,635,000</u>	<u>2,400,000</u>
Less:Deinstallation made during the year	-	-
<b>Closing Balance</b>	<u><b>2,635,000</b></u>	<u><b>2,400,000</b></u>
<b>B. Accumulated Amortization</b>		
Opening Balance	2,201,249	2,002,500
Add:Charged during the year	216,875	198,749
	<u>2,418,124</u>	<u>2,201,249</u>
Less:Adjusted during the year	-	-
<b>Closing Balance</b>	<u><b>2,418,124</b></u>	<u><b>2,201,249</b></u>
<b>Written Down Value (A-B)</b>	<u><b>216,876</b></u>	<u><b>198,751</b></u>

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

<b>7 Capital Work In Progress</b>		
Opening balance	2,000,000	1,000,000
Add:Expenditure incurred during the year	974,648	1,000,000
	<u>2,974,648</u>	<u>2,000,000</u>
Less: Capitalized during the year	-	-
<b>Closing Balance</b>	<u><b>2,974,648</b></u>	<u><b>2,000,000</b></u>

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

<b>8 Investment with Banks</b>		
Opening balance	340,916,119	249,764,493
Add:Addition during the year	116,844,694	158,494,897
	<u>457,760,813</u>	<u>408,259,390</u>
Less: Encashment during the year	100,095,885	67,343,271
<b>Closing Balance</b>	<u><b>357,664,928</b></u>	<u><b>340,916,119</b></u>

A schedule of Investment is given in Annexure-B



	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>9 Loan Portfolio</b>			
Opening Balance		3,049,091,475	3,031,521,476
Add: Loan disbursed during the year		7,524,194,000	4,901,364,000
		<u>10,573,285,475</u>	<u>7,932,885,476</u>
Less: Loan Recovered during the year		6,006,156,346	4,883,794,001
<b>Closing Balance</b>		<u><b>4,567,129,129</b></u>	<u><b>3,049,091,475</b></u>
CODEC is operating Loan Portfolio through different loan product which are reflecting on Notes to the Accounts, Ref. 4(iv). and Annexure C.			
<b>10 Advance Income Tax</b>			
Opening Balance		5,242,866	5,226,914
Add: Addition during the year	10.01	4,400,786	2,315,628
		<u>9,643,652</u>	<u>7,542,542</u>
Less: Adjusted during the year	10.02	4,106,194	2,299,676
<b>Closing Balance</b>		<u><b>5,537,458</b></u>	<u><b>5,242,866</b></u>
<b>10.01 Addition :</b>			
CODEC CORE Fund		538,516	391,266
CODEC Micro Finance Program		3,382,408	1,552,704
CODEC Training Centre , Chattogram		196,006	103,667
CODEC Training Centre , Patuakhali		127,245	130,557
CODEC Training Centre , Bagerhat		156,611	137,434
<b>Total</b>		<u><b>4,400,786</b></u>	<u><b>2,315,628</b></u>
<b>10.02 Adjustment :</b>			
CODEC CORE Fund		947,066	826,513
CODEC Micro Finance Program		3,159,128	1,473,163
CODEC Training Centre , Patuakhali		-	-
CODEC Training Centre , Bagerhat		-	-
		<u><b>4,106,194</b></u>	<u><b>2,299,676</b></u>
<b>11 Advances</b>			
CODEC Fund		89,000	202,792
CODEC Micro Finance Program	11.01	27,178,257	27,223,417
ASPS- II		3,266,200	1,085,000
CBOs NGOs(MF)		-	-
ARMP ( School Feeding)		13,000	-
MAITREE		-	-
CP Bashanchar		40,000	-
EPRC		547,287	237,879
PREDFC		-	-
SR		220,000	-
DRC		-	202,617
Nature & Life		14,000	56,632
URBAN		-	99,217
CTC-Bagerhat		43,000	38,000
SMP		100,000	100,000
Notun Alo		-	557,953
CTC-Chattogram		40,000	103,000
CTC-Patuakhali		-	-
		<u><b>31,550,744</b></u>	<u><b>29,906,507</b></u>





	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>11.01 Advances of Micro Finance Program</b>			
Advance Rent		985,400	665,500
Advance to Staff		70,000	50,000
Motorcycle Loan for Manager		6,642,374	6,644,520
BI-Cycle Loan for credit officer		860,800	878,200
Advance to Enrich project		2,553,239	1,727,785
Advance to AU & Livestock project		3,561,770	2,933,823
Advance to Provin Project		311,314	286,504
Advance for working Progress		847,125	4,172,976
Special Loan		671,000	265,000
Advance to Koishor Project		673,013	412,124
Advance to PPEPP Project		3,422,788	9,186,985
Advance for PPEPP-EU		2,278,520	-
Advance for SAND Project		654,554	-
Advance for WASH Project		25,865	-
SEP- Beef feterning		3,372,920	-
SEP- Brick Construcktion		247,575	-
		<u>27,178,257</u>	<u>27,223,417</u>
<b>12 Other Receivable</b>			
CODEC Fund		100,000	207,960
Micro Finance Program		23,007	30,855
ASPS- II		97,084,806	84,732,852
CP Bashanchar		7,794	-
EMDC		10,848	-
CTG-Chattoqram		101,885	222,797
CTC-Patuakhali		4,650	5,400
CTC-Bagerhat		21,700	324,508
UNICEF Education Project		389,391	6,910
Notun Alo		-	159,232
Unicef CP Project		341,198	-
MAITREE		-	-
		<u>98,085,279</u>	<u>85,690,514</u>
<b>13 Cash and Cash Equivalent</b>			
Cash in Hand	Annexure D	1,385,243	799,483
Cash at Bank	13.01	397,819,583	520,170,267
		<u>399,204,826</u>	<u>520,969,750</u>
<b>13.01 Cash at Bank</b>			
STD A/C	Annexure E	374,254,187	468,603,551
Current A/C	Annexure E	23,565,396	51,566,716
		<u>397,819,583</u>	<u>520,170,267</u>
<b>14 Capital Fund</b>			
CODEC Fund	14.01	228,745,317	228,745,317
Accumulated Surplus/(Deficit)	14.02	969,469,073	758,048,843
		<u>1,198,214,390</u>	<u>986,794,160</u>



	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>14.01 CODEC Fund</b>			
Microfinance Program		182,426,843	182,426,843
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>228,745,317</u>

**Microfinance Program**

This fund has created from BRS, DANIDA, The Netherland Embassy, CODEC Fund, CODEC IGA Fund, DFID-Bangladesh and ODA-Poast Harvest Fish Project 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 Stromece Foundation, CODEC SF DLF & CODEC Own Fund from 26 march 2009

<b>14.02 Accumulated Surplus/(Deficit)</b>			
Opening Balance		758,048,843	652,406,100
Net Surplus/ (Deficit) during the year		246,343,229	145,718,340
Prior year over/under provision		-	-
Prior year adjustment for revenue expenditure		-	-
Transfer from Fixed assets fund		-	-
Add: Over estimated provision for income tax		-	-
Prior year adjustment		(37,668)	-
Depreciation on revaluation surplus		1,639,284	3,126,556
Program Support Expense		(13,400,000)	(10,409,999)
Transfer to Reserve Fund	15	(23,199,951)	(32,792,154)
<b>Closing Balance</b>		<u>969,469,073</u>	<u>758,048,843</u>

**15 Reserve Fund**

Opening Balance		88,795,043	56,002,889
Add: Addition during the year		23,199,951	32,792,154
		<u>111,994,994</u>	<u>88,795,043</u>
Less: Adjustment during the year		-	-
<b>Closing Balance</b>		<u>111,994,994</u>	<u>88,795,043</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.

**17 Unutilized Donor Fund**

Opening Balance		25,761,846	80,886,536
Net Surplus/ (Deficit) during the year		33,206,609	(38,640,175)
Fund refund to donor		(24,266,989)	(18,699,320)
Prior year adjustment		935,113	2,214,805
<b>Closing Balance</b>		<u>35,636,579</u>	<u>25,761,846</u>





	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>18 Fixed Asset Fund</b>			
Opening Balance		77,683,905	82,638,058
Add: Addition during the year		21,000	4,401,000
		<u>77,704,905</u>	<u>87,039,058</u>
Less: Adjusted during the year		4,033,016	9,355,153
Closing Balance		<u>73,671,889</u>	<u>77,683,905</u>
<b>18.01 Fixed Asset Fund - CODEC CORE</b>			
Opening Balance		7,160,199	6,339,297
Add: Addition during the year		21,000	4,401,000
		<u>7,181,199</u>	<u>10,740,297</u>
Less: Adjusted during the year		2,393,732	3,580,098
Closing Balance		<u>4,787,467</u>	<u>7,160,199</u>
<b>18.02 Fixed Asset Fund (Reserve) - Micro Finance Program</b>			
Opening Balance		70,523,706	73,650,262
Add: Addition during the year		-	-
		<u>70,523,706</u>	<u>73,650,262</u>
Less: Adjusted during the year		1,639,284	3,126,556
Closing Balance		<u>68,884,422</u>	<u>70,523,706</u>
<b>19 PKSF Fund-long term</b>			
Opening Balance		469,983,308	327,962,476
Add: Received during the year		491,500,000	603,500,000
		<u>961,483,308</u>	<u>931,462,476</u>
Less: Transferred to PKSF-short term		188,328,573	461,479,168
Closing Balance		<u>773,154,735</u>	<u>469,983,308</u>

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

**PKSF Outstanding Loan:**

Jagoron	198,750,000	149,000,000
Agroshor	154,400,000	82,600,000
Buniad	41,333,309	24,999,986
Sahosh	4,400,000	-
Sammirridi-IGA	30,500,000	25,500,000
Sammirridi-Livelihood	50,000	250,000
Sammirridi-Asset Creation	249,996	733,322
Agrosor- MDP	58,300,000	32,900,000
Agrosor-SEP	25,000,000	31,500,000
LRL	24,000,000	66,000,000
Agrosor-MDP-Aditonal Fund	22,000,000	44,000,000
Agrosor- Brick Construction	28,000,000	10,000,000
Sammirridi- Probin	1,000,000	2,500,000
Sanitation Loan	90,000,000	-
Agrosor-SEP-Common Service	10,171,430	-
LRL 2nd Phase	58,000,000	-
Water Loan	7,000,000	-
RAISE Loan	20,000,000	-
	<u>773,154,735</u>	<u>469,983,308</u>



Note(s)	30 June 2022 Taka	30 June 2021 Taka
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Fund received from PKSF for the purpose of above projects along with service charge with the following percentage

Jagoron	7.5%	7.5%
Agroshor	7.5%	7.5%
Buniad	1.0%	1.0%
Sufolon	7.5%	7.5%
Shahos	0.5%	0.5%
KGF Loan	7.5%	7.5%
IGA Loan	7.5%	7.5%
Livelihood Loan	2.0%	1.0%
Asset Creation	2.0%	1.0%
Agrosor - MDP	7.5%	7.5%
Agrosor - SEP	7.5%	7.5%
Agrosor - MDPAF	7.0%	7.0%
Livelihood Restoration Loan	5.0%	5.0%

**20 SF Fund-long term**

<b>Opening Balance</b>	51,093,752	51,093,752
Add:Received during the year	-	-
	51,093,752	51,093,752
Less:Transferred to SF-short term	-	-
Less:Adjustment during the year	-	-
<b>Closing Balance</b>	<b>51,093,752</b>	<b>51,093,752</b>

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

**21 DANIDA-ASPS II Loan Fund- short term**

Opening Balance	-	19,700,000
Add:Received from DANIDA-ASPS II	-	-
	-	19,700,000
Less:Payment made during the year	-	19,700,000
<b>Closing Balance</b>	<b>-</b>	<b>-</b>

**22 Bank Loan**

Non -current Portion (Note-22.01, 22.02,& 22.03)	163,809,519	-
Current Portion (Note-22.01, 22.02, 22.03, 22.04 & 22.05)	236,190,481	116,269,203
	<b>400,000,000</b>	<b>116,269,203</b>

**22.01 DBBL Loan Fund**

**Non -current Portion**

<b>Opening Balance</b>	-	8,333,334
Add:Received during the year	100,000,000	-
	100,000,000	8,333,334
Less:Transfer to DBBL Current Loan	33,333,336	8,333,334
<b>Closing Balance</b>	<b>66,666,664</b>	<b>-</b>

**Current Portion**

<b>Opening Balance</b>	-	8,333,355
Add:Transfer from DBBL Non-current Loan	33,333,336	-
	33,333,336	8,333,355
Less:Payment made during the year	-	8,333,355
<b>Closing Balance</b>	<b>33,333,336</b>	<b>-</b>





Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>22.02 Trust Bank Loan Fund</b>		
<b>Non -current Portion</b>		
Opening Balance	-	
Add:Received during the year	100,000,000	-
	<u>100,000,000</u>	
Less:Transfer to Trust Current Loan	42,857,145	
<b>Closing Balance</b>	<u><u>57,142,855</u></u>	<u>-</u>
<b>Current Portion</b>		
Opening Balance		
Add:Transfer from Trust Non-current Loan	42,857,145	
	<u>42,857,145</u>	-
Less:Payment made during the year	-	
<b>Closing Balance</b>	<u><u>42,857,145</u></u>	<u>-</u>
<b>22.03 MTB Stimulation Fund</b>		
<b>Non -current Portion</b>		
Opening Balance	-	
Add:Received during the year	200,000,000	-
	<u>200,000,000</u>	
Less:Transfer to MTB Stimulation Current Loan	160,000,000	
<b>Closing Balance</b>	<u><u>40,000,000</u></u>	<u>-</u>
<b>Current Portion</b>		
Opening Balance		
Add:Transfer from MTB Non-current Loan	160,000,000	
	<u>160,000,000</u>	-
Less:Payment made during the year	-	
<b>Closing Balance</b>	<u><u>160,000,000</u></u>	<u>-</u>
<b>22.04 Trust Bank Ltd-Short term</b>		
<b>Current Portion</b>		
Opening Balance	-	42,500,000
Add:Received during the year	42,857,145	-
	<u>42,857,145</u>	42,500,000
Less:Payment made during the year	-	42,500,000
<b>Closing Balance</b>	<u><u>42,857,145</u></u>	<u>-</u>
<b>22.05 Mutual Trust Bank Loan-Short term</b>		
<b>Current Portion</b>		
Opening Balance	116,269,203	33,333,333
Add:Received during the year	160,000,000	200,000,000
	<u>276,269,203</u>	<u>233,333,333</u>
Less:Payment made during the year	116,269,203	117,064,130
<b>Closing Balance</b>	<u><u>160,000,000</u></u>	<u><u>116,269,203</u></u>



Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>23 PKSF Fund-short term</b>		
Opening Balance	446,379,161	387,333,338
Add:Received during the year	400,000,000	461,479,168
	846,379,161	848,812,506
Less:Paid during the year	282,150,601	402,433,345
<b>Closing Balance</b>	<b>564,228,560</b>	<b>446,379,161</b>
The above fund is created by Microfinance Programme with several projects.		
The projects name and their outstanding balance are outlined below:		
<b>PKSF Outstanding Loan</b>		
Jagoron	167,250,000	133,500,000
Agroshor	97,200,000	87,500,000
Buniad	81,666,665	44,583,325
Sufolon	10,000,000	10,000,000
KGF Sufolon	40,000,000	40,000,000
Sammirridi-IGA	22,500,000	29,100,000
Sammirridi-Livelihood	200,000	412,500
Sammirridi-Asset Creation	483,325	683,336
Agrosor- MDP	24,600,000	40,600,000
Agrosor-SEP	36,500,000	28,000,000
LRL	36,000,000	21,000,000
Agrosor-MDP-Additional Fund	22,000,000	11,000,000
Agrosor- Brick Construction	10,000,000	-
Sammirridi- Probin	1,000,000	-
Agrosor-SEP-Common Service	2,828,570	-
LRL 2nd Phase	12,000,000	-
	<b>564,228,560</b>	<b>446,379,161</b>
<b>24 SF Fund- Short Term</b>		
Opening Balance	25,546,874	30,346,874
Add:Transferred from long term	-	-
	25,546,874	30,346,874
Add : Adjustment During the year	-	(4,800,000)
Less: Paid Durind the year	-	-
<b>Closing Balance</b>	<b>25,546,874</b>	<b>25,546,874</b>
<b>25 Current Account with CODEC Projects</b>		
Opening Balance	(11,975,389)	(707,449)
Add:Addition during the year	158,585,615	158,047,457
	146,610,226	157,340,008
Less:Adjusted during the year	150,342,990	169,315,397
<b>Closing Balance</b>	<b>(3,732,764)</b>	<b>(11,975,389)</b>





	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>26 Members Savings</b>			
Opening Balance		1,472,314,936	1,447,056,562
Add: Deposited during the year		430,659,268	1,403,520,823
		<u>1,902,974,204</u>	<u>2,850,577,385</u>
Less: Withdrawal made during the year		-	1,378,262,449
<b>Closing Balance</b>		<b><u>1,902,974,204</u></b>	<b><u>1,472,314,936</u></b>
<b>Composition of Member Savings:</b>			
Member Savings are collected in three different criterias named as <b>Compulsory, Voluntary</b> and <b>Term Savings</b> under <b>Microfinance Programme</b> and <b>IGA Songlap</b> .			
<b>Compulsory</b>			
Jagoron		800,671,805	481,836,889
Agrosor		320,585,227	397,873,485
Buniad		32,956,140	23,133,083
IGA		13,418,607	12,363,565
Agrosor-MDP		36,343,790	42,980,053
Agrosor-SEP		16,853,593	13,468,319
Agrosor-SEP-CB		2,509,188	-
Agrosor-MDP-AF		12,664,850	-
		<u>1,236,003,200</u>	<u>971,655,394</u>
<b>Voluntary</b>			
Jagoron		190,687,411	117,656,307
Agrosor		58,808,813	50,937,551
Buniad		39,002,352	20,819,452
IGA		2,714,376	1,712,314
Agrosor-MDP		4,252,114	5,466,356
Agrosor-SEP		1,520,694	942,953
Agrosor-SEP-CB		161,111	-
Agrosor-MDP-AF		1,731,803	-
		<u>298,878,674</u>	<u>197,534,933</u>
<b>Term Savings</b>		<u>368,073,220</u>	<u>303,105,500</u>
<b>IGA Shonglap</b>		<u>19,110</u>	<u>19,109</u>
		<u>1,902,974,204</u>	<u>1,472,314,936</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.			
<b>27 Accounts Payable</b>			
Opening Balance		70,345,131	86,829,119
Add: Addition during the year		54,697,041	66,181,355
		<u>125,042,172</u>	<u>153,010,474</u>
Less: Adjusted during the year		56,102,550	82,665,343
<b>Closing Balance</b>		<b><u>68,939,622</u></b>	<b><u>70,345,131</u></b>
<b>28 Loan Loss Provision</b>			
Opening Balance		161,390,941	130,910,130
Add: Provision made during the year		16,764,470	30,480,811
		<u>178,155,411</u>	<u>161,390,941</u>
Less: Adjusted during the year		-	-
<b>Closing Balance</b>		<b><u>178,155,411</u></b>	<b><u>161,390,941</u></b>

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 2022 Taka	30 June 2021 Taka
<b>29 Other Liabilities</b>			
Opening Balance		171,012,398	150,311,513
Add:Addition during the year		82,521,995	70,987,631
		<u>253,534,393</u>	<u>221,299,144</u>
Less:Adjusted during the year		57,426,618	50,286,746
<b>Closing Balance</b>		<b><u>196,107,775</u></b>	<b><u>171,012,398</u></b>
<b>30 Provision for Income Tax</b>			
Opening Balance		3,584,420	3,555,251
Add:Provision for current year tax		4,143,891	3,584,420
		<u>7,728,311</u>	<u>7,139,671</u>
Less: Over estimated provision for income tax		30,996	
Less:Adjusted during the year		3,553,424	3,555,251
<b>Closing Balance</b>		<b><u>4,143,891</u></b>	<b><u>3,584,420</u></b>
<b>31 Provision for Expenses</b>			
Opening Balance		5,370,976	6,246,914
Add:Provision made during the year		1,775,268	1,170,980
		<u>7,146,244</u>	<u>7,417,894</u>
Less:Adjusted during the year		782,930	2,046,918
<b>Closing Balance</b>		<b><u>6,363,314</u></b>	<b><u>5,370,976</u></b>
<b>32 Grants received from Donors :</b>			
<b>Project Name :</b>	<b>Donor Name</b>		
CODEC Fund	CODEC CORE FUND	55,947,373	49,838,441
Esho Shikhi	ERIKS - Sweden	-	-
SHOPNOJATRA	ERIKS -Sweden	7,609,694	6,802,181
MAITREE	CODEC CSR Fund	750,000	750,000
CP Bashanchar	UNICEF	16,005,147	-
EMDC	UNICEF	6,345,779	-
EPRC (UNHCR)	UNICEF	303,995,042	271,534,384
ARMP ( School Feeding)	WFP	110,785,478	80,907,723
UNICEF Education Project	UNICEF	222,802,487	205,585,394
SMP	WFP	27,899,787	38,471,268
PREDFC	MJF	7,123,229	12,780,452
UNICEF CP Project	UNICEF	109,007,900	76,317,020
Notun Alo	STROMMEE Foundation	3,236,996	5,210,657
SR	WFP	96,000,370	-
DRC	ICCO Cooperation	6,631,445	4,038,908
Nature & Life	USAID	51,398,288	52,047,540
URBAN	UNICEF	8,118,189	23,532,817
ELNHA	OXFAM	-	1,502,665
UCCR	OXFAM	11,040,827	1,808,740
COVID-19	ICCO Cooperation	6,766,419	-
PNSASS	World Fish	-	48,536
STAB	ICCO Cooperation	-	6,878,736
GFA	WFP	18,752,178	-
EYW	OXFAM	640,500	10,701,243
Nobo-Jatra	Winrock International	-	4,459,314
SAFETI	Winrock International	346,547	18,600,000
		<b><u>1,071,203,675</u></b>	<b><u>871,816,019</u></b>
<b>33 Service Charges on MF Operation</b>			
Micro Finance Program		757,582,122	624,072,956
		<b><u>757,582,122</u></b>	<b><u>624,072,956</u></b>





	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>34 Interest Income</b>			
<b>Project Name</b>	<b>Donor Name</b>		
CODEC Fund	CODEC CORE FUND	2,235,100	3,912,705
Micro Finance Program	PKSF, DANIDA	19,119,257	17,747,659
CTC-Chattogram	CODEC	393,965	664,210
CTC-Patuakhali	CODEC	710,834	988,266
CTC-Bagerhat	CODEC	368,223	380,235
<b>Total Interest CODEC:</b>		<b>22,827,379</b>	<b>23,693,074</b>
<b>Doner :</b>			
ASPS- II	CODEC CSR Fund	90,303	711,063
CBOs NGOs(MF)	STROMMEE Foundation	9,991	11,574
SHOPNOJATRA	ERIKS - Sweden	29,648	26,766
MAITREE	ERIKS - Sweden	19,042	9,479
EPRC	UNHCR	1,096,866	1,865,664
PREDFC	MJF	9,173	9,034
Notun Alo	STROMMEE Foundation	-	1,156
DRC	ICCO Cooperation	19,104	10,326
COVID-19	ICCO Cooperation	5,652	-
IGA-Songlap	STROMMEE Foundation	68,200	82,058
STAB	ICCO Cooperation	16,269	24,121
SEEDS	STROMMEE Foundation	729	1,790
SMART	ICCO Cooperation	176	33,249
SAFETI	Winrock International	88,371	22,717
EYW	OXFAM	-	6,759
<b>Interest Income Other Donor</b>		<b>1,453,524</b>	<b>2,815,756</b>
<b>Grand Total</b>		<b>24,280,903</b>	<b>26,508,832</b>
Interest Income Donor incurred against various Doner fund which will be refundable to the Donor or adjusted as per project documents			
<b>35 Training Centres operation Income</b>			
CTC-Chattogram		3,103,569	579,700
CTC-Patuakhali		4,421,447	3,252,267
CTC-Bagerhat		3,966,938	4,203,880
		<b>11,491,954</b>	<b>8,035,847</b>
<b>36 Other Income</b>			
CODEC Fund		5,256,159	166,688
Micro Finance Program	<b>36.01</b>	3,771,316	2,497,210
ASPS- II		-	2,963
CBOs NGOs(MF)		-	200,000
PREDFC		15,300	-
CTC-Chattogram		616,184	662,177
CTC-Patuakhali		156,155	24,420
CTC-Bagerhat		64,740	6,799
		<b>9,879,854</b>	<b>3,560,257</b>
<b>36.01 Other income: MFP</b>			
Member Admission Fees		550,901	321,090
Sale of Pass book		1,019,085	878,185
Recovery of write off loan		708,080	232,394
Loan Application fee		720,940	575,195
Other income		772,310	490,346
		<b>3,771,316</b>	<b>2,497,210</b>
<b>37 Core Operating Program</b>			
CODEC Fund		60,945,972	59,808,968
		<b>60,945,972</b>	<b>59,808,968</b>
<b>38 Micro Finance Program</b>			
Micro finance		531,787,240	488,179,880
ASPS-II		32,266	82,107
CBOs NGOs (MF)		11,499	12,959
		<b>531,831,005</b>	<b>488,274,946</b>



	Note(s)	30 June 2022 Taka	30 June 2021 Taka
<b>39 Education Program</b>			
Esho Shikhi		1,454,538	-
MAITREE		612,011	634,329
EMDC		1,037,850	-
EPRC (UNICR)		286,385,395	323,857,178
ARMP		104,285,456	91,648,811
UNICEF Education Project		206,842,923	198,415,638
SMP		25,386,730	34,041,092
URBAN		10,893,743	20,821,063
		<u>636,898,646</u>	<u>669,418,111</u>
<b>40 Rights &amp; Legal Service Program</b>			
CP Bashanchar		19,675,488	-
PREDFC		8,136,114	11,852,393
UNICEF CP Project		107,599,620	63,331,879
		<u>135,411,222</u>	<u>75,184,272</u>
<b>41 Health &amp; Nutrition Program</b>			
Notun Alo		3,803,251	5,328,016
		<u>3,803,251</u>	<u>5,328,016</u>
<b>42 Environment &amp; Climate Change Program</b>			
Nature & life		61,348,962	51,350,108
ELNHA		1,300	2,015,515
UCCR		6,337,738	1,995,574
		<u>67,688,000</u>	<u>55,361,197</u>
<b>43 Livelihoods/Income Generating Program</b>			
SHOPNOJATRA		8,627,722	5,719,801
SR		93,257,619	8,188,568
DRC		4,996,547	6,108,844
COVID-19		6,670,367	-
IGA-Shonglap		14,381	17,350
STAB		31,089	5,084,270
SEEDS		649	49,233
SMART		1,902	14,996
GFA		22,352,495	-
EYW		3,211,939	7,684,375
Nobo-Jatra		-	5,827,036
SAFETI		452,395	18,724,804
		<u>139,617,105</u>	<u>57,419,277</u>
<b>44 Training Centre &amp; Capacity Development Program</b>			
CTC-Chaltogram		3,624,026	3,090,896
CTC-Patuakhali		5,187,454	4,072,323
CTC-Bagerhat		4,385,652	4,742,258
		<u>13,197,132</u>	<u>11,905,477</u>
<b>45 Cash Generation From Operation</b>			
Excess/ (Deficit) of income over expenditure		279,549,840	107,078,168
<b>Adjustment to reconcile Net Income to net Cash:</b>			
Depreciation charge	5	13,065,805	13,240,216
Amortization of intangible assets	6	216,875	198,749
Loss on disposal of Non Current Assets	5	-	813,009
(Increase)/Decrease in Loan Portfolio	9	(1,518,037,654)	(17,569,999)
(Increase)/Decrease in Advance income tax	10	(294,592)	(15,952)
(Increase)/Decrease in Advances & Prepayments	11	(1,644,237)	(4,072,379)
(Increase)/Decrease in Other Receivable	12	(12,394,765)	(846,685)
(Increase)/Decrease in Bank Loan Current Portion	22	-	32,102,516
Increase/(Decrease) in PKSF Fund-short term	23	117,849,398	59,045,823
Increase/(Decrease) in SF Fund- short term	24	-	(4,800,000)
(Increase)/Decrease in Current Account with CODEC Project	25	8,242,625	(11,267,940)
Increase/(Decrease) in ASPS II Loan with MF	21	-	(19,700,000)
Increase/(Decrease) in Members Savings	26	430,659,268	25,258,373
Increase/(Decrease) in Accounts Payable	27	(1,405,510)	(16,483,989)
Increase/(Decrease) in Loan Loss Provision	28	16,764,470	30,480,812
Increase/(Decrease) in Other Liabilities	29	25,095,377	20,700,884
Increase/(Decrease) in Provision for Income Tax	30	559,470	29,169
Increase/(Decrease) in Provision for Expenses	31	992,338	(875,938)
		<u>(640,781,291)</u>	<u>213,314,837</u>





Community Development Centre (CODEC)  
Property, Plant & Equipment  
As at 30 June 2022

Particulars	Cost					Accumulated Depreciation			Written Down Value as at 30 June, 2022	
	Opening Balance as at 01 July 2021	Revaluation during the year	Addition During the Year	Disposal During the Year	Closing Balance as at 30 June, 2022	Opening Balance as at 01 July 2021	Charged During the Year	Adjusted During the year		Closing Balance as at 30 June, 2022
Land and Land Development	31,829,622	-	1,362,772	-	33,192,394	-	-	-	-	33,192,394
Building	108,769,609	-	3,234,556	-	112,004,165	56,015,727	6,534,576	-	62,550,303	49,453,862
Furniture & Fixture	7,826,710	-	1,842,536	-	9,669,246	5,192,471	763,850	-	5,956,321	3,712,925
Office/Electrical Equipment	11,596,225	-	2,172,915	-	13,769,140	7,854,326	876,167	-	8,730,493	5,038,647
Motor Vehicle	37,063,475	-	-	-	37,063,475	19,801,304	3,140,013	-	22,941,317	14,122,158
Computer & Accessories	9,132,044	-	2,247,681	-	11,379,725	4,393,365	1,751,199	-	6,144,564	5,235,161
<b>Total 30 June 2022</b>	<b>206,217,685</b>	<b>-</b>	<b>10,860,460</b>	<b>-</b>	<b>217,078,145</b>	<b>93,257,193</b>	<b>13,065,805</b>	<b>-</b>	<b>106,322,998</b>	<b>110,755,147</b>
<b>Total 30 June 2021</b>	<b>185,007,638</b>	<b>-</b>	<b>21,215,052</b>	<b>-</b>	<b>206,217,690</b>	<b>82,330,529</b>	<b>10,926,665</b>	<b>-</b>	<b>93,257,194</b>	<b>112,960,496</b>

A.Cost

## B.Revaluation surplus

Particulars	Revaluation surplus			Accumulated Depreciation			Written Down Value as at 30 June, 2022			
	Opening Balance as at 01 July 2021	Revaluation during the year	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2022	Opening Balance as at 01 July 2021		Charged During the year	Adjusted During the year	Closing Balance as at 30 June, 2022
Land and Land Development	77,629,500	-	-	-	77,629,500	-	-	-	-	77,629,500
Building	26,373,136	-	-	-	26,373,136	14,581,756	-	-	14,581,756	11,791,380
Furniture & Fixture	5,038,076	-	-	-	5,038,076	4,466,229	-	-	4,466,229	571,847
Office/Electrical Equipment	2,258,368	-	-	-	2,258,368	2,087,777	-	-	2,087,777	170,591
Vehicle/Motorcycle	6,603,000	-	-	-	6,603,000	5,018,280	-	-	5,018,280	1,584,720
Computer & Accessories	9,129,427	-	-	-	9,129,427	8,851,479	-	-	8,851,479	277,948
<b>Total 30 June 2022</b>	<b>127,031,507</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>127,031,507</b>	<b>35,005,521</b>	<b>-</b>	<b>-</b>	<b>35,005,521</b>	<b>92,025,986</b>
<b>Total 30 June 2021</b>	<b>128,885,990</b>	<b>-</b>	<b>-</b>	<b>1,854,483</b>	<b>127,031,507</b>	<b>33,733,448</b>	<b>2,311,547</b>	<b>1,041,474</b>	<b>35,005,521</b>	<b>92,025,986</b>

## C.Cost plus Revaluation Surplus (A+B)

Particulars	Cost plus Revaluation surplus					Accumulated Depreciation			Written Down Value as at 30 June, 2022	
	Opening Balance as at 01 July 2021	Revaluation during the year	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2022	Opening Balance as at 01 July 2021	Charged During the Year	Dispossed Assets Depreciation		Closing Balance as at 30 June, 2022
Land and Land Development	109,459,122	-	1,362,772	-	110,821,894	-	-	-	-	110,821,894
Building	135,142,745	-	3,234,556	-	138,377,301	70,597,483	6,534,576	-	77,132,059	61,245,242
Furniture & Fixture	12,864,786	-	1,842,536	-	14,707,322	9,658,700	763,850	-	10,422,550	4,284,772
Office/Electrical Equipment	13,854,593	-	2,172,915	-	16,027,508	9,942,103	876,167	-	10,818,270	5,209,238
Vehicle/Motorcycle	43,666,475	-	-	-	43,666,475	24,819,584	3,140,013	-	27,959,597	15,706,878
Computer & Accessories	18,261,471	-	2,247,681	-	20,509,152	13,244,844	1,751,199	-	14,996,043	5,513,109
<b>Total 30 June 2022</b>	<b>333,249,192</b>	<b>-</b>	<b>10,860,460</b>	<b>-</b>	<b>344,109,652</b>	<b>128,262,714</b>	<b>13,065,805</b>	<b>-</b>	<b>141,328,519</b>	<b>202,781,133</b>
<b>Total 30 June 2021</b>	<b>313,888,628</b>	<b>-</b>	<b>21,215,052</b>	<b>1,854,483</b>	<b>333,249,197</b>	<b>116,063,977</b>	<b>13,240,212</b>	<b>10,451,474</b>	<b>128,262,715</b>	<b>204,986,478</b>

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





Community Development Centre (CODEC)  
Fixed Deposit Receipts  
As at 30 June 2022

Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2021	Principal Amount as at 01.07.2021 (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, 2022	
CODEC Fund	860330002846	Mutual Trust Bank	5,415,879	5,000,000	-	113,105	11,311	6,000	95,794	5,511,673	-	
	234140000734	One Bank Ltd.	5,477,500	5,000,000	-	317,471	31,747	11,500	274,224	5,701,724	-	
	360330013540	Trust Bank	5,372,900	5,000,000	-	269,924	26,993	6,000	236,931	5,613,931	-	
	83044511660100046414	Exim Bank Ltd.	2,752,461	2,500,000	-	149,725	14,972	-	134,753	-	2,887,214	
	112541330012599	Mercantile Bank Ltd.	10,855,000	10,000,000	-	651,300	65,130	15,000	571,170	-	11,426,170	
	112541329250559	Mercantile Bank Ltd.	5,427,500	5,000,000	-	325,650	32,565	3,000	290,085	-	5,717,585	
		<b>Sub Total</b>		<b>35,255,339</b>	<b>32,500,000</b>	<b>1,827,175</b>	<b>182,718</b>	<b>41,500</b>	<b>1,602,957</b>	<b>16,827,328</b>	<b>20,030,969</b>	<b>20,030,969</b>
		163130015869	Disha Bank Ltd.	4,467,680	2,500,000	-	180,735	18,073	3,000	159,661	-	4,627,341
		3576223	AB Bank Ltd.	5,883,000	5,000,000	-	629,059	62,906	3,000	563,153	-	6,446,153
		3576224	AB Bank Ltd.	5,883,000	5,000,000	-	629,059	62,906	3,000	563,153	-	6,446,153
		3592581	AB Bank Ltd.	27,268,277	23,571,672	-	1,813,566	181,357	15,000	1,612,210	-	28,885,487
		3574466	AB Bank Ltd.	30,656,275	26,495,713	-	2,038,908	203,891	15,000	1,820,017	-	32,476,292
		2355009612	Standard Bank Ltd.	6,108,729	5,000,000	-	400,350	40,035	3,000	357,315	-	6,466,044
		2355009613	Standard Bank Ltd.	6,108,729	5,000,000	-	400,350	40,035	3,000	357,315	-	6,466,044
		02355009802	Standard Bank Ltd.	5,342,945	4,500,000	-	323,105	32,311	3,000	287,796	-	5,630,741
	11660100044955	Exim Bank Ltd.	1,156,033	1,050,000	-	70,699	7,070	-	63,629	-	1,219,662	
	11660100046422	Exim Bank Ltd.	1,156,033	1,050,000	-	70,699	7,070	-	63,629	-	1,219,662	
	11660100048782	Exim Bank Ltd.	1,156,033	1,050,000	-	70,699	7,070	-	63,629	-	1,219,662	
	0944140000999	Exim Bank Ltd.	1,199,000	1,100,000	-	140,494	14,049	-	126,445	-	1,325,445	
	012555016899	Standard Bank Ltd.	1,120,875	1,050,000	-	85,639	8,564	-	77,075	-	1,197,950	
	860336000025	Mutual trust Bank Ltd	1,115,566	1,065,750	-	17,491	1,749	3,000	14,491	1,196,069	-	
	3639796	AB Bank Ltd.	1,117,876	1,050,000	-	31,193	3,119	3,000	25,074	1,142,949	-	
	860336000070	Mutual trust Bank Ltd	5,139,363	5,000,000	-	285,328	28,533	3,000	253,795	-	5,393,158	
	860336000089	Mutual trust Bank Ltd	5,139,363	5,000,000	-	285,328	28,533	3,000	253,795	-	5,393,158	
	860336000098	Mutual trust Bank Ltd	5,139,363	5,000,000	-	285,328	28,533	3,000	253,795	-	5,393,158	
	3676887	AB Bank Ltd.	5,129,000	5,000,000	-	383,549	38,355	3,000	342,194	-	5,471,194	
	112541132093486	Mercantile Bank Ltd.	1,086,743	1,050,000	-	30,163	3,013	12,321	15,159	1,101,901	-	
	0100216311935	Janata Bank Ltd	5,205,246	5,000,000	-	308,329	30,833	-	277,496	-	5,482,742	
	2430004688	Southeast Bank Ltd.	5,173,330	5,000,000	-	232,982	23,298	3,000	206,684	-	5,380,014	
	308075	Trust Bank Ltd.	5,129,000	5,000,000	-	237,433	23,743	3,000	211,433	1,097,682	-	
	4432940577001	City Bank Ltd.	1,050,000	1,050,000	-	66,820	10,023	9,115	47,682	3,609,283	-	
	4432940577002	City Bank Ltd.	3,576,544	3,500,000	-	45,812	3,958	9,115	32,739	3,609,283	-	
	265015	Trust Bank Ltd.	5,129,000	5,000,000	-	221,160	22,116	3,000	196,044	-	5,325,044	
	003305000676	Sonali Bank Ltd.	10,383,750	10,000,000	-	261,040	26,104	30,000	204,936	10,588,686	-	
	0100216811962	Janata Bank Ltd.	9,889,967	9,500,000	-	286,175	28,617	33,000	224,558	10,114,525	-	
	0100217705775	Janata Bank Ltd.	1,078,540	1,050,000	-	47,807	4,781	9,000	34,026	1,112,567	-	
	0100219183946	Janata Bank Ltd.	1,126,860	1,100,000	-	61,583	6,158	3,000	52,425	-	1,179,285	
	0100219183946	Janata Bank Ltd.	1,126,860	1,100,000	-	61,583	6,158	3,000	52,425	-	1,179,285	
	0100220137648	Janata Bank Ltd.	1,064,175	1,050,000	-	250,559	25,056	6,000	219,503	6,219,503	-	
	0100223242957	Janata Bank Ltd.	6,000,000	6,000,000	-	209,783	20,978	-	188,805	6,188,805	-	
	11660100077138	Exim Bank Ltd.	6,000,000	6,000,000	-	209,783	20,978	-	188,805	6,188,805	-	
	00500330006710/265095	Trust Bank	1,500,000	1,500,000	-	23,959	2,396	-	21,563	-	1,521,563	
	7659009/24400000517	Southeast Bank Ltd	1,000,000	1,000,000	-	9,041	904	-	8,137	-	1,008,137	
	7659008/24400000516	Southeast Bank Ltd	1,000,000	1,000,000	-	9,041	904	-	8,137	-	1,008,137	
	1306010137315	Mutual Trust Bank, Muradpur	5,000,000	5,000,000	-	20,137	2,014	-	18,123	-	5,018,123	
	2013390100765	NRB Bank Ltd, Agrabad	5,000,000	5,000,000	-	20,348	2,055	-	18,493	-	5,018,493	
	1306010140507	Mutual Trust Bank, Muradpur	2,000,000	2,000,000	-	6,630	663	-	5,967	-	2,005,967	
	3749972	AB Bank EPZ	5,000,000	5,000,000	-	-	-	-	-	-	5,000,000	
	012001249551	EXIM Bank, Paharhi	5,000,000	5,000,000	-	-	-	-	-	-	5,000,000	
	2013390102024	NRB Bank Ltd, Agrabad	5,000,000	5,000,000	-	-	-	-	-	-	5,000,000	
	1306010140650	MTB, OSNZN	5,000,000	5,000,000	-	-	-	-	-	-	5,000,000	
	244000006527	Southeast, Momin Rd	5,000,000	5,000,000	-	-	-	-	-	-	5,000,000	
	<b>Sub Total</b>		<b>189,790,314</b>	<b>171,433,135</b>	<b>40,500,000</b>	<b>10,956,917</b>	<b>1,097,986</b>	<b>204,666</b>	<b>9,653,367</b>	<b>45,739,981</b>	<b>194,204,195</b>	



Community Development Centre (CODEC)  
Fixed Deposit Receipts  
As at 30 June 2022

Project Name	FDR Number	Name of the Bank	Opening Balance as at 01 July, 2021	Principal Amount as at 01.07.2021 (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, 2022
	023414000723	One Bank Ltd.	5,970,250	5,500,000	-	455,916	45,592	8,500	401,824	-	6,372,075
	860330003560	Mutual trust Bank Ltd	9,292,134	8,832,187	-	467,718	46,772	3,000	417,946	-	9,710,080
	860330000061	Mutual trust Bank Ltd	6,167,840	6,000,000	-	335,440	33,544	3,000	298,896	-	6,466,737
	11660100063468	Exim Bank Ltd.	4,216,685	4,000,000	-	224,467	22,447	-	202,020	-	4,418,706
	860330003579	Mutual trust Bank Ltd	7,792,812	7,792,812	-	313,703	31,370	6,000	276,333	8,474,610	-
	860330003588	Mutual trust Bank Ltd	8,198,277	7,927,125	-	292,774	29,277	6,000	257,497	7,908,846	-
	860330003597	Mutual trust Bank Ltd	7,651,350	7,651,125	-	292,774	29,277	6,000	257,497	7,908,846	-
	1003305000652	Sonali Bank Ltd.	11,244,564	10,800,000	-	674,387	67,439	15,000	591,948	-	11,836,512
	0332104022870	Pubali Bank Ltd.	10,000,000	10,000,000	-	473,954	47,395	30,000	396,559	10,396,559	-
	04760100237846	Exim Bank Ltd.	3,000,000	3,000,000	-	196,802	19,680	-	177,122	-	3,177,121
	0832605000205	Sonali Bank Ltd.	6,500,000	6,500,000	-	408,011	40,801	3,000	364,210	-	6,864,210
	0832605000206	Sonali Bank Ltd.	6,500,000	6,500,000	-	408,011	40,801	3,000	364,210	-	6,864,210
	0100223941561	Janata Bank Ltd.	1,050,000	1,050,000	-	65,547	6,555	-	58,992	-	1,108,992
	0837003010022452348	Janata Bank Ltd.		1,500,000	-	79,509	7,951	-	71,558	-	1,571,558
	083701400100225295080	Janata Bank Ltd.		1,100,000	-	45,970	4,597	-	41,373	-	1,141,374
	08370200100226170566	Janata Bank Ltd.		1,100,000	-	45,951	4,595	-	41,356	-	1,141,356
	08370340100226667941	Janata Bank Ltd.		1,100,000	-	42,489	4,249	-	38,240	-	1,138,241
	082923300832605000228	Sonali Bank Ltd.		1,500,000	-	39,348	3,935	3,000	32,413	-	1,532,413
	086848304460100251687	Exim Bank Ltd.		1,300,000	-	37,817	3,782	-	34,035	-	1,334,035
	086848404460100251679	Exim Bank Ltd.		1,200,000	-	34,909	3,491	-	31,418	-	1,231,417
	069660100178994/1025101	Exim Bank Ltd.		1,100,000	-	23,537	2,354	-	21,183	-	1,121,183
	347149/1306010136905	Mutual trust Bank Ltd		14,000,000	-	236,849	23,685	-	213,164	-	14,213,164
	347150/1306010136914	Mutual trust Bank Ltd		6,000,000	-	101,507	10,151	-	91,356	-	6,091,356
	7585992/24400000514	Southeast Bank Ltd		10,000,000	-	106,849	10,685	-	96,164	-	10,096,164
	0050033006845	Trust Bank Ltd		10,000,000	-	116,027	11,603	-	104,425	-	10,104,425
	343509/0050-0330066854	Trust Bank Ltd		5,000,000	-	49,726	4,973	-	44,753	-	5,044,753
	1306010140641	MTB		2,000,000	-	-	-	-	-	-	2,000,000
	<b>Sub Total</b>		<b>87,442,450</b>	<b>84,521,249</b>	<b>56,900,000</b>	<b>5,569,992</b>	<b>556,999</b>	<b>86,500</b>	<b>4,926,492</b>	<b>34,688,861</b>	<b>114,580,083</b>
	<b>Total</b>		<b>277,233,264</b>	<b>255,954,384</b>	<b>97,400,000</b>	<b>16,526,009</b>	<b>1,654,985</b>	<b>291,166</b>	<b>14,579,860</b>	<b>80,428,842</b>	<b>308,784,278</b>
CTC-Chatogram	13441040020191	Prime Bank Ltd.	3,853,476	-	-	115,604	17,341	-	98,263	-	3,951,738
	23624600000188	First Security Islami Bank Ltd.	3,819,952	-	-	267,186	26,719	3,000	237,467	-	4,057,420
	<b>Sub Total</b>		<b>7,673,428</b>	<b>382,790</b>	<b>-</b>	<b>382,790</b>	<b>44,059</b>	<b>3,000</b>	<b>335,731</b>	<b>-</b>	<b>8,009,160</b>
	3247091	AB Bank Ltd.	5,602,118	2,000,000	-	336,127	33,613	3,000	299,514	-	5,901,632
	824500027484	Southeast Bank Ltd.	1,910,285	1,000,000	-	95,514	9,552	3,000	82,962	-	1,993,248
	1295040012527/129529000060	Dutch Bangla Bank Ltd	2,362,986	1,600,000	-	100,427	10,043	-	90,384	-	2,453,371
CTC-Patuakhait	27624400000037	First Security Islami Bank Ltd.	2,767,980	2,500,000	-	83,039	8,304	3,000	71,735	2,839,715	-
	100228466896	Janata Bank Limited	-	-	1,500,000	36,762	3,676	-	33,086	-	1,533,086
	3639798	AB Bank Ltd.	530,980	500,000	-	28,205	2,821	500	24,884	-	555,864
	6960100167658	Exim Bank Ltd.	400,000	400,000	-	20,856	2,086	-	18,770	-	418,770
	<b>Sub Total</b>		<b>13,574,349</b>	<b>8,000,000</b>	<b>1,500,000</b>	<b>700,930</b>	<b>70,094</b>	<b>9,500</b>	<b>621,336</b>	<b>2,839,715</b>	<b>12,855,971</b>
	06555000449	Standard Bank Ltd.	4,045,602	-	-	194,178	19,418	3,000	171,760	-	4,217,363
	06555000643	Standard Bank Ltd.	2,638,653	-	-	118,363	11,836	3,000	103,527	-	2,732,179
	06555001283	Standard Bank Ltd.	500,000	500,000	-	10,668	1,067	650	8,951	-	508,951
	06521001217	Standard Bank Ltd.	505,475	-	-	23,414	2,341	500	20,573	-	526,048
	<b>Sub Total</b>		<b>7,179,730</b>	<b>-</b>	<b>500,000</b>	<b>346,623</b>	<b>34,662</b>	<b>7,150</b>	<b>304,811</b>	<b>-</b>	<b>7,984,541</b>
	<b>Grand Total</b>		<b>340,916,119</b>	<b>296,454,384</b>	<b>99,400,000</b>	<b>19,783,526</b>	<b>1,986,519</b>	<b>352,316</b>	<b>17,444,694</b>	<b>100,095,885</b>	<b>357,664,928</b>



Community Development Centre (CDC) - C  
Microfinance Program  
Statement of Loan Portfolio  
As at 30 June 2022

Particular	Amount in BRL																				
	Japanese Loan	Agri Loan	Small Loan	SAHDS & Revenue (30000) Loan	Livelihood	SAHDS	KSP	ICA	Asset Creation	Subprime SAHDS	Agri-MDP	Agri-MDP	Agri-MDP AF	Agri-MDP CB	Agri-MDP Service	Subprime Prudh	LEI 2nd Phase	Water and Sanitation	LEI	Pro-Sub Refinancing	June 30 2022
Opening Balance	1,485,835,250	1,207,513,967	88,274,226	13,615,171	426,172	2,261,664	5,268,534	16,845,596	963,173	2,249,312	1,706,855	153,631,003	45,465,234	-	-	-	-	-	80,491,050	89,540,873	3,168,098,145
All Loan disbursal during the year	4,442,495,160	1,637,793,160	255,816,000	19,411,000	620,000	2,923,090	40,032,000	15,611,000	2,263,007	-	228,112,009	1,020,533,000	87,619,000	18,133,000	5,463,000	2,520,000	31,606,000	74,000	94,164,000	208,522,600	5,231,992,906
Loan Loan Repaid	5,098,333,226	3,077,306,967	342,484,226	58,028,271	1,046,722	5,235,644	45,793,634	112,946,696	3,783,317	772,322	1,706,855	389,618,003	155,815,281	18,133,000	5,463,000	2,520,000	31,606,000	74,000	134,452,950	276,282,873	10,572,673,145
	2,787,783,716	1,918,179,941	176,596,634	32,974,896	197,248	3,671,226	15,862,790	6,533,342	2,235,327	71,260	5,616,413	218,806,667	76,997,324	4,823,007	3,929,518	1,006,284	14,944,987	-	100,626,541	107,921,473	5,506,307,805
	3,000,449,334	1,260,673,026	162,913,699	2,693,136	284,453	1,603,438	12,300,034	8,684,237	1,622,990	296,813	1,392,224	364,391,626	79,117,817	62,863,893	4,284,899	9,821,794	12,943,603	74,000	23,826,489	190,364,706	5,963,363,340
ADL Fee Adjustment	(529,012,251)	(105,842,257)	(1,230,103)	(984,586)	(7,347)	(338,423)	(2,106,466)	(8,073,091)	(97,703)	(8,443)	(21,252)	(19,662,034)	(5,541,913)	(321,293)	(2,806)	(64,372)	(1,413,286)	-	(6,893,216)	(13,432,869)	(479,448,511)
	2,261,537,253	1,995,644,479	150,120,663	72,665,509	214,005	1,215,017	5,048,094	43,804,217	407,562	192,724	1,170,882	147,149,602	41,403,319	12,432,189	4,276,093	1,782,395	15,999,907	74,000	14,231,493	175,937,282	4,568,016,799
Less: Written Off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan outstanding Movement of loan loss reserve	2,781,537,253	1,895,844,479	150,120,663	22,665,509	214,005	1,215,017	5,048,094	43,804,218	407,562	192,724	1,170,882	145,149,602	41,403,319	12,432,189	4,276,093	1,782,395	15,999,907	74,000	14,231,493	175,937,282	4,568,016,799
Net loan outstanding	2,781,537,253	1,895,844,479	150,120,663	22,665,509	214,005	1,215,017	5,048,094	43,804,218	407,562	192,724	1,170,882	145,149,602	41,403,319	12,432,189	4,276,093	1,782,395	15,999,907	74,000	14,231,493	175,937,282	4,568,016,799

Particular	Amount in BRL																				
	Japanese Loan	Agri Loan	Small Loan	SAHDS & Revenue (30000) Loan	Livelihood	SAHDS	KSP	ICA	Asset Creation	Subprime SAHDS	Agri-MDP	Agri-MDP	Agri-MDP AF	Agri-MDP CB	Agri-MDP Service	Subprime Prudh	LEI 2nd Phase	Water and Sanitation	LEI	Pro-Sub Refinancing	June 30 2022
Opening Balance	26,157,486,002	11,601,676,000	1,512,213,906	1,000,042,000	15,000,000	123,847,000	217,906,000	206,641,000	17,584,000	540,000	4,930,000	590,030,000	393,334,000	18,163,000	-	32,500,000	3,606,000	74,000	653,240,000	812,570,699	4,661,325,000
All Loan disbursal during the year	10,226	27,160	14,108	53,338	190	13,684	2,000	3,560	27	-	2	1,499	852	18	-	114	1,691	3	4,439	8,012	240,053
Loan Repaid	1,291,499	10,000	50,300	6,326	261	17,398	(13,164)	5,577	399	18	27	4,811	852	18	-	114	1,691	3	7,179	2,119	1,684,177





**Community Development Centre (CODEC)**  
**Project wise Cash in Hand**  
**As at 30 June 2022**

Sl. No.	Program Name	Project Name	Amount in Taka
1	Core Operating Program	CODEC Fund	-
2	Micro Finance Program	Micro Finance Program	1,313,093
3		ASPS-II	17,765
4		CBOs NGOs (MF)	-
5	Education Program	Esho Shikhi	-
6		Shopnojatra	-
7		MAITREE	-
8		CP Bashanchar	32,495
9		EMDC	-
10		Tarun Alo	-
11	Rights & Legal Service Program	EPRC (UNHCR)	4,265
12		ARMP ( School Feeding)	2,408
13		UMN	1,429
14		SMP	-
15		PREDFC	-
16		Unicef Cp Project	-
17		Notun Alo	-
18	Health & Nutrition Program	SR	5,518
19		DRC	-
20	Environment & Climate Change Program	Nature & life	-
21	Livelihoods/ Income generated Program	URBAN	-
22		EPASIIAEP	-
23		ELNHA	-
24		UCCR	-
25		COVID-19	-
26		IGA- Shonglap	-
27		STAB	-
28		SEEDS	-
29		SMART	219
30		GFA Project	8,051
31		EYW	-
32		Nobojatra	-
33		SAFETI	-
34		Training Centre & Capacity Development Program	CTC-Chattoqram
35	CTC-Patuakhali		-
36	CTC-Bagerhat		-
<b>Total</b>			<b>1,385,243</b>



COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Project wise Cash at Bank  
As at 30 June 2022

Annure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Core Operating Program	CODEC Fund	Janata Bank Ltd.-(A/C-065)	63,030	-	63,030
		Dutch Bangla Bank Ltd.-(A/C-463)	2,428,838	-	2,428,838
		Bank Asia Ltd.-(A/C-147)	278,964	-	278,964
		Bank Asia Ltd.-(A/C-430)	21,707,049	-	21,707,049
		<b>Sub Total</b>	<b>24,477,881</b>	<b>-</b>	<b>24,477,881</b>
Micro Finance Program	Micro Finance (HO)	Mutual Trust Bank Ltd, AC No: SND-0086-1310000114532	20,000,000	-	20,000,000
		Sonali Bank Ltd. AC No: STD-72-100	1,053,464	-	1,053,464
		Janata Bank Ltd.-(A/C'S-23)	329,775	-	329,775
		Agrani Bank Ltd.-(A/C'S-20)	913,342	-	913,342
		Rupali Bank Ltd.-(A/C'S-55)	356,668	-	356,668
		Pubali Bank Ltd.-(A/C'S-456)	209,866	-	209,866
		Dutch Bangla Ltd.-(A/C'S-534)	7,167,378	-	7,167,378
		Dutch Bangle Ltd.-(A/C'S-522)	19,340,529	-	19,340,529
		Dhaka Bank Ltd, A/C No:STD-1362-100	61,853	-	61,853
		Bank Asia Ltd.-(A/C'S-207)	139,694	-	139,694
		Exim Bank Ltd.-(A/C'S-141732)	255,407	-	255,407
		Mutual Trust Bank Ltd, AC No: SND-1310000002644	85,440,964	-	85,440,964
		Southeast Bank limited STD-004713100000518-100	213,282	-	213,282
		Mutual Trust Bank Ltd., (A/C No: STD-086-0320000-411)	3,652,274	-	3,652,274
		Mutual Trust Bank Ltd., (A/C No: SND-0086-0320000420)	513,198	-	513,198
		Mutual Trust Bank Ltd (A/C NO: 0086-1310000001234)	167,422	-	167,422
		Trust Bank Ltd, AC No: CA-0050-0210004583-100	-	150,536	150,536
		NRB Bank Ltd, AC No: SND-2011030099877-100	47,467	-	47,467
		Mutual Trust Bank Ltd, AC No: CA-00860211-00010-100	125,955	-	125,955
		Mutual Trust Bank Ltd (A/C NO: 1310000002242)	428,076	-	428,076
	<b>Sub Total</b>	<b>140,416,614</b>	<b>150,536</b>	<b>140,567,150</b>	
	Micro Finance (Chattoogram)	Bank Asia Ltd, AC No: STD-03836-000145-151	1,097,272	-	1,097,272
		Bank Asia Ltd, AC No: STD-0003836156	373,395	-	373,395
		Global Islami Bank Ltd, AC No: STD-1130000003776	401,545	-	401,545
		Sonali Bank Ltd, AC No: STD-1210402000128	401,080	-	401,080
		Global Islami Bank Ltd, AC No: STD-1111000019183-156	746,489	-	746,489
		Pubali Bank Ltd (A/c's No: 1926.102.008660)	400,298	-	400,298
		Pubali Bank Ltd, AC No: STD-19261028701	399,501	-	399,501
		United Commercial Bank Ltd A/C : CD-1741301000000048-160	-	665,938	665,938
		United Commercial Bank Ltd, AC No: STD-742301000000258	400,751	-	400,751
		Agrani Bank Ltd, AC No : STD- 0200011309542-267	423,645	-	423,645
		Dutch- Bangla Bank Limited -STD-250-120-165	100,780	-	100,780
		United Commercial Bank Ltd., (A/C NO: CD-177230100000158)	-	916,363	916,363
		Agrani Bank Ltd, AC No : 02.0000.8759.888 -165	2,565,191	-	2,565,191
		Agrani Bank Ltd, AC No: 02.0000.5845.601-163	806,702	-	806,702
		Janata Bank Ltd, AC No: 006000.4000.395- 158	785,969	-	785,969
		Janata Bank Ltd, AC No: STD-0100226971810	400,523	-	400,523
		NRGB Ltd, AC No: STD-0113-00040- 3560-153	1,110,295	-	1,110,295
		Pubali Bank Ltd, AC No: 1926.102.008651- 157	788,977	-	788,977
		Pubali Bank Ltd, AC No: 1926.102.008660- 155	758,615	-	758,615
		Pubali Bank Ltd, AC No: 419.790.100.5600-152	1,557,673	-	1,557,673
		Rupali Bank Ltd, AC No : 14200.240000.10- 164	326,060	-	326,060
		Rupali Bank Ltd, AC No : 1537024000009 - 166	931,329	-	931,329
		Sonali Bank Ltd AC No : 121.033000.367-156	105,516	-	105,516
		Sonali Bank Ltd, AC No : 1213110000004 - 161	507,329	-	507,329
Sonali Bank Ltd, AC No: 121.0360000.42- 154		1,014,720	-	1,014,720	
Southeast Bank Ltd. A/c 004813'00000147-151	2,141	-	2,141		
Union Bank LTD STD-0571210000322-167	301,042	-	301,042		
United Commercial Bank Ltd, AC No: STD-772301000000216	402,797	-	402,797		
Bank Asia (A/c No: 4536000088)	1,674,391	-	1,674,391		
Dutch- Bangla Bank Limited -AC-129.120.2787 CZ-01	71,627	-	71,627		
Agrani Bank Ltd, AC No: STD-0200017598683	400,195	-	400,195		
Rupali Bank Ltd, AC No: STD-1420024000014	403,390	-	403,390		
Agrani Bank Ltd, AC No: STD-0200017596211	399,928	-	399,928		
Rupali Bank Ltd, AC No: STD-1537024000010	400,835	-	400,835		
<b>Sub Total</b>	<b>20,460,001</b>	<b>1,582,301</b>	<b>22,042,302</b>		





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Project wise Cash at Bank  
As at 30 June 2022

Annure-F

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
Micro Finance Program	Micro Finance (Noakhali)	Sonali Bank Ltd, AC No: CA-3804202000849		403,478	403,478	
		Mutual Trust Bank Ltd, AC No: STD-0501-0320000-140-230	7,684	-	7,684	
		Janata Bank Ltd, AC No: STD-0100227040216	403,946	-	403,946	
		Bank Asia Ltd, AC No: SND-0006036000138-233	291,315	-	291,315	
		Sonali Bank Ltd, AC No : 3822001009319-226	1,415,735	-	1,415,735	
		Sonali Bank Ltd, AC No : 200000641-227	553,172	-	553,172	
		Dutch Bangla Bank, AC no: 209.120.1662-228	3,394,668	-	3,394,668	
		Sonali Bank Ltd, AC No : 3819002000475-229	663,254	-	663,254	
		Janata Bank, AC No: 010076861026-230	718,488	-	718,488	
		Janata Bank, AC No : 010076861115-231	2,007,173	-	2,007,173	
		Bank Asia Ltd, AC No: STD-06036000144	4,255	-	4,255	
		Dutch Bangla Bank Ltd, AC No: STD-2091200002235	403,679	-	403,679	
		Sonali Bank Ltd, AC No: CA-38190020000570	-	402,178	402,178	
		Mutual Trust Bank Ltd, AC No: STD-0501-0320000-168-231	25,013	-	25,013	
		Janata Bank Ltd, AC No: STD-0100227018628	400,148	-	400,148	
		Agrani Bank Ltd, AC No : STD-0200017785530-232	164,608	-	164,608	
		Agrani Bank Ltd, AC No: STD-0200018760993	1,425	-	1,425	
		Southeast Bank limited STD-011813100000060-234	1,322,632	-	1,322,632	
		<b>Sub Total</b>	<b>11,777,195</b>	<b>805,656</b>	<b>12,582,851</b>	
		Micro Finance (Laxmipur)	Dutch- Bangla Bank Limited -CD- 209.120.1703 LZ-02		10,707,872	10,707,872
			Sonali Bank Ltd, AC No : 3903110000027-201	1,255,347	-	1,255,347
			Rupali Bank, AC No : 27090200000506-202	2,597,176	-	2,597,176
			Sonali Bank Ltd, AC No : 200000566-203	1,129,387	-	1,129,387
			Sonali Bank Ltd, AC No : 110000005-204	1,677,633	-	1,677,633
			Sonali Bank Ltd, AC No: 3906110000010-205	53,904	-	53,904
			Mutual Trust Bank Ltd, AC No: STD-0501-0320000-159-205	4,185,230	-	4,185,230
			Mutual Trust Bank Ltd, AC No: STD-1310000100976-WASH-205	347,045	-	347,045
			Dutch Bangla Bank, AC No:209.120.1584-206	4,514,299	-	4,514,299
			Dutch Bangla Bank Ltd, AC No: STD-2091200002220-WASH-206	403,392	-	403,392
			Dutch Bangla Bank, AC No :152.120.1648-207	452,852	-	452,852
			Bank Asia, AC No : 2633000376-208	1,928,867	-	1,928,867
			Sonali Bank Ltd, AC No : 3807004000087-208	714	-	714
			Mercantile Bank Limited-STD-1131000047817-209	800,991	-	800,991
			Pubali Bank Ltd, AC No: STD-310-4102139-210	1,319,829	-	1,319,829
			Sonali Bank Ltd, AC No : 38053300529-211	199,070	-	199,070
			Sonali Bank Ltd, AC No: CA-38059020000872-WASH-211	400,863	-	400,863
			Sonali Bank Ltd, AC No : 110000004-212	274,118	-	274,118
			Dutch Bangla Bank, AC no: 250.120.069-213	216,586	-	216,586
	Sonali Bank Ltd, AC No : 3819033000705-214		466,568	-	466,568	
	Dhaka Bank, AC No:91150000000418-215	1,835,597	-	1,835,597		
	Sonali Bank Ltd, AC No: 3910001012427-216	19,547	-	19,547		
	Sonali Bank Ltd, AC No: CD-3910703000093-WASH-216	404,334	-	404,334		
	Sonali Bank Ltd, AC No: CA-3814102000416-WASH-217	401,194	-	401,194		
	Rupali Bank Ltd, AC No : 2519024000003- 217	292,013	-	292,013		
	Sonali Bank Ltd, AC No : 3902200001322-218	1,813,302	-	1,813,302		
	Sonali Bank Ltd, AC No: CD-3902402000455-WASH-218	-	401,194	401,194		
	Dutch Bangla Bank, AC no: 166.120.1934-219	(254,314)	-	(254,314)		
	Sonali Bank Ltd, AC No : 380200013207-219	500,000	-	500,000		
	Dutch Bangla Bank Ltd, AC No: STD-1661200002290-WASH-219	400,664	-	400,664		
	Dutch Bangla Bank, AC No : 209.120.1675-220	698,389	-	698,389		
	Dutch Bangla Bank Ltd, AC No: STD-2091200002214-WASH-220	400,952	-	400,952		
	Bank Asia, AC No : 236000006-221	1,985,395	-	1,985,395		
	Bank Asia Ltd, AC No: STD-60236000015-WASH-221	409,709	-	409,709		
	Bank Asia Ltd, AC No: STD-609 360 00010-222	723,100	-	723,100		
	Bank Asia Ltd, AC No: STD-60936000021-WASH-222	410,922	-	410,922		
	Pubali Bank, AC No: 2125901004660-223	185,031	-	185,031		
	Pubali Bank Ltd, AC No: STD-2125102197-WASH-223	403,341	-	403,341		
	Sonali Bank Ltd, AC No : 3901200000114-224	2,357,369	-	2,357,369		
	Sonali Bank Ltd, AC No: STD-39016020000384-WASH-224	403,285	-	403,285		
	Sonali Bank Ltd, AC No : 380633000544-225	230,758	-	230,758		
	<b>Sub Total</b>	<b>35,844,459</b>	<b>11,109,066</b>	<b>46,953,525</b>		



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annure-E

Project wise Cash at Bank

As at 30 June 2022

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Barishal)	DBBL A/C-127120002900 BZ-05	117,629		117,629
		Agrani Bank Ltd, AC No : STD-0200001290475-262	1,572,543	-	1,572,543
		Agrani Bank Ltd, AC No : STD-0200001394909-263	1,372,459	-	1,372,459
		Agrani Bank Ltd, AC No : STD-0200004286523-264	191,831	-	191,831
		Agrani Bank Ltd, AC No : STD-0200004025320-265	1,414,063	-	1,414,063
		Agrani Bank Ltd, AC No : STD-0200003542619-266	1,067,561	-	1,067,561
		Bangladesh Krishi Bank, AC No : SND-03-267	650,777	-	650,777
		Rupali Bank Ltd, AC No : STD-240000349-268	441,440	-	441,440
		Janata Bank Ltd, AC No : SND-0872-032000044-269	592,198	-	592,198
		Rupali Bank Ltd, AC No : STD-240000121-270	706,272	-	706,272
		Agrani Bank Ltd, AC No : STD-240000079-271	743,576	-	743,576
		Janata Bank Ltd, AC No : SND-0411004000293-272	754,816	-	754,816
		Agrani Bank Ltd, AC No : C/ A-0200005900563-273	86,067	-	86,067
		Agrani Bank Ltd, AC No : STD-0200003326893-274	799,310	-	799,310
		Janata Bank Ltd, AC No : SND-0611-032000076-275	1,236,144	-	1,236,144
		Agrani Bank Ltd, AC No : STD-0200004839377-276	974,669	-	974,669
		Agrani Bank Ltd, AC No : STD-0200006131782-277	217,671	-	217,671
		Bangladesh Krishi Bank, AC No : STD-76-278	170,899	-	170,899
		Agrani Bank Ltd, AC No : SND-0200011959025-278	916,743	-	916,743
		Sonali Bank Ltd, AC No : STD-24000063-279	1,078,849	-	1,078,849
		Agrani Bank Ltd, AC No : STD-0200003376347-280	393,914	-	393,914
		Sonali Bank Ltd, AC No : SND-033111000022-281	314,188	-	314,188
		Pubali Bank Ltd, AC No : SND-2133102000090-282	616,568	-	616,568
		Agrani Bank Ltd, AC No : STD-0200002137051-283	1,280,528	-	1,280,528
		Agrani Bank Ltd, AC No : STD-240000483-284	926,474	-	926,474
		Sonali Bank Ltd A/C No-0325135000153-285	11,431	-	11,431
		Agrani Bank Ltd, AC No:0200014070536-286	1,025,266	-	1,025,266
		Rupali Bank Ltd, AC No: SND-5629020000232-287	799,090	-	799,090
		Bangladesh Krishi Bank, AC No-Snd-17-0135780258-288	189,233	-	189,233
		Sonali Bank Ltd, AC No: CA-4310902001197-288	-	13,286	13,286
		Rupali Bank, AC No : 3491024000070-289	322,843	-	322,843
		Agrani Bank Ltd, AC No : STD-0200017828846-290	72,471	-	72,471
		Agrani Bank Ltd, AC No : STD-0200017827496-291	170,262	-	170,262
		<b>Sub Total</b>	<b>21,227,785</b>	<b>13,286</b>	<b>21,241,071</b>
		Micro Finance (Patuakhali)	Dutch Bangla Bank Limited, AC No : STD-218.120.1856	41,569	-
	Agrani Bank Ltd, AC No: STD-0200004238455-251		334,486	-	334,486
	Sonali Bank Ltd, AC No: STD-240000167-251		2,508	-	2,508
	Agrani Bank Ltd, AC No: STD-240000018-252		1,063,012	-	1,063,012
	Sonali Bank Ltd, AC No : STD-240000108-252		96	-	96
	Agrani Bank Ltd, AC No : STD-0200003556340-253		1,623,519	-	1,623,519
	Agrani Bank Ltd, AC No : STD-0200003542610-254		349,961	-	349,961
	Agrani Bank Ltd, AC No: STD 0200004129770-255		1,811,328	-	1,811,328
	Agrani Bank Ltd, AC No: STD-240000095-256		433,865	-	433,865
	Agrani Bank Ltd, AC No: STD-0200004129759-257		914,516	-	914,516
	Agrani Bank Ltd, AC No: STD-0200003556345-258		770,056	-	770,056
Rupali Bank Ltd, AC No : STD-240000144-259	1,133,093		-	1,133,093	
Agrani Bank Ltd, AC No: STD-0200006436828-260	867,239		-	867,239	
Agrani Bank Ltd, AC No: STD-0200006436829-261	988,630		-	988,630	
<b>Sub Total</b>	<b>10,333,878</b>		<b>-</b>	<b>10,333,878</b>	





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Project wise Cash at Bank  
As at 30 June 2022

Annure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Micro Finance Program	Micro Finance (Bagherhat)	Sonali Bank Ltd, AC No: STD-000004000395	1,851	-	1,851
		Sonali Bank Ltd, AC No: STD-2908203000033	166	-	166
		Dutch- Bangla Bank Limited -SND-279-120-000121	1,747,738	-	1,747,738
		Sonali Bank Ltd. AC No: SND-2903303000047-101	617,364	-	617,364
		Sonali Bank Ltd. Ac No # SND- 2903303000050-101	7,359	-	7,359
		Bangladesh Krishi Bank, AC No-STD-18-102	13,637	-	13,637
		Sonali Bank Ltd. AC No: SND-6110103000020-102	112,464	-	112,464
		Sonali Bank Ltd. AC No: SND-36000541-103	375,430	-	375,430
		Sonali Bank Ltd. AC No : SND-2907433005428-104	672,777	-	672,777
		Bangladesh Krishi Bank, AC No-SND-03-104	116,020	-	116,020
		Sonali Bank Ltd. AC No: SND-2908203000032-105	1,061	-	1,061
		Dutch- Bangla Bank Limited -STD-279-120-0067-105	9,623	-	9,623
		Sonali Bank Ltd. AC No-SND-03000047-106	402,667	-	402,667
		Sonali Bank Ltd. AC No: CD - 290433001685-106		2,879	2,879
		Sonali Bank Ltd. AC No : STD-110000018-107	827,894	-	827,894
		Sonali Bank Ltd. AC No : STD-110000041-108	279,018	-	279,018
		Bangladesh.Krishi Bank. AC No : STD-46-108	579,513	-	579,513
		Agrani Bank Ltd, AC No : SND-0200009115830-109	848,495	-	848,495
		Sonali Bank Ltd. AC No :SND-2909003000043-110	1,171,372	-	1,171,372
		Sonali Bank Ltd. AC No : STD-36000558-111	463,036	-	463,036
		Bangladesh.Krishi Bank. AC No : SND-06-111	33,418	-	33,418
		Janata Bank Ltd. AC No: SND-010063541596-112	117,184	-	117,184
		Sonali Bank Ltd. A/C No-STD-2914003000007-112	117,738	-	117,738
		Agrani Bank Ltd. AC No: STD- 0200009870639-112	214,424	-	214,424
		Sonali Bank Ltd. AC No : SND-004001192-113	1,456,077	-	1,456,077
		Janata Bank Ltd. AC No : SND-047736000066-114	869,785	-	869,785
		Sonali Bank Ltd. AC No: SND-2713603000032-115	277,887	-	277,887
		Sonali Bank Ltd. AC No: STD-0508110000093-116	456,426	-	456,426
		Agrani Bank Ltd. AC No: STD-0200010227197-117	1,125,566	-	1,125,566
		Sonali Bank Ltd. AC No: CA-2913202000724-118		1,983,057	1,983,057
		Sonali Bank Ltd. AC No : SND-2713636000297-119	3,540	-	3,540
		Rupali Bank Ltd. AC No: SND-2956024000017-119	495,933	-	495,933
		Sonali Bank Ltd. AC No: SND- 03000046-120	397,345	-	397,345
	Sonali Bank Ltd. A/C No-STD-2911603000118-121	978,200	-	978,200	
	Janata Bank Ltd. AC No: SND-0100228389239-122	329,022	-	329,022	
		<b>Sub Total</b>	<b>15,120,030</b>	<b>1,985,936</b>	<b>17,105,966</b>
		<b>Sub Total</b>	<b>255,179,962</b>	<b>15,646,781</b>	<b>270,826,743</b>
	ASPS-II	Janata Bank (A/c No: STD-247)	9,200,550	-	9,200,550
		Mercentile Bank Ltd. (A/c No: STD-602)	2,110,260	-	2,110,260
		<b>Sub Total</b>	<b>11,310,810</b>	<b>-</b>	<b>11,310,810</b>
	CBOs NGOs (MF)	Sonali Bank Ltd.(A/c No: 1731)	-	-	-
		Dhaka Bank Ltd. (A/c No: 992)	490,485	-	490,485
		<b>Sub Total</b>	<b>490,485</b>	<b>-</b>	<b>490,485</b>



COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Project wise Cash at Bank  
As at 30 June 2022

Annxure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Education Program	SHOPNOJATRA	Standard Bank (A/c's No:02336000282)	88,012	-	88,012
		Standard Bank A/c's No: 06536000072)	125,334	-	125,334
		<b>Sub Total</b>	<b>213,346</b>	<b>-</b>	<b>213,346</b>
	MAITREE	Bank Asia (A/C No.- 03836000056)	1,121,186	-	1,121,186
		<b>Sub Total</b>	<b>1,121,186</b>	<b>-</b>	<b>1,121,186</b>
	CBOs-NGOs Education & Songlap / CP Basharchar	Sonali Bank (A/C NO-1003240000665)	164,842	-	164,842
		<b>Sub Total</b>	<b>164,842</b>	<b>-</b>	<b>164,842</b>
	EMDC	Bank Asia-(A/C. No.- 03836000119)	-	5,664,480	5,664,480
		<b>Sub Total</b>	<b>-</b>	<b>5,664,480</b>	<b>5,664,480</b>
	EPRC (UNHCR)	Pubali Bank Ltd. (A/C No.- 1016102000330)	6,644,615	-	6,644,615
		AB Bank (A/C No: 4110-752851430)	-	-	-
		Standard Bank Ltd. (A/C No: 02336000243)	15,745,195	-	15,745,195
		<b>Sub Total</b>	<b>22,389,810</b>	<b>-</b>	<b>22,389,810</b>
	ARMP (School Feeding)	Pubali Bank, Ukhiya -A/C-294	619,613	-	619,613
		Pubali Bank, Chattogram A/C- 799	1,352,929	-	1,352,929
		<b>Sub Total</b>	<b>1,972,542</b>	<b>-</b>	<b>1,972,542</b>
	UNICFF Education Project	AB Bank Ltd. (A/C No.- 4110-753661-430)	22,054,297	-	22,054,297
AB Bank Ltd. (A/C No.- 4108-754483-430)		2,551,905	-	2,551,905	
	<b>Sub Total</b>	<b>24,606,202</b>	<b>-</b>	<b>24,606,202</b>	
SMP	AB Bank, 3862, Teknaf Branch	-	157,788	157,788	
	<b>Sub Total</b>	<b>-</b>	<b>157,788</b>	<b>157,788</b>	
	<b>Sub Total</b>	<b>-</b>	<b>157,788</b>	<b>157,788</b>	
Rights & Legal Service Program	PREDFC	DBBL.Laxmipur Branch, (A/C No.- 1750)	119,913	-	119,913
		<b>Sub Total</b>	<b>119,913</b>	<b>-</b>	<b>119,913</b>
	CFS	AB Bank (A/C No.- 4108-339058-000)	43,999	-	43,999
		AB Bank (A/C No.- 4110-772797-000)	1,003,207	-	1,003,207
	<b>Sub Total</b>	<b>1,047,206</b>	<b>-</b>	<b>1,047,206</b>	
Health & Nutrition Program	Notun Alo	Janata Bank Ltd. (A/C No.- 0323004000269)	-	-	-
		Janata Bank Ltd. (A/C No.- 0872021000635)	-	-	-
		Janata Bank Ltd. (A/C No.- 0128001029495)	-	-	-
		<b>Sub Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
	SR	Pubali Bank Ukhiya (A/C No. 563)	8,446,307	-	8,446,307
		Pubali Bank Ukhiya (A/C No. 595)	2,831,309	-	2,831,309
		<b>Sub Total</b>	<b>11,277,616</b>	<b>-</b>	<b>11,277,616</b>
DRC	DBBL.Chattaogram - (A/c No: 129.120.3170)	2,362,112	-	2,362,112	
	DBBL, Patuakhali (A/c No: 218.120.1905)	62,502	-	62,502	
	<b>Sub Total</b>	<b>2,424,614</b>	<b>-</b>	<b>2,424,614</b>	





COMMUNITY DEVELOPMENT CENTRE (CODEC)  
Project wise Cash at Bank  
As at 30 June 2022

Annexure-E

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Environment & Climate Change Program	Nature & life	AB Bank Ltd.(A/C No-4182-795520-000)	-	2,096,347	2,096,347
		<b>Sub Total</b>	-	<b>2,096,347</b>	<b>2,096,347</b>
	URBAN	Southeast Bank Ltd.(AC-26799)	-	-	-
		<b>Sub Total</b>	-	-	-
	ELNHA	Dutch Bangla Bank Ltd, Barishal (A/C 218.110.3718)	28,083	-	28,083
		<b>Sub Total</b>	<b>28,083</b>	-	<b>28,083</b>
	UCCR	DBBL.Patuakhali Branch, (A/C- 218-110-5481)	4,620,695	-	4,620,695
	<b>Sub Total</b>	<b>4,620,695</b>	-	<b>4,620,695</b>	
Livelihoods/ Income generated Program	COVID-19	Standard Bank Ltd. (A/C No.-05733000642)	479,424	-	479,424
		Standard Bank Ltd. (A/C No.-02333002611)	-	-	-
		<b>Sub Total</b>	<b>479,424</b>	-	<b>479,424</b>
	IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	26,247	-	26,247
		Standard Bank Ltd. (SND # A/c's No: 06536000051)	3,242,047	-	3,242,047
		Sonali Bank Ltd. (STD # A/c's No: 004000191)	55,112	-	55,112
		Sonali Bank Ltd. (STD # A/c's No: 290736000384)	41,260	-	41,260
		Sonali Bank Ltd.(STD # A/c's No: 110000095)	28,453	-	28,453
		Sonali Bank Ltd. (SND # A/c's No: 290336000099)	47,460	-	47,460
		Sonali Bank Ltd. (STD: A/c's No: 004000167)	-	-	-
		<b>Sub Total</b>	<b>3,440,579</b>	-	<b>3,440,579</b>
	STAB	Dutch Bangla bank Ltd. (A/C No.- 2724)	1,594,702	-	1,594,702
		Dutch Bangla bank Ltd. (A/C No.- 7250)	320,278	-	320,278
		Dutch Bangla bank Ltd. (A/C No.- 1718)	-	-	-
		<b>Sub Total</b>	<b>1,914,980</b>	-	<b>1,914,980</b>
	SEEDS	Sonali Bank Ltd. (A/C No.- 004000384)	35,793	-	35,793
		Sonali Bank Ltd. (A/C No.- 1003240000623)	6,618	-	6,618
		<b>Sub Total</b>	<b>42,411</b>	-	<b>42,411</b>
	SMART	Dutch Bangla Bank Ltd, (A/C No.- 2181200001685)	-	-	-
		Dutch Bangla Bank Ltd, (A/C No.- 1291200002584)	16,309	-	16,309
Janata Bank Ltd (A/C 06)		-	-	-	
	<b>Sub Total</b>	<b>16,309</b>	-	<b>16,309</b>	
GFA Project	Pubali Bank Ltd. A/C 1016102000626	2,545,929	-	2,545,929	
	<b>Sub Total</b>	<b>2,545,929</b>	-	<b>2,545,929</b>	
EYW	Pubali Bank Ltd. (A/C No.- 1300102000309)	144,779	-	144,779	
	<b>Sub Total</b>	<b>144,779</b>	-	<b>144,779</b>	
Training Centre & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank Ltd, (A/C No.- 1291200000354)	1,395,430	-	1,395,430
		<b>Sub Total</b>	<b>1,395,430</b>	-	<b>1,395,430</b>
	CTC-Patuakhali	Dutch Bangla Bank Ltd, (A/C No.- 2181200001172)	1,312,596	-	1,312,596
		<b>Sub Total</b>	<b>1,312,596</b>	-	<b>1,312,596</b>
	CTC-Bagerhat	Sonali Bank Ltd. (A/C No.- 2908004000282)	-	-	-
		Standard Bank Ltd. (A/C No.- 06536000028)	1,516,557	-	1,516,557
	<b>Sub Total</b>	<b>1,516,557</b>	-	<b>1,516,557</b>	
<b>Grand Total</b>			<b>374,254,187</b>	<b>23,565,396</b>	<b>397,819,583</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Expenditure**  
**For the year ended 30 June 2022**

	<b>30 June 2022</b>	<b>30 June 2021</b>
	<b>Taka</b>	<b>Taka</b>
Salary & Allowances	870,442,317	848,903,954
Frilege Benefit	14,043,261	5,504,617
Direct Program cost	472,558,914	359,540,810
Traveling & Conveyance	49,842,896	52,022,844
Printing & Stationery	8,861,504	6,566,814
Repair & Maintenance	15,992,539	12,515,709
Computer & Office supplies	1,338,228	7,089,963
Electricity, Gas, Water & Postage	4,183,328	4,344,305
Newspaper	145,185	149,694
Entertainment	3,355,123	1,447,905
Training & Workshop	5,181,593	3,700,049
Office Rent	32,747,188	28,958,599
Misc. Expenses & Others	395,975	4,242,265
Advertisement Cost	955,801	773,811
Publication	70,000	23,028
Communication	10,868,673	8,523,920
General	3,526,516	7,084,108
Various cultureal/Educational Exp	57,838	-
Audit Fee	1,063,500	1,436,820
Bank Charge	2,753,215	2,404,197
Depreciation and Amortization	13,282,681	13,438,963
AGM & EC Meeting Exp	1,114,020	362,701
Casual Labour	272,065	109,580
Program Overhead Cost	51,833,213	42,316,169
Membership Fees	245,427	121,135
Staff Development Training	6,698,607	236,125
Consultancy & Security	379,902	85,050
Staff Training Expenses/Other	-	148,472
Income Tax Expenses	13,737	59,500
Group insurance	7,379,190	640,000
Provision for Loan Loss	-	-
Interest on Member/Donar Savings	-	-
Interest on Borrowing Fund	-	-
Uniform	71,350	-
AIT & VAT	-	-
Grantee Contribution	1,744,965	-
Capital Expenditure	7,973,582	9,949,157
<b>Total</b>	<b>1,589,392,333</b>	<b>1,422,700,264</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Income & Expenditure (Donor Wise)**  
**For the year ended 30 June 2022**

Donor Name	Project Name	Total Income (Taka)	Total Expenditure (Taka)	Surplus/ (Deficit)	Taxation (Taka)	Net Surplus/ (Deficit) for the year (Taka)
CODEC	CODEC Fund	63,438,632	60,945,972	2,492,660	532,919	1,959,741
	CTC-Chattoqram	4,113,717	3,624,026	489,691	13,969	475,722
	CTC-Patuakhali	5,288,434	5,187,454	100,980	13,221	87,759
	CTC-Bagerhat	4,399,901	4,385,652	14,249	11,000	3,249
	<b>Sub Total</b>	<b>77,240,684</b>	<b>74,143,104</b>	<b>3,097,580</b>	<b>571,109</b>	<b>2,526,471</b>
PKSF, DANIDA, SF, CODEC	Micro Finance Program	780,472,695	531,787,240	248,685,455	4,925,226	243,760,229
	ASPS-II	90,303	32,266	58,037	-	58,037
	<b>Sub Total</b>	<b>780,562,998</b>	<b>531,819,506</b>	<b>248,743,492</b>	<b>4,925,226</b>	<b>243,818,266</b>
Stromme Foundation	CBOs NGOs MF	9,991	11,499	(1,508)	-	(1,508)
	Notun Alo	3,236,996	3,803,251	(566,255)	-	(566,255)
	IGA Shonglap	68,200	14,381	53,818	-	53,818
	SEEDS	729	649	80	-	80
	<b>Sub Total</b>	<b>3,315,916</b>	<b>3,829,781</b>	<b>(513,865)</b>	<b>-</b>	<b>(513,865)</b>
World Food Program(WFP)	SMP	27,899,787	25,386,730	2,513,058	-	2,513,058
	School Feeding Program	110,785,478	104,285,456	6,500,022	-	6,500,022
	SR	96,000,370	93,257,619	2,742,751	-	2,742,751
	GFA	18,752,178	22,352,495	(3,600,317)	-	(3,600,317)
	<b>Sub Total</b>	<b>253,437,813</b>	<b>245,282,300</b>	<b>8,155,513</b>	<b>-</b>	<b>8,155,513</b>
Eriks - Sweden	Shopnojatra	7,639,342	8,627,722	(988,380)	-	(988,380)
	<b>Sub Total</b>	<b>7,639,342</b>	<b>8,627,722</b>	<b>(988,380)</b>	<b>-</b>	<b>(988,380)</b>
CSR Fund	Maitree	769,042	612,011	157,032	-	157,032
	<b>Sub Total</b>	<b>769,042</b>	<b>612,011</b>	<b>157,032</b>	<b>-</b>	<b>157,032</b>
Winrock International	SAFETI	434,918	452,395	(17,477)	-	(17,477)
	Esho Shikhi	-	1,454,538	(1,454,538)	-	(1,454,538)
	<b>Sub Total</b>	<b>434,918</b>	<b>1,906,933</b>	<b>(1,472,015)</b>	<b>-</b>	<b>(1,472,015)</b>
ICCO Cooperation	STAB	16,270	31,089	(14,820)	-	(14,820)
	SMART	176	1,902	(1,725)	-	(1,725)
	DRC	6,650,549	4,996,547	1,654,002	-	1,654,002
	COVID-19	6,772,071	6,670,367	101,704	-	101,704
	<b>Sub Total</b>	<b>13,439,066</b>	<b>11,699,905</b>	<b>1,739,161</b>	<b>-</b>	<b>1,739,161</b>
M J F	PREDFC	7,147,702	8,136,114	(988,412)	-	(988,412)
	<b>Sub Total</b>	<b>7,147,702</b>	<b>8,136,114</b>	<b>(988,412)</b>	<b>-</b>	<b>(988,412)</b>
UNICEF	UNICEF Education Project	222,802,487	206,842,923	15,959,564	-	15,959,564
	URBAN	8,118,189	10,893,743	(2,775,554)	-	(2,775,554)
	UNICEF CP Project	109,007,900	107,599,620	1,408,280	-	1,408,280
	EMDC	6,345,779	1,037,850	5,307,929	-	5,307,929
	UNICEF CP (Bashan Chor)	16,005,147	19,675,488	(3,670,341)	-	(3,670,341)
	<b>Sub Total</b>	<b>362,279,502</b>	<b>346,049,624</b>	<b>16,229,878</b>	<b>-</b>	<b>16,229,878</b>
OXFAM	ELNHA	-	1,300	(1,300)	-	(1,300)
	UCCR	11,040,827	6,337,738	4,703,089	-	4,703,089
	EYW	640,500	3,211,939	(2,571,439)	-	(2,571,439)
	<b>Sub Total</b>	<b>11,681,327</b>	<b>9,550,977</b>	<b>2,130,350</b>	<b>-</b>	<b>2,130,350</b>
UNHCR	EPRC (UNHCR)	305,091,908	286,385,395	18,706,513	-	18,706,513
	<b>Sub Total</b>	<b>305,091,908</b>	<b>286,385,395</b>	<b>18,706,513</b>	<b>-</b>	<b>18,706,513</b>
USAID	Nature & Life	51,398,288	61,348,962	(9,950,674)	-	(9,950,674)
	<b>Sub Total</b>	<b>51,398,288</b>	<b>61,348,962</b>	<b>(9,950,674)</b>	<b>-</b>	<b>(9,950,674)</b>
	<b>Grand Total</b>	<b>1,874,438,508</b>	<b>1,589,392,333</b>	<b>285,046,174</b>	<b>5,496,336</b>	<b>279,549,839</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	<b>Core Operating Program</b>	
	1/36	
	CODEC Fund	
	30 June 2022	30 June 2021
	Amounts in Taka	
<b>ASSETS:</b>		
<b>Non-Current Assets</b>		
Property Plant & Equipment	53,330,643	58,339,159
Intangible Asset	-	-
Capital Work In Progress	2,974,648	2,000,000
<b>Total Non-Current Assets</b>	<b>56,305,291</b>	<b>60,339,159</b>
<b>Current Assets</b>		
Investment with Banks	20,030,969	35,255,339
Loan Portfolio	553,500	351,500
Advance Income Tax	107,134	515,684
Advances & Prepayments	89,000	202,792
Other Receivable	100,000	207,960
Cash and Cash Equivalents	24,477,881	15,154,310
<b>Total Current Assets</b>	<b>45,358,484</b>	<b>51,687,585</b>
<b>TOTAL ASSETS</b>	<b>101,663,775</b>	<b>112,026,744</b>
<b>FUNDS &amp; LIABILITIES :</b>		
<b>Funds:</b>		
<b>Capital Funds:</b>		
CODEC Fund	-	-
Accumulated Surplus/ (Deficits)	125,687,004	123,727,263
<b>Total Capital Funds</b>	<b>125,687,004</b>	<b>123,727,263</b>
Reserve Fund	-	-
<b>Other Funds:</b>		
DANIDA ASPS II Fund	-	-
Unutilized Donor Fund	-	-
Fixed Assets Fund	4,787,467	7,160,199
<b>Total Other Funds</b>	<b>4,787,467</b>	<b>7,160,199</b>
<b>Total Funds</b>	<b>130,474,471</b>	<b>130,887,462</b>
<b>LIABILITIES:</b>		
<b>Non Current Liabilities</b>		
PKSF Fund-long term	-	-
SF Fund-long term	-	-
DANIDA-ASPS II Loan Fund	-	-
DBBL Loan Fund-long term	-	-
AB Bank Loan Fund- long term	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>		
Current Account with CODEC Project	(34,286,937)	(25,246,399)
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	4,385,540	4,880,833
Loan Loss Provision	-	-
Other Liabilities	-	-
Provision for Income Tax	605,701	1,019,848
Provision for Expenses	485,000	485,000
<b>Total Current Liabilities</b>	<b>(28,810,696)</b>	<b>(18,860,718)</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>101,663,775</b>	<b>112,026,744</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Micro Finance Program					
	2/36		3/36		4/36	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	124,818,657	119,864,603	-	-	-	-
Intangible Asset	216,876	198,751	-	-	-	-
<b>Total Non-Current Assets</b>	<b>125,035,533</b>	<b>120,063,354</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>						
Investment with Banks	308,784,290	277,233,272	-	-	-	-
Loan Portfolio	4,565,916,799	3,048,081,145	-	-	(274,668)	(274,668)
Advance Income Tax	3,382,406	3,159,126	-	-	-	-
Advances & Prepayments	27,178,260	27,223,417	3,266,200	1,085,000	-	-
Other Receivable	23,007	30,855	97,084,806	84,732,852	-	-
Cash and Cash Equivalents	272,139,836	422,454,394	11,328,575	19,368,693	490,485	491,993
<b>Total Current Assets</b>	<b>5,177,424,598</b>	<b>3,778,182,209</b>	<b>111,679,581</b>	<b>105,186,545</b>	<b>215,817</b>	<b>217,325</b>
<b>TOTAL ASSETS</b>	<b>5,302,460,131</b>	<b>3,898,245,563</b>	<b>111,679,581</b>	<b>105,186,545</b>	<b>215,817</b>	<b>217,325</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	182,426,843	182,426,842	-	-	-	-
Accumulated Surplus/ (Deficits)	825,528,105	616,728,543	4,552,786	4,494,750	215,817	217,325
<b>Total Capital Funds</b>	<b>1,007,954,948</b>	<b>799,155,385</b>	<b>4,552,786</b>	<b>4,494,750</b>	<b>215,817</b>	<b>217,325</b>
Reserve Fund	111,994,994	88,795,043	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	78,651,795	78,651,795	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	68,884,422	70,523,706	-	-	-	-
<b>Total Other Funds</b>	<b>68,884,422</b>	<b>70,523,706</b>	<b>78,651,795</b>	<b>78,651,795</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>1,188,834,364</b>	<b>958,474,134</b>	<b>83,204,581</b>	<b>83,146,545</b>	<b>215,817</b>	<b>217,325</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	773,154,735	469,983,308	-	-	-	-
SF Fund-long term	51,093,752	51,093,752	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
MTB Stimulated Fund- Long term	40,000,000	-	-	-	-	-
South East Loan Fund-long term	66,666,664	-	-	-	-	-
Trust Bank Loan Fund- long term	57,142,855	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>988,058,006</b>	<b>521,077,060</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	-	-	-
PKSF Fund-short term	564,228,562	446,379,162	-	-	-	-
SF Fund- short term	25,546,874	25,546,874	-	-	-	-
DBBL Loan Fund- short term	33,333,336	-	-	-	-	-
Trust Bank Loan Fund- short term	42,857,145	-	-	-	-	-
MTB Stimulus Fund- short term	160,000,000	116,269,203	-	-	-	-
Members Savings	1,902,955,096	1,472,295,827	-	-	-	-
Accounts Payable	54,697,040	51,704,370	-	-	-	-
Loan Loss Provision	178,155,405	161,390,937	-	-	-	-
Other Liabilities	159,994,303	142,607,995	28,475,000	22,040,000	-	-
Provision for Income Tax	3,500,000	2,500,000	-	-	-	-
Provision for Expenses	300,000	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>3,125,567,761</b>	<b>2,418,694,368</b>	<b>28,475,000</b>	<b>22,040,000</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>5,302,460,131</b>	<b>3,898,245,563</b>	<b>111,679,581</b>	<b>105,186,545</b>	<b>215,817</b>	<b>217,325</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Education Program		Livelihood/Income Generating Program		Education Program	
	5/36		6/36		7/36	
	Esho Shikhi		SHOPNOJATRA		MAITREE	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
	Amounts in Taka					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	213,346	1,303,701	1,121,186	964,154
<b>Total Current Assets</b>	-	-	213,346	1,303,701	1,121,186	964,154
<b>TOTAL ASSETS</b>	-	-	213,346	1,303,701	1,121,186	964,154
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(1,454,538)	-	120,766	1,109,146	1,121,186	964,154
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	(1,454,538)	-	120,766	1,109,146	1,121,186	964,154
<b>Total Funds</b>	(1,454,538)	-	120,766	1,109,146	1,121,186	964,154
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
Current Account with CODEC Project	1,454,538	-	-	-	-	-
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	-	-	17,593	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	74,987	194,555	-	-
<b>Total Current Liabilities</b>	1,454,538	-	92,580	194,555	-	-
<b>TOTAL FUNDS &amp; LIABILITIES</b>	-	-	213,346	1,303,701	1,121,186	964,154





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Education Program					
	8/36		9/36		10/36	
	CP Bashanchar		EMDC		Tarun Alo	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
	Amounts in Taka					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	40,000	-	-	-	-	-
Other Receivable	7,794	-	10,848	-	-	-
Cash and Cash Equivalents	197,337	-	5,664,480	-	-	-
<b>Total Current Assets</b>	<b>245,131</b>	<b>-</b>	<b>5,675,328</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>245,131</b>	<b>-</b>	<b>5,675,328</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,670,341)	-	5,307,929	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>(3,670,341)</b>	<b>-</b>	<b>5,307,929</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>(3,670,341)</b>	<b>-</b>	<b>5,307,929</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	3,915,472	-	82,378	-	-	-
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	-	-	19,991	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	265,030	-	-	-
<b>Total Current Liabilities</b>	<b>3,915,472</b>	<b>-</b>	<b>367,399</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>245,131</b>	<b>-</b>	<b>5,675,328</b>	<b>-</b>	<b>-</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Education Program					
	11/36		12/36		13/36	
	EPRC (UNHCR)		School Feeding Program		UNICEF Education Project	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	547,287	237,879	13,000	-	-	-
Other Receivable	-	-	-	-	389,391	6,910
Cash and Cash Equivalents	22,394,075	16,991,316	1,974,950	2,377,233	24,607,630	7,769,557
<b>Total Current Assets</b>	<b>22,941,362</b>	<b>17,229,195</b>	<b>1,987,950</b>	<b>2,377,233</b>	<b>24,997,021</b>	<b>7,776,467</b>
<b>TOTAL ASSETS</b>	<b>22,941,362</b>	<b>17,229,195</b>	<b>1,987,950</b>	<b>2,377,233</b>	<b>24,997,021</b>	<b>7,776,467</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	22,941,362	17,229,195	(9,529,194)	(16,029,216)	23,135,313	7,153,193
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>22,941,362</b>	<b>17,229,195</b>	<b>(9,529,194)</b>	<b>(16,029,216)</b>	<b>23,135,313</b>	<b>7,153,193</b>
<b>Total Funds</b>	<b>22,941,362</b>	<b>17,229,195</b>	<b>(9,529,194)</b>	<b>(16,029,216)</b>	<b>23,135,313</b>	<b>7,153,193</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	8,454,296	15,263,601	985,009	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	-	-	2,749,297	2,779,922	876,700	617,896
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	313,551	362,924	-	-
<b>Total Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>11,517,144</b>	<b>18,406,447</b>	<b>1,861,708</b>	<b>623,274</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>22,941,362</b>	<b>17,229,195</b>	<b>1,987,950</b>	<b>2,377,233</b>	<b>24,997,021</b>	<b>7,776,467</b>











**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Health & Nutrition Program		Livelihoods/ Income generated Program			
	17/36		18/36		19/36	
	Notun Alo		SR		DRC	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2021	30 June 2021
	Amount in Taka					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	557,953	220,000	-	-	202,617
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	572,501	11,283,134	5,498,074	2,424,614	780,145
<b>Total Current Assets</b>	-	<b>1,130,454</b>	<b>11,503,134</b>	<b>5,498,074</b>	<b>2,424,614</b>	<b>982,762</b>
<b>TOTAL ASSETS</b>	-	<b>1,130,454</b>	<b>11,503,134</b>	<b>5,498,074</b>	<b>2,424,614</b>	<b>982,762</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	6,246	572,501	(5,445,817)	(8,188,568)	2,627,232	973,230
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>6,246</b>	<b>572,501</b>	<b>(5,445,817)</b>	<b>(8,188,568)</b>	<b>2,627,232</b>	<b>973,230</b>
<b>Total Funds</b>	<b>6,246</b>	<b>572,501</b>	<b>(5,445,817)</b>	<b>(8,188,568)</b>	<b>2,627,232</b>	<b>973,230</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
Current Account with CODEC Project	(6,246)	-	7,091,601	-	(202,618)	-
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	-	-	9,857,350	13,632,915	-	9,532
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	557,953	-	53,726	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>(6,246)</b>	<b>557,953</b>	<b>16,948,951</b>	<b>13,686,641</b>	<b>(202,618)</b>	<b>9,532</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	-	<b>1,130,454</b>	<b>11,503,134</b>	<b>5,498,074</b>	<b>2,424,614</b>	<b>982,762</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Environment & Climate Change Program					
	20/36		21/36		22/36	
	Nature & Life		URBAN		EPASIIAEP	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
	Amounts in Taka					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	14,000	56,632	-	99,217	-	-
Other Receivable	-	-	-	222,797	-	-
Cash and Cash Equivalents	2,096,347	1,676,952	-	2,505,983	-	-
<b>Total Current Assets</b>	<b>2,110,347</b>	<b>1,733,584</b>	<b>-</b>	<b>2,827,997</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>2,110,347</b>	<b>1,733,584</b>	<b>-</b>	<b>2,827,997</b>	<b>-</b>	<b>-</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	(3,336,352)	6,614,321	-	2,775,554	-	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>(3,336,352)</b>	<b>6,614,321</b>	<b>-</b>	<b>2,775,554</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>(3,336,352)</b>	<b>6,614,321</b>	<b>-</b>	<b>2,775,554</b>	<b>-</b>	<b>-</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	1,385,118	(7,053,110)	-	(65,344)	-	-
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	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	4,061,581	2,172,375	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>5,446,699</b>	<b>(4,880,735)</b>	<b>-</b>	<b>52,444</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>2,110,347</b>	<b>1,733,584</b>	<b>-</b>	<b>2,827,997</b>	<b>-</b>	<b>-</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Environment & Climate Change Program			
	23/36		24/36	
	ELNHA		UCCR	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka				
<b>ASSETS:</b>				
<b>Non-Current Assets</b>				
Property Plant & Equipment	-	-	-	-
Intangible Asset	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-
<b>Current Assets</b>				
Investment with Banks	-	-	-	-
Loan Portfolio	-	-	-	-
Advance Income Tax	-	-	-	-
Advances & Prepayments	-	-	-	-
Other Receivable	-	-	-	-
Cash and Cash Equivalents	28,083	29,383	4,620,695	42,606
<b>Total Current Assets</b>	<b>28,083</b>	<b>29,383</b>	<b>4,620,695</b>	<b>42,606</b>
<b>TOTAL ASSETS</b>	<b>28,083</b>	<b>29,383</b>	<b>4,620,695</b>	<b>42,606</b>
<b>FUNDS &amp; LIABILITIES :</b>				
<b>Funds:</b>				
<b>Capital Funds:</b>				
CODEC Fund	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-
Reserve Fund	-	-	-	-
<b>Other Funds:</b>				
DANIDA ASPS II Fund	-	-	-	-
Unutilized Donor Fund	(21,917)	(20,617)	4,620,695	(82,394)
Fixed Assets Fund	-	-	-	-
<b>Total Other Funds</b>	<b>(21,917)</b>	<b>(20,617)</b>	<b>4,620,695</b>	<b>(82,394)</b>
<b>Total Funds</b>	<b>(21,917)</b>	<b>(20,617)</b>	<b>4,620,695</b>	<b>(82,394)</b>
<b>LIABILITIES:</b>				
<b>Non Current Liabilities</b>				
PKSF Fund-long term	-	-	-	-
SF Fund-long term	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-
<b>Current liabilities</b>				
Current Account with CODEC Project	-	-	-	125,000
PKSF Fund-short term	-	-	-	-
SF Fund- short term	-	-	-	-
DANIDA-ASPS II Loan Fund-short term	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-
Members Savings	-	-	-	-
Accounts Payable	-	-	-	-
Loan Loss Provision	-	-	-	-
Other Liabilities	-	-	-	-
Provision for Income Tax	-	-	-	-
Provision for Expenses	50,000	50,000	-	-
<b>Total Current Liabilities</b>	<b>50,000</b>	<b>50,000</b>	<b>-</b>	<b>125,000</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>28,083</b>	<b>29,383</b>	<b>4,620,695</b>	<b>42,606</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Livelihoods/ Income generated Program					
	25/36		26/36		27/36	
	COVID-19		IGA-Shonglap		STAB	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	933,500	933,500	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	479,424	-	3,440,579	3,386,760	1,914,980	2,036,825
<b>Total Current Assets</b>	<b>479,424</b>	<b>-</b>	<b>4,374,079</b>	<b>4,320,260</b>	<b>1,914,980</b>	<b>2,036,825</b>
<b>TOTAL ASSETS</b>	<b>479,424</b>	<b>-</b>	<b>4,374,079</b>	<b>4,320,260</b>	<b>1,914,980</b>	<b>2,036,825</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	101,704	-	154,969	101,150	1,914,980	1,929,801
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>101,704</b>	<b>-</b>	<b>154,969</b>	<b>101,150</b>	<b>1,914,980</b>	<b>1,929,801</b>
<b>Total Funds</b>	<b>101,704</b>	<b>-</b>	<b>154,969</b>	<b>101,150</b>	<b>1,914,980</b>	<b>1,929,801</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	-	-	-
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	-	-	-	-	-	107,025
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	377,720	-	4,200,000	4,200,000	-	-
<b>Total Current Liabilities</b>	<b>377,720</b>	<b>-</b>	<b>4,219,110</b>	<b>4,219,110</b>	<b>-</b>	<b>107,025</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>479,424</b>	<b>-</b>	<b>4,374,079</b>	<b>4,320,260</b>	<b>1,914,980</b>	<b>2,036,825</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Livelihoods/ Income generated Program					
	28/36		29/36		30/36	
	SEEDS		SMART		GFA	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	42,411	42,332	16,528	18,253	2,553,980	-
<b>Total Current Assets</b>	42,411	42,332	16,528	18,253	2,553,980	-
<b>TOTAL ASSETS</b>	42,411	42,332	16,528	18,253	2,553,980	-
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	42,411	42,332	16,528	18,253	(3,600,317)	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	42,411	42,332	16,528	18,253	(3,600,317)	-
<b>Total Funds</b>	42,411	42,332	16,528	18,253	(3,600,317)	-
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	-	5,936,156	-
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	-	-	-	-	218,141	-
<b>Total Current Liabilities</b>	-	-	-	-	6,154,297	-
<b>TOTAL FUNDS &amp; LIABILITIES</b>	42,411	42,332	16,528	18,253	2,553,980	-



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Livelihoods/ Income Generated Program					
	31/36		32/36		33/36	
	EYW		Nobojatra		SAFETI	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	-	-	-	-	-	-
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	-	-	-	-	-	-
<b>Current Assets</b>						
Investment with Banks	-	-	-	-	-	-
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	-	-	-	-	-	-
Advances & Prepayments	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	144,779	2,716,218	-	-	-	26,929
<b>Total Current Assets</b>	<b>144,779</b>	<b>2,716,218</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,929</b>
<b>TOTAL ASSETS</b>	<b>144,779</b>	<b>2,716,218</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,929</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	-	-	-	-	-	-
Accumulated Surplus/ (Deficits)	-	-	-	-	-	-
<b>Total Capital Funds</b>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	144,779	2,716,218	-	(912,556)	-	17,477
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>144,779</b>	<b>2,716,218</b>	<b>-</b>	<b>(912,556)</b>	<b>-</b>	<b>17,477</b>
<b>Total Funds</b>	<b>144,779</b>	<b>2,716,218</b>	<b>-</b>	<b>(912,556)</b>	<b>-</b>	<b>17,477</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	-	-	-	-	-	-
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	912,556	-	-
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	-	-	-	-	-	9,452
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>912,556</b>	<b>-</b>	<b>9,452</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>144,779</b>	<b>2,716,218</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,229</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2022**

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	8,204,951	8,606,508	6,803,540	7,317,101	9,623,346	10,859,112
Intangible Asset	-	-	-	-	-	-
<b>Total Non-Current Assets</b>	<b>8,204,951</b>	<b>8,606,508</b>	<b>6,803,540</b>	<b>7,317,101</b>	<b>9,623,346</b>	<b>10,859,112</b>
<b>Current Assets</b>						
Investment in FDR	8,009,160	7,673,428	12,855,970	13,574,349	7,984,541	7,179,731
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	777,600	581,594	699,229	571,983	571,089	414,478
Advances & Prepayments	40,000	103,000	-	-	43,000	38,000
Other Receivable	101,885	-	4,650	5,400	21,700	324,508
Cash and Cash Equivalents	1,395,430	1,061,516	1,312,596	125,910	1,516,557	971,636
<b>Total Current Assets</b>	<b>10,324,075</b>	<b>9,419,538</b>	<b>14,872,445</b>	<b>14,277,642</b>	<b>10,136,887</b>	<b>8,928,353</b>
<b>TOTAL ASSETS</b>	<b>18,529,026</b>	<b>18,026,046</b>	<b>21,675,985</b>	<b>21,594,743</b>	<b>19,760,233</b>	<b>19,787,465</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	13,426,477	13,426,477	14,779,896	14,779,896	18,112,101	18,112,101
Accumulated Surplus/ (Deficits)	5,046,026	4,563,632	6,843,373	6,740,686	1,595,964	1,576,646
<b>Total Capital Funds</b>	<b>18,472,503</b>	<b>17,990,109</b>	<b>21,623,269</b>	<b>21,520,582</b>	<b>19,708,065</b>	<b>19,688,747</b>
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>18,472,503</b>	<b>17,990,109</b>	<b>21,623,269</b>	<b>21,520,582</b>	<b>19,708,065</b>	<b>19,688,747</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	-	-	-	-	-	-
SF Fund-long term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-long term	-	-	-	-	-	-
AB Bank Loan Fund- long term	-	-	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	4,765	-	10,662	-	11,475	-
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	13,289	-	1,593	21,571	2,544	44,174
Provision for Income Tax	13,969	11,437	13,221	25,590	11,000	27,545
Provision for Expenses	24,500	24,500	27,240	27,000	27,150	27,000
<b>Total Current Liabilities</b>	<b>56,523</b>	<b>35,937</b>	<b>52,716</b>	<b>74,161</b>	<b>52,169</b>	<b>98,719</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>18,529,026</b>	<b>18,026,046</b>	<b>21,675,985</b>	<b>21,594,743</b>	<b>19,760,234</b>	<b>19,787,465</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	<b>Core Operating Program</b>	
	<b>1/36</b>	
	<b>CODEC Fund</b>	
	<b>30 June 2022</b>	<b>30 June 2021</b>
	<b>Amounts in Taka</b>	
<b>INCOME:</b>		
Grants received from Donors	55,947,373	49,838,441
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	2,235,100	3,912,705
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	5,256,159	166,688
<b>Total Income</b>	<b>63,438,632</b>	<b>53,917,834</b>
<b>EXPENDITURE:</b>		
Salary & Allowances	30,764,463	40,202,731
Frienge Benefit	10,391,543	-
Direct Programm cost	6,600,558	5,494,580
Traveling & Conveyance	3,461,742	1,773,246
Staff Development Training	-	40,000.00
Printing & Stationery	577,725	728,943
Repair & Maintenance	438,609	2,250,460
Computer & Office supplies	267,221	53,745
Electricity, Gas & Water	752,754	656,314
Newspaper	-	-
Entertainment	308,761	227,289
Training & W/Shop	-	-
Office Rent	-	-
Misc. Expenses & Others	19,600	74,409
Advertisement Cost	11,550	220,782
Publication	70,000	-
Communication	184,058	351,080
General	53,600	-
Consultancy & Security	319,000	85,050
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	525,000	577,575
Bank Charge	155,136	97,122
Depreciation and Amortization	5,358,911	6,351,756
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	286,686	362,701
Uniform	57,350	-
AIT & VAT	-	-
Membership Fees	245,427	121,135
Casual Labour	96,277	80,550
Fund Return/Transfer/Grantee Contribution	-	-
Programm Overhead Cost	-	-
Capital Expenditure	-	-
<b>Total Expenditure</b>	<b>60,945,971</b>	<b>59,808,968</b>
<b>Surplus/ (Deficit)</b>	<b>2,492,661</b>	<b>(5,891,134)</b>
Less: Taxation	532,919	791,110
<b>Net Surplus/ (Deficit) during the year</b>	<b>1,959,742</b>	<b>(6,682,244)</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Micro Finance Program					
	2/36		3/36		4/36	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	757,582,122	624,072,956	-	-	-	-
Interest Income	19,119,257	17,747,659	90,303	711,063	9,991	11,574
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	3,771,316	2,497,210	-	2,962	-	200,000
<b>Total Income</b>	<b>780,472,695</b>	<b>644,317,825</b>	<b>90,303</b>	<b>714,025</b>	<b>9,991</b>	<b>211,574</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	267,464,923	269,687,837	-	-	-	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	183,991,642	151,425,275	-	-	-	-
Traveling & Conveyance	23,623,125	19,971,560	-	-	-	-
Staff Development Training	1,467,135	-	-	-	-	-
Printing & Stationery	4,292,996	4,225,692	-	-	-	-
Repair & Maintenance	10,128,437	6,883,513	-	-	-	-
Computer & Office supplies	-	4,022,492	-	-	-	-
Electricity, Gas & Water	2,131,504	2,056,941	-	-	-	-
Newspaper	145,185	145,864	-	-	-	-
Entertainment	1,950,539	1,204,994	-	-	-	-
Training & Workshop	-	825,525	-	-	-	-
Office Rent	14,831,936	13,593,699	-	-	-	-
Misc. Expenses & Others	267,334	145,283	-	-	-	-
Advertisement Cost	634,124	206,734	-	-	-	-
Publication	-	-	-	-	-	-
Communication	5,065,358	4,065,798	-	-	-	-
General	2,735,261	3,786,233	-	-	8,000	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	300,000	579,875	-	-	-	-
Bank Charge	2,310,899	1,837,099	32,266	82,107	3,499	12,959
Depreciation and Amortization	4,160,842	3,515,466	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	6,286,000	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>531,787,240</b>	<b>488,179,880</b>	<b>32,266</b>	<b>82,107</b>	<b>11,499</b>	<b>12,959</b>
<b>Surplus/ (Deficit)</b>	<b>248,685,455</b>	<b>156,137,945</b>	<b>58,037</b>	<b>631,918</b>	<b>(1,508)</b>	<b>198,615</b>
Less: Taxation	4,925,226	3,359,797	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>243,760,229</b>	<b>152,778,148</b>	<b>58,037</b>	<b>631,918</b>	<b>(1,508)</b>	<b>198,615</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Education Program		Livelihood/ Income Generating program		Education Program	
	5/36		6/36		7/36	
	Esho Shikhi		SHOPNOJATRA		MAITREE	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	7,609,694	6,802,181	750,000	750,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	29,648	26,766	19,042	9,479
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	-	-	<b>7,639,342</b>	<b>6,828,947</b>	<b>769,042</b>	<b>759,479</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	242,090	-	3,530,506	2,373,121	495,000	559,130
Fringe Benefit	-	-	-	-	40,000	-
Direct Programm cost	-	-	3,571,980	1,879,153	30,424	51,717
Traveling & Conveyance	-	-	231,227	89,241	11,250	6,492
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	18,146	26,270	2,412	-
Repair & Maintenance	-	-	12,261	10,882	-	4,700
Computer & Office supplies	-	-	24,271	21,128	4,193	-
Electricity, Gas & Water	-	-	36,000	34,500	11,865	5,099
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	275
Training & Workshop	-	-	-	-	-	-
Office Rent	93,600	-	204,000	195,500	-	-
Misc. Expenses & Others	-	-	16,176	-	9,490	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	85,919	65,811	-	-
General	-	-	5,468	23,258	-	1,000
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	50,000	50,000	-	-
Bank Charge	-	-	19,160	11,515	7,377	5,916
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	1,118,848	-	682,970	519,982	-	-
Capital Expenditure	-	-	139,638	419,440	-	-
<b>Total Expenditure</b>	<b>1,454,538</b>	-	<b>8,627,722</b>	<b>5,719,801</b>	<b>612,011</b>	<b>634,329</b>
<b>Surplus/ (Deficit)</b>	<b>(1,454,538)</b>	-	<b>(988,380)</b>	<b>1,109,146</b>	<b>157,031</b>	<b>125,150</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(1,454,538)</b>	-	<b>(988,380)</b>	<b>1,109,146</b>	<b>157,031</b>	<b>125,150</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Education Program					
	8/36		9/36		10/36	
	CP Bashanchar		EMDC		Tarun Alo	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
	Amounts in Taka					
<b>INCOME:</b>						
Grants received from Donors	16,005,147	-	6,345,779	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>16,005,147</b>	<b>-</b>	<b>6,345,779</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	12,926,305	-	813,683	-	-	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	2,114,900	-	22,575	-	-	-
Traveling & Conveyance	233,976	-	37,755	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	145,736	-	14,809	-	-	-
Repair & Maintenance	79,286	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	41,908	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	-
Office Rent	36,569	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	69,400	-	-	-
Communication	103,160	-	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	51,676	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	19,152	-	-	-
Audit Fee	-	-	8,800	-	-	-
Bank Charge	-	-	-	-	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	1,452,825	-	-	-	-	-
Programm Overhead Cost	2,473,102	-	-	-	-	-
Capital Expenditure:	67,721	-	-	-	-	-
<b>Total Expenditure</b>	<b>19,675,488</b>	<b>-</b>	<b>1,037,850</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/ (Deficit)</b>	<b>(3,670,341)</b>	<b>-</b>	<b>5,307,929</b>	<b>-</b>	<b>-</b>	<b>-</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(3,670,341)</b>	<b>-</b>	<b>5,307,929</b>	<b>-</b>	<b>-</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Education Program					
	11/36		12/36		13/36	
	EPRC (UNHCR)		School Feeding Program		UNICEF Education Project	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	303,995,042	271,534,384	110,785,478	80,907,723	222,802,487	205,585,394
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	1,096,866	1,865,664	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>305,091,908</b>	<b>273,400,048</b>	<b>110,785,478</b>	<b>80,907,723</b>	<b>222,802,487</b>	<b>205,585,394</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	197,569,129	220,803,251	68,309,825	65,189,003	126,311,659	132,140,676
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	61,753,831	70,900,511	17,711,460	10,277,351	61,629,607	33,843,150
Traveling & Conveyance	5,892,730	4,690,370	2,593,143	1,534,691	2,369,448	19,085,731
Staff Development Training	-	-	-	-	4,234,270	-
Printing & Stationery	1,483,833	263,718	504,473	261,818	469,128	-
Repair & Maintenance	591,427	1,120,203	1,221,076	657,325	2,161,108	-
Computer & Office supplies	-	1,858,308	-	-	378,366	694,782
Electricity, Gas & Water	207,372	146,852	23,580	15,904	-	48,269
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	-	-	-	-	-	2,874,524
Office Rent	4,129,898	3,581,389	5,134,343	4,549,189	3,296,954	2,898,263
Misc. Expenses & Others	-	3,682,977	-	-	-	100,169
Advertisement Cost	196,713	346,295	12,043	-	31,024	-
Publication	-	-	-	-	-	-
Communication	1,576,509	1,231,322	633,494	476,512	785,235	531,100
General	-	594,176	-	924,439	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	62,528	86,897	9,411	8,921	-	95,318
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	343,190	-	526,000	504,000	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	11,014,822	12,456,044	7,272,412	6,415,176	5,176,124	6,103,656
Capital Expenditure	1,563,413	2,094,865	334,196	834,482	-	-
<b>Total Expenditure</b>	<b>286,385,395</b>	<b>323,857,178</b>	<b>104,285,456</b>	<b>91,648,811</b>	<b>206,842,923</b>	<b>198,415,638</b>
<b>Surplus/ (Deficit)</b>	<b>18,706,513</b>	<b>(50,457,130)</b>	<b>6,500,022</b>	<b>(10,741,088)</b>	<b>15,959,564</b>	<b>7,169,756</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>18,706,513</b>	<b>(50,457,130)</b>	<b>6,500,022</b>	<b>(10,741,088)</b>	<b>15,959,564</b>	<b>7,169,756</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Education Program	
	14/36	
	SMP	
	30 June 2022	30 June 2021
	Amounts in Taka	
<b>INCOME:</b>		
Grants received from Donors	27,899,787	38,471,268
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	-	-
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	-	-
<b>Total Income</b>	<b>27,899,787</b>	<b>38,471,268</b>
<b>EXPENDITURE:</b>		
Salary & Allowances	9,893,778	8,183,155
Fringe Benefit	-	-
Direct Programm cost	9,649,240	20,061,343
Traveling & Conveyance	778,742	950,047
Staff Development Training	601,670	196,125
Printing & Stationery	318,932	592,644
Repair & Maintenance	495,831	31,041
Computer & Office supplies	108,177	-
Electricity, Gas & Water	-	-
Newspaper	-	-
Entertainment	-	-
Training & W/Shop	-	-
Office Rent	987,493	437,105
Misc. Expenses & Others	-	1,549
Advertisement Cost	6,637	-
Publication	-	-
Communication	177,102	158,681
General	75,000	124,695
Consultancy & Security	-	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	109,000	-
Audit Fee	-	-
Bank Charge	9,682	8,350
Depreciation and Amortization	-	-
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	109,000	96,000
AGM & EC Meeting Exp	-	-
Uniform	-	-
AIT & VAT	-	-
Membership Fees	-	-
Casual Labour	-	-
Fund Return/Transfer/Grantee Contribution	-	-
Programm Overhead Cost	2,110,813	2,646,988
Capital Expenditure	64,633	553,369
<b>Total Expenditure</b>	<b>25,495,730</b>	<b>34,041,092</b>
<b>Surplus/ (Deficit)</b>	<b>2,404,057</b>	<b>4,430,176</b>
Less: Taxation	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>2,404,057</b>	<b>4,430,176</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Rights & Legal Service Program			
	15/36		16/36	
	PREDFC		UNICEF CP Project	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka				
<b>INCOME:</b>				
Grants received from Donors	7,123,229	12,780,452	109,007,900	76,317,020
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	9,173	9,034	-	-
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	15,300	-	-	-
<b>Total Income</b>	<b>7,147,702</b>	<b>12,789,486</b>	<b>109,007,900</b>	<b>76,317,020</b>
<b>EXPENDITURE:</b>				
Salary & Allowances	3,363,934	3,426,804	73,707,953	51,543,786
Fringe Benefit	-	100,677	-	-
Direct Programm cost	4,014,461	7,518,258	23,030,126	2,170,962
Traveling & Conveyance	244,461	170,683	1,671,459	420,899
Staff Development Training	-	-	248,358	-
Printing & Stationery	33,276	44,494	394,063	-
Repair & Maintenance	17,954	20,899	-	589,832
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water	31,260	69,336	-	558,343
Newspaper	-	-	-	-
Entertainment	9,109	-	-	-
Training & Workshop	-	-	-	-
Office Rent	148,173	157,257	1,057,073	261,730
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	1,251	-	-	-
Publication	-	-	-	-
Communication	55,204	-	386,505	281,355
General	-	-	-	1,542,738
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	7,130	4,985	-	-
Depreciation and Amortization	-	-	-	-
KGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-
Programm Overhead Cost	209,901	339,000	7,104,083	5,962,234
Capital Expenditure	-	-	-	-
<b>Total Expenditure</b>	<b>8,136,114</b>	<b>11,852,393</b>	<b>107,599,620</b>	<b>63,331,879</b>
<b>Surplus/ (Deficit)</b>	<b>(988,412)</b>	<b>937,093</b>	<b>1,408,280</b>	<b>12,985,141</b>
Less: Taxation	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(988,412)</b>	<b>937,093</b>	<b>1,408,280</b>	<b>12,985,141</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Health & Nutrition Program		Livelihood/Income Generating Program			
	17/36		18/36		19/36	
	Notun Alo		SR		DRC	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30-June- 2021	30-June-2020
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	3,236,996	5,210,657	96,000,370	-	6,631,445	4,038,908.00
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	1,156	-	-	19,104	10,326.00
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>3,236,996</b>	<b>5,211,813</b>	<b>96,000,370</b>	<b>-</b>	<b>6,650,549</b>	<b>4,049,234</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	2,013,225	3,754,910	29,191,195	5,170,280	2,278,162	2,597,562.00
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	1,433,520	1,001,537	49,156,762	12,000	1,897,721	2,609,574.00
Travcling & Conveyance	111,214	140,066	4,855,215	113,440	210,243	269,259.00
Staff Development Training	25,758	-	-	-	-	-
Printing & Stationery	9,388	24,511	350,388	124,033	20,655	6,710.00
Repair & Maintenance	200	14,405	75,995	1,750	10,500	10,852.00
Computer & Office supplies	-	-	274,775	-	-	13,603.00
Electricity, Gas & Water	28,425	43,654	28,523	2,275	16,323	12,492.00
Newspaper	-	1,550	-	-	-	-
Entertainment	1,125	5,844	-	-	3,846	4,488.00
Training & W/Shop	-	-	-	-	-	-
Office Rent	68,730	137,460	904,080	194,120	124,266	168,448.00
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	50,252	71,054	674,960	139,750	48,770	34,166.00
General	8,468	47,029	90,911	40,540	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	60,000	90,000.00
Bank Charge	7,322	11,620	24,713	1,265	13,666	8,331.00
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/Grantec Contribution	-	-	-	-	292,140	-
Programm Overhead Cost	45,624	74,376	6,508,618	535,701	-	157,500.00
Capital Expenditure	-	-	1,121,485	1,853,414	20,255	125,859.00
<b>Total Expenditure</b>	<b>3,803,251</b>	<b>5,328,016</b>	<b>93,257,620</b>	<b>8,188,568</b>	<b>4,996,547</b>	<b>6,108,844</b>
<b>Surplus/ (Deficit)</b>	<b>(566,255)</b>	<b>(116,203)</b>	<b>2,742,750</b>	<b>(8,188,568)</b>	<b>1,654,002</b>	<b>(2,059,610)</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(566,255)</b>	<b>(116,203)</b>	<b>2,742,750</b>	<b>(8,188,568)</b>	<b>1,654,002</b>	<b>(2,059,610)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Environment & Climate Change Program		Education Program		Environment & Climate Change Program	
	20/36		21/36		22/36	
	Nature & Life		URBAN		EPASIIAEP	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
	<b>Amounts in Taka</b>					
<b>INCOME:</b>						
Grants received from Donors	51,398,288	52,047,540	8,118,189	23,532,817	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>51,398,288</b>	<b>52,047,540</b>	<b>8,118,189</b>	<b>23,532,817</b>	<b>-</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	19,820,255	18,615,073	2,654,970	950,482	-	-
Fringe Benefit	3,567,646	3,350,713	-	-	-	-
Direct Programm cost	19,024,035	17,498,284	7,327,084	19,030,729	-	-
Traveling & Conveyance	1,528,904	1,529,543	233,481	50,000	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	-	-
Repair & Maintenance	126,940	224,986	-	-	-	-
Computer & Office supplies	244,365	323,682	-	-	-	-
Electricity, Gas & Water	102,397	74,739	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	5,039,193	-	-	-	-	-
Office Rent	887,157	845,494	513,468	789,852	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	281,999	273,079	164,740	-	-	-
General	440,704	-	-	-	-	-
Consultancy & Security	60,902	-	-	-	-	-
Staff Training Expenses/Other	-	101,714	-	-	-	-
Various cultural/Educational exp	8,600	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	11,254	11,313	-	-	-	-
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	827,334	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	80,048	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	5,577,179	4,668,192	-	-	-	-
Capital Expenditure:	3,720,050	3,833,296	-	-	-	-
<b>Total Expenditure</b>	<b>61,348,962</b>	<b>51,350,108</b>	<b>10,893,743</b>	<b>20,821,063</b>	<b>-</b>	<b>-</b>
<b>Surplus/ (Deficit)</b>	<b>(9,950,674)</b>	<b>697,432</b>	<b>(2,775,554)</b>	<b>2,711,754</b>	<b>-</b>	<b>-</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(9,950,674)</b>	<b>697,432</b>	<b>(2,775,554)</b>	<b>2,711,754</b>	<b>-</b>	<b>-</b>







**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Livelihoods/ Income generated Program					
	25/36		26/36		27/36	
	COVID-19		IGA-Shonglap		STAB	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	6,766,419	48,536	-	-	-	6,878,736
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	5,652	-	68,200	82,058	16,270	24,121
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>6,772,071</b>	<b>48,536</b>	<b>68,200</b>	<b>82,058</b>	<b>16,270</b>	<b>6,902,857</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	1,371,999	-	-	-	-	2,218,278
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	4,627,679	-	-	-	-	1,754,418
Traveling & Conveyance	341,530	-	-	-	-	225,513
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	35,455	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	43,950
Electricity, Gas & Water	-	-	-	-	-	5,534
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	81,000	-	-	-	-	139,353
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	55,123	-	-	-	-	67,803
General	-	-	-	-	23,544	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	50,000	-	-	-	-	60,870
Bank Charge	5,393	1,417	14,381	17,350	7,545	13,575
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	102,188	-	-	-	-	554,976
Capital Expenditure	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>6,670,367</b>	<b>1,417</b>	<b>14,381</b>	<b>17,350</b>	<b>31,089</b>	<b>5,084,270</b>
<b>Surplus/ (Deficit)</b>	<b>101,704</b>	<b>47,119</b>	<b>53,818</b>	<b>64,708</b>	<b>(14,819)</b>	<b>1,818,587</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>101,704</b>	<b>47,119</b>	<b>53,818</b>	<b>64,708</b>	<b>(14,819)</b>	<b>1,818,587</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Livelihoods/ Income generated Program					
	28/36		29/36		30/36	
	SEEDS		SMART		GFA	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	18,752,178	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	729	1,790	176	33,249	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>729</b>	<b>1,790</b>	<b>176</b>	<b>33,249</b>	<b>18,752,178</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	-	-	-	-	11,941,057	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	-	-	5,438,563	-
Traveling & Conveyance	-	-	-	-	1,161,190	-
Staff Development Training	-	-	-	-	121,416	-
Printing & Stationery	-	-	-	-	111,513	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	-	47,693	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	225,354	-
General	-	-	-	-	76,760	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	649	1,541	1,902	14,996	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	2,334,451	-
Capital Expenditure	-	-	-	-	942,191	-
<b>Total Expenditure</b>	<b>649</b>	<b>49,234</b>	<b>1,902</b>	<b>14,996</b>	<b>22,352,495</b>	<b>-</b>
<b>Surplus/ (Deficit)</b>	<b>80</b>	<b>(47,444)</b>	<b>(1,726)</b>	<b>18,253</b>	<b>(3,600,317)</b>	<b>-</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>80</b>	<b>(47,444)</b>	<b>(1,726)</b>	<b>18,253</b>	<b>(3,600,317)</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Livelihoods/ Income Generated Program					
	31/36		32/36		33/36	
	EYW		Nobojatra		SAFETI	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	640,500	10,642,760	-	4,459,314	346,547	18,600,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	-	-	88,371	22,717
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>640,500</b>	<b>10,642,760</b>	<b>-</b>	<b>4,459,314</b>	<b>434,918</b>	<b>18,622,717</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	1,024,265	3,045,954	-	3,663,612	265,034	9,076,273
Fringe Benefit	-	-	-	623,547	44,072	1,429,680
Direct Programm cost	1,963,220	10,359,826	-	-	1,200	5,337,298
Traveling & Conveyance	69,930	288,267	-	432,958	880	360,719
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	21,638	47,979	-	-	650	180,642
Repair & Maintenance	19,487	-	-	295,035	-	17,254
Computer & Office supplies	14,958	41,173	-	23,485	-	-
Electricity, Gas & Water	8,628	27,206	-	43,604	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	70,950	202,167	-	237,720	18,500	458,400
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	18,805	56,695	-	98,365	9,900	392,970
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	26,659	-	21,267	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	58	6,848	-	6,235	10,081	12,089
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	-	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	381,208	102,078	1,225,047
Capital Expenditure	-	62,220	-	-	-	234,432
<b>Total Expenditure</b>	<b>3,211,939</b>	<b>14,164,994</b>	<b>-</b>	<b>5,827,036</b>	<b>452,395</b>	<b>18,724,804</b>
<b>Surplus/ (Deficit)</b>	<b>(2,571,439)</b>	<b>(3,522,234)</b>	<b>-</b>	<b>(1,367,722)</b>	<b>(17,477)</b>	<b>(102,087)</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>(2,571,439)</b>	<b>(3,522,234)</b>	<b>-</b>	<b>(1,367,722)</b>	<b>(17,477)</b>	<b>(102,087)</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2022**

	Training Centre & Capacity Development Program					
	34/36		35/36		36/36	
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30 June 2022	30 June 2021	30 June 2022	30 June 2021	30 June 2022	30 June 2021
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	393,964	664,210	710,832	988,266	368,223	380,235
Training Centres operation income	3,103,569	579,700	4,421,447	3,252,267	3,966,938	4,203,880
Non Operational Income	-	-	-	-	-	-
Other Income	616,184	662,177	156,155	24,420	64,740	6,799
<b>Total Income</b>	<b>4,113,717</b>	<b>1,906,087</b>	<b>5,288,434</b>	<b>4,264,953</b>	<b>4,399,901</b>	<b>4,590,914</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	794,055	1,201,802	1,128,552	1,071,859	1,077,700	1,535,574
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	614,095	1,698,759	1,194,271	1,234,567	1,200,467
Traveling & Conveyance	66,521	20,793	58,178	38,699	23,600	24,894
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	10,871	7,360	5,859	2,853	5,403	6,478
Repair & Maintenance	194,603	86,094	206,590	111,536	212,235	113,387
Computer & Office supplies	14,702	-	6,500	4,500	700	600
Electricity, Gas & Water	185,909	150,771	381,242	216,076	158,138	130,473
Newspaper	-	1,680	-	600	-	-
Entertainment	1,018,627	3,797	63,116	1,218	-	-
Training & W/Shop	142,400	-	-	-	-	-
Office Rent	-	-	-	-	-	-
Misc. Expenses & Others	3,165	18,320	43,000	56,200.0	37,210	115,665
Advertisement Cost	8,280	-	2,503	-	-	-
Publication	-	-	-	-	-	-
Communication	20,413	-	89,420	68,562	137,308	142,591
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	49,238	-	-	-	-	-
Audit Fee	24,500	24,500	27,000	27,000	27,000	27,000
Bank Charge	8,410	14,928	14,893	15,567	14,560	14,496
Depreciation and Amortization	964,055	907,806	1,391,642	1,233,302	1,407,231	1,430,633
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	13,737	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	20,000	15,000.0	45,000	25,000.0	50,000	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	14,000	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	84,540	23,950	11,200	5,080	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>3,624,026</b>	<b>3,090,896</b>	<b>5,187,454</b>	<b>4,072,323</b>	<b>4,385,652</b>	<b>4,742,258</b>
<b>Surplus/ (Deficit)</b>	<b>489,691</b>	<b>(1,184,809)</b>	<b>100,980</b>	<b>192,629</b>	<b>14,249</b>	<b>(151,344)</b>
Less:Taxation	13,969	(11,437)	13,221	25,590	11,000	27,545
<b>Net Surplus/(Deficit) during the year</b>	<b>475,722</b>	<b>(1,196,246)</b>	<b>87,759</b>	<b>167,039</b>	<b>3,249</b>	<b>(178,889)</b>

